



**West Nipissing Ouest**

# Municipality of West Nipissing Housing Strategy

March 2023





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**RE:PUBLIC**



Project  
Leaders

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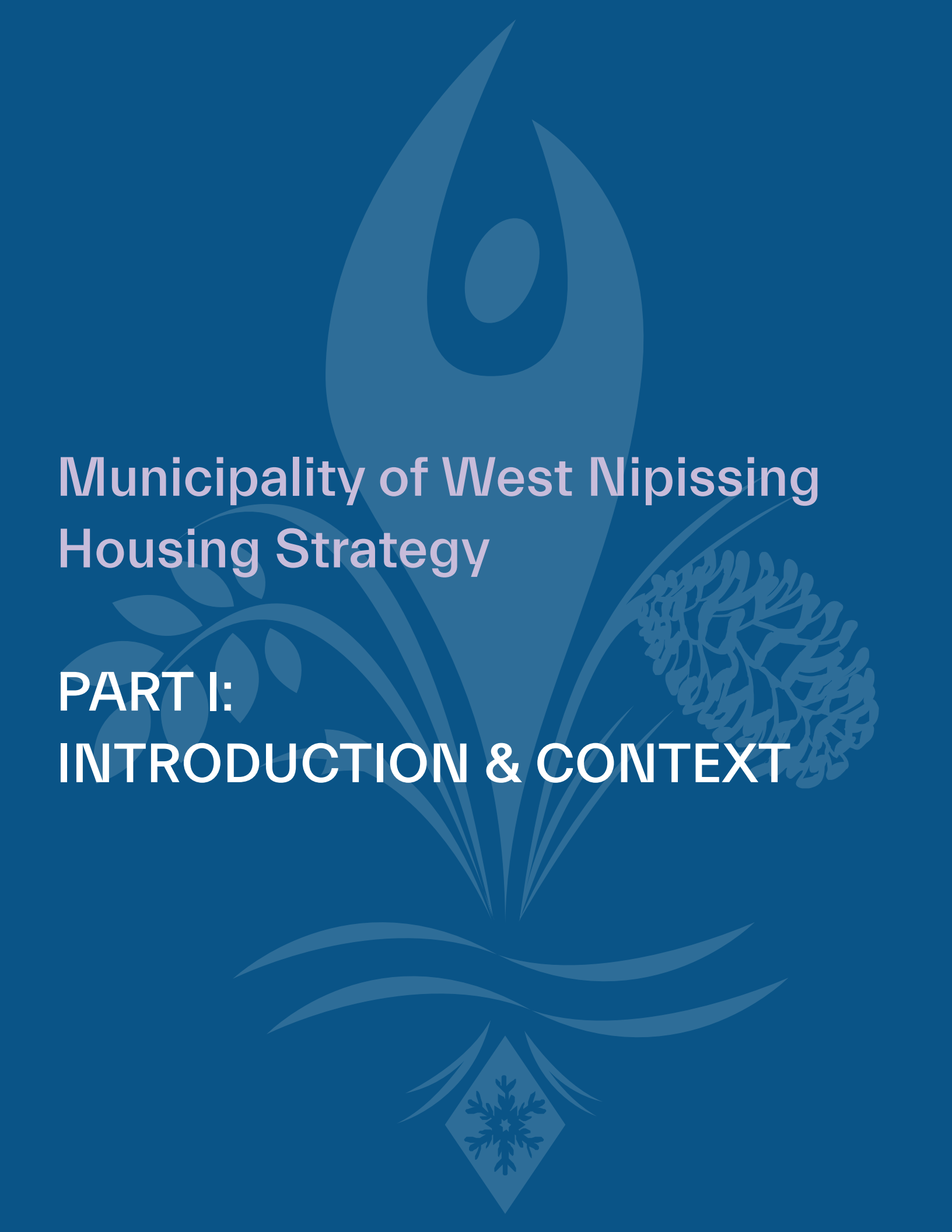
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# Municipality of West Nipissing Housing Strategy

## PART I: INTRODUCTION & CONTEXT

## 1.1 Introduction

West Nipissing's housing landscape has experienced rapid change over the last few years. Home ownership and rental have both become increasingly harder to achieve due to market-related increases in costs and reduced supply, with rental supply being strained to the point of near-zero rates of vacancy. Lower-income and special-needs populations have also been hard-hit, with non-profit housing wait list numbers indicative of limited opportunities. While these issues are not new, their amplification in recent years necessitates a bolder strategic approach to addressing the needs of diverse households, income levels, and social situations. In response to these challenges, the Municipality of West Nipissing undertook the development of this Housing Strategy in 2022.

## 1.2 Strategy Overview

The Strategy was developed in three key phases during 2022:

### Phase 1 – Background and Housing Needs

This phase was focused on gathering and analysing housing data in West Nipissing to assist the project team in gaining a strong understanding of existing conditions and identify key issues. As part of this phase, current and future housing needs were identified, and several strategic directions were identified to help guide the development of the Strategy.

### Phase 2 – Consultation and Visioning

The second phase involved the development of a vision for what housing provision in West Nipissing should look like, undertaken through public and stakeholder consultation. The primary activities during this phase included a staff workshop, a public online survey, one-on-one stakeholder outreach, and a

community visioning session. Together with the findings of the Existing Conditions Report and stakeholder engagement, a vision and objectives for housing were identified.

### Phase 3 – Strategy Development

The final phase of the project saw the development of the Strategy itself, bringing together the findings of the Existing Conditions Report, input from community engagement, and the development of the vision and guiding principles into one document.

This Strategy is the culmination of significant analysis, community engagement, and research undertaken to understand the key housing issues in West Nipissing and identify a path towards addressing them. It seeks to provide a framework to address the current and future housing needs of the Municipality over the next ten years (2022-2032). Not only is this document a toolbox for addressing housing challenges over the next decade, but it is also a commitment to creating a more liveable and successful West Nipissing.

This document is organized into two parts:

### Part I – The Context

Part I provides an overview of the West Nipissing Housing Context, including existing conditions, key issues, housing need, and a contextual definition of affordability. For more detailed information, the Existing Conditions Report prepared in advance of the Strategy should be reviewed.

### Part II – The Strategy

Part II contains the Housing Strategy, including the overall vision and objectives, recommended actions, and suggested approaches to monitoring and measuring success in West Nipissing over the next ten years.



## 1.3 Municipal Context

The Municipality of West Nipissing is a vibrant Northern Ontario community of over 14,500 people, composed of a mix of rural, urban, and natural landscape across its almost 2,000 km<sup>2</sup> area. Amalgamated in 1999, the Municipality includes the communities of: Cache Bay, Crystal Falls, Desaulniers, Field, Kipling, Lavigne, North Monetville, River Valley, Sturgeon Falls, and Verner, as well as 17 1/2 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) and connecting the Municipality to the Province's 400-series highway system.

The majority of West Nipissing's population is found within the urban communities of Sturgeon Falls, Cache Bay, and Verner, with the remainder of the population being distributed amongst the smaller communities of Field, Lavigne, Crystal Falls, and River Valley, as well as the rural area.



