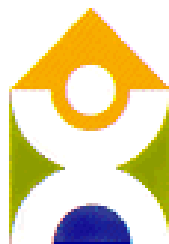


**INTEGRATED  
SOCIAL SERVICES  
IN NIPISSING**

**INTÉGRATION  
DES SERVICES SOCIAUX  
DU NIPISSING**



District of Nipissing  
Social Services  
Administration Board



Conseil d'administration  
des services sociaux  
du district de Nipissing

## **ACKNOWLEDGEMENTS**

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The DNSSAB *Board of Directors* and *Senior Administration* for supporting a research environment that facilitates this type of work.

## **PREFACE**

### **1) District of Nipissing Social Services Administration Board (DNSSAB)**

Social services are administered in Nipissing District by Federal and Provincial Governments, the District of Nipissing Social Services Administration Board (DNSSAB) and community organizations, agencies and associations. In 1999, the Provincial government created 47 Service Managers throughout the Province, to accommodate the devolution of social services to the Municipal level. The DNSSAB is the Service Manager for Nipissing District, and is funded through a cost-sharing arrangement between Provincial Ministries, Member Municipalities and DNSSAB.

DNSSAB administers *Ontario Works, childcare, social housing and emergency medical services*. Additionally it co-funds the *Ontario Disability Support Program (ODSP)* and provides discretionary benefits to ODSP recipients. The DNSSAB is governed by a Board of Directors comprised of 12 elected Municipal Officials, who represent municipalities within the District. DNSSAB has offices in North Bay, West Nipissing and Mattawa, and operates part-time resource centers in Mattawa, Bonfield, Whitney and Temagami.

### **2) The Need to do This Study**

This study opens with a summary of key housing indicators on page 6, which exemplifies why this study is being conducted. These indicators reveal significant housing affordability and supply issues within the District, and they also illustrate a misalignment in Nipissing's housing system, between the needs of low-income households and the supply of affordable rental housing.

The lack of available and affordable rental accommodation in the District of Nipissing has reached critical levels. The problem is particularly acute in the City of North Bay, where the vacancy rate has been falling since 2004 and has just reached a low of 1.1%. This is compounded by rising rents and a strong housing market, where the average prices for new and used homes are approximately \$300,000 and \$175,000 respectively.<sup>1</sup> Additionally, homelessness data reveals an increased dependency on the use of emergency shelters signifying increased vulnerability for the marginalized segments of Nipissing's population. The combined impact of the above is felt in many areas including:

- Increasing pressure on all levels of government for assistance to low income households so that they can afford suitable and acceptable housing.
- Increasing pressure on other social services from poorly housed or homeless individuals who, in the absence of adequate housing, lose their ability to cope with other aspects of life.
- Job-creating investment is put at risk when businesses consider the adequacy of the housing stock in making locational decisions and find limited choices and an aging stock.
- The increasingly limited ability to house new immigrants - a major component of Canada's labour force - as the bulk of newcomers seek rental housing.

---

1. CMHC Rental Market Statistics, Spring 2007; CMHC Housing Now, Northern Ontario, Q2 2007.

### 3) Purpose

This study is being undertaken by the *District of Nipissing Social Services Administration Board* (DNSSAB), in order to gain a better understanding of the housing market in Nipissing District. The study will also assist local municipalities to identify the housing needs of their respective communities, and will provide a framework for developing a sustainable *Affordable Housing Program Plan* that meets the needs of citizens in Nipissing District. The development of such a plan will require the collaborative effort of a wide range of Nipissing stakeholders and it is intended that this report provides the impetus for that planning process.

### 4) Objectives

- Review the affordable housing needs, gaps and long-term municipal planning requirements within the District of Nipissing.
- Review the current capacity of existing public and private housing supply/stock and the secondary rental market (social housing, private landlords, single-detached, multi-residential).
- Review the impact that housing development and municipal planning have on the affordability of housing.
- Identify current public/private housing development alignments and affordability rates within the District of Nipissing.

### 5) Scope

The *Housing Needs, Supply and Affordability* study will:

- Indicate the relevant socio-economic characteristics that are unique to the District and which, differentiate it from Ontario in general.
- Define the housing needs required to support the projected population based upon socio-economic indicators. These needs may include:
  - Modified Units (wheelchair accessibility, modified bathrooms/kitchens)
  - Supportive (personal support services)
  - Single story vs. walk-ups
  - Single-residential vs. multi-residential
  - Transitional housing (to support victims of domestic violence, mental health consumers)
- Conduct an inventory of the current rental housing stock.
- Compile a demographic housing needs analysis (single, families, seniors, etc.) to identify any gaps in the present housing stock.
- Provide an economic and population forecast to determine the optimum housing supply market that will support, sustain and attract future economic development.
- Identify *Best Housing Practices* in use in other Municipalities /Communities

Provide a final report quantifying and fully describing the affordable housing needs, gaps and long-term municipal planning requirements in the District.

Note: First Nations *on-reserve housing* is a Federal responsibility and is beyond the scope of this study. The housing needs of the District's Aboriginal population not living on a reserve however, will be considered as they arise during the study.

## 6) Methodology

This study is primarily concerned with the supply & demand of *affordable rental housing* in Nipissing District. As the level of home-buying activity and homeownership significantly affects rental housing vacancy rates and prices however, these factors are also being considered within the overall study context. The study is framed within two models: the *housing continuum* and the *supply & demand* model. On the *supply* side, qualitative housing input is being sought from the key housing providers along the continuum: *Shelter Providers, Supportive Housing Providers, Social Housing Providers, Landlords* (private-sector), *Realtors* and *Builders /Developers*. Other input is also being sought from community service organizations, government agencies, etc. The *demand* side (or “needs” side) represents the consumers of housing and their input is being obtained through surveys. There are four (4) targeted groups of housing consumers for this study: *Students, Employees, Social Assistance Recipients* and *Senior Citizens*. Quantitatively, the supply and demand of housing is also being analyzed by looking at *population and household trends*, as well as through data such as *housing stock /capacity, waiting lists* and *income levels*.

This study is gathering and analyzing quantitative data through \**Statistics Canada*, the *Canadian Mortgage and Housing Corporation (CMHC)*, *Municipal Planning Departments, Real Estate Boards, Community Service Organizations*, and other relevant data sources where possible. Qualitative information is also being obtained through *information sessions, surveys* and *meetings*. Where possible, the information contained in other relevant housing studies and reports is also being referenced and utilized.

\**Note on census data*: This study is utilizing both 2001 and 2006 census data, up to the current 2006 census release (March, 2008). As *income* and *housing and shelter costs* from the 2006 census is not yet available, census 2001 data is being used. This is still beneficial however, as the literature review has revealed that a housing study has not been conducted at the District level - thus 2001 (and previous) census data has not yet been analyzed from a housing perspective. This will provide a baseline and facilitate the updating and renewal of future housing studies and plans.

The forecast period of this study is 10 years (2007 – 2016). As this is the first housing study for the District, this represents a realistic timeframe for planning and implementation purposes. This also facilitates the updating of the study through two census periods (2006, 2011) and two municipal planning cycles (based on 5-year municipal Official Plans).

## 7) Literature Review

A large number of housing reports, studies and papers were reviewed for this project and they are listed in the bibliography. These cover a range of housing topics and issues at the National, Provincial and Municipal levels. The literature review did not find any affordable housing studies that have been conducted at the District level in Northern Ontario. Within Nipissing District, one housing - related report was identified: *The Face of Homelessness in Nipissing District* (Oct., 1999). Additionally, the City of North Bay produced three (3) *Housing Statements* during the 1980'S. The City of North Bay also has a *Population, Household and Employment Forecast, 2001-2031* report which was referenced extensively.

All of Nipissing's municipalities have varying degrees of *Community Profiles, Strategic Plans, Official Plans*, etc. which are also being referenced.

#### 8) Project Structure

The study is being conducted in accordance with the project *Terms of Reference*, and a *Steering Committee* comprised of Senior Government Staff, is providing guidance to the Researchers /Project Team. A *Reference Committee* has also been established which is comprised of Representatives from key housing sectors within the community.

This committee is assisting in the collection of data and will review and confirm the information as it is presented.

#### 9) Steering Committee

Alain Bazinet, Chief Building Official /Property Maintenance; *West Nipissing*

Tom Belanger, Manager of Community Housing Services; *DNSSAB*

Wayne Belter, Clerk /Treasurer; *Town of Mattawa*

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Bill White, Chief Administrative Officer; *DNSSAB*

#### 10) Reference Committee

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Terra Nevrencan, Child Protection Supervisor; *Children's Aid Society (CAS)*

Kristine Woods, Executive Director; *North Bay Crisis Centre*

## 11) Research Team

The Researchers for this project are David Plumstead, MBA: *DNSSAB Researcher* and report Author; Bibiane Sommerville, *DNSSAB Affordable Housing Program Facilitator* and Victoria Anishnabie, *DNSSAB Housing Research Assistant*. Any errors or omissions are those of the Author's.

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## KEY FINDINGS

The following key findings are presented in the order that they appear in the report:

### POPULATION

- Nipissing District and its municipalities have experienced varying rates of population change over a 40-year trend period (1966 – 2006). The municipalities' net population changes since 1966 and 2001 are summarized below (presented in descending order, starting with the greatest change since 1966. Note: the base year is 1966 except for Temagami which is 1971 and Nipissing First Nation (FN) which is 1981).<sup>ii</sup>

Municipality	Present pop. 2006	Change since 1966, #	Change since 1966, %	Change since 2001, #	Change since 2001, %
East Ferris	4,200	2,153	105%	-91	-2.1%
Nipissing FN	1,413	703	99%	35	2.5%
Mattawan	147	64	77%	33	28.9%
Chisholm	1318	491	59%	88	7.2%
Bonfield	2009	547	37%	-55	-2.7%
Papineau-Cameron	1,058	208	24%	61	6.1%
North Bay	53,966	8,890	20%	1,195	2.3%
Calvin	608	90	17%	5	0.8%
<b>Nipissing District</b>	<b>84,688</b>	<b>11,155</b>	<b>15%</b>	<b>1,778</b>	<b>2.1%</b>
West Nipissing	13,410	0	0%	296	2.3%
Temagami	934	-488	-34%	41	4.6%
Mattawa	2,003	-1,140	-36%	-267	-11.8%
South Algonquin	1,253	N/A	N/A	-25	-2.0%
Nipissing North	1,798	N/A	N/A	-58	-3.1%
Nipissing South	N/A	N/A	N/A	N/A	N/A

- Based on the 40-year population trend between 1966–2006, Nipissing District and North Bay have had two cycles of population growth followed by decline. *2001 appears to mark the beginning of a new growth cycle.*
- The District's 2% population growth since 2001, has occurred in the *youth (15-24)*, *core wage-earning (25-64)* and *senior citizen (65+)* age-groups. The *childrens* age group (0-14) decreased by 10%.
- Nipissing's population growth during the next 10 years will come from net in-migration as natural increase will no longer be positive. If the current situation of *no new private-sector rental supply* continues, the rental housing market will remain tight and will become increasingly vulnerable, as it moves in concert with migration.

ii. Notes: 1) As *South Algonquin* was formed in 1998, population data is only available from 2001. 2) The Unorganized areas (TWOMOs) have had many geographical boundary changes during this reference period and calculating historical populations accurately would require special /customized data and analysis. 3) All 2006 census data for *Nipissing, Unorganized South* has been suppressed – its current 2006 population is under evaluation by Statistics Canada.

- Nipissing District and its municipalities have an older population relative to the country and province. The outer-lying municipalities tend to have the oldest populations in the District:

<b>Municipalities, First Nation and TWOMO</b>	<b>Median Age, 2006</b>
South Algonquin	49.4
Mattawan	48.2
Temagami	48.0
West Nipissing	44.7
Papineau-Cameron	44.5
Nipissing North (TWOMO)	43.8
Mattawa	43.7
East Ferris	43.2
Chisholm	43.0
Bonfield	42.3
<b>Nipissing District</b>	<b>42.2</b>
Nipissing First Nation (FN)	41.7
North Bay	40.8
Calvin	40.7
<b>Canada</b>	<b>39.5</b>
<b>Ontario</b>	<b>39.0</b>

- Nipissing District's per-capita share of seniors is higher than the national and provincial average. The Districts urban areas (*Mattawa and West Nipissing* [Sturgeon Falls]) and its most rural municipalities (*South Algonquin and Temagami*), have the highest per-capita share of senior citizens, while Chisholm and Bonfield have the lowest:

<b>Municipalities, First Nation and TWOMO</b>	<b>Population-share of seniors, 2006</b>
South Algonquin	22.5%
Mattawa	20.0%
Temagami	19.5%
West Nipissing	18.0%
<b>Nipissing District</b>	<b>16.0%</b>
North Bay	16.0%
<b>Ontario</b>	<b>13.5%</b>
<b>Canada</b>	<b>13.5%</b>
Papineau-Cameron	13.5%
Mattawan	13.0%
Calvin	12.5%
Nipissing First Nation (FN)	12.5%
Nipissing North (TWOMO)	12.5%
East Ferris	12.0%
Bonfield	11.0%
Chisholm	10.0%

- The Districts urban areas (*Mattawa* and *West Nipissing* [Sturgeon Falls]) and its most rural municipalities (*South Algonquin* and *Temagami*) also have the highest dependency ratios in Nipissing District, while *Chisholm* and *East Ferris* have the lowest. The Unorganized area of *Nipissing North* (TWOMO) also has a low dependency ratio:

<b>Municipalities, First Nation and TWOMO</b>	<b>Dependency Ratio, 2006</b>
Mattawa	57
West Nipissing	52
Temagami	51
South Algonquin	50
<b>Nipissing District</b>	<b>48</b>
North Bay	48
Mattawan	48
Calvin	47
Nipissing First Nation (FN)	46
<b>Ontario</b>	<b>46</b>
<b>Canada</b>	<b>45</b>
Papineau-Cameron	43
Bonfield	41
East Ferris	40
Nipissing North (TWOMO)	39
Chisholm	36

\* **Note:** see glossary in appendix for a definition of dependency ratio.

Other key findings for each area within the District are summarized below, in the order they appear in the report (starting with Nipissing District):

- The declining trends in *Nipissing District's* youth and core wage-earning populations have been reversed: since 2001, the number of core wage-earners increased 3.5% and the youth population grew by 4.5%. The seniors population continues to grow and now represents 16% of the District's total population – the number of seniors is now larger than the youth population and is approximately the same size as the children population.
- *North Bay* has also had reversal in its youth and wage-earning population trends: the number of core wage-earners increased 2.5% since 2001 and the youth population has increased 8% which is the largest, per-capita increase in Nipissing District. North Bay's population-share of youth is 15% - also the highest in Nipissing District. The city's share of senior citizens is the same as the Districts (16%).
- *East Ferris* has had a 2% population decline since 2001, which marks its first decrease in 35 years. This decrease occurred in the children, youth and seniors age-groups. Since 2001, the number of children in East Ferris has decreased by 14% which is the largest intercensal decline since 1991. East Ferris' core wage-earners however, increased 2.5% since 2001, effectively continuing a 20-year growth trend in this age-group. The population-share of seniors in East Ferris is 12% which is one of the lowest in the District.

## KEY FINDINGS

- *Bonfield* has also experienced population decline since 2001 (-2.5%), which occurred within its children and youth age-groups. Although there was no change in the number of Bonfield's core wage-earners since 2001, this age group presently accounts for approximately 60% of Bonfield's population which is one of the highest, per-capita rates in Nipissing District. The population-share of seniors in Bonfield is 11% which is the second lowest in the District.
- *West Nipissing* has one of the highest rates of ageing in Nipissing District. Since 1986, the senior citizen population of West Nipissing and its former municipalities has nearly doubled (includes the period of municipal restructuring) and the number of seniors is now larger than each of the children and youth populations. As the seniors population is averaging almost twice the growth rate of the wage-earning population, West Nipissing's dependency ratio of 52 is the second highest in the District.
- *Mattawa's* population decreased by 12% since 2001 which is its largest intercensal decline in the past 40 years. Although the number of seniors has not been increasing significantly in Mattawa, the continual loss of population in the other age groups is resulting in the share of seniors being very high – currently it is 20% which is the second highest in the District. This factor, combined with the declining youth and wage-earning populations results in a dependency ratio of 57 – the highest in Nipissing District.
- The *East Nipissing Planning Area* (Calvin, Mattawan and Papineau-Cameron) had average growth of 5.5% since 2001. Although it has a relatively smaller share of seniors compared to the District, the rate of increase in this age group is one of the District's highest – the seniors population has nearly doubled since 1986.
- Within Nipissing District, *Chisholm* has experienced the greatest population growth since 2001 – it has the lowest per-capita share of seniors in Nipissing and one of the highest shares of youth. Chisholm's senior citizen population remains smaller than each of its children and youth populations and it has the lowest dependency ratio in Nipissing District.
- *Temagami* has the highest rate of ageing amongst Nipissing's municipalities – since 1986, its seniors population has more than doubled (includes the period of municipal restructuring) and the number of seniors is larger than each of the children and youth populations.
- *South Algonquin* has the highest per-capita share of seniors and the lowest per-capita share of children in Nipissing District – its number of seniors is now larger than both the children and youth populations combined. Additionally, it has the oldest population in Nipissing District, based on a median age of 49.
- *Nipissing First Nation's* seniors population has quintupled since 1986 and the population share of seniors has doubled.

## KEY FINDINGS

- Nipissing District's current *Aboriginal* population (2006) is approximately 7,310 people or 8.5% of the District's total population. This represents an increase of 19% since 2001, *which is far exceeding the growth of the non-Aboriginal population.*
- Approximately 70.5% of the Aboriginal population lives in *North Bay, West Nipissing and Mattawa* and 17.5% live in other communities throughout the District – only 12.5% live on the Nipissing First Nation Reserve. *This urban Aboriginal population represents a growing source of housing demand.*
- Half of the District's Aboriginal population is *Métis* while just under half (46.5%) are *North American Indians* (First Nations). The remaining Aboriginals are *Inuit* (0.5%), *multiple Aboriginal groups* (1%) or "other" (Aboriginals who identify themselves as being either a *Registered Indian* or *from a Reserve*, but not from one of the groups mentioned above).
- There are approximately 2.5 times more First Nations people living off-reserve than on reserve (2,490 vs. 900). The majority live in North Bay (60%) and West Nipissing (13.5%). This has significant implications for housing as the Aboriginal population is over-represented in *low-income* and *core housing need*.
- *Nipissing District's Aboriginal population is not only growing much faster than the non-Aboriginal population, it is also much younger.* The median age of the District's aboriginal population is 32 years vs. 42 years for the District. Also, 42% of the Aboriginal population is under the age of 24 years vs. just 30% for the District. On the older end, seniors represent a much smaller share of the Aboriginal population (6.5%) than they do for the District's overall population (16%).
- *72% of the Aboriginal children & youth population (0-24 yrs.) live in the District's urban areas (North Bay, West Nipissing and Mattawa).* These children & youth represent a significant percentage of the total children & youth population, in these areas (8%, 15.5% and 27.5% respectively).

## HOUSEHOLDS, NIPISSING DISTRICT

- As of 2006, there are approximately 35,000 households in Nipissing District. Since 1986 the number of households has increased by approximately 28% (7,740 households), or an average of 387 households /year – *household growth is outpacing population growth significantly.*
- Nipissing's average household size is currently 2.4 persons /household – down by 0.4 persons /household 20 years ago. *This is smaller than the provincial and national averages of 2.6 and 2.5 persons /household, respectively.*
- *Approximately 65% of the District's households contain just 1 or 2 people.* Since 1986, the number of 1 & 2-person households has increased by 68% (9,035 households), or an average of 452 households /year. The number of households with 3 or more persons has decreased by 10% (1,360 households), or an average of -68 households /year.

## KEY FINDINGS

- The District's share of 1-person (single) households is greater than Ontario's but the same as Canada's. It has a significantly larger share of 2-person households however, and a relatively smaller share of 3+ -person households:

Household size as a % of total households, 2006	Nipissing District	Ontario	Canada
6 persons	1.7%	3.5%	2.9%
4-5 persons	18.2%	23.8%	20.8%
3 persons	15.3%	16.6%	15.9%
2 persons	37.9%	31.8%	33.6%
1 person	26.8%	24.3%	26.8%
<b>Total</b>	100%	100%	100%

- *There are now more couples without children in Nipissing District than couples with children:* since 1986, the number of couples without children has increased by 64.5%, or on average, 219 households /year while the number of couples with children has decreased by -16.5% or on average, -95 households /year.
- *The number of single households has increased significantly:* since 1986, they have increased by 73%, or an average of 199 households /year. Together with couples without children (above), they represent the fastest growing household segment in the District.
- The number of *lone-parents* has increased 43% since 1986, or an average of 62 households /year.

Household /Family Type,	Number of total households, 2006	Percentage of total households, 2006	% change since 1986
Couples with children	9,735	27.7%	-16.5%
Couples without children	11,135	31.7%	64.5%
Single households	9,415	26.8%	73.0%
Lone-parents	4,075	11.6%	43.0%
Other non-family households	1,165	3.3%	28.5%
Multiple-family households	(385)	(1.1%)	
<b>Total</b>	35,140	100%	

\*Note: the above table combines the separate universes of *households* & *families*. Couples and lone-parents represent the *family* universe and they include multiple- family households (from the *household* universe). Thus the number of multiple-family households is subtracted from the total, to correspond to the total number of households.

## KEY FINDINGS

- In family terms, the District's larger share of 2-person households and smaller share of 3+ -person households mentioned earlier, translates into more *couples without children* per-capita, and less *couples with children* when compared to Ontario and Canada:

Families and Households, 2006	Nipissing District	Ontario	Canada
<b>Families</b>			
Couples with Children	39.0%	48.6%	45.7%
Couples without children	44.6%	35.6%	38.5%
Lone-parents	16.3%	15.8%	15.9%
<b>Total Families</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Households</b>			
Families (from above)	68.8%	70.0%	67.7%
Single households	26.8%	24.3%	26.8%
Multiple-family households	1.1%	2.5%	1.9%
Other, non-family households	3.3%	3.3%	3.7%
<b>Total households</b>	<b>100%</b>	<b>100.1%</b>	<b>100.1%</b>

- At the national level, it can be observed that, *the lower the income, the higher the proportion of single and lone-parent households, and the lower the proportion of couples*. This difference in income can also be observed in Nipissing District and it has strong implications for housing demand, both present and future: *essentially one of the fastest growing household segments in the District (singles) has the lowest incomes*:

Household type, Nipissing District, 2000	Median income
Couples with Children	\$67,780
Couples without children	\$64,940
Lone-parents	\$25,000
Single households	\$17,300

- *Approximately 67.5% of the District's households are owners and 32.5% are renters*. Since 1986, the number of owners has increased by 32% (5,715 owners), or an average of 285 owners /year. The number of renters has increased 24% (2,225 renters) or an average of 111 renters /year.
- The District has a larger, per-capita number of renters and a smaller number of owners compared to Ontario and Canada:

Household Tenure, 2006	Nipissing District	Ontario	Canada
<b>Renters</b>	32.5%	28.8%	31.1%
<b>Owners</b>	67.5%	71.1%	68.4%

## KEY FINDINGS

- In 2001 (the last period for which data is available), *there were 3,640 households in core housing need* in the North Bay CA (15.5% of total households): approximately 71% (2,590) of these households were renters and 29% (1,050) were owners.<sup>III</sup>
- On average, North Bay CA's owners have twice the income of renters (\$66,500 vs. 33,435). Of the owners in core housing need, their average income is \$16,442 which is less than a quarter of the average income of the owners not in core housing need. Of the renters in core housing need, their average income is \$14,865 which is less than half the average of the renters not in core housing need.
- *Approximately 78% of the renters in core housing need are lone-parents and singles, with the remaining 22% being couples.* When these household types are cross-tabulated with age, it turns out that *approximately 25% of the renters in core housing need are young adults (ages 15-29) and 25% are seniors.* Cross-tabulating also reveals that *approximately 8% of the total households in core housing need are Aboriginal.*
- Young adults (ages 15-29) comprise just 11% of North Bay CA's total households but they represent 24% of the rental market. *Approximately one-third of these young households who rented in 2001, were in core housing need.*
- Since 1991, the types of housing that Nipissing's families and households have been living in, has remained fairly consistent. *Detached houses* (singles and semis) have housed the majority of Nipissing's households, followed by *apartments* and *row housing*:

Structural type of housing between 1991 - 2006	% of households living in housing	Net change since 1991
Single-detached house	60.5% - 64.5%	11.5%
Semi-detached house	7.0% - 8.5%	-6.5%
Apartments (in apt. buildings & duplexes)	19.5% - 26.0%	29.5%
Row house	5.5% - 6.0%	12.0%
Other housing	1.0 - 1.5%	-37.0%

- In 2006, approximately 82% of the District's owners lived in single-detached houses while another 7% lived in semis. It's interesting to note that 8.5% lived in apartment buildings or duplexes with apartments (which are actually semi-detached houses with accessory apartments, and have been classified as duplexes with apartments for the 2006 census). *This provides insight into the District's secondary housing market.*
- In 2006, just 52.5% of the District's renters lived in purpose-built rental housing (i.e., apartment buildings). The remaining renters lived in non-conventional rental housing such as accessory apartments (in single-detached houses), rented condominiums, townhouses, etc. *It appears that secondary housing plays a significant role in Nipissing District's housing market.*

III. The 2001 North Bay CA includes: *North Bay, East Ferris, Bonfield, Nipissing First Nation and North Himsworth* (which is not in Nipissing District).

## KEY FINDINGS

Structural type of housing, Nipissing District, 2006	Owners	Renters	Households, #	Households, %
Single-detached house	19,390	1,885	21,275	60.6%
Apartments in apt. buildings	1,250	6,000	7,250	20.6%
Duplex with apartment	805	980	1,785	5.1%
Semi-detached house	1,730	730	2,460	7.0%
Row house	310	1,675	1,985	5.6%
Other housing	220	145	365	1.0%
<b>Total households</b>	<b>23,705</b>	<b>11,415</b>	<b>35,120</b>	<b>99.9%</b>

- Compared to Ontario, Nipissing District has a higher percentage of households living in single-detached houses and a lower percentage living in purpose-built rental apartments. This is somewhat counter-intuitive, given that the District has fewer homeowners and more renters per-capita, than Ontario.
- Despite having a higher, per-capita number of renters than Ontario, Nipissing District has a significantly lower number of renters living in apartment buildings (i.e., purpose-built rental housing). The research suggests that *there is less, per-capita rental stock in Nipissing District than there is in Ontario.*
- *There is also a relatively large percentage of Nipissing's renters living in non-conventional rental housing when compared to Ontario – this supports the earlier notion that the local rental market is highly reliant on secondary housing:*

Structural type of housing, 2006	Tenure by structural type, Nipissing District		Tenure by structural type, Ontario	
	Owners	Renters	Owners	Renters
Single-detached house	81.8%	16.5%	74.0%	11.8%
Apartments in apt. buildings	5.3%	52.5%	8.8%	69.7%
Duplex with apartment	3.4%	8.5%	2.6%	5.3%
Semi-detached house	7.3%	6.5%	6.7%	3.3%
Row house	1.3%	14.5%	7.4%	9.2%
Other housing	0.9%	1.5%	0.5%	0.6%
<b>Total households</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

- *Nipissing's families and households are generally living in older housing when compared to Ontario and Canada, and fewer of them are living in new housing: approximately 33% of Nipissing's households are in housing that was constructed prior to 1960 (46 years or older) vs. 30% and 27.5%, for Ontario and Canada respectively. And only 3% of Nipissing's households are living in housing constructed since 2001, vs. 9% and 8.5% for Ontario and Canada respectively.*

## KEY FINDINGS

- There is a strong correlation between the *age* and *condition* of housing: *In 2006, approximately 10% of the District's households felt that their housing was in need of major repair* (i.e., was in poor condition). 59% of these households are owners and 41% are renters. Of this group, 52% are in housing that is 46 years or older (built prior to 1960) and 32% are in housing that is aged 26-45 years (built between 1961-1980).
- A greater percentage of Nipissing's renters live in older housing (61 years or older) than do owners, while a smaller percentage of renters live in newer housing (built within the past 25 years). This translates into a greater percentage of renters living in housing that is in poor condition, compared to owners (12% vs. 8.5%).
- Almost half of these renters who live in housing that is in poor condition are living in apartment buildings – the majority (85%) are in smaller buildings (i.e., less than 5 storeys). The remainder are living in the District's secondary housing market, i.e., non-conventional rental housing.
- In comparing the general condition of Nipissing's housing to that of Ontario, it appears that *the District's households have a lower incidence of "regular maintenance" and a higher incidence of "minor and major repairs"*. This reflects the older housing in general, in Nipissing District. In making tenure comparisons, Nipissing District has a larger percentage of owners (60%) and a smaller percentage of renters (40%) living in housing that is in poor condition, than Ontario (55% & 45% respectively).
- In comparing the types of housing that renters claim to be in poor condition, with Ontario, the research shows that *the District's secondary housing market has a higher rate of sub-standard housing than the average while its purpose-built rental housing has a lower rate of sub-standard housing*.
- There is concern at the national and provincial level for the *ageing social housing Stock* and *insufficient capital reserves* to address modernization and renewal. These concerns are coinciding with another major concern of *expiring federal operating subsidies* in concert with the maturity of mortgages. As these three issues converge, some of the social housing operations may no longer be viable. *In Nipissing District, the oldest social housing stock is 45 years old and social housing providers indicate that there are inadequate capital reserves to keep up with the ageing buildings and rising costs*. They also indicate that this, combined with the upcoming expiration of operating agreements, could lead to the loss of social housing in the District, if some providers decide to cease operations (note: 31% of the District's social housing supply (765 units) has a federal funding component with operating agreements starting to expire in 2013).

## HOUSEHOLDS, NIPISSING'S MUNICIPALITIES

- In absolute terms, *North Bay* has accounted for 60% of the District's household growth since 1986, followed by *West Nipissing* (23%) and *East Ferris* (7%).

## KEY FINDINGS

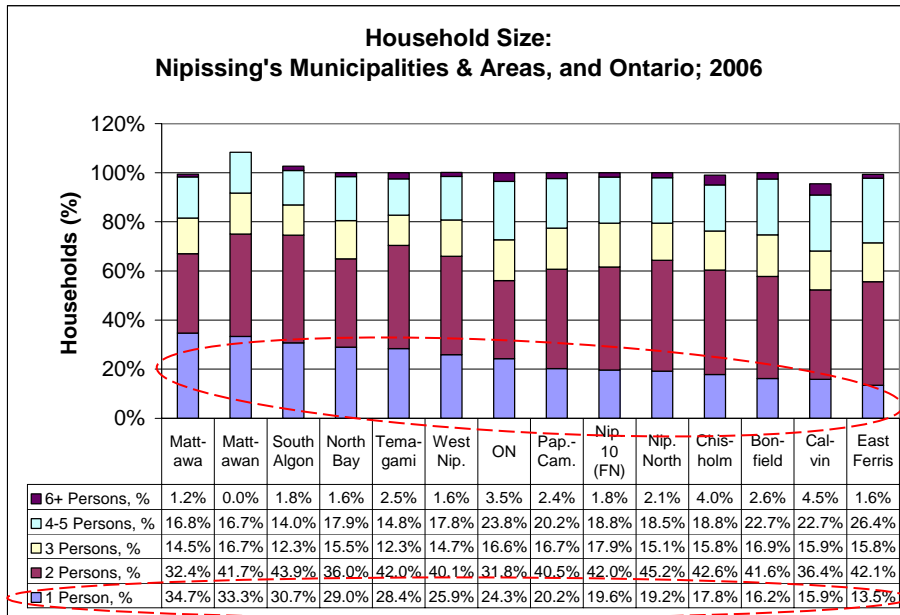
- The decrease in average household size as described earlier for the District (page V) is also occurring throughout the District's municipalities and areas.
- The following table shows the current number of households by municipality and area (excluding Nipissing, Unorganized South), as well as their average household size:

Municipality /Area, 2006	Households (#)	Households (% of total)	Average size (# people /household)
North Bay	22,595	64.4%	2.3
West Nipissing	5,575	15.9%	2.4
East Ferris	1,555	4.4%	2.7
Mattawa	865	2.5%	2.2
Bonfield	770	2.2%	2.6
Nipissing North	730	2.1%	2.5
South Algonquin	570	1.6%	2.2
Nipissing FN	560	1.6%	2.5
Chisholm	505	1.4%	2.6
Papineau-Cameron	420	1.2%	2.5
Temagami	405	1.2%	2.3
Calvin	220	0.6%	2.8
Mattawan	60	0.2%	2.5
<b>Nipissing District</b>	<b>34,830</b>	<b>99.1%</b>	<b>2.4</b>

- The most rural municipalities of *Temagami* and *South Algonquin*, along with *Mattawa*, have the smallest, average-size households which reflect their smaller family sizes (i.e., less children and youth), and larger number of seniors. North Bay also fits into this group of smaller household sizes, and although it has a large percentage of youth compared to all of the District's municipalities, it also has smaller percentages of children and larger percentages of seniors and single-households, than do the municipalities with larger household sizes (below).
- The municipalities adjacent to North Bay, namely *East Ferris* and *Bonfield*, have larger average-size households which reflect the opposite from the above, i.e., larger families with more children and youth, and fewer seniors.
- *Chisholm* also has a larger household size on average which likely results from its large percentage of youth and the proportionately large number of families with 6 or more people.
- It can be noted that these later municipalities have larger, average household sizes compared to the District (2.4 persons /household), but they are close to the provincial average of 2.6 persons /household.
- *Calvin* has the largest average household size in the District (2.8 persons /household) which, similar to *Chisholm*, results from a proportionately large number of families with 6 or more people.

## KEY FINDINGS

- *Aboriginal households comprise 11% of the District's total number of households. The majority of these households are located in North Bay (46%) and West Nipissing (20%). The remaining Aboriginal households are located in Nipissing First Nation (10.5%), Mattawa (6.5%) Bonfield (3.5%) and other various communities throughout the District (13.5% -data unavailable).*
- *The percentage of 1-person (single) households varies significantly throughout the District as noted by the following chart:*



- This is particularly significant from an affordable housing standpoint due to the low incomes of these households. The table below displays the median income for single households in the above municipalities and areas for 2000 (the last period for which income data is available. Note: the data is presented in the same descending order as the chart above, i.e., starting with the greatest percentage of single households).

Municipality /Area, 2000	Median Income (Single Households)
Mattawa	\$14,192
Mattawan	N/A
South Algonquin	\$13,589
North Bay	\$18,212
Temagami	\$29,995
West Nipissing	\$13,575
Ontario	\$25,253
Papineau-Cameron	\$32,280
Nipissing First Nation	\$14,001
Nipissing North	\$31,733
Chisholm	\$13,119
Bonfield	\$15,216
Calvin	N/A
East Ferris	\$25,338

## KEY FINDINGS

- It can be noted from the above that *areas with the greatest share of single households have some of the lowest single-household incomes.*
- *In Mattawa and South Algonquin over one-third of the households in 2001 were singles, and half of these households had incomes below \$15,000.* To put this into a housing context, at this income level, housing costs –whether rental or ownership – need to be below \$375/month to be considered affordable.
- *As the largest populated centres, North Bay and West Nipissing have relatively high percentages of single households with low incomes.*
- In 2001, approximately 5,800 households in North Bay were single households (27% of total households) and half of these households had an annual income of \$18,200 or less. At this income level, housing costs would need to be lower than \$455 /month to be considered affordable (for renters, this includes rent & utilities; for owners, it includes principal, interest & tax). The average rent for a 1-bedroom apartment in 2001 was \$618 (including utilities) which presents an average monthly housing gap of \$163. As incomes decrease from this level, the gap obviously widens.
- West Nipissing is in the same situation: in 2001, approximately 1,420 households in West Nipissing were single households (26.5% of total households) and half of these households had an annual income of \$13,575 or less. At this income level, housing costs would need to be lower than \$340/month to be considered affordable. The average rent for a 1-bedroom apartment in 2001 was \$502 (including utilities) which presents an average monthly housing gap of \$162.
- Regarding the upper income levels of the District's single households, *it's interesting to note that new outliers emerge, namely Temagami, Papineau-Cameron and the unorganized area of Nipissing North.* The median income (2000) of single households in these areas averaged \$31,000 which is 80% higher than the District's median income for single households – it is also significantly higher than the provincial median income. This income will support housing costs of up to \$775 /month.
- The number of single households in most of Nipissing's municipalities, is increasing at a greater rate than in Ontario. Again, they tend to have the lowest incomes and the highest incidence of core housing need.
- There are approximately 540 Aboriginal lone-parent households in Nipissing District, of which, 270 (50%) live in North Bay. In 2001, 50% of the Aboriginal lone-parent households living in the North Bay CA were in *core housing need.*
- North Bay has returned to the same levels of tenure it had in 1986: approximately 61.5% owners and 38.5% renters. In relative terms however, *homeownership has not kept pace with the province.* Between 1986- 2006, Ontario's ownership rate increased from 63.5% to 71.0%. During this same period, North Bay's ownership rate decreased from 62.0% to 57.0%, before recovering to 62% in 2006.

- Bonfield, East Ferris and Temagami display 20-year tenure trends whereby *the percentage of renters is decreasing while the percentage of owners is increasing.*
- Mattawa's general tenure trend is opposite to the above: *the percentage of renters is increasing while the percentage of owners is decreasing.*
- *All of Nipissing's municipalities and Areas have a significantly higher percentage of owners and a smaller percentage of renters, in comparison to the urban areas of Mattawa, West Nipissing and North Bay. In absolute terms, they each have less than 100 renter households (excluding North Bay, West Nipissing and Mattawa).*
- *The municipalities closest to North Bay – East Ferris, Chisholm and Bonfield – have the largest share of owners (90%-94%) and the smallest share of renters (6%-10%).*
- Regarding the structural types of housing that households are living in, North Bay generally has the same trends as those of Nipissing District (see pages VIII –IX). *A significant percentage of North Bay renters (42%) appear to live in non-conventional rental housing.*
- *This rate is higher than Ontario's, where 30% of the renters live in non-conventional rental housing. Subsequently, 12% fewer renters in North Bay, live in apartment buildings (conventional, or purpose-built, rental housing).*
- West Nipissing also has similar housing- type trends, although *the secondary rental market does not appear to play as large a role as in North Bay.*
- *West Nipissing's average vacancy rate for private apartments is 4% which indicates excess rental supply. This is in contrast to North Bay's vacancy rate of 1% which indicates excess rental demand.* The two centres have very different housing markets, based upon this key indicator.
- *Mattawa, South Algonquin and Temagami have the largest percentage of households (42.5% - 46.5%) living in the oldest housing, i.e., housing that was built prior to 1960 (48 years or older).*
- *Nipissing First Nation, East Ferris and Calvin have the smallest percentage of households (5.5% - 16%) living in the oldest (above) housing.*
- *Mattawa and North Bay have significantly smaller shares of households (under 2%) living in new housing that was built since 2000, when compared with Ontario and the rest of the District.*
- *Nipissing First Nation has the largest percentage of housing in the District, that is in need of major repair (23%). This is an anomaly, given the fact that Nipissing First Nation also has the largest percentage of households in the District that live in newer housing.*
- *The incidence of needing major repair is twice the rate or more of the provincial rate, in many of the District's municipalities.*

## 10-YEAR POPULATION & HOUSEHOLD FORECASTS, and AFFORDABLE HOUSING TARGETS (NIPISSING DISTRICT)

- Based on the medium-high population growth scenario, *the District's population is projected to grow by approximately 3.5% (3,092) people by 2016.*
- This growth is projected to occur in the general age-groups as follows:

General Age-Groups, Nipissing District	Change, 2006-2016	Change, ave. / year	Change, 2006-2016 %
Children (0-14)	-1,727	-173	-12.3%
Youth (15-24)	-1,457	-146	-11.5%
Core Earners (25-64)	2,590	259	5.5%
Senior Citizens (65+)	3,686	369	27.4%
<b>Total</b>	<b>3,092</b>	<b>309</b>	<b>3.5%</b>

- Based on the above population projections, the following household-growth projections have been made, by general age-groups and tenure:

Household Growth for Nipissing District: 2006 - 2016						
General Age Group	2006 - 2016			Average / year		
	Owners	Renters	Total	Owners	Renters	Total
<b>Primary Household Maintainer</b>						
Young Adults (under 25)	-20	-123	-143	-2	-12	-14
Core Wage Earners (25-64)	1,272	569	1,841	127	57	184
Senior Citizens (65+)	635	261	896	64	26	90
<b>Total Households</b>	<b>1,887</b>	<b>707</b>	<b>2,594</b>	<b>189</b>	<b>71</b>	<b>260</b>

- Based on the above projections, the following *affordable housing targets* have been calculated:

Affordable Housing Targets for Nipissing District: 2006 - 2016						
Income Group	2006 - 2016			Average / year		
	Owners	Renters	Total	Owners	Renters	Total
\$0 - \$19,999	N/A	700	700	N/A	70	70
\$20,000 - \$29,999	N/A	389	389	N/A	39	39
\$30,000 - \$45,000	493	N/A	493	49	N/A	49
<b>Total Households</b>	<b>493</b>	<b>1,089</b>	<b>1,582</b>	<b>49</b>	<b>109</b>	<b>158</b>

## 10-YEAR POPULATION & HOUSEHOLD FORECASTS, and AFFORDABLE HOUSING TARGETS (NORTH BAY)

- Based on a North Bay Report (C.N. Watson and Associates Ltd., 2006), *North Bay's population is projected to grow by approximately 3.5% (1,960) people by 2016.*
- This growth is projected to occur in the general age-groups as follows:

General Age-Groups, North Bay	Change, 2006-2016	Change, ave. / year	Change, 2006-2016 %
Children (0-14)	-54	-6	-0.5%
Youth (15-24)	-1,029	-103	-13.1%
Core Earners (25-64)	1,785	179	5.9%
Senior Citizens (65+)	1,260	126	14.9%
<b>Total</b>	<b>1,961</b>	<b>196</b>	<b>3.5%</b>

- Based on the above population projections and other household projections in the same report above, the following household-growth projections have been made, by general age-groups and tenure:

Household Growth for North Bay: 2006 - 2016						
General Age Group	2006 - 2016			Average / year		
	Owners	Renters	Total	Owners	Renters	Total
<b>Primary Household Maintainer</b>						
Young Adults (under 25)	-1	-5	-6	0	-1	-1
Core Wage Earners (25-64)	605	354	959	61	35	96
Senior Citizens (65+)	562	275	837	56	28	84
<b>Total Households</b>	<b>1,166</b>	<b>624</b>	<b>1,790</b>	<b>117</b>	<b>62</b>	<b>179</b>

- Based on the above projections, the following *affordable housing targets* have been calculated:

Affordable Housing Targets for North Bay: 2006 - 2016						
Income Group	2006 - 2016			Average / year		
	Owners	Renters	Total	Owners	Renters	Total
\$0 - \$19,999	N/A	465	465	N/A	47	47
\$20,000 - \$29,999	N/A	251	251	N/A	25	25
\$30,000 - \$45,000	340	N/A	340	34	N/A	34
<b>Total Households</b>	<b>340</b>	<b>716</b>	<b>1,056</b>	<b>34</b>	<b>72</b>	<b>106</b>

## 10-YEAR POPULATION & HOUSEHOLD FORECASTS and AFFORDABLE HOUSING TARGETS (Nipissing's Remaining Municipalities & Areas)

- *Based on the District's medium-high population growth scenario, the remaining municipalities and areas are projected to grow by approximately 3.6% (1,130 people) by 2016.*
- This growth is projected to occur in the general age-groups as follows:

General Age-Groups, Remaining Areas	Change, 2006-2016	Change, ave. / year	Change, 2006-2016 %
Children (0-14)	-1,673	-167	-36.1%
Youth (15-24)	-428	-43	-8.9%
Core Earners (25-64)	805	80	4.8%
Senior Citizens (65+)	2,426	243	48.0%
<b>Total</b>	<b>1,130</b>	<b>113</b>	<b>3.6%</b>

- *Household growth is projected at approximately 804 households during this period (81 /year).*
- *Approximately 526 of these (52 /year) could be considered as affordable housing targets (based on household income levels of \$0 - \$45,000).*

## SOCIOECONOMIC CHARACTERISTICS

- *Nipissing District's unemployment rate of 8.3% is approximately 2% higher than Ontario's rate (6.4%) while its participation rate of 60% is 7% lower than Ontario's rate (67%).*
- *Unemployment rates vary significantly throughout the municipalities and areas: from a low of 4.3% in Bonfield to a high of 22% in Mattawa. Participation rates also vary significantly throughout the District: from 64.5% in East Ferris to 51.5% in Mattawa.*
- *In 2000, Nipissing's median household income was ~\$40,000 which was \$13,500 lower (25%) than Ontario's (~\$53,500). Household median incomes vary by a factor of 2:1 within the District: from ~\$58,000 in East Ferris to ~\$27,000 in Mattawa.*
- *In 2000, approximately 17.5% of Nipissing's households were living below the Low Income Cut-off point (LICO) – this is 3% higher than Ontario's rate of 14.5%. Within the District, six (6) municipalities had household LICOs below the provincial rate, with the highest being over 25%.*
- *In 2006, approximately 73% of Nipissing District's population over the age of 15, had a high school education or other post secondary completion – this compares with 78% for Ontario. While Ontario has a greater percentage of University Graduates (10%), Nipissing has a higher percentage of College Graduates (4%) and people with their Trades (3%).*
- *The percentage of those ages 15 + with no formal education completion (i.e, no certificates, diplomas or degrees) varies between 8% - 45% throughout the District's municipalities and areas.*

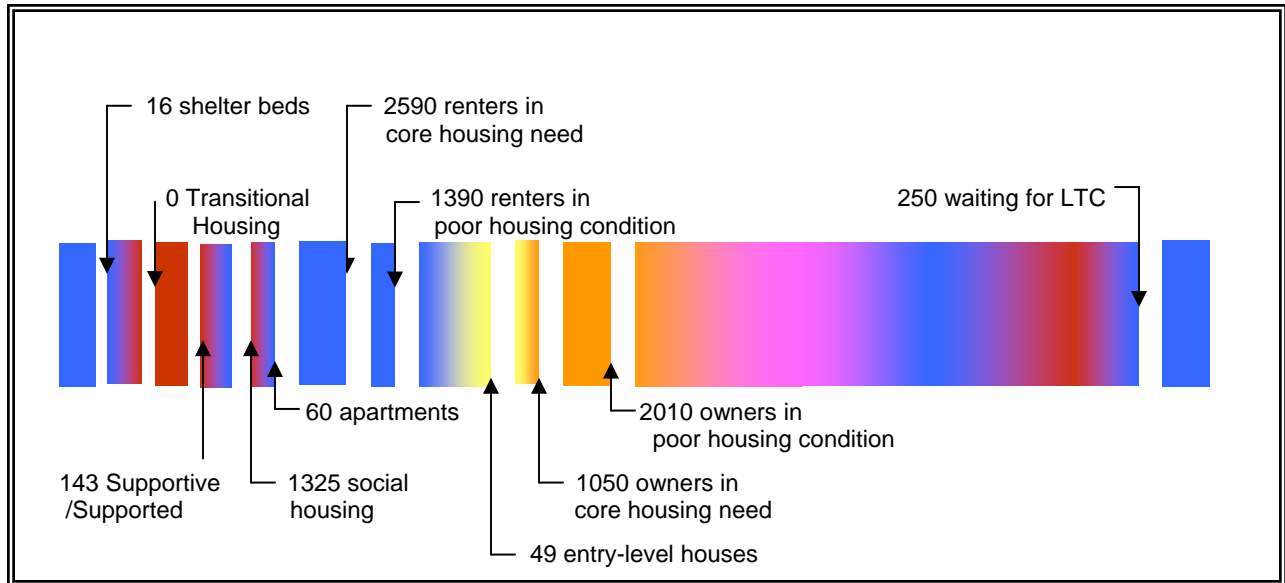
- *In 2001, approximately 56% of West Nipissing's and Mattawa's renters were paying more than 30% of their gross income on rent. This was significantly higher than Ontario's rate of 42%. The smallest percentage of renters in Nipissing District, paying more than 30% of their gross income on rent, was in Chisholm (18%).*

### **NIPISSING DISTRICT: CURRENT HOUSING SUPPLY & DEMAND, GAPS**

- Some shelters are over capacity: the *Nipissing Transition House* is a 13-bed facility with 21 people staying there (they have had to add 9 cots); During the third quarter of 2007 (for which data was available) the *Ojibway Family Resource Centre* was unable to serve 149 women; The *Sturgeon Falls Family Resource Centre* and the *Nipissing Transition House* have waiting lists – during the third quarter of 2007, approximately 41 people were waiting for emergency shelter.
- There is a need for sixteen (16) more *shelter beds to serve the youth population ages 16-24*, in North Bay and West Nipissing (Futures Residential Program).
- There is a need for *transitional housing for youth* (Nipissing District does not have any “bricks & mortar” transitional housing).
- There are 143 people waiting for *Supportive /Supported Housing, Group Homes and Family Homes*
- As of Dec. 2007, there were approximately 1,325 people on the waiting list for social housing – 875 were waiting for RGI housing and 450 were waiting for market-rent housing.
- The waiting list has increased 19.5% over the past 2 years. This increase however, is primarily in the number of people waiting for market-rent housing – not RGI. *During the past two years, the number of people waiting for market housing has nearly doubled (86% increase) while the number of people waiting for RGI housing has remained unchanged (only a 1% increase).* This is indicative of the low vacancy rate in North Bay (1%) and the current rental supply shortage.
- *Couples without children and singles* currently have the longest waiting time on the social housing waiting list: couples without children are waiting for over 5 years for housing while singles are waiting for 1.5 years. It can be recalled from (page VI) that *couples without children and singles are also the fastest growing household types in the District.*
- Approximately 40% of the people on the social housing waiting list are *senior citizens* and 30% are *singles*. The remainder of the waiting list is comprised of *lone-parents* (19.5%), *couples with children* (6.5%) and *couples without children* (4%).
- Currently North Bay has one of the lowest vacancy rates in Ontario. Its average apartment vacancy rate of 1.1% equates to approximately 34 spare apartments on the market. Based upon the 3% equilibrium benchmark, this leaves a supply shortage of approximately 60 apartments.
- North Bay's vacancy rate has been below the generally accepted, healthy equilibrium rate of 3%, for 12 of the past 19 years (or 63% of the time). It has also been lower than Ontario's vacancy rate for 14 of the past 19 years (or 74% of the time).
- Since 2004, the average rent in North Bay has increased 8% or by \$52.

- Based on 2006 household incomes for renters, general *housing affordability* gaps exist in North Bay, through to the 60<sup>th</sup> income percentile. The gaps are most significant in the lower 20<sup>th</sup> and 30<sup>th</sup> income percentiles, ranging from between \$140 - \$515 /month for households in the 20<sup>th</sup> percentile, and \$80 - \$455 /month for those in the 30<sup>th</sup> income percentile.
- Student enrollment at Nipissing University has nearly doubled since 2000. Based on information sessions held with key housing providers, this is putting excessive pressure on North Bay's rental housing market.
- West Nipissing's vacancy rate is 4% which is significantly higher than North Bay's vacancy rate – it is also above the 3% equilibrium benchmark. The vacancy rate has been increasing in West Nipissing since 2004.
- Since 2004, the average rent in West Nipissing has increased 9.5% or by \$47.
- Based on 2006 household incomes for renters, general *housing affordability* gaps exist in West Nipissing, through to the 50<sup>th</sup> income percentile. The gaps are most significant in the lower 20<sup>th</sup> and 30<sup>th</sup> income percentiles, ranging from between \$75 - \$320 /month for households in the 20<sup>th</sup> percentile, and \$15 - \$260 /month for those in the 30<sup>th</sup> income percentile.
- In 2007, there were 112 new single-detached houses built in North Bay. The majority of these houses (84%) sold for between \$200,000 - \$500,000. The median price for a new house was \$269,000.
- In 2006, the median household income in North Bay is estimated at \$45,000 (2001 census income in constant 2006 dollars). Based on the general affordability measure of income-to-price ratio (the extent to which a household with median income can qualify to purchase a house of median price), *this produces an affordability gap of \$25,000 for a new house. Or in otherwords, a household with median income needs a 55% increase in income, to purchase a new house at the median price.*
- In 2007, the average selling price for a house in the resale (MLS) market in North Bay was approximately \$160,000. Based on the general affordability measure above, *this is generally affordable based on the median income of \$45,000. Or in otherwords, a household with median income can generally afford to purchase a house in the resale market, at the average selling price.*
- There are approximately 250 people waiting for Long-term care in Nipissing District.
- The housing gaps that emerged during this study (which can be quantified), are noted on the *housing continuum* diagram on the following page:

### Gaps along the Nipissing Housing Continuum:



### AFFORDABLE HOUSING CLIMATE

- *Students* housing survey results: page 179 – 183
- *Employee* housing survey results: page 183 – 187
- *Social assistance recipients* housing survey results: page 188 – 191
- *Senior citizens* housing survey results: page 191 - 195

## RECOMMENDATIONS

The following are the recommendations that have emerged from this report. They range in both the level of resources required to implement them, and the level of impact they would have on alleviating the affordable housing pressures currently being experienced in the District. Some of the recommendations are directed at the provincial and federal levels and will require a change in legislation and policy, while others present an opportunity to act locally. These recommendations could be prioritized taking into account cost, and their effectiveness in improving the housing outcomes for low-income households in Nipissing District. The following recommendations are not listed by priority or in any specific order:

#	RECOMMENDATION	BACKGROUND	LEAD
1	Establish a <i>Housing Task Force</i> or <i>ad hoc Housing Committee</i> to follow-up with recommendations in this report, as well as look at other housing strategies and solutions that could be implemented in Nipissing's communities.	This Task Force should have cross-representation of municipal leaders and decision-makers from Nipissing's municipalities.  Optional: At the discretion of the Task Force, it could include public, private and non-profit sectors of the housing continuum.	DNSSAB Communication Task Force
2	Schedule presentations to municipal councils of their unique data for their community, key findings and recommendations.	In 2006 and 2007, presentations were made to all municipal councils reporting the initial findings of the Housing Needs Study. A commitment was made to conduct follow-up presentations once the study was completed.	Researcher and Community Housing Services Staff
3	Convene an initial meeting, or series of meetings, with Realtors, Private Contractors, Municipal Planners, emergency shelters, supportive housing, social housing, seniors housing, legal clinic and public and private landlords.	As a follow-up to this study and using this report as a backdrop, the purpose of this meeting would be to initiate dialogue on what can be done <i>collectively as a community</i> , to improve housing in general, in Nipissing District.	Task Force or other, once developed
4	Conduct a follow-up study specific to the housing needs of Nipissing District's urban Aboriginal population.	This report has put some broad numbers to the District's Aboriginal population which, when combined with qualitative and anecdotal information from the community, indicates that there is unmet housing need and further work to be done in this area. Given the unique cultural and social considerations with respect to the Aboriginal population, this calls for a focused look at these housing issues by engaging the Aboriginal community.	Joint project by urban municipalities (North Bay, West Nipissing, Mattawa) with external funding for consultant.

#	RECOMMENDATION	BACKGROUND	LEAD
5	That the urban areas of <i>North Bay, Mattawa</i> and <i>West Nipissing</i> consider incorporating <u>quantified affordable housing targets</u> into their new Official Plans (note: Mattawa currently has a target of 25% affordable housing in their OP from 1980 – whether this is carried forward into the new plan or a revised target is set, would depend upon their updated data and information).	This recommendation is based upon the demonstrated need as shown in this report, and is in keeping with the <i>Provincial Policy Statement, 2005</i> . It is recognized that these targets need to be practical and make sense from the municipal point of view – there are targets in this report which could be utilized or alternatively, municipalities could calculate their own.	North Bay, West Nipissing, Mattawa
6	That the urban areas of <i>North Bay, Mattawa</i> and <i>West Nipissing</i> consider adopting housing development policies that will facilitate the development of affordable housing.	It is recognized that working towards achieving affordable housing targets such as those above, may require different housing development policies.	North Bay West Nipissing Mattawa
7	That Nipissing District's other municipalities also consider the use of <u>quantified affordable housing targets</u> in their new Official Plans, based upon the level of demonstrated need within their communities.	For municipalities with a relatively small population and number of households, it is recognized that affordable housing targets may need to be considered /evaluated using different criteria and on a smaller scale, based on the need within the community.	Bonfield, Calvin, Chisholm, East Ferris, Mattawan, Papineau- Cameron, South Algonquin, Temagami
8	That the DNSSAB initiate discussions with municipalities on developing a framework to determine communication protocols, establish roles/responsibilities and, integrative linkages at the District and municipal level on affordable and social housing.	In recent years the Federal and Provincial governments have increased the opportunities for receiving funding to deliver various types of housing programs. To take advantage of these opportunities requires superior relationships with various municipal departments (i.e. planning, building etc.)	DNSSAB Community Housing Services and Municipal Planning Departments
9	That the DNSSAB offer presentations of the Housing Needs Study (DVD/slide-show) to "key sectors" such as, education, health, social, employment, etc...to promote education/awareness/communication on housing in Nipissing.	The report has outlined many areas where there are housing gaps. These key sectors need to be aware of them when they conduct their strategic planning initiatives.	DNSSAB, Community Housing Services

#	RECOMMENDATION	BACKGROUND	LEAD
10	That DNSSAB and the province acknowledge the above <i>affordable housing targets</i> and also incorporate them into their planning and budgets.	Where municipalities have adapted quantifiable affording housing targets, consider this in the allocation of program funding, i.e., flow additional or specific funds to these municipalities, in support of meeting their affordable housing targets.	DNSSAB, MMAH
11	Meet with the ministries /funders semi-annually to review the housing needs of Nipissing District.	The report has outlined many areas where there are housing affordability gaps. The community will need to keep its provincial partners updated.	DNSSAB, MMAH, NE LHIN MCSS
12	Recommend that MCSS increase ODSP & OW incomes, based upon an index of average household expenditures (LICO or market basket measure). Alternatively, make changes to the <i>Shelter allowance</i> which better reflects the local housing markets (see below).	Social assistance incomes should reflect actual household expenditures. Indexing shelter allowances to indicators such as <i>vacancy rates</i> and <i>rent</i> would reflect the realities of local housing markets. This would help to reduce the <i>housing affordability gaps</i> that presently exist for social assistance recipients.	Task Force or other, once developed
13	Recommend that MCSS review the current ODSP & OW <i>shelter allowances</i> with the view of making the shelter maximums more reflective of local housing markets. This would include indexing them to average market rents (as published by CMHC) and average vacancy rates.	Average market housing affordability gaps in Nipissing District (the difference between the shelter allowance and affordable market rents) range between \$170 – \$460 /month. With a 1% vacancy rate, rental units are expensive and out-of-reach for most low income households.	Task Force or other, once developed
14	Recommend that MCSS, MOHLTC and MMAH review the present <i>Strong Communities Rent Supplement Program</i> with the view to: i) Providing support-services funding that matches the rent- supplement funding. ii) Revising the funding calculation so that the RGI income tables are replaced with social assistance, maximum shelter allowances.	The <i>Strong Communities</i> rent supplements are proving to be effective in assisting low- income households find affordable housing. Where the household requires housing support services however, often there is no funding available. Also, more people could be housed on the same amount of money, if a different calculation were used.	Task Force or other, once developed
15	Call on the federal government for the development of a <i>National Housing Strategy</i> in support of the <i>Federation of Canadian Municipalities (Sustaining the Momentum, 2008)</i> , the <i>Association of Municipalities of Ontario (AMO News Release, April 2008)</i> and the <i>Toronto Summit, 2007</i> .	The consequences of not having a national housing strategy are being felt at the municipal level in Nipissing District. This manifests itself in the way of blurry lines between the roles and responsibilities for affordable housing, and unclear direction from the senior levels of government.	Nipissing District Municipalities, through the DNSSAB Board

## SECTION I: THE GOVERNMENT'S ROLE IN PROVIDING AFFORDABLE HOUSING

### 1.0 General Summary

The following is a general summary of the Government's role in providing affordable housing. Nipissing District's current housing situation is in many respects, a reflection of past policies and programs that have been implemented at the provincial and federal levels. To gain a better understanding of why affordable housing is where it is today requires this broader perspective. It should be noted that the following is specific to social housing, and there are other perspectives on social housing from other organizations, NGO's, etc. which are not presented in the following summary.

There has always been a need to assist some Canadian Citizens with the basic necessities of life. Although this need can be traced back to Canada's Independence in the mid-19<sup>th</sup> century, it was perhaps during the Great Depression years of the 1930's, where these needs became most prevalent. With the resulting low economic activity and high unemployment, it became evident to many Canadians that Government intervention and assistance would be required, to help the less-fortunate survive. While emergency relief efforts were required during the Great Depression, these gave way to more formalized Government programs, and by the end of the Second World War, the Government had established unemployment insurance and family allowance programs.

Various reports on social history indicate that random housing efforts during the early 1900's lead to most of the poor having to fend for themselves -shantytowns were common sights on the edge of some of Canada's larger cities, and inner-city slums could be found near industrialized areas or railway tracks. Often it was the lowest-paid workers (transients and permanent residents) that occupied these 'slum ghettos'. While determining the actual "starting point" of a formal social housing system in Canada is subjective, many would consider it to be in 1938, when the *National Housing Act* was established.<sup>1</sup> The main objectives of this first act were the construction of new houses and the general improvement of housing and living conditions. Although it was basically ineffective (by 1940, not a single unit of shelter had been produced under this legislation) it laid the groundwork for future programs. The following *Wartime Housing Act* saw a boom in housing construction through to 1949.<sup>2</sup> Funded primarily by the federal Government, this public housing consisted of low-rent units targeted towards army workers and returning veterans. With the establishment of the *Canadian Mortgage and Housing Corporation* (CMHC) in 1945, the federal Government was becoming fully involved in the Canadian housing industry. As one of its objectives was to support the provision of adequate housing for Canadians, the CMHC focused on providing homeownership opportunities by providing lower-than-market interest rates, reduced down payments and extended amortization periods.

- 
1. Prior to this, the *Dominion Housing Act* of 1935 was the main Government housing legislation, but it focused primarily on establishing housing standards and stimulating housing construction (thus reducing unemployment).
  2. Between 1941–1949, approximately 46,000 units were created at an expenditure of \$254 million.

The construction of Toronto's Regent Park in 1949 may be looked upon as the first real "social housing" development in Canada, as it demonstrated the federal Government's commitment to permanent housing for the low-income population. By 1964, an average of 20,000 social housing units /year were built in Canada – a trend that continued until 1993.<sup>3</sup>

Prior to 1973, the majority of these were public housing units. While this rent-geared-to-income housing was successful in providing the low-income population with affordable shelter, it inadvertently created new social problems, including an attached stigma to the "heavy concentration of poor families living in projects throughout the city".<sup>4</sup> In response to these problems, the Government amended the National Housing Act in 1973 with a view of introducing housing policies that would provide shelter for the poor without the attached stigma. These amendments resulted in a substantial increase in non-profit and co-operative housing. Over the next 20 years, the development of these types of social housing outstripped public housing by close to 300%<sup>5</sup> and new public housing development all but disappeared. Mixed-income housing was also popularized during this time, and was seen as a way to balance the social atmosphere by housing low-income and middle-income classes together.<sup>6</sup>

Economic restraint during the 1980's and the need for reduced federal spending resulted in the start, of social housing-responsibility being shifted to the provinces. This was further fueled by public sentiment and harsh criticism by taxpayers, who felt their tax dollars were being misspent on subsidized housing (especially for the mixed-income housing group, where 75% of the tenants were perceived to be 'middle-income' and could afford market rent in the private-rental market).

The year 1987 may be considered the start of the decline stage in Canada's social housing life cycle, as during the next six years, federal housing expenditures came under increasingly strong spending constraints. By 1993, the Canadian government had removed itself entirely from the social housing business, fully downloading the responsibility to the provinces. As noted in a recent report by Steve Pomeroy (*Where's the Money Gone?*, 2007), by 1993, the combined housing expenditure by all three levels of government had peaked at approximately \$4.1 Billion /year. By 2002 however (before the new funding arrangements under the *Affordable Housing Program* – see page 5), this expenditure had decreased to \$3.4 Billion – this can be see on the following chart:

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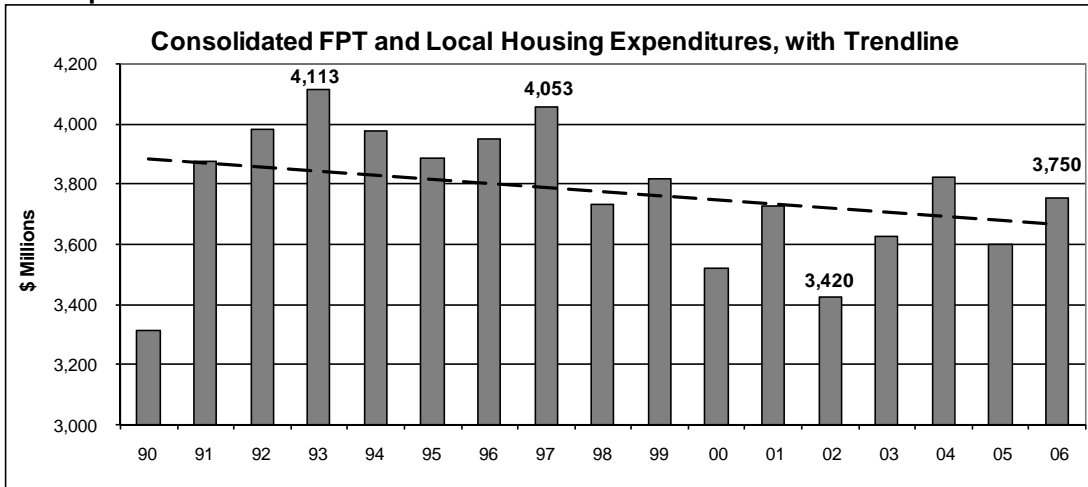
3. *Gimme Shelter!* Homelessness and Canada's Social Housing Crisis, Nick Falvo May 2003.

4. Many public housing projects were located on city outskirts and were not welcomed by the middle-class neighborhoods. These families also made it plainly clear to their politicians that they did not want housing projects in their backyards. The "NIMBY" (Not In My Backyard) attitude was born and is a problem that continues to this day. Examples of other problems that cropped up with public housing were poor design and non-functionality (high rises that were efficient with space, but offered no playing grounds for children or adequate entrances), poor building management and unacceptable delays for basic maintenance & repair work and a general lack of respect for the tenants, by building Superintendents.

5. *Building Hope Together: Strategies for Creating Housing in Uncertain Times*, March 2003. Prepared by the Halton Social Planning Council.

6. Mixed income housing was an attempt to reduce the problem of heavy concentrations of the poor, living in large projects located in the City. By mixing low-income and middle-income people together, the housing was a better quality and could 'blend in' with surrounding middle-class homes in the same neighborhood. Typically these housing units however, only allocated 25% of their space for low-income families, thus effectively reducing the potential affordable supply by 75%.

**Figure 1b: Total Housing Expenditure by Federal, Provincial / Territorial (FPT) and Municipal Governments**

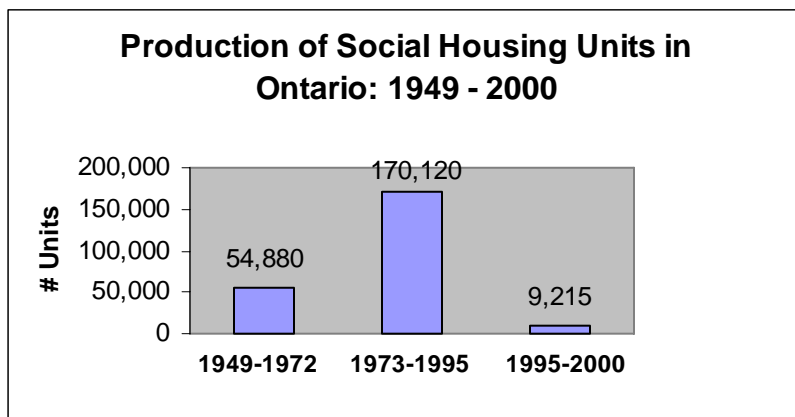


Source: Steve Pomeroy, *Where's the Money Gone? An Analysis of Declining Government Housing Expenditures*, Aug. 2007.

It can be noted that while government expenditure under the Affordable Housing Program (AHP) has increased since 2002, it has not yet returned to the level seen in the early-mid 90's.

Soon after federal withdrawal from social housing, the province of Ontario followed suit, and in 1995 the incoming Government effectively terminated all further funding for non-profit and co-operative housing development. This can be observed on the chart below which shows that between 1995 and 2000, assisted housing production dropped to just under 2,000 units /year - a 75% decrease in supply. This, combined with the simultaneous reduction of welfare benefits (social assistance was also reduced by 21% in 1995) has had a negative affect on affordable housing and social welfare in the province:

**Figure 2b:**

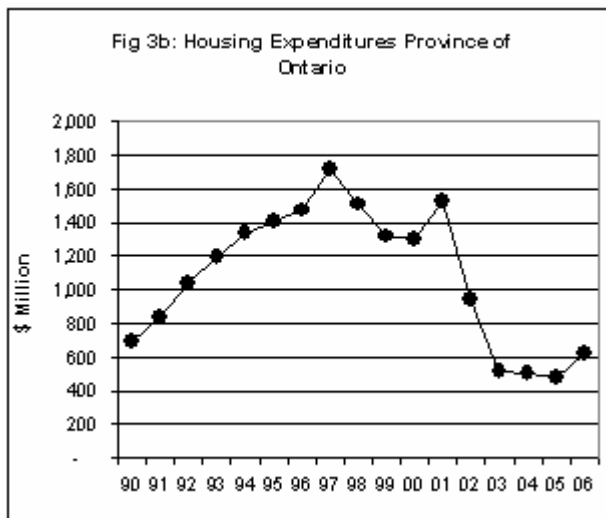


Source: Data taken from *Building Hope Together: Strategies For Creating Housing In Uncertain Times*, March 2003 –Halton Social Planning Council. Graph changed/simplified by the Author. Social housing is comprised of: mixed co-operative and private, rent supplement units, co-operative housing, private non-profits, municipal non-profits and public housing.

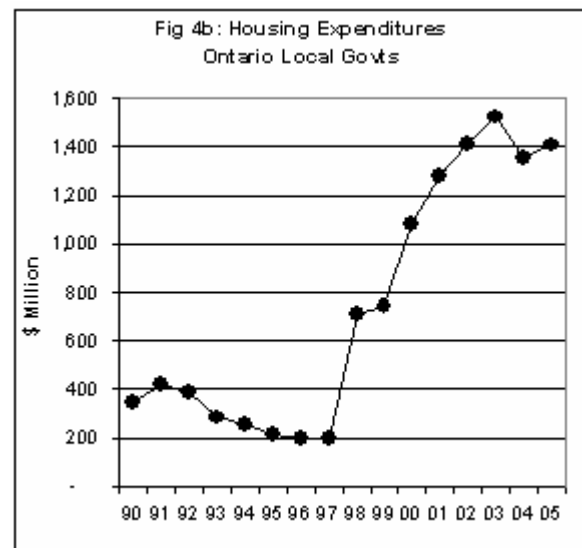
## 1.1 Social Housing Devolution

Accompanying the above funding withdrawal from social housing in 1995 was the devolution of social housing from the province to the municipalities. In January 1997, the Provincial Government announced it would be devolving (or “downloading”) the funding and administration of social housing, to the municipal government level. During the year, a *Social Housing Advisory Council* submitted recommendations on the process, and a Social Housing Committee (comprised of provincial, municipal and social housing representatives) was formed to act upon these. The devolution actually occurred over a 5-year period, whereby responsibility was gradually transferred, starting with funding and followed by program administration and physical housing stock. The first phase of devolution occurred on January 1, 1998 at which time the municipalities became responsible for paying the provincial share of public housing subsidy costs. Later in the year, *Municipal Service Managers* were created to manage the social housing programs.

In December 2000, the *Social Housing Reform Act* (SHRA) was passed, further devolving the funding and administration of social and non-profit housing to 47 local *Service Managers* across the Province.<sup>7</sup> This act introduced new regulations governing the ownership and administration of social housing. And finally in January 2001, the “bricks & mortar” aspect of devolution occurred, with the province handing over all existing public housing stock to the Municipalities (approximately 84,000 units). To accommodate the management of these units, the existing housing authorities were restructured into *Local Housing Corporations*.<sup>8</sup> The *District of Nipissing Social Services Administration Board (DNSSAB)* is the local Service Manager who presently administers the social and non-profit housing programs for Nipissing District. From a financial perspective, the above devolution activity and the transferring of social housing expenditures to the municipal level, can be observed in the following charts:



Source: *Where's the Money Gone?* Steve Pomeroy, Aug. 2007



7. Ontario Municipalities act as Service Managers, with the exception of the Northern Municipalities who do not have the legal jurisdiction to do so. In the North, *District Social Service Administration Boards* (DSSABs) are given the funding and administration responsibilities of a Service Manager.

8. Prior to January 1 2001, the *Local Housing Authorities* were provincial agencies that managed the province’s public housing stock (they also administered rent-supplement programs with the private-rental sector). Under the new legislation, these agencies became *Local Housing Corporations* and are managed under the Service Managers.

The trigger year of 1997 can clearly be noted, when housing expenditures ballooned for local governments while falling off substantially for the province (as noted by Pomeroy, there has always been some level of local spending on housing since 1990, especially by Ontario's larger cities who participated in the early cost sharing of public housing with the province). This funding transfer has been a contentious issue for many of Ontario's municipalities and it has created a barrier towards increasing the housing supply, as many municipalities are cash-strapped and do not have the financial means for additional housing investment. Locally, it has also created a divide as some municipalities feel that "social housing is a federal and provincial responsibility" – this has resulted in tension and blurry lines between housing roles and responsibilities (see figure 12, page 12). Given the above charts, it's not hard to see where the resentment comes from.

### 1.2 Canada –Ontario Affordable Housing Program (AHP)

In Nov. 2001, the Federal Government announced a cost-sharing program with the provinces, with the objective of increasing the supply of affordable housing. Agreements with the provinces would be negotiated individually and specific to each. In May 2002, the Ontario Provincial Government and the Federal Government signed the *Affordable Housing Program (AHP)* agreement, allocating approximately \$500 million over the next 5 years, for 10,500 new units. The funding was to be a 1:1 matching contribution: approx. \$250 million from the federal Government, matched by 250 million from the Province, Municipalities and other private & non-profit partners. There were three primary areas of funding: *affordable rental housing (urban)*, *affordable homeownership (urban)* and *affordable housing program (remote)*. While this agreement represented a movement back into affordable housing production by the Governments, it was considered to have fallen short by many, due to a lack of committed funding and the province /municipalities being unable to meet their matching contributions.

In April 2005, a 'new' Canada-Ontario Affordable Housing Program agreement was signed by the federal and provincial governments. Under the new agreement, the federal and provincial Governments have agreed to a cost-matching contribution of \$301million each and municipalities are not obligated to match funds (some municipalities in the province however, are contributing funding to the program). The primary objective of the AHP is to increase the supply of affordable housing supply through four (4) main components: *Rental and Supportive Housing; Rent Supplement /Housing Allowance; Northern Housing* and *Homeownership*. By 2010, it is intended that the program will have assisted 20,000 Ontario households.

The early phase of the AHP program has produced the first affordable housing units in Nipissing District since 1993 (35 units through PHARA) and there has been full take-up of the District's AHP allocation of 65 housing allowances. Additionally, there are currently affordable housing projects in various stages of development within the program, representing a number of new affordable housing units for the District.<sup>9</sup> Given the recent history of social housing as described above, the AHP activity marks a significant turning point and is a positive step forward. However, as the following housing indicators and the rest of this report will show, affordable housing needs to be kept in perspective: the District is in acute need of affordable housing and while the recent AHP activity is a welcomed start, continuous housing activity will now be needed in order to address both the backlog of unmet housing need, as well as the future need.

9. The AHP is covered in more detail, further on in the report (see page 196).

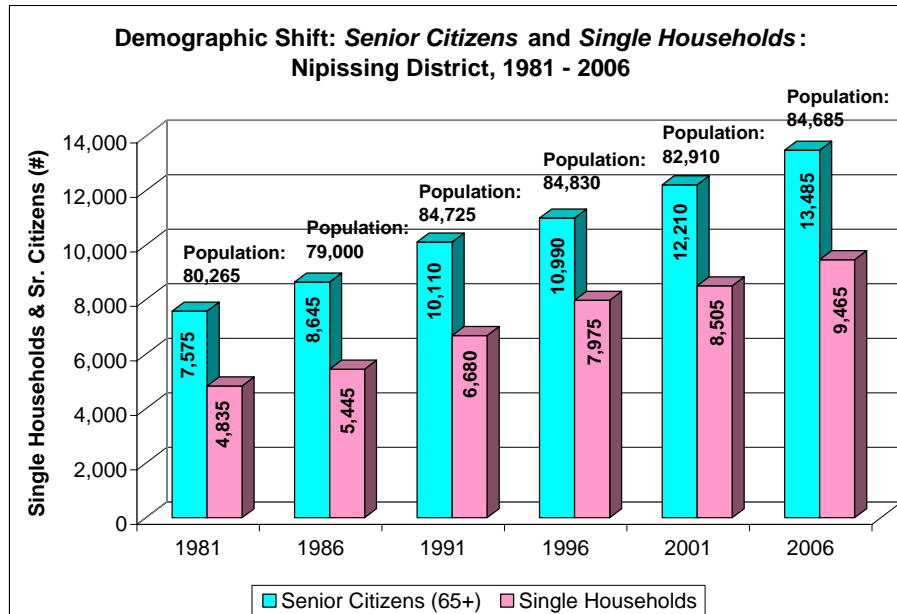
## SECTION II: NIPISSING'S KEY HOUSING INDICATORS

### 2.0 Setting the Stage, Key Housing Indicators

As stated in the report's preface, Nipissing District's housing system is incomplete with respect to affordable housing. Nipissing is a microcosm of the national housing environment, in which affordable housing issues exist throughout communities across the country.

The following housing indicators and summary, further illustrate the significant shortcomings in Nipissing's housing system and the unmet housing needs amongst the low-income population. Some of these indicators simply describe trends such as that of *demographic shifts* while others are reflective of housing variables that are causal, systemic and complex, such as those for *income disparity* or the *supply of market housing*. Others are more symptomatic and describe the extent of the problem such as *the number of renters in need of affordable housing* or *social assistance affordability gaps*. In any case, these combined indicators provide quantitative insight into Nipissing's housing system and they not only exemplify the need to do this study but they provide a starting point for doing so:

**Figure 1: Demographic Shift, Nipissing District**



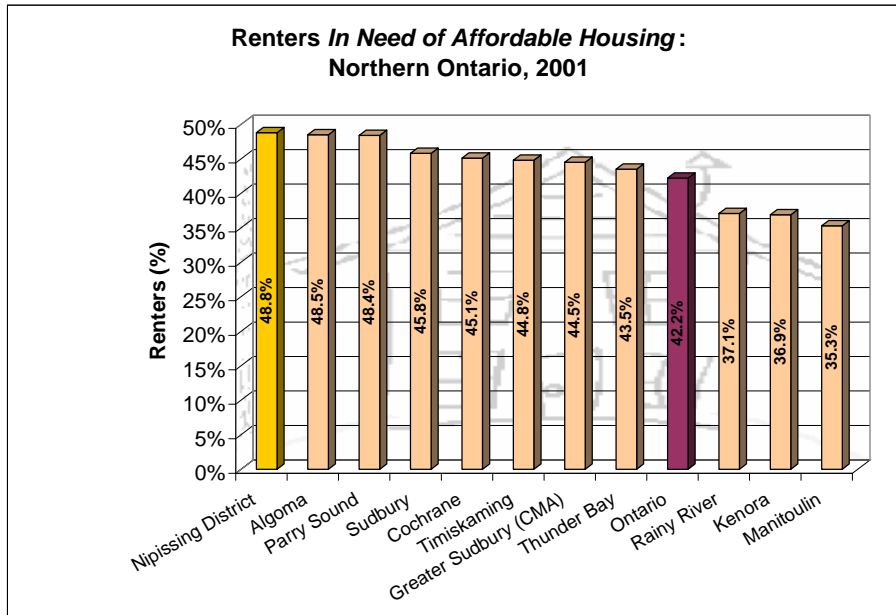
Data Source: *Census of Canada, 1981 – 2001.*

- There are significant demographic trends occurring which have a significant impact on housing – two of these are the increase in Sr. Citizens and single households.

Since 1981, the number of Sr. Citizens has increased by approximately 78% - Seniors now represent 16% of the District's population, vs. 9.5% in 1981.

- Although there was only net population growth of 5.5% over the reference period, the number of single households has nearly doubled (96% increase).
- As these trends continue, the demand for *smaller homes, condominiums, 1-bdrm. apartments, Supported Independent Living and Family /Group homes* will also continue at an increasing rate.

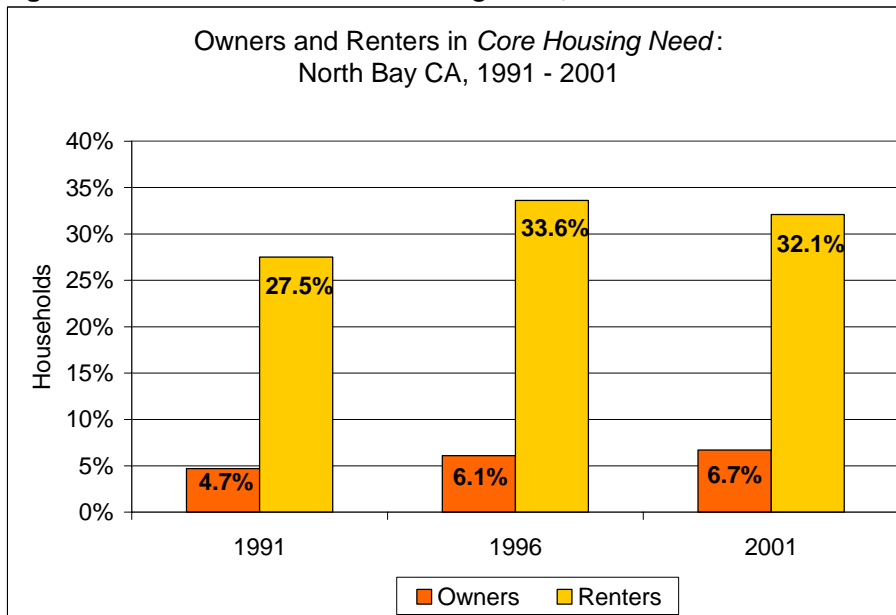
**Figure 2: In Need of Affordable Housing, Northern Ontario & Ontario, 2001**



Source: Statistics Canada: 2001 Census. The above refers to Renters who are paying more than 30% of their gross household income on rent.

- Renters are in need of affordable housing throughout the province.
- The relative share of Nipissing's *Renters in need of affordable housing* however, is 6.5% greater (15.5% higher) than the provincial average.
- The need for affordable rental housing in Nipissing District is also the highest in Northern Ontario.

**Figure 3: Households in Core Housing Need, 1991 - 2001**

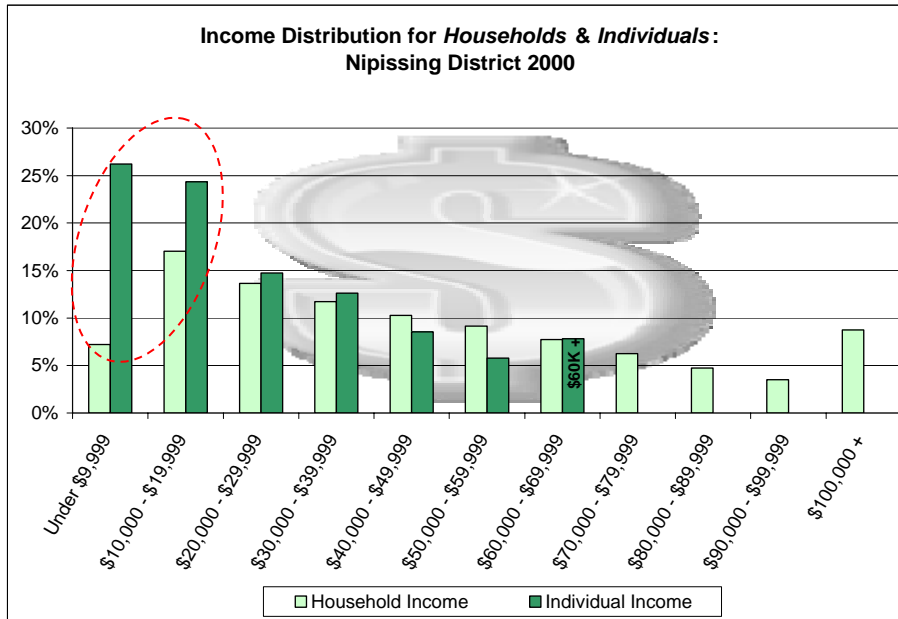


Source: CMHC, *Housing in Canada Online (HICO)*.

- "Acceptable housing" refers to housing that is *adequate, suitable and affordable* (see glossary).
- If households are living in *unacceptable* housing and they are unable to find other local, market housing that is *acceptable*, and which the median rent is less than 30% of their income, they are considered to be in *core housing need*.

- Approximately 1 out of 3 Renter's in the North Bay CA are in *core housing need*. (2,600 people) – enough to turn the District's *social housing waiting list* over 2 ½ times (see page 9).

**Figure 4: Income Distribution, Nipissing District, 2000**

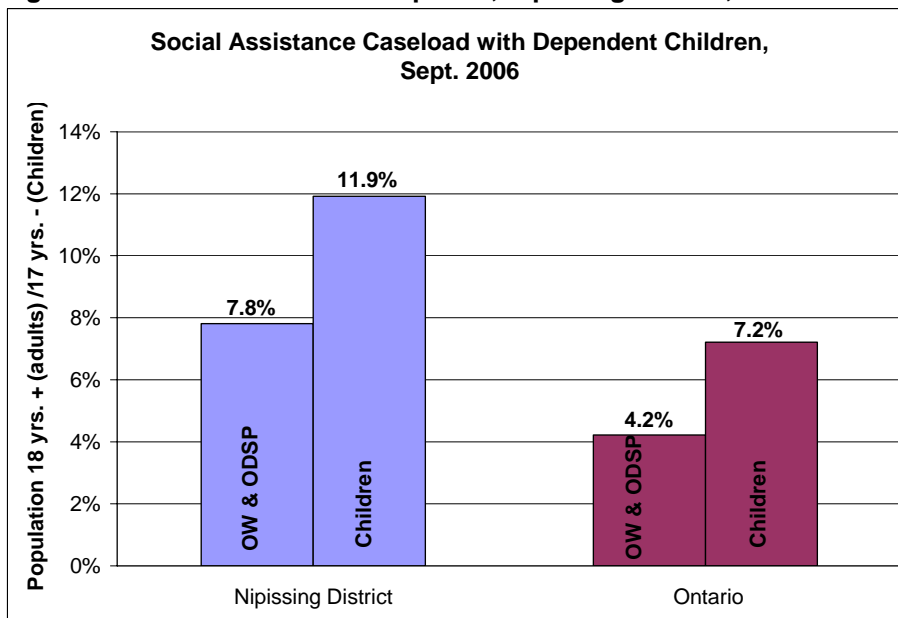


Source: Statistics Canada, Census 2001; Catalogue No. 95-220-XPB.

- Nipissing’s income distribution for individual Earners and households reveals a relatively large share of low income citizens.
- 50% of Earners and 25% of households have incomes less than \$20k /year.
- To keep within the affordable housing range, this income group requires monthly housing costs of \$500 or less – *well below the District’s average.*

- *Income is distributed unevenly in Nipissing District* – for example, households in the lowest income quartile account for only 7% of the District’s approximate total income, while households in the upper quartile account for 50%.
- Thus, in addition to a challenging housing market for the lower-income households, there is a strong and healthy market for the upper-income households (particularly in North Bay, see page 10-11).

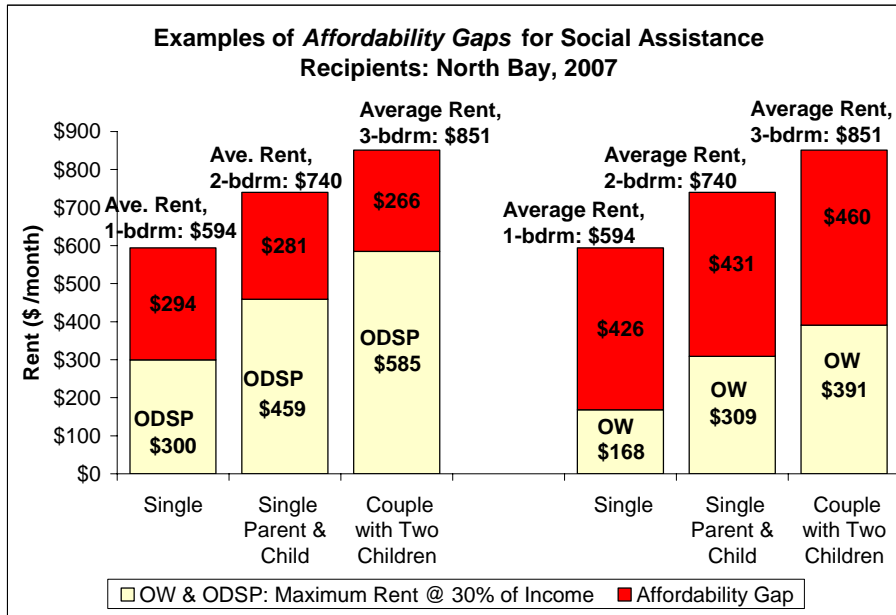
**Figure 5: Social Assistance Recipients, Nipissing District, 2006**



Source, OW & ODSP Caseloads: *Statistics & Analysis Unit, Social Policy Development Division, Ministry of Community and Social Services (MCSS)*. Populations interpolated from *Ontario Population Projections Update: Ontario and its 49 Census Divisions, 2005 – 2031*.

- Approximately 6% of Nipissing District’s population is on social assistance (5,300 people) – almost twice the provincial average, per-capita.
- This large caseload represents a relatively *high need for affordable housing* (see “Affordability Gaps” next page).
- The District’s high rate of *dependent children* also calls for adequate, stable housing to *reduce risk*.

**Figure 6: Social Assistance, General Affordability Gaps, 2007**

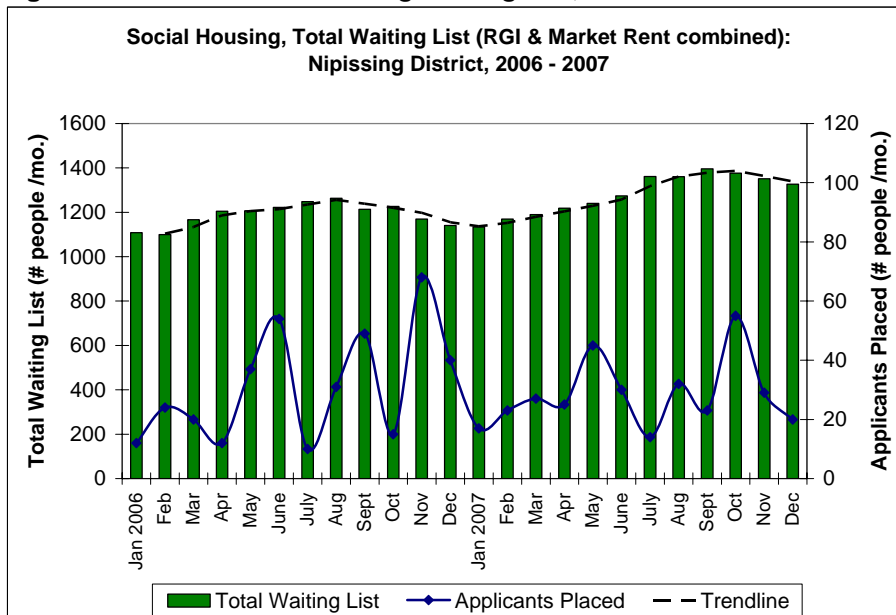


Source, Rents: *Canada Mortgage and Housing Corporation (CMHC) Rental Market Report (Ontario Highlights)*, Oct. 2007. Social assistance incomes: *MCSS Rate Chart*, OW (Dec. 2007), ODSP (Nov. 2007). *Note*: income includes the *Basic Needs & Shelter Benefit* only – no additional income or benefits.

- Significant housing *affordability gaps* exist for people on social assistance (OW & ODSP).
- For example, a single ODSP recipient (far left bar chart) has a starting income of \$999 /mo. This leaves \$300 /mo. to spend on affordable housing (the yellow part of the bar chart). Average market rent however is \$594 which leaves a shortfall (gap) of \$294 (the red part of the bar chart).

- There are also housing *supply* issues: 80% of the caseload is *single* or are *couples without children* – this high demand for affordable, 1-bdrm. units exceeds the current supply:

**Figure 7: Central Social Housing Waiting List, 2002 - 2006**

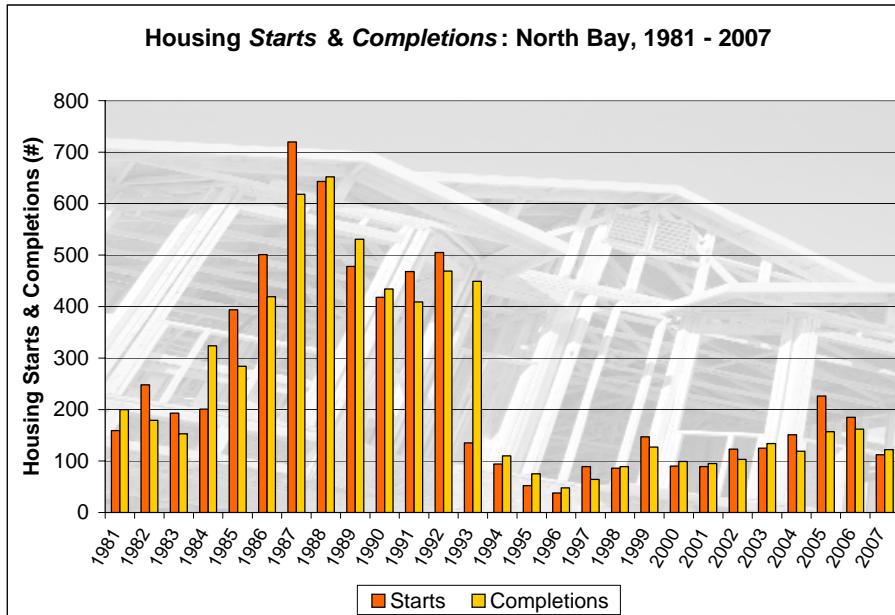


Data Source: *Nipissing District Housing Corporation (NDHC)*.

- Nipissing’s central housing waiting list is a key indicator of the demand for social housing.
- Currently there are approximately 1,325 people waiting for social housing (either RGI or market-rent).
- The list has increased 19.5% over the past 2-years. This increase is primarily from people waiting for market-rent housing vs., those waiting for RGI housing.

- On average, 2.5% of the list is placed into housing each month (30 people) but this is offset by new applications.
- The average waiting time for a 1-bdrm. social housing unit in North Bay is presently 4 years and for a 2-3 bdrm. unit it’s 2 years.

**Figure 8: Housing Starts & Completions in North Bay**

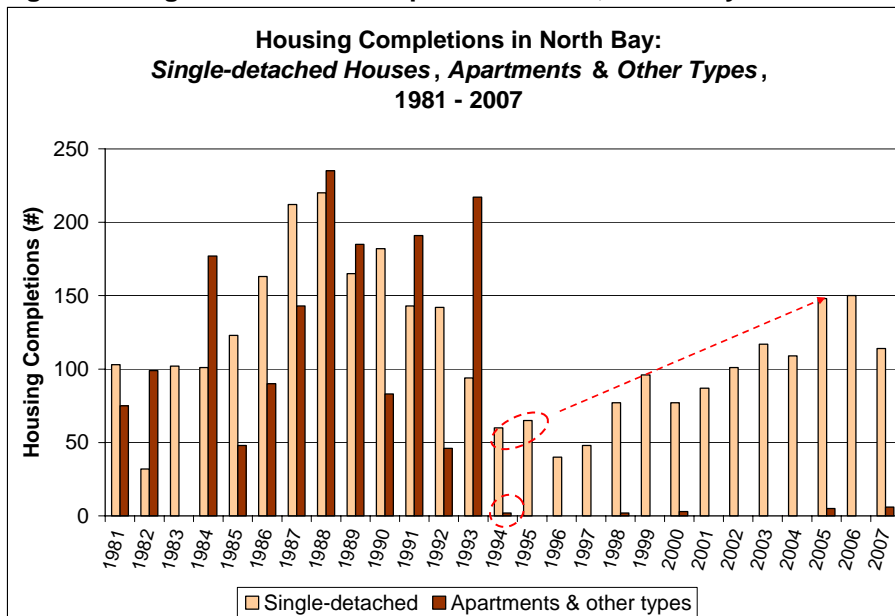


Source (1981-2005): Statistics Canada CANSIM Table 027-0006 (CMHC data). 2006, 2007 data is from CMHC: *Housing Now, Ontario Region; Q1 2007/ 2008*.

- As North Bay accounts for approximately 65% of the District's population, its *home-building & buying activity* is a key housing indicator.
- North Bay experienced a robust building period during the early 1980's to 1990's.
- Building activity peaked in 1987 at 618 units (720 starts).

- In 1994 however, the market dropped out and housing construction decreased by 75%, significantly altering North Bay's housing supply.
- Construction activity has continued, but primarily in the single –detached homes market:

**Figure 9: Single-detached and Apartment Units, North Bay**

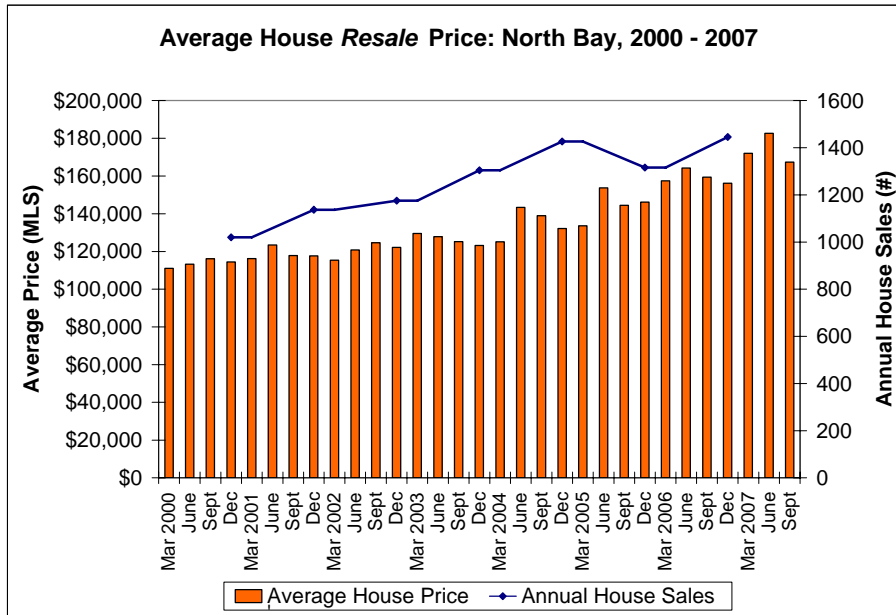


Source: Statistics Canada CANSIM Table 027-0006 (CMHC data). 2006 data is from CMHC: *Housing Now, Ontario Region; Q1 2007*.

- *Single-detached houses* have been the primary driver of North Bay's housing construction industry since 1994.
- This represents the more 'expensive' end of the market and it is relatively healthy – growth is averaging 12% annually.
- This growth however does not include the construction of new affordable housing that existed prior to the early 1990's.

- Prior to that point, approximately half of the annual building permits were issued to Non-profits for the construction of affordable housing. Additionally, by 1995, the construction of *apartments* and other units had fallen to 0 – only 10 units have been completed since this time, vs. 1500 prior.
- This sharp reduction in the supply of new apartments has contributed significantly to rental-housing pressure, especially for those on fixed /low incomes.

**Figure 10: A Strong Housing Market: Average House Sales in North Bay**

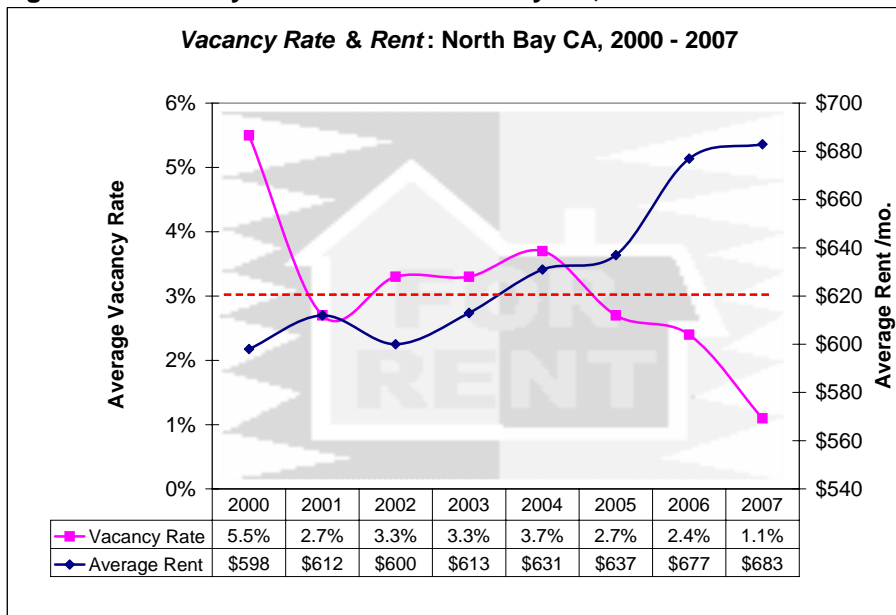


Source: CMHC Market Analyst /North Bay Real Estate Board.

- Since 2000, the average selling price of a house in North Bay has increased approximately 55% (\$60K) – presently it sits at \$172,000 which is comparable with Greater Sudbury.
- In 2006, 1446 houses were sold which set a new sales record.
- This indicates a strong housing market with increasing demand.

- Despite the low mortgage rates (which help to drive the market) however, the rising house prices are pushing the cost of owning a home higher. This can result in a widening gap between homeownership and rental which in turn, can increase the demand for rental housing. With no new rental supply (as indicated by the chart on the previous page), this can decrease vacancy rates which puts upward pressure on rental prices:

**Figure 11: Vacancy Rate & Rent: North Bay CA, 2000 - 2007**

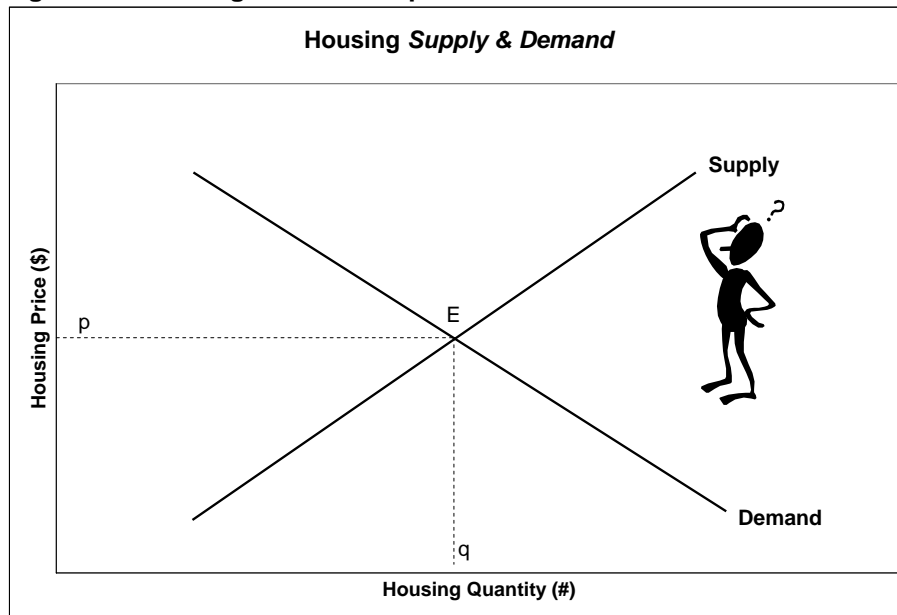


Source (2000-2004): CMHC Rental Market Reports. Source (2005 & 2006): CMHC NBREB Presentation (Jan. /07); CMHC North Bay Fast Fax, Nov. /03; ONPHA Where's Home? 2005. Note: Vacancy rates are for buildings with 3 or more units. CA= Census Agglomeration (North Bay, East Ferris, Bonfield, North Himsforth /Callander).

