



Municipality of Wawa

Housing Need and Demand Study
February 2017



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Christopher Wray

Maury O'Neill

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Key Stakeholders

Thank you to the many community members and staff of the following organizations who provided input and insight in the development of this plan.

Mayor and council members

Landlords

OPP

Ms. Ogilvie at Lady Dunn Hospital;

Community Health Agencies

Regional Employment Health Centre

Government agencies

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1.0 EXECUTIVE SUMMARY

Housing is one of the most fundamental human needs and access to safe, affordable and adequate housing affects almost every aspect of a community and its residents. It contributes to the creation of complete and more economically viable communities. The provision of a range housing options allows families and individuals of all income levels to find a place to call home.

This is especially true for retaining and attracting residents in the face of economic cycles which trend up or down over time. Expanding the availability of housing and improving affordability will help to strengthen community investment and improve quality of life, both for existing and new residents.

Over the years, the Town of Wawa has experienced economic cycles of growth and decline, which have had an impact on the community and in particular housing needs.

This study completed an overview of the provincial planning context and the specific components as they relate to the local housing plans. A review of the housing continuum assessed the available options in Wawa and considered the many factors that impact housing conditions including the geography, economic conditions and affordability.

The plan examines populations including, an aging population, the number of individuals in each cohort, and income.

The objective of the study was to identify the current housing situation in the community, forecast the demand for affordable and supportive housing by type (single dwelling, apartments, and transient) and by user group (e.g. seniors, industry) and recommend an approach to build housing in the community.

The study has identified that there currently is no demand for family single detached, or semi-detached units; however, there is a high demand for bachelor, 1 and 2 bedroom units for seniors and young professionals.

In order to deliver appropriate housing options, the Town of Wawa will require partnerships and investment.

The recommendations have been made based on a comprehensive review of the local issues and are a mix of short-term and long-term solutions along with on-going monitoring to make necessary adjustments or revisions to the plan that are needed.

2.0 INTRODUCTION

Algoma District Services Administration Board is the designated District Municipal Service Manager servicing 20 area member municipalities and Northern Territories Without Municipal Organization in the District of Algoma. Under the Social Housing Act (2011), Service Managers were required to carry out a 10-year Housing and Homeless Plan. Algoma District Services Administration Board finalized the Opening Doors to Better Lives document in 2013.

The Town of Wawa is one of the member municipalities in the northwest quadrant of the Algoma District Services Administration Board's jurisdiction.

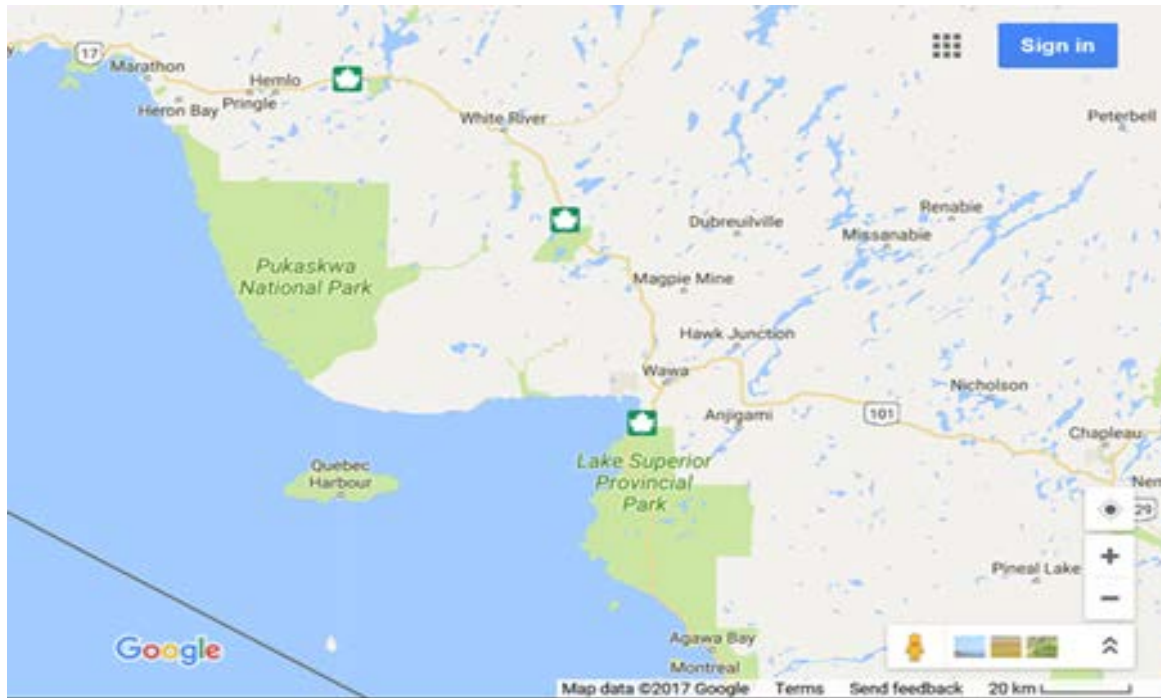
Although Wawa is part of the Opening Doors to Better Lives document, Wawa has identified an urgent need to review their housing status. This study will endeavour to provide a clearer picture of the housing needs within the community.

As a result of various economic and demographic changes within the communities, the Mayor and Councillors of the Town of Wawa (formerly Township of Michipicoten) through the Wawa Economic Development Corporation engaged in the development of the Housing Needs and Demand Study and retained the services of ARC Management Services and Harriman Planning.

This study is not intended to replace the Algoma District Services Administration Board Housing and Homelessness Plan of 2013. In fact, this study will undertake to add value to the Housing and Homelessness Plan through the added information specific to the Town of Wawa.

Housing is viewed as a critical part of the local economy and is a key determinant of health. It creates a sense of home providing stability, prosperity and positive cultural and community development.

This study allows the community to proactively review their current housing situation in order to strengthen the housing continuum and ensure that residents have safe, suitable, adequate and affordable housing that meet their needs.



Source: Google Maps

2.1 What is a Need and Demand Study?

The purpose of a housing need and demand study is to establish the current and emerging housing needs of a community. It examines housing gaps and issues in order to evaluate the housing supply and needs against the Housing Continuum.

This study will address the housing need and demand within the community through:

- a) Identifying the current housing status
- b) Identifying the current and emerging need
- c) Identifying the supply

2.2 Approach

The development of the Housing Need and Demand Study was structured to take into consideration both quantitative and qualitative analysis and follow the strategic direction below.



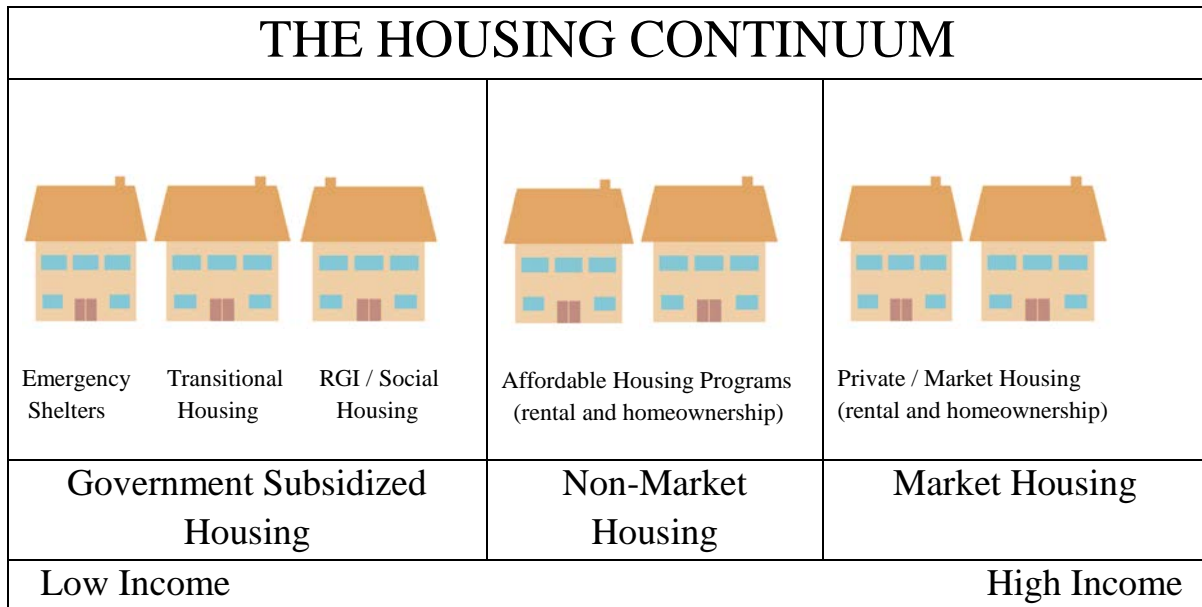
The overall work, issues, direction and actions for this study was formed through research using census data and existing housing studies, evidenced based research, community consultations, surveys and key stakeholder interviews.

Quantitative analysis was undertaken through an in-depth review of information that would guide the study from sources such as Canada Mortgage and Housing Corporation; Statistics Canada; the Growth Plan for Northern Ontario, 2011; Algoma District Opening Doors to Better Lives, 2013 document; and Wawa Aging in Place document, 2016.

Community consultations and key stakeholder interviews were held with various members of Wawa and included members of council, support service providers, health services providers, non-profit housing providers, seniors' groups, local landlords, and business owners, Ontario Provincial Police, Ministry of Community and Social Services (MCSS), and the Northern Ontario Local Integrated Health Network.

The consultations and interviews were instrumental and valuable in the formation of this document. They assisted in identifying key themes and gaps in the housing continuum that would both positively and negatively impact the development of new housing.

2.3 What is the Housing Continuum?



The housing continuum refers to a visual model, illustrated above, which demonstrates both market and non-market housing and highlights a range of housing options for all income levels. Moving from left to right, it refers to government subsidized housing such as emergency shelters, various forms of supportive housing, rent-geared-to-income (RGI) rentals, and housing co-operatives. Although rentals and housing co-operatives are also seen as government subsidized housing, they are also considered non-market housing which can be characterised as affordable rents or prices to market rental housing and home ownership which may require a higher income for most people can not afford.

Because of the unique make-up, and specific community needs, the mix of market and non-market housing varies in every city or town across Canada. Community residents should have the opportunity to find housing that meets standards of adequacy, suitability, and affordability and that is most appropriate and best suited to their circumstances.

2.4 What is Affordability?

Canada Mortgage and Housing Corporation notes that the term "affordable housing" is often used interchangeably with "social housing"; however, as noted above social housing is just one category of the housing continuum and usually refers to government subsidized rental housing.³

Affordable housing; however, is a broader term used for both temporary and permanent housing. Housing can be provided by the private, public and not-for-profit sectors and can reflect all forms of housing tenure (i.e. rental, ownership and cooperative ownership).³ In addition, it can refer to any part of the housing continuum from temporary emergency shelters through to market rental housing or market homeownership.

