



West Nipissing Ouest

# Municipality of West Nipissing Housing Strategy

## Existing Conditions Report

November 2022



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**RE:PUBLIC**



Project  
Leaders

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*Prepared for: The Corporation of the Municipality of West Nipissing  
Prepared by: Re:public Urbanism*

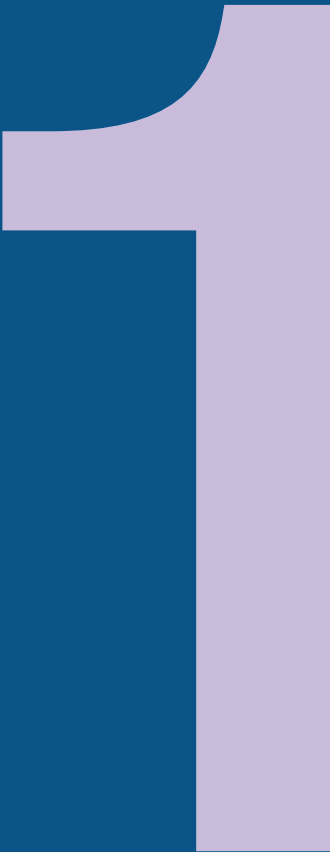
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# Introduction



## 1.1 Overview of Project

The demand for new residential units in West Nipissing has increased significantly in recent years, as it has in the rest of Ontario and Canada. This demand is largely being driven by a combination of population growth and lack of new and suitable housing supply. As a result, the housing landscape in West Nipissing has experienced rapid change. With low vacancy rates and rising prices, housing affordability and availability are becoming challenging issues to address. To better plan for future growth and housing provision, West Nipissing has retained Colliers Project Leaders and Re:Public Urbanism to prepare a Housing Strategy for the Municipality to address housing affordability and availability in West Nipissing over a planning horizon of 11 years (a horizon chosen to align with the next mandated review of the Municipality's Official Plan).

The project is composed of three phases:

### **Phase 1: Identifying & Analysing the Housing Need**

This phase is focused on gathering and analysing data on housing in West Nipissing and will help the project team gain a strong understanding of the existing conditions in the Municipality and allow for key issues to be identified. The primary deliverable for this phase is this Existing Conditions Report containing an overview of findings and preliminary strategic directions/recommendations to pursue when developing the strategy.

### **Phase 2: Establishing a Shared Vision for Housing**

The second phase involves the development of a vision for what reasonable and feasible housing provision in West Nipissing should look like, undertaken through public and stakeholder consultation. In addition to a vision of housing provision, a series of guiding principles will also be established to direct the development of the strategy, as well as its implementation. The primary outcomes for this

phase will be a vision and associated guiding principles to inform the strategy. While a separate phase - the timing of community engagement allowed for findings from the on-line workshop and survey to be included and summarized in this report.

### **Phase 3: Development of the Strategy**

This final phase will see the preparation of the Housing Strategy, which will be composed of four key elements:

1. an inventory of physical assets (public/private buildings and lands) with potential to accommodate housing needs.
2. an inventory of non-physical assets (internal/external organizations, programs, and policy documents) with the ability to support, incentivise, or otherwise facilitate housing.
3. an action plan to guide the Municipality and/or other housing authorities in implementing the strategy.
4. performance measures to measure the success of the strategy over its implementation.

## 1.2 Purpose & Structure of Report

This Existing Conditions Report is the culmination of the data gathering, research, and analyses undertaken as part of Phase 1 of the project. As noted, the purpose of this report is to build a stronger understanding of the conditions and key issues related to housing in West Nipissing, as well as to identify preliminary strategic directions and recommendations to pursue in developing the housing strategy. This report provides a detailed assessment of the housing context in West Nipissing, as well as initial recommendations on the direction of the strategy that will be developed in Phase 3. To accomplish this, the report is broken into the following sections:

**Section 1** – introduces the project mandate and study area;

**Section 2** – provides an overview of the applicable housing and planning policy frameworks at the federal, provincial, and local levels;

**Section 3** – contains a demographic and market area overview for West Nipissing;

**Section 4** – provides a snapshot of the existing inventory of housing in the Municipality, including non-profit housing, defines the “core housing need” in West Nipissing, reviews planned residential developments, vacant residential lands, and highlights public-owned lands which may present opportunities for new housing;

**Section 5** – looks ahead to 2031, providing projections for population, household composition, and employment. These projections are then used to present an estimate of 2031 housing needs;

**Section 6** – summarizes findings from community engagement with stakeholders through the online workshop and survey, identifying common or recurring gaps and themes in relation to housing;

**Section 7** – provides a series of recommended strategic directions to be pursued in the development of the Housing Strategy, based on the findings of the Existing Conditions Report.

Sections 2 to 6 conclude with a “key takeaways” subsection, intended to summarize the main points and conclusions from each Section.

## 1.3 West Nipissing Overview

The Municipality of West Nipissing is a vibrant Northern Ontario community of 14,583 people that is composed of a mixed rural, urban, and natural landscape across its 1,992 km<sup>2</sup> area. Amalgamated in 1999, the Municipality includes the communities including Cache Bay, Crystal Falls, Desaulniers, Field, Kipling, Lavigne, North Monetville, River Valley, Sturgeon Falls, and Verner, as well as 17 ½ formerly unincorporated townships. Highway 17 is the primary artery serving the Municipality, providing connections to the larger urban centres of North Bay and Sudbury (found east and west of the Municipality, respectively).

The majority of West Nipissing’s population is located in the urban communities of Sturgeon Falls, Cache Bay, and Verner, with the remainder of the population being distributed amongst the rural settlement areas of Field, Lavigne, Crystal Falls, and River Valley and rural area. Figure 1 provides a geographic overview of the Municipality.

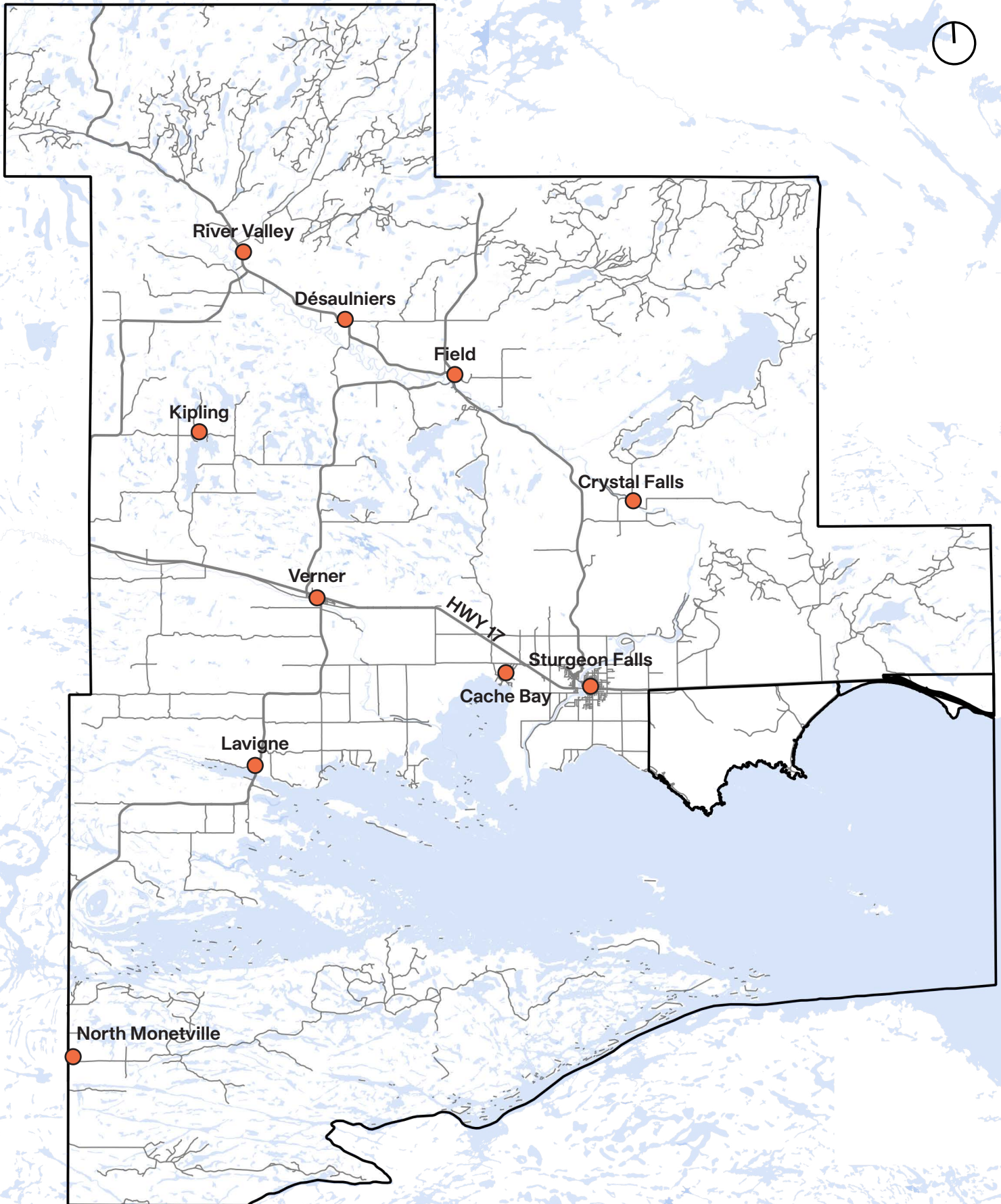


Figure 1: Municipality of West Nipissing

# The Housing Framework



The housing framework in West Nipissing is common amongst many municipalities in Ontario. Higher-level housing policy, targets, and funding/incentive programs are typically found at the federal and provincial levels, while regional and local policy frameworks are more concerned with implementation, development, and day-to-day adherence to provincial policy. The following section provides a snapshot of the housing framework that exist today in West Nipissing.

## 2.1 Visualizing Housing

The housing system in Canada is typically described as a 'continuum' while more recent approaches prefer to describe it as a 'wheel-house'. Regardless of the preferred model, each approach assists in helping to understand the broad categories of housing types and tenures in West Nipissing and Canada, and how they relate to each other.

### The Housing Continuum Model

One of the most common and widely known visual representations of housing is the housing continuum model (Figure 2). This continuum organizes housing into a linear series of transitions from homelessness to ownership specifically identifying 8 housing types/tenures. Through its linear approach, this model assumes an ultimate 'goal' of home ownership and prioritizes ownership as such. However, one of the primary critiques of the model is that home ownership may not necessarily be everyone's goal, and the model may not take into consideration the diverse and ever-changing needs of different demographics in our communities.

The elements of the Housing Continuum Model are defined as follows<sup>1</sup>:

- **Homelessness** - describes the situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.
- **Emergency Housing (Shelter)** - facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counseling. Emergency housing is short-term accommodation for people who are homeless or in crisis.
- **Transitional Housing** - is housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing, and has limits on how long an individual or family can stay.
- **Supportive Housing** - housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy, and dignity.

Figure 2: The Housing Continuum Model



1. Definitions taken from the National Housing Strategy Glossary of Common Terms: <https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/glossary>

- Community Housing - subsidized housing projects serving low-income tenants, including those owned by non-profits, co-ops and governments.
- Affordable Housing - is housing that typically costs less than 30% of a household's gross income. It is a relatively broad term that can include housing provided by private, public, and non-profit sectors, and can include all forms of tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.
- Market Housing - includes ownership housing (fee simple ownership, strata ownership, multi-unit and single family homes, shared equity, etc.) and purpose-built long-term rental housing (apartments, single family, secondary suites, townhomes, etc.) that does not fall into any of the above categories of the continuum.



Figure 3: The Wheelhouse Model

operated by non-profit housing providers.

- Short-term Supportive Housing – stable housing along with support services offered by non-profit providers as a step between shelters and long-term housing (with typical stays of two to three years).
- Ownership Housing – includes fee simple homeownership, strata ownership, multi-unit and single-family homes, and shared equity (such as mobile homes or housing co-operatives).
- Long-term Supportive Housing – long-term housing offered by non-profit providers, along with support services ranging from supportive care to assisted living and residential care.
- Rental Housing – includes purpose-built long-term rental apartments, private rental townhomes, secondary suites, carriage homes and single-family rental homes.
- Subsidized Rental Housing – subsidized rental homes operated by non-profit housing providers, BC Housing and housing co-operatives through either monthly government subsidies or one-time capital grants.

### The Wheelhouse Model

In response to the critiques of the housing continuum model, some communities have sought out alternatives that are customized to local housing needs and promote greater equity, diversity, and inclusivity<sup>1</sup>. Originally developed by the City of Kelowna as part of their 2017 Housing Needs Assessment, the “Wheelhouse Model” (Figure 3) looks at housing from an equity perspective. This model uses a circular representation of housing types/tenures to recognize that no one type or tenure should be prioritised over another; reflecting that people’s housing needs can and will change throughout their lives<sup>1</sup>. Specifically, the model de-emphasises home ownership in an effort to promote a more diverse housing framework that prioritises all forms of housing equally<sup>1</sup>. Through this, the intent is to instill a system that embodies a variety of housing forms, types, and tenures<sup>1</sup>.

The elements of the Wheelhouse Model are defined as follows<sup>1</sup>:

- Emergency Shelters – temporary shelter, food and other support services, generally

1. <https://www.cmhc-schl.gc.ca/en/blog/2019-housing-observer/wheelhouse-new-way-looking-housing-needs>

## 2.2 Federal Framework

The Federal Government has had peripheral involvement in the physical development of housing since the 1990s when much of the Federal Government's housing inventory was disposed of. While this continues to be evident in the limited planning framework found at the federal level today, the National Housing Strategy (NHS) does establish an action plan and policies targeted at addressing housing issues in Canada through a broad scope. The Canada Mortgage and Housing Corporation (CMHC) also plays a large role in providing funding, data/research, and education to help with the provision of affordable housing in Canada. In that, much of the federal framework in Canada is geared toward incentives, grants, and information tools intended to empower municipalities, housing providers, and other for-profit/non-profit organizations in their efforts to address housing challenges.

### National Housing Strategy

In 2018 the Federal Government, through the Canada Mortgage and Housing Corporation (CMHC), released the National Housing Strategy (NHS) to help improve Canadians' access to affordable housing that meets their needs. At a high level, the plan includes a \$40-billion investment in a range of programs, grants, and research/education over the plan's 10-year horizon. Some of the primary targets for the plan include a 50% reduction of chronic homelessness, taking up to 530,000 households out of "housing need", and helping to facilitate the creation of up to 100,000 new housing units and repair/renewal of up to 300,000 housing units<sup>2</sup>.

As part of the strategy, the NHS aims to balance the overall supply of housing in Canada by, among other ways, creating new affordable rental supply through increasing the capacity of the community housing sector, through maintenance and preservation of the existing housing stock, and through supporting projects that deliver affordable homeownership options. This will

be accomplished largely through the provision of financial assistance to provinces, regional/community local housing providers and organizations, and municipalities.

## 2.3 Provincial Framework

### Planning Act

Section 2(j) of the Act states that the Province, municipal councils, a local board, a planning board and the Ontario Land Tribunal, in carrying out their responsibilities under the Act, shall have regard to, among other matters of provincial interest, "the adequate provision of a full range of housing, including affordable housing." These considerations are further echoed and implemented through the Provincial Policy Statement (PPS) 2020, as it addresses growth planning.

Subsection 16(1)(a.1) of the Act states that all official plans shall contain, among other matters listed, policies and measures to ensure adequate provision of affordable housing. Section 16(3) of the Act also requires official plans to include policies authorizing "additional residential units" to be permitted in the form of two residential units in a detached, semi-detached, or rowhouse dwelling, and/or one residential unit in a building or structure ancillary to a detached, semi-detached, or rowhouse dwelling.

While not yet widely implemented in Ontario, inclusionary zoning is a powerful tool for municipalities and planning authorities to require new development/redevelopment to dedicate a certain portion of units as affordable (and maintain them as affordable for a set period of time). Inclusionary zoning is intended to identify strategic areas of communities in need of affordable housing. It should be noted that the inclusionary zoning policies outlined in subsection 16(4) of the Act are not applicable in West Nipissing due as they have not been prescribed those powers to-date (generally larger urban centres with transit systems and higher density development are prescribed).

1. <https://www.cmhc-schl.gc.ca/en/blog/2019-housing-observer/wheelhouse-new-way-looking-housing-needs>

The above policies, by design, are intended to increase the stock and availability of affordable housing in Ontario communities. While these have been in place for the last few years, many municipalities have not yet updated their OPs to align with these provincial requirements.

Section 28 of the Act outlines the framework for the development of community improvement plans or “CIPs”. CIPs are a particularly powerful tool that municipalities can use to improve the physical layout and planning of a certain area within a community, as they permit municipalities to offer financial incentives to private individuals and businesses in the form of grants, loans, or other incentives. In more recent years, these plans have shifted in scope to play more of a role in baseline economic development initiatives, as well as a greater role in the provision of affordable housing. The provision of affordable housing is considered “community improvement” under Section 28(1.1) of the Act, meaning that municipalities can incorporate affordable housing incentives into a CIP. These types of plans can be very flexible and provide a range of incentives such as development fee rebates, development charge relief, as well as loans or grants to fund development or redevelopment activities for affordable housing.

Subsection 34 of the Act outlines the legal framework for the creation and maintenance of zoning by-laws. Zoning by-laws are the primary tool which municipalities use to regulate the use of land and buildings in a municipality. While zoning by-laws will not distinguish between housing affordability or tenure, the fact that they regulate where, how, and what type of housing can be constructed makes them important to understand in the context of creating new affordable housing. The Act also requires certain provisions to be included in a zoning by-law to give effect to residential policies of the OP, including the additional residential units policies described under subsection 16(3) of the Act.

### **Provincial Policy Statement**

Section 3 of the Planning Act requires all decisions affecting planning matters to be consistent with policy statements issued under the Act. The Provincial Policy Statement or ‘PPS’ is the Province’s statement of land use policy. The PPS addresses a wide range of planning matters including economic vitality, protection of the natural environment, development in natural or human-made hazards, planning for infrastructure, protection of agricultural resources and mineral aggregate resources, as well as the provision of housing.

The PPS states that healthy, liveable, and safe communities are sustained by accommodating an appropriate affordable and market-based range and mix of residential types (including single-detached, additional residential units, multi-unit housing, affordable housing and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries and long-term care homes), recreation, park and open space, and other uses to meet long-term needs.

The PPS also offers a starting point for defining affordable housing. In the case of ownership housing, ‘affordable’ is defined as the least expensive of:

- housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low- and moderate-income households; or,
- housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area.

In the case of rental housing, ‘affordable’ is defined as the least expensive of:

- a unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or,

- a unit for which the rent is at or below the average market rent of a unit in the regional market area.

Section 1.4 of the PPS is dedicated entirely to housing and its policy directions can be summarized as follows:

- Ensuring an appropriate supply of land and infrastructure capacity to accommodate residential growth;
- Providing an appropriate range and mix of housing options and densities to meet projected needs by establishing and implementing minimum affordable housing targets and permitting and facilitating all housing options required to meet a community's requirements;
- Directing new housing to locations where appropriate levels of infrastructure and public service facilities are or will be available to support resident needs;
- Promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation and transit;
- Requiring transit-supportive development and prioritizing intensification; and
- Establishing development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form.

### **More Homes, More Choice: Ontario's Housing Supply Action Plan**

Ontario's Housing Supply Action Plan is the Province's plan to increase the supply, affordability, and diversity of housing in Ontario through a number of measures, including reducing regulatory "red tape" associated with housing development (i.e. approval timelines, appeal rights, etc.), as well as the cost of providing new housing. The Action Plan outlines a 5-point plan to address housing supply in Ontario:

- Speeding up the development approval process for new housing development;
- Making costs more predictable to encourage more development;
- Increasing variety of housing mix (secondary units, increased density, etc.);
- Making it easier to build rental housing; and,
- Encourage more innovation in the housing sector.

In order to accomplish this, the Province has undertaken a number of changes to the legislative framework associated with housing development in Ontario, including committing to the disposal of surplus lands for new housing development and exempting new rental units from rent control to encourage new construction. Many of the proposed actions under this plan have already been implemented and/or are in the final stages of being implemented through the Province's Bill 108: More Homes, More Choice Act (which amended a number of pieces of legislation including Planning Act changes to development approval timelines; changes to appeal rights under the Ontario Land Tribunal Act; Development Charges Act changes to payment timelines, etc.). With these legislative changes the Province intends to ease the process of housing development.

While many of the changes will arguably have a greater impact on larger centres like Greater Sudbury and North Bay, matters associated with additional residential unit opportunities and the deferral of development charges on the construction of new rental units may have the potential to influence some positive change in the availability of more affordable ownership and rental units in West Nipissing.

### **Growth Plan for Northern Ontario**

The Growth plan for Northern Ontario, prepared by the Province in 2011, is a 25-year plan to guide economic and population growth in Northern Ontario. The four key growth management goals for the plan include:

1. Diversifying of traditional resource-based industries
2. Workforce education and training
3. Integration of infrastructure investments and planning
4. Tools for Indigenous peoples' participation in the economy

While heavily focused on economic and infra-structural growth – the plan recognizes that housing will play an important role in fostering complete communities to support Northern Ontario. With this in mind, subsection 3.4.3 of the plan encourages municipalities to support and promote healthy living by providing for communities with a diverse mix of land uses, a range and mix of employment and housing types, high-quality public open spaces, and easy access to local stores and services.

Subsection 4.2 of the plan also encourages all municipalities to prepare long-term community strategies, and in doing so should consider:

- economic, social and environmental sustainability;
- accommodation of the diverse needs of all residents, now and in the future;
- optimized use of existing infrastructure
- a high quality of place;
- a vibrant, welcoming and inclusive community identity that builds on unique local features; and,
- local implementation of regional economic plans, where such plans have been completed.

The preparation of a housing strategy is directly aligned with the policies and goals of the Growth Plan for Northern Ontario, as stable and affordable housing will be a cornerstone of economic success and high quality of life for residents.

## 2.4 Regional & Local Framework

The District of Nipissing and the Municipality of West Nipissing make up the “Regional & Local Framework”, as these bodies are the primary forces behind implementing housing policy in the area. In regards to social/community/non-profit forms of housing and programming, the District of Nipissing Social Services Administration Board (DNSSAB) are responsible for district-wide implementation, though close collaboration with municipalities and local organizations is crucial to success.

### **Nipissing District 10-Year Housing and Homeless Plan 2014-2024**

The 10-year housing and homelessness plan sets a course for DNSSAB to follow, for creating housing options that will lead to acceptable, safe and affordable housing for the citizens of Nipissing District, now and in the future. The Plan's strategic objectives tie in closely with the mandate of the West Nipissing Housing Strategy:

1. *Homelessness Prevention, Shelters and Diversion*
2. *Improving Housing Stability*
3. *Increasing Housing Affordability and Options along the Housing Continuum*
4. *Sustaining and Expanding the Housing Portfolio*
5. *Leadership, Integration, Coordination and Advocacy*
6. *Awareness, Education, Information and Best Practices*

The implementation plan includes a number of objectives and indicators for success, generally split between DNSSAB and local municipalities in Nipissing District. Many of the key strategies for improving affordable housing outlooks dovetail with the mandate of the West Nipissing Housing Strategy. Some of these include, but are not limited to:

- Promoting increased densities;

- Encouraging more affordable housing in mature neighbourhoods;
- Ensuring official plans and zoning by-laws are up to date and employ best practices for policy and regulation;
- Providing incentives or other forms of financial relief to aid in development costs;
- Supporting innovative housing forms and development techniques; and,
- Collaborating with local and regional community-focused groups to assess need for affordable and special needs housing.

With respect to some of the actions in the plan specific to the Municipality of West Nipissing, the following were identified as being closely tied to the mandate of the Housing Strategy:

- Creating additional shelter spaces for males/citizens in general;
- Increasing the supply of nursing home beds;
- Increase supply of (accessible) housing for singles, other than senior citizens;
- Address need for 2-bedroom units for low-income individuals/families, and seniors;
- Increase supply of housing for senior citizens; and,
- Investigate the creation of youth transitional housing in Sturgeon Falls.

Some of these strategies have not yet been realized and/or pursued, but are still valid and will inform the direction of the Housing Strategy - this merits a closer review of opportunities for incorporation into the strategy.

### **West Nipissing Official Plan 2008 (October 2016 Consolidation)**

The West Nipissing Official Plan (OP) was originally adopted in 2008 to guide land use planning, growth, and development in the Municipality. In terms of settlement, the OP intends to reinforce the current pattern of settlement, first to urban settlement areas, then rural settlement areas, and finally to the rural area. This hierarchy is largely based on the presence of infrastructure,

services, and amenities, as well as pre-established areas of urban development. Sturgeon Falls/Cache Bay and Verner are the two primary settlement areas where the OP seeks to direct most residential growth.

Section 3.04 contains the objectives for the OP, which include but are not limited to:

- Providing an adequate supply of land for residential uses (among others) to meet projected needs over a 20-year period
- To provide for a full range of housing types and densities to meet demographic and market requirements of current and future residents, while maintaining at all times a 10-year supply of land designated for new residential development

These objectives are closely aligned with the policy direction provided under the Planning Act and Provincial Policy Statement.

Section 2.02 outlines the housing projections prepared as part of the plan's development in 2005. While almost 17 years old, these projections will allow some insight to how the community has grown, and how the housing supply context has changed, when compared to the projections presented later in this report.

In terms of residential land use policy, Section 3.06.8 deals with community structure and design criteria. Whereas Section 3.06.10 outlines housing-specific policies. Within these sections, there are areas that the Municipality should review and update/revise to align with recent changes to the Planning Act and best practices in community planning - most notably criteria for infill development, affordable housing development, as well as permissions for the establishment of additional residential units or 'apartments-in-houses'. The recommendations presented in Section 9 of this report will include some specific directions for improving/reviewing housing policy in the OP.

## **West Nipissing Community Safety & Well-Being Plan 2022-2027**

As directed by the Police Services Act, municipalities are required to develop and adopt community safety and well-being plans. This document is intended to help strengthen West Nipissing and ensure that all of its communities are safe, well, and ideally, free of the downstream consequences of crime, through the targeting of priority risk areas like education, health care, food security, housing, income, and social/cultural expression. This plan specifically targets housing as a priority risk area for community safety and well-being, and outlines strategies and action items for addressing housing risks in the community.

The Plan outlines the following four key strategies for addressing housing in West Nipissing, which tie in closely with the mandate for the Housing Strategy:

- 1. Improve the understanding of West Nipissing's housing needs-** action items include reviewing the current approaches to housing and conducting a needs assessment to understand what units are needed and what their level of priority is.
- 2. Increase emergency and transitional housing units-** action items include reviewing the current approaches including what is available and what options might be missing, exploring funding options and partnerships, and investigating the need for a warming centre or low barrier shelter for the winter months.
- 3. Increase affordable housing units-** action items include reviewing the current approaches to this type of housing and looking into funding options and partnerships.
- 4. Enhance in-home supports for aging in place -** action items include reviewing current approaches, along with what is available and needed for both volunteers and paid positions, as well as exploring

innovative options for keeping seniors safe, healthy, and thriving, at home in their communities outside of Sturgeon Falls.

## **West Nipissing Economic Development Priorities 2021**

This document is prepared by the West Nipissing Economic Development Advisory Committee, a committee of council focused on making the Municipality a sought-after destination for business, institutions, and residents.

The document presents 3 key objectives for achieving West Nipissing's vision for economic development over the next three years. Objective 1 ties in directly with the mandate of the Housing Strategy, stating:

*“For West Nipissing to become the community of choice for people from all over Ontario who want to relocate to a central location with a Joie de Vivre, affordable housing, a fantastic quality of life, all while being surrounded by pristine nature and waterways.”*

As part of striving to achieve this objective, the document outlines the following Action Items to help realize the Municipality's Housing Target Goals over the next 3 years:

- Plan and implement a housing development strategy for West Nipissing communities that will meet the needs of families, retirees, people on assisted living and low-income earners.
- Obtain an inventory of available land and locations; consult with community members to better understand their needs; consult with developers that are ready to invest.

The development and implementation of the Housing Strategy will satisfy the housing-related action items noted above.

(1) Subsection 35.1(1) of the Planning Act states that council shall ensure their zoning by-law gives effect to the policies described in subsection 16(3), in respect of ARUs (OP Policies).

**West Nipissing Zoning By-law 2014****(June 2018 Consolidation)**

The Zoning By-law is the primary implementation tool for the West Nipissing Official Plan, and separates lands into different zones to help guide development, minimize land use conflicts, and facilitate efficient use of resources and infrastructure. The zoning by-law also outlines specific provisions for certain types of development (lot size, building setbacks, height, parking, etc.). In regards to housing, the West Nipissing Zoning By-law contains 7 distinct residential zones that permit different forms of housing.

Notwithstanding the use of specific residential zones, it should be noted that there are other zones that permit or contain housing. It should be noted that only existing standalone dwellings

are “permitted” within Commercial zones. The C1, C2, and C3 zones permit a “Dwelling Unit” within a non-residential building (i.e. mixed use, second storey apartment, etc.) as an accessory use to a commercial use, where the Ontario Code Permits. Only the C3 zone permits a single detached dwelling as an accessory use to a permitted commercial use.

“Additional Residential Units” and “Accessory Dwelling Units” are not distinguished from one another in the zoning by-law. Clarification of provisions to align with the requirements of the Planning Act should be pursued to alleviate any confusion for the creation of an ARU vs. creation of an accessory dwelling/unit in the future<sup>1</sup>.