- This appears to be happening in North Bay and area as the average vacancy rate has been falling since 2004 and average rent has been rising.
- The current vacancy rate of 1.1% is well below the generally accepted equilibrium rate of 3%.

- Thus within the strong homeownership market, there are also signs of tightening supply and rising rents - this will make it increasingly difficult for people on *low /fixed incomes* to find affordable housing.
- The *general housing market segment* will also be affected as rents continue to rise and press the next level of affordability limits.

**Figure 12: Housing Roles & Responsibilities**



- Ensuring an adequate supply of housing that meets the needs of the community, is essential to community development & growth.
- The *Municipal, Provincial and Federal* Governments provide funding for assisted housing and they administer various social housing programs & services.

- Additionally, *Government agencies, Non-profit organizations* and other *community organizations* play important roles in delivering housing services and programs to targeted population segments.
- The *private sector* is also involved in housing by responding to general market demand.
- Presently however, no one in Nipissing District or its Municipalities has direct responsibility for ensuring an adequate supply of affordable housing, based upon the needs of all consumer /population segments.
- While some municipalities have Official Plans, there are no additional housing policies, strategies or plans – no comprehensive housing studies outside the Official Plans, have been conducted since the 1980's.
- The *Provincial Policy Statement (2005)*, the *Municipal Planning Act* and the *Social Housing Reform Act (2000)* provide some direction for housing policy and roles & responsibilities. However, there still appears to be some uncertainty as to the roles & responsibilities for housing, amongst community Leaders.

## SECTION III: HOUSING FRAMEWORK

### 3.0 HOUSING

***I think by now we have beaten to death the idea that housing is fundamental to each of us, our personal and collective well-being. We all know what happens when our housing does not support our lives – too expensive, too crowded, bad condition or non-existent, our ability to function and fully participate in civic life is diminished.***

Russell Mawby, Director of Housing, City of Ottawa  
CHRA Congress, 2005

The importance and relevance of housing to life in general is well known - a literature review reveals numerous reports, studies and research documenting housing's fundamental influence on society.

At a personal level, housing is a crucial determinant of *social & economic fulfillment, health and general wellbeing*. At the community

level, it is a core building block upon which, communities develop and strengthen their social and economic infrastructures. To advance the quality of life and prosperity of its citizens, a community needs a balanced, affordable housing mix which meets the needs of its citizens. Large housing gaps or barriers to affordable housing, will not only bring hardship upon those in need, they will unravel a community's social fabric and undermine economic development.

In reflecting on the highlights and achievements of housing in Canada over the past 60 years, the national housing agency, CMHC, states *the housing conditions enjoyed by Canadians have improved significantly over the past six decades, in terms of both the quantity and quality of housing available to meet their evolving needs.*<sup>10</sup>

Improvements during this period include an increase in housing supply; the creation of social, cooperative and mixed-income housing; positive changes to house design; improved financing (bank participation, mortgage loan insurance, mortgage backed securities) and greater access to homeownership; a decrease in the number of units needing major repair and an increase in housing quality; neighborhood revitalization; the creation of a partnership centre for the development of affordable housing and increased housing research and information dissemination.

But CMHC also acknowledges that *there is still work to be done to ensure that all Canadians have a safe, affordable place to call home*. The agency notes that *low income households* continue to face the greatest housing challenges and that most of these households are in *core housing need*. In 2001, approximately 28% of Canada's Renters were in core housing need (13.5% of all households).<sup>11</sup> The national core housing need is derived from the provinces and municipalities – the lack of affordable housing is a pressing issue in many communities throughout the country as evidenced by the numerous studies on the subject and the continual lobbying by many organizations and agencies for increasing the affordable housing supply.

10, 11. CMHC: *Canadian Housing Observer*, 2006.

***Since housing provides basic shelter and protection from the natural elements, lack of it contributes to a number of undesirable outcomes, notably, poor physical and mental health*** – Steve Pomeroy, 2004

***Ultimately the supply of affordable housing affects the success of all businesses – it is one of the major factors in creating an attractive, liveable and competitive city***

Toronto Board of Trade, 2005

Nipissing District is not exempt – on the contrary, some of the *key housing indicators* listed previously reveal that the lack of affordable housing is a serious problem. With almost half of Nipissing's Renters in need of affordable housing in 2001, there clearly is unmet housing need.

Thus in spite of the importance of housing to society, it remains somewhat elusive and out of reach for many. Part of the reason for this is that there are no easy, immediate solutions or quick fixes to the affordable housing problem – also, within the existing solutions, there are not only resourcing constraints but also mixed outcomes and effects. Housing issues are complex, in that they cross over into other social and economic areas such as income, health, education, transportation and economic development. Additionally, the private sector *market housing supply* does not respond to the *low income housing demand*, thereby creating a housing disequilibrium which requires significant Government intervention and social action. This introduces a myriad of additional housing players, programs and policies & legislation, which can result in further housing complexity and convolution. The purpose of this study is to try and gain a better understanding of the housing needs within Nipissing's communities and untangle some of the uncertainties and complexities. In this manner, it is hoped that community leaders and key housing Stakeholders can make guided recommendations for improvements to affordable housing, based on the information presented.

### **3.1 Housing Framework for this Study**

As noted above, housing is somewhat complex, given its multivariate relationships and interaction with many other social and economic variables. In order to provide a framework that will offer a simplified means for viewing Nipissing District's housing environment, this study is being framed within two models; the *Housing Continuum* and *Supply & Demand*. These models will provide a synthesis for the diverse housing information collected through this study and will help to explain cause & effect, and outcomes (as an example, the *key housing indicators* listed on pages 6-11 can be analyzed using these two models). Additionally, they will be used as analysis tools in various sections of this report, as well as for general reference.

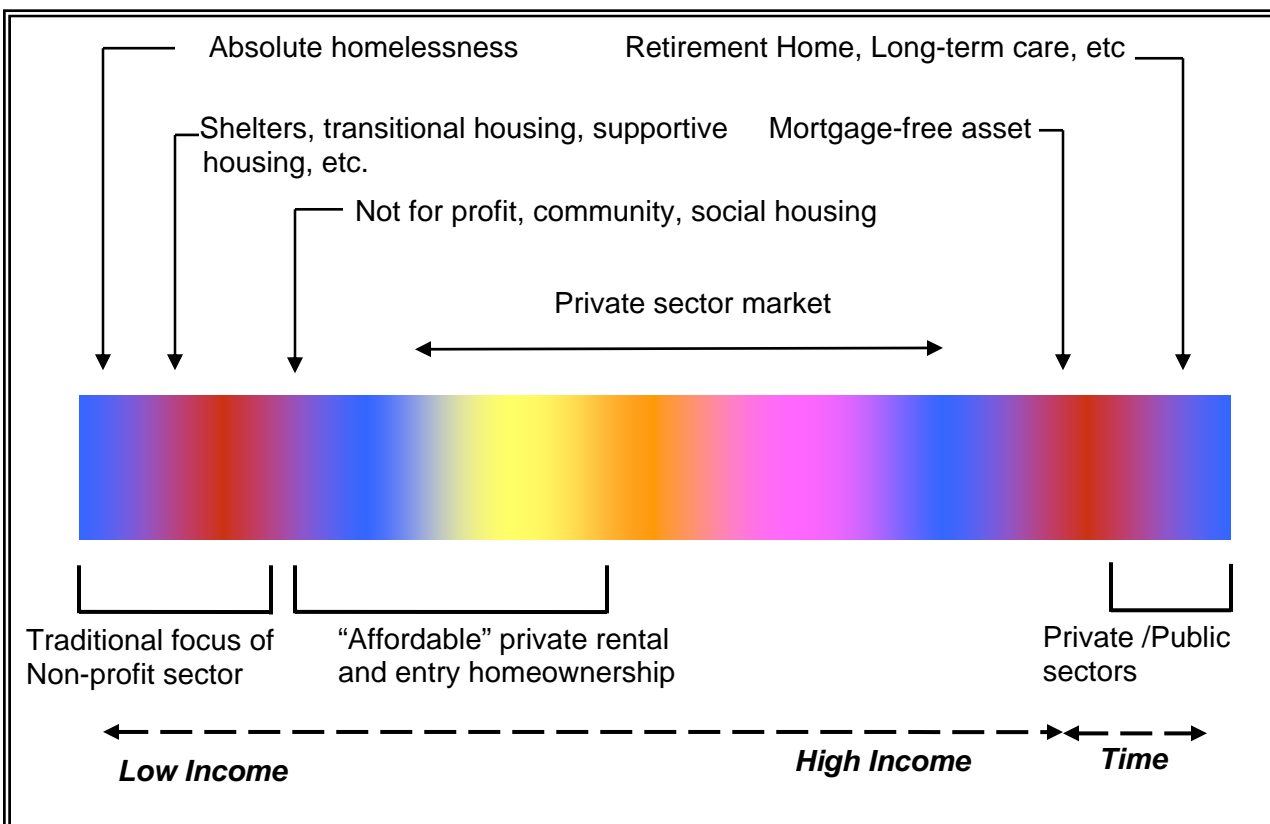
#### **3.1 i) *Housing Models***

##### *The Housing Continuum*

The housing continuum model on the following page is adapted from Steve Pomeroy and Russell Mawby who have used the model extensively in their housing studies and work.<sup>12</sup> The model has been modified to extend the continuum beyond the point of mortgage-free homeownership, to reflect the realities of ageing and the further housing options for senior citizens. It can be noted that on the extended continuum, *time* replaces *income* as the primary housing determinant as at this stage, although income is still very relevant, the ageing process and health will largely determine housing requirements. This housing continuum is a useful model to employ for this study as it provides a visual aid which represents the entire spectrum of housing through the lifecycle, i.e., from those who live on the street (absolute homeless) to those who own their homes outright or spend their final years in a senior's living arrangement. Generally the model describes housing transitions which start from *homelessness* through to *shelters* and *transitional or supportive /supported housing*.

12. Steve Pomeroy is with Focus Consulting Inc. and Russell Mawby is the Director of Housing for the City of Ottawa.

**Figure 13a: Housing Continuum**



Source: *Leaks in the Roof, Cracks in the Floor: Identifying Gaps in Canada's Housing System* (Steve Pomeroy, 2004) – adapted from Mawby, 2004. Modified by the Author. Note: for definitions of the above types of housing, see “Glossary of Terms” on page B.

*Social housing* is next along the continuum and serves as an entry point into the *private sector rental market*. From this point, housing progression is through the rental market and into *homeownership* which concludes with the owner having a *mortgage-free asset*. Finally, as homeowners continue to age, their housing needs may change once again and some will choose to move back along the continuum to the left (for example to downsize), while others will stay put or will move to the right into senior's housing such as *retirement or nursing homes*.

Everyone can be located at some point along the continuum and as such, it represents all the housing options available within the community. As people progress through their life cycle, circumstances change which can affect what type of housing they are in. Prior to the point of housing as a mortgage-free asset, these circumstantial changes may be positive or desirable ones, in which case movement is along the continuum to the right. Alternatively, the changes may be negative or undesirable ones, and movement is along the continuum to the left. After the point of housing as a mortgage-free asset however, the opposite holds true and it may be more desirable to move back towards the left rather than to the right.

It should be noted that movement along the continuum is not necessarily linear or progressive. For example, it may be desirable for a person to remain at a given point on the continuum, regardless of where that point is - for example, a person with special needs may be content to stay in supportive housing.

Likewise, jumps along the continuum can occur – for example, a social assistance recipient may be able to move from social housing straight into homeownership, or a senior citizen homeowner may need to move into supportive housing. As Pomeroy points out, *the use of the continuum model is not intended to suggest a need for individuals or households to progress along the entire continuum. Rather, it is used to illustrate a complete set of opportunities and options so that all members of society, at any stage of the lifecycle, have a choice (clearly, homelessness is seldom a choice but is used here as the commencement of the continuum, a reality in our society).*

Underlying the model is the fundamental relationship between income and housing: as the dependent variable, housing is directly related to income. While other factors such as health and education also affect a person's or household's location along the continuum, income is a primary determinant. Towards the end of the continuum however, the model recognizes that time becomes more of a determinant factor as health can deteriorate exponentially, thereby changing housing needs. The relationship between housing and income is a key concept for this study as the focus is on affordable housing for those with low incomes. Given the District's large share of low income citizens (from figure 4 on page 8), the above indicates where there is likely excessive housing pressure which can lead to barriers or gaps in the continuum, specifically along the left- hand side i.e., shelters, transitional, supportive and social housing.

While the housing continuum helps to show housing needs and demand based on income, it also illustrates housing supply characteristics. For example, it is evident that at the low end of the continuum, housing is supplied through Government, NGO and community intervention as private sector housing is limited or non-existent. The majority of housing at this end of the continuum is publicly funded and represents the unique housing needs of certain groups, such as the working poor or people with mental & physical disabilities. Supply characteristics change as the private sector introduces low-end rental options. This is represented by the purple-blue colors on the continuum which marks the transition out of social housing and into the rental market. The private sector remains the primary supplier of housing through to the high-income end of homeownership (red section) after which point, the public sector becomes a housing supplier again – senior's housing is varied and can be supplied by either the private or public sectors, depending upon individual means.

With regards to the private sector, the continuum signifies the importance and relevance of their housing supply in the overall housing system. As market dynamics such as home building, buying and selling are introduced, rental supply & prices can change which impacts all renters. Additionally, through Government sponsored programs such as *rent supplements*, the private sector housing providers enter the low income housing environment. Thus while this study is focusing on affordable housing for low income households, the private sector housing market will also be analyzed where possible, due to its relationship with, and influence on, the housing continuum. Recognition of these general housing supply characteristics is important, not only for understanding Nipissing's municipal housing markets but also for implementing effective policy and planning.

And finally, the continuum is useful for showing the location and affect of, housing gaps or barriers which otherwise might not be as evident. For example, in the preface it was stated that there has been an increase in dependency on shelters. Taken in context by itself, this indicates a need for increased shelter capacity (which is one issue).

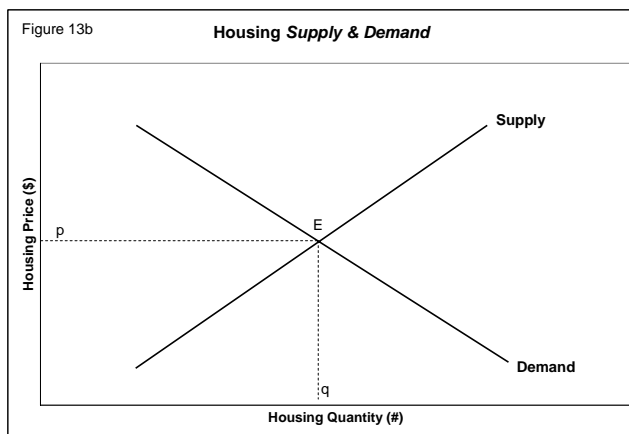
However, as the continuum indicates, it then becomes equally important to have increased capacity in transitional and supportive housing so as to facilitate movement out of the shelters (which is another issue). So in effect, a gap in transitional or supportive housing - such as insufficient capacity - can have adverse affects on

**Nipissing's Shelter's by the Numbers:**

- Shelter Capacity: 67 beds; Transition Housing Capacity: 0 beds
- Shelter use increase (ave. length of stay) since 2003: 21%
- Emergency accommodations increase (shelters full) since 2003: 38%

homelessness. North Bay is presently in this situation as shelter use is on the increase and there are waiting lists of 150+ people for supportive housing (this is covered in more detail further on in the report). While the above is one example, the continuum will be useful in explaining other housing gaps as they appear, throughout the study. While the continuum is useful for visually depicting housing needs and progression through the housing system, it does not explain *how* the market or public and non-profit sectors, respond to these housing needs. The next model of *supply & demand* helps to do this and when used with the continuum model, represents a more complete picture.

Supply & Demand



General economic activity is grounded in the basic principle of *supply and demand* and this model plays an important role in understanding the market (note: a more detailed description of the supply and demand model has been included in the appendix. This can be used for reference, as the model plays a central role in this study). From a housing perspective, the model helps to analyze all the variables that interact to produce changes in the supply and demand of

housing, amongst diverse housing providers and consumers. It also helps to analyze the community's housing mix and offers insight into movements along the housing continuum. Additionally, as the housing indicators on pages 10 & 11 are deeply rooted in the supply & demand principle, the model will be useful for explaining housing trends and the behavior of renters, owners and suppliers.

Using the model in a housing context, as the rental or sale prices of houses and apartments change, the demand and supply will also change which can affect the overall housing market. As an example, on the demand side if rental prices were to increase, some people will stop renting and will buy homes, while others will move to smaller, lower-grade rental housing. Some people will move to other areas where rents are lower and some will stay with their parents longer. Others will find roommates and share accommodations.

On the supply side as rental prices increase, property Owners or Landlords may convert other housing types into apartment housing (in the short-run) or build new apartments (in the long-run).<sup>13</sup> The opposite would occur if rental prices decreased – for example on the demand side, more people may rent as they choose not to purchase a home (especially prospective first-time home owners). On the supply side, apartments may be converted into condominiums or cooperatives (in the short-run) or abandoned (in the long-run) if rents are low enough. Any of these changes in supply or demand can influence a community's overall housing market which in turn, can have an impact on affordable housing. People living on low incomes have few housing opportunities or choices and can be significantly impacted by market changes which result in reduced supply and increased demand – the resulting competition for affordable rental housing invariably displaces the lower-income households out of the affordable housing stock. From this perspective, it becomes increasingly important to consider the aspects of affordable housing within the economic context of housing supply and demand.

It is important to distinguish between *movements* along the supply or demand curves and *shifts* in the supply or demand curves. The above has been referring to movements along the supply & demand curves which refers to *changes in the quantity supplied or demanded in response to changes in price* (with all other variables held constant). In reality however, there are other factors in addition to price which will influence the supply and demand of a good. For housing, the main ones include: *the economy, employment, income, population & demographics, interest rates, inflation, technology, construction costs, operating costs, Government policy & legislation, and land use planning*. Changes in any of the variables other than price that influence the quantity supplied or demanded will cause a *shift* in either the supply or demand curve, or both.

As the supply & demand model is grounded in the profit motive, it also helps to explain two fundamental housing supply issues: namely, *the absence of market housing supply* (either rental or ownership) at the lower end of the housing continuum and *the lack of new rental supply* in the past fifteen years (as indicated by the chart on page 10). Regarding the **absence of market housing supply**, there is no market supply at the lower end of the continuum because the price of housing is too low to provide any return on investment. Housing prices would have to be well below the market equilibrium to be considered affordable for low income households and this represents a poor investment. This further explains why the housing needs of low income households (especially the working poor) largely go unanswered: their incomes are too low for the market to respond to them – basically these households do not participate in the free market housing on the demand side of the equation and Government and community intervention is necessary to meet this unmet demand. This can be seen on the housing continuum which shows only Government and community housing supply at the beginning of the continuum -the market supply of rental and ownership housing does not start until approximately a third of the way along the continuum.

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13. The supply of rental housing should be considered within a *short-run* and *long-run* context as it is dependent on the physical housing stock available (which usually consists of buildings which were constructed in the past). Generally in the short-run, some conversions of one type of housing to another will occur in reaction to changes in price – these are limited however and thus large variations in rental prices over a short period of time will be met with small changes in the supply of rental housing (i.e., the short-run supply is very inelastic). In the long run however, if rental prices increase or decrease enough to significantly affect investment, either new apartment construction will occur or existing rental housing will not be replaced after it wears out. These market reactions can take a long time however, and thus rental price movement /direction over long periods of time will be met with large changes in the supply of rental housing (i.e., the long-run supply is very elastic).

This market entry point on the continuum represents the point where there is a return on investment - as an approximation, it represents the equilibrium point in the supply & demand model.<sup>14</sup>

The model also explains why there is a tendency for developers to prefer meeting the upper-level housing demand: the economics are simply that much better as building higher-priced apartments and houses generates greater profits. Regarding the **lack of new rental supply**, there has not been any new rental housing production in the past fifteen years because shift factors have moved the supply curve to the left, i.e. the business environment has not been favorable for rental apartment construction. Market-generated studies and reports (Brescia, 2004; CHBA, 2004; Toronto Board of Trade, 2003) indicate that Government policy, notably an unfavorable tax regime and municipal building environment, are keeping investors away from rental housing production. This acts as a significant supply - shift factor as higher investment returns at comparable levels of risk, are earned elsewhere. These reports highlight the need to make rental housing investment more attractive and competitive with other investments. Examples of ways in which this can be done are: changes in capital gains tax, capital cost allowances, rental property depreciation, municipal property taxes and development charges, rent control and Landlord-Tenant legislation. It can be noted that this lack of rental housing production in Nipissing District is having a significant impact on affordable housing and is another reason why the affordable housing issues need to be considered within the context of the market, and “supply & demand”. The lack of new rental supply at the lower-end price range is a problem for the reason previously stated: the rental price is too low for sufficient returns. But some reports (Brescia, 2004; Ontario Housing Supply Working Group, 2001) state that a lack of new rental supply at the upper-end price range also has an impact on the affordable housing stock because it disrupts the filtering process – it limits opportunities for higher-income households to move into new housing thus freeing up more affordable units. Other reports however (Drummond, 2004; Shapcott, 2004) counter the notion of filtering and downplay its significance.

And finally, perhaps the greatest benefit in using the supply & demand model will be in guiding the recommendations of this study and forming community-based solutions. The

***The need for housing assistance must be viewed within the context of the overall housing market-*** Canadian Homebuilders Association, 1999.

***Despite the stated advantages of social housing, programs have to be expanded beyond the social housing sector. Preservation and improvements to the existing private rental stock and addition to this stock, must also be considered*** – Tom Carter, Chesya Polevychok (Canadian Policy Research Networks), 2004.

introduction of the model has shown the importance of the private sector in affordable housing solutions and the relationship between “affordable housing” and the overall “housing market”. Framing the issues within this model will further assist in understanding the housing needs as they are presented throughout this study and developing solutions that otherwise might not be apparent.

14. As noted by TD Economics, in a completely free market, the lower-income households would seek below-average accommodations and the market would provide that housing. In Canada however (as well as in other advanced industrialized countries), Governments, uncomfortable with the notion of segments of the population being forced to live in sub-standard housing because of insufficient income, have used zoning restrictions to control the supply of this type of housing. These restrictions may have gone too far however and might be preventing the construction of low-cost, affordable housing. TD views zoning requirements as a *market imperfection* and recommends that municipalities review their zoning restrictions to make sure they are not “squeezing out an important affordable housing solution” (ref: *Affordable Housing In Canada: In Search Of A New Paradigm, 2003*).

At the District level, affordable housing solutions are likely going to require involvement from the three key sectors, i.e., the Public, Private and Community (NGO) sectors. Nipissing's housing indicators suggest that its affordable housing problem is beyond that which any one sector can resolve on its own. The competing needs of other communities and the limited, finite public resources will prevent a complete "Nipissing solution" delivered solely by the Governments.<sup>15</sup> And even if the District's private sector becomes more actively involved in affordable housing, the economic model shows that by itself, it won't be enough to satisfy all housing needs. Many of the affordable housing solutions being implemented in other communities across the country are collaborative, innovative initiatives which leverage the combined strengths of the three sectors. Some of these are covered later in the report but suffice it to say, Nipissing's municipalities are likely going to have to go down this same path if they want to see improvements to their housing situation.

The above has presented the models that will be used to frame this housing study. Before going into the main report it is also necessary to define the *target group* and *population segments* of the study:

### 3.2 Study Target Group

The housing continuum on page 15 illustrates the relationship between housing and income. As most housing issues stem from affordability problems, this *Needs, Supply & Affordability Study* is directed towards low-income, rental households in Nipissing District. Referring to the housing continuum, this includes the homeless and all households up to the point of homeownership. While some homeowners also experience affordability problems, they generally have higher incomes and net worth than Renters, in addition to equity and financing options.<sup>16</sup> Thus from this perspective the needs of Homeowners are beyond the scope of this study. However, as illustrated by the continuum and supply & demand models, the level of homeownership affects the affordable rental stock through home buying, selling and building activity. From this perspective of the overall housing market, homeownership will be analyzed where possible. It is recognized that other housing issues arise independent of affordability – these include the special housing needs of groups such as Sr. Citizens and the disabled. However, as many of these households have low incomes, their needs will be considered within that context.

#### 3.2 i) Low Income Definition

For the purpose of this study, "low income" is considered to be less than \$29,999 /yr. Two main factors have been used to determine this number:

- 1 Income of \$30K /yr. is generally recognized as the cross-over point into homeownership – in other words, people below this income level have *little chance of owning a home.*<sup>17</sup>

15. Ontario's 47 Municipal Service Managers all have people waiting for social housing – the present combined waiting list is approximately 123,182 people (ref: *Ontario Non-Profit Housing Association's 2007 Report on Waiting List Statistics for Ontario*).

16. According to CMHC, *the median incomes of renter households is only slightly more than half that of Homeowners.* Also, in 1999, *a typical homeowner was more than 15 times wealthier than a typical renter – renters had a median net worth of \$14,000 compared to \$226,000 for homeowners.*

17. CMHC

This ties them directly to the rental market and prevents movement along the housing continuum towards homeownership. Thus this group is defined as being “low income”, not only because their monthly housing costs are likely unaffordable, but also because they are probably not building equity or increasing net worth. At \$30k or above however, people *start to have a chance at owning a home*. This moves them along the *housing continuum* –they move out of the low-end, community or private rental market into private sector homeownership. This is a significant shift as it triggers equity and net worth accumulation.

- ② Based upon average rents in the area, an income of \$30K is pressing the upper limits of affordability and thus represents an *affordable housing threshold*. In order to live in affordable housing at this income level, a rental household has a maximum of \$750 /month to spend on rent and utilities. Taking North Bay as an example, average monthly rents for 1- 3 bedrooms range between \$575 and \$825<sup>18</sup> – thus depending upon family composition and the size of apartment or house required, a North Bay household earning \$30K could find itself right on the affordable /unaffordable threshold. Many households with incomes less than \$30K would be in unaffordable housing based on these average rents and after their utilities are factored in. It can also be noted that housing unaffordability increases exponentially as incomes decrease (i.e., the proportion of income spent on housing, or STIR, increases significantly as income decreases). Note: incomes and rents are covered in more detail further on in the report.

### 3.2ii) Low Income Segments

While people with low incomes may share the common need for affordable housing, many other factors should be taken into account when assessing their needs. For example, people with disabilities that may require modified housing or community support services, will have different housing needs (and require different housing solutions) than people who are unemployed, or who are attending University or College. To assist in determining the various housing needs for this study, the low income target group has been divided into segments. These segments share common characteristics and will provide a means for considering the diverse housing needs and solutions:

- *Students* (primarily *Canadore College & Nipissing University* Students in North Bay)
- *Low -moderate Wage Earners* (based upon the above low-income definition, this would include employees who earn approximately \$15 /hr. or less)
- *Social assistance Recipients* (*Ontario Works* and *Ontario Disability Support Program*)
- *Aboriginal population not living on a reserve*
- *Senior Citizens*

\* Notes: i) There are two considerations pertaining to Canadore & Nipissing students for the purpose of this study: one is on the *demand* side as it relates to their housing needs. The other is on the *supply* side as it relates to the cyclical impact the students have on the supply of affordable housing in North Bay.

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18. CMHC, *Rental Market Statistics*, Spring 2007.

ii) Affordable housing for the Aboriginal population living on-reserve is provided through the federal government and is beyond the scope of this study. However, the affordable housing needs of the aboriginal population who do not live on a reserve (i.e., those living within the community) are being considered.

The above has presented the model framework for this study and defined the low income population. The next section provides a brief introduction to Nipissing District and this is followed by a detailed analysis of the two main drivers for overall housing demand, *population* and *households*.

## SECTION IV: POPULATION & HOUSEHOLD ANALYSIS

### 4.0 NIPISSING DISTRICT

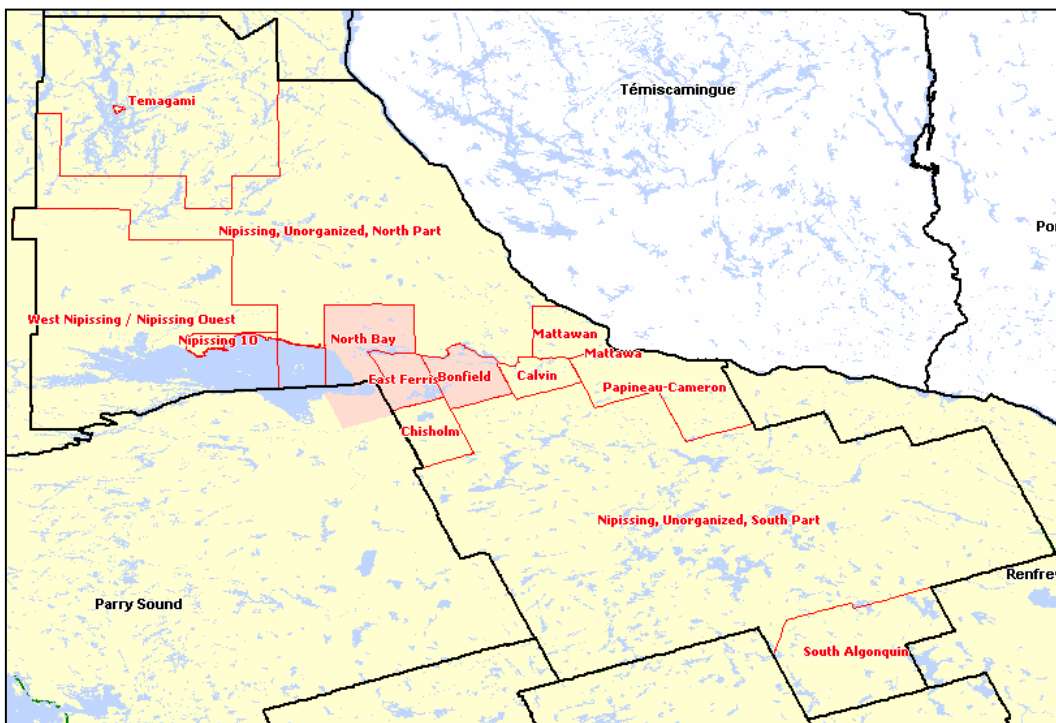
Figure 14: Nipissing District



Note: maps not to scale.

As indicated by the map above, Nipissing District is located on the Southern edge of Northern Ontario, or approximately 350 km. North of Toronto. The District spans North to *Temagami*, South to *South Algonquin*, West to *West Nipissing* and East to *Mattawa*:

Figure 15: Nipissing District's Municipalities, TWOMO's & First Nations, 2006



As the map above indicates, Nipissing is comprised of eleven (11) Single-Tier *Municipalities*,<sup>19</sup> two (2) *Territories Without Municipal Organization* (TWOMO: Unincorporated North & South) and two (2) *First Nations* (Temagami First Nation is not shown on the map). Established in 1858, Nipissing District is the oldest of the ten (10) Districts in Northern Ontario<sup>20</sup> and together with six other Districts and Greater Sudbury (CMA), it makes up the economic region of *Northeastern Ontario*. The District has an area of 17,000 square kilometers and as can be noted on the map above, approximately 60% of this area is occupied by the two unorganized areas, *Nipissing North & South*. Although sparsely populated when compared to Southern Ontario, the District's density of 5 people /sq. km. is the highest in the North (excluding Greater Sudbury). In terms of cultural diversity, approximately 26% of the District's population is Francophone, 7% is Aboriginal and 4% are Immigrants. The greatest Francophone concentration is in West Nipissing, where approximately 73% of the residents are French.

#### 4.1 Population: Nipissing District

##### *\* A Note on Population*

There are two types of population figures used in this study: the **census population** figures and the **population estimates**. It is important to make this clarification as these population figures are derived from different methodology and they are used for different purposes. Additionally, this report is being written at the same time that the 2006 census data is being released. As recent reports (produced after the 2001 census) have utilized postcensal estimates, it becomes necessary to make this distinction for comparison purposes. A more detailed description of the census population and population estimates can be found on page c in the Appendix.

In this report, when population trends are being analyzed over longer periods of time, the *census populations* are used as estimates are not available beyond 1986. Additionally, this facilitates the population analysis of the District's municipalities, TWMO's, etc. as population estimates are not available below the census division level (and calculating them for Nipissing's 11 municipalities is beyond the scope of this study). Also, as the census populations are linked directly to other valuable census data (such as income, education, labour market activity household /family characteristics, housing, health, etc.), they are used extensively in the socioeconomic analysis.

*Population estimates* are used further on in this section, for explaining the intercensal population changes and revealing the current trends in the population-change components: natural increase /decrease and migration. Additionally, as the estimates are based upon the components of demographic change, they are useful for making population forecasts which is another important aspect of this housing study. Further on in the report, the population forecasts for Nipissing and its municipalities are looked at and these are calculated based on the estimates and the components of population change.

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19. Ontario's 455 Municipalities are divided into three structural tiers: *Single Tier* Municipalities only have one (1) level of municipal government, compared to *Lower Tier* municipalities which are part of a higher level of municipal government, or *Upper Tier* municipalities which represent the upper level, regional municipal government. Unorganized Areas (TWOMO's) do not have a municipal government.

20. The other nine Districts are *Algoma, Cochrane, Kenora, Manitoulin, Parry Sound, Rainy River, Sudbury, Thunder Bay* and *Timiskaming*. Northern Ontario also includes the CMA of *Greater Sudbury*.

## 4.2 Population, Area and Density; 2006

Nipissing District's census population in 2006 was 84,670 people, which represents approximately 10% of Northern Ontario. The chart and table below indicate the *population, area and density* of Nipissing's *Municipalities, Territories Without Municipal Organization (TWOMO) and First Nation*:

Figure 16: Nipissing District, *Population*

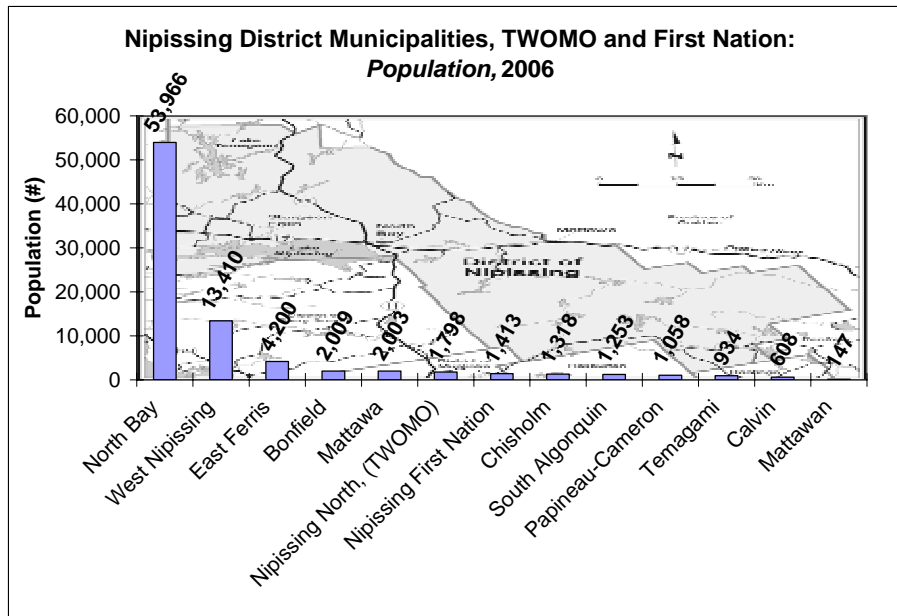


Table 1: Area, Density

Nipissing District, 2006	Land Area Sq. km.	Density people /sq. km.
North Bay	315	171.4
West Nip.	1990	6.7
East Ferris	150	28.0
Bonfield	206	9.8
Mattawa	3.5	548.0
Nip. North	3749	0.5
Nipissing FN	61	23.1
Chisholm	205	6.4
South Algon.	871	1.4
Pap.-Cam.	561	1.9
Temagami	1906	0.5
Calvin	139	4.4
Nip. South	6705	N/A
Mattawan	199.5	0.7
Total	17062	5.0

Source: Statistics Canada Census 2006, Community Profiles. **Notes:** 1) Census data for *Temagami First Nation* (Bear Island) is unavailable due to incomplete enumeration. 2) The 2006 census population for *Nipissing, Unorganized South* is stated as 571 people but this is currently under review by Statistics Canada – see footnote #33 on page 64).

It can be noted that there are significant population variations amongst the District's communities. It is also evident that Nipissing shares a common Northern characteristic which is relatively few urban centres and many smaller rural towns and communities. Additionally, there is a relatively large amount of landmass that is occupied by relatively few people. Approximately 85% of Nipissing District's area contains only 10% of the population which results in significant density variations between the communities - for example, densities range from less than 1 person per sq. km. in Temagami, Mattawan and the TWOMO's to over 500 people in Mattawa and Sturgeon Falls (Sturgeon Falls is a former municipality which is now located in West Nipissing).

In terms of population and size, *North Bay* is classified as an *urban core* and its population of approximately 54,000 people comprises 64% of the District's population. The 2006 *Census Agglomeration* area of *North Bay, Bonfield, East Ferris and Callander* has a population of approximately 63,400).<sup>21</sup>

21. By Statistics Canada definition, a *Census Agglomeration* (CA) is formed by one or more adjacent municipalities centered on a large urban area (known as the urban core). The census population of the urban core must be at least 10,000 to form a census agglomeration. To be included in the CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. It should be noted that *Callander* has a population of approximately 3,250 and is located in *Parry Sound District*. Also, in 2001, the North Bay CA included *North Himsworth* which is now *Callander*, and also *Nipissing First Nation*.

*West Nipissing* is the next largest municipality with 13,400 people – it is also one of the District's newest municipalities (South Algonquin being the other), having been formed in 1999 through the annexation of *TWOMO North* and the amalgamation of the following municipalities (1996 census subdivisions): *Cache Bay, Caldwell, Field, Springer* and *Sturgeon Falls*. The District's third largest municipality, *East Ferris*, has a population of 4,200 people with the majority living in the Township of Astorville and Corbeil. *Bonfield* and *Mattawa* have comparable populations of approximately 2,000 people and yet their densities differ significantly: from 10 people /sq. km in Bonfield to 548 people /sq. km in Mattawa (the highest in the District, after Sturgeon Falls). These five Municipalities (above) account for 90% of Nipissing District's population. The District's remaining areas all have populations less than 2,000 people: *TWOMO North, Nipissing First Nation, Chisholm, South Algonquin* and *Papineau-Cameron* have populations ranging from 1,800 down to 1,000 while *Temagami, Calvin, TWOMO South* and *Mattawan* have populations less than 1,000 people.

While the geographic scope of this study is “Nipissing District”, the above analysis reveals diverse populations and densities within Nipissing's 17,000 sq. km. area. For this study to be both practical and effective, research priorities need to be set that are within the scope and resource capability of the project. As housing needs are related to population either directly on a per-capita basis or indirectly on a household basis, this study will concentrate on the more populated areas, i.e., the five most populated municipalities above which represent 90% of the District's population: *North Bay, West Nipissing, East Ferris, Bonfield* and *Mattawa*. Recognizing that the smaller, outlying municipalities and TWMO's may also have affordable housing needs, these areas will also be studied. However, the level of research and analysis for these areas may vary, depending on the level of need encountered and the data that is available for analysis.

#### **4.3 Population Trend: Nipissing District 1966 – 2006**

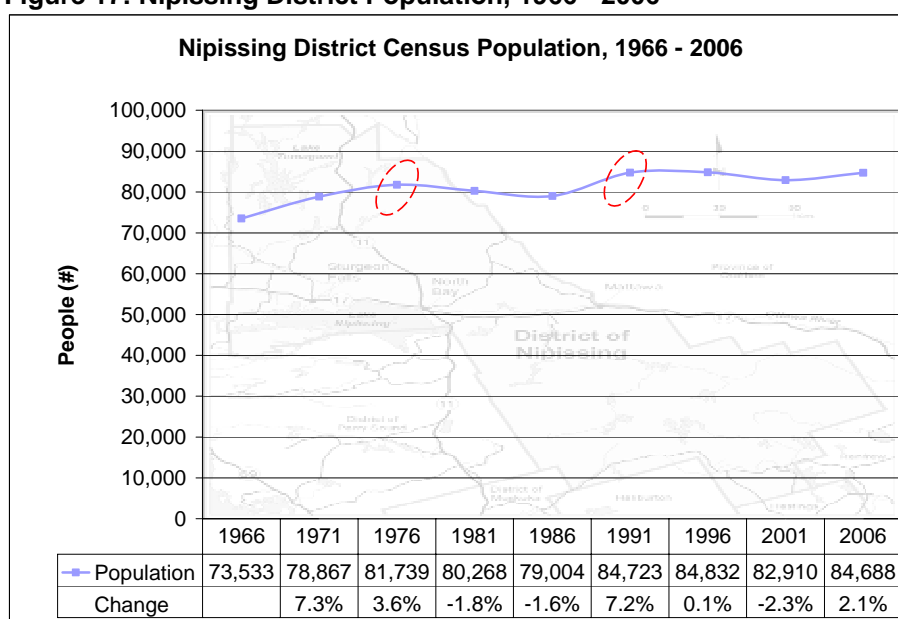
As mentioned earlier, there is a direct relationship between housing demand /needs and population. Thus it is beneficial to look at population *trends* in order to get an indication of past population growth or decline, and subsequent future housing requirements. The chart on the following page shows the past 40-year population trend of Nipissing District: [Notes: 1) for the purpose of this analysis, a 40-year period was chosen in order to provide a reasonable indication of the long-term, underlying population movements and cycles. The starting point of the trend period is 1966 as this marks the end of the Baby Boom era.<sup>22</sup> It can also be noted that as the following population charts are presenting data in 5-year census increments, they do not contain a seasonal or random component. 2) Only the population analysis in this report uses the 40-year trend period of 1966 - 2006. The age group and household analysis uses a 20-year trend period from 1986 – 2006 and all other socioeconomic analysis is based on a 15-year period from 1986-2001, as the 2006 data had not yet been released by the time of this report].

Nipissing District has grown moderately by 15% since 1966 and during this period, there have been two (2) cycles of population growth followed by decline. After steady growth which averaged 1% annually during the mid-60's and early 70's, the District's population peaked at approximately 82,000 people in 1976.

22. The Baby Boom generation is considered to be the post-war era of 1946 – 1965. At the peak of the boom in 1961, Ontario's birth rate was approximately 160,000 babies / yr. Currently, the annual birth rate is approximately 130,000.

The following ten years saw a population decline of 3.5% and by 1986 it had reached a low of 79,000 people. This decline was reversed during the next five years (86-91) when Nipissing experienced strong growth of 7% (similar to the lead-up to the peak in 76) and set a new peak of approximately 84,500 people. During the early 90's the population was stagnant and by 2001, it was in its second stage of decline, falling by 2.5%. Since 2001, the District appears to have started its next growth cycle (2% growth) and has returned to its 1991 population level - the highest since 1966.

**Figure 17: Nipissing District Population, 1966 - 2006**



Source (1971-2006): Statistics Canada, Censuses 1971 - 2006. Source (1966): Dominion Bureau of Statistics, Census of Canada 1966.

From a housing perspective, it is beneficial to have a general understanding of the factors influencing the population trend as this assists with present housing analysis and future planning. While there are many interplaying factors at work, the above trend can partly be explained through general economic and demographic events. For example, the economic recessions in the early 80's and 90's and the subsequent recoveries can to some extent, explain the population movements during these periods, as some people left and entered the District according to changes in their economic circumstances (pursuit of work, etc.). Random and localized events also help to explain population changes: the cutbacks at *CFB North Bay* (1989-94) and the moving of the *Canadian Air Defence Command* from North Bay in 1997, correlate to the stagnant and declining population during the 90's (Nipissing's population trends are largely derived from North Bay's - see page 39). Combined with the 1991 recession, this isolated event goes a long way towards explaining the ensuing 10-year period of non-growth. The beginning of a new growth cycle as indicated by the recent 2006 census population could signal a recovery from these events. The demographic shift towards lower birth rates during the later stages of the baby boom and through to the following *Bust* generation, equally helps to explain the modest population growth during the trend period.<sup>23</sup>

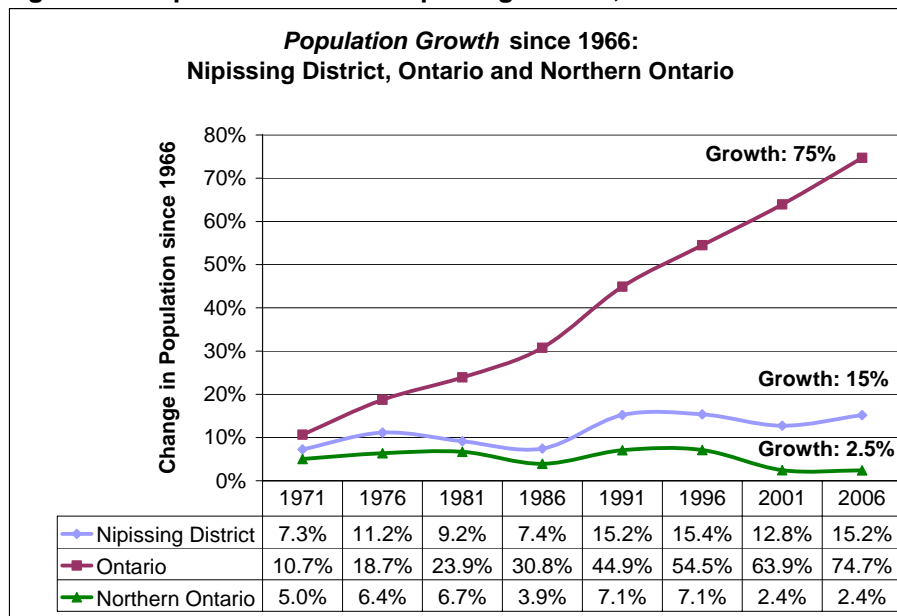
23. Using the analytical framework from *Boom, Bust and Echo* (Foot 1996, 2000), the *Bust* generation followed the *Baby Boomers*, and covers the years 1967-79 (presently ages 27-39). This generation earned its name from the sharp decline in birth rates following the Boomers.

The District's population peak in 1991 correlates to it's number of births which reached their highest level in 1990 since the late 80's (1177 births) – the number of births has been declining ever since (see *components of population change*, page 34-35).

#### 4.3 i) Population Trend: *Nipissing District, Ontario & Northern Ontario*

Nipissing District's population growth of 15% becomes more meaningful when compared to other population growth rates over the same reference period as this puts the growth into perspective and helps to frame the study. Additionally, as this is a baseline housing study for the District, population comparisons will assist Municipal elected officials, staff and other housing Stakeholders by providing a reference for future population measurements and forecasts. The following chart compares *Nipissing's* population growth to that of *Ontario* and *Northern Ontario*, over the same reference period:

**Figure 18: Population Growth: Nipissing District, Northern Ontario and Ontario, 1966-2006**



Source, Nipissing & Northern Ontario (1971-2006): Statistics Canada, Census Divisions and Subdivisions, 1971-2006-2001. (1966): Dominion Bureau of Statistics, Counties & Subdivisions of Ontario, Census of Canada 1966. Ontario: Statistics Canada, Censuses of Population, 1851-2001. Note: Growth represents net population change from base year (1966). Northern Ontario's population is based upon the present ten (10) Northern Districts and Greater Sudbury / Sudbury Regional Municipality. It should be noted that there have been various geographical boundary changes during this period. Also, the above does not include the total Aboriginal population due to the incomplete enumeration of reserves.

On average, the District has been growing at a much slower rate than the province – whereas Nipissing District has averaged 0.4% annual growth since 1966, Ontario has averaged over three times this rate, or approximately 1.5%. To put this into perspective, at these compounded growth rates, it will take approximately 6 more years for Ontario's population to have doubled since 1966 – however, it will take another 135 years for Nipissing District's population to have doubled! When compared to *Northern Ontario* however, Nipissing is experiencing significant population growth. While the growth trends and cycles between the two have been similar, the rate of change compared to the base year (1966) has varied significantly, with Nipissing District experiencing larger population increases.

Northern Ontario appears to be headed back to its population of 1966, although the 2006 census count indicates that the previous cycle of decline (1996 - 2001) has leveled off for the time being. It's interesting to note that growth rate aside, similar cycles and patterns can be observed in all the above population trends, such as weaker population growth during 1976 – 1986 or strong growth between 1986 and 1991. This illustrates the point that some of the economic and demographic events mentioned earlier are larger (macro) events and not just specific to Nipissing District.

In view of the above, Nipissing District has experienced *modest* population growth when compared to Ontario and Northern Ontario. Also, as the population forecasts which follow later in this report will show, this modest growth is expected to continue during the forecast period of this study, i.e., approximately 2% - 3% over the next 10 years. In contrast to Ontario's projected population growth of 12.5% over the same period, this represents a marginal population increase.

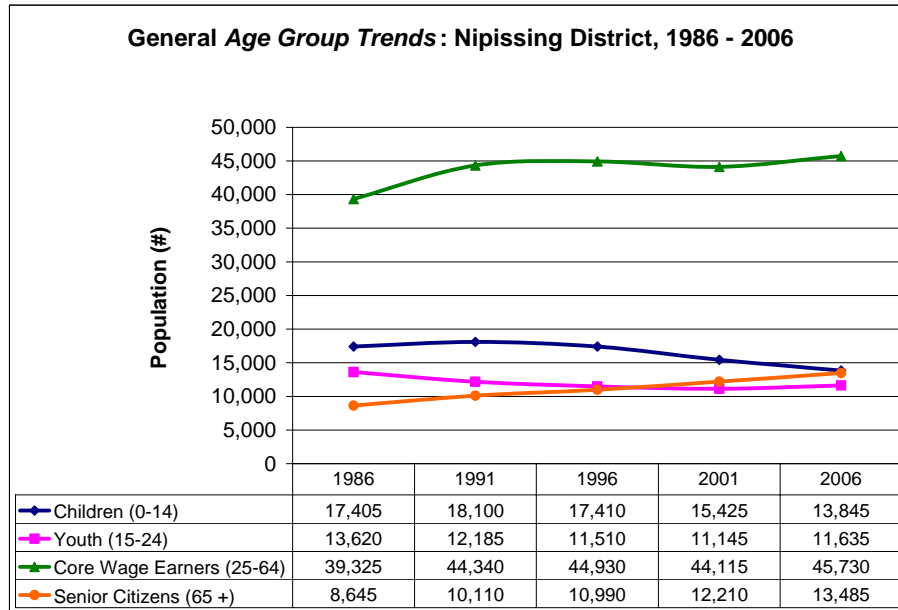
#### 4.4 General Age Groups, Nipissing District

For the purpose of this study, Nipissing District's age groups are arranged into four broad categories: *Children (0-14)*, *Youth (15-24)*, *Core Wage Earners (25-64)* and *Senior Citizens (65+)*. The following takes a look at these age group trends:

##### 4.4 i) General Age Group Trends, 1986 - 2006

The chart below illustrates the significant trends that are occurring in Nipissing District across the general age groups, during the past 20 years:

**Figure 19: General Age Group Trends, 1986 - 2006**



Source: Statistics Canada, censuses 1986 – 2006.

From a housing perspective, the most significant age-group trend from above is the steady rise in the senior citizen population. In absolute terms, there has been an increase of approximately 4,800 seniors in Nipissing District over the 20-year reference period.

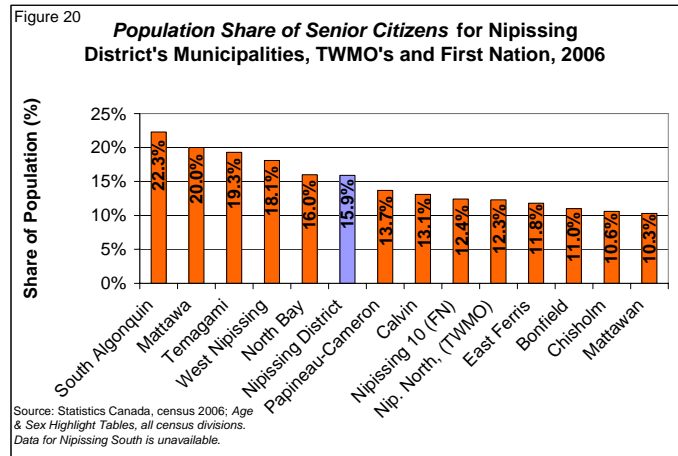
Of particular significance is the *increase in the share of senior citizens* relative to the population - whereas in 1986 approximately 11% of the District's population was comprised of senior citizens, this has risen to 16% by 2006. This increasing share of seniors is following the national trend, although Nipissing District's relative share of seniors is slightly higher and it has an older population as evidenced by its median age of 42 yrs., vs. 39.5 years for Canada (Statistics Canada). It should also

**Senior's by the Numbers, % Population:**

	<u>1986</u>	<u>1991</u>	<u>1996</u>	<u>2001</u>	<u>2006</u>
<b>Canada</b>	10.7	11.6	12.2	13.0	13.7
<b>Ontario</b>	10.9	11.7	12.4	12.9	13.6
<b>Nipissing</b>	10.9	11.9	12.9	14.7	15.9

be noted that the District's share of senior citizens will start increasing exponentially, as the first Baby Boomers start turning 65 in 2011. By the end of the 10-year forecast period of this study (2017) approximately 20% of the District's population will be seniors.<sup>24</sup> This brings on added significance when considering the high prevalence of senior households among the low income group: at the national level, 33% of Canada's low income households in 2001 were those of senior citizens (CMHC, 2006) and 36% of the Seniors who rented were in core housing need. Translating this down to the local level, 38% of the Senior Citizen renters in the North Bay CA, were in core housing need in 2001.<sup>25</sup> (for definition of "core housing need", see figure 3 on page 7 or the Glossary).

As the Boomer generation heads into their senior years, their influence on the overall housing market will increase significantly. The affect on housing will be noticed through increased demand for *smaller homes, 1-bedroom apartments, condominiums, Supported Independent Living and Family & Group Homes*. For some seniors who have been living in their homes for many years, this will represent movement back along the housing continuum as the ageing process brings about necessary change. Trading down in size will create reverse movements into the ownership or rental markets, while the need for institutionalized care or community support services will extend the movement further to the right, and back into public sector housing supply. The extent to which the District's municipalities are equipped to facilitate these upcoming housing movements by their seniors population will to a large extent, depend upon the level of planning that is conducted by the municipalities and the resources available for implementing supply-sided housing strategies.



The chart on the left indicates that the relative share of senior citizens varies between communities and thus municipal planning will need to consider these impacts specific to their own communities. For example, South Algonquin and Chisholm are comparable in population and yet South Algonquin has more than twice the share of Senior Citizens – this will require different affordable

housing strategies for its seniors population, or similar strategies but on a larger scale.

24. Ontario Ministry of Finance, *Ontario Population Projections Update, 2005 – 2031*.

25. CMHC: *Canadian Housing Observer 2006* and *Housing in Canada Online (HiCO)*.

As the urban core, North Bay may experience an increase in senior citizens from the neighboring municipalities, if these seniors can not access the type of affordable housing or long-term care they require in their own areas. As the population-share of seniors continues to increase throughout Nipissing's municipalities, so does the average age of the seniors - the number of the District's seniors 75 years of age and older, increased by 13% since 2001. Invariably, this is going to increase the demand for *long-term care and supported housing*, and seniors with unmet needs in the outlying municipalities will have few options but to turn towards the larger centres such as North Bay. As Senior citizens are one of the target groups in terms of housing needs for this study, additional analysis will take place further on, including the results of senior citizen housing surveys.

The other notable trends from the chart on the previous page are the *steady decline in the number of children*, and the *trend reversals* with respect to *youth* and the *core wage-earning group*. While these trends may have greater significance in other areas such as labour force activity and education, they also have relevance from a housing perspective. The *declining number of children* (ages 0-14) is primarily the outcome of decreasing birth rates (covered in more detail in the next section) and after peaking in 1991, this age-group has been decreasing on average, 1.5% /year (285 children). The population share of children has also been declining as the relative share of seniors continues to increase as the population ages. It can be noted that fertility rates (i.e., the number of children /1,000 women ages 15-49) vary across the female age-groups and thus a uniform decrease in children is not occurring across the board. On the contrary, within the overall declining-children trend, some age-segments may actually be producing more children. Depending upon the segment, this has implications from a planning perspective. As an example, the prime, child-bearing female population ages 20-34 has been decreasing in Nipissing District since 1986 (this includes each 5- yr. age segment, i.e., 20-24, 25-29 & 30-34). However, within this population, the age-group of 20-24 is somewhat of an anomaly, in that it increased 9% between 2001 and 2006, effectively reversing a 20-yr. declining trend. Thus it is probable that there will be an increase in children within this age-group over the next 10 years, as these young mothers work their way through the prime child-bearing years. As this age-group can be under-represented in the labour force and over-represented in the low income group, this offers insight into community planning and future housing requirements.

After steadily declining since 1986, the District's youth population (ages 15-24) has turned a corner with a 4.5% increase between 2001 and 2006. As the District experienced overall population growth during the same period, this increase is likely a result of the positive in-migration of families (see core wage-earners below).

The above children & youth age-group trends help to explain the related trends of smaller family sizes and households, which is covered further on in the "households" section (page 65). As the size and composition of households influences the type of housing required, these trends serve as indicators for future housing requirements.

In 1986, approximately 75% of Nipissing's Baby Boom generation was represented in the *core wage-earning group* and the other 25% (ages 21-24) was in the older half of the *youth* age group. By 1991, the youth Boomers had transferred into the core wage-earning group which now represented the entire Baby Boom generation. Given the demographic weighting of the Boomers, this age group represented 50% of the population in 1986 and it has since increased and decreased in concert with the District's overall population change.

The 3.5% increase in the number of core wage-earners since 2001 correlates to the District's population growth of 2%, and indicates that most of the growth occurred within this age group.

From a housing perspective, the importance of this wage-earning group lies in the ageing trends within the group and the subsequent housing consumption patterns. Whereas in 1991 the Boomers were between the ages of 26-45, they are now between the ages of 41-60. Thus the younger wage-earning group (age 25 – 49) is starting to decrease while the older wage earning / pre-retirement group (age 50 – 64) is increasing. As the two groups generally favour opposite housing arrangements – the younger earners are looking for bigger houses and more space while the pre-retirement group is looking to downsize (CMHC, 2006) – undoubtedly there is going to be a supply & demand shift on the local housing market as the two groups continue to diverge. How the private sector responds to strengthening demographic shifts such as these will shape future supply characteristics. From the perspective of this housing study, the nexus of the changing housing market over the next 10 years is the District's low income households who are in need of affordable housing. The housing models presented earlier demonstrate that further action will be required to not only relieve Nipissing's current affordable housing shortage, but to minimize it in the future, through collaborative planning between the public, private and non-profit sectors.

The *Dependency Ratio* is a useful measure when analyzing populations and age groups as it is indicative of how well a population can look after itself. It is the ratio of the economically dependent portion of the population (children ages 0-14 and seniors 65+ yrs.) to the supportive portion (labour force, ages 15-64). Nipissing's dependency ratio is currently 48, i.e., 48 dependents per 100 working-age supporters. It is interesting to note that the ratio has actually decreased by 1 when compared to 1986. This decrease has taken place since 2001 (when it was 50), and is due to the strong population growth of the labour force (the ratio's denominator) relative to the children and seniors population (the numerator). It can also be noted that although the ratio is lower, there has been a significant change within the dependent population as the decreasing number of children and the increasing number of seniors, has offset each other – in otherwords, there are now more senior citizens and fewer children relative to the supportive population.

**Table 2: Age-Group Trend Summary: Nipissing District**

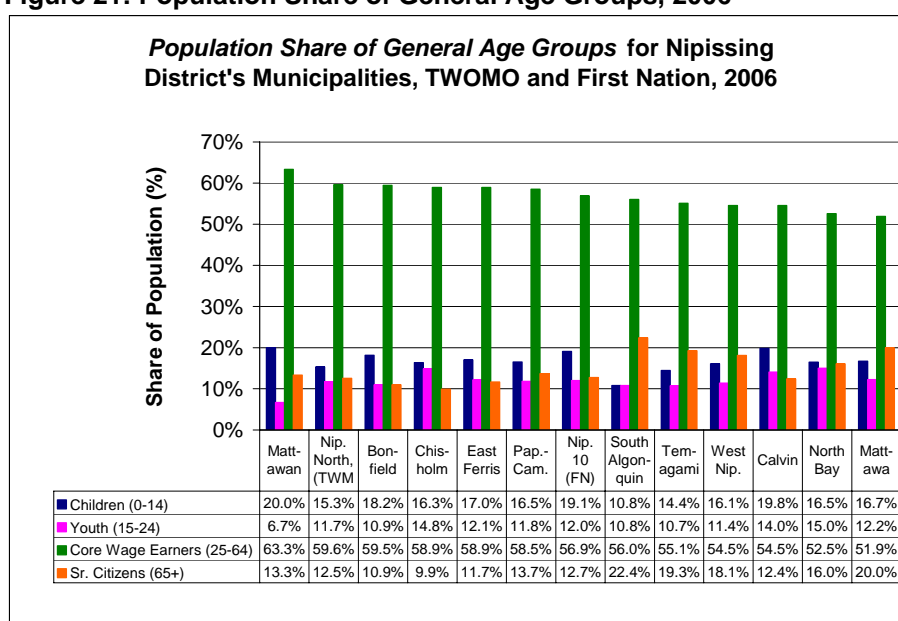
1986 – 2006	Nipissing District
<b>Children (0-14)</b>	<ul style="list-style-type: none"> <li>Children population peaked in 1991 – It has decreased 23.5% since then</li> <li>Population share decreased from 22% in 1986 to 16.5% in 2006</li> </ul>
<b>Youth (15-24)</b>	<ul style="list-style-type: none"> <li>Between 1986 and 2001, the youth population decreased by 18%</li> <li>This declining trend has been reversed, with a 4.5% increase between 2001 and 2006</li> <li>Population share has decreased from 17% in 1986 to 13.5% in 2006</li> </ul>
<b>Core Wage Earners (25-64)</b>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 16% since 1986</li> <li>The 5-yr. period of decline in this age group (1996- 2001) has been reversed, with 3.5% growth between 2001 and 2006</li> <li>Its population share has increased from 50% in 1986 to 54% in 2006</li> </ul>
<b>Senior Citizens (65+)</b>	<ul style="list-style-type: none"> <li>Seniors population has increased approximately 56% over the reference period</li> <li>Population share of Senior Citizens increased from 11% in 1986 to 16% in 2006</li> <li>The seniors population became larger than the youth population between 1996-2001. Since that time, it has also grown to be the same size as the children population</li> </ul>
<b>Dependency Ratio</b>	<ul style="list-style-type: none"> <li>1986 = 49; 2006 = 48. The ratio increased to 50 after 1986 and remained there until 2001, after which, it decreased to 48</li> </ul>

For comparative purposes, Ontario's dependency ratio is currently 44.5. While dependency ratios are not a direct measure of housing need, they can provide insight into the level of support needed for the ageing population, of which, housing is an important component. As the population ages and the labour force becomes smaller, Nipissing District's dependency ratio is projected to increase – this is covered further on in the report.

#### 4.4 ii) Population Share of General Age Groups by Municipality, TWOMO and First Nation, 2006

The following chart shows the general age groups relative to the municipality's populations, across the District (the chart is presented in descending order, starting with the largest *core wage-earning* group by population share):

Figure 21: Population Share of General Age Groups, 2006



Source: Statistics Canada, census 2006; Community Profiles. Notes: 1) Data for Nipissing South (TWOMO) is unavailable. 2) Not all columns will add up to 100% due to census rounding.

The chart reveals that some of the general age groups relative to population, vary significantly across communities. While a detailed age analysis could be performed on each municipality, the significance of the above from a housing perspective is the general insight it offers into planning. As these age groups have broad implications for household size, composition and formation, this data can be used to analyze the broad housing requirements in the respective municipalities (age group trends for each municipality are analyzed along with the municipality's population trends, starting on page 37).

As an example, looking at the rural municipalities: *Temagami* and *South Algonquin* are considered the District's most rural municipalities (based on distance from a large centre) and the chart above indicates that they have the lowest, relative share of children & youth in Nipissing District and the highest share of senior citizens (along with Mattawa). As this implies smaller-than-average household size and a relatively high number of youth who leave the area, these communities will likely need to place seniors housing as the priority for the near-future, with other affordable housing as being secondary.

One of the main questions facing these communities is whether or not they can facilitate movement of their growing senior citizen population, along the housing continuum.

Contrast the above to *Bonfield* and *Chisholm* who have relatively high shares of children and youth and the lowest share of senior citizens in the District. Due to their proximity, these municipalities are highly integrated with North Bay as measured by commuting workflow and tend to have larger-than-average household size. The housing priority for these communities may be to focus on the housing needs of their working households, with seniors housing being a secondary consideration. One of the main questions facing these communities is whether or not they have the capacity to provide affordable housing to their general working families and population, while facilitating movement along the housing continuum.

It is interesting to note that in comparison to the rural areas, Nipissing's urban areas of *Mattawa*, *North Bay* and *West Nipissing* (i.e., Sturgeon Falls) have smaller relative shares of the core wage-earning group and higher shares of youth and seniors. These larger centres will need to consider all the age-group dynamics and impacts in their housing planning and this is covered in more detail further in the study.

Having reviewed Nipissing District's population trend from a comparative and age-group perspective, it would now be beneficial to look at the underlying forces behind the trend: the *components of population change*.

#### **4.5 Components of Population Change, 1987 – 2006**

At the broadest level, the events that affect population change as mentioned earlier, along with other factors, can be rolled-up into the *components of demographic change*. Population change is primarily dependent on two main factors: *natural increase* (the number of births & deaths) and *migration* (the geographic movement of people in to, and out of, a given area). Putting it into a local context, the number of births in Nipissing District reflects the fertility rate of the area, which in turn, is reflective of a number of social, cultural, economic, health and environmental factors. Similarly, the District's net migration rate can be reflective of many of these same factors. To further understand the District's population trend from above, it is beneficial to look at these *components of population change*, i.e., births, deaths and migration.

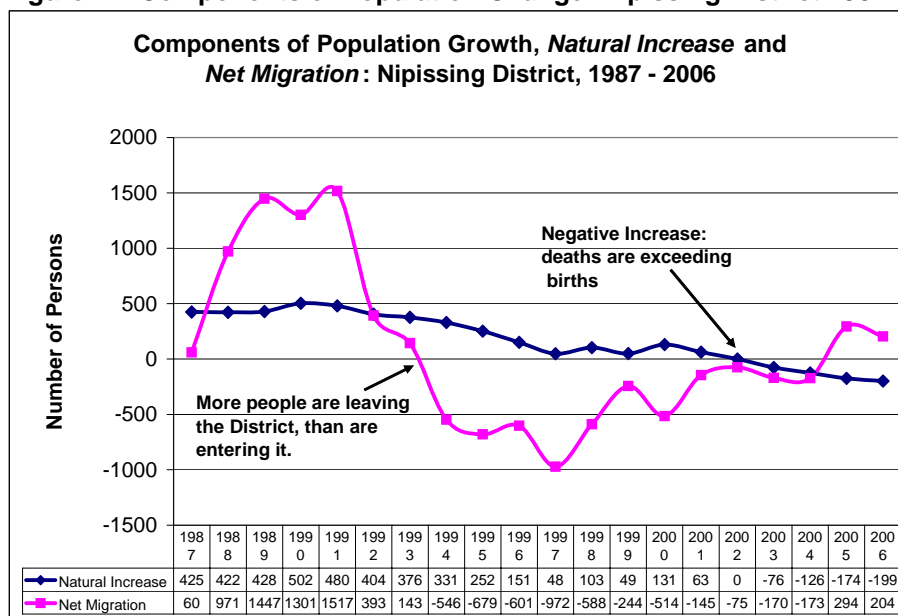
The chart on the following page shows the natural population increase and migration trends in Nipissing District since 1987. For clarification, *natural increase* refers to the number of births in Nipissing District less the number of deaths while *net migration* refers to the difference between the number of people entering the District (in-migrants) and exiting the District (out-migrants).

##### **a) *Natural increase*:**

Until recently, natural increase has played a significant role in Nipissing's population growth, particularly after 1991 when the in-migration boom abruptly ended. As indicated by the chart however, population growth through natural increase has been steadily declining. During the trend period, the natural population increase peaked in 1990 at approximately 500 people – at this time, it accounted for approximately 28% of the District's population growth.

Since then, natural increase has been trending downward which is indicative of the District's falling birth rate and its rising death rate, as an increasingly greater share of the population ages.

**Figure 22: Components of Population Change: Nipissing District 1987-2006**



Source: *Statistics Canada, CANSIM Table #051-0035. Notes:* 1) Net migration = Net International Migration + Net Internal Migration (interprovincial & /intraprovincial). 2) The data up to 2002 /2003 is *final*. The data for 2003 – 2005 is either *final* or *updated*, depending upon the population change component. All data for 2005 /2006 is *preliminary*. Also see footnote #26 on next page.

While this is a trend that is also occurring at the national and provincial levels (Ontario's birth rate also peaked in 1990 during this same period and has been declining since then), the impact on population growth can be more pronounced in less populated areas such as Nipissing District, as these areas lack a steady, strong in-migration component to offset the declining natural increase. The above also reveals a significant turning point in the growth trend: the District's population is no longer growing from natural increase, i.e., deaths are exceeding births, and the main driver of population growth is, and will be, in-migration. (Note: the above chart has this occurring in 2003 but this may change based on the 2006 postcensal estimates – see note below).

#### b) Net Migration

Nipissing's strong population growth during the period of 1986 – 1991 was fuelled by a steep rise in net migration, particularly during the years of 1988 and 1989 which saw net migration of 2,500 people. While international immigration contributed partly to this increase, the majority was through internal migration – approximately 87% of the people who moved to Nipissing came from other parts of the province and from other provinces. After peaking in 1991, Nipissing's in-migration quickly reversed to out-migration with a net loss of approximately 1,100 people within the year. This steep decline continued for another two years and by 1994, negative migration was occurring, i.e., more people were leaving the District than were entering it. This declining trend continued through to 1997 at which time, negative migration bottomed out at approximately 1,000 people. During this period of 1991 -1996 however, Nipissing's population held steady as the negative migration was offset by natural increase.

By 1998, migration was still negative but the trend had reversed as the number of people leaving the District (over those who were entering it) had started to decrease. Despite this trend reversal, by 2001 the population had declined approximately 2% as the natural increase was no longer enough to offset the negative migration. This migration trend is continuing and as indicated on the chart, has recently turned positive – the first time since 1993.<sup>26</sup>

c) *Components of population change from an affordable housing need perspective*

As was the case for the 5-year period following 1987, in-migration will once again become the primary component in Nipissing's population growth & change. Unlike the above trend period however, the migration component will not have the natural increase component to offset it during periods of decline (rather, the migration component could be offset in a negative way, i.e., when it is increasing, if natural increase remains negative). As the chart demonstrates, Nipissing's migration is a relatively volatile component when compared to natural increase, and it can swing by relatively large amounts in either direction very quickly. As this component is strongly linked to business cycles, it suggests that Nipissing's population change will increasingly move in concert with its expanding and contracting economy, at least during the 10-year forecast period of this study (2007- 2016). This current trend of population growth through in-migration has important implications from an affordable housing perspective. The supply & demand model has demonstrated the affect that migration-driven population swings have on Nipissing's housing market (the strong correlation between *in-migration*, *population growth* and *housing construction* can be observed during the period 1987–1991, by referring to figure 22 on page 35, figure 17 on page 27 and figure 8 on page 10): during periods of strong in-migration, the private sector will respond to the needs of the general housing market (which during the above period, included the construction of new rental housing, as the annual net migration of over 1,000 people represented sufficient demand). However, amidst the strong and buoyant housing market that accompanies the in-migration, those on low incomes who are in need of market rental housing can be adversely affected through market dynamics such as increased competition for low-income housing, low occupancy rates and high rents – their housing needs will largely go unanswered, other than through limited, public sector supply programs. As the District's private sector has not significantly increased the long-run supply of rental housing since 1993 (which coincides with the last year that net migration was positive), the prospect of increasing rental demand will mean that the present housing market remains tight (see housing indicator, Figure 11, page 11).

26. The above chart has this occurring in 2005 but this may change based on the 2006 postcensal estimates: as mentioned in the note underneath the above chart, some of the population-change components from 2003 onwards are not final figures and will be updated based upon the various data sources used for collecting the data. While the difference between the preliminary and final values is typically very small, it can be larger for *net interprovincial migration* as the data source used for the preliminary estimate is different than that used for the final (the difference between the *preliminary* and *final* estimates is known as the *precocity error* and this is typically less than 0.1% [Statistics Canada]. Also, the level of impact on the population estimates can vary by component). Thus the general trend direction could change, including the time of occurrence for significant events (such as a component changing from positive to negative or vice versa). Also, when the intercensal estimates are produced for 2001 – 2006, the above components of change will be adjusted by adding a *residual component* that accounts for the error of closure. While this error is typically very small for natural increase, it can be larger for the migration component for the reason mentioned above. If the error is high enough, it could change the direction of the above trend. Finally, as Nipissing is not a populous area relative to the province (it ranks 30<sup>th</sup> out of the 49 census divisions), caution must be applied when analyzing lower component values, i.e., as they approach 0.

d) *Components of population change from an affordable housing supply perspective*

On a positive note, as net in-migration returns to positive levels, the private sector may respond by either increasing the short-run rental supply through various types of housing conversions, or the long-run supply through the construction of new rental housing. However, the demand will have to be sufficiently high for this to occur and there will need to be additional, favorable investment factors present (further in the report, population forecasts provide an indication of the net migration increase over the next 10 years).

Given the probable scenario above of migration-driven population change during the next 10 years, Nipissing District is not only faced with the current affordable housing shortage as presented by the earlier indicators, but also the prospect of the situation not improving, or even worsening. As the supply & demand model has previously demonstrated, private sector rental housing supply will not increase below a minimum price level, and the public sector supply can not meet all the need below that minimum

***There is an evident need to improve access to affordable housing in Canada. However, the old paradigm of sustained ongoing direct contribution from senior governments for the construction of social housing is no longer a viable approach in many parts of the country. Organizations interested in meeting the affordable housing needs are turning to a new paradigm of partnership to meet community affordable housing needs.*** – CMHC, Oct. 2001

price level due to limited public resources. Left to each sector on its own, a perpetual housing-supply shortage for low income households could prevail. CMHC's statement echoes the new preferred way for addressing affordable housing issues. The challenge for Nipissing's municipalities under this paradigm will include taking a leadership role in developing innovative housing

strategies that can lead to the creation of affordable housing developments and partnerships. Further analysis in the report will demonstrate that all of Nipissing's municipalities, to a varying extent, have a need for more affordable housing, regardless of whether their population is growing or declining. For municipalities who will face periods of population growth, it would be prudent for them to consider supply-sided strategies that can act as a housing relief valve, i.e., increase the supply of affordable housing during periods of strong demand (in-migration) and moderate the supply during weaker demand (out-migration). Such a valve may be in the form of *secondary housing* or private sector *incentive mechanisms*, both of which are covered further on in the report. For municipalities who face stagnant or declining populations but still have a shortage of affordable housing, supply strategies can help to stabilize the community by focusing on a particular low-income segment in need, such as senior citizens or low-moderate wage earners.

#### 4.6 Population Trend: Nipissing District Municipalities TWOMO's & First Nation

Having analyzed the District's population, it is now beneficial to look at the populations of the individual municipalities, TWMO's and First Nations to see how their trends compare. As the following analysis will demonstrate, not all of the areas experience population movements in the same direction or growth rates of equal value and proportion. Similar to the national and provincial populations, population growth has been uneven across the District. The following is an analysis of the municipal population trends over the same reference period as that used for Nipissing District (1966 – 2006).

The municipalities are presented in order of their geographical classifications as defined by Statistics Canada and as they relate to Nipissing District:

- *Urban Core*: a large urban area of between 10,000 -99,999 people around which, a *Census Agglomeration (CA)* has been formed [**North Bay**]
- *Rural Fringe*: all territory within a CA not classified as an urban core or an urban fringe (urban fringe includes all small urban areas with populations less than 10,000 that are not contiguous with, the urban core of the CA). [**Bonfield & East Ferris**]
- *Urban Area*: an area with a population of at least 1,000 people and a density of 400 people /sq. km. or more. [**Mattawa and West Nipissing (Sturgeon Falls)**]
- *Rural area*: all areas lying outside urban areas. [**Calvin, Chisholm, Mattawan, Papineau-Cameron, South Algonquin and Temagami**]
- *Locality*: this replaces the former designation of *Unincorporated Place* (prior to 2001 census) and includes Nipissing's *Territories Without Municipal Organization* [**TWOMO North & South**]
- *Reserve*: This refers to a tract of federally owned land with specific boundaries that is set apart for the use and benefit of an Indian Band and that is governed by Indian and Northern Affairs Canada (although *Nipissing First Nation's* on-reserve housing is not within the scope of this study, the demographic and socioeconomic characteristics of the reserve will still be analyzed within the overall context of Nipissing District. Also, it is recognized that as Nipissing First Nation is included within the North Bay CA, there is a high degree of integration with regards to workplace commuting and this crosses over into other areas). [**Nipissing First Nation**]

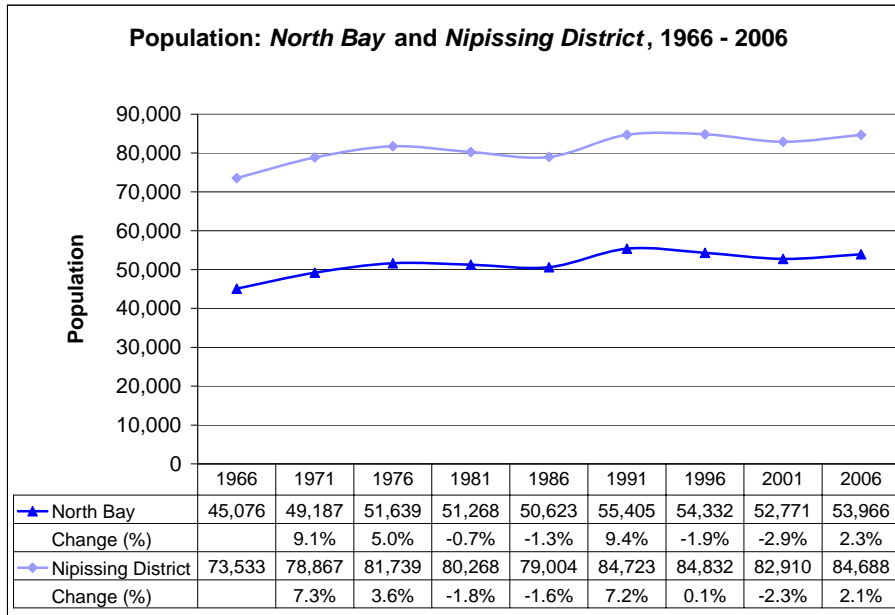
Note: While it is recognized that the above areas have different designations such as *Cities, Municipalities* or *Townships*, the term "municipality" is used throughout the report as a general reference to all the areas. Also, in cases where municipalities share common geographical classifications, population size or planning areas, their populations are analyzed together.

### **I) North Bay (City): Urban Core**

As the District's urban core, North Bay currently comprises 64% of Nipissing District's population – *not surprisingly, the District's population trend is largely derived from that of North Bays*, as can be noted on the chart, on the following page.

It's interesting to note that prior to 1991, although the population movements of North Bay and Nipissing were in the same direction, North Bay experienced *greater relative growth* and *less decline* with respect to the base year, during the respective cycles of growth & decline. As its overall population share was increasing during this period as shown in Table 3, this indicates the trend towards urbanization and strong in-migration i.e., more people were moving into North Bay, or less people were leaving it, relative to other areas of the District. During the 10-year period following 1991 however, both the District and North Bay experienced population decline although North Bay did so at a greater rate. Additionally, as the beginning of this period was marked by a recession, North Bay lost population share during the period, which indicates a reversal of the prior trend, i.e. greater out-migration relative to the District. As mentioned previously in the report, the related event of CFB North Bay cutbacks during the 90's, helps to explain this period and is reflected in the above population trend.

**Figure 23: North Bay & Nipissing District Population: 1966 – 2006**



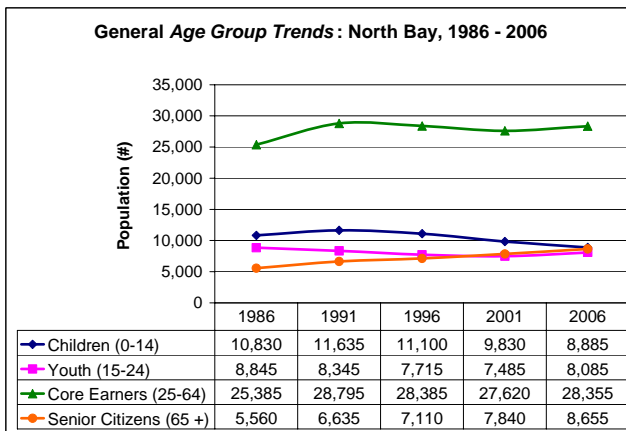
Source (1971-2006): Statistics Canada, Censuses 1971 – 2006. Source (1966): Dominion Bureau of Statistics, Census of Canada 1966. **Note:** North Bay's population for 1966 includes North Bay, West Ferris and Widdifield – the later two were annexed in 1971.

**Table 3: North Bay, Population Share of Nipissing District**

Year	1966	1971	1976	1981	1986	1991	1996	2001	2006
Pop. Share	61.3%	62.4%	62.7%	63.9%	64.1%	65.4%	64.0%	63.6%	63.7%

The recent 2006 census population indicates the beginning of a new growth cycle for North Bay. The prior analysis of Nipissing District's population components would indicate that this growth has primarily come from in-migration over natural increase. A recent report on population and households for North Bay (C.N. Watson, 2006) confirms this and the report reveals similar population component trends –this is covered

in more detail under *population forecasts* (see page 111).



As with the general overall population, North Bay's age group trends also resemble those of Nipissing Districts described earlier (see pages 29-32), although there are some notable differences, particularly within the youth and core wage-earning groups.

Regarding North Bay's *seniors* population, the growth rate and population share is similar to the Districts – of particular significance is the fact that the children, youth and senior citizen populations have been converging, and the seniors population is now larger than the youth population, and is the same size as the children population. While decreases in the *children* population have been consistent between North Bay and Nipissing District, there have been variances within the youth population.

During the 15-year period of decline in this age-group (86-01), North Bay experienced less of a per-capita decrease (15%) than Nipissing District (18%). Subsequently North Bay's increase in the number of youth since 2001 is almost twice that of the District's increase over the same period (8% vs. 4.5%) – additionally, North Bay's current population share of youth is 15% which is the highest in Nipissing District.

Similar to Nipissing District, North Bay has recently seen a trend reversal in its *core wage-earning* population with a 2.5% increase since 2001 (slightly lower than the District's increase of 3.5%). It can be noted that North Bay's per-capita share of this age-group is 1.5% smaller than the District's, which is the amount that its youth population is larger (the children and seniors population are the same).

It is interesting to note that North Bay's dependency ratio is back to where it was in 1986 (48 dependents /100 supportive population). Similar to Nipissing District, this is mainly due to the recent demographic change since 2001 and the growing youth and core wage-earning populations (i.e., the labour force) relative to the children and seniors population. Although the ratio is the same as it was 20 years ago, it's worth noting again, that the dependent population has changed significantly over this time – there are now more senior citizens and fewer children relative to the supportive population, then there were in 1986. These age group trends all have implications for North Bay's housing market which is discussed in further detail, later in the report. Below is a comparative summary of these trends for North Bay and Nipissing District:

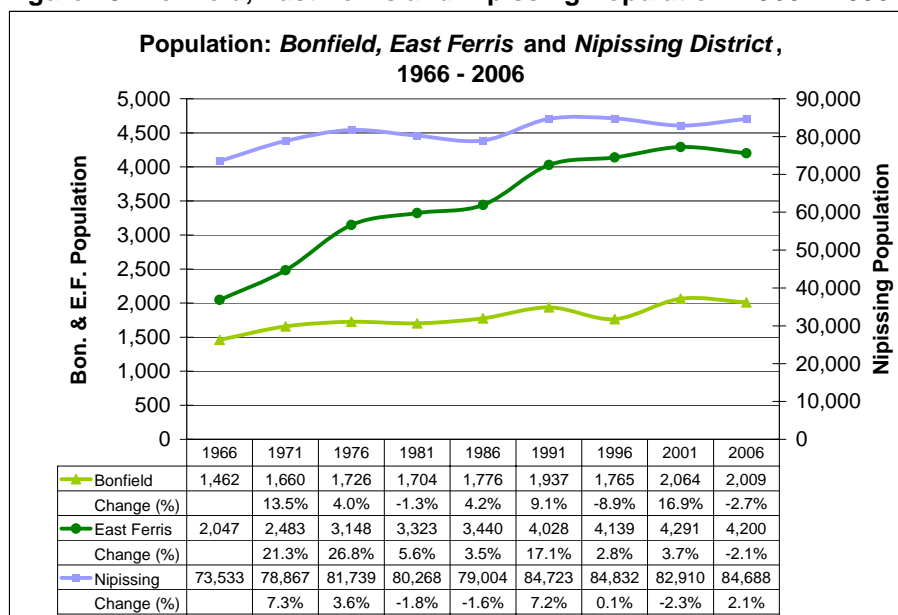
**Table 4: Age-Group Trend Summary: North Bay and Nipissing District**

1986 – 2006	Nipissing District	North Bay
<b>Children (0-14)</b>	<ul style="list-style-type: none"> <li>Children population peaked in 1991</li> <li>It has decreased 23.5.5% since then</li> <li>Population share decreased from 22% in 1986 to 16.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Children population peaked in 1991</li> <li>It has decreased 23.5% since then</li> <li>Population share decreased from 21.5% in 1986 to 16.5% in 2006</li> </ul>
<b>Youth (15-24)</b>	<ul style="list-style-type: none"> <li>Between 1986 and 2001, the youth population decreased by 18%</li> <li>This declining trend has been reversed, with a 4.5% increase between 2001 and 2006</li> <li>Population share has decreased from 17% in 1986 to 13.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Between 1986 and 2001, the youth population decreased by 15%</li> <li>This declining trend has been reversed, with an 8% increase between 2001 and 2006</li> <li>Population share has decreased from 17.5% in 1986 to 15% in 2006</li> </ul>
<b>Core Earners (25-64)</b>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 16% since 1986</li> <li>The 5-yr. period of decline in this age group (1996- 2001) has been reversed, with 3.5% growth between 2001 and 2006</li> <li>Its population share has increased from 50% in 1986 to 54% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 11.5% since 1986</li> <li>The 10-yr. period of decline in this age group (1991- 2001) has been reversed, with 2.5% growth between 2001 and 2006</li> <li>Its population share has increased from 50% in 1986 to 52.5% in 2006</li> </ul>
<b>Senior Citizens (65+)</b>	<ul style="list-style-type: none"> <li>Seniors population has increased approximately 56% over the reference period</li> <li>Population share of Senior Citizens increased from 11% in 1986 to 16% in 2006</li> <li>The seniors population became larger than the youth population between 1996-2001. Since that time, it has also grown to be the same size as the childrens population</li> </ul>	<ul style="list-style-type: none"> <li>Seniors population has increased approximately 55.5% over the reference period.</li> <li>Population share of Senior Citizens increased from 11% in 1986 to 16% in 2006</li> <li>The seniors population became larger than the youth population between 1996-2001. Since that time, it has also grown to be the same size as the childrens population</li> </ul>
<b>Dependency Ratio</b>	<ul style="list-style-type: none"> <li>1986 = 49; 2006 = 48</li> <li>The ratio increased to 50 after 1986 and remained there until 2001, after which, it decreased to 48</li> </ul>	<ul style="list-style-type: none"> <li>1986 = 48; 2006 = 48</li> <li>The ratio increased to 50 after 1986 and remained there until 2001, after which, it decreased to 48</li> </ul>

## II) Bonfield & East Ferris (Townships): Rural Fringe and North Bay CA

East Ferris and Bonfield are included in the North Bay census agglomeration (CA) area but their historic population trends differ significantly from that of North Bay and the District. Up until 2001, these townships have averaged steady growth as indicated by the chart below.

Figure 25: Bonfield, East Ferris and Nipissing Population: 1966 – 2006



Source (1971-2006): Statistics Canada, Censuses 1971 – 2006. Source (1966): Dominion Bureau of Statistics, Census of Canada 1966. Note: Bonfield population in 1966 & 1971 includes Bonfield Township.

Table 5: Bonfield and East Ferris, Population Share of Nipissing District

Year	1966	1971	1976	1981	1986	1991	1996	2001	2006
<b>Bonfield</b>	2.0%	2.1%	2.1%	2.1%	2.2%	2.3%	2.1%	2.5%	2.4%
<b>East-Ferris</b>	2.8%	3.1%	3.9%	4.1%	4.4%	4.8%	4.9%	5.2%	5.0%

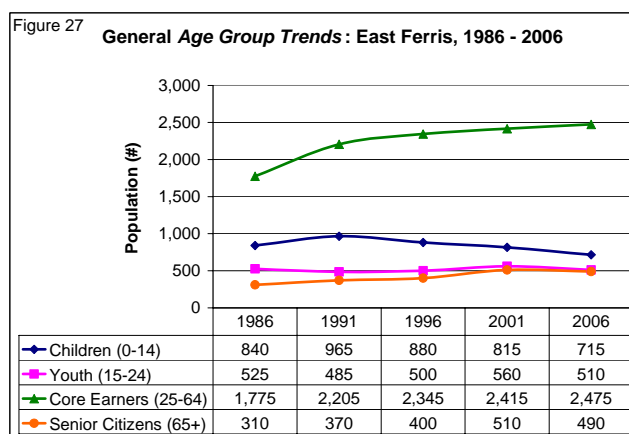
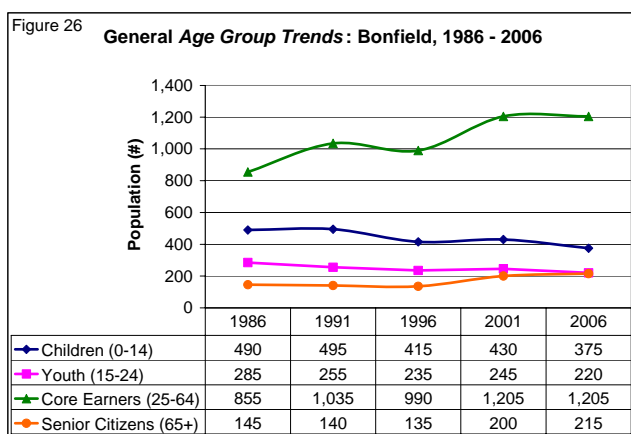
The fact that Bonfield and East Ferris are part of the North Bay CA means that they have a high degree of integration with North Bay, as measured by commuting workflows (approximately 45% and 58% of their labour force respectively, work in North Bay<sup>27</sup>). Thus their steady population growth has likely benefited from this close proximity to the urban centre of North Bay.

Over the reference period, Bonfield's population has grown 37.5% and its population share has slowly been increasing. It is interesting to note that although Bonfield has also experienced population decline during the Districts two, 10-year cycles of negative-growth (1976, 1991) the decline lasted for only half the period, i.e., 5 years. Bonfield has experienced relatively wide population swings since 1991, starting with a 9% decrease which was followed by a 17% increase in 1996.

27. Statistics Canada, *Commuting Flow Census Subdivisions*, Cat. No. 97F0015XCB2001003. This is for employed persons having a usual place of work and is stated as a % of the labour force, ages 15+.

The population of East Ferris has doubled since 1966 and until recently in 2001, its annual growth rate has averaged approximately 2.5% - its population share has also been growing significantly. During the District's two cycles of population decline, East Ferris still maintained population growth although at a slower rate. This contrarian movement indicates that East Ferris has not been as susceptible to the steep out-migration rates as experienced by North Bay or the District. On the contrary, the municipality has maintained positive growth even during periods of economic slow-down. As many of East Ferris' households commute to North Bay, this suggests that they have occupations that are relatively more stable during downturns, i.e., management, administration, government, health and education occupations (supported by the fact that East Ferris has the highest median incomes in Nipissing District – see page 138).

The following charts show the general age-group trends for Bonfield and East Ferris. It can be noted that there are both similarities and differences when comparing these trends to each other, as well as with North Bay and Nipissing District (pages 29 & 39):



Source: Statistics Canada, censuses 1986 – 2006.

East Ferris' increasing share of *senior citizens* over the reference period is consistent with the District's trend but unlike any of the other municipalities, its seniors population actually decreased by approximately 4% following 2001. This marks quite a reversal from the 5-years prior to 2001, where the municipality experienced a 48% increase in its seniors population. While Bonfield experienced a decreasing rate of Senior citizens prior to 1996, it also had a steep 48% increase during the next 5 years and since 2001, has continued to increase, although at a much slower rate of 7.5%. It can be noted from the chart on page 30 and the summary table on the next page, that the population-share of seniors in these two municipalities is below 12%, which is significantly lower than the District's average of 16%, and that of the most rural municipalities (19% +).

The trend for the *children age-group* for both Bonfield and East Ferris is consistent with North Bay and the District - basically the population share of children peaked in 1991 and has been declining ever since due to the steadily declining birth rates mentioned earlier. Although Bonfield had a period of slight increase in this age group following 1996, it has decreased 13% since 2001. East Ferris has experienced a similar decrease in the childrens population (14%) since 2001 which represents its largest intercensal decline since the peak in 1991. Both municipalities have seen a decrease in their *youth* population since 2001, which is opposite to the increase in youth experienced by North Bay and the District. Other than a slight 4% increase in youth between 1996 – 2001, Bonfield's youth population has been steadily declining over the period.

East Ferris is the only municipality in the District that had consistent growth in its youth population between 1991 – 2001, but the recent population data indicates that this trend has ended.

As mentioned earlier, most of the population growth in Nipissing District since 2001 has occurred in the *core wage-earning group*. This is reflected in both Bonfield and East Ferris where, despite overall population decreases, this age group has maintained its size (Bonfield) and continues to grow, although at a slower rate (East Ferris). From the chart on page 33, it is evident that these municipalities have two of the largest, per-capita shares of core wage-earners in the District, reinforcing their position as working & commuting communities. This factor, combined with the relatively small number of seniors, leads to dependency ratios of 40 & 41 for East Ferris and Bonfield respectively, which are significantly lower than the District's. Below is a comparative summary of the age-group trends for the Townships and Nipissing District:

**Table 6: Age-Group Trend Summary: *Bonfield, East Ferris and Nipissing District***

1986 - 2006	Nipissing District	Bonfield	East Ferris
<b>Children (0-14)</b>	<ul style="list-style-type: none"> <li>Children population peaked in 1991 - It has decreased 23.5% since then</li> <li>Population share decreased from 22% in 1986 to 16.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Children population peaked in 1991 - It has decreased 24% since then</li> <li>Population share decreased from 27.5% in 1986 to 18.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Children population peaked in 1991 - It has decreased 26% since then</li> <li>Population share decreased from 24.5% in 1986 to 17% in 2006</li> </ul>
<b>Youth (15-24)</b>	<ul style="list-style-type: none"> <li>Between 1986 and 2001, the youth population decreased by 18%</li> <li>This declining trend has been reversed, with a 4.5% increase between 2001 and 2006</li> <li>Population share has decreased from 17% in 1986 to 13.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Youth population has decreased approximately 23% over the reference period</li> <li>Population share has decreased from 16% in 1986 to 11% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Between 1986 and 2001, the youth population increased by 6.5%</li> <li>This growth trend has been reversed, with a 9% decrease between 2001 and 2006</li> <li>Population share has decreased from 15% in 1986 to 12% in 2006</li> </ul>
<b>Core Earners (25-64)</b>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 16% since 1986</li> <li>The 5-yr. period of decline in this age group (1996- 2001) has been reversed, with 3.5% growth between 2001 and 2006</li> <li>Its population share has increased from 50% in 1986 to 54% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 41% since 1986</li> <li>Between 1991- 1996 it decreased 4.5%. By 2001 this decline was reversed and it grew by 22% - it has remained at the same level since</li> <li>Its population share has increased from 48% in 1986 to 60% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Core wage-earning group continues to grow: it has increased 39.5% since 1986</li> <li>Its population share has increased from 51.5% in 1986 to 59% in 2006</li> </ul>
<b>Senior Citizens (65+)</b>	<ul style="list-style-type: none"> <li>Seniors population has increased approximately 56% over the reference period</li> <li>Population share of Senior Citizens increased from 11% in 1986 to 16% in 2006</li> <li>The seniors population became larger than the youth population between 1996-2001. Since that time, it has also grown to be the same size as the children population</li> </ul>	<ul style="list-style-type: none"> <li>Seniors population has increased approximately 48% over the reference period</li> <li>The share of Senior Citizens increased from 8% in 1986 to 11% in 2006</li> <li>The seniors population is now the same size as the youth population</li> </ul>	<ul style="list-style-type: none"> <li>Seniors population has increased approximately 58% over the reference period</li> <li>The share of Senior Citizens increased from 9% in 1986 to 12% in 2006</li> <li>The seniors population is now the same size as the youth population</li> </ul>
<b>Dependency Ratio</b>	<ul style="list-style-type: none"> <li>1986 = 49; 2006 = 48. The ratio increased to 50 after 1986 and remained there until 2001, after which, it decreased to 48</li> </ul>	<ul style="list-style-type: none"> <li>1986 = 56; 2006 = 41. The ratio has steadily been decreasing since 1986</li> </ul>	<ul style="list-style-type: none"> <li>1986 = 50; 2006 = 40. The ratio has decreased incrementally, from 50 to 45 to 40, over the 20-year period</li> </ul>

Perhaps most significant for Bonfield and East Ferris is the reversal in the population growth trend. The recent census population indicates that since 2001, both municipalities have seen a population decline of 2.5% and 2.0% respectively, which is contrary to the District's growth during the same period. While Bonfield has previously experienced population decline, this represents a 40-year trend reversal for East Ferris. The age-group trends above indicate that this population decline has primarily occurred in the children and youth age groups – both municipalities have experienced an average 12% decline in children and a 9.5% decline in youth. As the growth rate of the wage-earning group in these municipalities has subsided since 2001, this age-group has not offset the declining children & youth populations enough, to sustain overall population growth (it should be noted that the East Ferris municipal staff are presently questioning this population decline and have submitted a census 2006 population & household query to Statistics Canada).

### **III) West Nipissing (Municipality): *Urban Area***

With a population of approximately 13,400 people, West Nipissing is the District's second largest urban area. This municipality was formed in 1999 through the amalgamation of five (5) former municipalities: *Cache Bay, Caldwell, Field, Springer and Sturgeon Falls*. Additionally, areas of TWOMO North were annexed into West Nipissing, including *Crystal Falls, Lavigne and River Valley*. It should be noted that prior to the formation of West Nipissing, the municipality of Sturgeon Falls was considered an *urban area* as it had a population of approximately 6,000 people and a density of over 1,000 people /sq. km. (the highest in Nipissing District). Thus West Nipissing retains this urban status even though its current population density does not meet the urban area criteria, of a minimum of 400 people /sq. km.

#### \*A note on the analysis of West Nipissing as it pertains to this study

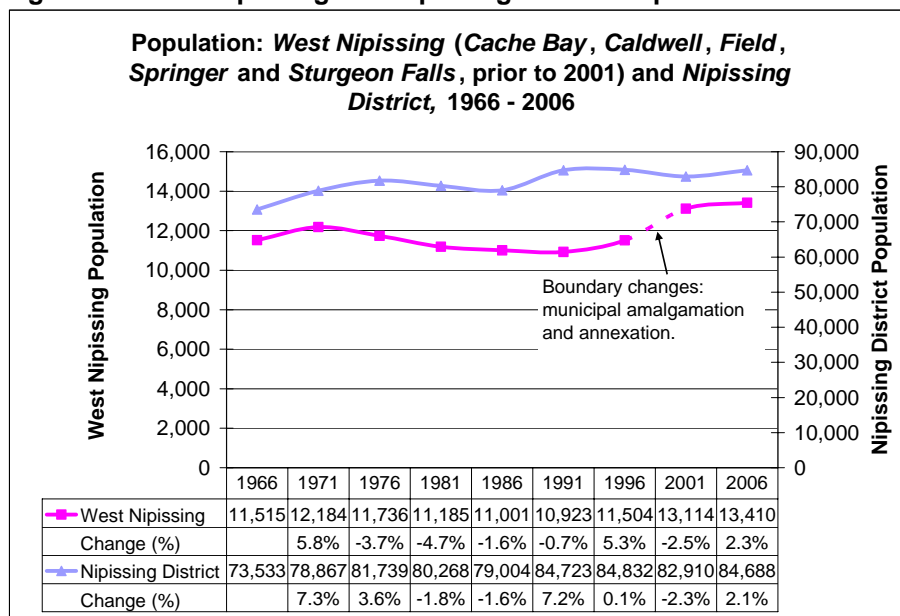
Due to the geographical boundary changes noted above, performing historical and comparative demographic and socioeconomic analysis for West Nipissing becomes difficult. Regarding census data, 2001 is West Nipissing's baseline year as prior to this, the data was collected for the five individual municipalities (census subdivisions) mentioned above. Rolling up the data for these former municipalities and comparing it to West Nipissing's 2001 data would require specialized statistical work, analysis and customized tabulations to maintain any degree of accuracy. Additionally, the other areas that were annexed into West Nipissing would have to be factored in to the analysis to maintain validity and minimize error. Thus throughout this report, the analysis of West Nipissing is either confined to 2001 (or 2006 where data is available) or the former municipalities are analyzed individually, depending on the intent of the analysis. Where general trend observation is required such as for population below, the individual variables for the municipalities are combined to provide a total. However, these derived figures are not used in direct comparison with West Nipissing's data from 2001 or 2006 as they do not include the variables from the other (annexed) areas which are now part of West Nipissing.

For the population analysis that follows, the individual populations and general age-groups for *Cache Bay, Caldwell, Field, Springer and Sturgeon Falls* have been added together for each census year up to 1996. These former municipalities represent approximately 85% of West Nipissing's population and thus their combined historical trend is indicative of the demographic trend for "West Nipissing".

As stated above however, these derived population figures are not used in direct comparison with West Nipissing's 2001 and 2006 population figures as they do not include the populations from the annexed areas which are now part of West Nipissing.

The following chart shows the historical population trend of West Nipissing's former municipalities up to 1996, and also the recent, post-2001 trend of West Nipissing:

**Figure 28: West Nipissing and Nipissing District Population: 1966 - 2006**



Source (1971-2006): Statistics Canada, Censuses 1971 - 2006. Source (1966): Dominion Bureau of Statistics, Census of Canada 1966. Notes: 1) 1966 -1996 represents the combined populations of Cache Bay, Caldwell, Field, Springer and Sturgeon Falls. 2) The population increase for West Nipissing as noted by the dotted line on the chart, is the result of municipal re-organization. The actual population change between 1996 and 2001, when adjusted for the geographical boundary changes, was -2.5% (Statistics Canada).

**Table 7: West Nipissing, Population Share of Nipissing District**

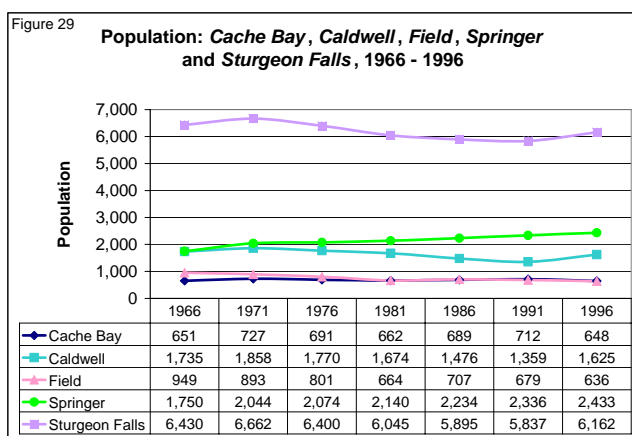
Year	1966	1971	1976	1981	1986	1991	1996	2001	2006
Pop. Share	15.7%	15.4%	14.4%	13.9%	13.9%	12.9%	13.6%	15.8%	15.8%

It is interesting to note that the above does not resemble any of the other population trends analyzed thus far, indicating once again, that certain municipalities within Nipissing District have unique demographic forces at work. The population growth between 1966-1971 for West Nipissing's former municipalities, is consistent with the District's during the same period, but appears short-lived: during the next 20 years, the population steadily declined, having lost 10% by 1991. During this period, the former municipalities also lost 2.5% of their combined population share. The growth cycle that began in Nipissing District in 1986 was delayed in the former municipalities, arriving five years later in 1991. Between 1991-1996, their population grew by 5% which was contrary to the rest of the District, given that this period marked the beginning of a recession and that population was declining, stagnating or slowing in most of Nipissing's other municipalities. This is reflected by the fact that for the first time in 25 years, the population share of the former municipalities increased (see table 7 above).