In order to define affordable housing further, we refer to definitions from Canada Mortgage and Housing Corporation, Canada's Crown Corporation created to administer the National Housing Act and the Ontario Provincial Policy Statement (2005).

According to Canada Mortgage and Housing Corporation, in Canada, housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income and must be adequate, affordable, and suitable.³ Over the years, the 30 percent rule has become a rule of thumb which identifies what a family can spend on housing and still have money left over for non-discretionary spending. This also became an underwriting standard which reflected the lender's perception of loan risk determining home ownership affordability.

The Ontario Provincial Policy Statement (2005) (PPS), is a planning document which outlines policies regarding development in local and regional jurisdictions. Along with various municipal guidelines, it contains policies which speak to the need for a range of housing options, affordable to different income levels.

Planning authorities are required to address an appropriate range of housing types and densities to meet the requirements of current and future residents. In turn, municipalities are asked to establish and implement minimum housing targets which is affordable to low and moderate income households and special needs housing requirements.

The PPS defines affordable rental and ownership housing as:

Rental Housing:

The lower of:

- i. Housing for which the rent does not exceed 30 percent of gross annual income for tenants with incomes at or below the 60th income percentile for tenants in the regional market area; or

- ii. The average market rent of a unit in the regional market area.

Ownership Housing:

The lower of:

- a) Housing for which the purchase price results in annual accommodation costs that do not exceed 30 percent of gross annual household income for the lowest 60 percent of all households in the regional market area; or
- b) 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.

What complicates the definition of affordable housing further is that it varies from government program to government program. For example, under the Investments in Affordable Housing (IAH), affordable rents are set at 80% of the regional market rent or below while under the CMHC Mortgage Loan Insurance for Affordable Housing Projects, rents are considered affordable at levels 1, 2 and 3 with level 3 being the lowest at 50% of average market rent. Lastly under the various social housing programs administered by the Algoma District Services Administration Board affordability is calculated differently based on the program guidelines that dictates the housing agreement (Social Housing Act). As noted, the calculation for housing affordability can be ambiguous and are only appropriate depending on the program which funding or policy it follows.

For the purposes of this study and as an indicator of housing affordability, we will consider housing to be affordable if shelter costs account for less than 30 per cent of before-tax household income. Please note that shelter costs for tenant purposes includes rent and utilities while for home ownership it would mean principal, interest, heat and property taxes.

3.0 Existing Legislation and Policy Framework

Housing policies and procedures can become a very complex web of policy framework and planning. The following is an overview of housing legislation and policy background which guides housing in Ontario communities.

3.1 Ontario Planning Act

The Ontario Planning Act (1990) sets out the formal planning process and the roles and responsibilities of the communities in Ontario. The tools and provisions within the Act can have a significant impact on the supply and development of housing.

The following sections of the Act pertain to housing:

Section 2 - Provincial interest

Section 16 - Official Plans

Section 28 - Community Improvement

Section 33 - Demolition Control Area

Section 37 - Increased Height and Density Provision By-law

3.2 The Strong Communities Through Affordable Housing Act

In 2011, the Ontario Legislature approved Bill 140, The Strong Communities Through Affordable Housing Act.

Bill 140 amended the Planning Act as is related to Second Units and the required zoning by-laws. It amended sections of the Planning Act to facilitate the creation of second units, in turn, requiring municipalities to allow second units in detached, semi-detached and row housing as well as ancillary structures.

In addition, the Act allowed for the extension of Garden Suites from 10 years to 20 years.

3.3 Provincial Policy Statement

Under the Planning Act and the Ontario Provincial Policy Statement (PPS, 2005), municipalities are required to provide efficient land use and a full range of housing types and densities that

meet affordable and special needs housing for current and future requirements of residents in the regional market area.

It also defines “low and moderate income household” as the lowest 60 percent of the income distribution as well as defining “affordable” as described above under Section 2.4, What is Affordability?.

3.4 Provincial Growth Plan for Northern Ontario, 2011

The Northern Ontario Growth Plan directs growth and is part of an economic development plan, an infrastructure investment plan, a labour market plan and a land-use plan which was prepared under the Place to Grow Act, 2005. It provides direction and a framework to guide municipalities to build more compact communities, to support and set targets for residential intensification as a result of planned growth over the next 25 years.

The Northern Ontario Growth Plan identified the strategic core areas as Greater Sudbury, North Bay, Timmins, Sault Ste. Marie, and Thunder Bay. While the Town of Wawa is not identified as strategic core area, it is a smaller community located between the core areas of Timmins, Sault Ste. Marie and Thunder Bay. The strategic location of Wawa can potentially benefit from the planned investments and growth.



Source: Provincial Growth Plan for Northern Ontario, 2011

3.5 Ontario Municipal Act 2001

The Municipal Act grants powers to the municipalities to establish housing regulation such as by-laws, property tax rate, and general power to provide grants for the purposes it considers is in the best interest of the municipality, subject to certain limits.

3.6 Ontario Development Charges Act, 1997

This Act provides for the payment of fees for new development to the City and the School Boards. The Act is intended to provide municipalities with the ability to generate revenue for new growth without placing any undue hardship or burden on existing taxpayers.

By-laws passed under the Act can provide for exemptions or deferrals of payment of development charges fees to affordable housing projects to assist with cash flow and financing.

3.7 Local Official Plans and By-laws

At a municipal level, municipalities are to ensure that policies and by-laws are in place to shepherd the development and maintenance of housing.

The Official Plans establish objectives and policies for housing, identify residential intensification, and density targets.

In addition to recent Provincial Policies that support affordable housing and encourage local municipalities to adopt procedures and legislation allowing more affordable housing in the community, Wawa has a current Official Plan that fully supports the development of improved affordable housing initiatives.

Section D4.3.1 of the OP states ...

D4.3.1. Affordability

It is a policy of this Plan to ensure existing and new residents have access to diverse and affordable housing choices. In order to fulfill this policy, Council will work with developers, service delivery groups and funding agencies in an

effort to create affordable housing opportunities primarily through redevelopment and intensification in the Wawa and Michipicoten River Village Settlements.

In the case of new development approved during the life of this Official Plan, at least 25% of such development should be affordable to low and moderate income households.

Section E1.7 provides development opportunities through community development plans

E1.7 COMMUNITY IMPROVEMENT

These policies are intended to provide a basis and mechanism for Council to utilize the provisions of Section 28 of the Planning Act to encourage the planning or replanning, design or redesign, resubdivision, clearance, development or redevelopment, construction, reconstruction and rehabilitation, improvement of energy efficiency, or of any them, of a community improvement project area, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefore, as may be appropriate or necessary for specific areas of the municipality. It may also include the provision of affordable housing.

Council may undertake Community Improvement Plans (CIP) in order to implement the policies of this Plan as municipal finances and other sources of funding permit. Wherever possible Council will seek funding from senior government sources and other partnerships to assist in community improvement programs after clarifying what components of improvement plans will be eligible for Community Improvement grants and loans as prescribed by Section 28 (7) and Section 32 of the Planning Act. Council may also include tax assistance programs as prescribed by Section 365.1 of the Municipal Act. Through a Community Improvement Plan the municipality may also register agreements relating to grants and loans issued to fulfill CIP objectives.

E1.7.1 Community Improvement Areas

All lands shown within the settlement areas as shown on Schedule A-1 and A-2 of this Plan shall be defined as Community Improvement Areas

E1.7.2 Community Improvement Projects

Community Improvement Project could include, but are not limited to:

- a. Development of seniors housing or forms of affordable housing
- b. Development of parks, recreational trails, and public uses at or near the water front
- c. Improvements to sidewalks and roads surfaces to enable safe and comfortable travel by pedestrians, bicycles and vehicles.
- d. Projects designed to foster accessibility and active transportation in the community
- e. Tree planting and street beautification programs and improvements to private buildings and properties; or,
- f. The construction and improvement of buildings and structures that promote energy efficiency.

While the local Official Plans set out the applicable policies, land use designations and regulations for housing developments within the municipalities, the Zoning By-laws are more detailed definitions, general provisions, permitted uses and zoning standards for all lands within the municipality.

The Zoning Bylaw defines affordable housing as:

Affordable

Means:

- a) In the case of ownership housing, the least expensive of:
 - i) Housing for which the purchase price results in annual accommodation costs that do not exceed 30 percent of gross annual household income for the lowest 60 percent of all households in the regional market area; or
 - ii) 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.
- b) In the case of rental housing, the least expensive of:

- i) Housing for which the rent does not exceed 30 percent of gross annual income for tenants with incomes at or below the 60th income percentile for tenants in the regional market area; or
- ii) The average market rent of a unit in the regional market area.

And supports in the General Provision that secondary suites are encouraged with regulations....

13. The General Provisions of the zoning bylaw supports secondary suites in all residential zones subject to regulations.

14. Likewise each zone has regulations dealing with all development. It is different for each zone. Suffice to say development is encouraged to accommodate development subject to satisfying Zoning Bylaw.

Housing is governed by and impacted by these standards and permitted uses.

3.8 Building Code Act

The Building Code Act usually part of the Property Standards By-law provides for the maintenance of the physical condition of the existing housing stock as well as maintenance standards for occupancy.

3.9 Other Legislation

At a Federal level, Canada currently does not have a national housing strategy. However, ground work has been laid for future construction of a national housing strategy. In fact, in recent months, Canadians were asked to provide feedback which would guide the development of a national housing strategy.

The National Housing Act (NHA) was introduced in 1944 and provided the Federal government through Canada Mortgage and Housing Corporation the leading role in housing programs and financing. In the mid-1990's, the federal government transferred responsibility of social housing to the provinces. Currently, through Canada Mortgage and Housing Corporation, the Federal government provides funding to the Provinces and Territories for housing under the Social Housing Agreement and Investments in Affordable Housing agreements.

In this respect, in 1999, the Canada-Ontario Affordable Housing Agreement was signed between Canada Mortgage and Housing Corporation on behalf of the Federal Government and the Ministry of Municipal Affairs and Housing on behalf of the Ontario Provincial Government.

In 2000, under the Social Housing Reform Act (currently the Social Housing Act, 2011), the municipal sector assumed responsibility for the social housing within their jurisdiction. To compensate for the cost of assuming this responsibility, the Province and Federal dollars are transferred to the Service Managers.

In the case of Wawa, the Algoma District Services Administration Board is responsible for the administration of existing social housing agreements in Wawa and the promotion and program funding for existing and new affordable housing development with funding transferred from the Federal and Provincial governments.

3.10 Additional Documents affecting housing

Other documents which outline and guide housing programs, policies, and procedures include the Provincial Long-Term Affordable Housing Strategy, Housing Services Act and the Ontario's Housing Policy Statement, Residential Tenancy Act and the Patients First: Strengthening Home and Community Care.