## 2.5 Key Takeaways

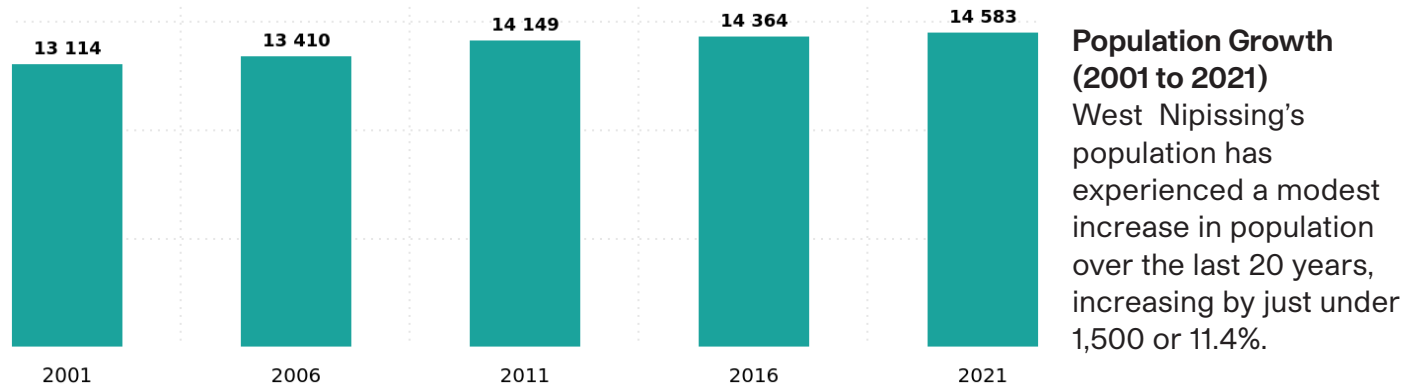
- Federal and provincial programs for housing (funding, resources, etc.) should be clearly identified, where applicable, as they relate to action items at the municipal level
- Official plan policies and zoning regulations should be reviewed to ensure they align with changes to provincial policy over the last few years
- Successful housing provision requires collaboration and coordination across all levels of government and associated organizations. The relationship between West Nipissing and District of Nipissing Social Services Administration Board (DNSSAB) is important to strengthen. Housing Strategy will need to ensure consideration of existing commitments outlined in the Nipissing District Housing & Homelessness Plan - working to complement and not contradict the plan
- Housing issues are multi-faceted and relate in many different ways to economic, environmental, and social issues - these relationships should be reflected and, where possible, coordinated with other plans and strategies in the community.
- Housing should be prioritised based on need, not based on a continuum-based hierarchy (i.e. ownership may not be everyone's goal or appropriate destination at various stages). People can move from different housing at various stages of life and circumstances.
- West Nipissing is the planning authority and therefore has the most power to effect change through policy/regulatory changes - development policy and regulation should be reviewed and improved to better align with best practices for housing provision.

## Demographic & Market Area Overview



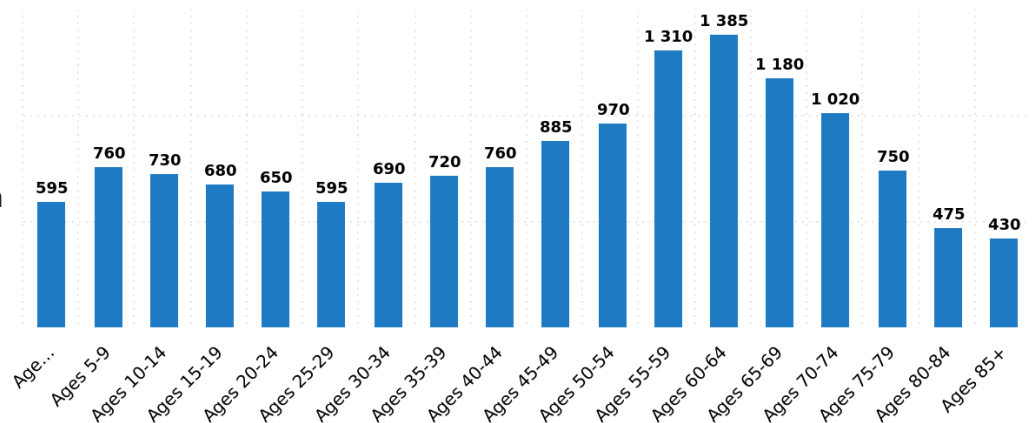
### 3.1 Demographics

The following section provides a summary of the most recent census data for West Nipissing. All information is taken from the results of the 2021 census unless otherwise noted.

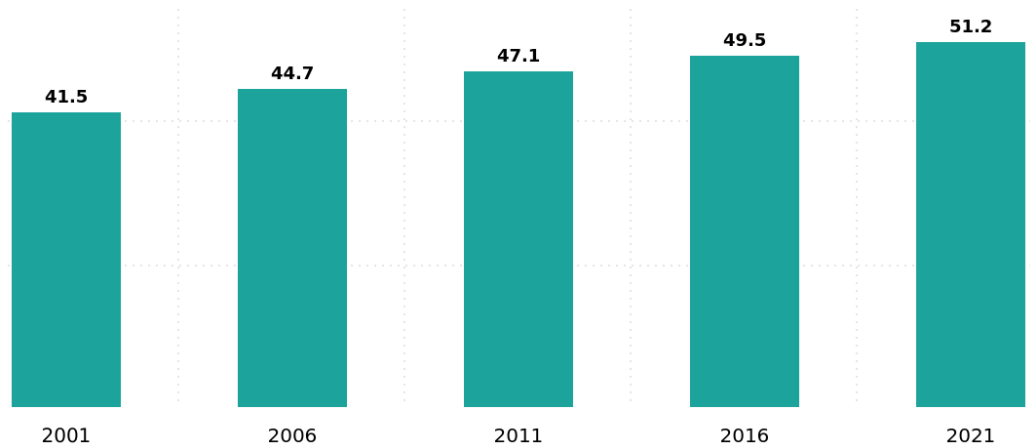


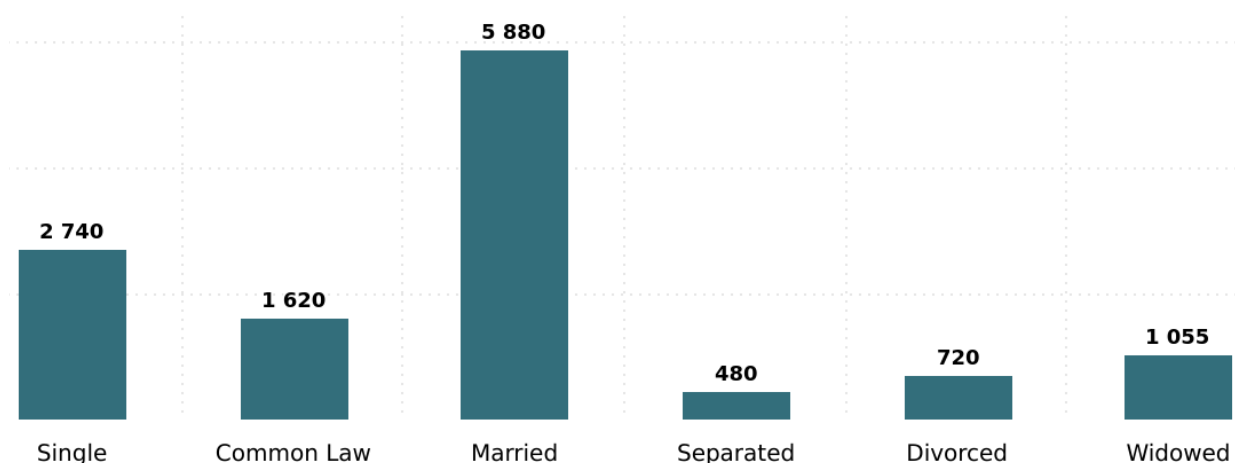
#### Age Distribution (2021)

West Nipissing's population is aging. Over 50% of the population is over the age of 50, with a median age of 51.2.



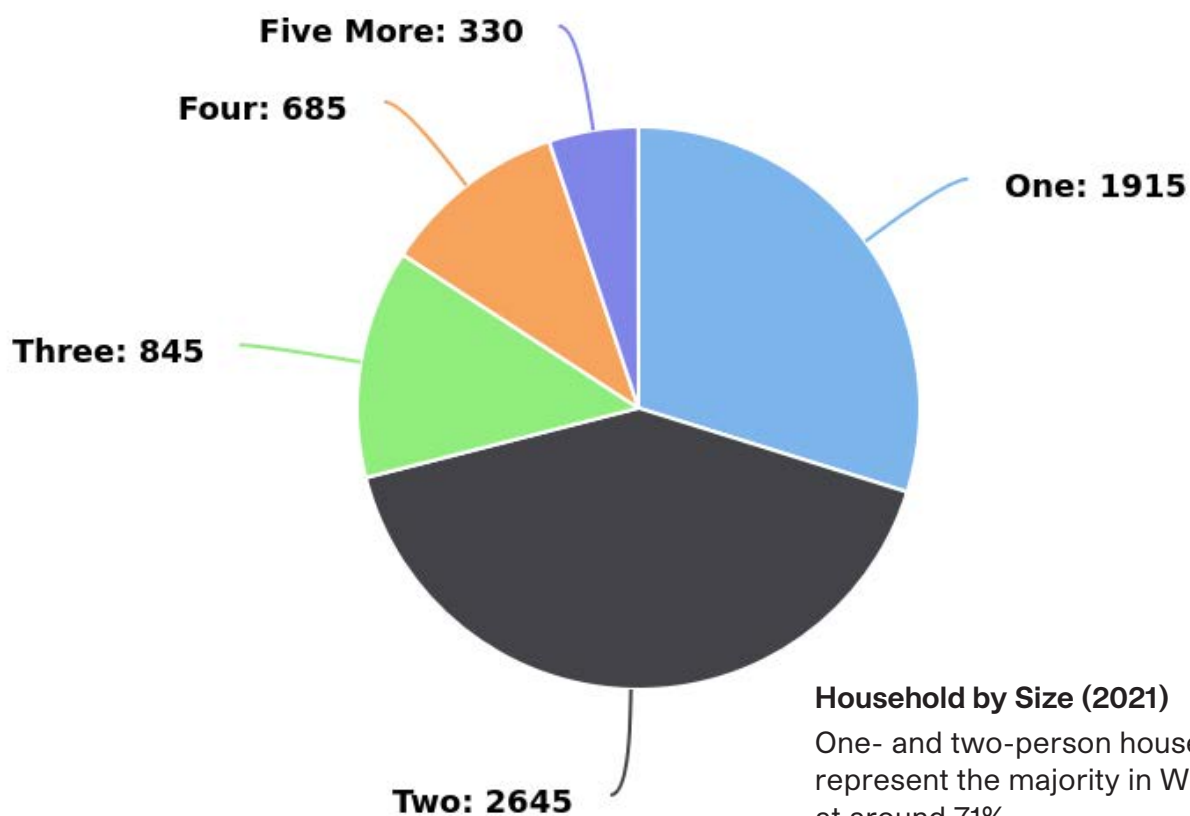
#### Median Age (2001-2021)





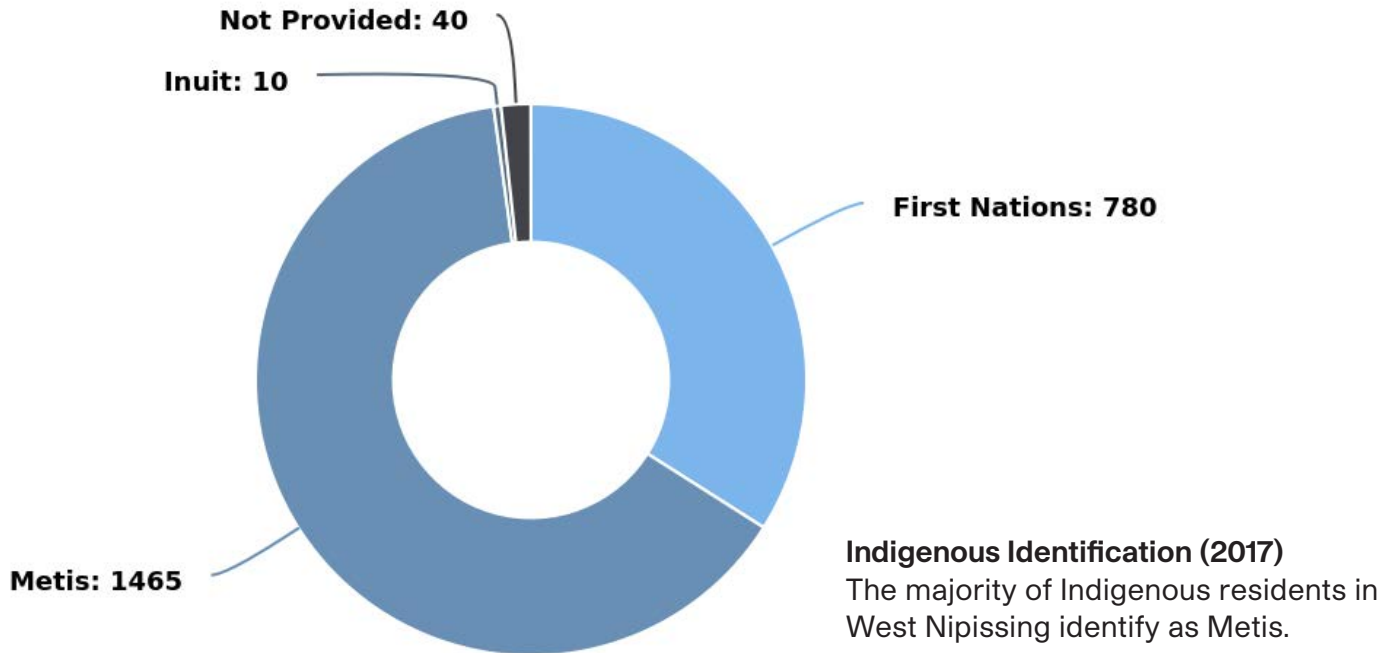
### Marital Status (2021)

Over 51% of West Nipissing's population are either married or common law, with around 19% being single. The remaining 30% of the population is made up of those who are either widowed, divorced, or separated.

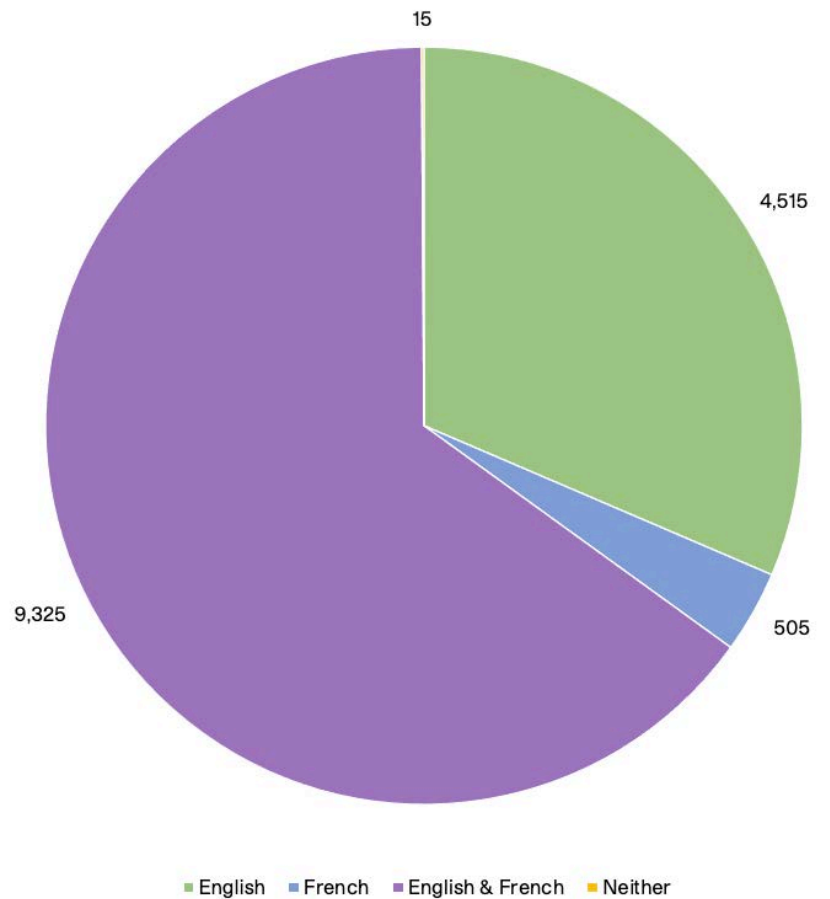


### Household by Size (2021)

One- and two-person households represent the majority in West Nipissing at around 71%.

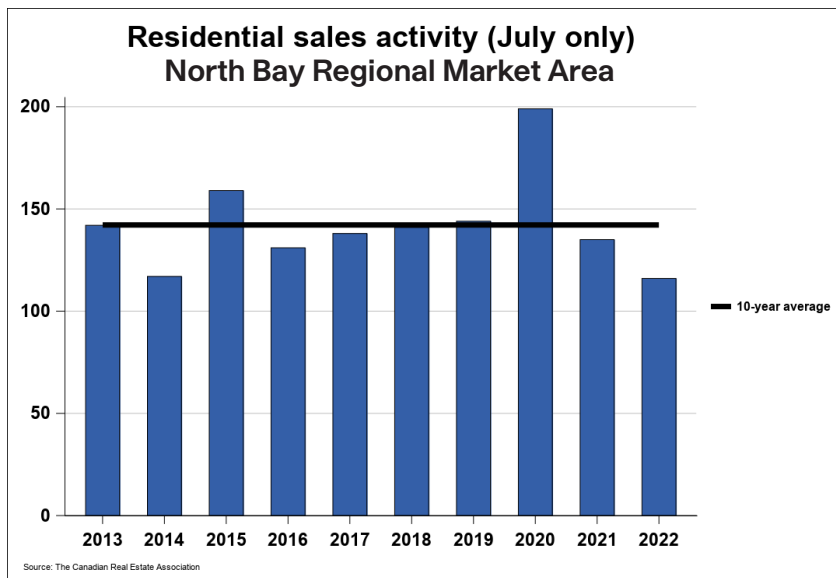


**Knowledge of Official Languages (2021)**  
The majority of West Nipissing residents are bi-lingual (64%).

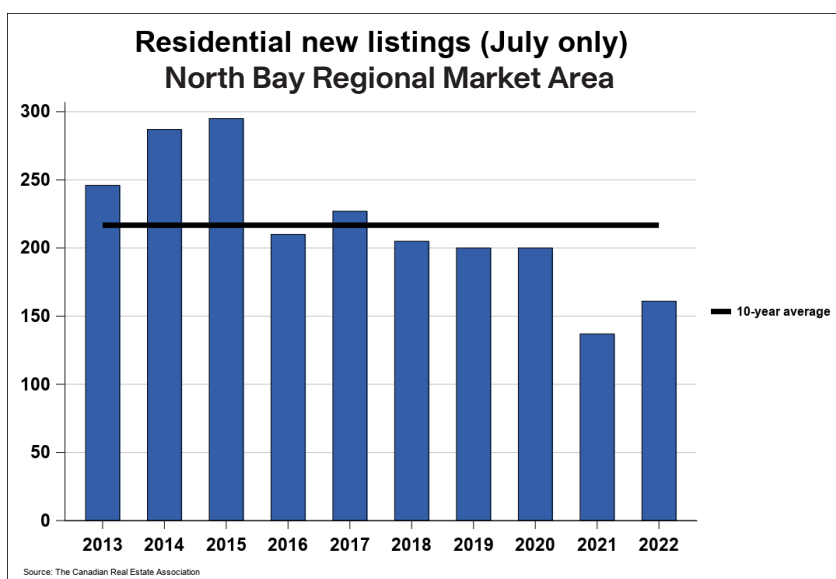


## 3.2 Regional Market Area Overview

Most of West Nipissing is located within the North Bay Real Estate Board 'NBREB' region. For the purposes of this report, the NBREB will be considered the Regional Market Area, given the absence of more specific data for West Nipissing. This section will provide an overview of market conditions and statistics for the NBREB region to allow for comparison and a better understanding of the conditions in West Nipissing. All of the following data has been sourced directly from the NBREB, Statistics Canada, and/or the Canadian Real Estate Association (CREA). Please see bottom of page for sources.

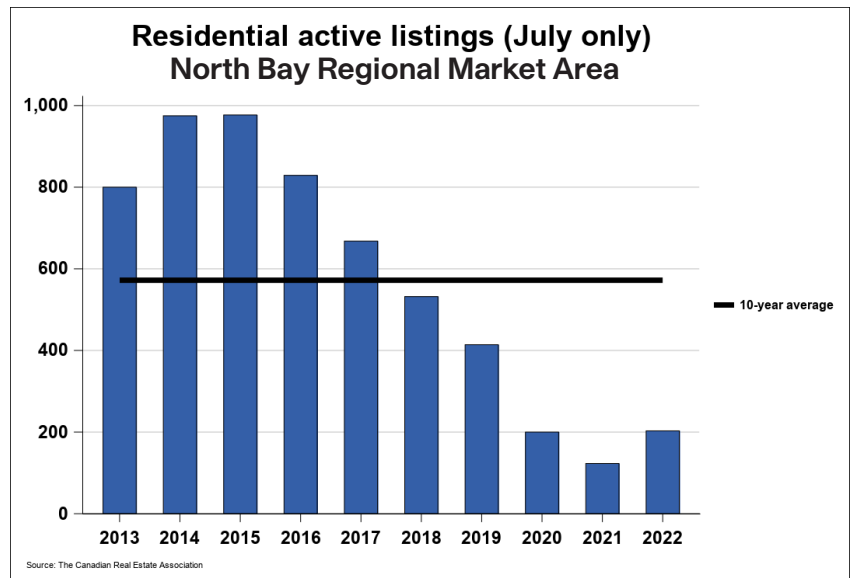


The number of homes sold through the MLS® System of the North Bay Real Estate Board totaled 116 units in July 2022. This was down by 14.1% from July 2021. Home sales were 21.1% below the five-year average and 18.4% below the 10-year average for the month of July. On a year-to-date basis, home sales totaled 781 units over the first seven months of the year. This was a substantial decrease of 21.8% from the same period in 2021.

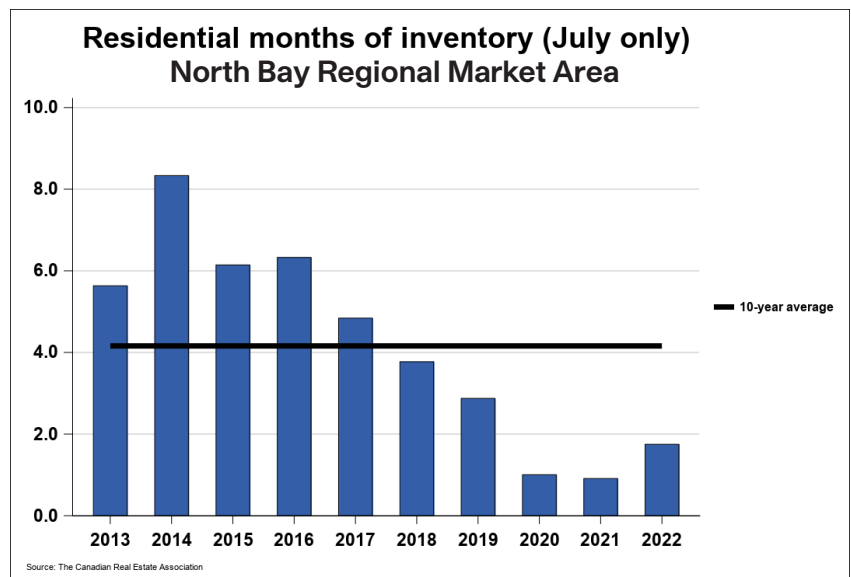


The number of new listings was up by 17.5% from July 2021. There were 161 new residential listings in July 2022. New listings were 10.9% below the five-year average and 25.7% below the 10-year average for the month of July.

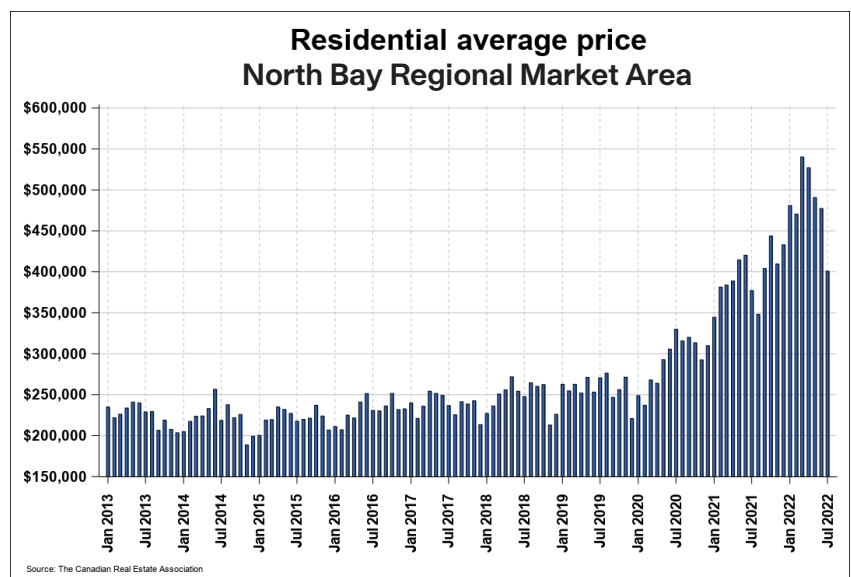
Active residential listings numbered 203 units on the market at the end of July, a substantial increase of 65% from the end of July 2021. Active listings were 31% below the five-year average and 64.5% below the 10-year average for the month of July.



Months of inventory numbered 1.8 at the end of July 2022, up from the 0.9 months recorded at the end of July 2021 and below the long-run average of 4.2 months for this time of year. The number of months of inventory is the number of months it would take to sell current inventories at the current rate of sales activity.

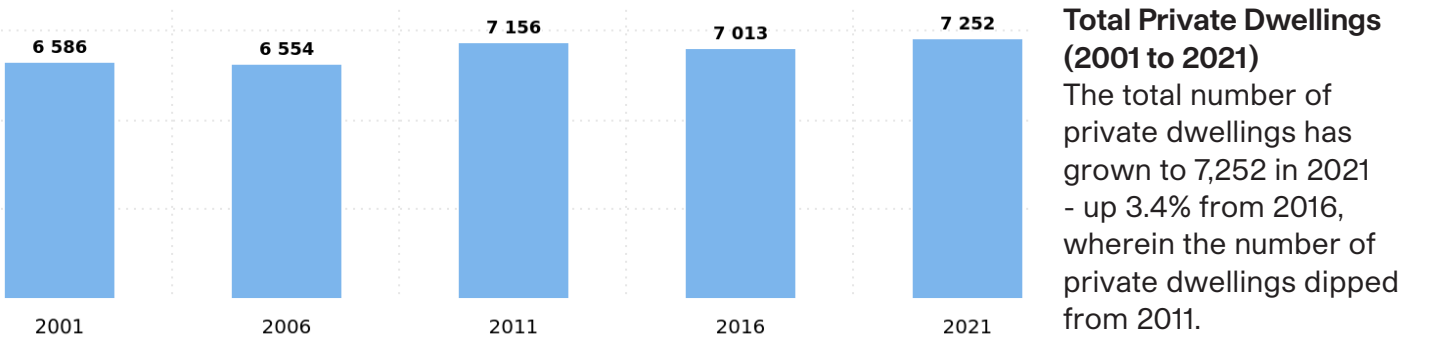


The average price of homes sold in July 2022 was \$400,719, a moderate gain of 6.3% from July 2021. The more comprehensive year-to-date average price was \$485,436, increasing by 23.7% from the first seven months of 2021. The dollar value of all home sales in July 2022 was \$46.5 million, a decline of 8.7% from the same month in 2021.



### 3.3 Local Market Area Overview

The following data, collected largely from Statistics Canada provides a snapshot of the market area in West Nipissing.



It's important to note that West Nipissing is a popular seasonal destination for many who may not permanently reside in the community. This assumption appears to be reflected in the 2021 counts for “Private Dwellings Occupied by Usual Residents” (i.e. permanent residents), which was 6,413 dwellings.



The total number of people living in private households in West Nipissing as of 2021.

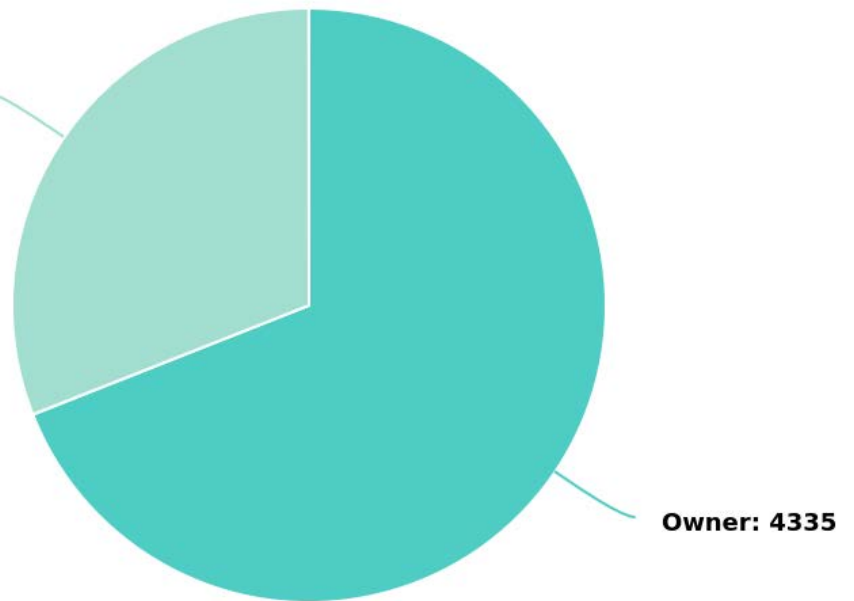


The average household size in West Nipissing as of 2021.

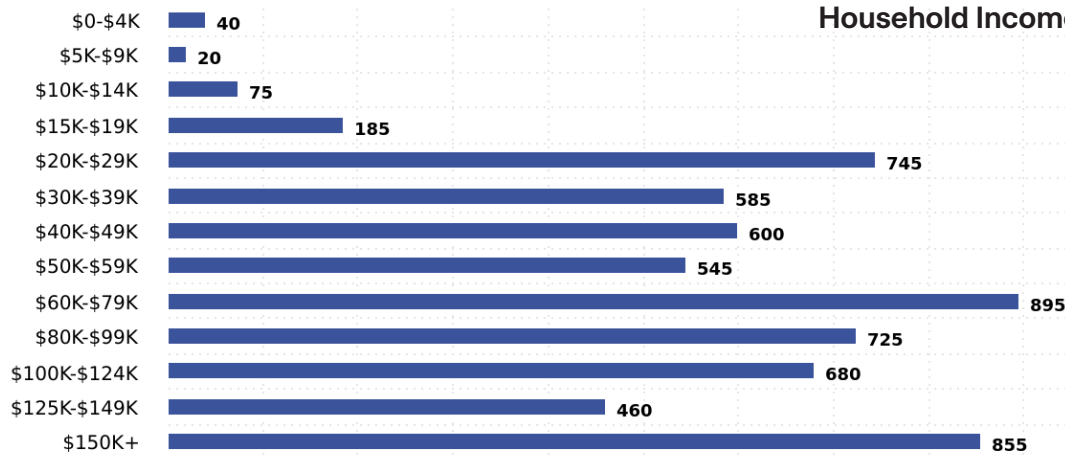
### Home Ownership (2021)

69% of those living in private dwellings in West Nipissing owned their home as of 2021, with the remaining 31% being composed of renters.