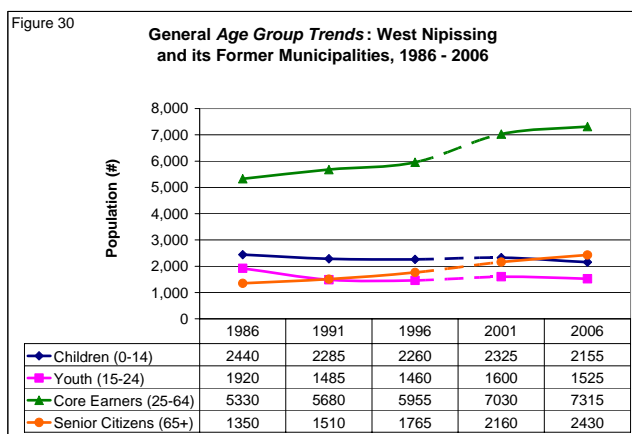
As indicated by the dotted line on the chart, the period between 1996 and 2001 saw a change in geographical boundaries and the formation of West Nipissing. Although a direct population comparison is not made using the above figures, the adjusted 1996 population (Statistics Canada) of 13,481 people based on the new 2001 geographical boundaries indicates that West Nipissing's population declined 2.5% during this time (and that the 14% increase in population as noted on the chart is the result of the geographical boundary changes i.e., the additional population of the area that was annexed into West Nipissing). Based on the recent 2006 census data, West Nipissing's developing trend is that of growth. Since 2001, its population has increased 2.2% which is consistent with the District's growth rate, and it has maintained population share of approximately 16%.

As a point of interest, the following chart indicates that West Nipissing's population trend from above, is mainly derived from the areas of *Sturgeon Falls* and *Caldwell*. Cache Bay has maintained its population over the 30-year trend period while Springer has achieved

steady growth – its population has increased by approximately 40%. This has important considerations from a housing perspective and serves as a reminder that there are areas within West Nipissing that have populations larger than some of the District's present municipalities. While this study will look at the broad housing needs for West Nipissing in general, the municipality may want to conduct further studies and analysis, to establish the housing needs and requirements in some of these other



areas within the municipality.



As noted on the chart below, the general age-group trends of West Nipissing and its former municipalities are consistent with the District, although some notable differences stand out (note: for comparative purposes, the age groups of the former municipalities have been combined. Also, as explained earlier, the dotted lines on the chart represent the period of municipal re-organization in 1999 – although direct comparison of the

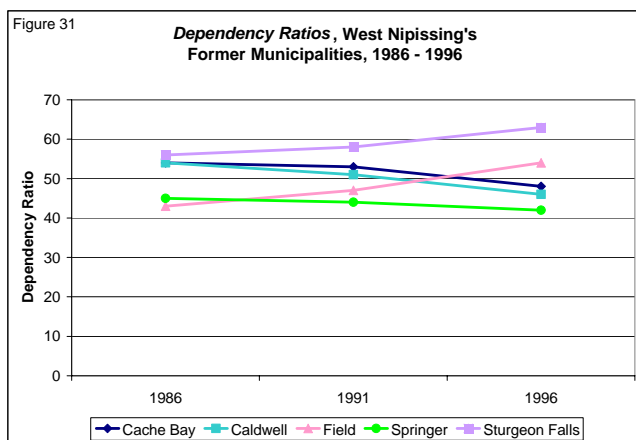
respective age-groups between 1996 and 2001 would not be totally accurate, this provides general trend interpretation and analysis).

While all the areas analyzed this far are experiencing an increase in their seniors population (other than East Ferris), West Nipissing has one of the highest rates of ageing in the District.

Although some of the increase in seniors was a result of the geographical boundary changes in 1999, the seniors population of West Nipissing and its former municipalities has increased 80% in the past 20 years (vs. 56% for the District over the same period). Since 2001, West Nipissing's seniors population has increased 12% which is the largest increase within the District's urban areas, and one of the highest in Nipissing District. As noted from the chart on page 30, West Nipissing also has a relatively high per-capita share of senior citizens. Prior to the municipal reorganization, the relative population-share of seniors in West Nipissing's former municipalities was 15.5% which was 2.5% higher than Nipissing District's share of seniors (13%), in the same year. Currently, senior citizens make up 18% of West Nipissing's population vs. 16% for Nipissing District (which is approximately where west Nipissing was 10 years ago). Thus the municipality appears to have a 10-yr. lead time on the District, in terms of the rising share of senior citizens. This relatively large number of seniors will undoubtedly be a factor in planning for affordable housing in West Nipissing, over the next 10 years.

Similar to Nipissing's other municipalities, the declining children and youth populations are also evident in West Nipissing. The *children's age-group* has been steadily declining since 1986 and the decrease of -7.5% since 2001, signifies the largest negative change over the reference period. When comparing West Nipissing's age-group chart to that of the District's (page 29) and the other municipalities, it can be noted that the slope of the childrens population line is not as steep as the others, indicating a more gradual decline in this age-group. Regarding the youth population however, the opposite holds true: between 1986 – 1996, West Nipissing's former municipalities saw a 24% decline in their *youth population* which was 1.5 times the decline experienced by the District over the same period (15.5%). This age-group continues to decline in West Nipissing, although at a much slower rate – since 2001, the youth age-group has declined by 4.5%.

Although the *core wage-earning* group has shown steady growth in West Nipissing and its former municipalities, the seniors population has been averaging almost twice the growth rate, resulting in a dependency ratio of 52 which is one of the highest in Nipissing District. It's worthy to note that prior to West Nipissing's formation in 1999, the



dependency ratio varied significantly between the former municipalities. The chart on the left shows that while the ratio for Cache Bay, Caldwell and Springer was falling, it was on the rise in Field and Sturgeon Falls. In 1996, Sturgeon Falls had a dependency ratio of 63, which based on the analysis in this report, is the highest recorded in Nipissing District. This is reflective of Sturgeon's large number of seniors at the time (approximately 19% of the population) relative to its labour

force. As population data for West Nipissing is now the combined total of these former municipalities, it again serves as a reminder that there are areas within West Nipissing that need to be considered when community planning - for example, it would be worthwhile to know if the dependency trend in Sturgeon Falls is continuing or not....

Below is a comparative summary of these age-group trends for West Nipissing and its former municipalities, and Nipissing District:

**Table 8: Age-Group Trend Summary: West Nipissing and Nipissing District**

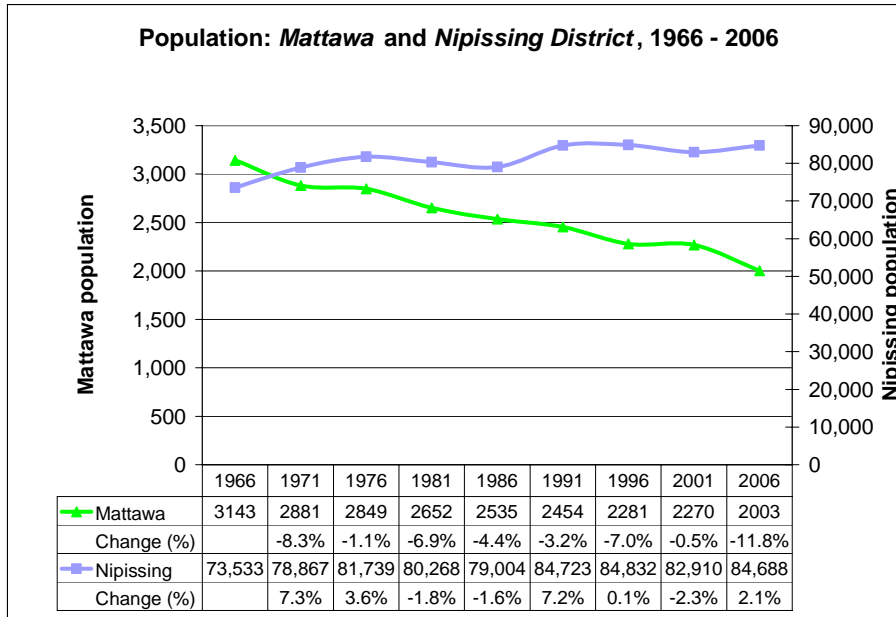
1986 – 1996 /2006	Nipissing District	Former Municipalities / West Nipissing
<b>Children (0-14)</b>	<ul style="list-style-type: none"> <li>The children population peaked in 1991 - It has decreased 23.5% since then</li> <li>Population share decreased from 22% in 1986 to 16.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>In West Nipissing's former municipalities, the childrens population declined by 7.5% between 1986-1996. Since 2001, it has declined another 7.5%</li> <li>The population share was 22% in 1986 (former municipalities) – currently it is 16%</li> </ul>
<b>Youth (15-24)</b>	<ul style="list-style-type: none"> <li>Between 1986 and 1996, the youth population decreased by 15.5%</li> <li>This declining trend has been reversed, with a 4.5% increase between 2001 and 2006</li> <li>Population share has decreased from 17% in 1986 to 13.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>In West Nipissing's former municipalities, the youth population declined approximately 24% between 1986-1996.</li> <li>Since 2001, it has continued to decline, but at a slower rate of 4.5%</li> <li>The population share was 17.5% in 1986 (former municipalities) – currently it is 11.5%</li> </ul>
<b>Core Earners (25-64)</b>	<ul style="list-style-type: none"> <li>The core wage-earning group increased 14% between 1986-1996. Since 2001, it has increased 3.5%</li> <li>Its population share has increased from 50% in 1986 to 54% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>In West Nipissing's former municipalities, the core wage-earning group increased 11.5% between 1986-1996. Since 2001, it has increased 4%</li> <li>Its population share has increased from 48% in 1986 (in the former municipalities) to 54.5% in 2006</li> </ul>
<b>Senior Citizens (65+)</b>	<ul style="list-style-type: none"> <li>Nipissing's seniors population increased approximately 27% between 1986-2001. Since 2001 it has increased 10.5%</li> <li>The population share of Senior Citizens increased from 11% in 1986 to 16% in 2006</li> <li>The seniors population became larger than the youth population between 1996-2001. Since that time, it has also grown to be the same size as the children population</li> </ul>	<ul style="list-style-type: none"> <li>In West Nipissing's former municipalities, the seniors population increased 31% between 1986-1996. Since 2001 it has increased 12.5%</li> <li>The population share of Senior Citizens in the former municipalities was 12% in 1986. Currently in West Nipissing, it is 18%</li> <li>In West Nipissing's former municipalities, the seniors population became larger than the youth population between 1986-1991. Between 2001-2006, it also surpassed the childrens population</li> </ul>
<b>Dependency Ratio</b>	<ul style="list-style-type: none"> <li>1986 = 49; 2006 = 48. The ratio increased to 50 after 1986 and remained there until 2001, after which, it decreased to 48</li> </ul>	<ul style="list-style-type: none"> <li>1986 (former municipalities average) = 52; 2006 = 52</li> </ul>

#### **IV) Mattawa (Town): Urban Area**

With a population of approximately 2,000 people and a density of 548 people /sq. km., Mattawa is the District's 'other' urban area and is the fifth largest municipality in terms of population size. Once again, the population trend shown on the following page bears little resemblance to the others – on the contrary, Mattawa has experienced steady population decline since 1966. During this time, Mattawa's population has decreased 36% while its population share has almost halved. Although the District has had three population growth cycles during this period (66, 86 and 01), Mattawa has not participated in these and its largest intercensal population decline of -11% over the reference period, has recently taken place against a backdrop of population growth in Nipissing District (2001-2006).

As a municipality that has largely been dependent on the primary resource sector, Mattawa's declining population is likely strongly correlated to the instability and uncertainty that this sector brings. This scenario has been played out in similar communities throughout Northern Ontario, where the weakening of industries such as forestry, have lead to a loss of population.

**Figure 32: Mattawa and Nipissing District Population: 1966 - 2006**

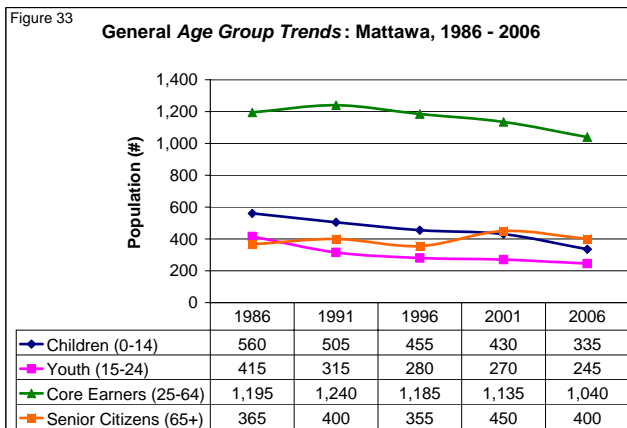


Source (1971-2006): Statistics Canada, Censuses 1971 - 2006. Source (1966): Dominion Bureau of Statistics, Census of Canada 1966.

**Table 9: Mattawa, Population Share of Nipissing District**

Year	1966	1971	1976	1981	1986	1991	1996	2001	2006
Pop. Share	4.3%	3.7%	3.5%	3.3%	3.2%	2.9%	2.7%	2.7%	2.4%

It should be noted that from a housing perspective, a declining population does not infer any less need for housing planning or investment. On the contrary, acceptable, affordable housing can help stabilize these communities and contribute to their resiliency in transitioning to productive and sustainable communities (for example, inexpensive housing is cited as one of the main reasons for Elliot Lake's success in transitioning from severe population decline due to industry loss, to the retirement capital of Northern Ontario [Woodrow, 2002]).



Regarding the seniors population, Mattawa's age-group trend does not resemble the consistent growth experienced by the District and other municipalities. This can be noted on the chart to the left, which shows the seniors age group increasing and then decreasing every 5 years.

In the past 20 years, Mattawa's senior citizen population has increased less than 10% which is significantly lower than the District's increase of 56% over the same period. Having said that and as noted earlier by the chart on page 30, Mattawa has one of the highest population-share of seniors in Nipissing District. Currently, seniors account for 20% of Mattawa's population, vs. 16% for Nipissing District. This is due to the steady decline in the other age-groups over time, leaving the seniors population proportionately larger. Affordable housing options will need to be considered in the community plans, to meet the housing needs of this relatively large seniors population.

The *children* and *youth* age-group trends for Mattawa are similar to those of the District and the previous municipalities, but the rate of change has been much greater – both these age-groups have decreased by approximately 40% since 1986 which on average, is twice the rate of Nipissing District.

As noted on the chart, the *core wage-earning group* has not grown like it has in Nipissing's other municipalities - rather, it has been steadily declining. This factor, combined with the large share of seniors, is resulting in a very high dependency ratio. Mattawa's current dependency ratio of 57 is the highest in Nipissing District. It is interesting to note that the dependency ratio in Mattawa is the same as it was 20 years ago. The difference now however, is the dependent population is made up of more seniors and less children.

**Table 10: Age-Group Trend Summary: Mattawa and Nipissing District**

1986 - 2006	Nipissing District	Mattawa
<b>Children (0-14)</b>	<ul style="list-style-type: none"> <li>Children population peaked in 1991 - It has decreased 23.5% since then</li> <li>Population share decreased from 22% in 1986 to 16.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Children population has declined 40% since 1986</li> <li>Population share decreased from 22% in 1986 to 16.5% in 2006</li> </ul>
<b>Youth (15-24)</b>	<ul style="list-style-type: none"> <li>Between 1986 and 2001, the youth population decreased by 18%</li> <li>This declining trend has been reversed, with a 4.5% increase between 2001 and 2006</li> <li>Population share has decreased from 17% in 1986 to 13.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Youth population has declined approximately 41% between 1986 and 2006</li> <li>Population share has decreased from 16.5% in 1986 to 12% in 2006</li> </ul>
<b>Core Earners (25-64)</b>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 16% since 1986</li> <li>The 5-yr. period of decline in this age group (1996- 2001) has been reversed, with 3.5% growth between 2001 and 2006</li> <li>Its population share has increased from 50% in 1986 to 54% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Core wage-earning group has decreased 13% since 1986</li> <li>Its population share however, has increased from 47% in 1986 to 51.5% in 2006</li> </ul>
<b>Senior Citizens (65+)</b>	<ul style="list-style-type: none"> <li>Seniors population has increased approximately 56% over the reference period</li> <li>Population share of Senior Citizens increased from 11% in 1986 to 16% in 2006</li> <li>The seniors population became larger than the youth population between 1996-2001. Since that time, it has also grown to be the same size as the children population</li> </ul>	<ul style="list-style-type: none"> <li>Seniors population has increased approximately 9.5% over the reference period</li> <li>Population share of Senior Citizens increased from 14.5% in 1986 to 20% in 2006</li> <li>The seniors population became larger than the youth population between 1986-1991. Between 1996-2001, it then became larger than the children population</li> </ul>
<b>Dependency Ratio</b>	<ul style="list-style-type: none"> <li>1986 = 49; 2006 = 48. The ratio increased to 50 after 1986 and remained there until 2001, after which, it decreased to 48</li> </ul>	<ul style="list-style-type: none"> <li>1986 = 57; 2006 = 57. The ratio reached as high as 63 in 2001, but has decreased by 6 since then</li> </ul>

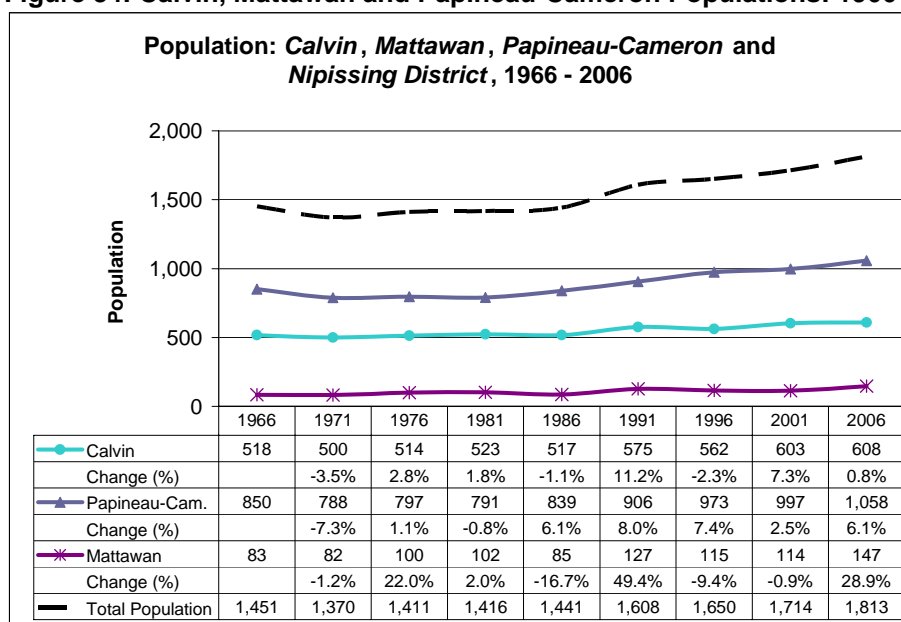
## Nipissing's Rural Municipalities

A cautionary note: As the analysis moves into the rural municipalities, the populations become smaller and population variance is more susceptible to change and the effects of census, random rounding. As a relatively small change in the number of people can produce a relatively large change in the percentage of people, caution is needed when making comparisons to other municipalities and populations – this also becomes more significant when analyzing subpopulations, such as with the general age-groups.

### V) Calvin, Mattawan and Papineau-Cameron (Townships): Rural Municipalities; East Nipissing Planning Area

For the purposes of official planning, *Calvin, Mattawan* and *Papineau-Cameron* form the *East Nipissing Planning Area* and thus will be shown together for the purpose of this analysis (Note: before joining in 1992, Papineau was a separate Township and Cameron was a Development Area). These rural Townships encircle Mattawa (see map on page 23) and have a combined population of approximately 1800 people. As the following chart shows, their populations have been growing steadily since 1986:

**Figure 34: Calvin, Mattawan and Papineau-Cameron Populations: 1966 - 2006**



Source (1971-2006): *Statistics Canada, Censuses 1971 - 2006*. Source (1966): *Dominion Bureau of Statistics, Census of Canada 1966*. Note: prior to 1992, Cameron and Papineau were separate Townships – their populations have been added together in the above chart.

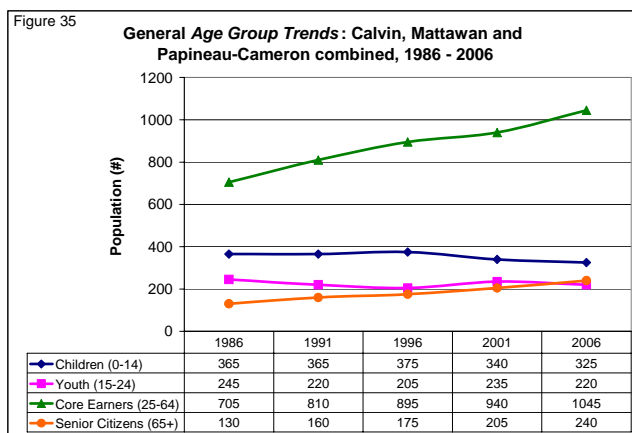
**Table 11: East Nipissing Planning Area (total population, above), Population Share of Nipissing District**

Year	1966	1971	1976	1981	1986	1991	1996	2001	2006
Pop. Share	2.0%	1.7%	1.7%	1.8%	1.8%	1.9%	1.9%	2.1%	2.1%

For the purpose of analyzing the general age-groups of these Townships, their populations have been combined. This not only aligns with the East Nipissing planning area, it helps to reduce the small-population effects mentioned above.

As noted on the following chart, their age-group trends are consistent with the Districts and many of the other municipalities, i.e., an increasing number of core wage-earners and senior citizens, and a decreasing number of children and youth.

Regarding the *seniors* population, these townships have a relatively smaller share than the District's average – 13% of their population is seniors vs. 16% for Nipissing District.



In absolute terms however, the rate of increase of seniors is significant, with this age-group having nearly doubled over the last 20-years. It can also be noted from the chart that the seniors population has recently become larger than the youth population – a phenomena that has been shown in this report, to be occurring throughout the District, although at different times.

The *children* and *youth* age-groups within the East Nipissing Planning

Area are following the declining trend of the District, although at a slower rate. Regarding the *wage-earning* age-group, the large share of this age-group relative to the childrens and seniors populations, is producing a low dependency ratio of 45 relative to Nipissing District. Below is a comparative summary of these age-group trends for the East Nipissing Planning Area (Calvin, Mattawan and Papineau-Cameron) and Nipissing District:

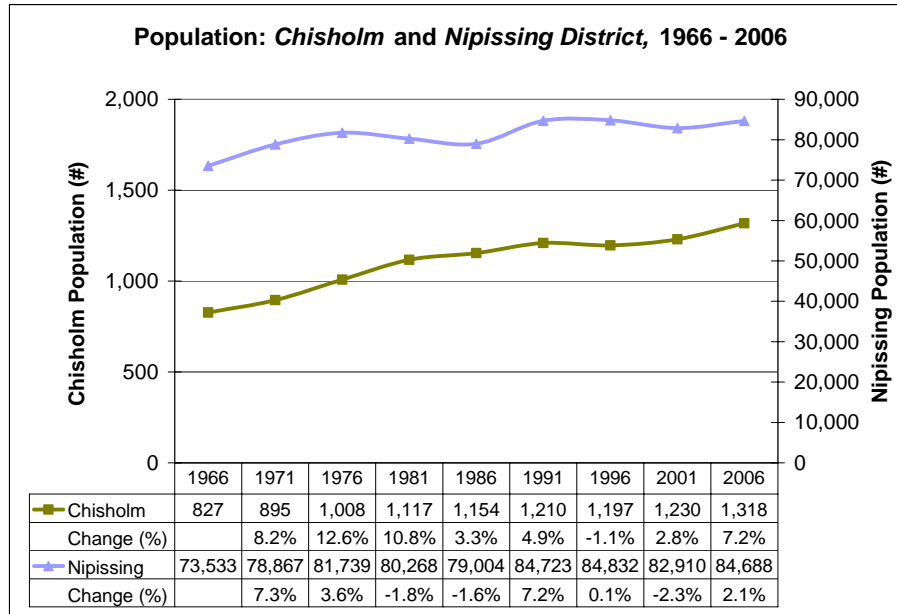
**Table 12: Age-Group Trend Summary: Calvin, Mattawan and Papineau-Cameron and Nipissing District**

1986 - 2006	Nipissing District	East Nipissing Planning Area
<b>Children (0-14)</b>	<ul style="list-style-type: none"> <li>Children population peaked in 1991 - It has decreased 23.5% since then</li> <li>Population share decreased from 22% in 1986 to 16.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Children population peaked in 1996 – it has declined 13.5% since then</li> <li>Population share decreased from 25% in 1986 to 18% in 2006</li> </ul>
<b>Youth (15-24)</b>	<ul style="list-style-type: none"> <li>Between 1986 and 2001, the youth population decreased by 18%</li> <li>This declining trend has been reversed, with a 4.5% increase between 2001 and 2006</li> <li>Population share has decreased from 17% in 1986 to 13.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Between 1986 and 1996, the youth population decreased by 16.5%</li> <li>It then had a period of growth of 14.5% (1996-2001) and since 2001, has decreased 6.5%</li> <li>Population share has decreased from 17% in 1986 to 12% in 2006</li> </ul>
<b>Core Earners (25-64)</b>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 16% since 1986</li> <li>The 5-yr. period of decline in this age group (1996- 2001) has been reversed, with 3.5% growth between 2001 and 2006</li> <li>Its population share has increased from 50% in 1986 to 54% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 48% since 1986</li> <li>Its population share has increased from 49% in 1986 to 57% in 2006</li> </ul>
<b>Senior Citizens (65+)</b>	<ul style="list-style-type: none"> <li>Seniors population has increased approximately 56% over the reference period</li> <li>Population share of Senior Citizens increased from 11% in 1986 to 16% in 2006</li> <li>The seniors population became larger than the youth population between 1996-2001. Since that time, it has also grown to be the same size as the children population</li> </ul>	<ul style="list-style-type: none"> <li>Seniors population has increased approximately 84.5% over the reference period</li> <li>Population share of Senior Citizens increased from 9% in 1986 to 13% in 2006</li> <li>The seniors population became larger than the youth population between 2001-2006. It remains smaller than the children population</li> </ul>
<b>Dependency Ratio</b>	<ul style="list-style-type: none"> <li>1986 = 49; 2006 = 48. The ratio increased to 50 after 1986 and remained there until 2001, after which, it decreased to 48</li> </ul>	<ul style="list-style-type: none"> <li>1986 = 52; 2006 = 45. The ratio has been decreasing since 1986.</li> </ul>

## VI) Chisholm (Township): Rural Municipality

Chisholm's present population is approximately 1,300 people and as shown on the following chart, it has experienced steady growth during the past 40 years. Chisholm's population trend is similar to that of East Ferris and Bonfield (page 41) which suggests that its close proximity to these townships (they share borders) results in similar population dynamics:

**Figure 36: Chisholm and Nipissing District Populations: 1966 - 2006**

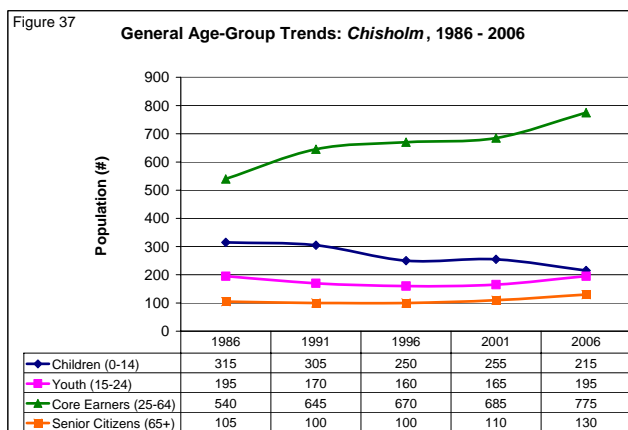


Source (1971-2006): Statistics Canada, Censuses 1971 - 2006. Source (1966): Dominion Bureau of Statistics, Census of Canada 1966.

**Table 13: Chisholm, Population Share of Nipissing District**

Year	1966	1971	1976	1981	1986	1991	1996	2001	2006
Pop. Share	1.1%	1.1%	1.2%	1.4%	1.5%	1.4%	1.4%	1.5%	1.6%

Although Chisholm is not included in the North Bay CA, over one-third of its labour force works in North Bay, according to the 2001 commuting flows (Statistics Canada). Thus similar to the East Ferris and Bonfield Townships, Chisholm is integrated with North Bay to some degree, through its labour force.



Within Chisholm's age-group trends however, there are notable differences that distinguish it from Nipissing District and other municipalities. Chisholm's 13% spike in the core wage-earning group since 2001 has led to population growth of 7% which is the highest in Nipissing District, over the same period.

Additionally, Chisholm has one of the lowest population-shares of seniors in the District as well as a small number of children. When these demographic factors are combined with the relatively large group of wage-earners, it results in the lowest dependency ratio in Nipissing District. Other notable trends include a significant lag in the increasing seniors population relative to the rest of the District, and a sharp increase in the youth population (its 15%, per-capita share of youth is the same as North Bay and is the highest in Nipissing District). Below is a comparative summary of these age-group trends for Chisholm and Nipissing District:

**Table 14: Age-Group Trend Summary: Chisholm and Nipissing District**

1986 - 2006	Nipissing District	Chisholm
<b>Children (0-14)</b>	<ul style="list-style-type: none"> <li>Children population peaked in 1991 - It has decreased 23.5% since then</li> <li>Population share decreased from 22% in 1986 to 16.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>The children population has been declining since 1986 – it has declined 32% since then</li> <li>Population share decreased from 27% in 1986 to 16.5% in 2006</li> </ul>
<b>Youth (15-24)</b>	<ul style="list-style-type: none"> <li>Between 1986 and 2001, the youth population decreased by 18%</li> <li>This declining trend has been reversed, with a 4.5% increase between 2001 and 2006</li> <li>Population share has decreased from 17% in 1986 to 13.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Between 1986 and 1996, the youth population decreased by 18%</li> <li>It has been growing since then, increasing by 22%. In absolute terms, the youth population is back to where it was 20 years ago.</li> <li>Population share has decreased from 17% in 1986 to 15% in 2006</li> </ul>
<b>Core Earners (25-64)</b>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 16% since 1986</li> <li>The 5-yr. period of decline in this age group (1996- 2001) has been reversed, with 3.5% growth between 2001 and 2006</li> <li>Its population share has increased from 50% in 1986 to 54% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 43.5% since 1986</li> <li>Its population share has increased from 46.5% in 1986 to 59% in 2006</li> </ul>
<b>Senior Citizens (65+)</b>	<ul style="list-style-type: none"> <li>Seniors population has increased approximately 56% over the reference period</li> <li>Population share of Senior Citizens increased from 11% in 1986 to 16% in 2006</li> <li>The seniors population became larger than the youth population between 1996-2001. Since that time, it has also grown to be the same size as the children population</li> </ul>	<ul style="list-style-type: none"> <li>Seniors population generally remained unchanged between 1986 – 1996. It has increased 30% since then</li> <li>Population share of Senior Citizens increased from 9% in 1986 to 10% in 2006</li> <li>The seniors population remains smaller than both the youth and children populations</li> </ul>
<b>Dependency Ratio</b>	<ul style="list-style-type: none"> <li>1986 = 49; 2006 = 48. The ratio increased to 50 after 1986 and remained there until 2001, after which, it decreased to 48</li> </ul>	<ul style="list-style-type: none"> <li>1986 = 57; 2006 = 36. The ratio has been decreasing since 1986.</li> </ul>

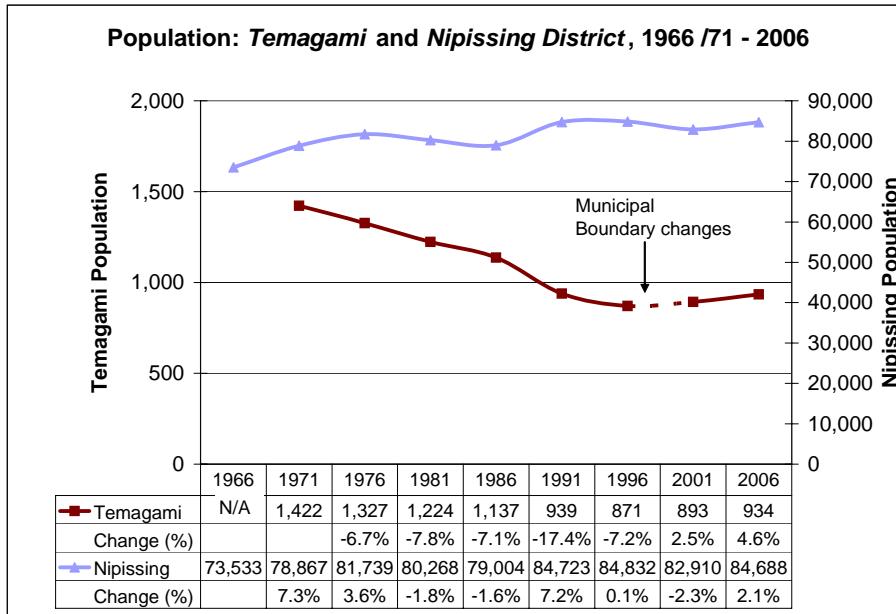
## VII) Temagami (Municipality): Rural Municipality

Temagami is the most rural municipality in Nipissing District, along with South Algonquin (covered next). Temagami borders Sudbury District to the West and Timiskaming District to the North, and is otherwise surrounded by the unorganized area (TWOMO) of Nipissing North (see map on page 23).

Note: In 1998, the town of Temagami underwent municipal restructuring which included the expanding of its boundaries to include areas of Nipissing, Unorganized North (primarily Marten River and areas of Lake Temagami). Therefore direct population comparisons between 1996 and 2001 – particularly between subpopulations such as the general age-groups – can not be made accurately without more information and custom data.

Temagami's current population is approximately 930 people and it appears to have its first signs of 'real' growth after a 30-year period of decline:

**Figure 38: Temagami and Nipissing District Populations: 1966 /71 - 2006**

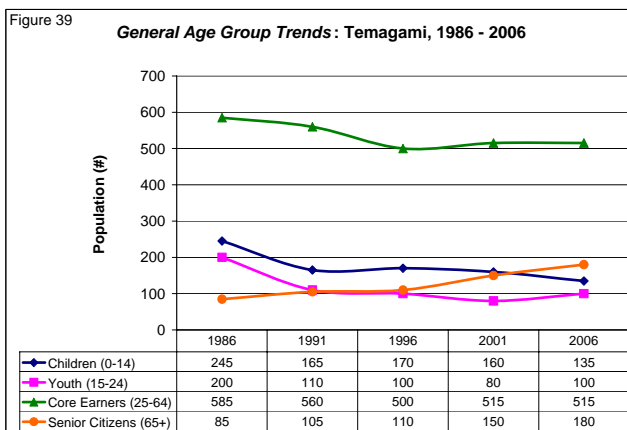


Source (1971-2006): *Statistics Canada, Censuses 1971 - 2006*. **Notes:** 1) Temagami was incorporated in 1967. 2) The population increase between 1996 and 2001 is the result of municipal re-organization and boundary changes – the population change during this period, when adjusted for the geographical boundary changes, was -13% (Statistics Canada).

**Table 15: Temagami, Population Share of Nipissing District**

Year	1971	1976	1981	1986	1991	1996	2001	2006
Pop. Share	1.8%	1.6%	1.5%	1.4%	1.1%	1.0%	1.1%	1.1%

Similar to Mattawa, Temagami's declining population is indicative of resource-dependent communities of the past. The loss of the mining and forestry industries, combined with the elimination of other sectors (such as the Temagami Lands & Forests, Government Offices) largely explains this population movement. (**Note:** Temagami's population increases more than four-times during the summer as it has many Islands and cottages on Lake Temagami – most of these are not primary residences however and this population is not enumerated on census day).



The chart on the left indicates that unlike many of Nipissing's other municipalities, Temagami's recent population growth has not occurred in the core wage-earning group but rather, in the *senior citizen* and *youth* age-groups:

Similar to the District's other municipalities, Temagami is experiencing the ageing trend but at a much greater rate.

The 20% increase in senior citizens since 2001, is the second-highest in Nipissing District over the same period (Nipissing First Nation had the highest increase –see page 59). Additionally, the number of seniors in Temagami has now doubled since 1986 and the per-capita share of 19.5% is one of the highest in Nipissing District. It can also be noted that Temagami has a median age of 48 years (Statistics Canada) – in otherwords, almost half of its population is of the pre-retirement and senior citizen age. This represents one of the oldest populations within Nipissing’s municipalities and reinforces the need to plan for these changing demographics.

Temagami’s declining *children* population is following the District trend, although the periods of decline tend to be rather steep as opposed to gradual. This can be noted by the period following 1996 when there was a 33% reduction in the children’s age group, and again following 2001 where there has been a 15.5% reduction. After seeing its youth population decrease by half, Temagami has experienced a 25% increase since 2001.

Since 1996, the core *wage-earning group* has leveled off and is staying approximately the same size. The slow growth rate of this age-group combined with the increase in the number of seniors, is resulting in a dependency ratio of 51 which is higher than the District’s ratio of 48. As a general note, both Temagami and South Algonquin (covered next) have relatively large per-capita shares of senior citizens and small per-capita shares of children and youth, in comparison to Nipissing District (see chart on page 33). This appears to be a defining characteristic reflective of these outer-lying rural municipalities. Below is a comparative summary of these age-group trends for Temagami and Nipissing District:

**Table 16: Age-Group Trend Summary: Temagami and Nipissing District**

1986 - 2006	Nipissing District	Temagami
<b>Children (0-14)</b>	<ul style="list-style-type: none"> <li>Children population peaked in 1991 - It has decreased 23.5% since then</li> <li>Population share decreased from 22% in 1986 to 16.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>The children population has decreased 45% since 1986</li> <li>Population share decreased from 22% in 1986 to 14.5% in 2006</li> </ul>
<b>Youth (15-24)</b>	<ul style="list-style-type: none"> <li>Between 1986 and 2001, the youth population decreased by 18%</li> <li>This declining trend has been reversed, with a 4.5% increase between 2001 and 2006</li> <li>Population share has decreased from 17% in 1986 to 13.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Between 1986 and 2001, the youth population decreased by 60%</li> <li>This declining trend has been reversed, with a 25% increase between 2001 and 2006</li> <li>Population share has decreased from 18% in 1986 to 11% in 2006</li> </ul>
<b>Core Earners (25-64)</b>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 16% since 1986</li> <li>The 5-yr. period of decline in this age group (1996- 2001) has been reversed, with 3.5% growth between 2001 and 2006</li> <li>Its population share has increased from 50% in 1986 to 54% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Core wage-earning group has decreased 12% since 1986</li> <li>After a 10-year decline between 1986-1996, this age group is now undergoing slow growth.</li> <li>Its population share has increased from 52.5% in 1986 to 55.5% in 2006</li> </ul>
<b>Senior Citizens (65+)</b>	<ul style="list-style-type: none"> <li>Seniors population has increased approximately 56% over the reference period</li> <li>Population share of Senior Citizens increased from 11% in 1986 to 16% in 2006</li> <li>The seniors population became larger than the youth population between 1996-2001. Since that time, it has also grown to be the same size as the children population</li> </ul>	<ul style="list-style-type: none"> <li>Seniors population has doubled over the reference period</li> <li>Population share of Senior Citizens increased from 7.5% in 1986 to 19.5% in 2006</li> <li>The seniors population became larger than the youth population between 1991-1996. It is now larger than each of the youth and children populations</li> </ul>
<b>Dependency Ratio</b>	<ul style="list-style-type: none"> <li>1986 = 49; 2006 = 48. The ratio increased to 50 after 1986 and remained there until 2001, after which, it decreased to 48</li> </ul>	<ul style="list-style-type: none"> <li>1986 = 42; 2006 = 51. The ratio reached a low of 40 in 1991 and then increased to 52 by 2001. It has since decreased by 1</li> </ul>

## VIII) South Algonquin (Township): Rural Municipality

South Algonquin was formed in 1998 through the amalgamation of *Airy* (a former Township and census subdivision) and the annexed areas of Nipissing, Unorganized South - notably *Madawaska* and *Murchison*. Along with Temagami (above), it holds the title of being the most rural municipality in Nipissing District. South Algonquin shares its Northern border with Nipissing, Unorganized South (most of which is Algonquin Park). To the South it borders Hastings County, and to the West and East respectively, Haliburton and Renfrew Counties.

From an employment perspective, South Algonquin has little integration with the other municipalities in Nipissing District. Based on 2001 commuting workflows, the majority of South Algonquin's labour force works within the township itself, with some commuting to Huntsville and Greater Sudbury.

As South Algonquin has only been in existence for two census periods (2001 & 2006), analyzing the historic population trends for its equivalent geographical boundaries is not possible without advanced statistical tools and data (although historical data is available for *Airy*, it only accounted for approximately 60% of South Algonquin's population, upon municipal formation in 1998). The table below summarizes the population and age-group changes of South Algonquin since 2001:

**Table 17: South Algonquin, Population and General Age-Group Summary**

	2001	2006	Change (%)
Population	1270	1250	-1.5%
Children (0-14)	195	135	-31.0 %
Youth (15-24)	125	135	8.0%
Core Earners (25-64)	700	700	0.0%
Senior Citizens (65+)	250	280	12.0%
Dependency Ratio	54	50	4

Source: Statistics Canada, Censuses 2001 & 2006

The table reveals that since 2001, South Algonquin is undergoing trends similar to some of the District's other municipalities – its age group-trends in particular are very similar to its rural counterpart, Temagami. From a housing perspective, South Algonquin also has an ageing population to consider, although at a more pronounced rate than many of the other municipalities. Presently the Township has the highest per-capita share of seniors in Nipissing District (22.5%) and with a median age of 49.5 years, it also has the oldest population. South Algonquin is also the only municipality in the District, where the number of seniors is larger than both the children & youth populations combined.

Similar to Temagami, South Algonquin's core *wage-earning group* has remained unchanged and this factor, combined with the growing number of senior citizens, results in a dependency ratio of 50, or approximately 1 dependent person for every 2 supportive people in the labour force. It's interesting to note however that despite the above, South Algonquin's dependency ratio actually decreased since 2001. This is due to the 31% decrease in the childrens population (which is part of the numerator in the dependency ratio - see appendix) which more than offset the increase in the number of seniors. Similar to Temagami, it can be generally noted that South Algonquin has a relatively large per-capita share of seniors and a small per-capita share of children and youth, in comparison to Nipissing District (see chart on page 33 and table on next page).

Below is a comparative summary of the age-group trends for South Algonquin and Nipissing District, between 2001 – 2006:

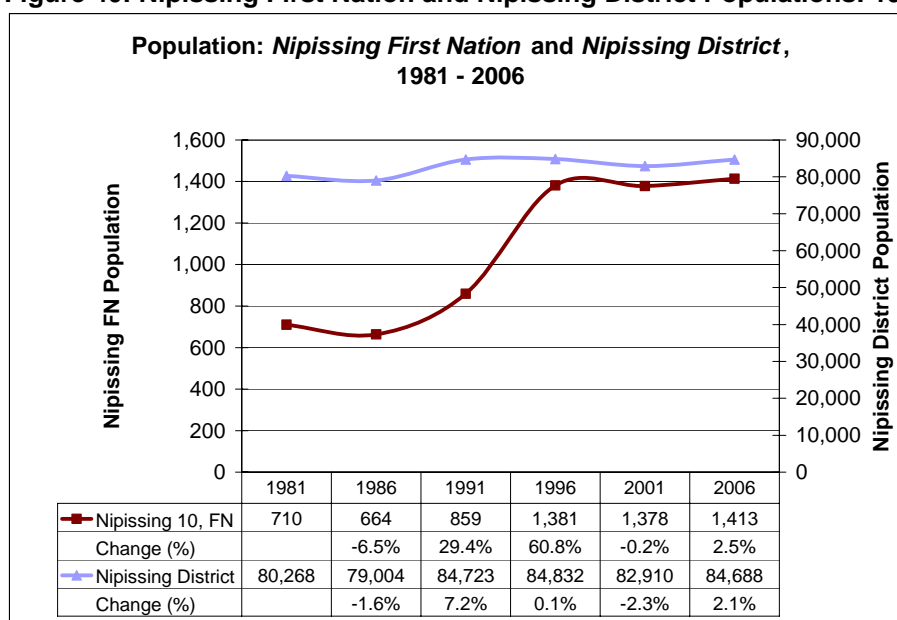
**Table 18: Age-Group Trend Summary: South Algonquin and Nipissing District**

2001 - 2006	Nipissing District	South Algonquin
<b>Children (0-14)</b>	<ul style="list-style-type: none"> <li>The children population has decreased 10% since 2001</li> <li>Population share decreased from 18.5% in 2001 to 16.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>The children population has decreased 31% since 2001</li> <li>Population share decreased from 15.5% in 2001 to 11% in 2006</li> </ul>
<b>Youth (15-24)</b>	<ul style="list-style-type: none"> <li>Since 2001, the youth population increased 4.5%</li> <li>Between 2001 – 2006, the population share has remained unchanged at 13.5%</li> </ul>	<ul style="list-style-type: none"> <li>Since 2001, the youth population increased 8%</li> <li>The population share has increased from 10% in 2001 to 11% in 2006</li> </ul>
<b>Core Earners (25-64)</b>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 3.5% since 2001</li> <li>Its population share has increased from 53% in 2001 to 54% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Core wage-earning group is the same size as it was in 2001</li> <li>Its population share however, has increased from 55% in 2001 to 56% in 2006</li> </ul>
<b>Senior Citizens (65+)</b>	<ul style="list-style-type: none"> <li>Seniors population has increased 10.5% since 2001</li> <li>Population share of Senior Citizens increased from 14.5% in 2001 to 16% in 2006</li> <li>The seniors population is currently larger than the youth population and is the same size as the children population</li> </ul>	<ul style="list-style-type: none"> <li>Seniors population has increased 12% since 2001</li> <li>Population share of Senior Citizens increased from 19.5% in 2001 to 22.5% in 2006</li> <li>The seniors population is now larger than both the children &amp; youth populations, combined</li> </ul>
<b>Dependency Ratio</b>	<ul style="list-style-type: none"> <li>2001 = 50; 2006 = 48.</li> </ul>	<ul style="list-style-type: none"> <li>2001= 54; 2006 = 50</li> </ul>

## IX) Nipissing First Nation: Reserve & North Bay CA

The following chart shows the population trend of *Nipissing First Nation*, since 1981 (Note: although on-reserve housing is a federal responsibility and is not within the scope of this study, the off-reserve housing needs are being considered).

**Figure 40: Nipissing First Nation and Nipissing District Populations: 1981 - 2006**



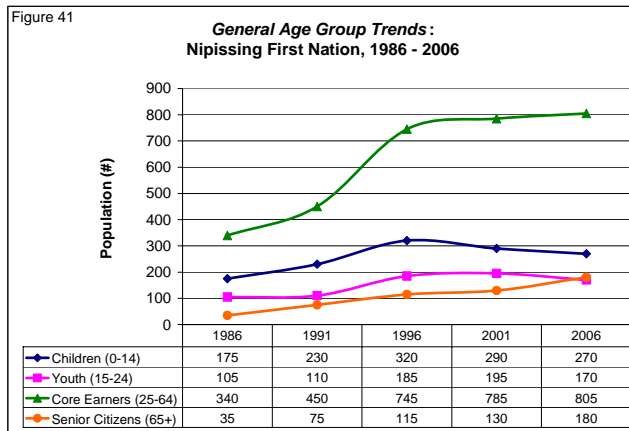
Source (1981-2006): *Statistics Canada, Censuses 1981 - 2006*. Note: For comparability reasons, the above analysis only goes back to 1981 as prior to this, there was just one category of “Indian reserves” in Nipissing District.

**Table 19: Nipissing First Nation, Population Share of Nipissing District**

Year	1981	1986	1991	1996	2001	2006
Pop. Share	0.9%	0.8%	1.0%	1.6%	1.7%	1.7%

Nipissing First Nation's present population is approximately 1,400 people and its population trend since 1996, has been similar to that of the District – the 2.5% growth since 2001 is comparable to the District's growth rate of 2.1%. In the 10 years prior to 1996 however, the First Nation experienced explosive growth which saw the doubling of its population. While some of this growth may be explained through the components of population change (natural increase and net migration) and other factors, most of it can likely be attributed to legislative changes. In 1985, there was an amendment to the *Indian Act* through Bill C-31 which removed a number of discriminatory provisions from the Act and restored status and membership rights - by 1995 (10 years after the passing of Bill C-31) Canada's *Registered Indian* population had increased 61.5%.<sup>28</sup> Other reports indicate that additional factors also contributed to this period of high population growth amongst First Nation communities, including *increased aboriginal awareness* and *ethnic mobility*.<sup>29</sup>

In making age-group comparisons it should be noted that the population dynamics and migration patterns of First Nations citizens can vary significantly from those of the non-aboriginal population. Factors such as aboriginal identity, culture, legal status, benefits and services (Norris & Clatworthy, 2003), play important roles in the decision to move. Having said that, Nipissing First Nation is part of the North Bay CA which implies a strong level of integration with the city through the labour force. Thus to some extent, there is linkage between the First Nation's population and other communities.



From 1996 onwards, Nipissing First Nation's age-group trends are similar to the District's, but prior to this point, they differ significantly due to the strong growth across all the age-groups. One of the most notable differences is in the growth rate of the seniors population – in absolute terms, the *seniors* population has quintupled in the past 20 years. Although the current share of the reserve's senior citizens (12.5%) is relatively small compared to the

District (16%), it has doubled since 1986 when it was 5.5%. The growth rate in this age-group is the highest in Nipissing District, having increased 38% since 2001.

28. Furi, M. and Wherrett, J. 2003. *Indian Status and Band Membership Issues*; Parliamentary Research Branch (PRB) of the Library of Parliament, Political and Social Affairs Division. Feb. 1996, revised Feb. 2003.

29. Newhouse, D. and Peters, E. 2003. *Not Strangers in These Parts, Urban Aboriginal Peoples*; Policy Research Initiative. 2003. *Increased awareness* in this context refers to people being more inclined to self-report their Aboriginal identity, due to positive, heightened Aboriginal awareness by the public through particular events or media coverage. *Ethnic mobility* describes the phenomenon by which individuals and families experience changes in their ethnic affiliation, either through the families themselves (intergenerational) or through time (intragenerational).

After steady growth in the *children* and *youth* populations leading up to 1996, these age-groups have been declining, similar to the trends of some of the municipalities noted earlier. While Nipissing First Nation's per-capita share of children is currently larger than the District's (19% and 16.5% respectively) its share of youth is actually smaller (12% and 13.5% respectively). It is interesting to note that after 15 years of growth, Nipissing First Nation's youth population is starting to decline – this is opposite to the District's trend where after 15 years of decline, the youth population is growing.

During the high-growth period of 1986 – 1996, Nipissing First Nation's core wage-earning group averaged 12% annual growth and its population more than doubled. Based on the notion from the previous page, presumably this occurred when people moved back /to the reserve after receiving their registered status under the new legislation.<sup>30</sup> Despite the huge growth in this age-group, the reserve's dependency ratio has only decreased by 1 over a 20-year period (see table below). This is because the dependent population (children + seniors) has also grown by approximately the same amount. Below is a comparative summary of these age-group trends for Nipissing First Nation and Nipissing District:

**Table 20: Age-Group Trend Summary: Nipissing First Nation and Nipissing District**

1986 - 2006	Nipissing District	Nipissing First Nation
<b>Children (0-14)</b>	<ul style="list-style-type: none"> <li>Children population peaked in 1991 - It has decreased 23.5% since then</li> <li>Population share decreased from 22% in 1986 to 16.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>The children population peaked in 1996 – it has decreased 15.5% since then</li> <li>Population share decreased from 26.5% in 1986 to 19% in 2006</li> </ul>
<b>Youth (15-24)</b>	<ul style="list-style-type: none"> <li>Between 1986 and 2001, the youth population decreased by 18%</li> <li>This declining trend has recently been reversed, with a 4.5% increase between 2001 and 2006</li> <li>Population share has decreased from 17% in 1986 to 13.5% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Between 1986 and 2001, the youth population increased by 62%</li> <li>This growth trend has recently been reversed, with a 13% decrease between 2001 and 2006</li> <li>Population share has decreased from 16% in 1986 to 12% in 2006</li> </ul>
<b>Core Earners (25-64)</b>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 16% since 1986</li> <li>The 5-yr. period of decline in this age group (1996- 2001) has been reversed, with 3.5% growth between 2001 and 2006</li> <li>Its population share has increased from 50% in 1986 to 54% in 2006</li> </ul>	<ul style="list-style-type: none"> <li>Core wage-earning group has increased 137% since 1986</li> <li>The largest increase took place between 1991-1996, when this age group grew by 65.5%</li> <li>Its population share has increased from 52% in 1986 to 56.5% in 2006</li> </ul>
<b>Senior Citizens (65+)</b>	<ul style="list-style-type: none"> <li>Seniors population has increased approximately 56% over the reference period</li> <li>Population share of Senior Citizens increased from 11% in 1986 to 16% in 2006</li> <li>The seniors population became larger than the youth population between 1996-2001. Since that time, it has also grown to be the same size as the children population</li> </ul>	<ul style="list-style-type: none"> <li>Seniors population has quintupled over the reference period (414% increase)</li> <li>Population share of Senior Citizens increased from 5.5% in 1986 to 12.5% in 2006</li> <li>Since 2001, the seniors population has become larger than the youth population</li> </ul>
<b>Dependency Ratio</b>	<ul style="list-style-type: none"> <li>1986 = 49; 2006 = 48. The ratio increased to 50 after 1986 and remained there until 2001, after which, it decreased to 48</li> </ul>	<ul style="list-style-type: none"> <li>1986 = 47; 2006 = 46. The ratio reached a high of 54 in 1991 and then decreased to 43 by 2001. It has since increased by 3</li> </ul>

30. Bill C-31 restored the status and membership rights for many people who had lost them under the previous Indian Act (such as women who had lost status through marriage) and it also removed discriminatory measures (such as enfranchisement). Other research suggests that the percentage of change in the Registered Indian status due to Bill C-31 is slowing, and is returning to the pre-1985 legislative amendment level.

IX.i) *Nipissing District's Aboriginal Population*<sup>31</sup>

As mentioned earlier, on-reserve housing is a federal responsibility and is not within the scope of this study. However, in considering the off-reserve housing needs which is within the scope, the District's broader Aboriginal population needs to be considered. Nipissing First Nation's population (described above) refers to the enumerated population of the Reserve, which for statistical purposes, is a type of census subdivision that is affiliated with First Nations or Indian Bands. This population includes all the people living on the reserve on census day, including non-Aboriginal people (which numbered approximately 500 people or 35% of Nipissing First Nation's population in 2006 – see below). In considering "off-reserve" housing needs however, the District's broader Aboriginal population needs to be considered. The Aboriginal population of Canada is defined through three main groups: *North American Indian, Métis and Inuit* (First Nations people are generally regarded as being of *North American Indian* descent, and this Aboriginal population is further divided into two subsets: *Registered Indians* and *Non-Status Indians*.) People are identified as belonging to these Aboriginal subgroups through self-reporting on the census questionnaire.

**By the Numbers: Nipissing's Aboriginal population by area, 2006:**

	#	% pop.
North Bay	3205	6.0%
West Nipissing	1450	11.0%
Nipissing FN	900	63.5%
Mattawa	460	23.5%
Bonfield	270	13.5%
Pap.-Cam.	240	22.5%
South Algonquin	205	16.5%
East Ferris	160	4.0%
Calvin	105	17.5%
Nipissing North	105	6.0%
Temagami	85	9.0%
Chisholm	65	5.0%
Mattawan	45	30.0%
<b>Nipissing District</b>	<b>7,295</b>	<b>8.5%</b>
<b>Ontario</b>	<b>242,490</b>	<b>2.0%</b>

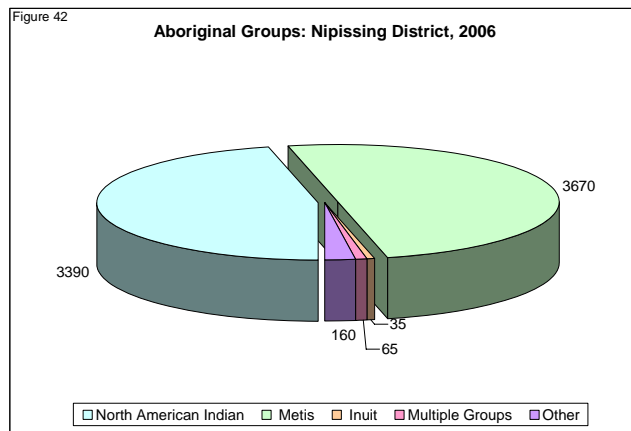
Source: Statistics Canada, 2006 census; Electronic Area Profile Cat. No. 94-578-XCB2006001

In 2006, Nipissing District's aboriginal identity population was 7,310 or 8.5% of the District's total population<sup>32</sup> - this represents a population increase of 19% (1,180 people) since 2001, which is far exceeding the growth of the District's non-Aboriginal population. The sidebar to the left shows that this population lives in communities throughout the District. Of this Aboriginal population, approximately 70% (5,115) live in North Bay, West Nipissing and Mattawa - only 12.5% (900) live on the Nipissing First Nation reserve (note: as pointed out by the Assembly of First Nations, Métis and Inuit do not have reserves so it is misleading to include these Aboriginal groups when making reference to reserves. With this in consideration, the above is viewed from the perspective of the "Aboriginal" population rather than the "off-reserve" population). The high concentration of Aboriginal people in the District's urban areas is following the national trend whereby "the Aboriginal population is becoming increasingly urban" (Statistics Canada, 2008).

becoming increasingly urban" (Statistics Canada, 2008).

31. *Temagami First Nation* (located on *Bear Island, Lake Temagami*) was one of the "incompletely enumerated reserves" for the last two census periods of 2006 & 2001 - thus its population is not included in Nipissing District's Aboriginal population for 2006 or 2001. The registered population of *Temagami First Nation* as at Dec. 2007 was 668 people (214 on-reserve, 430 off-reserve, and 24 on other reserves, crown land, etc. [INAC]). In 1996, the census population for *Bear Island* was 153.
32. "Aboriginal identity" refers to those persons who reported identifying with at least one Aboriginal origin group (North American Indian, Métis or Inuit). Also included are individuals who did not report an Aboriginal identity but did report themselves as a Registered or Treaty Indian, and/or Band or First Nation membership. Another similar form of aboriginal identification is through "Aboriginal origin" where persons report at least one Aboriginal group (above) to which their ancestors belong.

## ii) Aboriginal Groups: Nipissing District, 2006



The chart on the left shows that half of the District's Aboriginal population is *Métis* while just under half (46.5%) are *North American Indians* (First Nations). Very small percentages of the population are *Inuit* (0.5%) or are from *multiple Aboriginal groups* (1%). A small percentage of the District's Aboriginals identify themselves as being either a *Registered Indian* or *from a Reserve*, but not from one of the groups mentioned above (the "other" category, 2%). At the national

level, the *Métis* population is growing faster than the other Aboriginal groups and this is also occurring at the local level: since 2001, the District's *Métis* population has increased 25% vs. 13% for North American Indians /First Nations.

***First Nation communities want to serve their off-reserve and urban citizens, to assist them in acquiring and maintaining adequate housing wherever they live, and view this as a key element of transformative change.***

***Coordination and alignment is required to overcome the myriad of on and off reserve housing and infrastructure programs directed at First Nations by the federal, provincial and municipal levels of government. Current gaps have created devastating impacts on the health and well being of First Nation Citizens.***

Assembly of First Nations: *First Nations Housing Action Plan*, 2005.

It is evident from the above that there is a significantly larger proportion of First Nations people living off the reserve than on the reserve. With 900 (27.5%) First Nation Aboriginals living on the Nipissing 10 Reserve, that leaves 2,490 (73.5%) living elsewhere in the District (60% live in North Bay and 13.5% live in West Nipissing). This has significant implications for housing, especially in North Bay and West Nipissing where there is a large concentration of Aboriginal people living. Canada's aboriginal

population tends to be over-represented in low-income and core housing need (Statistics Canada, also see page 76), and there are many studies and reports that describe the housing challenges being faced by on-reserve and off-reserve, First Nation citizens. While on-reserve housing is largely controlled through the federal government, *local municipalities can play an active role in helping to improve the housing circumstances for first Nations Citizens.* The sentiments echoed by the Assembly of First Nations above, stress the importance of First Nation communities being involved with the housing needs of their off-reserve citizens. Municipalities such as North Bay and West Nipissing could play lead roles in assessing the housing needs of their Aboriginal population along with the District's First Nations, and coordinating housing programs that will best meet these needs – a recommendation has been made for further study in this area.

## iii) General Aboriginal Age Groups, 2006

Nipissing District's Aboriginal population is not only growing much faster than the non-aboriginal population, it is also much younger.

The table below reveals that the median age of the District's aboriginal population is 32 years vs. 42 years for the District. Also, 42% of the Aboriginal population is under the age of 24 years vs. just 30% for the District. On the older end, seniors represent a much smaller share of the Aboriginal population than they do for the District's population.

**General Age Groups: Nipissing's Aboriginal Population and the District, 2006:**

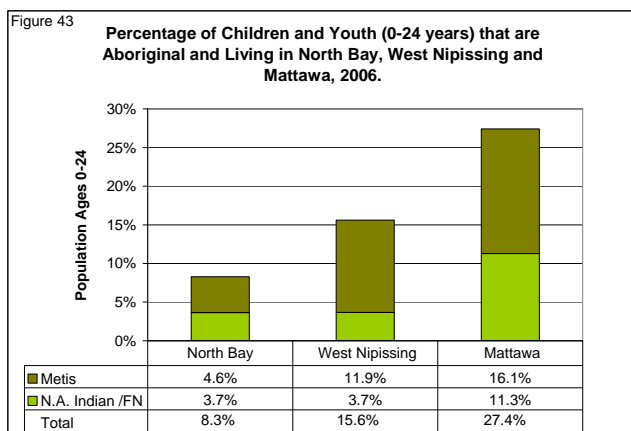
	<b>Nipissing's Aboriginals</b>	<b>Nipissing District</b>
<b>Children, 0-14</b>	<b>24.8%</b>	<b>16.3%</b>
<b>Youth, 15-24</b>	<b>17.2%</b>	<b>13.7%</b>
<b>Core wage earners, 25-64</b>	<b>51.4%</b>	<b>54.0%</b>
<b>Senior Citizens, 65 +</b>	<b>6.6%</b>	<b>16.0%</b>
<b>Median Age</b>	<b>32</b>	<b>42</b>

Source: Statistics Canada, census 2006;  
Aboriginal Population Profile, Cat. No.  
92-594-XWE.

Looking at the Aboriginal children and youth populations by the area in which they live, reveals that approximately 72% live in the Districts urban areas: North Bay (47.5%), West Nipissing (19%) and Mattawa (5.5%). A relatively small percentage actually live on Nipissing First Nation (11%) and the remaining Aboriginal children and youth are located in small numbers throughout

the District's other municipalities and areas. This high concentration of Aboriginal children and youth in urban centres is a reflection of the national trend. According to Statistics Canada, "in 2006, children and youth made up a particularly large share of the Aboriginal population in several urban areas that were home to a large number of Aboriginal people".

When the above 72% of the Aboriginal's children & youth population is further analyzed by municipality, it can be seen that they represent a significant percentage of the total children and youth populations in those areas. The chart shows that this ranges from 8% in North Bay to 27.5% in Mattawa.



This is a significant finding as it underscores the importance of not only acceptable housing for these young families, but for other community programs & services that are directed towards supporting their Aboriginal culture. The chart also shows the children & youth population by the percentage of their respective Aboriginal groups, i.e., *North American Indian* and *Métis*. This has further implications for housing and services, as these

Aboriginal groups have different access to different types of government and community, programs and services.

As the municipalities in the above chart develop their economic development and community plans, it will be important for them to consider this young and growing, Aboriginal population living within their communities. According to population projections released by Statistics Canada in 2005, *Aboriginal people could account for a growing share of the young adult population over the next decade.* These are the shapers of tomorrow but their needs of today first have to be met – and acceptable housing will be central to their development and progress.

## **X) Unorganized Areas: Nipissing North & South (TWOMO)**

The municipal restructuring that occurred in Nipissing District in 1998 / 1999 (i.e., West Nipissing, Temagami and South Algonquin), all involved annexed areas from TWOMO North or South. In addition to the restructurings, there have been geographical boundary changes to these areas in other years, making historical population trend analysis difficult. Furthermore, 2006 census data for Nipissing, Unorganized South has been suppressed and a population query has been sent to Statistics Canada.<sup>33</sup> For this reason, the populations of the TWOMOs are not being analyzed.

It should also be noted that as *unorganized areas*, TWOMOs do not have any formal municipal structure or services – therefore from a housing needs perspective, these areas were not included in the scope of this study. Where housing or socioeconomic data is being analyzed for the District and the data is available however, the Unorganized Areas will be included in the analysis.

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33. According to the 2006 census, the population for *Nipissing, Unorganized South* is 571. In 2001, the population was 51 which indicates a growth rate of 1,020%. However, there have not been any geographical boundary changes, annexations, etc. since 2001.

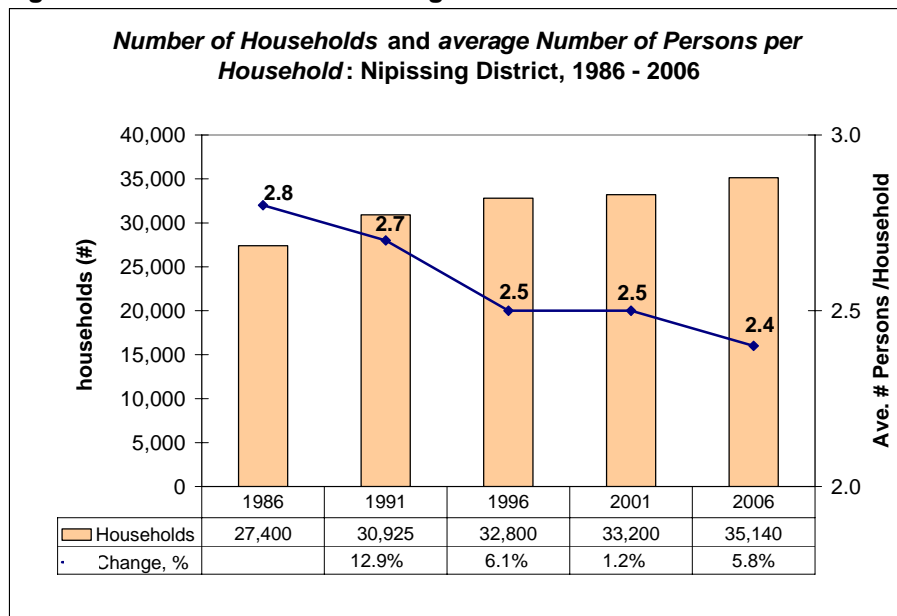
## 5.0 Household Trends: Nipissing District, 1986 - 2006

Significant household trends are underway which are impacting the present housing environment in Nipissing District and which, will continue to do so into the future. These are national trends but they need to be considered in the local context in order to provide insight into the current housing needs of Nipissing's citizens (note: the household trends that follow can also be found for each municipality, in the appendix).

### 5.1 Total number of Households and Average Household Size

Currently, there are approximately 35,000 households in Nipissing District. The chart below shows two significant household trends underway: *steady household growth* and *decreasing household size*:

**Figure 44: Households and Average Size: 1986 - 2006**



Source: Statistics Canada, censuses 1986 – 2006: *Selected Characteristics for Census Divisions, and census Subdivisions and Electronic Area Profile* (2006). **Notes:** 1) The above does not include “Band Housing” (see Nipissing First Nation in appendix, page 0) or “Collective Households” (commercial, institutional or communal). 2) Due to the random rounding procedure employed by Statistics Canada, not all the household numbers in this section will add up to the totals and percentages may not add up to 100. Also, minor differences will be encountered in corresponding totals (for example, number of households) where different data sources are being used.

During the past 20 years, the number of households in Nipissing District has increased by approximately 7,740 (28%), or on average, 387 households /yr. Referring back to the population chart on page 27, this correlates to a net population increase of approximately 5,700 people (7%) during the same period. While the number of households is reflective of the population (the largest increase in households above, occurred between 1986-2001 which was the Districts largest population-growth period) the change in the number of households is not a linear relationship to population change. For example, the chart indicates that between 1991 and 1996, the District gained an additional 1,855 households. The population change during this period however was only 110 people. Similarly, there was an increase of 410 households between 1996 and 2001, and yet Nipissing's population actually decreased by -1,920 people during this same period.

The steady growth in households is a trend that is occurring at the national level whereby, according to Statistics Canada, *the number of private households is growing faster than the population living in them*. One of the primary reasons for this phenomenon is noted on the same chart above: *households are becoming smaller* as more people are living alone, more families have no children at home and couples are generally having fewer children. Additionally, social trends such as increasing divorce rates –which can turn one household into two - are contributing to the increasing number of households (the number of divorced people in Nipissing District has tripled since 1986).

**By the Numbers: Average Household Size, 2006:**  
**Nipissing: 2.4 persons /household**  
**Ontario: 2.6 persons /household**  
**Canada 2.5 persons /household**  
 Source: Statistics Canada, 2006 census

The sidebar to the left indicates that Nipissing District's average household size is smaller than the provincial and national averages. In order to better understand where the differences in household size lie, as well as the overall implications of household size on supply and demand, it is necessary to look at the trends of household size in more detail:

## 5.2 Household Size: Nipissing District, 1986 - 2006

The previous chart indicates that the average household size in Nipissing District is 2.4 persons /household – down by 0.4 persons /household (or -14.3%) 20 years ago. This average is derived from the actual number of people living within the households which is shown on the chart below (the chart is showing the number of households by the number of people living in them, from 1986 – 2006). It is interesting to note from the

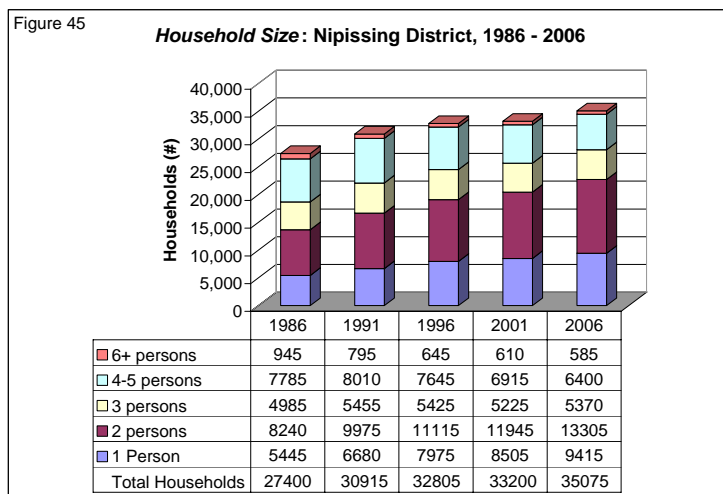


chart that in absolute terms, the reduction in household size has come more from the increase in 1 & 2 person households than it has from the decrease in 3+ person households. In other words, *the increasing number of smaller households is having more of an affect than the decreasing number of larger households*. This can be observed on the chart, which shows significant intercensal change in the number of 1 + 2 person households (the blue

and red parts of the graph) but much less change in the 3+ person households (other colors). During this 20-year period, the number of 1 & 2 person households in Nipissing District has increased by 9,035 households (66%), whereas the number of 3+ person households has decreased by just 1,360 households (-10%). Given that Nipissing's population increased by 7% over the same period, the growth of these households is by far, out-pacing the growth of the population living in them. This is reflective of the social trends mentioned earlier as these 1 & 2 person households are primarily comprised of *singles, couples without children and lone-parents with one child* (the next section will look specifically at *household types*).

It can also be noted that despite increases and decreases in number, 3-person households have basically held steady during this period. Since 1986, this group, which consists primarily of *couples with one child* and *lone parents with two children*, has had a net increase of 385 households (7.5%). After significantly increasing between 1986-1991, the number of 3-person households then decreased over the next 10 year period and since 2001, has increased 2.5%.

The 4+ -person households are mainly comprised of *couples with 2 or more children* and *lone-parents with three or more children*, although the later represents a relatively small number. Since 1986, the number of 4-person households has decreased by 1,745 (20%) which again, reflects the trends mentioned earlier and contributes to Nipissing District's decreasing household size.

**By the Numbers: Household Size as a % of total Households, 2006:**

	<u>Nipissing</u>	<u>Ontario</u>	<u>Canada</u>
6 persons	1.7%	3.5%	2.9%
4-5 persons	18.2%	23.8%	20.8%
3 persons	15.3%	16.6%	15.9%
2 persons	37.9%	31.8%	33.6%
1 person	<u>26.8%</u>	<u>24.3%</u>	<u>26.8%</u>
Total	100%	100%	100%

Source: Statistics Canada, 2006 census

In comparing household sizes with those of Ontario and Canada, it can be noted that the District's share of 1-person households is greater than Ontario's but is the same as Canada's. It is also evident that the District has a significantly larger share of 2-person households and a relatively smaller share of 3+-person households. This explains the smaller, average household size as noted earlier, i.e., *Nipissing District has a larger share of small households and a smaller share of large households.* This also has income implications, as these household sizes display certain income characteristics

- for example, single households are heavily represented in the low income group (see page 71 & 74).

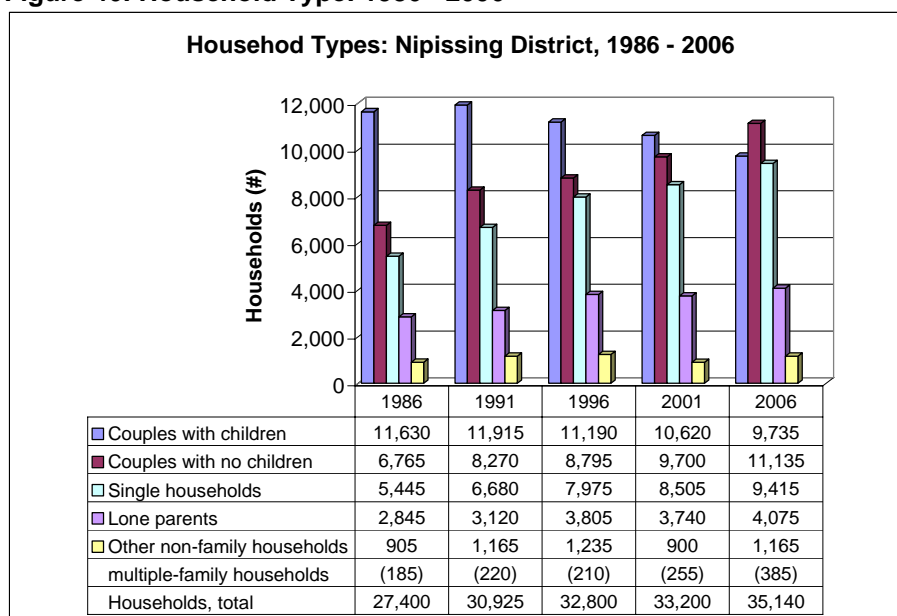
Household sizes are reflective of the current housing demand being experienced within the District. As approximately 65% of the District's households contain just 1 or 2 people, this explains the strong demand for 1 & 2-bedroom apartments presently being felt throughout the communities (depending on the composition of the 2-person household, 1 or 2 bedrooms would likely be required. Also, those with sufficient incomes may desire 2-bedrom apartments even if they only require one by occupancy standards). This reinforces the qualitative information gathered through community information sessions, which indicates that there is a severe shortage of 1 & 2 bedroom apartments in Nipissing District (this is covered in more detail under section VII – see page 141). This fact also helps to explain why 70 % of the people on the social housing waiting list (RGI & market) are waiting for 1 & 2 bedroom units. While there needs to be an emphasis on housing for this particular household size, it shouldn't detract from the fact that 3- bedroom units are also in demand. With 33% of the District's households containing between 3-5 persons, larger apartment units are still required.

While household size has general supply and demand implications, it is also beneficial to look at *household types* in order to gain further insight into housing trends and needs. As the size, composition and incomes of families largely determines their housing requirements and outcomes, this will reveal additional information that is useful for planning.

### 5.3 Household & Family Types: Nipissing District, 1986 – 2006

The chart below shows the household trends discussed earlier, but from the perspective of household type rather than size. These trends include the *decreasing number of couples with children* and the *increasing number of couples without children, singles and lone-parents*:

**Figure 46: Household Type: 1986 - 2006**



Source: Statistics Canada, censuses 1986 – 2006: Selected Characteristics for Census Divisions, and census Subdivisions and Electronic Area Profile (2006). Notes: 1) the above table combines the separate universes of households & families. Couples and lone-parents represent the family universe and they include multiple-family households (from the household universe). Thus the number of multiple-family households is subtracted from the total to avoid double-counting and to correspond to the actual number of households. 2) Between 1996 and 2001, there were changes made to the definition of a census family which included the inclusion of same-sex, common-law couples and different parameters for children and grandchildren. 3) For 2006, a “married” couple may be of opposite or same sex.

#### 5.3 i) Couples with Children

Couples with children are represented in the households of 3 or more persons discussed previously. During the past 20 years, this type of household has decreased by -1,895 (16.5%) or on average, -95 households /year. Currently, couples with children represent approximately 28% of Nipissing’s households, down from 42.5% in 1986. It can be noted from the chart that the number of couples with children in Nipissing District, is now smaller than the number of couples without children. This occurrence emphasizes the changes in family structure that are underway and the importance of considering these changes and their impacts, on the housing continuum and supply & demand. In terms of income, couples with children are generally under-represented in the low income group i.e., they are found in larger proportions in the upper-to- high income groups (see figure 47, page 71).

#### 5.3 ii) Couples without Children

During the past 20 years, households comprised of *couples without children* (2-person households) have increased by 4,370 (64.5%) or on average, 219 households /year.

Together with single households (below), this represents the fastest growing household segment in the District. Currently, these households represent approximately 31.5% of Nipissing's households, up from 24.5% in 1986.

### 5.3 iii) Single Households

Single households represent the 1-person households discussed earlier. Similar to *couples without children* above, the number of *single households* has increased significantly: during the past 20 years, these households have increased by 3,970 (73%) or on average, 199 households /year. Currently, single households represent approximately 27% of Nipissing's households, up from 20% in 1986. Nationally, single households are heavily represented in the low-income group (see page 71) and a relatively large number are in core housing need at both the national and local levels (CMHC, Canadian Housing Observer, 2006 and HiCO 2001 -see page 74). In Nipissing District, over one-third of these single households are on social assistance and they account for 65% of the District's social assistance caseload.<sup>34</sup> This essentially means that one of Nipissing's fastest growing household segments has the lowest average incomes and is most in need of affordable housing.

### 5.3 iv) Lone-parents

During the past 20 years, the number of lone-parent households (2+ - person households) has increased by 1,230 (43%) or on average, 62 households /year. Currently, lone-parents represent approximately 11.5% of Nipissing's households, up only slightly from 10.5% in 1986. It can be noted that 60% of these lone-parents have 1 child, 30% have 2 children and 10% have 3 or more children. Additionally, the majority of these households are lone-mothers (78.5%). With all the emphasis being on smaller households requiring 1 or 2 bedrooms, it is important to realize that 3-bedroom apartments are still required for some of these lone-parent families. With approximately 1,625 (40%) of these households having 2 or more children, some 3-bedroom apartments are needed (depending on the age of the children) to meet the *suitability* housing standard. From Figure 47 on page 71, it can be noted that lone-parents are mainly represented in the low-middle income groups at the national level. In Nipissing District, approximately 24% of these lone-parent households are social assistance recipients, and they account for 18% of the District's social assistance caseload.<sup>35</sup>

### 5.3 v) Other, Non-family Households

Other, non-family households include those who share housing, but who, do not constitute a family. The number of these households grew steadily until 1996 at which point they decreased significantly. Since 2001, the number of non-family households has increased 30%. The overall net increase during the past 20 years has been 260 households (28.5%) or on average, 13 /year. Currently these households represent a relatively small number of households in Nipissing District (3.5%).

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34. As at June, 2006 – the time of the census – there were approximately 3,467 single households on social assistance (963 on OW and 2504 on ODSP). The total caseload was 5,365.

35. As at June, 2006 – the time of the census – there were approximately 976 lone-parents on social assistance (627 on OW and 349 on ODSP).

### 5.3 vi) Multiple- family households

Multiple- family households are those where two or more families are occupying the same household. From the previous chart, it can be noted that apart from a slight dip between 1991 – 1996, this household type has steadily increased - since 1986, it has increased by 200 households, or on average, 10 /year. Currently these households represent a relatively small number of the households in Nipissing District (1.0%). **Note:** in figure 46 on page 68, **couples with or without children and lone-parent families, include multiple-family households** (the number of multiple-family households is not broken down by family type). Thus the number of multiple-families has been subtracted from the total so it corresponds to the total number of households. As an example in 2006, the total number of families living in households was 24,945 (couples without children + couples with children + lone-parents) and this includes 385 households which have multiple-families living in them (in Nipissing District, these multiple families appear to be two-family households).

#### 5.3.2) Family & Household Types: Nipissing, Ontario and Canada, 2006

The table below compares the family and household types of Nipissing District, to the provincial and national shares (note: in the previous household analysis, ‘families’ &

**By the Numbers, Families & Households: Nipissing, Ontario and Canada; 2006:**

<u>Families</u>	<u>Nipissing</u>	<u>Ontario</u>	<u>Canada</u>
Couples with children:	39.0%	48.6%	45.7%
Couples without children:	44.6%	35.6%	38.5%
Lone-parents:	16.3%	15.8%	15.9%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<u>Households</u>			
Families (from above)	68.8%	70.0%	67.7%
Single:	26.8%	24.3%	26.8%
Multiple-families:	1.1%	2.5%	1.9%
Other non-family:	3.3%	3.3%	3.7%
<b>Total:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Source: Statistics Canada, 2006 census: Area Profile

‘households’ were combined to correspond to the total number of households. Here however, families and households are shown separately for comparison purposes).

Earlier it was determined that Nipissing District has a significantly greater share of 2-person households than Ontario and Canada (page 67). Translating this into family terms, the sidebar on the left shows that this difference lies in the number of couples without children. Nipissing’s share of couples without children is over 6% higher than

that of Ontario’s and Canada’s, while its share of families with children is over 6.5% less. This is contributing to the high demand for 1 & 2 bedroom units presently being experienced in the District.

While the District’s share of *single households* is comparable to Canada’s, it is 2.5% higher than the provincial share, resulting in relatively high, per-capita demand for 1-bedroom units. As mentioned previously, single households are over-represented in the low income group, and they presently make up one-third of the District’s social housing waiting list.<sup>36</sup>

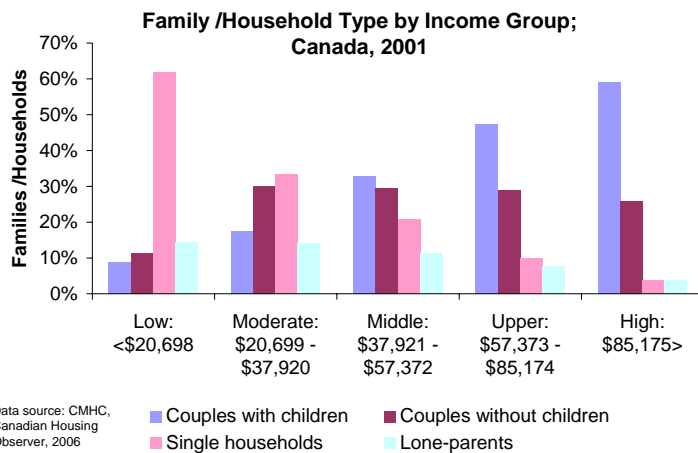
36. Ref: DNSSAB, Nipissing District Housing Registry waiting list. As at Nov. 30 2007, there were 1,382 people on the waiting list, of which 455 were singles (33%).

It can also be noted from the above that generally, the share of the other family & household types in Nipissing District, including lone-parents, is comparable to the provincial and national shares. The exception is multiple-families where Ontario has over twice the share compared with the District.

### 5.3.3) Household /Family Types by Income: Canada, 2001

When looking at national incomes by household type it can be noted that *the lower the income, the higher the proportion of single and lone-parent households, and the lower the proportion of couples with children* (CMHC, 2006). Couples without children are more evenly distributed throughout the income distribution, starting from the moderate income level. These income distributions have broad implications for housing supply & demand at the local level. As couples with children generally have higher

Figure 47



incomes than the other household types, a greater proportion of their housing demand can be met by the market. The lower incomes of singles however, will result in a greater proportion of their housing demand going unmet by the market. In between are the lone-parents and couples without children which have varying degrees of housing demand that is either being met or unmet by the market. While an adequate supply of

affordable housing is needed for all household types, the above income distributions indicate that local supply-sided strategies need to be more focused on single and lone-parent households.

These household income levels also have broad implications for the *Affordable Housing Program* (AHP) currently being implemented in Nipissing District and the province (see page 196 for more detail on the AHP). With an income cut-off point of \$50,000 for Nipissing District households, this program can serve a mix of all household types at the

low, moderate and middle income levels, based on the above scale. To be representative of demand, the AHP projects will need to include a proportionately large number of 1 & 2-bedroom units to target the greatest share of households at the low income level. But as stated previously, some 3-bedroom units are also needed, to serve the other family types such as lone-parents and couples with children, which increase in number at the moderate and middle income levels.

Putting incomes into the local context, the sidebar to the left indicates that a disproportionate number of singles and lone parents are below the AHP threshold of \$50K – i.e., the spread between the median income and the AHP threshold is much greater for these households.

**By the Numbers, Median Income by Household Type (Nipissing District, 2000):**

**Household Type**

**Couples with children: \$ 67,780**

**Couples without children: \$64,940**

**Single households: \$17,300**

**Lone-parents households: \$25,000**

Source: Statistics Canada, 2001 census (Community Profile and Income Highlight Tables).

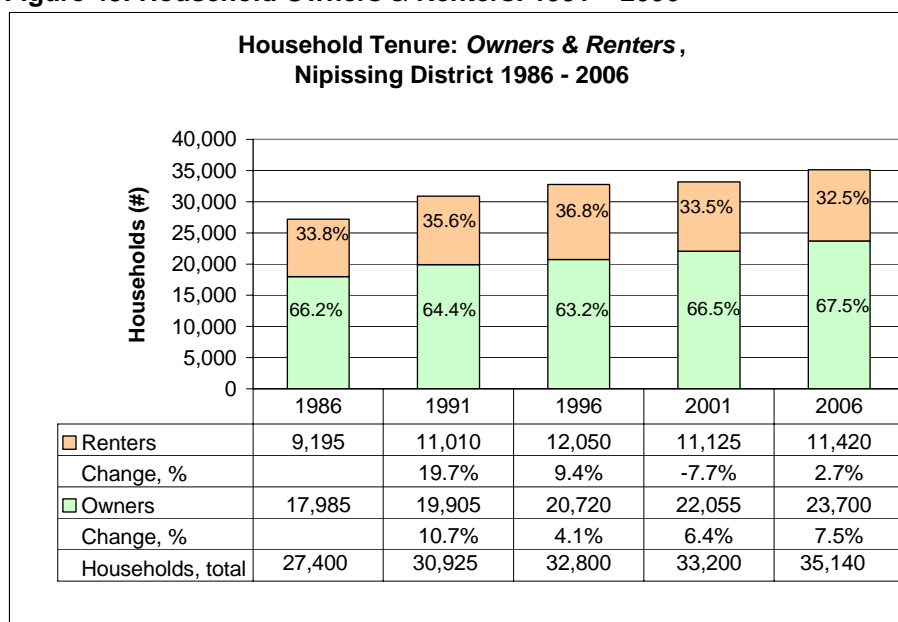
General household incomes for renters in North Bay and West Nipissing are covered in more detail in sections VII (see “Housing Affordability Gaps”, pages 163, 166).

Having looked at household *growth*, *size* and *type*, it would now be beneficial to look at housing *tenure*, i.e., the number of households that *own* or *rent* their home. As this study is concentrating on low income renters, this will start to define the target population.

## 5.4 Household Tenure: Home Owners & Renters

The chart below shows the trend in household growth by the number of *owners* and *renters*, since 1986:

**Figure 48: Household Owners & Renters: 1991 – 2006**



Source: Statistics Canada, censuses 1986 – 2006: Selected Characteristics for Census Divisions, and census Subdivisions and Electronic Area Profile (2006).

Currently, approximately 32.5% of the households in Nipissing District are renters (11,420 households). In terms of the percentage of owners and renters, the trend reveals a gradual shift towards homeownership, as proportionately more of the District's households are becoming owners: in 2006, the District experienced its highest share of owners – and lowest share of renters – since 1986. This is a very positive trend as increased ownership levels signal an improvement in housing circumstances and generally, a favorable economy. It can be noted that the proportion of renters in many of the surrounding municipalities is much lower than that of the District's – this is covered in more detail in the next section (page 101).

In absolute terms, Nipissing's overall household growth has come from both renters and owners during the past 20 years. Whereas the number of homeowners has been steadily increasing during this period however, the number of renters actually decreased by 925 (-7.5%) between 1996-2001, and remains below that level. It's interesting to note that the District's population also decreased by 1,922 people (-2.3%) during this same 5-year period (see page 27) which, at an average of 2.5 people /household, indicates that the population decline came primarily from renter households.

In terms of net growth during the past 20 years, the number of renters has increased by 2,225 (24%) or an average of 111 /year, while the number of owners has increased 5,715 (32%), or an average of 285 /year. It can be noted that prior to 1996, renters increased at twice the rate of owners but since that time, owners have increased at a much faster rate than renters. This is reflective of a number of related factors, not the least being, the economy. During the 10-year period between 1986 – 1996, mortgage rates were higher which resulted in higher home-carrying costs and less homeowners. Since 1996, mortgage rates have decreased significantly and this has contributed to the increased levels of homeownership.<sup>37</sup>

**By the Numbers: Household Tenure, Nipissing, Ontario and Canada; 2006:**

	<u>Nipissing</u>	<u>Ontario</u>	<u>Canada</u>
<b>Renters</b>	32.5%	28.8%	31.1%
<b>Owners</b>	67.5%	71.1%	68.4%

Source: Statistics Canada, 2006 census, Area Profile

In comparing the proportion of renters and owners to the national and provincial benchmarks, Nipissing resembles that of Canada, but differs significantly from Ontario. In both cases, the District has a greater proportion of renters and a smaller proportion of owners. This reflects a number of factors including income. Generally, the number of renters increases as income levels decrease.

As Nipissing District has lower income levels on average, than both Ontario and Canada, this translates into a greater proportion of renters (see income on pages 135 & 138). This is a significant point, and further illustrates the need to advance the affordable housing agenda in Nipissing District.

**5.4 i) Renter’s income implications**

Earlier it was stated that the proportion of Nipissing’s renters is decreasing as the proportion of homeowners increases. This trend is also occurring at the national level and is viewed very positively as it reflects a healthy economy. But it is also important to consider the changes occurring within the renters group. A recent study by Statistics Canada indicates that the households that switched from renting to owning in recent years, tended to have higher incomes than those who did not.<sup>38</sup>This is resulting in a disproportionate number of low-income households in the renters group, than before. In fact, households with incomes in the lowest income quintile (i.e. the 20% of households with the lowest incomes) are the fastest growing segment of the rental market. So while the share of renters is getting smaller, the proportion of renters with lower incomes is getting larger. To put this into the local perspective, the lowest household-income quintile in Nipissing District is under \$20,000. If the national trend above is playing out locally, then Nipissing’s affordable housing issues will only intensify unless action is taken. Developing affordable housing targets is one way to mitigate this (see “affordable housing targets” page 116).

**5.4 ii) Profile of Owners & Renters, and Core Housing Need: North Bay CA, 2001**


The tables on the following page provide a profile of owners and renters in 2001 (the last period for which data is available). The profiles include *household type, average income and the incidence of core housing need by tenure*.

37. Ref: Bank of Canada, *Conventional Mortgage – 5 years*. Mortgage rates as at January: 1986 = 11.75%; 1996 = 7.8%; 2006 = 6.3%.

38. Statistics Canada, Research Paper, Analytical Paper Series: *Changes and Challenges for Residential Real Estate Lessors*, May 2007.

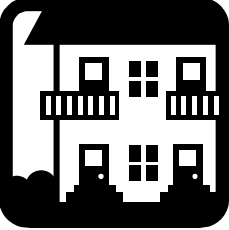
These profiles are for households in the North Bay CA (for which data is available) and are considered representative of the District as they accounted for approximately 72% of the District's households at that time.<sup>39</sup>

**Table 21: Profile of Owners: North Bay CA, 2001**



<u>Household/ Family Type</u>	<u>#</u>	<u>%</u>	<u>Ave. Income</u>	<u>Core Housing Need, #</u>	<u>Core Housing Need,%</u>	<u>Ave. Income</u>
<i>Couples</i>	11,390	73.2%	\$75,575	340	2.9%	\$18,616
<i>Lone Parents</i>	1,255	8.1%	\$51,510	215	17.1%	\$20,400
<i>Multiple-families</i>	145	0.9%	\$86,908	0	0%	N/A
<i>Non-families (singles &amp; other)</i>	2,775	17.8%	\$35,112	495	17.8%	\$13,236
<b>Total /Average</b>	<b>15,565</b>	<b>100%</b>	<b>\$66,521</b>	<b>1,050</b>	<b>6.7%</b>	<b>\$16,440</b>
<i>Seniors (65+)</i>	3,970	25.5%	\$44,555	395	2.5%	\$14,730
<i>Young adults (15-29)</i>	575	3.7%	\$69,239	35	0.2%	\$21,215

**Table 22: Profile of Renters: North Bay CA, 2001**



<u>Household/ Family Type</u>	<u>#</u>	<u>%</u>	<u>Ave. Income</u>	<u>Core Housing Need, #</u>	<u>Core Housing Need, %</u>	<u>Ave. Income</u>
<i>Couples</i>	2,980	36.9%	\$46,287	565	18.9%	\$18,285
<i>Lone Parents</i>	1,375	17.0%	\$26,497	715	52.0%	\$16,684
<i>Multiple-families</i>	40	0.5%	\$88,699	0	0%	N/A
<i>Non-families (singles &amp; other)</i>	3,685	45.6%	\$24,992	1305	35.4%	\$12,394
<b>Total /Average</b>	<b>8,080</b>	<b>100%</b>	<b>\$33,436</b>	<b>2,590</b>	<b>32.1%</b>	<b>\$14,865</b>
<i>Seniors (65+)</i>	1,695	21.0%	\$24,048	645	<b>38.0%</b>	\$13,400
<i>Young adults (15-29)</i>	1,970	24.4%	\$34,418	635	<b>32.2%</b>	\$15,012

Source: CMHC *HICO (Housing in Canada Online)*. Note: the total number of households above will not equal the total number of enumerated households in the 2001 census. This is because the determination of *core housing need* requires the calculation of the affordability standard (along with *adequacy* and *suitability*), which in turn requires income and shelter data, for STIR ratios. With some households, determining the STIR is not possible as the data is uninterpretable. Additionally, the census does not collect shelter cost data for band housing (on or off-reserve) and farm households. Thus core housing need is based on a reduced number of households. The enumerated number of households for the North Bay CA in 2001 was 25,410 which is 1,765 more than the referenced households above. It should also be noted that the North Bay CA includes North Himsworth which is not located in Nipissing District (see footnote #39 below).

39. The 2001 North Bay CA includes: *North Bay, East Ferris, Bonfield, Nipissing First Nation* and *North Himsworth* (which is not in Nipissing District). Excluding North Himsworth (1270 households), the North Bay CA had approximately 24,145 households in 2001, or 72% of the District's households. North Bay accounts for 84% of the households within the CA. Note: the 2006 CA no longer includes Nipissing FN.

In 2001, there were 3,640 households in core housing need in the North Bay CA (15.5% of total households) – 29% of these households were owners (representing 6.7% of all owners) and 71% were renters (representing 32% of all renters). Although this study is focusing on renters, the fact that there are homeowners in this vulnerable position is also noted.

The above profiles illustrate that on average, Nipissing's renters have half the incomes of owners and are almost five times as likely to be in core housing need. The differences in income can be attributed to the differences in tenure household types (refer back to page 71 for household-type income levels): whereas the majority of owners are families comprised of couples, with relatively few singles or lone-parents, the majority of renters are singles and lone-parents, with couples making up a smaller proportion. Of the owners in core housing need, their average income is \$16,440 which is less than a quarter of the average income of the owners not in core housing need. Of the renters in core housing need, their average income is \$14,865 which is less than half the average of the renters not in core housing need.

Approximately 78% of the renters in core housing need are lone-parents and singles, with the remaining 22% being couples. Approximately half of the lone-parent renters and one-third of the single renters are in core housing need. Although some of these households are living below the *adequacy* and *suitability* standards, *affordability* is the main reason they are in core housing need – their average incomes are approximately \$16,700 and \$12,400 respectively. Approximately 22% of the couples who rent are also in core housing need and their average incomes are a little higher than the other household types - \$18,300. As would be expected, as income levels rise, the incidence of core housing need falls. This can be noted in the higher incomes of *multiple-families*, where there is no incidence of core housing need. At the national level, in 2001 there were no households in core housing need beyond the upper-income levels of approximately \$57K.

Approximately 47% of the owners in core housing need are singles, 32.5% are couples and 20.5% are lone parents. Similar to renters, some owners are living below the *adequacy* and *suitability* standards but *affordability is the* main reason they are in core housing need. For the owners in core housing need, their average incomes range between \$13,235 for single households and \$20,400 for lone-parents (couples are \$18,615).

What is also important to note is the tenure representation of *seniors* and *young adults*. By cross-tabulating household /family types with age groups, the tenure characteristics of these groups can also be noted. Households that are maintained by seniors are closely represented in both tenures, i.e., they comprise 25.5% of the owner households and 21% of the renter households. Where the difference lies is in core housing need: only 2.5% of the senior homeowners are in core housing need vs. 38% for senior renters. Of the owners who are in core housing need however, over one-third of them are seniors (37.5%). Given the population analysis in section 4.0 and the increasing number of seniors, this is a revealing statistic as it speaks to both the present and future, housing supply & demand issues facing seniors and their communities.

As might be expected, North Bay CA households that are maintained by *young adults* (ages 15-29) are over-represented in the renters group.

Although they comprise just 11% of the total households referenced above, they represent approximately 24% of the rental market. What might not be expected however is their housing outcome, i.e., approximately 32% of these young households are in core housing need. With average incomes of \$15K (less than half the average of their counterparts not in core need), they are falling well below the affordability standard.

Cross-tabulating also reveals that approximately 8% of the North Bay CA households in core housing need are Aboriginal. This is covered in more detail in the next section under municipal household trends (see “household tenure”).

#### 5.4 iii) *Housing Continuum Gap: core housing need*

The incidence of *core housing need* for the above renters represents a gap in the housing continuum. The difficulty lies in where to place the gap. With their incomes ranging between \$12,400 - \$18,300, these renters would require affordable housing costs (rent & utilities) that are less than or equal to, \$310 - \$460 /month. Based on the current, average rental vacancy rate of 1% and depending upon the number of bedrooms required, it is highly unlikely that this rental housing would be available at these prices, in the private sector market. And, based on the supply & demand and continuum models, it is also unlikely that the private sector (left to its own) will add rental supply at these price levels, in the future.

So this gap is primarily within the social housing supply, or, depending on whether or not housing support services are required by some of these renters, the supportive housing supply. Having said the above, private sector rental capacity could be further utilized if landlords were subsidized, i.e., they were paid the difference between ‘market’ rent and ‘affordable’ rent based on a calculation such as RGI (presently there are 187 low-income households being housed through a rent supplement that is mainly paid to landlords, through the provincial *Strong Communities* program). While rent-subsidy programs may not be as effective in low-vacancy environments, they would serve to assist low-income households as vacancy rises.<sup>40</sup>

Thus for the purpose of this analysis, the gap is placed between the *not for profit, social housing* supply and the *private sector, rental - entry* point. This signifies that there are no affordable market rental units to meet the demand at the low income levels, and there is also insufficient social housing supply to alleviate the core housing need.

The incidence of core housing need for owners also represents a gap or ‘need’ along the continuum. While the nature of this gap is different from that of renters and could be caused by a number of factors, it still represents a vulnerable housing arrangement and thus is included for planning purposes. The gap for owners is placed at the entry point of homeownership, which reflects their low incomes and the fact that their houses are probably at the lower end of the housing market.

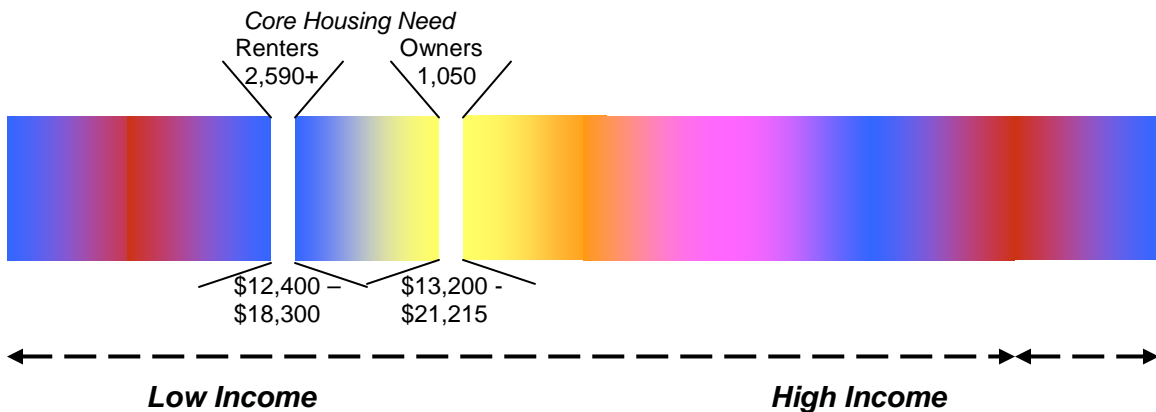
In placing these gaps on the continuum, the following notes are made:

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40. There is a certain amount of administration involved with a rent supplement program, and Landlords may prefer to do without this, especially if they can rent their units easily on the open market. Also, in a highly competitive rental market, Landlords can pick and choose tenants and they may be influenced by low-income stigma.

- An assumption is made that these renters are on the social housing waiting list, i.e., the 1,150 people who are waiting for social housing are in core housing need (see figure 7, page 9). In reality, this likely doesn't hold true, but it provides a starting point for quantifying the need. Consumer focus groups and supplier information sessions have indicated, that some people were on the list and got off of it (while still in need), due to the frustration experienced in the long wait times, which is measured in years. Others did not bother getting on the list in the first place, for the same reason: the waiting time is too long. Additionally, some people on the waiting list may not be in core housing need.
- This represents a minimum figure based on the above. Additionally, the 2,590 people in core housing need live in the North Bay CA, and there may be others in core housing need in other municipalities within the District – the same holds true for owners. Also, this number does not include people living in shelters, hostels, rooming houses, nursing homes, group homes or hospitals.
- It is recognized that 2001 data is being used in the present tense, with current 2007 data such as social housing waiting list numbers. When 2006 data becomes available, the continuum can be updated.

**Figure 49: Nipissing Housing Continuum Gaps: social housing and private sector, rental & ownership market**



As a general observation on core housing need, the young renters represented by the gap on the above continuum are the community's future core wage-earners. If one-third of them who rent are in unacceptable housing, that doesn't bode well for future community development and growth. This is an example of where housing needs to be considered horizontally from a planning perspective, i.e., across municipal policy and program areas where it otherwise might not appear relevant. This includes labour force development, business promotion, and youth attraction /retention strategies. It would appear that acceptable housing is a fundamental support mechanism for all these areas and should therefore be linked through municipal planning areas. The notion of "affordable housing" needs to be considered outside the narrow context of "social housing for people on social assistance" and expanded to include "acceptable housing to meet the diverse needs of the community's citizens".

**Attracting and keeping young people and working families will continue to be a priority for local officials**  
 City of North Bay, uPlan;  
 Background Paper #9 (2006)

#### 5.4 iv) Rental-supply implications

The above renter-incomes also have implications on the supply of rental housing as Landlords are increasingly relying on lower-income households to rent their units. This not only makes the rental housing industry less attractive, it poses threat to the existing rental supply, if existing Landlords decide to exit the business and are not replaced by new market entrants. This was echoed in an information session with local builders, who indicated that the rental market is unattractive in North Bay because there is no middle - upper rental market – rentals are at the lower-end of the income scale (this anecdote is supported by the data in table 22 above, which shows that 2/3 of the North Bay CA renters have average incomes below \$ 27K. Rents would have to be \$675 or less to be considered affordable for these renters).

