



***The Housing
Analysis
Report***

***Opening Doors to
Better Lives***

Housing and Homelessness Plan

SEPTEMBER 2013



Algoma District Services Administration Board

Conseil d'administration des services du district d'Algoma

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ADSAB 10 Year Local Housing and Homelessness Plan



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1.0 INTRODUCTION

The Housing Analysis Report is the companion document to the Algoma District Social Services Administration Board's (ADSAB) 10 Year Local Housing and Homelessness Plan – *Opening Doors to Better Lives*.

The Housing Analysis Report includes a review of the variables that impact the supply and demand for all housing across the housing continuum. The variables examined include: local economy, population distribution and growth, household formation and income.

The trends revealed through the analysis of the data were used to inform the Housing and Homelessness Plan (HHP). The findings derived through the analysis of hard data were further informed by the findings arising from extensive community consultations.

1.1 The Study Area

The ADSAB service area is the District of Algoma less the area served by the District of Sault Ste. Marie Social Services Administration Board. Included in the service area are 20 municipalities and the Northern Territories Without Municipal Organization in the District of Algoma (NTWMO). See table 1.1 on the following page.

Just over 65 percent of the population is located in communities located along 500 kilometres of Highway 17, between the towns of White River in the West and Spanish in the east. The remainder live up to an hour off Highway 17 at either end of the highway corridor. Dubreuilville and Hornepayne, with 1.6 percent and 2.6 percent of the population respectively, are located an hour by road away from different points on Highway 17 between Wawa and White River. Elliot Lake, the largest urban centre in the service area with just under 30 percent of the population, is located half an hour by road from Highway 17 between the towns of Blind River and Spanish.

From a service point of view, it takes an estimated 7 ½ hours (Google Maps) to drive from one end of the service area to the other in reasonable weather.

TABLE 1.1: MUNICIPALITIES IN THE ADSAB SERVICE AREA

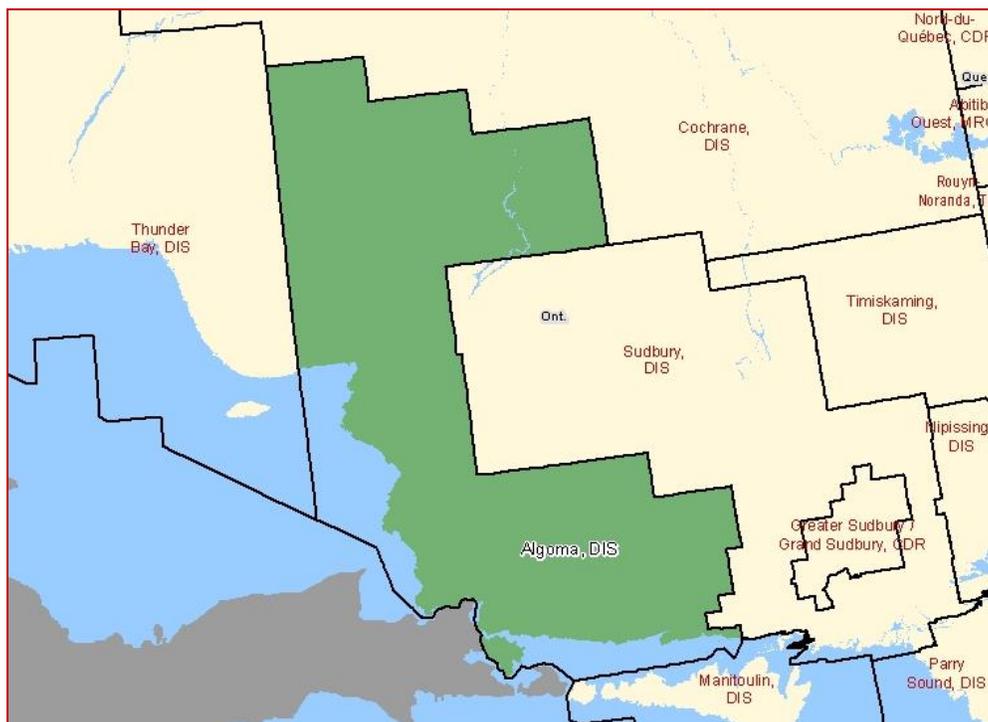
Municipality	Status
Hornepayne*	Township
White River*	Township
Dubreuilville*	Township
Wawa*	Township
MacDonald, Meredith & Aberdeen Additional (Echo Bay)*	Township
Laird	Township
Johnson	Township
Tarbutt & Tarbutt Additional	Township
St. Joseph (Richard's Landing)*	Township
Jocelyn	Township
Hilton	Township
Hilton Beach*	Village
Plummer Additional	Township
Bruce Mines*	Town
Huron Shores (Iron Bridge)*	Township
Thessalon*	Town
Blind River*	Town
The North Shore	Township
Elliot Lake*	City
Spanish*	Township
North Unorganized	TWMO

*Indicates the location of housing administered and funded in some form by the ADSAB

Within the ADSAB service area there are also nine Indian Reserves which, while not being part of the ADSAB's service delivery mandate, are part of the service system since on reserve facilities are available to off reserve residents. The reserves are: Garden River, Goulais Bay, Gros Cap, Missanabie, Mississagi River, Rankin Location, Sagamok, Serpent River and Thessalon.

Figure 1.1 on the following page shows a map of the District of Algoma which includes both the ADSAB and the District of Sault Ste. Marie Social Services Administration Board.

FIGURE 1.1: ALGOMA DISTRICT



SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES, 2011

2.0 DEVELOPING THE NEEDS ASSESSMENT

Two separate streams of activity were undertaken to develop an assessment of the need for housing and homelessness services in the ADSAB service area. The first entailed analyses of available statistical information and studies and the second was an extensive consultation with community representatives.

2.1 Statistical Analysis and Review of Relevant Studies

Due to their small rural or remote nature, housing statistics such as the Canada Mortgage and Housing Corporation's (CMHC) Housing Market Survey are not collected for most municipalities in the ADSAB service area. The exception is Elliot Lake which is reported as part of the Sudbury Census Metropolitan Area data. Data available includes:

- ❑ Statistics Canada Community Profiles from the 2001, 2006 and 2011 censuses for demographic, economic and housing data
- ❑ Canada Mortgage and Housing Corporation data
- ❑ ADSAB generated data on units, tenants and applicants (without personal identifiers)
- ❑ Population projections developed by the Ontario Ministry of Finance

- ❑ Other materials and reports, such as studies conducted by the LHIN and reports prepared by other local bodies such as the Algoma Workforce Investment Committee (AWIC), were also reviewed in the development of the needs assessment

2.2 Consultations

An extensive consultation process was undertaken to ensure every participant in the housing and homelessness system in the ADSAB service area had the opportunity to identify issues, gaps in housing and services, and current and future needs.

Consultations were held with:

- ❑ Municipalities and the representative from the NTWMO in the service area,
- ❑ All senior government agencies such as the NE LHIN, CCAC, ODSP, Anchor Agency, MTCU
- ❑ Every local and area service provider identified to the project team such as the CMHA, March of Dimes, Algoma Public Health
- ❑ Interest groups representing specific client groups such as seniors and victims of domestic violence
- ❑ Tenants
- ❑ Staff of the ADSAB

2.3 Structure of the Report

Similar to other Northern Ontario service managers, the ADSAB has to serve a relatively small population disbursed over a large geographic area. Given the geographic distribution of the population, the needs assessment has been divided into two parts. The first part provides a review of the factors affecting the need for housing and homelessness services at the aggregate level for the ADSAB service area including: the level of economic activity, trends in demographics, trends in the private housing market, and an analysis of the ADSAB social and affordable housing portfolios. The aggregate analysis consists of an overview of the need for housing and homelessness services for specific populations as identified in the *Housing Services Act* including: the housing and homelessness services needs of victims of family violence and the impact of the Special Priority Policy (SPP) in meeting these needs, and a review of the need and availability of housing with and without supports for seniors, people with disabilities, Aboriginal people, youth and people who are homeless or at risk of becoming homeless.

The aggregate analysis provides the context for a detailed analysis at the local level which will focus on “housing market areas”, that is, areas within which it would be reasonable to expect households to move for services without breaking community and family ties. The findings from each of the municipal based consultations are included in the local market analysis. The detailed analysis identifies targets to serve specific needs and gaps in the current system.

3.0 ECONOMIC OVERVIEW

3.1 Economic Scan: ADSAB Service Area

The relative vitality of the economy of a geographic area is an obvious driver of the need and demand for all housing, particularly so for private sector housing. When the local economy is thriving, people have access to improved employment opportunities, have higher incomes, are better able to afford their housing, and furthermore usually seek to improve their housing situation. When the economy is lagging, the opposite is true. People either stay in their existing housing, transition to more affordable housing within their community or, if this is not feasible, relocate out of the community entirely. In contrast, if the economy clearly falters, there is inevitably enhanced demand for government assisted housing and other types of support such as eviction prevention assistance.

The economy in the ADSAB service area, which at its roots is primarily resource based, has been in relatively stagnant, if not in a slow secular decline, for more than a decade. Unlike Southern Ontario which is broadly diversified, resources and primary products are the main base line employers. Although there are many complex reasons driving these unwelcomed challenges, increasing globalization of the world economy that has led to aggressive price competition and market dislocations, is foremost in most economists' minds. Shifting patterns in aggregate demand (and prices) for commodities are both very difficult to forecast and even more difficult to react to. Producers of forestry products (especially pulp/paper), which are prime employers in the area, must increasingly compete with low cost fibre suppliers in Asia and South America. Hampered by older production facilities and high transportation costs in Northern Ontario, they are at a significant competitive disadvantage. More recently, the availability or lack thereof of a wood allocation from the province has had a major impact on the ability of producers to maintain or increase production.

Structural changes occurring in the local mining industry are resulting in the industry having little or no impact on local housing markets. The shortage of skilled trades, particularly trained mining staff, has substantially reduced the economic benefits from the impact of higher world prices for precious metals and the consequent expansion of gold mining in the Algoma area. With the increasing mobility of skilled workers, gold mining companies have to compete with mining operations in other parts of Canada and oil sands extraction industries for skilled workers. In order to attract workers, many the companies have negotiated contracts with miners that allow them to travel from their homes outside the Algoma area and even outside the province. A typical arrangement sees miners working a number of weeks on-site at the mine and then they are relieved for a number of weeks. When they are on-site, they live in the vicinity of the mine in employer provided accommodation. When they are not working, in order to ensure their return to the mine, the company covers the cost of transportation to their home town or city as part of the work contract.

This means that unlike in the past when families moved with the miners and communities were created to support the mine, miners' families often do not relocate with the miner thus resulting in modest economic spillover to the local community. For example, Wesdome Gold Mines has about 230 employees and contractors but these are drawn from Elliot Lake, Timmins, Sudbury, Sault Ste. Marie and Thunder Bay as well as from Wawa. The exception to this is where the miner's home town is in the ADSAB area and, to a limited extent in Dubreuilville, where miners working in the general area have purchased homes. A number of mining companies have created a joint program with Sault College to train 15 local people at a time to meet the requirements for entry into the occupation. This will result in more of the economic activity staying in Algoma, particularly Northern Algoma.

More generally, while companies purchase supplies in the Algoma District, these are generally purchased in Sault St. Marie where costs are much lower than at the communities closest to their mine. The local community, such as Wawa, receives some benefit when the mining companies need to buy emergency supplies. Consequently, the current increase in gold mining as a result of high prices for gold has had marginal beneficial impact in the ADSAB area.

As a result of this trend, mine expansion will probably have little or no future impact on local housing markets in the ADSAB service area. Communities, such as Wawa and Elliot Lake, that have vacant homes from the last mining boom cannot arguably expect these homes to be taken up through subsequent expansion of mining activity. The ability of communities to provide new or additional levels of service is also impacted by this trend since the economic activity will not likely lead to an expansion of the local tax base.

While mines are usually located in the unorganized areas and not subject to local property taxes, the province has also brought in amendments on how mines and other industries are taxed. There is no longer the same benefit to the local assessment base of having a mine or other major infrastructure project even when the activity is located in the municipality. Wawa has a number of privately owned hydro generating facilities located within its boundaries. Until 2001, these facilities were included as part of Wawa's assessment base and were subject to having property taxes levied and increasing assessment based on market value. Following the introduction of new legislation, the province began collecting tax payments from the owners directly. In compensation, the municipality was given a flat rate grant equal to the tax revenue at that time but which only increases when the province arbitrarily allocates additional funding. This payment has not kept up with other increases to the assessment base due to increases in market value assessment over time. This means that any increases in property taxes are disproportionately borne by other businesses and residents in the municipality making it a less attractive location. It also means that any additional cost resulting in a more aggressive housing plan will have to be borne by local residents who are already feeling the pinch of the declining economy.

Much of the underlying support to the local economy in communities in the ADSAB service area is provided by older residents who, as a result of employment in industries that pay well such as

mining and forestry, tend to have higher pension income than other areas of the province. This is particularly true for smaller rural and remote communities in the ADSAB service area where household income appears to be disproportionately higher than economic activity would suggest.

Since the ADSAB depends on the local tax base of the 20 communities, as well as contributions from the province on behalf of the unorganized areas to provide services, the continued erosion of the tax base will make it difficult to maintain the existing level of housing and homelessness services never mind increasing the level of service needed in the future.

3.2 Current Economic Trends by Area ¹

North Algoma: White River, Hornepayne, Wawa, Dubreuilville

- ❑ As a result of the province's decision not to grant a wood supply to Dubreuilville Forest Products, notwithstanding its Sustainable Forest License, the mill will not be able to operate until an allocation of wood is provided. The timber has been allocated to Haavaldsrud Timber Company operating in Hornepayne. This will have a positive impact for Hornepayne.
- ❑ Municipal leaders in Dubreuilville anticipate the mill starting one shift in the near future and work has begun in the bush in preparation for obtaining a wood allocation. This will have an impact on people living in Dubreuilville, Wawa and Michipicoten First Nation.
- ❑ The new owner of the White River mill, White River Forest Products (Private sector/White River/Pic Mobert), is opening a single shift and, if successful, will create up to 180 direct and indirect jobs when fully operational.
- ❑ The mill in White River, which was previously owned by Domtar, was assigned to RenTech, an alternative energy developer, which had announced plans to build a biomass plant to produce jet fuel in White River. This would have involved the conversion of 1.1 million cubic meters of Crown timber into 85 million litres of jet fuel annually. RenTech entered into a partnership with Pic River First Nation. The location was selected due to the availability of the supporting infrastructure for the lumber mill. More recently, RenTech closed operations in the U.S. and was not able to create a viable business model for White River. It sold the mill to White River Forest Products which is spearheaded by Frank Dottori, an entrepreneur with many years of successful

¹ Sources: 2011/12 Report of Algoma Workforce Investment Committee (AWIC) <http://www.awic.ca/english>

Updated information on current events in the forestry sector drawn from Forest Talk.com <http://foresttalk.com/>

experience in the industry. RenTech industries has purchase a mill in Wawa and will establish a wood pelletizing operation. RenTech has a ten year contract with utilities in the UK and Canada. When fully operational the Mill will employ 40 full time employees.

- ❑ The increase in gold mining activity in the area has not resulted in significant local benefits. Most of these have accrued to Sault Ste. Marie.
- ❑ Poor economic conditions have stalled efforts to re-open area sawmills despite the average price of sawn lumber increasing by about 15 percent, as there is no demand for by-products (sawdust and woodchips) and whose sale is necessary to make operations economical. In addition, there are concerns that the laid off workforce will not have the skills to work in a modern facility once it is back in service.
- ❑ Employers indicated that most employment increases would be in sales and service occupations but overall employment would shrink.
- ❑ There is a perception that government programs are being cut in the area.
- ❑ Tourism in the area has receded. Hotels in Dubreuilville and Hornepayne have closed and the Dubreuilville hotel facility is slated for demolition.

Central Algoma: Includes Sault Ste. Marie and the municipalities along the Highway 17 Corridor as far as the Township of the North Shore

(Note: Sault Ste. Marie is included in the forecast because many people living in the communities in the west end of the central area commute to work in the Sault).

- ❑ Central Algoma's Wholesale and Retail Trade represents the region's largest industry based on total employment. The sector is forecasted to have a high retirement rate (23%) and a projected growth rate of 7 percent through 2015 creating pressure to ensure an increase in new entrants into the sector.
- ❑ Health Care, Social Assistance and Financial Services are more important than Accommodation and Food but this is probably due to the inclusion of Sault Ste. Marie which is a regional centre.
- ❑ Due to the upsurge in Green Energy, Algoma has become a prime location for solar and wind farms.
- ❑ Since the green energy companies are usually part of a larger conglomerate they offer better wages and benefits than smaller local companies so they have no difficulty in attracting skilled employees.

East Algoma: Elliot Lake, The North Shore and Spanish

- ❑ The largest employment group was in Health Care and Social Assistance at 20 percent of the total followed by Wholesale and Retail Trade at 13 percent. Accommodation and Food Services were only at 10 percent of the total.
- ❑ In general, the report (see footnote 1) indicated employers have no plans for expansion. Many companies consider themselves as “small operators” and will continue to be so.
- ❑ It is difficult to attract general or unskilled workers because the firms are too small to offer a competitive wage.
- ❑ The management workforce is older and a large proportion is over 55 and this will impact on future growth.

In summary, while there are local bright spots in the economy, overall the declining trend is expected to continue for the foreseeable future.

3.3 Conclusion

The analysis of the local economy indicates that:

- ❑ The local property tax assessment base in the municipalities making up the ADSAB continues to decline making it more difficult to support the housing and homelessness system without senior government assistance.
- ❑ Structural change in the traditional resource based economy means that communities created to serve the mining industry cannot expect to be supported by employment in the industry in the future.
- ❑ The tourism industry will not provide the economic impetus to significantly improve local circumstances since the general economic decline will have a negative impact on the necessary infrastructure to support the industry.
- ❑ It becomes very important for communities to retain the older population since their pension income becomes more significant to support local businesses.

4.0 DEMOGRAPHIC ANALYSIS

4.1 Overview

Demographic change is a key determinant of future housing need and demand in a community. Demographic analysis refers to three interrelated factors, population, households and incomes.

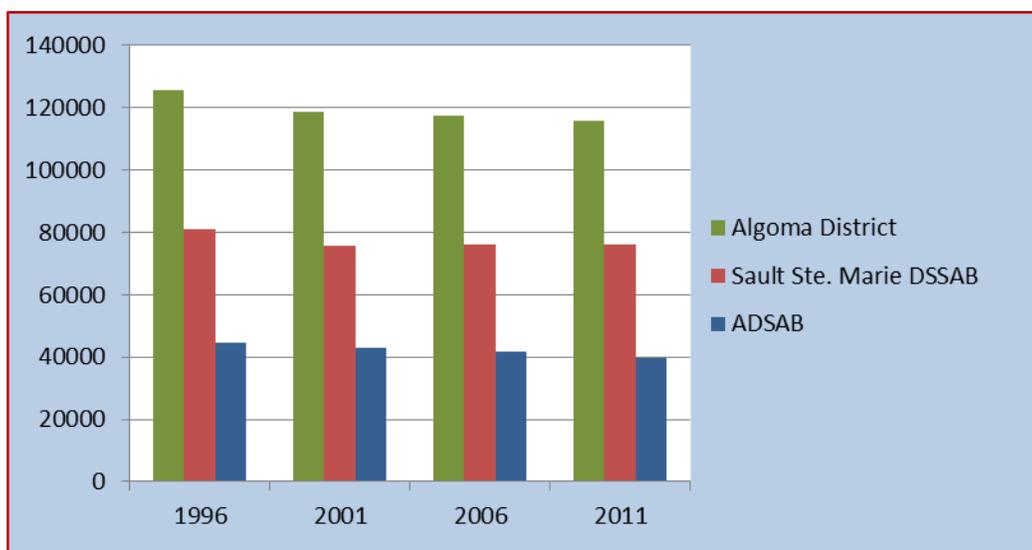
Each of these factors influences the overall need for housing and the type and tenure of housing needed.

Statistics Canada Census community profiles provides demographic data for the area at the local community level and at the District level. Since the District of Algoma includes both the ADSAB and the District of Sault Ste. Marie Social Services Administration Board has been necessary to calculate the aggregate demographic data for the ADSAB service area. The demographic data for the ADSAB service area has been calculated by deducting the data for the City of Sault Ste. Marie and the municipality of the Township of Prince from the District data. The Northern Territories Without Municipal Organization (NTWMO) has been included in the ADSAB service area although the geographic townships in the Sault North Planning Board are part of the District of Sault Ste. Marie Social Services Administration Board service area.

4.2 Population

The population of the ADSAB service area continued to decline. As figure 4.1 shows, the population in the ADSAB service area continued its gradual decline, falling 4.4 percent between 2006 and 2011, following a decline of 3.4 percent from 2001. At the same time, the population of the District of Algoma was relatively stable at 115,870 in 2011, down slightly by 1.4 percent from 2006. The relatively small decline in the District as a whole was due to the recovery in the population in the City of Sault Ste. Marie, which grew slightly by 0.3 percent between 2006 and 2011.

FIGURE 4.1: POPULATION TRENDS IN THE ADSAB, SAULT STE. MARIE DSSAB AND ALGOMA DISTRICT, 1996 – 2011



SOURCE: STATISTICS CANADA, CENSUS OF CANADA COMMUNITY PROFILES 1996, 2001, 2006, 2011

Table 4.1 shows the size and change of the population in the 20 municipalities and NTWMO in the service area.

TABLE 4.1: POPULATION TRENDS IN THE ADSAB SERVICE AREA, 2001, 2006, 2011

Municipality	2001	2006	% Change	2011	% Change	% 2011 Distribution
Hornepayne	1,362	1,209	-11.2	1,050	-13.2	2.6
White River	993	841	-15.3	607	-27.8	1.5
Dubreuilville	967	773	-20.1	636	-17.7	1.6
Wawa	3,668	3,204	-12.6	2,975	-7.1	7.5
Mac, Mer & Ab'een	1,452	1,550	6.7	1,464	-5.5	3.7
Laird	1,021	1,078	5.6	1,057	-1.9	2.7
Johnson	658	701	6.5	750	7.0	1.9
Tarb. & Tarb. Add'l	466	388	-16.7	396	2.1	1.0
St. Joseph	1,201	1,129	-6.0	1,201	6.4	3.0
Hilton Beach	174	172	-1.1	145	-15.7	0.4
Hilton	258	243	-5.8	261	7.4	0.7
Jocelyn	298	277	-7.0	237	-14.4	0.6
Plummer Add'l	671	625	-6.9	650	4.0	1.6
Bruce Mines	627	584	-6.9	566	-3.1	1.4
Huron Shores	1,794	1,696	-5.5	1,723	1.6	4.3
Thessalon	1,386	1,312	-5.3	1,279	-2.5	3.2
Blind River	3,969	3,780	-4.8	3,549	-6.1	8.7
The North Shore	544	549	0.9	509	-7.3	1.3
Elliot Lake	11,956	11,549	-3.4	11,348	-1.7	28.6
Spanish	816	728	-10.8	696	-4.4	1.8
NTWMO	6,114	5,717	-6.5	5,518	-3.5	13.9
Sub-Total	40,395	38,105	-5.7	36,617	-3.9	92.2
Other	2,596	3,437	32.4	3,081	-10.4	7.8
Total ADSAB	42,991	41,542	-3.4	39,698	-4.4	100.0

SOURCE: STATISTICS CANADA, CENSUS OF CANADA COMMUNITY PROFILES 2001, 2006, 2011

As noted in the table, 15 municipalities experienced declines in population between 2006 and 2011, and six experienced increases.

Of the six municipalities experiencing growth in population, only Hilton Township and Johnson Township now have populations that exceed their 2001 level. At the same time, sharp declines were experienced in Dubreuilville (-17.7%), Hilton Beach (-15.7%), Hornepayne (-13.2%), Jocelyn (-14.4%) and White River (-27.8%). In the decade between 2001 and 2011, both Dubreuilville and White River have experienced significant compound declines in population of 34 percent and 39 percent respectively.

Population levels in the largest community, City of Elliot Lake, continued to decline albeit at a much slower rate of 1.7 percent between 2006 and 2011. The community's efforts to market itself as a seniors' destination has kept the population relatively stable. As a result, Elliot Lake now has a greater share of the population in the ADSAB service area, increasing from 27.8 percent in 2006 to 28.6 percent in 2011. A more detailed analysis of changes in each municipality is presented in Section 10, Detailed Housing Market Analyses.

4.2.1 Age Distribution of the Population

The age distribution of the population has an impact on household formation and, consequently, on the type and size of housing needed in a community. The population has been grouped into age categories that reflect different aspirations with respect to household formation and consequently housing needs:

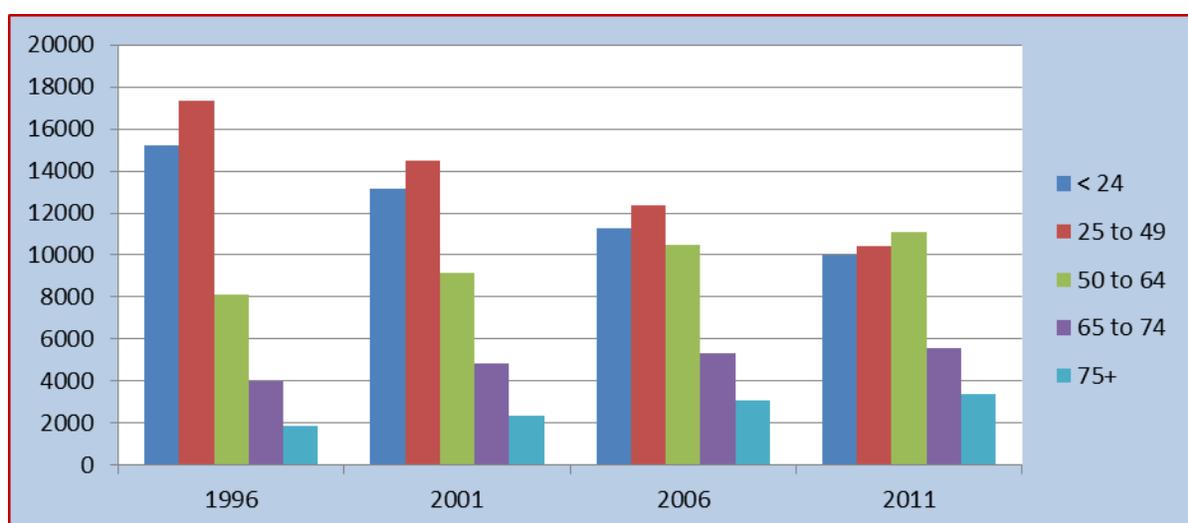
- ❑ People in the under 25 age group are generally living with their parents or are away at school. Some household formation has likely commenced and people in this age group would be looking for rooms or one bedroom units.
- ❑ The 25 to 49 age group is the prime household formation years when most people get married, have children and look for independent accommodation. People in this age group are active in the economy and, at the older end of the age group, may be in their prime earning years. Housing consumption is at a maximum.
- ❑ In the 50 to 64 age group, people generally have more disposable income; however, their housing needs may shift as their children leave home. There may be a demand for smaller units due to "empty nesters", family break up or a desire for less responsibility for looking after a home. There may be an increase in demand for rental accommodation.
- ❑ Between 65 and 74, most people are retired but are still relatively active. At this point, some may need support services and assistance looking after their homes to allow them to remain in their community.
- ❑ Once people are over 75, many need support services such as personal care, homecare and meal preparation to remain in their homes or may need some form of supportive housing or long-term care. Fewer are able to live in their homes independently and either have to move into care or stay with family.

Figure 4.2 on the following page shows the age distribution of the population in the ADSAB service area and the trends in the age distribution for the period 1996 to 2011. The population in the younger categories has fallen sharply. The population younger than 25 years old has fallen by almost 35 percent and by 40 percent in the 25 to 49 age group.

In comparison, the 50 to 64, 65 to 74 and 75 and over age groups rose by 38 percent, 40 percent and a significant 82 percent respectively. The rapid increase in the older age groups means that 22.0 percent of the population is now over 65. Comparatively, the population in the ADSAB service area is much older than the population in Ontario as a whole where only 14.6 percent of the population were over 65 in 2011.

The aging population is a major issue in planning for the future housing needs in the service area, particularly the over 75 age group a third of whom may need some form of supports to live independently in their own homes. The degree of need varies from community to community but the majority have a similar age profile to the ADSAB service area as a whole.