**Renter: 1945**

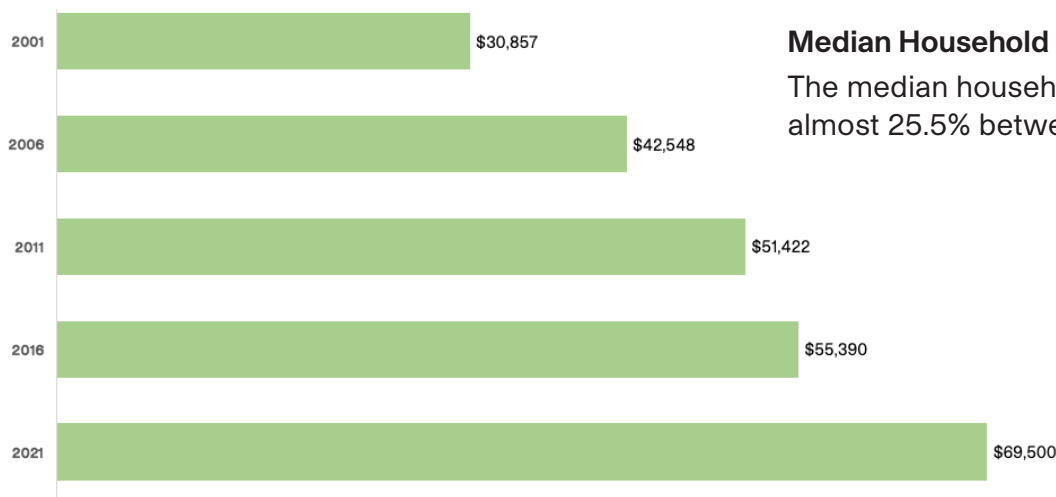


### Household Income Distribution (2021)

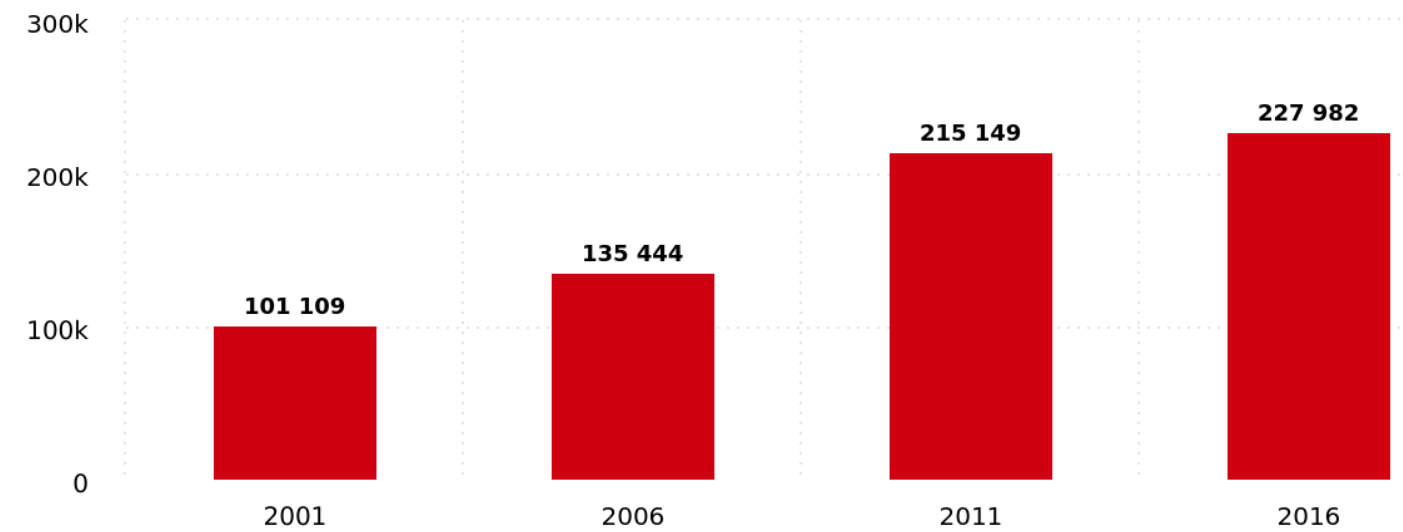


### Median Household Income (2001 to 2021)

The median household income rose almost 25.5% between 2016 and 2021.



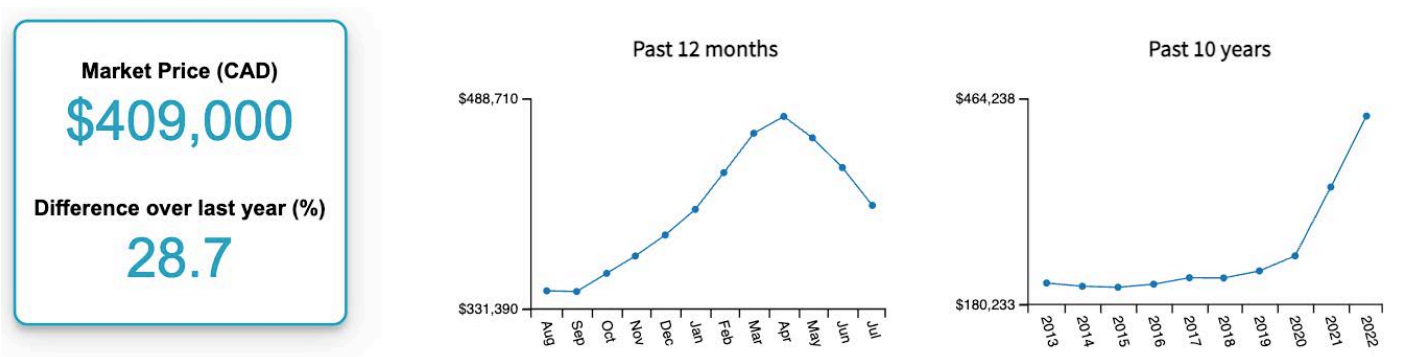
Sources: Statistics Canada, 2021 Census of Population)



Sources: Statistics Canada, 2016 Census of Population)

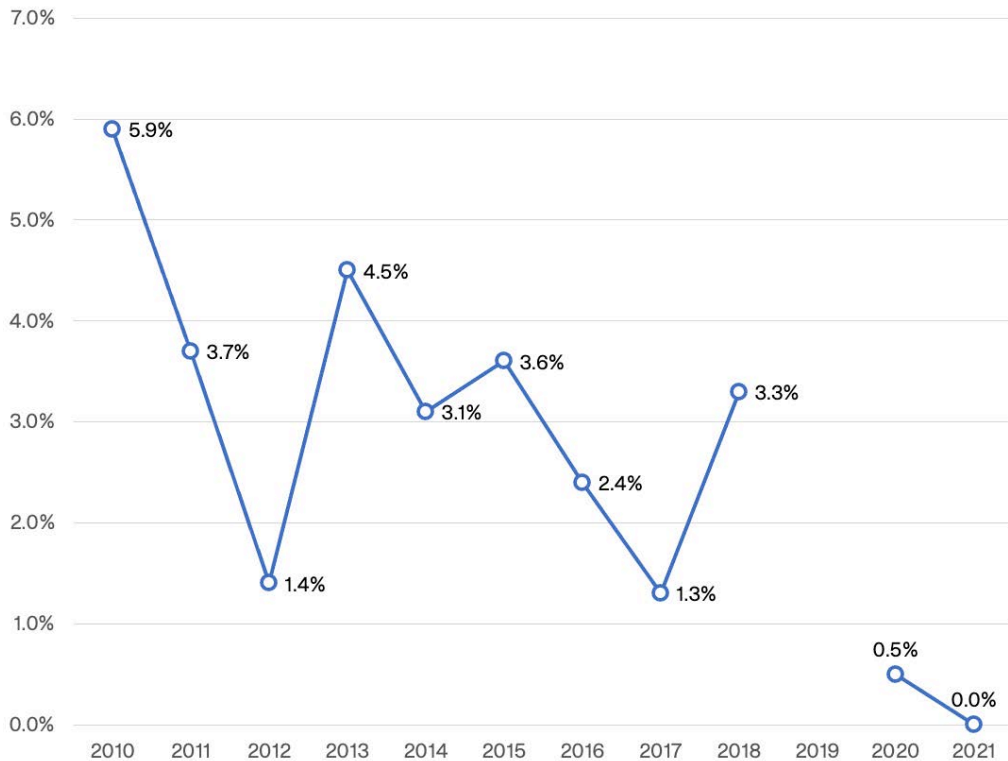
Average House Price/Value (2016)

The 2016 Census reported an average house price of \$227,982; however, as shown in the sample provide below, this has likely risen considerably due to drastic shifts in the Canadian real estate market. Based on information collected from the North Bay Real Estate Board and Canadian Real Estate Association, the average market price for a house in West Nipissing is estimated to be closer to \$400,000.



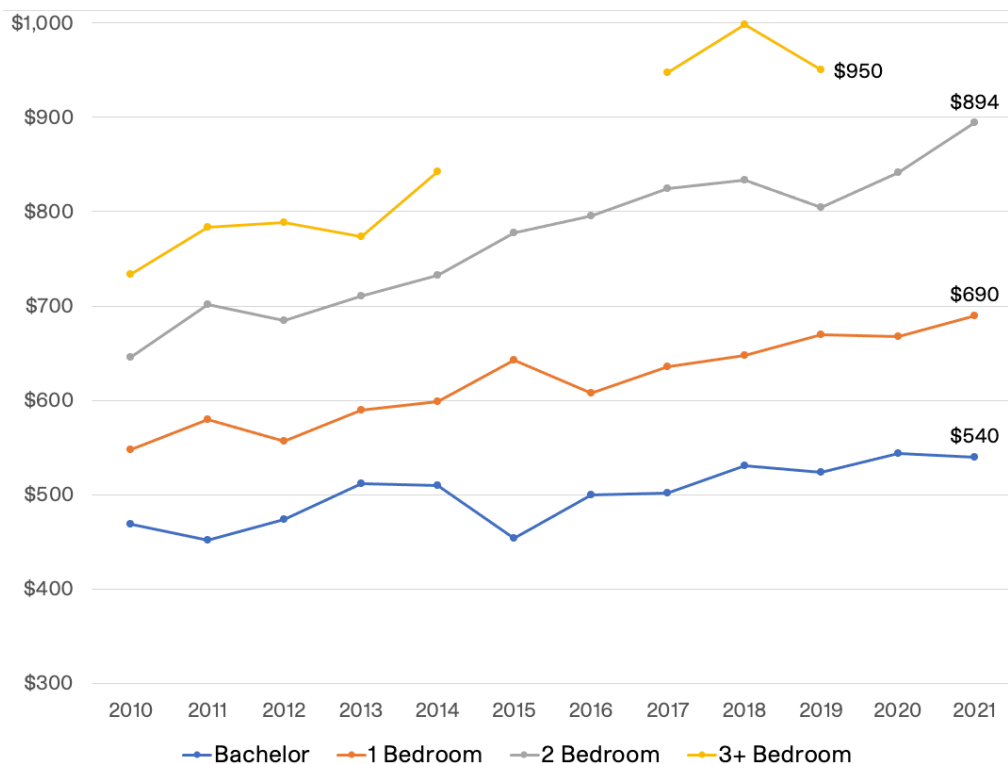
West Nipissing Average House Market Price (2022, graphic sourced from REALTOR.ca)

As noted, the Municipality of West Nipissing is situated within the North Bay Real Estate Board region; therefore, the market price provided above reflects that for the entirety of the region. The average market price for a house specifically in West Nipissing is unknown at this time, but is likely similar to what is seen for the NBREB region.



### Average Vacancy Rates (2010-2021)

Based on data from CMHC, average vacancy rates in West Nipissing have dipped over the last couple of years, leaving many with few choices for rental housing in the community.

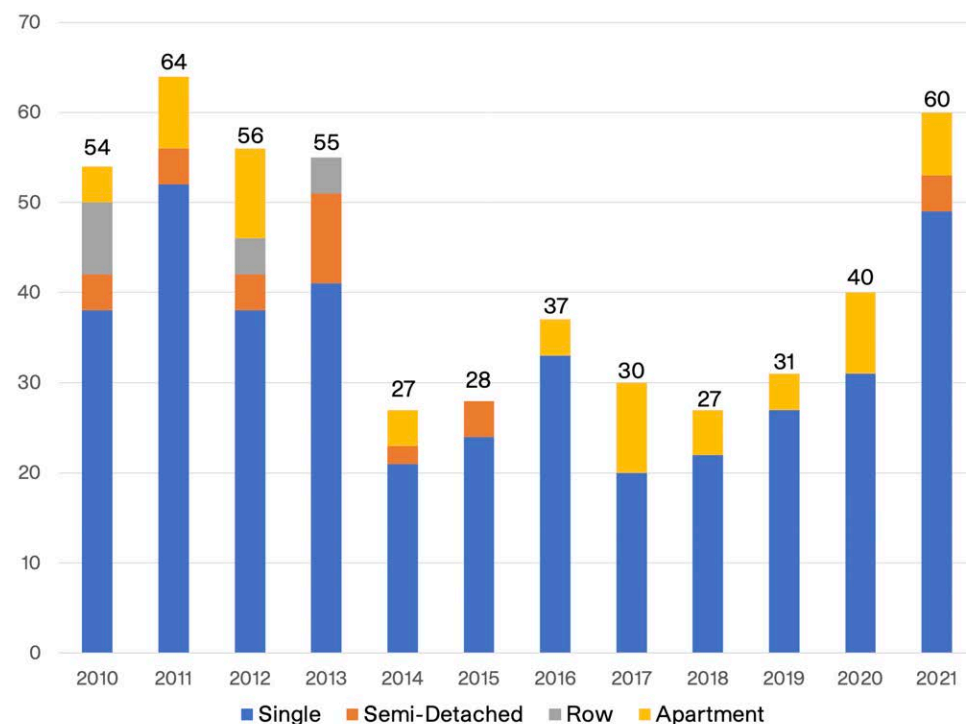


### Average Rent by Dwelling Type (2010-2021)

Based on data from CMHC, average rents appear to be quite modest. Notwithstanding this, anecdotal findings through the public consultation process allude to higher rental rates, largely due to lack of supply in the local market.

## 3.4 Housing Starts & Completions

The following data, collected from Statistics Canada unless otherwise noted, provides a snapshot of the market area in West Nipissing.



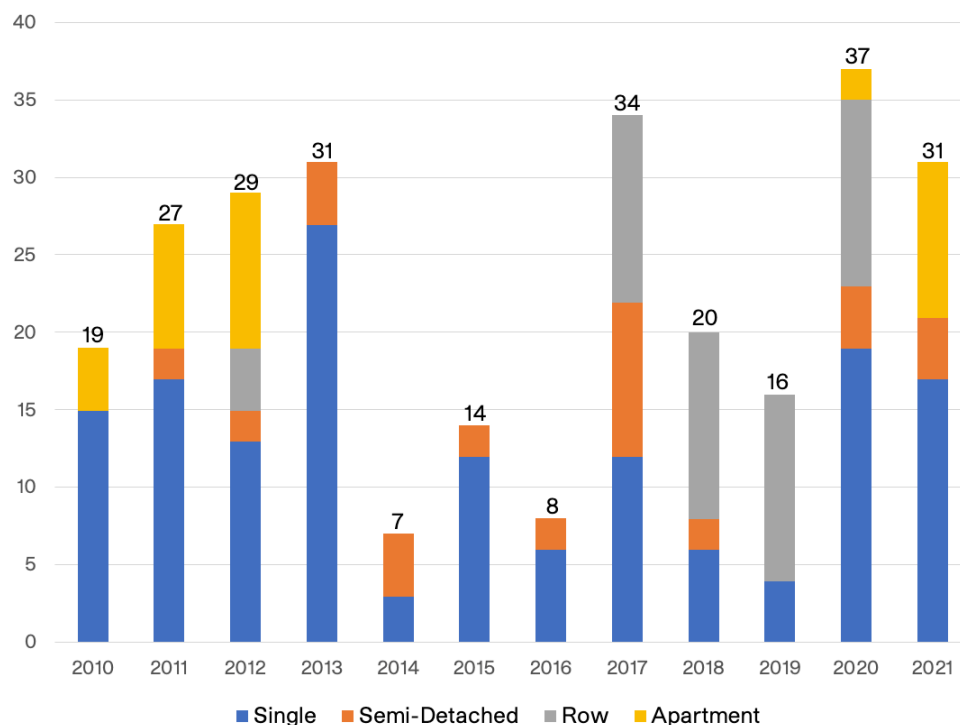
### Housing Starts (2010-2021)

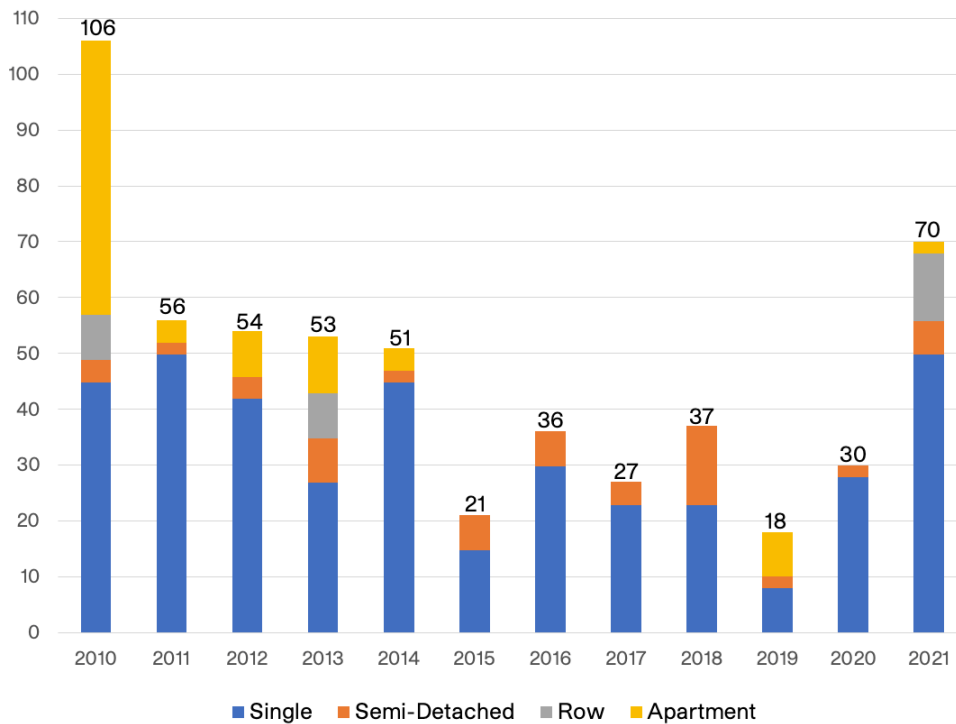
Single detached dwellings are the most popular form of housing in the community, accounting for the majority of new units most years. In 2021, single detached dwellings accounted for almost 82% of total housing starts at 49.

*Note: CMHC data used for years 2010-2015, West Nipissing permit data used for years 2016-2021.*

### Housing Construction (2010-2021)

In 2021, there were 31 units under construction, composed of 17 single detached dwellings, 4 semi-detached dwellings, and 10 apartments.





### Housing Completions (2010-2021)

A total of 70 dwellings were reported complete in 2021, with most (71.4%) being single detached.

## 3.5 Key Takeaways

- West Nipissing has seen stable and relatively low rates of population growth over the last 20 years
- Home prices and rents have inflated significantly since 2020 due to economic/market conditions – housing is not affordable for an increasing number of West Nipissing residents due to high rents
- Vacancy rates in the community have dipped considerably – this has led to existing/prospective residents having to move out of town to meet housing needs. Rental supply needs to be increased via purpose-built rentals, to address the near zero vacancy rate.
- 70 new dwellings were added to the market in 2021. Based on data for housing starts and in-progress construction for 2021, an additional 91 new units will be completed in the future, composed of the following units:
  - 66 Single Detached
  - 8 Semi-Detached
  - 17 Apartment
- Single detached dwellings continue to be the most popular dwelling form being constructed in the community – West Nipissing is in need of more supportive policy to diversify dwelling types to meet needs. Single detached dwellings are often the most unaffordable form of housing.

# Housing & Residential Land Inventory



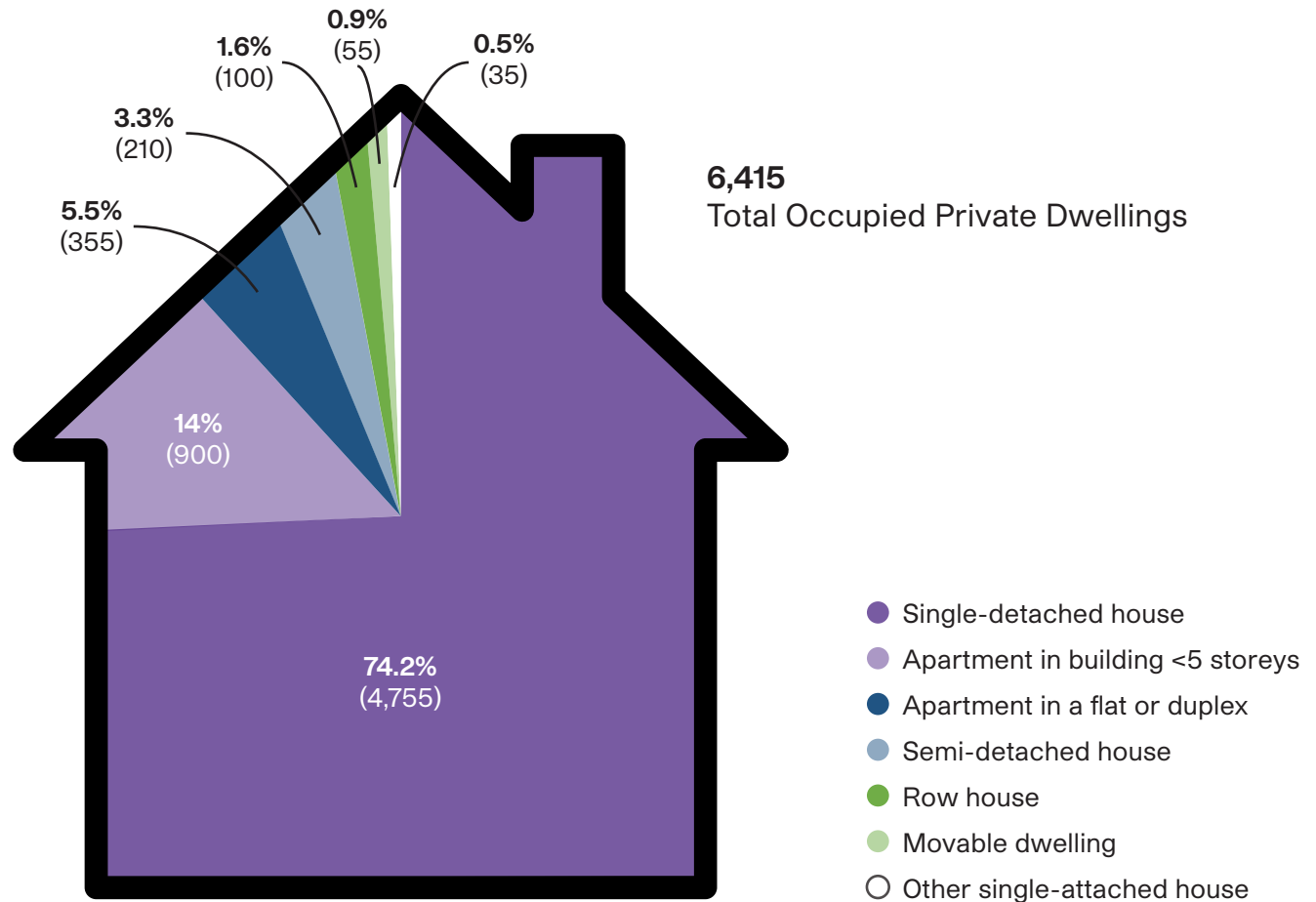


Figure 4: West Nipissing Dwelling Counts by Type  
(Source: Statistics Canada, 2021 Census of Population)

## 4.1 Housing Inventory Overview

### Dwelling Counts

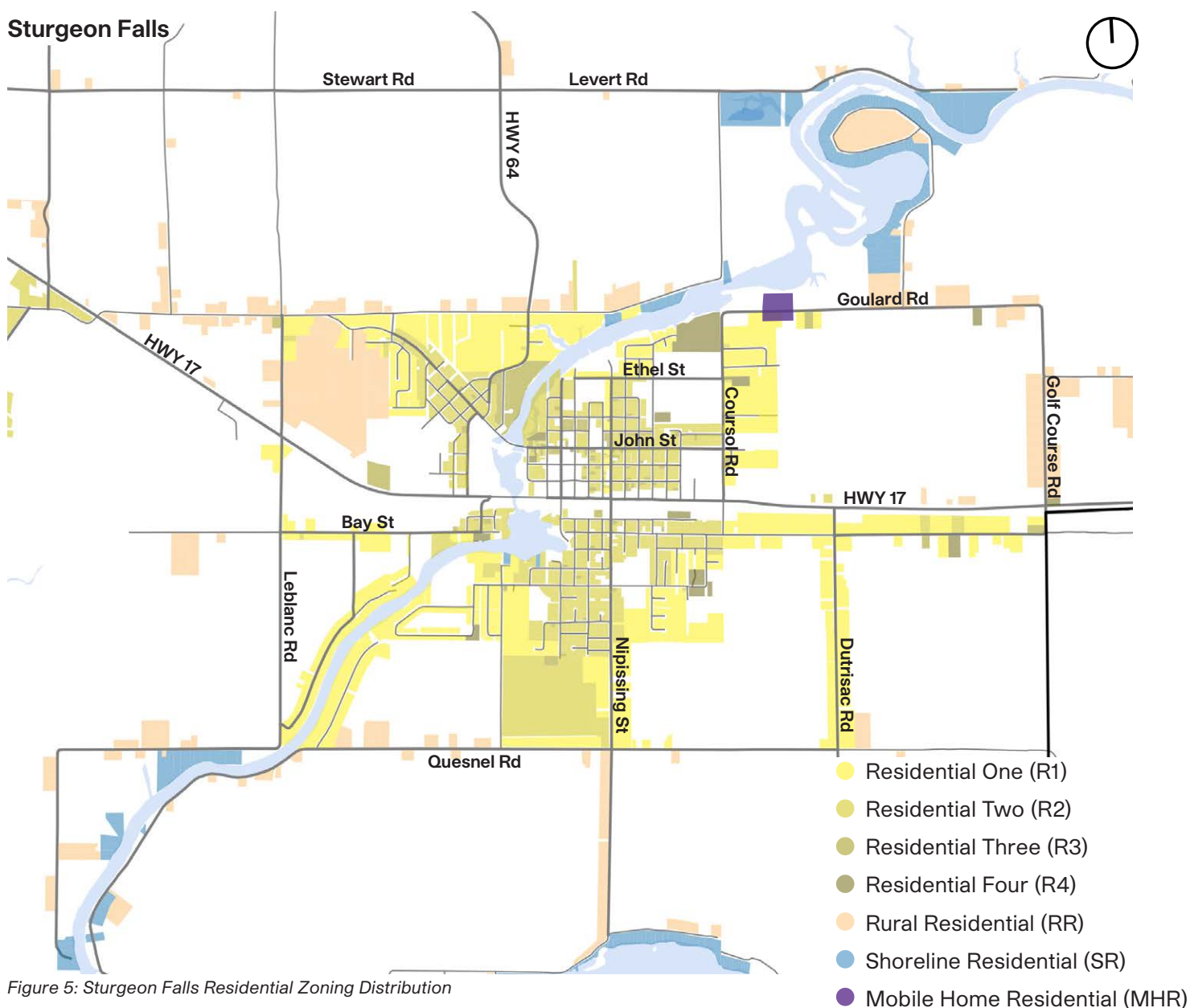
As shown on Figure 4, single detached houses are the predominant housing typology in the community, making up 74.2% (4,755) of West Nipissing's 6,415 occupied private dwellings. This is unsurprising, given a large physical area of the Municipality is characterised by agricultural/rural lands, shoreline communities, and smaller scale settlements. The 900 traditional apartments, 355 apartments within a flat or duplex, and 210 semi-detached houses comprise 22.8% of the housing stock, with the remaining 3% (190) of units being made up of row houses, movable dwellings, and "other single attached houses".

Note: "Other single attached house" is defined by Statistics Canada as "A single dwelling

that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building)."

### Concentration of Residential Development

The concentration of residential development in the community can be visualized through the current zoning schedules. The figures on the following pages provide a snapshot of how residential development is organized in some of the more urbanized areas of the community to help us gain a spatial understanding. Due to the higher-level nature of the graphics, it should be noted that West Nipissing has a considerable amount of rural residential and shoreline residential development spread throughout its



geography (as well as smaller community groupings/settlements), which are not all shown on the following maps for scaling purposes. However, the total area of lands covered under a residential zone in the zoning by-law were calculated to help provide a further understanding of the residential land base throughout the entire community. The totals are shown in the table below:

Zone	Symbol	Description	Total Area (ha)
Shoreline Residential	SR	Water-adjacent low density residential development	1,324.9
Rural Residential	RR	Low density rural residential development	700.2
Residential One	R1	Single detached residential zone	368.9
Residential Two	R2	Single detached and two unit residential zone	335.4
Residential Three	R3	Medium density residential zone (3 to 8 units)	26.6
Residential Four	R4	High density residential zone (8+ units)	21.8
Mobile Home Residential	MHR	Mobile home park	3.8

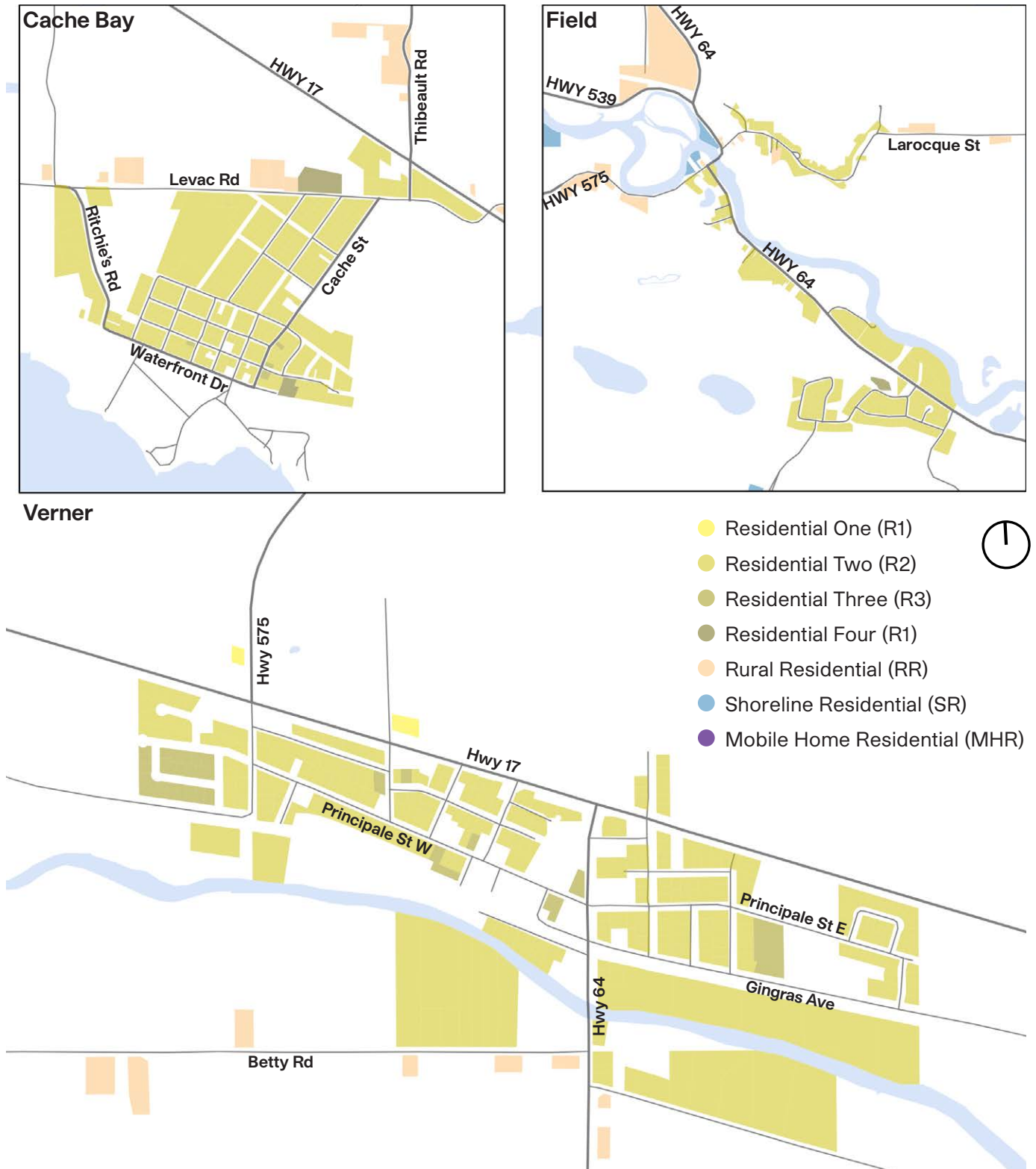


Figure 6: Cache Bay, Field, & Verner Residential Zoning Distribution

The predominant residential zone in West Nipissing is Shoreline Residential (SR), given the large size of the municipality and presence of many different lakes, rivers, and other watercourses/bodies. Aside from the rural residential zone, the lower density Residential One and Two Zones make up the majority of remaining residential lands.