The total number of people living in private households in West Nipissing as of 2021<sup>1</sup>



The average household size in West Nipissing as of 2021<sup>1</sup>

1. Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>

## 1.4 Summary of Existing Conditions Report

An Existing Conditions Report was prepared as part of Phase I of the project and was crucial to providing the direction for this Strategy (see **Appendix A**). The report contains a detailed collection and analysis related to the housing context in West Nipissing, including a review of applicable policy frameworks, existing land and housing stock, census data, housing market trends, municipal land assets, and social housing. The report also included a housing needs assessment, utilizing population and housing forecasts to project future housing needs in the Municipality based on household growth and development trends.

Concurrently with the preparation of the Existing Conditions Report, three key engagement activities were undertaken to gather feedback from local stakeholders and the general public. These were composed of:

- Community site visit with municipal staff and the consulting team;
- Virtual workshops with staff and the general public; and,
- An online public survey.

These 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 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. A summary of community engagement is contained within the Existing Conditions Report.

Key takeaways from existing conditions and housing needs process:

- **Based on estimates prepared with available data, a minimum of 1,145 dwellings need to be created in West Nipissing by 2031 to meet demand.**  
This number may be greater as more complete information becomes available regarding non-profit housing.
- **The number of households in Core Housing Need (CHN) in West Nipissing decreased from 495 in 2016 to 410 in 2021 (-1.6% change), which is positive.**  
However, despite this trend, renter households represented approximately 75% of all households in CHN in 2021, a 6.4% increase from 2016<sup>2,3</sup>.
- **There is an extremely low vacancy rate for rental housing in the community,** which is resulting from sustained high demand not being met. This is a significant concern with respect to providing affordable housing options, and attracting new employees and businesses, and suggests that more purpose-built rental housing is desperately needed in West Nipissing.
- **There is limited diversity in the types of housing existing and being constructed.**  
A significant amount of new housing stock (and existing) is primarily single detached (almost 75%). The priorities and needs of those in the community may not be met by this housing form. Additionally this form of low density housing can result in urban sprawl and further dependence on automobiles to access services, employment, and commerce in the Municipality. With lack of transit options, this is a concern.

2. Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>

3. CMHC Housing Market Information Portal. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/6623/3/West%20Nipissing%20%2F%20Nipissing%20Quest>

## Key takeaways from existing conditions and housing needs process (cont'd):

- **Almost 20% of households in West Nipissing are spending more than 30% of their monthly income on housing<sup>4</sup>**, which is considered unaffordable by CMHC standards. Of those households, renters make up two-thirds of the total. Lack of stock, purpose-built rentals, and diversity of options are resulting in higher demand and higher costs of existing rental housing.
- **Demand for Social and Specialized Housing is not being met by supply.** Based on wait-list information provided by social housing providers, additional senior units, and subsidized housing units are needed to meet demand. The population in West Nipissing is aging, and household sizes are shrinking. Demographic trends and feedback heard during the public consultation process suggested that many in the community wish to age in place and, as such, may necessitate more specialized housing accommodations in the community to meet this need. Findings and feedback from stakeholders also pointed to an observable lack of emergency and other specialized housing for priority populations in the community.
- **There are several municipally-owned parcels of land which may present opportunities for new housing development.** West Nipissing owns more than 260 distinct parcels throughout the community, some of which are well-located and proximal to services and amenities and may be surplus to the needs the Municipality, and as such, should be reviewed for disposal and development with a profit or not-for-profit development partner.
- **Municipal policy frameworks for land use & development need to be updated.** West Nipissing's Official Plan and Zoning By-law, two of the most powerful tools for shaping land use and growth in the municipality, are becoming increasingly out-of-date. Since their adoption, there have been significant legislative and policy shifts in the Province of Ontario to address housing affordability and attainability. Most recently, Bill 23 introduced changes to the Planning Act to increase permissions for additional residential units and exempt more forms of housing from site plan control approval in an effort to increase housing diversity and reduce construction timelines. Municipal policy and regulations should be updated to reflect housing best practices and current policy and regulatory requirements. It is understood that the Municipality is planning on initiating updates to these documents in 2023, which will coincide with the adoption and kick-off of Housing Strategy implementation. The recommendations in the Strategy intend to provide guidance for these reviews.



## 1.5 Estimating Housing Need

A 10-year growth projection exercise was carried out for West Nipissing as part of the Existing Conditions Report – intended to help the Municipality estimate housing need over the next ten years. For the exercise, three growth scenarios were presented: a low growth scenario (1%), a moderate growth scenario (3%), and a high growth scenario (5.5%). To establish a clear target for the Housing Strategy, it was determined that the moderate growth scenario would be used to inform housing need.

This scenario resulted in a projected population of 15,024 people and 6,829 households in 2031. Based on the current number of households in West Nipissing (6,413), this would leave a deficit or need of 416 housing units simply to address population growth.

To obtain a more accurate estimate of housing need in 2031, wait-list counts for community / social housing units in the Municipality were reviewed. Wait list counts can assist in better understanding and estimating the number of rental units needed in the Municipality, in addition to the units needed to meet the growth deficit described above. Based on available wait list information provided by the District of Nipissing Social Services Administration Board (DNSSAB) and West Nipissing Non-Profit Housing Corporation (WNNPHC), the estimated number of units needed to meet demand is 729. It should be noted that wait list data for remaining non-profit housing was not available at the time of writing of this strategy, and as such, the need for housing units is likely greater than indicated.

Based on the data above, in order to meet West Nipissing's housing needs under a moderate growth scenario over the next ten years, an estimated minimum of 1,145 dwellings will need to be created. Using available census data and projections related to household size in 2031, we can break down the overall total by unit size. The estimated unit size breakdown is as follows:

Unit Size	Estimated Unit Split	Estimate Dwelling Need
1-Bed	33%	378
2-Bed	41%	469
3+ Bed	26%	298
<b>Total Units</b>		<b>1,145</b>

**Table 1: West Nipissing Estimated Dwelling Need by Unit Size**

In addition to the above-identified deficit, it's important to note that as of the 2021 Census, there were 410 households in Core Housing Need in West Nipissing. Of those in Core Housing Need, 109 or 26.7% of these households are owned, and 301 or 73.3% of these households are rented. 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 (does not require major repairs), affordability (costs less than 30% of household income), or suitability (has enough bedrooms for household), 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>5</sup>. Considering the above, while the Core Housing Need does not necessarily represent a 1:1 need for new dwellings in West Nipissing, new dwellings may be required to reduce the overall number of households in need.

5. <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/core-housing-need/identifying-core-housing-need>

## 1.6 What does Affordable look like?

Traditionally, Canada Mortgage and Housing Corporation (CMHC) and many jurisdictions throughout Canada considered housing to be “affordable” if the monthly amount spent on shelter is 30% or less of gross household income. However, as argued by the Housing Research Collaborative (HRC), a simple application of 30% of gross household income to define affordability is too broad. As an alternative, HRC suggests a more specific approach based on income categories derived from area median income (AMI). By applying the 30% indicator to each of the income categories, a clearer picture of affordability can be painted for each level of income<sup>6</sup>.

Table 2 below provides an overview of what housing affordability looks like for different income categories in West Nipissing. Please note that info for the ‘High’ income category is excluded as the spectrum of affordability for households in this income bracket can vary greatly.