Although these documents affect housing direction, but they do not govern the local Official Plans and Zoning By-laws.

3.11 Legislation Summary

The delivery and provision of affordable housing is governed by provincial and municipal policies. These housing policies are administered to ensure housing providers develop projects that meet the goals and objectives outlined by the Long Term Affordable Housing Strategy and the Housing Services Act, 2011.

The Long Term Affordable Housing Strategy developed by the Ministry of Municipal Affairs and Housing in 2010, highlighted the need of appropriate delivery of housing and services. The Province encouraged an integrated local planning model allowing opportunities for groups that foster independence and enable participation in the community and economy. From this strategy came the Housing Services Act, 2011 that required Ontario Service Managers to create comprehensive, multi-year plans for local housing and homelessness services.

The responsibility and provision of affordable housing has become increasingly more difficult with the lack of financial support from both the Federal and Provincial governments. In response to the overwhelming demand for cost effective housing solutions the Province has approved two pieces of legislation that attempt to identify and address the concerns related to the provision of affordable housing and the quality and level of care for seniors.

The Promoting Affordable Housing Act introduces legislative amendments to the Planning Act, The Development Charges Act, The Housing Services Act and to Residential Tenancy Act. These Acts will allow municipalities to promote the development of affordable housing with inclusionary policies supporting the need for housing. The second important document is The

Patients First: Strengthening Home and Community Care. This policy speaks to formulating plans in the hope of reducing the financial pressure on local hospitals and allowing seniors to reside in the appropriate housing environment with a level of care conducive to their life style.

In 2011, the Province issued the Ontario Housing Policy Statement to provide additional policy context and direction to local Service Managers to support and encourage locally relevant plans. Under the OHPS local plans would;

- Demonstrate a system of coordinated housing and homelessness services to assist families and individuals to move toward a level of self-sufficiency.
- Include services, supported by housing and homelessness research and forecast, which are designed to improve outcomes for individuals and families.
- Are coordinated and integrated with all municipalities in the service area.
- Contain strategies to increase awareness of and improve access to affordable and safe housing that is linked to supports, homelessness prevention, social programs, and services.
- Contain strategies to identify and reduce gaps in programs, services and supports, and focus on achieving positive outcomes for individuals and families.
- Contain local housing policies, and short and long term housing targets.
- Provide for public consultation, progress measurements and reporting.

4.0 Community

4.1 Location

The Wawa Region covers a total land mass of 420 square kilometers. It is known for its giant Canada Goose which was originally unveiled at the official opening of the Trans-Canada Highway in the 1960s. The Town of Wawa is a small community in north western Ontario amongst lush forest, fresh water lakes and rivers. Nestled off the shores of Lake Superior, the Town of Wawa is surrounded by Lake Wawa, and the rivers of Magpie and Michipicoten River.

Wawa is accessible by road, located mid-way between the larger communities of Sault Ste. Marie and Thunder Bay along the Trans-Canada Highway (Hwy 17) and east of Timmins on Hwy 101.

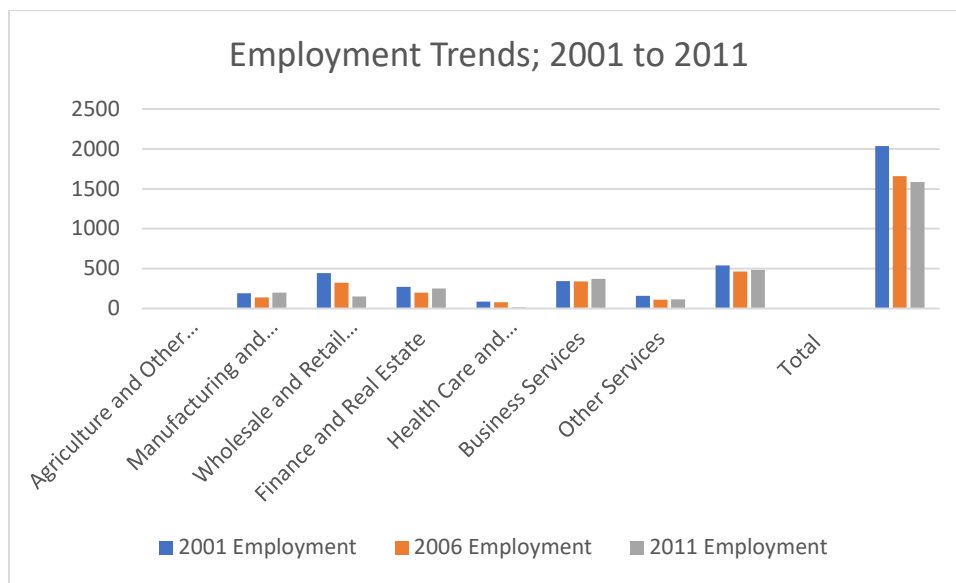
The drive from Timmins is approximately 3.5 hours or 330 km., from Thunder Bay it is approximately 485 km or 5.5 hours with the closest urban centre being Sault Ste. Marie at approximately 225 km and 2.5 hours. (Google Maps)

Small communities in the surrounding district include Hornepayne, Hawk Junction, Anjigami, White River, Chapleau, Manitouwadge and Dubreuilville. These communities are approximately one hour drive (100 km) or less in each direction.

The Municipality operates a public airport equipped for both commercial and private aircrafts. CP Rail offers service at White River and Chapleau and Canadian National Railway provides passenger service between Sault Ste. Marie and Hearst. Its natural deepwater harbour offers water accessibility for docking and trucking corridor.

4.2 Economic Scan

The 2011 Statistics Canada Employment Trends highlighted in the chart below reports an overall decrease in the employment industries. This decrease is reflected in the unemployment rate which increased to 8% in 2011 from 6.6 in 2006.



Source: Statistics Canada, Census Profile

Even though Wawa saw an overall decrease in the employment trends of 4.5% from 2006 to 2011, it was significantly smaller than the 18.43% decrease from 2001 to 2006. With the exception of the manufacturing, construction, finance and the real estate industries which saw larger decreases, all other industries saw a small increase.

Since 1725, when the first trading post was established in the area, Wawa has been influenced by its natural resources; forestry, gold mining and tourism. Due to external pressures, the forestry and mining industries have been precarious. In recent years, the forestry industry has rebounded through Rentech Inc., an alternative energy developer, purchased and converted a decommissioned processing mill to produce wood fibres into wood pellets for fuel. The beauty

of the area, with its forest, lakes, and hills, has preserved the tourism industry as one of its main employers since the opening of the Trans-Canada Highway.

Based on the Ministry of Northern Development and Mines presentation to Wawa, Sault Ste. Marie District including Wawa is in an economically advantageous location as there are 3 gold producing mines, 1 advanced exploration, 32 active exploration projects, 1327 active claim units and approximately \$1.4 million in assessment work in this area. In the Wawa region, there are a total of 6 mines; 2 of which are operating (Westdome and Richmond) while 4 are still in the planning stages, as such, Wawa is in a state of transition. Should these activities expand, there would be a high need for skilled workers and housing.

Wawa is central to a number of the smaller communities in the area and acts as the regional service centre. It has a strong service industry providing education and secondary service to many centres in the northern Algoma District. Lady Dunn Health Centre offers numerous health services to Wawa and the surrounding communities. It is a teaching site for the Northern Ontario Medical School; therefore, hosts medical students requiring housing accommodations.

Notwithstanding the decline in employment opportunities outlined in the 2011 Statistics Canada Profile, the current economic surge in forestry through the opening of Rentech and potential mines would increase employment opportunities within these industries. In turn, these activities will boost residual employment such as the service industries including business services, finance, and health care resulting in a need for more housing.

4.3 Community Profile

A recent release of limited 2016 Census data statistics by Statistics Canada reported that the population in Wawa has decreased 2.35% since 2011 from 2975 to 2905. Since there is limited information from the 2016 Census, this report will concentrate on the 2011 Census data.

Overall population continues to decrease from 2001 to 2011 with the highest decline in the under 49 age group. This is indicative of the employment situation causing younger people to go where the jobs are located.

With fewer people available locally, potential new businesses and current businesses may experience labour shortages. The consultations identified the need for more skilled labour and that there has been an in-migration of individuals from various locations outside the Wawa area to work in the mines.

As noted above, between 2006 and 2011, population decreased in the under 49 age group by 32.76%; however, the overall population increased by 13.49% in the over 50-category. The

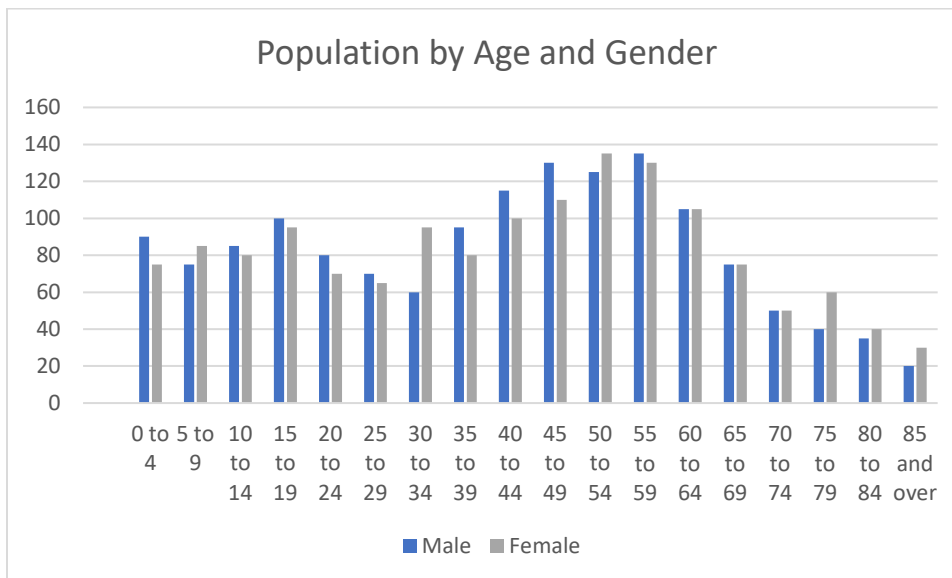
greatest percentage increase was in the 75 plus cohort. This group represents 8% of the population. It should also be noted that this age group has the highest number of women.

Almost half (41%) of the population is over the age of 50 contributing to an aging population. The mobility pattern as outlined by the 2011 Statistics Canada confirmed that 75% of the Town’s residents have not moved in the past five years.

Source: Statistics Canada, 2001, 2006, 2011 Census Profile

Population Change					
Age of Population	2001	2006	% Change 06/01	2011	% Change 11/06
Less than 25	1225	990	-19.2	825	-16.7
25 - 49	1385	1120	-19.1	930	-17
50 - 64	670	675	1	740	9.6
65 - 74	270	225	-16.7	245	8.9
75 +	135	195	44.5	235	20.5
Total	3550	3010	-15.2	2975	-1.16

Suggesting that retirees are not migrating out but rather prefer to reside in Wawa during their retirement, implying that the need for more private, non-profit, and/or municipal funded seniors housing projects would be needed.