The majority of residential lands in the Municipality are zoned for low density residential, limiting the types and densities of housing that can be developed. While zoning and land use is administered by the Municipality, it is largely market forces that influence what zones are implemented where. The Municipality should explore ways in which to encourage higher density housing development to offset some of the prevalence of lower density/single-unit homes. Further discussion on potential strategies for accomplishing this are provided in Section 9.0 of this report, and will be explored further as the Housing Strategy is developed.

### Availability of Residentially-Designated Land

While West Nipissing is quite large geographically, a significant amount of its residential development (and population) is situated along the Highway 17 corridor within the communities of Sturgeon Falls, Verner, and Cache Bay. Given the presence of infrastructure, services, amenities, as well as proximity to a major regional highway, these communities are likely to continue seeing the most growth in the next 10 years. This is not to say that the other settlement areas and rural areas will not see any growth through new severed lots or development on lots of record; however, major residential development will likely not be taking place here.

In order to understand the current context for residential land availability, lands designated Residential District were mapped onto the communities of Sturgeon Falls, Verner, and Cache Bay. Once mapped, these lands were overlaid on 2015 aerial imagery and a desktop review was carried out to identify vacant (or mostly vacant) lands. This process was then repeated for 2021 aerial imagery. The results of this exercise are presented below, which provides a snapshot of the residential land base in these three urban communities.

Community	Total Residential Land	Vacant Residential Land (2015)	Vacant Residential Land (2021)
Sturgeon Falls	954.4 ha	533.6 ha (55.9%)	492.8 ha (51.6%)
Verner	191.3 ha	17.0 ha (8.9%)	13.9 ha (7.3%)
Cache Bay	121.5 ha	71.1 ha (58.5%)	70.6 ha (58.1%)

It's important to note that, while designated, not all lands designated Residential District may be suitable or appropriate for residential development. This is often the case with lands that are constrained by natural heritage features, hazards, or watercourses/bodies, for example. As such, the total amount of developable residential lands may be lower than what is presented above. Furthermore, at the time of writing, several subdivisions are currently navigating the approvals process – these will also lead to a reduction in vacant residential lands.

## 4.2 Non-Profit Housing Inventory Overview

In addition to market rentals and ownership, non-profit housing plays an important role in affordable housing provision, offering alternatives to meet a diverse range of needs in West Nipissing. Non-profit housing in West Nipissing is generally administered by the District of Nipissing Social Services Administration Board (DNSSAB). One of the primary roles for DNSSAB is the provision of funding to the Nipissing District Housing Corporation (NDHC) to maintain and manage their non-profit housing stock in Nipissing District. In addition to NDHC, other affordable housing providers in the community include West Nipissing Non-Profit Housing Corporation, Waakohnsuk Native Non-Profit Homes, Residences Mutuelles, West Nipissing Centre, and Ontario Aboriginal Housing Support Services. All social housing sites in the Municipality have been mapped out on Figures 7 and 8 (pages 37/38), with details on each provided in the table below (table continued on next page).

Location	Housing Type	Units
<b>Nipissing District Housing Corporation</b>		
1-3, 7-9, 13-15 Chateau Terrace, Sturgeon Falls	Semi-Detached	6
147-149, 151-153 Clark Street, Sturgeon Falls	Semi-Detached	4
24 Grande Allee, Field	Apartment	12
145 Holditch Street, Sturgeon Falls	Apartment	58
49-51, 52-54, 64-66 Janen Street, Sturgeon Falls	Semi-Detached	6
414, 422, 432, 434, 436, 438, 440 Mageau Street, Sturgeon Falls	Single-Detached	7
2-4, 5-7, 10-12, 13-15 Morrison Court, Sturgeon Falls	Semi-Detached	8
70 Principale Street East, Verner	Apartment	15
403, 427, 429, 435 Roy Street	Single-Detached	4
199-201, 203-205, 210-212, 214-216, 218-220 Russell Street, Sturgeon Falls	Semi-Detached	10
19 William Street, Sturgeon Falls	Apartment	20
<b>West Nipissing Non-Profit Housing Corporation</b>		
Alain Court, Sturgeon Falls	Townhouse	62
709, 711, 715 Coursol Road, Sturgeon Falls	Senior Apartment	135
Demers Street, Sturgeon Falls	Townhouse	30
100 Michaud, Sturgeon Falls	Shelter Beds	102 Beds
106 Michaud Street	Senior Apartment	40
<b>Waakohnsuk Native Non-Profit Homes</b>		
255-257, 276-278 Cache Bay Road, Sturgeon Falls	Semi-Detached	4
118-120 Montreal Street, Sturgeon Falls	Semi-Detached	2
21-23, 24-26 Paiement Court, Sturgeon Falls	Semi-Detached	4
224-226 Railway Street, Sturgeon Falls	Semi-Detached	2
55-57 Third Street, Sturgeon Falls	Semi-Detached	2
27 Third Street, Sturgeon Falls	Single-Detached	1
<b>Residences Mutuelles</b>		
140 Parker Street, Sturgeon Falls	Senior Apartment	20
163 King Street, Sturgeon Falls	Senior Apartment	20
<b>West Nipissing Centre</b>		
145 Main Street, Sturgeon Falls	Apartment	18

(Continued on next page)

## 4.2 Non-Profit Housing Inventory Overview (cont'd)

Location	Housing Type	Units
<b>Ontario Aboriginal Housing Support Services</b>		
497 Dutrisac Road, Sturgeon Falls	Single-Detached	1
191 Bay Street, Sturgeon Falls	Single-Detached	1
965 Levac Road, Cache Bay	Single-Detached	1
68 Booth Street, Cache Bay	Single-Detached	1
57 Edward Street, Cache Bay	Single-Detached	1
38 Anderson Street, Cache Bay	Single-Detached	1
53 Hay Street, Cache Bay	Single-Detached	1
18 & 22 Mill Street, Cache Bay	Single-Detached	2
16, 18, 22, 50 Ritchie's Road, Cache Bay	Single-Detached	4
11768 Highway 64, Verner	Single-Detached	1
33 Principale Street West, Verner	Single-Detached	1
8 Piette Street, Verner	Single-Detached	1
1 & 3 St. Amour Street, Verner	Single-Detached	2
7 & 9 Highway 575, Verner	Single-Detached	2
10 Des Pins Street, Field	Single-Detached	1
54 Maple Street, Field	Single-Detached	1
66, 69, 74, 97, 116, 117, 129 Grande Allee, Field	Single-Detached	7
126 Putman Road, River Valley	Single-Detached	1
38 & 58 St-Joseph Road, River Valley	Single-Detached	2
211 Railway Street, Sturgeon Falls	Townhouse	15
<b>TOTAL UNITS (including 102 shelter beds)</b>		<b>639</b>

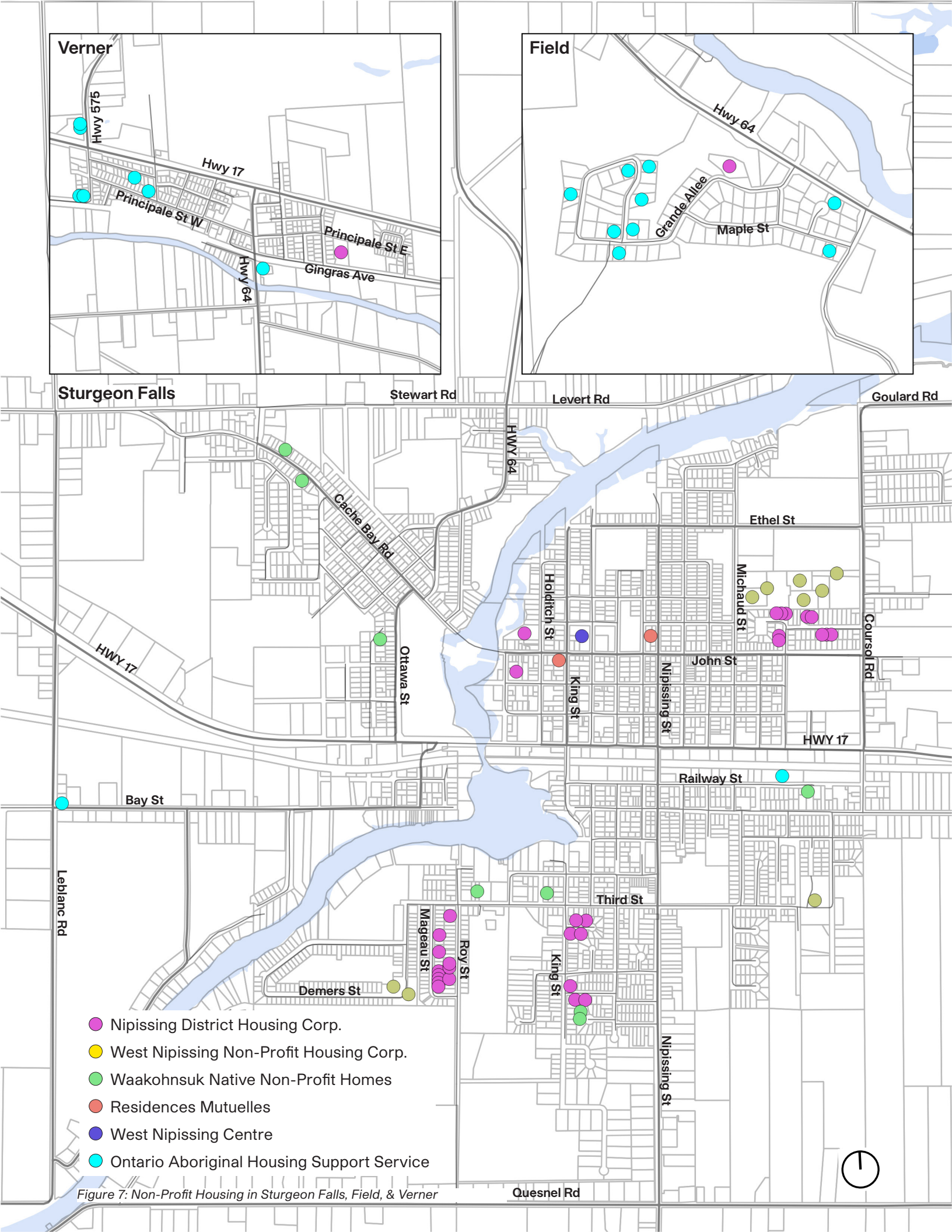
### Non-Profit Housing Wait List Information

#### DNSSAB

The District of Nipissing Social Services Administration Board (DNSSAB) maintains wait list data for board-managed non-profit housing in the Municipality and has provided this information to the project team for the purposes of this report. In addition to overall wait list numbers, the data includes demographic breakdowns by household size/composition, language spoken at home, age, monthly income, and income source, which all help to build a better understanding of wait list applicants and the gaps that may exist with respect to social housing needs in the Municipality. **As of September 2022, there were a total of 329 applicants on the DNSSAB wait list.** The charts on page 38 provide a summary of this data.

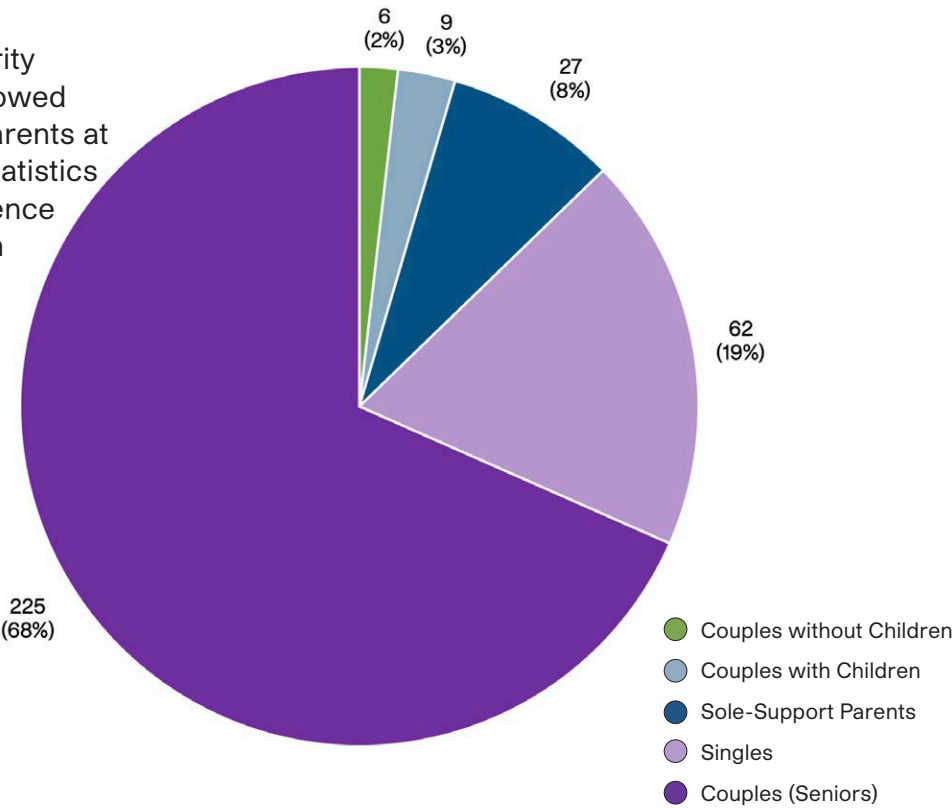
*Please note that only the following sites participate in the centralized wait list for DNSSAB:*

- All Nipissing District Housing Corporation sites
- Residences Mutuelles, 140 Parker Street, Sturgeon Falls
- Alain Court, Sturgeon Falls (West Nipissing NPHC)
- Demers Street Townhomes, Sturgeon Falls (West Nipissing NPHC)
- Domaine Leclair (Phases II and III), 709 & 711 Coursol Road (West Nipissing NPHC)



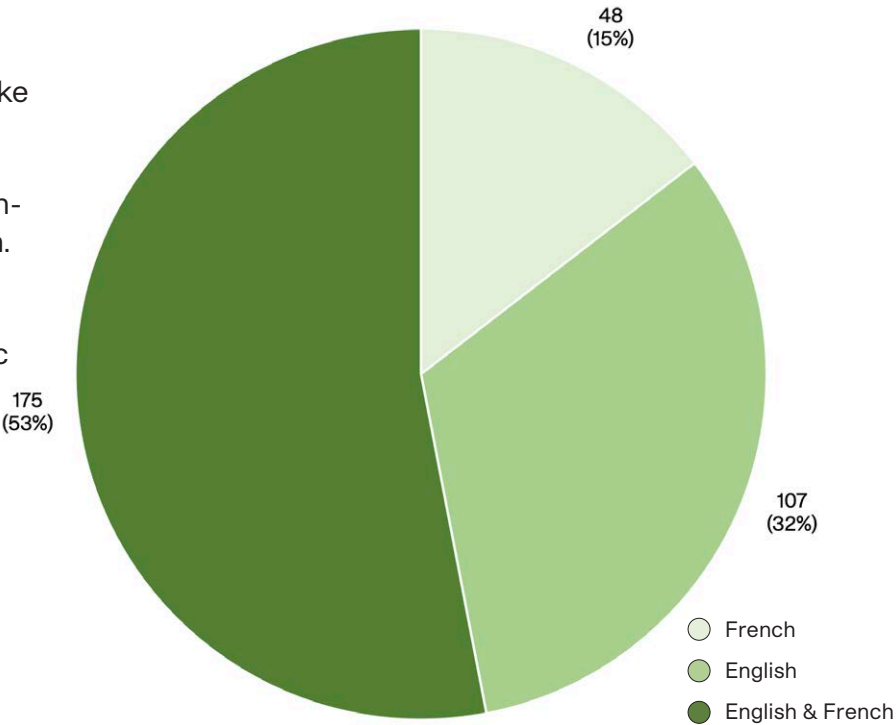
Household Composition  
(2022 DNSSAB Wait List)

Senior Couples make up the majority (68%) of those on the wait list, followed up by Singles and Sole-Support Parents at 19% and 8%, respectively. These statistics are echoed in the anecdotal evidence collected as part of the consltation process (outlined in Section 6.0).



Language Spoken  
(2022 DNSSAB Wait List)

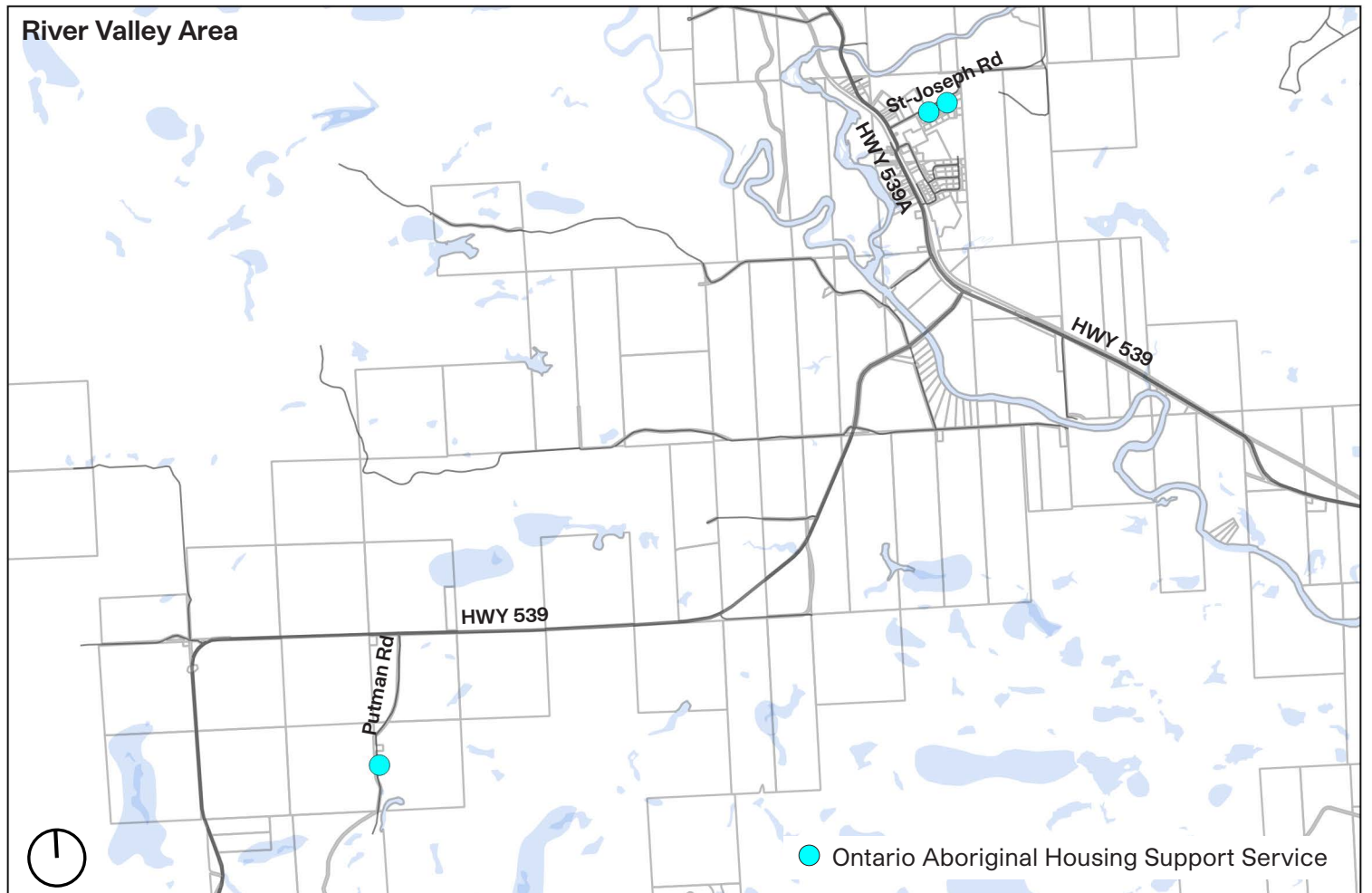
As predominantly bi-lingual community, it's no suprise that bi-lingual English/French speakers make up 53% of the wait list; however, the 48 French-only speakers further highlights a need to consider French-speakers in social housing provision. The matter of French-laanguage accomodation/community was also raised in consultation with the public (outlined in Section 6.0).



Data Source: Nipissing District Housing Registry District of Nipissing Social Services Administration Board (2022)

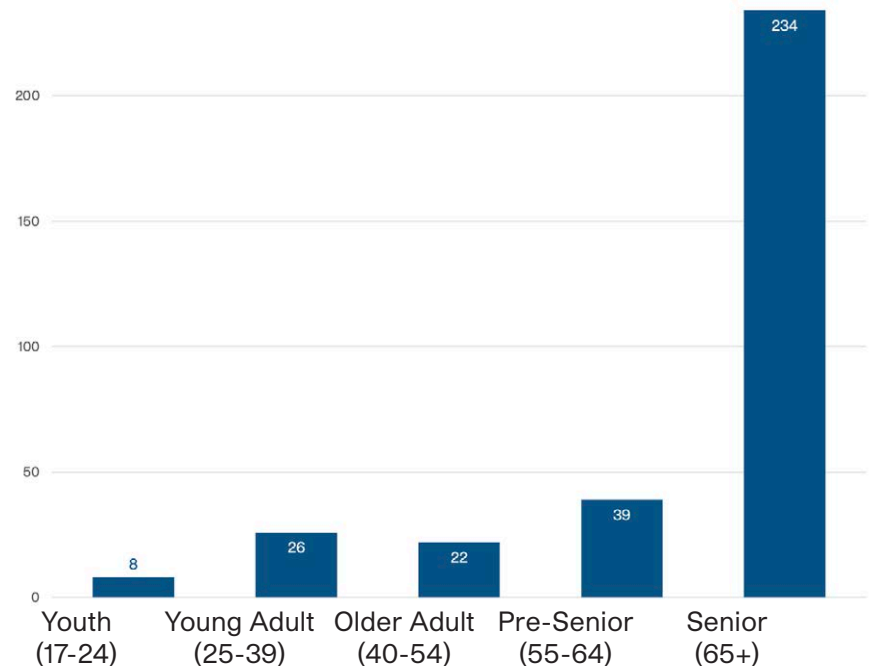


Figure 8: Non-Profit Housing in Cache Bay & River Valley Area



Age Group  
(2022 DNSSAB Wait List)

As alluded to in the Household Composition breakdown on page 38, Senior-aged adults dominate the wait list, accounting for just over 71% of the total. Again, this may allude to a lack of, and therefore demand for, social housing geared to seniors.



Monthly Income  
(2022 DNSSAB Wait List)

(\*only primary RGI applicants)  
Most RGI applicants on the wait list are taking in a monthly income between \$1,000 and \$1,999, with the remainder of applicant incomes split across the spectrum shown on the left.

Non-Profit Housing Wait List Information (cont'd)

West Nipissing Non-Profit Housing (WNNPH) Sites

West Nipissing NPH provided wait list information for Au Chateau, Joie de Vivre, and Villa du Loisir, all in Sturgeon falls. **As of October 2022, there were a total of 956 applicants on the West Nipissing NPH wait list for these three sites.** A breakdown of wait list numbers by unit type was provided by staff, as well as the date of application submission for position #1 on the wait list. This helps to provide an estimate of approximate wait times for these units. This info is summarized in the following tables.

Chart Data Source: Nipissing District Housing Registry District of Nipissing Social Services Administration Board (2022)

**Au Chateau, 100 Michaud Street - Wait List Count: 335**

Program	Unit Type	Wait List	Wait List Position #1, Date of Application
RGI	1-bed	67	August 11, 2020
Market Rent	1-bed	157	June 15, 2007
Market Rent	2-bed	111	October 25, 2010

**Villa Joie de Vivre, 715 Coursol Road - Wait List Count: 269**

Program	Unit Type	Wait List	Wait List Position #1, Date of Application
Market Rent	1-bed	159	March 31, 2010
Market Rent	2-bed	110	March 31, 2010

**Villa du Loisir, 106 Michaud Street - Wait List Count: 352**

Program	Unit Type	Wait List	Wait List Position #1, Date of Application
Market Rent	1-bed	229	June 15, 2007
Market Rent	2-bed	120	October 25, 2006
Market Rent	1-bed (accessible)	2	January 15, 2020
Market Rent	2-bed (accessible)	1	July 19, 2018

**Ontario Aboriginal Housing Services (OAHS) Sites**

OAHS did not provide site-specific wait list times, given that their housing application structure is centralized throughout Ontario. However, it was noted that as of **October 2022, there are currently over 6,000 people on OAHS' central wait list** and that there continues to be a high demand for social housing throughout Ontario.

**Other Sites**

Wait List Information was not available for the following sites at the time of writing, though it is assumed that comparable wait list numbers are likely experienced.

- *All Waakohnsuk Housing Sites*
- *Residences Mutuelles (Residence II), 163 King Street, Sturgeon Falls*
- *West Nipissing Centre, 145 Main Street, Sturgeon Falls*

**Emergency Shelters**

The Horizon Women's Centre, located in Sturgeon Falls, is currently the only emergency shelter in West Nipissing. The Centre offers shelter for women over the age of 16 and their children who require short-term emergency housing (4-6 weeks) as a result of being affected by violence or crisis. In addition to emergency shelter, the Centre also offers crisis counseling/intervention, education and information on the dynamics of women abuse, as well as advocacy and support groups.

In terms of capacity, the Centre currently maintains **14 beds divided amongst 6 rooms, which can accommodate 14 women and children**. Through discussions with Centre staff, it was noted that the Centre is almost always at capacity due to being the only shelter in the Municipality. It was also noted that there has been difficulty meeting increased demand for shelter services. This has resulted in longer wait list times and, unfortunately in some cases, women being required to search outside of the community for these services. It was noted by staff that these issues have only been further exacerbated by the COVID-19 pandemic.

1 - Statistics Canada Website: <https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=1230313>

## 4.3 Core Housing Need

The concept of Core Housing Need was originally defined by the CMHC. In accordance with Statistics Canada's definition, **Core Housing Need** refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability, or suitability, and would have to spend 30% or more of its total gross income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds)<sup>1</sup>. These indicator thresholds used to measure core housing need are as follows:

- **Adequate Housing** - housing does not require any major repairs, as reported by residents
- **Affordable Housing** - housing costs less than 30% of total gross household income
- **Suitable Housing** - housing has enough bedrooms for household composition (i.e. large enough for family)

Core housing need is an important indicator that helps CMHC, housing agencies, and governments better understand housing issues and develop solutions for acceptable housing provision, such as the National Housing Strategy. The following analysis will help provide a better understanding of core housing need in West Nipissing.

### Overview

At the time of writing, the most recent data available for Core Housing Need in West Nipissing is 2016. It is anticipated that new data will be published in 2023. Notwithstanding this, the 2016 data does provide insight as to what core housing need looks like in the community, and the following analysis seeks to help identify some target areas in need of attention.

Of the 6,070 households tested in 2016, 495 or 8.2% of those were in core housing need. Overall, the core housing need situation in West Nipissing improved between 2006 and 2016, seeing a total reduction from 675 (12.6%) households in core housing need in 2006. Notwithstanding this, it should be noted that a handful of household types experienced an increase in their proportionate share of the overall core housing need total, these included but were not limited to:

- Aboriginal Households (+60 households, up 42.9% from 2006)
- Households with a primary household maintainer aged 55 to 64 (+35 households, up 22.6% from 2006)
- Senior Couple without Children (+10 households, up 50% from 2006)
- Immigrant Households (+5 households, up 33.3% from 2006)

### Demographic and Tenure Overview

Renters are often represented disproportionately to owners when it comes to core housing need. In 2016, 340 (68.7%) of West Nipissing households in core need were renters, compared to the 150 (30.3%) households that were owners.

Lone-parent households had the highest rate of core housing need in 2016, with an overall rate of 26.2%. Other non-family and one-person households also had a considerably high rate of core housing need at 13%. Couples with children had the lowest rate of core housing need, at 1.1%.

Immigrant households numbered 15 households in 2016, accounting for 3% of overall households in core housing need.

Households with at least one member with activity limitations/disability accounted for 410 or 82.8% of overall households in core need in 2016. This number was down 11% from 2006. This may suggest that greater effort should be focused on creating new/improving existing units to ensure universal accessibility.

Households with at least one senior (aged 65 or older) numbered at 105, and saw a 76.2% decrease from 2006.

Aboriginal households accounted for 140 (28.3%) of those in core need in 2016 and saw some of the highest growth in core need from 2006 with a 42.9% increase.