*West Nipissing Area Median Income: \$69,500*

*West Nipissing Households: 6,415*

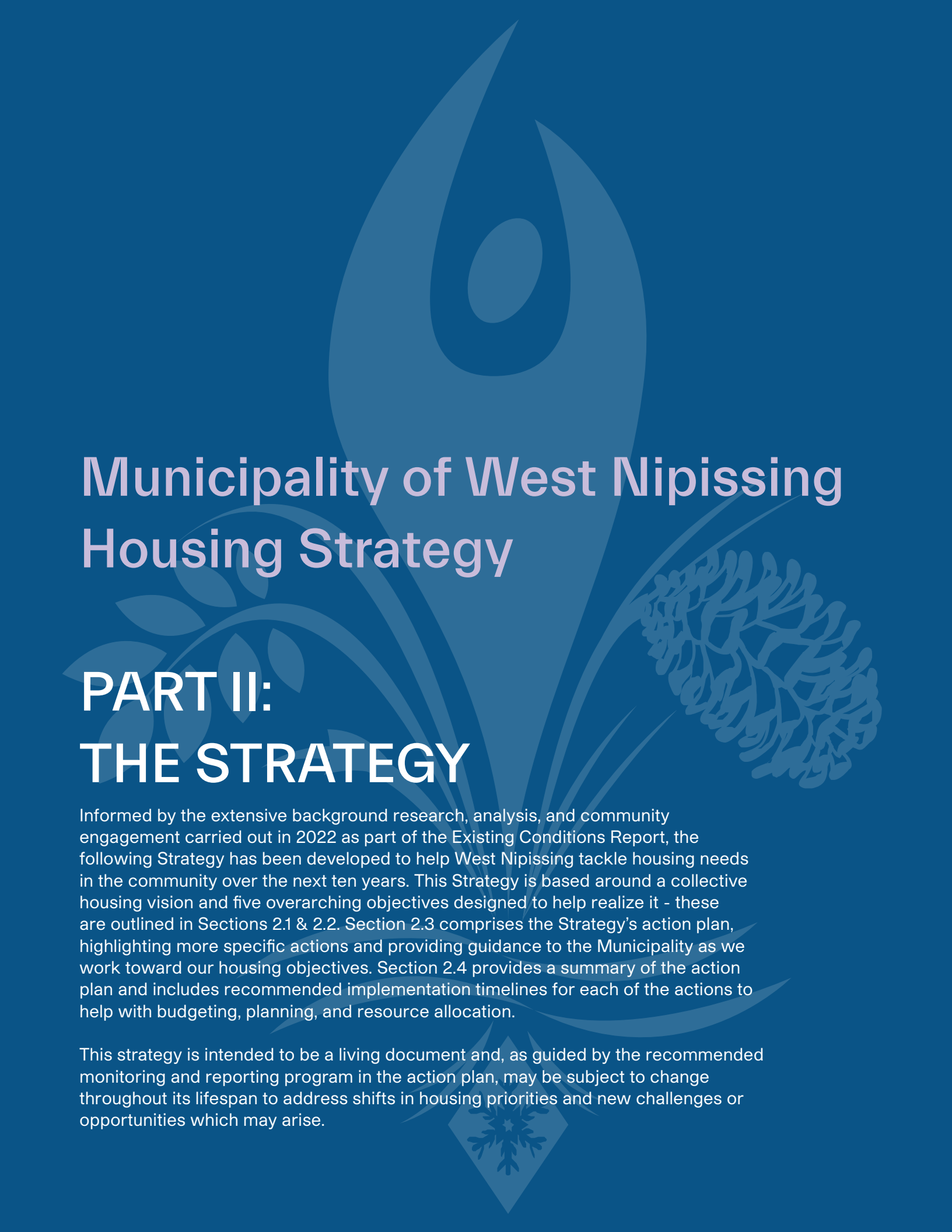
Income Category	% of AMI	Income Ceiling for Category	*Affordable Housing Cost	**Number of Households	**Percentage of Total Households
Very Low	< 20%	\$13,205	\$330	135	2.1%
Low	20% to 49%	\$34,055	\$851	1,190	18.6%
Moderate	50% to 79%	\$54,905	\$1,373	1,470	22.9%
Average	80% to 119%	\$82,705	\$2,068	895	14.0%
High	> 120%	NA	NA	2,725	42.5%

**Table 2: Affordable Housing Cost based on Income Category in West Nipissing**

For reference, the median monthly shelter cost for a rented dwelling in West Nipissing is \$900, whereas for an owned dwelling it is \$980, according to the 2021 Census<sup>7</sup>. These housing costs would not be affordable for around 20% (1,325) of households in West Nipissing.

6. C. Whitzman, P. Gurstein, C. E. Jones, A. Flynn, M. Sawada, R. Stevers, M. Tinsley, *Housing Assessment Resource Tools for Canada: Prototype - City of Kelowna and Findings of a National Survey* (Vancouver: University of British Columbia Housing Research Collaborative, 2021). <https://housingresearchcollaborative.scarp.ubc.ca/hart-housing-assessment-resource-tools/>

7. Statistics Canada. 2022. (table). *Census Profile. 2021 Census of Population*. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released November 30, 2022. <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>



# Municipality of West Nipissing Housing Strategy

## PART II: THE STRATEGY

Informed by the extensive background research, analysis, and community engagement carried out in 2022 as part of the Existing Conditions Report, the following Strategy has been developed to help West Nipissing tackle housing needs in the community over the next ten years. This Strategy is based around a collective housing vision and five overarching objectives designed to help realize it - these are outlined in Sections 2.1 & 2.2. Section 2.3 comprises the Strategy's action plan, highlighting more specific actions and providing guidance to the Municipality as we work toward our housing objectives. Section 2.4 provides a summary of the action plan and includes recommended implementation timelines for each of the actions to help with budgeting, planning, and resource allocation.

This strategy is intended to be a living document and, as guided by the recommended monitoring and reporting program in the action plan, may be subject to change throughout its lifespan to address shifts in housing priorities and new challenges or opportunities which may arise.

## 2.1 Housing Vision

*“West Nipissing is a community where all residents have a place to call home that is suited to their needs, regardless of income, household size, age, or ability.”*