#### 5.5 Households by Structural Type

The chart on the following page displays the types of housing that households were living in, from 1991 to 2006 (see glossary for the definitions of these types of housing). Note: it should be clarified that the chart and data do not represent the physical housing stock in the District, i.e., the actual number and types of buildings that exist. Rather, they represent the type of housing that households are living in at a particular point in time. Thus the chart and data are indicative of the housing stock or inventory, but do not represent the actual number.

A glance at the chart indicates that the proportion of the District's housing mix has not changed significantly during the past 15 years. During this period, approximately 70% of the households on average, have lived in detached houses. As will be seen in the next section, the share of detached houses varies widely within the District, ranging from over 90% in many of the surrounding municipalities, to as low as 48% in North Bay.

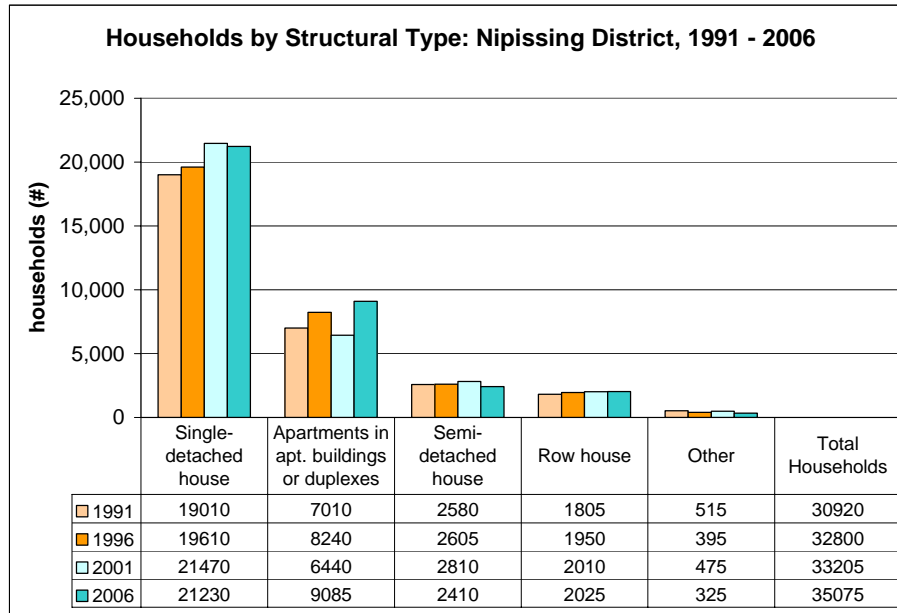
##### 5.5 i) *Single-detached houses*

Single-detached houses (low density housing) are those not attached to any other dwelling or structure except their own garage or shed. Between 1991 - 2001, the number of households living in single houses increased by 2460, or an average of 246 /year. This reflects the increase in the number of owners during this period (see page 72) as well as the number of new, single houses being built. While this is not a direct measure of new housing supply or physical stock, it would be closely related, given that it is a measure of where families and households are living. Following 2001 however, the chart on the next page shows that the number of households living in single houses actually decreased by 240. This is counter-intuitive as during this period, the population increased by 1,775 people (2%) and the total number of households increased by 1,870 (5.5%). Furthermore, there has been annual growth in the construction of new houses (for example, see North Bay - figure 9, page 10) and the District's number of homeowners increased by 1,645 (7.5% -see figure 48, page 72).

A possible explanation for this decrease in single- detached homes has to do with the secondary housing supply and the classification of single detached houses. Additionally, it could be reflective of the demographic trends underway whereby more owners are switching from living in single-detached houses to condominiums or other types of apartments (note: the following analysis is provided with the assistance of CMHC <sup>41</sup>).

41. The *Housing Need Policy and Research Group* at CMHC assisted with the analysis in this section, which is based on information that originated from Statistics Canada.

**Figure 50: Household Structural Type: 1991 - 2006**



Source: Statistics Canada, censuses 1991 – 2006: Selected Characteristics for Census Divisions, and census Subdivisions and Electronic Area Profile (2006). Notes: 1) the chart only goes back to 1991 as prior to this, the categories for dwelling structural types were different. 2) “Apartments in apt. buildings or duplexes” include apartments that are in buildings that have 5 or more storeys and those that are in buildings with fewer than 5 storeys. Also included are apartments or flats in detached duplexes (1991-2001) and apartments or flats in duplexes (2006). 3) “Other” includes other single attached houses and moveable dwellings such as mobile homes, RV’s, etc.

In the 2006 census, Statistics Canada made an increased effort to find “hidden dwellings” or accessory apartments, and classified houses with an accessory apartment as a “duplex”. These houses were then transferred to the duplex category, which in the above chart, is included in “apartments in apartment buildings or duplexes”. So essentially, households formerly categorized as living in single-detached houses are now categorized as living in a duplex, if they have an accessory apartment. If this explanation is correct, it implies that the number of accessory apartments in Nipissing District has increased significantly since 2001 (these are considered part of the secondary rental market which is covered in more detail, further in the report). This explanation along with the above chart, could also be demonstrating the housing market at work: since 2004, the rental vacancy rate in the North Bay CA has been decreasing (see figure 11, page 11) and there has been very little, new, rental supply added during this period. Homeowners and investors could be responding to this rental demand by increasing the supply of accessory apartments.

Regarding the structural type of dwellings by tenure, the majority of *single-detached houses* are obviously lived in by owners. In 2006, approximately 82% of the District’s homeowners lived in single-detached houses and this accounted for 91% of the single-detached houses being lived in by all households (renters lived in the remaining 9% -see next page). The table below shows the other types of housing that the remaining owners are living in. It’s interesting to note that approximately 8.5% of the owner households are living in apartment buildings or duplexes with apartments (which are actually single-detached houses with accessory apartments). This is reflective of the housing choice owners are making and the demographic trends underway.

Regarding the *apartments* that owners are living in, many of these would likely be condominium-style apartments which are popular for first-time homeowners or seniors.

**By the Numbers: Owners by Structural Type, Nipissing District; 2006:**

	#	%
Single-detached house:	19,390	81.8%
Apartments in apartment buildings:	1,250	5.3%
Duplex with apartment:	805	3.4%
Semi-detached house:	1,730	7.3%
Row House:	310	1.3%
Other:	220	0.9%
<b>Total households:</b>	<b>23,705</b>	<b>100%</b>

Source: Statistics Canada, 2006 census, Catalogue Number 97-554-XCB2006028

As many seniors are looking to move out of their houses and into apartments or condos, the proportional number of owners living in these types of apartments is expected to increase into the future, in tandem with the ageing population. It's also worth noting that some of these apartments may be rented out by their owners which represent another form of secondary rental housing. Approximately 3.5% of the

owners are living in a *duplex with an apartment* and if the assumption made earlier is maintained, this offers some insight into the size of the Districts secondary housing market. This would be a very conservative estimate however, as accessory apartments are only part of the secondary rental market. Additionally, this number would not capture all of the unreported accessory apartments that may exist. The next section on apartments will provide further insight into secondary rental-housing.

**5.5 ii) Apartments in apartment buildings or duplexes**

Within this category, apartment buildings (high density housing) represent the purpose-built rental supply while apartments or flats in duplexes represent secondary forms of rental. Apartments are the next most popular type of housing for Nipissing households, having made up approximately 19% - 26% of Nipissing's housing mix during the past 15 years. Between 1991 - 1996, the number of households living in apartments increased by 1,230 (17.5%), or an average of 246 /yr. This reflects the increase in renters during this period (see page 72) as well as the new rental stock which was still being built during part of this period (see figure 9, page 10 – apartment construction continued in North Bay until 1993). In the 5-year period following 1996, the number of households living in apartments decreased by 1,800 (-22%). This correlates to the decrease in the number of renters during this period (-7.5%) and the overall population decline which occurred in the District (-2.3%). Since 2001 however, there has been an increase of 2,645 (41%) households living in apartments, or an average of 529 households /year. This is a relatively large number and similar to the above scenario with single-detached houses, it is counter-intuitive: during this 5-year period, the District's population only increased by 1,775 people (2%) and the total number of households increased by just 1,870 (5.5%). Furthermore, there has been very little new rental supply added during this period and the number of renters only increased by 295 (2.6%).

The above analysis on single-detached houses and owners helps to explain the probable reason for the large increase in the number of households living in apartments: this increase reflects the growth of owner households rather than renters, and their housing choice as more of them switch from living in single-detached houses to condos or other apartment types, or choose to have accessory apartments in their houses.

The 8.5% of owners who live in apartments or duplexes with apartments (from above) represent 22.5% of all the households that live in this type of housing. Or in absolute terms, of the 9,085 households living in apartment buildings or duplexes with apartments (figure 50, page 79), 2,055 of these (22.5%) are owners. So in effect, the large increase in the number of households living in apartments between 2001 and 2006 has likely been owner-driven.

While apartment buildings are the main type of housing for Nipissing’s renters, they only account for approximately 52.5% of the renter households. The sidebar on the left shows

**By the Numbers: Renters by Structural Type, Nipissing District; 2006:**

	#	%
Single-detached house:	1,885	16.5%
Apartments in apartment buildings:	6,000	52.5%
Duplex with apartment:	980	8.5%
Semi-detached house:	730	6.5%
Row House:	1,675	14.5%
Other:	145	1.5%
<b>Total households:</b>	<b>11,415</b>	<b>100%</b>

Source: Statistics Canada, 2006 census, Catalogue Number 97-554-XCB2006028

the other, non-conventional types of rental housing that renter households are living in. These various forms of rental housing represent homes for which tenure may be dynamic and in flux, for example, rented condominiums, townhouses, detached homes and accessory apartments. This reveals much more about the District’s secondary housing market and shows that it plays a significant role in housing for renters. This type of housing

however has both pros and cons: it plays an important role in providing affordable housing to groups such as students and it fills the supply-gap created by the absence of new, purpose-built rental stock. But it also can represent an unstable rental supply, given that it can be converted or withdrawn from the market fairly quickly, at any time. It can be noted that the number of Nipissing’s renter households living in purpose-built rental housing (i.e., apartment buildings) is significantly lower than that of the province – in 2006, approximately 70% of Ontario’s renters were living in apartment buildings vs. 52.5% for Nipissing District (see table on page 83).

### 5.5 iii) Semi-detached houses

*Semi-detached houses* are those which have two houses attached to each other (either side-by-side or, front-to-back) and they have housed approximately 7% - 8.5% of Nipissing’s households since 1991. The trend indicates that between 1991 and 2001, the number of households living in semis increased by 9%. Since 2001 however, this trend has reversed and there are 14% fewer households living in semi-detached houses. In absolute terms, the number of households living in semis has fallen below the 1991 level by 170 households. From the analysis in the previous section, it can be noted that semi-detached houses provide housing for close to the same proportion of owners and renters – approximately 7.5% of the owner households and 6.5% of the renter households lived in semis in 2006.

### 5.5 iv) Row houses

Row houses are often referred to as townhouses and they consist of three or more dwellings attached side-by-side (or occasionally side-to-back).

The number of Nipissing’s households living in row houses has increased slowly but steadily over the period, averaging growth of approximately 15 households /year. Since 1991, an average of 6% of all households has lived in row housing. The table on the previous page shows that this type of housing plays a significant role for renters. In 2006, 14.5% of the District’s renters were living in row housing, vs. just 1.5% of the owners.

**5.5 v) Other houses**

”Other” types of housing include *single- attached houses* (that don’t fit the above categories) and *moveable dwellings* such as mobile homes and RV’s. A relatively small number of households has lived in this type of housing since 1991 (1%-1.5%) and the number has fluctuated since 1991.

**5.5 vi) Households by Structural Type: Nipissing & Ontario, 2006**

In comparing the per-capita, type of housing between Nipissing and Ontario households, it is apparent that Nipissing District has significantly more households living in single-

**By the Numbers: Households by Structural Type, Nipissing & Ontario; 2006:**

	<b>Nipissing</b>	<b>Ontario</b>
<b>Single-detached house:</b>	<b>60.5%</b>	<b>56.0%</b>
<b>Apartments in apartment buildings:</b>	<b>20.5%</b>	<b>26.5%</b>
<b>Duplex with apartment:</b>	<b>5.4%</b>	<b>3.5%</b>
<b>Semi-detached house:</b>	<b>7.0%</b>	<b>5.5%</b>
<b>Row House:</b>	<b>5.5%</b>	<b>8.0%</b>
<b>Other:</b>	<b>1.0%</b>	<b>0.5%</b>
<b>Total households:</b>	<b>100%</b>	<b>100%</b>

Source: Statistics Canada, 2006 census, Area Profile

detached houses and fewer households living in purpose-built rental apartments. And yet, as noted from page 73, (see “household tenure”) the District has fewer homeowners and more renters per-capita than Ontario. This implies that the District’s housing mix is not only very different from Ontario’s, but that it is somewhat counter-intuitive.

The table on the following page shows another comparison

between the District and the province, based on housing tenure. Despite having a higher per-capita number of renters than Ontario as mentioned earlier, Nipissing District has a lower number of renters living in purpose-built rental housing. Although there could be various factors involved to produce this outcome, the data supports the assumption that there is less, per-capita rental stock in Nipissing District than there is in Ontario. Given that there are more renters and fewer apartments per capita, this in turn suggests that the local rental market is highly reliant on secondary housing. This notion is supported by the remaining data in the table for renters, which shows larger percentages of Nipissing’s renter households living in non-conventional rental housing (detached houses, duplexes and row houses). Very little is known about this local, secondary rental housing, which makes it somewhat disconcerting given the significant role it plays in the District’s overall housing market. The lack of purpose-built rental housing (private and public) in Ontario has been well documented in various reports and studies, and the above reinforces the notion that Nipissing District faces the same under-supply issues – or perhaps even more so on a per-capita basis - than the province.

**By the Numbers: Households by Structural Type and Tenure, Nipissing & Ontario; 2006:**

	<u>Nipissing</u>		<u>Ontario</u>	
	<i>Owners</i>	<i>Renters</i>	<i>Owners</i>	<i>Renters</i>
<b>Single-detached house:</b>	81.8%	16.5%	74.0%	11.8%
<b>Apartments in apartment buildings:</b>	5.3%	52.5%	8.8%	69.7%
<b>Duplex with apartment:</b>	3.4%	8.5%	2.6%	5.3%
<b>Semi-detached house:</b>	7.3%	6.5%	6.7%	3.3%
<b>Row House:</b>	1.3%	14.5%	7.4%	9.2%
<b>Other:</b>	<u>0.9%</u>	<u>1.5%</u>	<u>0.5%</u>	<u>0.6%</u>
<b>Total households:</b>	100%	100%	100%	100%

Source: Statistics Canada,  
2006 census,  
Catalogue Number 97-554-XCB2006028

Regarding owner households, it's also interesting to note the difference between Nipissing and Ontario in terms of the percentage of households that live in single-detached houses and row houses

(townhouses, etc.). A greater percentage of Nipissing's owners live in single-detached houses while relatively fewer live in row housing, compared to Ontario. This may reflect the District's rural setting where larger percentages of households live in single-detached houses (covered in more detail in the section on "Household Trends: Nipissing's Municipalities").

## 5.6 Age of Housing that Nipissing Households are Living In

The age of the housing stock is an important consideration as it directly impacts on two of the national housing standards - *adequacy* & *affordability* - and it also affects the *filtering* process:

> *Adequacy standard*: age is a primary determinant of the physical condition of housing and thus provides an indication as to the level of repair and maintenance required (in 2001, housing constructed prior to 1945 was almost two-and-a-half times more likely, to be in need of major repair [CMHC]). Generally, older housing is more likely to fall below the adequacy standard.

> *Affordability*: While newer housing is generally more expensive and serves the upper income levels, older housing is also needed to accommodate those on lower incomes. Many current recommendations from various housing reports, call for the preservation /refurbishment of older housing stock as a primary strategy for increasing the supply of affordable housing. A balance is needed however, as the research shows that the lower the income, the older the housing, and the greater the risk of those low income households falling below the adequacy standard.

> *Filtering* (see Glossary for definition): The extent to which housing filters through the housing market is largely dependent upon the age and condition of that housing. A community needs a balanced mix of housing which includes older and newer houses as well as those in between - too much new housing or too much old housing can affect the housing market equilibrium and displace a particular market segment.

### 5.6 i) Period of Construction

The table below shows the age of the District's housing that households were living in, between 1986 – 2006:

**Table 23: Number of Dwellings by Period of Construction, 1986 - 2006**

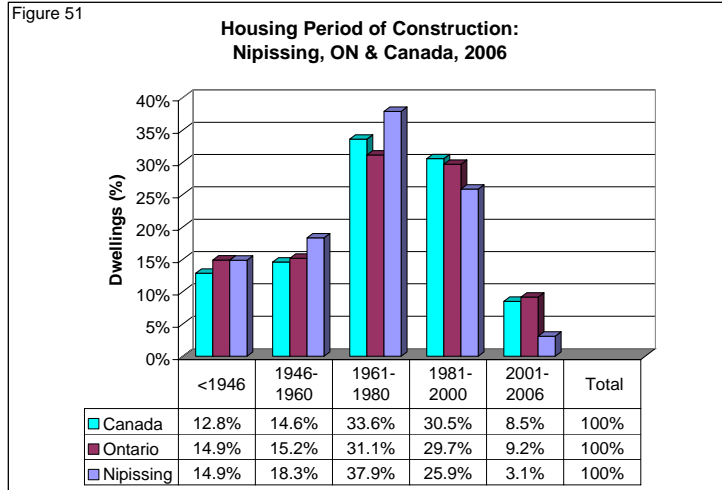
Period of Construction	1986	1991	1996	2001	2006
<b>Before 1946, #</b>	5780	5630	5020	5040	5220
<b>% of total</b>	21.1%	18.2%	15.3%	15.2%	14.9%
<b>1946 – 1960, #</b>	6720	6760	6805	6810	6435
<b>% of total</b>	24.5%	21.9%	20.7%	20.5%	18.3%
<b>1961 – 1970, #</b>	5520	5910	5880	5540	6060
<b>% of total</b>	20.1%	19.1%	17.9%	16.7%	17.2%
<b>1971 – 1980, #</b>	7275	6825	6820	6825	7245
<b>% of total</b>	26.6%	22.1%	20.8%	20.6%	20.6%
<b>1981 – 1991, #</b>	2100	5795	5875	5775	5655
<b>% of total</b>	7.7%	18.7%	17.9%	17.4%	16.1%
<b>1991 – 2001, #</b>	N/A	N/A	2405	3215	3430
<b>% of total</b>	/	/	7.3%	9.7%	9.8%
<b>2001 – 2006, #</b>	N/A	N/A	N/A	N/A	1090
<b>% of total</b>	/	/	/	/	3.1%
<b>Total Dwellings, #</b>	27400	30920	32800	33200	35140
<b>Total Dwellings, %</b>	100%	100%	100%	100%	100%

Source: Statistics Canada, censuses 1986 – 2006: *Selected Characteristics for Census Divisions and census Subdivisions and Electronic Area Profile* (2006). Note: This refers to the period in which the building was originally built, not the time of any later remodelling, additions or conversions. Respondents were asked to indicate the period of construction, to the best of their knowledge.

Note: A similar caveat to the one stated earlier regarding household structural types also applies here: this 'period of construction' does not represent the age of the physical housing stock in Nipissing District but rather, the age of the housing that people are living in at the time of the census. It is also self-reported (in contrast to household structural type which is assessed by field representatives) and as such, is used only as a general indicator of the age of the housing stock.

The table illustrates two main points: it shows *the proportion of housing in a given age range that is being utilized by households* in a given year and it provides an indication of the *District's housing life cycle*, i.e., the rate of ageing of the housing stock. For example, in 1986, 21% of the District's households were living in housing that was built before 1946, putting the age of this housing at 40 years or older. By 2006, just 15% of the households were living in housing that was built before 1946 but this housing is now 60 years or older.

In looking at the general age of Nipissing's housing above, it appears that Nipissing's families and households are living in a balanced mix of old and new housing, with a range of ages in between. In comparing the age of Nipissing's housing to that of Ontario and Canada however, it can be noted that in 2006, Nipissing's families and households were generally living in older housing. The chart on the following page shows that approximately 33% of Nipissing's households are in housing that was constructed prior to 1960 (46 years or older) vs. 30% and 27.5%, for Ontario and Canada respectively.



A further 38% of Nipissing’s households were living in housing constructed between 1961 – 1980 (26 -45 years of age) vs. 31% and 33.5% for Ontario and Canada respectively.

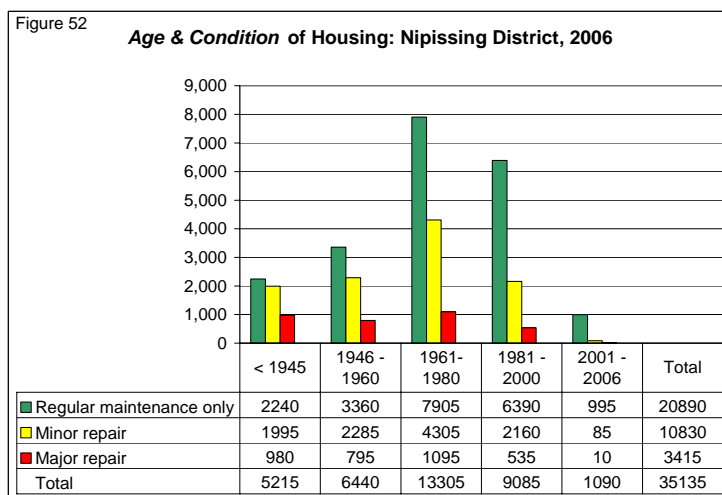
It’s also interesting to note that relatively fewer Nipissing households are living in new housing. Only 3% of Nipissing’s households are living in housing constructed since 2001, vs. 9% and 8.5%

for Ontario and Canada respectively. Proportionately less are also living in housing that was constructed between 1981-2000 (6-25 years of age -see above chart).

The relevance of the age of housing was noted earlier, but more information is needed to put it into some sort of context. For example, many people prefer older houses and live in them by choice. Additionally, it was noted earlier that older housing plays an important role in providing affordable housing. Viewed from this perspective, the above chart appears in a positive light. But there is also a strong correlation between the *age* and *condition* of a dwelling. While proud owners of older homes might keep them in tip-top shape, others might let them slide, especially if the dwelling is being used for low-end rentals. The information session with *non-profit housing providers* revealed that many people are coming to the Housing Registry complaining of sub-standard rental housing. The housing providers also noted that the Housing Registry is seeing an increased number of referrals to the *Housing Tribunal* (now the *Landlord and Tenant Board*). Somewhat surprisingly, the information session with *private landlords* revealed the same thing: the word “scary” was used by some of the landlords, to describe the condition of some of the apartments currently on the local market.

The following looks at the relationship between the age and condition of Nipissing’s dwellings, and the tenure of those living in the dwellings.

**5.6 ii) Period of Construction, Adequacy (condition of housing) and tenure.**



The chart to the left shows the perceived relationship between the age of Nipissing’s housing and the condition it is in, as identified through the level of repair it requires (this is ‘perceived’ because both the age and the level of repair are based on the judgement of the occupant).

In 2006, there were 3,415 households in Nipissing District that felt that their housing was in need of major repair (approximately 10% of the total households).<sup>42</sup> Of this group, 52% are in housing that is 46 years or older (built prior to 1960) and 32% are in housing that is aged 26-45 years (built between 1961-1980). The remaining 16% live in newer housing, built within the past 25 years (since 1981). Also, whereas 19% of the older dwellings that are 61 years or older, are in need of major repair, just 5% of the newer dwellings built within the past 25 years, are in need of major repair. Generally then, the older the dwelling, the higher the incidence of major repairs. It can also be noted that the current number of dwellings in need of major repair represents the past 10-year average – since 1991, an average of 3,400 households (10% of total households) has felt that their housing is in need of major repair.

In looking at the above households by tenure, it can be noted that the distribution of owners and renters throughout the age-range of dwellings is fairly consistent. There are two notable findings however: The sidebar on the left shows that a greater percentage of Nipissing's renters live in older housing (61 years or older) than do owners, while a smaller percentage of renters live in newer housing (25 years or less). The percentage of owners and renters living in dwellings between these age ranges (26 – 60 years) is similar. Thus given the strong correlation between the age and condition of a dwelling, it

**By the Numbers: Age of Housing by Tenure, Nipissing District; 2006:**

	Owners		Renters	
	#	%	#	%
<1945	3,265	13.8%	1,950	17.1%
1946 - 1960:	4,460	18.8%	1,980	17.4%
1961 - 1980	8,760	37.0%	4,535	39.7%
1981 - 2000	6,275	26.5%	2,795	24.5%
2001 - 2006	935	3.9%	150	1.3%
<b>Total households:</b>	<b>23,695</b>	<b>100%</b>	<b>11,410</b>	<b>100%</b>

Source: Statistics Canada, 2006 census, Topic-based Tabulations Catalogue Number 97-554-XCB2006028

would stand to reason that there are proportionately more renters living in poor-condition housing than owners. This is confirmed by the table below which shows the number of households by tenure, that are living in housing considered to be in poor condition (i.e., in need of major repair). In absolute terms, of the 3,415 households that consider their housing to be in need of major repair (from figure 52 on the page above), 2,010 are owners (60%) and 1,390 are renters (40%). Within these respective tenures however, a greater percentage of renters perceive their housing to be in need of major repair than owners (12% vs. 8.5%).

**By the Numbers: Poor Housing Condition (in need of major repairs) by Tenure and Age of Housing, Nipissing District; 2006:**

	Owners		Renters	
	#	%	#	%
<1945	485	2.0%	485	4.2%
1946 - 1960:	505	2.1%	295	2.6%
1961 - 1980	660	2.8%	430	3.7%
1981 - 2000	350	1.5%	180	1.6%
2001 - 2006	10	.05%	0	0%
<b>Total households:</b>	<b>2,010</b>	<b>8.5%</b>	<b>1,390</b>	<b>12.1%</b>

Source: Statistics Canada, 2006 census, Topic-based Tabulations Catalogue Number 97-554-XCB2006023

42. As defined by Statistics Canada, *Regular maintenance* refers to painting, furnace cleaning, etc.; *Minor repairs* refer to the repair of missing or loose floor tiles, bricks or shingles, defective steps, railing or siding, etc. *Major repairs* refer to the repair of defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings, etc.

Not surprisingly, this is most notable amongst the renters who live in housing that is 61 years of age or older.

Cross-tabulating the above renters (who feel their housing is in need of major repairs) with the structural type of housing they are living in, offers insight into the type of housing that is considered to be in poor condition. The following table reveals that the largest number of renter-households who feel they are living in housing that is in poor-condition, are living in apartment buildings. Further cross-tabulating indicates that approximately

**By the Numbers: Renters that are living in housing that is in poor condition, by Structural Type, Nipissing District; 2006:**

	#	%
Single-detached house:	325	23.4%
Apartments in apartment buildings:	645	46.4%
Duplex with apartment:	115	8.3%
Semi-detached house:	80	5.8%
Row House:	205	14.7%
Other:	20	1.4%
<b>Total households:</b>	<b>1,390</b>	<b>100%</b>

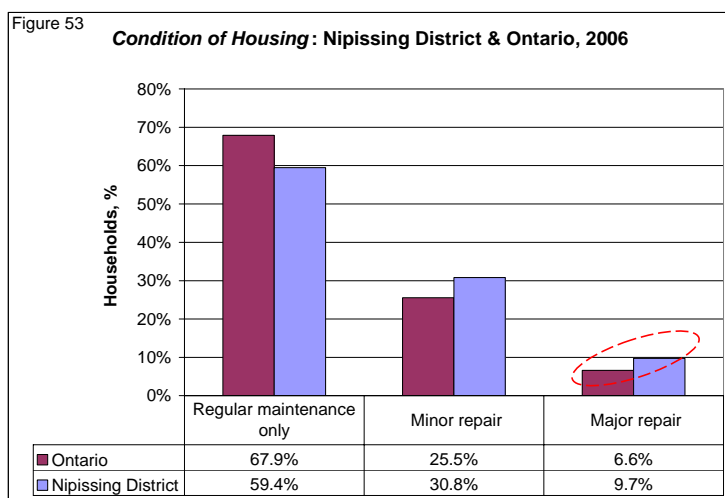
Source: Statistics Canada, 2006 census, Catalogue Number 97-554-XCB2006023

85% of these apartments are located within smaller buildings, i.e., those with fewer than 5 storeys. *Single-detached houses and row houses* are the next types of housing that have the highest incidence of needing major repair, followed by *apartments in duplexes.* This reflects upon the adequacy of the District's secondary housing market, i.e., over half of the renters living in poor housing conditions are living in secondary housing. Also, approximately 55% of these renters live in housing that is 46

years or older (built prior to 1960).

The above has implications for both landlords and owners in terms of raising their sub-standard housing to the minimum acceptable level. One of the most popular programs for providing assistance to do this, is the *Residential Rehabilitation Assistance Program* (RRAP) provided by CMHC. This program is covered in more detail under the next section – “Household Trends of Nipissing’s Municipalities” – where the incidence of poor housing condition is looked at by municipality.

Finally, in comparing the general condition of Nipissing’s housing to that of Ontario, it appears that the District’s households have a lower incidence of “regular maintenance”



and a higher incidence of “minor and major repairs”.

This reflects the older housing in general, in Nipissing District (figure 51, page 85). In making tenure comparisons, Nipissing District has a larger percentage of owners (60%) and a smaller percentage of renters (40%) living in housing that is in poor condition, when compared to Ontario (55% & 45% respectively).

In comparing the types of housing that renters claim to be in poor condition, the purpose-built rental apartments in Ontario appear to have a higher incidence of poor condition than those in Nipissing District.

**By the Numbers: Renters that are living in housing that is in poor condition, by Structural Type, Nipissing District & ON; 2006:**

	<b>Nipissing</b>	<b>ON</b>
Single-detached house:	23.4%	16.1%
Apartments in apartment buildings:	46.4%	64.0%
Duplex with apartment:	8.3%	5.4%
Semi-detached house:	5.8%	3.7%
Row House:	14.7%	10.0%
Other:	1.4%	0.8%
<b>Total households:</b>	<b>100%</b>	<b>100%</b>

Source: Statistics Canada, 2006 census, Catalogue Number 97-554-XCB2006023

On the other hand, the non purpose-built rental housing in Nipissing District appears to have a higher incidence of poor condition than that in Ontario.

This reflects the earlier findings in the study which indicated that the District has a higher percentage of renters living in non purpose-built rental housing (i.e. secondary housing). It also reflects upon the District's secondary housing market and suggests that this market has a higher rate of sub-standard

housing than the average. Conversely, its purpose-built rental housing has a lower rate of sub-standard housing. This has implications for the take-up of the RRAP program mentioned earlier, as there are different RRAP programs for homeowners, landlords, etc. – see page 110 for more details.

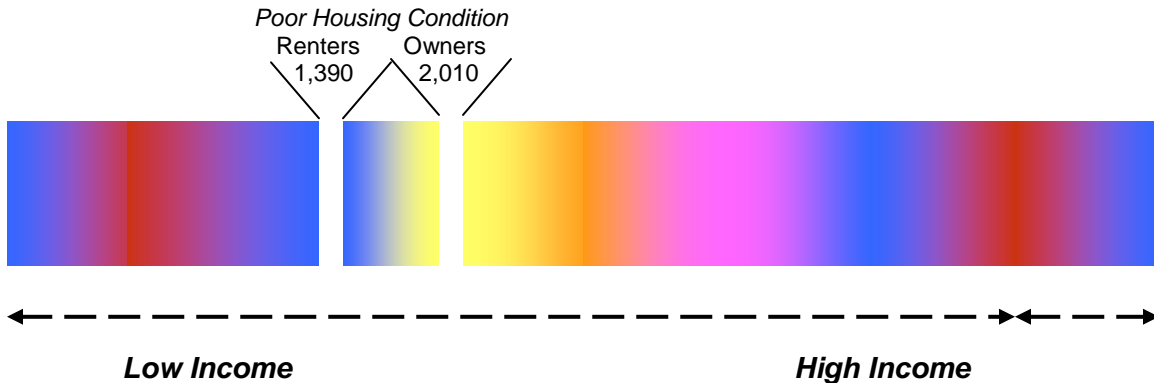
### 5.6 iii) Housing Continuum Gap: poor housing condition

The incidence of *housing that is perceived to be in poor condition* from above, represents further gaps in the housing continuum. The gap for renters is placed in the low-end (private) rental market while the gap for owners is placed at the entry point of homeownership. In placing the gaps, the following notes are made:

- It is recognized that these poor housing conditions could exist in rental and ownership housing along various points of the continuum, including in the non-profit rental supply or the upper-end, rental and ownership markets (private sector).
- As there is no income data to correlate with poor housing condition, an assumption is made for this particular exercise, that most renters who are living in poor conditions have lower incomes. This is based on the fact that almost 60% of Nipissing's renters are single households and lone-parents (Statistics Canada, census 2006). Also, presumably these renters would move out of their sub-standard housing if they had the financial means to do so. With regards to homeowners, presumably those who feel that their house is in poor condition, face some sort of income barrier which prevents them from making the necessary home repairs. This suggests that they are lower-income owners living in lower-priced houses.
- The housing gaps along the continuum are not necessarily independent gaps, or mutually exclusive i.e., they may overlap with one another. For example, the renters & owners in core housing need (page 77) may or may not, be represented in the group experiencing poor housing condition. Given the inter-relatedness of housing transitions explained by the continuum model however, it is likely that some of these gaps have correlative and/or causal affects on each other.

- The purpose in placing gaps on the continuum is to provide a visual representation and summary, of the housing issues in Nipissing District. This is to assist in the planning of affordable housing, particularly with regards to forming effective recommendations and solutions.

**Figure 54: Nipissing Housing Continuum Gaps: *housing in poor condition, renters and owners.***



**5.6 iv) Age and the social housing stock**

Many housing reports and presentations have highlighted the concerns over Canada's *ageing housing stock*. Often this concern is framed around the problem of low-income households living in sub-standard housing (i.e., housing that is old and in poor condition), or conversely, the problem of affordable housing stock leaving the market through demolitions, conversions or upward filtering (i.e., the housing is too old to have any value for its owner, in the existing state). Another concern has been for Canada's ageing social housing stock. This has come to the forefront again in a recent housing report by the *Federation of Canadian Municipalities (FCM)*. In the report, *Sustaining the Momentum, Recommendations for a National Action Plan on Housing and Homelessness* (Jan. 2008), the FCM notes the following:

**One-third of existing social housing stock (220,000 units) is at risk.**  
*Recommendations for a National Action Plan on Housing and Homelessness, (Federation of Canadian Municipalities, 2008).*

- The oldest social housing stock is approaching 50 years old (based on being built in the 1950's) and is in need of modernization or renewal. Repair & modernization requires an average of \$15,000 to 25,000 /unit. There is also a backlog of repairs for somewhat younger stock (built in the 60's -70's) due to under-funding for capital replacement reserves. Funds needed to maintain the assets in reasonable condition are lacking.
- Long-term operating subsidies for social housing are beginning to expire in concert with the maturity of the mortgages (over the next decade, total annual federal subsidy expenditures on existing social housing, will decline by \$500 million). Once these subsidies expire, many of the social housing operations will no longer be viable as they generate insufficient rent revenues.

- *Public housing* and *Urban Native* housing in particular, target very low incomes and have high ratios of social assistance recipients. As a result, they have very low rent revenues. These housing providers are unable to address viability and modernization needs through the refinancing of their assets (an option that providers of mixed-income housing have, due to their higher rental revenues).
- In some social housing where there are high concentrations of poverty or units are in poor condition, removing and rebuilding units may be a sensible option.
- This may be undertaken within the context of broader neighbourhood renewal and regeneration. Introducing mixed-income market options can both dilute poverty concentration and generate profit to cross-subsidize redevelopment costs.
- In other cases, it may be significantly less costly to invest in modernization than the cost of building replacement units either onsite or elsewhere.
- In either case, new capital subsidies will be required. There are currently policy barriers to refinancing existing assets and increased policy flexibility is required.

There is also a provincial perspective on this topic. The *Social Housing Services Corporation* (SHSC) of Ontario, notes the following in their report; *A Brief Summary of Social Housing Issues in Ontario* (Aug. 2006):

- Building condition assessments identify a looming problem with ageing housing stock, in the magnitude of \$1-3 Billion in Ontario.
- Capital reserves are insufficient to meet this challenge and ongoing operating budgets are under pressure due to deferred maintenance /upgrades and the increasing volatility of utility costs.
- The end of operating agreements looming means possibility of large numbers of social housing units withdrawn from public stock; Service Managers will need to secure units for delivery of mandated RGI programs.

Putting the above federal and provincial perspectives into local context, there are currently 2,480 social housing units in Nipissing District – of these units, 765 (31%) are a combination of *Urban Native housing* and *Municipal & Private non-profit housing*, that have a federal funding component. In an information session with Nipissing's social housing providers, the following key points emerged which echo those from above:

- Once the federal operating agreements are expired, non-profit housing providers may exit the social housing business (convert to condos, go to full market rent, etc.). The first agreements will start expiring in 2013.
- There are depleting /inadequate capital reserves, buildings are ageing and costs are rising – this could also lead to a loss of social housing stock as non-profit providers decide to cease operations (in one example, capital reserves are gone after 14 years of operations).
- Meeting the supply shortage of today and the future, is not the only concern: being able to maintain the existing stock and status quo will also become more of an issue based on the above.
- There are limited funds available for major retros.

- Non-profit housing providers are generally “exhausted” in managing what they have now.

In view of the above, the FCM has made the following recommendations and target:

**Priority: *Preserve the Viability of Existing Social Housing Stock***

**Recommendations:**

- Examine and revise rent-setting policies for social assistance recipients living in social housing. (province)
- Where appropriate, reinvest to modernize and preserve existing social housing, including energy efficient upgrades. (province)
- Where neighborhood or property regeneration is more logical, ensure that existing policies do not impede regeneration or redevelopment solutions. (federal –CMHC; province)

**Target Outcome: preserve and modernize Canada’s existing social housing stock at the rate of 20,000 units /year and renew existing subsidies.**

Additionally, the SHSC has formed an *Asset Management Group* to address capital repair and reserve shortfalls in Ontario.

In view of the District’s acute need for affordable housing and the import role that social housing plays towards meeting that need, the above recommendations and actions are welcomed, and should be supported at the local level. Based on the above, there is a good chance that changes are in store for the District’s social housing stock, but what those changes might be will be dependent on many factors. The issue of *ageing housing stock, depleting capital reserves and the ending of operating subsidies* appears to be on the radar screen of key housing Stakeholders and senior governments. Nevertheless, It may be prudent for DNSSAB to do some local scenario planning, i.e., “what if” scenarios in anticipation of this change, and what that change would (or would not) mean to the affordable housing supply in Nipissing District.

## 6.0 Household Trends: Nipissing's Municipalities, 1986 - 2006

**Notes:** 1) For the following sections, charts and tables have been constructed for each municipality and area, for the trend period of 1986 – 2006. This data is located in the appendix (pages e –r) and will be referenced where necessary. The current year – 2006 – is analyzed in more detail.

2) The geographical boundary changes noted earlier in the population section, affect household numbers and trends for the areas involved in those changes. These changes should be considered when interpreting the data – see ‘notes’ on page e in the appendix.

3) Household data for 2006 is unavailable for *Nipissing, Unorganized South* - therefore the sum of the households for the individual municipalities and areas in this section, will not correspond with the number of total households for the District, in the previous section (the District's aggregate data in the previous section includes Nipissing Unorganized South). The difference is 245 households which is the approximate number of households in Nipissing Unorganized South, in the 2006 census. This number is currently under review however (along with Nipissing South's population) by Statistics Canada.

### 6.1 Number of Households and Average Household Size, 1986 - 2006

The tables in the appendix (page e –g) show the change in the number and average size of households between 1986 – 2006, for each municipality and area. Similar to the changes in population, there have been varying rates of household growth across the District. The table below summarizes this growth by showing the net change in

#### By the Numbers: Net growth in households since 1986, Nipissing's Municipalities:

	#	ave. /yr.	%
North Bay	4620	231	25.5%
West Nipissing	1775	89	46.5%
East Ferris	525	26	51.0%
Nipissing FN	345	17	160.5%
Airy / S. Algon.	255	13	81.0%
Bonfield	215	11	38.5%
Chisholm	160	8	46.5%
Pap.-Cam.	145	7	52.5%
Calvin	55	3	33.5%
Temagami	35	2	9.5%
Mattawan	30	2	100.0%
Mattawa	-45	-2	-5.0%
Nipissing North	-425	-21	-37.0%
Nipissing District	7,690	385	28.2%

Source: Statistics Canada, censuses 1986 – 2006: Selected Characteristics for Census Divisions, and census Subdivisions and Electronic Area Profile (2006).

households during the past 20 years (the table presents the municipalities in descending order, starting with the greatest household growth in absolute terms). Similar to the changes in population, North Bay has accounted for 60% of the District's household growth since 1986. Its historical growth has averaged approximately 230 households /year and the household growth rate during this period has been 25.5% which is lower than most of Nipissing's other areas. From an affordable housing perspective and for future planning purposes, it would be beneficial to know the *household income levels* associated with this growth. This is covered further on under 'housing targets' (page 126).

*West Nipissing* and *East Ferris* have had the next greatest change in the number of households and *East Ferris'* household growth rate of 51% has been twice that of *North Bay's* (with *West Nipissing* close behind).

As the data in the appendix and the following sections show however, these two municipalities have many differences in household characteristics and these are highlighted further on in the report. The absolute household growth starts to fall off fairly quickly after the municipalities mentioned above, due to the relatively smaller

**By the Numbers: *Net decrease in average household size, since 1986:***

	<b>Decrease</b>
North Bay	-0.4
West Nipissing	-0.6
East Ferris	-0.5
Nipissing FN	-0.5
Airy / S. Algon.	-0.5
Bonfield	-0.6
Chisholm	-0.7
Pap.-Cam.	-0.5
Calvin	-0.4
Temagami	-0.7
Mattawan	-0.2
Mattawa	-0.5
Nipissing North	<u>-0.5</u>
<b>Nipissing District</b>	<b>-0.4</b>

Source: Statistics Canada, censuses 1986 – 2006: Selected Characteristics for Census Divisions, and census Subdivisions and Electronic Area Profile (2006).

populations of the other municipalities. In terms of growth rates however, some of the smaller municipalities have experienced greater rates of household growth over the larger ones. In the case of *Nipissing First Nation*, this can be explained through atypical population growth (page 58) while for *South Algonquin*, the municipal formation and geographical changes would be large factors (page 57). In very small municipalities such as Mattawan (60 households total), a small increase in the number of households can produce a relatively large increase in the growth rate (percentage) of households.

The decrease in *average household size* as explained earlier for Nipissing District is also occurring throughout all the municipalities and areas. As the left side-bar shows, the trend towards smaller households is occurring fairly evenly across the District. Apart from a couple of outliers, most municipalities and areas have seen their average household size decrease by approximately the same amount since 1986. This is significant as, along with the household growth noted above, it indicates that many of the household trends described earlier for Nipissing District, are also occurring throughout the individual communities.

The following table shows the current number of the District's households by municipality and area (excluding Nipissing, Unorganized South) along with their average household size:

**6.1 i) Number of Households and Average Size by Municipality & Area, 2006**  
**Table 24: Households & Average Size, 2006**

Municipality /Area, 2006	Households (#)	Households (% of total)	Average size (# people /household)
North Bay	22,595	64.4%	2.3
West Nipissing	5,575	15.9%	2.4
East Ferris	1,555	4.4%	2.7
Mattawa	865	2.5%	2.2
Bonfield	770	2.2%	2.6
Nipissing North	730	2.1%	2.5
South Algonquin	570	1.6%	2.2
Nipissing FN	560	1.6%	2.5
Chisholm	505	1.4%	2.6
Papineau-Cameron	420	1.2%	2.5
Temagami	405	1.2%	2.3
Calvin	220	0.6%	2.8
Mattawan	60	0.2%	2.5
<b>Nipissing District</b>	<b>34,830</b>	<b>99.1%</b>	<b>2.4</b>

It can be noted from the above table that the descending order of the municipality's number of households follows that of their population, (see page 25) except in a couple of circumstances where the average household size distorts the ranking. Examples of this are *Mattawa* and *South Algonquin*, which, due to their relatively small household size, results in a relatively larger number of households.

As with population, the majority of households are located in *North Bay* and *West Nipissing*, with *East Ferris*, *Mattawa* and *Bonfield* rounding off the top five. The most rural municipalities of *Temagami* and *South Algonquin*, along with *Mattawa*, have the smallest, average-size households which reflect their smaller family sizes (i.e., less children and youth), and larger number of seniors. North Bay also fits into this group of smaller household sizes, and although it has a large percentage of youth compared to all of the District's municipalities, it also has smaller percentages of children and larger percentages of seniors and single-households, than do the municipalities with larger household sizes (below).

The municipalities adjacent to North Bay, namely *East Ferris* and *Bonfield*, have larger average-size households which reflect the opposite from the above, i.e., larger families with more children and youth, and fewer seniors. *Chisholm* also has a larger household size on average which likely results from its large percentage of youth and the proportionately large number of families with 6 or more people (see chart on next page). *Calvin* has the largest average household size in the District (2.8 persons /household) which, similar to Chisholm, results from a proportionately large number of families with 6 or more people (see chart on next page). It can be noted that these later municipalities have larger, average household sizes compared to the District (2.4 persons /household), but they are close to the provincial average of 2.6 persons /household.

The above table also illustrates a point which is relevant to the scope of this study: there are relatively small numbers of households in six of the District's eleven municipalities. The first five municipalities in the above table account for 90% of the District's total households. *South Algonquin* and the municipalities that follow it in the table, have less than 600 households in their respective communities and this number becomes much smaller where renters are concerned. These rural areas tend to have high homeownership rates of 82% or more (see appendix, pages m-o) resulting in the majority of the households being owners. In rental terms, this translates into less than 100 rental households in each of these municipalities – this puts the “affordable housing need” in these communities into a quantified perspective. *While there are broad recommendations in this report for these municipalities, it is the municipalities*

*themselves that are in the best position to determine the level to which, affordable housing is, or needs to be, further considered within their small communities.* This consideration would be based upon the internal information & knowledge the municipalities have regarding housing in their community, along with external sources of information such as this report.

It should also be noted that within table #24 above, 3,775 of these households are Aboriginal households which represent 11% of the District's total households (this includes Nipissing First Nation's Aboriginal households).

**By the Numbers: Aboriginal households by area, 2006:**

	#	%
North Bay	1730	45.8%
West Nipissing	760	20.1%
Nipissing FN	405	10.7%
Mattawa	240	6.3%
Bonfield	135	3.6%
Other areas*	505	13.4%
<b>Total</b>	<b>3775</b>	<b>100%</b>

Source: Statistics Canada, census 2006; Aboriginal Population Profile.

\* Data is not available for these areas

As with the Aboriginal population in general, the above table shows that relatively few of these households live on the Nipissing 10 Reserve. Also as mentioned previously, a relatively large percentage of these households are in *core housing need*.

## 6.2 Household Size: Nipissing's Municipalities & Areas, 1986 - 2006

A glance at the *Household Size* charts in the appendix (pages g – i) shows that there are both similarities and differences between the municipalities in their 20-year, historical *household size* trends. North Bay's *household size* trend most closely resembles that of the District's trend (figure 45, page 66), and this holds true for most of the other household trends covered in the next sections (family types, tenure, etc.).

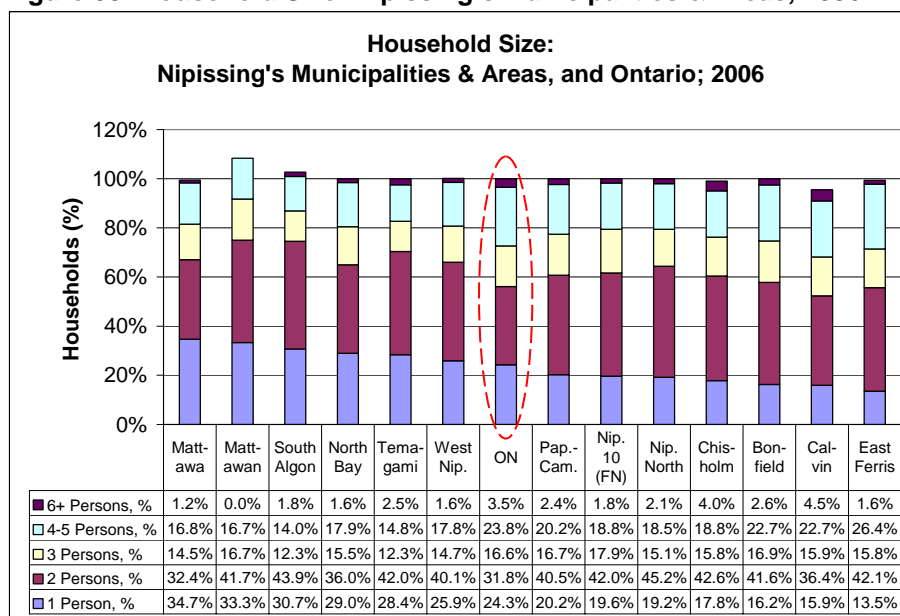
As was the case with population, it appears that Nipissing District's household trends are largely derived from that of North Bay's.

Generally it can be noted that for the smaller household sizes (Temagami, South Algonquin, Mattawa and North Bay) the share of 1-person households is relatively high and the increase in the number of these households over the past 20 years has been consistent. Generally, these municipalities also have relatively smaller shares of households with 4-5 persons. The larger household sizes (East Ferris, Bonfield, Chisholm and Calvin) display opposite trend characteristics: their share of 1-person households is significantly lower and they have higher shares of households with 2 or more persons. The remaining areas (West Nipissing, Nipissing North, Nipissing First Nation and Mattawan) are in between the upper and lower levels and are closer to the District's average of 2.4 persons /household.

The following section looks at the current household sizes of the District's areas as well as Ontario:

### 6.2 i) Household Size by Municipality & Area, 2006

Figure 55: Household Size: Nipissing's Municipalities & Areas, 2006



Source: Statistics Canada, census 2006: Electronic Area Profile, Catalogue No. 94-578-XCB2006001.

The chart above shows the percentage of households by size, for Nipissing District's municipalities and areas. Ontario's household size is also included for comparison purposes (the municipalities are presented in descending order, starting with the greatest percentage of 1-person (single) households).

One of the most notable findings in the above chart is the variation in the percentage of 1-person households throughout the District. The difference between the two outliers – Mattawa and East Ferris – is significant, especially in view of the income levels of single households as described earlier for Nipissing District

**By the Numbers: Median income for 1-person (single) households, 2000:**

Mattawa	\$14,192
Mattawan	N/A
South Algonquin	\$13,589
North Bay	\$18,212
Temagami	\$29,995
West Nipissing	\$13,575
Pap.-Cam.	\$32,280
Nipissing FN	\$14,001
Nipissing North	\$31,733
Chisholm	\$13,119
Bonfield	\$15,216
Calvin	N/A
East Ferris	\$25,338
<b>Nipissing District</b>	<b>\$17,303</b>
<b>Ontario</b>	<b>\$ 25,253</b>

Source: Statistics Canada, census 2001 Topic-based tabulations, Cat. No. 95F0437XCB01006

(page 71). The sidebar to the left displays the median income for single households in the District's municipalities for 2000 (the latest period for which income data is available), in the same order as the above chart, i.e., in descending order, starting with the greatest percentage of 1-person (single) households. The variation in income appears to be as pronounced as the variation in the percentage of single households. It can be noted that *areas with the greatest share of single households have some of the lowest single-household incomes. In Mattawa and South Algonquin, over one-third of the households in 2001 were singles, and half of these households had incomes below \$15,000.* To put this into a housing context, at this income level, housing costs –whether rental or ownership – need to be below \$375/month to be considered affordable. As Mattawa has a larger percentage of renters than South Algonquin however (40% vs. 10% -see appendix, pages m & o), the rate of affordable rental need is presumably greater.

As the largest populated centres, North Bay and West Nipissing have relatively high percentages of single households with low incomes. In 2001, approximately 5,800 households in North Bay were single households

(27% of total households) and half of these households had an annual income of \$18,200 or less. At this income level, housing costs would need to be lower than \$455 /month to be considered affordable (for renters, this includes rent & utilities; for owners, it includes principal, interest & tax). The average rent for a 1-bedroom apartment in 2001 was \$618 (including utilities) which presents a monthly housing gap of \$163.<sup>43</sup> As incomes decrease from this level, the gap obviously widens.

West Nipissing is in the same situation: in 2001, approximately 1,420 households in West Nipissing were single households (26.5% of total households) and half of these households had an annual income of \$13,575 or less. At this income level, housing costs would need to be lower than \$340/month to be considered affordable. The average rent for a 1-bedroom apartment in 2001 was \$502 (including utilities) which presents a monthly housing gap of \$162.<sup>44</sup>

43, 44. Average rents are from Statistics Canada, census 2001.

The above introduces average income, housing gaps for single households in the District's large centres, and these gaps are analyzed in more detail in section 11.0 "Housing Supply & Demand Gaps - Income".

Regarding the upper income levels of the District's single households, it's interesting to note that new outliers emerge, namely *Temagami*, *Papineau-Cameron* and the unorganized area of *Nipissing North*. The median income (2000) of single households in these areas averaged \$31,000 which is 80% higher than the District's median income for single households – it is also significantly higher than the provincial median income. This income will support housing costs of up to \$775 /month which, in these small areas, is likely very attainable. As these areas also have high rates of homeownership (75%+), presumably the demand for low-income rental housing – at least for single households - is much less.

The chart on page 95 also reflects the observations made earlier regarding the difference in household size between the municipalities and areas: East Ferris, Calvin, Bonfield and Chisholm tend to have larger households (4+ persons) while Mattawa, South Algonquin, North Bay and Temagami have smaller households (<3 persons). If Ontario is used as a benchmark, approximately half of the District's municipalities and areas fall on either side of it, i.e., none of them have the same household-size mix. Earlier in the report, it was noted that *Nipissing District has a larger share of 2-person households and a smaller share of 3+ -person households, than Ontario* (see page 67). This can now be observed at the municipal level and the above chart shows that all of Nipissing's municipalities and areas have a larger percentage of 2-person households than Ontario. While most of the municipalities and areas also have a smaller share of 3+ -person households when compared to Ontario (44%), East Ferris, Bonfield and Calvin are comparable (42-43%).

### **6.3 Household & Family Types, 1986 - 2006**

A glance at the *Household Type* charts in the appendix (pages j – l) reveals varying levels of trends playing out in the municipalities and areas. Generally however, these trends are the same as those described earlier for Nipissing District, and include a *decreasing number of couples with children* and an *increasing number of couples without children, single households and lone parents*. A scan of the charts also reveals the following counter-trends:

- East Ferris: the number of couples with children did not start decreasing until 2001.
- *Bonfield*: the number of couples with children has been increasing since 1996 and there has been a decrease in single households, since 2001.
- *West Nipissing*: the number of lone-parents has decreased since 2001.
- *Mattawa*: the number of single households has decreased since 2001.
- *Temagami*: since 2001, couples with children have increased while couples without children have decreased.
- *Nipissing First Nation*: the number of couples with children grew steadily between 1986-1996 and has since been holding steady.
- *Calvin & South Algonquin*: the number of couples without children has decreased since 2001. Calvin has also seen a decrease in the number of single households.

Notes: 1) The geographical changes described earlier in the population section need to be considered when interpreting this data. The primary changes were *the joining of Papineau and Cameron in 1992, the expanding of Temagami's boundaries in 1998, the formation of South Algonquin in 1998 and the formation of West Nipissing in 1999*. For the later three municipalities (Temagami, South Algonquin and West Nipissing), these geographical changes involved annexed areas of *Nipissing Unorganized North & South*, and thus comparing trends prior to 1996 with those after 2001 is not a direct comparison. 2) Although the data is shown for the Unorganized Areas (North & South), they are generally excluded from the analysis in this section. Also, South Algonquin is compared to Airy (pre-2001) resulting in relatively large changes between 1996-2001. 3) Caution should be applied when making historical comparisons of families (couples and lone-parents) due to conceptual changes in 2001 – see note #2, figure 46 on page 68.

The following table summarizes these trends by looking at the *net change in household type since 1986* (presented in descending order, starting with the municipality that has had the largest net growth in households since 1986 –see page 92):

**By the Numbers: Net change in household type since 1986:**

	<u>Singles</u>	<u>Lone Parents</u>	<u>Couples without Children</u>	<u>Couples with Children</u>
North Bay	71.0%	45.6%	49.2%	-16.8%
West Nipissing	92.7%	28.8%	112.2%	-4.3%
East Ferris	133.3%	28.5%	121.0%	3.5%
Nipissing FN	214.3%	171.4%	209.0%	119.0%
Airy / S. Algon.	169.2%	166.7%	157.0%	-11.1%
Bonfield	92.3%	90.0%	103.5%	1.7%
Chisholm	100.0%	83.3%	141.0%	-13.2%
Pap.-Cam.	89.0%	125.0%	133.3%	0.0%
Calvin	75.0%	0.0%	89.0%	-11.8%
Temagami	109.0%	50.0%	31.8%	-44.4%
Mattawan	300.0%	-100.0%	166.7%	0.0%
Mattawa	43.0%	11.0%	18.5%	-44.3%
Nipissing North	-12.5%	-21.4%	-4.6%	-61.9%
<i>Nipissing District</i>	73.0%	43.2%	64.5%	-16.2%
<i>Ontario</i>	62.5%	86.0%	49.0%	24.3%

Source: Statistics Canada, censuses 1986 – 2006: Selected Characteristics for Census Divisions, and census Subdivisions and Electronic Area Profile (2006).

### 6.3.1, i) Couples with Children

The decrease in the number of *couples with children* can be noted throughout the municipalities, except for those mentioned above who have had counter-trends. *Temagami* and *Mattawa* have experienced the largest decrease (-44%) while *Nipissing First Nation* has had an overall increase (119%). Compared to Ontario, it can be seen that Nipissing's trend with this particular household type, is going in the opposite direction.

### 6.3.1, ii) Couples without Children

Many of Nipissing's municipalities have seen the number of *couples without children* more than double over the past 20 years. *Mattawa* and *Temagami* have had relatively small increases of 18.5% and 31.8% respectively. The number of couples without children is also on the rise in Ontario, although at a slower rate than in Nipissing.

### 6.3.1, iii) Single Households

The growth of single households should be of particular interest to Nipissing's municipalities, due to the low incomes of many of these households and the subsequent need for affordable housing.

The table shows that similar to couples without children, many municipalities have seen the number of single households, more than double. Apart from Mattawan (which is very small and prone to large fluctuations in percentages), *Nipissing First Nation* and *East Ferris* have had the largest increase in single households while *South Algonquin* and *Chisholm* have also posted triple digit growth. Based on this 20-year period, the number of single households in most of Nipissing’s municipalities is increasing at a greater rate than in Ontario.

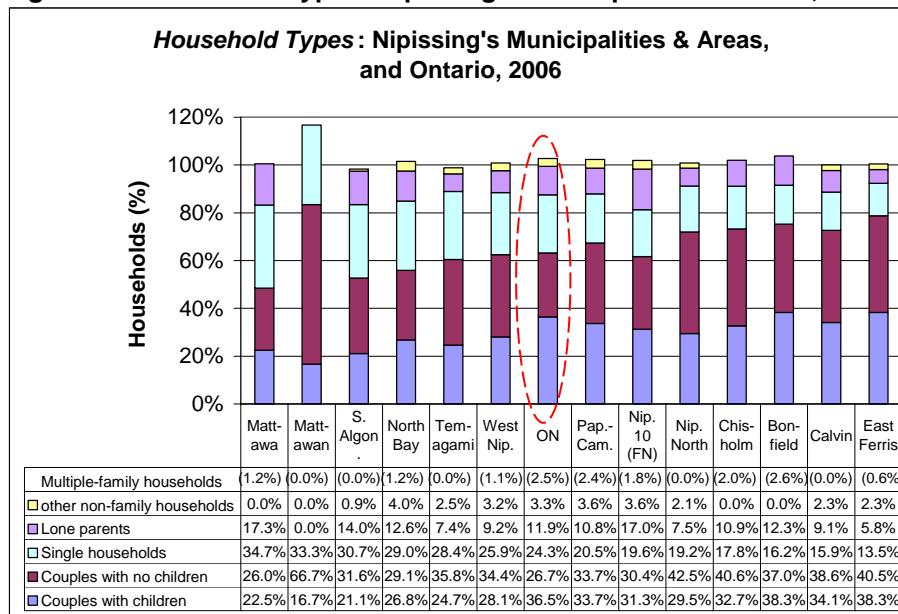
### 6.3.1, iv) Lone-parents

Lone parents represent another group where the incidence of *affordable housing need* is high. With lower-than-average incomes and high representation in the social assistance caseload (page 69), housing vulnerability for many of these parents and their children is a main area of concern. The above numbers indicate that all the municipalities have had increases in the number of lone-parent households (with the exception of Mattawan where the number of lone-parents is shown to have declined to 0 after 2001 – this change could be largely affected by random rounding). *Nipissing First Nation*, *South Algonquin* and *Papineau-Cameron* have seen the number of lone parent households more than double (100%+) while *East Ferris* and *West Nipissing* have had the smallest change (28.5%). It can also be noted that the increase in lone-parent households in most of Nipissing’s municipalities, has been significantly less than that of Ontario.

### 6.3.2) Family & Household Types: Nipissing’s Municipalities and Ontario, 2006

While the above section has focused on *the change in the number of household types over time*, the following chart looks at the *current share of household types* in the District’s municipalities and areas (presented in descending order, starting with the municipality that has the greatest share of single households, i.e. the light blue on the chart):

**Figure 56: Household Types: Nipissing’s Municipalities & Areas, 2006**



Source: *Statistics Canada, census 2006: Electronic Area Profile, Catalogue No. 94-578-XCB2006001.* Note: the rounding process significantly affects Mattawan’s percentages and thus the total number of household types exceeds the total number of households.

### 6.3.2, i) Single Households

As seen previously under “household size”, the District’s percentage of *single households* varies widely, falling somewhere between *Mattawa* (34.5%) and *East Ferris* (13.5%). It can be noted that when compared to Ontario, approximately half of the District’s areas have larger percentages of single households while the other half have smaller percentages - only West Nipissing is comparable and all the other areas have a variance of +/- 4% or more. Again, there needs to be considerable focus on this particular household type with regards to affordable housing policies, as these households tend to have the lowest incomes and the highest incidence of core housing need.

### 6.3.2, ii) Lone-parents

The percentage of *lone parents* also varies throughout the District, with *Mattawa* and *Nipissing First Nation* having the largest percentage (17%) and *East Ferris* having the smallest (6% -excluding Mattawan). *South Algonquin* also has a relatively high share (14%) of lone-parent households. In comparing the large centres to Ontario, it can be noted that *North Bay* has a slightly larger share of lone-parent households (12.5%) while *West Nipissing* has a smaller share (9%). West Nipissing’s number of lone parents actually decreased by 3% since 2001. This was the only area –other than Mattawan & Nipissing North – to experience a decrease in lone-parent households).

#### By the Numbers: *Aboriginal Lone-parent households by area, 2006:*

	#	%
North Bay	270	50.0%
West Nipissing	90	16.7%
Nipissing FN	75	13.9%
Mattawa	55	10.1%
Bonfield	10	1.8%
Other areas:*	40	7.5%
Total	540	100%

Source: Statistics Canada, census 2006; Aboriginal Population Profile.

\* Data is not available for these areas

It can be noted from the sidebar that there are 540 Aboriginal lone-parent households living in the District (13% of the total, lone-parent households). As noted previously in this report, a relatively small percentage of the Aboriginal population lives on the Nipissing 10 Reserve and this extends to lone-parent households as well. The fact that half of these households live in North Bay, speaks to the need for ‘urban’ aboriginal housing. Unfortunately, the Aboriginal population is another group that is heavily represented in the *core housing need* (at the national level, 24% of Aboriginal households are in core housing need, vs. 13.5% for non-Aboriginal households). In 2001 (the last period for which data is available), 50% of the Aboriginal, lone-parent households living in the North Bay CA, were in core

housing need. Based on these statistics, there are many unmet housing needs for the urban, Aboriginal population – this is covered in more detail in the next section “Household Tenure”.

### 6.3.2, iii) Couples

In keeping with the above household types, the number of couple –households also varies considerably by area. In regards to *couples without children*, *Mattawa* has the lowest household percentage (26%) while *Nipissing, Unorganized North* has the highest (42.5%). *South Algonquin* has the lowest percentage of *couples with children* (21%) in contrast to *Bonfield* and *East Ferris* (38%).

In comparing the municipalities to each other as well as to Ontario, a geographical pattern emerges: the District's urban and most rural areas generally have larger percentages of single households and smaller percentages of households with couples, than Ontario and the District's other municipalities (this can be observed by viewing the areas to the left and right of "Ontario" on the above chart). The percentage of lone parents however, varies throughout the District's areas with no geographical pattern.

The significance of the above lies in the strong correlation between the household types and their incomes as described earlier in this report. As income is the primary determinant of housing outcome, knowing the numbers of the household types and their associated incomes, offers valuable insight into housing planning. Income is covered in more detail in section 11.0.

#### **6.4 Household Tenure: Owners and Renters, 1986 – 2006**

A glance at the tenure trend charts in the appendix (page m-o) reveals that *tenure is fluid in proportion to household growth*. The percentage of renters and owners has fluctuated throughout the municipalities and areas during the past 20 years. This fluidity of tenure is closely correlated with economic conditions and population change which, as seen previously with the analysis of Nipissing District (pages 72-78) has implications for the type of housing and programs that are required, within the various communities. Glancing through the charts, a few notable trends stand out:

##### **6.4.1) North Bay**

From the tenure charts in the appendix, it's interesting to note that the largest municipality – North Bay – has returned to the same levels of tenure it had in 1986 (approximately 61.5% owners, 38.5% renters). Between 1986 and 2001, North Bay's household growth consisted of *an increasing percentage of renters and a decreasing percentage of owners* (likely the result of the CFB North Bay cutbacks which occurred within the same period). As the midway point (1994) during this period saw the cessation of new rental and social housing construction in the city (figure 9, page 10) this invariably lead to – or perhaps was even the start of – increased pressure for rental housing in North Bay. With very little private sector rental construction or government housing programs until recently (through the AHP), this rental pressure has basically gone unabated. North Bay's upward trend to previous ownership levels is positive, and the AHP projects currently underway in the city, can start to address the backlog of rental housing need that has culminated in a 1% vacancy rate. But the above illustrates the importance for *continually monitoring the housing situation and acting when necessary*.

##### **6.4.2) Mattawa**

Since 1986, Mattawa's general tenure trend has been an increasing percentage of renters and a decreasing percentage of owners – as Mattawa's number of households is now decreasing in concert with its population, this suggests that rental demand is remaining elevated. The demographic indicators covered earlier for Mattawa, combined with the socioeconomic indicators on pages 137-140, suggest that a good portion of this rental demand would be for low-income housing. So even with declining population and households, it appears that the need for affordable housing in this community remains relatively high.

### 6.4.3) Bonfield, East Ferris and Temagami

These particular municipalities have tenure trends where the average percentage of renters is decreasing while the percentage of owners is increasing (Mattawan may also display this trend but this can be misleading due to Mattawan's small number of households and the influence of random rounding). This can be viewed as a positive trend as generally, increased homeownership provides additional benefits to families and their communities. Having said that, sometimes additional data or information is needed to tell the complete story. For example, the prior demographic analysis shows that Temagami has the highest rate of ageing amongst Nipissing's municipalities. Additionally, it has an older population than Bonfield and East Ferris, and a significantly larger share of senior citizens. Thus Temagami's growth in homeownership may be more reflective of its internal ageing population during this period vs. external economic factors (such as families moving in for employment-related opportunities). Thus *the type of homeownership that is occurring*, needs to be considered within the respective community planning processes, as this will determine the most effective tools and programs to use.

### 6.4.4) Remaining Municipalities and areas

For the remaining areas, the charts reveal varying levels of tenure changes with no clear, trends. The table below summarizes the tenure charts for all the areas by looking

**By the Numbers: Net change in housing tenure since 1986:**

	<u>Renters</u>	<u>Owners</u>
Pap.-Cam.	75.0%	43.7%
Nipissing FN	72.7%	89.4%
Calvin	40.0%	28.6%
West Nipissing	30.7%	54.9%
Chisholm	28.6%	46.8%
North Bay	28.1%	24.7%
Airy / S. Algon.	9.0%	98.0%
Mattawa	1.5%	-9.6%
East Ferris	-18.2%	58.7%
Bonfield	-25.0%	52.4%
Temagami	-41.7%	34.0%
Nipissing North	-59.4%	-33.0%
Mattawan	<u>-100.0%</u>	<u>100.0%</u>
<i>Nipissing District</i>	24.2%	31.8%
<i>Ontario</i>	12.5%	58.0%

Source: Statistics Canada, censuses 1986 – 2006: Selected Characteristics for Census Divisions, and census Subdivisions and Electronic Area Profile (2006).

at the net change in tenure (i.e, the difference between 1986 and 2006). In addition to reflecting the trends mentioned above, the table shows that in some areas, renters have increased by a greater percentage (North Bay, Mattawa, Calvin and Papineau-Cameron), while in other areas, owners have increased by a greater percentage (Nipissing FN, West Nipissing and Chisholm).

In reviewing the tenure charts in the appendix, the other distinguishing feature is *the higher rates of homeownership in all the municipalities and areas during the trend period, in comparison to North Bay, West Nipissing and Mattawa*. This is reflective of the national and provincial tenure levels, whereby rural areas tend to have much larger percentages of owners and smaller percentages of renters, than urban areas, or cities and towns with larger populations.

The following section looks at the current household tenure of Nipissing's

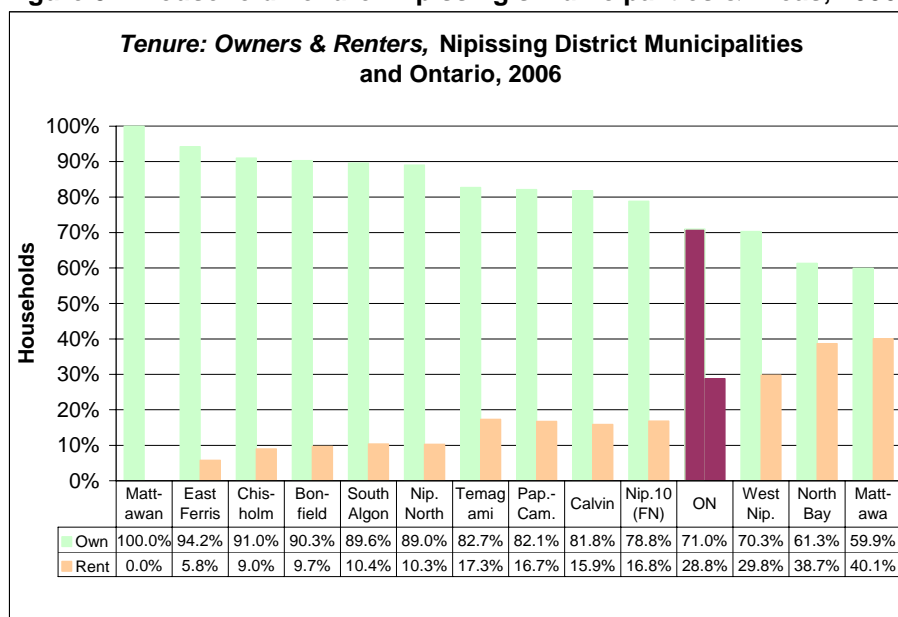
municipalities and Ontario (2006):

45. In 1996, 82% of Canada's rural households owned their own home vs. 64% of urban households (CMHC, Canadian Housing Observer, 2006).

#### 6.4.1) Household Tenure: Nipissing's Municipalities and Ontario, 2006

The following chart shows the current tenure of Nipissing's municipalities and areas – the chart presents the data in descending order, starting with the area that has the highest percentage of owners:

**Figure 57: Household Tenure: Nipissing's Municipalities & Areas, 2006**



Source: Statistics Canada census 2006

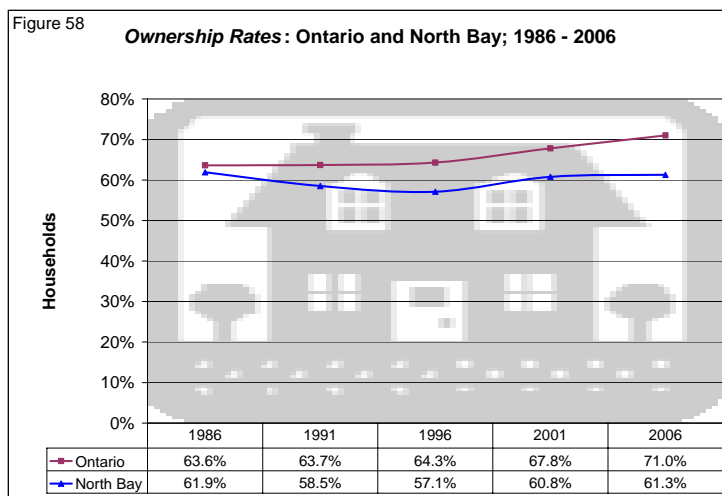
The high rates of ownership in many of the municipalities as noted earlier, is clearly evident in the above chart. It's interesting to note that the municipalities closest to the urban centre of North Bay (East Ferris, Chisholm and Bonfield) have the largest share of owners and the smallest share of renters (Mattawan aside). As noted earlier, this is reflective of the labour force integration these areas have with North Bay: many of these households are owners who commute to the city for work, but choose to live in the surrounding municipalities. In absolute terms, these municipalities have a small number of renters (see table on page 105) and likely don't have excessive or unmet rental demand (including for low-income households) to the extent that the urban areas do. On the flip side, Mattawa has the highest percentage of renters and the lowest percentage of owners in the District.

In comparing Nipissing's urban areas (West Nipissing, North Bay and Mattawa) with Ontario, it can be seen that West Nipissing has close to the same tenure levels – homeownership has reached the 70% level. North Bay and Mattawa however, have significantly smaller shares of owners and larger shares of renters - homeownership is hovering around the 60% level which is 10% lower than Ontario. Mattawa's lower rate can be explained through the earlier analysis which indicated a downward trend in ownership since 1986, in concert with population decline. But for North Bay who has recently seen population growth as well as homeownership growth, a 10% spread with the provincial average would not be expected.

#### 6.4.2) North Bay Homeownership Level:

The earlier tenure analysis for Nipissing District (page 72-73) offers some insight into North Bay's lower ownership rate relative to Ontario. It was stated that "the District has a greater proportion of renters and a smaller proportion of owners", than Ontario. As North Bay accounts for 65% of the District's households, the District's lower ownership rate in effect, is derived from that of North Bay's. The earlier analysis also indicated that "this reflects a number of factors including income". North Bay's median income in 2000 was approximately \$11K lower than Ontario's (\$42K vs. \$53K for Ontario). Based on this theory however, West Nipissing should have lower ownership rates because its median income was just \$31K –lower than both the District and Ontario. However, there is not a direct correlation between income and homeownership *as the free market comes into play*. It would appear that West Nipissing's housing market has adjusted to the lower income levels, i.e., more ownership opportunities are available for more people, given the areas general income distribution (in an information session with Realtors, they stated that new houses in West Nipissing are considerably less than in North Bay - price differences can range up to \$100K). In North Bay however, the market has not adjusted to lower income levels because it hasn't had to: analysis of the income distributions between West Nipissing and North Bay show a significantly larger share of people with higher incomes in North Bay – based on the supply and demand model, this is who the market is going to serve (note: this is also indicative of the income polarization in North Bay, but that's a different subject). So while there might be a higher-end housing market in North Bay, there might also be less homeownership opportunities for people.

Earlier North Bay's tenure trend was analyzed from 1986 – 2006. It was stated that "North Bay has returned to the same levels of tenure it had in 1986". In absolute terms, this was viewed in a positive light as it indicated an upward trend in ownership levels. But in relative terms – i.e., when comparing to Ontario over the same period – it might not be viewed as so positive. The chart below shows that North Bay's ownership rate has not kept pace with the province. It started falling behind after 1986 and has not been



able to catch back up. During this time, there were periods of robust construction and record growth numbers for single-detached houses (figure 9, page 10) and, in absolute terms, the number of owners did increase – but proportionately, the number of renters increased as well. Thus *North Bay's homeownership rate has not been increasing in tandem with the province. Not only does this stifle homeownership opportunities*

for the city's residents, but it creates a bottleneck along the housing continuum and increases the demand for rental housing – something that already is in short supply. North Bay currently has a strong housing market in terms of new houses being sold on the market and this is good economics and healthy for the city. But the evidence indicates there are weaknesses in other areas of the market, which shouldn't be ignored.

These include *unmet rental demand, very low vacancy rates and reduced homeownership opportunities*. Leaving the market to its own devices and hoping for positive economic returns which will raise household incomes in the city, is one way that homeownership opportunities may be increased – given North Bay’s past 20-year tenure record however, the odds for this approach don’t appear favorable. Another approach is for the city to influence the market to create more homeownership opportunities, through the use of its policy and planning tools. These tools could be used to stimulate the housing supply for households that are on the next rung down on the income ladder. Not only would this increase homeownership opportunities and provide other benefits to the city, it would free up much-needed rental stock as households move along the continuum. Currently North Bay has housing projects in progress which are geared towards affordable homeownership. This is a good start and signals that there is focus in this area. *Homeownership targets* could provide an *annual* focus which would further complement the city’s efforts - these are covered in more detail on page 126.

#### 6.4.3) Number of Renters and Owners in Nipissing’s Municipalities & Areas, 2006

The above analysis has been working with tenure percentages for comparison purposes, but for planning purposes, it’s also beneficial to know the actual numbers. The table to

**By the Numbers: Number of Owners and Renters in Nipissing’s Municipalities and Areas, 2006**

	<u>Renters</u>	<u>Owners</u>	<u>Total</u>
<b>North Bay</b>	8,775	13,875	22,650
<b>West Nipissing</b>	1,660	3,920	5,575
<b>East Ferris</b>	90	1,460	1,550
<b>Mattawa</b>	345	515	860
<b>Bonfield</b>	75	695	770
<b>Nipissing North</b>	75	650	730
<b>South Algonquin</b>	60	515	575
<b>Nipissing FN*</b>	95	445	565
<b>Chisholm</b>	45	455	500
<b>Papineau-Cameron</b>	70	345	415
<b>Temagami</b>	70	335	405
<b>Calvin</b>	35	180	220
<b>Mattawan</b>	0	60	60
<b>Nipissing District</b>	<b>11,420</b>	<b>23,700</b>	<b>35,120</b>

Source: Statistics Canada, census 2006: Electronic Area Profile (2006).

\*Nipissing FN includes 20 Band Housing units.

the left shows the current number of renters and owners for each municipality and area. This table is simple and yet revealing: a quick glance down the renters column shows that all but three of the District’s municipalities have less than 100 renter households. After the previous analysis in this section, it comes as no surprise that the three municipalities with the largest number of renters are the urban ones of North Bay, West Nipissing and Mattawa. *So in relative terms, while the need for affordable housing may vary by percentage throughout the municipalities and areas, in absolute terms, the largest number of renters in need of affordable housing is in North Bay, West Nipissing and Mattawa.* This has implications for planning, resource allocation and the types of housing programs and services required in these communities.

### 6.5 Households by Structural Type, 1986 – 2006

Upon scanning the trend charts in the appendix (pages p-r) the following notable points stand out:

- During the past 20 years, the proportion of the housing mix in the municipalities and areas has not changed significantly (similar to the District as a whole). Apart from a few large increases or decreases due to geographical changes, or a couple of noted anomalies, people have basically been living in the same type of housing.
- North Bay displays the same trend chart as Nipissing District, indicating that the previous *household structural type* analysis for Nipissing District (pages 78-83) generally applies to North Bay (see below for summary). Mattawa also displays a similar trend shape.
- West Nipissing’s housing type trend is similar to that of North Bay’s and the District’s, but it’s number of single detached homes has shown continuous growth over the trend period (which includes a geographical change), rather than a decline after 2006 as was the case for North Bay and the District (see below for summary).
- In the remaining municipalities and areas, single-detached houses are the dominant form of housing – given the tenure data noted earlier, this would be expected. Many of these areas have no recorded row housing and little-to-no, apartment buildings. The exception is Bonfield, East Ferris and Temagami, which have a higher, per household-capita number of apartment buildings, within this group.

The following takes a look at the structural type of housing for North Bay, followed by West Nipissing:

#### 6.5.1) North Bay Households by Structural Type, 2006

The type of households that people have been living in for the past 20 years in North Bay, follows the same trend as analyzed earlier for Nipissing District. This is because the District’s trend is largely derived from that of North Bay’s as the later accounts for 65% of the District’s households. That analysis found that the number of accessory (or “secondary” apartments) had increased significantly since 2001 and now plays a significant role in the overall housing market.

This can also be observed for North Bay in the following table, which shows the type of housing that owners and renters are living in, for both North Bay and Ontario (note: individual tables for owners and renters that also contain absolute numbers, are on page

**By the Numbers: Households by Structural Type and Tenure, North Bay & Ontario; 2006:**

	<u>North Bay</u>		<u>Ontario</u>	
	<i>Owners</i>	<i>Renters</i>	<i>Owners</i>	<i>Renters</i>
Single-detached house:	72.9%	9.1%	74.0%	11.8%
Apartments in apartment buildings:	7.9%	58.0%	8.8%	69.7%
Duplex with apartment:	4.9%	8.7%	2.6%	5.3%
Semi-detached house:	11.5%	5.9%	6.7%	3.3%
Row House:	2.2%	17.4%	7.4%	9.2%
Other:	<u>0.6%</u>	<u>0.9%</u>	<u>0.5%</u>	<u>0.6%</u>
<b>Total households:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Source: Statistics Canada,  
2006 census,  
Catalogue Number 97-554-XCB2006028

s in the appendix). Similar to the earlier finding for the District, it can be noted that a significant percentage of North Bay renters (42%) live in non-conventional rental housing.

This rate is also significantly higher than Ontario's, where just 30% of the renters live in non-conventional rental housing. Subsequently, 12% fewer renters in North Bay, live in apartment buildings (conventional, or purpose-built, rental housing). This provides insight into non-conventional rental housing in North Bay and the secondary housing market. This market appears to play an important role as without it, and in absence of new supply, the rental housing situation could be much worse. North Bay has encouraged this market through the allowance of accessory apartments (in the central area of the city), since 1980 – *this is a good example of where land-use zoning policy can be an effective tool in influencing local housing markets.* As cautioned earlier in this report however, this type of housing supply can be somewhat unstable as it can be added or removed from the market at any time. In the absence of new rental supply, it appears these accessory apartments, etc. are playing an increasingly larger role in meeting the city's rental demand (based on the prior analysis for Nipissing District, the number of these units has increased significantly since 2001 – see page 79). Now may be a good time for the city, to revisit the role this type of housing is playing in its communities; this could include determining the effectiveness the secondary rental market is having in meeting the needs of renters, and how or if, this market is supporting the city's objectives in other areas that require stable rental housing, such as economic development or immigration attraction strategies.

In comparing North Bay's homeowners to Ontario, it's interesting to note that while a similar percentage live in single-detached houses, a greater percentage live in semi-detached houses and a smaller percentage live in apartments /condos or townhouses (row housing).

### 6.5.2) West Nipissing Households by Structural Type, 2006

Taking the table from above and adding in West Nipissing data, reveals significant differences in the housing mix for West Nipissing's owners and renters. These are noted in the following table:

**By the Numbers: Households by Structural Type and Tenure, West Nipissing, North Bay and Ontario; 2006:**

	<u>West Nipissing</u>		<u>North Bay</u>		<u>Ontario</u>	
	<i>Owners</i>	<i>Renters</i>	<i>Owners</i>	<i>Renters</i>	<i>Owners</i>	<i>Renters</i>
Single-detached house:	92.3%	30.8%	72.9%	9.1%	74.0%	11.8%
Apartments in apartment buildings:	2.7%	44.4%	7.9%	58.0%	8.8%	69.7%
Duplex with apartment:	1.9%	7.3%	4.9%	8.7%	2.6%	5.3%
Semi-detached house:	1.7%	10.6%	11.5%	5.9%	6.7%	3.3%
Row House:	0.0%	5.1%	2.2%	17.4%	7.4%	9.2%
Other:	1.4%	1.8%	0.6%	0.9%	0.5%	0.6%
<b>Total households:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Source: Statistics Canada,  
2006 census,  
Catalogue Number 97-554-XCB2006028

For West Nipissing renters, the most notable difference is the large percentage who do not live in conventional rental housing: In comparing to North Bay and Ontario, a greater percentage of renters in West Nipissing, live in single and semi-detached houses while a smaller percentage live in purpose-built rental housing – it would appear that more than half the renters (55.5% or 920 people) live in rental housing that is considered non-conventional or within the secondary housing market. One contributing factor to this elevated number is that *the social housing in West Nipissing is in the form of single and semi-detached houses* (vs. apartment buildings and row housing in North Bay) – so although it appears as non-conventional rental stock, it actually is providing stable rental housing for low-income households. After factoring this in however, there are still some renters living in duplex apartments and townhouses, indicating that the secondary housing market plays some role in West Nipissing’s overall housing market. West Nipissing also permits the use of accessory apartments through its Official Plan.

Regarding homeowners, it’s interesting to note that a greater percentage of owners in West Nipissing live in single-detached houses – relatively few live in semis, apartments, condos or townhouses.

With reference to the general housing markets of West Nipissing and North Bay, there are very different housing dynamics between the two centres with regards to rental pressure and supply and demand. This is perhaps best noted through the primary indicator of vacancy rates: unlike North Bay, West Nipissing’s vacancy rates for private apartments are presently much higher than North Bay’s – at an average vacancy rate of 4.0% (vs. 1% for North Bay), there is excess rental capacity on the market.<sup>46</sup>

## **6.6 Age of Housing Stock, 2006**

Earlier analysis for Nipissing District (page 83-91) indicated that there is a strong correlation between the age and condition of housing. It also revealed that Nipissing’s households are generally living in older housing when compared to Ontario, and subsequently, there is a greater incidence of this housing requiring “major repair” (see key Findings, page IX –X). This section now takes a look at the present age and condition of housing within the individual municipalities and areas.

The table on the following page displays the age of the housing that households are living in, throughout Nipissing’s municipalities and areas – Ontario is also included as a comparator. The data is presented as a percentage of households, and listed in descending order, starting with the municipality that has the largest percentage of the oldest housing built prior to 1946 (note: the same table can be found in the appendix on page t, but with the actual number of households instead of percentages). Some of the more notable observations from the table are as follows:

- *Mattawa, South Algonquin and Temagami* have the largest percentage of households (42.5% - 46.5%) living in the oldest housing, i.e., housing that was built prior to 1960 (48 years or older).
- *Nipissing First Nation, East Ferris and Calvin* have the smallest percentage of households (5.5% - 16%) living in the oldest (above) housing. Mattawan is also in this category but the numbers could be influenced by the effects of rounding.

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46. CMHC Rental Market Report; Fall 2007.

**Table 25: Dwellings by Period of Construction, 2006 (% households)**

Municipality /Area, 2006	<1946	1946-1960	1961-1980	1981-2000	2000-2006
Mattawa	26.2%	20.3%	33.7%	18.6%	1.7%
Chisholm	22.0%	5.0%	33.0%	32.0%	8.0%
West Nipissing	19.3%	14.9%	35.1%	25.6%	4.9%
Papineau-Cameron	16.9%	15.7%	37.3%	28.9%	2.4%
South Algonquin	15.8%	29.8%	30.7%	18.4%	7.0%
<b>Ontario</b>	<b>14.9%</b>	<b>15.2%</b>	<b>31.1%</b>	<b>29.7%</b>	<b>9.2%</b>
North Bay	14.4%	20.1%	39.4%	24.1%	1.9%
Temagami	13.4%	29.3%	40.2%	9.8%	2.4%
Calvin	9.1%	6.8%	25.0%	47.7%	9.1%
Bonfield	7.1%	9.7%	31.8%	46.8%	3.9%
Nipissing North	3.4%	28.8%	36.3%	28.1%	3.4%
East Ferris	3.2%	11.0%	45.8%	32.9%	6.8%
Nipissing FN	1.8%	3.6%	20.5%	61.6%	12.5%
Mattawan	0.0%	0.0%	30.8%	46.2%	23.1%

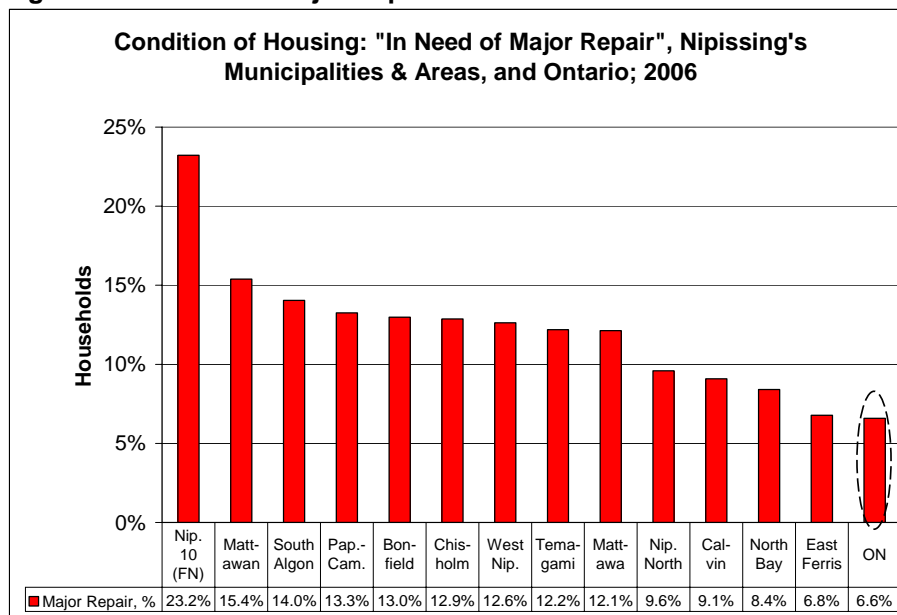
Source: Statistics Canada census 2006, Catalogue Number 94-579-XCB2006001.

- *Mattawa* and *North Bay* have significantly smaller shares of households (under 2%) living in new housing that was built since 2000, when compared with Ontario and the rest of the District.
- *Mattawan*, *Nipissing First Nation* and *Calvin* have significantly larger shares of households (9% - 23%) living in new housing that was built since 2000, when compared with Ontario and the rest of the District.
- Generally it can be noted that many of the municipalities and areas have housing that is older than the province.

Having looked at the *age* of housing, the next section looks at the *condition* of housing:

### 6.6.1) Condition of Housing, 2006

**Figure 59: In Need of Major Repair**



Source: Statistics Canada census 2006, Catalogue Number 94-579-XCB2006001

The clear anomaly in the above chart is the large percentage of housing that is in need of major repair on the Nipissing First Nation Reserve. The fact that Nipissing First Nation has the largest percentage of households in the District that live in newer housing (table 25 above), while also having the highest incidence of housing in need of major repair, is clearly a concern. This issue will need to be addressed through the Band and the federal government, as housing on the Reserve is a federal consideration.

The other most notable finding from the above is that the incidence of needing major repair is twice the rate or more of the provincial rate, in many of the municipalities. From the earlier tenure analysis, it was seen that many of the households in these rural municipalities are owners, and thus the above is largely a homeowner's perspective (whereas in the urban areas of West Nipissing, Mattawa and North Bay, there are also larger percentages of renters, who feel their housing is in need of major repair). This has implications for the Residential Rehabilitation Assistance Program (RRAP):

### **6.6.2) Residential Rehabilitation Assistance Program (RRAP)**

The Homeowner RRAP is a federal CMHC program that *offers financial assistance to low-income households who own and occupy substandard housing to enable them to repair their dwellings to a minimum level of health and safety*. In some of the larger cities such as Toronto, Hamilton, Windsor, etc., RRAP is administered by the municipalities themselves (it's interesting to note that North Bay used to administer RRAP but had to discontinue this, when budgets were reduced in the 90's). In most other areas however (including Nipissing District), a third-party "Delivery Agent" now administers the program.

RRAP funding allocations are determined for "planning areas" based on census *population* and *core housing need* data (mainly the adequacy component) and are then distributed within the planning area on a first come-first serve type of basis. Due to the popularity of the program, the program is often over-subscribed and the funds deplete quickly. In view of the District's relatively high incidence of *households needing major repair* above, it is important to ensure that Nipissing's municipalities are receiving their maximum share of the RRAP funding allocation. This is a good example where in absolute terms, there may be more people in need in the larger cities, but in relative terms, the incidence of need may be greater in smaller, rural areas.

## SECTION V: POPULATION & HOUSEHOLD FORECASTS, AND AFFORDABLE HOUSING TARGETS

### 7.0 Population and Household Forecast: Nipissing District, 2006 - 2016

#### 7.1 Population, 10-Year Forecast

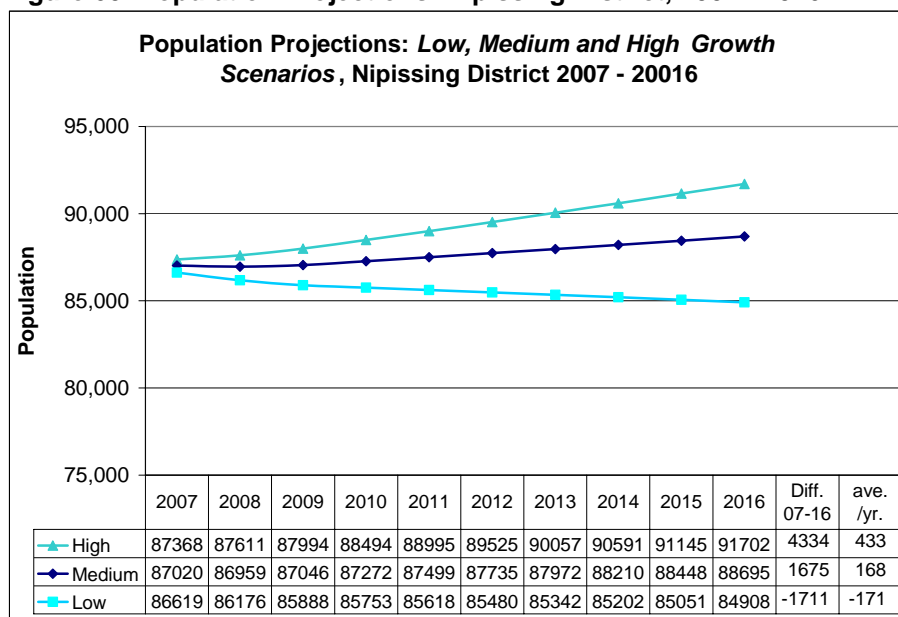
##### Notes:

1. The following population projections are DNSSAB projections that are based on the Ministry of Finance's (MOF) *Ontario Population Projections, 2006-2031*. The current MOF projections are based on the postcensal estimates of the 2001 census as the 2006 census population has not yet been adjusted for net undercoverage (see page 24 and page c in the appendix, for more detail on population methodology). The following projections use a 2006 base year population of 87,229 which is the census population + 3% allowed for undercoverage (the undercoverage for Ontario has been between 2.5% - 4.0% during the past two censuses). The annual projections (2007-2016) are then calculated using a straight ratio method based upon the MOF's most recent postcensal estimates.
2. Three population scenarios have been forecast, in order to provide a reasonable indication of upper and lower growth levels over the next 10 years. The "medium" (or "reference") scenario is based on the MOF projection for Nipissing District, but uses the DNSSAB-calculated 2006 base year mentioned above. The "low" and "high" scenarios are DNSSAB projections which have been calculated using a straight ratio method based on the *low* and *high* population projections for Ontario, over the same period (the MOF does not provide "low" and "high" population projections at the sub-provincial level).

The chart on the following page shows the population projections for Nipissing District, based upon three growth scenarios. Based on these projected scenarios, Nipissing District's population growth over the next 10 years will be between -2.0 % and + 5%, with a middle ground of 2%. As these are projections, there could of course be various growth rates that fall somewhere between these lower and upper levels (i.e., -2% to +5%), or outside of them. Additionally, the growth may not be linear over the period. In comparing these projections with the District's historical population trend covered earlier (see chart on page 27), they appear to be consistent. For example, during the past 40 years, Nipissing has had two, 10-year growth periods: one between 1966 – 1976 and the other between 1986 and 1996. During this time, the population grew by 11% and 7.5% respectively. In terms of straight growth then, the above scenarios could be considered conservative. Similarly, there have been two, 10-year periods of population decline: one between 1976 – 1986 and the other between 1991 – 2001. During this time, the population declined by -3.5% and -2.0% respectively. However, it's interesting to note that in terms of 5-year cycles, the District has not sustained population growth for more than a 10-year period, during the past 40 years. If this pattern continues, and given that the past five years has been a growth period (2001 – 2006), the next 10 years could see a combination of mixed growth (i.e., population growth and decline).

75. Population projections by the MOF are calculated using standard demographic methodology, which take into account past migration trends as well as fertility and mortality patterns. The medium /reference scenario is considered to be the scenario 'most likely' to occur by the MOF, while the *low* and *high* growth scenarios are projections based on possible changes in the components of growth.

**Figure 60: Population Projections: Nipissing District, 2007 - 2016**



Growth Scenarios, Percent Change	Population Change, 2007-2016	Ave. Population Change /yr.	Population Variation from Medium (2016)
High	5.0%	0.5%	+ 3.4%
Medium	2.0%	0.2%	0.0%
Low	-2.0%	-0.2%	- 4.3%

Source: DNSSAB Research, based upon the Ontario Ministry of Finance, Ontario Population Projections Update, 2006 – 2031 (Spring 2007). The base year is the 2006 census population, adjusted by +3% to allow for census undercoverage =87,229.

Looking at the past trends of mixed growth is also revealing: for example, between 1971 – 1981 (population growth followed by decline), net growth was approximately 2%. Between 1981 – 1991 (population decline followed by growth), net growth was approximately 5.5%. Viewed from this perspective then, the above population projections are reasonable.

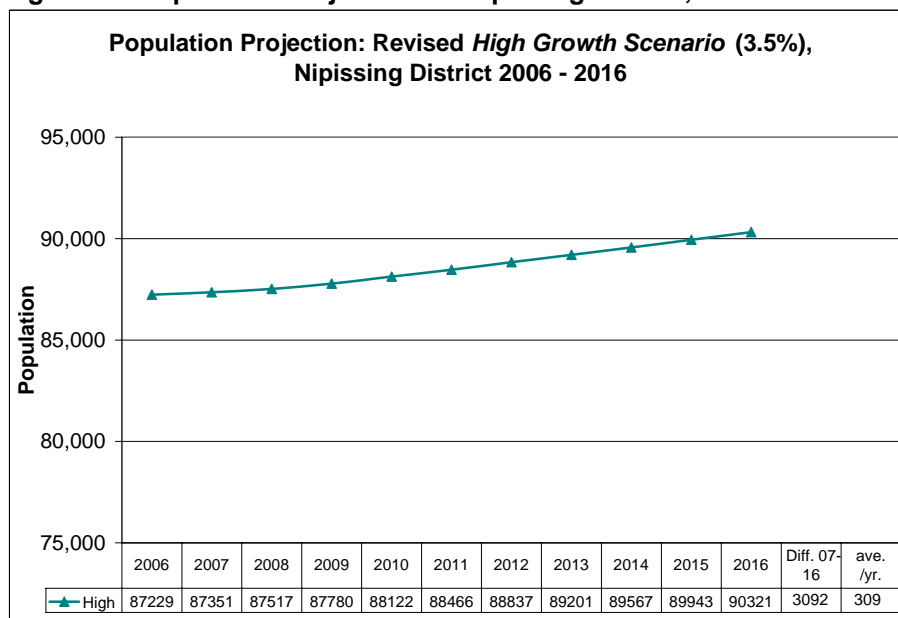
In terms of moving forward so that household projections and affordable housing targets can be set, one of the above growth scenarios needs to be adapted. Any of these scenarios could play out during the next 10 years, depending upon how the *components of growth* (see page 35) and the *economy* interact and change. *The medium scenario - 2% growth - is the one considered by the MOF, as most likely to occur.* Having said that, it was seen earlier in the report that the District's population trend is mainly derived from that of North Bays (see chart on page 39). Thus North Bay's population growth over the next 10 years is a key indicator of the District's growth (*note*: it has also been seen how the historical population growth of the other municipalities and areas has varied significantly from that of North Bay's and the District's – see the table on page I under "Key Findings" and the trend charts on pages 39 - 58. As these areas represent a small share of the District's total population however, they don't have as much influence on the District's overall population trend). *North Bay's population is projected to increase by 3.5% during this same 10-year period (from approximately 55,800 people to 57,800 - see page 108 for more detail).*

This projection was made by *C.N. Watson and Associates Ltd.* and is based upon positive net migration driven by increased employment opportunities and growth. Based on *growth rate* and *population share* (historically, North Bay has accounted for between 61.5% - 65.5% of the District's population), this projection falls in between the *medium* and *high* scenarios above.

Given the tenuous nature of the present Canadian economy (i.e., short run projections of very modest economic growth or a possible recession), making a population projection is a bit like rolling the dice. As both Nipissing District's and North Bay's population growth will depend largely on net migration over the next 10 years, the link between population growth and the strength of the provincial and local economy is quite clear. Given that the District's medium growth scenario is somewhat conservative and the high growth scenario could be on the aggressive side, the middle ground of 3.5% growth as projected for North Bay, appears to be a reasonable forecast.

Through extrapolation, revising the earlier *high scenario* downwards for 3.5% growth, produces the following population projection for Nipissing District:

**Figure 61: Population Projection for Nipissing District, 2006 - 2016**

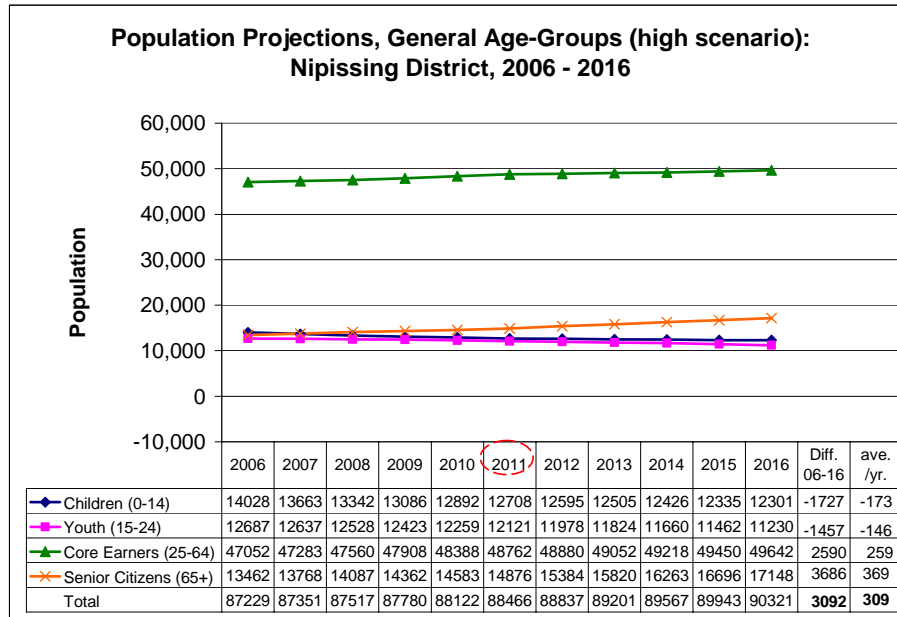


Thus for the purpose of this study and the future planning period, it is projected that Nipissing District's population will grow by approximately 3.5% (3,092 people) over the next 10 years.