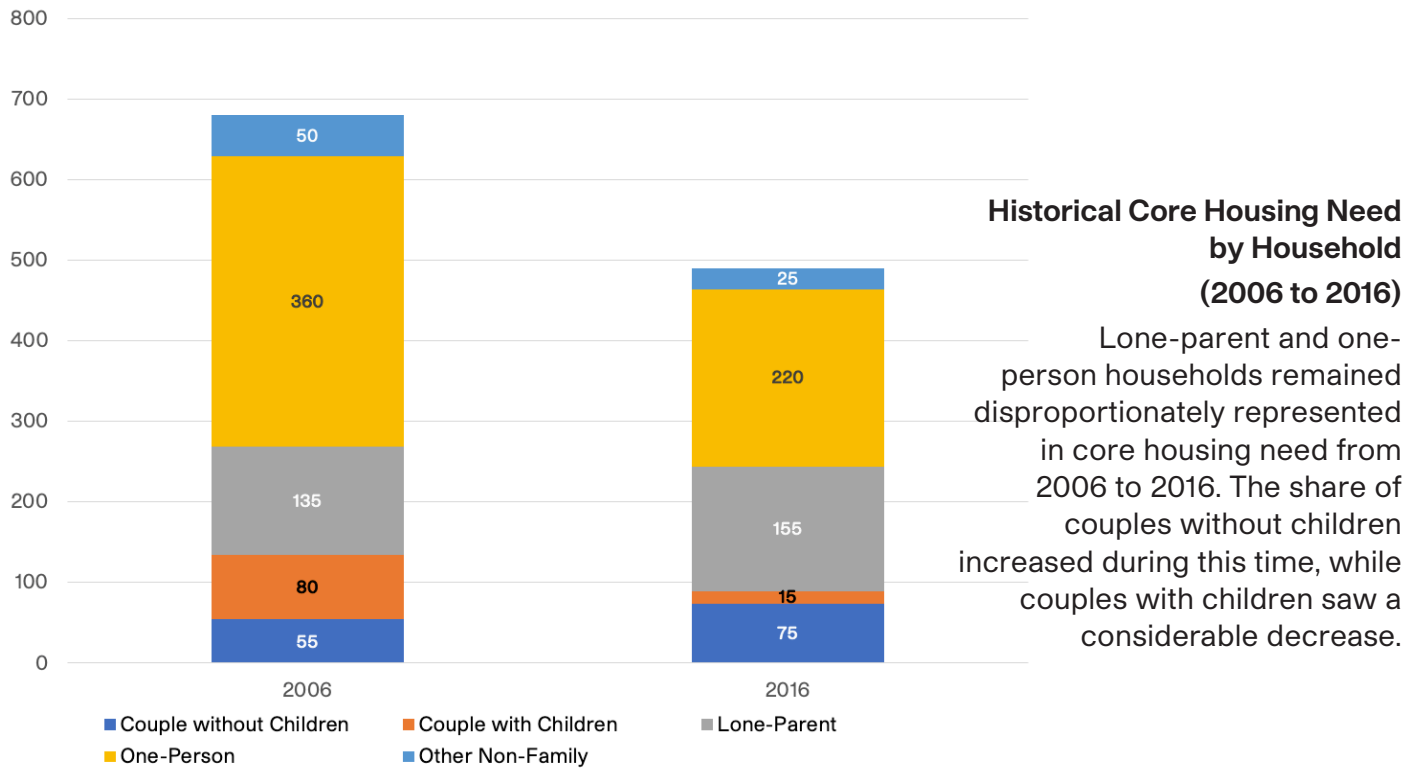
### **Housing Standard Indicators**

Of the 495 households in core housing need, 465 (94%) were below the affordability standard, whereas 115 (23.2%) were below the adequacy standard, and 25 (5.1%) were below the suitability standard. Unsurprisingly, shelter costs are one of the primary factors contributing to core housing need rates in the community. While the overall number of households in core housing need decreased from 2006 to 2016, the rates at which these standards were observed remained relatively consistent.

According to 2016 numbers, 1,565 households or 25.8% of all households tested for core need in West Nipissing fell below the affordability standard, though only 8.2% were actually in core housing need. The average before-tax annual income of households in core need in 2016 was \$18,610. With an average monthly shelter cost of \$726, this means that households in core need are spending close to 46.8% of their monthly before-tax income on shelter. This is well above the 30% established as a baseline for affordable shelter costs and has resulted in inaccessible housing for more people. This rate has increased since 2006, which saw it sitting around 44.4%. It is likely that this gap will further increase once new data is released on core housing need.

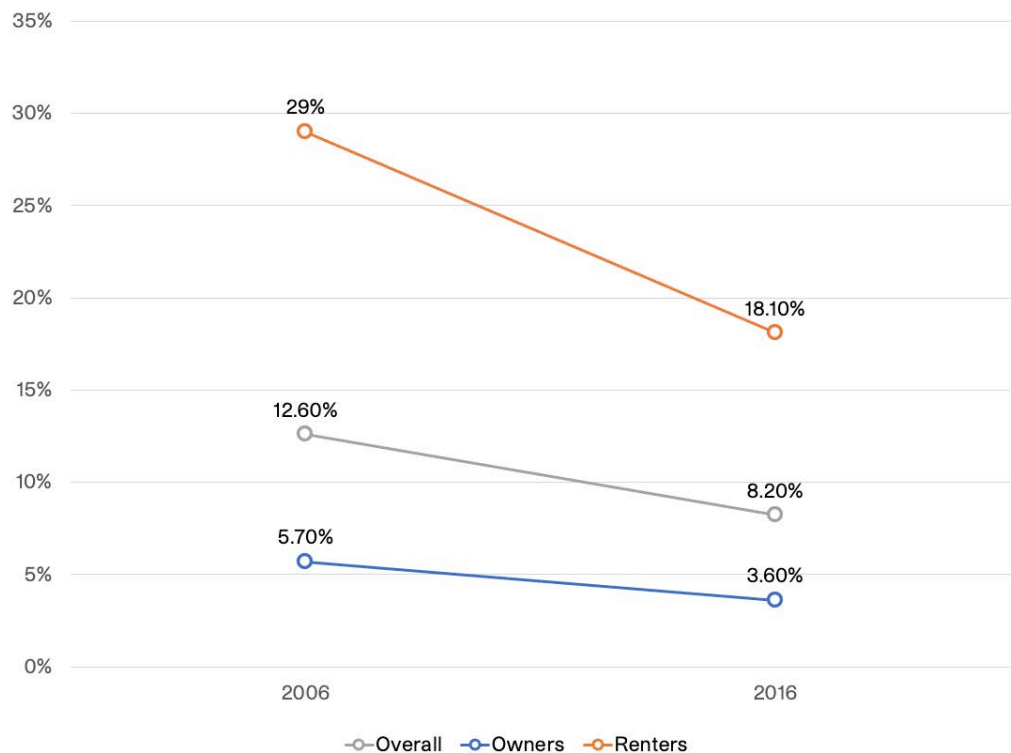
*For comparison, the average before-tax annual income of all households tested for core need in 2016 was \$72,592, and the average monthly shelter cost was \$979. This amounted to just above 16.2% of a household's monthly before-tax income. This rate has remained relatively consistent since 2006, minimally increasing from 15.7% at the time. This clearly shows a significant disparity between lower-income households in core housing need and the community average.*

Based on more recent price trends in the Canadian housing market and economical/social impacts of the COVID-19 pandemic, it is anticipated that Core Housing Need rates have likely increased significantly from the 2016 data. Affordability is likely to be the measure that will further be exacerbated by recent conditions in the housing market.



### Historical Rates of Core Housing Need by Tenure (2006 to 2016)

While there was an overall decrease in core housing need rates from 2006 to 2016, there is still a disproportionate share of renters being represented. Percentages shown are for total households (5,375 in 2006 & 6,070 in 2016)



## 4.4 Planned Subdivisions

Based on information provided by Municipal staff, there are seven significant residential subdivision developments that have at least obtained draft approval at this point in time. The table below provides a brief summary of these developments, including the anticipated number of units that will be created upon full build-out. Please note that this information represents a snapshot in time.

General Location	Anticipated Housing Form	No. Lots	*No. Units
Quesnel Road, Sturgeon Falls	Single-detached and two-family	72	72 single OR 144 semi OR mix
North end of Roy Street, Sturgeon Falls	Single-detached	18	18 single
Lalande/Fort Road, Sturgeon Falls	Single-detached	13	13 single
End of Principal Street West, Verner	Multi-unit (4 units, 2 buildings per lot), one single detached	7	48 apartment + 1 single
Dovercourt Road, Sturgeon Falls	Single-detached	23	23 single
Charles Street, Sturgeon Falls	Single-detached	12	12 single
Delorme/Smilie Road, Sturgeon Falls	High density residential zone (8+ units)	9	9 single

*\*Upper maximum estimate based on available information and/or anticipated housing form. Actual development may differ.*

Based on the above information, depending on the housing forms constructed, these new developments could introduce anywhere from **196 to 268 new housing units** in the Municipality. It should be noted that the actual number will likely fall somewhere in between this range, when accounting for the mixed-typologies planned on Quesnel Road, as well as future opportunities for owners of single-detached, semi-detached, or rowhouse dwellings to create additional residential units or “secondary suites”.

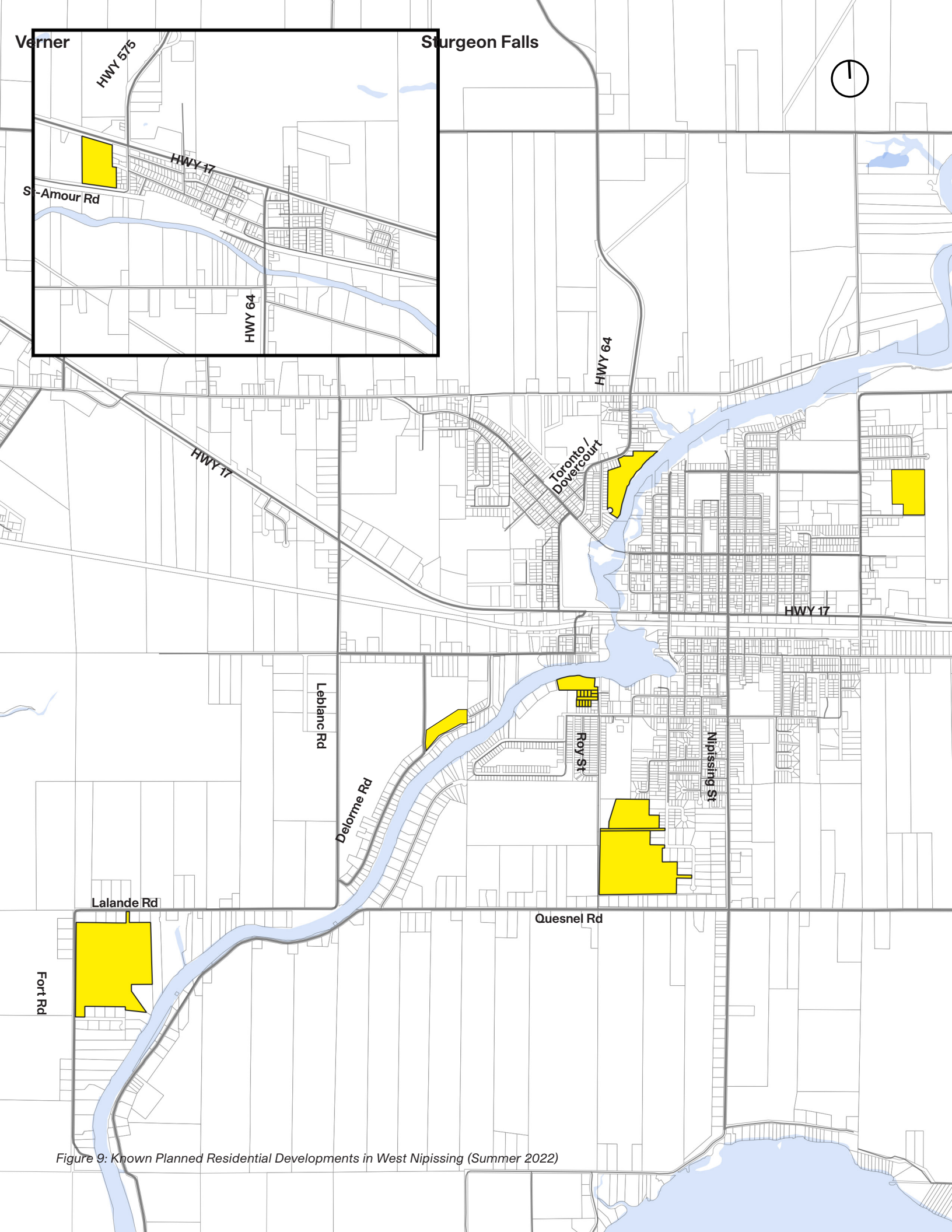


Figure 9: Known Planned Residential Developments in West Nipissing (Summer 2022)

## 4.5 Publicly-Owned Lands

The Municipality owns 265 parcels of land, the majority of which are located within and around Sturgeon Falls and the Highway 17 corridor. An important part of investigating potential opportunities for new housing provision should include a review of these lands to determine if any parcels may be suitable for this purpose, either due to under-use, vacancy, service-level, or other factors making them viable for housing (re)development. A recommended potential framework for the preliminary review or “flagging” of potentially suitable housing sites on public lands is outlined below. This framework will be reviewed and refined in coordination with Municipal staff with the ultimate goal of forming a more comprehensive review process and action plan in the Housing Strategy.

Through preliminary desktop review, a handful of sites were identified as having a perceived development potential based on their size/location in the Municipality. A handful of examples (non-exhaustive) are shown on Figures 11 & 12 on the following pages. Figure 12 shows the general distribution of public lands in the Municipality

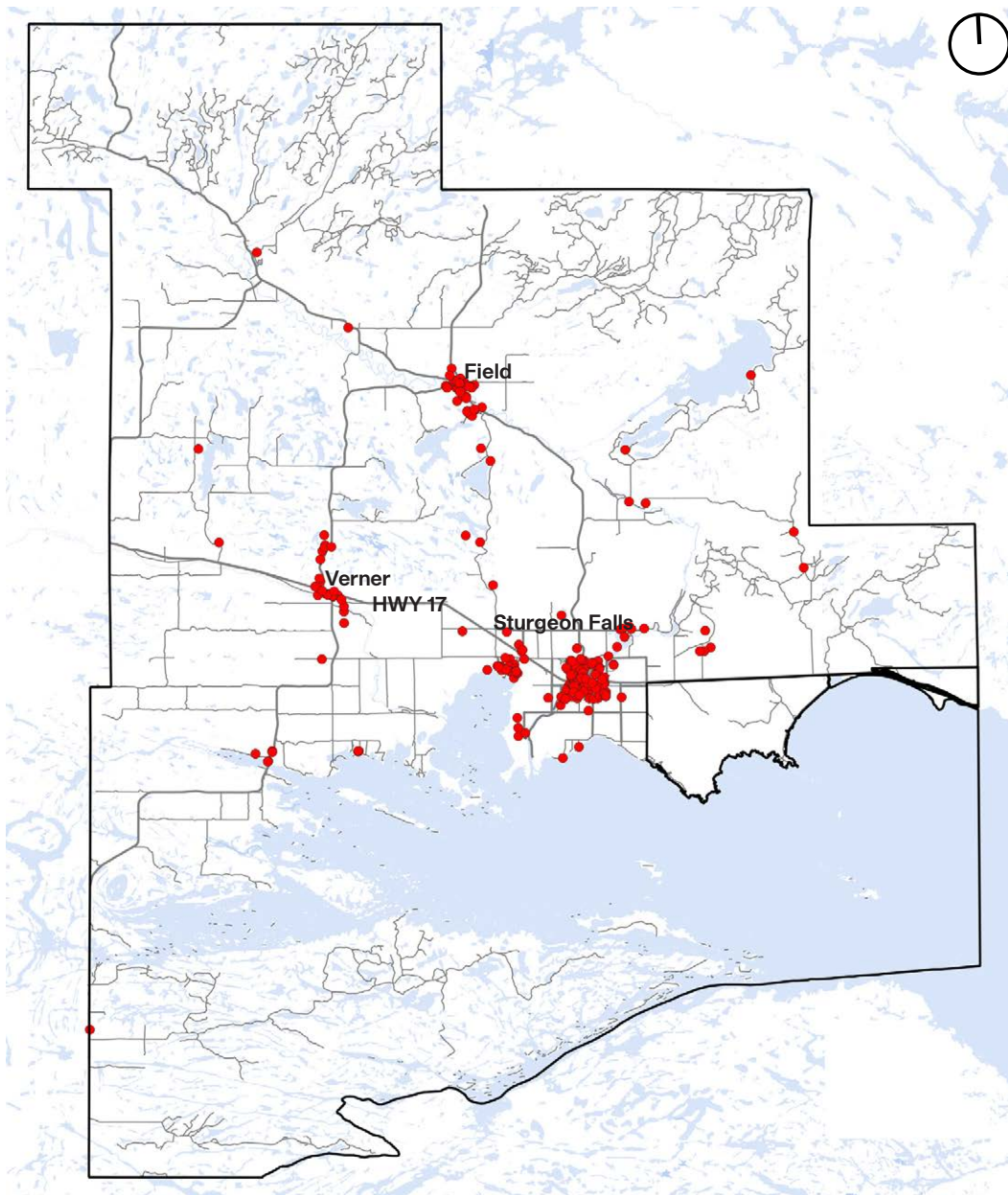


Figure 10: Location of Publicly-Owned Lands in West Nipissing

Due to the number of parcels, a set of high-level criteria is recommended to filter out parcels prior to a more critical, qualitative analysis. Parcels are recommended to be filtered based on a scoring system tied to the following criteria:

- Parcel Area
- Observed Proximity to a Settlement Area
- Presence of Constraints

Recommended scoring and criteria are further outlined below:

Criteria	Points	Rationale
< 0.45 ha Parcel Size	0	Does not meet minimum lot area required in ZBL for 2-unit dwelling (i.e. semi-detached)
>= 0.45 ha, < 0.9 ha Parcel Size	1	Meets minimum lot area required in ZBL for 2-unit dwelling (i.e. semi-detached)
> 0.9 ha Parcel Size	2	Meets minimum lot area required in ZBL for 3+ unit dwelling (i.e. rowhouse, apartment-style)
Not Proximal to Settlement Area	0	Lower availability of amenities and services assumed
Proximal to Settlement Area	1	Higher availability of amenities and services assumed
Presence of constraint	-1	Constraint likely to impact developability of land (i.e. PSW, hazard, waste site setback)
Little to no presence of constraint	1	Constraint less likely to impact developability of land (little or no area impacted by constraint)

It would be then recommended that any sites that do not achieve a minimum score be eliminated from further review. Any remaining sites would then be “ground-truthed” through a qualitative desktop analysis of site, features, and general context. This would be carried out to further eliminate any parcels which, regardless of score, may not be suitable for housing (re)development based on observations/feedback from the Municipality.

In terms of determining development potential, it is recommended that three hypothetical development scenarios be applied to each short-listed site. These development scenarios would show how many units each site could potentially accommodate under perfect development conditions (i.e. no constraints, maximum number of units based on minimum standards, available servicing, etc.). In terms of the criteria for the development scenarios, the following are recommended for the review:

	Low Density Scenario	Medium Density Scenario	High Density Scenario
<b>Density</b>	22 units / ha	44.5 units / ha	83 units / ha
<b>Source Criteria for Density</b>	R1 Zone: • 1 dwelling per 450m <sup>2</sup> lot (full serviced)	Mix of R2 & R3 Zones: • 2 dwelling units permitted per 450m <sup>2</sup> lot (full serviced) • 8 dwelling units permitted max, at minimum 225m <sup>2</sup> lot area per unit (full serviced)	R4 Zone: • Minimum 120m <sup>2</sup> lot area per unit

The recommended development scenarios above were derived based on existing zoning requirements for low, medium, and high-density zones being R1, R2/R3, and R4, respectively, largely through application of minimum lot size per unit provisions.

**Please Note:** *In determining hypothetical unit count potential, it is recommended that an assumption be made such that features such as roads, parking, open space, infrastructure, etc., all typically required to accommodate housing development, would occupy and/or require approximately 25% of the lands in question. It should also be acknowledged that not every parcel will be appropriate or developable for its maximum potential.*

## Sturgeon Falls

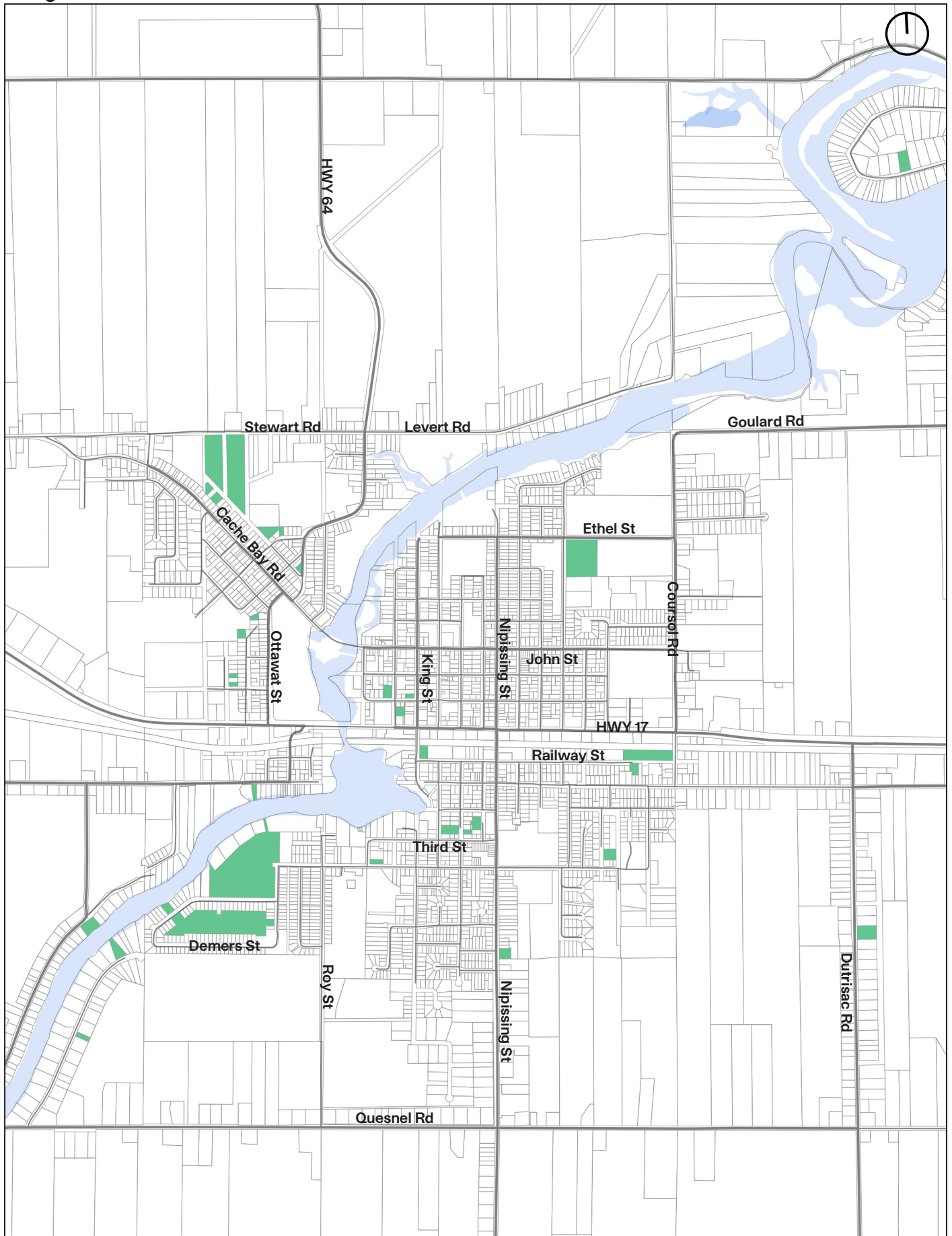
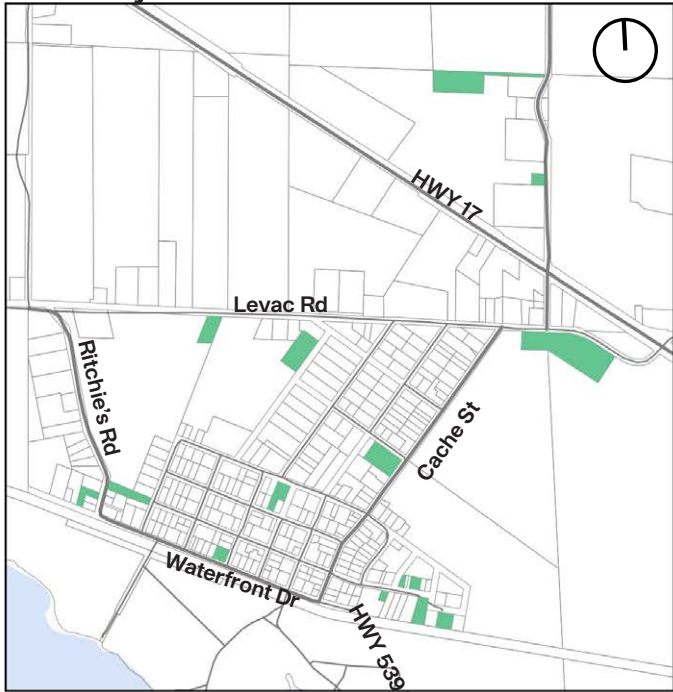
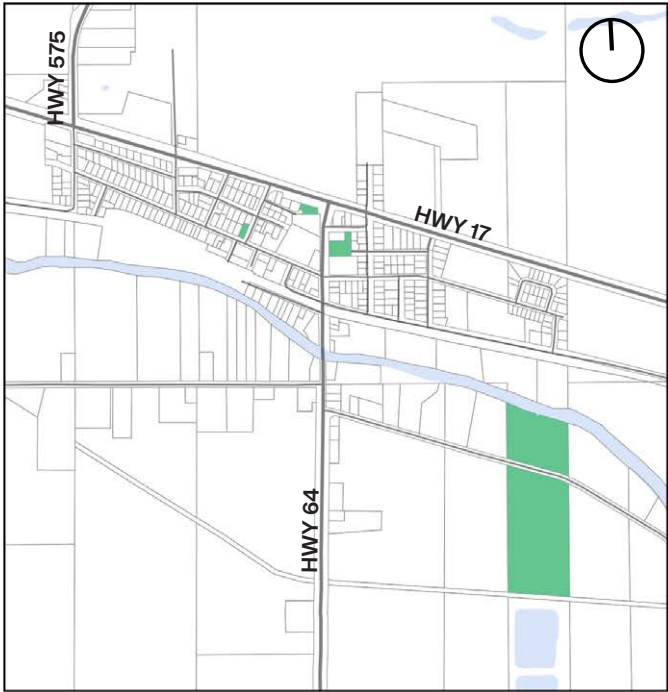


Figure 11: Publicly-Owned Parcels with Perceived Development Potential, Sturgeon Falls

Cache Bay



Verner



Field

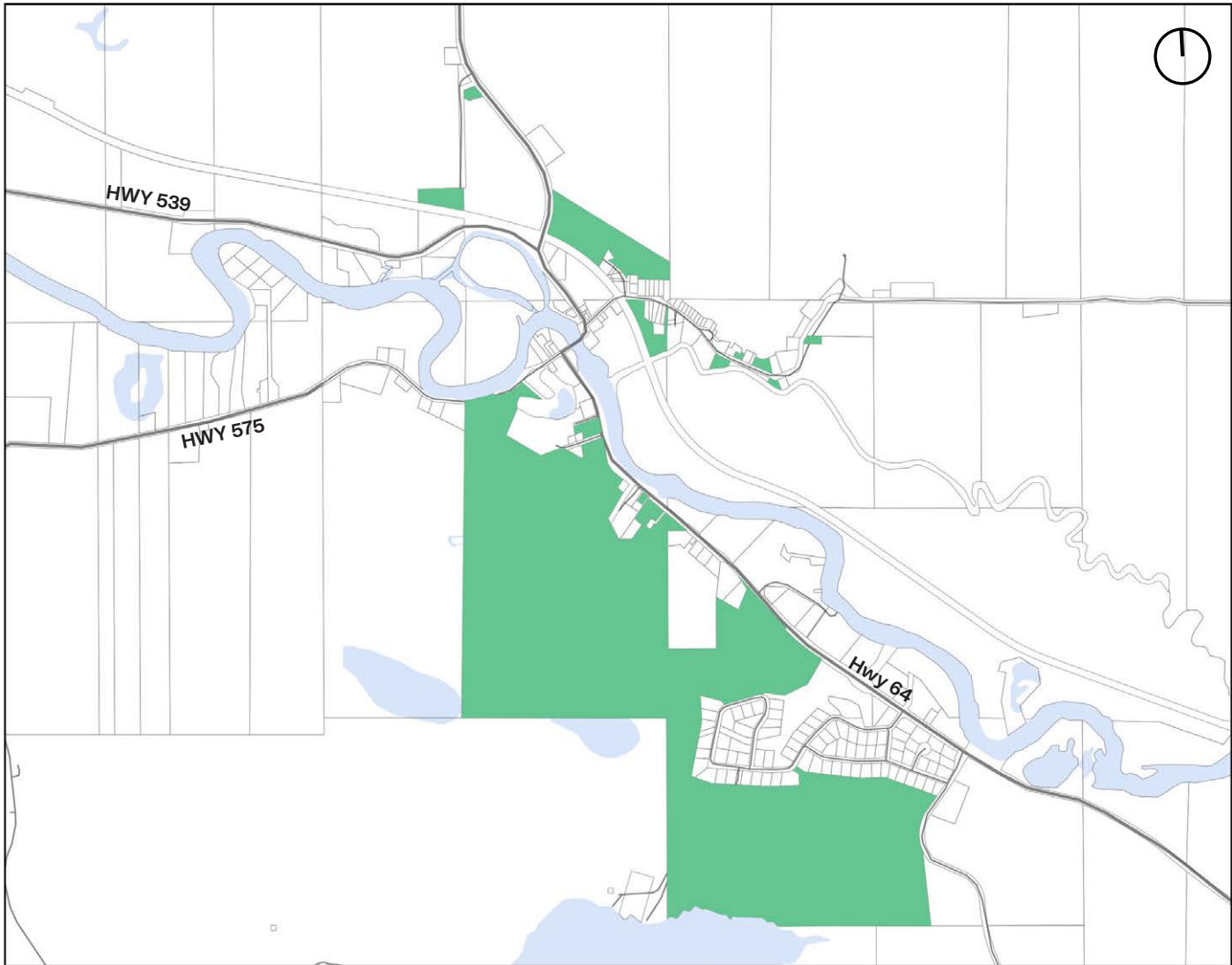


Figure 12: Publicly-Owned Parcels with Perceived Development Potential, Cache Bay, Verner, Field

## 4.6 Key Takeaways

- The housing stock in West Nipissing is dominated by single-detached dwellings - being a geographically larger rural/urban community, this comes as no surprise; however lower densities are also observed in much of the newer development in urban areas.
- Based on the high-level assessment of selected urban areas, West Nipissing has an oversupply of residential land to meet the needs of the community well into the future. This is particularly true for Sturgeon Falls.
- There is a considerably diverse portfolio of non-profit housing in the community. However, available information on these developments is not easily accessed. Stronger partnerships and coordination of data sharing may benefit non-profit housing sectors.
- There is very limited data available to quantify the relationship between emergency shelter capacity and homelessness in West Nipissing. However, it can be presumed that low emergency shelter capacity for women and lack of any emergency shelter options for youth or men have resulted in cases where people are required to migrate away from the community or take on unstable/precarious shelter arrangements. In the most extreme cases, should these aforementioned options not be available, this lack of supportive shelter capacity may also lead to homelessness.
- Core housing need decreased overall from 2006 to 2016. While promising, it is likely that this trend has reversed course due to economic factors related to housing market conditions, supply chain matters, and COVID-19-related challenges since 2016.
- Most new significant residential development is taking place in and around Sturgeon Falls, likely due to availability of services, infrastructure, and amenities. The majority of these new developments will see lower densities introduced. Notwithstanding this, there may be good opportunities for single detached homes in new developments to accommodate additional residential units, should policy be changed to allow it.
- The Municipality maintains a significant public lands portfolio. These sites should be further reviewed for potential development opportunities for non-profit and market housing. The review framework outlined in Section 4.5 should be refined and applied to West Nipissing's public lands portfolio.