## 2.2 Housing Objectives



**Promote & Protect  
Rental Housing**



**Diversify  
Housing Supply**



**Encourage the  
Right Type of Housing**



**Develop Partnerships  
& Coordinate Advocacy**

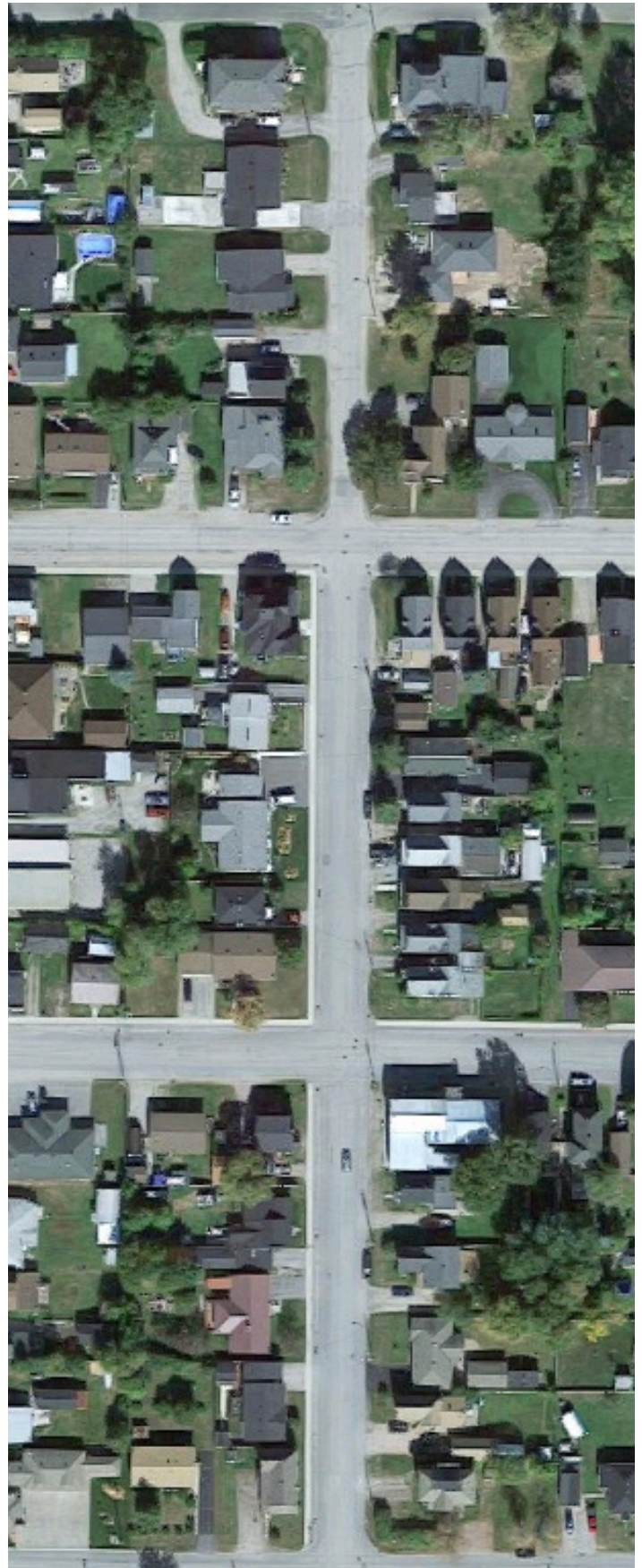


**Monitor Implementation  
& Report on Progress**

## 2.3 Action Plan

The action plan on the following pages expands on the five key objectives of the Housing Strategy, providing further guidance on recommended actions, initiatives, and projects to help West Nipissing successfully address their housing needs. For each objective, a summary is provided, followed by a table of specific actions recommended to be pursued by the Municipality. A description of each action and specific matters for consideration are included in each table. Please note that while this action plan serves as a good starting point, it is designed as a high-level coordination tool for the Municipality's efforts to address housing. Accordingly, many of the actions described herein will require ongoing resource, consultation, and planning commitments to successfully implement over the next ten years.

Section 2.4 provides a brief summary of the action plan, and includes recommended implementation timelines to help the Municipality prioritize efforts to address housing.







## Promote & Protect Rental Housing

Rental housing plays a vital role in West Nipissing, and for many residents, it is their long-term housing solution. For others, it may be a stepping-stone towards homeownership. As the market for homeownership becomes increasingly difficult to enter, the rental market is expected to continue to grow in importance in West Nipissing. Notwithstanding this, a lack of sufficient supply in the Municipality has resulted in increased competition for rental units, driving up prices, and forcing would-be renters to seek alternative housing solutions. Unfortunately, this can mean having to accept inadequate housing, or having to relocate to another community altogether.

Just over 1 in 3 households in West Nipissing are renters according to the 2021 Census, a figure that has increased incrementally since 1996<sup>8</sup>. However stock is dwindling, and Canada Mortgage and Housing Corporation (CMHC) currently estimates West Nipissing's vacancy rate as close to 0%<sup>9</sup>. This lack of supply is not only a housing challenge but also impacts the local economy, and local businesses and industry have identified the lack of affordable rentals as a key economic development barrier in the Municipality, as prospective employees lack access to affordable and suitable accommodation.

While construction of new purpose-built rentals may continue to lag in the Municipality in the near future, some more immediate relief can be provided through what is referred to as the 'secondary rental market'. Where the 'primary rental market' is composed of dedicated, purpose-built, long-term rental apartments, the 'secondary rental market' consists of secondary suites, granny flats, and rented homes, etc. While this market is more difficult to monitor reliably (often because units are added and removed from the market at the sole discretion of the property owner) it will play an important role in providing sufficient and affordable rental accommodations in the near future. In addition to being difficult to monitor, the secondary rental market is also susceptible to conversion, either to short-term rental formats (like Airbnb, VBRO, etc.) or back to ownership.

Table 3 outlines the recommended actions to address the need to promote and protect rental housing stock.

8. Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>

9. CMHC Housing Market Information Portal. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/6623/3/West%20Nipissing%20%2F%20Nipissing%20Quest>

**Table 3: Action Plan - Promote & Protect Rental Housing**

Action	Summary
<b>Rental unit registry</b>	<p>To ensure rental supply is monitored and to ensure that residential units comply with minimum building, fire, and safety standards, the Municipality should develop a registry for rental units. In addition to ensuring code compliance, the registry will also ensure that new units are assigned unique municipal addressing so that EMS services are able to find units when responding. A Municipal registry also allows the Municipality to supplement the less frequent housing survey data maintained by CMHC and Statistic Canada. Specific considerations include:</p> <ul style="list-style-type: none"> <li>• Publishing a municipal-wide survey on additional residential units to establish baseline numbers;</li> <li>• Developing an online registry application for rental units;</li> <li>• Integrating the registry into the building permit application process;</li> <li>• Integrating the registry into housing data monitoring.</li> </ul>
<b>Short-term rental by-law</b>	<p>Given West Nipissing's location in 'cottage country', the Municipality should consider researching and developing a by-law to regulate and license short term vacation rentals, particularly in the Municipality's settlement areas with an eye to ensuring rental accommodations are protected for unwarranted conversion and avoiding any proliferation in residential areas that can also impact quality of life. Specific considerations include:</p> <ul style="list-style-type: none"> <li>• Limiting the number of short-term residential units in settlement areas where housing need is greatest;</li> <li>• Developing a licensing system that will not disincentivize tourism operators in the Municipality;</li> <li>• Include requirements in the license that are aimed at reducing possible nuisance associated with the short-term rentals;</li> </ul>
<b>Rental-protective demolition control by-law</b>	<p>Explore the development of a demolition control by-law in West Nipissing's settlement areas that would prevent the premature or unwarranted demolition of residential housing stock. A demolition control by-law would allow the Municipality to prevent the demolition of residential properties before plans to redevelop are in place and requiring reconstruction within a defined period of time. Specific considerations include:</p> <ul style="list-style-type: none"> <li>• Possibly restricting the scope to rental units and rental buildings only</li> <li>• Identify an appropriate threshold for buildings that would be subject to the by-law (i.e. minimum number of units, etc.)</li> <li>• Requiring a rental market analysis prior to permitting demolition of a rental building or other residential use</li> </ul>



## Diversify Housing Supply

Housing is a system that functions on both supply and demand, and when the system is faced by major challenges (such as the current housing crisis), interventions in both supply and demand are required. Recently there have been successive attempts by the Bank of Canada to reduce demand through financial tools such as increased interest rates, and the introduction of additional ‘stress tests’ for mortgages, however, there are limited actions that the Municipality can do to address demand.