## 7.2 General Age-Groups, 2006 – 2016

Based on the revised “high” population growth scenario of 3.5% above, the following chart and table show the projected growth in the general age-groups and their change in population share over the next 10 years:

**Figure 62: Population Projections, General Age Groups; 2006 - 2016**



General Age-Groups	Change, 2006-2016	Population share, 2006	Population share, 2016
<b>Children (0-14)</b>	-12.3%	16.1%	13.6%
<b>Youth (15-24)</b>	-11.5%	14.5%	12.4%
<b>Core Earners (25-64)</b>	5.5%	54.0%	55.0%
<b>Senior Citizens (65+)</b>	27.4%	15.4%	19.0%

It can be noted from the chart that the historical age-group trends described earlier in the report will continue into the future. *This includes an increasing seniors population and decreasing children and youth populations. The core wage-earning group will continue to increase at a modest rate.* As seen with the previous, historical population analysis, the seniors age-group stands out as having the greatest rate of increase and this will continue into the future. In 2011, the first Boomers will turn 65 years old and as shown on the chart, the number of seniors will then start increasing at 1.5 times the previous rate. The divergence with the children and youth populations will widen as the number of people entering their senior years accelerates. As mentioned previously in the report, this has significant implications for seniors housing. Also, as recently pointed out by *David Foot* (Boom, Bust & Echo), “the seniors population is split into those who are poor and elderly and those who are rich and young”. In planning for the housing needs of this increasing seniors population, it will be important for communities to assess their seniors mix and the type of housing and supports needed to support this mix.

In terms of the dependency ratio, it is interesting to note that it will remain unchanged - at approximately 48 - during this forecast period. This is primarily due to the fact that the increasing seniors population is being equally offset by the decreasing children’s population (0-14) and the increasing core wage-earning population (25-64). If the other population scenarios play out however, the ratio could decrease or increase accordingly.

### 7.3 Households, 10-Year Forecast

Given the correlation between population and *household type, size and tenure*, a forecast of household growth can be made based on the above population projections.

There are various methods that can be used to forecast the future number of households but for the purpose of this study, household growth is projected by using the proportion of the population who are the *primary maintainers* of their home (i.e., the heads of the household in terms of paying the rent, mortgage, utilities, etc – this is also referred to as “headship”). The projected population of the general age groups above, can be used with the estimated percentage of those age groups who will head a household in the future. The table below shows the *headship* of the general age groups for 2001 and 2006:

**Table 26: Primary Household Maintainer (Headship): Nipissing District, 2001 & 2006**

Primary Household Maintainer	2001		2006		Average	
	# within Age-group	% total households	# within Age-group	% total households	# within Age-group	% households
Young Adults (under 25)	1,490	4.5%	1,610	4.6%	1,550	4.5%
Core Wage Earners (25-64)	23,815	71.8%	24,755	70.5%	24,285	71.1%
Senior Citizens (65+)	7,879	23.7%	8,760	24.9%	8,315	24.3%
<b>Total Households</b>	<b>33,175</b>	<b>100.0%</b>	<b>35,125</b>	<b>100.0%</b>	<b>34,150</b>	<b>100.0%</b>

Source: Statistics Canada, censuses 2001, 2006. (2001 = #95F0324XCB01006; 2006 = Cat. No. 97-554-X2006020).

Based on the premise that these headship rates will remain approximately the same over the next 10 years, their averages can be combined with the general age group population projections, to produce a forecast of household growth. The following table shows this forecast:

**Table 27: Projected Number of Households by General Age Groups: 10-year Forecast for Nipissing District, 2006 - 2016**

General Age Groups	Population Growth (2006-2016)	% who will head a household	Forecasted Household Growth, (2006-2016)	Forecasted Household Growth, (annual ave.)
Young Adults (under 25)	-3,184	4.5%	-143	-14
Core Wage Earners (25-64)	2,590	71.1%	1,841	184
Senior Citizens (65+)	3,686	24.3%	896	90
<b>Total</b>	<b>3,092</b>	<b>100.0%</b>	<b>2,594</b>	<b>260</b>

Based on the above, Nipissing District will average 260 new households a year for the next 10 years. The majority of these households (184) will be headed up by the core wage earners while seniors will account for the remaining new households (90). The number of households headed by young adults will decline during this period (approximately -14 /yr.) in concert with their declining population.

By cross-tabulating past tenure rates with the average headship rates from table 26 above, an estimate of tenure can be made for the District’s future households.

The following table displays these average tenures (note: individual tenure tables for 2001 and 2006 can be found on page t in the appendix):

**Table 28: Average Tenure by Headship of General Age Groups, (2001 & 2006)**

Primary Household Maintainer	Average Tenure: 2001 and 2006					
	Owners		Renters		Total	
	#	%	#	%	#	%
Young Adults (under 25)	213	13.7	1,338	86.3	1,551	100
Core Wage Earners (25-64)	16,773	69.1	7,512	30.9	24,285	100
Senior Citizens (65+)	5,897	70.9	2,417	29.1	8,314	100
<b>Total Households</b>	<b>22,883</b>	<b>67.0</b>	<b>11,267</b>	<b>33.0</b>	<b>34,150</b>	<b>100</b>

These average tenure rates can now be applied to the household projections from above, to provide an indication of the percentage of new households that will be owners and renters:

**Table 29: Projected Number of Households by General Age Groups & Tenure: 10-year Forecast for Nipissing District, 2006 - 2016**

Household Growth for Nipissing District: 2006 - 2016						
General Age Group	2006 - 2016			Average / year		
	Owners	Renters	Total	Owners	Renters	Total
Primary Household Maintainer						
Young Adults (under 25)	-20	-123	-143	-2	-12	-14
Core Wage Earners (25-64)	1,272	569	1,841	127	57	184
Senior Citizens (65+)	635	261	896	64	26	90
<b>Total Households</b>	<b>1,887</b>	<b>707</b>	<b>2,594</b>	<b>189</b>	<b>71</b>	<b>260</b>

Thus of the average 260 new households a year, approximately 189 will be owners and 71 will be renters. This has implications for the price range of housing needed within Nipissing District, to accommodate household growth.

#### **7.4 Affordable Housing Targets for the Future: Nipissing District**

The above forecasts can now be used to produce 10-year affordable housing targets. Although these are general projections, they will assist in starting to quantify the future housing need for planning purposes. It can be noted that these targets address future housing needs – not the backlog of affordable housing need that currently exists in Nipissing District.

As this study is focusing on *renters who earn less than \$30,000 /year*, these will be the main parameters used in developing the targets.

However, given the important relationship between homeownership and the rental market as demonstrated in this report, setting homeownership targets will also be beneficial, especially within the entry - level price range. If families such as first-time home-buyers cannot find houses within their price range, this adds barriers to the housing continuum, i.e., they are not able to progress along the continuum and instead, remain in rental housing taking up valuable rental stock. In a tight rental market with a 1% vacancy rate such as that being experienced in North Bay, this becomes an increasingly important factor. An information session with Realtors has indicated that there is a lack of entry-level housing in cities such as North Bay. Thus developing future ownership targets in the entry - level price range will bring an additional focus into housing planning, which will not only facilitate the movement of more families into homeownership, but at the same time, will help to increase the supply of rental housing.

In developing affordable housing targets for renters and owners, **a household income range of \$0 - \$45,000** is used for the calculations. This range is based upon the following:

**Renters: \$0 - \$29,999 /year.**

\$30k is the upper, low-income threshold as defined for the purpose of this study -see page 20. General convention holds that homeownership is difficult to achieve on incomes below \$30K (i.e., without the assistance of homeownership programs such as the *Home Ownership Affordability Program [HOAP], Habitat for Humanity*, etc.). Within this income group, a sub-group of **\$0 - \$19,999/ year** is also identified, as this income level represents some of the most marginalized and vulnerable people in terms of housing outcomes.

**Owners: \$30,000 - \$45,000 /year.**

This represents entry – level homeownership on the housing continuum. The lower threshold - \$30K – is defined as the income level where homeownership becomes a possibility. The upper level of \$45,000 is defined as the approximate income needed to purchase a house for \$140,000.<sup>98</sup> This house price has been determined, based on information sessions with local Realtors – they define ‘entry level’ housing as being dependent on the neighborhood, but indicate that it is generally in the price range of \$100K - \$140K for the District. Based on current mortgage rates and average household costs (see footnote #98 below), the above income levels represent this entry-level range, i.e., approximately \$100K - \$140,000. It should be noted that while the lower income threshold of \$30K is firmly set for this target, the upper threshold of \$45K is subject to change, depending on the area’s average house selling price and the prevailing mortgage rates.

With these household income levels now established, the past number of households in these income ranges can be analyzed. As with the previous household projections, looking at the past is one way of forecasting the future – approximating the percentage of future households (based on the past trend) that will be within the above income levels will help to establish affordable housing targets for the future.

The table below looks at the actual number of households in the target income range of \$0 - \$45,000 between 1991 – 2001 (the last period for which income data is available).

98. Based on a 5% down payment, with a mortgage interest rate of 5.5% amortized over 25 years. Property tax is \$200 /month, heating costs are \$100 /month and the owner has monthly debt payments of \$200.

The table reveals that a large percentage of the District's households fell within this range – approximately 60% on average:

**Table 30: Number of Households with Income of \$0- \$45,000; 1990 - 2000 (current dollars),**

Year	Total Households	Households, \$0 – \$19,999		Households, \$20,000 - \$29,999		Households, \$30,000 - \$45,000		Total Target Households, \$0 - \$45,000	
		#	% of total	#	% of total	#	% of total	#	% of total
1990	30,920	8,305	26.9	4,730	15.3	6,130	19.8	19,165	62.0
1995	32,795	9,060	27.6	4,665	14.2	5,940	18.1	19,665	60.0
2000	33,200	8,060	24.3	4,525	13.6	5,595	16.8	18,180	54.8
<b>Ave.</b>	<b>32,305</b>	<b>8,475</b>	<b>26.3</b>	<b>4,640</b>	<b>14.4</b>	<b>5,888</b>	<b>18.2</b>	<b>19,003</b>	<b>58.8</b>

Source: Statistics Canada, censuses 1991-2001; Profile of Census Divisions and Subdivisions. Note: As the income groups are stated in \$10K segments, the \$30K - \$45K group has been calculated using a straight-ratio method.

Of the households in the target income range, those with incomes below \$20k represent the largest share. It can also be noted that in absolute terms, the number of households has been decreasing within each income group over time. If this were actually occurring, this would be a very positive trend as it indicates that the number of low income households in Nipissing District is decreasing – unfortunately however, just the opposite is true. When comparing incomes over time, adjustments need to be made to account for the difference in the value of a dollar – or purchasing power - during that time. For example, the above income levels were not worth the same amount in 1990, in 1995 and in 2000 - thus the number of households shown above that are within these income levels in current terms are actually at some other income level in terms of purchasing power. To compensate for this, the above *current* income levels need to be changed to *constant* income levels in order to provide a fixed reference or base period. This provides a more accurate comparison of the income groups and the number of households within the groups, over time. The following table shows an estimate of the number of households by income groups from the above table, re-stated in constant-dollar terms:

**Table 31: Number of Households with Income of \$0- \$45,000; 1990 - 2000 (constant 1992 dollars; 1992 =100)**

Year	Total Households	Households, \$0 – \$19,999		Households, \$20,000 – \$29,999		Households, \$30,000 - \$45,000		Total Target Households, \$0 - \$45,000	
		#	% of total	#	% of total	#	% of total	#	% of total
1990	30,920	7,857	25.4	4,475	14.5	5,799	18.7	18,131	58.6
1995	32,795	9,450	28.8	4,866	14.8	6,195	18.9	20,511	62.5
2000	33,200	9,205	27.7	5,168	15.6	6,389	19.2	20,762	62.5
<b>Ave.</b>	<b>32,305</b>	<b>8,837</b>	<b>27.0</b>	<b>4,836</b>	<b>15.0</b>	<b>6,128</b>	<b>19.0</b>	<b>19,801</b>	<b>61.0</b>

Source: DNSSAB calculations, using the Consumer Price Index (CPI): Statistics Canada, CANSIM Table 326-000, 1992-2006 (2001 basket content, annual, 1992=100, all-items). Note: the number of households is an approximation only, as they have been calculated using a straight-ratio method from the \$10K income groups.

Most notable is the change in absolute growth across all income groups. Whereas the first table showed the number of households decreasing in each income group, the opposite holds true once the incomes are adjusted for. This reveals the real growth in the number of low income households in Nipissing District, particularly within the \$20K - \$30K group. In terms of percentages however, less significant variances are noted between the tables.

The percentages of households in the above table can now be used to set general affordable housing targets. As an example, if the present household trends continue over the next 10 years, 61% of the District's 2,594 future households on average, will have incomes below \$45,000. Thus 1,582 of these households – or 158 /year – will likely require housing that is not fully supplied by the market. Combining the number of future households (table 29 on page 116) with the average, target household-income percentages of table 31 above, produces the following broad affordable housing targets:

**Table 32: Affordable Housing Targets for Nipissing District: 2006 - 2016**

Affordable Housing Targets for Nipissing District: 2006 - 2016						
Income Group	2006 - 2016			Average / year		
	Owners	Renters	Total	Owners	Renters	Total
\$0 - \$19,999	N/A	700	700	N/A	70	70
\$20,000 - \$29,999	N/A	389	389	N/A	39	39
\$30,000 – \$45,000	493	N/A	493	49	N/A	49
<b>Total Households</b>	493	1,089	<b>1,582</b>	49	109	<b>158</b>

Based on the above, approximately 109 affordable rental units and 49 entry-level houses for homeownership opportunities are required annually over the next 10 years.

The above targets are revealing in that they quantify future, low-income housing need. When viewed in conjunction with the *housing continuum* and *supply & demand models*, they also provide an indication of *how the targets can be met* or in other words, the level of involvement by the public, non-profit and private sectors in meeting the targets:

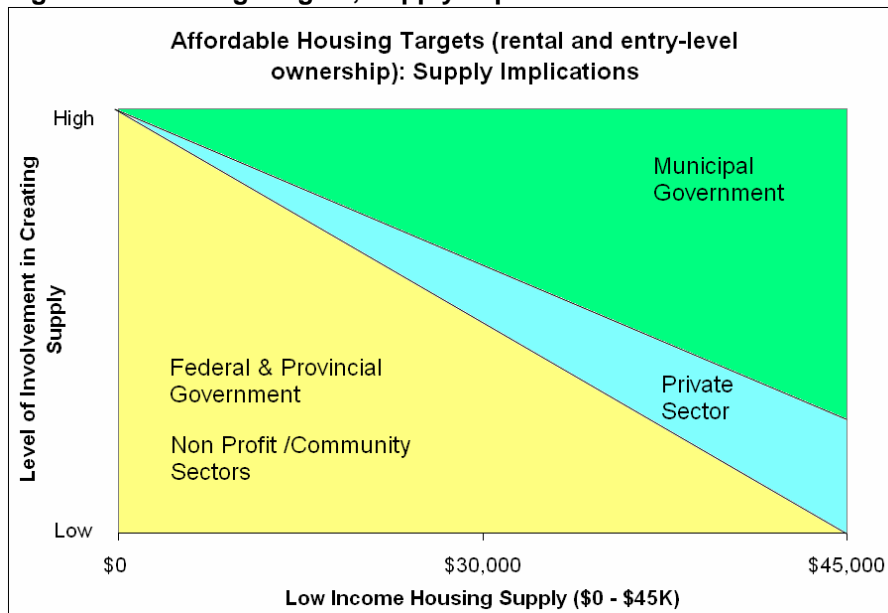
**Affordable Housing Targets for Nipissing District, Supply Implications:**

- **\$0 - \$19,999:** Approximately **70 rental units /year** will be needed in Nipissing District over the next 10 years, to keep up with household growth in this low -income category (47 /year will be required in North Bay – see page 128). On the continuum, many of these units would be located on the far left-hand or right-hand side of the scale and would include special-needs housing and support services. This housing would predominantly be supplied by the public and non-profit sectors as there is no incentive or return for the private sector, to create such housing. As such, this target level can be viewed more as an annual supply target, for federal and provincial housing programs.

- **\$20,000 - \$29,000:** approximately **39 rental units /year** will be required for households with incomes less than \$30K. To be considered affordable, rent & utilities need to be between \$500 - \$750 /month for this income level - thus many of the households in this group would either be living in public housing or in the private sector rental market on the continuum, depending on their household-type and size. As such, this income level represents the cross-over point on the housing continuum, from the public /community supply of rental housing to the private sector supply (where returns are starting to be generated). Although federal and provincial housing programs are still required to support some of the households in this group, increased involvement by the municipal and private sectors – particularly in increasing rental supply for the upper income levels of this group - would help to achieve this target.
- **\$30,000 - \$45,000:** Approximately **49 houses /year** in Nipissing District, *that are in the entry –level, buying range of \$100,000 – \$140,000* would increase levels of homeownership for first-time home buyers, young families, etc. Simultaneously, this could also increase the rental supply: in a perfect 1:1 filtering scenario, the rental supply would increase by the same amount, i.e., 49 units /year (34 of these would be in North Bay, see page 129). These ownership targets represent the largest opportunity for the municipal governments and the private sector, to join forces in order to improve the affordable housing situation. Although there may be some federal, provincial and non-profit programs involved in this target area, the majority of this entry-level housing might best be addressed through the leveraging of municipal planning tools and private sector building expertise. This is covered in more detail under “affordable housing targets for North Bay, supply implications” (page 128). Also, see “How to Tackle the Problem: a Community Planning Approach” – last bullet point on page 216.

Graphically, the level of involvement in meeting the affordable housing targets by the various sectors as described above, can be shown as follows:

**Figure 63: Housing Targets, Supply Implications**



Source: Author, 2008. Note: conceptual only, the diagram is not to scale.

This conceptual diagram can also be used to help clarify the roles and responsibilities amongst community Leaders, with regards to addressing the Districts housing problems – this is covered in more detail further on in the report (Note: the non-profit / community sector plays an equally valuable role as a provider of low - income housing. In the above diagram, this sector is considered to have the same level involvement as the federal and provincial governments, with respect to the supply of affordable housing).

### **Affordable Housing Targets for Nipissing District and the Provincial Policy Statement 2005 (PPS 2005):**

The *Provincial Policy Statement 2005* is issued under the authority of the *Planning Act* and provides policy direction on matters of provincial interest related to land use planning and development. It also supports the provincial goal of enhancing the quality of life for the citizens of Ontario. Section 1.4 of the statement deals specifically with housing and states: *Planning authorities shall provide for an appropriate range of housing types and densities required to meet projected requirements of current and future residents of the regional market area by; **establishing and implementing minimum targets for the provision of housing which is affordable** to low and moderate income households.*

In view of the above, developing quantifiable housing targets is consistent with the policy direction of the province and its municipalities.

### **Affordable Housing Targets for Nipissing District, Addressing Backlog:**

The affordable housing targets are intended to meet the housing supply requirements of future, low-income households and thus do not address the backlog of unmet housing need. They could however, be used for this purpose, simply by increasing the number of targets which would increase the supply of units in that income range. As the supply targets are derived from general age-groups, headship, tenure and household income levels, they can also be cross-tabulated and adjusted, to address the current housing demand for particular groups such as seniors or young adults. In this manner, housing effort will go towards not only meeting future, low-income housing demand, but also towards reducing the current backlog of unmet demand.

### **Affordable Housing Targets for Nipissing District: Off to a Good Start**

Under the current *Canada –Ontario Affordable Housing Program (AHP)*, Nipissing District has been allocated approximately 218 new affordable housing units: 118 of these will be in the form of *new housing supply* i.e, new construction projects and 65 are delivered through *housing allowances* (the AHP is covered in more detail on page 196). Combined with PHARA's 35 new units in 2007, this not only represents the first affordable housing activity in Nipissing District in 15 years, but also a 10% increase to the current supply. But while the District is off to a good start in addressing affordable housing needs, the above targets help to keep things in perspective and they paint the larger picture: basically, this level of affordable housing activity is needed annually, to address both existing and future, low-income housing needs – *left unchecked, the compounding of unmet housing need will continue at some multiple of the 158 households /year above, further eroding household social & economic fulfillment, health and general wellbeing.*

## **8.0 Population and Household Forecast: North Bay, 2006 – 2016**

### **8.1 Population and Household Forecast: North Bay, 2006 -2016**

The following data is based on a recent report titled: *City of North Bay; Population, Household and Employment Forecast, 2001 – 2031* (C.N. Watson and Associates Ltd., 2006). It can be noted that the population projections in the above report are based upon the *Cohort-Survival* methodology which is similar to the methodology used in Nipissing's population projections: both involve the changes in the components of population growth, i.e., natural increase and net migration.

The population projection in the above report is for the period 2001 – 2031 (adjusted for a 3.68% undercount). Looking at the period 2006 – 2016 which coincides with the forecast period of this study, North Bay's population is projected to increase from approximately 55,820 people to 57,780 people (1,960 people or 196 people /year) which represents growth of 3.5%. This projection is based on a similar premise as that for the District, which is, that net migration will be the primary driver of that growth (CN Watson's low-growth scenario is based on a weaker economy which would result in only half the net migration levels and a reduction in population growth over the 30-year forecast period, of 76%).

This population growth of 3.5% falls in between Nipissing's medium (2%) and high-growth (5%) scenarios, but is now aligned with Nipissing's projection after it (Nipissing) was revised downwards for 3.5% growth also. The table on page 39 indicates that North Bay has accounted for an average of 63.5% of the District's population during the past 40 years. North Bay's projected population of 57,780 in 2016 represents 64% of Nipissing's projected population of 90,320 in the same year, which shows consistency between the population projections. In terms of annual growth, North Bay will average an increase of approximately 196 people /year which represents 63% of the District's annual growth (309 people).

The following table summarizes North Bay's population growth (note: annual population figures are not available):

**Table 33: Population Projection for North Bay: 2006 - 2016**

	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>Growth, #</b>	<b>Growth, %</b>	<b>Growth, ave. /yr</b>
<b>Population</b>	55,821	56,814	57,782	1,961	3.5%	196
<b>Population Share of District</b>		64.2%	64.0%	66.0%	/	66.0%

Source: C.N. Watson and Associates Ltd., 2006 (Table 5-2 / 5-10)

### **8.2 General Age-Groups, 2006 – 2016**

Note: CN Watson uses a combined approach for their population and household forecasts. This approach uses both a *Cohort-Survival* methodology and a *Housing Market Forecast* methodology for projecting future population and household growth. With regards to general age-groups, the age categories and counts differ, depending on which methodology is employed. To remain consistent with this report, the population projections by 5-year age cohorts are utilized.

As seen earlier in the report, the District's demographic trends are derived largely from those of North Bay's, so it would be expected that future population projections of the general age-groups are similar, provided the forecast methodologies are consistent. The following table shows this to be true, with the projections indicating the same future trends, i.e., *an increasing seniors population and decreasing children and youth populations – the core wage-earning group will continue to increase at a modest rate:*

**Table 34: Population Projections: North Bay General Age Groups, 2006 - 2016**

North Bay: General Age-Groups	2006	2011	2016	Net Change, #		Net Change, %	Pop. Share, 2006	Pop. Share, 2016
				06-16	ave. /yr			
<b>Children (0-14)</b>	9,396	9,106	9,342	-54	-6	-0.5%	16.8%	16.2%
<b>Youth (15-24)</b>	7,830	7,443	6,801	-1,029	-103	-13.1%	14.0%	11.8%
<b>Core Earners (25-64)</b>	30,165	31,426	31,950	1,785	179	5.9%	54.0%	55.3%
<b>Senior Citizens (65+)</b>	8,429	8,840	9,689	1,260	126	14.9%	15.1%	16.8%
<b>Total</b>	55,820	56,815	57,782	1,962	196	3.5%	100%	100%

Source: C.N. Watson and Associates Ltd., Report; 2006 (Table 5-10).

While the trend directions are the same however, it can be noted that the rate of change varies in some of the age groups. Whereas the children's population in North Bay is projected to remain largely unchanged during the forecast period, Nipissing's is projected to decrease by approximately -12%. There is also significant variance within the seniors population, with North Bay's projected to increase by approximately 15% vs. a 27% increase for Nipissing District.

Based on the above projections, North Bay's dependency ratio will increase from 48 to 49 over the 10-year period (1 dependent per 100 people of the supportive population, ages 15-64). This differs slightly from the District's ratio (which will remain unchanged at 48) due to the different rates of change within the age-groups. For example on the dependent side of the equation, although there is a smaller increase in the seniors population in North Bay compared to the District, there is also a comparatively smaller decrease in the children's population. On the supportive side of the equation, the core-wage earners are increasing by approximately the same amount in North Bay and the District, but the decrease in the youth population is greater in North Bay. As noted earlier for Nipissing District, if other population scenarios play out, the dependency ratio could decrease or increase accordingly.

When considering the above age-group projections from a housing perspective, an important question becomes, *of the additional 196 people /year moving into the city, what will their housing needs be?* This report is showing that not all of these future newcomers to North Bay will be homeowners or renters who can afford acceptable housing in the current rental market. On the contrary, the demographic trends analyzed previously will be reflected in this population growth. This means that some of these newcomers will be marginalized segments of the population including lone-parents, Aboriginals and low-income, single households. Others will be young adults and families who are moving into North Bay for employment or post-secondary education opportunities, and require affordable rental housing or entry-level, new homes.

*In the present low- vacancy environment, some of these newcomers will be welcomed to the city with housing challenges rather than housing stability.*

Affordable housing targets can act as a starting point for planning a housing mix that will accommodate the future population. These targets provide a broad number of housing units that will be needed to meet low - income rental demand and entry-level home-ownership demand (essentially demand that is otherwise unmet in the free market). For the basis of this report, these targets are set at household incomes of \$0 - \$45,000 (see page 117). To put this into a North Bay perspective, approximately 50% of the city's households in 2001, had incomes within this target range. To arrive at affordable housing targets for accommodating North Bay's future population growth, the same methodology will be used as was used for Nipissing District. Next the number of future households will be projected:

### **8.3 Households, 10-Year Forecast**

The forecast in household growth in the C.N. Watson report is for the period 2006 – 2031. Within this 25-year period, the number of households in North Bay is projected to increase by approximately 3,715 households or on average, 149 households /year. Looking at the 10-year forecast period of 2006 – 2016 which aligns with this study (i.e., the Nipissing District housing study), the number of households is projected to increase by 1,695 households or on average, 170 households /year (there is a larger, average increase in the number of North Bay households over the shorter forecast period, because there is greater population growth during this period as well as proportionately larger decreases in household size – the CN Watson projections show the rates of incremental population growth and decreasing household size, slowing after 2016).

CN Watson's above household projections were produced using the 'housing market forecast' approach. Additionally, historical headship rates by age cohort were used to produce future headship rates and occupancy levels, with which to compare and validate, the housing market forecast methodology. Under this forecast, **the number of households is projected to increase by 1,790 households or on average, 179 households /year**. As this housing forecast approach is similar to the one used for Nipissing District and it aligns with the general age-groups for consistency, this is the number that will be used for further calculations – the difference between the two methodologies is less than 1 household /year over 10 years which is considered insignificant for the purpose of this study.

The following are the CN Watson, 10-year household projections for the general age-groups, calculated from headship rates (note: the historical headship rates used in these calculations were from 1991 – 2001 as the 2006 data was not yet available, at the time of the report. The calculations used for Nipissing District used the average headship of 2001 and 2006):

**Table 35: Projected Number of Households by General Age Groups: 10-year Forecast for North Bay, 2006 - 2016**

<i>Primary Household Maintainer</i>	2006	2011	2016	Forecasted Household Growth, (2006-2016)	Forecasted Household Growth, (annual ave.)
Young Adults (under 25)	565	574	559	-6	-1
Core Wage Earners (25-64)	16,420	17,091	17,379	959	96
Senior Citizens (65+)	5,602	5,875	6,439	837	84
<b>Total Households</b>	22,587	23,540	24,377	1,790	179

Source: C.N. Watson and Associates Ltd., Report; 2006 (Table 5-10, "Total Households by Age of Primary Maintainer").

Based on the above projections, North Bay will average 179 new households a year for the next 10 years. The majority of these households (96) will be headed up by the core wage earners while seniors will account for the remaining new households (84). The number of households headed by young adults will decline during this period (approximately 1 /yr.) in concert with their declining population. This household growth represents 69% of the District's household growth over the same period. Historically, North Bay's household share has been between 64.5% - 66.5% of the District's households, indicating that this projection is on the high side, or the District's projection is on the low side. Based on an average household share of 65%, this variance amounts to approximately +/- 15 households /year (+/- 8%) and can be attributed to the various methodologies employed in calculating population and household forecasts for North Bay and Nipissing District. This should be kept in mind when formulating the general affordable housing targets.

The CN Watson household projections that were performed using the 'housing market forecast' approach, are stated in terms of *housing density type* (low, medium, high) and *occupancy* (persons per unit or PPU). The projections were then combined with current supply information (housing units in the development process) to produce an estimate of *housing capacity*, which is expressed in terms of *years of total housing supply*. This provided further housing input for North Bay's Official Plan (see page bb for this total housing supply in years).

As housing *affordability* is one of the primary areas of focus in this study however, it would also be beneficial to know what proportion of North Bay's future housing supply will be required for low –middle income households, for both renters and owners. This can be achieved by calculating affordable housing targets, similar to those for Nipissing District (page 119). The household projections for North Bay (from Table 35 above) can be expanded to include a projection of household growth by tenure. This will then facilitate the calculation of affordable housing targets by tenure and income.

By cross-tabulating past tenure rates with the projected number of future households by age-groups (from table 35 above), an estimate of tenure can be made for North Bay's future households. The following table displays these average tenures (note: individual tenure tables for North Bay for 2001 & 2006 can be found on page u in the appendix):

**Table 36: Average Tenure by Headship of General Age Groups, (2001 & 2006)**

<i>Primary Household Maintainer</i>	Average Tenure: 2001 and 2006					
	Owners		Renters		Total	
	#	%	#	%	#	%
Young Adults (under 25)	145	11.2	1,145	88.7	1,290	100
Core Wage Earners (25-64)	9,685	63.1	5,675	36.9	15,360	100
Senior Citizens (65+)	3,605	67.1	1,765	32.9	5,370	100
<b>Total Households</b>	13,435	61.0	8,585	39.0	22,020	100

These average tenure rates can now be applied to the household projections from above (table 35), to provide an indication of the percentage of new households that will be owners and renters:

**Table 37: Projected Number of Households by General Age Groups & Tenure: 10-year Forecast for North Bay, 2006 - 2016**

Household Growth for North Bay: 2006 - 2016						
General Age Group	2006 - 2016			Average / year		
<i>Primary Household Maintainer</i>	Owners	Renters	Total	Owners	Renters	Total
Young Adults (under 25)	-1	-5	-6	0	-1	-1
Core Wage Earners (25-64)	605	354	959	61	35	96
Senior Citizens (65+)	562	275	837	56	28	84
<b>Total Households</b>	1,166	624	<b>1,790</b>	117	62	<b>179</b>

Thus of North Bay's additional 179 households /year on average, approximately 117 will be owners and 62 will be renters. This has implications for the price range of housing needed within the city, to accommodate the projected household growth.

#### **8.4 Affordable Housing Targets for the Future: North Bay**

The above forecasts can now be used to produce 10-year affordable housing targets – as the population and household forecasts for Nipissing District and North Bay are basically aligned, North Bay's targets should fall within the District's targets, in proportion to its overall weighting of population and households (this then has implications for the affordable housing targets for Nipissing's remaining municipalities and areas). As stated earlier, these are broad housing targets which can provide a starting point for quantifying the future housing supply required for the low income population - they do not however, address the backlog of housing need for current low-income households.

The housing targets are calculated using a household income range of \$0 - \$45,000 (see pages 116 & 117 for detail on how this range was determined). This range basically represents the low - income housing demand that will largely go unanswered by the free market given the status quo.

The \$0 - \$30K level represents low-income renters while the \$30K-45K range represents entry-level home buyers. The table below looks at the actual number of North Bay households in the target income range of \$0 - \$45,000 between 1991 – 2001 (the last period for which income data is available). The table reveals that similar to the District, a large percentage of the city's households fell within this range – approximately 55% on average:

**Table 38: Number of Households with Income of \$0- \$45,000; 1990 – 2000 (current dollars)**

Year	Total Households	Households, \$0 – \$19,999		Households, \$20,000 - \$29,999		Households, \$30,000 - \$45,000		Total Target Households, \$0 - \$45,000	
		#	% of total	#	% of total	#	% of total	#	% of total
1990	20,610	5,095	24.7	2,990	14.5	4,162	20.2	12,247	59.4
1995	21,315	5,710	26.8	2,730	12.8	3,912	18.3	12,352	57.9
2000	21,395	5,010	23.4	2,695	12.6	3,497	16.4	11,202	52.4
<b>Ave.</b>	<b>21,107</b>	<b>5,272</b>	<b>25.0</b>	<b>2,805</b>	<b>13.3</b>	<b>3,857</b>	<b>18.3</b>	<b>11,934</b>	<b>56.5</b>

Source: Statistics Canada, censuses 1991-2001; Profile of Census Divisions and Subdivisions. Note: As the income groups are stated in \$10K segments, the \$30K - \$45K group has been calculated using a straight-ratio method.

In comparing the above with Nipissing District (table 30, page 118) it can be noted that on average, 60% of the District's households that are within the target income range of \$0 - \$45K, have been located in North Bay – this is consistent with the city's population and household share during this same period. Similar to the previous analysis of Nipissing District, the number of households has been decreasing within the income groups over time. As also noted earlier however, it is necessary to make adjustments when comparing dollar values over time, to allow for the difference in purchasing power (for example, \$30,000 in 1990 would have purchased a different amount of housing in North Bay, than in 2000). The following table shows an estimate of the number of households by income groups from the above table, re-stated in constant-dollar terms:

**Table 39: Number of Households with Income of \$0- \$45,000; 1990 - 2000 (constant 1992 dollars; 1992 =100)**

Year	Total Households	Households, \$0 – \$19,999		Households, \$20,000 – \$29,999		Households, \$30,000 - \$45,000		Total Target Households, \$0 - \$45,000	
		#	% of total	#	% of total	#	% of total	#	% of total
1990	20,610	4,820	23.4	2,829	13.7	3,937	19.1	11,586	56.2
1995	21,315	5,956	27.9	2,847	13.3	4,080	19.1	12,883	60.4
2000	21,395	5,722	26.7	3,078	14.4	3,994	18.7	12,794	59.8
<b>Ave.</b>	<b>21,107</b>	<b>5,499</b>	<b>26.0</b>	<b>2,918</b>	<b>13.8</b>	<b>4,004</b>	<b>19.0</b>	<b>12,421</b>	<b>58.8</b>

It is evident from the table that rather than declining, the number of low - income households has been remaining consistent over the 10-year period.

In terms of real growth, the \$20K - \$30K group in particular, appears to be increasing. For the purpose of establishing affordable housing targets, the percentages of households in the above table can now be used to set the general targets. As an example, if the present household trends continue over the next 10 years, 59% of North Bay's 1,790 future households on average, will have incomes below \$45,000. Thus 1,056 of these households – or 106 /year – will likely require housing that is not fully supplied by the market. Combining the number of future households (table 37 on page 126) with the average, target household-income percentages of table 39 above, produces the following broad affordable housing targets for North Bay:

**Table 40: Affordable Housing Targets for North Bay: 2006 - 2016**

Affordable Housing Targets for North Bay: 2006 - 2016						
Income Group	2006 - 2016			Average / year		
	Owners	Renters	Total	Owners	Renters	Total
\$0 - \$19,999	N/A	465	465	N/A	47	47
\$20,000 - \$29,999	N/A	251	251	N/A	25	25
\$30,000 – \$45,000	340	N/A	340	34	N/A	34
<b>Total Households</b>	340	716	<b>1,056</b>	34	72	<b>106</b>

Based on the above, approximately 72 affordable rental units and 34 entry-level houses for homeownership opportunities, are required annually over the next 10 years. This represents 72% and 69% respectively, of Nipissing District's targets. As stated previously, the *housing continuum* and *supply & demand models*, in conjunction with the conceptual diagram on page 120, can provide guidance on *how to meet these targets*.

**Affordable Housing Targets for North Bay, Supply Implications:**

- **\$0 - \$19,999:** Approximately **47 rental units /year** will be needed in North Bay over the next 10 years, to keep up with household growth in this low -income category. On the continuum, many of these households would be located on the far left-hand or right-hand side of the scale and would require special-needs housing and support services – they include: people who are homeless or at risk of being homeless; disabled people; social assistance recipients and seniors. But as the upper incomes of this range – \$17K+ – represent employment that pays the minimum wage of \$8.75+, some of the households in this group are of the general working class - this includes: unemployed people who are trying to make ends meet until they obtain meaningful work again; students working part-time to pay tuition, etc.; youth who are entering the labour force for the first time, and general working households who are paid the minimum wage or just above it. *Thus this target should be viewed as important for meeting the diverse housing needs of many different types of households within the city.*

In terms of meeting this target, figure 63 on page 120 suggests that demand or supply-sided programs at the lower-end of this income range, will predominantly come from the provincial and federal governments. Current examples of these programs that are being implemented in North Bay and other Nipissing municipalities are the *Homelessness Partnering Strategy* (a federal initiative towards implementing effective solutions for homelessness), the *AHP housing allowances* (a 50/50 cost – sharing arrangement between the provincial and federal governments) and *Strong Communities* (a provincial rent supplement program for RGI rent). As the income levels increase through this range, the diagram indicates that municipal and private sector participation may also increase – this might be in the form of direct financial contribution (such as with the *AHP Northern Remote Program* whereby municipal contribution is approximately \$1 Million) or through in-kind contributions, or collaborative housing projects, where resources are leveraged to help reduce the total costs of the housing projects.

- **\$20,000 - \$29,000:** approximately **25 rental units /year** will be needed to accommodate North Bay's future households who have incomes between \$20K - \$30K. As mentioned earlier, to be considered affordable, rent & utilities need to be between \$500 - \$750 /month for this income level. Presently, the average rents in North Bay are between \$580 (1 bedroom) and \$810 (3 bedrooms) indicating that depending upon household size, not all households will be able to afford market rent.<sup>99</sup> Thus on the housing continuum, this income level represents a cross-over point where households are living in both, public housing and private sector rental housing. As such, it also represents a housing supply change, from that supplied by the public /non-profit sector to that supplied by the private sector (where returns are starting to be generated). Although senior government and non-profit housing programs are still required to support some of these households, figure 63 (page 120) indicates that their role is diminishing as the roles of the municipalities and private sector increase. As the private sector can start to make a return at the upper end of this income range, their participation in increasing the housing supply might increase if there were added incentive from the municipalities and/or other levels of government, to do so. In order to achieve this target, North Bay could review its present housing policies with this target in mind.
- **\$30,000 - \$45,000:** Approximately **34 houses /year** in North Bay *that are in the entry –level, buying range of \$100,000 – \$140,000* would increase levels of homeownership for first-time home buyers, young families, immigrants, etc. while also increasing the rental supply (Note: in North Bay, this entry-level range could be adjusted accordingly. For example, while Realtors provided the general entry-level range of \$100K – \$140K for the District, some indicated that \$120K - \$180K might be more appropriate for North Bay). Although some government and non-profit programs will assist in increasing the supply of entry-level houses, (RRAP, HOAP, Habitat for Humanity, etc.) increased municipal and private sector involvement could have the greatest impact in terms of volume. The leveraging of municipal planning tools and private sector building expertise could be an effective supply stimulus in this target area.

Where new housing is concerned, the gap in entry-level housing in North Bay as noted by Realtors, can largely be explained by the Builders and Developers.

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99. CMHC Rental Market Report: Ontario Highlights, Fall 2007.

During information sessions, they indicated that they can't build houses in North Bay that sell for much below \$200K. Some of the reasons they provided are as follows:

- Labour costs have been increasing annually by 3-5%
- Local builders don't benefit as much from economies of scale because they only build 4-6 houses at a time
- High development costs
- Expensive lots and high service fees (\$15K for a residential lot and \$25K minimum to service lot)
- There is only a \$10K difference between lower and upper-end lot prices
- Subdivision tax rates are a deterrent to development because once the property is subdivided, the tax rates for each sub-divided property are immediately applicable (even before there is any building activity on them)

This is covered in more detail further on in the report, but with reference to forming affordable homeownership targets, the above implies that there may be some municipal planning room, with which to lower building costs for the creation of affordable, entry-level homes.

### **8.5 Summary of Population and Household Forecasts, and Affordable Housing Targets; Nipissing District and North Bay, 2006 -2016**

The table below summarizes the population and household projections for Nipissing District and North Bay, and their 10-year affordable housing targets:

**Table 41: Population, Household and Affordable Housing Target, Summary**

Area, 2006 - 2016	Population Growth		Household Growth		Housing Targets	
	10 yr.	/ yr.	10 yr.	/ yr.	10 yr.	/ yr.
<b>Nipissing District</b>	3,092	309	2,594	260	1,582	158
<b>North Bay</b>	1,962	196	1,790	179	1,056	106
<b>Remaining Municipalities &amp; Areas</b>	1,130	113	804	81	526	52

The next section takes a look at the population & household forecasts, and the affordable housing targets, for Nipissing District's remaining municipalities and areas.

## 9.0 Population and Household Forecast: Nipissing District's Other Municipalities and Areas, 2006 - 2016

The summary above indicates that based upon the projections of Nipissing District and North Bay, the District's remaining municipalities and areas will have combined population growth of approximately 1,130 people, or 113 people /yr., over the next 10 years. Household growth will equal approximately 804 households during this period (81 households /year) of which, 526 of these (52 /year) should be targeted for low-income households.

### 9.1 General Age-Groups, 2006 – 2016

By subtracting North Bay's *general age-group populations* from Nipissing District's over the forecast period, projections for the general age-groups can be made, for the remaining municipalities and areas. These projections are displayed in the following table:

**Table 42: Population Projections: Nipissing's Municipalities and Areas (excluding North Bay) General Age Groups, 2006 - 2016**

General Age-Groups	2006	2011	2016	Net Change, #		Net Change, %	Pop. Share, 2006*	Pop. Share, 2016*
				06-16	ave. /yr			
<b>Children (0-14)</b>	4,632	3,602	2,959	-1,673	-167	-36.1%	14.7%	9.1%
<b>Youth (15-24)</b>	4,857	4,678	4,429	-428	-43	-8.9%	15.5%	13.6%
<b>Core Earners (25-64)</b>	16,887	17,336	17,692	805	80	4.8%	53.8%	54.4%
<b>Senior Citizens (65+)</b>	5,033	6,036	7,459	2,426	243	48%	16.0%	23.0%
<b>Total</b>	31,409	31,652	32,539	1,130	113	3.6%	100%	100%

\* Note: Population shares are the percentages of the total populations of this group, i.e., Nipissing District's Municipalities & Areas, excluding North Bay.

Most evident from the above is the large increase in the number of seniors that will occur over the next 10 years, in Nipissing's surrounding municipalities and areas (this excludes North Bay). Based upon these projections, by 2016, the seniors population will have nearly doubled and almost one quarter of the population will be seniors. This is a reflection of the historical population analysis that took place earlier, which highlighted greater rates of increase and larger population shares, of senior citizens, when compared to North Bay and the District. Throughout Nipissing District, seniors housing has emerged from this report as a major area of focus for planning. While this report has provided some quantitative analysis around the seniors population, there are many other aspects that will need to be considered such as the type of housing and support services needed, and how these can best be supplied. As part of this study, some of Nipissing's seniors were surveyed and the survey results provide insight into what some of these housing needs are – this is covered under section VIII, "Senior Citizens Survey", page 191.

The above table also shows that the projected 4.8% increase in the core-wage earners is slightly less than that of the District and North Bay (5.5% & 6% respectively) while the -36% decrease in the number of children is significantly greater (-12% & -0.5% respectively). The projected -9% decrease in the youth population is consistent with the District's projected decrease (-9.5%) but lower than North Bay's (-13%).

## **9.2 Households, 10-Year Forecast**

As stated above, the projected increase in the number of households in Nipissing's remaining municipalities and areas is 81 /year. This figure is derived from straightforward subtraction, i.e. Nipissing District less North Bay. To state the number of these households in terms of the general age-groups and tenure - as was done for Nipissing District and North Bay – using the straight subtraction method, would not be entirely accurate. This is because other than West Nipissing and Mattawa –and as seen earlier in the report - the tenure levels in the District's other municipalities and areas are much different than that of the District and North Bay (see chart on page 103 and pages m-o in the appendix). Thus the forecasted growth in households (81 /yr.) for the District's other municipalities and areas likely has a different tenure mix than for the District and North Bay. Also, the variance in household growth of +/- 15 households /year between the District and North Bay becomes more significant when applied to the smaller areas. Thus household growth by the general age-groups and tenure would need to be calculated for each area, to maintain accuracy (see 9.4 below).

## **9.3 Affordable Housing Targets, 2006 – 2016**

The affordable housing targets are derived from household incomes and thus stating them in terms of owners and renters by the straight subtraction method (Nipissing District less North Bay) would not be entirely accurate. This is because household incomes vary significantly by municipality and area - as can be seen in the next section on *socioeconomic characteristics* – and this affects the number of households in the target income ranges of \$0-\$30k for renters and \$30K-\$45K for owners. However, the total target of 52 households remains applicable, i.e., of the projected increase of 81 households /year in Nipissing's remaining municipalities and areas, 52 of these should be a supply target for low-income households (if the same methodology for calculating affordable housing targets as used for Nipissing District and North Bay, was used for each individual municipality and area, the sum of the individual targets should equal, or be close to, 52).

## **9.4 Population & Household Forecasts, and Affordable Housing Targets for Nipissing's Individual Municipalities & Areas**

A review of municipal planning documents shows that Nipissing's other municipalities do not have detailed population and household forecasts. Some of them have broad projections in their Official Plans, but these vary by forecast period and consistency (see summary of Official Plans, page aa in the appendix). Without this data, deriving similar forecasts and housing targets for each municipality and area, as was done for Nipissing District and North Bay, would be lengthy and involved – this could be the basis for another project.

As mentioned above, the projected, combined growth of Nipissing's other municipalities and areas over the next 10 years, is 113 people /year and 81 households /year.

When these projected numbers are spread across the other ten municipalities, and the First Nations and Unorganized Areas, they start becoming much smaller, especially in the smaller, rural areas that have a relatively small number of households. These smaller communities are in the best position to know the level of population & household forecast detail they need, to support their municipal objectives and planning. The information in this report suggests that all the municipalities and areas have some level of affordable housing to consider, whether it's for a particular demographic segment of their population such as senior citizens, or for low-income households in general. It would appear that forecasting household growth and setting affordable housing supply targets to accommodate this growth, would supplement the current planning being done in most of the District's municipalities and areas.

It should also be noted that after North Bay, West Nipissing is the largest municipality within Nipissing District - historically, it has accounted for an average of 15% of the District's households. The information in this report is showing that *West Nipissing* has many indicators that point towards the need for affordable housing within its communities. For planning purposes, the municipality may want to consider incorporating, *quantified* affordable housing targets into its planning.

## SECTION VI: SOCIOECONOMIC CHARACTERISTICS

Performing a detailed socioeconomic analysis of Nipissing District and its municipalities and areas, would be the basis for a separate project. What follows is a general socioeconomic snapshot, based on the relevance of these social and economic factors

***When people are well housed, their family and community life is more stable enabling greater opportunities for good health, educational performance, job security and community safety.***

*David Hay (Canadian Policy Research Network -CPRN), 2005.*

to housing. As housing is a cornerstone of personal well being and fulfillment, it spans across the main sectors of the community which include *health, education, labour force activity* and *income*. David Hay's quote on the left echoes this sentiment and describes housing as the independent variable, i.e., *acceptable housing* can lead to desirable or positive outcomes in these other areas of health, education, job security, etc... (while *unacceptable housing* can lead to the opposite, or, undesirable or negative outcomes in these areas). But as the dependent variable, the reverse holds true and housing outcomes can be influenced by these other areas, i.e., desirable or positive outcomes in health, education, job security, etc.

can lead to *acceptable housing* while undesirable or negative outcomes can lead to *unacceptable housing*. Due to the multivariate relationships and correlations (which are not necessarily linear or clear) between housing and these other key areas, housing needs to be considered within a holistic, socioeconomic context.

### 10.0 Socioeconomic Profile: Nipissing District & Ontario

The following information is taken from the report, *Nipissing District: A Socioeconomic Profile & Report* (DNSSAB 2006). This report looked at key socioeconomic indicators at two points in time -1981 & 2001 - to see what changes had occurred over the 20-year period. It also compared these indicators to the benchmark of Ontario's average in 2001, to see how the District measured up in these areas.

In summary, the report indicates that during the 20-year period between 1981 and 2001, Nipissing District made little socioeconomic progress in certain areas. In some cases, *incomes had not kept up with inflation and the number of people living below the Low Income Cut-off point remained unchanged. Unemployment and participation rates were the same as they were 20 years ago* and although gains were made in overall education levels, *23% of the population ages 20-64 still did not have a High School Diploma*. During this period, there also was *a significant increase in the number of people in need of affordable housing (i.e., those who were paying more than 30% of their income on housing)*.

In terms of comparison to the Ontario benchmark, the report reveals socioeconomic and health disparities relative to the province which include: *a relatively large share of low-income households; higher unemployment & lower participation rates; lower education levels; a relatively large social assistance caseload and a greater prevalence of cancer, obesity and diabetes* within the local health region.

The key findings from the report are noted below:

### **LOOKING BACK 20 YEARS, KEY FINDINGS & TRENDS (1981 & 2001):**

- *With only 3% growth, the District's population base has been stagnant for the past 20 years, and is forecasted to remain the same, well into the future (see below).*
- *In some cases, District incomes have not kept up with inflation over a 20-year period. The median income for males was \$1,647 lower in 2001 than in 1981, after taking inflation into account.*
- *The number of Nipissing District residents living below the Low Income Cut-off (LICO) point has not changed over a 20-year period. Approximately 15% of the District's families and 45% of its singles are living below the low income cut-off.*
- *Unemployment and participation levels are the same as they were 20 years ago, and are significantly below the provincial average.*
- *While gains have been made in the overall level of education achieved within the District, there has not been a significant change in those without a high school education – 23% of the population ages 20-64, does not have a High School Diploma.*
- *The number of Nipissing District residents in need of affordable housing has increased by 65% since 1981.*

### **COMPARISON TO THE PROVINCIAL BENCHMARK, KEY FINDINGS & DISPARITIES (2001):**

- *Looking ahead 20 years (to 2025), the District's population is projected to remain stagnant at only 2 ½% growth, compared to Ontario's population growth of 23% over the same period. By 2025, the number of Sr. Citizens will have increased by 63% and will comprise a quarter of the District's population.*
- *Unlike Ontario's labour force which will continue to grow over the next 20 years, Nipissing District's labour force will peak in the next 5 years, and will then start to decline at an average of 0.5% / yr. By the year 2025, the Districts Dependency Ratio will have risen from 50 to 63 (16.5% greater than Ontario's), and the youth population (ages 15-24), will have declined by 29%.*
- *District median incomes are between 14 - 21% lower than Ontario's, and income disparities are evident at the lower and upper income levels. In comparing the District's income levels to those of Ontario, 8% more families have incomes below \$30k while 12% fewer families have incomes above \$60k. Income gaps are also present within the District: the lower 10% of families have incomes below \$20K while the upper 10% have \$100k +.*
- *Based on relative population share, the District has 3% less people with High School Diplomas and 9% fewer University Graduates, when compared to Ontario.*
- *The Districts social assistance caseload (OW & ODSP) is twice the provincial rate per capita, and the ODSP caseload is currently the highest rate in Ontario, and has been, for the past 5 years.*
- *Approximately 12% of the District's children (ages 17 and under) are social assistance beneficiaries – this is 50% higher than Ontario's average.*

- *The local health region has a greater prevalence of obesity, high blood pressure, diabetes, cancer and mortality, when compared to Ontario.*

These findings go a long way towards explaining the unacceptable housing conditions that exist for many of Nipissing's households. They also put the problem of affordable housing into a broader context. Given the magnitude of some of the District's social and

***Housing policy, in itself however, cannot guarantee adequate and affordable housing. There has to be strong linkages to many other policy areas including immigration, health, education and social assistance. Successful social housing policy cannot be framed within isolation –it must be an integrated component of a broader social policy.***

*Tom Carter and Chesya Polevychok  
(Canadian Policy Research Network - CPRN), 2004.*

economic challenges as described above, it's going to take more than just housing policies to actually create long-term improvements. The statement to the left also reflects this sentiment and although it is directed towards upper levels of national and provincial governments, it carries a message to municipal-level governments and the community as well: housing needs to be considered collectively across multiple program /policy areas and between various organizations and sectors. *Putting this into practice locally will require various community leaders in different program areas, organizations, sectors and even municipalities, to collaborate on an action plan for housing in Nipissing District.* By doing so, they

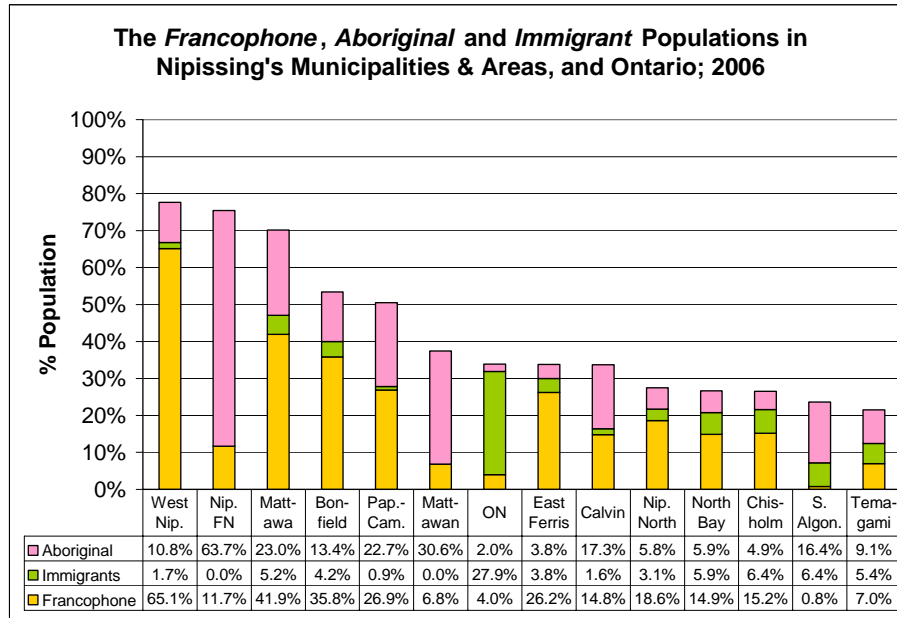
would be taking a systems-thinking approach to housing problems which would produce much greater leverage than if just one or two organizations or levels of government, try going it alone.

The above has been a socioeconomic snapshot of Nipissing District – what follows is a snapshot of the areas that make up the District, i.e., its municipalities and other areas.

## 11.0 Socioeconomic Snapshot: Nipissing's Municipalities & Areas

### Culture

Figure 64: Francophone, Aboriginal and Immigrant Population, 2006

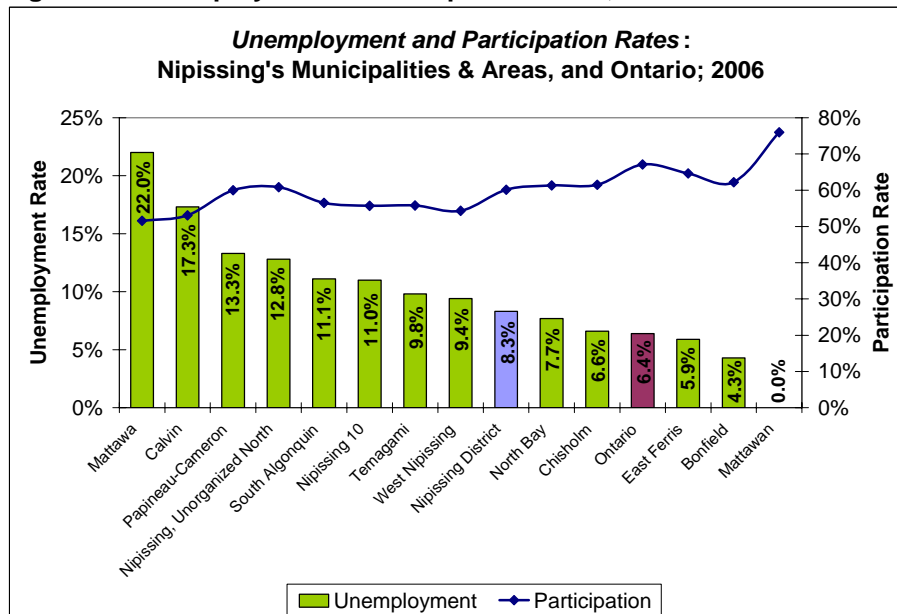


Source: Statistics Canada, census 2006: Catalogue No.

- Cultural characteristics vary throughout the District.
- Unlike Ontario, the municipalities and areas have significantly larger percentages of Francophones and Aboriginals, and fewer immigrants.
- The housing needs of Aboriginals and Immigrants are well documented at the national and provincial levels – Nipissing's municipalities need to pay particular attention to these needs within their communities.

### Labour Force

Figure 65: Unemployment & Participation Rates, 2006

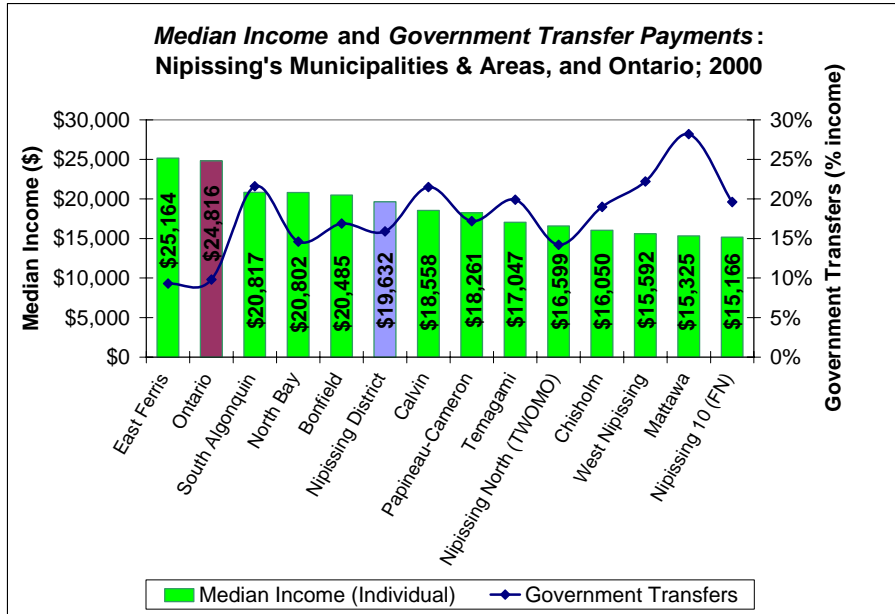


Source: Statistics Canada, census 2001: Catalogue No. 95-220-XPB. Data is unavailable for Nipissing South (TWOMO).

- The majority of Nipissing's Municipalities have *higher unemployment and lower participation* when compared to the province.
- The divergence within the District is significant and suggests varying levels of local incomes and economies.
- Given that North Bay is the urban centre, it displays a relatively strong labour market.

## Income

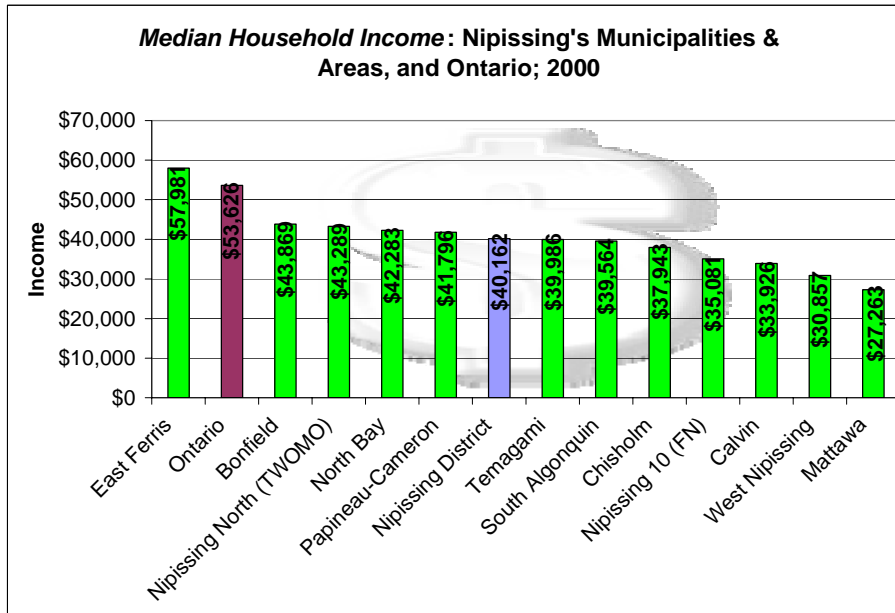
Figure 66: Individual Income & Government Transfers, 2000



Source: Statistics Canada, Census 2001: Catalogue No. 95-220-XPB. Data is unavailable for *Mattawan* and *Nipissing South (TWOMO)*. Transfer payments include all income from the Gov't.

- The outlying income bands of *East Ferris* & *Mattawa* define Nipissing District's municipal income range – the \$10k difference is significant in terms of housing.
- *East Ferris* appears relatively well off, with higher income and lower Gov't transfer payments than the provincial average.
- All other municipalities are below the average (income) or above it (Gov't. transfers).

Figure 67: Household Income, 2000

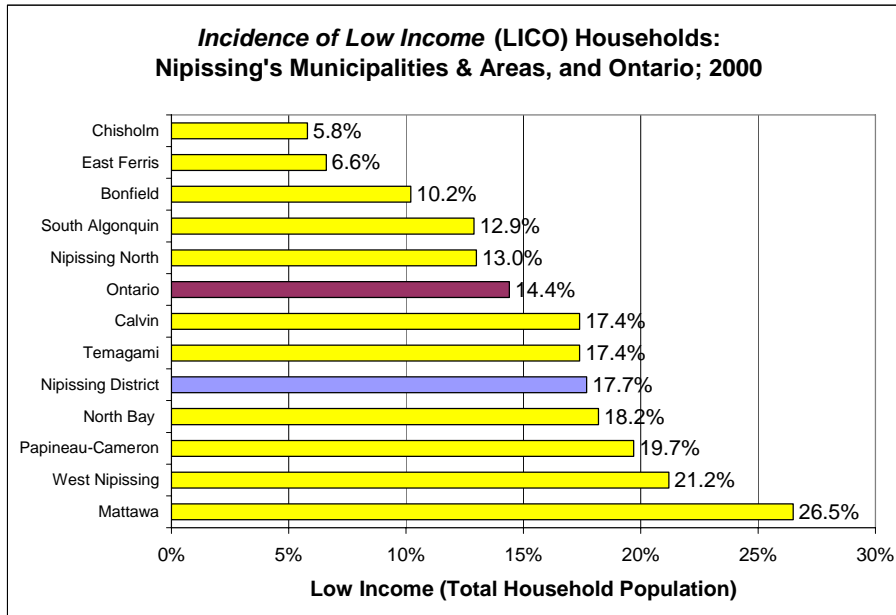


Source: Statistics Canada, Census 2001: Catalogue No. 95-220-XPB. Data is unavailable for *Mattawan* and *Nipissing South (TWOMO)*.

- On average, Nipissing's household incomes are more than twice that of individual incomes (above) - areas that have relatively low individual incomes (above) may have comparably higher household incomes.
- This illustrates the housing affordability gaps that can occur between single, and larger, households.

- The fact that East Ferris has twice the median household income as Mattawa illustrates the income disparity range that also exists at the local level.
- The urban centres of North Bay and West Nipissing account for approximately 80% of the District's households. The median household income in these areas is well below Ontario's, which is significant from a housing perspective.

**Figure 68: Incidence of Low Income (Low Income Cutoff), 2000**



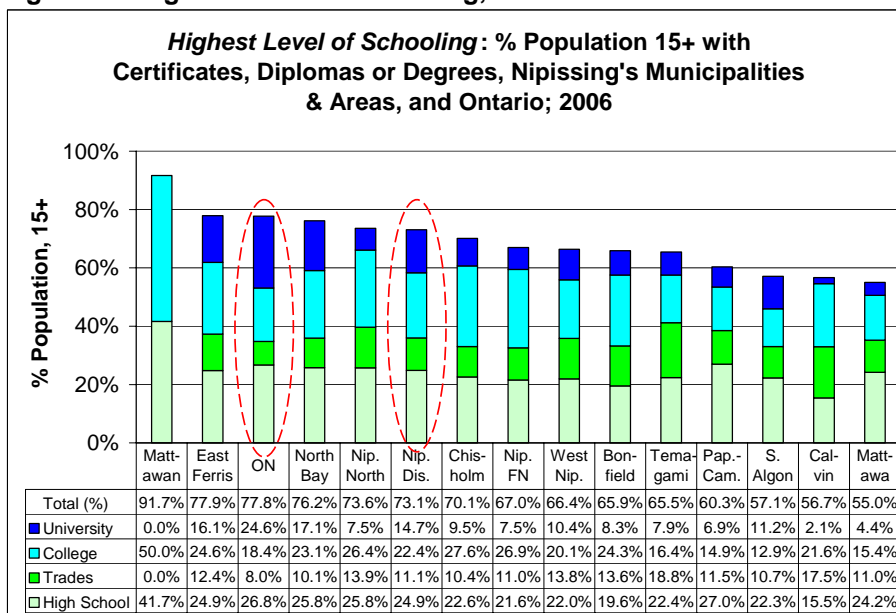
Source: Statistics Canada, Census 2001: Catalogue No. 95-220-XPB. Data unavailable for Nipissing South (TWOMO), Mattawan and Nipissing 10 (FN).

- The share of people living below the *Low Income-cutoff* (LICO) level also varies significantly through the District.
- Relative to population, for every 1 person living below LICO in Chisholm or East Ferris, there are 4+ people living below LICO in Mattawa.
- Six (6) of Nipissing's Municipalities have a greater incidence of LICO than the provincial average.

- The LICO indicator above, combined with a summary of the previous charts and analysis, indicates a socioeconomic continuum within Nipissing District that lies between Mattawa (at the lower end) and East Ferris (at the upper end).
- This socioeconomic variance within the District has implications for social and economic planning – from a housing perspective, it reveals the areas that may be experiencing greater housing pressures.

**Education**

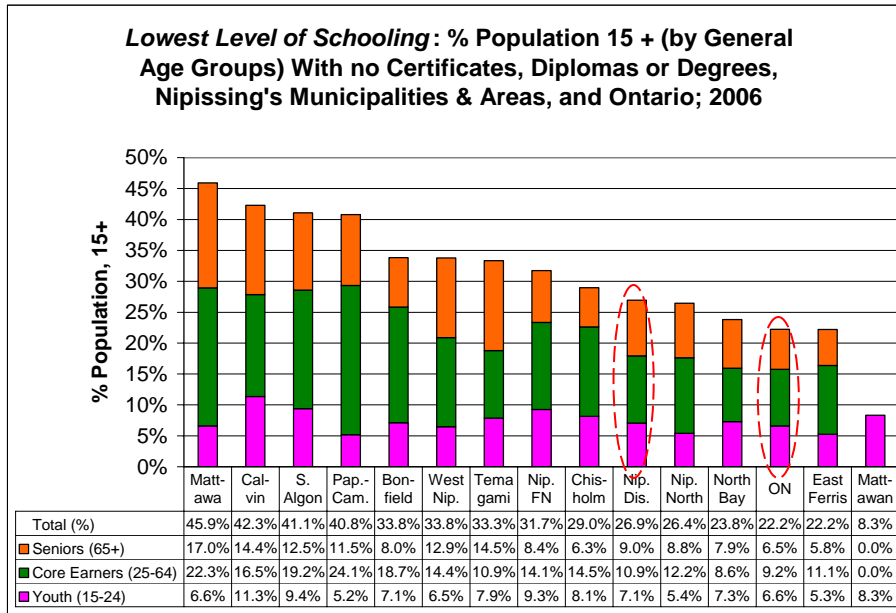
**Figure 69: Highest Level of Schooling, 2006**



- General differences can be noted in the levels of schooling:
- Ontario stands out as having a significantly higher rate of University completion, compared to the District's municipalities and areas.
- On the flip side, the District's municipalities and areas generally have higher rates of completion in College and the Trades.

- Given the strong correlation between education and income, the above generally reflects the District's income distribution amongst the municipalities and areas.

**Figure 70: Lowest Level of Schooling, 2006**

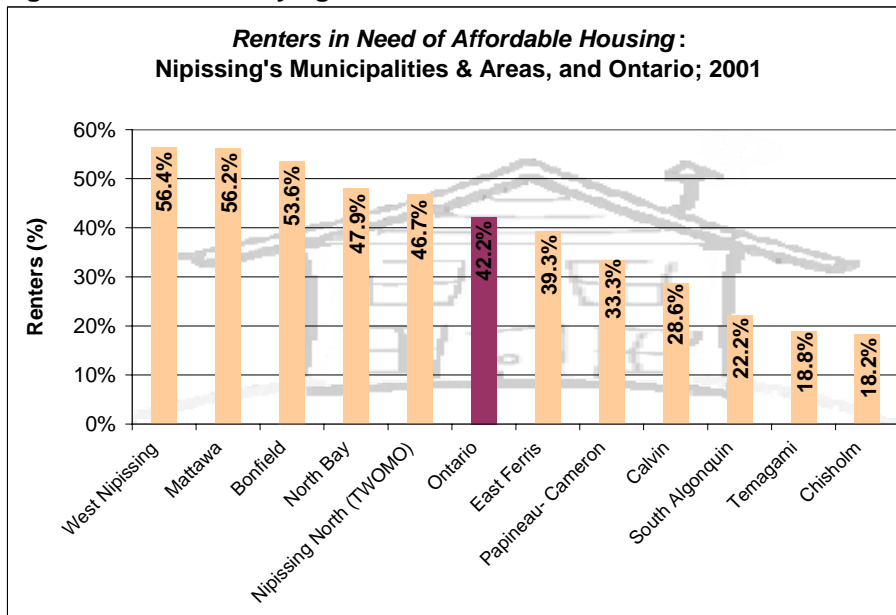


- Approximately 27% of the District's population ages 15 and over, does not have a High School Diploma or greater (vs. 22% for Ontario).
- Many of the municipalities and areas have rates that go well above this.
- The core wage-earners in some areas are relatively under-educated when compared to Ontario.

- Promoting access to education for mature students and literacy campaigns should be central to community development strategies across the District - this can help to increase the quality of the labour force, raise incomes and increase the prospects for obtaining acceptable housing.
- "Literacy problems typically derive from interrelated social factors associated with poverty such as inadequate educational opportunities, poor housing and disruptions in family life" (Determinants of Health Working Group Report, The National Forum on Health; 1997).

**Housing**

**Figure 71: Renters Paying More Than 30% of Income on Rent**



- The per-capita need for affordable housing increases threefold, from those least in need to those most in need.
- The relative share of Renters in need of affordable housing is greater than the provincial average in four (4) Municipalities and Nipissing North (TWOMO).
- Not surprisingly, most of these are the urban areas with the largest share of renters.

## SECTION VII: NIPISSING DISTRICT: CURRENT HOUSING SUPPLY & DEMAND, GAPS

This section of the report moves into the community piece and looks at housing in direct relation to the housing continuum, i.e. *shelters, transitional housing, supportive housing, social housing, private market rental and homeownership, and seniors housing*. While the previous sections of the report involved extensive analysis of population and household data, this section includes more qualitative information resulting from the information sessions that were held with key housing providers, who represent their respective area on the continuum. Although there are many community organizations who are involved in providing housing services to low-income households, this section focuses specifically on those who provide direct housing in the areas specific to the housing continuum. Most of the information is presented in a summary format

In addition to presenting the views of the continuum's main housing providers, *the purpose of this section is to try and quantify the housing gaps on the continuum, i.e., describe the housing supply shortages or needs, in terms of numbers*. This is done through wait list data, or any other data that makes it possible to estimate housing supply shortages or needs. The continuum model will be reintroduced from earlier in the report, carrying forward the gaps from those earlier sections (*core housing need and poor housing condition*). As new gaps are noted, they will be added to the continuum, with the intent of having a visual representation of the main housing gaps, by the end. This is the first attempt at providing a visual representation of the District's housing gaps and as such, it will include some inconsistencies. For example, the core housing need data is from 2001 whereas other data used to explain gaps (such as that for waiting lists), is more current. Also, there may be duplication amongst the gaps - for example, people waiting for social housing may also be waiting for supportive housing, or may also be represented by those who are in core housing need. Nevertheless, having a visual representation that acts as a starting point for quantifying the main housing gaps, will be a valuable tool for planning and implementing housing strategies.

It can be noted from the *Information Session* summary tables that follow, that there are diverse perspectives on the local housing situation, by the various sectors along the housing continuum. These perspectives include 'qualitative' housing gaps or barriers as well as possible solutions and recommendations, specific to each area of the continuum. In reviewing previous community plans and reports, some of these housing gaps appear to be systemic as they have surfaced before, particularly from those representing the left-hand side of the continuum (i.e, non-profit and community sectors). Other gaps and recommendations however, appear as relatively new perspectives from those representing the middle and right-hand side of the continuum (i.e, the private sector). Taken together, these perspectives illustrate the housing continuum at work and as such, offer a holistic view of some of the local housing gaps, and possible solutions to address these.

*Finally, the intent of this section is more to present the summarized findings from the information sessions and the other community data where applicable*. It is recognized that the evaluation of the gaps and recommendations that follow, would be most effective when performed by a cross-sectoral, multi-disciplinary team within the context of an overall community housing strategy or action plan.

This is in keeping with one of the underlying themes of this report, which is, that *effective housing solutions need to be developed collaboratively, across all sectors of the housing continuum*. It is with this in mind that one of the recommendations from this report, is the formation of a *Housing Task Force* or an *ad hoc housing committee* that could look at these and other issues, evaluate the community recommendations that have been put forth, and develop a housing strategy and action plan that is centered around these.

## 12.0 Emergency Housing (Shelters)

Shelters provide short-term stays for those who are homeless, in need of transitional housing, or experiencing extreme circumstances such as physical abuse or domestic violence. As such, they reflect a vulnerable segment of the population who are in dire need of shelter and assistance. The following is the District's **shelter supply**, i.e., the shelters and the number of beds they provide, as well as the types of clients they serve:

<u>Shelter</u>	<u>Beds</u>	<u>Clients served</u>
<i>Mattawa Family Resource Centre</i>	10	Females
<i>Nipissing Transition House</i>	13	Females
<i>North Bay Crisis Centre</i>	19	Co-ed, singles & families
<i>Ojibway Family Resource Centre</i>	10	Native & non-native women and children
<i>Salvation Army</i>	4	Co-ed, singles only (ave. only, # varies)
<i>Sturgeon Falls Family Resource Centre</i>	<u>10</u>	Females
	<b>66</b>	

Thus the District has 66 emergency-shelter beds that serve specific family-types (note: the *Ojibway Family Resource Centre* serves clients both on and off-reserve). During an information session, the shelters provided their perspective on the local emergency housing situation and this is summarized in the following table:

**Table 43: Summary Results from Housing Information Session with the Shelter Providers**

GAPS /BARRIERS (SHELTERS)		WORKING WELL / BEST PRACTICES	SOLUTIONS/ RECOMMENDATIONS
<ul style="list-style-type: none"> <li>All shelters are presently full and some have waiting lists.</li> <li><i>Nipissing Transition House</i> has 13 beds and 21 people staying there.</li> <li><i>The Sturgeon Falls Family Resource Centre</i> has a lack of room &amp; board for females ages 16-18.</li> <li>There is zero (0) transition housing in the District.</li> <li>There is only one (1) half-way house in North Bay.</li> </ul>	<ul style="list-style-type: none"> <li><i>Sturgeon Falls Family Resource Centre</i> could also use a <i>Futures Program</i>.</li> <li>The <i>Sturgeon Falls Family Resource Centre</i> is seeing an increase in referrals from the Parole Office.</li> <li>More <i>students housing</i> is needed to reduce the competition for affordable rental housing, especially when vacancy rates are so low. Even the NDHC rents units on McNamara to students.</li> </ul>	<ul style="list-style-type: none"> <li>The <i>rent supplement</i> program is effective and works – increase it!</li> <li>The <i>Seniors Home-matching Program</i> in Peel seems to be meeting with success.</li> <li><i>Nipissing Transition House</i> has started a <i>Youth Council</i> to bring the message into High Schools (every High School in North Bay is represented).</li> <li>A Nurse Practitioner visits <i>Nipissing Transition House</i>, once per week.</li> </ul>	<ul style="list-style-type: none"> <li>Increase social assistance incomes; index shelter allowance to local housing market.</li> <li>Work together to solve problems. Get all the major players to sit at the table.</li> <li>The Ministry of Training, Colleges and Universities needs to play a role in the community and be involved with increasing housing for their students</li> <li>Review OW protocols pertaining to shelters, with the shelters; organize an OW familiarization with the shelters.</li> </ul>

GAPS /BARRIERS		WORKING WELL / BEST PRACTICES	SOLUTIONS/ RECOMMENDATIONS
<ul style="list-style-type: none"> <li>• The <i>Futures Program</i> has base funding that allows it to operate, but more could be used.</li> <li>• There are not enough Teen shelters.</li> <li>• There is an increase in shelter use by people with mental illness.</li> <li>• There is a high addiction rate in Sturgeon Falls &amp; North Bay.</li> <li>• The methadone clinic has a 2-4 month wait list.</li> <li>• The 21 day treatment program is being accessed by people from out of town (including Toronto). These people often stay after the treatment to access further community, social services.</li> <li>• The NB Crisis Centre had an agreement with DNSSAB to voucher people into emergency accommodations – at one point, there were an additional 19 people staying downtown (basically another complete shelter was being run). The problem was, the NB Crisis Centre could not provide adequate support to these people – also, the Crisis Centre was not being reimbursed for the meals.</li> <li>• Some of the larger cities have received funding for <i>Transitional Support Workers</i> and transitional housing, but not the local shelters.</li> </ul>	<ul style="list-style-type: none"> <li>• For people on OW who want to work and get off OW, they can – the jobs are out there right now in North Bay – housing is the barrier though.</li> <li>• It's difficult to find 3-bdrm. apartments for placing families. This backs-up the shelter beds because these families have to wait longer.</li> <li>• Castlearms (seniors apartments) has a 2-year wait list.</li> <li>• The NB Crisis Centre has 3-4 people /mo. who have addictions – these people should be in a half-way house but there is no room.</li> <li>• There is a lack of Doctors for the clients.</li> <li>• Need more Trustees. The shelters are seeing different trends: the NB Crisis Centre was seeing more singles but is now seeing more families (within the past 6 mos.), whereas the SF Family Resource Centre is seeing the opposite: they are seeing more singles now than families.</li> <li>• A Room &amp; Board on McIntyre St. is going for \$545 /month!</li> <li>• Affordable housing for seniors is also a problem: Barclay House is \$1500 /month <u>for a room.</u></li> <li>• There is OW /ODSP stigma: Landlords don't want to rent to them.</li> </ul>	<ul style="list-style-type: none"> <li>❖ Shelters do have some good relationships with Landlords – these particular Landlords rent to the shelters consistently.</li> <li>❖ The shelters have a good working relationship between themselves, and also with NDHC.</li> <li>❖ Landlords should be paid directly (for example, males who stay in shelter are billed to DNSSAB while females are billed to MCSS). For OW males who have been evicted for non-payment of rent and land in the shelter, OW /DNSSAB is effectively assisting this individual twice –pay direct may eliminate this situation)</li> <li>❖ Shelters work well with OW – there has been a big improvement in the past 5 years (except as noted by SF Family Resource Centre, where there are some OW issues).</li> <li>❖ Each shelter has success stories.</li> </ul>	<ul style="list-style-type: none"> <li>■ Provide funding for programs such as the <i>Youth Council</i>.</li> <li>■ Residential Programs for young mothers (age 16-20) are needed – this would include life skills (similar to previous Columbus House).</li> <li>■ Municipal education! Need to get the municipalities more involved.</li> <li>■ Landlords should be paid directly - <i>Intent to rent</i> forms should stipulate that rent will be paid directly to the landlord (need OW and landlords on board).</li> <li>■ Add more Trustee programs.</li> <li>■ Add more <i>half-way house</i> capacity.</li> </ul>

The above table provides insight into the emergency shelter environment, and shows some of the qualitative gaps or barriers present for the shelter providers, as well as some of the things that are working well for them. It also highlights some of the solutions /recommendations for making improvements. It can be noted that some of the points

***Emergency Shelters say a lack of affordable housing could explain why they've been operating over capacity in recent months. "We always have a housing shortage" says Christine Woods, executive Director of the North Bay Crisis centre. "Some people live with us for a long time and they're in a holding pattern".***

***"It's been the busiest time on record" said Janine Lafreniere, executive director of the Nipissing Transition House.***

*North Bay Nugget; Sept. 13, 2007*

speaking directly to the capacity issue, i.e., *the shelters being at full capacity*. This is further reflected by the quotes on the left, from the senior administration of two of the shelters—these statements go a long way towards describing the current emergency-housing environment within the District. With the Crisis centre exceeding their 19-bed capacity and the Nipissing Transition House operating at 124% capacity, the shelters are clearly at full capacity. The quote is also interesting in that it provides anecdotal evidence in support of the premise underlying this whole report – *that pressure in one area of the housing continuum can create pressure in another area* (in this

case, the lack of affordable housing creates excessive demand for shelters).

Table #43 above also contains many points which could be addressed individually. Housing-related issues such as the *increase in mental illness, the high addictions rate, or stigma* are important factors to consider when planning for low-income housing and implementing effective solutions. There are also interesting observations made by the shelter providers such as *housing acting as a barrier to employment for people on Ontario Works (OW) or the impact that students have on affordable housing, especially in a low vacancy rate environment*. In reviewing past community plans and reports, it can be noted that many of these housing issues have surfaced before. The above table is reflective of the input provided by not only the shelter providers, but by many other community organizations as well, in the past. As noted previously, some of these are systemic issues which need to be addressed through an entity whose sole purpose is to address them, such as a Housing Task Force or other.

As the purpose of this section is to also *quantify* the gaps, i.e., determine housing supply shortages or needs in terms of numbers, the direct 'capacity issues' will be looked at next. It is recognized that due to co-correlations, interventions in some of these other areas as noted in the table above, may reduce the demand on shelters (for example, more people receiving assistance for addictions, more student housing or more affordable housing).

## **12.1 Shelter Demand**

During previous studies (DNSSAB, 2006) the difficulty in obtaining shelter data was acknowledged. This is mainly due to the fact that different agencies have different data for different shelters (DNSSAB, MCSS), while for other shelters, data is not collected. Also, in many cases, the data collected is for accounting purposes which lends itself to very specific data, not necessarily that which would be the most effective for planning purposes. Underlying all this is the privacy matter of the clients, which the shelters do their utmost to honor and uphold.

Thus to get a clear, accurate picture of shelter demand and trends for all six shelters in the District, is difficult. Additionally, using some of the data that is available, may be indicative of shelter demand or trends, but by itself, represents an incomplete picture. As an example, the use of emergency accommodations for the *North Bay Crisis Centre* is up 38% over the past 5 years (between 2003 - 2007).<sup>100</sup> However, the number of emergency accommodations peaked in 2005 at 617 people, and has since decreased 45% since then (to 342 people). Thus the use of emergency accommodations appears to be on a declining trend which is very positive, as this indicates not only less overflow from the Crisis Centre, but less people in general, who are in need of emergency housing (the fact that there were still 342 people who required emergency accommodations in 2007 however, still speaks to the capacity issue). The above statistics however, capture those shelter clients for whom DNSSAB and the province have made payment for – people who were turned away from any of the other shelters due to over-capacity (see bullet point at bottom of page), may or may not, be reflected in the above numbers (the other shelters will refer these people to the Crisis Centre).

Similarly, during the same period above (2003 – 2007) the number of people staying at the Crisis Centre for which a ‘per diem’ is paid, has decreased 30%.<sup>101</sup> After peaking at 679 clients in 2004 it has been declining ever since (in 2007, a per diem was paid for 416 shelter clients). Again, this would indicate a positive trend, but this statistic however only captures male shelter clients as female clients are billed through the MCSS. Additionally, it does not include children or any of the other clients staying at the shelter. So although the numbers above reflect some of the shelter demand and trends, *they do not convey the whole picture.*

The dynamics between the shelters also needs to be considered when looking at shelter demand and trends. As the Crisis Centre is the largest centre in terms of beds, and the only co-ed shelter which accepts single males (other than the Salvation Army which is a 4-bed facility), the make-up of it’s current occupancy could affect the demand on other shelters (for example, the number of single males staying there may be a factor for women who are fleeing domestic violence and seeking shelter).

The following data offers another perspective on shelter demand – this data has been provided by the shelters themselves, outside of a formal reporting system:

- The Nipissing Transition house is a 13-bed facility with 21 people staying there (they have had to add 9 cots). Approximately 15% - 18% of these clients are over the age of 50. Whereas the average stay used to be 6 weeks, it is now 3 months due to the lack of affordable housing in the community.
- The North Bay Crisis Centre often runs at approximately 80% capacity, but recently it had been exceeding its capacity of 19 beds by 6 or more people in crisis.
- During the third quarter of 2007 (for which data was available) the *Ojibway Family Resource Centre* was unable to serve 149 women.

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100. Source: *DNSSAB per Diems*. Note: the Crisis Centre does not have a waiting list – clients are housed in “emergency accommodations” such as hotels, when the centre is full or can not take them for whatever reason.

101. Source: *DNSSAB per Diems*. Note: the “per diem” is the amount paid by DNSSAB to the Crisis Centre for each *male* client who stays there, up to a 6-week maximum (MCSS pays the per diem for females). It does not include children.

- Three of the above shelters do not have waiting lists – rather, they try to place people into the North Bay Crisis Centre or into “emergency accommodations” (through the Crisis Centre) as described on the previous page (note: the Salvation Army shelter is considered one of the ‘emergency accommodations’). The *Sturgeon Falls Family Resource Centre* and the *Nipissing Transition House* do have waiting lists however – during the third quarter of 2007, approximately 41 people were waiting for emergency shelter.
- The *Mattawa Women’s Resource Centre* permits a stay of 6 weeks. It notes however that for women who come into the shelter for *housing* reasons (as opposed to crisis, or domestic violence reasons, etc.) the stay is longer.
- The North Bay Crisis Centre indicates that it could double its present capacity of 10 beds in the *Futures Residential Program* (also noted in a DNSSAB report, 2006).<sup>102</sup>
- The *Sturgeon Falls Family Resource Centre* indicates that it also needs a 6-10 bed *Futures Residential Program* (similar to the North Bay Crisis Centre’s program).

Although the above may be more reflective of the current 1% vacancy rate environment in North Bay, it nonetheless illustrates the excessive demand at a given point in time, for Nipissing’s shelters. Some of the statistics are particularly concerning, such as the one indicating that 149 women were unable to receive shelter through the *Ojibway Family Resource Centre* (over a 3-month period), or 41 people “waiting” for emergency shelter over the same period. The note by the *Mattawa Women’s Resource Centre* is also particularly revealing in that, it suggests that women who are experiencing domestic violence or other crisis situations, might be in and out of the shelter (and returning to more permanent housing) faster than women who are experiencing housing problems - intuitively it would seem that this should be the other way around.

## 12.2 Quantifying the Gaps

The above indicates that there are many capacity gaps within the shelter system. Many of these however need to be evaluated within the context of an overall housing plan, to determine their significance and priority. For example, exploring the option of adding more halfway house capacity should be evaluated by the community and then acted upon, depending on its priority. One area however that did surface as needing more capacity in quantified terms was that of *teen shelters*:

### i) *Futures Residential Program*

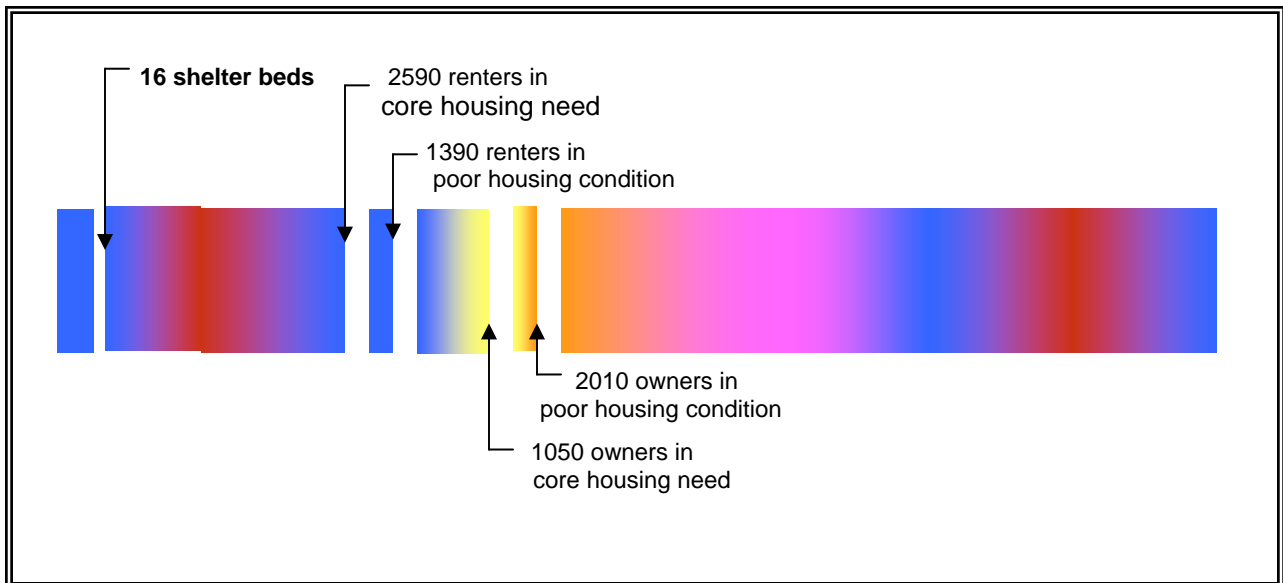
The last two bullet points above refer to the need for more shelter beds to serve the youth population, ages 16-24. The need to expand the *Futures Residential Program* by 10 beds at the North Bay Crisis Centre was also noted in the DNSSAB ODSP report (2006). In that report, it was noted that the Crisis Centre Staff have to turn away, hard-to-serve youth because they do not have the staff or resources to manage them - the additional 10 beds would assist in serving these additional youth.

102. The *Futures Residential Program* provides a supportive living and learning environment to youth ages 16-24. Supports include: *goal setting, independent life skills training, one-on-one counseling, interpersonal education, co-operative living skills, nutrition education, meal planning & preparation, community awareness, 24 hour staff support & encouragement and structured Room & Board*. These youth require a structured environment which calls for more staff and specialized programs.

Recently, in conjunction with the *Homelessness Partnering Strategy* (HPS), the community has also identified that *the needs of at-risk and homeless youth require immediate attention* (see page 148). Expanding the Futures program in both North Bay and West Nipissing would be meeting the objectives of that community plan as well.

The following is Nipissing’s housing continuum, brought forward from earlier sections of the report, and with the above *teen shelter* gaps added in. It should be noted that identifying the number of absolute homeless people - i.e, people living on the street – is difficult and requires special survey methodology. Thus this number is presently unknown and so the gaps start with the District’s shelters<sup>103</sup>

**Figure 72: Gaps along the Nipissing Housing Continuum: *Shelters***



### 13.0 Transitional Housing

This type of housing provides a safe, secure living environment where people can receive assistance, counseling and/or treatment for substance abuse or mental illness. In preparation for independent living, transitional housing occupants also practice ‘life skills’. This housing is intended as a regular residence for a set period of time (transitional housing tends to be of longer duration than shelters but shorter duration than supportive housing, which is permanent).

Nipissing District does not have any transitional housing, in terms of bricks and mortar, i.e, physical housing that is specifically allocated for this purpose. To compensate for this gap, the District does have the following programs which help people transition to or retain, their independent living:

103. The HPS Community Plan 2007 – 2009 has the “living on the street population” at 75 people. The report, *The Face of Homelessness in Nipissing District* (1999) estimated that the number of people living on the street in Nipissing District at a given point in time (in 1999) was between 20-25 people. It was estimated that approximately 15 of these homeless people were living in North Bay.

- *Violence Against Women (VAW)* is a program offered by the Ministry of Community Social Services (MCSS) and Ministry of Community Youth Services (MCYS) which includes *Transitional Support Workers* who work out of the shelters. These workers also do community transitional housing work that extends beyond the shelters.
- The North Bay Crisis Centre has one *Community Transitional Worker* to assist individuals and families who are at risk of becoming homeless, to find safe, secure and affordable housing.
- Community programs such as the Canadian Mental Health Association's (CMHA) *High Support Residence* offer a form of transitional living for people with SMI (serious mental illness). The CMHA also offers *Bridges* and *Housing Outreach Services*. The *North Bay & District Association for Community Living* offers *Residential Services* which includes Supported Independent Living (SIL).
- Under the *Housing Allowance Program (HAP)*, a shallow rent supplement is offered to shelters. This supplement assists the shelter's clients by enhancing their affordability until such time, that they can move into social housing (which is then based solely on their income, which addresses the affordability issue).
- *Direct Rent-Geared-to-Income (Direct RGI)* provides "in-situ" rent supplements directly to the tenant. With these rent supplements, the subsidy is portable, i.e, it moves with the tenant, and landlords do not necessarily have any knowledge of the program nor are they required to enter into long-term agreements.
- The *Rent Bank Program* complements transitional housing because it eliminates the eviction in the first place and allows for tenants to remain housed once the arrears are paid. This program allows for a tenant who is in a temporary crisis, to deal with the crisis and not create a homeless crisis.

The above programs go a long way towards serving marginalized and low-income households. They also illustrate the work being done in the general area of affordable housing, as there is federal, provincial and municipal funding represented in the above programs, as well as resources from community organizations. In terms of providing "life skills" under one roof however, the community has noted that there are gaps in the system. The need for additional youth shelters (under the Futures Residential program) as noted previously in the shelters section, crosses over into the area of transitional housing as well. The community has also identified the need for *youth transitional housing* during the community planning process for homelessness:

### **13.1 Homelessness Partnering Strategy (HPS), 2007 – 2009**

The HPS is a federal program which came into effect in April 2007, and North Bay is one of the 63 designated communities in Canada, to receive funding under this initiative (based on demonstrated need). This program replaces the previous *National Homelessness Initiative (NHI)* and the *Supporting Communities Partnership Initiative (SCPI)*. The program's focus is on preventing and reducing homelessness.

In developing the *HPS Community Plan (2007-2009)*, and the *Community Plan Assessment* which preceded this (under the NHI), transitional housing for youth has emerged as a major concern and gap.

The comment below was made by a ministry staff in the context of youth who leave the youth-justice system, with no place to go in North Bay. These youth have been through a

**A Ministry of Children and Youth Services Representative alerted the Committee to the ongoing issue of “couch surfing” amongst youth at risk.**

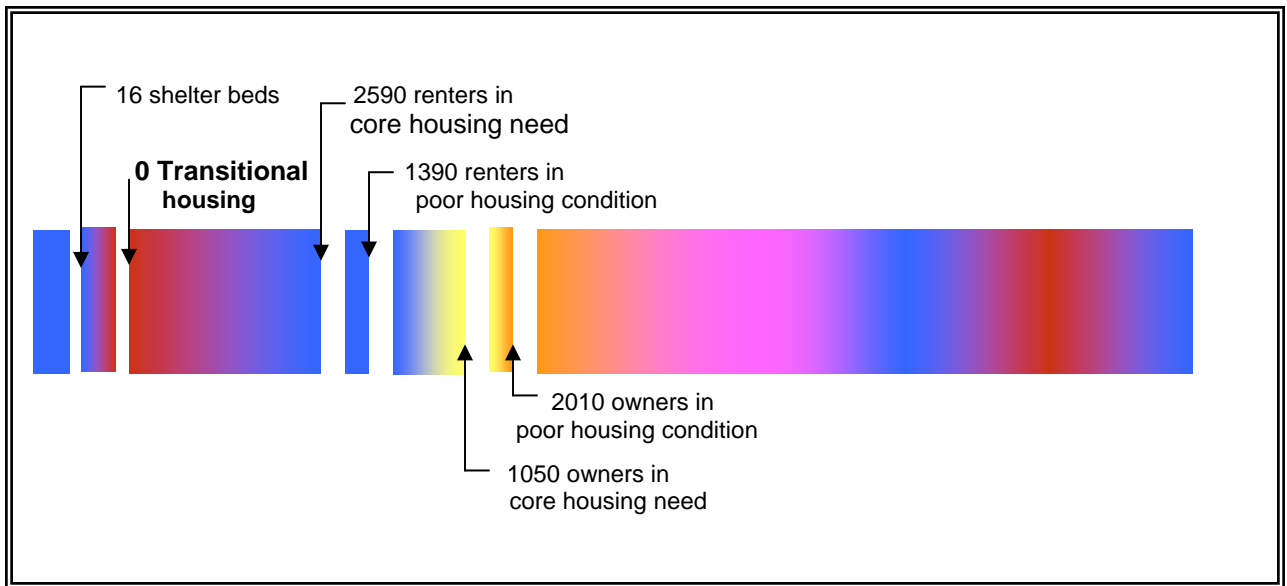
Community Plan Assessment, Phase II (Nipissing District). June 2007

government rehabilitation program and they need stable housing and support services if they are to make a fresh start – *yet this type of housing is not available to them.*

The *youth transitional housing* noted above is closely related to the *youth shelter housing* as described by the shelter providers. This transitional housing gap is noted with a ‘zero’ on

the continuum below, which signifies that there is no physical transitional housing in the District – the number of transitional housing units required, would need to be established by the community within an overall housing strategy /plan as noted earlier.

**Figure 73: Gaps along the Nipissing Housing Continuum: *Transitional Housing***



## 14.0 Supportive /Supported Housing

Supportive housing is often required by Senior Citizens and people with mental illness and /or physical disabilities. This type of housing provides the support services necessary for people who cannot live independently in the community. It differs from *supported housing* in that the housing and services are integrated, such as in Group Homes (with supported housing, the services are not integrated with the housing itself – see glossary for detailed description). Unlike shelters and transitional housing, supportive housing tends to be permanent. For the purpose of this report, they are presented together.

### 14.1 Supportive /Supported Housing Supply

Unlike social housing, supportive housing was not devolved to the municipalities in 2001 - currently it is administered under the MOHLTC and the MCSS.

The following table lists the supportive /supported housing providers in Nipissing District, and their capacity (note: PHARA provides housing for the physically disabled and is part of the social housing supply – see page 155):

**Table 44: Supportive & Supported Housing Providers in Nipissing District**

Housing Providers	Supported # units	Supportive # units	Group Homes	Family Homes	Total units
North Bay & District Association for Community Living (NBDACL)	68	/	46	12	126
Canadian Mental Health Association (CMHA)	*25	8	/		**33
Nipissing Mental Health Housing & Support Services (NMHHSS)	*8	92	/		***100
<b>Total</b>	<b>101</b>	<b>100</b>	<b>49</b>	<b>6</b>	<b>259</b>

\* These are rent supplements through *Strong Communities*. \*\* 15 of the CMHA's rent supplement units are for adults at risk of homelessness and 10 are for adults involved in the justice system. \*\* \* This includes 10 market-rent units and 10 regular RGI units.

It should be noted that the CMHA's supportive and supported housing is designated for people with SMI (serious mental illness) whereas the NBDACL's housing is primarily designated for people with developmental disabilities. The majority of NMHHSS's housing is for people with SMI but it also serves people with developmental disabilities and other special needs. The CMHA's and NMHHSS's supported housing is provided through rent supplements (*Strong Communities*) and is tenanted through a selection committee that is shared by both organizations. All of the housing applicants must have community supports in place and their support agency must play an active role in the application process for the housing.

In 2006, a study was completed on community services for the District's ODSP population (DNSSAB Community Services Review, 2006). One of the service areas reviewed in the study was housing, for which the above housing providers offered input. Upon following up with the housing providers to see if anything had changed since that study, they offered the following perspectives:

**Table 45: Housing Perspective from the Supportive /Supported Housing Providers**

GAPS /BARRIERS (SUPPORTIVE)		WORKING WELL / BEST PRACTICES	SOLUTIONS/ RECOMMENDATIONS
<ul style="list-style-type: none"> <li>• There is a difficulty in finding acceptable housing in conjunction with the rent supplements.</li> <li>• Clients face stigma &amp; NIMBY when looking for housing.</li> <li>• There is a lack of housing support staff for people with developmental disabilities.</li> </ul>	<ul style="list-style-type: none"> <li>• Certain populations are falling through the cracks: the 16-20 year old age group is particularly hard to house – many seniors also fall into this group.</li> <li>• Average waiting time on wait list: 5-10 years for group home, 3-5 years for supported independent living.</li> </ul>	<ul style="list-style-type: none"> <li>❖ Rent supplements are effective for housing people based on what they actually need, and then finding the right housing choice for them, the first time (there is a downside to the supplements however, as often there is no match funding for the support services that are required).</li> </ul>	<ul style="list-style-type: none"> <li>■ The RGI system needs to be reviewed and re-vamped.</li> <li>■ <i>Strong Communities</i> could house more individuals for the same money, if the formula was less rigid (eliminate the RGI tables from SHRA and use the same method as federally funded social housing units, i.e, max. shelter allowance for recipient)</li> </ul>

GAPS /BARRIERS (SUPPORTIVE)	WORKING WELL / BEST PRACTICES	SOLUTIONS/ RECOMMENDATIONS	
<ul style="list-style-type: none"> <li>• Funders can sometimes be short-sighted which results in funding that flows the same way, i.e, based on short-term goals. This can have the undesirable effect of forcing housing providers and tenants, to settle for what they can get.</li> <li>• Ministry funding is sporadic and comes in waves.</li> <li>• People must be on a support program in order to access supportive housing. Further backlogs occur on the waiting list, when people are unable to obtain the support services they require.</li> </ul>	<ul style="list-style-type: none"> <li>• The NMHHSS has a waiting list of 21 people for their Intensive Case Management services – some of these people may also require housing</li> <li>• Detox beds and the whole addictions issue is having an impact as well – there are two safe beds which are for crisis' i.e. someone does not get into shelter because they are intoxicated. They should be a part or play some part in the continuum.</li> <li>• Pardons are also a big issue – there is a group being released from the criminal and justice system with no place to go – they need special housing and supports.</li> </ul>	<ul style="list-style-type: none"> <li>■ Community is working hard to create &amp; maintain partnerships &amp; networks that provide communication and collaboration between different sectors and community housing providers.</li> <li>■ Rent supplements have opened more doors to private market rental units.</li> <li>■ Lots of community resources are working together to provide access to housing – are also in the process of streamlining this access.</li> <li>■ Although there are long wait lists for some support services, the services themselves (i.e, housing search aid, trusteeships, help with utilities &amp; other costs, case management, etc.) are proving to be effective in maintaining housing stability for the people served.</li> </ul>	<ul style="list-style-type: none"> <li>■ Private Landlords need to be listened to, involved, and educated. Their concerns (which include utility costs and damages) must be valued so that vulnerable populations can be seen as a 'preferred tenancy choice' rather than 'a liability'.</li> <li>■ Increased supports through funding that matches the rent supplements is needed – the ministries need to review <i>Strong Communities</i> (as per recommendation in the ODSP report ).</li> <li>■ Supports for the 16-20 year old population often need to be more intensive and firmly in place <u>before</u> they are housed.</li> <li>■ The current emphasis is for keeping seniors in the community as long as possible – this is going to require a much greater choice of supports, including homecare and other services.</li> <li>■ Change payment of ODSP benefits, so that they are the same as OW (i.e, people get paid at the beginning of the month rather than the end of the month). This would create less confusion with landlords and service providers who assist with housing. Also, if someone on ODSP has to move early into the month, they often don't have the means to pay the upfront rent for their next housing.</li> </ul>

Some of the points refer to systemic issues such as stigma and NIMBY and these will be best addressed through a community housing strategy or action plan. The gap in funding for support services continues to be a major issue for local supportive /supported housing. This particular gap is related to the rent supplements and the fact that the supplements provide physical housing but not any support services. Additionally, it is felt that the rent supplements could house more people for the same money, if they employed the same calculations as the federally funded social housing units. Under this formula, the supplement used to bridge the gap between the individual's income and the market rent of the unit, is based upon the individual receiving the maximum shelter

**Federal and provincial governments need to deliver an increased supply of affordable and supportive housing, and make greater use of rent supplements in the near term, to bridge the gap.**

*Toronto Summit 2007- Highlights of Proceedings*

allowance (for social assistance) rather than a pre-determined amount from the RGI income tables used in SHRA. It's interesting to note that the topic of rent supplements is on the radar of larger cities as well, as noted by the statement to the left which reflects the proceedings from the recent *Toronto Summit*. A recommendation for the

ministries to review its *Strong Communities* program has been made in this report.