FIGURE 4.2: TRENDS IN AGE DISTRIBUTION OF THE ADSAB POPULATION, 1996 - 2011



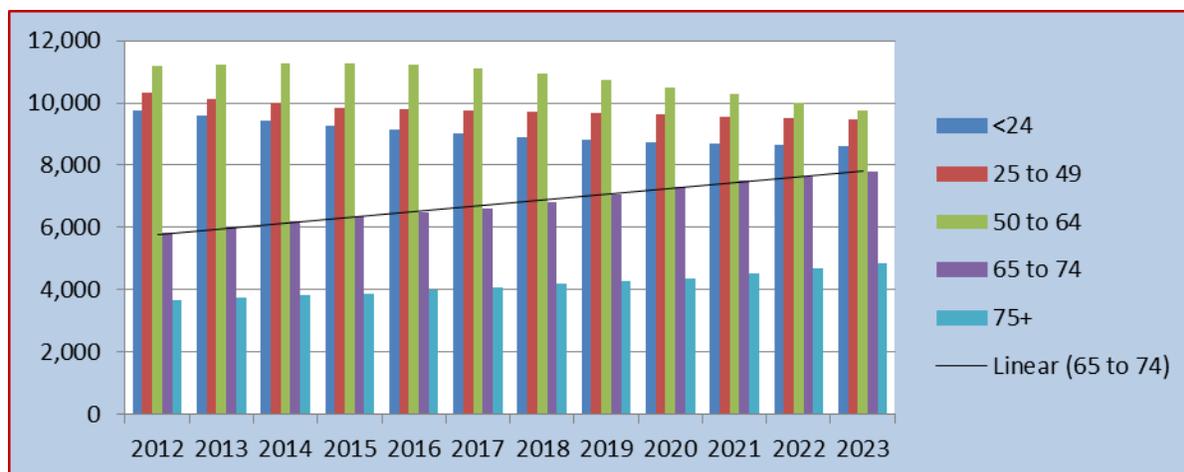
SOURCE: STATISTICS CANADA, CENSUS OF CANADA COMMUNITY PROFILES 2001, 2006, 2011

4.2.2 ADSAB Area Population Projections

The Ontario Ministry of Finance has developed a model to project population change based on assumptions about a number of variables such as birth rates and in and out migration into an area for each of the census divisions in Ontario, including the District of Algoma. The projections were adjusted to segregate the ADSAB service area from the District of Algoma as a whole using the current proportion of the Algoma population living in the service area for each five year age cohort projected by the Ministry of Finance. It is assumed that these proportions will remain constant for the study period. The data was then aggregated into the age groups identified above for continuity of analysis for the needs study for the period 2012 to 2023.

Figure 4.3 shows the trends in the population by age group for this time period.

FIGURE 4.3: POPULATION PROJECTIONS ADSAB SERVICE AREA 2012-2023



Source: T. Farley & Associates based on Ontario Ministry of Finance, Population Projections 2010 update

The data above shows that the significant trends that were evident in the past two decades are projected to continue into the Housing and Homelessness Plan time frame. While the overall population of the ADSAB service area stays relatively constant at just over 40,000 people, significant shifts among various age categories will become more pronounced.

Of particular note, by the end of the planning time frame, more than 30 percent of the population in the ADSAB service area will be over 65 and, most significantly, those who are over 75 will account for over 12 percent of the population. This represents a 50 percent increase compared to 8 percent at the present time. This indicates an increased need for supportive and supported housing, and facilities such as long-term care and private nursing home beds. Unless provision is made to bolster the support service system to maintain people in the community for as long as possible and to provide alternative care facilities, the system in the Algoma District will be swamped even including those who transfer to Sault Ste. Marie. This will also put pressure on acute care hospital beds to serve as supportive housing.

The decline in the younger age groups continues, and by the end of the projection period, even the number of people in the 50 to 64 age group begins to decline. This means there will be an impact on the local economies as the number of people at the prime employment ages begin to decline which may mean more competition for workers and the need to pay more in wages. In addition, municipalities will have to rely on an older population to maintain the local assessment base. If there are insufficient support and other services available to maintain older people in their own homes, there will be out migration to where the services are available and an increase in vacant houses and, consequently, a decrease in the assessment base.

Clearly, the ADSAB must plan aggressively to mitigate the impact of the tsunami of seniors.

4.3 Household Trends

Table 4.2 shows the trend in households over the period 1996 to 2011. As the table indicates, even when there is a decline in population there can be an increase in the number of households due to a decline in the average household size. For the ADSAB service area, the number of households increased by 2.8 percent between 1996 and 2011. The increase was due mainly to the strong growth in single person households and growth in the number of households in the “other” category which includes single people living together and single people living with families.

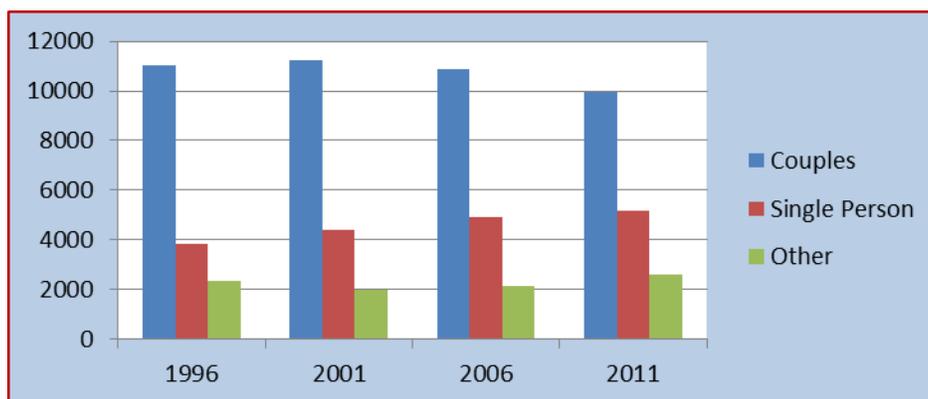
TABLE 4.2: TRENDS IN HOUSEHOLDS IN THE ADSAB SERVICE AREA, 1996-2011

Households	1996	2001	2006	2011	% Change 11/96
Couples	11,015	11,220	10,865	9,945	-9.7
Single Person	3,825	4,390	4,910	5,150	34.6
Other	2,350	1,980	2,115	2,580	9.8
Total	17,190	17,590	17,890	17,675	2.8

SOURCE: STATISTICS CANADA, CENSUS OF CANADA COMMUNITY PROFILES 1996 - 2011

Figure 4.4 below graphically illustrates the trends:

FIGURE 4.4: TRENDS IN HOUSEHOLDS IN THE ADSAB SERVICE AREA, 1996-2011



SOURCE: STATISTICS CANADA, CENSUS OF CANADA COMMUNITY PROFILES 1996 - 2011

Since the decision making unit for housing is the household, the trend to smaller households indicated by the data further supports the conclusion that there is likely to be a greater need for smaller non-family units and a possible decline in the demand for family units in the future.

4.4 Income Trends

While there are a number of different measures of income that are used for comparisons, such as individual income, family income and household income, this analysis uses household income since the household is usually the decision making unit for housing issues and, therefore, has a bearing on the type of housing units needed.

Also, rather than average household income, the analysis uses median income. The median is the point at which half the incomes in the community are higher and half are lower. This is a better comparator than average income since it eliminates the impact of a few high or low incomes on the measure. Table 4.3 shows the trend in median household incomes for the communities in the ADSAB service area for 2001 and 2006 based on incomes from tax data for the 2000 and 2005 taxation years. Statistics Canada does not report income where there are so few reporting that confidentiality cannot be guaranteed.²

Median household income for the District of Algoma, Sault Ste. Marie and Ontario as a whole has been included for comparison purposes.

As the table shows, income levels in the service area were variable. The lowest level was in Elliot Lake which may reflect its campaign to attract retirees.

The highest incomes were in areas, such as Dubreuilville and Hornepayne, which had single large high paying employers. Between 2001 and 2006, income levels were lower than those for the province as a whole; however, incomes in the District rose at a greater rate than the province during the same time period. Within the District

TABLE 4.3: TRENDS IN HOUSEHOLD INCOME IN THE ADSAB SERVICE AREA, 2001, 2006

Municipality	2001	2006	% Change
Hornepayne	58,267	68,217	17.1
White River	59,803	57,297	-4.2
Dubreuilville	70,268	77,805	10.7
Wawa	46,184	58,771	27.3
Mac, Mer & Ab'een	42,037	52,189	24.2
Laird	50,794	69,862	37.5
Johnson	32,187	45,682	41.9
Tarb & Tarb Add'l	53,566	55,009	2.7
St. Joseph	48,823	53,177	8.9
Hilton Beach	N/A	N/A	N/A
Hilton	45,428	N/A	N/A
Jocelyn	48,782	44,081	-9.6
Plummer Add'l	30,598	52,582	71.8
Bruce Mines	35,115	50,024	42.5
Huron Shores	43,761	44,422	1.5
Thessalon	35,577	48,768	37.1
Blind River	35,195	46,713	32.7
The North Shore	52,602	45,809	-12.9
Elliot Lake	29,323	36,366	24.0
Spanish	31,541	34,417	9.1
NTWMO	41,265	47,422	14.9
Algoma	40,704	47,567	16.9
Sault St. Marie	43,557	49,590	13.9
Ontario	53,626	60,455	12.7

SOURCE: STATISTICS CANADA, CENSUS OF CANADA
COMMUNITY PROFILES 1996 - 2011

² Data from the 2011 census had not been published at the time of the release of this report.

of Algoma, median incomes in 11 municipalities experienced sizeable double digit increases between 2001 and 2006; however, median incomes still remained substantially less than the province as a whole. The significantly lower incomes in Elliot Lake may indicate a need for more housing for people with low incomes than in the other municipalities in the service area.

4.5 Incidence of Low Income

Statistics Canada uses a statistical measure called the Low Income Cut-Off (LICO) to identify those households that are in need in an area. The LICO measure is calculated by identifying the cost for a standard bundle of basic items required by a household and assigning a total cost for this bundle based on where the household is located. The bundle includes basic food, shelter and clothing and is drawn from Statistics Canada's period survey of family expenditures (FAMEX). The average household should spend no more than 50 percent of its income for this basic bundle of items.

**TABLE 4.4: INCIDENCE OF LOW INCOMES
IN THE ADSAB SERVICE AREA, 2006**

Municipality	% 2006
Hornepayne	1.3
White River	4.2
Dubreuilville	4.6
Wawa	8.9
Mac, Mer & Ab'een	8.1
Laird	N/A
Johnson	9.3
Tarb & Tarb Add'l	N/A
St. Joseph	4.4
Hilton Beach	N/A
Hilton	N/A
Jocelyn	N/A
Plummer Add'l	4.9
Bruce Mines	8.0
Huron Shores	4.6
Thessalon	8.3
Blind River	7.6
The North Shore	7.3
Elliot Lake	10.3
Spanish	10.3
NTWMO	7.4
Algoma	9.0
Sault St. Marie	9.7
Ontario	11.1

SOURCE: STATISTICS CANADA, CENSUS OF
CANADA COMMUNITY PROFILES 2006

Statistics Canada has arbitrarily determined that if a family has to spend more than 70 percent of its income for this basic bundle of items then it can be seen as being in dire need and falling below the LICO.

Table 4.4 shows the percentage of households falling below the LICO for the municipalities in the ADSAB service area for the year 2006, the last year for which data is available. The numbers indicate after tax income since after tax income includes adjustments made by the provincial and federal governments to address low incomes. The District of Algoma, the City of Sault Ste. Marie and Ontario have been included for comparison purposes.

The data indicates that there is a lower percentage of households with low incomes as measured by the LICO, in every ADSAB municipality than there are in Ontario as whole. In some municipalities, for example Hornepayne at 1.3 percent, the proportion is significantly lower. It is likely that low shelter costs are a factor in this finding since the cost for food and clothing tend to be higher in the north.

4.6 Conclusion

The demographic data shows:

- ❑ The school age segment of the population has been declining rapidly and will continue to decline which could mean further school closings and potential loss of good jobs.
- ❑ This decline in the number of young people will also reduce the demand for larger units over the timeframe of the HHP.
- ❑ Declining numbers of people in the “middle” age segment will mean a reduction in the number of people who can support family members.
- ❑ The growth in the number of seniors, particularly older seniors, will put increased pressure on the current system of supports services, and over the life of the HHP this could see people having to leave their homes and communities.
- ❑ In order to avoid this exodus and the negative impact on communities, the ADSAB will have to co-ordinate with the Community Care Access Centre (CCAC) and the North East Local Health Integration Network (NE LHIN) to ensure housing with supports are available.
- ❑ The increasing number of single person households point to an increased demand for smaller one and two bedroom units.
- ❑ Relatively reasonable income levels means that the aging population may also put pressure on the unsubsidized rental market as older people can no longer maintain their homes but want to remain in their own community.

5.0 TRENDS IN THE HOUSING MARKET

5.1 Overview

The total number of occupied housing units declined in the ADSAB service area between 2001 and 2011, although the decline slowed in the latter half of the decade. As table 5.1 on the following page shows, the total number of occupied units fell by 4.7 percent between 2001 and 2006 and just over half of one percent between 2006 and 2011. Since 2006, Statistics Canada has added a category to the census data that adjusts the totals to take into account the number of temporary housing such as cottages and camps. The adjusted numbers show a greater decline in the number of housing units occupied by permanent residents which fell by 1.3 percent between the census years. This is not surprising given the general decline in population being experienced.

TABLE 5.1: TOTAL HOUSING SUPPLY 2001, 2006, 2011

	2001	2006	% Change	2011	% Change
Total Supply	26,140	24,920	-4.7	24,780	-0.6
Occupied by Permanent Residents	N/A	17,910	N/A	17,680	-1.3

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001 - 2011

5.2 Trends in Ownership

As table 5.2 below shows, in 2006, the rate of homeownership in the ADSAB service area, at 75.7 percent of the housing stock, is significantly higher than that of the District of Algoma and the province as a whole, which were 71.1 percent and 71.8 percent respectively. (Data from the 2011 census has not yet been released). The City of Elliot Lake had a much lower ownership rate of only 61 percent of the total stock. This is reflective of the historical fact that at one time a significant portion of the housing stock in Elliot Lake was owned by Denison Mines and, when the mine closed, most of the mine company owned housing was transferred to Elliot Lake Retirement Living (ELRT). ELRT currently has a portfolio of about 1,500 rental units.

The high rate of homeownership increases the significance of the ADSAB's portfolio which accounts for 12 percent of the rental housing in the service area. The high proportion of ownership units may explain in part why the ADSAB has tended to get a smaller share of traditional housing assistance programs which are typically geared to address rental housing issues.

TABLE 5.2: TRENDS IN OWNERSHIP

	2001				2006			
	Owned	Rented	Total	% Owned	Owned	Rented	Total	% Owned
District of Algoma	34,380	13,530	47,910	71.8	35,610	13,990	49,600	71.8
Sault Ste. Marie Service Area	21,535	9,030	30,565	70.5	22,380	9,735	32,115	69.7
ADSAB Service Area	12,845	4,500	17,345	74.1	13,230	4,255	17,485	75.7
Elliot Lake	3,265	2,230	5,495	59.4	3,440	2,200	5,640	61.0
Rest of Service Area	9,580	2,270	11,850	80.8	9,790	2,055	11,845	82.7
Ontario	2,862,300	1,351,365	4,213,665	67.9	3,235,495	1,312,290	4,547,785	71.1

Source: T. Farley & Associates based on Statistics Canada, Census Canada Community Profiles 2001, 2006

5.3 Affordability

The most common measure of affordability in use is the 30 percent rule. That is, a household is said to be having a housing affordability problem if it spends more than 30 percent of its income on housing costs. Table 5.3 shows the percentage of owner and renter households spending more than 30 percent of income on housing in 2006. In the case of owners, costs are based on mortgage payments and property taxes (excludes utilities), and for renters on gross rents which may or may not include utilities. The data for Sault Ste. Marie and Ontario have been included for comparison purposes.

As noted in the table, a much lower percentage of owners are experiencing affordability problems than renter households. However, the number of households that are owners versus renters are roughly the same, 1,310 owner households compared to 1,410 renter households. Data on affordability from the 2011 census has yet been released.

With the exception of three municipalities, there is a lower percentage of owner household in the municipalities in the ADSAB service area experiencing affordability problems than for the province as whole.

While the cost of homeownership is moderate in a number of municipalities, it is important to keep in mind that utility costs have not been factored in. Utility costs are a key driver of housing costs in Northeastern Ontario and if they were factored into the definition of affordability, then the analysis illustrate a true picture of the affordability crisis in the service area. For example, the proposal to create a new distribution utility which will amalgamate lower cost municipal operators with Hydro One is expected to drive up rates in future over the life of the HHP (timminspress.com Friday May 31, 2013).

TABLE 5.3 HOUSEHOLDS WITH AFFORDABILITY ISSUES, 2006

Municipality	% Owners	% Renters
Hornepayne	13.2	0.0
White River	5.9	26.3
Dubreuilville	8.0	0.0
Wawa	7.1	40.0
Macdonald, Meredith & Aberdeen Additional	7.0	15.8
Laird	8.8	33.0
Johnson	12.8	40.0
Tarbutt & Tarbutt Additional	7.7	0.0
St. Joseph	6.4	63.6
Hilton Beach	27.3	0.0
Hilton	0.0	0.0
Jocelyn	14.7	0.0
Plummer Additional	22.2	40.0
Bruce Mines	21.7	0.0
Huron Shores	6.6	46.2
Thessalon	0.0	24.0
Blind River	6.5	30.0
The North Shore	7.1	75.0
Elliot Lake	10.4	36.6
Spanish	14.0	21.1
North Unorganized	12.0	25.6
ADSAB Area	9.9	33.1
District Total	9.7	36.2
Sault Ste. Marie DSSAB	9.6	37.5
Ontario	18.0	37.5

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2006

5.4 Condition of Housing Stock

Table 5.4: CONDITION OF HOUSING STOCK, 2006

Area	Major Repair %	25 + Years %
ADSAB Service Area	11.1	82.3
Algoma District	8.3	85.0
Ontario	6.6	68.6

SOURCE: STATISTICS CANADA, CENSUS COMMUNITY PROFILES 2006

Since there has been little new housing construction in the District of Algoma in recent years, the housing stock is considerably older than the stock in the province as a whole. There are a few recent additions to the stock in the ADSAB service area; however, the proportion of older homes is almost the same. As table 5.4 shows, over 82 percent of the housing stock is more than 25 years old and 11 percent of the stock is in need of major repairs.

These numbers are considerable higher than for the province as a whole. This means that there is a significant need for investment in the existing housing infrastructure. This, coupled with an aging population, will impact the ability of older homeowners to maintain their homes. This observation was repeatedly identified in the consultations as an issue which needs to be addressed in future funding allocations. As the ADSAB's ability to assist with the maintenance of the physical stock has been severely challenged. By collapsing the Northern Repair and the federal RRAP program into the Investment in Affordable Housing for Ontario (IAH) program, the province reduced the ADSAB's ability to assist these homeowners. The termination of the CSUMB also puts lower income homeowners at risk since this program was often used for minor repairs to keep homes habitable.

5.5 Conclusion

A review of the data related to the housing market suggests:

- ❑ There is a shortage of rental housing in most communities across the ADSAB service area as the existing rental stock is concentrated in three municipalities, Elliot Lake (47%), Blind River (11%) and Wawa (7%). This implies that seniors or others who can no longer maintain or afford to operate their homes will have to move out of their communities and potentially out of the service area.
- ❑ The lack of rental housing may also act as a deterrent in attracting new employees to local businesses.
- ❑ There are a substantial number of renter and owner households with affordability problems.
- ❑ The high and potentially increasing costs of utilities in the ADSAB service area, partly due to the preponderance of remote communities and the lack of economies of scale, needs to be addressed in future program allocations since this is a key driver of overall costs and affordability in the area.

- There is a need to focus funding on the ADSAB Renovates Program, particularly the home repair component, given the high proportion of housing units in need of major repairs and the aging housing stock.

6.0 TRENDS IN ASSISTED HOUSING (SOCIAL AND AFFORDABLE HOUSING PROGRAMS FUNDED BY THE ADSAB)

6.1 Overview

Social and affordable housing programs are significant expenditures for the ADSAB, accounting for just over 45 percent of income transfer program costs net of senior government transfers and 27 percent of total net costs. Local municipalities were responsible for 57 percent of the total costs of operating the assisted housing system. Housing program cost increases were stabilized as a result of a reduction in service delivery costs.

Social housing was developed on an ad hoc program by program basis in Ontario and, as a result of changing economic conditions and governing parties, the successive programs were branded and designed differently. Consequently, similar to other service managers, the ADSAB is required to maintain a number of different administrative frameworks to manage its housing portfolio. These programs include:

- ADSAB owned housing (former public housing owned by the Ontario Housing Corporation)
- Non Profit Housing (includes provincial reform providers governed by the *Housing Services Act*, providers governed by a project operating agreement including Urban Native Housing providers)
- Commercial Rent Supplement Program and other programs that provide rent assistance like the Strong Communities Rent Supplement Program and Developing Opportunities for Ontario Renters Program
- Affordable Housing Program (for the purposes of this analysis, housing created under the Affordable Housing Program has been included in the social housing portfolio)

Table 6.1 on the following page shows the different program streams and the number of rent-geared-to-income (RGI) and market rent units under each program.

**TABLE 6.1: SOCIAL HOUSING IN THE ADSAB SERVICE AREA BY PROGRAM
AS OF DECEMBER 31, 2012**

	Non-Senior			Senior			Program Total		
	RGI	Market	Sub-Total	RGI	Market	Sub-Total	RGI	Market	Total
ADSAB	163		163	101		101	264		264
Commercial Rent Supplement	87		87	6		6	93		93
Non-Profit Affordable Housing Program	46	99	145	41	24	65	87	123	210
SCRSP*		10	10		20	20		30	30
DOOR**							19		19
							27		27
Total	296	109	405	148	44	192	490	153	643

Source: ADSAB Housing Division

*SCRSP – Strong Communities Rent Supplement Program

**DOOR – Developing Opportunities for Ontario Renters

Seniors housing refers to those projects that are available exclusively to those 65 and over. The ADSAB also supports projects where the housing include people aged 50 to 64. These projects are included in the non-senior portfolio, although there may be seniors living in the building.

Social housing units are spread across the service area with the largest concentrations being in Elliot Lake (207), Blind River (126) and Wawa (73) with the remainder being spread across another nine municipalities. Given the distances between municipalities, this distribution imposes a higher cost per unit to operate than if they were in close proximity. This is particularly true for the units that are owned by the ADSAB and for which the ADSAB has to contract out work. It is difficult to achieve economies of scale when doing capital works such as roof replacement or re-paving of driveways and parking lots.

While there are social housing projects in 13 of the 20 municipalities in the service area, only five catchment areas, Wawa, Thessalon, Blind River, Elliot Lake and Spanish, have units available for families, singles, and couples younger than 50 years of age. A detailed breakdown of the available social housing portfolio in each municipality is provided in Section 10, Detailed Housing Market Analyses.

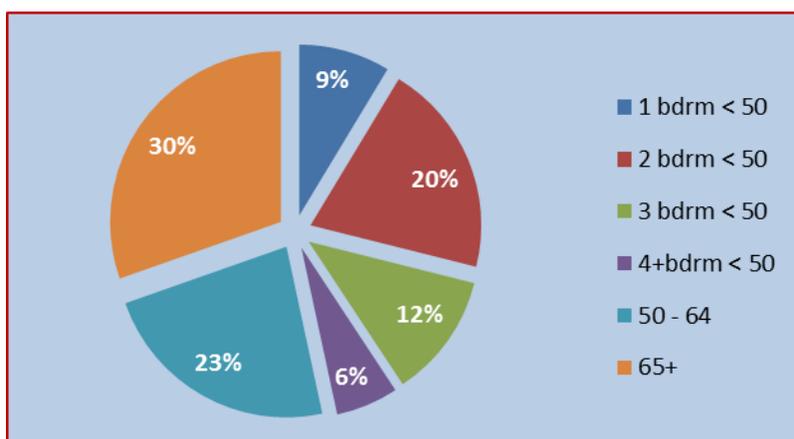
6.2 Supply of RGI Housing

As noted above, the social housing portfolio was created through a number of housing programs. The majority of projects were built and owned by the Ontario Housing Corporation for the province. The ADSAB now directly owns and administers these units having dissolved the Local Housing Corporation in 2002. Figure 6.1 on the following page shows the distribution

of units by size of unit. The ADSAB extended access to the majority of these units to non-seniors older than 50 years of age on an as needed basis to address vacancy issues.

Subsequent housing programs were programs which were designed to provide housing to a broader target population and these programs were used to build or acquire larger units. One bedroom units are still the predominant form of housing available in the ADSAB service area. Figure 6.1 shows a breakdown of unit sizes and intended client population by age category.

FIGURE 6.1: DISTRIBUTION OF RGI UNITS BY UNIT SIZE AND TYPE



Source: ADSAB Housing Division

As evidenced, over 50 percent of available RGI units consist of one bedroom units that are targeted at those over the age of 50, including those over 65.

6.3 Demand

It has been shown that an active building program not only increases the supply of units but also the waiting list since more people apply if there is an opportunity of being housed. For the purpose of this analysis, the number of people on the waiting list for each size and type of unit is considered a proxy for the demand for social housing. While the total number of applicants would provide the raw level of demand, the number of applicants on the waiting list indicates those who have been pre-qualified for eligibility.

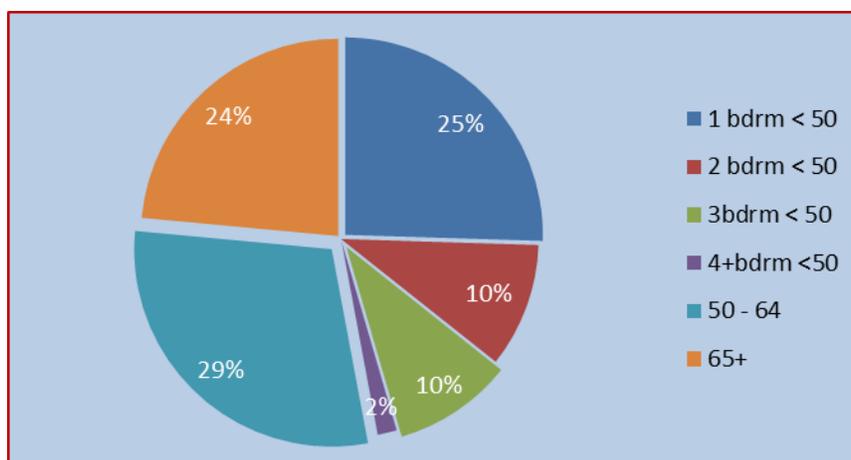
Figure 6.2 on the following page shows the distribution of demand. The bulk of the demand, 74 percent of total demand, is for one bedroom units. This includes demand for one bedroom units by non-senior singles and couples, couples and singles who are 50 to 64 and seniors. Looking at the breakdown:

- The demand for one bedroom units by those under 49, at 25 percent of the waiting list, is significantly in excess of the units available for this group.

- ❑ The demand by those between 50 and 64, at 29 percent of the total, is also above the proportion of units available.
- ❑ The demand for one bedroom units by seniors, at 24 percent of the total, is substantially less than the units available for seniors.
- ❑ The demand for units of other sizes is less than the proportionate supply indicating that other than for one bedroom units, the waiting times should not be significant for applicants for these units.

This is likely reflective of the decline in average household size as previously discussed.

**FIGURE 6.2: DEMAND FOR SOCIAL HOUSING
ADSAB SERVICE AREA, 2013**



Source: ADSAB Housing Division

6.4 Conclusion

Analysis of the ADSAB assisted housing portfolio suggests:

- ❑ Demand for additional units is widely distributed geographically and may be difficult to meet since only a small number of units are needed in each location making economic synergies difficult to attain.
- ❑ As a result of demographic change, the overwhelming need for smaller one and two bedroom units is unlikely to be met from within the existing portfolio since additional integration could result in non-viable social communities within projects.
- ❑ Managing the existing portfolio, particularly capital works, is difficult because of the wide distribution of existing projects.

7.0 SENIORS HOUSING WITH SUPPORTS

7.1 Overview

While overall demand for seniors housing is proportionately lower than for other client groups, there is an increasing demand for housing with supports for seniors. As the demographic analysis identified, the fastest growing segment of the population is the over 65 age group and more importantly the over 75 age group. It has been estimated that a third of this age group are in need of support services to remain in their own homes and in their own communities.³ In the consultation, it was identified that the greatest cause of older people moving out of their communities and out of the ADSAB service area is the need for reliable support services.

Tables 7.1 and 7.2 below show the number of seniors in the ADSAB service area with activity limitations. The data for Elliot Lake has been separated out since the City has actively promoted the community as a retirement destination for healthy seniors and this may bias the results for the rest of the ADSAB service area.