While the Municipality may have limited tools to reduce demand, there are a number of tools available to assist in improving housing supply. Between 2016 and 2021 the Municipality grew by an estimated 135 households. In the same five-year period, an estimated 148 new housing units were constructed in the Municipality; a seemingly sufficient supply. Despite this growth, average house prices increased by approximately 42.5% in West Nipissing during this same period\*.

If sufficient supply is being brought to market, the question then becomes whether it is the ‘right’ supply for West Nipissing. What constitutes the ‘right supply’ has many factors including: the type of unit, the price-point, and the unit’s location. When combined, these factors compose the type of housing forms that are required to meet the needs of residents (both existing and future). While market conditions do have a great impact on housing cost, but built form also influences cost. Due to their unit size and association with larger lots, single and semi-detached dwellings can be some of the more expensive options for housing. Currently, just over 77% of the dwellings in West Nipissing are either single or semi-detached, which is also the predominant form of new housing being constructed (around 88% of new housing starts in 2021 were single or semi-detached dwellings)\*.

When analysing West Nipissing’s market conditions against income levels, there appears to be an emerging gap between household income levels and average house prices. Current house values equate to approximately 30% of median household income, which is the upper limit of the recommended maximum ratio between income and shelter costs.\*\*

This information suggests that, while sufficient supply may be making its way to the market, it may not be the right supply to meet the needs of residents. In some cases, this may be the result of policy and regulatory barriers that are inadvertently restricting, or are not supportive of, a diversified housing supply. To that end, the Municipality should re-examine its planning framework to encourage (or require) private sector developers to provide a wider range of housing types and affordability.

Table 4 outlines the recommended actions to create a more diverse housing supply.

*\*West Nipissing Housing Strategy Existing Conditions Report 2022*

*\*\*Based on 2021 median household income, using 10% down payment and a 5.69% interest rate amortized over a 25-year period, and \$300/month in property taxes, Statistics Canada, 2021).*

Table 4: Action Plan - Diversify Housing Supply

Action	Summary
<b>Review and update the official plan</b>	<p>An official plan is a municipality's statement of land use policy and its authority is derived from the Planning Act. As a key component of the Municipality's planning programme, maintaining an up-to-date official plan is important to ensuring that development and land use policies align with best practices, respond to current challenges, and address future needs. West Nipissing's Official Plan was originally approved in 2011 - a review and update of the Plan is needed to reflect the significant shifts in land use planning/housing policy that have taken place over the last decade, as well as to address the present housing crisis. With an update to the Official Plan planned for 2023, specific focus should be placed on housing-supportive policies to address needs across the continuum. Specific considerations may include:</p> <ul style="list-style-type: none"> <li>• Incorporating Additional Residential Unit policies to comply with the Planning Act;</li> <li>• Exploring the creation of inclusionary zoning policies as now permitted in the Planning Act;</li> <li>• Incorporating specific targets for housing mix or affordability for new development;</li> <li>• The creation of specific policies directed at implementing affordable housing targets, and tracking as part of the development process;</li> <li>• Update infill and redevelopment policies in settlement areas;</li> <li>• Include policies that identify when a conversion of a rental building to a condominium may be considered.</li> </ul>
<b>Review and update the zoning by-law</b>	<p>A zoning by-law is a municipality's primary tool to implement the official plan through regulation of development. Ensuring that a zoning by-law is up to date ensures that current and best development practices are employed. West Nipissing's Zoning By-law was originally adopted in 2014. The zoning by-law should be reviewed and updated in coordination with the official plan to reflect shifts in the Ontario planning framework and support housing development. With an update to the Zoning By-law planned for 2023 to coincide with the Official Plan update, housing 'barriers' in the document should be identified and mitigated where possible. Specific considerations may include:</p> <ul style="list-style-type: none"> <li>• Reducing or eliminating parking requirements for certain residential development (e.g. additional dwelling units);</li> <li>• "Up-zoning" strategic areas for intensification and redevelopment from lower density zoning to a higher density zone;</li> <li>• Explore combining the R1 and R2 zoning classes to increase the number of locations that higher density development is permitted, eliminating "single-detached-only" zoning from serviced settlement areas;</li> <li>• Exploring the expansion of residential permissions in commercial zones to encourage more mixed-use commercial development;</li> <li>• Reduce or eliminate minimum dwelling unit sizes to increase flexibility to create smaller more affordable housing units.</li> </ul>

Table 4: Action Plan - Diversify Housing Supply (cont'd)

Action	Summary
<b>Address affordability in new development</b>	<p>While most official plans in Ontario contain targets related to affordable and diversified housing, in practice, these targets are often not sufficiently addressed by municipalities or the development community. It is recommended that larger-scale residential development applications (subdivision, site plan, multi-unit development) be required to address affordable and diversified housing as part of any required planning rationale needed to accompany the application. The intent of this requirement is to:</p> <ul style="list-style-type: none"> <li>• make the applicant aware of the Municipality's commitment to addressing affordability, identified housing issues, and current annual affordable housing monitoring results;</li> <li>• demonstrate how the proposal addresses the Municipality's affordable housing Official Plan goals, objectives and policies including targets and issues; and</li> <li>• provide staff with a measure of the potential demand and budget requirements for any financial incentives that may be offered.</li> </ul>
<b>Undertake conformity review of building, planning, &amp; development processes against Bill 23 changes to Planning Act</b>	<p>Bill 23, given Royal Assent in late 2022, introduced a number of significant changes to the Planning Act, many of which are concerned with improving housing provision. The primary goals of the legislative changes were to increase the stock and diversity of housing options, and reduce the timelines for approval and construction of housing. This translated into two major changes in the Planning Act: 1) the requirement for municipalities to allow up to three residential units on a parcel of urban (served) residential land and; 2) the exemption of residential developments containing no more than 10 units from site plan control (unless it is a land lease community). As part of the Municipality's review and update to the Official Plan and Zoning By-law in 2023, careful consideration will need to be given as to how these Planning Act changes will be implemented. Additionally, a review and update of overall development processes should be undertaken to ensure conformity with the Planning Act Changes (Site Plan Control, Parkland Dedication, etc.).</p>





## Encourage the Right Type of Housing

In Ontario's market-driven housing system, the private sector is relied upon to provide almost all housing, save and except for certain specific 'niche' or specialized housing types. For assisted-living facilities, subsidized housing, emergency shelters, group homes, etc., a combination of public, private, and not-for-profit providers come together to fill certain limited housing requirements. While the previous two recommendations of this Strategy primarily deal with using legislated policy and regulation to direct the creation of new affordable and diversified housing, the Municipality also has powers to incentivize certain forms of private housing development, and as such, is encouraged to use this authority.