# Growth & Housing Need Projections



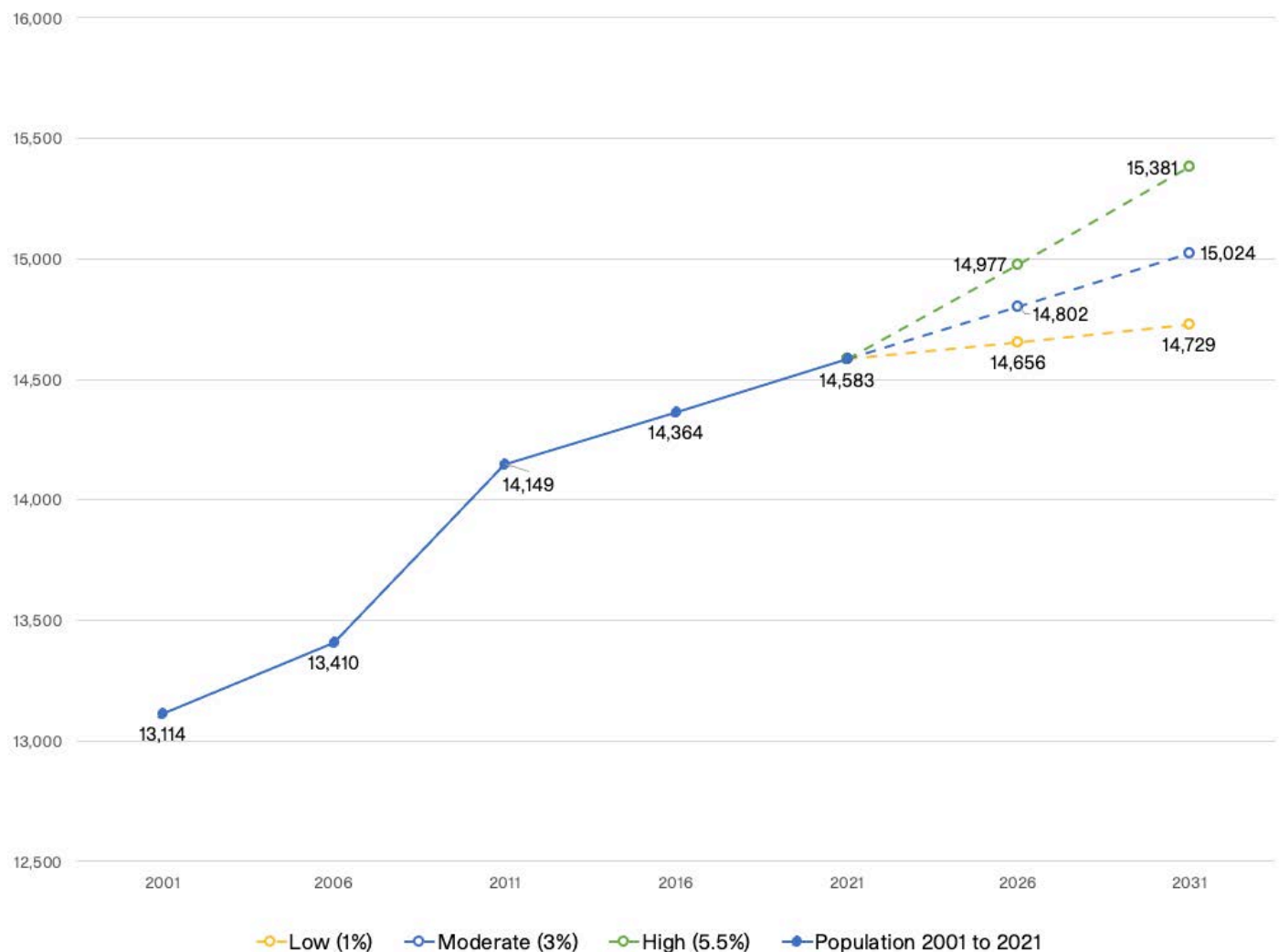
## 5.1 Population Projections

As of the 2021 Census, the population in West Nipissing is 14,583. In order to help better plan for housing needs over the next ten years, the Municipality will need to understand how this population may grow during that time. As such, a high-level population projection exercise was carried out for three growth scenarios over the next 10 years for West Nipissing, based on population data from Statistics Canada. These scenarios are described and shown in the chart below.

Low Growth Scenario (1% growth) - this growth rate was chosen as a low representative end, relative to the Medium and High growth scenarios outlined below.

Moderate Growth Scenario (3% growth) - this growth rate was based on population growth trends from 2011 to 2021, which saw a more consistent and modest growth.

High Growth Scenario (5.5% growth) - this growth rate was based on population growth trends from 2001 to 2021, which saw a higher rise in population between the 2006 and 2011 censuses.



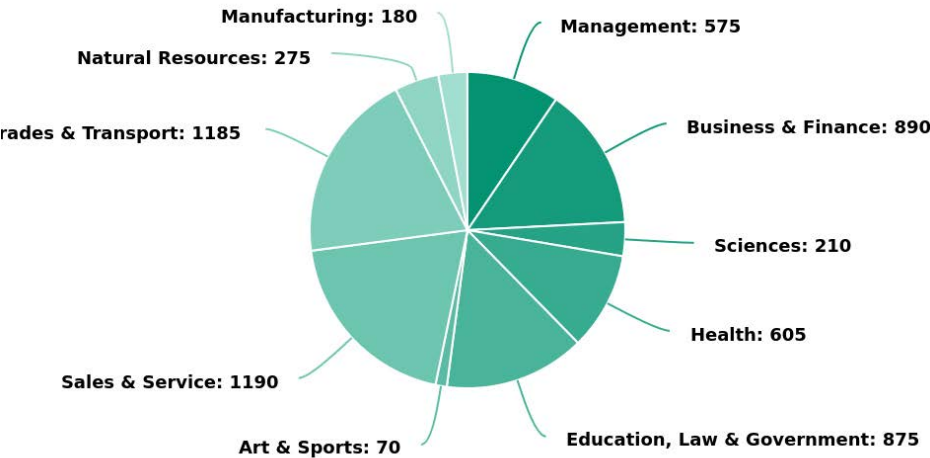
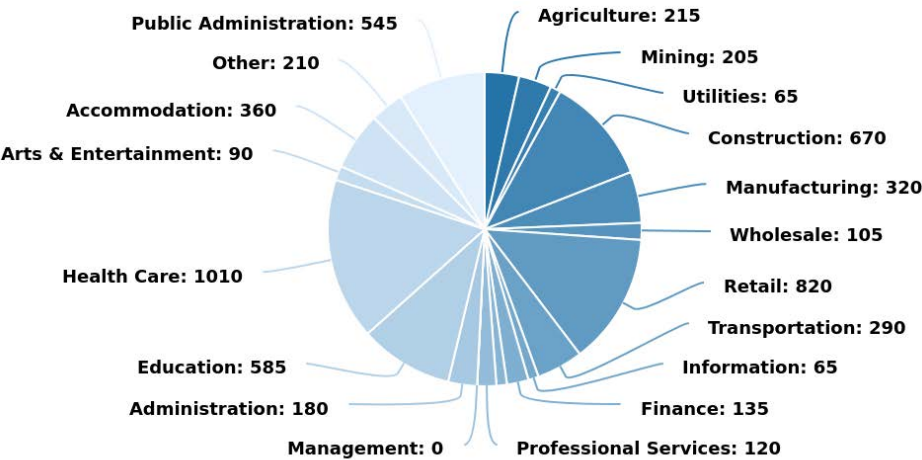
Based on the population projections above, West Nipissing is projected to grow to 14,729 people in a low growth scenario, 15,024 people in a moderate growth scenario, or 15,381 in a high growth scenario.

Sources: Statistics Canada, 2021 Census of Population)  
Please see Appendix B for more information on methodology used for projections.

## 5.2 Employment

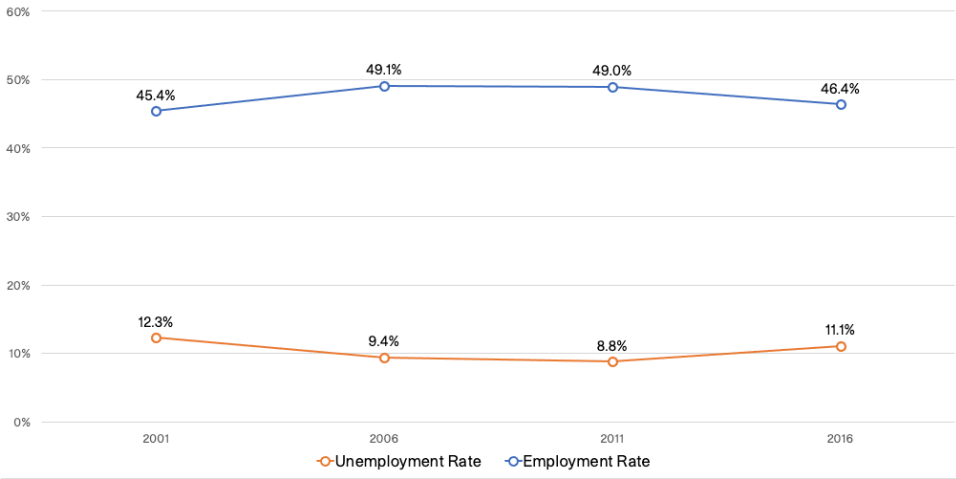
To help gain a better understanding of how the employment landscape may change in the future, employment and labour data from available census data was reviewed. The 2021 census data is not yet available for labour statistics, as such, the information below is taken from the 2016 census.

Labour Force by Occupation (2016)



Labour Force by Industry (2016)

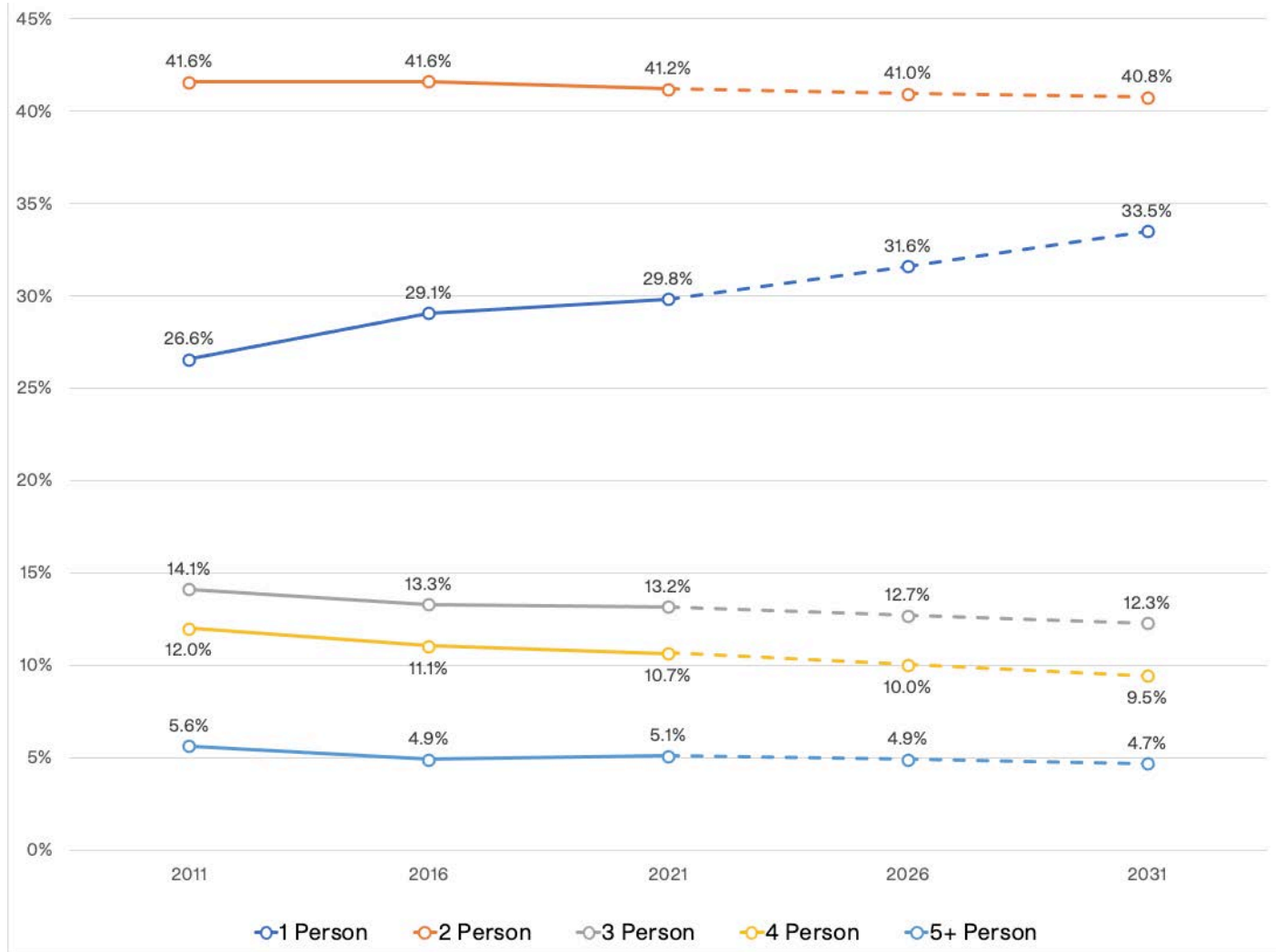
Employment & Unemployment Rates (2001 to 2016)



Sources: Statistics Canada, 2021 Census of Population)

## 5.3 Household Composition Projections

Understanding how household sizes will change over the next decade will help the Municipality better understand the types of housing that will be needed the most. The following projections show how household composition will change were prepared based on linear census trends from 2011 to 2021. Based on these projections, it is anticipated that the number of one and two-person households will continue to rise, whereas family-size households will steadily decline. These projections are unsurprising, given the aging population in West Nipissing and relatively lower rates of population growth anticipated.



## 5.4 2031 Housing Need Projections

An estimate of the number of dwelling units needed to accommodate growth in West Nipissing over the next ten years will help better scope the Housing Strategy to address the needs of the community. To do this, a high-level estimation exercise was carried out using the following formulas, for each of the growth projection scenarios outlined in Section 5.1:

$$2031 \text{ Dwelling Count Estimate} = (2031 \text{ Population Estimate}) / (\text{Average Household Size})$$

$$2031 \text{ Dwelling Count Need} = (2031 \text{ Dwelling Count Estimate}) - (2021 \text{ Dwelling Count})$$

*\*Please note, 2021 Dwelling Count based on 2021 Census data for Private Dwellings Occupied by Usual Residents (6,413 dwelling units).*

	Low Growth Scenario	Moderate Growth Scenario	High Growth Scenario
2031 Population Estimate	14,729	15,024	15,381
2031 Dwelling Count Estimate	6,695	6,829	6,991
2031 Dwelling Count Need (new units)	282	416	578

Based on the above estimates, depending on the particular level of growth experienced in the Municipality, West Nipissing should expect to need anywhere between 282 to 578 new dwelling units to meet housing stock needs by 2031. These estimates should be referred to in conjunction with the household composition projections presented in Section 5.3 to help provide a clearer picture of housing typologies that will be needed.

It is important to note that the above projections do not take into account Core Housing Need, and how the number of dwelling units in core need (**495 as of 2016**) may impact the 2031 Dwelling Count Need. One factor to consider is the potential for temporary/permanent removal of housing units for renovation or demolition as core housing need issues are addressed, which would increase the overall need.

## 5.5 Key Takeaways

- Based on past growth trends, it is estimated that West Nipissing will likely grow in accordance with the Moderate Growth scenario range presented in Section 5.1, in which a population of 15,024 is projected by 2031 (increase of approximately 441). A more detailed population projection should be carried out as part of a future update of the official plan.
- Household composition trends are likely to see a continued increase in the proportionate share of smaller households and decrease in larger households, due to family trends and an aging population. If current trends continue, the following proportionate household shares are estimated for 2031:
  - 33.5% 1-Person Households (+3.7% from 2021)
  - 40.8% 2-Person Households (-0.4% from 2021)
  - 12.3% 3-Person Households (-0.9% from 2021)
  - 9.5% 4-Person Households (-1.2% from 2021)
  - 4.7% 5+ Person Households (-0.4% from 2021)
- In accordance with the growth projections prepared in Section 5.1, an estimated range of 282 to 578 new dwellings units will be required to meet housing stock needs in 2031. If the Moderate Growth scenario is used, an additional 416 dwelling units will be needed.
- The number of dwellings in core housing need may impact the actual number of dwelling units needed to address housing supply in 2031. This should be taken into consideration as finalized needs are presented in the Housing Strategy.

Community Engagement

6

## 6.1 Introduction


### Overview

As a follow-up to the Existing Conditions report prepared in Phase 1, Phase 2 focused on identifying a vision and guiding principles for the development of the West Nipissing Housing Strategy. The foundation for this phase was built on two key consultation sessions with community stakeholders, which included a virtual public workshop and an online survey. Through these two activities, the project team engaged with over 300 members of the community who shared their priorities and experiences, including municipal staff, non-profit housing providers, development community, business community, and general public.

Both engagement activities played an important role in the project, first by introducing the project to stakeholders and building recognition within the community, but also by allowing for varied formats for participation. Ultimately, the activities helped the project team build a stronger understanding of West Nipissing's housing context and engage with the community on high-priority issues. In addition to these primary engagement activities, interviews were also carried out on an ad-hoc basis with housing providers, neighbouring First Nations communities, and non-profit housing site operators. These secondary activities allowed for more anecdotal feedback to be gathered and incorporated into the overall findings of the Existing Conditions report and consultation summary.

This appendix provides a summary of the feedback received through the housing workshop and online public survey, which will be used to develop a vision and guiding principles for the Housing Strategy.

## Understanding Housing Needs

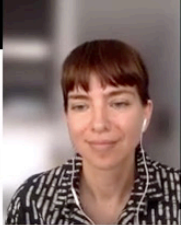




**Charles**

Âgé de 22 ans, Charles a déjà un passé lourd. Il a grandi dans des familles d'accueil et reçoit peu de soutien de sa famille biologique. Ayant déjà souffert de problèmes de dépendance, il est sobre depuis deux ans et occupe un emploi ouvrier pour financer son retour aux études. Il gagne 34 000\$ par année et ne détient pas encore de permis de conduire.

**Charles**

Charles is 22 years old. He spent his youth in foster care and has little family support. He has suffered from addiction issues but has been sober for two years and is currently working a manual labour job and going back to school. He makes \$34,000 per year and does not currently have a driver's licence.

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## 6.2 Housing Workshop Summary

A virtual public workshop was held on the evening of July 26, 2022. The two primary focuses of the session were to introduce the project to interested members of the community and to facilitate a roundtable discussion on housing issues and priorities. A total of 7 members of the community with various backgrounds attended the session and participated in the discussions.

The workshop consisted of a brief introduction of the project team and the project itself. This included an overview of the project timeline and outcomes, defining a housing strategy, and reviewing the housing continuum. Following this, the team led participants through a series of hypothetical discussion exercises designed to help the group consider and understand the different housing needs that exist in the community. For the first discussion, four different hypothetical “residents” were presented to help build context ahead of the discussion (descriptions on following page). For each of the four hypothetical residents above, the following three questions were posed to



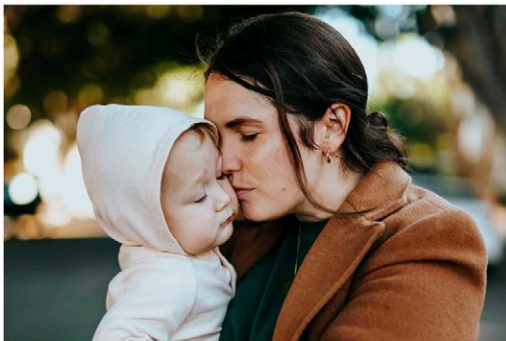
**Robert and Sophie**

Robert and Sophie are a young couple. They are planning on starting a family in the next couple of years. Robert is a carpenter and Sophie is a teacher. Their combined annual income is \$105,000 but this can fluctuate based on the amount of work Robert has, and Sophie is still paying off student debts.



**Charles**

Charles is 22 years old. He spent his youth in foster care and has little family support. He has suffered from addiction issues but has been sober for two years and is currently working a manual labour job and going back to school. He makes \$34,000 per year and does not currently have a driver's licence.



**Christine and Daniel**

Christine recently moved to West Nipissing from Sudbury with her two-year old son Daniel, to be closer to her job as a dental hygienist where she makes \$60,000 per year. While Christine has a full-time job and little debt, her son has special needs which requires specialized daycare that she must pay for herself.



**Yves**

Yves recently turned 85 and has lived in West Nipissing his whole life. His wife passed away six years ago, and his children live in Ottawa with their families, and he no longer has a car. Yves' annual income is \$24,000 that he receives from his Old Age Security Pension as well as his pension from when he worked at the mill.

workshop participants to help initiate discussion:

1. What do you think is their top consideration when looking for a home?
2. What kind of home do you think they would need and where would they want to live in West Nipissing?
3. What is their biggest challenge when looking for this home in West Nipissing?

### **Robert & Sophie**

- This couple is likely going to need a couple bedrooms to allow for growth
- Given current economic landscape in Sturgeon Falls, appropriate and affordable housing for these people will be hard to find
- Temporary transitional/rental housing would be important for this couple's situation as they likely wouldn't find housing right away
- Would look for home ownership, affordability, living within their means
- Availability and pricing are the primary concerns
- If they plan on starting a family, would want to look for a location close to schools and amenities
- Non-central areas of the municipality are likely most affordable, but may be less appealing to families/young people given lack of amenities and services
- Availability of options / rent-to-own
- Pricing will be an issue due to over-bidding, more rentals needed for transitional housing

### **Christine & Daniel**

- Would likely need a rental/accessible rental close to a daycare and services needed for childcare/health
- West Nipissing does not have many rentals that would suit their needs, which may result in them needing to live outside the community to find what they need and/or commute from outside the community until they find what they need.
- Moving from a larger centre such as Sudbury may have been a mistake for this individual and her child, given the lack of services and amenities

### **Yves**

- Likely would need housing in Sturgeon Falls due to proximity of amenities and services and only location for senior housing
- Challenge in the community is lack of transit, cabs, etc., inadequate mobility options for those without vehicles
- Wait lists for old age homes are so full and very long – they would be forced to seek out housing outside of town (North Bay or Sudbury) which may still have issues with wait list times
- Some people have rooms to rent if that's available in the community, but these are rare and hard to find for a senior
- Participant example: "My 94-year-old mother would like to live in Sturgeon Falls, but has been forced to live in North Bay due to having name on housing wait list for 4 years to no avail. Due to lack of housing, she is in a retirement home, but should be in a nursing home."
- The population in West Nipissing is aging fast and there are not a lot of options to age in place – there needs to be more provision for addressing elderly population (senior living, various levels of assistive living)
- In 10 years or so, there's going to be a "tsunami" of people needing senior living accommodations, who will find themselves in Yves shoes
- Shared accommodation with other seniors/younger retirees should be considered to fill gaps

### **Charles**

- Participant example: "I see a lot of employees this age having trouble finding housing in proximity to employment, suitable for their needs. The large geographic area of the municipality is a huge deterrent to those looking for housing for singles/youth, because all the affordable units are outside of town. Situations like this are impacting employers in the community, there's even

been talk about employers looking at purchasing buildings or seeking employee housing to address issue, but it's still not feasible in a lot of cases due to cost or lack of housing stock."

- Charles will likely be forced to live with family, friends, or live farther outside the main community, further from work/jobs
- Would need to live close to work
- This individual's past and lack of references may make it difficult to find suitable housing, as there may be more "appealing" tenants competing for the same housing.
- There is a severe lack of suitable units to accommodate this demographic (i.e. young people)
- Participant example: "Even though I had a job in the community, I had to live with my parents for 4-6 months before finding a reasonable apartment in Sturgeon Falls. Often this can result in employees being unable to continue working, or increased difficulties for employers in the community finding and keeping employees."
- For young singles and couples – Canada has an increasing number of young singles who require housing
- Varied to address different needs (condos, retirement, rowhouse, singles)
- Accessible/barrier free
- Smaller and innovative (tiny homes, additional residential units)
- Higher density/mixed (smaller units)
- Financially supported through incentives from the Municipality (new builds, renovations, maintenance)
- Monitored to ensure adequate upkeep and maintenance – ensuring safety and good living environments
- Geared to elderly people who wish to live near families – not just retirement/apartment housing, but granny flats, basement suites, and additional residential units
- Protected with rent control
- Supported through municipal rent subsidies

For the second half of the workshop, participants were presented with three higher-level prompting questions to get them thinking about the future of housing in West Nipissing, including priorities to focus on and solutions to current issues. A summary of the prompting questions and summary of feedback from participants are provided below:

**I wish my community had housing that is:**

- Affordable / available
- Higher density (but well-maintained)
- Safe and affordable
- Attractive for employees
- Accommodates transitional/temporary needs
- Newer and/or updated, well maintained
- Safe (meets code compliance)

**It's 2042, how has housing improved in the last 20 years?**

- The old mill property has become a multi-generational complex with retirement living, duplexes, townhouses, all affordable. Multi-generational living will allow for better engagement and a more interactive community across all ages.
- Creating more retirement homes and senior homes would also attract employment – creates jobs for nursing/assisted living in the centre for aging in place, while creating more housing for those who need it.
- Housing across the continuum is no longer separated, but mixed to bridge gaps between different ages, demographics, and social backgrounds
- Contractors are supported in building more affordable housing for mixed incomes
- Municipal incentives have encouraged more affordable housing

- Employers, municipality, and local builders engage in discussions and partnerships to create employee housing
- Improvement to transit/mobility options in the community has allowed for more flexibility in where people live, and has reduced the cost of living – (e.g. some municipalities have taxi/uber allocation credits to help subsidize transportation in lieu of a full-on transit system)
- West Nipissing requests that developers build multi-unit housing/affordable housing as a percentage of all new development or development in specific areas
- Tiny homes and alternative, less-traditional formats of housing are encouraged and supported
- The municipality has encouraged developing “up” not “out” through infill, redevelopment, and higher densities around existing services and amenities.
- The Municipality has undertaken to develop/ support development of social housing in strategic areas, close to amenities, central to jobs and services, and near/on existing infrastructure.

### **What do you think are solutions to ensuring we have a good supply of housing?**

- Municipality can offer “guaranteed occupancy” to builders to encourage them to build in community
  - There is a building boom right now, but for higher income people – need to incentivise more affordable housing
  - Continue good development relationship/ culture with builders – West Nipissing currently has little “red tape”
  - West Nipissing should review and earmark municipal lands for development of housing under condition that it contains all or portion of affordable units
  - Update the official plan and zoning by-law to ensure best practices and up-to-date
- policy stances are being employed in the regulation of development.
- A men’s shelter needs to be constructed – similar to how the opening of the women’s shelter was achieved, lobbying and community action is needed to ensure decision-makers are hearing the concerns of the community.
  - Need to encourage development of smaller units for all people, either transitioning from family life or having kids leave the house (age 40-55) – no real single/couple occupancy units available in the municipality right now - these people are being forced to occupy a family unit because they don’t qualify for smaller units due to age. This in-turn takes away family units and creates a domino effect.
  - Addressing issues with “over-housing” – people living in houses way too big for needs
  - There is a huge homelessness program in West Nipissing – a lot of the population is local. Many homeless cannot be accommodated and are in-turn forced to go to larger centres like North Bay or Sudbury due to lack of services/amenities to accommodate people experiencing homelessness. Many prefer to stay in West Nipissing if they can – moving away risks loss of community and threatens language, dignity, mental health of those experiencing homelessness.
  - Ensuring funding and grants are lobbied for in West Nipissing, so that we are not losing out to larger centres
  - Needs to be an emergency shelter/housing system in West Nipissing – there’s a women’s one, but nothing for men.
  - Housing and services in the community need to reflect the needs of the community – participant example: “Elderly family member was sick, and was forced to relocate to North Bay to receive housing/ care where language barriers resulted in concerns. If I’m going to be sick, I want to be

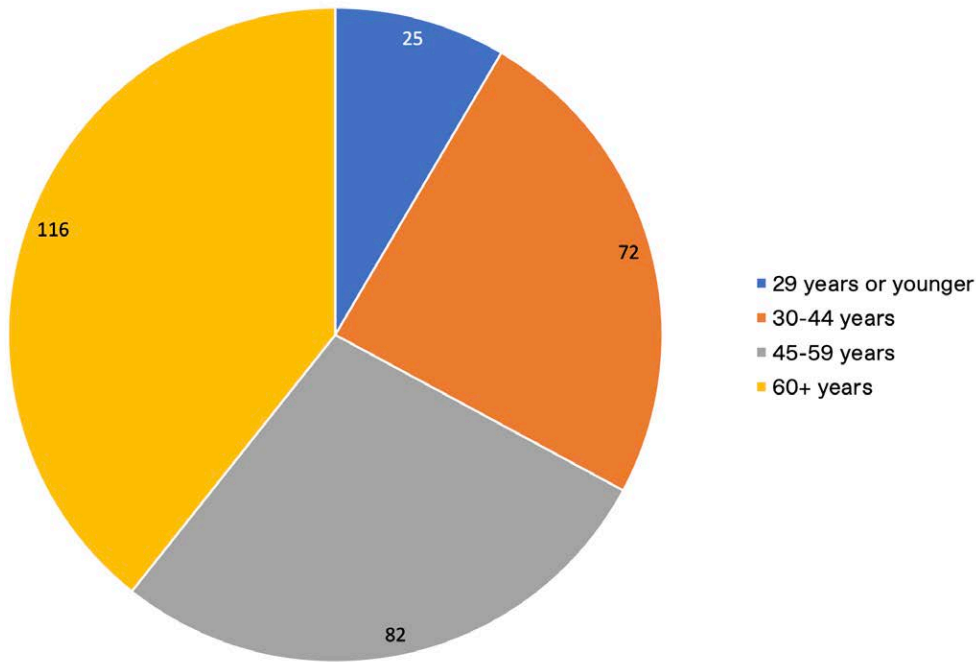
able to be sick in French if I choose to be.”