Source: Statistics Canada, Census Canada Community Profiles, 2011

5.0 Housing Market

This section will address the housing market as well as the affordability in Wawa for both rental and home ownership opportunities.

5.1 Household trends

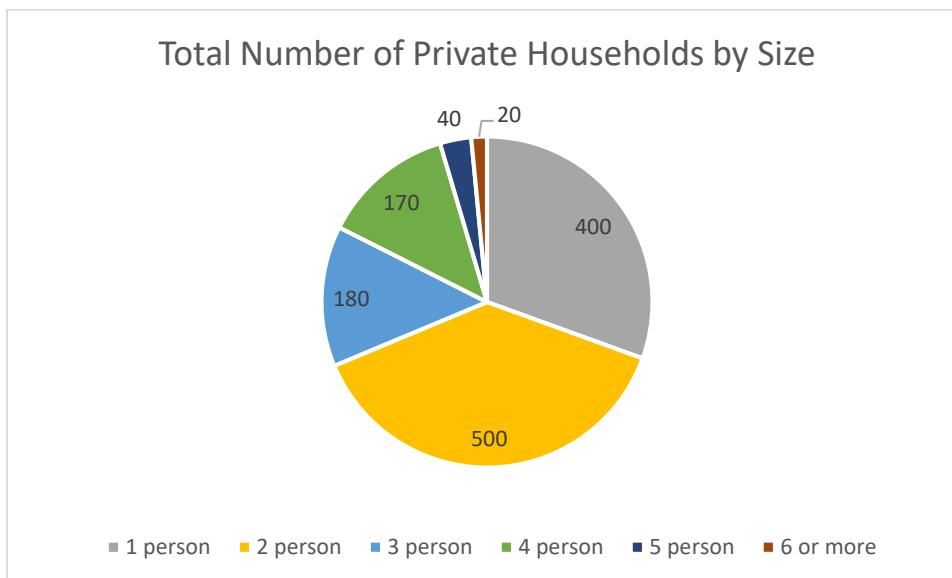
Households continue to decline from 1,480 households in 2001 to 1,290 households in 2006 (-12.8) but rebounded slightly to 1,310 in 2011. It was interesting to note that even though there was an increase in households, the average household size reduced from 2.5 to 2.2.

Households	2001	2006	2011
Couples	910	795	715
Singles	400	335	405
Other	170	160	190
Total	1,480	1,290	1310
Ave. Hhld	2.5	2.5	2.2

Source: Statistics Canada, Census Profile, 2001, 2006, 2011

Reduction in household size would propose that the need for different types of housing units across the continuum would not be required.

Since almost half of the population is over the age of 50; it was interesting to note that 405 were in private households and 120 persons over the age of 65 were living alone.

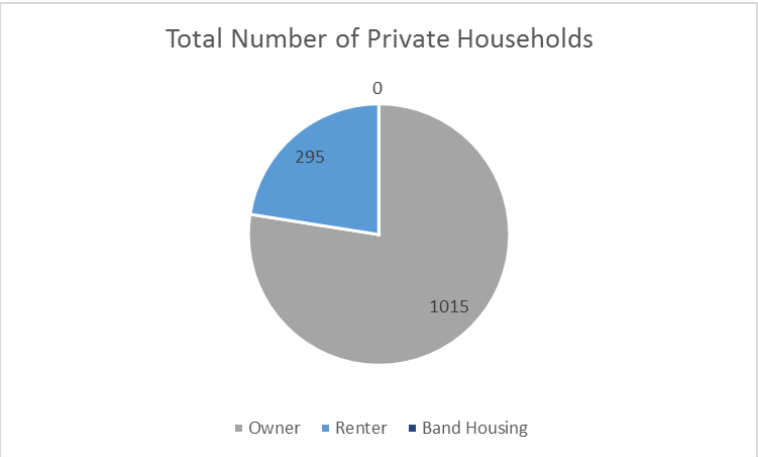


Source: Statistics Canada, Census Profile

The total number of private households by size provides a good indication of the type and size of housing needed within the community. The above illustrates that the majority of household formations are 1 and 2 person households. This would suggest that there would be a high need for bachelor, 1-bedroom, and 2-bedroom units followed by 3 and 4-bedrooms.

5.2 *Housing types*

Based on the 2011 National Housing Survey, total number of private households in Wawa is 1310 represented by 1015 (77.5%) owners and 295 (22.5%) renters.



Source: 2011 National Housing Survey, Census Profile

Total number of occupied private dwellings by structure type			
	2001	2006	2011
Single - detached	1200	1045	1020
Semi-detached, row, apt duplex			100
Apartment 5 or more storeys			0
Apartment fewer than 5 storeys			170
Moveable dwellings			20
Other	285	250	
Total Occupied Dwellings	1485	1295	1310

Source: 2011 National Housing Survey, Census Profile and Opening Doors to Better Lives Report 2013

As noted above, the community's housing consists of single-detached homes, duplex or semi-detached, apartment buildings under 5 storeys and moveable dwellings. Even though the population has decreased since the 2006, the number of occupied dwellings increased by 15. This could simply be that the number of younger households have moved out of other dwellings and into their own.

A review of the total number of occupied private dwellings by bedroom size from the 2011 Census Profile revealed of these dwellings there were a large number of 3 and 4 plus bedroom units (795 units) while only 510 were 0 - 2 bedroom units. In comparison to the 900 - 1 and 2 person households, there does not appear to be enough bachelor, 1 and 2 bedroom units in the market.

The consultations revealed that housing was difficult to obtain because of the condition of the units. This discouraged people from wanting to rent or own property in Wawa in turn leading them to find alternative accommodations or move to other nearby communities. The housing survey confirmed that one of the barriers to finding housing in Wawa was the poor condition of housing as well as a low number of units available. The 2011 Census highlighted that 1075 private dwellings had only regular or minor repairs while 235 required major repairs.

The lack of suitable housing puts pressure on the system to ensure that the current and potential future residents have the appropriate accommodations to live in safe, affordable, adequate, and suitable housing.

The challenge for the community is to ensure that their seniors as well as the current and future residents have the services and suitable accommodations to meet the residents' needs.

5.3 Rental Market

Annually, Canada Mortgage and Housing Corporation surveys private landlords to identify the rents and vacancies that are occurring in communities with population base of more than 10,000. Unfortunately, due to its smaller population base, rental rates and vacancies for Wawa were not available.

In order to assess the rental market in Wawa, a small sampling of the rental buildings along with information from the consultations, the community rental market was surveyed. Even though this is a small community with a small universe of rentals, the information is appropriate for our study, as it provides information relating to the current rental market in the community that would otherwise not be available. This information has not been verified or tested; however, it has provided insight into the rental market.

Due to the small number of buildings and units, the information below has been provided in aggregate form. According to the 2011 Census, there are 170 private households in apartment

dwellings less than 5 storeys. However, during our consultations, as well as the survey; it was found that there are a number of rental scenarios including homes, some rooms and single and semi-detached that are rented. Therefore, the actual number of rentals were difficult to confirm.

For the purposes of this study, the following rents have been gathered from various sources to provide us with a footprint of the rental market.

	Average Market Rents *
Bachelor	\$ --
1-bedroom	\$628
2-bedroom	\$803
3-bedroom	\$870

*It should be noted that although some rents included utilities, the majority of rentals excluded utilities.

Because the above is a small sampling of the rental rates, it may not provide the entire picture of rental market; however, it does give us a base to compare to other markets.

An indication of supply/demand is the number of vacant apartments. At the time of the rental survey, there were 8 vacancies in these buildings representing 2, 3 and 4 bedrooms with the majority of the vacancies in the 2 and 3-bedroom units available for occupancy.

The chart below provides a comparison of the vacancies in communities that are surveyed by Canada Mortgage and Housing Corporation in the surrounding area. (please note CMHC surveys communities of 10,000 and more). The chart below points out that the vacancies in Wawa are higher than those of the surveyed communities with the exception of Elliot Lake (high vacancy, lower rental rate). It should be noted that Elliot Lake has a population of slightly over 11,000.

Source: CMHC Market vacancy rates and rents, Fall 2016		
	Vacancy Rate	2 - bedroom Average Rents
Thunder Bay	5.0%	\$940.00*
Sault Ste. Marie	3.1%	\$873.00*
Timmins	7.0%	\$936.00*
Elliot Lake	13.4%	\$601.00*
Wawa	11.4%	\$803.00*

*Utilities may or may not be included

Along with vacancies, another sign of supply/demand is the number of people on the waiting list. As of November 2016, the Algoma Services Administration Board had a total of 43 people on the waiting list for subsidized units of which 38 were waiting for 1 bedroom units. Reflecting a need for subsidized 1 bedroom units. Unfortunately, no waiting lists was available for market units.

The consultations also emphasised that there is a large number of professional short-term individuals in the community, some of which are currently renting rooms, that are having

difficulty finding suitable accommodations. These would include teachers, fire fighters, hospital training staff, as well as students from neighbouring communities.

5.4 Home ownership

As noted above, Statistics Canada Census Profile identified 1310 dwellings, 705 were built prior to 1960 and none built after 1990. The condition of these dwellings was characterised as, 1075 were in regular or have minor repairs while 235 require major repairs.

Our consultations called attention to a concern from residents that the housing values currently may not be the value of the home when originally purchased; therefore, unable to recapture their investment. Based on Statistics Canada 2011 National Housing Survey, 1015 dwellings were owner occupied and the average dwelling value was \$112,119.

Housing Values			
	2001	2006	2011
Average House Value	\$84,767	\$92,826	\$112,119

Source: Statistics Canada, Census Profiles; 2001, 2006 and 2011

Even though there has been a challenge with the housing value in past years, the average value of homes based on the Census data has been increasing since the 2001.

There was also a consensus that people feel those moving to Wawa cannot find appropriate rentals and are hesitant to purchase because they do not know how long the jobs will be available or whether they would be able to invest in a home. The fears of housing values is valid, however, there does appear to be a change in the economic environment in Wawa.

5.5 Affordability

Housing is the single largest monthly expenditure for most households and research has shown that housing affordability is a problem faced by lower income households. However, some moderate-income households who opt or do not have an option but to spend a large proportion of their income on housing also face this same issue. Housing affordability is a critical element in the social well-being of all residents.

Measuring housing affordability involves comparing housing costs to a household’s ability to meet those costs. Income and wages are used as a measure of housing affordability.

As noted above, depending on the government housing programs, the definition of affordability can be confusing. For the purposes of this study, housing will be considered affordable if shelter

costs account for less than 30 per cent of before-tax household income for both rental and home ownership opportunities. Shelter costs for renters would include rent and utilities while for home ownership it would include principal, interest, heat and property taxes.