## 14.2 Supportive /Supported Housing Demand

The following is the current waiting list for supportive housing in Nipissing District:

**Table 46: Waiting List for Supportive /Supported Housing**

Housing Providers	Group Home	Supportive/ Supported	Family Home	Total
North Bay & District Association for Community Living (NBDACL)	37	37 (SIL)	14	<b>88</b>
Canadian Mental Health Association (CMHA)		15	/	<b>15</b>
Nipissing Mental Health Housing & Support Services (NMHHSS)		40	/	<b>40</b>
<b>Total</b>	<b>37</b>	<b>92</b>	<b>14</b>	<b>143</b>

Source: Organizations listed in table. Note: there may be some duplication as clients can be on more than one waiting list. The supportive /supported living waiting lists however, are not duplicated.

**North Bay and District Hospital is \$1.9 Million in the red for 2007-08 and is attributing the shortfall to the expense of operating two hospital sites, and having the highest number of alternate level of care (ALC) beds, per capita, in Ontario.<sup>104</sup> Patients in those beds don't need acute care but don't have anywhere else to go as they await long-term care beds.**

North Bay Nugget, March, 2008.

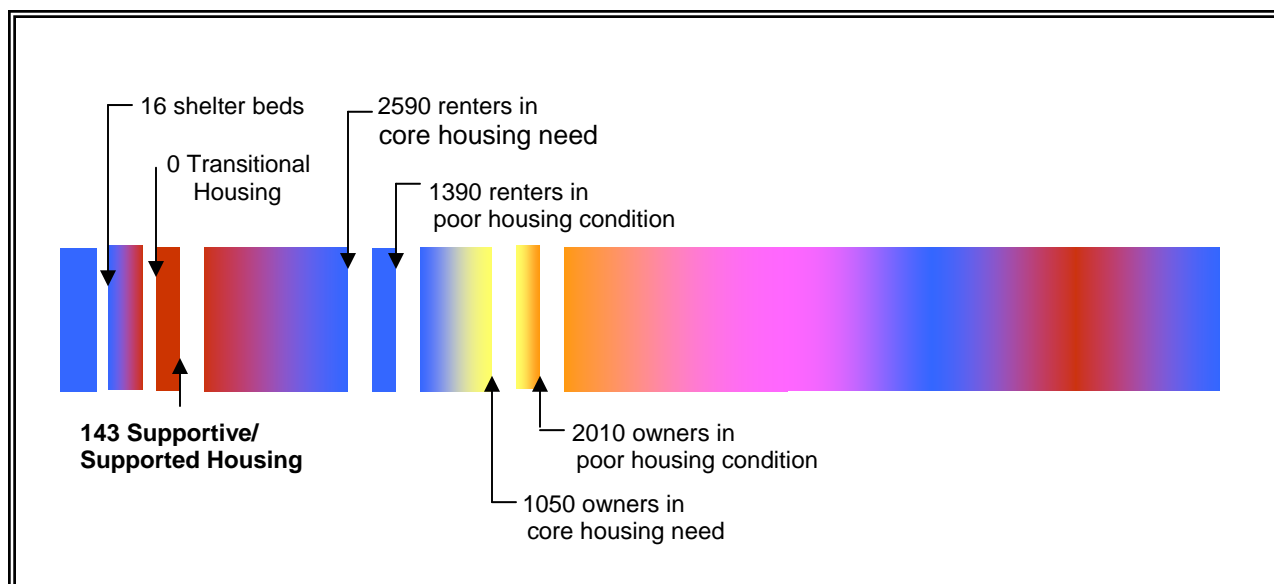
Currently there are 143 people waiting for supportive housing in Nipissing District. This current shortage of supportive /supported housing provides a good example of the effects one area of the continuum can have on the other, which otherwise might not be as evident. The box to the left indicates the difficulty the North Bay Hospital is having in freeing up *alternate level care* (ALC) beds, due to the long-term care facilities being full. In return, some of the long-term care facilities are stating that they have people taking up beds in their facilities, that don't need to be there, i.e; they could be living in the community in supportive or supported housing, but there is none available.

104. *Alternate Level of Care* (ALC) refers to cases where patients have completed the acute care phase of treatment but remain in acute care beds while awaiting replacement elsewhere (source: NE LHIN).

Thus the supportive housing gap is also having a negative impact on hospitals. It can be noted that the North East Local Health Integration Network (LHIN) has made ALC a priority and is also commencing a study on supportive housing for seniors.<sup>105</sup> This is covered further under ‘seniors’ housing on page 177.

With 143 people waiting for supportive /supported housing in Nipissing District, another gap appears along the continuum as noted below. The District’s relatively large ODSP caseload and high prevalence of mental illness is well known (DNSSAB ODSP report 2006)<sup>106</sup> and closing this gap remains a top priority for the community:

**Figure 74: Gaps along the Nipissing Housing Continuum: Supportive /Supported Housing**



## 12.0 Social Housing

Nipissing District’s social housing system provides housing for those who are disadvantaged or marginalized due to their low incomes. This includes a wide variety of people including seniors, social assistance recipients, those with disabilities, working-class individuals and families, and Aboriginals.

### 15.1 Social Housing Supply

The District’s social housing supply is somewhat complex, given the myriad of government programs and legislation, within which it was created. To a large extent, the nature of how the social housing was created in the past and under which funding mechanisms, programs and legislation, governs how it is managed and operated today. This complexity is further compounded by devolution activities which resulted in some of the social housing ownership and all of the administration, being transferred from the federal and provincial levels to the municipal level. It should be noted that “social housing” in this section does not include the “supportive housing” from the last section (Nipissing’s supportive housing was not devolved from the province and is currently under the administration of the MOHLTC and MCSS).

105. The LHIN progress on ALC can be seen by clicking on this link: [Alternate Level of Care \(ALC\)](#)

106. At the time of that report, the District’s ODSP caseload was approximately 2.5 times the provincial caseload per-capita and approximately 44% of the caseload had SMI (Serious Mental illness)

It does include PHARA however, which is housing that is specifically for people with physical disabilities.

Nipissing's social housing supply can be organized into broad categories which are indicative of their previous operating structures, prior to devolution. These categories include: *Reformed Housing Providers*, *Federal Housing Providers*, *Public Housing Units* and *Urban Native Housing Providers*. The following is a brief description of each:

**i) *Reformed Housing Providers***

Prior to the transferring of social housing from the province to the municipalities in 2001, these social housing providers were managed under the *Ontario Ministry of Municipal Affairs and Housing (OMMAH)*, the *Ontario Housing Corporation* or a *Local Housing Authority*. In 2001, the administration of this housing was transferred to the municipalities through local *Service Managers*. DNSSAB is the Service Manager for Nipissing District, and it now administers the social housing programs. These housing providers operate in accordance with the *Social Housing Reform Act (SHRA)* and are mandated to have certain numbers of *RGI* and *market rent* units.

**ii) *Federal Housing Providers***

Prior to 1999, Federal housing Providers were managed under the federal government's national housing agency, CMHC. In 1999, the administration of this federal housing was transferred to the province, and it was subsequently transferred from the province to the municipalities in 2001. Currently DNSSAB administers most of the federal housing programs in accordance with an operating agreement between the individual housing providers and CMHC. Unlike the provincial housing providers above, the federal providers are governed by the rules set out in their operating agreements and they are not required to have a specific number of RGI units (rather, they only subsidize what they can afford based upon their budgets).

**iii) *Public Housing***

Public housing was built under federal - provincial agreements and prior to 2001, it was owned by the province of Ontario through the *Ontario Housing Corporation* and managed by *Local Housing Authorities*. In 2001, the ownership of Ontario's public housing was transferred to the municipalities through *Service Managers*, and the *Local Housing Authorities* were replaced with *Local Housing Corporations*. DNSSAB is the Service Manager for Nipissing District and the public housing stock is managed by the *Nipissing District Housing Corporation (NDHC)* of which, DNSSAB is the sole Shareholder.

**iv) *Urban Native Housing Providers***

The *Urban Native Housing Program* was created by CMHC in the mid 1980's, in recognition of the special housing needs of Aboriginal people. These housing units are owned and operated by Aboriginal Housing Corporations, and all units are RGI. As with the federal housing providers above, DNSSAB administers this housing in accordance with individual operating agreements.

The following table lists the District's social housing supply, based upon the above categories:

**Table 47: Social Housing Providers**

<b>Reformed Housing Providers</b>	<b>RGI</b>	<b>Market Rent</b>	<b>Total units</b>	
Castle Arms Non profit	119	55	174	1 & 2 bdrm. Units
Habitations Supreme	49	16	65	Seniors only
Holy Name, Trillium Terrace	38	4	42	1 apt. building, 3-4 plex
Niska Non-profit	22	0	22	100% RGI; row housing
North Bay Municipal Non-profit	129	42	171	Three (3) row housing
PHARA	93	15	108	60-unit apt. and 48-unit row town.
Residences Mutuelles	12	8	20	Seniors only
Temagami Non-profit Housing	6	4	10	Seniors only
Temagami Non-profit Housing	15	5	20	1,2 & 3 bdrm. units
Triple Link Non-profit Housing	29	0	29	100% RGI
West Nipissing Non-profit, #1	77	13	90	Seniors only;
West Nipissing Non-profit, #2	92	0	92	100% RGI;
<b>Total</b>	<b>681</b>	<b>162</b>	<b>843</b>	
<b>Federal Housing Providers</b>	<b>RGI</b>	<b>Market Rent</b>	<b>Total units</b>	
Corpus Christi Court	N/A	N/A	41	
Emmanuel Village	N/A	N/A	34	
Habitations Supreme,	N/A	N/A	129	Apartment building
Mackay Homes	N/A	N/A	65	Row Housing
North Bay Municipal Non-profit	N/A	N/A	50	Row housing
Residences Mutuelles	N/A	N/A	20	
Shibelith	N/A	N/A	287	Consists of 5 sub-corporations
Habitations Supreme, Place	N/A	N/A	129	Apartment building
Mackay Homes	N/A	N/A	65	Row Housing
Shibelith	N/A	N/A	287	Consists of 5 sub-corporations
<b>Total</b>	<b>/</b>	<b>/</b>	<b>1107</b>	
<b>Public Housing Units</b>	<b>RGI</b>	<b>Market Rent</b>	<b>Total units</b>	
Nipissing District Housing Corp.	575	/	575	North Bay, West Nip., Mattawa
<b>Total</b>	<b>575</b>	<b>/</b>	<b>575</b>	
<b>Urban Native Housing Providers</b>	<b>RGI</b>	<b>Market Rent</b>	<b>Total units</b>	
Native People of Nipissing	66	0	66	North Bay
Waakohnsuk Native Non-profit	15	0	15	West Nipissing
Whispering Pines Non-profit	19	0	19	Mattawa
<b>Total</b>	<b>100</b>	<b>/</b>	<b>100</b>	
<b>Total Social Housing, # units</b>	<b>1,356</b>	<b>162</b>	<b>2,625</b>	

Thus the District has 2,463 social housing units, excluding the 162 market rent units. Of these units, 1,356 are RGI and 1,107 are a combination of RGI /market (federal housing providers). The Nipissing District Housing Corporation also has an additional 187 rent supplement units through the Strong Communities program (this includes the supportive housing supplements mentioned earlier). The above social housing is located in North Bay, West Nipissing (specifically Sturgeon Falls, Field and Verner), Mattawa and Temagami.

During an information session, some of the social housing providers gave feedback on social housing in the District and this is summarized in the following table:

**Table 48: Summary Results from Housing Information Session with Social Housing Providers (Nipissing District Housing Registry)**

GAPS /BARRIERS (SOCIAL HOUSING)			SOLUTIONS/ RECOMMENDATIONS
<ul style="list-style-type: none"> <li>• Lack of tenant support services for physical &amp; mental challenges.</li> <li>• Lack of support services for seniors, specifically meals &amp; care.</li> <li>• Lack of funding: grants are available for modifying units but not for supports.</li> <li>• Low supply /competition with students: people coming into the registry after June are saying that “students are getting all the apartments” .</li> <li>• Difficulty in trying to balance two competing legislations: i.e., <i>the duty to make every effort of accommodation short of bankruptcy</i> (human rights legislation) vs. <i>the right to quiet enjoyment</i> (Residential Tenancies Act).</li> <li>• Lack of intermediate housing (that provides the above supports to seniors) – this represents a gap between SIL (Single Independent Living) and LTC (Long-term Care).</li> <li>• Limited funds available for major retros.</li> <li>• There seems to be a training gap: there is strong demand for the trades and yet public housing tenants are sitting there without the required skills or education.</li> </ul>	<ul style="list-style-type: none"> <li>• Sub-standard housing: people coming into the registry are complaining of accommodations that are well below standards. The registry is seeing “a lot of referrals to the housing tribunal” (now the Landlord and Tenant Board).</li> <li>• The psychiatric hospital is closing and people leaving the hospital are looking for social housing – social housing providers are not trained for those types of tenants.</li> <li>• Co-ordination with police services (often no response). Tenants are told it’s a Landlord issue, who tell them it’s a police issue, who tell them it’s a Landlord issue (or vice versa!).</li> <li>• There is a funding disconnect between MOHLTC &amp; MMAH: there is money available for units but no money available for support services.</li> <li>• Lack of storage space for Tenant support equipment: buildings built in the past did not account for this.</li> <li>• The <u>physical size</u> of units (hallway width, etc.) does not meet the needs of clients in many cases – major renos (expensive) are needed.</li> </ul>	<ul style="list-style-type: none"> <li>• Expensive legislative changes (existing and potential): fire code, building code, utilities metering and climate control; also conflicting legislations such as SHRA &amp; RTA (as mentioned above).</li> <li>• The private sector is converting to condos (non-profits may start also, once operating agreements are up).</li> <li>• Some private Landlords are looking to get out of the business.</li> <li>• A lack of affordable contractors – the cost of a tenant move-out has risen from \$800 to \$2200, depending on the extent of damage, etc.</li> <li>• Once the operating agreements are expired, non-profit housing providers may exit the social housing business (convert to condos, go to full market rent, etc.). The first agreements will start expiring in 2013.</li> <li>• Depleting /inadequate capital reserves: buildings are ageing and costs are rising – this could also lead to a loss of housing stock as non-profit providers decide to cease operations (in one example, capital reserves are gone after 14 years of operations).</li> </ul>	<ul style="list-style-type: none"> <li>■ More private-sector affordable rental housing, would free-up social housing and reduce waiting lists (i.e., some existing social housing tenants would leave for market rent).</li> <li>■ Make the business of rental apartments attractive again (Governments). Example: in 2008, max. rent increase allowed is only 1.4%.</li> <li>■ Provide more funding for retro-fits.</li> <li>■ Increasing the supports for homeowners who are seniors, will decrease the demand for rental apartments.</li> <li>■ Rural areas require alternate housing for seniors.</li> <li>■ Review the RTA (Residential Tenancies Act –now the TPA): presently there is more legislation to protect the Tenants than there is to protect the Landlords.</li> <li>■ More flexibility in funding models from the MOHLTC &amp; MMAH.</li> <li>■ Create some type of <i>quality assurance</i> system for private sector rental apartments.</li> <li>■ Need tenant accountability for some tenants (they have no pride, care, etc.).</li> </ul>

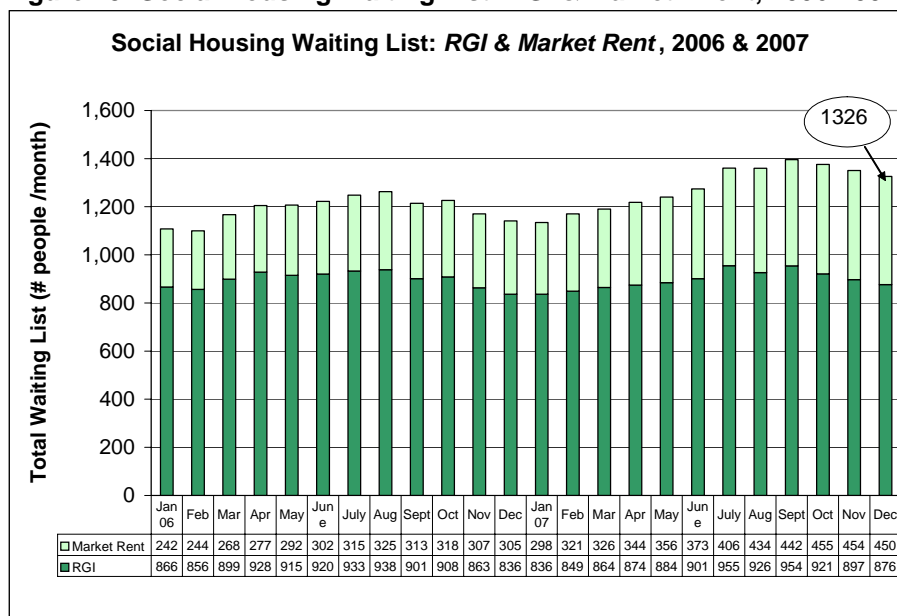
It can be noted that some of these points mirror those of the shelters or supportive housing providers. Issues such as *the lack of support services for tenants* -particularly seniors and people with mental illness - or *the strong housing competition from students*, are common observations. The landlord's comments around "substandard" housing are speaking to the *adequacy* standard and are a qualitative reflection, of the 2,000+ renters living in poor housing conditions. The concern over *declining capital reserves and rising maintenance costs* was noted earlier in the report (see page 89). This is a significant issue which is on the radar screen and is currently being looked at. Some of the other concerns include those over policy and legislation – these also cross over into some of the recommendations which include *reviewing the RTA* (formerly the TPA). As with the previous information session results, the above are important considerations and they need to be considered in the development of an overall housing strategy or action plan.

## 15.2 Social Housing Demand

Nipissing District's central waiting list is the main indicator of demand. The waiting list is divided into two different groups: those waiting for *RGI (rent-geared-to-income) housing* and those waiting for *market-rent housing*. Whereas the RGI list is in chronological order and people get housed in that order (except for "priority" households which include *victims of domestic violence, homelessness and people in economic hardship*), the market-rent list operates on a first-come, first-served basis. People waiting for market rent units generally don't qualify for social assistance due to their higher incomes, and they are waiting for the non-RGI units specified earlier in the social housing supply list (these units are often below the average rents of the private sector's rental units).

In 2007, the *central housing waiting list* for Nipissing District surpassed the 1300-people mark - as noted from the chart on page 9, there are approximately 1,325 people on the list, waiting for housing. It was also stated that the waiting list had increased 19.5% over the past 2 years, and that this increase was primarily from those waiting for market-rent housing, vs. RGI housing. This can be observed in more detail in the chart below, which shows the number of people waiting for RGI and market-rent housing, separately:

**Figure 75: Social Housing Waiting List: RGI & Market –Rent, 2006-2007**



It can be noted that since Jan. 2006, the number of people waiting for market-rent housing has nearly doubled (an 86% increase) while the number of people waiting for RGI housing is approximately unchanged (only a 1% increase). This is indicative of the low vacancy rate in North Bay (which represents 97% of the people on the waiting list), and the current rental supply shortage. The average number of people waiting for RGI housing during the above period has been 895 people – the trend shows that the RGI waiting list ebbs and flows, with monthly fluctuations of up to +/- 6.5% (60 people). It's also interesting to note that whereas the demand for market-rent housing has steadily grown during the past 2-years, the demand for RGI housing displays more of a seasonal pattern: the waiting list peaks in the late summer and is at its lowest point in early winter.

**By the Numbers: Average Waiting Time for Social Housing by Family Type, 2007:**

	<u># years</u>
Couples with Children	0.8
Couples without Children	5.4
Lone-parents	0.8
Singles	1.5
Seniors (singles or couples)	1.0

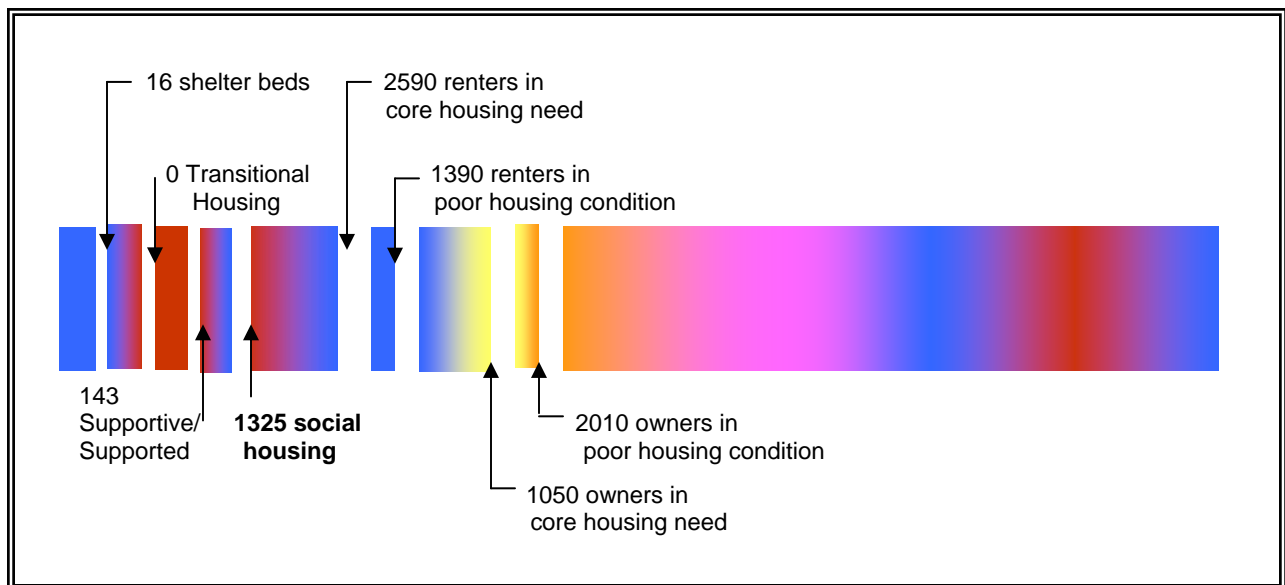
Source: DNSSAB Housing Registry, Coordinated Access

In looking at *the length of time* on the social housing waiting list, the sidebar shows that *couples with children, lone-parents and seniors* are placed relatively quickly – within 1-year on average. *Couples without children and singles* require 1-bedroom units and this is where the waiting times increase significantly - couples without children are waiting over 5 years for housing while singles are waiting 1.5 years. It can be recalled from previous analysis that *couples without children and singles are also the fastest growing households in Nipissing District* (see chart on page 68).

In terms of the *types of households* on the social housing waiting list, pages v-w in the appendix show charts displaying the family composition by waiting list and area. A glance through the charts reveals that the majority of the waiting lists are singles and seniors. Singles represent approximately 30% of the District's waiting list while seniors represent 40%. The remainder of the waiting list is comprised of lone-parents (19.5%), couples with children (6.5%) and couples without children (4%).

The waiting list represents another gap in the continuum, at the point of social housing. In placing the gap, those waiting for market-rent housing are also included:

**Figure 76: Gaps along the Nipissing Housing Continuum: Social Housing**



## 12.0 Rental Housing, Private Sector

This section of the continuum starts to move out of the previous – publicly delivered housing supply - and into the private sector rental market. This report has demonstrated the current lack of purpose-built rental housing supply in Nipissing District and the high reliance on the secondary rental market. Approximately 52% of the District’s renters live in purpose-built apartment buildings while the remaining 48% live in non-conventional rental housing (page 81). Through the use of key indicators such as rental vacancy rates and housing construction trends, the report has also demonstrated the under-supply of rental units in the District’s largest city, North Bay. The following looks at the general supply and demand of the private rental sector in the District’s municipalities and areas, and this is followed by a more detailed analysis for North Bay and West Nipissing, for which there is more data available.

### 16.1 Rental Housing Supply & Demand: Municipalities & Areas

The actual number (or physical stock) of purpose built, rental apartments in each municipality is currently not available. However, the previous analysis of household trends –specifically tenure and structural type - offers insight in to the rental stock of the District’s municipalities. Earlier in the report, it was determined that there are small numbers of renters – and proportionately large numbers of owners - in most of the District’s municipalities. Apart from *North Bay*, *West Nipissing* and *Mattawa*, the District’s municipalities and areas have less than 100 renter- households. Intuitively, these areas are going to have very little rental stock or none at all. The table below shows the number of renters (from page 105) and the number of apartment buildings (purpose-built rental stock) that they are living in (2006). The table confirms that the rental stock in

**By the Numbers: Renter Households Living in Purpose-built Rental Housing, 2006**

	<u>Renters</u>	<u>Apartment Buildings</u>
<b>North Bay</b>	<b>8,775</b>	<b>5,085</b>
<b>West Nipissing</b>	<b>1,660</b>	<b>735</b>
<b>Mattawa</b>	<b>345</b>	<b>130</b>
<b>Temagami</b>	<b>70</b>	<b>25</b>
<b>Nipissing FN</b>	<b>95</b>	<b>10</b>
<b>South Algonquin</b>	<b>60</b>	<b>10</b>
<b>Bonfield</b>	<b>75</b>	<b>10</b>
<b>Chisholm</b>	<b>45</b>	<b>10</b>
<b>East Ferris</b>	<b>90</b>	<b>0</b>
<b>Nipissing North</b>	<b>75</b>	<b>0</b>
<b>Papineau-Cameron</b>	<b>70</b>	<b>0</b>
<b>Calvin</b>	<b>35</b>	<b>0</b>
<b>Mattawan</b>	<b>0</b>	<b>0</b>
<b>Nipissing District</b>	<b>11,420</b>	<b>6,000</b>

Source: Statistics Canada, census 2006: Electronic Area Profile (2006). *Note: all the apartment buildings above have less than 5 storeys, except for those in North Bay, which include buildings with 5 or more storeys.*

these smaller areas is likely very small. Apart from the three municipalities mentioned above, the number of renters living in apartment buildings falls off to 25 in Temagami, and 10 or less in the remaining municipalities and areas (note: random rounding can have a larger influence on smaller numbers, so the number of households living in apartment buildings in the smaller municipalities should be interpreted with caution). The table also confirms that similar to the District and the larger cities such as North Bay, the secondary housing market plays a significant role in housing Nipissing’s rural renters (this can be observed by the difference in household numbers, between the left and right-hand columns in the table). In terms of establishing *rental demand* in most of these smaller communities, key demand indicators such as vacancy rates and current market rents are unavailable (unless the individual municipalities have their own data).

There are broad affordability indicators such as Figure 71 on page 140, which indicate that for the communities where data is available, there are renters in all of Nipissing's communities who pay more than 30% of their gross income on rent. Housing affordability gaps tend to be larger in the District's urban communities, but other communities such as Bonfield and East Ferris, also have proportionately large numbers of renters paying more than 30% of their income on rent. Given the small number of renter households in these smaller communities, the extent to which there are, or are not, affordability and supply & demand issues, is best determined by the community itself, through qualitative community information sessions, primary research or existing municipal data. Additional information and data such as that in this report, can also assist these communities in assessing their rental- housing needs and housing markets.

For the *North Bay CA* and *West Nipissing* however, the *CMHC Rental Market Survey* provides an estimate of *private apartments and townhouses* containing three or more rental units. The survey also provides *vacancy rate* data and *average rents*, so that a reasonable analysis of supply & demand can take place. North Bay and West Nipissing are covered in more detail in the following sections:

## 16.2 Rental Housing Supply & Demand: North Bay

The tables below are CMHC estimates of the *number of private apartment units by the number of bedrooms*, and the *number of townhouse units by the number of bedrooms*, in the North Bay CA. The estimated number of *vacant units* and the *vacancy rate* for each unit, is also stated:

**Table 49: Apartment Rental Supply (Private): North Bay CA, 2007**

Apartment Type	Supply: # units	Demand: Vacancy (#)	Demand: Vacancy (%)
Bachelor	203	N/A	N/A
1- bdrm	1,000	11	1.1%
2-bdrm	1,787	16	0.9%
3+-bdrm*	194	2	1.3%
<b>Total /ave.</b>	<b>3,184</b>	<b>34</b>	<b>1.1%</b>

Source: *CMHC Rental Market Survey* (Ontario Highlights), Oct. 2007. *Note:* The above counts are for apartment buildings that have 3 or more rental units. Owner-occupied units are not included. The data that is 'not available' in the table above & below, has either been suppressed or is not statistically reliable.  
\*The data for 3+ -bdrms. is to be used with caution due to its lower statistical reliability.

**Table 50: Townhouse Rental Supply (Private): North Bay CA, 2007**

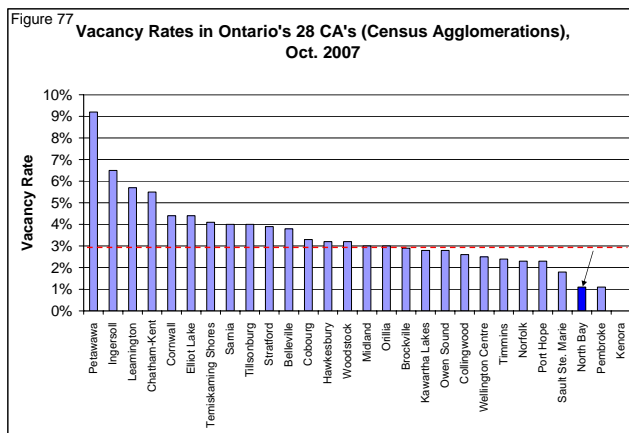
Townhouse Type	Supply: # units	Demand: Vacancy (#)	Demand: Vacancy (%)
Bachelor	N/A	N/A	N/A
1- bdrm	N/A	N/A	N/A
2-bdrm	119	3	2.6%
3+-bdrm	296	7	2.4%
<b>Total /ave.</b>	<b>429</b>	<b>10</b>	<b>2.4%</b>

Source: *CMHC Rental Market Survey* (Ontario Highlights), Oct. 2007. *Note:* The above counts are for townhouses (row housing) that have 3 or more rental units. Owner-occupied units are not included.

The above indicates that there are approximately 3,200 purpose- built rental apartments in North Bay – there are also another 430 + apartments that are located in townhouses. The above tables are revealing, in that they put actual numbers to the rental stock and vacancy rates, i.e, North Bay’s average apartment vacancy rate of 1.1% equates to approximately 34 spare apartments on the market. While the vacancy rates for the townhouses are 1 % higher based on the data that is available, they are still below the healthy 3% equilibrium and it is estimated that there are only 10 of them available.

### i) Vacancy Rates

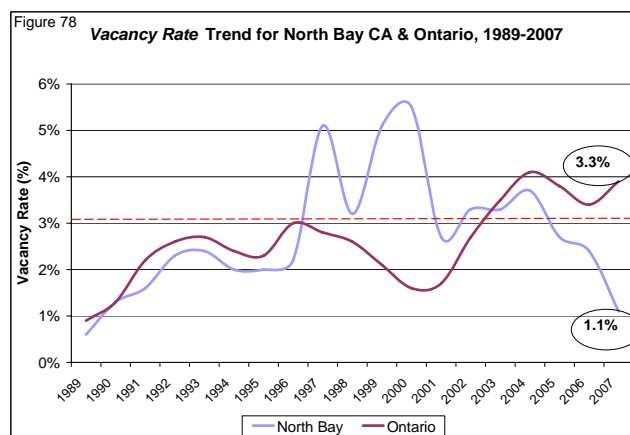
North Bay’s low vacancy rate is indicative of excessive demand over supply. An average vacancy rate of 3% is the generally accepted, healthy equilibrium rate within the housing industry. In a 1% vacancy environment, the housing market ‘tightens’ up as the competition becomes much stronger for the limited number of apartments on the market. For people with low incomes, this results in even more difficulty in finding affordable, market housing – the previously noted problems of shelters backing up, students competing with other low income households for scarce housing, etc. are but a few of the affects of this low vacancy rate. In comparing North Bay’s current vacancy rate with the other 28 cities in Ontario that are also designated CA’s, it becomes evident that this



low vacancy rate is well below the provincial average. Apart from Kenora which is registering zero vacancy, Pembroke and North Bay have the lowest average vacancy rate within this group of cities, in the province. If the analysis were extended to include the provinces 15 large cities (CMA's), only *Greater Sudbury* comes in lower with a vacancy rate of 0.6% - these vacancy rates of 1% and less are the lowest in Ontario.

When analyzing vacancy rates, it is beneficial to look at the past trend and compare to a benchmark, such as the provincial average. In doing so, the chart below reveals that

North Bay’s vacancy rate has been below the 3% equilibrium point for 12 of the past 19 years – or 63% of the time.<sup>107</sup> The vacancy anomaly noted between 1997 and 2000 on the chart, is likely related to the moving of the *Canadian Air Defence Command* in 1997 (page 27), the population decline in North Bay between 1996 & 2001 (page 39) and the decrease in the number of renters during this period (appendix, page m).



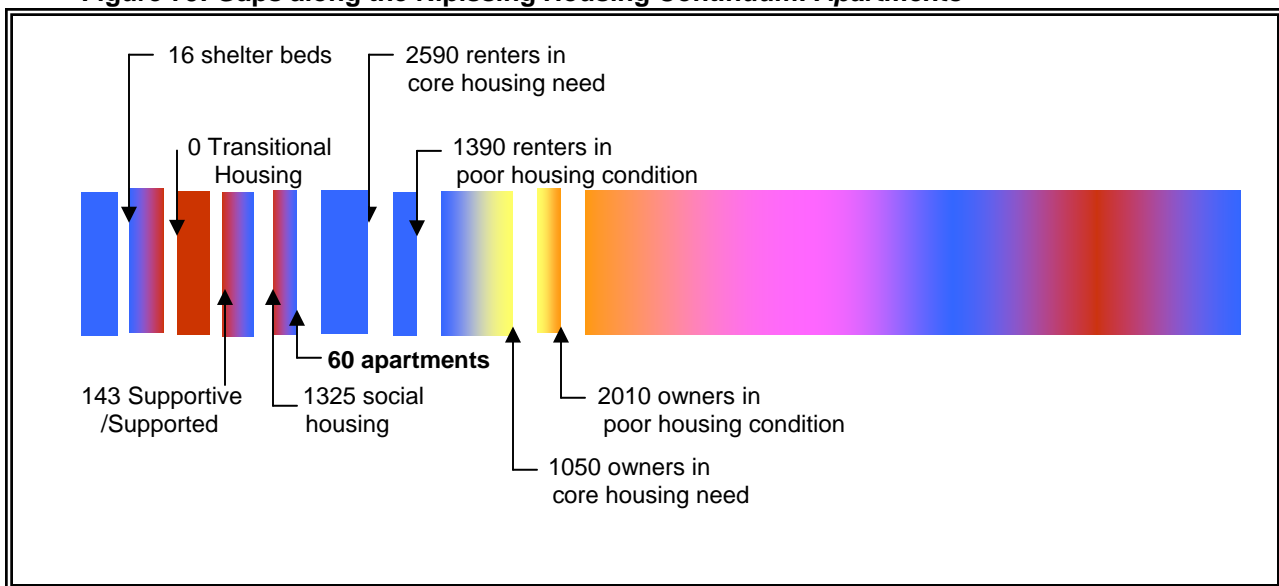
107. This vacancy rate is for buildings that have 3 or more apartments.

The other notable observation from the chart is that North Bay’s vacancy rate is often lower than that of Ontario’s – it has been lower for 14 of the past 19 years, or 74% of the time. It also has moved in the opposite direction to the province on two notable occasions - between 1987 and 2000, and more recently, since 2006.

Vacancy rates are key housing indicators and as such, have important implications for government programs that help to create affordable housing. The above example demonstrates that while housing markets may be volatile and experiencing pressure in some parts of the province, they may be calmer in other areas. Standardized or ‘blanket’ programs may not be as effective in these circumstances – for example, the allocations of rent supplements, housing allowances or general housing programs that are distributed on a per-capita basis, are not necessarily reflecting the realities of the local housing marketplace.

Earlier it was mentioned that a 3% vacancy rate is generally considered the market equilibrium rate in terms of supply and demand. Based upon the estimated supply of apartments from table # 48 above (3,184), a 3% vacancy rate approximates to 95 vacant apartments. As it is estimated that there are currently 34 vacant apartments, this leaves a supply shortage (gap) of approximately 60 apartments in North Bay. While the vacancy rate may rise in the future, this current gap is added to the continuum below:

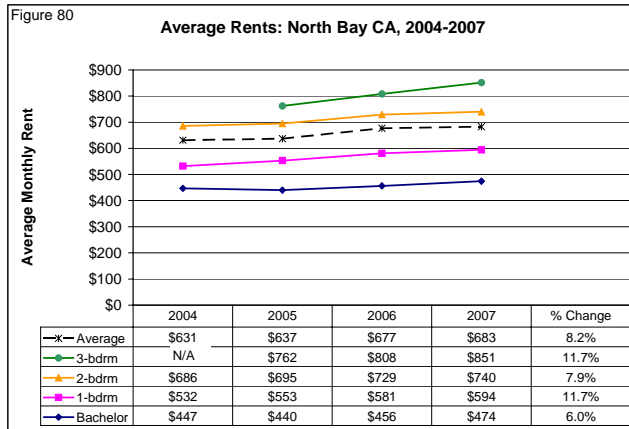
**Figure 79: Gaps along the Nipissing Housing Continuum: Apartments**



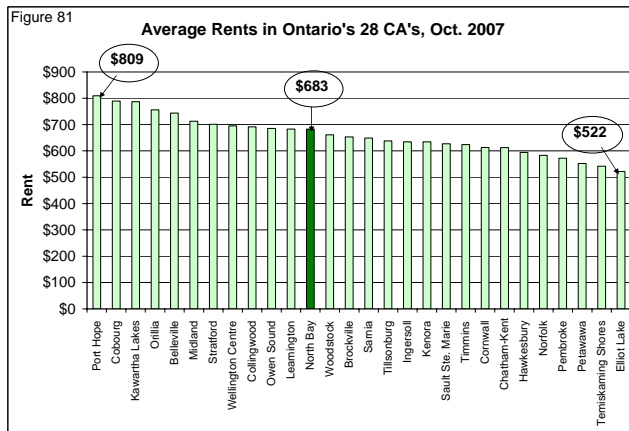
**ii) Rents**

The statistical relationship between rents and vacancy is well known, with the two often moving in opposite directions over time (negatively correlated in statistical terms). This is based on the supply and demand principle, where the market price is adjusted according to the activity level of housing consumers and suppliers. Figure 11 on page 11 offers a good example of this relationship, as it shows that North Bay’s average rent has generally moved in the opposite direction, to that of the average vacancy rate – since 2004, *the average rent has been increasing while the average vacancy rate has been decreasing*.

The chart below shows the increases in rent since 2004, for apartments in North Bay, based upon their size (CMHC, 2007). Based on the size of the apartment, average rents have increased between 6% - 12% during this period, with an overall average increase of 8%. 1-bdrm and 3-bdrm. apartments have had the largest rent increases of 12% (\$62 and \$89 respectively).



In comparing North Bay's average rent to the other 28 cities in Ontario from earlier (those that are also designated CA's), the chart to the lower left indicates that it sits just above the midway point – it ranks 12<sup>th</sup> out of 28 in terms of the highest average rent – the rents range from a high of \$809 /month in Port Hope, to a low of \$522 in Elliot Lake. Within Northern Ontario however, North Bay has the highest average rent, out of this group of cities.



### iii) Housing Affordability Gaps

A “housing affordability gap” is the difference between the maximum *rent and utilities* a household would pay based on 30% of its income, and the average market rent for the size

of apartment required by the household. At the municipal level, these ‘gaps’ reflect the income levels and housing costs within the municipality, and thus are a general indicator of local housing affordability. The table on the following page looks at the housing affordability gaps for renters in North Bay (note: utilities are excluded from the analysis so the gaps represent the minimum). The table is based upon *current average rents* by apartment size and the *incomes of renter-households*, by percentile. It should be noted that while the rents are specific to North Bay, the income percentiles are for Nipissing District. This income data is provided by the MMAH to assist municipalities with implementing section 1.4 of the Provincial Policy Statement, 2005 (ref: [MMAH Housing Data, Affordable House Prices and Rents, 2006](#) - see page 201 for more detail on the PPS). The incomes are for renter households and are derived from the 2001 census – they have been adjusted for inflationary factors and are stated in constant (2006) dollars (note: income data from the 2006 census is not available at this time). These income levels are considered to be representative of North Bay's income levels, as the District and North Bay had similar median incomes in 2001 (see figures 66 & 67, page 138).

The table shows affordability gaps, through to the 60<sup>th</sup> income percentile which approximates to a household income of approximately \$30,000 (the low income definition for this study is \$0 - \$30,000 and the table reinforces the point that \$30K is the upper threshold of the affordability gaps). Above the 60<sup>th</sup> income percentile, renters can likely find affordable, market housing in North Bay, to suit their family size.

**Table 51: Housing Affordability Gaps for Renters, North Bay**

Renter Household Incomes: Nipissing District (2006)	Average Monthly Rent in North Bay, Oct. 2007			
	Bachelor \$474	1-bdrm \$594	2-bdrm. \$740	3-bdrm \$851
20 <sup>th</sup> percentile monthly income (\$13,400 /yr.)	\$1,117	\$1,117	\$1,117	\$1,117
Max. rent @ 30% income	\$335	\$335	\$335	\$335
Affordability Gap	- \$139	- \$259	- \$405	- \$516
30 <sup>th</sup> percentile monthly income (\$15,800 /yr.)	\$1,317	\$1,317	\$1,317	\$1,317
Max. rent @ 30% income	\$395	\$395	\$395	\$395
Affordability Gap	- \$79	- \$199	- \$345	- \$456
40 <sup>th</sup> percentile monthly income (\$20,000 /yr.)	\$1,667	\$1,667	\$1,667	\$1,667
Max. rent @ 30% income	\$500	\$500	\$500	\$500
Affordability Gap	N/A	- \$94	- \$240	- \$351
50 <sup>th</sup> percentile monthly income (\$25,200 /yr.)	\$2,100	\$2,100	\$2,100	\$2,100
Max. rent @ 30% income	\$630	\$630	\$630	\$630
Affordability Gap	N/A	N/A	- \$110	- \$221
60 <sup>th</sup> percentile monthly income (\$31,600 /yr.)	\$2,634	\$2,634	\$2,634	\$2,634
Max. rent @ 30% income	\$790	\$790	\$790	\$790
Affordability Gap	N/A	N/A	N/A	- \$61

Source: Average Rents: CMHC Rental Market Report, Fall 2007. Incomes: MMAH, Market Housing Branch. The income percentiles are derived from the 2001 census (Statistics Canada) and stated in constant (2006) dollars.

The affordability gaps in the lower 20<sup>th</sup> and 30<sup>th</sup> income percentiles are significant, ranging from between \$140 - \$515 /month for households in the 20<sup>th</sup> percentile, and \$80 - \$455 /month for those in the 30<sup>th</sup> percentile. As household income approaches \$20,000 (40<sup>th</sup> percentile), a single renter may achieve affordability if they can get into a bachelor apartment but otherwise, gaps still persist for themselves and larger households. The affordability gaps start to disappear for renters with household income of \$25,000 or more (50<sup>th</sup> percentile), occurring mainly for the larger households only.

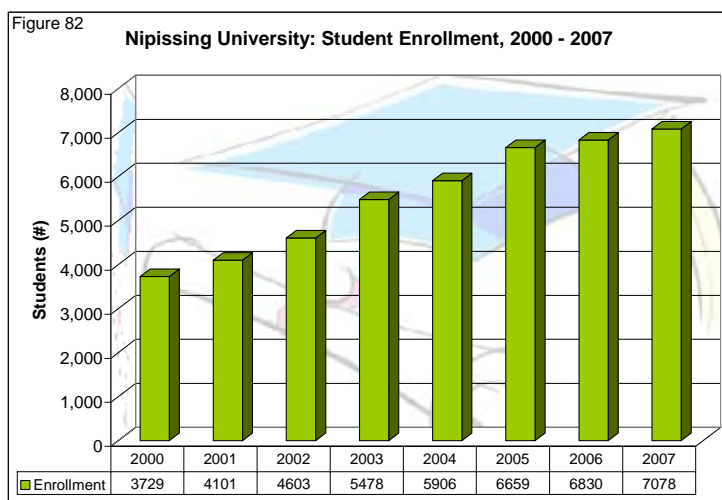
Figure 6 on page 9 shows affordability gaps that range between \$280 - \$460 /month for people on social assistance – many of these households would fall into the 20<sup>th</sup> and 30<sup>th</sup> income percentiles above. Other low- income households such as students, low-wage earners and senior citizens would also be represented in these income percentiles. *The above reinforces the importance of affordable housing, especially for the lower income percentiles where renters spend a disproportionate large amount of their income on rent.*

**iv) Student’s housing and the impact on supply**

There are two primary considerations when considering housing for the students of *Canadore College* and *Nipissing University*: on the demand side of the equation, the main consideration is *that the students can find and live in, acceptable housing while they carry out their studies* – some of the students commented on this aspect through surveys and this is covered further on (see page 179).

The other consideration is a supply-sided one and has to do with *the level of impact the students have on the affordable housing supply in North Bay* – as student enrollment increases each year but the rental-housing supply remains fixed (other than new residences built on campus), this contributes to excessive housing demand. The chart below shows the enrollment trend for Nipissing University since 2000 (data is from the Office of the Registrar - Canadore College data is unavailable at this time).

Since 2000, Nipissing University's enrollment has almost doubled which viewed from



most perspectives, is only a good thing! From an affordable housing perspective however, this expanding enrollment is adding pressure to a very tight rental market. Approximately 85% of these students are from outside North Bay and require housing. The University currently has 1,000 residences and these are full – and with a 1% vacancy rate in North Bay, the secondary housing market is likely accommodating many of

these students. The fact that students are competing with other low income households for housing, was noted by the shelter providers, supportive housing providers and the private landlords, during information sessions. *Student housing is another aspect that needs to be considered within an overall community housing strategy or plan.* This also represents an opportunity for the College and University to become involved with the community, in planning for future housing, for its students.

### 16.3) Rental Housing Supply & Demand: West Nipissing

The tables below are CMHC estimates of the *number of private apartment units by the number of bedrooms* in West Nipissing (data for the *number of townhouse units by the number of bedrooms*, is not available). The estimated number of *vacant units* and the *vacancy rate* for each unit, is also stated:

**Table 52: Apartment Rental Supply (Private): West Nipissing , 2007**

Apartment Type	Supply: # units	Demand: Vacancy (#)	Demand: Vacancy (%)
Bachelor	12	N/A	N/A
1- bdrm	127	3	2.4%
2-bdrm	184	9	4.7%
3+-bdrm*	29	1	
<b>Total /ave.</b>	<b>352</b>	<b>14</b>	<b>4.1%</b>

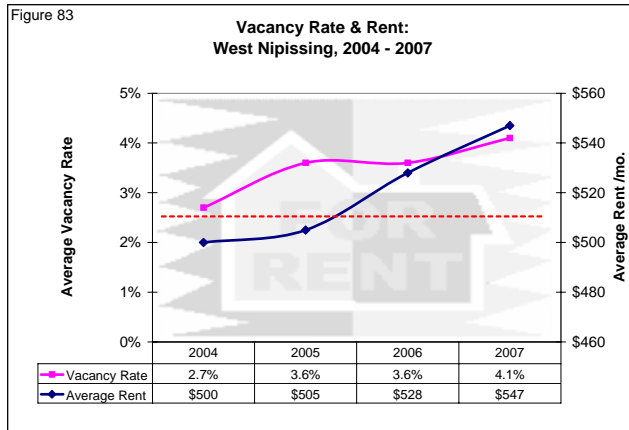
Source: CMHC Rental Market Survey (Ontario Highlights), Oct. 2007. Note: The above counts are for apartment buildings that have 3 or more rental units. Owner-occupied units are not included. The data that is 'not available' in the above table, has either been suppressed or is not statistically reliable.

\*The data for 3+ -bdrms. is to be used with caution due to its lower statistical reliability.

The above indicates that there are approximately 352 purpose- built rental apartments in West Nipissing, with a current vacancy rate of 4%. This vacancy rate is significantly higher than North Bay's and is also higher than the 3% equilibrium point.

**i) Vacancy Rates**

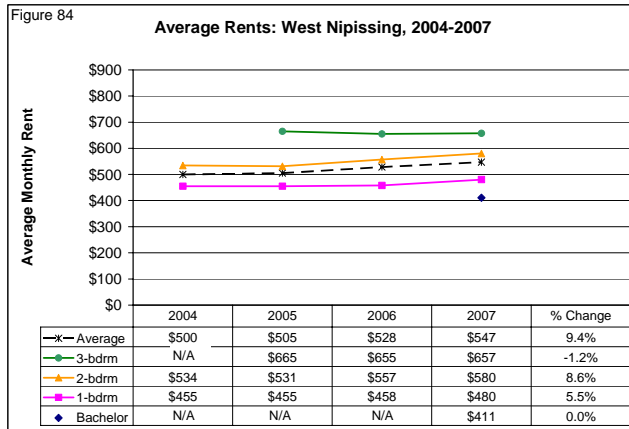
In looking at West Nipissing's past vacancy trend, the chart below shows that the average vacancy rate has been increasing since 2004 (the last year for which data is available). This is opposite to North Bay's trend, where it was noted earlier that the



average vacancy rate has been decreasing during the same period. It's interesting to note that the average rent has also been increasing during this same period, which runs counter to the convention expressed earlier, i.e., that often rent and vacancy rates move in the opposite direction. West Nipissing clearly has a different housing market than North Bay, and the vacancy rate suggests that the rental market may not be experiencing as much pressure.

**ii) Rents**

The chart below shows the increases in rent since 2004, for apartments in West Nipissing, based upon their size (CMHC, 2007). Based on the size of the apartment,



average rents have increased between 5.5% - 9.5% during this period, with an overall average increase of 9.5%. The largest rent increase has been for 2-bdrm. apartments (\$46 or 8.5%), followed by 1-bdrm. apartments (\$25 or 5.5%). It's interesting to note that since 2005, the average rent for a 3-bdrm. apartment has decreased by \$8 (-1.2%). It can be noted that the average rents in West Nipissing are lower than the rents in North Bay,

and the rent increases appear modest – the average increase of \$5/ year since 2004 appears to be insignificant. Where low income households are concerned however, even a small increase in rent can represent a large percentage of income. The next section will look at the housing affordability gaps in West Nipissing:

**iii) Housing Affordability Gaps**

Similar to the previous analysis for North Bay, the table on the following page looks at the housing affordability gaps for renters in West Nipissing (see page 163 for full description). The same income table is used, but with the average rents for West Nipissing from above.

It should be noted that these incomes are for renter households in Nipissing District, and are derived from the 2001 census with inflationary measures factored in. As West Nipissing's incomes are significantly lower than the District's (see figures 66 & 67 on page 138) the following income percentiles would be higher, and thus the affordability gaps represent a minimum, i.e, they are likely higher and extend further into the upper percentiles. The analysis is still beneficial however, as it gives an indication of general housing affordability in West Nipissing's rental market:

**Table 53: Housing Affordability Gaps for Renters, West Nipissing**

Renter Household Incomes: Nipissing District (2006)	Average Monthly Rent in West Nipissing, Oct. 2007			
	Bachelor \$411	1-bdrm \$480	2-bdrm. \$580	3-bdrm \$657
<b>20<sup>th</sup> percentile monthly income (\$13,400 /yr.)</b>	\$1,117	\$1,117	\$1,117	\$1,117
<b>Max. rent @ 30% income</b>	\$335	\$335	\$335	\$335
<b>Affordability Gap</b>	- \$76	- \$145	- \$245	- \$322
<b>30<sup>th</sup> percentile monthly income (\$15,800 /yr.)</b>	\$1,317	\$1,317	\$1,317	\$1,317
<b>Max. rent @ 30% income</b>	\$395	\$395	\$395	\$395
<b>Affordability Gap</b>	- \$16	- \$85	- \$185	- \$262
<b>40<sup>th</sup> percentile monthly income (\$20,000 /yr.)</b>	\$1,667	\$1,667	\$1,667	\$1,667
<b>Max. rent @ 30% income</b>	\$500	\$500	\$500	\$500
<b>Affordability Gap</b>	N/A	N/A	- \$80	- \$157
<b>50<sup>th</sup> percentile monthly income (\$25,200 /yr.)</b>	\$2,100	\$2,100	\$2,100	\$2,100
<b>Max. rent @ 30% income</b>	\$630	\$630	\$630	\$630
<b>Affordability Gap</b>	N/A	N/A	N/A	- \$27
<b>60<sup>th</sup> percentile monthly income (\$31,600 /yr.)</b>	\$2,634	\$2,634	\$2,634	\$2,634
<b>Max. rent @ 30% income</b>	\$790	\$790	\$790	\$790
<b>Affordability Gap</b>	N/A	N/A	N/A	N/A

Source: Average Rents: CMHC Rental Market Report, Fall 2007. Incomes: MMAH, Market Housing Branch. The income percentiles are derived from the 2001 census (Statistics Canada) and stated in constant (2006) dollars.

The table shows housing affordability gaps in West Nipissing, through to the 50<sup>th</sup> income percentile which approximates to a household income of \$25,000. Similar to North Bay, the affordability gaps in the lower 20<sup>th</sup> and 30<sup>th</sup> income percentiles are significant, ranging from between \$75 - \$320 /month for households in the 20<sup>th</sup> percentile, and \$15 - \$260 /month for those in the 30<sup>th</sup> percentile. Again, as these gaps are based on renter-incomes for Nipissing District, they may actually be higher, as West Nipissing's incomes are lower than the District's. As household income approaches \$20,000 (40<sup>th</sup> percentile), the affordability gaps decrease significantly, and by the 50th percentile (\$25,000) only the larger households have an affordability gap, which is relatively small.

*The above reinforces the importance of affordable housing in communities such as West Nipissing, especially for those households in the lower income percentiles.*

## 16.4) Information Session with Private Landlords

During an information session with private landlords, they provided their perspective on the rental market – the following table summarizes the results from this session:

**Table 54: Summary Results from Housing Information session with *Private Landlords***

GAPS /BARRIERS (PRIVATE LANDLORDS)		GENERAL	RECOMMENDATIONS
<ul style="list-style-type: none"> <li>• All units are full.</li> <li>• It's a volatile market right now and much 'tighter' to operate in – at one time, we used to give 1 month, free rent!</li> <li>• The cost of getting into the rental business is too high (costly insurance, legislation, property maintenance, etc.).</li> <li>• Some landlords are looking to only <i>break-even</i> until they can sell.</li> <li>• As a general rule in this business, if you are making a profit of 1 months rent, every month of the year, you are doing well.</li> <li>• Students have a huge impact on the market.</li> <li>• Due to the tight rental market in North Bay, out-of-town students can't find apartments – so their parents are coming in and buying houses for them to live in while they attend College or University.</li> <li>• Don't want to get in the position where College &amp; University enrollment is being negatively affected by students, who are unable to find affordable housing.</li> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• The new legislation (Residential Tenancies Act, RTA) presents difficulties for landlords – the process is hard to go through and costs money.</li> <li>• Under the RTA, it's hard to get a fair hearing and tribunal (there's a perception that the tribunal sides with the tenant) – it's also harder to evict tenants now.</li> <li>• It can also take 60-90 days to get to tribunal while meanwhile, you have a hard-to-serve tenant living in your apartment.</li> <li>• Under the RTA, the maximum rent increase of only 1.4% (2008) won't even cover painting costs!</li> <li>• Social assistance tenants should be on a direct-pay-to-the-landlord system.</li> </ul>	<ul style="list-style-type: none"> <li>• The quality of the tenants has been dropping lately...</li> <li>• 20% of the tenants leave the place needing costly repair work.</li> <li>• Some units are 'scary' – unfortunately these are needed on the market though, to serve particular tenants.</li> <li>• We have the 8<sup>th</sup> most expensive rent in the province right now! Shelter allowances need to be indexed to the area.</li> <li>• The multi-residential tax rate is too high in North Bay.</li> <li>• There is a lack of Trustees, and it appears that there are no set criteria for becoming a Trustee? The ODSP program does not have a Trustee program and there is a wait list at the Canadian Mental Health Association (CMHA).</li> <li>• The ODSP tenants through the <i>Association for Community Living</i> tend to be some of the best clients – <u>these tenants have Caseworkers.</u></li> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>■ Need stronger government policy &amp; legislation regarding rental housing.</li> <li>■ At the very least, adjust rent increases so they reflect building expenses.</li> <li>■ Convert vacant office space to student housing – a 3-4 bedroom loft on Algonquin could rent for an affordable student-rent of \$450 /mo.</li> <li>■ Need to look at the fire exits of secondary apartments.</li> </ul>

One of the main points emphasized at this session was the *discontent with the Residential Tenancies Act (RTA)* and the need to review this legislation. The issue of *high costs* also surfaced many times, particularly with regards to maintenance, damage-repair, etc. – both these concerns were similar to the ones voiced by the public landlords (social housing). Issues that are “getting old now” also surfaced such as *the lack of trustee programs for ODSP clients* and the need for direct-pay to the landlords, on behalf of social assistance recipients. The landlords spoke highly of ODSP tenants who were part of the *Association of Community Living’s* program, and this reflects the successful casework that is being done there – there may be a transferrable ‘best practices’ component within this program. Finally, the landlords acknowledged the “volatile and tight” housing market and reiterated what the previous groups had said – that students were having a significant impact on the housing market.

As with the other information sessions held, the landlords offered valuable input into their area of housing. Also like the other information sessions, this input needs to be evaluated now and taken within the context of an overall housing plan. For example, the extent to which the RTA is, or is not, a barrier to an effective rental market, should also be considered when looking at the available options for improving affordable housing.

The private landlords play an important role in housing and they need to be involved in moving forward, and in the development of local housing solutions.

## **12.0 Ownership Housing**

As mentioned earlier in the report, the target group for this study has been low-income rental households earning less than \$30,000 /year. As the study has been framed within the housing continuum and supply & demand models, homeownership has been recognized as also being relevant, up to the point where it influences the rental market through factors such as tenure rates, building activity, and housing prices. Earlier it was also identified that homeownership plays an important role on the housing continuum by allowing households to progress from renting to owning, and freeing up valuable rental housing in the process (see page 117). *This section focuses primarily on this aspect, i.e., on entry-level homeownership.*

The information session with Realtors was revealing, in that the definition of affordable housing was debated early into the session. While affordable housing in the context of this report refers to households spending less than 30% of their gross income on rent or PIT (principal, interest, tax in the case of owners), *affordable housing to Realtors refers to “entry level houses”* i.e., houses that are priced at a level which allows first-time homeowners or low-income households, to make a house purchase.

Earlier in the report, a lack of entry level houses was identified, based on the information session with the Realtors (see “Affordable Housing Targets” page 116). Annual targets for affordable entry-level houses were then calculated, based on the identified price gap for entry level homes, which was in the range of \$100,000 - \$140,000 for the District. The income needed to purchase a house at this upper range (\$140,000) was calculated to be approximately \$45,000. The remaining part of this section looks at these gaps in more detail from a quantified perspective, using similar methodology as that used for renters (see “Housing Affordability Gaps” page 163 & 164). As this methodology relies on the current selling price of new and used homes, only the city of North Bay will be analyzed, based on the available data from CMHC.

It can be noted that Nipissing’s other municipalities can perform the same type of analysis using similar methodology, if they have their own internal market housing data. Also, once the 2006 census income data is released (May 2008), municipalities will have updated income data to perform general affordability gap analysis for both renters and owners in their communities.

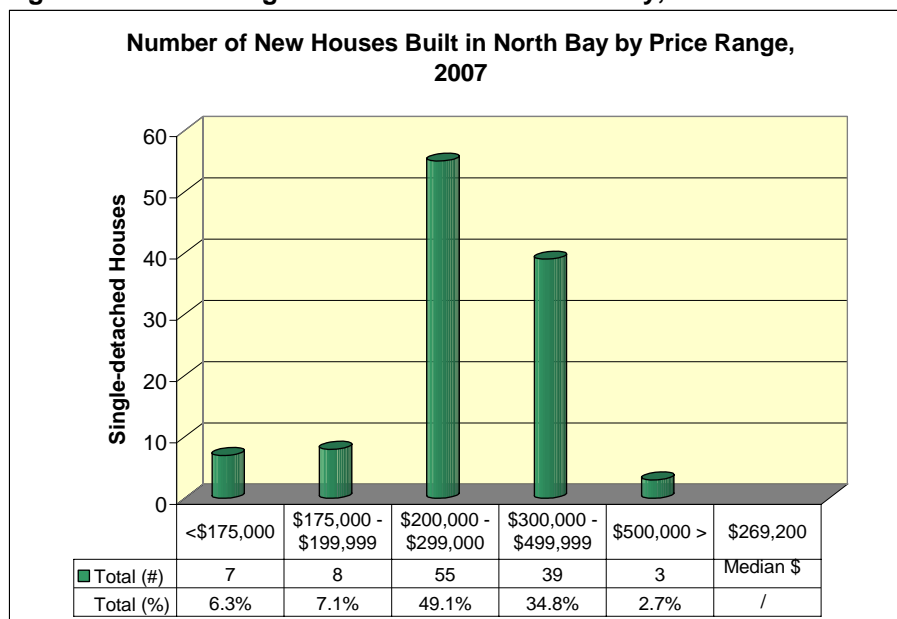
## 17.1 Ownership Housing Supply & Demand, New & Resale Markets, North Bay

### i) *New Housing*

Figure 8 on page 10 of this report shows the trend in housing starts and completions for North Bay. In 2007, the bar on the chart indicates that the number of housing completions was just over 100 houses – this actual number is 112.

The chart below shows these 112 new houses by their price range, i.e., the price they actually sold for:

**Figure 85: Price Range of New Houses in North Bay, 2007**



Source: CMHC Housing Now, Ontario Region, Q1 2008.

North Bay clearly has a high-end housing market, with the majority of new houses (84%) selling for between \$200,000 and \$500,000. Obviously this is a good thing from an economic perspective such as property assessments, construction activity and spin-off, etc. The above also demonstrates the supply and demand model at work: local builders can sell higher-end houses so there is no incentive for them to build anything less. With very few homes built under \$175,000, this indicates that new entry-level houses basically don’t exist – the upper range of \$140,000 for entry-level homes as identified earlier, is well below this point.

The above also reveals another gap in homeownership that has more to do with *general ownership affordability* (as opposed to just entry-level ownership). As one of the basic measures of homeownership affordability, the median household income of owners would approximate to the median price of a house.

In other words, the extent to which a household with the median income can qualify to purchase a house of the median price, provides a measure of affordability through an income - to - price ratio. Based on the median house price of \$269,000 for a new home in North Bay (above), and using current mortgage rates, average property taxes, ownership costs, etc., this house would require a household income of approximately \$70,000 /year to purchase it.<sup>108</sup> The estimated median income of an owner-household in North Bay in 2006 however, was approximately \$45,000 – this leaves an affordability gap of \$25,000 for a new home – or in other words, the household needs another 55% above their current income, to purchase the house.

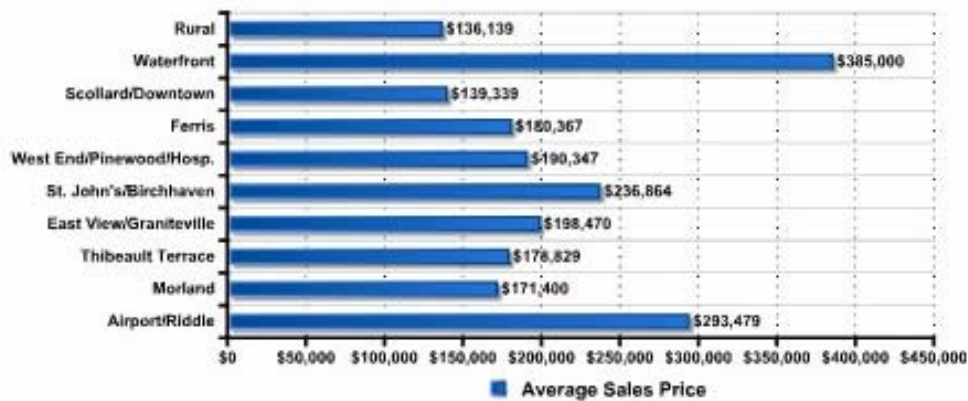
Having looked at some of the gaps in the new housing market, the next section will look at housing resale activity in North Bay:

*i) Resale Housing*

Figure 10 on page 11 of this report, shows the trend in the average sale price of a house in North Bay, since 2000. The chart demonstrates a strong housing market as the average price has increased 55% since 2000. As prices rise however, unless incomes are rising too, the prospect of homeownership can drift further for lower income households.

The chart below shows the average resale prices of houses by area, in North Bay during the fourth quarter of 2007:

**Figure 86: Price Range of Houses in North Bay by Area, Q4 2007**



Source: [North Bay Real Estate Board website.](#)

In terms of entry-level houses, the prices in the resale market are more reasonable than compared to the prices of new houses covered earlier. Many of them however, are still out of reach. Based on the upper, entry-level house price of \$140,000, areas such as the *Waterfront, Birchhaven* or *Airport Hill* are clearly beyond this point. Within the city, just one area is within the entry-level house price range and that's the Scollard /Downtown area. It's interesting to note that the rural areas are also within the entry-level price range which indicates that there is greater, relative affordability, in these outlying areas.

108. Based on a 5% down payment, with a mortgage interest rate of 5.5% amortized over 25 years. Property tax is \$200 /month, heating costs are \$100 /month and the owner has monthly debt payments of \$200.

The above chart is for the period Sept. – Dec. in 2007. For the year 2007, the average selling price (MLS) of a house in North Bay was \$160,106 (CMHC) – this indicates that some entry-level houses would be available as the upper price of \$140,000 is not too far below that average house price. In terms of general affordability, calculations show that this average house price is approaching the price of what the median income of \$45,000 could afford (based on the same purchasing conditions as used above –see footnote on previous page). The table below now looks at general affordability gaps for owners:

## 17.2 Housing Affordability Gaps for Owners, North Bay

The following table looks at broad *housing affordability gaps* for homeownership in North Bay. These gaps have implications for entry-level house prices and the affordable ownership targets developed earlier in the report (pages 116 & 126). The same methodology is used as that for calculating the affordability gaps for renters (see page 163 for a full description). However, whereas the previous income percentiles were for *renter*-households, the following ones are for *owner* households. The *income percentiles* and the *affordable house prices* in the following table have been calculated by the MMAH, to support municipalities in achieving affordable housing targets under the PPS. Also in the analysis that follows, some discrepancies can be noted: the incomes are based on 2006 dollars whereas the house prices are in 2007 dollars. Also, as stated previously, the following income percentiles are for Nipissing District but are considered to be representative of North Bay. Finally, the “average” house price for resale activity is used in comparison with the “median” price of new houses:

**Table 55: Housing Affordability Gaps for Owners, North Bay**

Owner Household Incomes: Nipissing District	Median and Average House Prices in North Bay (New and Resale), 2007	
	Median Price: New House, \$269,000	Average Price: Resale, \$160,000
20 <sup>th</sup> percentile income	\$19,200	\$19,200
Affordable House Price	\$65,00	\$65,00
Affordability Gap	<b>-\$204,000</b>	<b>-\$95,000</b>
30 <sup>th</sup> percentile	\$26,700	\$26,700
Affordable House Price	\$90,000	\$90,000
Affordability Gap	<b>-\$179,000</b>	<b>-\$70,000</b>
40 <sup>th</sup> percentile income	\$35,800	\$35,800
Affordable House Price	\$121,000	\$121,000
Affordability Gap	<b>-\$148,000</b>	<b>-\$39,000</b>
50 <sup>th</sup> percentile income	\$45,200	\$45,200
Affordable House Price	\$152,500	\$152,500
Affordability Gap	<b>-\$116,500</b>	<b>-\$7,500</b>
60 <sup>th</sup> percentile income	\$56,300	\$56,300
Affordable House Price	\$190,000	\$190,000
Affordability Gap	<b>-\$79,000</b>	N/A

The above reveals broad affordability gaps across the income percentiles for both new houses and the resale market. Given the prior analysis, this isn't surprising as North Bay's housing market was shown to be strong in both areas, with generally high house prices relative to income. In reviewing the table, the following observations can be made:

- New houses are out of reach for many households below the 60<sup>th</sup> income percentile – basically these houses are sold to households in the top income percentiles.
- North Bay's resale market demonstrates general affordability, based on the indicator of a *median household income being able to purchase a median (or in this case average) house price*. Although there is a gap of \$7,500 noted, this could be reduced to zero through a minimal change in current interest rates, etc.
- Regarding the households in the lower 20<sup>th</sup> & 30<sup>th</sup> percentiles, homeownership opportunities will likely need to come through programs such as *HOAP (Home Ownership Affordability Program)* and *Habitat for Humanity*. Earlier in the study it was stated that for households with incomes below \$30,000, the prospects of owning a home are slim – this was one of the parameters used in defining the low-income levels for renters, for this study.
- The affordable ownership targets developed for the District and North Bay (see “Key Findings”, pages XV & XVI) mainly target the 40<sup>th</sup> -50<sup>th</sup> income percentiles above. Based on the above table, these targets will require houses on the market (new or resale) that sell for between \$120,000 - \$150,000. Focusing on these targets will help to remove /reduce the above affordability gaps and increase homeownership through the provision of entry-level houses.

While the above served to *quantify* some of the housing affordability gaps for owners in North Bay, the following table summarizes the *qualitative* gaps as provided by the Realtors:

### 17.3 Information Session with Realtors

**Table 56: Summary Results from Housing Information Session with Realtors**

GAPS /BARRIERS (REALTORS)		SOLUTIONS/ RECOMMENDATIONS	
<ul style="list-style-type: none"> <li>• There is no development in the downtown core due to retro-fit /renovation legislation. Almost every top floor in the downtown is empty – there could be many new units there given the proper legislation.</li> <li>• Land development costs (incl. lot costs and levies) are too high ~ \$150 - \$200 /sq. ft. A brick, vinyl-sided house is running approx.</li> </ul>	<ul style="list-style-type: none"> <li>• There is a general lack of entry-level homes.</li> <li>• As the level of empty-nesters increases, there are not enough 1-2 bedroom houses or apartments.</li> <li>• Parents are buying houses for their children to live in while attending Canadore or Nipissing U. – may be a reflection of a limited rental market.</li> </ul>	<ul style="list-style-type: none"> <li>■ There is unused capacity in North Bay's downtown – change the zoning of the downtown core to allow residential. The density increase of 300 – 400 families would stimulate the local economy.</li> <li>■ Develop a niche, “condo-style” retirement /seniors community <u>within the city</u>. - price range = \$170K - \$280K.</li> </ul>	<ul style="list-style-type: none"> <li>■ Implement a model such as that used in the prairies: supply residential land at very low cost to spur development.</li> <li>■ Review lot size for entry-level houses, ex. 20' vs. 40'.</li> <li>■ There are smaller houses in need of work that could be renovated to help fill the entry-level home gap.</li> </ul>

<p>\$180 sq. ft.</p> <ul style="list-style-type: none"> <li>• It can cost \$40-\$50K before a hole is even dug in the ground.</li> <li>• City does not want to put in services to areas such as Booth Road – this area could also be used for residential.</li> <li>• In the 70's, the Government put money into the housing market. Now there is GST, lot levies, higher costs for trades, etc.</li> <li>• There is a lack of trades.</li> </ul>	<ul style="list-style-type: none"> <li>• Students leaving University or College have large loans which makes buying their first house very difficult.</li> <li>• The maximum 1.4% rent increase for 2008 (RTA) acts as a disincentive for rentals.</li> <li>• Many of the City lots are owned by one owner – empire protection!</li> <li>• There are niche housing problems throughout the City.</li> <li>• North Bay's residential tax rates are too high.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Encourage the construction of more 1-2 bedroom houses at 1,000 – 1,200 sq. ft. This would satisfy both the seniors and entry-level markets.</li> <li>▪ Consider "well &amp; septic" lot development in areas such as Booth.</li> <li>▪ Consider encouraging people to move to outer /rural communities where housing is less expensive (ex: \$40K for a house in Thorne) and provide a transportation system.</li> </ul>	<ul style="list-style-type: none"> <li>▪ The City could develop and hold lots – they will receive the payback in the future.</li> <li>▪ The municipality needs to provide incentive and leadership in the housing market – create housing development within the city: each house transaction puts approx. \$30K into the local economy.</li> <li>▪ Organize a meeting between the key players: Realtors, City Planners, Landowners, Developers, etc.</li> </ul>
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Many of the gaps noted above refer to the *high cost of building and development*. They also touch down on some of the supply issues such as *the lack of entry-level homes and 1-2 bdrm. houses*. It's interesting to note some of the suggestions made for increasing the number of entry-level houses such as *reduced lot sizes, low cost land*, etc. The Realtors suggested having a meeting with the Planners, Builders, etc. where these discussions could continue – a recommendation for such a meeting has been made in this report.

Some of the above points mirror what was also said by the Builders during their information session:

#### 17.4 Information Session with Builders /Developers

**Table 57: Summary Results from Housing Information Session with Builders**

GAPS /BARRIERS (BUILDERS)		GENERAL	RECOMMENDATIONS
<ul style="list-style-type: none"> <li>• Rent controls slowed market.</li> <li>• Can't build apartments for the same price as homes – the return isn't there.</li> <li>• There is no middle-upper rental market here –it's low income rental which isn't attractive.</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum price for new homes is ~\$180 - \$200K.</li> <li>• North Bay has high development costs.</li> <li>• Can't service a lot for under \$25K in NB.</li> <li>• There is only a \$10K spread in lot prices, between lower and upper-end lots.</li> </ul>	<ul style="list-style-type: none"> <li>❖ We are building fewer houses but at higher prices.</li> <li>❖ Houses are built more 'on demand' than on spec. or for presale.</li> <li>❖ There is incentive to build in places outside NB like Powassan and Callander, due to less expensive lots.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Fix up older stock.</li> <li>▪ A solution might be smaller homes and lots.</li> <li>▪ Converting from older, commercial buildings to residential (downtown area) may work but if the buildings are wood structure (vs. concrete) it may not be feasible.</li> </ul>

<ul style="list-style-type: none"> <li>• Labour costs have been increasing annually by about 3.5%.</li> <li>• Local builders don't benefit as much from economies of scale – they only build 4-6 houses at a time.</li> <li>• Fuel surcharge is a factor for smaller builders – they don't have any buying power.</li> <li>• \$70k subsidy in the AHP is marginal for lower-end builds.</li> <li>• There is a severe shortage of Trades.</li> </ul>	<ul style="list-style-type: none"> <li>• The real costs are in servicing fees, building permits (\$1.40 /sq. ft.), development charges.</li> <li>• Total costs are approx. \$7500 for a 1300 sq. ft. on a 45' lot.</li> <li>• Subdivision tax rates are a deterrent to development. Once a property is subdivided, the tax rates for each subdivided property are immediately applicable (before anything is even built).</li> </ul>	<ul style="list-style-type: none"> <li>❖ Ave. cost to build in North Bay = \$120 - \$160 sq. ft.</li> <li>❖ Multi-units and semis are efficient ways to build due to economies.</li> <li>❖ Currently are selling houses to people with higher incomes – the top 10% income range drives the market.</li> <li>❖ Building costs and service fees are what affects the price the most.</li> <li>❖ If the city is opening up 30' lots, townhouses should be going on these.</li> <li>❖ Building semis in Sudbury for \$200K – the land is cheaper than in North Bay.</li> </ul>	<ul style="list-style-type: none"> <li>■ If a business model were presented to Builders re: seniors housing, they would take a look.</li> <li>■ Secondary units are a good source of rentals.</li> <li>■ Direct subsidy is best option for low-income households.</li> <li>■ More townhouses are needed.</li> <li>■ Builders would like to attend a meeting with other housing Stakeholders.</li> <li>■ Converting hospitals or schools into residential may work – it depends on the spread between working with the existing structure and building new.</li> </ul>
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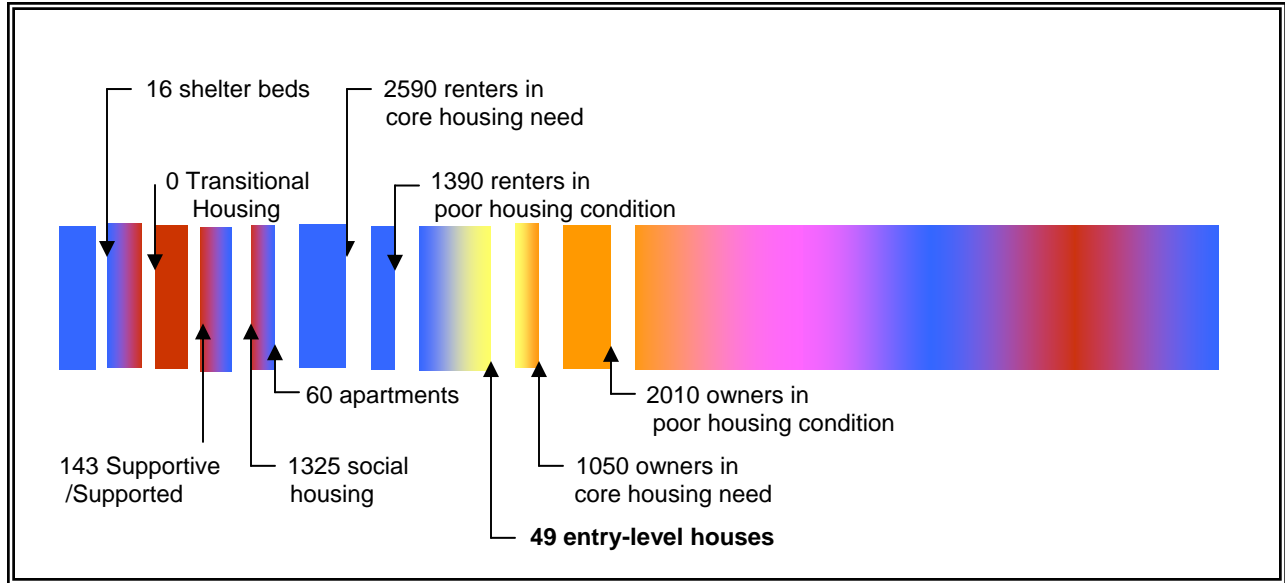
Builders also commented on the *high development and building costs*. This factor, coupled with *rising labour costs* leads to higher house prices. Other barriers to development include *subdivision tax rates* and *expensive lots*. From a supply perspective, *the need for more townhouses and multi-residential* was noted. The builders suggested *renovating older housing stock* and thought that some *conversions* (commercial to residential) may be possible, although it would depend on various cost factors. They also stated that *smaller houses on smaller lots* might be a solution for more entry-level houses. It's interesting to note that the Builders confirmed what the numbers had previously indicated: that "the top 10% income range drives the market".

The input from the Realtors and Builders above is another important consideration in the development and implementation of housing strategies. As private sector housing providers, their involvement along with that of the housing providers covered earlier, is paramount to moving forward.

### 17.5 Entry-level Houses, Quantifying the gap

This section has expanded upon the housing affordability gaps for owners in North Bay and the lack of 'affordable' homeownership, or entry-level houses. The quantitative analysis put some dollar figures around the gaps in terms of median and average house prices and incomes. Based on future household growth, the affordable housing targets from section V indicate that the District will need approximately 49 houses /year – in the entry- level price range of \$100K - \$140K - to accommodate affordable homeownership. This number has been added to the continuum to denote the gap in entry-level houses:

**Figure 87: Gaps along the Nipissing Housing Continuum: Entry-level Houses**

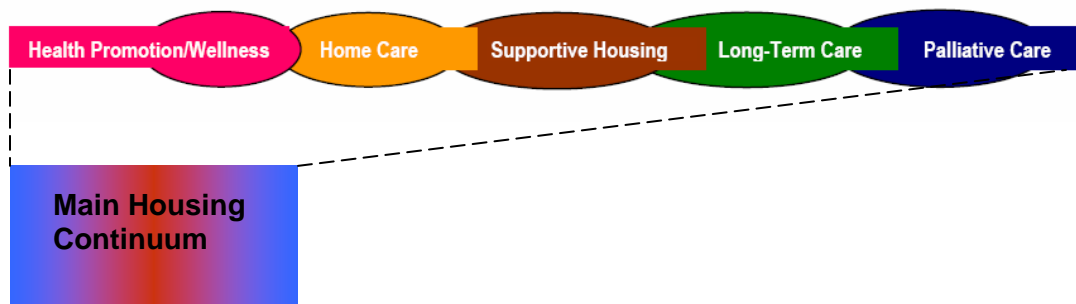


### 18.0 Seniors Housing

The earlier demographic analysis in this report revealed a growing number of seniors in Nipissing District, which is going to continue at an accelerated rate as the Boomer generation starts turning 65. The analysis also demonstrated that there are significant variations in the *rate of ageing* and the *population share of seniors*, throughout the District. For Nipissing’s municipalities, the increasing seniors population has significant implications for planning in many areas not the least of which is housing.

Seniors housing represents the last section on the housing continuum. The housing options for senior citizens becomes rather complex at this stage as the new dimension of time and health is added. Whereas the previous sections of the continuum were largely dependent on income, time and health now play increasingly large roles in determining the type of housing that seniors will require. Seniors housing can be thought of as a sub-continuum of care /housing within the main housing continuum. In a recent report on supportive housing for seniors, the author (Allison Jones) introduces a *continuum of seniors care*.<sup>109</sup> This can be shown within the main housing continuum as follows:

**Figure 88: The Sub-continuum of Seniors Housing**



109: *The Role of Supportive Housing for Low-Income Seniors in Ontario*; Allison Jones, UBC 2007.

Within this sub-continuum, the provision of 'housing' and 'care' become entwined and integrated. Each of these additional areas of housing and care represent a specialized area with multiple disciplines involved. Additionally, as housing merges with the health and clinical settings at most points along the sub-continuum (including home-care), a new level of coordination and integration becomes necessary between the provincial housing and health care ministries if seamless service and efficiency are to be achieved. Given this complexity, determining the housing needs of seniors and the housing supply needed to accommodate them at the municipal level, extends well beyond this study. *Determining these housing needs will require a coordinated approach that focuses specifically on this area of the housing continuum and sub-continuum.* This study has however produced a demographic portrait of Nipissing District's seniors population, which can be viewed as the first step in planning for seniors housing at the District and municipal level.

According to some local senior's housing providers and health Planners, *there is a need for a standardized assessment tool for the population ages 65 and over, in Ontario.* Currently, there are screening and assessment tools used by various organizations throughout various disciplines, but a standardized assessment instrument for senior citizens is lacking. Such an assessment would invariably assist in determining housing needs such as the type of housing and the range of support services required. It can be noted that the seniors housing survey conducted in this study, produced results which could have significant implications for the planning and delivery of seniors housing and support services at the municipal and provincial levels (see pages 191 – 195 for survey summary). Although this particular survey was based upon non-probability sampling and is only specific to the seniors in the survey, the type of data and information it produced would be invaluable if it were representative of the larger seniors population. Such a probability-based (scientific) survey would complement any clinical assessment tool and should be considered as part of a standardized assessment. Given the demographic trends of the senior citizen population presented earlier, the above consideration around assessment tools becomes increasingly important.

The following sections look briefly at two of the areas on the sub-continuum above: *Supportive Housing and Long-term Care Facilities:*

### **18.1 Supportive Housing and the Continuum at Work**

Earlier in the report it was noted that the shortage of supportive housing in the community is having an impact on the number of *acute care beds* being used at the North Bay and District Hospital (referred to as "Alternate Level of Care" – see page 152). Generally hospital patients are remaining in acute care beds as there is no place to put them within the community. Part of this back-log is the result of the LTC facilities being full and not being able to accept patients from the hospital. But the LTC facilities share a similar problem: part of the back-log at the LTC facilities in turn, is the result of a shortage of supportive housing in the community – according to Cassellholme's Administrator (and through work done by the *Interim Strategies Table for Nipissing*), *approximately 16% of the LTC tenants don't need to be there – they could be living in the community if the appropriate housing supports existed.*

Currently the North East LHIN is conducting a study on *Supportive Housing for Senior Citizens in North Eastern Ontario*. More details on ALC and this project can be found by following the link: [NE LHIN, Alternate Level of Care](#).

## 18.2 Long-term Care (LTC) Facilities

The following table lists the LTC facilities in Nipissing District, along with their capacity and the total number of people waiting to get into the LTC homes:

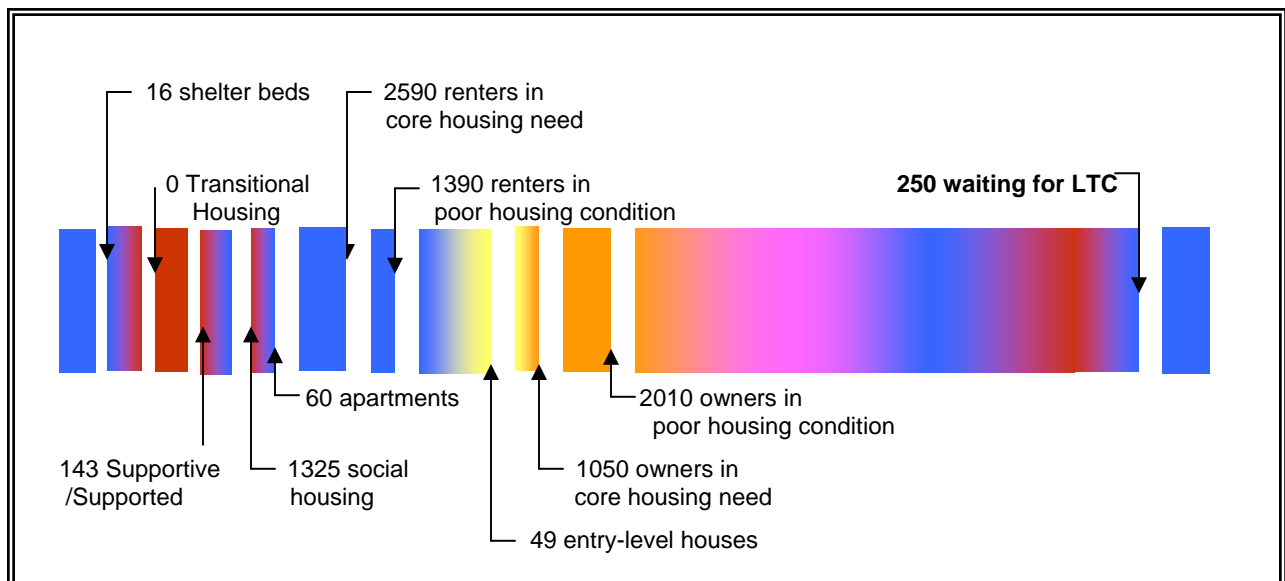
**Table 58: Long-Term Care Homes and Waiting List in Nipissing District**

Long-Term Care Homes	Number of Beds	Waiting List
<b>North Bay</b>		
Cassellholme	240	N/A
Leisureworld Caregiving Centre	148	N/A
<b>Mattawa</b>		
Algonquin Nursing Home	72	N/A
<b>Sturgeon Falls</b>		
Au Chateau	162	N/A
<b>Corbeil</b>		
Nipissing Manor Nursing Care Centre	120	N/A
<b>Total</b>	<b>742</b>	<b>250</b>

Source: *Community Care Access Centre Website* ([www.ccac-ont.ca](http://www.ccac-ont.ca)) and *Northeast Community Care Access Centre, Operational Planning and Research*, Sudbury ON. **Notes:** **1)** Based on individuals looking for an initial LTC placement currently living in Nipissing District. **2)** Numbers are rounded to the nearest five (5) to preserve anonymity, and communities with fewer than five (5) people waiting are rolled into the "Other" geographic category. **3)** These numbers fluctuate on a daily basis. **4)** Individuals can request beds in multiple (five +) institutions. **5)** Individuals resorting to applying out of district are not captured. **6)** Individuals from out of the area who have Nipissing homes as one of their choices are included. **7)** Waiting lists (by institution) are not released.

Currently there are approximately 250 people waiting to get into a LTC facility. This represents another gap on Nipissing's housing continuum which is noted below:

**Figure 89: Gaps along the Nipissing Housing Continuum: Long-term Care**



## SECTION VIII: AFFORDABLE HOUSING CLIMATE

### 19.0 Nipissing's Housing Consumers

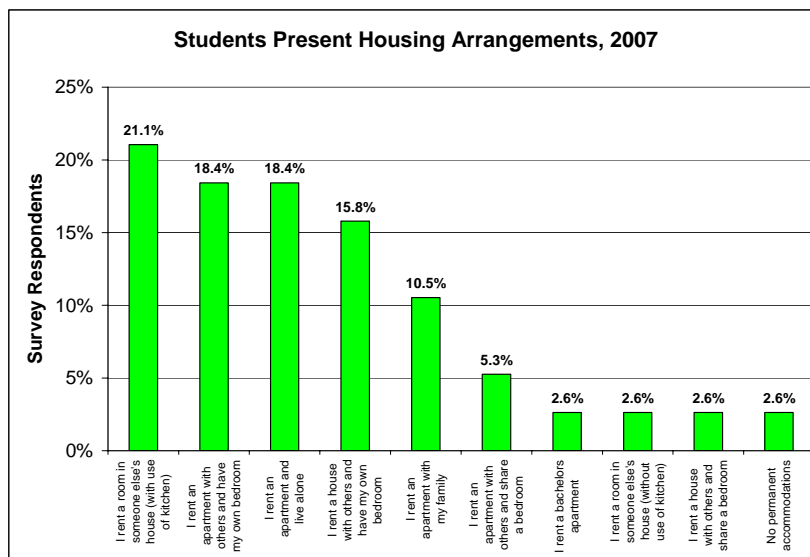
Having heard from the housing providers in the previous section, the attention now turns to hearing from some of the housing consumers. The following is a summary of the housing survey results of *students*, *employees*, *social assistance recipients* and *senior citizens* in Nipissing District. These surveys were non-scientific surveys that represent small samples of the target households above. They were exploratory in nature with the intention of hearing first-hand, about the housing experiences from the target population. The surveys were conducted using a combination of the internet and paper-based copies - a total of 541 surveys were completed during 2007 /2008:

#### 19.1 Students Survey, n=38

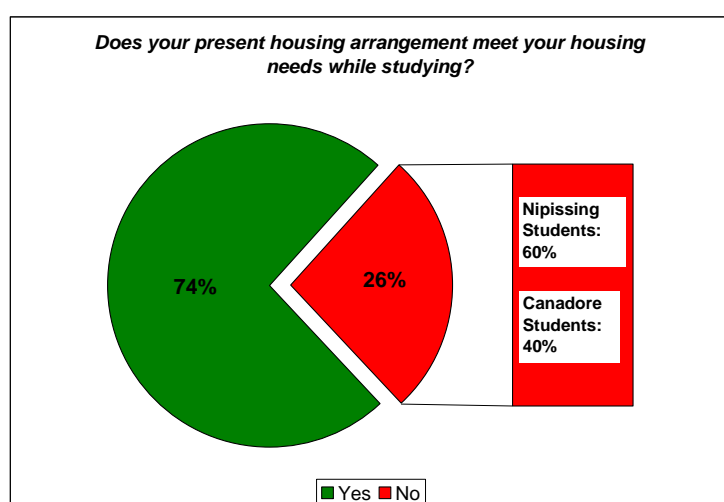
##### Who the survey heard from

- 47% of the students were from Nipissing University and 53% were from Canadore College. All the students were studying full-time.
- Students from Nipissing University who were studying *Education* represented the largest number of survey respondents (39%), followed by *Business* students (17%) and *Arts* students (11%).
- Students from Canadore College who were studying *Business* represented the largest number of survey respondents (55%), followed by *Journalism* students (15%) and *Graphic Design* students (10%).
- Students in their 2<sup>nd</sup> year represented the largest respondent group (45%), followed by students in their 3<sup>rd</sup> year (16%). Students in their 1<sup>st</sup> year of study represented 10.5% of the respondents and 13% of the students were in their 4<sup>th</sup> year at Nipissing University. Another 15.5% of the students were in other, various-length programs (1-year program, 40-week apprenticeship program, non-degree, etc.)

##### Present Housing Arrangements



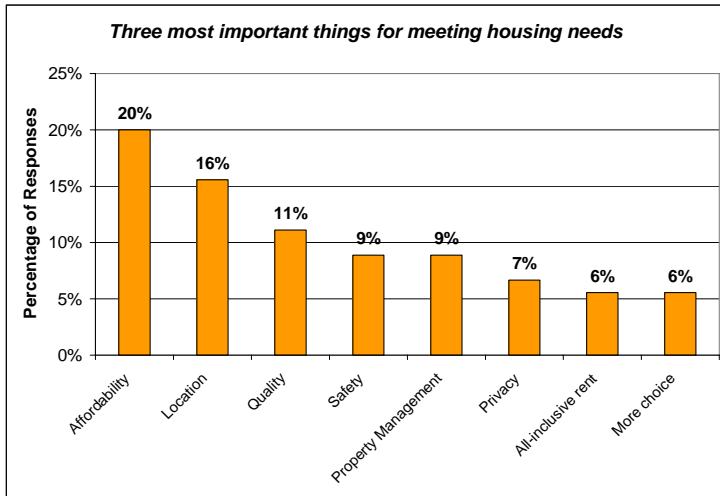
- Renting a room in someone else's house was the most common form of housing for this group of students (21%) followed by renting an apartment with others (18.5%) and renting an apartment individually (18.5%). Renting a house was also a popular form of housing, with 16% of the respondents stating that they rented a house with others.
- 60% of the students found their housing in less than 1 month (with 39% of these taking less than 2 weeks) while 18% took between 1-2 months. 16% of the students took longer than 2 months to find their housing (5%
- Generally, the student's present housing arrangements from above, meets their housing needs – approximately three-quarters of the respondents stated their housing needs were being met. Of the 25% who stated their housing needs were not being met, 60% of these were Nipissing University students and 40% were Canadore students:



- For the students who were not having their housing needs met, affordability and the quality of housing were given as the main reasons (23% each, based on the number of responses), followed by *location* (19% of responses) and *property management issues* (19% of responses). *Safety* and the *size of the unit* were also given as reasons.
- 60% of the above students tried to move but were unsuccessful because *they could not find a place*, it was *too much hassle during school* and *there was nothing else available* (too expensive).
- Of the 40% who did not try to move, they stated that it was *too much hassle* and *too expensive*.
- Interestingly, of the students who were having their housing needs met from above, 14% of them stated they had moved during the school year – the main reasons for moving were *poor property management*, *location* and *safety concerns*.

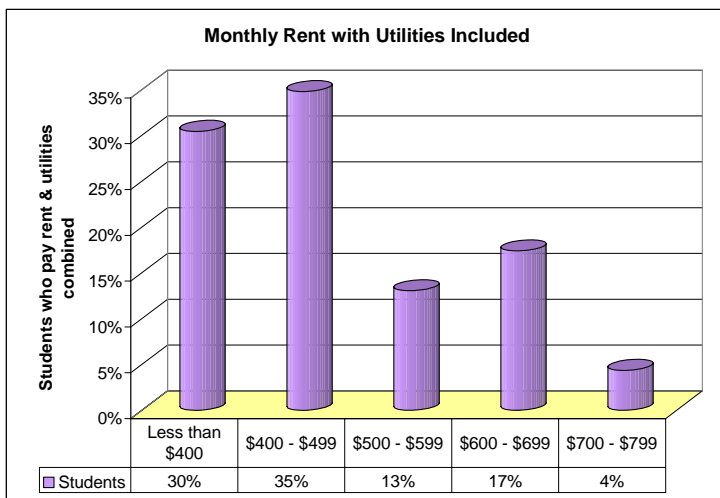
### Present Housing Arrangements

- In stating the three (3) most important things for meeting their housing needs, the students indicated affordability (20% based on the number of responses), location (16%) and quality (11%). *Safety* and *good property management* were also stated as being important, as were *privacy*, *all-inclusive rent* and *more housing choice*:

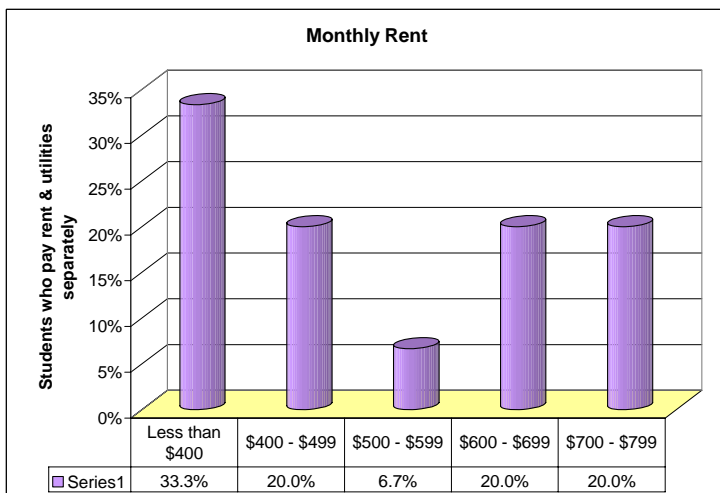


## Rent

- 61% of the student respondents pay rent that includes utilities.
- Of this group of students, 65% pay less than \$500 /month



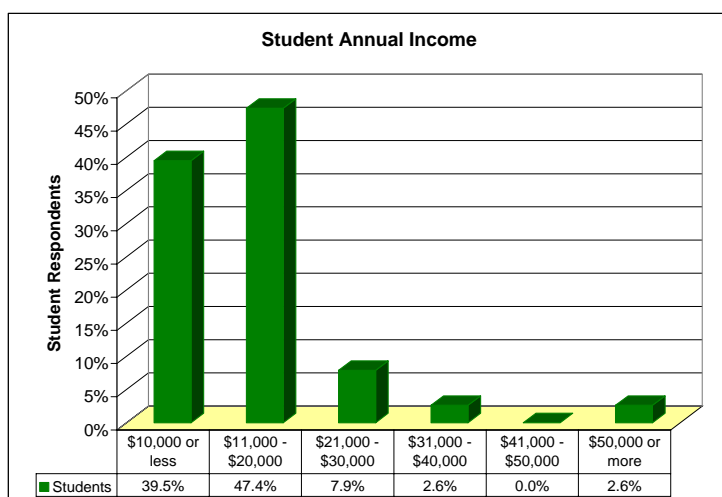
- The remaining 39% of the students pay rent & utilities separately:



- This group of students has a larger percentage paying the upper rent levels (\$600+).
- They also pay utilities on top of the rent: 53% of these students pay up to \$100 /month on utilities while 40% pay between \$100 - \$200 /month. The remainder pays \$200+.

### Income

- The primary source of income for these students was *student loans* (39.5%), *their parents* (16%) and *employment income* (10.5%). Other sources included *personal savings* (8%), *scholarships or bursaries* (8%) and *government assistance* (5%).
- The majority of the student respondents stated their annual income (gross) was less than \$20,000:



- 39.5% of these students had incomes of \$10,000 or less.

### Other General Comments

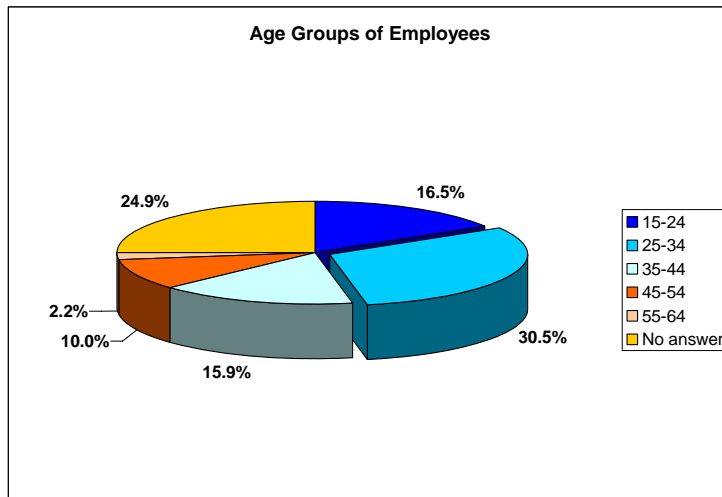
- “The University should retain a list of acceptable landlords and provide some form of housing advice and support. Landlords can ‘make or break’ a successful academic year”.
- “There should be a central place for housing listings. A University Inspector should check some of the apartments on health issues. Need more housing to lower costs”.
- “There is not enough *quality* or *affordable* housing in North Bay – some students have to live in Sturgeon Falls as a result”.
- “Considering the city, apartments should not be this expensive. A ‘pristine’ 2 bedroom apartment in Sudbury goes for \$600 -\$650 /mo. while here, I am paying \$550 /mo. for a dilapidated apartment that is in poor shape”.
- “Landlords need to take better care of their rental properties”.
- “A lot of the student housing in the city is in poor shape”.
- “North Bay needs to cater to the young adult population if they hope to keep any of the Nipissing graduates in the city. Poor housing experiences make it hard to want to stay”.

- “There are no family residences on campus and thus very limited options for families – this can lead to overcrowding situations and despair”.
- “Need more affordable housing closer to the College and University”.

## 19.2 Employees Survey (Renters), n= 321

### Who the survey heard from

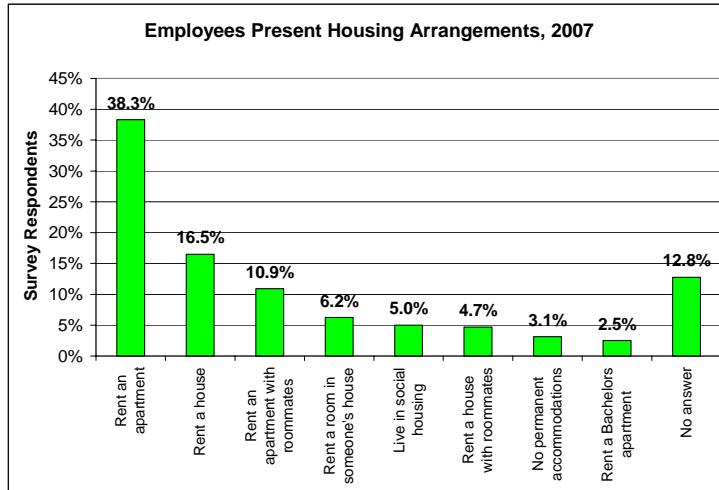
- 16.5% of the employee respondents were youth (ages 15-24) and 59% were core wage-earners (25-64):



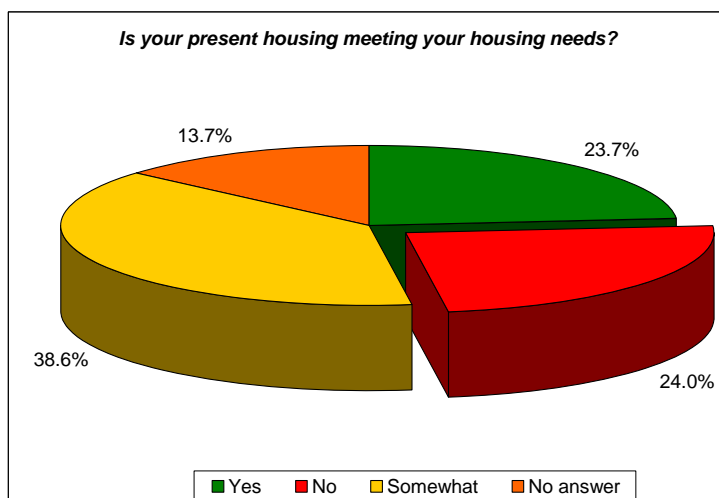
- *Married /Common-law couples* represented the largest share of household type of the respondents (32.5%) followed by *singles* (27%) and *lone-parents* (12%).
- 24.5 % of the employee respondents worked in the *health care industry* (24.5%). Other industries represented by employees in the survey include *retail trade* (4.5%); *professional, scientific and technical services* (3.5%); *public administration* (2.5%) and *finance and insurance* (2.5%). The largest share of employees (47%) worked in ‘other’ industries which primarily consisted of *customer service, telecommunications and call centres*. Smaller numbers of employee respondents also worked in the industries of *information & culture; utilities; transportation; hospitality, arts, entertainment & recreation; real estate and wholesale trade*.
- 22.5% of the employees had been with their employer less than 1 year, while 35.5% had been with their employer between 1-3 years.
- 71% of the employees were *permanent, full-time* while 9% were *permanent, part-time*. 4% of the employees were *temporary* (full-time & part-time) and 3% were *contract*. A small number of the employees were casual (1%)
- The majority of the employees lived in *North Bay* (82%) with the remainder living in *Bonfield, East Ferris, Nipissing First Nation, Nipissing South, Mattawa, Mattawan, Papineau-Cameron and West Nipissing*.