- Early steps of the housing continuum and last steps of continuum are missing in West Nipissing – these are all in North Bay, so people tend to be drawn there, away from West Nipissing.
- What a lot of people don't understand
  - everybody benefits from a bi-lingual community (increased funding via grants from provincial and federal governments)
  - there is a huge need to maintain French language services and amenities as we grow.

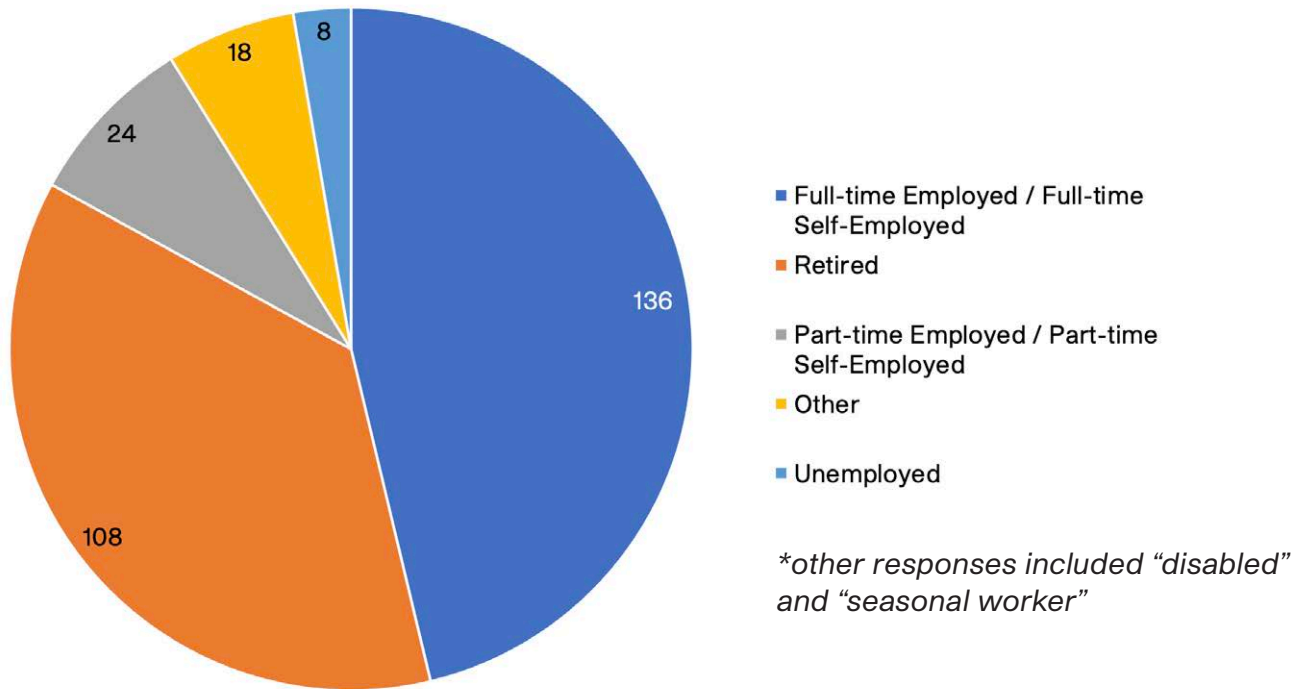
### 6.3 Online Survey Summary

An online survey was prepared and published from July 15 to August 8, 2022. The survey was intended to help form a demographic snapshot of residents, their housing situations, and gather feedback on the community’s priorities for the housing in West Nipissing. The survey was published in both English and French and was completed by 296 people. The findings of the survey are outlined below.

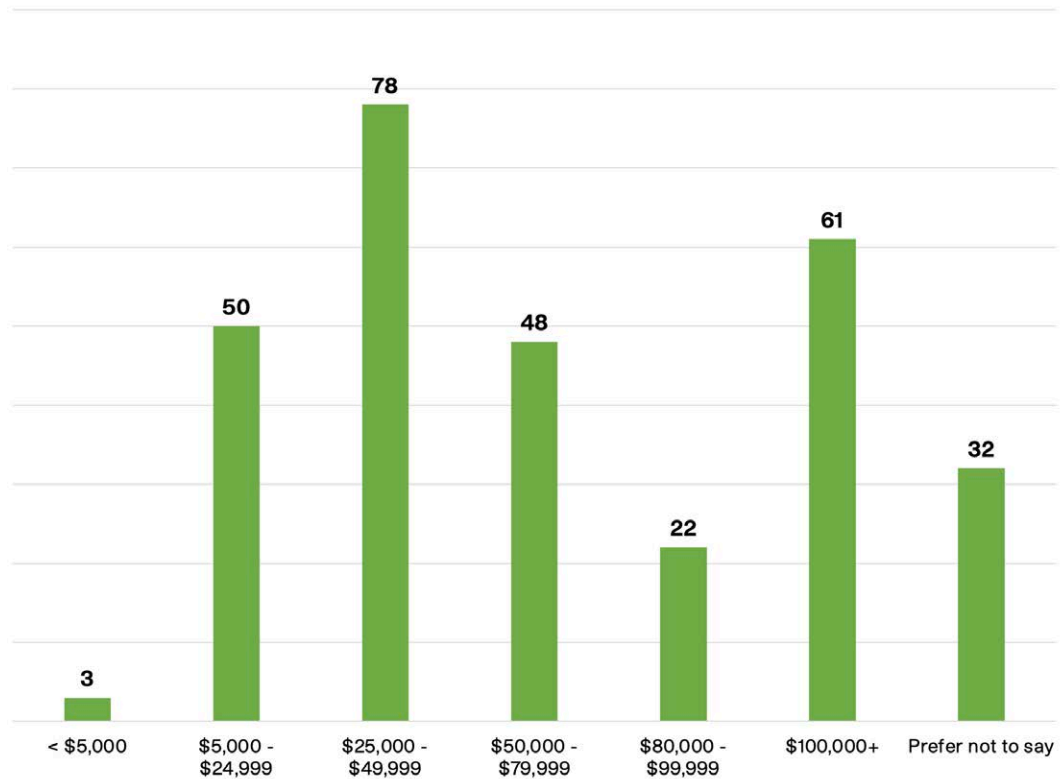
1. Age (Answered: 295 / Skipped: 1)



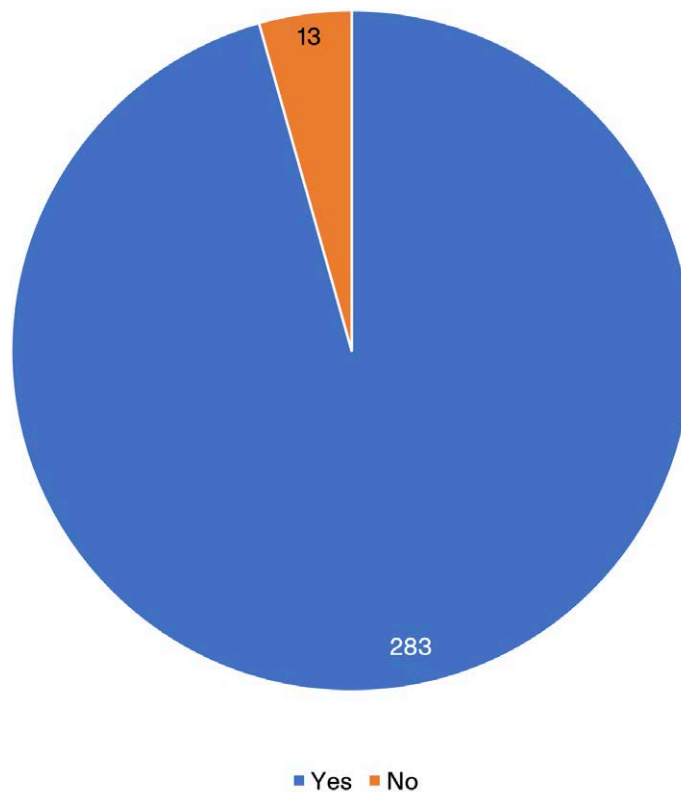
2. Employment Status (Answered: 294 / Skipped: 2)



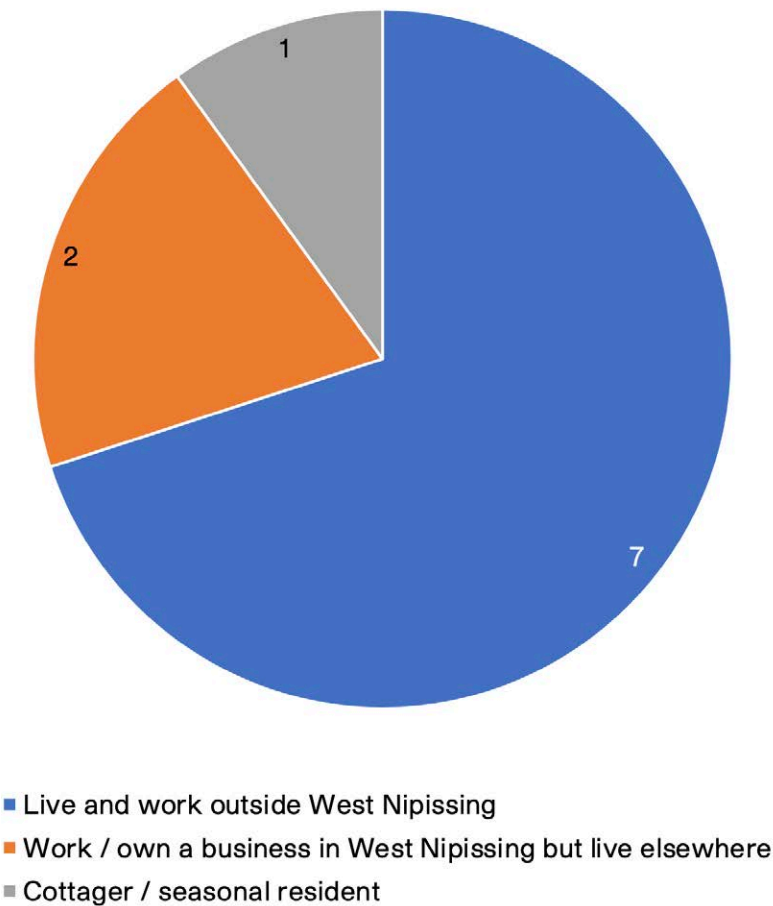
### 3. Income Range (Answered: 294 / Skipped: 2)



### 4. Do you live in West Nipissing? (Answered: 296 / Skipped: 0)



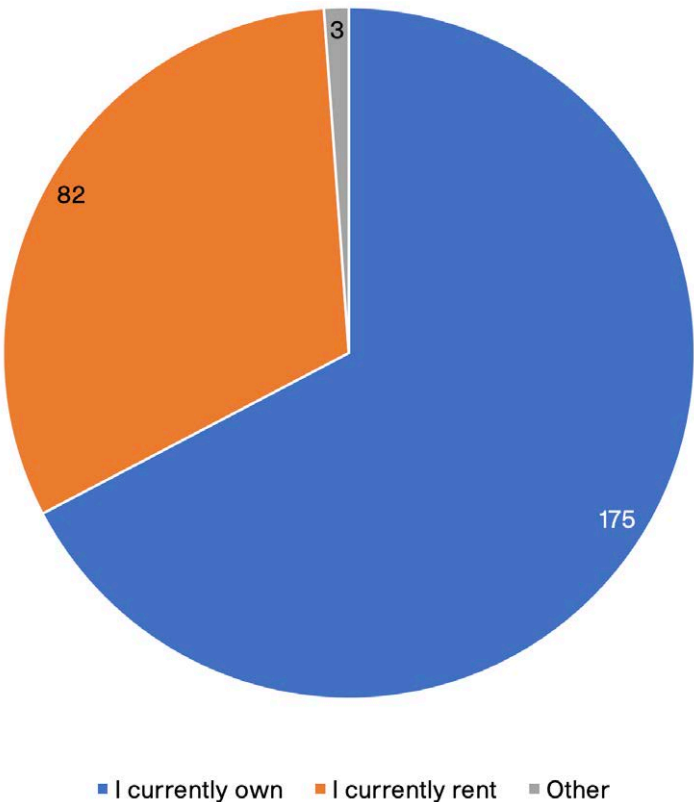
5. If “no” to 4, what best describes you? (Answered: 10 / Skipped: 286)



6. Your current housing situation can be best described as... (Answered: 260 / Skipped: 36)

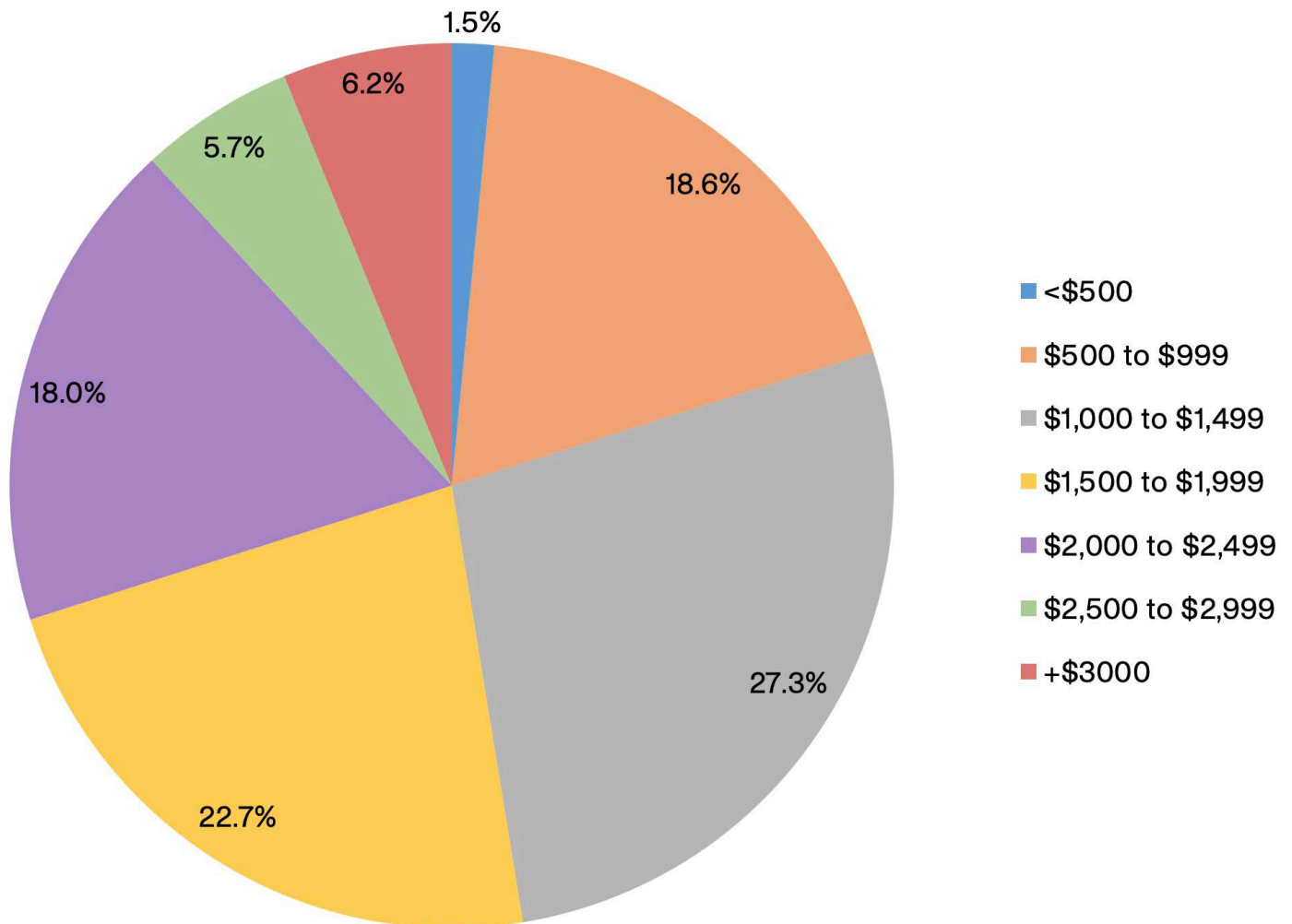
\*other responses included:

- Pay room & board to parent who is in the early stages of Alzheimer – not stable residence.
- Recently moved to North Bay and unhoused at this time - staying in the ccnb looking for a job and waiting for affordable housing.



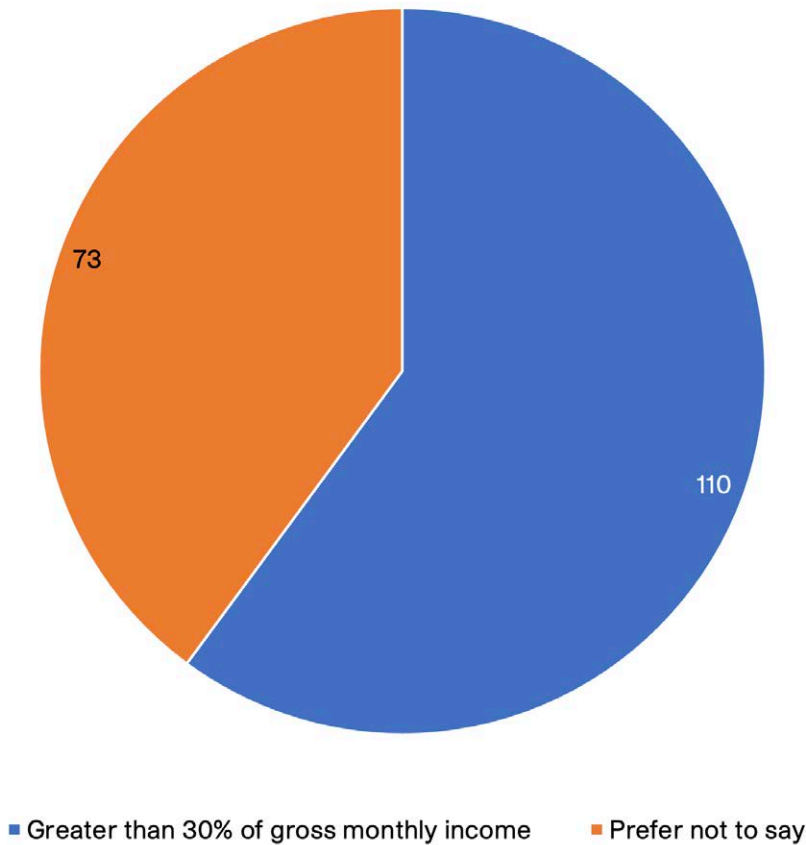
### 7. Approximately how much does your housing cost per month?

(Answered: 195 / Skipped: 101)

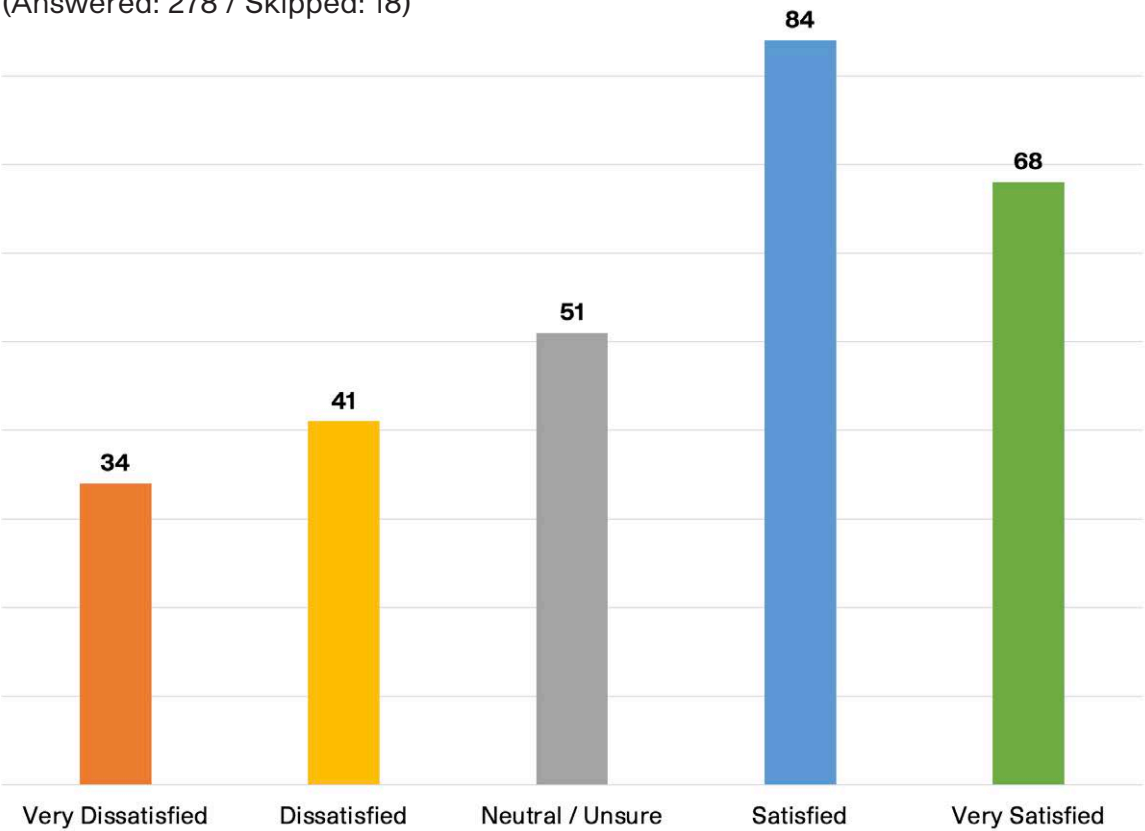


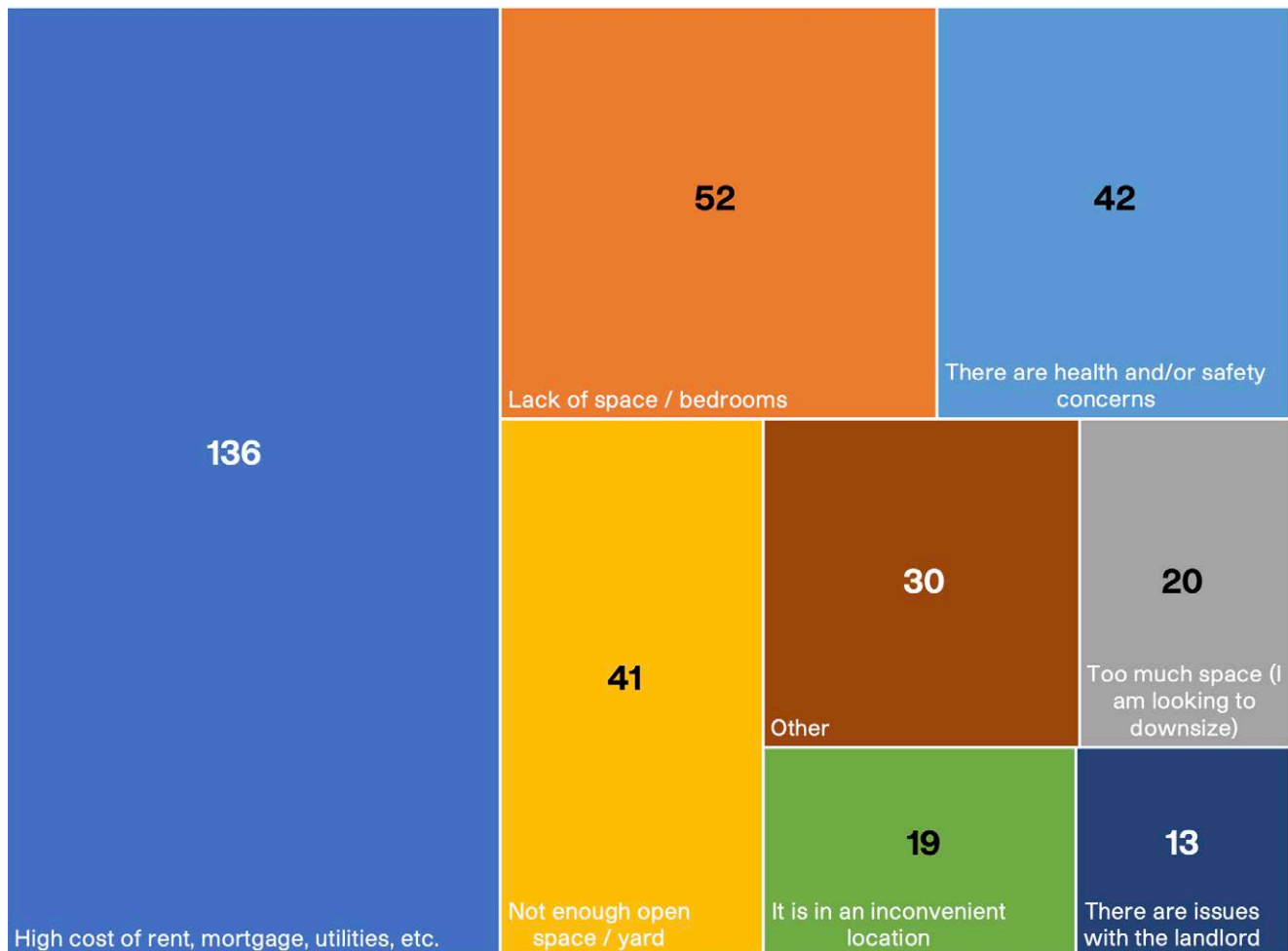
Highest - \$4,200 / Lowest - \$50 / Average - \$1,569 / Median - \$1,500

8. Is the amount noted in Question 7 greater or less than 30% of your gross monthly income?  
(Answered: 183 / Skipped: 113)



9. How satisfied are you with your current housing situation in terms of how it suits your needs?  
(Answered: 278 / Skipped: 18)

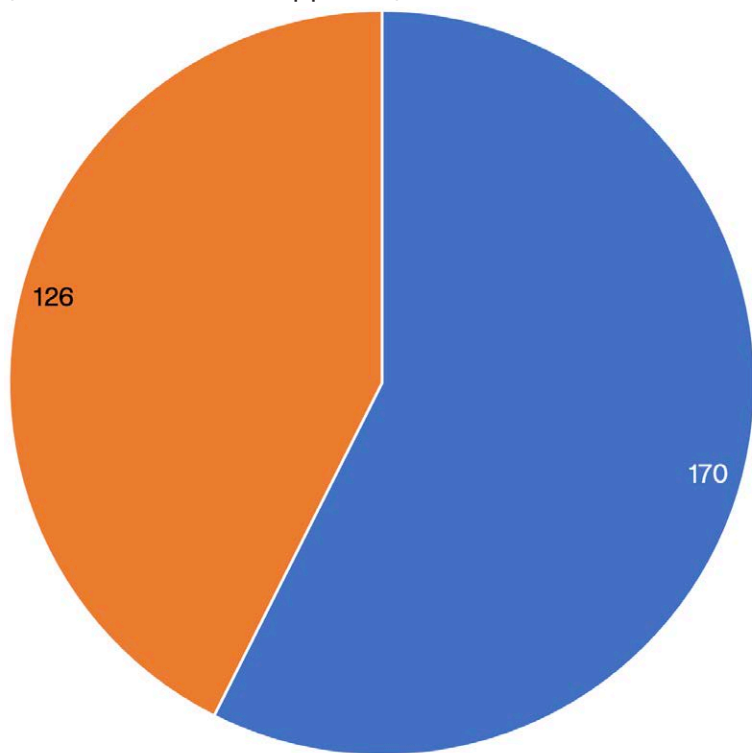


**10. In terms of issues with your current housing, check all that apply. (Answered: 218 / Skipped: 78)**

*\*other responses included:*

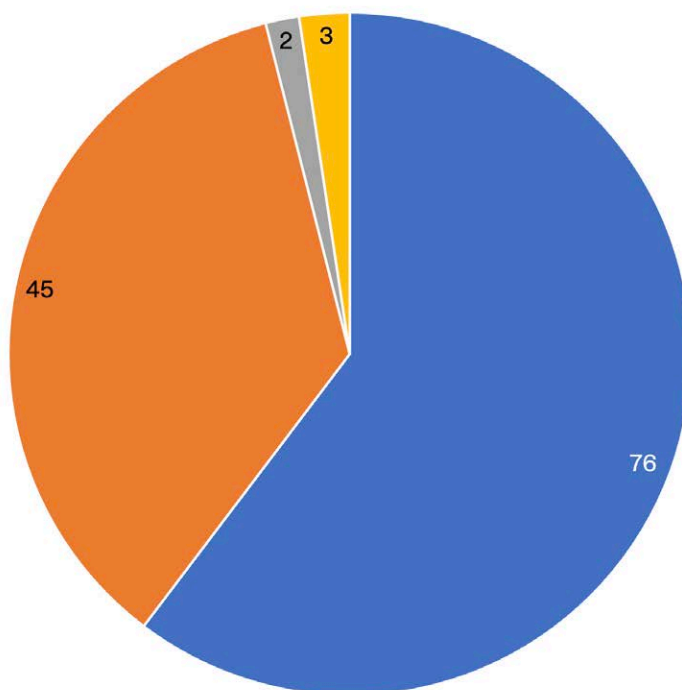
- Accessibility due to age and/or disability
- Concerns with stability due to building being recently sold
- Difficult to maintain due to age and/or disability
- Co-habitation out of necessity
- Change in relationship status resulting in undesirable housing situation
- Crime / Theft
- Conflict/issues with neighbour(s)
- Poor Condition
- Lack of amenities nearby (parks, trails, paths, etc.)
- Low privacy
- Surrounding area is too built-up

**11. Are you currently thinking of, or looking to find, housing in the Municipality of West Nipissing?**  
(Answered: 296 / Skipped: 0)