The table below illustrates the gross annual income required to afford private rental apartments by bedroom size in Wawa. At minimum wage, an employee making \$24,000 per year could afford a one-bedroom apartment; however, if an employee making \$24,000 per year required a 2-bedroom apartment, they could no longer afford the unit and would be paying over the 30% shelter calculation. Minimum wage earners struggle with the proportion of money required to meet their shelter needs as demonstrated below.

	Average Monthly Rent	Average annual rent	Annual Income Required
Bachelor	\$ unknown	\$ unknown	\$ unknown
1-bedroom	\$628	\$ 7,536	\$25,120
2-bedroom	\$803	\$ 9,636	\$32,120
3-bedroom	\$870	\$10,440	\$34,800

* Units may or may not include heat and electricity

The following example illustrates affordability based on the purchase of a home for \$112,119 (2011 average dwelling value). Assuming a mortgage of \$100,900, at a 5-year fixed closed interest rate of 4.64% over 25 years would yield a monthly payment of \$566.33 plus property taxes and utilities. Presuming these costs add an additional \$323 per month the total shelter costs would equate to approximately \$890 per month. This would mean that someone earning a salary of \$35,600 could potentially afford to purchase this home.

To review affordability further, an examination of new construction was carried out. In Ontario, the cost of developing a new home would be between \$150 and \$350 per square foot. Assuming that we are building a 1,000-square foot home at \$300 per square foot, this would cost approximately \$300,000. Assuming a 10% down payment, principal loan amount of \$270,000 at a 5-year closed fixed rate of 4.64%, over a 25-year amortization period; the monthly payment would be \$1,515.46. If we add an additional \$323 in property taxes and utilities per month. The monthly shelter cost would be \$1,828.46, this would mean that the household would need to earn at least \$73,538.40 per year to afford this home.

Rental vs Home Ownership Comparison			
	Average Market Rent	New Construction/above example Monthly Principal & Interest Payment (does not include MLI, or other mortgage insurance)	Resale Home Monthly Principal & Interest Payment (does not include MLI, or other mortgage insurance)
3-bedroom	\$700*	\$1,515.46**	\$426.50**
*may or may not include utilities			
**does not include utilities and property taxes			

Depending on the earning potential, we can see from this table, it may be more affordable or attractive to purchase an existing home or rent versus new construction. This scenario was also confirmed through key stakeholder interviews whereby we were advised that it was more cost effective to purchase than to rent.

Since the majority of household formations are 1 and 2 persons, a further analysis taking into account the 2011 National Housing Statistics of the individual median income of \$29,327 could potentially afford shelter costs of no more than \$733 per month. Suggesting that an individual or household making the average median income of \$29,327 could potentially afford a 1-bedroom apartment or purchase a resale home below the \$80,000 value.

Another look at affordability was based on the 2011 National Housing Survey median household income of \$53,354. This annual income could potentially carry shelter costs of \$1,333 per month.

An assessment of the median shelter costs for rental housing was \$562 and for ownership was \$808 as reported by the 2011 NHS was also undertaken. These shelter costs would require an annual income of at least \$22,480 and 32,320 respectively. Based on the median household income both rental and ownership shelter costs as per the 2011 National Housing Survey are affordable in Wawa for 68% of the population.

Even though the majority to Wawa residents can afford the median shelter costs, the National Housing Survey reported that 50% of tenants in Wawa spend more than 30% on shelter costs while 17.7% of home owners are spending more than 30% on shelter costs. This would signal that approximately 147 tenants and 180 home owners are paying more then they can afford on shelter costs. These numbers reflect a high need for subsidized housing or some form of financial assistance.

It should also be noted that both the consultations and the community surveys pinpointed hydro/ utilities as one of the biggest concerns fueling the inability for households to manage shelter

expenses. Other barriers noted in the survey which confirmed the above scenarios are housing costs too high, low number of units available, couldn't afford first and last month rent, wait time for subsidized housing too long.

5.6 Land Assessment

According to the Town of Wawa Community Strategic Plan, there is one brownfield site at the Sinter Plant location. There are a number of commercial, residential properties and vacant lots that are available for sale, along with a large parcel of land fronting the highway and designated rural area along with 8 lots within the Wawa Industrial Park. Available land is listed on the Wawa Economic Development Corporation Website as well as outlined in the Wawa Community Profile 2013.

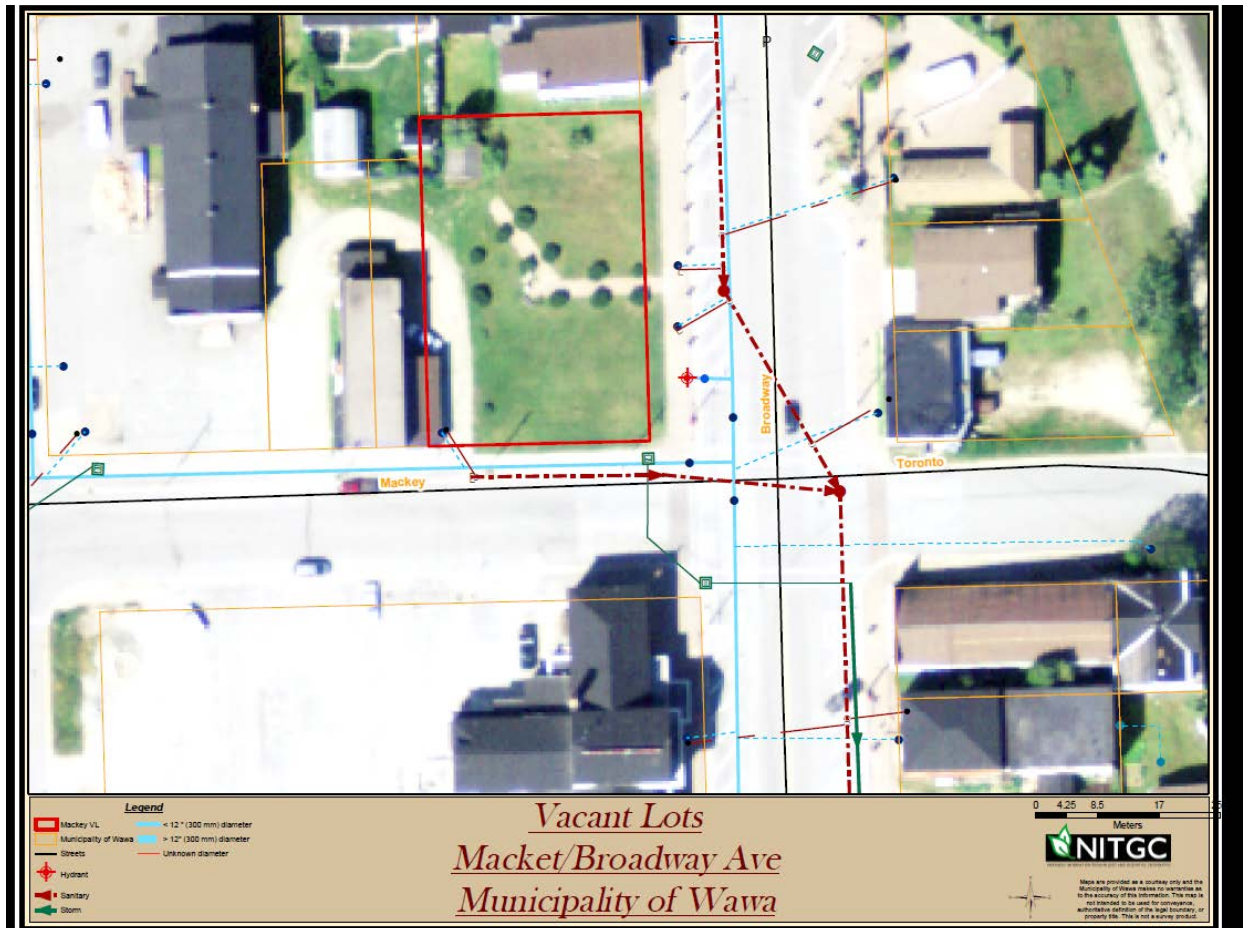
Review of existing available lands

A review of existing lands that were potentially viable for a housing initiative was undertaken based on the data provided by the Town of Wawa. As shown on the charts and plans attached, there appears to be sufficient serviced lands that are either vacant or ready for development or are currently unoccupied and are large enough to sustain a housing initiative. A more detailed site analysis will be required as part of the phase two report providing specific site characteristics for development to occur.

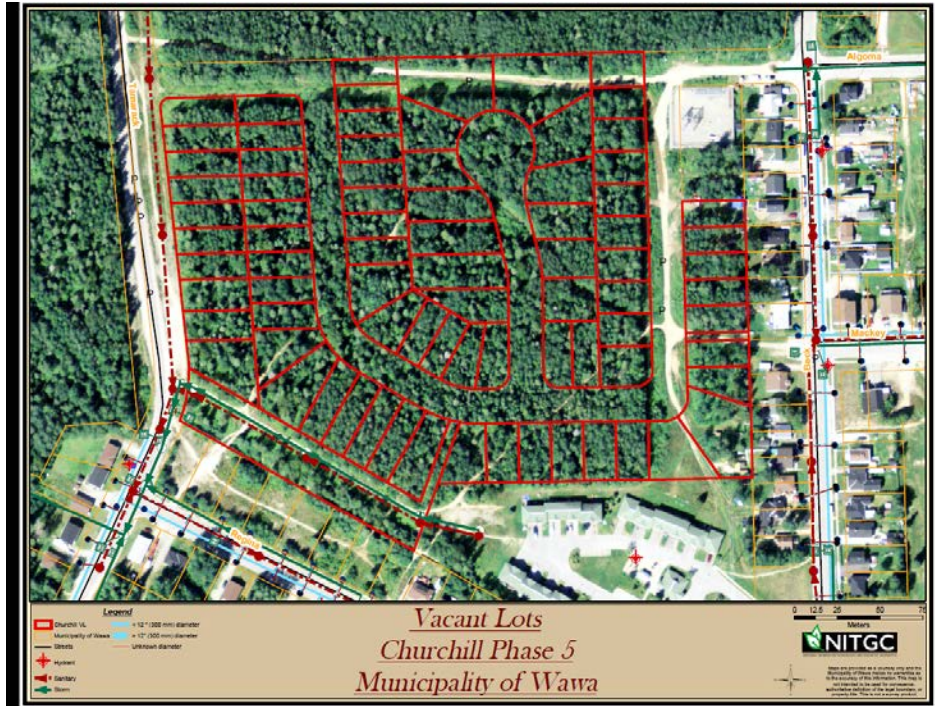


The above plan show available industrial lands in Wawa as of 2016 with services.

The sketch below shows vacant serviced land in the Market/ Broadway Avenue area that with further review may be a viable option.