As noted previously, West Nipissing is currently faced with a near 0% rental vacancy rate and housing costs that are currently pushing past the threshold for affordability in the Municipality. Further to this, the Municipality is anticipating a large demographic shift characterized by smaller household sizes. The Municipality's population is also aging - the average age in West Nipissing is 47<sup>10</sup>, which is considerably higher than the provincial average of 42<sup>11</sup>. As private sector housing providers are typically focused on the creation of housing units that meet present market demand, and provide the greatest return on investment, they are less inclined to develop housing to meet future demand, or housing that does not provide the highest returns, such as housing for seniors or affordable housing.

Further, private sector housing providers normally seek out land assets that have minimal development costs associated with site preparation and construction. These lands are often found on the peripheries of built-up areas. While municipalities will encourage (or require) developers to explore infilling and redevelopment opportunities, these come with higher upfront costs. These costs can be lessened through innovative approaches to municipal land asset management or progressive partnerships with the development community. For instance, many municipalities like West Nipissing are often the owners of substantial real estate assets that include parks, libraries, recreation centres, fire halls, as well as vacant lands or redevelopment sites that have been acquired over the years. The potential leveraging of these assets for new housing development can allow for cheaper development costs, while creating new opportunities for the right supply of housing to be built.

Table 5 outlines the recommended actions to encourage the development of the right type of housing.

10. Statistics Canada. 2022. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released November 30, 2022. <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>

**Table 5: Action Plan - Encourage the right type of housing**

Action	Summary
<b>Develop a housing-focused community improvement plan</b>	<p>An affordable or rental housing-focused community improvement plan (CIP) would allow the Municipality to provide financial incentives (or capital investments) to support private developers/landowners as well as agencies in constructing either affordable or ‘targeted’ forms of housing (i.e. purpose-built rentals, additional residential units). Financial incentives can take the form of tax supported grants to offset municipal fees, studies, construction costs, etc., helping to offset the development costs of certain housing projects and making them more viable. The Municipality would be encouraged to explore the development of a CIP that would incentivize the development of affordable and/or ‘targeted’ forms of housing that is needed in the community. Specific considerations may include:</p> <ul style="list-style-type: none"> <li>• Financial incentives targeting the development of new affordable housing, such as purpose-built rentals or additional residential units.</li> <li>• Incentives and/or municipal programming targeting housing improvements and renovations, while maintaining affordability – particularly those households in core housing need.</li> <li>• Financial incentives for developers that partner with not-for-profits or the public sector to create special needs housing.</li> <li>• Grants or capital investments within strategic areas to help improve access to housing-supportive amenities or services.</li> </ul>
<b>Inventory, review, and explore opportunities to surplus public real estate assets for housing</b>	<p>West Nipissing has significant land holdings throughout the Municipality, many of which are concentrated within or around Sturgeon Falls, Cache Bay, Verner, and Field. As part of the background research for this strategy, a preliminary land catalogue and recommended review criteria for determining suitability for housing development was presented for the Municipality’s consideration. These lands along with other publicly held lands should be further reviewed for their suitability to be disposed for the creation of purpose-built rentals to satisfy market-rate, affordable, and/or special needs housing demands. A criteria-based review of these land assets should be undertaken in order to determine preliminary capacity and suitability to accommodate housing. Specific considerations may include:</p> <ul style="list-style-type: none"> <li>• Creating a modern and progressive surplus lands policy to prioritize housing development before other uses.</li> <li>• Creating and maintaining an inventory of municipal/public lands and relevant information (area, servicing, improvements, assessed value, etc.) and developing a set of review criteria to evaluate housing or other redevelopment potential on municipal lands in association with a real estate professional.</li> <li>• Undertaking a full review of municipal lands against established criteria to identify lands with the highest potential for housing development.</li> <li>• Developing a process for making recommendations to council on the declaration/disposal of surplus lands as well as the conditions pertaining to disposal. These should, at minimum, seek to limit speculation and ensure timely development of properties via development or purchase agreements.</li> </ul>

Table 5: Action Plan - Encourage the right type of housing (cont'd)

Action	Summary
<b>Fast-track affordable housing approvals</b>	<p>The fast-tracking of affordable housing approvals is a non-financial tool that the Municipality can also explore to bring affordable or special needs housing to market faster. Reducing processing times or regulatory requirements can assist in reducing 'carrying costs' for developers while waiting to develop their land. Fast-tracking development approvals should be informed through a service delivery review to examine current practices and identify where efficiencies/fast-tracking can be implemented. This could include implementing shorter minimum processing times, reducing the applicability of site plan control for certain types or classes of residential development (above and beyond the concessions implemented for housing under Bill 23 in the Planning Act), or developing a 'concierge' or trouble-shooting protocol with senior administration to resolve issues more quickly for developers proposing affordable or special needs housing. Specific considerations may include:</p> <ul style="list-style-type: none"> <li>• Balancing the need to create high-quality development through a robust development approvals process and the need for housing to reach the market quickly.</li> <li>• Evaluating how building, planning, and general development processes function in the Municipality at an administrative level to seek out opportunities to increase efficiencies and remove barriers.</li> </ul>
<b>Waive fees &amp; charges for specific types of housing</b>	<p>Under a community improvement plan (CIP) framework, in addition to providing direct financial grants, municipalities can also consider the reduction or elimination of fees and charges such as cash in-lieu of parkland, planning application fees, or building permit fees. It should be noted that while West Nipissing does not currently have a development charge programme, development charges can also be reduced or eliminated, under the Development Charges Act, for various classes of development. Property taxes can also be reduced for specific projects, and are normally implemented through tax increment financing (TIF) grant as part of a CIP programme. The waiving of fees or charges may not result in substantial savings for a developer of large affordable or special needs housing developments but may prove attractive to smaller scale developments, such as the creation of a secondary-market rental (i.e. additional residential unit).</p>



## Develop Partnerships & Coordinate Advocacy

There are a range of different organizations and stakeholders that have an interest in successfully addressing housing issues in West Nipissing. Whether it be the different levels of government, housing providers, community and social services organizations, developers, or the public, each have their own expertise, knowledge, and priorities. This is partially the result of Canada and Ontario's sporadic history of housing investment, divestment, and re-investment which has created multiple public and quasi-public actors in housing provision, and sometimes complex service arrangements between the various actors. Currently, efforts between these actors to address housing needs appear to be somewhat siloed, which has affected efficiency and the level of success achieved.

While positive progress is being made on many housing-related fronts, there remains several issues that demand continued advocacy from the Municipality to improve long-term outcomes for existing and future residents. However, West Nipissing cannot effectively tackle housing challenges alone. A well-coordinated approach is therefore needed at the local level. Naturally, West Nipissing as a municipal government, is well-suited to take on a leadership role in helping to coordinate and organize efforts to address housing in the community. The Municipality should be seeking to bring together different housing actors and their expertise and resources to help tackle common goals more effectively. From encouraging local collaborations to aligning major senior government investments, improvements to housing supply and affordability will be made by expanding existing partnerships and forging new ones.