TABLE 7.1: PERSONS WITH ACTIVITY LIMITATIONS, ELLIOT LAKE, 2006

Age Range	55 – 64		65 – 74		75+	
Reduction in the amount or kind of activity at home	420	20.3%	450	19.6%	515	40.6%
Reduction in the amount or kind of activity in other activities	75	3.6%	90	3.8%	60	4.7%
Difficulty hearing, seeing, communicating, walking, climbing stairs, bending, Learning or Doing any similar activities	375	18.1%	440	18.8%	455	35.8%

Source: Extract from North East Local Health Integration Network Aging at Home Strategy, Seniors' Residential/Housing Options – Capacity Assessment and Projections, Final Report 2009, SHS Consulting, Page 199.

TABLE 7.2: PERSONS WITH ACTIVITY LIMITATIONS, REST OF ADSAB, 2006

Age Range	55 – 64		65 – 74		75+	
Reduction in the Amount or Kind of Activity at Home	630	15.9%	470	18.4%	510	36.2%
Reduction in the amount or Kind of Activity in Other Activities	90	2.0%	90	3.5%	90	6.4%
Difficulty Hearing, Seeing, Communicating, Walking, Climbing Stairs, Bending, Learning or Doing any Similar Activities	555	14.1%	430	16.9%	545	38.7%

Source: Extract from North East Local Health Integration Network Aging at Home Strategy, Seniors' Residential/Housing Options – Capacity Assessment and Projections, Final Report 2009, SHS Consulting, Page 199.

³ North East Local Health Integration Network Aging at Home Strategy, Seniors' Residential/Housing Options– Capacity Assessment and Projections, Final Report 2009, SHS Consulting

The ADSAB service area does not have either the same level of supports services provided by community agencies or the same number of community agencies compared to other service managers' areas. While there are 12 municipalities in the ADSAB area with seniors' projects, the level and consistency of support available varies widely.

In some areas, such as in North Algoma, being entitled to services does not guarantee they will be provided because of difficulties workers have in getting to their clients due to inclement weather and the difficulty agencies have in finding and retaining appropriately qualified staff to do the work. In contrast, in other areas, such as Central Algoma, some seniors have access to support services on a regular basis..

From the discussions, it appears that a critical factor in making support services available is the presence of a municipality that takes responsibility for entering into an agreement with the NE LHIN for funding and then contracts with delivery agencies to provide the services.

The ADSAB is particularly underserved in more formal support service arrangements such as supportive housing, long-term care facilities and retirement homes.

In a 2008 study undertaken for the NE LHIN in developing its recently completed five year strategic plan, an inventory was developed for each of the categories noted in tables 7.1 and 7.2 on the previous page. While the ADSAB is underserved in all categories of facilities that provide support services, table 7.3 below shows the situation for long-term care one of the critical services. As table 7.4 indicates, there are 13.4 seniors over 75 for each long-term care bed compared to the NE LHIN planning area average of 8.3 seniors per bed.

This is a critical comparison because the absence of long-term care beds means that there is significant need to provide supports in ADSAB communities to reduce the pressure being placed on long-term care beds and other beds such as acute care beds in the local hospitals.

TABLE 7.3: NUMBER OF LONG-TERM CARE BEDS

Planning Area	Units
ADSAB	229
Sault Ste. Marie	788
Cochrane	658
Manitoulin-Sudbury	1,554
Nipissing	770
Parry Sound	401
Temiskaming	366
NE LHIN Total	4,766

Source: SHS consulting, NE LHIN Seniors' Residential Housing Options, Final Report, Page 41 with manipulations by Toni Farley & Associates

TABLE 7.4: NUMBER OF SENIORS 75 + PER LONG-TERM CARE BED

Planning Area	Supply Ratio
ADSAB	13.4
Sault Ste. Marie	11.6
Cochrane	7.6
Manitoulin-Sudbury	8.3
Nipissing	7.6
Parry Sound	9.1
Temiskaming	7.2
NE LHIN Total	8.3

Source: SHS consulting, North East LHIN Seniors' Residential Housing Options, Final Report, Page 42 with manipulations by Toni Farley & Associates

7.2 Conclusion

A review of the system of housing with supports for seniors in the ADSAB service area reveals:

- ❑ The ADSAB is hampered in its ability to provide housing with supports due to the unavailability of community agencies to deliver the services in parts of the service area.
- ❑ The current level of services is insufficient to meet current demand and may prove to be totally inadequate in future given the projected growth rate of seniors, particularly older seniors over the period of the HHP.
- ❑ The initial deficit in the number of long-term care beds and similar facilities and the lack of new facilities will put additional pressure on the ADSAB to provide housing with supports.
- ❑ In the absence of action to increase the availability of supports, there will be an exodus of seniors to Sault St. Marie, which is already underserved itself, putting additional pressure on that City's resources.
- ❑ The need for supports goes beyond good customer service since retaining seniors in their homes and communities is needed to maintain the economies of local communities.

8.0 ABORIGINAL HOUSING

8.1 Overview

The Aboriginal population is the fastest growing segment of the population in the ADSAB service area increasing by 10.5 percent between 2001 and 2006, the last year for which data is available. The ADSAB Aboriginal population has lagged behind the population in the Algoma District which grew by 19.6 percent as a result of the jump in the Aboriginal population of the City of Sault Ste. Marie which grew by 33 percent in the period.

The Sault is more of a centre of attraction to Aboriginal people due to the availability of culturally appropriate services such as the Friendship Centre. Sault Ste. Marie is also a Regional Centre for Health and Educational Services. Table 8.1 on the following page shows the Aboriginal population for those municipalities having an Aboriginal population of over 100. Of these communities, five experienced substantial declines in the Aboriginal population.

TABLE 8.1: ABORIGINAL POPULATION ADSAB AND SELECTED COMMUNITIES, 2001-2006

Area	2001	2006	% Change
Blind River	455	375	-17.6
Elliot Lake	620	815	31.5
Hornepayne	215	140	-34.9
Huron Shores	205	110	-46.3
Macdonald, Meredith & Aberdeen Additional	130	170	30.8
Spanish	165	200	21.2
Thessalon	100	125	25.0
Wawa	445	245	-44.9
White River	180	320	77.8
NTWMO	755	585	-22.5
Sault Ste. Marie	4,525	5,980	32.2
Total	8,325	9,620	15.6
Other*	2,485	3,305	33.0
District Total	10,810	12,925	19.6
ADSAB Area	6,285	6,945	10.5

* includes reserves

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001 - 2011

8.2 Aboriginal Housing Stock

Aboriginal people are eligible to apply for all housing administered by the ADSAB through the central waiting list. There are only two projects administered by the ADSAB that have a mandate of serving only Aboriginal people one in Wawa and one in Blind River.

Makawa Non-Profit provides housing in Wawa to Aboriginal families. The houses are arranged around a communal facility and the housing form is three bedroom semi-detached housing units. About 70 percent of the applicants are from the Michipicoten Reserve which has a severe housing shortage. The project is 100 percent RGI and rents include heating. From time to time, there are vacancy issues due to the slumping local economy but vacancies usually only occur on turnover. Families have to meet occupancy standards in deciding the size of unit for which they are eligible.

Penewobcong Non-Profit provides families to Aboriginal families living in Blind River. The tenant mix includes single parent families. The project is 100 percent RGI and the rent includes heating. The units are all single detached houses. The community houses long-term residents as well as people moving off reserve for the first time. The project has been in difficulty for some time, and the ADSAB and OAHSSC are working on a strategy to maintain the ongoing viability of the project which will include the transfer of the assets to OAHSSC.

In addition to the UNH projects, the Ontario Aboriginal Housing and Support Services Corporation (OAHSSC), which took over ownership and management of the former CMHC Rural and Native Housing Program, provides housing to Aboriginal people living off reserve in communities across the ADSAB service area. Table 8.2 shows the current distribution of housing in the service area.

OAHSSC is also funded directly by the province to deliver the First Nations, Inuit, Metis, Urban and Rural (FIMUR) program and effectively acts as a service manager. Under this program, OAHSSC was allocated 19.8 million to provide off reserve aboriginal housing outside of the GTA.

TABLE 8.2: RNH HOUSING IN THE ADSAB SERVICE AREA

Municipality	# Rental Units	# Homeowner Units
Blind River	5	1
Bruce Mines	4	2
Hilton Beach	4	0
Hornepayne	11	0
Huron Shores	11	0
Jocelyn	0	1
Johnson	0	3
Laird	0	1
MacDonald	7	3
Meredith		
Plummer	2	1
St. Joseph	0	2
Thessalon	15	0
White River	10	4
Total	69	18

Source: OAHSSC

8.3 Support Services

Aboriginal people have the same issues around access to support services and are often referred to facilities on reserve where the support services may be more readily available.

The consultations identified a trend of Aboriginal people moving back to the reserves to access affordable and supportive housing. This is in part evidenced by the declining Aboriginal population in a number of municipalities as shown on table 8.1 on the previous page.

8.4 Conclusion

A review of the housing available for Aboriginal people living off reserve in the ADSAB services area identifies:

- ❑ The Aboriginal population is the fastest growing component of the population in the ADSAB service area which indicates a growing need for additional family housing in the future unlike the general population.
- ❑ Aboriginal people face the same issues as the general population.
- ❑ The bulk of the Aboriginal specific portfolio is being owned and/or operated by OAHSSC and is outside the planning framework of the ADSAB.

- Opportunities exist for a partnership to make the most effective use of Aboriginal housing resources and to ensure it is retained in Aboriginal ownership, e.g., Penewobcong Non-Profit.

9.0 THE HOMELESSNESS SERVICE SYSTEM

9.1 Overview

Absolute homelessness has not been identified as a major issue in the ADSAB service area as whole. There are certain municipalities, in particular Elliot Lake, where there is visible homelessness. In most communities, however, there may be transitory homelessness as a result of someone “getting off a bus” in a community along Highway 17 or young people “couch surfing”. The former situation is often resolved by Ontario Works (OW) funding a stay in a local motel for a night or two and, if possible, returning the person to their community of origin. Often, a person may already be receiving assistance from another jurisdiction and could be better served in that jurisdiction, particularly if their homelessness relates to mental health or addiction issues.

The more pressing problem for the ADSAB is homelessness prevention which covers a broad spectrum of households including OW recipients, Ontario Disability Support Program (ODSP) recipients, the working poor, seniors, owners and renters. Many households are vulnerable to losing their housing, particularly in light of the severe cut to the ADSAB funding to homelessness prevention programs under the new provincial Community Homelessness Prevention Initiative.

9.2 The Homelessness Support System

The homelessness support system is fragmented and rudimentary in the ADSAB service area due to a lack of funding, infrastructure, and lack of presence and inability of community agencies to meet the needs of the homeless. Many agencies, such as the Salvation Army, the United Way and March of Dimes, which play key roles in serving the homeless in most communities across the province, have little or no presence in the ADSAB service area. People stay with friends or relatives rather than live on the street or simply get on the bus and move on. OW provides funding to shelter them and bus fare to another community since there are no formal emergency shelters for homeless people in the ADSAB service area.

The City of Elliot Lake had a crisis facility for men operated by volunteers; however, that facility closed due to lack of funding. Efforts are being made to secure funding and the facility may be reopened shortly. To secure the future of this emergency facility for men, a suitable structure and staffing model is required with sustainable long-term funding.

There are two emergency shelters for women, CHADWIC Home in Wawa and Maplegate House in Elliot Lake. Residents are able to access emergency facilities and treatment centres located on First Nations reserves with the condition that they participate in Aboriginal cultural activities.

Some form of transitional housing with supports that helps people move back into permanent housing is needed. At the present time, if the person comes into the system through a hospital, the social workers try to arrange for services in the community. Other than that, it depends on the ability of individual case workers to get the services needed by their clients.

There are no shelters or group homes for youth living in the ADSAB service area. Sixteen and seventeen year olds, who can't go home for whatever reason, are difficult to house. In Blind River, the high school calls the OW office about once every three weeks with a youth who is in difficulty. Landlords don't want to house them and Ontario Works legislation requires that they have a supervising adult to act as trustee. That is, youth need to be in a place where they are receiving room and board and supervision with their social assistance cheque going directly to their trustee. It is difficult to find individuals prepared to act as a trustee to troubled youth. What is required is a group home like Pauline's Place in Sault Ste. Marie. The home could have a social worker that helps them address their personal problems and keep them in school for as long as possible.

Since there is minimal infrastructure in place, it is difficult to quantify the number of beds required to serve the homeless, however, during the consultations the following current needs were identified:

- ❑ Wawa – 3-5 bed crisis shelter for men
- ❑ Elliot Lake – 3 bed men's shelter, a family shelter and a 5-10 bed shelter for youth
- ❑ Blind River – 3 bed shelter for transients and men in crisis
- ❑ Dubreuilville – 1 bed shelter for women and a 1 bed shelter for men
- ❑ Huron Shores – 3 bed shelter for men with and without children

It was also suggested that the ADSAB examine the feasibility of using vacant units in the ADSAB owned housing portfolio for emergency or temporary housing.

9.3 Homelessness Prevention

The need for homelessness prevention is a key priority. The ADSAB sees this as a more appropriate and more cost effective way of dealing with homelessness. It has used all means at its disposal including programs aimed specifically at OW and ODSP recipients and other programs aimed at addressing the need for housing assistance to keep people housed.

While the recent decision by the province to amalgamate the emergency housing and eviction prevention programs and provide bulk funding to service managers will allow them to make their own decisions about how to best serve their residents, the decision by the province to reduce the level of funding tied to the programs may result in a greater incidence of homelessness in the communities in the ADSAB service area.

The elimination of the Community Start-up and Maintenance Benefit (CSUMB) in January 2013, the introduction of a cap of \$10.00 per person on both Health and Non-Health Related Discretionary Benefits, and the elimination of Home Repairs for Ontario Disability Support Program recipients, has challenged the ADSAB in its work to prevent homelessness. While some service managers experienced an increase in funding through the Consolidated Homelessness Prevention Initiative (CHPI) and others experienced an average reduction of some 40%, the ADSAB saw an overall reduction of 80% of its funding. In addition, the new funding is intended to help **all** low income peoples, meaning an expanded mandate beyond OW and ODSP recipients. This crippling reduction in funding is compounded by the cap on Discretionary Benefits leaving ADSAB with little flexibility. As a result, CHPI funding is focused primarily on the prevention of homelessness in the form of a CSUMB like benefit and supporting food banks in the service area.

In December 2012, the Ministry of Community and Social Services (MCSS) introduced mitigation funding to address the problems created by the cut in funding and to allow for transition planning. However, this is one time funding and the extent of the reduction in the ADSAB funding envelope will undoubtedly result in an increased incidence of homelessness.

Table 9.1 shows expenditures on the Community Start-Up and Maintenance Benefit (CSUMB) up to 2012.

TABLE 9.1: COMMUNITY START-UP AND MAINTENANCE BENEFIT

Year	CSUMB
2012	\$338,390
2011	\$398,360
2010	\$465,565
2009	\$421,710

Source: ADSAB OW Division

Some other programs aimed at eviction prevention include:

The Provincial Rent Bank

- Payment of rent arrears. The rigorous and restrictive eligibility criteria mean many needy clients could not benefit from the program.

The Algoma Shelter Assistance Program (ASAP)

- ❑ Provides a fixed monthly subsidy to RGI applicants for housing to allow them to afford their current accommodation. This made in Algoma initiative is funded directly by the ADSAB and has proven to be highly successful.

Northern Home Repair Program

- ❑ Targeted to eligible homeowners to assist them with major repairs to their home. This program has been particularly helpful to seniors who could no longer afford to maintain their homes.
- ❑ The ADSAB has been very active with this program with almost 180 homes repaired. However, there is now a waiting list of 200 applicants for funding and, even with its recent IAH funding, the ADSAB was only able to approve 20 of the backlog in the 2013 to 2015 period.
- ❑ This program in future will be replaced by the Ontario Renovates Program also funded by the province and CMHC. With the changes to provincial homelessness initiatives discussed above, it will become the only source of funding for home repairs for all residents in the ADSAB's service area.

The municipalities contributing to the ADSAB costs cannot increase funding particularly at a time when assessment bases have been declining. The recent decision to upload a portion of Social Assistance costs could have been a source of additional funding for the ADSAB to address homelessness issues. Unfortunately, the province also made the decision to include the reduction in social services costs as an offset to the component of the Ontario Municipal Partnership Fund (OMPF) that relates to funding social services. In some cases the reduction in the OMPF was greater than the costs that were uploaded. The aggregate result for the municipalities in the ADSAB service area was a net grant increase of 6.3 percent or \$290,000. However, due to the distributional effects, there were five municipalities that saw a net reduction in their funding.

9.4 Conclusion

A review of the Homelessness Service System in the ADSAB service area reveals:

- ❑ Absolute or visible homelessness is largely present in very few municipalities principally Elliot Lake; however, there are a number of municipalities in the service area that require emergency shelters and transitional beds.
- ❑ There is only a skeleton infrastructure of community agencies to serve the homeless.
- ❑ A pressing problem for the ADSAB is homelessness prevention for clients with a range of sources of income such as OW, ODSP and generally the working poor who are at different life stages including single, families and seniors.

- The recent changes to the provincial funding envelope will result in a greater incidence of homelessness and of clients moving to other service areas during the term of this Housing and Homelessness Plan.
- The ADSAB requires new ongoing long-term federal and provincial funding to adequately address homelessness prevention.

10.0 DETAILED HOUSING MARKET ANALYSES

The municipalities in the ADSAB service area have been grouped into housing markets for the purpose of detailed analysis of the housing needs and the prospects for the housing and homelessness system in the locality. A housing market refers to an area within which people will travel to have their housing needs met, while being able to maintain their relationships with people and services in their existing community. Most municipalities in the ADSAB area are standalone in that they are too distant from each other to be considered a single market. There are, however, a number of areas in Central Algoma where more than one municipality can be considered part of a housing market. The areas are considered moving from West to East in the ADSAB service area.

Consultations took place in 18 of the 20 municipalities in the ADSAB service area, and the key findings of these consultations are included in each of the housing market analyses.

10.1 Township of Hornepayne

10.1.1 Overview

Hornepayne is the furthest municipality away from the ADSAB head office in Thessalon. It is located in the north west of the ADSAB service area about one hour away by road from White River and two hours away from Wawa and is therefore relatively isolated.

The economy of the area is relatively declining. The main CN railway line passes through the community which acts as a Divisional Point for CN and is a stop on the Via Rail transcontinental route. The major employer is the Haavalsrud Timber Company which has recently benefited by the province awarding additional cutting rights on Crown land.

There is some tourism in the area since Hornepayne is a stop on the Via Rail Trans Canada Route, but the closure of the hotel component of the Northstar Centre in 2011 has reduced the viability of the tourist trade as an employer. As table 10.1.1 on the following page shows, employment levels had already begun to fall in 2006. Reflecting the declining population, employment fell in the service sector except for Health Care and Education services.

TABLE 10.1.1: TRENDS IN EMPLOYMENT – HORNEPAYNE, 2001-2006

Industry	2001 Employment	2006 Employment	% Change	2006 % Distribution	Ontario '06 % Distribution
Agriculture and Other Resource Based	35	15	-57.1	2.2	2.9
Manufacturing and Construction	110	135	22.7	19.6	19.8
Wholesale and Retail Trade	50	65	30.0	9.4	15.9
Finance and Real Estate	20	15	-25.0	2.2	6.8
Health Care and Education	140	170	21.4	24.6	16.3
Business Services	215	175	-18.6	25.4	19.7
Other Services	135	115	-14.8	16.7	18.6
Total	705	690	-2.1	100.0	100.0
Unemployment Rate (%)	4.3	5.1			

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2006

10.1.2 Trends in Population

The population of the community has been declining for some time. In the last decade, the population fell by almost 25 percent with the rate of decline increasing over the five years between 2006 and 2011. As table 10.1.2 below and figure 10.1.1 on the following page show, the decline in the population is in the younger age groups. The steep decline in the number of people of family formation age and working age, i.e., those between 25 and 49, reflects the decline in the local economy and the need to relocate to find employment opportunities. This decline was also reflected in the youngest age group who would naturally follow their families out of the community. These decreases were offset by an

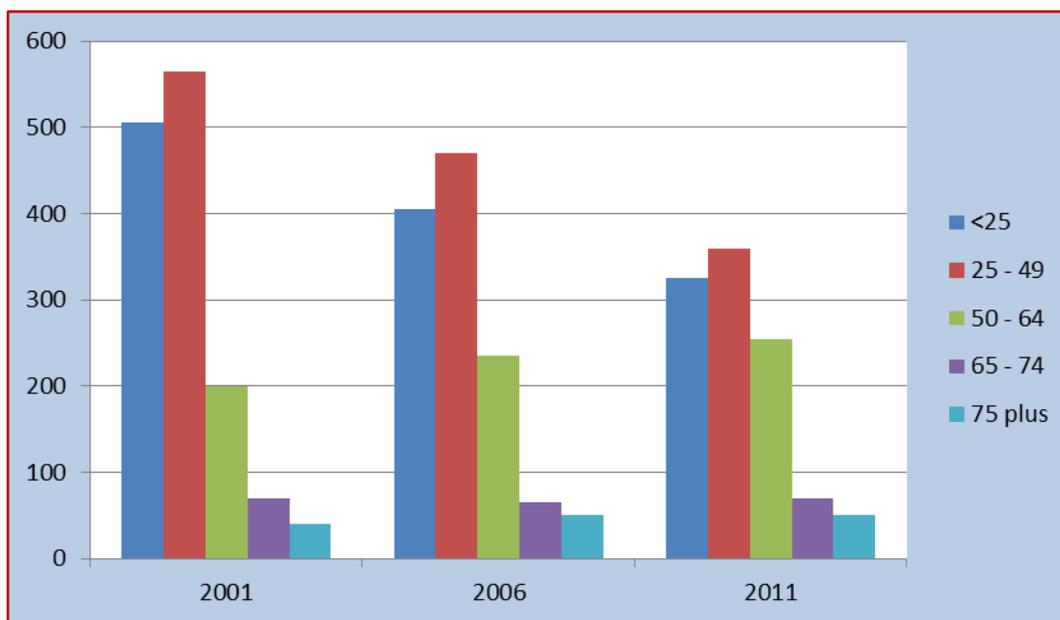
TABLE 10.1.2: TRENDS IN POPULATION, HORNEPAYNE 2001-2011

Age of Population	2001		2006		% Change	
	2001	2006	06/01	2011	11/06	% Change
<25	505	405	-19.8	325	-19.8	
25-49	565	470	-16.8	360	-23.4	
50-64	200	235	17.5	255	8.5	
65-74	70	65	-7.1	70	7.7	
75+	40	50	25.0	50	0.0	
Total	1,380	1,225	-11.2	1,060	-13.5	

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

increase in the older working population and the recently retired age group. The oldest age group remained stable; however, within the study period which extends to 2023, it is likely the oldest age group will grow unless they move out of the community.

FIGURE 10.1.1: TRENDS IN AGE DISTRIBUTION, HORNEPAYNE, 2001-2011



SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

10.1.3 Trends in Households

Table 10.1.3 on the following page shows the total number of households in Hornepayne fell by 11.5 percent between 2006 and 2011, which is a substantial decline. Of greater significance is the substantial decline in both couple households and single person households which fell by 16.1 percent and 23.3 percent respectively. Since decisions about housing need tend to be made on a household level, this would indicate an across the board decline in demand for housing of all types and sizes.

The overall decline was offset to some extent by an increase in the “other” category which includes single people doubling up and households with more than one family. This also implies a reduced demand for housing. It is also likely that existing homeowners will have difficulty getting their equity out of their homes so they will be forced to remain in the community.

The implication of the data is that there is no need for additional housing in the community since there will already be vacant units available that can accommodate any additional demand. The increase in the older population may indicate a future need for support services to allow people to remain in the community.

TABLE 10.1.3: TRENDS IN HOUSEHOLDS, HORNEPAYNE, 2001-2011

Households	2001	2006	% Change 06/01	2011	% Change 11/06
Couples	310	280	-9.7	235	-16.1
Single person	150	150	0.0	115	-23.3
Other	45	50	11.1	75	50.0
Total	505	480	-5.0	425	-11.5
Avg. Pers/Hhld	2.7	2.5	N/A	2.5	N/A

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

10.1.4 Trends in Household Income

As table 10.1.4 below indicates, median incomes in Hornepayne were higher than provincial median for all households as well as for single person households. The high incomes would appear to indicate that affordability is not an issue in the community. In 2006, only 1.3 percent of households had an affordability problem as measured by Statistics Canada's low income cut-off (LICO), compared to 11.1 percent of Ontario households.

TABLE 10.1.4: TREND IN MEDIAN HOUSEHOLD INCOME, HORNEPAYNE, 2001-2006 (CURRENT \$)

Households	2001	2006	% Change 06/01	2006 Ontario
All Households	\$58,267	\$68,217	17.1	\$60,445
One Person Households	\$39,000	\$43,636	11.9	\$30,025

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2006

10.1.5 The Housing Market

The census provides a source of information for housing market activities in smaller communities. As table 10.1.5 on the following page shows, Hornepayne residents are predominantly homeowners. Even with that, there was a substantial decline of 11.5 percent between 2006 and 2011 in the number of occupied single detached units. This trend started earlier as the number of occupied units had already fallen by 5 percent between 2001 and 2006. At that time the decline was evenly spread between ownership and rental units.

In 2006, fewer homes in Hornepayne (5.2%) needed major repair compared to the province as a whole (6.6%) even though the housing stock in the community was older (85.5% older than 25 years) than the province's stock (68.2%). Due to the slumping economy and the poor housing market, it will likely be difficult to sell the houses. Consequently, older owners may be unable to sell their homes and, as a result, will need to maintain their houses. If they are unable to undertake maintenance projects, they may need financial assistance, otherwise they may be forced to abandon their homes and move away.

Housing costs began to increase from 2001 as both rental and ownership costs rose. Average house values were very low in 2001 but even with the decline in occupancy, house values rose slightly by 4.6% in 2006. With the low housing prices, it may be possible for young people to buy a house but the high monthly utility costs and the cost of repairing the units may make it difficult for them to afford the occupancy costs associated with homeownership.

TABLE 10.1.5: CENSUS HOUSING FACTS – HORNEPAYNE, 2001-2011

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Dwellings	505	480	-5.0	425	-11.5
Single Detached Units	440	420	-4.5	375	-10.7
Other (semi, row, apartment)	65	60	-7.7	50	-16.7
Units by Tenure					
Owned	405	385	-4.9	N/A	N/A
Rented	100	95	-5.0	N/A	N/A
Median Rent	\$545	\$646	18.5	N/A	N/A
Median Monthly Owner Cost	\$657	\$707	7.6	N/A	N/A
Average House Value	\$61,516	\$64,345	4.6	N/A	N/A

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

10.1.6 Social Housing

There are 16 one bedroom social housing units available in the Northstar Centre building through the commercial rent supplement program. The ADSAB provided the equivalent of 10 units of home repair funding to the Centre from the IAH program to address major building issues.

10.1.7 Community Consultation Key Findings

On September 4, 2012, a community consultation was held with the Township of Hornepayne. The following is a summary of the key findings.

Housing Operating Costs

A key issue for seniors in Hornepayne is the cost of utilities which is rising rapidly. For example, the cost of water and sewer services has jumped 35 percent and the average monthly bill is now \$100. Heating costs are \$300 month in winter.

Seniors are getting to the point where they can't afford to maintain their homes even when the mortgage is paid off. Many seniors would like to sell their homes and remain in the community, even though there are few rental options available even if they could afford to pay market rent. Incomes and pensions are relatively high in Hornepayne since the major employer is CN.

The available rental housing stock is mostly bachelors and one bedroom units whereas seniors want at least a two bedroom unit. The best options would be to assist them to remain in their homes. The Northern Home Repair Program is an excellent program to bring homes up to a basic standard. The program criteria should take into account the high utility costs.

Unfortunately, even with assistance with major repairs, this does not help with ongoing costs. A small operating subsidy for homeowners would address this and allow seniors to remain in the community.

The market housing provided by the Economic Development Committee is getting increasingly difficult to maintain due to the increasing costs of operating the Northstar Centre. Costs, which include utilities, have gone up \$100 per month but rents can only increase at the provincial guideline. The average cost of a two bedroom unit is \$950 to \$1050 including utilities. The ADSAB allocated \$200,000 to the project to assist in paying for major repairs.

Supportive Housing and Support Services

There is a growing need for the provision of supportive housing for seniors due to the population getting older and younger family members moving away as a result of the poor economy. There is a need for additional long-term care beds. The hospital in Hornepayne provides 14 beds with a continuum of care for seniors. Some beds are full care, some provide supportive housing type accommodation, and some beds are allocated to a senior who can come and go during the day.

The level of support services available in the community is on the decline. The Community Care Access Centre (CCAC) has been cutting back on the personal support care available in the community. There is also a higher standard to be met in order to get care services. At the same time the population is aging rapidly. When seniors can't get the services they need they move to Sault Ste. Marie.