The following sketch is of a plan of subdivision for Phase 5 Churchill that is for the most part vacant and ready for development. It would appear this subdivision is intended for low density residential development and not necessarily appropriate for medium to high density multi residential development .



A cursory review of existing available lands would suggest opportunities exist to provide appropriate affordable housing in close proximity to support services.

A visual assessment of the Town of Wawa, identified a number of vacant properties along the main road. Unfortunately, there was no information available which reported the number of vacant and abandoned properties by private owners.

In discussions with real estate agents there are many unoccupied building ready for demolition or existing multi residential buildings in need of repairs. This provides an opportunity to provide the housing model best fitted for Wawa and to address the housing building condition that exist.

Based on the Realtor.ca website as of February, 2017; there were a total of 16 properties for sale in Wawa area, 14 of which were in Wawa while the remaining 2 were in the surrounding area. The homes prices ranged from \$30,000 to \$379,900 with 5 homes over the \$100,000 price range.

6.0 Community Services

A growing body of research shows that access to good quality affordable housing supports (services) has positive community-wide benefits related to economic competitiveness, health, education and community well-being.

Age Friendly Wawa 2016 report outlined a number of services which would benefit the seniors' population including building outside spaces, transportation, social participation and recreation, health and support services and communication and education. With respect to housing, the Age Friendly Wawa 2016 report outlined the need to build an independent living senior housing complex, providing financial assistance for home renovations, providing assistance for seniors to stay in their own homes longer and providing landlords with incentives to renovate apartment and homes for seniors. Some of these suggestions were also made during the key stakeholder interviews.

During the stakeholder interviews and community consultations, concerns were expressed relating to the lack of transitional housing for men. Lady Dunn Health Centre has expressed a need to expand the hospital in order to accommodate non-acute patients.

It was noted that there was a need for 3 to 5 transitional men units and 6 to 10 non-acute or long-term care beds were a necessity.

There are currently 73 social housing units in Wawa with a waiting list of 43. There is no supportive housing for seniors and people with disabilities or long-term care facility.

7.0 Community Housing Survey, Consultations, and Key Stakeholder Interviews

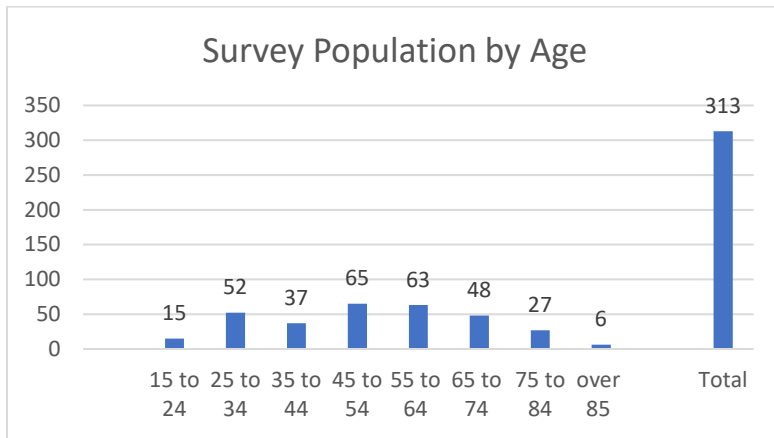
Valuable information was collected through the community consultations, stakeholder interviews and the housing survey. A total of 19 people attended the community consultations, 313 residents participated in the survey and approximately 50 people were contacted for interviews.

7.1 *Community Housing Survey Summary*

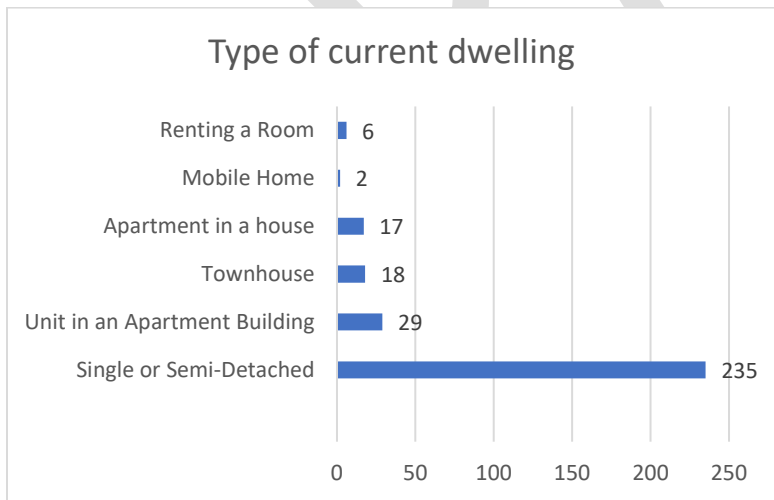
The survey confirmed various statistical data mentioned throughout the study and have identified a number of themes relating to the housing status in Wawa. The total number of surveys tabulated were 313, this represented 10.5% of the population in Wawa. Of the participants,

almost 78% were female. Over 93% of the respondents live in Wawa while the remaining identified themselves as not living in Wawa.

The age distribution chart below reflects that the top three age categories of people who responded to the survey were between the ages of 45 to 54, 55 to 64 and 25 to 34. It should be noted that 46% were over the age of 55 confirming an increasing aging population.



Of the survey participants, 30% were retired, and 36.1% worked full-time, 13.74% worked part-time, 8% were unable to work due to health reasons, while 7.7% were unemployed. The remaining 4.5% were self-employed.

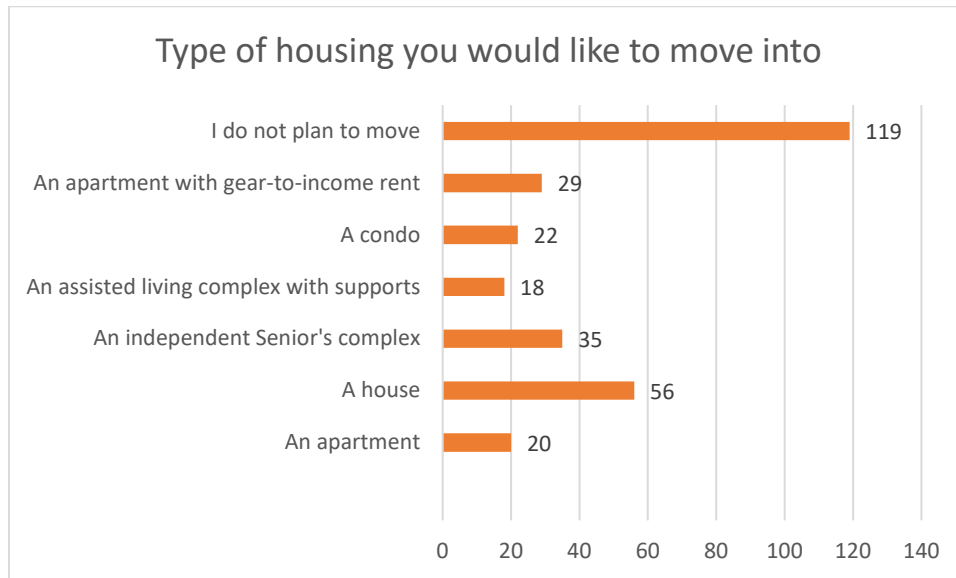


Only 11.73% have lived in their current dwelling for less than 1 year while 27.36% have lived in their current dwelling for over 20 years.

When asked about the number of bedrooms in their current residence, 44.3% said they currently have 3 bedrooms, while 22.5% said they had 4 bedrooms. When asked how many bedrooms they would need if downsizing; 46.4% said 2 bedrooms while 22.5% said 3 bedrooms. The remaining was divided as 18.5% - 1 bedroom, and 12.7% - 4 or more bedrooms.

Over 90% identified their current dwelling as being in good to excellent condition while 10% rated their current dwelling as poor to very bad.

When asked about what housing type they would move into should they downsize; 39.8% said they did not plan to move, while 18.7% said a house, and only 11.7% said independent senior's apartment complex.



With respect to affordability, more than 41% said they felt they paid over 30% of their gross income on shelter costs while 21.8% said they did not know. Almost 47.55% of respondents said they made over \$50,000 annual income while approximately 32.75% of the survey respondents made less than \$30,000 per year.

When asked whether they plan on moving from their current dwelling to another in Wawa, 76.25% said that they did not plan on moving or were not sure while 20.4% said they would move within the next 5 years. What was interesting to note was that every question relating to moving had a consistent response of no change\do not plan to move\unsure of moving at around the 70% range.

Overall, the survey confirmed the findings from the census data as well as the consultations. The majority of residents who responded to the survey indicated that there would be no change in household over the next 5 years. Of those who would move, the majority (18.73%) said they would move into a house while the next largest group (11.71%) said they would move into an independent senior's complex. Over 46% said they would move into a 2- bedroom unit.

With respect to barriers finding a home in Wawa, the majority of participants (over 66%) responded that there was a low number of units and that the cost of housing was too high. Next

highest complaint was poor condition of the housing and heat/hydro too expensive at over 56%, available housing that didn't suit needs, while others couldn't afford first and last month rent and wait time for subsidized units all scored between 33% to 45%. A smaller portion 12.26% of the respondents sited prejudice or discrimination was a barrier.

7.2 Summary of Consultations, and Interviews

From politicians to agencies and landlords, everyone recognizes that there is a shortage of appropriate housing and that existing housing stock is generally in poor condition and not enough apartments to appropriately accommodate single individuals (1 and 2 bedroom units).




Public consultations appear to have a consensus around the need for seniors' housing. There was overwhelming support for appropriate housing for seniors as this is seen as an opportunity to free up reasonably priced homes.

In addition to seniors housing, there was also support for 3 to 5 men's transitional housing units as well as 6 to 10 long-term care beds at the hospital location.

8.0 Population Forecasts

8.1 Existing households

This section is intended to compare the current housing status within the community in comparison to the housing continuum.

 <p>Emergency Shelters Transitional Housing RGI / Social Housing</p>	 <p>Affordable Housing Programs (rental and homeownership)</p>	 <p>Private / Market Housing (rental and homeownership)</p>
<p>Government Subsidized Housing</p>	<p>Non-Market Housing</p>	<p>Market Housing</p>

Government Subsidized Housing:

There is one short-term emergency housing for victims of domestic violence, CHADWIC Home and Iris Place which provides meals, and some clothing for low or no income people living in Wawa. There is no emergency shelter for men, transitional housing or supportive housing in the town. As noted above, some organizations have expressed a need to develop emergency shelter for men. Currently, the policy is to transfer those in need to Sault Ste. Marie.