## Present Housing Arrangements

- Approximately half of the employees *live in apartments* (11% of these live with roommates) while 21% *rent a house* (5% live with roommates):



- 6% of the employees *rent a room in a house* and 5% live in *social housing*. 3% stated they had *no permanent accommodations*.
- Within the past three years, 62.5% of the employees stated they had moved – 55% of these employees had moved 1 or 2 times during this period while 25.5% had moved 3 times. 17.5% had moved 4 or more times.
- The most common reasons for moving (based on the number of responses) were *affordability* (20%, present rent was too expensive); *size* (14%, present housing was too big or too small) and *quality* (13%, housing was in state of disrepair). Other reasons stated were *location* (10%); *property management issues* (10%); *other employment opportunities* (10%); *utilities too expensive* (7%) and *safety* (6%, did not feel safe).
- Approximately the same number of employees (24%) feel that their housing is and is not, meeting their housing needs. 40% feel that it is 'somewhat' meeting their needs:



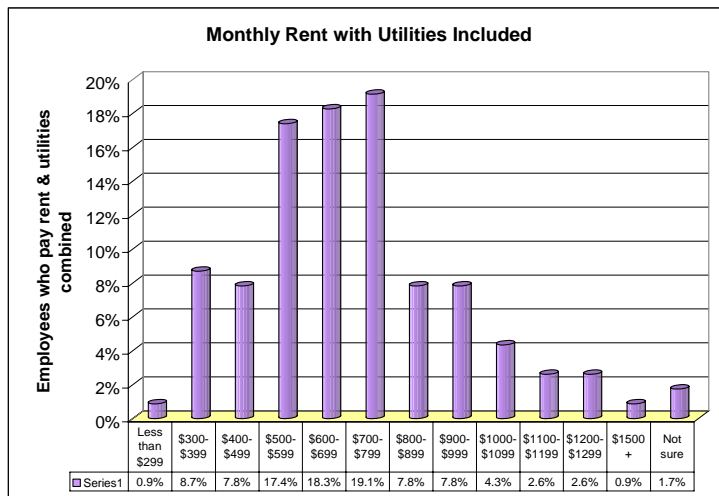
- Based on the number of responses, the following are the main reasons for why the above employees are not having their housing needs met – or are only somewhat having their needs met: *size* (too small or too big -24.5%); *affordability* (too expensive -17%) and *poor quality* (housing is in disrepair -16%). These are similar to the reasons stated earlier for why employees moved, except for the order.

### General Housing Needs

- Based on the CMHC standards of *affordability*, *adequacy* and *suitability*, 28% of the employees stated they would move out of their present town or city to take a comparable-paying job elsewhere, if it meant they could have more acceptable housing. 31.5% of the employees stated they would not move, while 16% said they might move (25% did not answer).
- 13.5% of the employees see the possibility of owning a home in their city or town within the next 2 years while 18.5% see the possibility of *maybe* owing a home. 43.5% of the employees do not see the possibility of owning their own home within the next 2 years (25% did not answer).

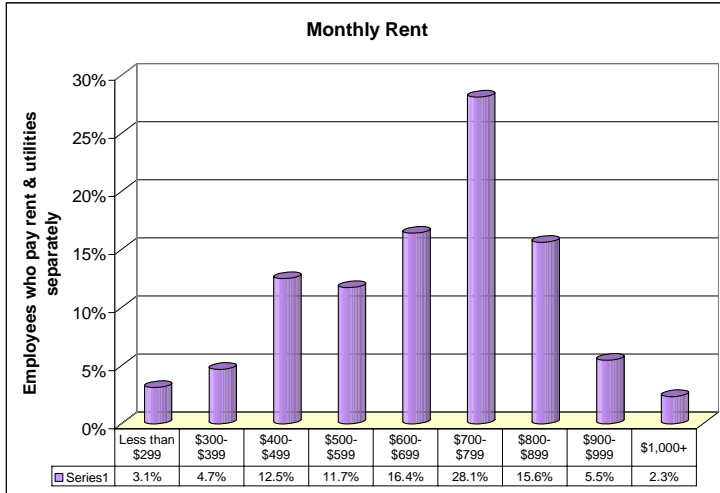
### Housing Costs

- 34% of the employees have their utilities included with their rent while 40% pay rent and utilities separately (1% not sure and 25% no answer).
- Of those paying *rent & utilities combined*, 17.5% pay under \$500 /month while 55% pay between \$500 -\$800 /month:

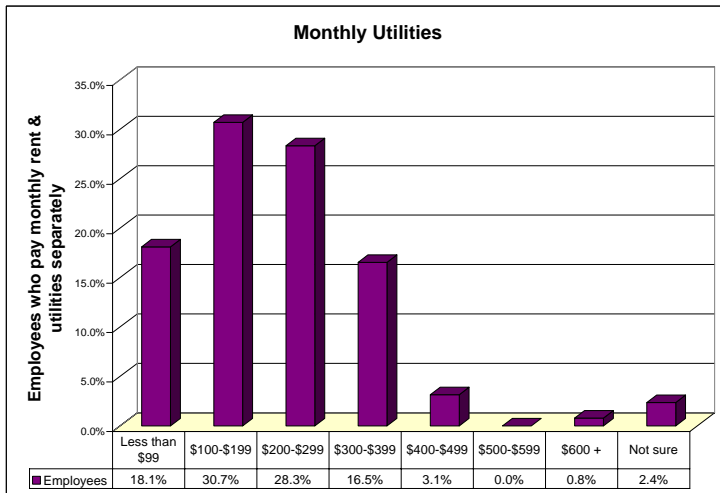


- Another 15.5% of the employees pay between \$800 -\$1000 /month and 10.5% pay over \$1,000.
- On the charts on the following page, it can be noted that of the employees who pay *rent and utilities separately*, 20.5% pay under \$500 /month.
- Approximately the same number of these employees pay between \$500 - \$800/month as their counterparts above, who pay rent & utilities combined (55% - see chart on next page) – the difference is, these employees have utilities to pay on top of the rent.

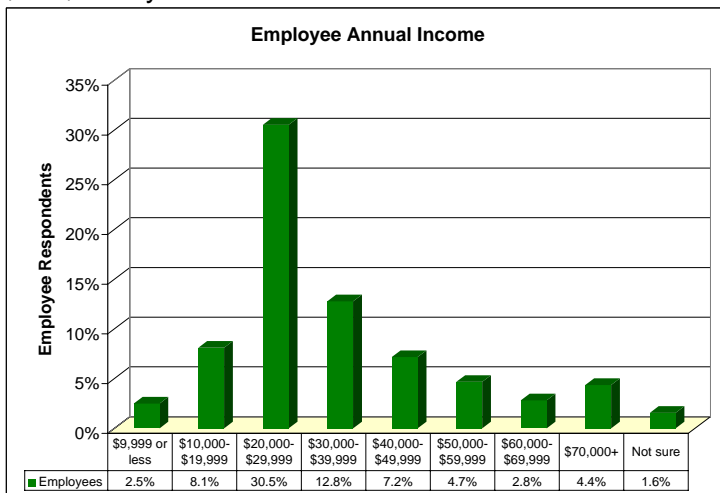
- Another 23.5% of the employees pay between \$800 - \$1000 /month and 2.5% pay over \$1,000:



- The majority of these employees pay utilities that range between \$100 - \$300 /month:



These employee respondents were over-represented in the low-income category of \$0 - \$30K /year:



- A relatively large share of the employee respondents (30.5%) are in the \$20K - \$30k income range. A further 10.5% earn less than \$20K /year. Incidentally, this was the target income range for this study: \$0 - \$30K.
- Based on the 30% affordability rule, a glance at the above income and rent charts reflects housing affordability gaps -
- Not surprisingly given the above, many of these employees have affordability – as well as other issues - with their present housing. Comments from those in the upper income ranges were also made regarding general affordability and homeownership opportunities.
- Almost half of the employee respondents commented on housing in their community and some of these comments are listed below:

Other General Comments regarding Housing in the Community:

- “More affordable and suitable housing is needed in this area. With increasing costs and interest rates, it is getting harder and harder to keep a roof over our head and provide the other necessities of life”.
- “Need more affordable places for singles too, not just families”.
- “The housing is too high priced for the lack of good paying jobs in this city. There are many cities in Ontario that have alot more to offer for affordability and provide easier access to purchasing homes that are ok to live in for reasonable prices, unlike North Bay”.
- “It’s hard to find a good apartment - when looking for my current residence it took 75 contacted or viewed apartments before finding the current location”.
- “The high price of homes leads to a life of renting which causes no retirement nest egg or savings from homeownership”.
- “We need more places to live and cheaper rent, or better paying jobs. Everyone is moving out west for better jobs....”
- “There needs to be a series of programs that allow lower income earners to purchase homes. Market prices have exceeded most people’s budgets or due to financing requirements are not eligible. If someone is able to find a way to pay \$700 to \$1000 in rent each month, then it should not be an issue to find a way to assist with financing for those people”.
- “There simply isn’t enough affordable housing available to meet the needs of the community”.
- “More affordable housing is definetely becoming hard to find. Apartments are ranging in ridiculous price ranges that people cannot afford to pay without cramming more people into the home than is comfortable”.
- “Lower the rent and increase the housing standards in the area. There should be joint committees in the area with members of the communities that review housing in North Bay and that make more of a consideration of what rent should be. Rent is really high in the North Bay area and utilities vary. I pay roughly \$1000.00 per month for rent and utilities and with other expenses I don’t know if my remaining pay should go towards eating or putting gas in my car so that I can drive to work”.

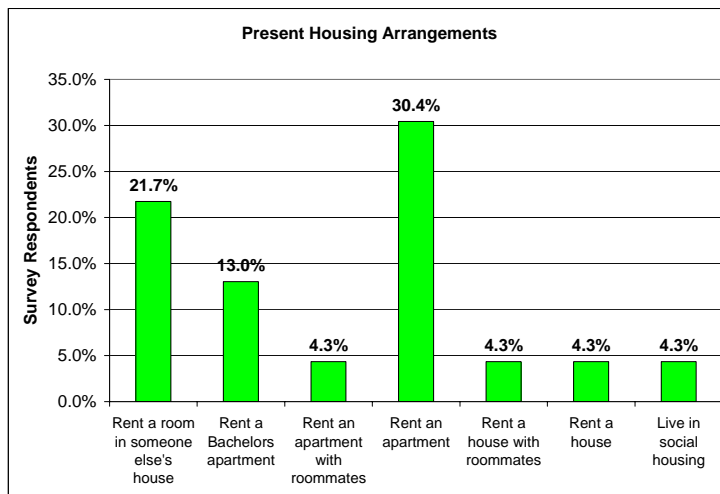
### 19.3 Social Assistance Recipients Survey, n=23

#### Who the survey heard from

- 47% of the respondents live in *North Bay* and 32% live in *Mattawa*. Respondents also live in *West Nipissing, Bonfield, South Algonquin* and *Temagami*.
- 70% of the respondents were *Ontario Works (OW)* recipients and 25% were *Ontario Disability Support Program (ODSP)* recipients. 5% were on other government assistance programs.
- 65% of the respondents *had been on social assistance before*, while for 35%, *this was their first time*.
- 47% of the respondents were between the ages 35 – 44 and 23.5% were between the ages of 45 – 64. The remainder were under the age of 35.
- *Singles* represented the largest share of respondents (47%) followed by *lone-parents* (29.5%) and *married /common law* (6%).
- 35% of the survey respondents *have children living with them*.

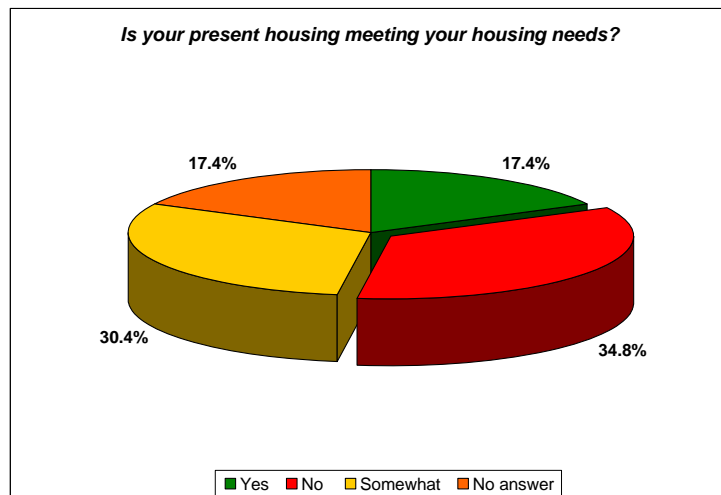
#### Present Housing Arrangements

- The majority of the respondents live in an apartment (17.5% did not answer question). Renting a room in someone else's house is also a common form of housing for some of these respondents:



- During the past 3 years, 63% of the above respondents have changed their housing arrangements. Half of them changed for the purpose of *relocating* (moved from another city or town, etc.), and 42% changed for *affordability* reasons. Other reasons given for the need to move were due to *size* (33%), *poor quality* (25%) and *location* (16.5%). Some of the respondents also stated they moved because of *property management issues* (16.5%) and the high cost of utilities (16.5%). Reasons concerning *safety* were also noted (8%).

- 35% of the above respondents are not having their housing needs met while 17.5% are having their needs met. 30.5% are only 'somewhat' having their housing needs met:



- Based on the number of responses, *the following are the main reasons for why the above respondents are not having their housing needs met – or are only somewhat having their housing needs met: size (too small – 54%); affordability (too expensive - 46%) and poor quality (housing is in disrepair -38.5%).* The concern for safety was also mentioned (23%) as was *location (15.5%) and property management issues (8%).*
- 42% of the respondents said they had tried to move but were unsuccessful because there is nothing affordable or available.
- The remaining 58% stated similar reasons for having not tried to move: *they didn't think they could find any affordable housing.*
- *62% stated they were on a waiting list for social housing.*

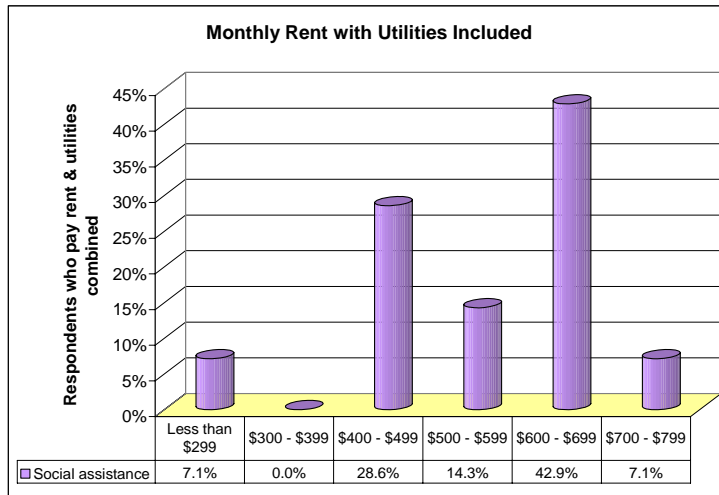
### General Housing Needs

- *30% of the survey respondents indicated they require housing support services – 40% of these stated they had been able to receive the services in the community while 40% stated they had not been able to receive the services – 20% stated they had been able to receive 'some' of the services.*
- The survey respondents stated that *the three things that would help them the most in meeting their current housing needs are: more affordable housing (27.5% based on # of responses), more employment /income (25%) and suitable location (12.5%).* Other responses (35%) included: better quality housing, easier access to information regarding affordable housing, a yard and safe, clean housing.

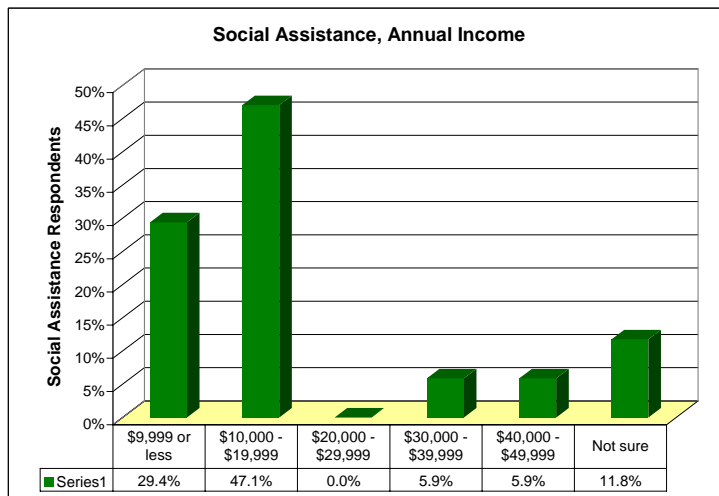
### Housing Costs and Incomes

- 71% of the respondents pay their rent & utilities included, while 12% pay rent & utilities separately (17% were not sure).

- For those who pay their rent & utilities combined, the majority are paying between \$400 - \$700 /month for their housing:



- For those paying their rent & utilities separately, half are paying less than \$299/month while the other half are paying between \$400 - \$499 /month. Their utilities cost between \$100 - \$300 /month on top of that.
- The majority of the social assistance respondents have incomes of less than \$20,000:



- Applying the 30% affordability rule, that works out to a maximum of \$500 /month that they should be spending on rent and utilities.
- Comparing the income chart to the rent chart above, reveals the *housing affordability gaps* for some of these survey respondents. General housing affordability gaps for Nipissing District's social assistance caseload are well documented - Figure 6 on page 9 shows the gaps for the general OW & ODSP caseload. Other DNSSAB research has also demonstrated these gaps (ODSP Review, 2006).
- The following are some of the comments made by the survey respondents regarding housing in general:

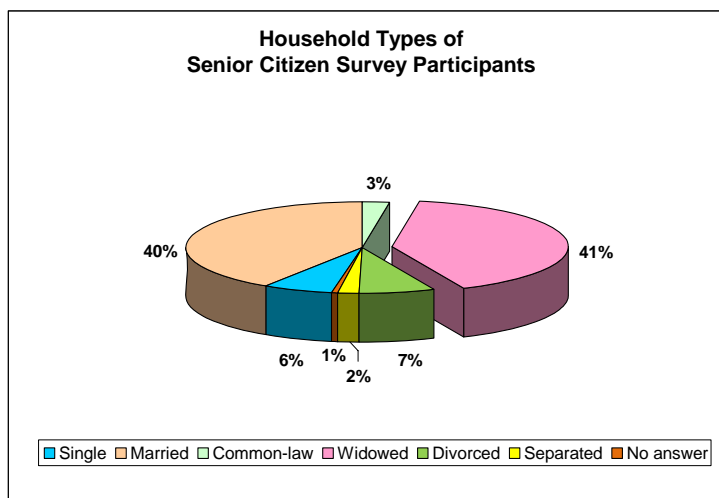
### Other General Comments regarding Housing in the Community

- “Where there is affordable housing available, it’s not enough to accommodate the needs”.
- “There should be committees which include people who have experienced housing problems, to help troubleshoot the problems and advise”.
- “Not enough RGI housing and too long a waiting list”.
- “Not enough housing for low-income singles”.

### **19.4 Senior Citizens Survey, n= 159**

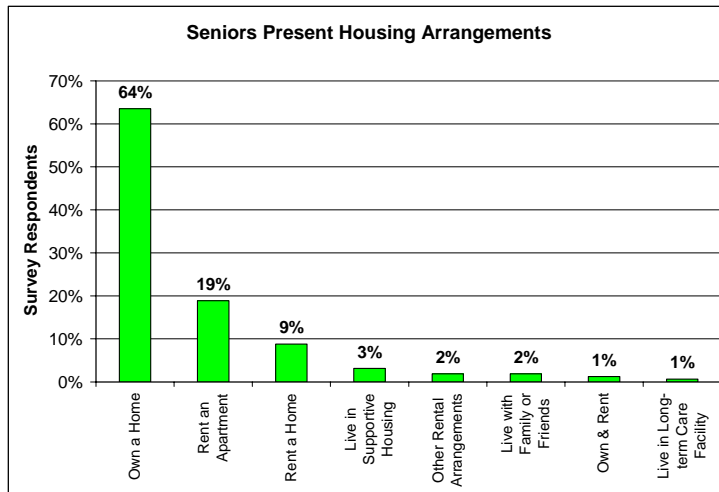
#### Who the survey heard from

- The seniors who participated in the survey were from *Mattawa* (31%); *Temagami* (23%); *North Bay* (18%); *West Nipissing* (13%); *South Algonquin* (6%); *East Ferris* (4%); *Chisholm* (%) and *Papineau-Cameron* (3%).
- 42% of the seniors were between the ages of 65-74 and another 24% were between the ages of 75 -84. Those ages 85 and over represented 6% of the total respondents. The pre-retirement ages of 55-64 were also surveyed and they represent 27% of the respondents.
- *Married couples* and *Widows* accounted for 80% of the survey respondents, with the remaining 20% comprised of the following household types:

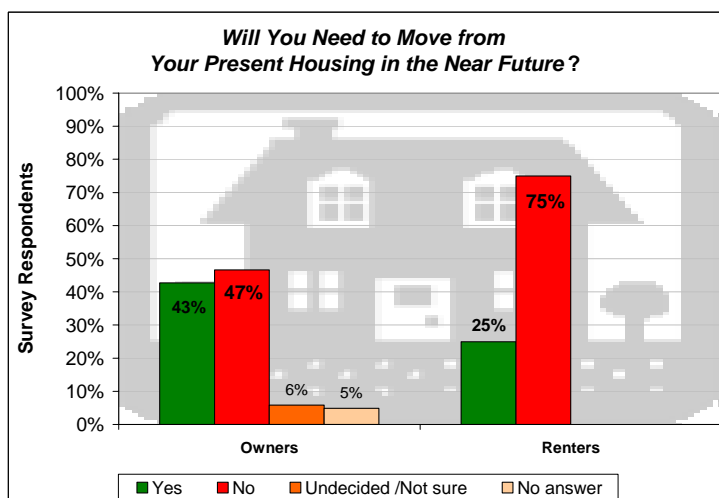


#### Present Housing Arrangements

- 64% of the seniors *own their home* and 28% *rent apartments or houses* (see chart on following page).
- 4% live in *supportive housing and Long-term care facilities* while the remaining seniors live with family or friends, or have other living arrangements (note: for the purpose of this analysis, all seniors are referred to as ‘renters’ unless they own their home).



- Approximately half the owners have lived in their homes for over 25 years - half the renters on the other hand have lived in their homes for just 5 years or less.
- 77% of the seniors are satisfied with their present housing and 22% are not satisfied (1% no answer). Of those not satisfied with their present housing, 63% are owners and 37% are renters.
- The main reasons owners give as to why they are not satisfied with their housing are: it's too much work (24%); it's a financial burden (19%) and it's hard to get around the house /health issues (12%).
- The main reasons renters give as to why they are not satisfied with their housing are: size –it's too small (26%); repairs and maintenance (11%) and health (can not climb stairs, etc. – 11%).
- The three (3) things that would help to improve the housing situation of the above seniors the most are (in order of importance): **Owners:** *financial assistance, assistance with repairs & maintenance, and one-storey houses.* **Renters:** *larger accommodations, affordability and more space (gardening area, etc.)*
- 43% of the owners and 25% of the renters state they will need to move in the near future:

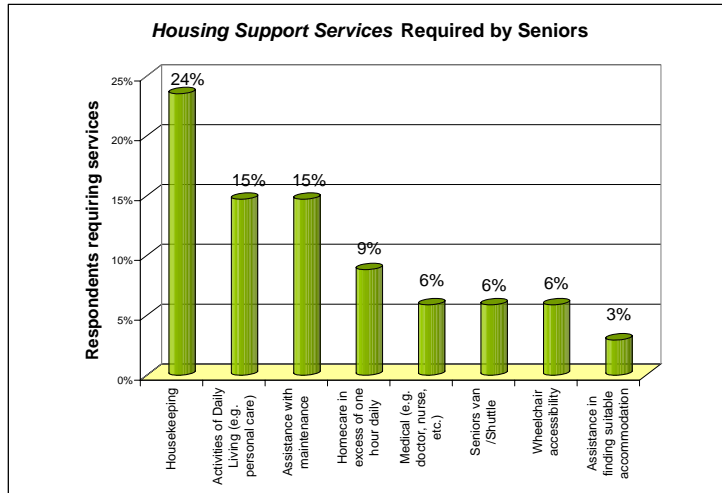


- The owners will need to move for the following reasons (based on # responses): *unable to maintain the home* (29%); *general ageing* (22%) and *deteriorating health* (21%). Other reasons noted are *due to the financial burden* (6%) and *because the house is too big* (4%).
- The renters will need to move for the following reasons (based on # responses): *to find affordable housing* (27%); *health reasons* (20%) and *poor condition of existing apartment* (13%). Other reasons noted are *to find a larger apartment* (13%) and *to reside with family* (13%).
- Of those needing to move above, approximately two-thirds of them do not know where they will move to. In terms of what they plan to do, 30% said *they will be looking for seniors housing* (based on # of responses) and 13% said *they will be leaving the community*. Others indicated *they would be moving in with family, getting onto a housing waiting list or staying in their houses as long as possible before moving into seniors housing*.
- 22% of the seniors (who do not know where they will move to), stated they were on a housing waiting list while 70% stated they were not on a waiting list (8% didn't answer).
- Of those on the waiting list, 35% are waiting for seniors housing, 29% are waiting for social housing, 29% are waiting for apartments and 6% are waiting for retirement homes.
- Also, of the above respondents on a waiting list, 18% indicated they have been on the list for less than 2 years. 29% stated they have been on the list for 3-5 years while 35% stated they have been waiting for 6 years or more. 6% of this group stated they were on the waiting list on an "ongoing" basis (12% did not answer). When these seniors were asked how much longer they thought they would have to wait, 75% said they didn't know.
- Interestingly, of the seniors above that *know where they will move to*, 28% stated *they would be staying in the community* and 17% stated *they would be moving into seniors housing*. Other responses included *moving into another home* and *moving into an apartment or retirement home*.

### General Housing Needs

- Owners listed their top three (3) housing needs as the following (based on # responses and listed in order of priority):
  - Close to amenities and Doctors (22%)
  - Less or no, maintenance (14%)
  - Affordability (14%)
- Renters listed their top three (3) housing needs as the following (based on # responses and listed in order of priority):
  - More 2-bdrm. apartments (25%)
  - Accessibility to amenities
  - Modified units with no stairs

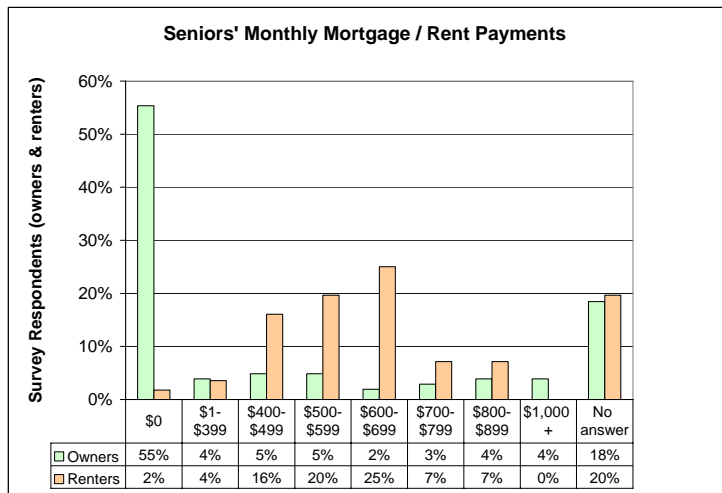
- In terms of requiring *community housing support services*, 15% of the seniors stated they would require services while 75% stated they would not require services (10% did not answer).
- For the seniors who require support services, *housekeeping* appears to be the most common type of service required, followed by *supports for general daily living and home maintenance*:



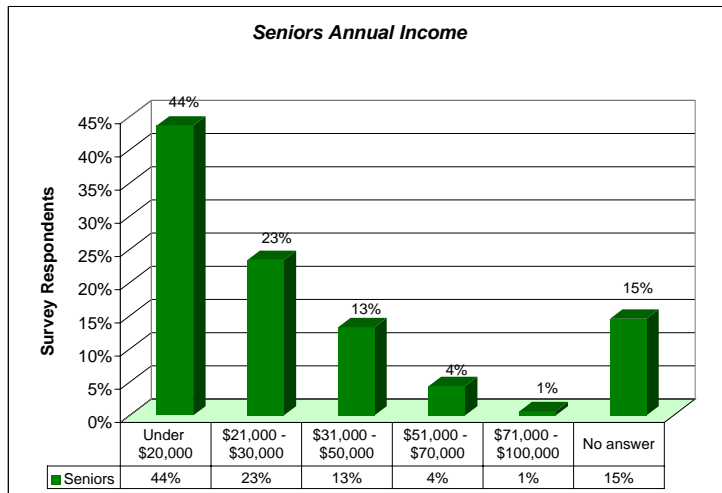
- Other services noted were for *transportation*, weekly *VON* and general *yard work*.
- 25% of the above seniors stated they had been able to receive the services they require within their communities while 37.5% stated they had not been able to receive the required services. 33.5% stated they had been able to receive 'some' of the services they require within their community (4% invalid answer).

### Housing Costs and Incomes

- The following chart shows the mortgage and rent payments for these seniors:



- Over half of the survey's homeowners do not have mortgage payments as they own their homes outright. The monthly mortgage payments then spread out evenly, ranging from less than \$400 /month to \$1,000 and more.
- 22% of the renters are paying less than \$500 /month for rent (excluding utilities). The majority of renters however (61%) are paying between \$500 - \$700 /month. 14% pay between \$800 - \$1,000 /month.
- The majority of the seniors have incomes below \$30,000:



- Regardless of income and present housing satisfaction, the survey has demonstrated that some of these senior citizens will need to move – accommodating this move will need to be an area of focus for many of the District's communities.
- The following are some of the comments made by the seniors with regards to housing in their communities:

Other General Comments regarding Housing in the Community

- “We need more seniors housing”.
- “Housing waiting lists are too long”.
- “Financial assistance to help with maintenance & repairs, rising cost of living, etc.”
- “We need more affordable 2-bdrm. units and main-floor accommodations (no stairs) with wheelchair accessibility”.
- “Need accessibility to amenities and transportation (bus /shuttle, etc.)”.
- “Intermediate accommodation is required for self-sufficient seniors”.
- “Need more transition housing”.
- “More assistive living is required”.
- “Assist seniors with remaining in their own homes for as long as possible”.
- “We want to stay in the community – this is where our home and friends are”.

## **20.0 Canada-Ontario Affordable Housing Program (AHP)**

As mentioned previously in the report, in April 2005, the federal and provincial governments signed a new *Canada-Ontario Affordable Housing Agreement*. Under this commitment, the federal, provincial and municipal governments will invest approximately \$734 million or more, through the *Affordable Housing Program (AHP)*. Essentially the AHP is a partnership between the federal and provincial governments, the Municipal Service Managers and participating community organizations and groups.

There are four (4) components to the AHP:

- **Housing Allowance /Rent Supplement (Total funding: \$80 Million for 5,000 units, for 5 years)**

This component is intended to provide affordable housing for low income households by supplementing rents in the existing rental market (private and non-profit sectors). Nipissing District has been allocated 65 housing allowances under the AHP.

- **Rental and Supportive Housing (Total funding: \$364 Million for 4,000 rental units and 1,200 supportive units)**

This component is intended to reduce the capital costs for *rental and supportive housing* units that are developed through new construction, acquisitions and conversions, or additions /renovations to existing stock. The program funding helps housing providers to offer rents that are below average market rents, for a minimum period of 20 years. Funding for the support services is provided through the MCSS and MOHLTC. The Northern Service Managers (which includes DNSSAB) did not receive funding for this particular program.

- **Northern Housing (Total funding: \$30 Million for 1,500 units)**

The Northern housing component provides funding for the creation, acquisition and rehabilitation of affordable rental or ownership housing in Northern Ontario. Under this program, Nipissing District has received \$2.2 Million for 110 units.

- **Ownership (Total funding: \$36 Million for 4,500 units)**

The intent of the ownership component is to ease the demand for rental housing by assisting low-moderate income rental households, purchase affordable homes. DNSSAB has received \$153,000 for 24 units under this program.

Nipissing District's allocation under the AHP is approximately \$2.2 Million for 118 *affordable rental units* and \$663,000 for 65 *housing allowances* over 5-years. PHARA's 35 new units were also developed under the AHP program (approximately \$2.4 Million).

### **20.1 AHP Program Status**

#### **i) *Nipissing District***

PHARA's 35-unit housing project was completed in 2007 under a fast-track component of the AHP (known as *Strong Start*) and represents the first affordable housing activity in Nipissing District since the mid 1990's.

Since the completion of that project, there are an additional five (5) housing projects being developed under the AHP program, which represent a potential of 118 new, affordable rental units. As these projects are currently conditional and under various stages of development, no further information is available at this time.

ii) Ontario<sup>110</sup>

The following provides a summary of some of the AHP projects that are underway in Ontario (Note: this summary is for 2006 and the list has since been updated. However, the associated statistics with this particular list, offer insight into the type of housing that is being developed under the AHP). To date, 21 Service Managers in Ontario are participating in this program (including 3 Northern DSSABs, of which, DNSSAB is one). 117 projects have been approved for funding, and this represents 5,440 units. Of these projects, 29% have been completed (1,565 units), 43% are under construction and 28% are under development). The following are some of the key points of these projects:

- *Private Non-profit* organizations are sponsoring 48% of the projects while *Municipal Non-profits* are sponsoring 25%. The *private sector* is sponsoring the remaining projects (27%).
- The project sizes range from 1 unit (in Chatham-Kent) to 300 units (in Toronto). 58% of the projects have up to 40 units, while 30% have between 41-80 units. The remaining 12% are larger projects with 81 or more units.
- 56% of the units are below average market rents (as published by CMHC)
- 33% of the units are planned for RGI, offering significantly lower rents
- 11% of the units are at average market rent (as published by CMHC)
- 51% of the units are for families and singles, 35% are for singles only and 14% are for families only
- 44% of the units are targeted towards a particular group such as seniors, people with mental illness, people with physical disabilities, victims of domestic violence, new immigrants and Aboriginals (of these targeted groups, seniors are the largest, accounting for 72% of the units).
- 68% of the projects incorporate support services – these services vary from intensive, 24-hour personal care to daytime health and community development programs.
- 26% of the projects are either *full accessible units* or are *wheelchair accessible*

Below are some examples of projects that have been completed under the AHP as well as projects that are underway (sourced from MMAH: Gallery of Announced Affordable Housing Projects):

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110. Source: Ministry of Municipal Affairs and Housing (MMAH): *Projects in Profile*, Summer 2006. This list has since been updated.

**Complete and Occupied**



Location: County of Wellington  
 Type of Development: *new construction*  
 Total AHP Funding: \$957,000  
 Number units: 33 (8 supportive units)  
 Affordable units: up to 36% are RGI  
 Target Tenant: Families, Seniors, Singles



Location: Region of Waterloo  
 Type of Development: *new construction*  
 Total AHP Funding: \$210,000  
 Number units: 42 (1 supportive unit)  
 Affordable units: up to 71% are RGI  
 Target tenant: Singles

**Projects Underway**



Location: Niagara Region  
 Type of Development: *major renovation*  
 Total AHP Funding: \$970,540  
 Number units: 32 (4 supportive units)  
 Affordable units: up to 30% are RGI  
 Target Tenant: Seniors



Location: Region of York  
 Type of Development: *conversion*  
 Total AHP Funding: \$290,000  
 Number units: 10  
 Affordable units: up to 100% are RGI  
 Target Tenant: Youth / homeless youth

## SECTION IX: HOUSING DEVELOPMENT & PLANNING

This report has demonstrated that affordable housing needs to be considered along a continuum of housing and within the framework of supply and demand. The way in which housing is planned for through the provincial and municipal planning process influences the supply and demand of housing which includes the provision of affordable housing. Thus reviewing the planning process offers further insight into the provision of affordable housing and identifies opportunities for increasing the affordable housing supply.

The planning for housing at the municipal level is performed within the framework of *land use planning*. This framework provides the policies and legislation within which, municipalities plan for and develop their communities. Within land use planning and its related legislation, there are numerous statutes that are administered by the Ministry of Municipal Affairs and Housing (MMAH) – these statutes help to identify and look after the provincial interests in the land-use planning process, while giving the municipalities considerable power in the local planning decisions. Two of these statutes in particular, influence the way affordable housing is provisioned for by the province and municipalities – these are *the Planning Act* and the *Provincial Policy Statement, 2005*. These are described below:

### **21.0 The Planning Act**

The Planning Act sets the guidelines for how land is used in Ontario. This legislation is passed by the provincial government, to do the following (MMAH):

- Promote sustainable economic development in a healthy natural environment within a provincial policy framework
- Provide for a land use planning system led by provincial policy
- Integrate matters of provincial interest into provincial and municipal planning decisions by requiring all decision-makers to have regard to the Provincial Policy Statement
- Provide for planning processes that are fair by making them open, accessible, timely and efficient
- Encourage co-operation and coordination among various interests
- Recognize the decision-making authority and accountability of municipal councils in planning

The general government roles under the planning Act are set out as follows:

**Table 59: Municipal and Provincial Roles under the Planning Act**

Municipal Role	Provincial Role
<ul style="list-style-type: none"> <li>• Makes local planning decisions that will determine the future of communities.</li> </ul>	<ul style="list-style-type: none"> <li>• Promotes provincial interests such as protecting farmland and the environment.</li> </ul>
<ul style="list-style-type: none"> <li>• Prepares planning documents such as <i>Official Plans</i> and <i>Zoning Bylaws</i>.</li> </ul>	<ul style="list-style-type: none"> <li>• Issues <i>Provincial Policy Statements</i> under the Planning Act.</li> </ul>
	<ul style="list-style-type: none"> <li>• Gives advice to municipalities and the public on land use planning issues.</li> </ul>
	<ul style="list-style-type: none"> <li>• Administers local planning controls and gives the approval where required.</li> </ul>

The roles as defined in the second row of the above table, are significant in terms of the provision for affordable housing. These include the development of *Official Plans* and *Zoning Bylaws* (municipal) and the issuing of *Provincial Policy Statements* (provincial). The municipal *Official Plan* and *Zoning Bylaws* are looked at next, followed by the *Provincial Policy Statement*.

## **21.1 The Official Plan**

The *Official Plan* (OP) guides future growth for the municipalities by setting the policies that will determine how the land in the community will be used in the future (i.e., for parks, infrastructure, new housing, commercial /industrial use, etc.). Community input is provided through public consultations and meetings, with the goal of aligning future development and growth to the needs of the community. Generally, Official Plans have a planning period of 20 years and under the *Planning Act*, the MMAH now requires the renewal of the plans every five (5) years. Currently, many of the District's municipalities are in the process of updating their Official Plans (under prior legislation, municipalities were not required to renew their Official Plans every 5 years). In terms of the content of the Official Plan, the Planning Act permits a very broad scope and a wide variety of areas, for consideration in future planning.

### **21.1.1) *Nipissing's Municipalities Official Plans***

To determine how Nipissing's municipalities plan for housing, a review of their Official Plans was conducted. A summary of this review and the Official Plans can be found in the appendix (see pages aa – jj. Note: "East Nipissing" is made up of Calvin, Mattawan and Papineau-Cameron. Also, South Algonquin does not appear to have an Official Plan at this time). While there is a lot of information contained within the summary tables, the following key points can be noted (refer to tables in appendix):

- The general theme or intent of the plans was noted (#1e in tables)
- For some municipalities, the supply of available residential lots and /or land (#4d in tables) is stated, as well as development constraints (#4g) and the structural type of housing (#4i).
- How the municipalities treat accessory apartments was determined (#4j) – *most of the municipalities permit accessory apartments.*
- Some of the municipalities mention the importance of affordable housing (usually the larger ones) while other's don't mention it at all. *Mattawa actually has an affordable housing target, which requires 25% of new development, to be affordable* (#4h in tables).

## **21.2 Zoning Bylaws**

While the Official Plan provides policy direction for future growth, the Zoning Bylaws help to implement the plan. This is done through bylaw regulations that are legally enforceable – these include the specifics such as where buildings may be located and their types and use, lot sizes, building heights, parking requirements, etc.

### **21.2.1) *Municipal Housing Facilities Bylaw***

A change to the Municipal Act 2001 allows affordable housing to be designated as a "municipal capital facility".

This change is significant in that, it now allows municipalities to extend benefits to individuals or companies, in exchange for commitments to provide affordable housing (under prior legislation, municipalities could not provide any assistance “through the granting of bonuses”). These benefits can include: *grants or low-interest loans; loan guarantees; property tax exemption; municipal land at lower-than-market rates; development charge incentives and the use of municipal staff.* As some of these benefits carry higher levels of risk than others, the municipalities can choose which, if any, of the benefits it will extend, for the provision of affordable housing. These facilities bylaws are usually put forward on a case-by-case basis – currently, some of the District’s municipal Planning Departments are issuing these bylaws for approval by council, in order to proceed with affordable housing projects under the *Affordable Housing Program* (page 197).

## **22.0 Provincial Policy Statement 2005 (PPS)**

The *Provincial Policy Statement 2005*, is issued under the *Planning Act* and complements the Official Plans above. “The PPS provides policy direction on matters of provincial interest related to land use planning and development. The *Planning Act* requires that decisions affecting planning matters ‘shall be consistent with’ policy statements issued under the Act” (MMAH).

Section 1.4 of the Provincial Policy Statement, 2005 requires planning authorities to provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents. ***These policies also require the establishment and implementation of affordable housing targets.*** To assist municipalities with implementing section 1.4 above, the MMAH provides affordable house prices – ownership and rent – by regional markets. For Nipissing District, these housing prices are listed in the following table:

**Table 60: Affordable House Prices & Rents, Nipissing District, 2006**

Income Percentile	Owners		Renters	
	Income	Affordable House Price	Income	Affordable Rent
20 <sup>th</sup> percentile	\$19,200	\$65,000	\$13,400	\$340
30 <sup>th</sup> percentile	\$26,700	\$90,000	\$15,800	\$400
40 <sup>th</sup> percentile	\$35,800	\$121,000	\$20,000	\$500
50 <sup>th</sup> percentile	\$45,200	\$152,500	\$25,200	\$630
60 <sup>th</sup> percentile	\$56,300	\$190,000	\$31,600	\$790

Source: Ministry of Municipal Affairs and Housing (MMAH), Market Housing Branch.

The above income percentiles are derived from household income from the 2001 census, adjusted for inflationary factors and stated in constant (2006) dollars (It can be noted that the incomes in the above table are the same as those used in the earlier analysis of *housing affordability gaps* for North Bay and West Nipissing –see pages 163, 167 & 172). The affordable housing prices - rent and ownership - have then been determined by using the basic affordability calculation, i.e; they represent 30% of the household’s income. Housing affordability gaps were calculated earlier in the report but it’s interesting to note again, the above affordable house prices for homeownership.

Earlier in the report it was noted that a gap exists for entry-level houses in the price range of \$100K - \$140K (see “affordable housing targets”, page 116). In the above table, *this is extending into the upper 40<sup>th</sup> – 50<sup>th</sup> household income percentiles.*

Affordable housing targets for renters and owners were calculated earlier for Nipissing District and North Bay (see “Key Findings” pages XV, XVI) and these can also assist municipalities in implementing the *Provincial Policy Statement* and working towards increasing the supply of affordable housing.

The above has taken a look at some of the policy and legislation as it relates to municipal planning. The following is a brief description of the housing legislation which Ontario’s Service Managers operate under, followed by a section on roles & responsibilities for affordable housing:

### **23.0 Social Housing Reform Act (SHRA)**

The *Social Housing Reform Act* sets out the policies for the administration of “housing programs” by Ontario’s 47 Service Managers. SHRA provided the legislative framework for the transferring of Ontario’s social housing to the municipalities in 2001, and it continues to provide the framework for how social housing operates. Under SHRA legislation, DNSSAB is responsible for the following:

- Administration and funding of public housing programs
- Administration and funding of rent supplement programs for non-profit and private-sector housing
- Administration and funding of federal housing programs
- Owner of the *Nipissing District Housing Corporation* (100% Shareholder)

It can be noted from the above that with regards to affordable housing, DNSSAB’s mandate is primarily an administrative one. Through the administration of some government housing programs such as rent supplements - and more recently the AHP – DNNSAB is also becoming involved in the supply of affordable housing. This later responsibility however, is one which is evolving within a predominantly administrative mandate.

### **24.0 Roles and Responsibilities for Affordable Housing**

The above descriptions of the *Municipal Planning Act*, *Provincial Policy Statement* and *Social Housing Reform Act* are brief summaries only – each of the above pieces of legislation contain detailed policies and regulations, with specified purpose and intent. Figure 12 on page 12 however, indicates that there are still some uncertainties as to the roles and responsibilities for affordable housing, at the local level and amongst community leaders. In reviewing the source of this uncertainty, it appears that a combination of factors is involved:

- The role the federal and provincial governments have played in the management of affordable housing since the late 1980’s has also been somewhat confusing and uncertain (see pages 1-3). Housing has become somewhat of a “hot potato” as it has been transferred down through the various levels of governments.

**“Strategy before Structure”.**

Alfred D. Chandler (Harvard Business School luminary), 1962.

Canada is still without a *national housing strategy* and the consequences of this can be felt at the municipal level – thus some of the confusion and uncertainty has filtered down from the top (a recommendation has emerged from this report that supports the call for a national housing strategy).

- The devolution of social housing from the province to municipalities (see pages 4 & 5) has been fraught with contention since day one. Needless to say, the concept of an income redistribution program on the property tax base, which would fund social programs such as housing, has not been very popular. This has contributed to a municipal environment that is understandably wary of social programs from a funding and delivery perspective – this has helped to muddy the waters where affordable housing is concerned. The *Provincial-Municipal Fiscal and Service Delivery Review* that is underway will hopefully address these concerns.
- The structure of Ontario’s Service Managers is different in Southern and Northern Ontario. In Southern Ontario, the Service Managers are *Consolidated Municipal Service Managers (CMSMs)* whereas in Northern Ontario, they are *District Social Services Administration Boards (DSSABs)*. Under the CMSM structure, the municipalities and Service Managers are highly integrated – in fact, in many cases they appear as one entity, i.e., as the municipality. This provides many benefits and economies in the delivery of programs such as housing – for example, the planning departments and the community housing departments utilize some of the same staff and their programs have a certain level of integration (in some cases, they are even the same department). Under the DSSAB structure however, programs are delivered independently of the municipality. In terms of housing, the planning department and the community housing department are completely separate – this adds another layer of operations into the planning and delivery of housing services, which can add to the confusion of roles and responsibilities.
- The role DSSAB plays in housing is expanding beyond the original mandate. The administration of the AHP is a good example of this, as the DSSABs are called upon to administer this complex, housing-supply program. In a matter related to the bullet point above, the province likely assumed a certain level of integration between the Service Managers and the municipalities when the AHP program was rolled out. In reality however and as described above, this integration does not exist for DSSABs such as Nipissing – this further muddles the delivery of affordable housing programs and adds to the uncertainties and reservations that surround roles and responsibilities.

The above represents barriers to moving forward which are unlikely to be removed in the short-term. Having said that, there is progress being made as the Nipissing DSSAB and its member municipalities work towards finding common ground on program delivery. The AHP projects that are currently underway in Nipissing District, require a new level of communication and collaboration between DNSSAB and the municipalities – this is helping to break down some of the above barriers, through the reinforcing of working relationships and collaborative approaches.

In view of the information contained in this report, *it will be very important to continue along this path of local collaboration while simultaneously, working the senior-level governments to make the necessary changes that will remove these barriers.*

### **Municipal 25.0 Territories Without Organization (TWOMO)**

*Territories Without Municipal Organization (TWOMO)* refer to areas that are unincorporated and do not have local governments in place. Some of the townships within TWOMOs have *Local Service Boards* (which are contracted by the provincial government) that deliver municipal-type services such as sewage, water, garbage collection, etc. Nipissing District has two (2) TWOMO's: *Nipissing North* and *Nipissing South*. Some of the more well known areas in these TWOMOs are *Redbridge* and *Thorne* in the North, and *Algonquin Park* in the South.

Based on the above structure, *Territories Without Municipal Organizations (TWOMO)* do not follow a formal planning process as that described above for municipalities. Although they were included in the population and household analysis sections of this report (where data was available), TWOMOs are not within the scope of this study.

## SECTION X: HOUSING AND THE COMMUNITY

This section focuses on the importance of housing to the community in general. While providing acceptable housing to meet the needs of low income households and people with special needs is first and foremost from a moral and just perspective, the role of housing extends well beyond the immediate need for shelter. Intuitively, many people

***“We’re all familiar with the saying, “You are what you eat”....perhaps it’s time to add a new saying, “You are where you live”.***

*Ontario Professional Planners Institute: Healthy Communities, Sustainable Communities, 2007.*

would realize the importance of housing and the valuable role it plays in the community.

However, there is also a body of literature and research that indicates there are strong correlations between housing and other key sectors of the community such as *health, education* and the *economy*. While direct causations are not as easily determined (for example, does poor health lead to poor housing,

or does poor housing lead to poor health, or both?), the fact that these strong relationships exist, results in housing being central to community growth and development. Drawing upon existing research, reports and models, the following sections describe the relationship that housing has, with *health, education* and the *local economy*:

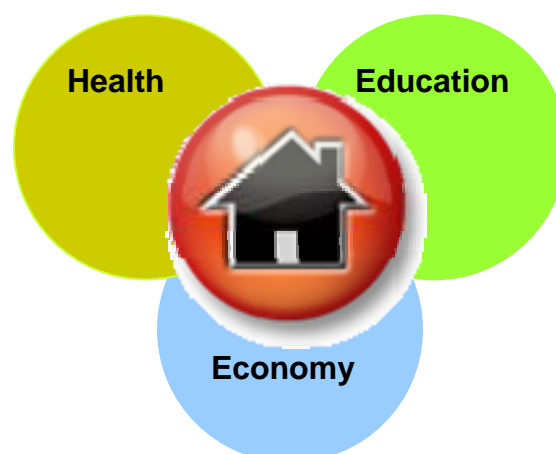
### 26.0 Connecting the Links: Housing and Health, Education and Economic Development

There are various community development models in use but a common theme to many of them is “sustainable communities” or “sustainable development” through the balancing of *economic, social and environmental aspects of the community*. The key areas of health, education and the local economy, would factor prominently in many of these community models. This section distills some of the existing work on community and economic development, and recognizes that these areas of *health, education and the local economy, are core building blocks of the community*. This is based on the simple notion that a healthy, well educated community that has a strong local economy, excels in terms of the quality of life provided for its citizens.

*Housing enters into the above equation as a determinant of outcomes in these areas (or in statistical terms, as the independent variable).* For example, unacceptable housing can lead to negative outcomes in health, education or the economy while acceptable housing can lead to positive outcomes. This relationship can be observed in the following diagram:

**Figure 90:**

Source: the Author



The overlapping circles in the above diagram depict the co-correlations that exist between all the areas - housing is at the centre to emphasize its role in determining outcomes in the other areas. Due to the co-correlations and causations however, all the above areas may be considered as determinants of each other (or as independent variables) and as such, could be placed at the centre. For example, low education levels can lead to low incomes, which results in unacceptable housing and poor health conditions – these combine to weaken the local economy through decreased labour force participation or productivity. The same example could be provided starting with any of the other variables acting as a determinant. From this perspective, the interactive nature of these multiple determinants which also includes reverse causations, lends itself to complexity in terms of cause-and-effect solutions. For the purpose of this discussion however, housing is treated as the determinant factor, based on the research and evidence presented.

The relationship between housing and each of the areas of *health, education* and the *economy* are described next:

### **24.1 Housing and Health**

The affect of the general environment on health may have been known for a long time, but it gained prominence in the Lalonde Report (1974), where reference was made to the influence that various factors – other than the traditional ones such as the number of hospitals or physicians – have on Canada’s level of health.<sup>111</sup> In 1986, this notion was advanced at the World Health Organization’s first *International Conference for Health Promotion*, held in Ottawa (1986). The outcome of this conference was the *Ottawa Charter for Health Promotion* which officially recognized eight (8) “prerequisites for health” of which, shelter was one.<sup>112</sup> This work crosses-over into the *Social Determinants of Health* theory which posits that the socioeconomic circumstances of people are equally or more important to health status than medical care and personal health behaviors (such as smoking, eating habits, etc.)

#### **i) *The Social Determinants of Health (SDOH)***

The *Social Determinants of Health (SDOH)* have been recognized by health organizations such as the *Public Health Agency of Canada* and the *World Health Organization*. While some of the determinants vary amongst organizations, the underlying premise remains the same: *that it is the social and economic conditions that largely determine health outcomes*. At the *Social Determinants of Health Across the Life-span Conference in Toronto* (2002), eleven (11) determinants of health emerged, with housing being one of them (Raphael, 2004).<sup>113</sup> This conference produced a body of literature surrounding the health determinants, and “reinforced the view that immediate and long-term improvements in the health of Canadians depend upon investments that address the sources of health and disease”.

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111. *A new Perspective on the Health of Canadians*, Marc Lalonde, Minister of National Health and Welfare, 1974.

112. The other seven health prerequisites were: *peace, education, food, income, a stable eco-system, sustainable resources* and, *social justice & equity*.

113. The other 10 determinants within this SDOH framework are: *Aboriginal status; early childhood/ life experience; education; employment and working conditions; unemployment; income; food security; health care services; social safety net and social exclusion*.

Regarding the health determinant of housing (many epidemiological studies have also described the correlations between poor housing and health), the following evidence linking housing to health can be noted, from one of the papers delivered at the above conference:<sup>114</sup>

- **Homelessness and Health**

- A Toronto survey of homeless people found much higher risk than the general population, for chronic respiratory diseases, arthritis or rheumatism, hypertension asthma, epilepsy and diabetes (Ambrosio et al., 1992).
- Homeless people are at greater risk of premature death (Shaw et al., 1999)
- In Toronto, homeless people die at a younger age than the general population. Between 1979 and 1990, 71% of homeless people who died were less than 70 years old as compared to 38% in the general population (Kushner, 1998).

- **Poor Housing Conditions and Health**

- In one longitudinal study that examined the link between housing and health (with more than 13,000 citizens,) it was found that greater housing deprivation had a dose-response relationship, i.e., *the worse the conditions, the greater the health effects*.
- Those who experienced over-crowding housing conditions in childhood to age 11, had higher likelihood of infectious disease as adults. In adults, overcrowding was also linked to increased likelihood of respiratory disease.

- **Effects of Excessive Spending on Shelter, on other Social Determinants of Health**

- Excessive spending on housing reduces amounts to be spent on other social determinants of health (such as food).
- A CMHC survey compared welfare incomes with rental costs in Toronto in 2001. The average monthly gross welfare income for a single adult with one child ages 1-12 was \$957. For two adults with two children, it was \$1,178. At the same time, rent for an average 1-bedroom apartment was \$866 and for a 2-bedroom apartment, was \$1,027. This left less than \$100 /month to cover food and other expenses.
- Having little after-rent income makes it difficult to cover other important expenses such as food, thereby contributing directly to food insecurity as well as housing insecurity, malnutrition and consequent poor health.

- **An Expanded Model of the Housing and Health Relationship**

- There is overwhelming evidence that social and environmental conditions determine the presence of health-damaging stress (Brunner and Marmot, 1999). Especially important conditions are the availability of adequate housing and income.
- Individuals who are materially disadvantaged and experience income, housing and food insecurity, experience greater stress with associated increased risk of morbidity and premature death.

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114. *Social Determinants of Health, Canadian Perspectives*; Dennis Raphael, 2004; chapter 15 "Housing and Health" by Toba Bryant.

## 26.2 Housing and Education

Intuitively, the important role that housing plays in education is known by many parents and children alike. A home that provides economic and emotional stability is important for helping children reach their full educational potential. The following are some evidenced-based examples of the important role housing plays to supporting education:

- “Literacy problems typically derive from interrelated social factors associated with poverty, such as inadequate educational opportunities, poor housing and disruptions in family life” (*Determinants of Health Working Group Synthesis Report*, 1997).
- Sometimes a family’s answer to the affordability problem is to compromise on the other two housing standards; *adequacy* and *suitability*. Living in over-crowded housing or housing in need of major repair might be the less expensive option, but these conditions “are related to an increase in long-term health problems, with children being the most susceptible, leading to higher absenteeism in school”.<sup>115</sup>
- A study out of the UK focused on a primary school serving an area of social housing with a single landlord. Over time, and as the landlord housed more families on the basis of need, the neighborhood dynamics changed and these changes were felt in a negative way at the school. These negative effects included: *children were less prepared by their experiences in the home, for the demands of schooling; the attainments of pupils at the school were depressed and more children had difficulties with literacy* and an *increasing number of pupils displayed disruptive behaviour*. One of the findings of the study was, that the policies pursued by the landlords of social housing can have significant impacts on local schools. This finding has policy implications for both the schools and landlords in terms of community outreach to the children and their families, community supports and inter-agency collaboration. It also reinforces the need for senior levels of government to analyze how policies in one area (such as housing) can affect policies in another (such as education).<sup>116</sup>
- According to the *National Low Income Housing Coalition* (USA), some research indicates that *school mobility* (not completing a full school year in the same school) has ‘serious implications for a student’s academic success’. Mobile students often become disengaged from their studies, post lower scores on standardized tests and are more likely to drop out of school. A lack of affordable housing contributes to housing instability, resulting in frequent moves and, for some families, periods of homelessness.<sup>117</sup>

## 26.3 Housing and the Local Economy

The link to housing and the local economy can be seen first-hand through the results of the employee survey covered earlier – if employees are not happy with the housing they are in, this can lead to pressure in other areas of their lives which in turn, may lead to reduced job performance - unacceptable housing then, can have an undermining effect on the local labour force.

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115. *The Foundation for Learning: the Relationship Between Education and Housing*, Oct. 2004.

116. *Housing and Schooling: A case-study in joined-up problems*; Alan Dyson, Alan Millward and a team from the Special Needs Research Centre, University of Newcastle, 1999.

117. *National Low Income Housing Coalition, Housing and Education*; March 2007.

Through various local meetings with people who work in the field of economic or community development, it also becomes evident that a good supply of affordable housing is important for accommodating future business growth and development.

But the link to housing and the local economy is also grounded in the fundamentals of economic growth. In the long run, economic growth is dependent on many interrelated factors but there are three key components of growth in many economic growth models – these include *innovation* (technology and R&D), *industry structure* and *the accumulation of capital stock* (physical & human capital). Generally, innovation

**Working to find solutions to the problem of affordable housing is also smart economic policy. An inadequate supply of housing can be a major impediment to business investment and growth, and can influence immigrants' choices of where to locate.**

*TD Economics: Affordable Housing In Canada: In Search of a New Paradigm, 2003.*

recognizes the notion that companies can increase their output through investments in new technology and /or innovative ways in producing their products or services. A community's industry structure can largely determine growth, especially if that structure is changing (such as from a resource-based structure to a knowledge-based structure). And finally, productive capacity can be increased through the accumulation of physical plant & equipment, as well as the size of the workforce and its productivity. Housing has a

direct link to this last component in particular, which is the accumulation of human capital. This refers to the *quality and quantity of labour*:

### 26.3.1) Quality of Labour

The *quality of labour* relates to the *health and longevity* of the labour force (ages 15+) and its *level of education*. As was noted above in the previous sections, housing is an important determinant in both these areas:

- The *health* of the workforce affects the productivity of the workforce. Based on the strong correlation between housing and health (from above), this places housing as being central to employee well-being. If employees or people looking for work, are poorly housed, or can't find affordable housing, their health outcomes can suffer and this detracts from the community's productivity and potential economic growth.
- In addition to health above, the quality of the community's labour force is to a large extent, determined by *the level of its education*. And once again, the correlation between housing and education results in housing being important to labour force development. Also, as noted earlier, some of the research indicates that children growing up in unacceptable housing are at risk of negative health and educational outcomes. Thus the quality of the community's **future** labour force is being undermined by the **present** lack of acceptable housing – this defies the principal of “sustainable development” in most community planning models.

### 26.3.2) Quantity of Labour

The *size and participation rate* of the community's labour force largely affects the economic output of that community. These are also important factors in determining the level of per-capita income within the community which in itself is a measure of well-being. In a 1% vacancy rate environment such as that being experienced in North Bay, the lack of rental housing can impact the quantity of labour.

*Trying to grow a workforce with a limited number of apartments in a city of 54,000 people, would appear to be very difficult (North Bay's 1% vacancy rate translates into approximately 35 spare apartments according to CMHC). Economic development objectives such as attracting new companies and their employees into the city, while retaining the existing ones, also need to be considered within an overall housing strategy or plan.*

With respect to labour force development, and as a proportionately large number of people get ready to enter their senior years – and potentially exit the labour force – it will become increasingly important for communities to focus on the *quality and quantity of their labour force*, as described above. *An adequate supply of acceptable housing can play an important role in ensuring that labour force participation is maximized and that productivity is at least maintained, or preferably even increased.*

### **26.3.3) Supporting Employment Growth in North Bay**

Another important link to economic development and one that is closely related to the above, *is the affordable housing that will be needed to support future employment growth in cities such as North Bay.* In the CN Watson Report (2006), a 5-year forecast of employment growth was made for North Bay's top 25 employers (based on the number of employees - see page x in appendix for list). The forecast covers the period 2006 – 2011 and estimates employee growth at 1,267 people (9%).<sup>118</sup>

In determining how the current rental-housing prices will support this employment growth in terms of affordability – particularly for the lower paying occupations in these companies - an analysis was performed, which looked at the various occupations within each sector, of each of the 25 companies (using the National Occupational Classification, 2006). Average wages for each occupation were then applied (using HRSDC data for Nipissing/ Parry Sound/ Timiskaming area) and then a *high, medium* and *low* wage range was set for each of the 25 companies. This was a general analysis only as the actual occupations within each company was unknown – also unknown, were the occupations that the employment growth will occur in, for example, in the higher paying occupations, the lower paying ones, or across a variety of occupations. As well, wages were averaged across many different occupations and where wage data was unavailable for a specific occupation within the local region (Nipissing), it was sourced from other areas such as Thunder Bay or Muskoka.

The analysis revealed that the lower paying occupations in this list of 25 companies would be in the average range of \$11.00 - \$16.00 /hr. or approximately \$21K - \$30K /year (many of these companies are unionized or government and their starting wages are higher than minimum wage). Employees with these wages can afford maximum rents of between \$525 - \$750/ mo. to be considered affordable (30% of income). Based on North Bay's average rents from page 163 (figure #80) and depending upon the size of apartment or house required, general housing affordability gaps exist at these wage levels. It's interesting to note that with reference to table # 51 on page 164, the above employees would fall between the 40<sup>th</sup>-60<sup>th</sup> income percentiles where the housing affordability gaps range between \$61 - \$350 /month, depending upon household size.

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118. The list of top 25 employers in North Bay has since been updated, but as this list had the associated employment growth projections, it was used in the analysis.

Thus in terms of affordability, the current rental-housing prices in North Bay will not always support employment growth in the entry-level, or lower paying occupations in these 25 companies. As the housing affordability gaps disappear after the 60<sup>th</sup> income percentile (ref. table # 49), this also suggests that the current rental-housing prices will support employment growth in the middle-to-upper wage occupations in these companies (it should be noted that the incomes in table # 49 are stated in constant 2006 dollars whereas the above wages are in current, 2008 – dollars. For the purpose of this analysis however, this difference is considered insignificant).

Although the above is a general analysis only, and not all of the 25 companies would necessarily fall within the above wage levels, it does have implications for the price range of rental housing that is needed, in order to support employment growth within the community. The analysis suggests that “affordable housing” also needs to be considered within the context of economic development, as it plays an important role in supporting employees during business expansion and growth.

## SECTION XI: BEST HOUSING PRACTICES

### 27.0 Examples of Successful Housing Projects (CMHC Award Winners)

This section takes a look at some of the housing projects that have been successfully completed through *community determination* and *innovative partnerships and funding*:

#### 27.1 Eva's Phoenix: Transitional Support for Youth



#### **Partners /Contributors:**

City of Toronto and City of Toronto Shelter, Housing & Support Division  
Ontario Government and Federal Government (HRDC)  
Canadian Auto Workers (CAW)



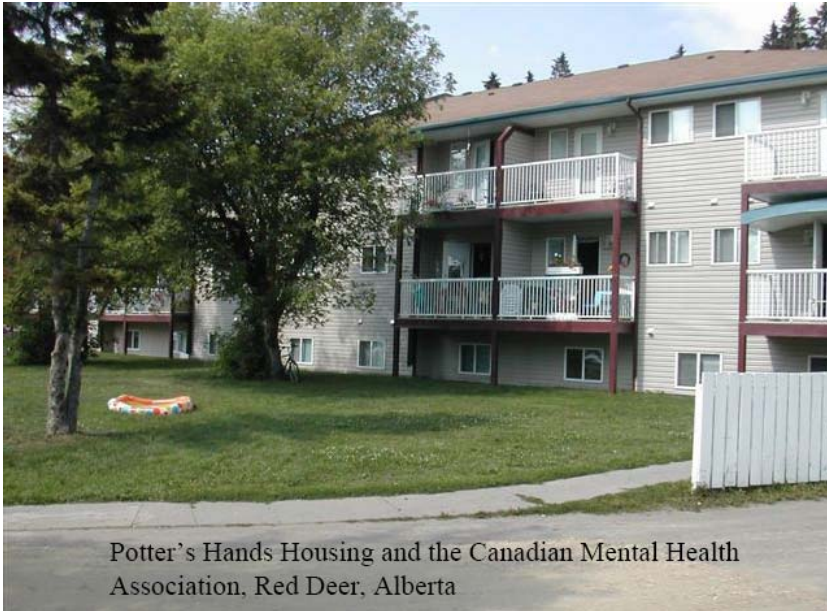
Transitional housing for homeless youth: a place where young people can learn life and job skills to get off the streets permanently. A “village” concept provides occupants with a sense of living in their own community.

Building conversion on a limited budget: 10 housing units with 5 bedrooms each, and shared living room, dining room, kitchen and shower room.

Construction costs: \$95 /sq. ft. The cost to rent = rent supplements from the City of Toronto.

Young people from shelters were recruited for project construction – Architect provided drawings. Training program organized by CAW using HRDC funding. Over 80% of the crews later found longer-term jobs in construction and related industries.

## 27.2 Potters Hands Housing: *Affordable, mixed-tenant Apartment Building*



Potter's Hands Housing and the Canadian Mental Health Association, Red Deer, Alberta

### **Partners /Contributors:**

David Thomson Health Authority  
Community Initiatives Grant, Alberta Lottery  
Federal /Provincial Affordable Housing Partnership Initiative  
Canadian Mental Health Association  
P & S Investments (local business)



39-unit, mixed tenant building with rents that are 30% lower than average market rents.

Includes 15 bachelor units for *people with mental illness and others requiring support services* – rent includes some meals & utilities.

Remaining units are 1 & 2 bedrooms for *single parents, working couples, families and individuals with low income and single people on disability.*



Unit size: Bachelor, 375 sq. ft; 1-bdrm, 500 sq. ft; 2-bdrm, 800 sq. ft.

Construction costs: \$47.92 /sq. ft. Rents: bachelor = \$375 /mo.; 2 bdrm. = \$550 /mo.

Local businessmen had access to capital funding and compassion to address major social needs – the CMHA had information on funding streams, the ability to complete proposals and outreach support.

## 27.3 Residential Intensification and Brownfield & Greyfield Development

Creating new housing development – which can include affordable housing - through *residential intensification*, *brownfield development* and *greyfield development* is another way that communities throughout Canada are making improvements to their housing systems. The table below is taken from a CMHC publication (case studies and research) and it shows the benefits and challenges associated with each area, and some of the housing projects that have been completed using these methods:

**Table 61: Examples of Housing Projects (affordable and market-priced),**

	Residential Intensification	Brownfield Development	Greyfield Development
<b>Purpose</b>	Encouraging housing development in existing urban areas where infrastructure and transit services are already in place. Examples: infill development, lot-splitting, adaptive reuse, secondary suites,	Brownfield redevelopment is a form of sustainable development that offers opportunities to revitalize older neighborhoods. Despite the obstacles facing this type of development, successful brownfield projects have been completed across Canada.	Provides an opportunity for intensifying and revitalizing cities, through the use of “greyfields”. Greyfields are older commercial centres such as malls or plazas and their associated parking lots, which are converted for alternative uses such as housing.
<b>Benefits</b>	Reduced infrastructure costs, efficient land-use; preserve rural and natural areas outside urban boundaries; revitalize urban areas in decline; easier access to work, shopping, entertainment, etc.	Revitalize older neighborhoods; lower municipal infrastructure costs; increase municipal property tax revenue and lessen urban sprawl.	Reallocates land use and existing infrastructure into higher density residential and mixed commercial use; increases property tax base; strengthens real estate market and property values; renews existing neighborhoods and housing stock.
<b>Challenges</b>	Higher development costs (high land costs, difficulty in obtaining financing due to perceived risk, higher construction costs); neighborhood opposition (perceived threats to property values, incompatible buildings, blockage of views/sun, parking /traffic problems, etc.); regulatory issues (building and /or fire codes, parking requirements, zoning bylaws.	Liability, regulations; financing; remediation technologies; planning; stigma, education and awareness.	
<b>Projects</b>			
	<p><b><u>Fifth Street Lofts, Edmonton, Alta.</u></b></p> <p>A building used in the 1960’s by a clothing manufacturer and in the 1990’s as a nightclub, was converted into an affordable housing project, of 39 loft-style condominiums.</p>	<p><b><u>Abe Zakem House, Charlottetown, PEI.</u></b></p> <p>A City Public Works garage in downtown Charlottetown was redeveloped for 23 affordable rental apartments using the RBCA process (Atlantic Risk-Based Corrective Action). The project has had a positive impact on the neighborhood and there are now several</p>	<p><b><u>1600 Bath Road Project, Kingston, ON</u></b></p> <p>This project will intensify a site that formerly housed two large retail stores. The existing buildings have been repurposed as a storage facility and a bingo hall, and the site will be intensified by the addition of three, 120-unit apartment buildings, in the former parking</p>

		nearby properties under renovation or proposed for new, multi-unit residential uses.	areas. This project will enhance Kingston's affordable housing supply.
	<p><b><u>The Prince Edward, Moncton, N.B.</u></b></p> <p>Formerly the <i>Prince Edward School</i> (a 1920's landmark building) this building was transformed into 18, 1 &amp; 2-bedroom rental apartments. The developer retained the original heritage features of the building, including hardwood floors, exposed brick and 12-ft. ceilings.</p>	<p><b><u>Oliver Village, Edmonton, Alta.</u></b></p> <p>A former CN railyard was remediated by CLC (Canada Lands Company) and developed into 308 apartment units (in two buildings) and 45,000 sq. ft. of ground-level commercial space.</p>	<p><b><u>The Hampton Manors of Oakville, Oakville, ON.</u></b></p> <p>This project redeveloped a former derelict plaza into a residential project that is compatible with the surrounding neighborhood. The project consists of 24 condo units and 6 freehold units which are attached dwellings arranged in four blocks. An internal roadway was built to facilitate access to the site.</p>
	<p><b><u>Sterling Place, London, ON</u></b></p> <p>This was a heritage, adaptive reuse project in downtown London, which transformed an old vacant shoe factory and warehouse (built in 1901) into high density rental housing with studio, 1 and 2-bdrm. apartments. The 32 units range in size from 240 -710 sq. ft. The developer received financial assistance from the City of London through restoration grant &amp; loan programs.</p>	<p><b><u>The Hamilton Beaches, Hamilton, ON.</u></b></p> <p>A former gasoline station is being redeveloped for 93 residential units, including row and stacked townhouses, and apartment units. Through the use of innovative remediation technologies and Hamilton's supportive policy environment for brownfield development, this site is being transformed into a community of attractive market-priced housing.</p>	<p><b><u>The New Kitchener Market, Kitchener, ON.</u></b></p> <p>A former city parking lot and surrounding commercial land is to be redeveloped into the new Kitchener Market. This is a collaboration between the City and a private developer, and is a mixed-use project consisting of a market building, public square, commercial space, underground parking and a 68-unit condo development.</p>

Source: CMHC, Residential Redevelopment: Case Studies and Research (CD).

The above projects are good examples of collaboration, innovation and community will. Often these projects involve a wide variety of partners and are complex undertakings, but they represent what can be done, in terms of housing development within communities.

#### **27.4) Community Housing Strategies**

A *Community Housing Strategy* is another type of "best practice" which might be employed, in an effort to improve affordable housing in Nipissing District. A recommendation has emerged from this report to form a committee that would look specifically at the affordable housing issues and considerations presented, and implement solutions based on an evaluation process and the level of resources available. This aligns closely to the development of a *community housing strategy*, which could set the future direction for affordable housing in Nipissing District.

In 2001, the *Ontario Professional Planners Institute* (OPPI) published a document, [\*The Municipal Role in Meeting Ontario's Affordable Housing Needs – A Handbook for Preparing a Community Strategy for Affordable Housing\*](#) (click to follow link).

This document provides a framework for a community housing strategy and could be a valuable resource, should any of the District's municipalities choose to pursue such an initiative (either collectively or individually). The following is a summarized version of the community housing strategy framework, taken directly from the above document:

### **“Why an Affordable Housing Strategy”?**

*OPPI sponsored this research because it has province-wide relevance, it could have a substantial impact on planning, and there is a potential for best practice applications at the community level. It is also considered a highly relevant initiative because:*

- *Affordable Housing is a Growing Problem*
- *The landscape of housing responsibilities is changing, with municipalities now thrust into a leadership role*
- *There are social and economic benefits of a pro-active community strategy for affordable housing*
- *There is a strong planning rationale for a pro-active strategy*
- *Planners have a pivotal role to play in the process*

### **“How to Tackle the Problem: a Community Planning Approach”**

- **A Holistic Approach is Crucial:** meeting affordable housing needs is a complex problem that cannot be solved with one simple solution. It must be addressed from a variety of directions, using a wide range of ideas, tools, and resources.
- **A Community-Based Solution is Needed:** With the decline in funding from senior levels of government, service managers and communities will need to seek creative solutions for the provision of affordable housing. This does not mean the municipality must take on the burden of ‘paying the entire cost’ of meeting the affordable housing needs of the community –senior levels of government, the private sector and others have a role to play too.
- **Planners Should be Front and Centre in the Process:** By the nature of their role, planners possess the community-based perspective critical to the successful development of a strategy reflecting the perspectives and inputs of all members and the local community.
- **A Strategic Planning Framework Works Well:** A strategic plan can change how we think, act and communicate. It is a highly suitable vehicle for addressing community affordable housing needs.
- **Use a Range of Tools to Address Local Affordable Housing Issues:** *the range of tools that municipalities and planners can use to address local affordable housing needs fall into nine (9) fundamental categories (see page y in appendix for the list of these tools).*

## **“Crafting a Community Affordable Housing Strategy”**

- ***Achieving Success*** – a successful community housing strategy requires more than just words on a page. It must be pro-active (e.g. commits resources, initiates programs, creates partnerships). It must bring together the entire community to work towards a common goal. **This includes bringing Service Managers and local Municipalities together. Given the important roles played by both the Service Managers (CMSMs and DSSABs) and local municipalities, they must be brought together for the plan to succeed. This is particularly important in Northern Ontario where DSSABs are the service managers across many municipalities.**
- ***Working Within the Strategic Planning Process*** – the strategic planning process for developing a Community Affordable Housing Strategy involves a host of important steps and activities. Some municipalities may have already taken some of these steps and are further ahead (and may be in a position to move more quickly than others).
- ***Deciding on Where to Concentrate Your Efforts*** – communities have scarce resources to meet the range of local affordable housing needs. Accordingly, the effective allocation of these resources is a key challenge facing the community overall and the municipality in particular. Not all practices will have a similar impact on every community (for example, density bonusing). See page z in appendix for cost /benefit of selected practices for rural and urban municipalities.

### **27.5) Examples of Community Housing Strategies**

Many communities are currently implementing *Community Housing Strategies* to address their affordable housing issues. In many cases, these housing strategies followed an initial *housing needs analysis* or some type of *housing review /assessment*. The following list provides examples of municipalities and their housing strategies – these examples offer valuable insight into the types of housing strategies underway in other communities (click on the underlined title for a link to the document or webpage):

Brant /Brantford: [\*Affordable Housing Strategy, 2003\*](#)

Bruce County: [\*Affordable Housing Strategies, Final Report, 2006\*](#)

Halton: [\*A Comprehensive Housing Strategy for Halton Region, 2006-2015\*](#)

Hamilton: [\*Keys to the Home, A Housing Strategy for Hamilton, 2004\*](#)

Huron County: [\*A Housing Strategy for the County of Huron, 2006\*](#)

Kingston: [\*The Kingston Model for Affordable Housing Development, 2005\*](#)

Lambton: [\*Recommended Affordable Housing Strategy for Lambton County, 2005\*](#)

London: [\*An Affordable Housing Strategy for the City of London, 2005\*](#)

Niagara: [\*Housing for Everyone - Niagara 2031, Niagara's Growth Management Strategy\*](#)

Ottawa: [\*City Housing Strategy, 2007-2012\*](#)

Sudbury: [\*Housing First Strategy, 2006\*](#)

Toronto: [\*Action Plan for Affordable Housing Development, 2006\*](#)

Waterloo: [\*Waterloo Region Affordable Housing Strategy, 2001, 2002, 2005-2008\*](#)

Wellington County: [\*Wellington & Guelph Housing Strategy, 2005\*](#)

## SECTION XII: MOVING FORWARD

There are two key steps in moving forward with this report: *the holding of a community housing forum* and the implementation of the report's first recommendation, *the development of a Housing Task Force*. These two steps may occur simultaneously, or one may precede the other:



### ❖ **Housing Forum**

Through the draft and preliminary reports that were released during this study, as well as other reports and community information concerning housing, the DNSSAB Board has decided to host an upcoming housing forum, [\*\*Housing in Nipissing Communities: Building the Foundations\*\*](#) (click on the link to visit the forum website). This forum will be held at Nipissing University on Tuesday, June 17 2008 with the view to *engage Nipissing's key stakeholders in the development of a plan that will mobilize our communities*.

The forum is for ***everyone who is impacted directly or indirectly by the current housing situation in Nipissing District*** – this includes: *Community Leaders; Stakeholders; Municipal Planners; Builders /Developers; Employers; Health Providers; and organizations serving families, children, students, disabled, homeless and seniors*.

The intended outcomes of the forum include:

- ✓ *Creating a common understanding of housing needs and gaps in Nipissing District.*
- ✓ *Presenting a collection of best practices (effective responses) that address the housing challenges.*
- ✓ *Developing a compendium of strategies for Nipissing District's communities.*
- ✓ *Identifying the partnerships & networks that will contribute to the implementation of solutions.*
- ✓ *Identifying a process to produce a collaborative plan to address Nipissing District housing needs.*

### ❖ **Nipissing Housing Task Force**

After a study and report such as this one, a progressive step is often the formation of a committee or group of people, who can focus on putting the report into action – this includes giving the report further consideration and evaluating and implementing its recommendations. The formation of a Nipissing Housing Task Force or similar entity is seen as a very important step for moving forward. This report has produced a vast amount of housing data and information that needs to be processed further with input from a wide variety of the District's housing stakeholders.

## CONCLUSION

This study has produced a vast amount of housing data and information on Nipissing District's housing system. Both qualitative and quantitative data confirm what many community members have described anecdotally for quite some time: *that there is a high need for more acceptable housing within Nipissing District*. Using the housing continuum as a reference point, "gaps" have been identified as *shortages in shelter capacity, transitional housing, social housing, private sector rental housing, entry-level homeownership and seniors housing*.

This report has created a new body of knowledge around housing in Nipissing District that had not existed before. It is hoped that this knowledge can be used to inform the various community sectors within Nipissing District, so that collectively, the affordable housing issues can be addressed.

## **LIST OF ACRONYMS**

**CA:** Census Agglomeration

**CMA:** Census Metropolitan Area

**CMHC:** Canada Mortgage and Housing Corporation

**LHIN:** Local Health Integration Network

**LICO:** Low-income Cutoff

**MCSS:** Ministry of Community and Social Services

**MMAH:** Ministry of Municipal Affairs and Housing

**MOHLTC:** Ministry of Health and Long Term Care

**PHARA:** Physically Handicapped Adults Rehabilitation Association

**RGI:** Rent-geared-to-income

**RTA:** Residential Tenancies Act (replaces the TPA – Tenants Protection Act)

**SHRA:** Social Housing Reform Act

**TWOMO:** Territory Without Municipal Organization

## GLOSSARY OF TERMS

<b>Acceptable Housing:</b>	As defined by the National Housing Agency ( <i>Canada Mortgage and Housing Corporation - CMHC</i> ) this refers to housing that is in <i>adequate</i> condition, of <i>suitable size</i> , and <i>affordable</i> . <i>Adequate</i> housing is that which does not require any major repairs; <i>suitable</i> housing has enough bedrooms for the size and make-up of resident households according to <i>National Occupancy Standard</i> requirements and <i>affordable</i> housing costs less than 30% of before-tax household income – see below). These are also referred to as <i>housing standards</i> in this report.
<b>Affordable Housing:</b>	As defined by CMHC, this refers to <b>households spending less than 30% of their before-tax income on shelter</b> . For <u>Renters</u> , shelter costs include <i>rent</i> and payments for <i>electricity, fuel, water</i> and <i>other municipal services</i> . For <u>Owners</u> , shelter costs include <i>mortgage payments</i> (principal & interest), <i>property tax</i> and any <i>condominium fees</i> , as well as payments for <i>electricity, fuel, water</i> and <i>other municipal services</i> .
<b>Apartments or Flats</b>	Based on <i>Statistics Canada</i> definitions: This includes apartments in buildings with less than 5 storeys (i.e., dwelling units attached to other dwelling units, or other non-residential space in a building that has fewer than five storeys) and also apartments in buildings with more than 5 storeys (i.e, high-rise buildings). “Apartments or flats” also include those in a detached duplex (i.e, where one unit is located above the other, but is not attached to any other dwelling or structure) as well as those in a duplex (i.e, where one unit is located above the other, and which, may or may not, be attached to other dwellings or buildings).
<b>Assisted Housing:</b>	This refers to subsidized housing by the Government. This subsidy is usually provided in the form of <i>social housing, rent-geared-to-income</i> (see below) or <i>rent supplement</i> . In this report, the term is used interchangeably with “social housing” (see below).
<b>At Risk:</b>	This term applies to individuals, families or households who have formal shelter or acceptable housing, but whose circumstances are volatile or precarious, resulting in the risk of losing their housing. In this report, “at risk” is also used to refer to people who, by CMHC’s definition, have “severe affordability problems” i.e., they are paying more than 50% of their income on housing, and do not have sufficient income to afford acceptable housing.
<b>Collective Dwellings</b>	The household numbers in this report do not include collective dwellings, which are those of a commercial, institutional or communal nature (Statistics Canada definition).

Examples are shelters, lodging or rooming houses, hotels, motels, tourist homes, nursing homes, residences for seniors, hospitals, staff residences, communal quarters, work camps, jails, missions, group homes, institutions for the physically handicapped, etc.

**Core Housing Need:**

As defined by *CMHC*, this refers to households which occupy housing that falls below any of the dwelling *adequacy*, *suitability* or *affordability* standards, and which would have to spend 30% or more of their before-tax income to pay for the median rent of alternative local market housing that meets all three standards. Not all households can be assessed for core-housing need and therefore, where core housing need numbers are stated in this report, they are based on a smaller number of households than the actual (enumerated) total.

**Demand:**

Demand is used to signify the desire or need for housing by both Renters and Owners. In the report, it is used interchangeably with “need”. It also reflects a point or movement along the “demand” line, or a shift of the demand line, in figure 2 on page a (appendices).

**Dependency Ratio**

A general measure used for determining how well a population can look after itself. It is the ratio of the dependent population, children (0-14) and seniors (65+), to the supportive population, ages 15-64.

$$\text{Dependency Ratio} = \frac{\text{Children} + \text{Seniors}}{\text{Ages 15-64}} * 100$$

**Duplex**

In this report, duplex refers to a building where one unit is located above the other, and which, may or may not, be attached to other dwellings or buildings (see “ Apartments or Flats” above).

**Filtering:**

Used in the context of housing, “filtering” refers to the process whereby households move into better housing stock. “Downward filtering” results in housing stock that is transferred down through the value strata to the bottom-end of the market. As new and more expensive housing is introduced at the market’s upper-end (higher-income level), older and less expensive housing is released which allows lower-income households to move up to better housing. The opposite effect can also occur however and lower income groups can be forced down into poorer housing. This is known as “upward filtering” and occurs when housing is filtered up and out of the affordable housing stock. Often this is due to profitability (housing is no longer profitable), Government policies (housing does not meet minimum quality standards as set through zoning ordinances and building codes) and neighborhood influence (ex: a house is surrounded by higher-valued housing).

<b>General Housing Market:</b>	For the purpose of this study, “general housing market” or “general housing consumer” refers to individuals, families or households that have total annual incomes of \$30,000 or more (i.e., all those not considered “low income” – see below).
<b>Homeless:</b>	There is no clear, universal definition of “homeless”. In the context of this housing study, “homeless” is used in the general sense and refers to one of the following three, generally accepted states of homelessness: the <i>absolute homeless</i> which refers to those living in the street or in places not meant for human habitation; the <i>hidden homeless</i> who are people ‘couch surfing’ or living in insecure, temporary arrangements such as with family or friends and the <i>at risk homeless</i> who are in danger of losing their housing and have no other foreseeable housing options.
<b>Housing:</b>	Refers to all possible types of housing for the population. Referring to the housing continuum on page 15, this includes housing that ranges from shelters to homeownership and everything in between.
<b>Housing Allowance</b>	In many reports, ‘housing allowances’ are used interchangeably with ‘rent supplements’ (see page E). One general difference (but not a rule) is that <i>housing allowances</i> are rent subsidies paid directly to the tenant whereas <i>rent supplements</i> are rent subsidies paid directly to the landlord. Also, housing allowances tend to be more ‘shallow’ than rent supplements (i.e, they provide less of a subsidy). In Nipissing District, the difference between the two is by program area: under the <i>Affordable Housing Program (AHP)</i> , <b>housing allowances</b> are provided whereas under <i>Strong Communities</i> , <b>rent supplements</b> are provided. In both instances, the subsidy is paid directly to the landlord.
<b>Housing Mix:</b>	Refers to the various types and characteristics of housing for Renters and Owners, in a given community. In this report, the term is often used in the context of the influence the housing mix has, on the community’s socioeconomic structure. Or, in the reverse relationship, the influence the socioeconomic structure has on housing.
<b>Housing Standards</b>	This refers to the three (3) housing standards as defined by Canada’s national housing agency, CMHC: <i>affordability</i> , <i>suitability</i> and <i>adequacy</i> (see “acceptable housing” above). Some households are living below more than one standard.
<b>Long – run:</b>	This is an economic term which refers to a period of time which is long enough to change everything that could be changed.  Often it is used in conjunction with the factors of production (labour, capital, land). This contrasts with the <i>short-run</i> which is a period of time where some things cannot be changed.

<b>Long - Term Care (LTC)</b>	This term follows the general description of LTC provided by the <i>Northeast LHIN</i> in their <i>Integration Priorities Report</i> : “long-term care is a term generally used to describe the sustained and prolonged health, social and personal care given to individuals. It implies a coordinated team approach, which utilizes the skills of physicians, nurses, social workers, behavioural scientists, therapists, nutritionists, other professionals and unregulated service providers /volunteers in an effort to increase or maintain the health and well-being of individuals.
<b>Long – Term Care Home / Housing</b>	This term follows the definition provided by the <i>Ministry of Health and Long-Term Care</i> : “a long-term care (LTC) home provides care and services for people who no longer are able to live independently or who require onsite nursing care, 24-hour supervision or personal support.”
<b>Low Income:</b>	For the purpose of this study, “low income” refers to individuals, families or households with total annual incomes of \$29,999 or less.
<b>NGO:</b>	<i>Non Government Organization.</i>
<b>‘Other’ Housing</b>	As this applies to <i>households by structural type</i> , this includes <i>other single attached houses</i> (single dwellings that are attached to other buildings and which, do not fall into any of the other categories, such as a single dwelling attached to a non-residential structure such as a store or a church), and <i>movable dwellings</i> .
<b>RGI:</b>	“Rent-geared-to-income” refers to subsidized housing for low income households, whereby rent is charged at 30% of the household’s income. The RGI calculation includes an adjustment for utilities.
<b>Rent Supplement:</b>	This provides rent subsidies for low income households in private sector rental housing. In Nipissing District, DNSSAB enters into agreements with Landlords and pays them the difference between the <i>market rent</i> for their units and the <i>RGI</i> payable by the household. Rent supplements are thus attached to the unit (rather than the household). In many reports, ‘rent supplements’ are used interchangeably with ‘housing allowances’ (see page D). One general difference (but not a rule) is that <i>rent supplements</i> are rent subsidies paid directly to the landlord whereas <i>housing allowances</i> are rent subsidies paid directly to the tenant. Also, rent subsidies tend to be ‘deeper’ than housing allowances (i.e, they provide more of a subsidy). In Nipissing District, the difference between the two is by program area: under the <i>Affordable Housing Program (AHP)</i> , <b>housing allowances</b> are provided whereas under <i>Strong Communities</i> , <b>rent supplements</b> are provided. In both instances, the subsidy is paid directly to the landlord.

<b>Row House</b>	<i>Statistics Canada</i> definition: One of three or more dwellings joined side by side (or occasionally side to back), such as a town house or garden home, but not having any other dwellings either above or below.
<b>Secondary Rental:</b>	The secondary rental market or “non conventional” rental market consists of basement or storefront apartments, rented houses, duplexes, condominiums, etc. that are rented on a temporary basis. <i>Garden suites, Granny flats</i> and <i>accessory apartments</i> are variations of this secondary rental supply.
<b>Semi-detached House</b>	<i>Statistics Canada</i> definition: one of two dwellings attached side by side (or back to front) to each other, but not to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.
<b>Shelters:</b>	Shelters or “emergency housing” refers to temporary accommodations for homeless people. The intent of a shelter is to provide safe, healthy, overnight shelter for people who have no place else to go – they are not intended to be a regular residence and many use 6-weeks as the maximum length of stay. Shelters are the first type of housing along the housing continuum (see page 15).
<b>Shelter Allowance:</b>	This is the amount a social assistance recipient living in Ontario, receives for housing and it is based upon the number of people living in the family (or “benefit unit”). Currently an <i>Ontario Works</i> recipient receives \$342 /month for housing and an <i>Ontario Disability Support Program</i> recipient receives \$436 /month (a table of the shelter allowances can be found in the appendix). In this report, the term is used interchangeably with “shelter component”.
<b>Short – run:</b>	This is an economic term which refers to a period of time in which some things cannot be changed, but could be changed given more time. Often it is used in conjunction with the factors of production (labour, capital, land). This contrasts with the <i>long-run</i> which is a period of time where everything can be changed.
<b>Single-detached House</b>	<i>Statistics Canada</i> definition: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. This is considered <i>low density</i> housing.
<b>Social Housing:</b>	This is subsidized housing that is provided in the form of <i>rent-gearred-to-income</i> or <i>rent supplements</i> for individuals, families or households with low income. In Nipissing District, this housing is administered by DNSSAB and is funded through the federal, provincial and municipal Governments. In this report, the term is used interchangeably with “assisted housing” (see above).

<b>Socioeconomic:</b>	This refers to the combination of social and economic factors.
<b>Strong Communities</b>	<i>Strong Communities</i> is one of the programs within Ontario's <i>affordable housing strategy</i> . This program offers up to \$50 million /year to Municipal Service Managers, for them to.....The Service Manager can help tenants directly, or work through community organizations and landlords, in either the non-profit or private sectors.
<b>STIR:</b>	<i>Shelter-to-income-ratio</i> refers to the proportion of income spent on shelter. Shelter costs are those defined in the "affordable housing" definition above. At the municipal level, STIR is a reflection of income and the cost of housing in that municipality.
<b>Supply:</b>	This refers to the past, present or future quantity of all types of housing. It also reflects a point or movement along the "supply" line, or a shift of the supply line, in figure 2 on page a (appendices).
<b>Supported Housing:</b>	Supported housing is often required by Senior Citizens and people with mental illness and /or physical disabilities. This type of housing provides the support services necessary for people to live independently within the community. It differs from <i>supportive housing</i> (below) in that the services are not integrated with the housing itself, i.e., people live in regular housing within the community and their support services are delivered to them, independently of one another.
<b>Supportive Housing:</b>	Supportive housing is often required by Senior Citizens and people with mental illness and /or physical disabilities. This type of housing provides the support services necessary for people who cannot live independently in the community. It differs from <i>supported housing</i> (above) in that the housing and services are integrated (such as in Group Homes). This term is used interchangeably with "special needs housing". Whereas shelters and transitional housing are time-limited, supportive housing is permanent.
<b>Transitional Housing:</b>	This type of housing provides a safe, secure living environment where people can receive assistance, counseling and/or treatment for substance abuse or mental illness. In preparation for independent living, transitional housing occupants also practice 'life skills'. This housing is intended as a regular residence for a set period of time. On the housing continuum (see page 15), it is located after emergency shelters as the preferred progression would be from a shelter into transitional housing. In terms of length of stay, Transitional housing is of longer duration than shelters, but shorter duration than supportive housing (which is permanent).

- Unacceptable Housing:** This is the opposite to 'acceptable housing' above (page B). It refers to housing that is not in *adequate* condition, is not of *suitable size*, or is not *affordable* (can be any one of these, or any combination).
- Unaffordable:** This is the opposite state of "affordable" (see above), i.e., **households are spending more than 30% of their before-tax income on shelter.**
- Working Poor:** Individuals, families or households with gross incomes of \$20,000 /year or less.

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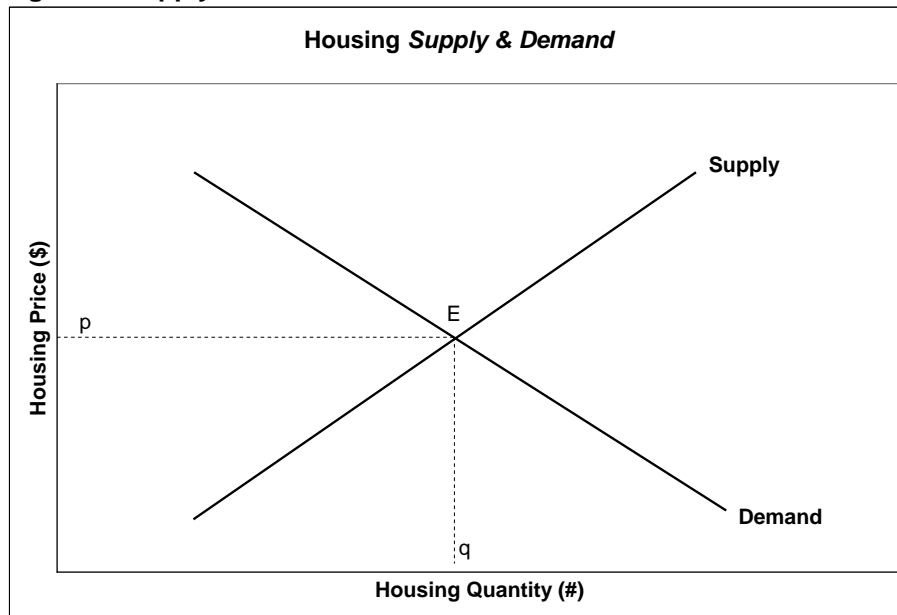
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## APPENDIX

### 1) Supply and Demand

Put in its simplest form, *demand* refers to the quantities of a good that will be purchased at various prices (this would be *housing* when considered within the context of this study). Generally the quantity of a good demanded is inversely related to the good's price (if price goes up, quantity demanded goes down). *Supply* refers to the various quantities of goods offered for sale at various prices. Generally the quantity of a good supplied is directly related to the good's price (if price goes up, the quantity supplied also goes up).<sup>i</sup> In a free market, the two interact to create what is known as *the laws of supply and demand*. This relationship is shown graphically on the chart above (it should be noted that for the purpose of this study, the concept of supply and demand will be kept to its most basic interpretation and illustration):<sup>ii</sup>

Figure 2: Supply & Demand



p= price, q=quantity, E=equilibrium

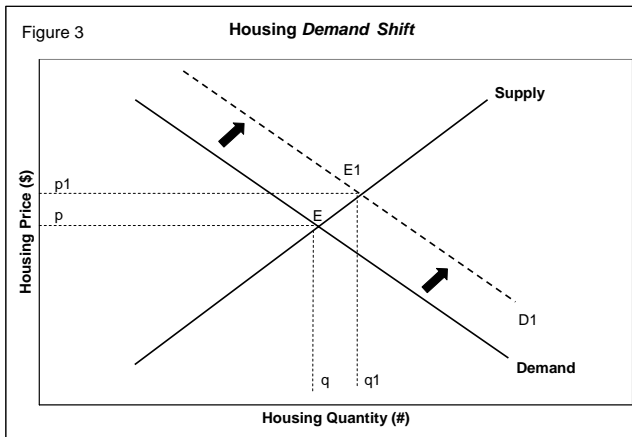
At the *equilibrium* point (E), the quantity supplied equals the quantity demanded and price has a tendency to remain unchanged. Generally, prices higher than p will result in a market surplus (supply exceeds demand) and price will tend to fall. Prices lower than p will result in a market shortage (demand exceeds supply) and price will tend to rise. When the quantity supplied does not equal the quantity demanded, the price will change as it moves towards its equilibrium value.

- i. *Supply & Demand* is based upon the notion of *ceteris paribus* or "other things being equal". This is the assumption that all variables other than the ones being specified (often price), do not change.
- ii. The theory of supply and demand can become much more involved and in-depth with subsequent detailed and complex analysis, as there is a set of mathematical equations which underpin the basic concepts of supply & demand. The model can be expanded to include the elasticities of supply & demand, equilibrium analysis and consumer behavior. Also, the individual demand & supply curves are not necessarily straight and there can be multiple supply & demand curves representing the market as well as short-run and long-run considerations.

The greater the difference between the quantity supplied and the quantity demanded, the greater the pressure on price to rise (excess demand) or fall (excess supply).

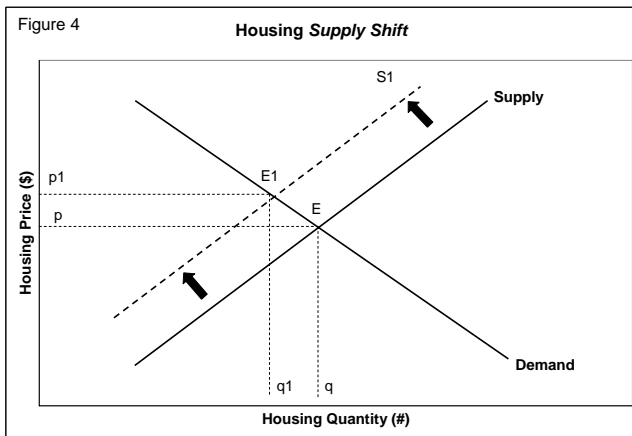
Shift Factors

*Shift factors* are an important concept and illustrate the numerous forces at work that can affect the housing market. For example, an increase in job growth, incomes or mortgage rates could produce increased demand for either rental or ownership housing,



thereby shifting the demand curve to the right (D1). When this occurs, the curve intersects with the supply curve to produce a new equilibrium price of E1. Essentially this results in housing prices rising to p1 and supply increasing to q1. The opposite would hold true if there were rising unemployment, lower incomes and volatile interest rates: the curve would shift to the left and housing prices and supply would decrease.

Shift factors can also occur on the supply side. For example, rapid population growth, Government policy (such as rent control or tax reforms) or rising construction costs could result in reduced housing supply, thereby shifting the supply curve to the left (S1).



When this occurs, the curve intersects with the demand curve to produce a new equilibrium price of E1. Essentially this results in housing prices rising to p1 and supply decreasing to q1. The opposite would hold true if there was a sudden population decline (such as that brought on by an industry closure), favorable Government policy (such as reduced rent control or enhanced tax incentives on rental properties) or new construction technology: the curve would shift to the right and housing prices would

fall while supply increases. Recognizing these supply and demand factors and the impact they have on the District's housing market is important for understanding the affordable housing issues. This model will help to organize the diverse and complex housing information collected through this study and will also assist Nipissing's key housing Stakeholders in formulating effective solutions.

## 2) Census Population and Population Estimate

The census population figures are produced every 5 years and are based on the census enumeration of the entire population at a particular point in time and within current boundaries. Invariably however, some people are missed in the count for various reasons (undercoverage) or alternatively, some people are counted more than once or are counted when they should not have been (overcoverage). In order to determine the census *net under coverage* (the difference between undercoverage and overcoverage), Statistics Canada conducts postcensal coverage studies which are used to adjust the previous census count for undercoverage. Based upon this adjusted census population, *postcensal estimates* are then produced which not only compensate for the census undercoverage but also take into account the *components of demographic change* since that last census, namely: births, deaths and migration.<sup>iii</sup> Thus the population estimates reflect not only census count adjustments but also updated population counts for *non-census* years.

The *preliminary* population estimates (which include the adjusted census population) are usually available two years after the previous census (i.e., March 2008 for the 2006 census) and they are then revised annually (as at July 1), until the next census. Each estimate uses the previous census year as the base period and due to data availability factors, the estimates are released in three successive series of *preliminary*, *updated* and *final* population estimates. Based on the previous censuses of 1996 and 2001, the average net undercoverage of the population at the national level is 2.5% – 3.0% while the province is slightly higher at 2.5% - 4.0%. In terms of the accuracy of the postcensal estimates (the *error of closure*), they have typically been within 0.5% of the census population (after it has been adjusted for undercoverage) at the national level and within 1% at the provincial level.<sup>iv</sup> It is important to note that Statistics Canada also performs *intercensal* population adjustments, whereby the postcensal estimates between the last two censuses are adjusted, based on the recent adjusted census population.

Generally, population estimates provide a more accurate measure of population counts and are the official figures used for counts of the Canadian population (Statistics Canada, 2006). In addition to updating the census counts, they measure the changes between census populations and provide explanations for those changes. The census populations act as check points to verify the estimates and provide a reference for population adjustments in the following, non-census years as well as between censuses.

From the above, it is evident that when performing population analysis and making comparisons over time, it is important to know which population figure is being used and the context of the analysis. Depending upon the size of the population being analyzed, comparing population estimates to census populations or vice versa may yield inaccurate results.

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iii. This is done using the *component* method (Statistics Canada). For example, to estimate the population as of July 1 of a non-census year, demographic events experienced by each cohort since the previous census have to be taken into account. To the base population count, births, immigrants, net non-permanent residents and returning emigrants are added, and deaths, emigrants and net temporary emigrants are subtracted. It is also necessary to add the net interprovincial migration. This produces a postcensal estimate of total population as at July 1 of the non-census year considered. **Note:** the components of population change are estimates based upon the data gathered from various sources.

iv. Statistics Canada, *Annual Demographic Statistics, 2005*. Catalogue no. 91-213-XIB. Error of closure also refers to the errors in the *components of population change* over the intercensal period.

Additionally, population estimates and census populations will not necessarily align at given points in time, which can be expected given the above population–calculation methodology. For example, Nipissing’s population estimate for 2006 is 85,788 while the census population is 84,688. Also, in comparing Nipissing’s recent 2006 *census population* of 84,688 to the 2001 census population of 82,910, it appears that the population has increased by 2%. However, when comparing the 2006 *population estimate* of 85,788 to the 2001 population estimate of 86,283 there has been a population decline of -0.5%.<sup>v</sup> Given that the 2006 population estimate will likely be revised upwards between 2.5% to 4% to reflect the 2006 census undercoverage, the adjusted population estimates should come in line with the current census population (i.e., population growth of 2%).

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v. Source: CANSIM Table 051-0036: *Estimates of population, by sex and age group, census divisions and census metropolitan areas, 2001 Census boundaries, annual* (111210 series).

### 3) Household Trends: Nipissing Municipalities & Areas, 1986-2006

#### Notes:

- 1) Unless otherwise stated, the following data in this section is from *Statistics Canada, censuses 1986 – 2006; Selected Characteristics for Census Divisions and Census Subdivisions and Electronic Area Profiles, 2006* (File 94-576-XCB2006001).
- 2) Due to the confidentiality procedure of *random rounding* employed by Statistics Canada, not all numbers will add up to the total and percentages may not add up to 100. Also, minor differences can be encountered in corresponding totals (for example, in the total number of households).
- 3) Geographical boundary changes resulting from municipal formation / reorganization occurred for some of Nipissing's municipalities between 1986 – 2006, as described in the population section of this report. These geographical changes affect household numbers and trends and are not reflected in the data that follows. The primary changes were *the joining of Papineau and Cameron in 1992, the expanding of Temagami's boundaries in 1998, the formation of South Algonquin in 1998 and the formation of West Nipissing in 1999*. For the later three municipalities (Temagami, South Algonquin and West Nipissing), these geographical changes involved annexed areas of *Nipissing Unorganized North & South* – thus comparing trends prior to 1996 with those after 2001 is not a direct comparison.
- 4) "Papineau-Cameron" includes the separate townships of Papineau and Cameron prior to 1996. The household data for these townships has been added together.
- 5) "West Nipissing" includes the former municipalities of Cache Bay, Caldwell, Field, Springer and Sturgeon Falls prior to 2001. The household data for these individual municipalities has been combined.
- 6) South Algonquin was formed through the amalgamation of Airy and annexed areas of Nipissing Unorganized South. This is reflected by the large change between 1996 -2001 for Airy/South Algonquin which is proportional to the large, opposite change, for Nipissing Unorganized South.
- 7) The following tables and charts are presented in the same groups as for the population analysis (see page 38).