Developing a private care model such as Chartwell Homes would not work because of the high monthly costs. While some seniors could afford it, most could not. Even if they sold their home, insufficient revenue would be generated to afford the rents. Clearly, most seniors requiring supportive housing need a subsidized facility.

There are some support services available and assisted living units in Hornepayne. The CCAC provides a subsidy for supports and the ADSAB assists through the provision of rent supplements.

Housing Supply

There are a number of vacant units in the community due to the decline in the population. House costs are reasonable and a home can be bought for a price well below construction costs but the main issue is the ongoing operating costs. People can't afford to live independently and

where there are households with couples, most often both have to work. It is difficult for single parents to be housed unless it is in rent-geared-to-income (RGI) housing.

There is a need for new home construction for those with jobs; however, the operating cost for a new house is substantial since the assessment of new homes puts more of the local tax burden on these homes. A new home can have a tax burden of \$500 per month due to the way it is assessed.

Youth Housing

There are places to stay for youth who are employed. Youth who need services to live independently face the same issues as seniors. There are not enough services in the community. Many elect to continue to stay at home.

Victims of Abuse

There are not many issues of family violence. In fact, Hornepayne has a relatively low crime rate for most types of crimes. CHADWIC Home provides services to female victims. However, there is little opportunity to provide more permanent housing quickly since there is not much assisted housing stock. There is no place for women and children to go once they come back from CHADWIC Home. The availability of one or two transitional units would help.

Aboriginal Housing

Aboriginal households face the same housing issues as the rest of the community. There are no special issues but there would be a need to talk to the community to find out their needs. Dakota Housing manages 11 rental units under the Rural and Native Housing Program which is now owned and administered by the Ontario Aboriginal Housing and Support Services Corporation (OAHSSC).

10.2 Township of White River

10.2.1 Overview

White River is the last community in the service area travelling west along Highway 17. The community was originally established as a railway town on the Canadian Pacific Railway (CPR) and later become a forest products centre with the establishment of the lumber mill in town. The mill in White River, which was previously owned by Domtar, was the largest employer but it closed in 2007. A consortium, including the municipality and the PIC Moberg Indian Band, invested \$90 million in upgrading the mill. RenTech, an alternative energy developer, was assigned the wood allocation and had plans to build a biomass plant to produce jet fuel in White River. The location was selected due to the availability of the supporting infrastructure for the

lumber mill. RenTech was, however, unable to develop a process that was economically viable so it sold the mill. The new owner of the White River mill, White River Forest Products (Private sector/White River/Pic Moberg) is opening a single shift and if successful will create up to 180 direct and indirect jobs when fully operational. This surge in economic activity may serve to combat the ongoing decline of the community.

As table 10.2.1 shows, the resource based sector was starting to recover as employment rose substantially as did the Health Care and Education sector. This was offset by declines in employment in Manufacturing and Construction and Business and Other Services. Overall there was an increase of 8.2 percent and a consequent decline in the unemployment rate to 7.6 percent.

TABLE 10.2.1: TRENDS IN EMPLOYMENT – WHITE RIVER, 2001-2006

Industry	2001 Employment	2006 Employment	% Change	2006 % Distribution	Ontario '06 % Distribution
Agriculture and Other Resource Based	15	65	333.3	10.9	2.9
Manufacturing and Construction	275	240	-12.7	40.3	19.8
Wholesale and Retail Trade	45	90	100.0	15.1	15.9
Finance and Real Estate	15	10	-33.3	1.7	6.8
Health Care and Education	10	65	550.0	10.9	16.3
Business Services	65	40	-38.5	6.7	19.7
Other Services	125	85	-32.0	14.3	18.6
Total	550	595	8.2	100.0	100.0
Unemployment Rate (%)	8.1	7.6			

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006

10.2.2 Trends in Population

The overall population continued to decline in White River, Falling by just over 25 percent between 2006 and 2011, following a fall of 17 percent in the first part of the decade.

As table 10.2.2 and figure 10.2.1 on the following page show, most of the decline was focused on the younger age groups. The number of people in the 25 to 44 age group fell substantially by 42.5 percent, as families were forced to leave the area to find employment. Since this is the family and household formation age group, it is not surprising that the younger age group also fell substantially. Combined, the population of these two age groups fell by over 60 percent and now makes up only 55 percent of the population, compared to 78 percent at the beginning of the decade in 2001.

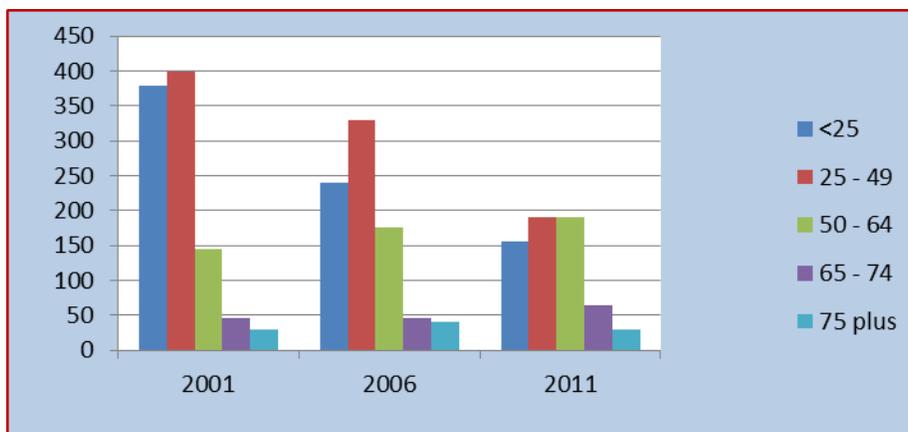
This indicates a decline in the future need for larger family size units and an increase in demand for smaller units such as one bedroom units. At the same time, the population in the older age groups continued to rise, except for people over 75 which declined by 25 percent. This was probably caused by people having to move to obtain support services in order to allow them to remain as independent as possible. The implication of this activity is a decline in the ability of White River to support its older population through informal family support systems. It is too early to tell if the new mill will result in families moving into the area.

TABLE 10.2.2: TRENDS IN POPULATION, WHITE RIVER, 2001-2011

Age of Population	2001	2006	% Change '06/01	2011	% Change '11/06
<25	380	240	-36.8	155	-35.4
25-49	400	330	-17.5	190	-42.4
50-64	145	175	20.7	190	8.6
65-74	45	45	0.0	65	44.4
75+	30	40	33.3	30	-25.0
Total	1,000	830	-17.0	630	-24.1

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

FIGURE 10.2.1: TRENDS IN AGE DISTRIBUTION, WHITE RIVER, 2001-2011



SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

10.2.3 Trend in Households

Table 10.2.3 on the following page shows the total number of households declined by over 22 percent between 2006 and 2011 due to declining population and unchanged average household size. The number of couples with and without children and single person households declined. This implies an overall decline in the need for housing of all sizes.

TABLE 10.2.3: TREND IN HOUSEHOLDS, WHITE RIVER, 2001-2006

Households	2001	2006	% Change 06/01	2011	% Change 11/06
Couples	220	220	0.0	160	-27.3
Single person	85	100	17.6	80	-20.0
Other	65	35	-46.2	35	0.0
Total	370	355	-4.1	275	-22.5
Avg. Pers/Hhld	2.7	2.3		2.3	

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006

10.2.4 Trends in Household Income

The decline in employment has resulted in a decline in median household incomes. As table 10.2.4 indicates, between 2001 and 2006 incomes fell by 4.2 percent. In 2001, White River median incomes at \$59,803 were above the provincial median at \$53,626 but by 2006 this situation was reversed. In 2006, the provincial median household income had risen to \$60,455 while the White River median household income fell to \$57,297. This may be indicative of potential

TABLE 10.2.4: TREND IN MEDIAN HOUSEHOLD INCOME, WHITE RIVER 2001-2006 (CURRENT \$)

Households	2001	2006	% Change 06/01
All Households	\$59,803	\$57,297	-4.2
One Person Households	\$45,890	\$40,046	-12.7

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006

housing affordability issues. However, due to overall lower costs, there were only 4.2 percent of households in dire need compared to the 11.1 percent of provincial households. Dire need is measured by the number of households below the Statistics Canada low income cut-off.

10.2.5 The Housing Market

Reflecting the decline in the population, the total number of occupied dwelling units fell by almost 24 percent between 2006 and 2011, as indicated in table 10.2.5 on the following page. This is a substantial decline. There are now 100 fewer occupied units than in 2001, with the decline spread across the different types of housing units.

TABLE 10.2.5: CENSUS HOUSING FACTS – WHITE RIVER, 2001-2006

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Occupied Dwellings	370	355	-4.1	270	-23.9
Single Detached Units	250	240	-4.1	190	-20.8
Other (semi, row apartment)	120	115	-4.2	80	-30.4
Units by Tenure					
Owned	260	255	-1.9	N/A	N/A
Rented	110	100	-9.1	N/A	N/A
Median Rent	\$582	\$550	-5.5	N/A	N/A
Median Monthly Owner Cost	\$533	\$633	18.8	N/A	N/A
Average House Value	\$72,857	\$82,921	13.8	N/A	N/A

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006

10.2.6 Social Housing

White River has one 18 unit project with one and two bedroom units. There is no one on the waiting list at the present time.

When the Mountainview project was being constructed, MOHLTC provided capital funding for a community room for the provision of support services such as meals-on-wheels and a therapeutic bathing facility. MOHLTC also committed to providing operating funding to create a pilot project similar to the Dr. Trefry Centre on St. Joseph’s Island where local seniors could receive support services. This funding was terminated by MOHLTC and, as a result, the ADSAB is funding the cost of keeping the physical plant in good condition. Should the funding be reinstated by MOHLTC, it is anticipated that the project would have a waiting list since many of the seniors that have to leave to find services would stay in the community.

10.2.7 Community Consultation Key Findings

On September 3, 2012, community consultations were held with the Township of White River and the Township of White River Municipal Housing Corporation. The following is a summary of the key findings.

Seniors Support Services

The key issue in the community is access to support services. Of a population of around 600, 250 are seniors over the age of 65. At the present time, only five are receiving services. It is difficult to get service providers to come to the Township of White River. If someone in the community needs services they have to go to Wawa to arrange for them. As an example, White River recently held a grand opening for its TeleHealth system. While all service providers were invited to the event, only the Red Cross showed up from its Ottawa office. Since MOHLTC

would not provide the needed equipment, White River had to fund raise. However, the NE LHIN provided a van for White River to transport seniors to medical services.

Similar to the Dr. Trefry Centre on St. Joseph Island, as part of a pilot project in the past, MOHLTC provided capital funding for a seniors centre located adjacent to the White River Municipal Seniors Housing Building. Initially, the Ministry also provided funding for homecare services to be provided out of the centre. Unlike the Dr. Trefry Centre, the ongoing funding was discontinued in 2000. The ADSAB is effectively subsidizing the operation of the building since it is included in the budget of the non-profit.

As the data supports, seniors are now leaving the community to locate in an area where they get support services such as those provided by the hospitals in Wawa or Hornepayne. This is only a short term solution since both communities are under pressure to provide services to their own residents due to the weak economy.

The township is currently attempting to develop a health survey in the community to determine current and future needs for services; however, due to a lack of funding they have been unable to send the survey out to residents.

There is no need for a long-term care facility in White River. What is needed is housing with supports such as supports to daily living and community based supportive housing. There is a growing need for the provision of supportive housing for seniors due to the population getting older and younger family members moving away as a result of the poor economy. The community estimates there is a need for an additional 6-8 seniors units that could be accommodated on the existing site.

The community feels that the whole aging in place strategy of the province has not been working. Services from the CCAC are hit and miss and eligibility requirements have become more stringent with less service being provided. It currently takes about three weeks to get an assessment from Sudbury which used to be done much more quickly when you could get the service from Wawa. In comparison, the MOHLTC pilot worked because it was tailored around the need in White River. Residents fortunate enough to get the non-medical support experience inconsistent service delivery. Medical services are quite good since the doctor is available frequently enough to meet community needs. There are no foot services available for example. Services were obtained from a mobile provider but residents must now go to Sault Ste. Marie.

What is needed in White River is a person who can provide more than one services and act as an advocate with the agencies for people needing services.

Overall the spending priorities of the LHIN are not for community based services. It does not give local communities the opportunity to comment and seem to be concentrating services in the larger cities in Algoma, particularly Sault Ste. Marie.

Housing Issues

There are a number of vacant units in the community due to the decline in the population. Some of these units could be fixed up for low income families if funding were available. There are jobs in the service sector that are hard to keep filled because there is no reasonable priced rental housing. Existing homes could be fixed. In general, there is no need for new housing units.

As far as assisted housing goes, in addition to the White River Municipal Housing Project, there are houses administered by Dakota Homes for Aboriginal people living off-reserve. As there is not really enough work for two different property managers, it would be more efficient if the functions could be combined. Dakota Homes has empty homes that are being ignored. These units need to be tenanted since the rent is subsidized.

Senior homeowners who may be living in homes with no mortgages still run into trouble due to high operating costs as utility costs and property taxes make their housing unaffordable. Homeowners are then in the position of having to move out of their housing since there are no subsidy programs for homeowners. A small subsidy would allow them to continue to live in their own homes.

Similarly, if relatively healthy seniors get to the point of being unable to look after their own homes they have few options but to sell and move away. The Northern Home Repair Program has been an excellent program that has been used to bring homes to standard but funds for this program are limited (waiting list of 200).

There are no homeless in White River and no facilities for the homeless. Sometimes people get off the bus and stay briefly but typically move on.

Building Issues

The building would benefit from converting from electric heat to oil or some other form of heat. There is no natural gas available. Mountainview would need to do a feasibility study to see if the reduced capital costs would make it worthwhile. The Building Condition Assessment (BCA) shows the roof is a problem and they are gradually fixing it. They are also slowly replacing the carpets and putting in flooring.

Future Prospects and Needs

Most of the project is full but there are some chronic vacancies, particularly the small one-bedroom units that are not wanted by market tenants. With the turnaround in the local economy, it is anticipated that the units will be occupied all the time and there may be a need for more units in four to five years for both RGI and market tenants. Redevelopment of the existing project is possible but there is no money to do it. Most people in the wood industries did not

have a pension until near the end of the mill being open and they will require subsidized housing as they get older.

10.3 The Township of Dubreuilville

10.3.1 Trends in Employment

The Township of Dubreuilville is located in the north of the ADSAB service area. The community grew up 50 years ago around the Dubreuilville Brothers' lumber mill. The township has been in decline for a number of years, but the closing of the mill in 2008 in response to the major slump in demand for lumber further worsened the local economy. The province made matters worse by re-allocating the mill's wood supply to a producer in the Hornepayne area. As table 10.3.1 on the following page shows, employment in manufacturing had fallen by 42 percent between 2001 and 2006 even before the mill closure. Total employment fell by 27.4 percent in the same period as employment in "other" services picked up.

More recently, the improvement in demand south of the border has resulted in enough wood being allocated for one shift for which the cutting operation is about to start.

Due to the decline in business, both hotels have now closed which also has had the impact of all but eliminating the tourism business in the area. The Ontario Federation of Snowmobile Clubs (OFSC) shut down the trail system west of Dubreuilville in 2012 due to a decline in demand. With no hotel, the community can no longer be a starting and finishing point for trail riders.

Recent increases in mining activity, as a result in of the price of gold, will benefit some households in the community due to the training programs being made available for local residents and the guarantee of employment once the training is complete, but the mines will not generally benefit the town as a result of changing labour practices.

Dubreuilville is the only predominantly French speaking (90 percent indicate French as their first language) community outside of Quebec in the ADSAB service area.

TABLE 10.3.1: TRENDS IN EMPLOYMENT – DUBREUILVILLE, 2001-2006

Industry	2001 Employ- ment	2006 Employ- ment	% Change	2006 % Distri- bution	Ontario '06 % Distri- bution
Agriculture and Other Resource Based	60	85	41.7	18.9	2.9
Manufacturing and Construction	345	200	-42.0	44.4	19.8
Wholesale and Retail Trade	40	25	-37.5	5.6	15.9
Finance and Real Estate	10	0	-100.0	0.0	6.8
Health Care and Education	45	25	-44.4	5.6	16.3
Business Services	75	40	-46.7	8.9	19.7
Other Services	45	75	66.7	16.7	18.6
Total	620	450	-27.4	100.0	100.0
Unemployment Rate (%)	8.1	8.9			

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006

10.3.2 Trends in Population

The population of Dubreuilville fell by just under 17 percent between 2006 and 2011. This followed an even more substantial decline of 20.3 percent between 2001 and 2006. As table 3.2 below and figure 10.3.1 on the following page show, the decline in population is mostly the result of a decline in the younger age groups. As families have left the community to find employment, the number of youth and children has fallen substantially.

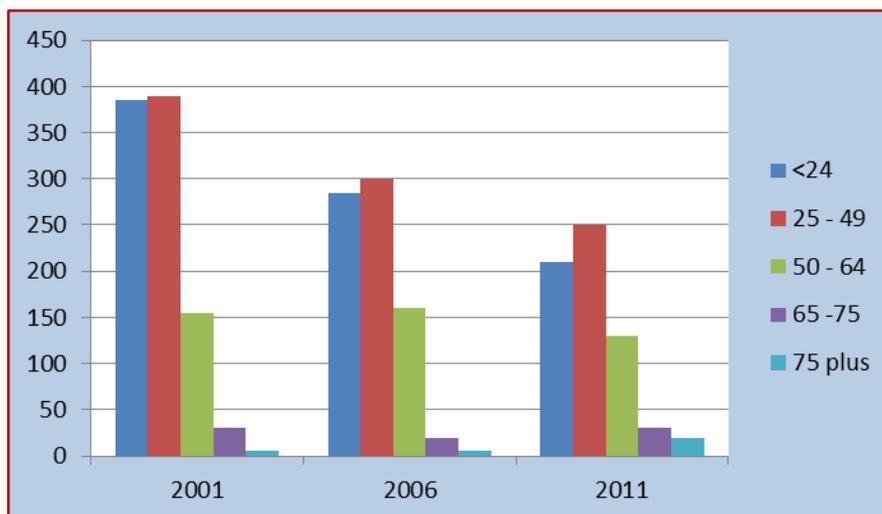
Counter to this trend has been the increase in the number of people over 75. The significance of this is that even in a community with a shrinking population there is a need for housing options for older people. There will also likely be an increased demand for support services to allow seniors to stay in the community since many of them will no longer be supported by family.

TABLE 10.3.2: TRENDS IN POPULATION, DUBREUILVILLE 2001-2011

Age of Population			% Change		
	2001	2006	06/01	11/06	
<24	385	285	-26.0	210	-26.3
25-49	390	300	-23.1	250	-16.7
50-64	155	160	3.2	130	-18.8
65-75	30	20	-33.3	30	50.0
75+	5	5	0.0	20	300.0
Total	965	770	-20.3	640	-16.9

SOURCE: STATISTICS CANADA, CENSUS CANADA
COMMUNITY PROFILES 2001, 2006, 2011

FIGURE 10.3.1: TRENDS IN POPULATION, DUBREUILVILLE 2001-2011



SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

10.3.3 Trends in Households

As shown in table 10.3.3 below, the number of households in Dubreuilville declined over the decade. Most of the decline was experienced in the number of couples with and without children. There has also been a decline in the “other” category which includes having more than one family per household or two single people sharing a house.

The data suggests that the demand for smaller units particularly one bedroom has remained constant, while the need for larger units to accommodate families or house sharing has declined. Over time, there may be an issue with deteriorating or abandoned units due to people being unable to sell their homes when they move away.

TABLE 10.3.3: TREND IN HOUSEHOLDS, DUBREUILVILLE, 2001-2011

Households	2001	2006	% Change 06/01	2011	% Change 11/06
Couples	245	205	-16	165	-19.5
Single person	45	50	11	50	0.0
Other	40	30	-25	30	0.0
Total	330	285	-14	245	-14.0
Avg. Pers/Hhld	2.9	2.7	N/A	2.6	N/A

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

10.3.4 Trends in Household Income

Even with the decline in employment, incomes in Dubreuilville remained high. As table 10.3.4 on the following page shows, median household income exceeded the provincial median for

both one person households and all households. This is likely the result of the high wages paid by the mill. The 2011 income information is not currently available to determine whether wages remain high.

**TABLE 10.3.4: TREND IN MEDIAN HOUSEHOLD INCOME, DUBREUILVILLE
2001-2006 (CURRENT \$)**

Households	2001	2006	% Change 06/01	2006 Ontario
All Households	\$70,268	\$77,805	10.7	\$60,455
One Person Households	\$47,947	\$46,522	-3.0	\$30,025

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006

10.3.5 The Housing Market

Housing market data from the census gives a picture of local conditions for smaller communities. Table 10.3.5 below shows the number of occupied housing units continued to fall in Dubreuilville. The largest drop is for occupied single detached units fell by over 30 percent. This decline has been partially offset by an increase in other units such as mobile homes and semi-detached units. Most people living in Dubreuilville lived in their own home in 2006. This trend is not likely to have changed in the subsequent period. Housing costs fell between 2001 and 2006 for both renters and owners so affordability is not an issue.

The information shows the community does not need additional housing. A bigger problem for homeowners is getting their equity out of their homes. House values had already started to fall in 2006 and, with 100 fewer occupied single detached units, it is likely that these numbers will continue to fall. This creates another issue as noted above and that is keeping the remaining homes in a good state of repair.

TABLE 10.3.5: CENSUS HOUSING FACTS – DUBREUILVILLE, 2001-2006

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Dwellings	330	285	-13.5	240	-15.8
Single Detached Units	255	220	-13.7	150	-31.8
Other (semi, row apartment)	75	65	-13.3	90	38.5
Units by Tenure					
Owned	260	245	-7.3	N/A	N/A
Rented	65	40	-38.5	N/A	N/A
Median Rent	\$570	\$501	-12.1	N/A	N/A
Median Monthly Owner Cost	\$742	\$596	-19.7	N/A	N/A
Average House Value	\$83,523	\$79,242	-5.3	N/A	N/A

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2006

10.3.6 Social Housing in Dubreuilville

There is a ten unit seniors' project with three wheelchair accessible units owned by the ADSAB in the community that was created under the Canada-Ontario Affordable Housing Program. The project has 7 one bedroom units and 3 two bedroom units. The project is fully occupied but there are only two applicants on the waiting list.

10.3.7 Community Consultation Key Findings

On September 4, 2012, community consultations were held with the Township of Dubreuilville. The following is a summary of the key findings.

Affordability

There is a need for subsidized rental units since there is a limited supply of affordable units. People have to move away to find housing. Due to the loss of employment in recent years, people have to make the choice between paying for food, fuel or accommodation. Most opt for food meaning the rent doesn't get paid. Even homeowners have a problem. While mortgage payments are reasonable since house prices are relatively low, the cost of operating the home makes it unaffordable. Fuel costs and property taxes are going up so that people have to leave their homes and the community. The Northern Home Repair Program helped people upgrade their homes and to convert to cheaper fuel costs but what is needed is an operating subsidy for homeowners. About 6-10 subsidies would be needed.

New Supply

At the present time, there is no need for new housing; however, if the township experiences a boom in mining and a recovery in forestry there could be a need for new units. There are a number of vacant units in town as well as some that are owned by banks. There may be a need for safe affordable housing and for low end of market housing. Since experienced miners are in short supply, most mines are now entering into contracts that see the miners living onsite for a period of time (2-4 weeks) and the employer pays their travel costs of returning home for a period of time (1-2 weeks) so only a few live in town. However, if the mill re-starts even on a limited basis, there will be real pressure on the local housing supply.

Crisis Housing (Emergency and Transitional Shelters)

There are no crisis beds for either women or men in the community. Women in crisis or who are victims of family violence are able to access services from CHADWIC Home in Wawa. There is a need for at least one bed for men and a bed for crisis care for women in the community. Women who go to CHADWIC Home in Wawa need a transitional unit to help them re-integrate into the community.

The Algoma Public Health worker noted that there are six people in the community who receive housing subsidies as part of a package of supportive housing services for people with mental health issues, but there are no places to stay in the community when they are in crisis so they must go to Wawa. Preference for supportive housing is given to those who are determined to be homeless or at risk of becoming homeless.

Seniors Housing

Dubreuilville is a relatively young community being in existence for about 50 years with the establishment of the Dubreuil Brothers Mill. Some issues are starting to arise for the senior population as a result of aging and the need for services. Even with the increases in costs, most seniors can afford their homes and those that can't are able to move into the seniors' project run by the ADSAB. Seniors could pay market rent if there were rental units available. Although there are vacant houses, these units are not available to rent.

The lack of services is becoming an issue, not just medical services but also services needed to maintain their homes. Because they can't continue to fix up their housing, some seniors are moving away to Wawa to access rental housing since there isn't any available in Dubreuilville.

Seniors are assessed for their need for support services by the Red Cross, but even when they are eligible for services sometimes they are not being provided due to the difficulty in getting service providers to come to the community particularly in the winter months. Also, there have been cost cutting by the Red Cross or its funder so that people who used to get five hours of service a week now only get two hours. This makes it difficult to give enough hours to a service provider to make it financially worthwhile for them to make the drive to the township. While there are people in the community who could provide the supports to daily living services, they are not qualified personal support workers and are not eligible to do so.

Access Supports and French Language Services

Physical access to housing is not a major problem in the community. The Red Cross has provided funding to build two ramps to make a couple of homes accessible to residents in wheelchairs. Currently, the main issue related to access is the lack of services in French which is the mother tongue of the majority of residents. Even though Algoma is a designated area under the French Language Services Act, if people want services in French they have to go to Hearst or Kapuskasing which is a five hour drive. Some medical services are available through TeleHealth through the medical centre in the community but there are no support services in town available in French. The Algoma Health representative noted that Algoma Public Health is funded for two staff positions, one of whom is bilingual. However, it has been very difficult for them to attract staff, particularly someone who is bilingual. Also, the recent requirement that Community Workers have a 4 year degree instead of a 3 year degree has reduced the pool of qualified applicants.

One of the key issues for individuals trying to obtain services is the lack of information on what supports are available and how to access these supports. Family members are left with the job of trying to find out who to call to get help which is very time consuming and frustrating, particularly since they don't know the system. Some services are just not available, for example, Wawa Area Victims Services (WAVS) is restricted to serving Wawa and a 20km radius from the Town of Wawa. What is needed is a directory of services that could be available on the internet and someone to help people navigate the system.

The community is relatively well served for medical services. There is a Medical Centre in the township which is operated out of the Lady Dunn hospital in Wawa. There are two registered nurses available at the Centre and a doctor visits the community two to three times a month to provide medical services. The ADSAB also has an EMS station in the community.

10.4 Town of Wawa (Formerly Michipicoten)

10.4.1 Overview

Located in the north of the ADSAB service area, Wawa acts as a regional service centre and has a strong service industry. The ADSAB area office is located in the community as is the Lady Dunn Memorial Hospital which provides medical and ancillary service to a wide area of northern Algoma. The key resource based industries of mining and forestry were in decline for some time and are now mostly closed down. RenTech recently purchased a disused mill and will convert it to produce pelletized wood fuel and has contracts in the UK and Canada to deliver wood pellets to hydro plants that are being converted from coal. This will provide 45 permanent jobs. Tourism is currently the main industry in the community as well as government services.

The recent surge in gold mining activity due to the high price of gold has not benefited the community as it would have done in the past. Working arrangements have now changed so that miners and support workers live at the mine site while working and return to their own homes when they are off duty. These homes may be in other parts of Algoma, the province or even other parts of Canada. Only those workers from Wawa live in Wawa.

In 2000, there was a major negative impact on Wawa's local tax base when the province changed the way in which power generating facilities are taxed. Prior to this date the three major generating stations on the Montreal River were assessed as part of the local tax base and taxes were generated by levying the appropriate mill rate. The province passed legislation that required the power generating facilities to pay the province directly. Until that point in time, the facility had been paying \$2 million annually to the community which was about 50 percent of the local tax revenue. The province compensated for this loss through a payment in lieu of taxes. This amount is fixed and any future increases are at the province's discretion. In addition, the province does not make payments like regular taxpayers and often withholds the money until the end of the year forcing the municipality to borrow to meet its obligations. Any future

increases in costs are now totally levied against the reduced tax base meaning that homeowners pay higher taxes than under the previous system.

As table 10.4.1 shows, the decline in employment levels started some time ago. Between 2001 and 2006 total employment fell by 18.4 percent with declines being experienced in all industries. Employment in resource based industries still accounted for a larger part of overall employment than for the province as a whole as did the service industry.