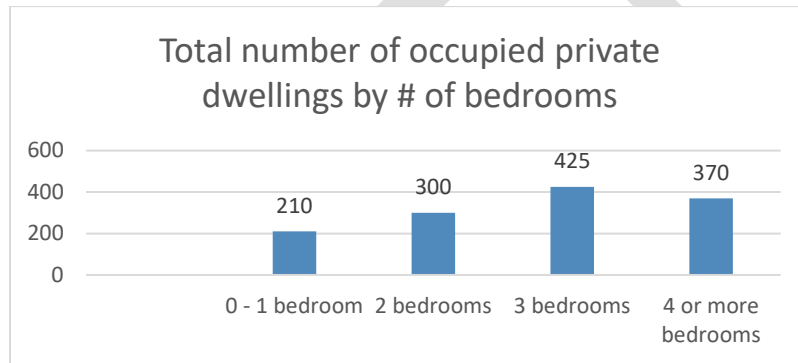
There are no long-term care facilities or retirement homes in Wawa. The residents have to move to another community should they wish to live in this form of housing option. This was identified as a need through the consultations.

There are 73 social housing units with a wait list of 43 of which 38 are for 1 bedroom units. The demand for subsidized 1-bedroom units is high, this was confirmed during the consultations in November 2016. In November, there were 8 vacant units (2, 3, and 4 bedroom) were available but no wait list.

Non-Market/ Market Housing:

There are 1310 private dwellings made up of single-detached, semi, row and apartment dwellings with less than 5 storeys along with moveable homes. Based on the 2011 National Housing Survey, these 235 required major repairs. The consultations and the survey (19%) noted that many dwelling units in the Town are in disrepair and not habitable.

Both the consultations and the survey identified a need for 1 and 2 bedroom units, in assessing the bedroom size, there are only 210- 1 bedrooms and 300- 200 bedroom units; however, there are 500 - 1 person households and 400 - 2 person households. This clearly shows the disproportionate number of 1 bedroom units in comparison to the population makeup.



Source: Statistics Canada, Census Profiles; 2011

8.2 Emerging Housing Need

Wawa is unique in that it is a central services hub to many of the smaller northern Ontario communities. Influenced by its natural resources; forestry, gold mining and tourism, over the years, the external economic downturn brought vulnerability to the Town causing many families to relocate to other municipalities or provinces thereby experiencing a population decline.

The conversion of the old mill by Rentech Inc. brought in good paying positions; however, it did not stimulate an increase in population requiring additional housing to the community. As noted earlier in this report, there are 6 mines in the area, 2 of which are operating while 4 are in the early stages. Should all these mines become operational, there is a high potential to increase economic development and yield positive community-wide benefits such as the demand for goods and services which in turn will increase local employment opportunities, and prompt job creation in construction and renovation industry, to mention a few.

In addition to the economic demand for housing, there is an increasing high proportion of seniors over the age of 65 in Wawa. More and more studies have confirmed that seniors want to age in place. This was confirmed in the 2011 National Housing Survey whereby many of the residents do not want to move to another community as 75% have lived in Wawa for over 20 years identifying a slow mobility rate in the area.

Many research studies have identified that while many seniors would prefer to live at home, many will require a range of housing options and supports as their health and mobility changes. The following are various types of housing options for seniors to be considered:

- Supportive Housing: independent living while having supports
- Share Equity Models: three types, life leases, co-housing and community land trusts.
- Long-term care housing: retirement or palliative care housing

Although only 25.87% of the respondents from the housing survey were over the age of 65, 17.73% advised that they would move into an independent seniors' complex or live in an assisted living apartment with supports.

It should be noted that Wawa is a small community and there must be a balance between what is required, what is affordable to the residents, and what can be built that will allow the revenues to carry the operating costs of new construction. For this reason, during the consultations, many suggested that anywhere from 6 to 10 seniors' units should be built.

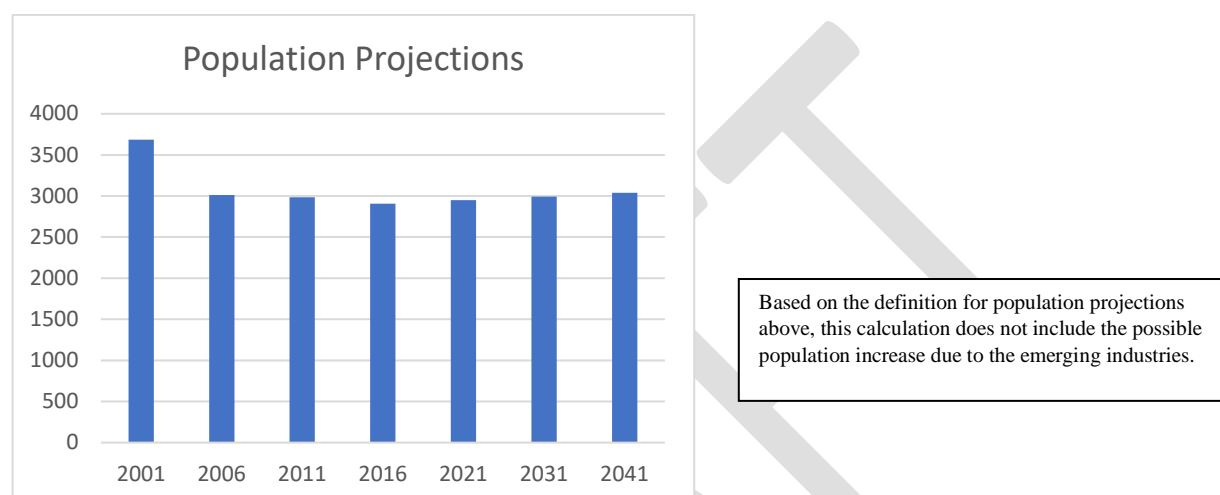
There is a large population of 1 and 2 person seniors households living in larger homes which could potentially downsize to 1 and 2 bedroom units, currently not available.

Lastly, an emerging need was noted for temporary emergency / transitional housing units (3 - 5 units) for men which will help support the homelessness and housing first initiative as well as fill the gap from the time the individual or family requires assistance to the time they are able to obtain permanent housing either within or out of the community.

8.3 Population Forecast

Population forecasts take into consideration three key factors: birth rates, death rates and migration. Since this information was not readily available, the population growth forecast is based on the Ontario Ministry of Finance population projection percentages. These percentages were applied to the 2011 Statistics Canada Census population for Wawa.

While the Ministry of Finance is projecting that most of the population growth will be in urban centres, the Northern Ontario region will remain relatively stable with a slight decrease by 2041. However, that is the opposite in Northwest Ontario whereby the Ministry of Finance is projecting a slight percentage increase by 2041. The chart below has applied the percentage forecasted by the Ontario Ministry of Finance to the reported 2011 Census population to arrive at an increased population of 3037 by 2041.



Source: Sources: Statistics Canada, 1991–2011, and Ontario Ministry of Finance projections (Table A) and Arc Management services

8.4 Future Housing Supply

The current and future supply of housing could potentially consist of the following:

- Existing, vacant dwelling units available for purchase, lease or rent
- Existing, vacant residential lots available for new home construction
- New residential lots
- Land designated for residential land uses but not yet approved or proposed for development
- Secondary suites and garden suites

Based on the review of the land assessment, Section 5.6 above, there are a number of existing vacant residential lots available within existing subdivisions. Many of these lots have been vacant for several years, therefore, their availability for new housing is uncertain.

The projected number of households will depend upon the projected household size which in turn depends upon the age profile of the future population and the housing mix that is projected in the future. In 2011, the average household size in Wawa was 2.2 persons per household, assuming the anticipated population will continue to slowly increase at a rate of 2.2 persons per household, this would require an additional 71 units by 2041.

Since the 2016 Statistics Canada Census, revealed a decrease in population, we can not project population increase with any accuracy but can presume that if any of the four mines which are currently in early stages of exploration become operational, Wawa will require a larger supply of housing.

With respect to future housing supply, there is enough available land and vacant buildings to address the projected number of households utilizing various housing types such as townhouses, apartments, and semi-detached.

9.0 Housing Issues and Gaps

Examining the housing continuum, one can see that within each municipality there are varying degrees of affordability in the range of housing options. Providing housing options means that municipal responses to the housing challenges also requires a range of approaches.

However, in order to address issues and gaps, it is important to highlight what the issues and gaps are. These challenges are based on the literature review and the housing consultations, along with the surveys and key stakeholder interviews.

On a macro level, Wawa faces a number of challenges which are not reviewed extensively within this report; however, they include:

- Remote community
- Geographic location
- Travel distances from larger centres
- Small and declining population base
- Weather conditions
- Not enough resources, services and infrastructure
- Small pool of skilled workers
- Property values are too low
- Emerging economy

On a micro level, the challenges which are discussed within this report and have been identified through the consultations and surveys. Below are the themes as described by key stakeholders, focus group consultations and the housing survey and confirmed through our research and analysis.

- Official Plans and Zoning By-laws
- Difficult for seniors to age in place
- Not enough adequate rental housing
- Few housing options
- Difficulty obtaining financing
- Current housing in poor condition
- Property values are too low
- Emerging economy

DRAFT

10.0 Recommendations

Wawa’s long-term goal is to have a range of housing options within the community that will respond to the needs of current and future residents.

An arm’s length housing corporation would provide the municipality with the ability to oversee housing requirements, develop, operate and promote housing projects within their community. However, this option would require a large investment by the municipality which may not be feasible at this time.

The recommendations below are designed to meet current needs but also to build towards future requirements. The long-term goal for the municipality should include:

1. Ensuring that policies and procedures are in place to encourage and promote innovative housing development and directives which will promote housing maintenance
2. On-going incentives through policies and procedures for the development of housing
3. Ensure that the residents are aware of current assistance programs supporting financial assistance and home renovations
4. Advocating for more housing funds from the Provincial and Federal governments

During the consultations, there was a strong support for 6 to 10 seniors’ complex, some long-term care beds, subsidized 1 and 2 bedroom units as well as a men’s emergency shelter. These housing options were clearly identified while reviewing the housing needs in the community.

10.1 Short-term Planning

Recommendation 1: Establish a volunteer housing advisory committee, or task force

In the absence of housing department at the Township of Wawa, it would be beneficial to partner with members of the community to help formulate and present housing needs and actions to the Municipal Council or other municipal authority (as per Council) on an on-going basis to help with emerging housing needs or brainstorm on out-of-the-box solutions for housing issues.

- Explore and establish a volunteer housing advisory committee, housing focus group, or task force under the direction of the municipality made up of members

from various community agencies including health providers, and law enforcement to share information, collaborate and coordinate housing plans for the community. Establish duties for this committee through the vision, mission and value statements and terms of reference.

- Use housing and homelessness plans along with this plan to guide the committee's work plan
- Facilitate the sharing of information and best practices on housing issues with housing partners and / or partners within surrounding communities

Recommendation 2: Identify partnership opportunities

Identify partnership opportunities with various agencies, developers and housing providers, in order to build and manage the current needs as acknowledged above.