#### 3.1) Total # Households & Average Size

Municipality /Area	1986		1991		1996		2001		2006	
	house holds	Ave. size	house holds	Ave. size	house holds	Ave. size	house holds	Ave. size	house holds	Ave. size
<b>North Bay</b>	17975	2.7	20610	2.6	21315	2.5	21390	2.4	22595	2.3
Change, %			14.7%	-3.7%	3.4%	-3.8%	0.4%	-4.0%	5.6%	-4.2%
Household share, %	65.6%		66.6%		65.0%		64.4%		64.4%	
<b>East Ferris</b>	1030	3.2	1260	3.1	1370	2.9	1470	2.8	1555	2.7
Change, %			22.3%	-3.1%	8.7%	-6.5%	7.3%	-3.4%	5.8%	-3.6%
Household share, %	3.8%		4.1%		4.2%		4.4%		4.4%	
<b>Bonfield</b>	555	3.2	630	3.1	615	2.9	765	2.7	770	2.6
Change, %			13.5%	-3.1%	-2.4%	-6.5%	24.4%	-6.9%	0.7%	-3.7%
Household share, %	2.0%		2.0%		1.9%		2.3%		2.2%	
<b>Nipissing District</b>	27400	2.8	30925	2.7	32800	2.5	33200	2.5	35075	2.4
Change, %			12.9%	-3.6%	6.1%	-7.4%	1.2%	0.0%	5.6%	-4.0%

Municipality /Area	1986		1991		1996		2001		2006	
<i>Urban Area</i>	house holds	Ave. size	house holds	Ave. size	house holds	Ave. size	house holds	Ave. size	house holds	Ave. size
<b>West Nipissing</b>	3800	3.0	3980	2.8	4480	2.6	5355	2.4	5575	2.4
Change, %			4.7%	-6.7%	12.6%	-7.1%	19.5%	-7.7%	4.1%	0.0%
Household share, %	13.9%		12.9%		13.7%		16.1%		15.9%	
<b>Mattawa</b>	910	2.7	940	2.5	975	2.3	940	2.3	865	2.2
Change, %			3.3%	-7.4%	3.7%	-8.0%	-3.6%	0.0%	-8.0%	-4.3%
Household share, %	3.3%		3.0%		3.0%		2.8%		2.5%	
<b>Nipissing District</b>	27400	2.8	30925	2.7	32800	2.5	33200	2.5	35075	2.4
Change, %			12.9%	-3.6%	6.1%	-7.4%	1.2%	0.0%	5.6%	-4.0%

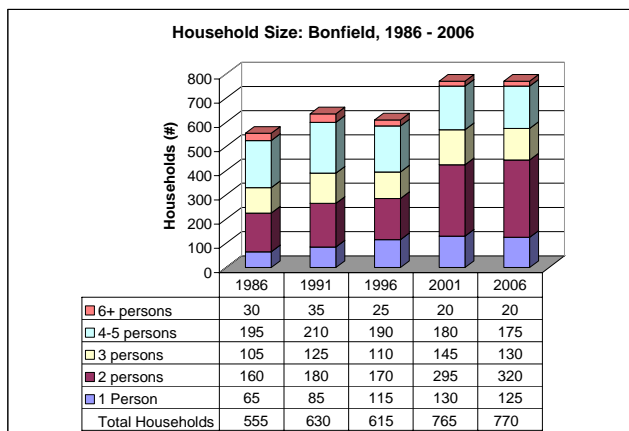
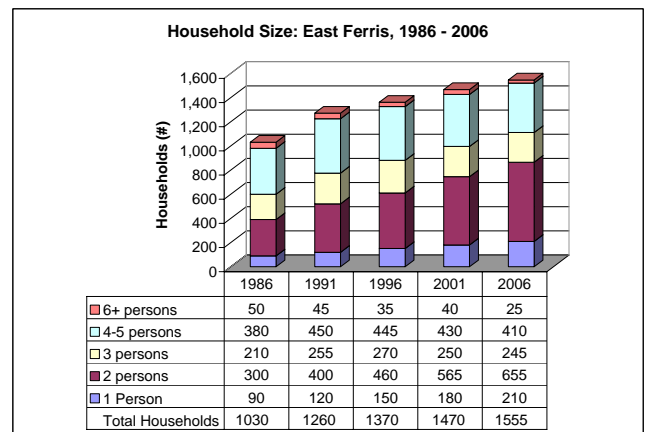
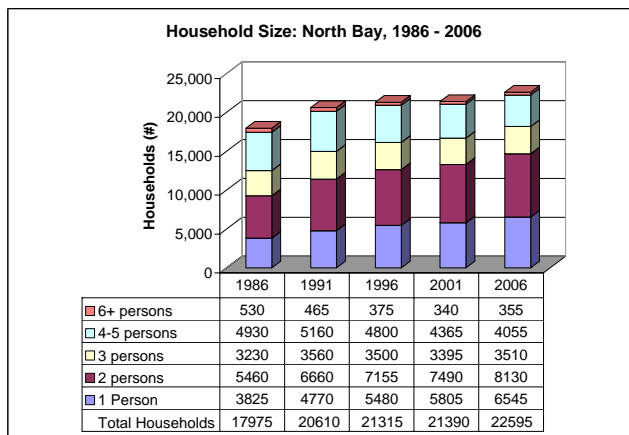
Municipality /Area	1986		1991		1996		2001		2006	
<i>East Nipissing Planning Area</i>	house holds	Ave. size	house holds	Ave. size	house holds	Ave. size	house holds	Ave. size	house holds	Ave. size
<b>Pap.-Cam.</b>	275	3.0	310	2.8	345	2.9	375	2.7	420	2.5
Change, %			12.7%	-6.7%	11.3%	3.6%	8.7%	-6.9%	12.0%	-7.4%
Household share, %	1.0%		1.0%		1.1%		1.1%		1.2%	
<b>Calvin</b>	165	3.2	195	2.9	190	3.0	215	2.8	220	2.8
Change, %			18.2%	-9.4%	-2.6%	3.4%	13.2%	-6.7%	2.3%	0.0%
Household share, %	0.6%		0.6%		0.6%		0.6%		0.6%	
<b>Mattawan</b>	30	2.7	45	3.0	50	2.2	55	2.2	60	2.5
Change, %			50.0%	11.1%	11.1%	-26.7%	10.0%	0.0%	9.1%	13.6%
Household share, %	0.1%		0.1%		0.2%		0.2%		0.2%	
<b>Nipissing District</b>	27400	2.8	30925	2.7	32800	2.5	33200	2.5	35075	2.4
Change, %			12.9%	-3.6%	6.1%	-7.4%	1.2%	0.0%	5.6%	-4.0%

Municipality /Area	1986		1991		1996		2001		2006	
<i>Rural Areas and First Nation</i>		Ave. size		Ave. size		Ave. size		Ave. size		Ave. size
<b>Temagami</b>	370	3.0	360	2.6	350	2.4	390	2.3	405	2.3
Change, %			-2.7%	-13.3%	-2.8%	-7.7%	11.4%	-4.2%	3.8%	0.0%
Household share, %	1.4%		1.2%		1.1%		1.2%		1.2%	
<b>Chisholm</b>	345	3.3	385	3.1	425	2.8	435	2.8	505	2.6
Change, %			11.6%	-6.1%	10.4%	-9.7%	2.4%	0.0%	16.1%	-7.1%
Household share, %	1.3%		1.2%		1.3%		1.3%		1.4%	
<b>Airy/ S. Algon.</b>	315	2.7	325	2.5	325	2.4	560	2.3	570	2.2
Change, %			3.2%	-7.4%	0.0%	-4.0%	72.3%	-4.2%	1.8%	-4.3%
Household share, %	1.1%		1.1%		1.0%		1.7%		1.6%	
<b>Nipissing FN</b>	215	3.0	295	2.9	505	2.7	510	2.7	560	2.5
Change, %			37.2%	-3.3%	71.2%	-6.9%	1.0%	0.0%	9.8%	-7.4%
Household share, %	0.8%		1.0%		1.5%		1.5%		1.6%	
<b>Nipissing District</b>	27400	2.8	30925	2.7	32800	2.5	33200	2.5	35075	2.4
Change, %			12.9%	-3.6%	6.1%	-7.4%	1.2%	0.0%	5.6%	-4.0%

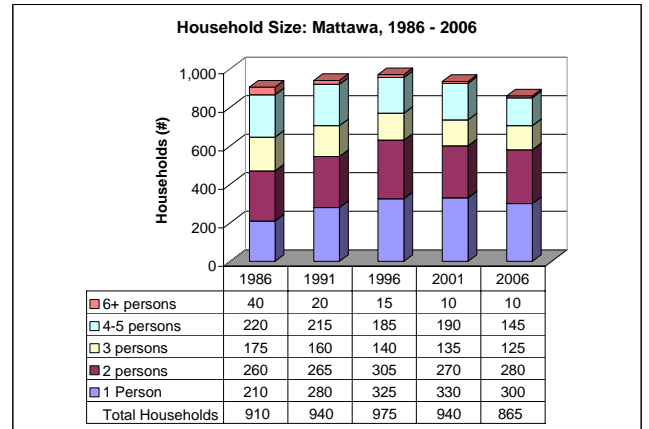
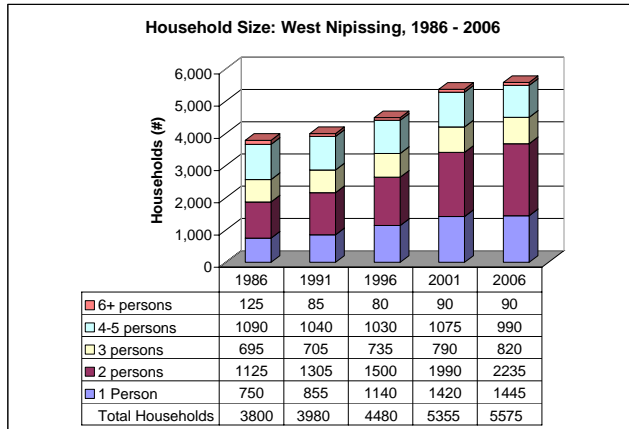
Municipality /Area	1986		1991		1996		2001		2006	
<i>Nipissing Unorganized Areas</i>	house holds	Ave. size	house holds	Ave. size	house holds	Ave. size	house holds	Ave. size	house holds	Ave. size
<b>Nipissing North</b>	1155	3.0	1325	2.9	1530	2.7	720	2.6	730	2.5
Change, %			14.7%	-3.3%	15.5%	-6.9%	-52.9	-3.7%	1.4%	-3.8%
Household share, %	4.2%		4.3%		4.7%		2.2%		2.1%	
<b>Nipissing South</b>	255	2.6	250	2.4	260	2.5	20	2.2	N/A	N/A
Change, %			-2.0%	-7.7%	4.0%	4.2%	-92.3	-12%	N/A	N/A
Household share, %	0.9%		0.8%		0.8%		0.1%		N/A	N/A
<b>Nipissing District</b>	27400	2.8	30925	2.7	32800	2.5	33200	2.5	35075	2.4
Change, %			12.9%	-3.6%	6.1%	-7.4%	1.2%	0.0%	5.6%	-4.0%

### 3.2) Household Size, 1986- 2006

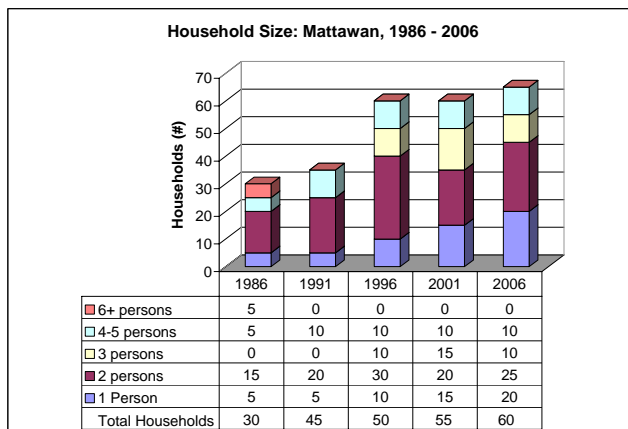
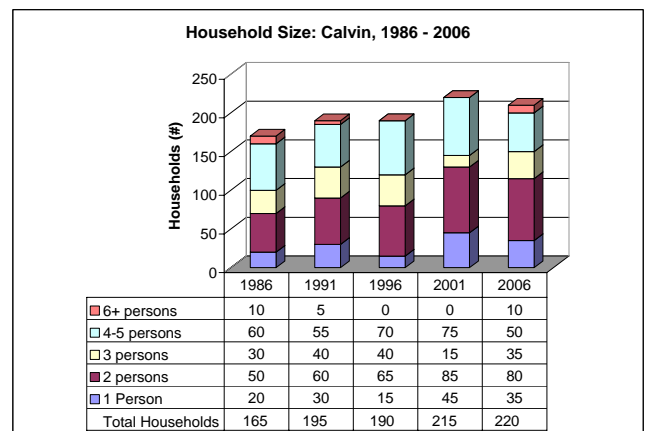
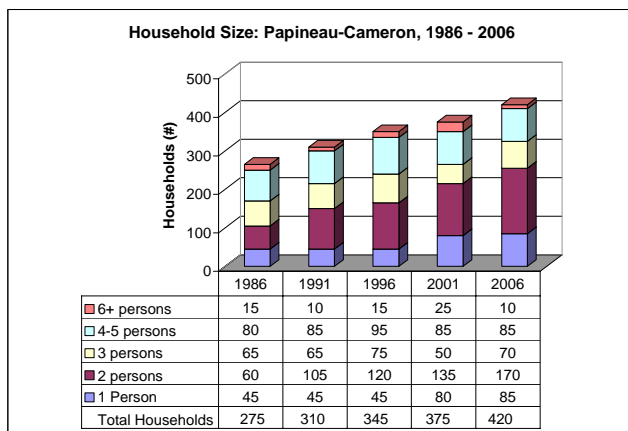
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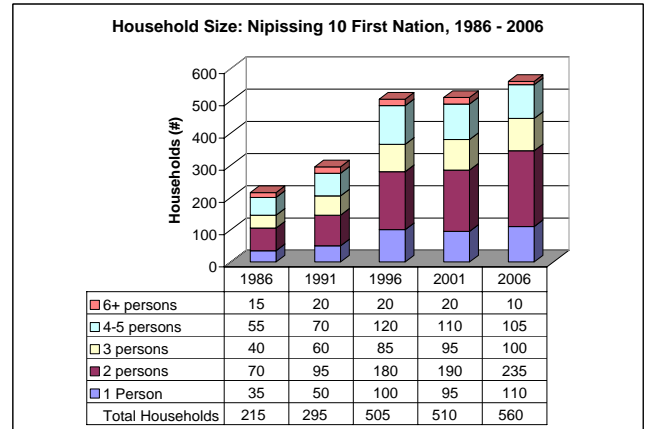
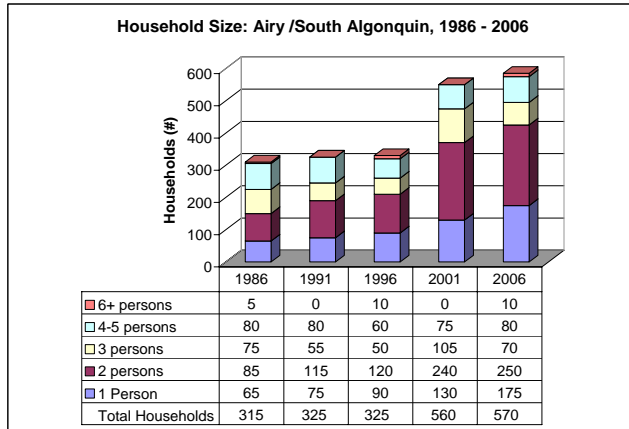
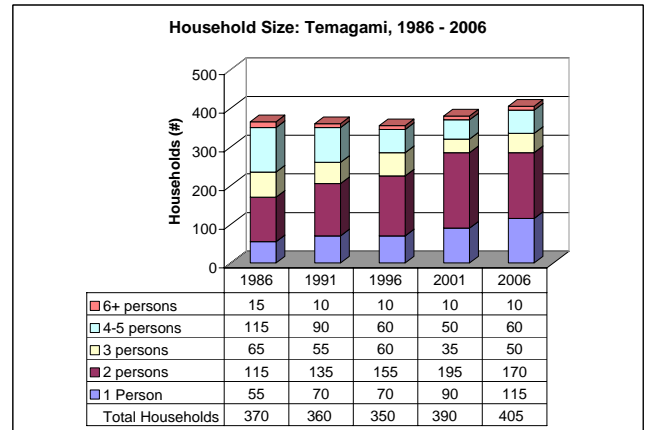
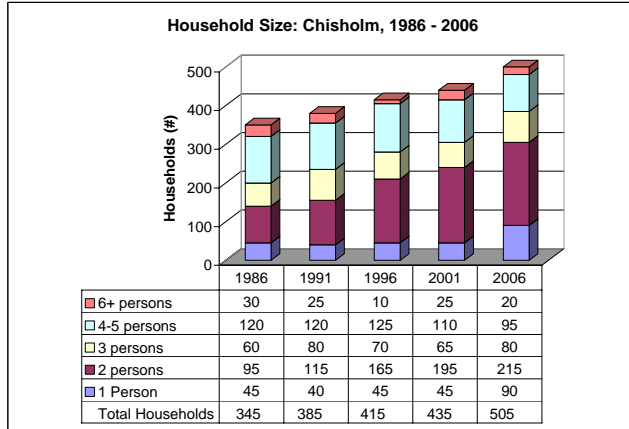
## West Nipissing and Mattawa:



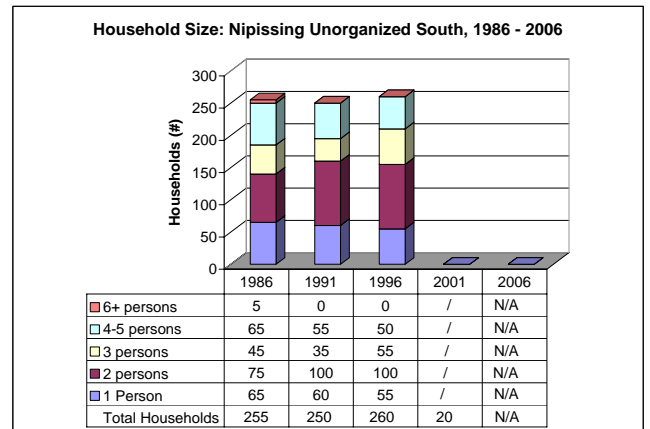
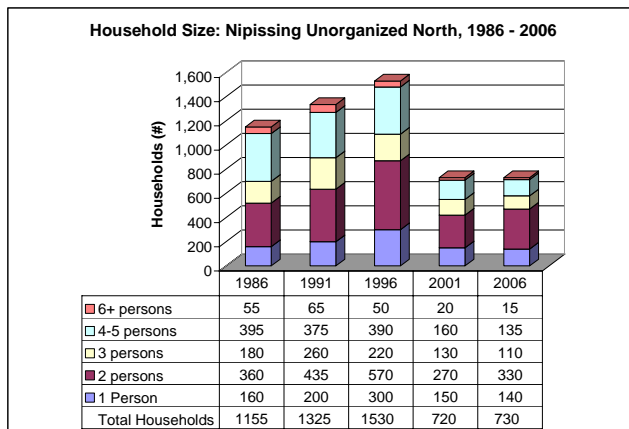
## East Nipissing Planning Area:



## Chisholm, Temagami, South Algonquin, Nipissing First Nation:



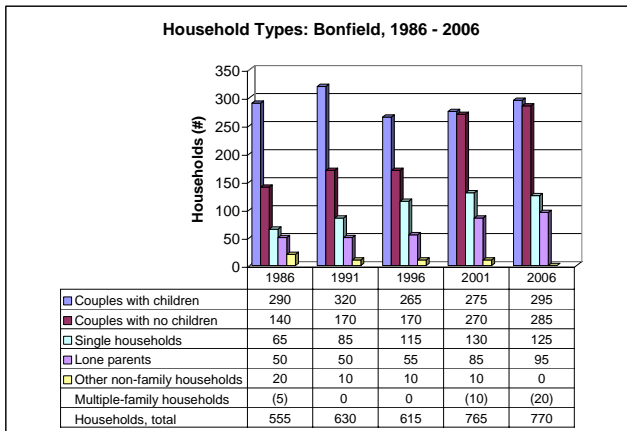
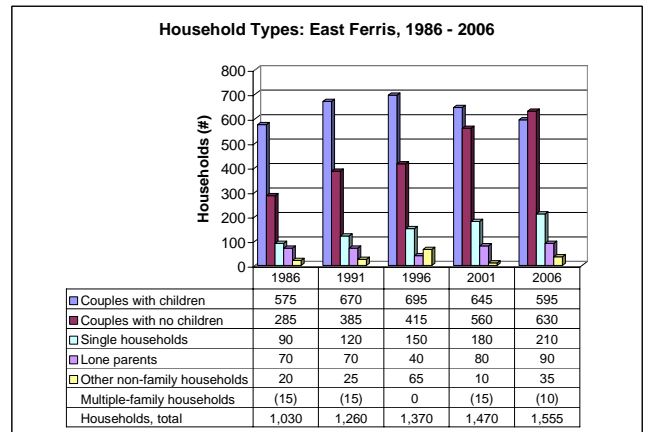
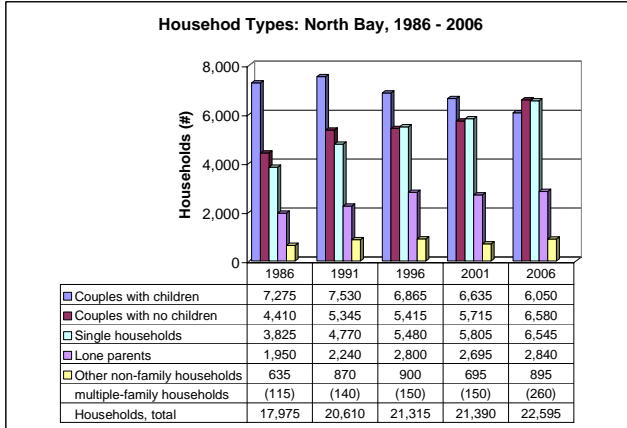
## Nipissing Unorganized Areas, North & South:



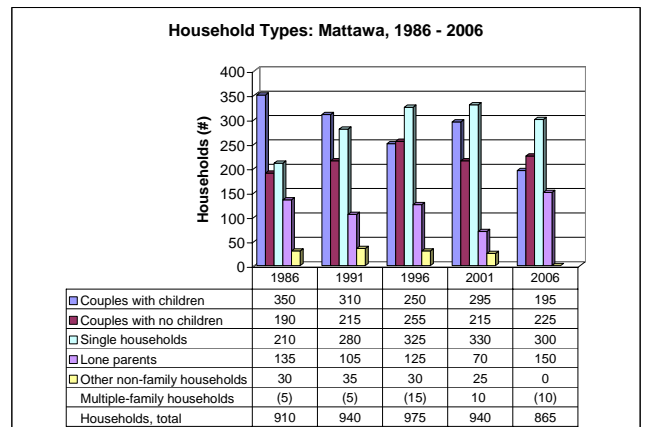
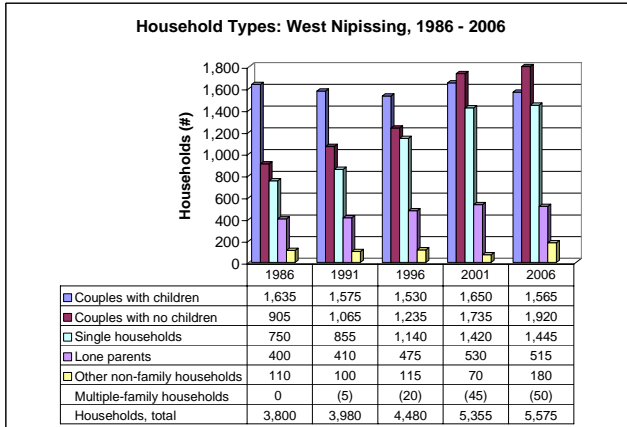
### 3.3) Household Type, 1986- 2006

**Note:** As of 2001, the definition of census families was broadened to include children who were previously married (they were not included before). Also, grandchildren are now counted differently than in previous censuses – this needs to be considered when making historical comparisons of the family types (particularly lone-parent families).

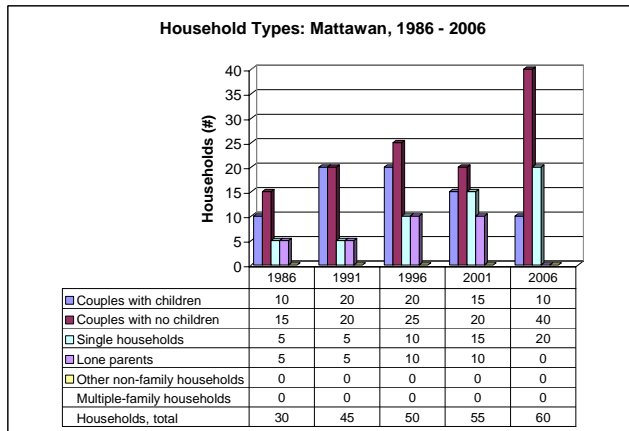
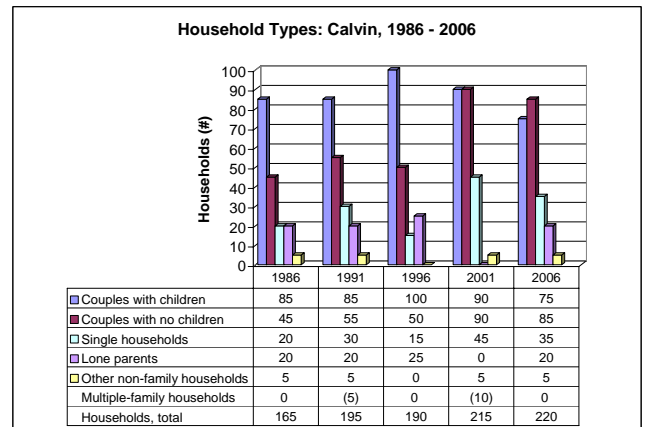
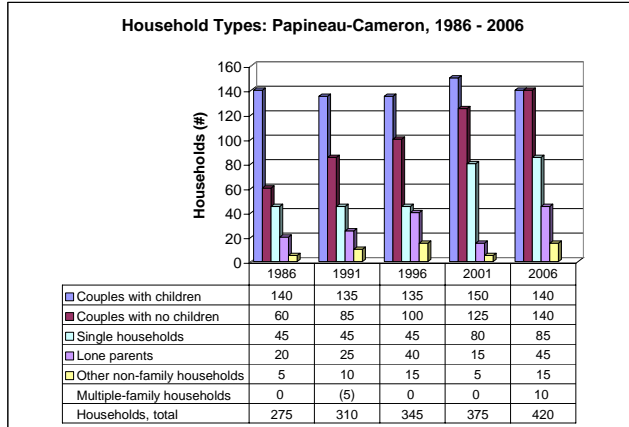
#### North Bay, East Ferris and Bonfield:



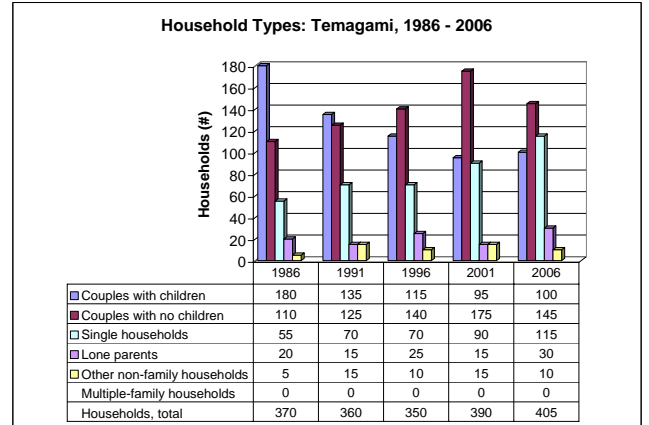
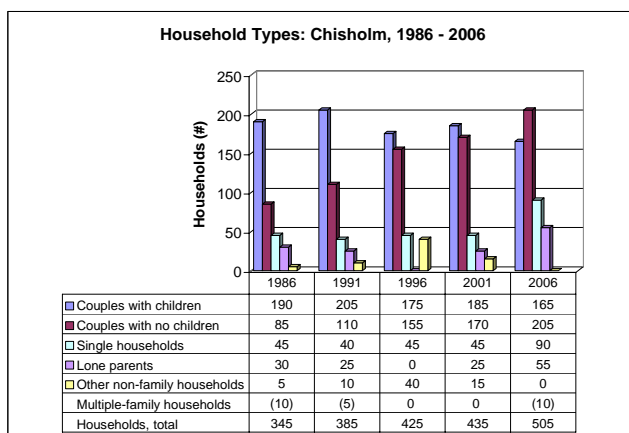
#### West Nipissing and Mattawa:



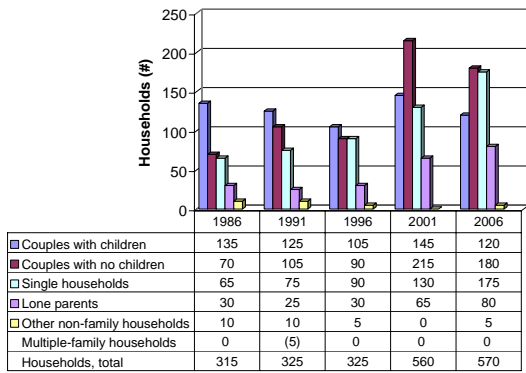
## East Nipissing Planning Area:



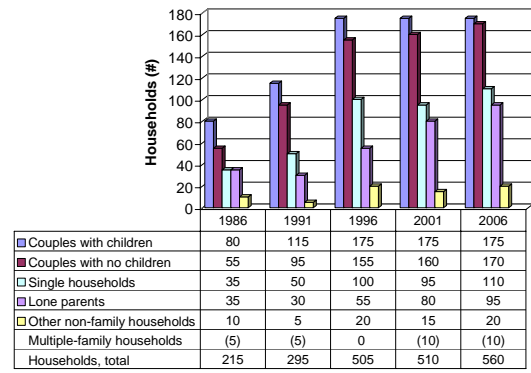
## Chisholm, Temagami, South Algonquin, Nipissing First Nation:



**Household Types: Airy /South Algonquin, 1986 - 2006**

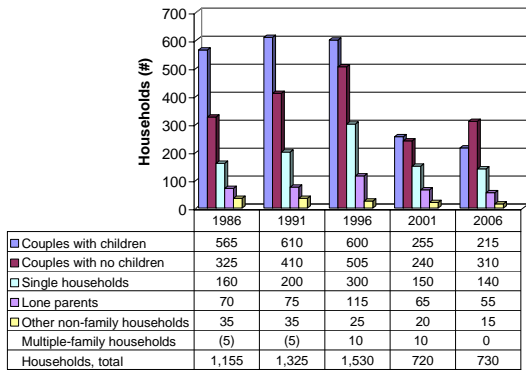


**Household Types: Nipissing 10 First Nation, 1986 - 2006**

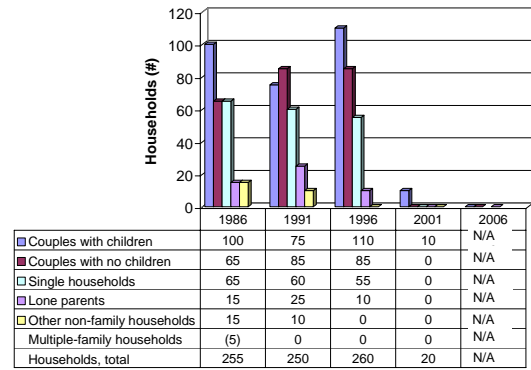


**Nipissing Unorganized Areas, North & South:**

**Household Types: Nipissing Unorganized North, 1986 - 2006**

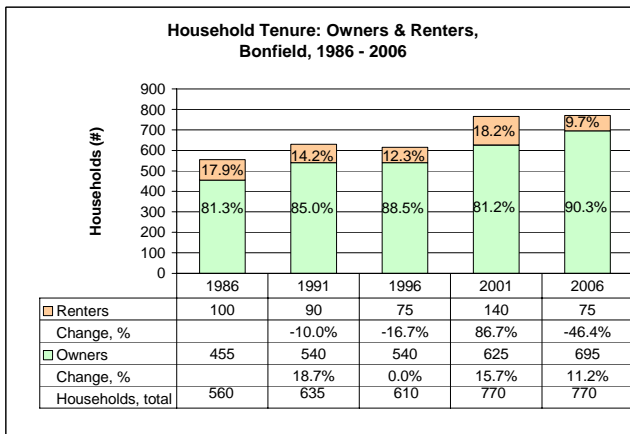
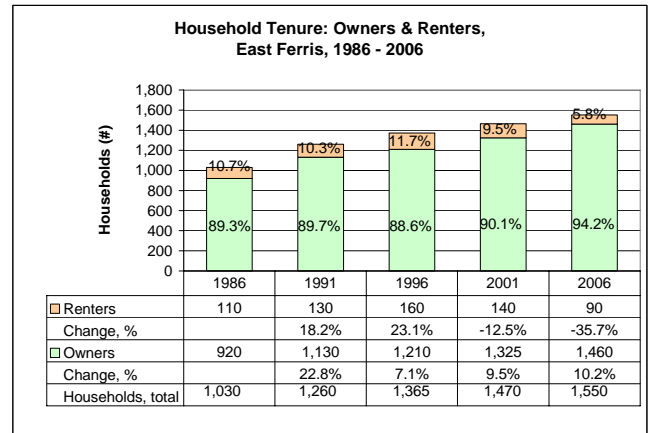
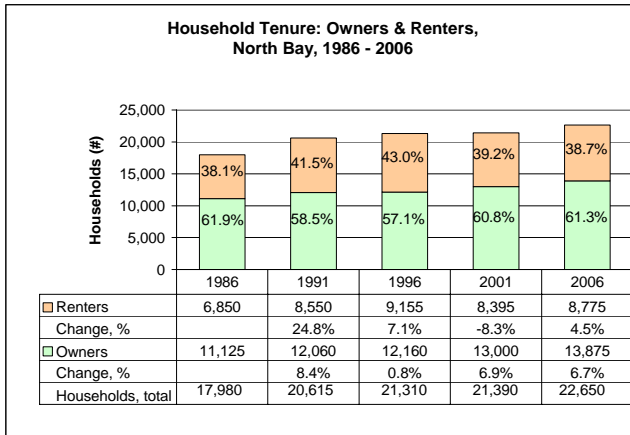


**Household Types: Nipissing Unorganized South, 1986 - 2006**

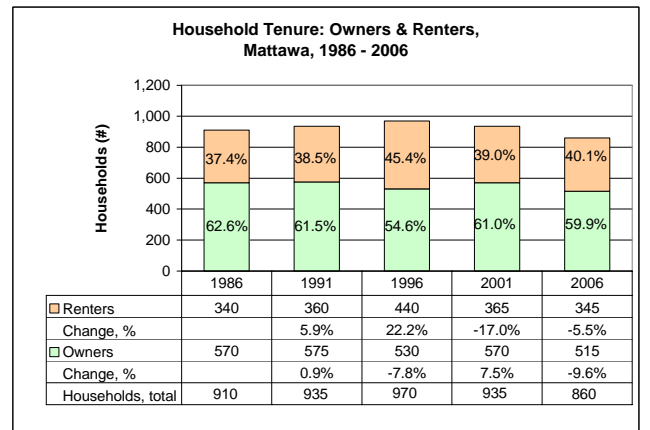
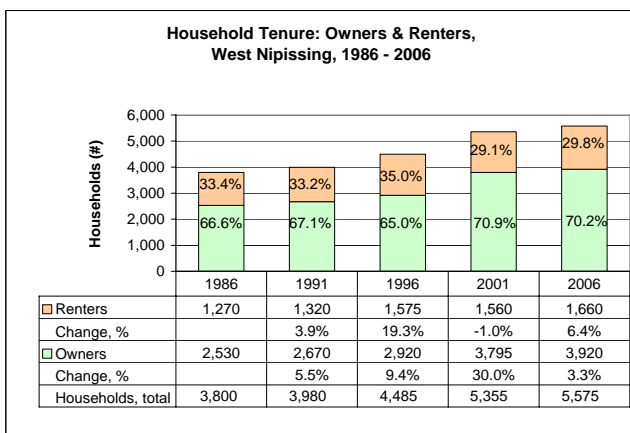


### 3.4) Household Tenure, 1986- 2006

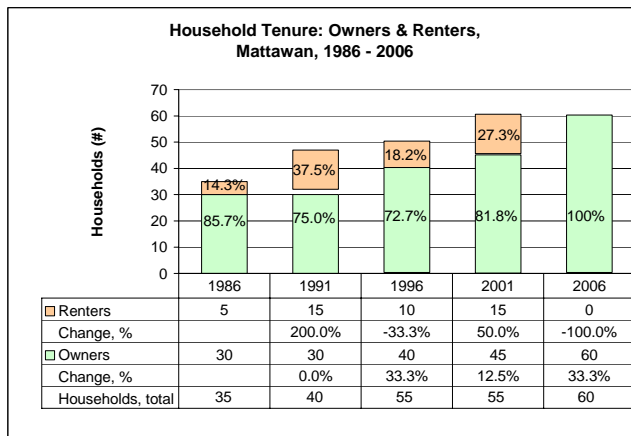
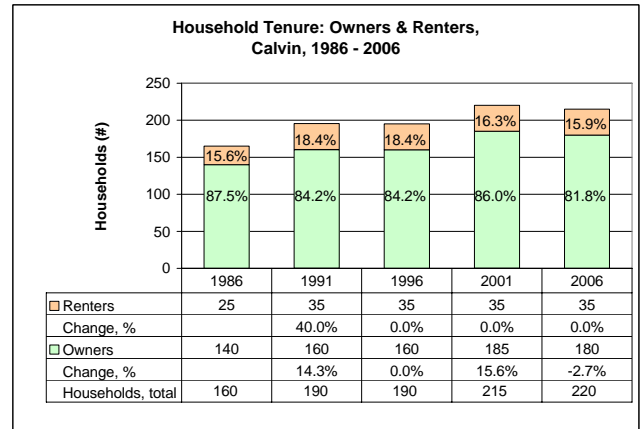
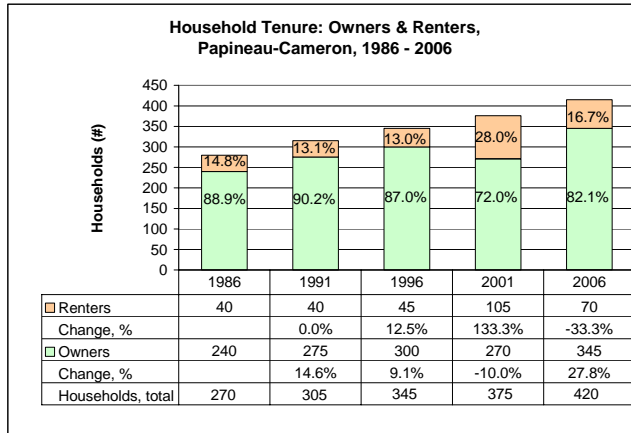
#### North Bay, East Ferris and Bonfield:



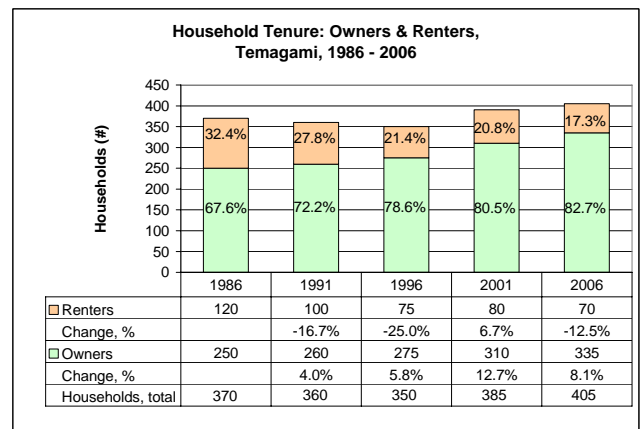
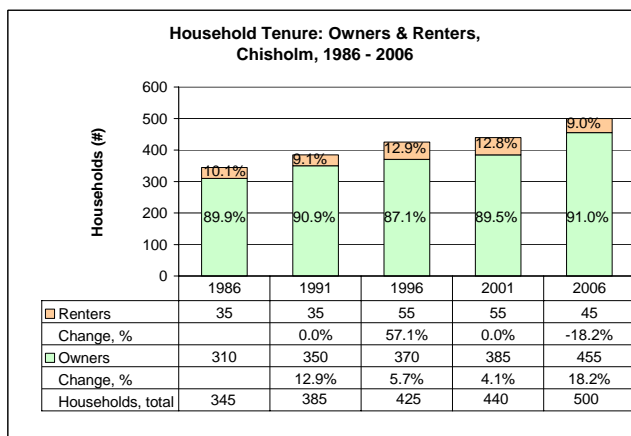
#### West Nipissing and Mattawa:

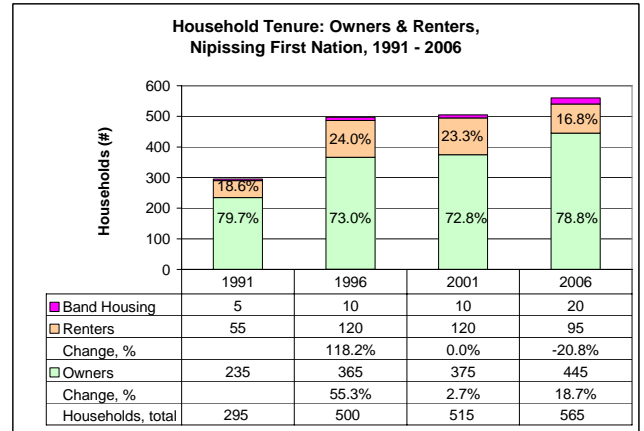
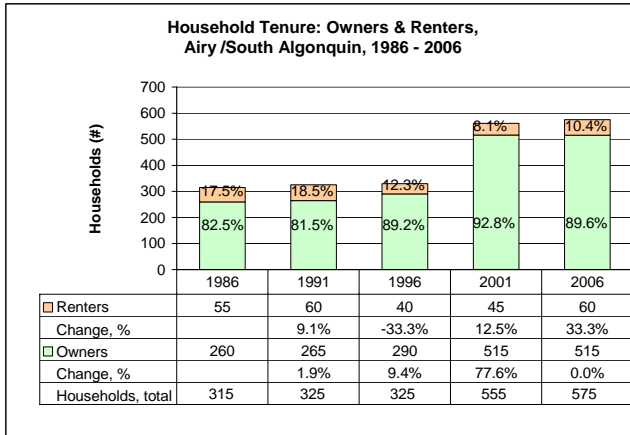


## East Nipissing Planning Area:

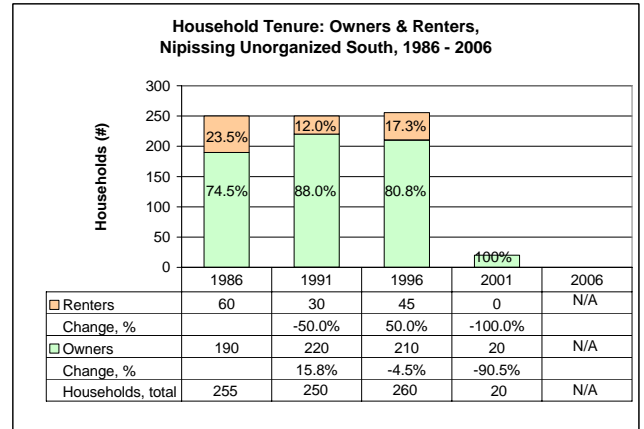
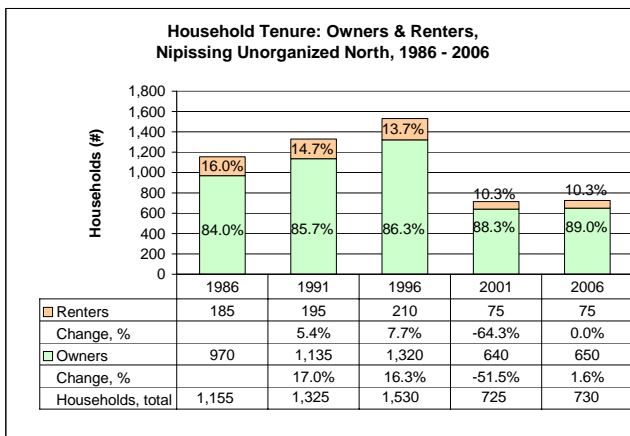


## Chisholm, Temagami, South Algonquin, Nipissing First Nation:



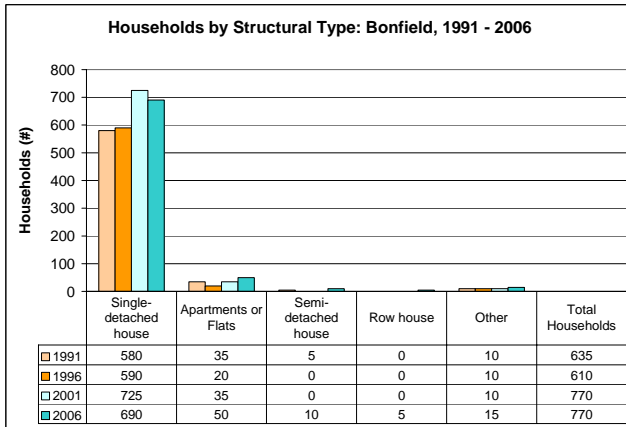
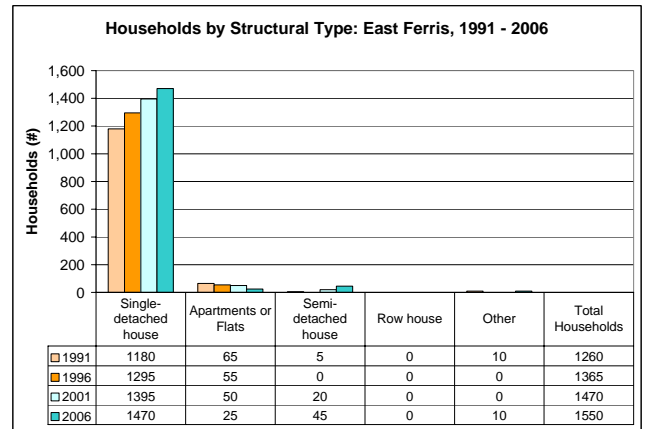
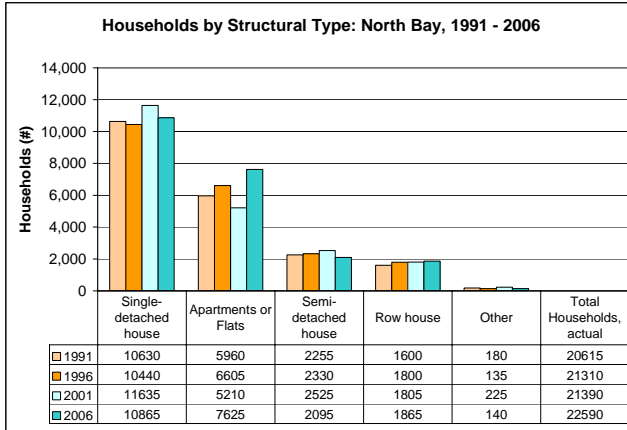


### Nipissing Unorganized Areas, North & South:

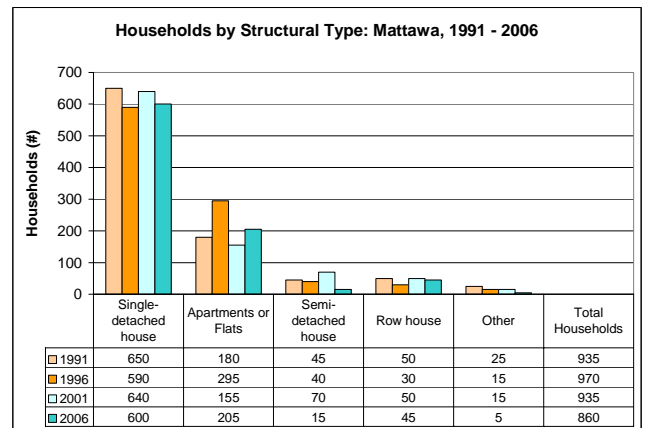
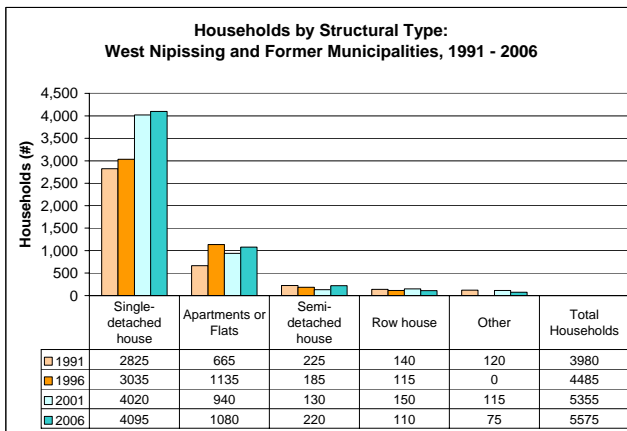


### 3.5) Households by Structural Type, 1991- 2006

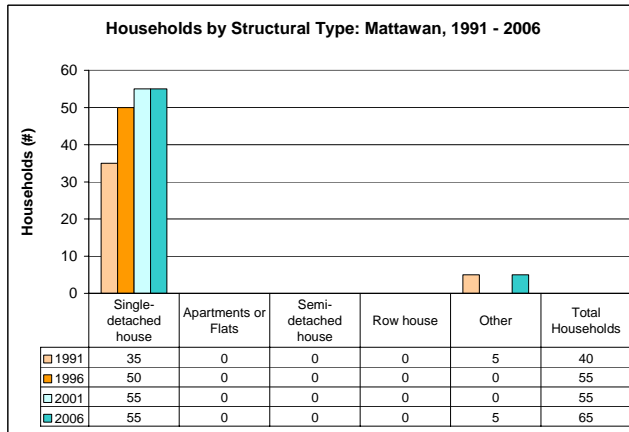
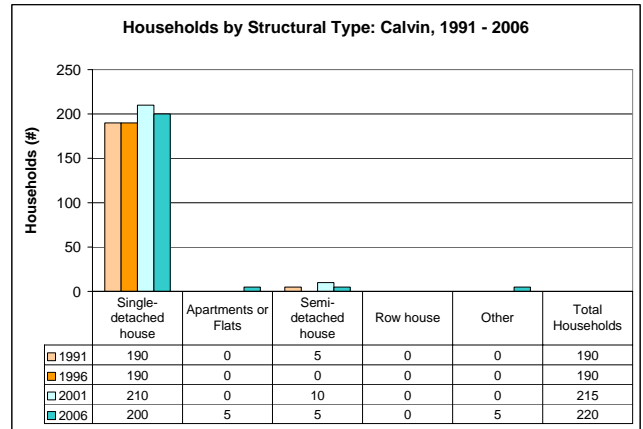
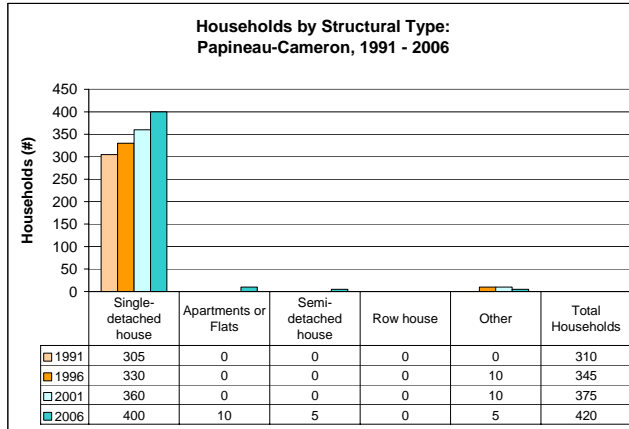
#### North Bay, East Ferris and Bonfield:



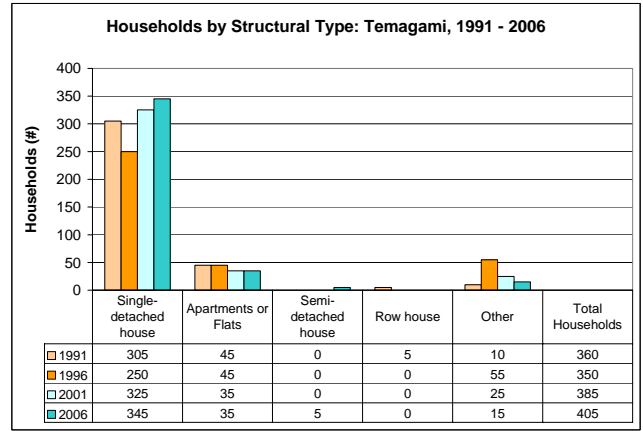
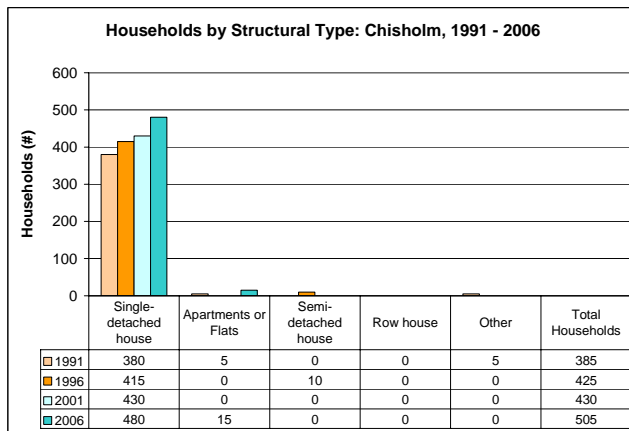
#### West Nipissing and Mattawa:

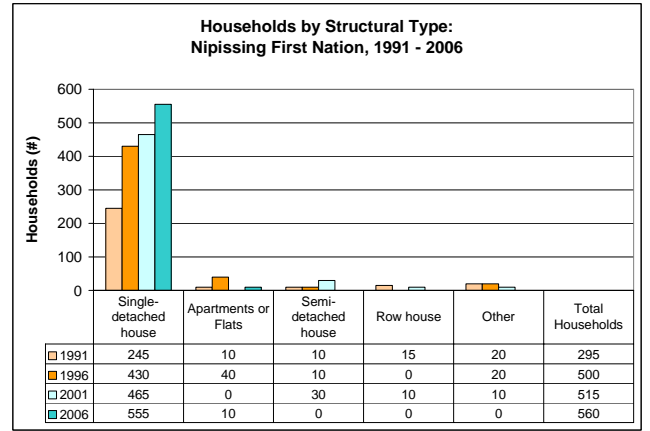
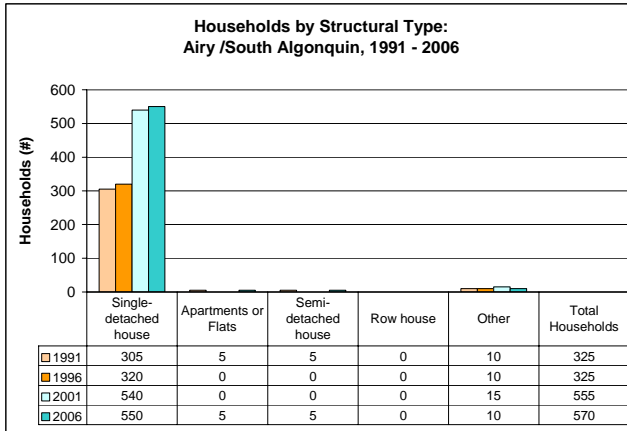


## East Nipissing Planning Area:

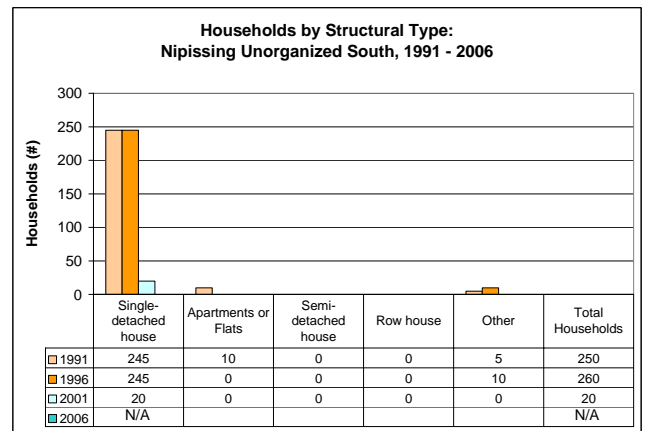
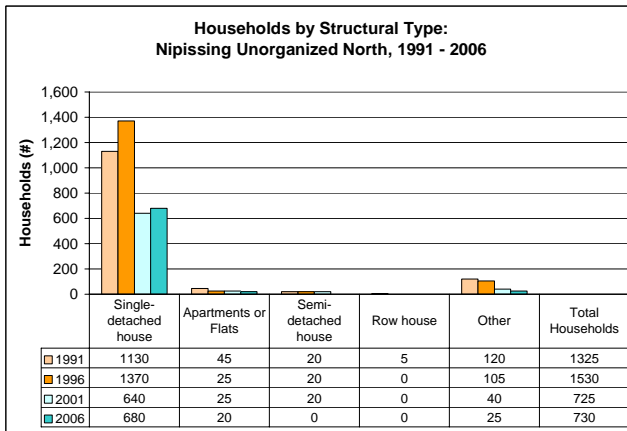


## Chisholm, Temagami, South Algonquin, Nipissing First Nation:





**Nipissing Unorganized Areas, North & South:**



## Structural Type of Housing by Tenure, North Bay; 2006

### By the Numbers: Owners by *Structural Type, North Bay*; 2006:

	<u>#</u>	<u>%</u>
Single-detached house:	10,110	72.9%
Apartments in apartment buildings:	1,095	7.9%
Duplex with apartment:	675	4.9%
Semi-detached house:	1,600	11.5%
Row House:	310	2.2%
Other:	<u>80</u>	<u>0.6%</u>
<b>Total households:</b>	<b>13,870</b>	<b>100%</b>

Source: Statistics Canada,  
2006 census,  
Catalogue Number 97-554-XCB2006028

### By the Numbers: Renters by *Structural Type, North Bay*; 2006:

	<u>#</u>	<u>%</u>
Single-detached house:	800	9.1%
Apartments in apartment buildings:	5,085	58.0%
Duplex with apartment:	765	8.7%
Semi-detached house:	515	5.9%
Row House:	1,530	17.4%
Other:	<u>75</u>	<u>0.9%</u>
<b>Total households:</b>	<b>8,770</b>	<b>100%</b>

Source: Statistics Canada,  
2006 census,  
Catalogue Number 97-554-XCB2006028

## Structural Type of Housing by Tenure, West Nipissing; 2006

### By the Numbers: Owners by *Structural Type, West Nipissing*; 2006:

	<u>#</u>	<u>%</u>
Single-detached house:	3,610	92.3%
Apartments in apartment buildings:	105	2.7%
Duplex with apartment:	75	1.9%
Semi-detached house:	65	1.7%
Row House:	0	0.0%
Other:	<u>55</u>	<u>1.4%</u>
<b>Total households:</b>	<b>3,910</b>	<b>100%</b>

Source: Statistics Canada,  
2006 census,  
Catalogue Number 97-554-XCB2006028

### By the Numbers: Renters by *Structural Type, West Nipissing*; 2006:

	<u>#</u>	<u>%</u>
Single-detached house:	510	30.8%
Apartments in apartment buildings:	735	44.4%
Duplex with apartment:	120	7.3%
Semi-detached house:	175	10.6%
Row House:	85	5.1%
Other:	<u>30</u>	<u>1.8%</u>
<b>Total households:</b>	<b>1,655</b>	<b>100%</b>

Source: Statistics Canada,  
2006 census,  
Catalogue Number 97-554-XCB2006028

## **Number of Dwellings by Period of Construction, 2006**

Note: 1) The table is presented in the same order as found on page 109.  
2) Data is not available for Nipissing South

<b>Municipality /Area, 2006</b>	<b>&lt;1946</b>	<b>1946-1960</b>	<b>1961-1980</b>	<b>1981-2000</b>	<b>2000-2006</b>	<b>Total</b>
<b>Mattawa</b>	225	175	290	160	15	865
<b>Chisholm</b>	110	25	165	160	40	500
<b>West Nipissing</b>	1,075	830	1,960	1,430	275	5,570
<b>Papineau-Cameron</b>	70	65	155	120	10	420
<b>South Algonquin</b>	90	170	175	105	40	580
<b>North Bay</b>	3,260	4,545	8,935	5,465	435	22,640
<b>Temagami</b>	55	120	165	40	10	390
<b>Calvin</b>	20	15	55	105	20	215
<b>Bonfield</b>	55	75	245	360	30	765
<b>Nipissing North</b>	25	210	265	205	25	730
<b>East Ferris</b>	50	170	710	510	105	1,545
<b>Nipissing FN</b>	10	20	115	345	70	560
<b>Mattawan</b>	0	0	20	30	15	65
<b>Total</b>	5,045	6,420	13,255	9,035	1,090	34,845

Source: Statistics Canada census 2006, Catalogue Number 94-579-XCB2006001

## **Primary Household Maintainers, Tenure in 2001 and 2006 (Nipissing District)**

	<b>2001</b>					
	<b>Owners</b>		<b>Renters</b>		<b>Total</b>	
<b>Primary Household Maintainer</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
<b>Children &amp; Youth (under 25)</b>	165	11.1	1,325	88.9	1,490	100
<b>Core Wage Earners (25-64)</b>	16,320	68.5	7,495	31.5	23,815	100
<b>Senior Citizens (65+)</b>	5,570	70.7	2,300	29.2	7,870	100
<b>Total Households</b>	22,055	66.5	11,120	33.5	33,175	100

Source: Statistics Canada, 2001 census. Catalogue 95F0324XCB01006

	<b>2006</b>					
	<b>Owners</b>		<b>Renters</b>		<b>Total</b>	
<b>Primary Household Maintainer</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
<b>Children &amp; Youth (under 25)</b>	260	16.1	1,350	83.9	1,610	100
<b>Core Wage Earners (25-64)</b>	17,225	69.6	7,530	30.4	24,755	100
<b>Senior Citizens (65+)</b>	6,225	71.1	2,535	28.9	8,760	100
<b>Total Households</b>	23,710	67.5	11,415	32.5	35,125	100

Source: Statistics Canada, 2006 census. Catalogue No. 97-554-XCB2006020.

**Primary Household Maintainers, Tenure in 2001 and 2006**  
**(North Bay)**

	2001					
<i>Primary Household Maintainer</i>	Owners		Renters		Total	
	#	%	#	%	#	%
Children & Youth (under 25)	100	8.5	1,080	91.5	1,180	100
Core Wage Earners (25-64)	9,495	62.7	5,655	37.3	15,150	100
Senior Citizens (65+)	3,400	67.2	1,660	32.8	5,060	100
<b>Total Households</b>	<b>12,995</b>	<b>60.7</b>	<b>8,395</b>	<b>39.2</b>	<b>21,390</b>	<b>100</b>

Source: Statistics Canada, 2001 census. Catalogue 95F0324XCB01006

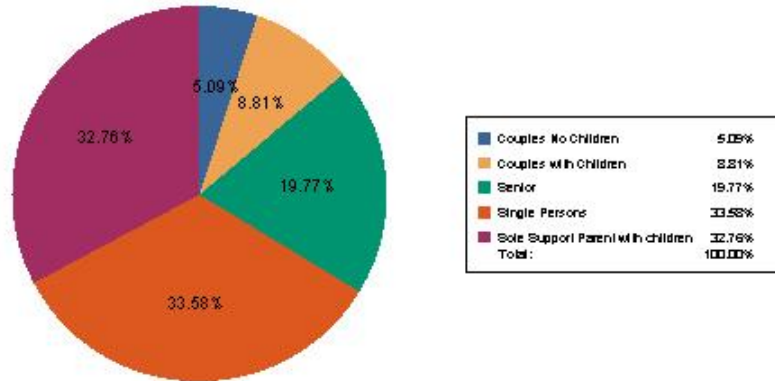
	2006					
<i>Primary Household Maintainer</i>	Owners		Renters		Total	
	#	%	#	%	#	%
Children & Youth (under 25)	190	13.6	1,210	86.4	1,400	100
Core Wage Earners (25-64)	9,875	63.4	5,695	36.6	15,570	100
Senior Citizens (65+)	3,810	67.1	1,870	32.9	5,680	100
<b>Total Households</b>	<b>13,875</b>	<b>61.3</b>	<b>8,775</b>	<b>38.7</b>	<b>22,650</b>	<b>100</b>

Source: Statistics Canada, 2006 census. Catalogue No. 97-554-XCB2006020

**Registry Wait List By Month/Area/Family Composition - ALL Units & Areas  
for Month Ending December 31, 2007**

**Wait List by Family Composition North Bay**

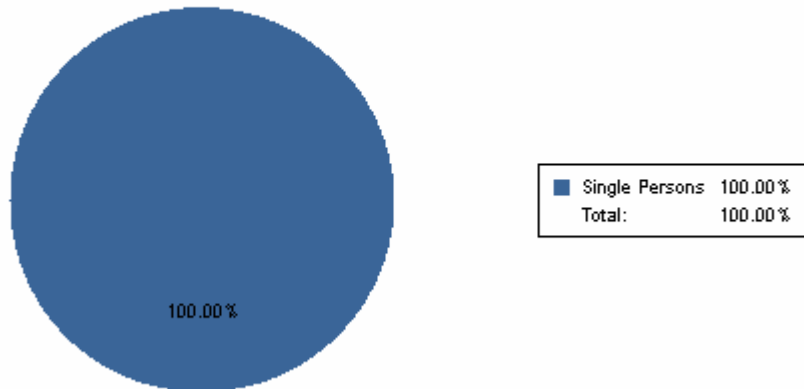
**North Bay**



**Wait List by Family Composition and Area**

For Field

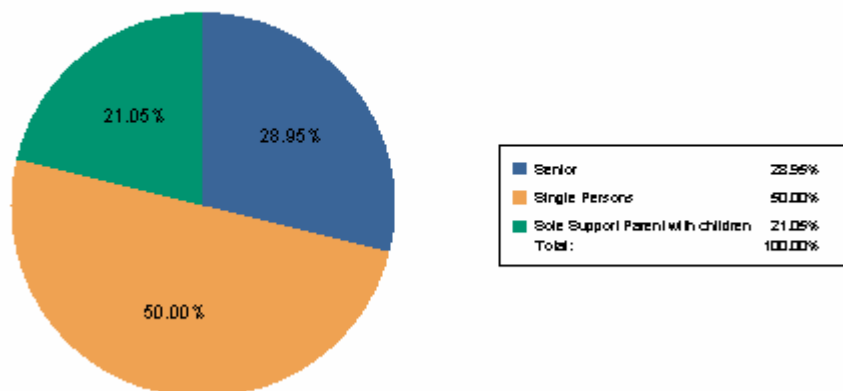
**Field**



**Wait List by Family Composition and Area**

For  
Mattawa

**Mattawa**

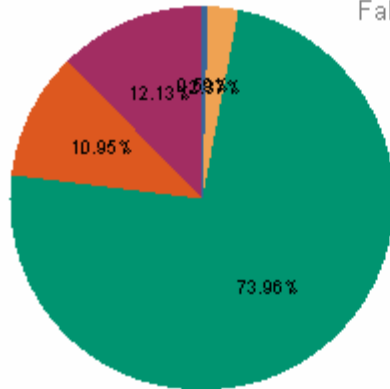


Source: DNSSAB Housing Registry

### Wait List by Family Composition and Area

Sturgeon Falls

For Sturgeon Falls

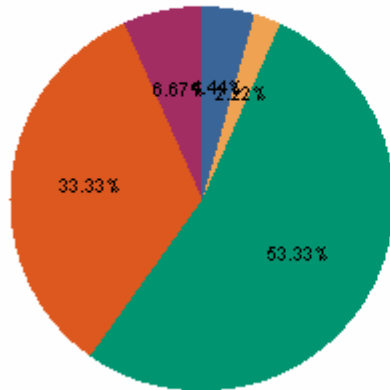


Couples No Children	0.59%
Couples with Children	2.37%
Senior	73.96%
Single Persons	10.96%
Sole Support Parent with children	12.13%
Total:	100.00%

### Wait List by Family Composition and Area

Temagami

For Temagami

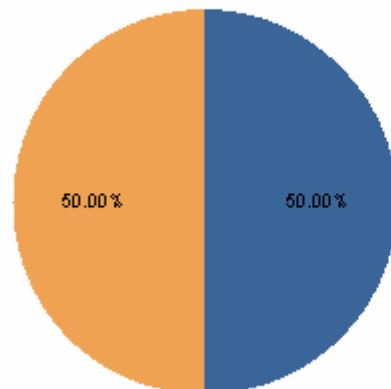


Couples No Children	4.44%
Couples with Children	2.22%
Senior	53.33%
Single Persons	33.33%
Sole Support Parent with children	6.67%
Total:	100.00%

### Wait List by Family Composition and Area

Verner

For Verner



Senior	50.00%
Single Persons	50.00%
Total:	100.00%

Source: DNSSAB Housing Registry

## North Bay, Top 25 Employers (based on number of employees)

Rank (2006)	Name of Establishment	Employment Sector
1	Near North District School Board	Education and Health Services
2	Ministry of the Solicitor General and Correctional Services	Government Services
3	North Bay District Hospital	Education and Health Services
4	Ontario Northland Transportation Commission (ONTC)	Transportation, Communication, etc.
5	Conseil Scolaire Catholique Franco-Nord	Education and Health Services
6	CFB North Bay	Government Services
7	Teletech Canada (North Bay)	Transportation, Communication, etc.
8	Nipissing - Parry Sound Catholic District School Board	Education and Health Services
9	North Bay Psychiatric Hospital	Education and Health Services
10	Corporation of the City of North Bay, The	Government Services
11	Canadore College of Applied Arts and Technology	Education and Health Services
12	Telespectrum Inc.	Transportation, Communication, etc.
13	Nipissing University	Education and Health Services
14	Voyageur Airways	Transportation, Communication, etc.
15	ProNorth Transportation	Transportation, Communication, etc.
16	PGI Fabrene Inc.	Manufacturing
17	Cassellholme - Home for the Aged	Education and Health Services
18	Ontario Provincial Police (North Bay)	Government Services
19	Ministry of Transportation	Government Services
20	North Bay & District Association for Community Living	Education and Health Services
21	Boart Longyear Inc.	Business Services
22	Wal-Mart Canada	Retail
23	A & P Food Stores Ltd. (North Bay)	Retail
24	R. Chisholm Food Services	Retail
25	North Bay Parry Sound District Health Unit	Education and Health Services
	Total	
	Annual Employment Growth Rate of Top 25 Employers	

Source: City of North Bay Economic Development Dept., 2006. Forecast Provided by City of North Bay Economic Development Dept.

<b>APPROACHES</b>	<b>CONCEPTS &amp; PRACTICES</b>
<b>RESEARCH ACTIVITY</b>	<ul style="list-style-type: none"> <li>• Special Purpose Task Force/Body</li> <li>• Housing Forums</li> <li>• Design Charettes/Ideas Competition</li> <li>• Housing Statements &amp; Studies</li> <li>• Information &amp; Monitoring</li> </ul>
<b>POLICY INITIATIVES</b>	<ul style="list-style-type: none"> <li>• Housing First Policy</li> <li>• Housing Levy</li> </ul>
<b>REGULATORY CHANGE</b>	<ul style="list-style-type: none"> <li>• Second Suites</li> <li>• Density Bonusing</li> <li>• Inclusionary Zoning</li> <li>• Exaction Programs or Housing Linkages</li> <li>• Demolition Control Bylaw</li> <li>• Infill Development</li> <li>• Alternate Development Standards</li> <li>• Performance Based Planning</li> <li>• Streamlining Approval Process</li> </ul>
<b>FINANCIAL INCENTIVES</b>	<ul style="list-style-type: none"> <li>• Exemption of Fees (e.g. Dev.Charges)</li> <li>• Special Tax Rates</li> <li>• Redevelopment Incentive Programs</li> <li>• Housing Grants and Loans</li> <li>• Housing Trust Funds &amp; Land Trusts</li> </ul>
<b>ADMINISTRATIVE MEASURES</b>	<ul style="list-style-type: none"> <li>• Direct Administration &amp; Funding of various housing programs</li> </ul>
<b>ADVOCACY</b>	<ul style="list-style-type: none"> <li>• Housing Task Force</li> <li>• Community Action Plans</li> <li>• Municipal/Housing Sector Activities</li> <li>• Political Leadership</li> </ul>
<b>DIRECT PROVISION</b>	<ul style="list-style-type: none"> <li>• Shareholder of Municipal Not-for-profit Housing Corporations</li> <li>• Direct Financing</li> </ul>
<b>COMMUNITY EDUCATION</b>	<ul style="list-style-type: none"> <li>• Community Forums</li> <li>• Information Videos</li> </ul>
<b>PUBLIC/PRIVATE PARTNERSHIPS</b>	<ul style="list-style-type: none"> <li>• Demonstration Projects</li> <li>• Proposal Calls</li> <li>• Municipal Not-for-profit/Private Sector Initiatives</li> </ul>

Report prepared for the Ontario Professional Planners Institute by Edward Starr, MCIP, RPP and Christine Pacini.

Note: Some of the above tools do not lead to the direct creation of affordable housing but nevertheless, they can be important building blocks leading to the production of affordable housing.

### Municipal Cost/Benefit of Selected Practices

PRACTICES	DIRECT COST			BENEFIT		
	LOW	MED	HIGH	RURAL	URBAN	GROWING URBAN
Housing First Policy		X		MED	MED	MED
Second Suites	X			LOW	MED	MED-HIGH
Housing Levy			X	MED	HIGH	HIGH
Inclusionary Zoning	X			LOW	HIGH	HIGH
Density Bonusing	X			LOW	HIGH	HIGH
Demolition Control	X			LOW	MED	LOW
Exaction Programs	X			LOW	HIGH	HIGH
Infill	X			LOW	HIGH	MED
Alternate Development Standards	X			LOW	MED	HIGH
Streamlining Approval Process		X		LOW	MED	HIGH
Performance Based Planning	X			LOW	MED	MED
Exemption of DC & Other Fees		X		LOW	MED	HIGH
Tax Credits		X		LOW	HIGH	HIGH
Grants & Loans			X	MED	HIGH	HIGH
Trust Funds		X		MED	MED	MED
Advocacy	X			MED	MED	MED
Direct Provision			X	HIGH	HIGH	HIGH
Public/Private Partnerships		X		HIGH	HIGH	HIGH

Report prepared for the Ontario Professional Planners Institute by Edward Starr, MCIP, RPP and Christine Pacini.

<b>1. OFFICIAL PLAN SUMMAR: NORTH BAY</b>																		
<b>a. Year of document:</b>	1981																	
<b>b. Planning Period of OP:</b>	20 years																	
<b>c. Review/Update Period for Plan:</b>	Not less frequently than every 5 years																	
<b>d. Amendments to the Plan:</b>	In accordance with the provisions of Section 42 of <i>The Planning Act</i> , R.S.O. 1970, Chapter 349, by the Committee of Adjustment appointed by the City.																	
<b>e. General Theme, Intent, etc:</b>	<ul style="list-style-type: none"> <li>i) An appropriate mixture of densities and an arrangement that will minimize conflicts between different forms of housing.</li> <li>ii) To improve the Planning Area as a place for living, working and leisure by helping to create a more healthy, safe, attractive and convenient environment.</li> </ul>																	
<b>2. LAND USE DEVELOPMENT</b>																		
<b>a. General Intent, Theme:</b>	Ensure that development takes place so that all available land may realize its fullest potential, and in such a way that the distribution of public facilities will be of greatest benefit to all members of the community.																	
<b>b. Density:</b>	Medium (Residential)																	
<b>3. POPULATION-RELATED DATA</b>																		
	Future population growth is expected to be moderate in spite of strong anticipated housing demand due to ageing population. (North Bay's population is forecasted to age at a more rapid rate than Ontario as a whole.)		<table border="1"> <thead> <tr> <th colspan="2">Population (1991-2001)</th> </tr> <tr> <th>(%)</th> <th>(#)</th> </tr> </thead> <tbody> <tr> <td>Northern Ontario:</td> <td>-4% -36,000</td> </tr> <tr> <td>Ontario:</td> <td>+13% +1,325,000</td> </tr> </tbody> </table>	Population (1991-2001)		(%)	(#)	Northern Ontario:	-4% -36,000	Ontario:	+13% +1,325,000							
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Northern Ontario:	-4% -36,000																	
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<b>a. Growth Rate:</b>	<ul style="list-style-type: none"> <li>• Post-2001 population census population estimates (as of mid-2006) indicate City's population has increased by 1,000 persons since 2001.</li> <li>• Future: By 2031, over one-third of North Bay population will be over the age of 55.</li> </ul>																	
<b>b. Targets:</b>		<table border="1"> <thead> <tr> <th></th> <th>Excluding Net Census Undercount</th> <th>Including Census Undercount (Rounded)</th> </tr> </thead> <tbody> <tr> <td>Mid-2001:</td> <td>52,800</td> <td>54,800</td> </tr> <tr> <td>Mid-2011:</td> <td>54,800</td> <td>56,800</td> </tr> <tr> <td>Mid-2021:</td> <td>56,400</td> <td>58,500</td> </tr> <tr> <td>Mid-2031:</td> <td>56,940</td> <td>59,000</td> </tr> </tbody> </table>		Excluding Net Census Undercount	Including Census Undercount (Rounded)	Mid-2001:	52,800	54,800	Mid-2011:	54,800	56,800	Mid-2021:	56,400	58,500	Mid-2031:	56,940	59,000	
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<b>c. Trends:</b>	<ul style="list-style-type: none"> <li>• By 2017, population change from natural increase (i.e. births - deaths) will be negative, which stresses the importance of net migration for future growth.</li> <li>• Lower population and housing growth is forecast for North Bay by 2021, largely due to decreasing household size and the ageing of the population.</li> </ul>																	
<b>4. HOUSING/HOUSEHOLD</b>																		
<b>a. Demand:</b>	<ul style="list-style-type: none"> <li>• For the 2001-2005 period, average number of residential building permits issued (new units only) averaged 149 per year, as compared to 71 per year over previous five-year period.</li> <li>• City will require an average of approximately 100 new housing units per year to maintain a stable population over the forecast period.</li> </ul>																	
<b>b. Future Projected No. of Households:</b>	Forecast housing growth is anticipated to average approximately 160 units per year over the next 20 years.		<table border="1"> <thead> <tr> <th></th> <th>Housing Units</th> </tr> </thead> <tbody> <tr> <td>Mid-2001:</td> <td>21,400</td> </tr> <tr> <td>Mid-2011:</td> <td>23,100</td> </tr> <tr> <td>Mid-2021:</td> <td>24,700</td> </tr> <tr> <td>Mid-2031:</td> <td>25,900</td> </tr> </tbody> </table>		Housing Units	Mid-2001:	21,400	Mid-2011:	23,100	Mid-2021:	24,700	Mid-2031:	25,900					
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<p><b>d. Supply of Residential Lots and/or Land:</b></p>	<ul style="list-style-type: none"> <li>- Forecast housing growth is anticipated to average approx. 160 units per year over the next 20 years.</li> <li>- The City has a “more than adequate” supply of designated residential lands.</li> </ul> <p><u>2005 PPS Requirement</u></p> <ul style="list-style-type: none"> <li>• Three year supply of registered and draft approved units</li> <li>• 10 year supply of designated and available residential lands</li> <li>• Available lands to accommodate up to 20 year projection</li> </ul>	<p>Current Housing Supply (Total Units)</p> <p>1,974 2,257 15,502</p>	<p>Demand Housing</p> <p>170 170 195-155</p>	<p>Total Years of Housing Supply</p> <p>12 13 80-100</p>
<p><b>e. Lot Sizes:</b></p>	<p><i>Low Density</i> (Upper density limit of this category): One dwelling unit for each 230 square metres of lot area.</p>			
<p><b>f. Percentage of Land that is Crown Land:</b></p>	<p>Not mentioned.</p>			
<p><b>g. Development Constraints:</b></p>	<p>In the northerly sector of the City, designated employment lands are constrained by the lack of trunk infrastructure.</p>			
<p><b>h. Affordable Housing:</b></p>	<p>Yes - The City must be proactive in providing a range of housing opportunities for young adults at affordable prices.</p>			
<p><b>i. Household Structural Type, Tenure:</b></p>	<p>Increased demand for:</p> <ul style="list-style-type: none"> <li>i) rental accommodation - smaller dwelling sizes (i.e., attached housing, more shared facilities);</li> <li>ii) specialized housing groups (i.e., seniors, low income and single parent families, handicapped and group homes).</li> </ul>			
<p><b>j. Accessory Apartments:</b></p>	<p>Yes.</p>			
<p><b>5. ECONOMIC DEVELOPMENT</b></p>				
<p><b>a. Main Industries, contributors to local economy, etc:</b></p>	<p>TRG (Telecommunications) Columbia Forest Products (Forestry) Fabrene (Manufacturing) ProNorth Transportation (Transportation) Cassellholme (Health)</p>			
<p><b>b. No. of Employees:</b></p>	<p>255,600</p>			
<p><b>c. Projected Employment Growth:</b></p>	<p><i>Strong:</i> Based on current and anticipated projects, employment growth is anticipated to be strong over the short to medium term (i.e. 2011+) throughout a number of sectors.</p>			
	<p>Employment Forecast Growth (anticipated to be well above the 2000 forecast):</p>	<p><u>Total Employment</u></p>	<p><u>Total Employment Activity Rate</u></p>	
	<p>Mid 1991:</p>	<p>29,400</p>	<p>53.1%</p>	
	<p>Mid 2001:</p>	<p>26,083</p>	<p>49.4%</p>	
	<p>Mid 2011:</p>	<p>29,900</p>	<p>54.6%</p>	
	<p>Mid 2021:</p>	<p>32,100</p>	<p>56.9%</p>	
	<p>Mid 2031:</p>	<p>33,100</p>	<p>58.2%</p>	
	<p>Mid 2001-2011:</p>	<p>3,817</p>	<p>5.2%</p>	
	<p>Mid 2001-2021:</p>	<p>6,017</p>	<p>7.5%</p>	
	<p>Mid 2001-2031:</p>	<p>7,017</p>	<p>8.8%</p>	
<p><b>d. Community Improvement Initiatives, etc:</b></p>	<p>The preservation of buildings and urban spaces of historical, cultural or architectural significance or which contribute to an attractive visual environment.</p>			
<p><b>6. PERFORMANCE MEASURES</b></p>				
<p><b>a. Monitoring Outcomes of OP, policies, etc:</b></p>	<p>The Council shall regularly monitor the population data and projections for each Secondary Planning District to ensure that adequate community services are available or will be provided for this age group.</p>			

## Official Plan Summary: Nipissing’s Municipalities

	West Nipissing	East Ferris	Bonfield	Mattawa	Chisholm	East Nipissing	Temagami
<b>7. OFFICIAL PLANS</b>							
<b>a. Year of document:</b>	2006	1976	1978	1980	1979	1998	???
<b>b. Planning Period of OP:</b>	20 years (2006-2016)	20 years (1997-2017)	2010	20 years	20 years	20 yrs (1998-2018)	20 years
<b>c. Review/Update Period for Plan:</b>	Every five years.	Every five years.	Every five years.	Intervals of about five years.	Intervals of about five years.	Every five years (as required by Section 26 of <i>The Planning Act</i> ).	Every five years.
<b>d. Amendments to the Plan:</b>	Initiated by Council will be considered by the Ministry of Municipal Affairs and Housing (MMAH or Province) in accordance with the requirements of <i>The Planning Act</i> .	In accordance with Section 26 of <i>The Planning Act</i> , a general review shall be made of all the policies in this Plan.	Under Section 6(2) of <i>The Planning Act</i> , the Ministry of Natural Resources and all other Ministries, before carrying out or authorizing any undertaking that the Ministry considers will directly affect any municipality, shall consult with, and have regard for, the established planning policies of the Municipality.	In order to change the Official Plan, a document called an “Official Plan Amendment” (hereinafter called the “OPA”) must be prepared. An OPA may be required to recognize a change in circumstances, or to accommodate a request for an amendment. The process for dealing with an OPA is generally the same as for an Official Plan.	In accordance with the land use and management policies of M.N.R., it is further recognized that under Section 6(2) of <i>The Planning Act</i> , M.N.R. shall consult with and have regard for the established planning policies of the Municipality before carrying out or authorizing any undertaking that the Ministry considers will directly affect the Municipality.	In accordance with the requirements of <i>The Planning Act</i> . The review of the application will include consultation with the Ministry of Municipal Affairs and Housing under the “one-window” approach by forwarding a copy of the application to the Ministry.	When necessary, the Plan shall be revised to reflect the changing needs of the residents of Temagami, in accordance with the provisions of the Planning Act. In addition, the Municipality may conduct annual reviews of the policies of this Plan.
<b>e. General Theme, Intent, etc:</b>	To set out goals and objectives for development in the Municipality for the next 20 years (2006-2026) while having regard for the effects on the social, economic and natural environment for the Municipality.	The policies and statements of basic planning principles contained herein will guide both the municipal administrators and private interests in such a way as to ensure the best form of development under the most desirable conditions.	Serve to assist in making of consistent and rational public and private decisions regarding all aspects of physical development within the Township. It will also provide for the measurement of the impact of future developments in both economic and environmental terms, with the Township.	- To establish clear, practical objectives and policies to guide future physical development in the Town of Mattawa, while having regard for relevant social, economic and environmental matters. - To ensure that new developments in the Town are conducted in a sound, environmentally acceptable manner.	Provide a clear statement of public policies, supported by schedules that are to be guidelines for the planning and development of Township, and also govern land use, land division, and public works in accordance with the provisions of <i>The Planning Act</i> .	- The three communities will work together to prepare a policy document that has regard for Provincial Policy Statement as well as reflects individual characteristics of the three townships. - Set out a framework for economic development to facilitate public and private sector initiatives.	To establish a policy framework to guide the physical, economic and social development of the municipality and to protect the natural environment within the municipality to the year 2020 and to have regard for aboriginal/ treaty rights.

	West Nipissing	East Ferris	Bonfield	Mattawa	Chisholm	East Nipissing	Temagami
<b>8. LAND USE DEVELOPMENT</b>							
<b>a. General Intent, Theme:</b>	- The basis of the Plan is to optimize the use of the existing supply of residential land and to focus development in urban settlements as a first priority. - The Municipality will remain principally a rural area containing one large urban area and a number of small urban and rural settlements.	Intended to guide land development within the East Ferris Planning Area and to reduce uncertainty with both the public and private sectors with respect to future development by establishing a broad land use and settlement pattern and development policies and principles to be followed.	Two hamlet areas (Bonfield and Rutherglen) to be developed with fairly intensive residential development.	To promote the development of an orderly, economic and attractive land use pattern in Mattawa.	Encourage maintenance of each category (within any land use group, there are generally several kinds of uses) with a specific character and to minimize conflicts and problems that mixed and uncontrolled land use give rise to.	Maintain the rural character of the Planning Area by permitting low density residential dwelling types on large lots (0.8 ha/ 2acres) with large frontages (45 m/ 147.6 feet) and may include single detached and two unit dwellings.	The objective of development is to meet the basic needs of all and extend to all the opportunity to satisfy their legitimate aspirations for a better life.
<b>b. Density:</b>	Provision will be made for an adequate supply of a full range of housing types and densities to meet future growth needs.	Low	Low	Not mentioned.	Low	Low	<u>Rural:</u> Low. <u>Urban:</u> Low and medium.
<b>9. POPULATION-RELATED DATA</b>							
<b>a. Growth Rate:</b>	2000: 13,618 1986-2001: Growth: 23.79%	<u>Growth</u> 1971- 1996: 2.6% per year	Not mentioned.	1990: 2,490 <u>Growth (Decrease)</u> (%) People 1976- 1990: 10% 279  Last five years: 0.5% per year  (Population decline seems to be levelling off.)	Not mentioned.	1997: 1,650	<u>Pop.</u> <u>HHs</u>  2000: 1,021 1,408  Peak summer pop. (seasonal residents and tourists): 9,000
<b>b. Targets:</b>	Not mentioned.	<u>Pop.</u> <u>Growth</u> 1997- 2017: 4,292- 5,882 1.6% 70-80 persons/yr	By 2010: 2,400	A design population of 3,000 is recommended for planning purposes. <u>Popu- Growth</u> <u>lation (Decrease)</u> (%) (#) 1990: 2,491 20.4% 509	By 2001: 1,500	<u>Growth</u> 2018: Low: 2,560 Moderate: 2,818	<u>Population</u>  2020: 1,000-1,100

	West Nipissing	East Ferris	Bonfield	Mattawa	Chisholm	East Nipissing	Temagami																																																												
<b>c. Trends:</b>	Fastest Growing Areas: Sturgeon Falls/ Cache Bay, Springer, Caldwell.	Population growth will require employment growth in the order of 30-40 new jobs per year, although these jobs would not be created solely within the Township.	Not mentioned.	<b>Population Age Distribution, 1987</b>  <u>Age</u>   <u>Matt</u>   <u>Dist</u>   <u>ON</u>  (%)   (%)   (%)  0-19   28.6   31.2   27.0 20-65*   58.4   59.3   62.4 65+   13.0   10.2   10.6  * Highest concentration of population. <i>(Source: Municipal Financial Information 1987)</i>	Not mentioned.	Not mentioned.	- Population has been in decline. - Municipality needs to attract and maintain younger families. - Consideration needs to be given to housing for ageing population and affordable lots for younger people.																																																												
<b>10. HOUSING/ HOUSEHOLD</b>																																																																			
<b>a. Demand:</b>	<u>Rural</u> : Limited low density residential uses, in locations which do not conflict with resource uses or activities and which meet the applicable servicing standards.	<u>Rural</u> : Single detached dwellings will predominate the supply of new housing. - It is forecasted that 30-40% of future housing supply will be met through residential development in the Hamlets and Estate Residential areas.	<u>Rural</u> : Single family housing (most dominant form) can be used in part for professional offices, household occupations and as small scale maintenance and service occupations catering mainly to needs of local residents and tourists. Two Family and Multiple Family housing is also recognized.	- In general, there are few major land use conflicts and the present pattern of development provides a good base for future growth. - A moderate demand for rural residences which will provide an alternative to the urban residential lifestyle in the built-up part of Mattawa is expected. - A moderate demand for commercial and industrial uses.	<u>Rural</u> : The Plan's primary objective is to preserve the agricultural community in Chisholm.	<u>Rural</u> : 1997- 2006- <u>2005 2018</u> Housing Starts: 17 15  Housing Formation: 20 17  (Based on 15% of the demand being met by the existing housing.)	The Municipality will permit carefully planned development to occur that conserves wilderness and semi-wilderness values in the rural neighborhoods, while ensuring the stability of municipal and commercial services in the urban neighborhood.																																																												
<b>b. Future Projected No. of Households:</b>	<table border="1"> <thead> <tr> <th></th> <th>New Growth</th> <th>New HH</th> </tr> </thead> <tbody> <tr> <td>2006-2026: Stable</td> <td></td> <td>230</td> </tr> <tr> <td>Low</td> <td></td> <td>600</td> </tr> <tr> <td>Medium</td> <td></td> <td>925</td> </tr> <tr> <td>High</td> <td></td> <td>1,512</td> </tr> </tbody> </table>		New Growth	New HH	2006-2026: Stable		230	Low		600	Medium		925	High		1,512	Based on the existing housing stock accommodating 10-15% of the supply, the net housing demand will be 299-511 units or 15-25 housing starts per year.	Not mentioned.	<table border="1"> <thead> <tr> <th></th> <th>Devel.</th> <th># of Lots</th> <th># of PPH</th> <th># of HH</th> <th># of Time-frame</th> </tr> </thead> <tbody> <tr> <td>OHC (Phase 1):</td> <td>22</td> <td>2.7</td> <td>59</td> <td>2-3 yrs</td> <td></td> </tr> <tr> <td>CPR North (Phase I):</td> <td>46</td> <td>2.7</td> <td>121</td> <td>2-3 yrs</td> <td></td> </tr> <tr> <td>(Phase II)</td> <td>38</td> <td>2.7</td> <td>110</td> <td>2-3 yrs</td> <td></td> </tr> <tr> <td>South Hilltop (Phase 1):</td> <td>18</td> <td>2.7</td> <td>48</td> <td>1-3 yrs</td> <td></td> </tr> <tr> <td>(Phase 2):</td> <td>20</td> <td>2.7</td> <td>54</td> <td>1-3 yrs</td> <td></td> </tr> </tbody> </table>		Devel.	# of Lots	# of PPH	# of HH	# of Time-frame	OHC (Phase 1):	22	2.7	59	2-3 yrs		CPR North (Phase I):	46	2.7	121	2-3 yrs		(Phase II)	38	2.7	110	2-3 yrs		South Hilltop (Phase 1):	18	2.7	48	1-3 yrs		(Phase 2):	20	2.7	54	1-3 yrs		A maximum of 12 new lots may be created annually.	<table border="1"> <thead> <tr> <th></th> <th>New Growth</th> <th>New HH</th> </tr> </thead> <tbody> <tr> <td>2006-2018:</td> <td>1.75%</td> <td>364</td> </tr> <tr> <td></td> <td>2.50%</td> <td>467</td> </tr> </tbody> </table>		New Growth	New HH	2006-2018:	1.75%	364		2.50%	467	Not mentioned.
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<b>c. Household Average Size:</b>	1996: 2.5 persons per household	Based on the projected population growth, the gross household formation will be in the order of:  Persons <u>Units per HH</u> 1997- 2002: 601 @ 2.8 2003- 2017: 2.6	Not mentioned.	Pop to HH <u>Ratio</u> # of HHs Pop. Mattawa: 981 2,643 2.7 Districts: 129,859 203,483 2.3 Ontario: 3,545,459 9,133,274 2.6 (Source: <i>Municipa Financial Information 1987</i> )	Not mentioned.	2.5 persons per household.	Not mentioned.
<b>d. Supply of Residential Lots and/or Land:</b>	No. of Supply Vacant <u>Years Land</u> (ha) 1995: 20 Sturgeon Falls: 72.78 Cache Bay: 32.00 Verner: 11.25 Lavigne: 6.37 Field: 78.38	No. of Supply <u>Years</u> Mixed housing types: 10-18 Land designated for residential development: 10 Residential units/lots: 3	Not mentioned.	Design Year <u>Lots Pop. Period</u> 22 59 5-10	Not mentioned.	No. of Supply <u>Years Lots</u> 1997: 8.8 150	No. of Supply <u>Residential Years</u> Lots or Units: 3 New develop- ment and intensifica- tion in urban areas: 10
<b>e. Lot Sizes:</b>	<u>Lot Minimum</u> Size: 0.4 ha (1 acre) Frontage: 91 m (300 ft)	<u>Lot Minimum</u> Size: 0.6 ha (1.5 acres) Frontage: 45 m (147.6 ft)	The size of any parcel of land, created by consent, should be in accordance with the policies for each land use designation.  <u>Lot Minimum</u> Size: 0.4 ha (1 acre) Frontage: 46 m	<u>Minimum</u> <u>Lot Depth Frontage</u> (Metres) Preliminary Subdivision Design: 40 20 "Estate" lots (South Hilltop Area): 80 40	Lot sizes and dimensions conform to the requirements of the Zoning By-Law.	The Plan's intention is to maintain the rural character of the Planning Area, which is achieved by permitting low density residential dwelling types on large lots:  <u>Lot Minimum</u> Size: 0.8 ha (2 acres) Frontage: 45 m (147.6 ft)	Not mentioned.
<b>f. Percentage of Land that is Crown Land:</b>	Not mentioned.	Not mentioned.	Not mentioned.	Not mentioned.	Not mentioned.	Three-quarters.	Ninety-six percent (96%)
<b>g. Development Constraints:</b>	None – Residential intensification to create new residential units will be encouraged in built-up areas with sufficient existing or planned infrastructure.	None.	- The flood plains of Lake Nosbonsing and Lake Talon. (See Schedule "C" to this Plan.)	Not mentioned.	- The Township will remain as a rural area with agriculture as the predominant activity. - Lack of flood line mapping is one of the problems of regulating development in Township. - Good agricultural land, hazard land or environmental sensitive areas, bedrock outcropping and aggregate resources.	- Mine hazards exist from past mining activities in the area. - High pressure natural gas pipelines within its rights-of-way which cross through the Planning Area.	- Certain natural hazards exist including defined flood elevations for some water bodies, and high watermarks for other water bodies. - Lots with steep slopes. - Certain mine hazards exist in the form of abandoned mine sites and rehabilitated mine sites.

	West Nipissing	East Ferris	Bonfield	Mattawa	Chisholm	East Nipissing	Temagami
<b>h. Affordable Housing:</b>	In the design and development of subdivisions and in planning larger scale housing projects, specific consideration shall be given for the development of affordable housing for moderate and lower income households.	Council will encourage housing forms and densities that incorporate opportunities for moderate and lower income households.	Not mentioned.	Council shall require a minimum of 25% of new residential development to be affordable.	Not mentioned.	Not mentioned.	- Housing developments should be affordable to the residents of the Municipality and provide alternate forms of housing. However, the Municipality shall not necessarily provide such housing. - To assist with issues of affordable housing within the municipality, innovative policies will be developed.
<b>i. Household Structural Type, Tenure:</b>	<p><b>Urban Settlement Area (Residential Uses):</b> - Full range of low, medium &amp; high density housing types. - Specialized housing types: group homes, crisis care, social assisted.</p> <p><b>Rural Settlement Area (Residential Uses):</b> - Full range of low &amp; medium density housing types. - Specialized housing types: group homes, crisis care, social assisted (excluded high density).</p> <p><b>Rural Area – Water-front District (Residential Uses):</b> Seasonal and permanent residential uses.</p> <p><b>Rural Area - Rural District (Rural Uses):</b> - Limited low density (single &amp; two unit housing). - Specialized housing types: group homes, crisis care, social assisted (excluding high density).</p>	<ul style="list-style-type: none"> <li>- Multiple unit dwellings, i.e., town-houses and apartments.</li> <li>- Single detached dwellings and accessory uses, including home-based business, group home and bed and breakfast establishment.</li> <li>- Converted dwellings, i.e., existing single detached converted to two unit units.</li> <li>- Rental housing.</li> <li>- Special needs housing.</li> </ul>	Tourists, seasonal residents and ensure needs of permanent residents are adequately met.	<ul style="list-style-type: none"> <li>- Single dwellings.</li> <li>- Multiple unit dwellings.</li> <li>- Home occupations (of limited extent and operation).</li> <li>- Public uses.</li> <li>- Community facilities, i.e., library, schools, churches, arenas, community centres, parks and playgrounds.</li> </ul>	Mostly cottages, an intermingling of permanent homes and some seasonal commercial businesses.	<ul style="list-style-type: none"> <li>- Permanent housing and seasonal dwellings.</li> <li>- Single detached and two unit dwellings, mobile homes on individual lots, group homes and garden suites. (Two unit dwellings shall include semi-detached dwellings, duplexes and converted dwellings.)</li> <li>- Predominant dwelling type will continue to be single detached dwellings.</li> </ul>	<ul style="list-style-type: none"> <li>- 1,340 assessed households (1997 assessment) (both permanent and seasonal).</li> <li>- Seasonal (residents and tourists).</li> <li><b>Rural:</b> Limited to single detached dwelling units.</li> <li><b>Urban:</b> Single detached, semi-detached, mobile home units and other forms of low and medium density residential development (townhouses and low-rise apartment buildings).</li> </ul>

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<b>j. Accessory Apartments:</b>	Yes.	Yes.	Not mentioned.	Yes.	Not mentioned.	Yes.	<u>Urban:</u> Accessory apartments may be permitted in association with single detached or semi-detached dwellings.
<b>11. ECONOMIC DEVELOPMENT</b>							
<b>a. Main Industries, contributors to local economy, etc:</b>	Area of Employment Commercial/Retail: 60% Tourism: 15% Warehousing: 10% Manufacturing: 5%	- Forest industry represents 24% of total local goods-producing industries and amounts to sales of \$613 million /year. - It is projected that industry employees contribute nearly \$32 million /year to local retail/ service centres, primarily in North Bay.	Not mentioned.	- Lumber and wood products industries. - Tourist industry.	- Agriculture. - Forestry. - Aggregate supplies.	- Forest industry sector (Tembec, Columbia Forest Products). - Farming (local scale – Calvin Township). - Tourism. - North Bay job opportunities (reasonable commute).	- Forestry. - Mining. - Manufacturing. - Recreation. - Institutional services. - Government services.
<b>b. No. of Employees:</b>	Employees per Acre (PPA) Office: 60-70 Commercial/Retail: 35-50 Manufacturing: 25-75 Tourism: 6-8 Warehousing: 4-5	Approximately one of every seven jobs created in the City is filled by an East Ferris resident.	Not mentioned.	Not mentioned.	Not mentioned.	Forestry: 4,500	Not mentioned.
<b>c. Projected Employment Growth:</b>	Employee Growth (PPA) (Stable-High) Office: 14-115 0.2-1.9 Commercial/Retail: 84-690 1.7-19.7 Manufacturing: 7-58 0.1-2.3 Tourism: 21-173 2.6-28.8 Warehousing: 14-115 2.8-28.8	Population growth will require employment growth in the order of 30-40 new jobs per year although these jobs would not be created solely within the Township.	Not mentioned.	Not mentioned.	Not mentioned.	2005: 178	It is desirable to prepare an economic development strategy which addresses current and future needs of community that deals with the need for conservation of natural values while addressing the need for population growth and additional year-round employment opportunities to sustain public and private services.

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<b>d. Community Improvement Initiatives, etc:</b>	The Municipality will maintain and promote an attractive and safe living and working environment through community improvement (e.g. Opportunities to improve the mix of housing types).	The area has been identified as one where the housing stock or commercial or industrial buildings are approaching the end of their functional life, which buildings should either be rehabilitated and restored for sequential uses in keeping with the nature of the area or demolished so as to allow for redevelopment of area for a use more compatible with adjacent land uses.	Improve the physical aspects of municipality, i.e., construct/rehabilitate buildings and structures to improve their function and /or appearance.	To encourage community improvement by developing a strong planning framework to guide community improvement activities in order to maintain the community as a desirable place to live; and to encourage additional employment and business opportunities by creating a positive investment climate, i.e., To improve conditions in older, residential neighbourhoods.	Not mentioned.	Not mentioned.	The area contains vacant and under used land, building or structures which could be developed in a manner which reinforces the functional role of the area or provides for the enhancement of the municipal tax base.

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<b>12. PERFORMANCE MEASURES</b>							
<b>a. Monitoring Outcomes of OP, policies, etc:</b>	Monitoring of the water quality of lakes will be carried out on an ongoing basis by the appropriate provincial government agency in association with other partners in lake/river protection (e.g. municipality, cottage associations, individual property owners, conservation authority).	<ul style="list-style-type: none"> <li>- The Plan, however, seeks to ensure that the capacity or adequacy of these services (e.g. educational, fire, police, health care, waste disposal and roads) will be monitored and that such services will be expanded or improved where required.</li> <li>- Appropriate policies dealing with watershed development, such as consent and plan of subdivision policies, the disposition of lakeshore road allowances, shoreline structures, road standards and policies relating to environmental matters have been developed to protect and monitor the impact of development on Trout Lake &amp; Lake Nosbonsing.</li> <li>- Council will monitor the delivery of health care services, educational services, protection services (fire and police) and cultural services.</li> <li>- Monitoring of the water quality of Trout Lake will be carried out on an ongoing basis by the appropriate agency in association with other partners in lake protection.</li> </ul>	Not mentioned.	Council shall monitor the provision of affordable housing in the municipality.	Not mentioned.	Not mentioned.	A clear set of development policies will be monitored to ensure they are achieving the intended effect.

Sources: 1) Municipality of West Nipissing Draft Official Plan; 2) East Ferris Official Plan; 3) The Official Plan for the Bonfield Planning Area; 4) Town of Mattawa Official Plan; 5) The Official Plan of the Chisholm Planning Area; 6) East Nipissing Planning Area Official Plan; 7) Municipality of Temagami Official Plan.