TABLE 10.4.1: TRENDS IN EMPLOYMENT – WAWA, 2001-2006

Industry	2001 Employ- ment	2006 Employ- ment	% Change	2006 % Distri- bution	Ontario '06 % Distri- bution
Agriculture and Other Resource Based	190	140	-26.3	8.4	2.9
Manufacturing and Construction	445	325	-27.0	19.6	19.8
Wholesale and Retail Trade	270	200	-25.9	12.0	15.9
Finance and Real Estate	85	80	-5.9	4.8	6.8
Health Care and Education	345	340	-1.4	20.5	16.3
Business Services	160	110	-31.3	6.6	19.7
Other Services	540	465	-13.9	28.0	18.6
Total	2,035	1,660	-18.4	100.0	100.0
Unemployment Rate (%)	9.0	6.6			

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2006

10.4.2 Trends in Population

The population of Wawa continued to decline through 2011, albeit falling at a lower rate of 8.6 percent compared to 15.2 percent between 2001 and 2006. The decline in population has been concentrated in the younger age levels. The number of people in the key household formation ages, which are also the prime working ages, fell by 17 percent for a total of 33 percent in the decade between 2001 and 2011. As one might expect, the number of younger aged people also fell substantially as they moved out of the community with their families. In contrast, the older segments of the population actually grew particularly the 75 and older age group which rose by 20 percent between 2006 and 2011.

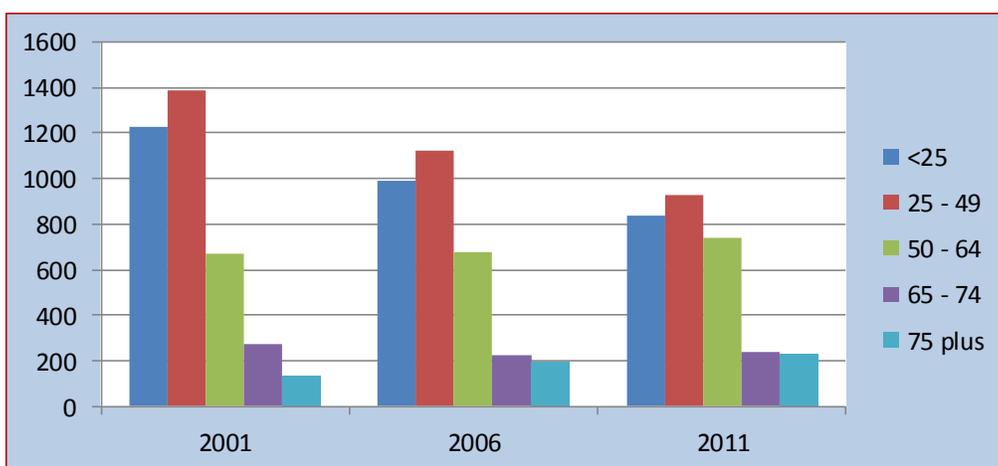
As table 10.4.2 and figure 10.4.1 on the following page show, the number of people in the older age groups continues to increase. While the number of people over 75 is small in absolute terms, the trend is significant since it is this age group that tends to need support services to allow them to live independently in the community. If these services are not available, other services such as acute care hospital beds will be negatively impacted. It is also the age when people become less able to repair their own homes and may become more dependent on ADSAB funded housing.

TABLE 10.4.2: TRENDS IN POPULATION, WAWA, 2001-2011

Age of Population	2001	2006	% Change '06/01	2011	% Change '11/06
<25	1,225	990	-19.2	835	-15.7
25-49	1,385	1,120	-19.1	930	-17.0
50-64	670	675	0.7	740	9.6
65-75	270	225	-16.7	245	8.9
75+	135	195	44.4	235	20.5
Total	3,550	3,010	-15.2	2,750	-8.6

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-20011

FIGURE 10.4.1: TRENDS IN AGE DISTRIBUTION, WAWA, 2001-2011



SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-20011

10.4.3 Trends in Households

Even with the decline in population, the total number of households continued to increase between 2006 and 2011. Table 10.4.3 on the following page shows there was a large increase in the number of single person households and the number in the “other” category which includes single people living together or people house sharing. As a result, the average persons per household declined from 2.5 to 2.0 over the period. This is a significant change in such a short period of time and indicates a growing demand for smaller housing units.

TABLE 10.4.3: TRENDS IN HOUSEHOLDS, WAWA 2001-2011

Households	2001	2006	% Change 06/01	2011	% Change 11/06
Couples	910	795	-12.6	715	-10.1
Single person	400	335	-16.3	405	20.9
Other	170	160	-5.9	190	18.8
Total	1,480	1,290	-12.8	1,310	1.6
Avg. Pers/Hhld	2.5	2.5	N/A	2.0	N/A

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-20011

10.4.4 Trends in Median Household Income

Table 10.4.4 shows, the median household income for all households rose in Wawa between 2001 and 2006, the last year for which data is available. Average income was lower than the province wide income. At the same time, income for one person households declined by almost 11 percent. Housing affordability may be an issue for single households. Even with lower incomes, fewer households were below the lower income cut-off than Ontario as a whole.

TABLE 10.4.4: TREND IN MEDIAN HOUSEHOLD INCOME, WAWA 2001-2006 (CURRENT \$)

Households	2001	2006	% Change 06/01	2006 Ontario
All Households	\$46,184	\$58,771	27.3	\$60,455
One Person Households	\$24,269	\$21,625	-10.9	\$30,025

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001- 2006

10.4.5 The Housing Market

The census provides basic information on the housing market in small communities. The number of occupied units in Wawa rose by just over 1 percent between 2006 and 2011; however, reflecting the changing demographics, the increase was solely in the “other” category which rose by 16 percent. As table 10.4.5 on the following page indicates, the declining number of couple household is reflected in the decline in the number of occupied single detached housing units which tend to be larger homes. This further emphasizes the need for smaller units in Wawa. Rental costs increased between 2001 and 2006 while ownership costs declined. Monthly ownership costs fell below rental costs indicating that it may be effective to assist young families to purchase a house or to bring a newly purchased existing house up to standard.

TABLE 10.4.5: CENSUS HOUSING FACTS – WAWA, 2001-2011

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Dwellings	1485	1295	-12.8	1310	1.2
Single Detached Units	1200	1045	-12.9	1020	-2.4
Other (semi, row apartment)	285	250	-12.3	290	16.0
Units by Tenure					
Owned	1080	995	-7.9	N/A	N/A
Rented	405	300	-25.9	N/A	N/A
Median Rent	526	600	14.1	N/A	N/A
Median Monthly Owner Cost	673	571	-15.2	N/A	N/A
Average House Value	\$84,767	\$92,826	9.5	N/A	N/A

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

10.4.6 Social Housing

Wawa is fairly well served by social housing units with units of every size available in the community. As table 10.4.6 shows, there are a total of 73 units available for those over 50, singles and families. The portion of the portfolio in shortest supply is housing for the 50 plus where there is a 15 person waiting list and for single people under 50 where the average wait time can be four years. In addition to the units administered by the ADSAB on the common waiting list, there are two projects under the former Urban Native Program administered by the ADSAB.

TABLE 10.4.6: SOCIAL HOUSING IN WAWA

	Units
50+	21
1 Bedroom	6
2 Bedrooms	23
3 Bedrooms	17
4+ Bedrooms	6
Total	73

Source: ADSAB Housing Division

10.4.7 Community Consultation Key Findings

Community consultations were held:

September 3, 2012 - Wawa Municipal Building

September 6, 2012 - Lady Dunn Hospital, Michipicoten Non-Profit Housing Corporation and Makawa Native Non-Profit Homes Inc.

November 28, 2012 - Seniors Solution Council of Wawa

The following is a summary of the key findings.

Housing with Supports

There is a growing need for the provision of supportive housing for seniors and for people with disabilities. As a result of the population getting older and younger family members moving

away due to the lack of jobs, family members do not provide the same level of support as they did in the past. Service delivery is problematic since most of the service providers in the District are based in Sault Ste. Marie. When there is a reduction in or loss of funding for services that have been delivered locally are reduced or eliminated, the expectation is that people who live in the northern area of the District in communities, such as Wawa, will make the more than three hour drive to Sault Ste. Marie. This not only removes employment from the area but also burdens Sault Ste. Marie.

The pull out of health related supports has been indirectly mandated by the NE LHIN which funds many of the support services provided in the District of Algoma. In seeking to improve the efficiency of the delivery of services, the LHIN supports larger agencies based in Sault Ste. Marie which then contract out or directly provide services in the north of the District, instead of funding local people to deliver the services directly unlike in Blind River.

Services are also understaffed for long periods of time. For example, Algoma Public Health, Mental Health and Addictions have funding for two staff to provide services to Wawa, White River, Hornepayne and Dubreuilville. At present, there is only one worker and Algoma Health has had a vacancy for some time. Other agencies also take long periods of time to fill vacancies or argue there are not enough funded hours to hire a staff person to serve the community. Some agencies use this as a justification to reduce staffing even if there are local people who could provide the service where the service doesn't require specialized training. There should be some mechanism to train and hire local people as personal support workers.

Ultimately, if the services are not provided, seniors in Wawa will have to move to Sault Ste. Marie to find supportive housing or long-term care. This will have an impact on the local tax base since it is unlikely that these vacated homes will find new owners.

People from other communities in the northern part of Algoma District that are generally within an hour drive from Wawa, used to come to Wawa for services when these services were not available in their communities. Now these residents must also drive all the way to Sault Ste. Marie. Local service delivery should be restored.

The municipal representatives noted that there is a substantial need for additional long-term care beds. The township signed an agreement with the MOHLTC for an additional six long-term care beds. The municipality was to provide the capital costs to expand the Lady Dunn hospital and the first three years of operating costs and the province would provide the long-term funding. The municipality met its part of the agreement but the province pulled back from the deal resulting in the beds not being provided. The need for additional long-term care beds still exists since there is a substantial waiting list at the hospital which administers the beds. This means that acute care beds are being blocked by people waiting to be placed in the long-term care beds.

The Seniors Solution Council of Wawa estimates that there is a need for six fully accessible supportive housing units for seniors and adults with disabilities. They would prefer to see a model where there is a dedicated personal support worker (PSW) on-site with another PSW providing relief. They also discussed possibility of having the hospital provide PSW support on an outreach basis as in Blind River. This would require the approval of the NE LHIN, CCAC and the hospital.

Market Housing

Senior homeowners who may be living in homes with no mortgages still run into trouble due to high operating costs, utility costs and property taxes which make their housing unaffordable. They are then in the position of having to move out of their housing since there are no subsidy programs for homeowners. A small subsidy would allow them to continue to live in their own homes and avoid being placed on the ADSAB waiting list or having to move away.

If the seniors are still relatively healthy but get to the point of being unable to look after their own homes they have few options. The Northern Home Repair Program has been an excellent program to bring homes to standard but funds for this program are limited (waiting list of 200). Seniors who decide to sell their homes and move into rental housing have few options in Wawa. Most housing in Wawa is older and is not accessible.

The main issue with the existing stock of housing is the state of repair of the units. Supply is not a problem in the community since there are vacant units. Those who have reasonably well paying jobs, mostly public sector professionals, are able to purchase or build a new home. While many family households could afford to save the down payment to buy a home, the operating costs would make it uneconomic. Even existing homeowners face the same circumstances, and there are a number of homes where the homeowner has to make a choice between buying food, paying utilities or paying taxes. Consequently, taxes are not being paid.

The private rental portfolio is also in a poor state of repair but landlords are able to continue to renting units since there are no other options. There is a need for additional rental stock for single people under 50. The Michipicoten Non-Profit site has sufficient space for an additional 10 unit project which could be one bedroom units, some of which could be set aside for seniors with support service needs.

Homelessness

There are no facilities for homeless men in Wawa. Most men in this situation tend to move on to another community. Iris Place provides meals, some clothing and access to office equipment such as computers and a fax machine for low or no income people living in Wawa. Through the Algoma Consumer Survivor's Initiative (CSI), Iris Place has a mentor to help with the flow of funds through CMHA (Canadian Mental Health Association). Funding is also received from the Rotary Club and from Wawa Area Victim Services (WAVS). The facility is located in a three

bedroom house but due to requirements of the funders, no one is allowed to stay overnight. There is a need for a 3-5 crisis shelter for men. This would accommodate transient homeless men as well as local men in crisis instead of depending on motels for crisis accommodation.

There is one facility for women – CHADWIC Home. CHADWIC Home provides short term emergency housing for victims of domestic violence until a longer term rental unit is found or the situation is resolved. Most are able to use the Special Priority Policy (SPP) to get housed in social housing. They also act as advocates for women and their children in getting the services they need. Some form of second stage housing with supports available to help abused women to transition back into society is needed.

Aboriginal Housing

There is a severe shortage of housing on the nearby Michipicoten Reserve and, as a result, many of the families and individuals have to move off reserve. About 70 percent of the tenants in the Makawa project are from Michipicoten. Changes in the age distribution in Aboriginal households have resulted in an increase in demand for larger units to accommodate large or intergenerational families or small one or two bedroom units for seniors and single people. The standard three bedroom single detached homes which characterize Aboriginal housing are not a good “fit” with respect to meeting their needs and this results in the housing being slow to rent. Consequently, there are times when vacancy losses are an issue.

Non-Profit Property Management

Both non-profit providers noted that the ongoing costs of running projects are higher than they would be if the projects were in the south. This has also been ADSAB’s experience. The Boards discussed the high cost of doing business in Wawa, particularly work involving local contractors. Roofs cost \$20,000 each to replace and flooring is also expensive at \$7,000 for a three bedroom unit. While it may be less expensive to bulk purchase from Sault Ste. Marie, getting service to address problems is difficult. If a local contractor does the work, any problems are dealt with right away since it is important for them to have repeat business, while they might have to wait a long time for someone to come back up from Sault Ste. Marie (SSM). The SSM contractor may sub-contract to a local firm but the responsibility for after service would still be located in SSM.

The Makawa project has houses that are all electrically heated since at one time the capital cost of installing baseboard heaters was the lowest cost option. Electricity has become so expensive that today it might be cheaper to undertake the conversion of the units to oil heat. While there would be a capital cost, in the long run it could be a cheaper energy source.

10.5 Central West Algoma

10.5.1 Overview

Central West Algoma includes the municipalities of the Township of MacDonald Meredith and Aberdeen Additional, the Township of Tarbutt & Tarbutt Additional, the Township of Laird and the Township of Johnson. These municipalities can be seen as a housing market area which is supported by the fact that the province established the Desbarats to Echo Bay Planning Board for purposes of municipal planning.

This part of the ADSAB service area lies closest to Sault Ste. Marie and people living in the area can commute along Highway 17 in less than an hour. Consequently, the economy in the area is much more stable. As shown in table 10.5.1, employment rose by 9.5 percent between 2001 and 2006, which is quite robust. Likely as a result of the proximity to Sault Ste. Marie, over 25 percent of the population worked in manufacturing and construction which is higher than the proportion for the province as a whole at 19.8 percent. West Central Algoma also has a higher proportion of people working in the service sector likely reflecting the area's attraction as a tourist destination.

The Algoma Workforce Investment Committee (AWIC) indicated that the unemployment rate in the Sault fell from 8.9 percent in 2011 to 7.5 percent in 2012, the lowest level since 2008. While data for the smaller centres is not available, it is likely that the unemployment level is following the same declining trend in the area around Sault Ste. Marie.

TABLE 10.5 .1: TRENDS IN EMPLOYMENT – WEST CENTRAL ALGOMA, 2001-2006

Industry	2001 Employ- ment	2006 Employ- ment	% Change	2006 % Distri- bution	Ontario '06 % Distri- bution
Agriculture and Other Resource Based	130	130	0.0	7.1	2.9
Manufacturing and Construction	425	465	9.4	25.3	19.8
Wholesale and Retail Trade	230	155	-32.6	8.4	5.9
Finance and Real Estate	35	50	42.9	2.7	6.8
Health Care and Education	270	325	20.4	17.7	16.3
Business Services	260	285	9.6	15.5	19.7
Other Services	330	430	30.3	23.4	18.6
Total	1,680	1,840	9.5	100.0	100.0

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2006

10.5.2 Trends in Population

The population in West Central Algoma declined marginally between 2006 and 2011. Of the four municipalities, Johnson Township showed an increase of 7.5 percent while the other municipalities showed next to zero change. As table 10.5.2 below and figure 10.5.1 on the following page show, the biggest impact on the need for housing in the area is the change in the age distribution of the population. The number of people under 50 declined in the decade between 2001 and 2011, while those in the age groups over 50, particularly over 75 grew significantly. The number of people over 75 grew by more than 30 percent in both the 2006/2001 and 2011/2006 inter-census periods with increases of 30.4 percent and 36.7 percent. The proportion of people over 75 rose from 3.1 percent of the population in 2001 to 5.6 percent in 2011.

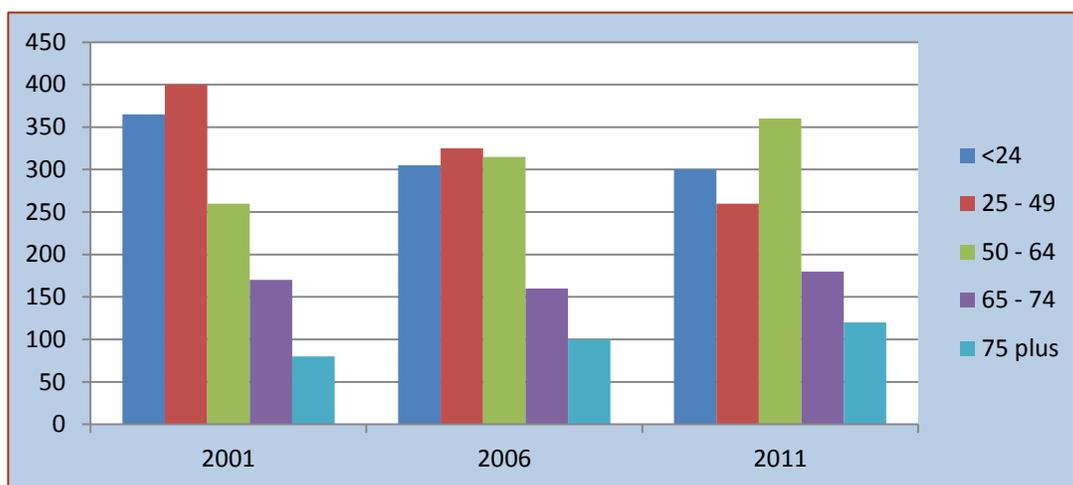
This trend is projected to continue resulting in a need for housing with support services and for smaller units. The aging population would also indicate that older homeowners may need some form of assistance such as the Northern Home Repair Program to allow them to remain at home. Almost half of the applicants on the Algoma Renovates Program waiting list are seniors.

**TABLE 10.5.2: TRENDS IN POPULATION,
WEST CENTRAL ALGOMA, 2001-2011**

Age of Population	2001	2006	% Change '06/01	2011	% Change '11/06
<25	1,150	1,130	-1.7	1,060	-6.2
25-49	1,265	1,185	-6.3	1,020	-13.9
50-64	730	915	25.3	1,030	12.6
65-74	335	350	4.5	380	8.6
75+	115	150	30.4	205	36.7
Total	3,595	3,730	3.8	3,680	-1.3

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

FIGURE 10.5.1: TRENDS IN AGE DISTRIBUTION OF THE POPULATION, WEST CENTRAL ALGOMA, 2001-2011



SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

10.5.3 Trends in Households

Table 10.5.3 shows the total number of households in West Central Algoma declined by just under 2 percent between 2006 and 2011 with most of the decline being in the number of couple households with and without children. This is consistent with the decline in population in the household formation years noted above.

There was a significant increase in the number of “other” households which includes two unrelated people living together and a single person boarding with a family. Unlike most areas of the ADSAB, the average household size has not declined but this may be due to the lack of supply of smaller units.

TABLE 10.5.3: TREND IN HOUSEHOLDS, WEST CENTRAL ALGOMA, 2001-2011

Households	2001	2006	% Change 06/01	2011	% Change 11/06
Couples	1,000	1,020	2.0	975	-4.4
Single person	265	280	5.7	265	-5.4
Other	120	150	25.0	185	23.3
Total	1,385	1,450	4.7	1,425	-1.7
Avg. Pers/Hhld	2.6	2.6		2.6	

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

10.5.4 Trends in Median Household Income

Median household income rose in all four municipalities but only marginally in Tarbutt & Tarbutt Additional. As table 10.5.4 on the following page shows, median household income was below the provincial median in all municipalities in the area. At the same time, overall costs tended to be lower in the West Central Algoma area. All four municipalities had a lower proportion of household in dire need as measured by the low income cut-off determined by Statistics Canada,

averaging below 9 percent while the level for Ontario as a whole was 11.1 percent of households being in dire need.

**TABLE 10.5.4: TRENDS IN MEDIAN HOUSEHOLD INCOME
WEST CENTRAL ALGOMA 2001-2006 (CURRENT \$)**

	2001	2006	% Change 06/01
Macdonald, Meredith and Aberdeen Additional	\$42,037	\$52,189	24.2
Tarbutt & Tarbutt Additional	\$53,566	\$55,009	2.7
Laird	\$50,794	\$69,862	37.5
Johnson	\$32,187	\$45,682	41.9
Ontario	\$53,626	\$60,455	12.7

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES, 2001-2006

10.5.5 The Housing Market

Most people in the area live in single detached housing which represents 95.8 percent of the total housing stock. This is a very high concentration of single detached housing with few multiple type housing units which are usually used for rental housing. In 2006, 87 percent of households owned their own homes significantly higher than the 65 percent of provincial households in homeownership. This means there are limited opportunities for people to remain in their community once they are no longer able to maintain homeownership since there is no rental stock.

Table 10.5.5 below indicates the number of occupied housing units declined by 1.4 percent between 2006 and 2011 reflecting the decline in population and households. This may imply that there is no need for new single detached housing units. It may also imply that there would be a slow real estate market unless there is in migration into the area.

TABLE 10.5.5: CENSUS HOUSING FACTS – WEST CENTRAL ALGOMA, 2001-2011

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Dwellings	1365	1450	6.2	1430	-1.4
Single Detached Units	1280	1380	7.8	1370	-0.7
Other (semi, row apartment)	65	70	7.7	55	-21.4
Units by Tenure					
Owned	1175	1265	7.7		
Rented	195	200	2.6		

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

**TABLE 10.5.6: DWELLING CHARACTERISTICS,
WEST CENTRAL ALGOMA, 2006**

	Units in Need of Major Repair (%)	25+ Years Old (%)
MacDonald et al.	17.4	92
Tarbutt et al.	10.3	77
Laird	5.7	64
Johnson	15.1	81
Ontario	6.6	68

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES, 2006

Table 10.5.6 shows the proportion of units in need of major repair in 2006 was substantially higher in the area under consideration than for the province as a whole, except for Laird Township where there were slightly fewer units in need of repair than the provincial level. The data also shows, as might be expected, that there is

a high correlation between the age of the housing stock and the need for repair. Macdonald, Meredith and Aberdeen Additional had the oldest portfolio with 92 percent being built before 1986 which, all other things being equal, would indicate a need for home repair assistance such as that provided by the Northern Home Repair Program.

10.5.6 Social Housing

There is only one social housing project in the West Central Area, a 10 unit seniors' project with 7 one bedroom units and 3 two bedroom units in the community of Echo Bay. At the present time, there is roughly a five year wait to get a unit in the project. Given the general lack of market rental units, there is likely a need for additional RGI units but there is probably as much a need for affordable market rental units. The Echo Bay seniors' building currently has land available to accommodate a similar sized building. The township had an allocation for the additional project but it was cancelled at the termination of the non-profit housing program in the mid 1990's.

Funding was received under the IAH to develop a four unit project for people with disabilities in particular young adults who suffer from autism in Johnson Township.

10.5.7 Community Consultation Key Findings

On September 10, 2012, a community consultation was held in the Echo Bay Community Hall. The following is a summary of the key findings.

Supportive Housing

Community participants are aware that the area population is aging, and there are a growing number of seniors, particularly older seniors, and recognized the need for support services to allow seniors to remain in their own homes.

The province's "Aging in Place" strategy being delivered by the NE LHIN is not being adequately funded and as a result the services received by a senior are now very limited. For example,

homemaker services such as laundry are not provided unless the person is living alone. There is no supportive housing or long-term care beds in the area and residents have to go to Thessalon or Sault Ste. Marie. Most residents requiring supportive housing or long-term care will go to the Sault since it is only a 30 minute drive which makes it easier for family to visit. Some supports to daily living like help with medication and meals on wheels are available through the Dr. Trefry Centre on St. Joseph's Island.

There is a need for a new long-term care project, preferably similar to the continuum of care model used by the Finnish Home in Sault Ste. Marie. If additional supportive housing is not provided, people will have no choice but to move to Sault Ste. Marie. This will put additional pressure on the services there. There is a long-term care facility in Thessalon but it has a waiting list; and most residents see it as being further away than Sault Ste. Marie, and many already go to the Sault for shopping and other services.

General Housing Need

The key issue in the community is the need for new two bedroom affordable market rental units for seniors. Elderly seniors are at the point where they can't maintain their homes to a reasonable standard. This is either a result of frailty or straight economics. Utility costs and taxes continue to rise but they are on fixed incomes and as a result they can't afford to pay for repairs. The Northern Home Repair Program was a tremendous success in the area and a lot of homes were fixed up that could have been lost to the community.

There is some interest by private landlords in building a project and participating in the rent supplement program to house tenants needing RGI. The landlord representative at the meeting felt that the current subsidy level of \$70,000 per unit is a very generous grant and something could be done in the area with that kind of subsidy. The difficulty is that, under the rules of the program, a new building would have to be built on municipal sewer and water and there is not much available serviced land in any of the communities making up the market area.

The Legion and Lions Club help seniors, particularly veterans, stay in their own homes but their fund raising capabilities are now limited with the ban on local Bingos.

Youth, Homelessness and Shelters

Young people tend to move away from the community to find employment or go to school. Some young families moved back to the area when they found employment at Algoma Steel and commute to work in the Sault, but generally there is not a need for housing specifically geared to youth.

While there is no absolute homelessness in the area, there are families who are at risk and need help to reduce the operating costs of their housing. The Northern Home Repair Program helped to reduce the operating costs by bringing in energy efficiency. A home owner subsidy

program like the eviction prevention programs for tenants would address the issue of high utility costs.

Mental Health and Addictions Services

The mental health worker employed out of the Sault does not come to the area and there are no other supports. People with mental health issues have to go to the Sault for services.

Victims of Abuse

There are no facilities available in the area. However, there are complaints to the police services about incidents. Due to a lack of anonymity and security issues, victims have to move to the Sault. This makes it difficult for other family members to support them.

Aboriginal Housing

Aboriginal households face the same housing issues as the rest of the community. There are no special issues but there would be a need to talk to the community to find out their needs. Dakota Housing manages seven rental houses in the area and administers the mortgage subsidy program for another seven units under the RNH program.

10.6 St. Joseph's Island

10.6.1 Overview

St. Joseph's Island is located adjacent to the north shore of Lake Huron and is accessible by a single bridge to the mainland. There are four municipalities on the Island which, due to their proximity, can be considered a single housing market for the purpose of determining the need for housing. These municipalities are St. Joseph Township, the largest of the four, Hilton Township, Jocelyn Township and the Village of Hilton Beach. For the purpose of analysis, the data for the municipalities has been combined.

Table 10.6.1 on the following page indicates there was a significant decline in the number of people on the Island who were employed between 2001 and 2006. The decline was across the board but was partially offset by an increase in employment in Finance and Real Estate. In 2006, the main source of employment for people living on the Island was the various service industries. For example, a larger proportion of people on the Island, 22 percent, were employed in Health Care and Education compared to 16.3 percent for the province as a whole. The proportion of people working in Manufacturing and Construction was also higher with 25.8 percent on the Island versus 19.8 percent working in this industry in the province, although this was likely due to people commuting to work in the Sault. The Island has become somewhat of a retirement community with its relatively benign climate and available health services.

TABLE 10.6.1: TRENDS IN EMPLOYMENT – ST. JOSEPH’S ISLAND, 2001-2006

Industry	2001 Employ- ment	2006 Employ- ment	% Change	2006 % Distri- bution	Ontario '06 % Distri- bution
Agriculture and Other Resource Based	100	60	-40.0	8.0	2.9
Manufacturing and Construction	220	185	-15.9	24.7	19.8
Wholesale and Retail Trade	100	35	-65.0	4.7	5.9
Finance and Real Estate	0	50	100.0	6.7	6.8
Health Care and Education	175	160	-8.6	21.3	16.3
Business Services	145	85	-41.4	11.3	19.7
Other Services	220	175	-20.5	23.3	18.6
Total	955	750	-21.5	100.0	100.0

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2006

10.6.2 Trends in Population

Similar to other communities in the ADSAB service area, the population of the Island had been decreasing for many years. However, between 2006 and 2011, the overall population remained stable. As table 10.6.2 and figure 10.6.1 on the following page show, a more detailed review of the age distribution data reveals that the decline was in the younger age groups. The population aged 25 to 49 which is the prime family and household formation age range continued to fall declining 7.5 percent as people left the Island to find employment. As one might expect, there was also a decline in the population of young adults and children which fell by 13.9 percent.