Recommendation 3: Continue to Phase 2 of the Housing Need and Demand Study

Continue to Phase 2 of the Housing Need and Demand Study to expand the study to include a business plan, capital budgets and partnership opportunities to identify the possibility of developing a project.

10.2 Long-term Planning

Moving forward, the study will help address the micro challenges identified in the above Section 9.0 Housing Issues and Gaps that will prepare the community as a whole to address infrastructure to preserving and maintaining the existing housing to developing new housing.

The recommendations are outlined to develop, upgrade and enhance the existing foundation for the continued development of housing in the community as economic growth progresses.

Recommendation 4: Need to review Land Use and Policy Oriented Actions

Local housing development starts with identifying a range of planning and financial tools that are available and create enabling framework to develop and implement official plan policies as well as zoning to direct development and promote the availability of a full range of housing types. This includes implementing policies to permit units, along with enabling policies needed to use planning and financial tools. The absence of these policies could delay and frustrate developers and municipal authorities. It will be important to ensure that the current land use policies are in place in order to meet current and future housing growth.

- Review and where necessary amend the Official Plan to include current policies and provisions for increased permission for second residential units and garden suites, control and demolition or conversion of rental housing to condominium or non-residential buildings to residential units. Provide for the acquisition and sale of land by the Township for the development or promotion of affordable housing.
- Strengthen the objectives to ensure the provision of a range and mix of housing types, styles and densities to accommodate the diverse economic and social needs of current and future residents
- Investigate and consider the designation of Community Improvement Planning policies where incentives can be offered in order to achieve a public policy goal such as the creation of affordable housing
- Review and amend where necessary the Town's Zoning By-laws to incorporate new zones, add to existing residential zones and/or define triplex, fourplex and other multi-unit dwelling types
- Review and amend where necessary the Town's Zoning By-laws respecting second residential units permitted in single detached dwellings, semi-detached and townhouses as well as accessory structures and rooming house for temporary workers.
- Undertake a review of financial incentives for the development of housing such as discounts, waivers, or deferrals of development charges, multi-residential tax class with a rate equal to residential rate, building permits, etc.
- Undertake a review as to opportunities for financial incentives for brownfield lands, and surplus lands owned by the municipality
- Investigate opportunities to encourage development, renovation or conversion for housing through the municipal development approval process such as improving turn around times for building approvals
- Where feasible and deemed appropriate, support Non-profit housing providers through financial incentives for the expansion and redevelopment of existing housing projects
- Examine the potential for the development of a life lease project, or Abbeyfield-type of housing as alternative forms of seniors' accommodation
- Ensure rental buildings are inspected and occupancy permits issued as evidence of compliance with the Ontario Fire Code, Building Code and Electrical Safety Code to encourage the maintenance of rental buildings and apartment units

Recommendation 5: Need to create strategic partnerships with various businesses and agencies including Algoma District Services Administration Board and North East LHIN.

There are many levels and complexities when it comes to housing, housing finance, development or operations. In today's environment, whether it is government agencies or local businesses, partnership opportunities become very important. Supporting the collaboration of working in partnership with surrounding communities, agencies, other level of governments, and non-profit housing providers can help in identifying and promoting housing needs and solutions.

- It is recommended that the Town work with potential builder/developers, non-profit organizations / businesses, rental housing developers/ rental housing property managers to encourage them to build and operate rental housing appropriate for the community.
- Work with and collaborate with the Algoma District Services Administration Board to bring education and knowledge to the community.

The ADSAB is responsible for a number of housing programs which include financial assistance to those in need of shelter assistance, the Ontario Renovates program which assists home owners with capital repairs (as per criteria outlined by the program) and the Investment in Affordable Housing dollars to build new affordable housing. Although all these programs have criteria and budget restrictions, working in collaboration with the ADSAB could assist both the ADSAB in determining needs by being part of the pulse of the community and providing the White River residents ready knowledge of and access to programs.

- Work with and collaborate with the North East LHIN. The NE LHIN has developed a Strategic Plan: Innovative Housing with Health Supports in Northeastern Ontario. The plan was developed in the context of numerous other strategies such as the Ministry of Health and Long Term Care's new Patients First initiatives, the Ministry of Housing 2016 Long Term Affordable Housing Strategy and The Journey Together: Ontario's Commitment to Reconciliation with Indigenous Peoples with the intent to align NE LHIN Strategic Plan with the initiatives and plans of these partners to improve quality of life for those requiring housing with health and social supports.

The intent of this collaboration is to ensure that the residents of the community have the health services and supports needed to remain in the community.

Recommendation 6: Review and assess current housing conditions within the municipality.

- Review vacant or abandoned buildings / homes for tax sales
- Where possible, demolish vacant properties
- Make lots available for sale
- Have buildings inspected for possible health and safety hazards
 - Public Health
 - Fire Department
 - Building Inspectors

Recommendation 7: Ensure that there is a greater diversity of housing mix

The housing continuum provides a picture of the various housing options needed in every community. The number and type of options will depend on the needs of the community. The study identified a need to have a greater diversity of housing mix.

- Housing mix is needed for younger families, single persons, older persons and those who need affordable housing and housing that meets physical and other limitations of seniors and individuals, and transient individuals
- Need to create low to medium density development
- Need to promote more affordable rental and ownership housing options
- Need to consider various housing options such as garden suites, secondary units, seniors supportive housing, life lease housing and Abbeyfield type housing, co-housing and transient homes
- Need to consider innovative forms of housing construction

Recommendation 8: Need to revisit the Needs and Demand plan every 5 years

- Housing is one of the most fundamental human needs and affects almost every aspect of a community and its residents. It contributes to the creation of complete and more economically viable community. The provision of a range housing options allows families and individuals of all income levels to find a place to call home is vital to the strength of the community and the quality of life for existing and new residents. For this reason, it will be important to revisit the plan and review the needs and supply of housing in the community, in particular, because of the emerging economic development within the community.

11.0 Implementation of the Plan

The successful implementation of the plan is reliant on having a structured approach to undertaking tasks, managing resources and evaluating progress on an on-going basis. A formal implementation strategy identifying responsibilities, projected time lines and resources for each of the recommendation should be developed to help ensure that the recommendations and proposed actions are operational.

The implementation strategy should provide:

- Governance for plan implementation and resources needed and available, an outline of moving the plan forward.
- Approaches to monitoring and reporting as important tools for tracking its progress and evaluating its effectiveness over time.
- Initial priorities and key success factors in an effort to help ensure that the ideas turn into actions.
- A communication strategy to further assist in moving the plan forward.

12.0 Conclusion

The literature review, the consultations, the surveys have all identified a need for housing in Wawa due to an aging population and the emerging economy.

The Municipality along with the community acknowledges that housing is an important component for attracting and accommodating a workforce; therefore, it will be important to ensure that there is a range of housing that accommodates a variety of household incomes. This will be an important piece in efforts to attract and retain employees and businesses, along with accommodating population growth and new investment.

The objective of the plan was to identify the current housing situation in the community, forecast the demand for affordable and supportive housing by type (single dwelling, apartments, and transient) and by user group (e.g. seniors, industry) and recommend an approach to build housing in the community. Based on the forecasted projections (Section 8), there will be a future need for at least 62 units. However, it should be noted that this projection does not take into consideration the opening of mines in the region and an influx of additional workers which unfortunately due to the stage in which the mines are currently, future housing needs at this time can not be factored into the projections as a result of this unknown.

Currently, there does not appear to be the need for family type units, this does not mean that there may never be a need as a result of the emerging economy, for this reason, we are recommending a revisit of the housing need and demand within 5 years.

Section 4 and Section 5 have identified the housing types within the community and the need for bachelor, 1 and 2 bedroom units. The forms of these housing types can be developed in a variety of ways. For example, through secondary and garden suites, and apartment complexes.

As noted in Section 5 - Housing Market, there is a high population of 1 and 2 person households in the community but not enough bachelor, 1 and 2 bedroom units. However, this does not necessarily mean that all these households are looking for smaller units as the households may also represent young individuals or families just starting out.

The over 50 age cohort equates to 41% of the Wawa population, of these 16.3% are over the age of 65. Therefore, it is reasonable to say that those over the age of 65 are either retired or getting ready to retire. As such, based on the consultations, surveys and the census mobility rate; it would be reasonable to say that these individuals or couples in this cohort would like to remain in Wawa. Based on a lack of smaller units, and long-term care facility; the consultations and surveys; it will be necessary to construct a small 10-unit long-term care facility and a minimum 10-unit independent-seniors complex for those who are ready to move (Section 8). Along with the above, there is a current need for 3 to 5 men's transitional units (Section 8).

Based on the social housing waiting list of 38 and the 2011 Census data, at least 327 (Section 5) households are paying more than 30% of their income on shelter. In this respect, it will be necessary to lobby the Algoma District Services Administration Board for additional rent supplements or housing allowances to assist those paying shelter costs. Along with the ADSAB, it will be important to lobby the NE LHIN for assistance with providing health care supports or services to seniors as identified in the Age Friendly Wawa report and the housing survey.

Due to the current funding programs or models, the rent-geared-to-income buildings constructed in the past are no longer being funded; however, there are affordable housing dollars through the Investment in Affordable Housing Agreements that are administered by the Algoma District Services Administration Board which would require shovel ready projects to bid for the dollars when an RFP is announced. In order to qualify for the funding, the project must be shovel ready and meet the conditions specified in the RFP as outlined by the ADSAB. The building of these Affordable Housing projects will help mitigate the high paying shelter costs being experienced by the residents.

As noted throughout the study as well as the gaps and issues as identified in Section 9, there currently is a need for housing in Wawa; however, the housing must be strategic in order to ensure that there are no empty buildings causing hardship for developers/owners in turn the municipality.

In order to respond to the housing needs of the community, municipalities are doing more with less money and it is particularly true for small communities such as Wawa. Given the demand for housing due to the emerging economic conditions, it is unlikely that the amount of required housing will happen in the near future unless additional funding becomes available from various levels of government.

However, possibilities do exist for both new residential development and redevelopment (or conversion) of existing sites. Future developments would likely be in the form of low density apartment buildings, town house or semi-detached housing, secondary and garden units. It is important to note that the development of housing to meet the upcoming economic demand, will require a range of approaches and time to plan, and execute the goals.

A process to facilitate the supply of appropriate and affordable housing is critical. For this reason, the recommendations have been provided as a framework to develop a foundation that will allow the success of the community to build housing.

In addition to policies and procedures, because the municipality is not a housing corporation which will develop and manage rental housing projects, this will involve the creation of strategic alliances in order to look at the partnership opportunity(ies) to build and manage a new project as well as provide incentives for developers and non-profit housing corporations to develop and operate housing projects.

In the short-term, consultations revealed that there were a number of potential partners within the community that were interested in developing housing, these partnership should be encouraged further.

Due to the emerging economic development, it will be important to review this plan and the need for additional housing on a regular basis.

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