As part of these efforts, it will be crucial to explore housing programs and financial support through upper levels of government. At this time both the federal and provincial governments have taken major steps to addressing housing needs and affordability across Ontario and Canada. The Federal Government's 2017 'National Housing Strategy' marks a significant re-investment in housing by the Federal Government, while the Province's 'More Homes, Built Faster: Ontario's Housing Supply Action Plan 2022-2023' seeks to see 1.5 million new homes constructed in Ontario over the next 10-years. The most recent action by the Ministry of Municipal Affairs and Housing has been the changes to the Planning Act under Bill 23, which seek to increase the number, diversity, and rate of new housing development in the Province. Together these strategies provide an unprecedented opportunity to improve the supply and affordability of housing in West Nipissing.

Table 6 outlines the recommended actions to address the need to develop partnerships and coordinate housing advocacy.

Table 6: Action Plan - Develop Partnerships &amp; Coordinate Advocacy (cont'd)

Action	Summary
<b>Engage with social and not-for-profit housing providers</b>	<p>Nipissing District Housing Corporation, West Nipissing Non-Profit Housing Corporation, Waakohnusk Native Non-Profit Homes, Residence Mutuelles, and Ontario Aboriginal Housing Support Services comprise the largest providers of non-profit in the Municipality. These organizations do not typically coordinate their mandates or efforts with the Municipality as a group, but rather on an individual or project-by-project basis. As such, the Municipality should seek to engage with these organizations at more regular intervals (i.e. quarterly or annually) to encourage better coordination of projects, joint funding applications, knowledge/resource-sharing, and to provide a forum to address shared priorities. Specific considerations may include:</p> <ul style="list-style-type: none"> <li>• Exploring the creation of a formal 'committee of council' model or an ad-hoc community structure, in the form of a housing task force.</li> <li>• Developing a central contact group for community organizations, social services, and not-for-profit housing providers.</li> </ul>
<b>Establish formal, ongoing lines of communication with local community groups and social services organizations who advocate for vulnerable groups</b>	<p>While housing challenges can impact anyone, there are many in our communities who have greater difficulty accessing and maintaining suitable housing, often due to varying degrees of marginalization. The National Housing Strategy defines this population as 'priority groups', which includes survivors (especially women and children fleeing domestic violence); seniors; Indigenous peoples; people with disabilities; people dealing with mental health and addiction issues; people experiencing homelessness; LGBTQ2(+); veterans; racialized persons; and recent immigrants. Connecting and communicating with organizations who advocate and provide services to these priority groups will help the Municipality to better understand and contribute to addressing their housing needs.</p>
<b>Advocate to senior levels of government</b>	<p>At this time both the federal and provincial governments have taken major steps to addressing housing needs and affordability across Ontario and Canada. The Federal Government's 2017 'National Housing Strategy' marks a significant re-investment in housing by the Federal Government, while the Province's 'More Homes, Built Faster: Ontario's Housing Supply Action Plan 2022-2023' seeks to see 1.5 million new homes constructed in Ontario over the next 10-years. Given the substantial housing investments made by both the federal and provincial governments in recent years, it's imperative that the Municipality advocate and lobby senior levels of government for funding to be directed to West Nipissing and to continuously advise senior levels of government on issues that are of importance to the Municipality. Coordination between the Municipality and local stakeholders/housing providers will help to strengthen these calls to action and requests for support.</p>



Action	Summary
<b>Maintain open and ongoing public communications</b>	<p>A common communications strategy between the Municipality and public and non-profit housing providers should be developed to publicize current affordable housing programs to help avoid confusion on current programs and incentives and facilitate better uptake. This could be incorporated into the Municipality's regular public communications and outreach on social media. Additionally, as the Municipality reviews their land assets, opportunities for new housing development should be communicated first to non-profit housing providers and social services organizations, followed by housing developers.</p>
<b>Pursue builder/contractor recruitment and retention through broader economic development strategies</b>	<p>As noted by the Municipality, one of the barriers to the provision of housing stock in West Nipissing is insufficient workforce numbers in the development sectors. This deficit has limited the number of active local contractors, thereby increasing timelines for housing construction and project costs due to demand. These factors arguably have indirect impacts on housing affordability and availability. While the Municipality maintains information on local contractors to assist in connecting people with home-builders, there have been no formal initiatives to attract and retain new businesses and professionals specializing in residential construction. In an effort to address this issue, as well as build on the overall economic/employment base in the community, the Municipality should undertake the development of a recruitment and retention strategy for skilled workers and in-demand services such as home-builders. Specific considerations may include:</p> <ul style="list-style-type: none"> <li>• Undertaking an analysis of businesses, workforce, and local economic conditions to identify gaps, opportunities, and challenges.</li> <li>• Creating a series of potential incentives, programs, or other benefits that may be offered to businesses/skilled workers to locate and do business in the community.</li> <li>• Engaging with the development community, local organizations, businesses, and general public.</li> <li>• Developing a communications plan to establish and build on relationships with existing local businesses, organizations, and educational/training institutions (e.g. colleges, trades schools) to help promote opportunities in the Municipality.</li> </ul>



## Monitor Implementation & Report on Progress

By investing in programs, policies, regulations, and partnerships, West Nipissing can begin to work towards the creation of a more responsive housing system, one that will benefit not just the residents of today, but future generations as well. Through the implementation of this strategy, the Municipality aims to be well-positioned to facilitate action across the full range of recommendations. Implementation will require resource commitments, development of incentives and programs, reinvestment in partnership formation, new financial commitments from all levels of government, and the involvement of the development industry.

To that end, this Strategy cannot be implemented by the Municipality alone, and it will require the involvement of many stakeholders, actors, and levels of government. In some cases, initiatives may already be underway and will need to be continued or expanded, while others will be introduced through individual implementation efforts requiring further public and stakeholder consultation, and innovative approaches that cross traditional boundaries and mandates. It will also require Council to be courageous and persistent to keep the vision of this strategy alive over the long-term.

Monitoring and reporting on the implementation of the strategy will assist the Municipality in setting priorities among the various housing needs and provide valuable information that can be used to inform development applications, grant applications, and the Municipality's overall planning directions and framework. Effective monitoring programs also involve the development of effective targets and measures to track progress indicate when an approach needs retooling, or even when to shift course on a priority.

Table 7 outlines the recommended actions to effectively monitor implementation and report on progress.