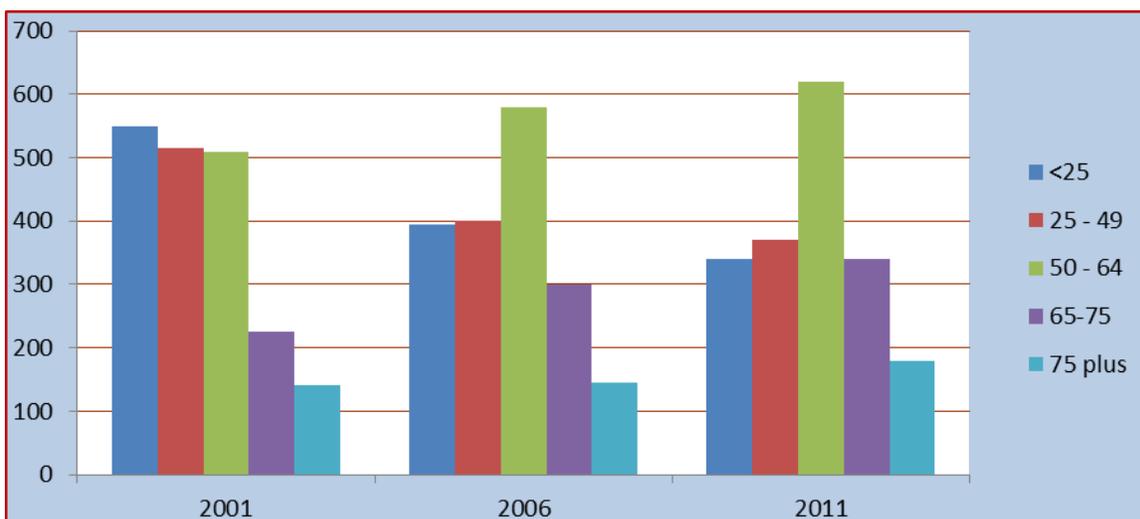
Most significantly for the determination of the impact on housing need was the jump in the number of people over 50, particularly the number of people in the age group over 75, which grew by 24 percent. This age group now makes up 10.5 percent of the area population compared to 6.8 percent of the provincial population. In fact, including the 65 to 74 age group, over 30 percent of the population is above retirement age, which is more than double the 14.6 percent of people above the age of retirement province wide. It is generally expected that people over 75 will have a greater need for support services to allow them to remain independent in their own homes in the community. This trend is not surprising given the Island's attraction as a retirement area but indicates the need to plan for housing with supports.

TABLE 10.6.2: TRENDS IN POPULATION, ST. JOSEPH’S ISLAND, 2001-2011

Age of Population	2001	2006	% Change 06/01	2011	% Change 11/06
<25	550	395	-28.2	340	-13.9
25-49	515	400	-22.3	370	-7.5
50-64	510	580	13.7	620	6.9
65-74	225	300	33.3	340	13.3
75+	140	145	3.6	180	24.1
Total	1,845	1,710	-7.3	1,710	0.0

SOURCE: STATISTICS CANADA, CENSUS CANADA, COMMUNITY PROFILES 2001-2011

FIGURE 10.6.1: TRENDS IN AGE DISTRIBUTION, ST. JOSEPH’S ISLAND 2001-2006



SOURCE: STATISTICS CANADA, CENSUS CANADA, COMMUNITY PROFILES 2001, 2006, 2011

10.6.3 Trends in the number of Households

As a result of the ongoing decline in average household size, the number of households increased by a substantial 6.4 percent between 2006 and 2011. Table 10.6.3 on the following page shows the increase in households was spread across all types of households. The number of single person households increased throughout the period indicating a growing need for one bedroom units. The number of couple households and “other” households which include single persons doubling up also rose between 2006 and 2011, after declining in the first part of the decade. This would indicate a firming up in the demand for housing. Growth was particularly strong in all categories in the Township of St. Joseph.

TABLE 10.6.3: TREND IN HOUSEHOLDS, ST. JOSEPH'S ISLAND, 2001-2011

Households	2001	2006	% Change 06/01	2011	% Change 11/06
Couples	580	550	-5.2	570	3.6
Single person	145	185	27.6	210	13.5
Other	55	50	-9.1	55	10.0
Total	780	785	0.6	835	6.4
Avg. Pers/Hhld	2.4	2.2		2.0	

SOURCE: STATISTICS CANADA, CENSUS CANADA, COMMUNITY PROFILES 2001, 2006, 2011

10.6.4 Trends in Household Income

Table 10.6.4 indicates that the median household income rose in St. Joseph Township but not as fast as for Ontario as a whole. While incomes probably rose in the Village of Hilton Beach, the data could not be reported by Statistics Canada due to confidentiality concerns resulting from the small number reporting. While incomes were lower, costs were also lower resulting in the number of households in dire need as measured by the Stat Canada low income cut-off in 2006 being much lower than the province as a whole at around 5 percent of households compared to 11.1 percent.

TABLE 10.6.4: TREND IN MEDIAN HOUSEHOLD INCOME, ST. JOSEPH'S ISLAND AND ONTARIO, 2001-2006

Location	2001	2006	% Change 06/01
Hilton Beach	N/A	N/A	N/A
Hilton Twp.	\$45,428	N/A	N/A
Jocelyn Twp.	\$48,782	\$44,081	-9.6
St. Joseph Twp.	\$48,823	\$53,177	8.9
Ontario	\$53,626	\$60,455	12.7

SOURCE: STATISTICS CANADA, CENSUS CANADA
COMMUNITY PROFILES 2001, 2006

10.6.5 The Housing Market

Table 10.6.5 on the following page indicates the number of occupied dwellings on the Island increased by 6.3 percent between 2006 and 2011, likely as a result of the increase in the number of households. Unlike many municipalities in the ADSAB service area, there has been a reasonable amount of relatively new construction activity indicated by the proportion of the units that have been built since 1986 which is the same as the provincial number. Most residents prefer single detached housing which accounted for 93 percent of the housing stock on the Island, although, the number of "other" units increased more rapidly. Rates of homeownership were also high with more than 85 percent of people owning their own homes in 2006 compared to 66 percent for the province as a whole.

TABLE 10.6.5: CENSUS HOUSING FACTS, ST. JOSEPH'S ISLAND, 2001-2011

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Dwellings	775	790	1.9	840	6.3
Single Detached Units	735	750	2.0	795	6.0
Other (semi, row apartment)	40	40	0.0	45	12.5
Units by Tenure					
Owned	720	695	-3.5	N/A	N/A
Rented	60	95	58.3	N/A	N/A

SOURCE: STATISTICS CANADA, CENSUS CANADA, COMMUNITY PROFILES 2001-2011

As table 10.6.6 below shows, in 2006, proportionately more housing units were in need of major repair than for the province as a whole. For the townships, the need for major repairs was about 50 percent higher than the provincial proportion, while the Village of Hilton Beach had three times more units in need of major repairs. This is not surprising since the townships have the same age profile as the province while Hilton Beach has much older homes. In terms of the housing stock, it indicates that there is a need for home repairs, particularly in Hilton Beach.

**TABLE 10.6.6: DWELLING CHARACTERISTICS,
ST JOSEPH'S ISLAND, 2006**

	Units in Need of Major Repair %	25+ Years Old (%)
Hilton Beach	18.8	80
Hilton	9.5	62
Jocelyn	8.0	63
St. Joseph	9.3	66
Ontario	6.6	68

SOURCE: STATISTICS CANADA, CENSUS CANADA
COMMUNITY PROFILES 2006

10.6.6 Social Housing

As shown in table 10.6.7, there are a total of 29 units of social housing available on the Island, all of which are geared at older singles or couples. There is no family housing available. There are two projects, Island Villa owned by the ADSAB in the Village of Hilton Beach and Twin Rocks which is owned by the municipality of the Township of St. Joseph. The Dr. Trefry Centre, which offers support services to seniors on the Island and to nearby communities along the north shore of Lake Huron, is located on the same site and adjacent to the Twin Rocks project.

**TABLE 10.6.7: SOCIAL HOUSING
ST. JOSEPH'S ISLAND**

Category	Units
Senior	12
50+	17
Total	29

Source: ADSAB Housing Division

Vacancies are an issue on the Island, particularly for RGI units. Currently, the Island Villa project has a vacant unit and only four people on the waiting list. The Twin Rocks project has to market the RGI units, but there is a waiting list for the market units since they are the only rental units available that are suitable for seniors. Additional low end of market rent units are needed for seniors and the Twin Rocks site has the land and infrastructure to accommodate a project of a similar size.

10.6.7 Community Consultation Key Findings

Community consultations were held:

September 7, 2012 – Twin Rocks – St. Joseph's Island

September 10, 2012 – Townships of St. Joseph, Hilton Beach and Jocelyn

The following is a summary of the key findings.

Local Housing Conditions

The major housing issue on the Island is the lack of market rental for older seniors moving off the farm or out of larger homes and wanting to remain on the Island. Most are now empty nesters and are looking for smaller two or three bedroom houses that have low maintenance. Most can afford to pay market rent but there is little available. New construction tends to be for homes for people moving onto the Island from elsewhere.

Elderly seniors are at the point where they can't maintain their homes to a reasonable standard. This can either be a result of frailty or straight economics. Utility costs and taxes continue to go up but they are on fixed incomes and as a result they can't afford to pay for repairs. The Northern Home Repair Program was very popular since it allowed people to bring their homes up to standard and in some cases modify their homes to improve energy efficiency. Additional funding for the Home Repair Program would be well received. If an alternative were available, seniors could sell their homes since the Island has a reasonable resale market and they would be able to afford market rents. There may be a need for some additional RGI units also.

New construction tends to be for homes for people moving onto the Island from elsewhere.

The need for additional units on the Island could be accommodated on the same site of the Twin Rocks project which would make sense from a service delivery point of view given the location and mandate of the Dr. Trefry Centre. The current project has a targeting plan of 8 RGI and 4 market units. There is a need for additional market units as well as RGI units since there is a waiting list of 10 applicants (1 one bedroom and 9 two bedroom units) for market units and only 6 for RGI units.

An estimated additional 10-15 units are needed which could be accommodated on the Twin Rocks site or other municipally-owned land on the Island.

Support Services for Seniors

This is a key issue for the long-time residents of the Island. The population is aging to the extent that many people can no longer remain in their own home due to their inability to live independently. Support Services are provided at the Mathews Memorial Hospital and at the Dr. Trefry Centre.

At the present time, the issue of major concern is the potential shut down of the Mathews Memorial Hospital (MMH). The hospital provides services to the residents of St. Joseph's Island and the communities of The North Shore. The hospital, although operated by a separate Board, is accredited as a satellite wing of the Sault Ste. Marie Area Hospital. Currently, MMH provides 24 hour emergency and outpatient service to the residents of St. Joseph Island and the surrounding Algoma District between Bruce Mines and Echo Bay. The hospital has begun to reduce services and in future will only provide medical services to patients of the two physicians operating out of the facility. There is an ongoing fight to keep the hospital open but, as budgets are being cut, there is pressure on the Sault Ste. Marie Area Hospital to cut costs and withdraw the provision of services to Sault Ste. Marie. If this happens it will be difficult for many seniors to stay on the island and as many as five couples have already moved to the Sault.

The Dr. Trefry Centre is owned by the Township of St. Joseph but is overseen by a Council appointed Advisory Committee. Funding is provided through MOHLTC and is allocated by the NE LHIN. The Township has entered into a Multi-Sector Service Accountability Agreement with the NE LHIN. The level of funding for support services has been declining and people who are assessed by the CCAC are generally given fewer hours of care in the same circumstances. The catchment area for the services provided through the Centre is MacDonald Meredith & Aberdeen Additional, Laird Township, Tarbutt & Tarbutt Additional, Johnson Township, Village of Hilton Beach, Township of Hilton, Township of Jocelyn, and Township of St. Joseph. The Centre is staffed by a coordinator and assistant coordinator who work with seniors and people with disabilities to arrange the appropriate package of support services as approved by the CCAC.

The Dr. Trefry Centre is located adjacent to the Twin Rocks non-profit project although Capital funding to build the facility was provided by MOHLTC as part of a pilot project that saw a similar centre located in White River.

The two facilities are supported by about 100 volunteers who participate to give something back to the community.

The community has identified a need for a new long-term care project, preferably similar to the continuum of care model used by the Finnish Home in Sault Ste. Marie. If additional supportive housing is not provided, people will have no choice but to move to Sault Ste. Marie. Mathews Memorial Hospital Association has been exploring the feasibility of a 60 unit/bed continuum of care facility, similar to the Suomi Koti Centre in the Sault. There are currently a

number of locations where land is available to build the project including on the Twin Rocks site. While a 60 unit/bed facility appears disproportionate to the location, anything else would be uneconomic.

Homelessness

There is no absolute homelessness on the Island. There may be some couch surfing or people staying with friends but generally this is not an issue. When the ADSAB first opened the doors to non-seniors to deal with vacancy issues at Island Villa in Hilton Beach, there were two units occupied by formerly homeless people from Toronto. Even though the community tried to make them welcome they did not stay very long due to “isolation”.

Due to privacy concerns, there is a general lack of information on who is being housed. The municipalities on the Island are trying to reach out to people who come from “away” but they are hampered by not knowing who they are. Perhaps they could be given an information package when they sign their leases. This would help them integrate into the community more quickly.

Victims of Abuse

Participants indicated that there are not many issues of family violence on the Island; in fact, all of the communities have a relatively low crime rate.

10.7 Bruce Mines-Plummer Township (BMP)

10.7.1 Overview

The Town of Bruce Mines and the Township of Plummer, which surrounds the Town on three sides, are located on Highway 17, immediately east of West Central Algoma in the central part of the ADSAB service area. These two communities could also be included in the West Central Algoma area since they also receive services from the Dr. Trefry Centre; however, the Town has a seniors’ project and a nursing home within its boundaries where residents would likely seek to be placed if it is necessary for them to move out of their homes.

The area built up because of the copper mines in the mid-1800’s but there has been no mining activity since the early decades of the 20th Century. Currently, the area economy is based on agriculture and tourism. As table 10.7.1 on the following page shows, 9.1 percent of the population is employed in the Agriculture and Resource based industry compared to only 2.9 percent in the province as a whole.

Between 2001 and 2006, the last year for which there is data, overall employment fell by 7.6 percent. People who worked in “Other Services” and Manufacturing made up the largest proportion of the working population at 28.2 percent and 20 percent respectively. The

unemployment rate fell substantially in Bruce Mines from 14.0 percent to 8.9 percent between 2001 and 2006 but rose from 6.2 percent to 7.1 percent in Plummer in the same period.

TABLE 10.7.1: TRENDS IN EMPLOYMENT – BMP, 2001-2006

Industry	2001 Employ- ment	2006 Employ- ment	% Change	2006 % Distri- bution	Ontario '06 % Distri- bution
Agriculture and Other Resource Based	130	50	-61.5	9.1	2.9
Manufacturing and Construction	95	110	15.8	20.0	19.8
Wholesale and Retail Trade	115	100	-13.0	18.2	15.9
Finance and Real Estate	15	20	33.3	3.6	6.8
Health Care and Education	65	80	23.1	14.5	16.3
Business Services	70	35	-50.0	6.4	19.6
Other Services	105	155	47.6	28.2	18.6
Total	595	550	-7.6	100.0	100.0
Unemployment Rate (%)					
Bruce Mines	14.0	8.9			
Plummer	6.2	7.1			

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2006

10.7.2 Trends in Population

The population of the area was relatively stable over the decade 2001 to 2011, declining in the first part of the period but rising again in the latter part of the decade resulting in an overall drop of just over 5 percent. While the overall decline in population would in itself have little impact on the overall market, the changes to the age distribution could have a significant impact.

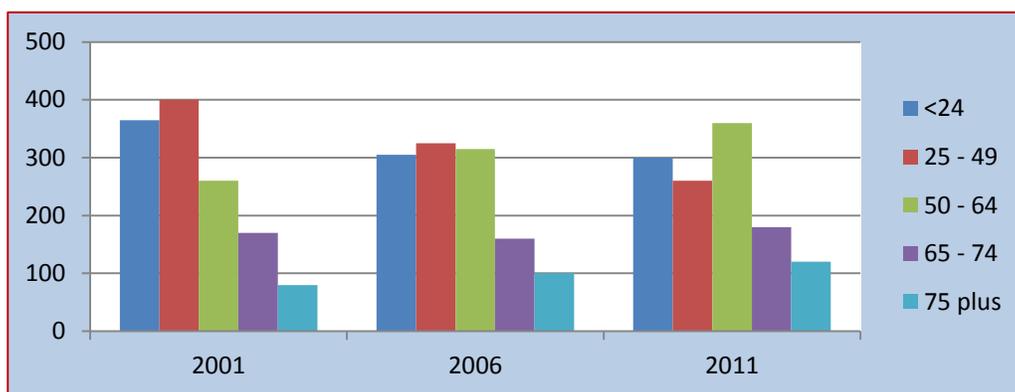
Table 10.7.2 and Figure 10.7.1 on the following page show the changes in the age distribution of the population. The number of people in the working age and family formation age group (25 to 44) continued to fall rapidly, declining 20 percent between 2006 and 2011 for a total decline of 35 percent in the decade. At the same time, the number of people over 50 grew substantially, particularly those over 75. This segment of the population is generally seen as needing both financial assistance and support services. The implication of these trends is that there is a growing need for housing with support services to allow people to remain in the community.

TABLE 10.7.2: TRENDS IN POPULATION, BMP, 2001-2011

Age of Population	2001	2006	% Change 06/01	2011	% Change 11/06
<25	365	305	-16.4	300	-1.6
25-49	400	325	-18.8	260	-20.0
50-64	260	315	21.2	360	14.3
65-74	170	160	-5.9	180	12.5
75+	80	100	25.0	120	20.0
Total	1,290	1,210	-6.2	1,220	0.8

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES. 2001-2011

FIGURE 10.7.1: TRENDS IN AGE DISTRIBUTION, BMP, 2001-2011



SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES. 2001, 2006, 2011

10.7.3 Trends in Households

The decline in population between 2006 and 2011 was offset by a decline in average household size resulting in an increase in the number of households in the Town. As table 10.7.3 on the following page shows, the more significant trends were a decline in the number of larger households and a large increase in single person households. The implications of these trends for housing need is a decline in the demand for larger homes and an upsurge in demand for smaller units, particularly one bedroom units. While small in absolute terms the rapid growth in the “other” category, which includes single households living together and single people living with families, is that people would live by themselves if affordable units were available.

TABLE 10.7.3: TREND IN HOUSEHOLDS, BM&P, 2001-2011

Households	2001	2006	% Change 06/01	2011	% Change 11/06
Couples	380	340	- 10.5	320	-5.9
Single person	120	120	0.0	150	25.0
Other	30	50	66.7	65	30.0
Total	530	510	-3.8	535	4.9
Avg. Pers/Hhld	2.4	2.4		2.3	

SOURCE: STATISTICS CANADA, CENSUS CANADA
COMMUNITY PROFILES 2001-2011

10.7.4 Trend in Household Incomes

Table 10.7.4 indicates that median household incomes were lower in Bruce Mines and Plummer than those for the province as a whole in 2006, even though income levels in both municipalities rose much faster than the provincial income level.

TABLE 10.7.4: TREND IN MEDIAN HOUSEHOLD INCOME, BMP AND ONTARIO, 2001-2006 (CURRENT \$)

Municipality	2001	2006	% Change 06/01
Bruce Mines	\$35,115	\$50,024	42.5
Plummer	\$30,598	\$52,582	71.8
Ontario	\$53,626	\$60,455	12.7

SOURCE: STATISTICS CANADA, CENSUS CANADA
COMMUNITY PROFILES 2001, 2006

10.7.5 The Housing Market

As table 10.7.5 below shows, the total number of occupied dwelling units rose by almost 6 percent. The increase was in both single family homes and in other types of housing such as apartments and duplexes. This supports the demographic data which would imply a growing need for units other than single detached houses to provide smaller units, particularly one bedroom units. Between 2001 and 2006, much of the decline in the occupied housing stock was in rental units which may be the result of families moving away from the area in search of employment.

TABLE 10.7.5: CENSUS HOUSING FACTS – BM&P, 2001-2011

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Dwellings	520	505	-2.9	535	5.9
Single Detached Units	485	475	-2.1	495	4.2
Other (semi, row apartment)	35	30	-14.3	40	33.3
Units by Tenure					
Owned	460	470	2.2		
Rented	60	35	-41.7		

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006

Table 10.7.6 indicates that the existing housing stock in Plummer Additional was in relatively good condition in 2006, while the housing in Bruce Mines was relatively poorer compared to the provincial benchmark of homes in need of major repair. The proportion of homes in need of

TABLE 10.7.6: DWELLING CHARACTERISTICS, BMP, 2006

	Units in Need of Major Repair (%)	25+ Years Old (%)
Bruce Mines	8.2	76
Plummer	5.8	77
Ontario	6.6	68

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2006

major repair in Plummer and Bruce Mines were 5.8 percent and 8.2 percent respectively compared to the 6.6 percent of homes in the province as a whole. Both municipalities had an older housing portfolio than the provincial housing stock.

10.7.6 Social Housing

There is one 10 unit seniors' building which has a 10 person waiting list. It takes about two years to get housed in the community. The town also has a retirement facility, Light Haven Home, which is a private non-profit retirement home.

The ADSAB seniors' building has an adjacent lot that is ready for development across from the library and in the vicinity of Light Haven Home. The land would need to be severed with Ministerial consent and the environmental assessment would need to be updated but there is an ideal opportunity to provide additional housing with supports for seniors.

10.7.7 Community Consultation Key Findings

On October 26, 2012, a community consultation was held in the Bruce Mines and Plummer Additional Union Public Library. The following is a summary of the key findings.

The community is central to everything. Bruce Mines is close to Thessalon and Blind River hospitals and there are two doctors in the community. Bruce Mines has a variety of businesses including Ontario Trap Rock, retail stores, motels, restaurants, post office, bank, marina, and trailer park to mention a few.

Seniors

There is a need for additional housing with supports for seniors. Light Haven currently provides housing for 26 residents with one room vacant. Seniors come to Light Haven from Blind River to Sault Ste. Marie, and Southern Ontario. There are no age restrictions. Light Haven also accepts persons with mental disabilities.

Light Haven relies on tenant fees and donations. Light Haven charges 50 percent of what other similar places charge. It is going to have to increase the fees but this will put a tremendous pressure on residents. The fee for a single person in a room is \$1,200 per month. The \$1,200 split between \$700 for food and nursing care and \$500 for shelter, heat, water. The biggest cost

is food and staffing costs. The fees do not cover all the operating costs. Resident care consists of administering medications, ambulatory help, bathing, incontinence, laundry, three meals and three snacks. Residents pay for transportation to and from appointments, TV and phone.

The CCAC provides a top-up service to the resident when it is determined to be required by doctor or hospital. It is 1½ days a week but this is not a routine service. A lot of time is spent dealing with the Red Cross to obtain the services. The Dr. Trefry Centre also provides activities in the home once a week.

Seniors are willing to pay for the services but there is not enough time or personnel to help. Light Haven could partner with service clubs and volunteers to take people to appointments but these services are limited as is the case in most ADSAB communities. It was also noted that there is a need for a dedicated ambulance transportation service/transfer service to the home.

There is an excellent opportunity to build a seniors' building with supports being provided by Light Haven Home on a lot already owned by the ADSAB, although it would have to be severed from the seniors building. Through a contract with CCAC, Light Haven Home could provide meals, help with bathing, administering medication, and laundry, etc. This undertaking requires capacity building which would have to be should be discussed with the NE LHIN.

It was noted that seniors have left the area due to the lack of suitable housing and the high property tax rate.

Family Housing

There is no subsidized housing for families or single people.

Homelessness

Transients pass by Bruce Mines once in a while on their way to Thessalon or other areas. There is no facility in the community to assist transients. Bavarian Inn, a local business, has on occasion provided a meal and overnight accommodation to homeless people. It was suggested that there should be one room with two beds in Thessalon Hospital to help homeless individuals.

10.8 Town of Thessalon

10.8.1 Overview

The Town of Thessalon is located on the North Channel of Lake Huron along highway 17 in the middle of the central area of the District of Algoma. The area has a mixed economy including forestry related manufacturing, government and health services. The local economy is growing slowly. The lumber mill employs 70 or 80 people and the Birchland Veneer and Plywood Company has about 75 people on payroll. The area also serves as a centre for health services

and for government. The main administrative office of the ADSAB is located in the Township of Huron Shores on the border of the Town of Thessalon. There is a 96 bed long-term care facility, Algoma Manor and a community hospital/medical centre. The issue for them is the lack of rental housing for their employees who are commuting from the Sault.

Table 10.8.1 below shows that in 2006, the last year for which data is available, the census reported that the industry with the highest employment for people in the area was Manufacturing and Construction which accounted for 24.6 percent of total employment even after a 12.5 percent decline from 2001. In comparison, only 19.8 percent of total employment in the province was in this sector. There was also substantial growth in employment in the Health Care and Education, Business Services, and “Other” Services sectors.

TABLE 10.8.1: TRENDS IN EMPLOYMENT – TRESSALON, 2001-2006

Industry	2001 Employ- ment	2006 Employ- ment	% Change	2006 % Distri- bution	Ontario '06 % Distri- bution
Agriculture and Other Resource Based	45	35	-22.2	6.1	2.9
Manufacturing and Construction	160	140	-12.5	24.6	19.8
Wholesale and Retail Trade	115	35	-69.6	6.1	5.9
Finance and Real Estate	10	20	100.0	3.5	6.8
Health Care and Education	110	120	9.1	21.1	16.3
Business Services	50	85	70.0	14.9	19.7
Other Services	75	135	80.0	23.7	18.6
Total	565	570	0.9	100.0	100.0
Unemployment Rate (%)	7.0	8.7			

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2006

10.8.2 Trends in Population

The population of the area held relatively steady over the decade between 2001 and 2011 with a dip in the middle of the decade and slight growth between 2006 and 2011. More important in determining need for housing rather than the trend in the population is what is happening to the age distribution of the population.

As table 10.8.2 and figure 10.8.1 on the following page show, similar to other communities in the ADSAB service area, there was a significant decline in the younger age groups in the decade between 2001 and 2011, although the decline has eased somewhat in the latter part of the decade. As the number of people in the household formation age group of 25 to 49 declined as people move away to find employment, the younger age group naturally follows.

In contrast, the number of people in the older age groups has increased. Unlike some of the other communities in the service area, most of the growth is in the mature household and experienced worker age group of 50 to 64. The means there is still a pool of people able to help with older family members. While the number of seniors in the 65 to 74 age group remained the same, the number of people over 75 increased. Thessalon has twice the proportion of people in that age group at 19 percent of the population versus 8.7 percent for the ADSAB service area as a whole. This may be due to the opening of Algoma Manor and the general aging of the long-term care population.

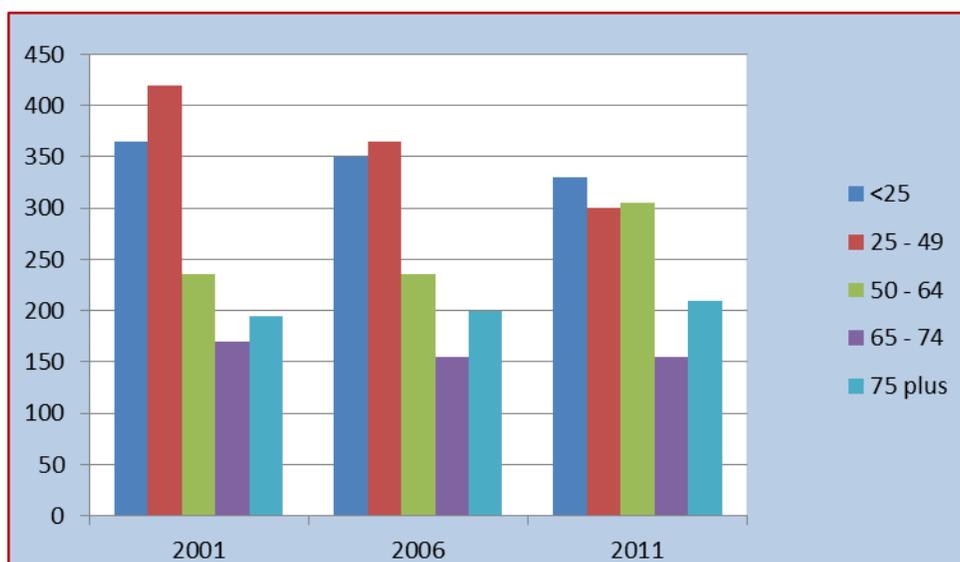
The aging of the population will provide a level of stability for the area since older people tend to prefer to remain in their own home and their own community and while the level of pension income may be lower than employment income, it is more stable. For the housing market it likely means a decline in need for larger family homes and an increasing need for smaller units for older people.

