

Memorandum to the Council of Corporation of the Municipality of Temagami

Subject: Housing Targets and Projections for the Municipality of Temagami

Memo No: 2025-M-001

Date: January 9, 2025

Attachment: Appendix A - Municipality of Temagami Housing Targets Key Takeaways
Appendix B - Summary of 10-Year Housing and Homeless Plan (2014-2024)

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Recommendation

BE IT RESOLVED THAT Council receives Memo 2025-M-001 as presented.

Contents

Recommendation	1
Executive Summary	2
Background.....	2
Overview	2
Key Takeaways	2
Household Growth	2
Housing Demand and Supply	3
Affordability Breakdown	3
Demographic Trends.....	3
Next Steps	4
Conclusion.....	4
Appendix A.....	5
Appendix B.....	6

Executive Summary

The final Housing Needs and Supply Study (HNSS) for the Nipissing District, completed by the District of Nipissing Social Services Administration Board (DNSSAB), outlines housing development targets for municipalities, including Temagami. This memorandum presents key findings on projected household growth, housing demand, affordability, and demographic trends, which will guide future housing development planning and funding advocacy. Council is encouraged to align its housing strategy with these projections to ensure readiness for future growth.

Background

The Nipissing District's housing analysis began in 2008, with the 10-Year Housing and Homeless Plan (2014-2024) aimed at preventing homelessness and ensuring housing stability. In 2023, DNSSAB issued RFP 2023-09 to engage consultants in developing a comprehensive Housing Needs and Supply Study (HNSS). This study provides insight into demographic trends, supply-demand gaps, and barriers to housing development, such as access to contractors, skilled labor, and affordable serviced land. The findings will inform the next 10-Year Housing and Homeless Plan (2024-2034).

Overview

The final HNSS includes housing development targets for municipalities within the Nipissing District. This memorandum highlights the projections for the Municipality of Temagami, which are intended to address housing needs through 2035 and provide a foundation for future planning and funding.

Key Takeaways

- **Household Growth**
 - Temagami is projected to reach 557 households by 2035, with an annual growth rate of 2.3% from 2021.

- The increase will primarily consist of one- and two-person households, with demand for one- and two-bedroom units, while larger households are expected to remain stable.

- **Housing Demand and Supply**

- Projected demand by 2035 is 571 units:
 - ✓ One-Bedroom Units: 52
 - ✓ Two-Bedroom Units: 145
 - ✓ Three-Bedroom Units: 202
 - ✓ Four or More-Bedroom Units: 172
- The DNSSAB currently has 31 units in stock, which meets 5.4% of the projected demand.

- **Affordability Breakdown**

- Rent-Geared-to-Income (RGI) Units: 16 new units are needed to meet affordability needs, representing 2.8% of demand.
- Affordable Housing: 48 new affordable units are required (rental and ownership):
 - ✓ Rental Units: 38 (6.7% of demand)
 - ✓ Ownership Units: 10 (1.7% of demand)
- Market Housing: 476 units (83.4% of demand) will be for market-rate housing.

- **Demographic Trends**

- Temagami's population is projected to reach 1,033 by 2035, growing at a rate of 1.3% per year.
- These trends indicate ongoing demand for smaller, affordable units, particularly for the aging population and smaller households.

Next Steps

Once the final housing targets report is approved by the DNSSAB Board, it will be shared with the municipality. In the interim, it is recommended that Council realign its housing strategy with the draft findings to ensure readiness for the finalized targets. This will position the municipality to prioritize affordable housing development and advocate for necessary funding.

Once approved, the final report will become an official document, and its projections should be integrated into ongoing planning processes, allowing for any revisions once the full report is finalized.

Conclusion

The housing targets outlined in the HNSS provide a clear framework for addressing Temagami's housing needs through 2035. By taking proactive steps now, we can ensure that affordable and sustainable housing options are available to support future community growth. The finalized report will provide further details to refine the municipality's strategy.

Municipality of Temagami

Housing Targets Key Takeaways

Within the projections completed for this study, Temagami is expected to grow to 557 households (+2.3% annual growth from 2021). These projections indicate an increase in one- and two-person households seeking in one- and two-bedroom dwellings, while households containing three or more people remained stagnant in number. Household tenure trends are projected to remain consistent.

RGI units make up 2.8% of the total projected dwellings required in 2035. Considering the existing RGI stock in Temagami, there are 16 new units required to affordably and suitably house the projected households, according to the affordability thresholds used for this study.

New affordable dwellings account for 8.4% of total projected dwellings required in 2035 (6.7% rental, 1.7% ownership). Considering the existing stock of affordable units managed by the DNSSAB, there are 48 net new affordable units required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in Temagami that would be rented at more affordable prices.

Market housing dwellings, including both rental and ownership tenure, account for 83.4% of the projected housing supply in 2035.

District of Nipissing | Housing Targets | Final Report

Table 24: Demographic overview and projection for the Municipality of Temagami, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	805	870	1.6%	1,033	1.3%
Households	375	432	3.0%	571	2.3%

Table 25: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more- Bedroom	Total	% of Stock
Projected Demand	52	145	202	172	571	-
DNSSAB Stock	17	9	5	-	31	5.4%
Projected Net Stock	35	136	197	172	540	94.6%
RGI Units	3	6	2	5	16	2.8%
Affordable Rental	15	13	5	5	38	6.7%
Affordable Ownership	-	-	4	6	10	1.7%
Market Housing	17	116	187	156	476	83.4%

Affordability Level	Upper Threshold
RGI Units	DNSSAB Household Income Limit Thresholds
Affordable Rental	60 th Income Decile for Renter Households
Affordable Ownership	Below Average Dwelling Value (Nipissing District)*
Market Housing	All other housing units

Appendix B – 2025-M-001

Summary of the 10-Year Housing and Homelessness Plan

The 10-Year Housing and Homelessness Plan for Nipissing District, titled [*A Place to Call Home \(2014–2024\)*](#), aims to address housing and homelessness challenges in the district. The plan outlines strategic objectives and actionable steps to ensure all residents have access to acceptable, safe, and affordable housing that meets their needs.

Achievements

The first five years of the plan demonstrated notable accomplishments in several areas.

- **Progress:** 76% of the 116 action items saw progress during the first five years.
- **Housing Stability:** Significant developments in eviction prevention, funding for renovations, and affordable housing units.
- **Community Engagement:** Consultations with stakeholders informed updates to objectives and actions.

Challenges

Despite progress, several areas encountered barriers or insufficient advancement.

- **Unmet Targets:** Some action items experienced no progress and were re-evaluated or removed.
- **Emergency Housing:** Lack of male-specific shelter beds and 24/7 youth programs.
- **Affordable Housing:** Persistent gaps in housing availability, particularly for singles and non-seniors.
- **Coordination and Awareness:** Limited success in reducing stigma and improving collaboration among housing agencies.
- **Funding:** Shortfalls in achieving targeted funding for repairs and new developments.

Key Updates to the Plan

The updated plan focuses on six strategic objectives to address ongoing and emerging needs.

- **Homelessness Prevention:** Strengthen emergency housing and prevention strategies.
- **Housing Stability:** Expand tenant supports and eviction prevention.
- **Affordable Housing:** Increase housing options across the continuum.
- **Sustainability:** Expand and maintain the housing portfolio.
- **Integration:** Foster partnerships and advocate for systemic changes.
- **Awareness:** Promote education to reduce stigma and enhance public understanding.