**Table 7: Action Plan - Monitor Implementation & Report on Progress**

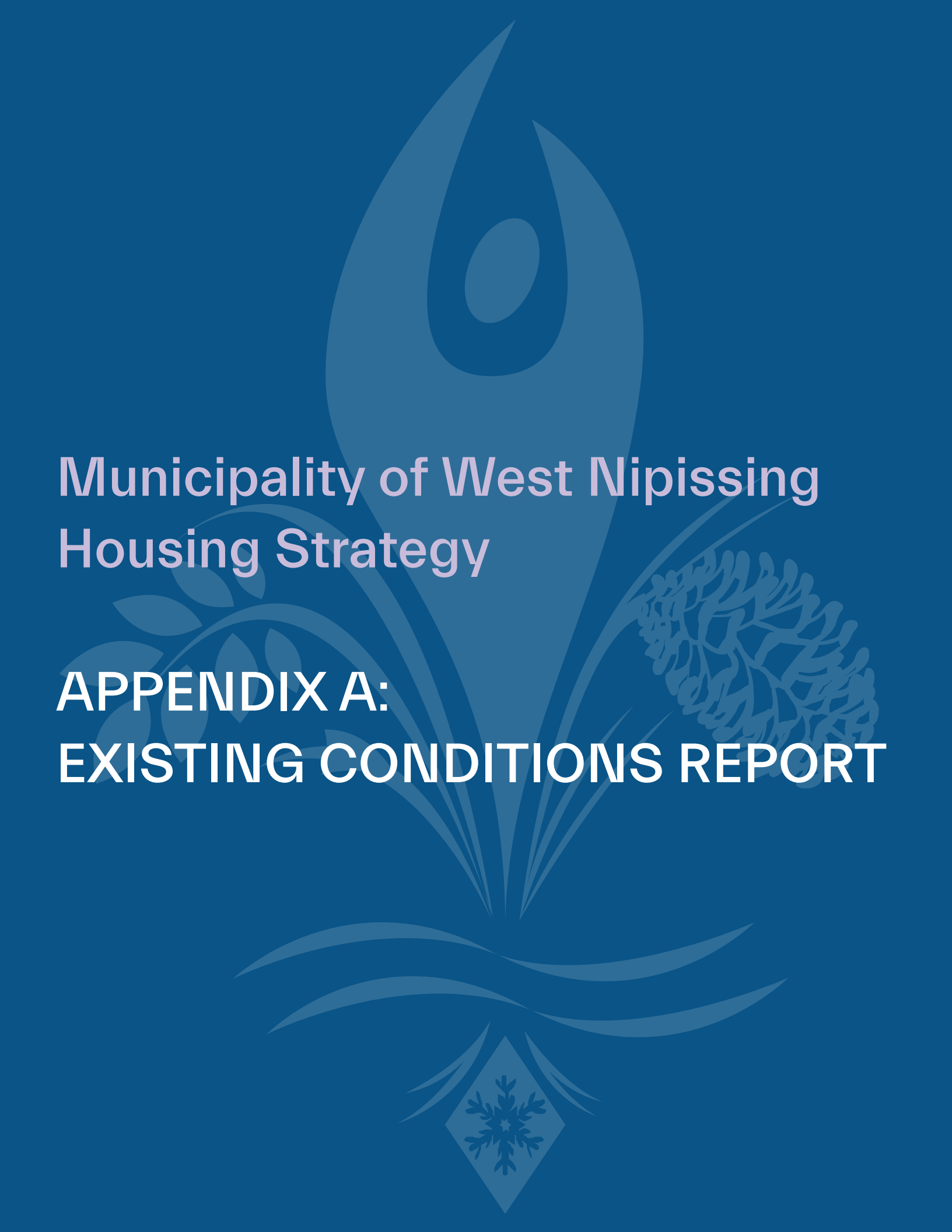
Action	Summary
<b>Identify a municipal housing 'point person'</b>	To effectively implement this strategy, and to provide accountability to Council, a member of municipal staff should be assigned the responsibility for implementing this strategy along with an associated implementation budget. Identifying a point person or staff champion to lead the implementation of the strategy will assist in ensuring that a single point of responsibility and assist in developing municipal capacity in housing and housing policy.
<b>Develop a metrics and monitoring programme</b>	<p>The Municipality should monitor the creation of housing on an annual basis based on factors such as vacancy rate, success in implementing the actions recommended in this Strategy, and the performance of the private sector in delivering affordable and diversified housing. The Municipality should annually monitor key housing indicators including price, number of units, location of new units, and typology. Monitoring should also incorporate a breakdown of home ownership levels, the number of units in both the primary and secondary rental markets. This will help establish a baseline against which the strategy's actions (and successes) can be measured, and will provide a clear picture of the housing situation in West Nipissing for both Council and the public over the next ten years. Specific considerations may include:</p> <ul style="list-style-type: none"> <li>• Establishing targets that are feasible to achieve in West Nipissing</li> <li>• Balancing internal capacity to regularly collect and analyse metrics and data collected</li> <li>• Building data collection into application processes for residential building permits and planning applications (i.e. is it a purpose built rental vs. ownership, is it intended as affordable, etc.)</li> </ul>
<b>Conduct regular reporting to Council</b>	Reporting to Council on the progress of strategy implementation should be conducted on an annual basis. These reports to Council and results should be shared with the public to increase awareness of the Municipality's progress. It is also recommended that, in addition to reporting on strategy implementation, a critical analysis of programs and initiatives should also be conducted on yearly basis to ensure that the recommendations of this strategy are indeed assisting in improving the provision of affordable and diversified housing supply (and subsequently be adjusted as needed). This report should include a brief overview of the objectives and actions outlined in the strategy, indicating current status, progress, and planned actions.

## 2.4 Action Plan Implementation Timelines

The following table summarizes the action plan outlined in the previous section, and includes recommended implementation timelines for each, based on perceived scale and level of effort required. While the planning horizon for the Housing Strategy is ten years, recommended timelines for implementation are: **Short** (1-2 years), **Medium** (2-3 years), and **Long** (3-5 years). The implementation timeline for some actions has been noted as “**ongoing**”, as they will require continuous commitment from year to year to implement, in most cases for the life of the strategy. Again, these timelines are recommended to help West Nipissing prioritize budget, planning, and resource allocation but may be subject to change at the discretion of the Municipality.

**Table 8: Action Plan Summary and Recommended Implementation Timelines**

Objective	Action	Timeline
<b>Promote &amp; Protect Rental Housing</b>	Rental unit registry	<b>Medium</b>
	Short-term rental by-law	<b>Medium</b>
	Rental-protective demolition control by-law	<b>Medium</b>
<b>Diversify Housing Supply</b>	Review and update official plan	<b>Short</b>
	Review and update zoning by-law	<b>Short</b>
	Address affordability in new development	<b>Short</b>
	Bill 23 Conformity Review	<b>Short</b>
<b>Encourage the right type of Housing</b>	Develop a housing-focused community improvement plan	<b>Medium</b>
	Inventory, review, and explore opportunities to surplus public real estate assets for housing	<b>Long</b>
	Fast-tracking affordable housing approvals	<b>Medium</b>
	Waive fees and charges for specific types of housing	<b>Medium</b>
<b>Develop Partnerships &amp; Coordinate Advocacy</b>	Engage with social and not-for-profit housing providers	<b>Medium</b>
	Establish formal, ongoing lines of communication with local community groups and social services organizations who advocate for vulnerable groups	<b>Short</b>
	Advocate senior levels of government	<b>Ongoing</b>
	Maintain open and ongoing public communications	<b>Ongoing</b>
	Pursue builder/contractor recruitment and retention	<b>Medium</b>
<b>Monitor Implementation and Report on Progress</b>	Identify a municipal housing ‘point person’	<b>Short</b>
	Develop metrics and a monitoring programme	<b>Short</b>
	Conduct regular reporting to Council	<b>Ongoing</b>



# Municipality of West Nipissing Housing Strategy

## APPENDIX A: EXISTING CONDITIONS REPORT

*West Nipissing Housing Strategy: Existing Conditions Report 2022 kept under separate cover.*





**RE:PUBLIC**



Project  
Leaders