TABLE 10.8.2: TRENDS IN POPULATION, THESSALON, 2001-2011

Age of Population			% Change		% Change	
	2001	2006	06/01	2011	11/06	
<15	365	350	-4.1	330	-5.7	
25-49	420	365	-13.1	300	-17.8	
50-64	235	235	0.0	305	29.8	
65-74	170	155	-8.8	155	0.0	
75+	195	200	2.6	210	5.0	
Total	1,190	1,105	-7.1	1,090	-1.4	

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

FIGURE 10.8.1: TRENDS IN AGE DISTRIBUTION, THESSALON, 2001-2011



SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES. 2001-2011

10.8.3 Trends in Household Growth

As table 10.8.3 shows, the total number of households decreased between 2006 and 2011 as a result in the decline in population and the constant average household size. The decrease in households was distributed across all types of households. This appears to indicate that there will be a decline in demand for all types of housing, although there is a need for new rental housing to allow the employees of the mill to relocate to Thessalon.

TABLE 10.8.3: TREND IN HOUSEHOLDS, THESSALON, 2001-2011

Households	2001	2006	% Change 06/01	2011	% Change 11/06
Couples	305	285	-6.6	295	3.5
Single person	180	165	-8.3	140	-15.2
Other	75	75	0.0	75	0.0
Total	560	525	-6.3	510	-2.9
Avg. Pers/Hhld	2.1	2.1		2.1	

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES. 2001, 2006, 2011

10.8.4 Trends in Household Income

Household Incomes in Thessalon tended to be lower than provincial median incomes as indicated in table 10.8.4. Although incomes rose faster in Thessalon than for the province as a whole between 2001 and 2006, median household incomes in 2006 were still lower than the median for the province. At the same time, likely due to lower accommodation costs, there were fewer households in dire need in the area than in the province as a whole. In Thessalon, the percentage of households below the low income cut-off was 8.3 percent compared to 11.1 percent of households in Ontario.

TABLE 10.8.4: TREND IN MEDIAN HOUSEHOLD INCOME, THESSALON AND ONTARIO, 2001-2006 (CURRENT \$)

Municipality	2001	2006	% Change 06/01
Thessalon	\$35,577	\$48,768	37.1
Ontario	\$53,626	\$60,455	12.7

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2006

10.8.5 The Housing Market

The predominant form of housing in the area is single detached homes which made up 85.2 percent of the housing stock in 2011. As table 10.8.5 on the following page indicates, the number of occupied dwellings continued to decline falling by 2.9 percent between 2006 and 2001. Even with the development of Lighthouse Point in the Town of Thessalon, fewer units are now occupied. Between 2001 and 2006, the rental portfolio fell by 13.8 percent. While it is 2006 data, the lack of rental housing continues to be an issue in the Town of Thessalon. As a

result of the lack of rental housing, people have to commute to the local particle board and wood trim mills, which is a lost opportunity to support local businesses.

TABLE 10.8.5: CENSUS HOUSING FACTS – THESSALON, 2001-2011

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Dwellings	560	525	-6.3	510	-2.9
Single Detached Units	510	475	-6.8	435	-8.4
Other (semi, row apartment)	50	50	0.0	75	50.0
Units by Tenure					
Owned	415	400	-3.6		
Rented	145	125	-13.8		
Median Rent	\$434	\$500	15.2		
Median Monthly Owner Cost	\$525	\$508	-3.2		
Average House Value	\$66,533	\$111,411	67.5		

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

Table 10.8.6 shows much of the housing portfolio is aging. In 2006, close to 90 percent of the housing stock was over 25 years old. Not surprisingly, the data indicates that a far greater

TABLE 10.8.6: DWELLING CHARACTERISTICS, THESSALON AND ONTARIO, 2006

Municipality	Units in Need of Major Repair (%)	25+ Years Old (%)
Thessalon	14.3	87
Ontario	6.6	66

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2006

percentage of housing units are in need of major repair and is much more severe compared to the province as a whole. This would indicate a need for the expansion of the ADSAB Renovates Program to assist local residents to undertake basic repairs to their homes.

10.8.6 Social Housing

As table 10.8.7 indicates, there are 41 units of social housing in Thessalon with most of the units being set aside for seniors and for people over 50. All units are fully occupied and there is roughly a two year wait time to get a unit excluding the SPP for victims of abuse. The 10 remaining units are all for families with no one bedroom units available for people under 50. Combined with the decline in private rental housing, the lack of one bedroom units means that young people have to leave the community if they wish to move out on their own.

TABLE 10.8.7: SOCIAL HOUSING IN THESSALON

	Units
Senior	10
50+	21
1 Bedroom	0
2 Bedrooms	2
3 Bedrooms	5
4+ Bedrooms	3
Total	41

Source: ADSAB Housing Division

Singles or couples under 50 also have difficulty finding rental housing.

OAHSSC owns 15 rental units which are administered by Dakota Homes with a target of housing off reserve Aboriginal families, although they also house non-Aboriginal people.

10.8.7 Community Consultation Key Findings

On September 10, 2012, a community consultation was held with the Town of Thessalon. The following is a summary of the key findings.

Supportive Housing

The area population is aging with a growing number of seniors, particularly older seniors. This means that there is a need for support services to allow seniors to remain in their own homes.

Thessalon is an area hub since it is the location of Algoma Manor, a long-term care facility. In 2011, the Manor opened a new facility with 96 beds which is slightly smaller than the 108 bed facility it replaced. The old Manor was owned by the Town under the Homes for the Aged program but now the Manor is set up as a non-profit operated by its own board. Operating funding for the facility is subsidized by the NE LHIN and the cost of providing services is fully funded by the NE LHIN. The Manor also provides services to seniors in the surrounding area such as meals on wheels.

Thessalon Emergency Hospital, which is a satellite facility of the Sault Area Hospital, is co-located within the old Algoma Manor. The hospital provides basic emergency medical care to the area along Highway 17 from west of Bruce Mines to East of Iron Bridge.

Seniors move into Thessalon from the surrounding areas because of the access to services provided by the Manor and the hospital.

There is currently no supportive housing in the town but the Physically Handicapped Adults' Rehabilitation Association (PHARA) is currently converting the former Algoma Home for the Aged into a 33 unit supportive housing project. The ADSAB will provide significant funding from the Investment in Affordable Housing for Ontario (IAH) program to convert the building. PHARA has a broad mandate to provide a range of supportive housing including units for people with physical disabilities, mental health issues and at risk seniors. The old Manor building will continue to house the Emergency Hospital in addition to the 33 units. In combination with the new Manor, this will create a centre of support services for the surrounding area.

General Need for Housing

The key issue in the community is the lack of rental housing for every type of household from seniors to families to singles. The commercial buildings in the downtown area used to have rental units above the stores. There were about 40 or 50 units but they are all gone. People

who work at the Lumber and Veneer Mills have to commute from elsewhere, even as far away as Sault Ste. Marie.

There are no vacant homes available for repair or conversion to rental since people have been fixing up old homes. The seniors moving into the area for access to support services have bought up some of the older stock. Also, most of the serviced lots that are available are geared toward upper income households. At the present time, market rents are well below economic rents so it not viable for an investor to build a rental. For example, a modest duplex would cost about \$250K to build but the market rent is only \$700 a month which would not cover the cost. To get new units built, there would have to be a capital subsidy or the tenants would have to be given a “top up” like the Algoma Shelter Assistance Program which pays about \$150 month.

Additional funding for home repairs would be of benefit to seniors in the community. The old Ontario Home Renewal Program (OHRP) was a real benefit since it allowed people to make repairs. Assistance for the repair of rental buildings would also be helpful since there are some properties in deplorable condition.

Youth, Homelessness and Shelters

Young people tend to move away from the community to find employment or to go to school. There is no rental housing for young people.

While there is no absolute homelessness in the area, there are families who are at risk and need help to reduce the operating costs of their housing. The Northern Home Repair Program did a lot to reduce the operating costs by bringing in energy efficiency. A home owner subsidy program, like the eviction prevention programs for tenants, would address the issue of high utility costs.

Any truly homeless people are either picked up by the police and put in jail or taken to the Sault. Most of them prefer the anonymity of the Sault. As a result, no need was identified for emergency or transitional housing.

Victims of Abuse

There are no facilities available in the area. Due to a lack of anonymity and security issues, a victim’s safety may be at risk if they stay in the area. Also, due to the lack of facilities, people in this situation have to move away to the Sault which makes it difficult for other family to support them.

Aboriginal Housing

Dakota Homes has a number of units in Thessalon, but there are no specific issues and Aboriginal households face the same housing issues as the rest of the community. There has

been an explosion of growth at the Thessalon First Nation as more and more people are moving back to the Reserve.

10.9 Township of Huron Shores

10.9.1 Overview

The Township of Huron Shores is located on the North Channel of Lake Huron, along highway 17 in the middle of the central area of the District of Algoma. The Township of Huron Shores surrounds the Town of Thessalon and was created from the former Township of Thessalon, Township of Day and Bright Additional, Thompson Township and the Town of Iron Bridge. The main administrative office of the ADSAB is located in the west end of the Township of Huron Shores on the border with the Town of Thessalon. While seniors from the area needing a high level of care are likely to be housed in Algoma Manor, most of the area gravitates to the former town of Iron Bridge to obtain services, consequently, it can be considered its own housing market.

Table 10.9.1 below shows the local economy has been declining for some time. As with other communities in the ADSAB area, the Resource Based sector has almost disappeared as a source of employment and most people are employed in some form of service industry. The unemployment rate has been falling but this was mostly due to a decline in the participation rate rather than an increase in employment. Most recently, a number of Amish families have moved into the area and have started farming previously vacant or abandoned farmland. They have also started up market gardens and sell the produce locally. While there is no direct impact on the local economy from this activity, there will be some spillover to the extent they buy supplies locally.

TABLE 10.9.1: TRENDS IN EMPLOYMENT – HURON SHORES, 2001-2006

Industry	2001 Employ- ment	2006 Employ- ment	% Change	2006 % Distri- bution	Ontario '06 % Distri- bution
Agriculture and Other Resource Based	110	85	-22.7	10.8	2.9
Manufacturing and Construction	210	175	-16.7	22.2	19.8
Wholesale and Retail Trade	105	95	-9.5	12.0	5.9
Finance and Real Estate	25	40	60.0	5.1	6.8
Health Care and Education	75	125	66.7	15.8	16.3
Business Services	115	155	34.8	19.6	19.7
Other Services	195	115	-41.0	14.6	18.6
Total	835	790	-5.4	100.0	100.0
Unemployment Rate (%)	9.5	8.5			

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2006

10.9.2 Trends in Population

The population of Huron Shores declined by 6.2 percent between 2006 and 2011 after remaining relatively stable between 2001 and 2006. Like most municipalities in the ADSAB, changes in the age distribution of the population will have a more significant impact on the need for housing. Table 10.9.2 below and figure 10.9.1 on the following page show the younger age groups fell substantially. The continued decline in the under 25 age group has resulted in the public school in Iron Bridge being closed effective the 2012/13 school year. The closing of the school will have an impact on local employment as teachers move away. The substantial decline in the youngest age group is likely driven by the decline in the number of people in the household formation age range of 25 to 49. This age group declined by a total of 30 percent between 2001 and 2011, although the bulk of the decline was in the first part of the decade.

At the same time, the older age groups have continued to grow in the township area. Since people in the 50 to 64 year age group generally provide informal support to family members, concerns created by the growth in the 75 and older age group will be partially offset. However, the provision of support services will be essential to reduce the likelihood of people moving away to find support services.

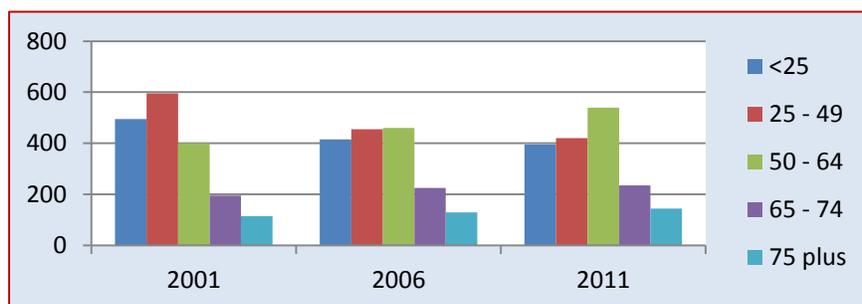
The trends in the age distribution indicate a potential increase in demand for smaller units, particularly with supports for seniors, and a decline in the need for family housing.

TABLE 10.9.2: TRENDS IN POPULATION, HURON SHORES, 2001-2011

Age of Population	2001	2006	% Change 06/01	2011	% Change 11/06
<25	495	415	-16.2	395	-4.8
25-49	595	455	-23.5	420	-7.7
50-64	400	460	15.0	540	17.4
65-74	195	225	15.4	235	4.4
75+	115	130	13.0	145	11.5
Total	1,685	1,695	0.6	1,590	-6.2

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

FIGURE 10.9.1: TRENDS IN AGE DISTRIBUTION, HURON SHORES, 2001-2011



SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

10.9.3 Trends in Households

The number of households grew strongly by 8 percent between 2006 and 2011 due to a decrease in the size of the households from an average of 2.5 to 2.1 persons per household. As Table 10.9.3 below indicates, while there was a slight growth in the number of couples with and without children, the main push came from single person households and households classified as “other” which grew by 20.0 and 30.8 percent respectively. The other category which includes situations such as single people living together or a single person living with a family, while small in number, has almost tripled in the last decade. This is also an indicator of the need for smaller one bedroom units in Huron Shores.

TABLE 10.9.3: TREND IN HOUSEHOLDS, HURON SHORES, 2001-2006

Households	2001	2006	% Change 06/01	2011	% Change 11/06
Couples	555	475	-14.4	480	1.1
Single person	140	150	7.1	180	20.0
Other	30	65	116.7	85	30.8
Total	725	690	-4.8	745	8.0
Avg. Pers/Hhld	2.3	2.5		2.1	

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

10.9.4 Trends in Household Income

Income levels have not kept up in Huron Shores in comparison to the province as a whole. Table 10.9.4 on the following page shows median household incomes rose by a mere 1.5 percent between 2001 and 2006 and are still a long way from being competitive with provincial levels which rose by 12.7 percent to \$60,455.

**TABLE 10.9.4: TREND IN MEDIAN HOUSEHOLD INCOME,
HURON SHORES 2001-2006 (CURRENT \$)**

Households	2001	2006	% Change 06/01
All Households	\$43,761	\$44,422	1.5
Ontario	\$53,626	\$60,455	12.7

SOURCE: STATISTICS CANADA, CENSUS CANADA
COMMUNITY PROFILES 2001, 2006

While incomes are lower in Huron Shores, there are fewer households with severe affordability problems compared to the province as a whole. Only 4.6 of households fall below the low-income cut-off, a measure used by Statistics Canada to identify households in dire need compared to 11.1 percent of households in Ontario.

In terms of housing affordability, the 2006 census shows 46.2 percent of renter households in Huron Shores paid more than 30 percent of household income on rents while 19 percent of owner households were in the same situation. The comparable numbers for the province as a whole were 37 percent and 25 percent respectively.

Housing affordability for renters is likely still a concern in the community indicating a need for additional rent-geared-to-income (RGI) housing or Algoma Shelter Assistance Program (ASAP) type subsidies.

10.9.5 The Housing Market

The number of occupied housing units increased by 7.2 percent between 2006 and 2011 likely as a result of the influx of the Amish families into the municipality. The housing stock is predominantly single detached housing which makes up 96.7 percent of the local housing market. The number of occupied single detached units rose by 9.1 percent, accounting for all of the increase in occupied housing which now stands at the highest level in the decade.

As table 10.9.5 on the following page shows, homeownership was the main housing tenure in 2006, while the number of renters fell substantially. Since renters do not have an investment in their own homes, it is not surprising that they would be the first to move out of the community.

TABLE 10.9.5: CENSUS HOUSING FACTS – HURON SHORES, 2001-2006

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Dwellings	725	695	-4.1	745	7.2
Single Detached Units	690	660	-4.3	720	9.1
Other (semi, row, apartment)	35	35	0.0	25	-28.6
Units by Tenure					
Owned	625	630	0.8	N/A	N/A
Rented	100	60	-40.0	N/A	N/A
Median Rent	\$481	\$372	-22.7	N/A	N/A
Median Monthly Owner Cost	\$409	\$430	5.1	N/A	N/A
Average House Value	\$75,262	\$121,889	62.0	N/A	N/A

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

Table 10.9.6 shows the housing stock in Huron Shores has roughly the same age profile as the rest of the stock in municipalities in the ADSAB service area which is much older than that for Ontario. At the same time, in 2006, the stock was in relatively good condition with only 7.2 percent in need of major repair. This indicates that residents of the municipality have been investing in their own homes reducing the need for a repair program in the area.

TABLE 10.9.6: DWELLING CHARACTERISTICS, HURON SHORES AND ONTARIO, 2006

Municipality	Units in Need of Major Repair (%)	25+ Years Old (%)
Huron Shores	7.2	83
Ontario	6.6	66

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2006

10.9.6 Social Housing

Riverview Apartments is a 10 unit seniors' building located in Iron Bridge. Although the building has a single floor structure, there are no accessible units. The building is 100 percent RGI and is targeted to people who are 50 and older. OAHSSC owns and administers 11 rental units under the Rural and Native Housing Program in Huron Shores, with property management services being provided by Dakota Homes.

10.9.7 Community Consultation Key Findings

On September 12, 2012, a community consultation was held with the Township of Huron Shores. The following is a summary of the key findings.

General Comments

Huron Shores has a large geographic area that was created through the amalgamation of Thessalon Township, Thompson Township, Township of Day and Bright and the Town of Iron

Bridge. The population of the municipality is aging with 22 percent now over the age of 65 compared to 14 percent for the province. The decline in the number of school aged children has resulted in the community school being closed. The population was declining until relatively recently but has increased due to an influx of Amish families.

The area is attractive to people retiring from the south. The economy of the municipality has traditionally been agriculture and forestry. There has been an increase in agricultural production recently due to the Amish families buying farms and putting them back into production.

The township has some issue with sewer and water services that may limit growth, particularly the poor water quality. This may also limit the availability of building sites for new rental housing.

Support Services

The aging population has resulted in an increase demand for support services but at the same time the hours of support provided is declining. Seniors can't look after themselves and as a result they have to move away to Thessalon or Sault Ste. Marie where they can get housing with support services. It is essential for Huron Shores to retain its senior's population since they support the local economy.

Supportive Housing

There is currently no supportive housing in the Township but the Physically Handicapped Adults' Rehabilitation Association (PHARA) is currently converting the former Algoma Home for the Aged into a 33 unit supportive housing in Thessalon. PHARA has a broad mandate to provide a range of supportive housing including units for people with physical disabilities, mental health issues and at risk seniors.

Riverview Apartments, which is currently not physically accessible but has space for the provision of support services, could be converted to supportive housing if funding could be made available. Seniors would then have the option to remain in the community.

General Need for Housing

The key issue in the community is the lack of rental housing with and without supports for seniors. The rising cost of utilities, taxes and home repairs make it difficult even for seniors who do not have a mortgage to afford to stay in their own homes. It also makes it difficult for private landlords to offer housing at a rent that is affordable for people on fixed incomes. With rising cost and limited ability to raise rents, landlords can't make enough to cover costs even without making a profit. A rent subsidy program would allow landlords to offer units with reasonable rents and still allow landlords to make a reasonable return.

There is a need for 10-15 new seniors units, including some with subsidies attached. An alternative approach to building additional units would be to renew the funding for the Northern Home Repair Program which allowed people to fix up their homes or to introduce energy efficiency measures that lower the cost of operating their homes. A subsidy program for operating costs for homeowners like the eviction prevention program for renters would also allow people to stay in their homes.

There is also a need for housing for the general population which is in short supply. Recently, a three bedroom unit was advertised and 20 people applied. An alternative to building new units would be to acquire existing units and to fix them up since there are a number of houses for sale that could be used for this.

Youth, Homelessness and Shelters

Young people tend to move away from the community to find employment or to go to school. There is no rental housing for young people. When the young people come back into the community they have to live with their parents.

While there is no absolute homelessness in the area, there are families who are at risk who need help to reduce the operating costs of their housing. The Northern Home Repair Program did a lot to reduce the operating costs by bringing in energy efficiency. A homeowner subsidy program like the eviction prevention programs for tenants would address the issue of high utility costs.

Sometimes transients will get off the bus in Huron Shores but there are no emergency or transitional shelters although the churches sometimes provide temporary space. The OPP will pick them up and take them to a hotel or motel for a night or two. OW picks up the cost of the room. Ultimately they tend to get back on the bus and move to another community.

Victims of Abuse

There are no facilities available in the area. Due to a lack of anonymity and security issues, victims may be at risk if they stay in the area. Also, due to the lack of facilities, people in this situation have to move away to the Sault or to Elliot Lake. Women in crisis are sometimes sent to the Crisis Centre on the Mississauga Reserve, but there is nothing for men or men with children. Community leaders indicated a need for a 3 bed shelter for men and men with children.

Aboriginal Housing

Dakota Homes has a number of units in Huron Shore; however, due to the poor condition of some of the units, they have been vacant for some time. Dakota Homes is only now starting to repair the units. There are no specific issues in town, and it was noted that many Aboriginal families are moving back to the reserve.

10.10 Town of Blind River

10.10.1 The Local Economy

The Town of Blind River is the second largest community in the ADSAB service area. It is located in the central area of the District of Algoma and acts as service centre for an area stretching along Highway 17 on the north shore of Lake Huron. The community has a range of retail establishments, a hospital and a number of schools including the area high school. The major employer in the area is CAMCO which has a uranium refinery adjacent to the community. Employment levels at the refinery in 2012 are stable but CAMCO is not working at full capacity as yet.

Table 10.10.1 below shows trends in employment by industry for the period 2001-2006, the latest date for which information is available, for people living in the community. While total employment remained stable there were declines in employment in all categories except for manufacturing and construction. The increase in these industries was a result of increased employment at the refinery in that period. The decline in employment in the services industries is likely due to the decrease in population in Blind River and the surrounding area.

TABLE 10.10.1: TRENDS IN EMPLOYMENT – BLIND RIVER, 2001-2006

Industry	2001 Employment	2006 Employment	% Change	2006 % Distribution	Ont. 2006 % Distribution
Agriculture and Other Resource Based	105	95	-9.5	5.1	2.9
Manufacturing and Construction	195	365	87.2	19.4	19.8
Wholesale and Retail Trade	255	250	-2.0	13.3	5.9
Finance and Real Estate	85	45	-47.1	2.4	6.8
Health Care and Education	455	430	-5.5	22.8	16.3
Business Services	240	225	-6.3	12.0	19.7
Other Services	555	470	-15.3	25.0	18.6
Total	1,885	1,880	-0.3	100.0	100.0
Unemployment Rate (%)	13.7	8.9			

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2006

Blind River is one of the communities competing to become the site of the permanent storage facility for nuclear waste in Ontario. This would result in substantial construction employment and a healthy permanent labour force. Employment trends would suggest that the demand for market housing in the community is relatively stable but if the community is successful in attracting the new storage facility it would put pressure on the local housing market.

10.10.2 Trends in Population

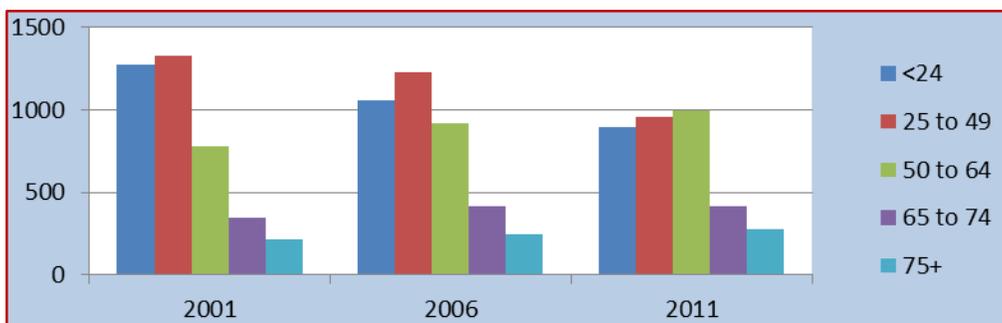
As table 10.10.2 and figure 10.10.1 below show, the population of Blind River has declined in the last decade with decreases of 2.0 percent and 8.5 percent between the 2001-2006 and 2006-2011 censuses respectively. The major declines were the number of people in the younger age groups. The number of people older than 50 years of age continued to increase, particularly the number of people older than 75. As with the age distribution of the population in the ADSAB area, this trend is expected to continue over the ten year period of the plan. The implications for the housing market, is a decline in the need for larger housing units and an increased demand for smaller units. The aging population, particularly in the over 75 cohort, indicates an increased need for housing with supports.

TABLE 10.10.2: TRENDS IN POPULATION, BLIND RIVER, 2001-2011

Age of Population	2001	2006	% Change 06/01	2011	% Change 11/06
<15	1,275	1,060	-16.9	895	-15.6
25-49	1,325	1,230	-7.2	960	-22.0
50-64	790	920	16.5	995	8.2
65-74	350	415	18.6	415	0.0
75+	215	250	16.3	280	12.0
TOTAL	3,955	3,875	-2.0	3,545	-8.5

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES, 2001, 2006, 2011

FIGURE 10.10.1: TRENDS IN AGE DISTRIBUTION, BLIND RIVER, 2001-2011



SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

10.10.3 Trends in Households

While the age profile of a community gives a general indication of the need for housing, the number of households has a direct bearing on changes in the number and type of housing units needed. The number of households in Blind River declined for the first time in 2011.

Table 10.10.3 shows the trend in households since the 2001 census. While the overall number of households declined, the number of single person households continued to increase as did the number of “other” households which includes arrangements such as single people living together and single people living with families. The fall in numbers was concentrated in couples households both with and without children. The recent decline in the number of households indicates that there will be reduced demand for housing in the community overall, although the demand for smaller units and supportive housing for seniors will likely increase.

TABLE 10.10.3: TREND IN HOUSEHOLDS, BLIND RIVER, 2001- 2011

Households	2001	2006	% Change 06/01	2011	% Change 11/06
Couples	955	955	0.0	860	-9.9
Single person	420	445	6.0	475	6.7
Other	230	215	-6.5	245	14.0
Total	1,605	1,615	0.6	1,580	-2.2
Avg. Pers/Hhld	2.5	2.4		2.2	

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

The implications of these changes are that the demand for smaller units is likely to increase while demand for family type units will fall.

10.10.4 Trends in Household Income

Blind River households have much lower median incomes than households in Ontario as a whole. While single person median household income rose substantially, the same is not true for other household types. Although incomes are lower in the community, the number of households below the low income cut-off, a common measure of poverty, at 7.6 percent of the total was lower than the 11.1 percent of households in Ontario as a whole. This is probably due to the lower housing costs in the area since other costs are generally higher. This emphasizes the continued need for affordable housing in Blind River. Table 10.4 shows the trend in median household income.

TABLE 10.10.4: TREND IN MEDIAN HOUSEHOLD INCOME, BLIND RIVER, 2001-2006

Households	2001	2006	% Change 06/01	2006 Ontario
All Households	35,195	46,713	32.7	60,455
One Person Households	15,543	19,623	26.2	30,025

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006

10.10.5 The Housing Market

There are very few sources of comprehensive data for the Blind River housing market. Most CMHC data is collected at the Census Metropolitan Area (CMA) or Census Agglomeration (CA) level. Only Elliot Lake meets this criteria in the ADSAB service area.

Table 10.10.5 below shows data collected in the census. The housing unit count is from data reported by enumerators and other information about the housing units is as reported by individual householders in the various censuses. Consistent with the decline in households, the number of occupied housing units declined between 2006 and 2011, particularly single detached housing units which fell by almost 10 percent. This may reflect the increasing cost of housing in the municipality, as the other forms of occupied housing increased. However, the reported cost of housing which includes utilities rose for rented accommodation while the cost of owned housing declined.