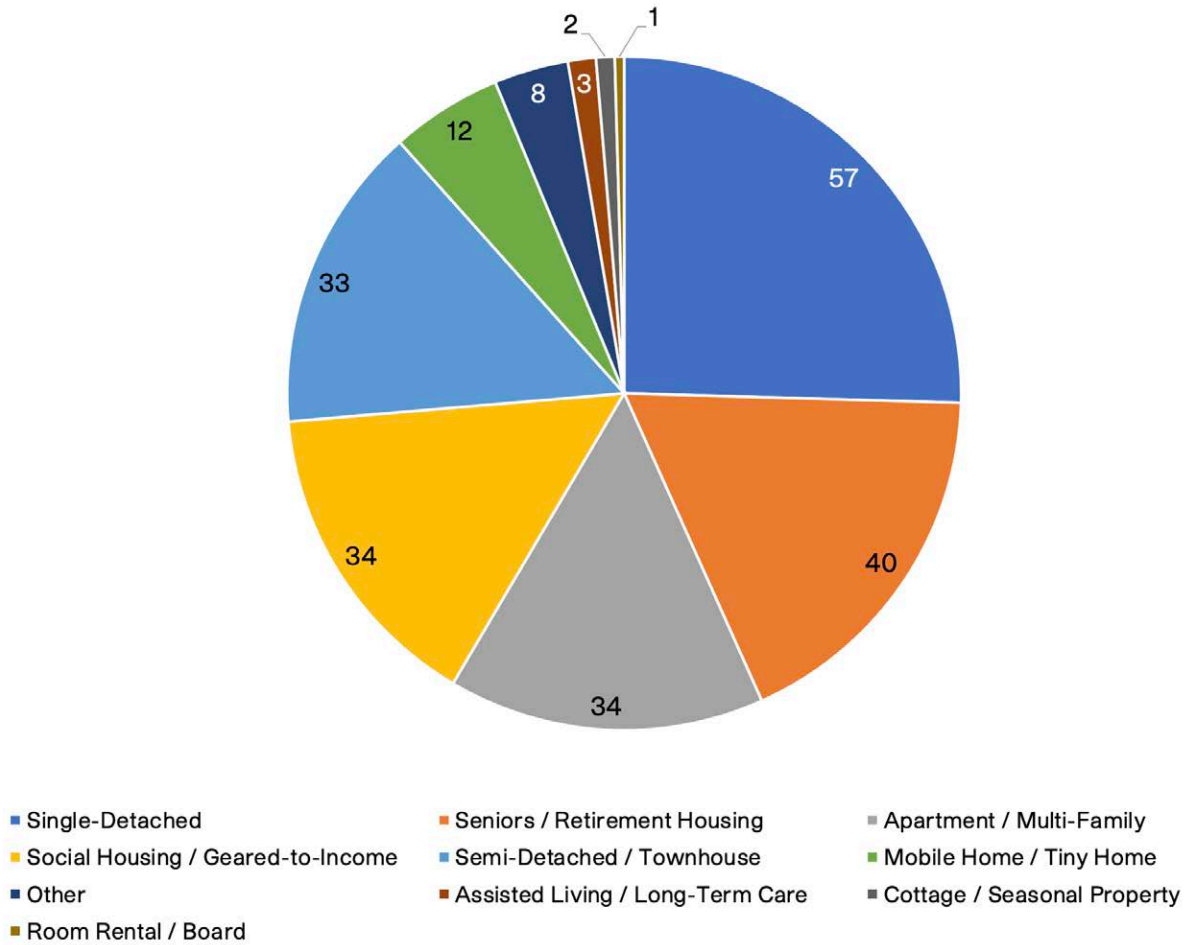
■ No ■ Yes

**12. If yes to 11, for this new housing, for what purpose are you seeking housing?**  
(Answered: 126 / Skipped: 170)

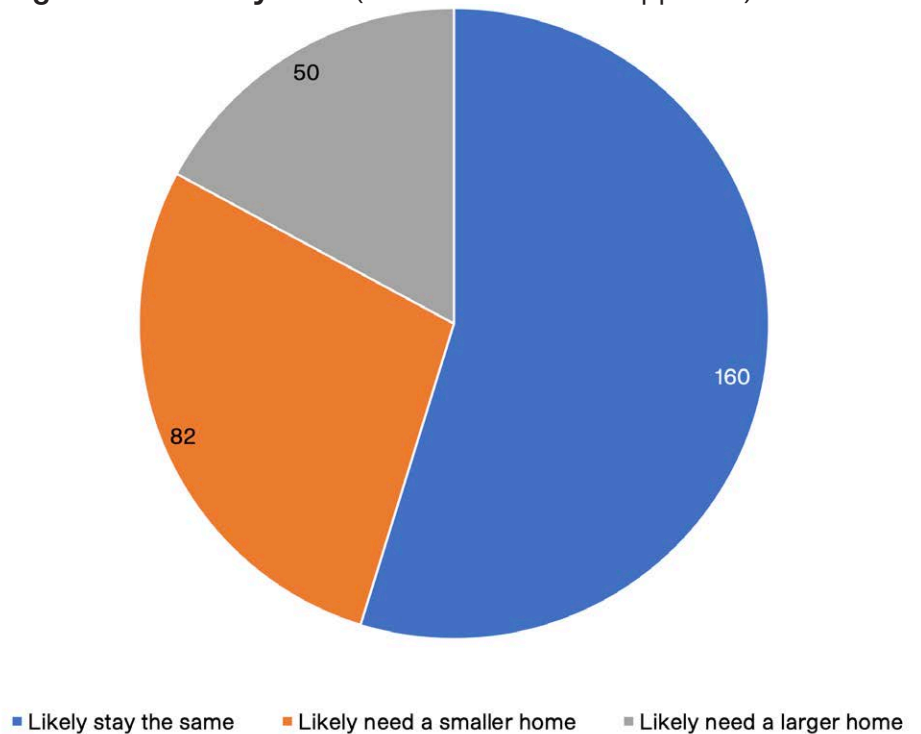


■ Rent for yourself ■ Own for yourself ■ Other ■ Use for investment / income purposes

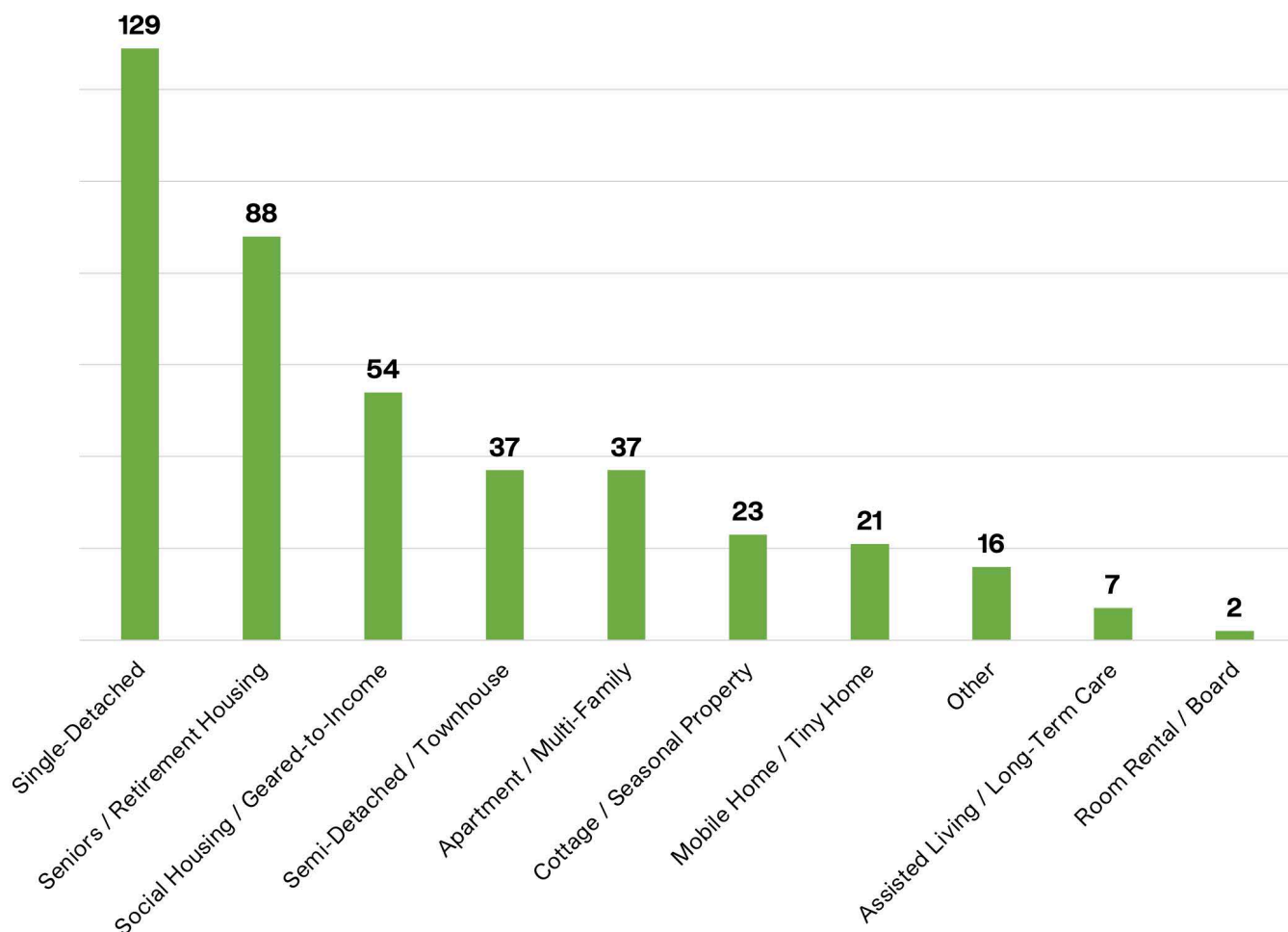
**13. If yes to 11, what type(s) of housing are you looking for? (Answered: 126 / Skipped: 170)**



**14. Which of the following best describes how you anticipate your housing needs may change in the next 5 years? (Answered: 292 / Skipped: 4)**



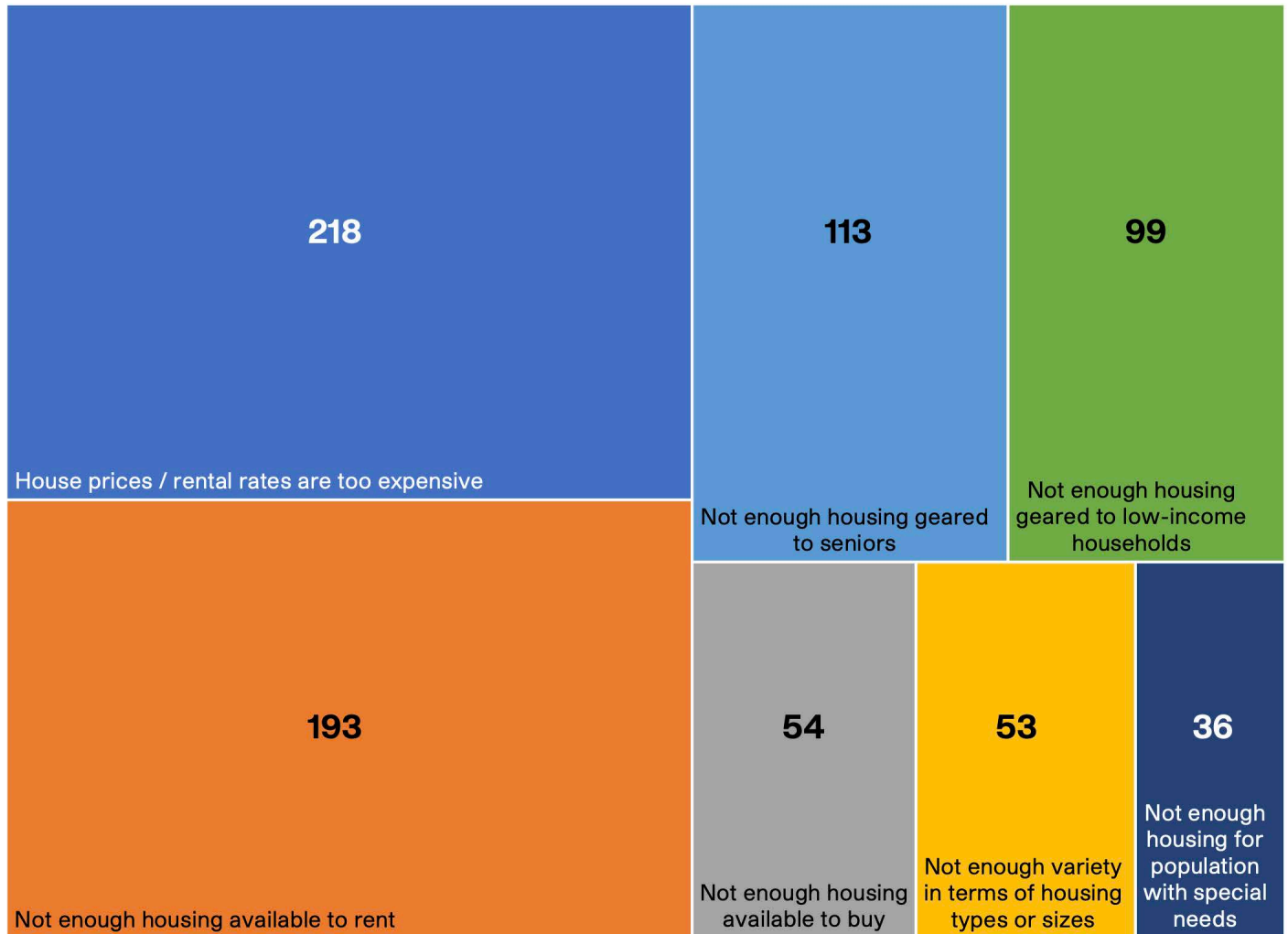
**15. What type of housing would suit your needs in the next 5 years?** (Answered: 278 / Skipped: 18)



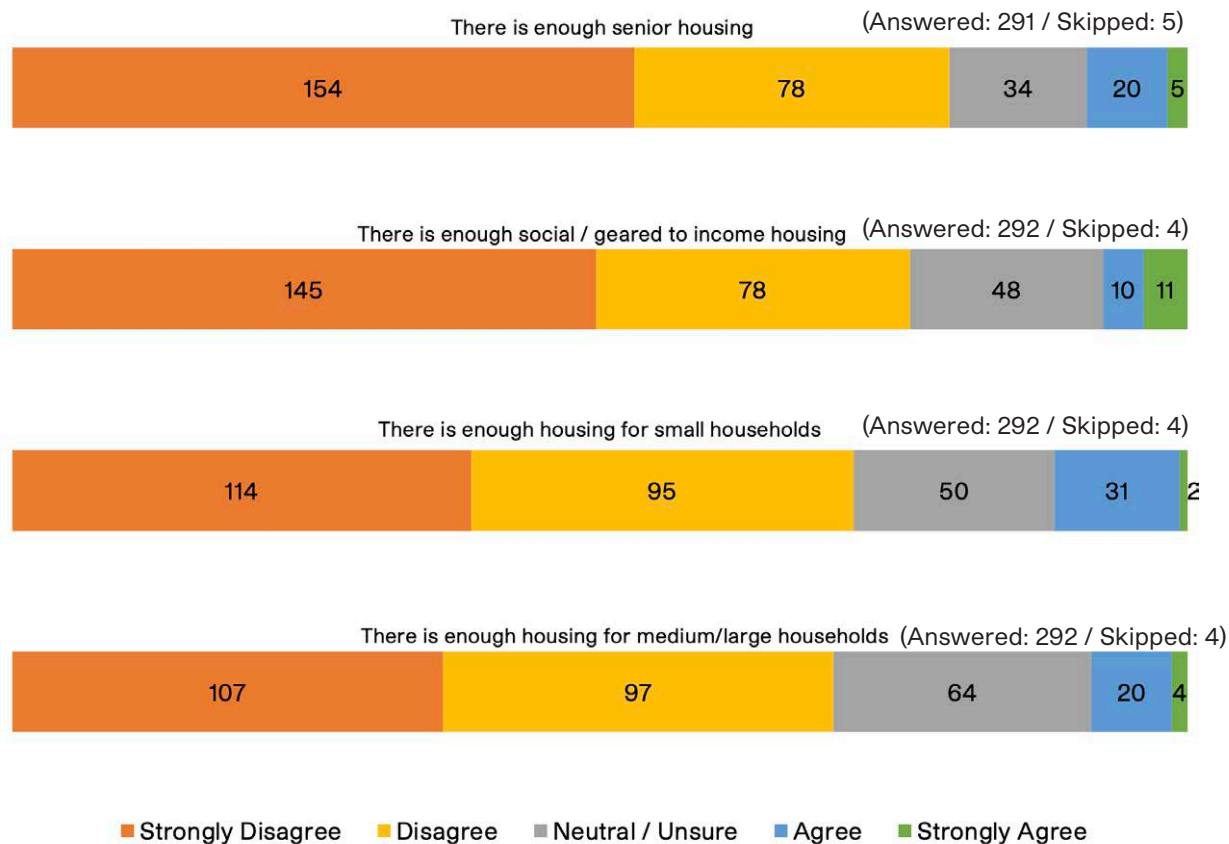
\*other responses included:

- Additional Residential Unit (ARU)
- Universally Accessible Housing
- Upper-floor apartment above commercial or other non-residential use
- Rural / Farmstead
- Tiny Home
- Single Floor Unit/House
- Shoreline House

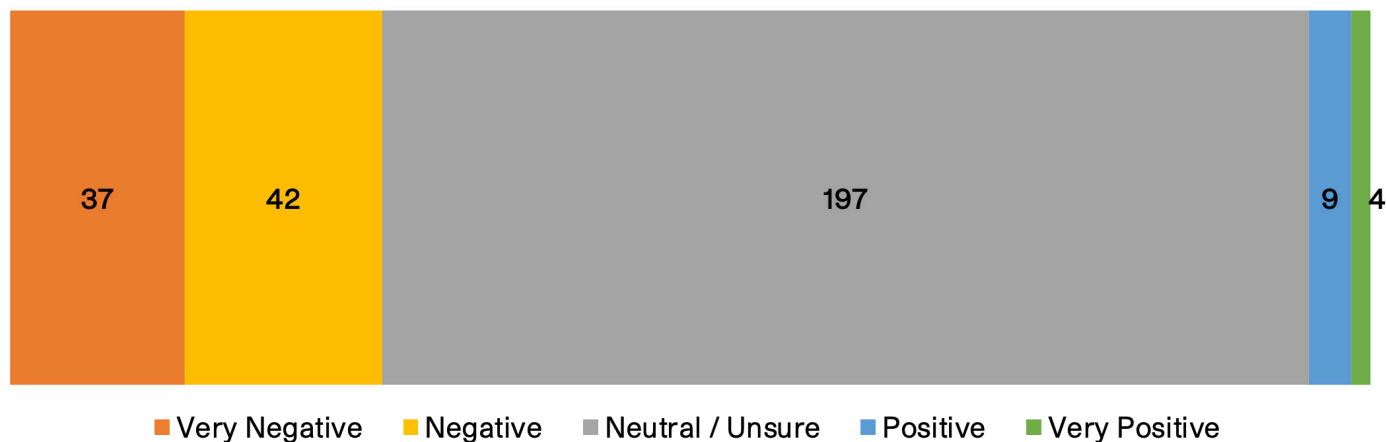
**16. What do you feel are the biggest challenges for those looking for housing in the Municipality of West Nipissing? Choose your top 3. (Answered: 294 / Skipped: 2)**



### 17. How strongly do you agree or disagree with the following statements about housing in the Municipality of West Nipissing?

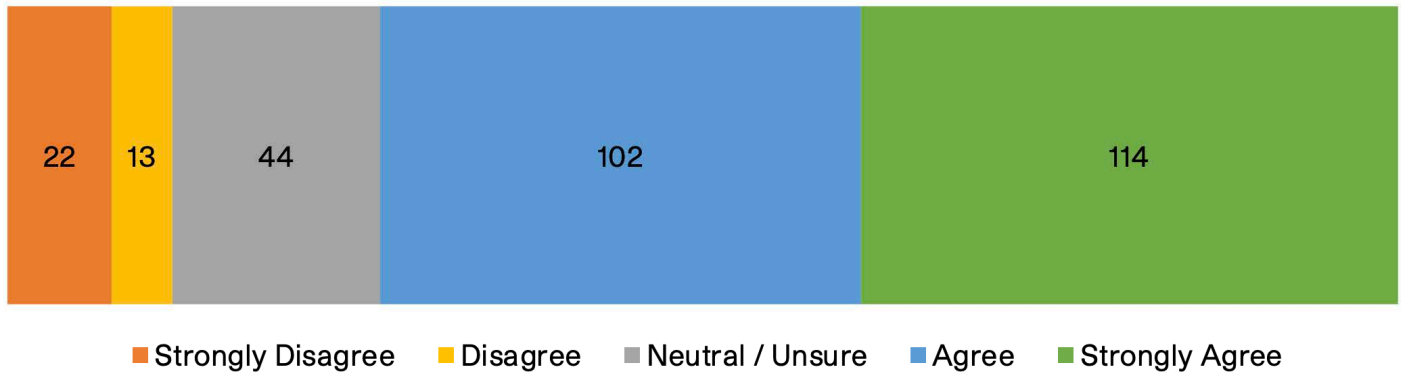


### 18. What kind of impact, if any, do you think short term rental housing (i.e. Airbnb, VRBO, etc.) is having on the availability and affordability of housing in the Municipality of West Nipissing? (Answered: 289 / Skipped: 7)



**19. How strongly do you agree or disagree that the Municipality of West Nipissing should provide incentives to developers and / or property owners to encourage the development of affordable housing or different types of housing (i.e. housing for people with special needs)?**

(Answered: 295 / Skipped: 1)



**20. Please provide any additional comments or suggestions to improve housing in the Municipality of West Nipissing.** (Answered: 103 / Skipped: 193)

- Need more housing to accommodate low-income families and adults without children
- Need more Senior units, particularly Rent-Geared-to-Income units
- Maintenance and upkeep of existing rental units is a concern, specifically older and more affordable units – need to explore ways to balance rights and responsibilities between tenants and landlords
- There is a low availability for affordable rental units across the board (single adults, couples without children, families, seniors, etc.)
- A central source for information on rental units (not just non-profit or RGI but market too) would be a nice resource
- A potential solution could be to offer grants, tax breaks, or other incentives to improve existing housing stock or create new housing
- Tiny houses, smaller lot subdivisions, and smaller unit sizes should be permitted where desired – current zoning and OP policies do not allow for this type of smaller-scale development
- Perceived lack of oversight with respect to building/property standards and code compliance for rental units
- Increasing rents and sale prices for homes has been a major concern for last few years
- Population increase is exacerbating the issues with availability and affordability
- Older apartments should be retrofitted to improve accessibility and options for those requiring accessible units

- Not all seniors are interested in living in apartment-style housing – bungalows or rowhousing may offer more independence
- The Municipality needs to promote higher densities and infill development within the existing urban areas to take advantage of amenities, services, and proximity to jobs.
- Additional residential units or granny flats need to be easier to establish – current zoning and OP policies are currently too restrictive
- Incentive programming should be explored by the Municipality to encourage revitalization of existing housing stock and development of new housing (e.g. Community Improvement Plan)
- Need more emergency-style housing accommodation for men and homeless demographics in general
- Transportation options need to be considered in and around the community – for those who do not own a car, it can be difficult to navigate the community or get to work from housing that is available
- Municipality needs stronger policy requiring the incorporation of affordable housing within market developments/buildings – currently no incentive for developers to pursue affordable housing development
- The housing crisis is also affecting the local economy – current/prospective workers are not able to find affordable housing in many instances and are forced to either abandon a position/offer, commute a great distance, or take up residence within a unit that either exceeds their budget/needs or underserves their needs.
- The Municipality needs to lobby the provincial and federal government for better solutions in terms of policy and support services/systems
- Explore options for “ageing-in-place” in some of the smaller, more rural communities as well, not just Sturgeon Falls.
- Greater investment in public spaces and amenities to create more complete neighbourhoods and things for people to do
- Reviewing Municipal-owned lands and assessing development potential should be a priority
- Stronger regulation and policy frameworks speaking to short-term rentals and the impact they have on the affordable housing market in the community – these are having a negative impact on affordability/availability of units that could be occupied by long-term local residents
- Work with or encourage housing providers to review living arrangements for non-profit housing tenants to ensure needs are being met (or not being exceeded).

## 6.4 Key Takeaways

- Housing costs are high, which may be contributing to slow growth in the community due to people opting for larger centres with a more diverse supply of housing
- Even if housing is 'affordable', it's not available – there's not enough supply to meet the current demand, especially for affordable/suitable rental units. Municipality needs to explore ways to offer more affordable housing for adults/singles with no kids, as well as seniors who wish to remain in the community (i.e. age in place)
- All housing types on the continuum should have their own share of focus and priority – not just ownership or market rental affordability. Further, housing across the continuum should be integrated together, where appropriate, so as to remove divides in income, class, and other barriers.
- Current housing types being constructed most in the community are not satisfying the needs of those who can afford/don't need single detached homes. A lot of new housing is not affordable due to form (i.e. all single detached, semis) - need to encourage more types of forms.
- More incentives / “carrots” are needed for developers to want to build affordable housing – the majority of survey respondents either agreed or strongly agreed that West Nipissing should provide some form of incentives to help facilitate better outcomes.
- Additional Residential Units (ARUs) and other “newer” forms of housing like tiny homes are very desired, but current policy and zoning regulations are not supportive
- Sturgeon Falls is an appealing centre for prospective residents due to presence of amenities, services, and infrastructure – this centre should be densified.
- Housing maintenance is one of the primary concerns in respect of purpose-built rentals – this was noted as being particularly an issue with non-profit/social housing, though market units are still affected.
- Stronger policy is needed to require affordable housing to actually be constructed - not just “lip service” policy; however, West Nipissing needs to maintain their good relationship with development community as there is currently not a lot of red tape, policy changes should be done collaboratively and not negatively impact this relationship
- Shelter services and supportive housing are needed in West Nipissing to address homelessness - particularly for men, as there are currently no options.
- Based on survey results – almost 53% of survey respondents are paying more than the survey median \$1,500 for housing per month. This works out to 28.7% of the median after-tax annual household income.
- Transit/Transportation options (or lack thereof) are a strong factor in where people can live/afford to live and work. This has also led to negative impacts to the local economy as workers can't afford to live in community, commute, or can't find housing within a reasonable time-frame.

# Strategic Directions



## 7.1 Recommended Strategic Directions

The following strategic directions have been identified to help guide the development of the Housing Strategy, in no particular order of priority or importance. These are based on the findings of the existing conditions report, including the results of the stakeholder consultation activities. These recommendations are intended to be high-level, providing direction for the development of more detailed actions and objectives in the Housing Strategy.



There is currently a lack strategic direction and guidance for housing provision in the Municipality. As such, the Strategy should present a clear vision, guiding principles, and objectives to shape housing over the next 10 years.



Federal and Provincial housing development programs and financial resources should be cataloged and further reviewed for applicability in West Nipissing. The Housing Strategy should be designed to facilitate success in Municipal applications for such programs and resources.



Official plan policies and zoning regulations, as well as the development review process, should be reviewed and updated to align with current provincial policy and best practices as it relates to housing provision.



The Strategy should ensure consideration of existing commitments outlined in the Nipissing District Housing & Homelessness Plan - working to complement and not contradict the plan.



A lack of housing diversity and housing cost are issues in the Municipality. To that end, the Strategy will need to focus on supporting and encouraging a greater diversity of housing types, tenures, and affordability.



The Strategy should explore opportunities to reduce or remove policy and regulatory barriers to more diversified housing options.



West Nipissing owns a significant portfolio of public lands, most of which is located within serviced urban areas. The Strategy should seek to assess and leverage these assets to address housing needs.



The Strategy should clearly outline a framework for collaboration with local and regional housing stakeholders (i.e. builders, not-for-profit organizations, etc.) to facilitate the creation of more affordable and diversified housing options.



The Strategy should explore introducing a combination of regulatory and incentive approaches to address housing issues such as, improving enforcement of property and building standards, as well as, creating financial incentives to improve housing supply.

# Population/Household Projections Methodology



## West Nipissing Housing Strategy Existing Conditions Report Population/Household Composition Projection Methodology

The population projections in Section 5.1 were calculated using an exponential equation that takes into account historical population counts from 2001 to 2021 in West Nipissing, to estimate the population in 2031. The equation uses an estimate of the rate of population change over a set period of years to project growth. The equation is as follows:

$$P_F = P_c \times (1 + R)^N$$

Where:  $P_F$  = Future Population

$P_c$  = Population at Last Census (current population)

$R$  = Estimated Rate of Change (average for all census periods)

$N$  = Projection Iterations (number of census periods to be projected). In this case, 5 years is considered a census period.

All of the above factors are available except for Estimated Rate of Change ( $R$ ). To calculate  $R$ , we need to determine the rate of change between each historical census period and calculate the average of them. For our calculations, there were 4 census periods from 2001 to 2021.

As such, the following calculation was used:

$$R = \frac{R_1 + R_2 + R_3 + R_4}{4}$$

Where:  $R$  = Estimated Rate of Change (average for all census periods)

$R_{\#}$  = Rate of Change for Census Period

To calculate  $R_{\#}$  for each census period, the following calculations were used:

$$R_1 = \frac{\text{Census Population 2006} - \text{Census Population 2001}}{\text{Census Population 2001}}$$

$$R_2 = \frac{\text{Census Population 2011} - \text{Census Population 2006}}{\text{Census Population 2006}}$$

$$R_3 = \frac{\text{Census Population 2016} - \text{Census Population 2011}}{\text{Census Population 2011}}$$

$$R_4 = \frac{\text{Census Population 2021} - \text{Census Population 2016}}{\text{Census Population 2016}}$$

Upon determining R, we can then use the original equation to project population growth at future census periods (e.g. 2026 & 2031), where 2026 would have an N value of 1, and 2031 would have an N value of 2, and so on.

Relatively speaking, the rate of change of population from 2006 to 2011 ( $R_3$ ) was considerably higher than all others, which resulted in a higher R value in the projection and higher estimated growth. The resulting population projection was therefore more in-line with the rate of change for the 2006-2011 period as opposed to what has been more recently observed from 2011 – 2021. As such, two different versions of the R equation above were used to provide two growth scenarios (moderate and high) as follows:

$$\text{High Growth Scenario R Value} = \frac{R_1 + R_2 + R_3 + R_4}{4}$$

$$\text{Moderate Growth Scenario R Value} = \frac{R_3 + R_4}{2}$$

A third Low growth scenario was also presented in order to provide a broader range for the estimate. This growth scenario was simply based on a 1% population increase over the next 10 years.

Considering the above, the following results were determined:

#### High Growth Scenario

$$P_{2031} = 14,583 \times (1 + 0.027)^2$$

$$P_{2031} = 15,381$$

#### Moderate Growth Scenario

$$P_{2031} = 14,583 \times (1 + 0.015)^2$$

$$P_{2031} = 15,024$$

#### Low Growth Scenario

$$P_{2031} = 14,583 \times 1.01$$

$$P_{2031} = 14,729$$

The exponential formula described above was also used to estimate proportionate household composition split in 2031, using the rates of change for each of the household types from 2011 to 2021.

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Project  
Leaders