TABLE 10.10.5: CENSUS HOUSING FACTS – BLIND RIVER, 2001, 2006, 2011

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Occupied Dwellings	1610	1615	0.3	1580	-2.2
Single Detached Units	1335	1340	0.4	1210	-9.8
Other (semi, row apartment)	275	275	0.0	370	4.5
Units by Tenure					
Owned	1125	1160	3.1	N/A	N/A
Rented	490	455	-7.2	N/A	N/A
Housing Costs					
Median Rent	\$430	\$490	13.9	N/A	N/A
Median Monthly Owner Cost	\$680	\$533	-22.0	N/A	N/A
Average House Value	\$89,283	\$122,854	37.6	N/A	N/A

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

Table 10.10.6 shows the housing stock in Blind River is much older than the housing stock in the province as a whole and in fact is significantly older. This reflects the decline in economic activity and population. People under 50 generally push the development of new housing and, as noted in table 10.10.2 on page 99, this segment of the population is declining in Blind River. As a result of the

TABLE 10.10.6: DWELLING CHARACTERISTICS, BLIND RIVER AND ONTARIO, 2006

Municipality	Units in Need of Major Repair (%)	25+ Years Old (%)
Blind River	10.1	84
Ontario	6.6	59

SOURCE: STATISTICS CANADA, CENSUS COMMUNITY PROFILES 2006

stock being older, there is a higher incidence of homes in need of major repair. This would imply that there is continued need for housing repair programs such as those contemplated by Ontario Renovates.

10.10.6 Social Housing

**TABLE 10.10.7: SOCIAL HOUSING
IN BLIND RIVER**

	Units
Senior	25
50+	38
1 Bedroom	5
2 Bedrooms	24
3 Bedrooms	22
4+ Bedrooms	12
Total	126

Source: ADSAB Housing Division

Blind River has a comparatively fairly large supply of social housing with a wide range of types and sizes of units including family and seniors housing and the 50 plus. As table 10.10.7 shows, the main shortage is for one bedroom units for single people and couples who are younger than 50. On average, applicants have to wait about two to three years to get housed except for applicants who are younger than 50 years old applying for one bedroom units. These applicants may wait four years and longer.

10.10.7 Community Consultation Key Findings

On September 12, 2012, a consultation was held with Blind River Community Agencies and the Town of Blind River Non-Profit Housing Corporation. A consultation was also held with the tenants on January 10, 2013. The following is a summary of the key findings.

General Comments

Blind River has a fairly stable economy since it is a centre for providing services to a wide area of East Central Algoma and as such is the location for many public agencies, including the District Health Centre. This creates a stable base of relatively high paying jobs. Tourism activity is strong throughout the area and Blind River benefits from being central to it. As a measure of economic activity small business loans have continued to grow even though people are afraid of a potential downturn in the economy.

Seniors Support and Other Service Agencies

While many communities in the ADSAB are underserved due to the unavailability of community agency support, Blind River has a number of agencies that support the community. A wide range of services are provided including economic and business development services, employment counselling, educational services and health and long-term care services and/or services for seniors. There is a strong community volunteer base although some volunteers “wear many different hats” in the community. In addition, local municipal councillors act on different boards and agencies in the community.

The agencies tend to serve the East Central Algoma area along the north shore of Lake Huron and include:

The **Blind River District Health Centre**, a satellite of the Sault Hospital, provides:

- 16 Acute Care beds,
- 42 long-term care beds through the on-site Golden Birches Terrace facility,
- A full range of services such as diabetes care, acute care emergency care, etc.,
- Access to the Ontario Telemedicine Network, and
- Supports to daily living services to seniors living in the community through an office in the Blind River Municipal Non-Profit housing project.

The **Blind River and District Chamber of Commerce** is a volunteer organization that serves the communities of Blind River, Spanish, Serpent River, Spragge, Algoma Mills and Huron Shores. The Chamber provides services to business owners in the area to help their businesses grow and prosper.

Sault College Employment Solutions (SCES) operates a variety of programs for job seekers and employers in East Algoma. The Job Connect program assists over 1,000 individuals a year. SCES provides services under contract with Employment Ontario and has an office in the Town of Blind River.

The **East Algoma Community Futures Development Corporation** is a federally supported not-for-profit CFDC. Its mission is to work toward developing a stronger regional economy while preserving the quality of life. Some of the activities supported include increased internet access, tourism development and agricultural industry improvements.

The **Blind River Non-Profit Housing Corporation** is a 25 unit apartment building for those who are 50 and over. The project has an office staffed with six personal support workers who provide 24 hour non-medical support services for seniors living in the project and living in the broader community. The Blind River District Health Centre provides the outreach services which are available to residents at no cost. The Non-Profit also provides a lifeline for residents in their building, which is connected to the personal support workers at no cost to the residents. Residents are given additional support when they return from hospital. There are also two wheelchair accessible units and the building is accessible. Due to the availability of services, there is a long waiting list for the project.

The ADSAB also has a district office providing the full range of services out of Blind River.

Housing Issues

As noted above, there is a good supply of housing in the community but much is in poor condition. Utility costs are high such that low income homeowners, including seniors, cannot afford to pay for housing costs and utilities unless they live in social housing.

There is a range of social housing for all ages including singles, families and seniors but there is also a long waiting list for the units. The ADSAB charges a “hot” rent that includes utilities for the social housing units.

There is a limited supply of affordable market rental housing which is in poor condition. Low income ADSAB clients often complain about the poor quality of their housing. Some of the apartments are “dumps” and they have mould problems, etc. These are mostly young single people or couples although some are families.

When they complain to the landlord, the landlord basically says take it or leave it. Many of the tenants don’t know their rights so they just take it. Some form of subsidy program that assists landlords to upgrade their units would be helpful rather than building new units.

Senior homeowners are faced with rising utility costs which are difficult to meet on fixed incomes. In addition, they can no longer repair their own homes. The best solution would be to allow seniors to stay in their own homes for as long as possible. This could be achieved by some form of subsidy program for homeowners that would assist them in fixing up their homes or for minor modifications that make it easier to move around. This would be a less expensive option and would allow people to age with dignity. Further, it was reported that seniors are also leaving the community because they can no longer afford to pay the expenses of operating and maintaining their homes such as utility and repair costs.

There is a lack of market rental for seniors who may wish to sell their homes but want to remain in the community.

Seniors Housing with Support Services

There is a growing demand for services to allow seniors to stay in their homes, and there is a shortage of available housing with supports to daily living. As noted above, supports to daily living are provided out of an office located in the Blind River Non-Profit and funded by the Blind River District Health Centre. Six personal support workers provide 24 hour service to residents and to other seniors living in the community once the senior has been assessed by the North East CCAC in Sudbury as to their need for services.

Blind River Non-Profit is a 25 unit apartment building for those who are 50 and over. The move was a result of the need to fill vacancies; however, there is enough demand in the community that the Board of the non-profit project wishes to switch back to its original mandate.

It was noted that there is a need for more supportive housing similar to one owned by the Blind River Non-Profit.

Golden Birches, the long-term care facility operated by the Blind River District Health Centre, provides a full range of supports to its residents. The North East CCAC will be taking over the

assessment of people seeking to live in the long-term care facility instead of it being done locally.

There are no private retirement homes or other facilities that offer housing with supports. As a result, alternative level of care beds, that are used to integrate people back into the community after a hospital stay, are occupied by seniors for much longer than they really need.

Emergency Housing

There is no housing for youth and there is no youth shelter for temporary use when there is trouble at home. Most move in with friends or family. They sometimes move away from Blind River and don't return.

There are no shelter beds for men anywhere in the area except in Elliot Lake.

While there are no visible homeless on the streets of Blind River, there are people who are at risk of homelessness for various reasons. There are some issues as a result of transients getting off the bus in Blind River and having no place to go. This is a particular issue in the summer. A 3-5 bed crisis facility for people of any sex, age or marital status would meet the ongoing need.

There is no Salvation Army or St. Vincent de Paul so the OPP will pick people up and take them to a motel or hotel for which OW pays. There is no point in just sending the people on to the next town, so the hospital will try to repatriate them to their hometown where they are known. The social worker will follow up to make sure someone is waiting for them.

Mental health services are provided by the Algoma Public Health which is co-located with the Blind River District Health Centre. There are no addictions services. People make extensive use of the Blind River food bank. The food bank has had to restrict people to six visits per year.

SPP/Crisis/Transitional Housing

There is a 10 bed women's shelter operated by the Mississauga First Nation. Women from the surrounding communities are welcome to use the facilities if there is space. Women can stay for six weeks but there is not transitional housing for them to be integrated back into the community. There are no support services for women or men in crisis. The nearest francophone facility is in Elliot Lake. The group home operated by Community Living Algoma (CLA) is now closed and there are no other facilities for the disabled.

Social Housing

The level of satisfaction with the social housing in the community is high. The ADSAB is seen as fulfilling its mandate to the extent it has funding available.

Tenants felt that getting access to social housing is relatively straightforward. The forms are easy to complete and the people helping them were friendly and courteous. Some concern was expressed with the long processing time and the short time period to decide whether to accept a unit. Because of the distances to other communities, choices that meant moving out of town were not really viable since it would mean moving away from family and services. The units are maintained to a high standard and the new maintenance system means that problems are addressed quickly.

Housing providers expressed that the ADSAB provided a good level of support in running their projects. Funding provided by the ADSAB allows them to maintain their building to a high standard.

10.11 Township of The North Shore

10.11.1 Overview

The Township of The North Shore is located on Highway 17 about 15 minutes away from Blind River where most people commute to work. As table 10.11.1 shows, the employment base was relatively stable between 2001 and 2006. People were employed in the Service industries for the most part. Many residents commute to Blind River or Elliot Lake for employment.

TABLE 10.11.1: TRENDS IN EMPLOYMENT – THE NORTH SHORE, 2001-2006

Industry	2001 Employ- ment	2006 Employ- ment	% Change	2006 % Distri- bution	Ontario '06 % Distri- bution
Agriculture and Other Resource Based	45	40	-11.1	15.1	2.9
Manufacturing and Construction	20	40	100.0	15.1	19.8
Wholesale and Retail Trade	20	45	125.0	17.0	5.9
Finance and Real Estate	10	20	100.0	7.5	6.8
Health Care and Education	60	35	-41.7	13.2	16.3
Business Services	45	35	-22.2	13.2	19.7
Other Services	60	50	-16.7	18.9	18.6
Total	260	265	1.9	100.0	100.0
Unemployment Rate (%)	11.5	9.3			

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

10.11.2 Trends in Population

Table 10.11.2 and figure 10.11.1 on the following page show The North Shore's population fell by 6.4 percent between 2006 and 2011 after being stable in the previous five year period. As with most other municipalities in the ADSAB service area, the decline was concentrated in the

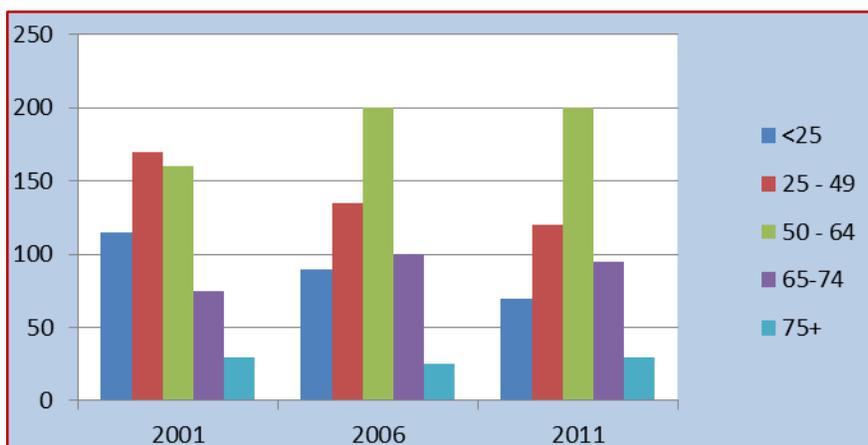
younger age groups as the overall population in the area ages. Unlike other areas there was not a significant increase in the total number of seniors since the decline in the over 75 age group was offset by an equal increase in numbers in the 65 to 74 age groups.

**TABLE 10.11.2: TRENDS IN POPULATION,
THE NORTH SHORE, 2001-2011**

Age of Population	2001	2006	% Change 06/01	2011	% Change 11/06
<25	115	90	-21.7	70	-22.2
25-49	170	135	-20.6	120	-11.1
50-64	160	200	25.0	200	0.0
65-74	75	100	33.3	95	-5.0
75+	30	25	-16.7	30	20.0
Total	550	550	0.0	515	-6.4

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

FIGURE 10.11.1: TRENDS IN AGE DISTRIBUTION, THE NORTH SHORE, 2001-2011



SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

10.11.3 Trends in Households

As table 10.11.3 on the following page shows, the number of households declined on a level par with the decline in population as the average household size remained stable falling 7.8 percent between 2006 and 2011. The decline was spread among all types of households.

Due to the lack of sewer and water services, the community is constrained in its ability to grow. Consequently, as a community, the municipality is quite stable, indicating that the current housing stock is likely sufficient to meet community needs until such time new services are added.

TABLE 10.11.3: TREND IN HOUSEHOLDS, THE NORTH SHORE, 2001-2011

Households	2001	2006	% Change 06/01	2011	% Change 11/06
Couples	190	170	-10.5	165	-2.9
Single person	50	60	20.0	55	-8.3
Other	0	25	100.0	15	-40.0
Total	240	255	6.3	235	-7.8
Avg. Pers/Hhld	2.3	2.2			

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

10.11.4 Trends in Household Income

As table 10.11.4 shows, income levels were lower in the municipality than for the province as a whole, and they have worsened as the level of income in the province increased while local incomes lagged behind.

TABLE 10.11.4: TREND IN MEDIAN HOUSEHOLD INCOME, THE NORTH SHORE, 2001-2006 (CURRENT \$)

Households	2001	2006	% Change 06/01
The North Shore	\$52,602	\$45,809	-12.9
Ontario	\$53,626	\$60,455	12.7

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006

10.11.5 The Housing Market

Table 10.11.5 below shows almost all of the people in The North Shore live in single detached housing which accounted for 98 percent of the housing stock. A small number of households were living in trailers or other mobile homes according to the 2011 census.

TABLE 10.11.5: CENSUS HOUSING FACTS – THE NORTH SHORE, 2001-2006

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Dwellings	240	250	4.2	235	-6.0
Single Detached Units	240	250	4.2	230	-8.0
Other (semi, row apartment)	0	0	0.0	5	100.0
Units by Tenure					
Owned	215	220	2.3		
Rented	25	40	60.0		
Median Rent	\$566	\$700	23.7		
Median Monthly Owner Cost	\$589	\$433	-26.5		
Average House Value	\$109,232	\$176,434	61.5		

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006

10.11.6 Social Housing

There is no social housing in The Township of The North Shore.

10.11.7 Community Consultation Key Findings

On September 13, 2012, a community consultation was held with the Township of The North Shore. The following is a summary of the key findings.

General Comments

The Township is updating its Official Plan and will make sure that the provisions of the Strong Communities through Affordable Housing Act included in the review. There is no rental housing in the communities making up the municipality. There is no social housing in the area since only 15 percent of the area has access to sewer and water which is a necessary condition to build a rental project.

The population of the municipality is declining; even the population over 65 is falling as people are moving away to get services.

Support Services

Support services are provided through the Blind River District Health Centre. The North Shore is at the edge of the Centre's catchment area. There are also support workers in a building in Blind River available between 7:00 a.m. and 7:00 p.m.

No one has complained about not being able to get services but the person has to call Sault Ste. Marie to get the services and it takes about two weeks to have worker come out and do an assessment. Seniors get fewer services now and there is no assistance for taking medications. Some people have to hire a private nurse and, as a result, consider moving away from the area.

Supportive Housing

There is currently no supportive housing in the Township. People have to move to Blind River, Thessalon or Elliot Lake where there are long-term care facilities.

General Need for Housing

The key issue in the community is the lack of rental housing with and without support for seniors. The rising cost of utilities, taxes and home repairs make it difficult even for seniors who do not have a mortgage to afford to stay in their own homes. It also makes it difficult for private landlords to offer housing at a rent that is affordable for people on fixed incomes. With rising costs and limited ability to raise rents, landlords can't make enough to cover costs even without

making a profit. A rent subsidy program would allow landlords to offer units with reasonable rents and still allow landlords to make a reasonable return.

There is also a need for housing, which is in short supply, for the general population. At the same time, seniors are over housed and are not able to afford to stay in their home. If people were allowed to add a unit to their home or build a unit on their property, this could be a good way of addressing the problem. A subsidy program for this would be a good idea.

Youth, Homelessness and Shelters

Young people tend to move away from the community to find employment or to go to school. There is no rental housing for young people. When the young people come back into the community, they have to live with their parents.

While there is no absolute homelessness in the area, there are families who are at risk who need help to reduce the operating costs of their housing. The Northern Home Repair Program did a lot to reduce the operating costs by bringing in energy efficiency. A homeowner subsidy program like the eviction prevention programs for tenants would address the issue of high utility costs.

Transients are not an issue since there are no “gathering” places along this stretch of Highway 17. People are more likely to stay on the bus until Blind River or Thessalon. There is no information on what to do if there is a situation where there is a homeless person in the area other than to call the police. This information should be generally available. Churches sometimes provide temporary space but don’t let people sleep overnight. As a result, there is a need for emergency or transitional housing.

Victims of Abuse

There are no facilities available in the area. Due to a lack of anonymity and security issues, victims have to move to Sault Ste. Marie or Elliot Lake. Women in crisis are sometimes sent to the Crisis Centre on the Mississauga Reserve, but there is nothing for men or men with children.

10.12 City of Elliot Lake

10.12.1 Overview

The City of Elliot Lake is the largest municipality in the ADSAB service area. The community is located about a half hour drive north of Highway 17 on Highway 101. The community was developed in 1955 to serve the mining industry with the discovery of uranium in the area. The population of the community peaked at 25,000 at the end of the 1950’s. In 1990, the mine closed and the former employee housing was transferred to Elliot Lake Retirement Living.

Since then, the City began to market itself as a retirement community to attract seniors with the goal of establishing a stable tax base. As table 10.12.2 on the following page indicates, it has been successful in attracting an older population with more than 35 percent being over 65 compared to the province as a whole which has less than 15 percent of its population in this age category. Elliot Lake has also marketed the tourist opportunities in the area. More recently, likely as a result of the increase in gold prices, there has been exploratory activity taking place.

On June 23, 2012, part of a roof collapsed at the Algo Centre Mall resulting in retail and other businesses being forced to find new locations in the community on a temporary basis until new facilities are made available. The mall contained the offices of all three levels of government. A new mall is being developed near the Algo location and has already announced that Foodland and Canadian Tire will be the anchor tenants. The City is also redeveloping the former White Mountain Academy with a Fed-Nor grant of almost \$500,000 to house the offices that had to be relocated. The continued quick response of council is essential to ensure the ongoing strength of the services sector which is the key driver of employment in the City.

Elliot Lake is one of the communities competing to become the site of the permanent storage facility for nuclear waste in Ontario. This would result in substantial construction employment and a healthy permanent labour force.

Table 10.12.1 below shows employment levels by industry for 2001 and 2006, which, while somewhat out of date, shows the start of some trends that are likely to continue. Of particular interest is the growth in the number of people employed in Health Care and Education, which rose by 11.4 percent between the two censuses, and accounts for 24.7 percent of total employment. The City's largest single employer is St. Joseph's Health Sciences with around 200 employees. With the high proportion of senior residents in the community, this trend is likely to continue making it essential for Elliot Lake to be able to continue to attract Health Care workers to the community.

TABLE 10.12.1: TRENDS IN EMPLOYMENT – ELLIOT LAKE, 2001-2006

Industry	2001 Employ- ment	2006 Employ- ment	% Change	2006 Distri- bution	Ontario '06 % Distri- bution
Agriculture and Other Resource Based	270	295	9.3	7.8	2.9
Manufacturing and Construction	310	390	25.8	10.4	19.8
Wholesale and Retail Trade	660	680	3.0	18.1	15.9
Finance and Real Estate	145	140	-3.4	3.7	6.8
Health Care and Education	835	930	11.4	24.7	16.3
Business Services	590	515	-12.7	13.7	19.7
Other Services	870	810	-6.9	21.5	18.6
Total	3,680	3,760	2.2	100.0	100.0
Unemployment Rate (%)	13.0	13.2			

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006

10.12.2 Trends in Population

The population of Elliot Lake declined slightly between 2006 and 2011 after increasing marginally between 2001 and 2006 as the City promoted itself as a destination for retirees.

As table 10.12.2 below and figure 10.12.1 on the following page show, the real impact on housing needs in the City is not the level of the population but the changes in the age distribution of the population. The number of people in the younger age groups fell substantially with the 25 to 49 age group falling by 13.1 percent after declining by 18.8 percent in the previous five years. This age group now makes up only 20 percent of the population compared to 28 percent in 2001.

TABLE 10.12.2: TRENDS IN POPULATION, ELLIOT LAKE, 2001-2011

Age of Population	2001	2006	% Change 06/01	2011	% Change 11/06
<25	2,350	2,335	-0.6	2,150	-7.9
25-49	3,200	2,600	-18.8	2,260	-13.1
50-64	2,860	2,965	3.7	2,960	-0.2
65-74	2,065	2,335	13.1	2,340	0.2
75+	940	1,315	39.9	1,645	25.1
Total	11,415	11,550	1.2	11,355	-1.7

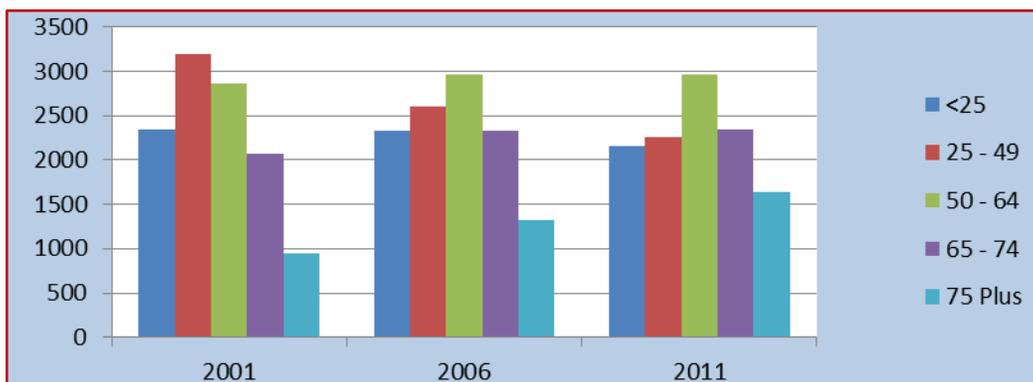
SOURCE: STATISTICS CANADA, CENSUS CANADA
COMMUNITY PROFILES 2001-2011

This is a critical age group for household formation and is generally the mainstay of employment. The youngest age group also declined with a drop of 7.9 percent, probably as young people moved away with their families or the youth left for better opportunities elsewhere.

The 50 to 64 age group reached the tipping point, falling by 0.2 percent which is significant since this age group tends to provide informal support to older family members and others in the community.

The number of younger seniors was relatively constant between the censuses compared to previous inter-censal changes which could mean the campaign to attract seniors is losing strength. The most significant change was the rapid increase in older seniors as the number of people in the 75 and older age group rose by 25.1 percent. This age group now makes up 14.5 percent of the total compared to only 8.2 percent in 2001.

FIGURE 10.12.1: TRENDS IN AGE DISTRIBUTION, ELLIOT LAKE, 2001-2006



SOURCE: STATISTICS CANADA, CENSUS OF CANADA COMMUNITY PROFILES, 2001, 2006, 2011

In fact, at 57.1 years in 2011, the population of Elliot Lake has the oldest median age, the age at which 50 percent of the population is younger or older, of any community in Canada.

The key impact will likely be the increased pressure on existing support services and the demand for additional housing with support services by people in this age group to allow them to stay in their own homes and in Elliot Lake. Table 10.12.3 below shows the number of people with activity limitations by age group in Elliot Lake in 2006. While there may not be a direct correlation between activity limitations and the use of support services since family or friends will step in, it shows the increasing need for assistance. As the data indicates, as one ages the need for supports increases particularly for those over 75.

TABLE 10.12.3: PERSONS WITH ACTIVITY LIMITATIONS, ELLIOT LAKE, 2006

Age Range	55 – 64		65 – 74		75+	
Reduction in the amount or kind of Activity at Home	420	20.3%	450	19.6%	515	40.6%
Reduction in the amount or kind of activity in other activities	75	3.6%	90	3.8%	60	4.7%
Difficulty hearing, seeing, communicating, walking, climbing stairs, bending, learning or doing any similar activities	375	18.1%	440	18.8%	455	35.8%

Source: Extract from North East Local Health Integration Network Aging at Home Strategy, Seniors' Residential/Housing Options – Capacity Assessment and Projections, Final Report 2009, SHS Consulting, Page 199.

The support service system in Elliot Lake will be under significant pressure during the period of the Housing and Homelessness Plan unless senior levels of government are prepared to assist.

10.12.3 Trends in Households

Even with the decline in population, the total number of households continued to increase. Table 10.12.4 shows the trend in households from 2001 to 2011. Underlying the increase in households was a substantial and continued decline in the number of couples that was offset by an increase in single person households and households in the “other” category, which rose by a significant 38.3 percent. The other category includes single people living together and other non-family households. The growth in this category may be the result of people not being able to afford to live on their own.

TABLE 10.12.4: TREND IN HOUSEHOLDS, ELLIOT LAKE, 2001-2011

Households	2001	2006	% Change 06/01	2011	% Change 11/06
Couples	3,230	3,160	-2.2	2,840	-10.1
Single person	1,700	1,915	12.6	2,045	6.8
Other	565	575	1.8	795	38.3
Total	5,495	5,650	2.8	5,680	0.5
Avg. Pers/Hhld	2.1	2.0		2.0	

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

These trends would indicate an increase demand for smaller one and two bedroom units and a reduction in demand for larger family type housing. It would also support an argument that older children are moving in with family members to provide informal support service arrangements.

10.12.4 Trends in Household Income

Even though they experienced the highest income growth between 2001 and 2006, households in Elliot Lake had much lower incomes than in the province as a whole as indicated in table 10.12.5 on the following page. Incomes in Elliot Lake were the lowest of all municipalities in the ADSAB service area. This is probably the result of two trends, promotion of the retirement community concept resulting in a higher number of older people on pension income, and the preponderance of service jobs which are generally lower paying.

**TABLE 10.12.5: TREND IN MEDIAN HOUSEHOLD INCOME,
ELLIOT LAKE 2001-2006 (CURRENT \$)**

Households	2001	2006	% Change 06/01
Elliot Lake	\$29,323	\$36,366	24.0
Algoma District	\$40,704	\$47,567	16.9
Ontario	\$53,626	\$60,455	12.7

SOURCE: STATISTICS CANADA, CENSUS CANADA
COMMUNITY PROFILES 2001, 2006

10.12.5 The Housing Market

10.12.5.1 Overview

For the purpose of the analysis of the housing market in Elliot Lake, data was drawn from the census and from Canada Mortgage and Housing Corporation (CMHC) data, which is available for the Elliot Lake Census Agglomeration whose borders closely coincide with the City boundaries. As table 10.12.6 below shows, the housing stock in Elliot Lake differs significantly from other communities in the ADSAB service area both in terms of the type of housing and in the tenure of the housing. While the housing portfolio of all other municipalities is primarily single detached housing, only 45.9 percent of Elliot Lake units are in this category. However, the recent increase in occupied units was all single detached which rose by 4.2 percent between 2006 and 2011. The remainder of the portfolio is in a range of semi-detached and other multiple units. In terms of tenure, while the data is somewhat out of date, in 2006 most municipalities were above 80 percent homeownership while Elliot Lake was only 61 percent ownership.

TABLE 10.12.6: CENSUS HOUSING FACTS – ELLIOT LAKE, 2001-2011

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Occupied Dwellings	5,495	5,645	2.8	5,680	0.6
Single Detached Units	2,425	2,500	3.1	2,605	4.2
Other (semi, row apartment)	3,070	3,145	2.4	3,075	-2.2
Units by Tenure					
Owned	3,265	3,440	5.3		
Rented	2,230	2,205	-1.1		
Median Rent	\$496	\$517	4.2		
Median Monthly Owner Cost	\$519	\$474	-8.7		
Average House Value	\$57,524	\$78,057	35.7		

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

As Table 10.12.7 indicates, the housing stock was in relatively good condition in 2006 with only 8.1 percent even though most of the portfolio was older than 25 years old. More recently there has been little new housing added to the stock with only three units built in 2012 and nine units in 2011.

**TABLE 10.12.7: DWELLING CHARACTERISTICS,
ELLIOT LAKE, 2006**

	Units in Need of Major Repair (%)	25+ Years Old (%)
Elliot Lake	8.1	98
Ontario	6.6	68

**SOURCE: STATISTICS CANADA, CENSUS CANADA
COMMUNITY PROFILES 2006**

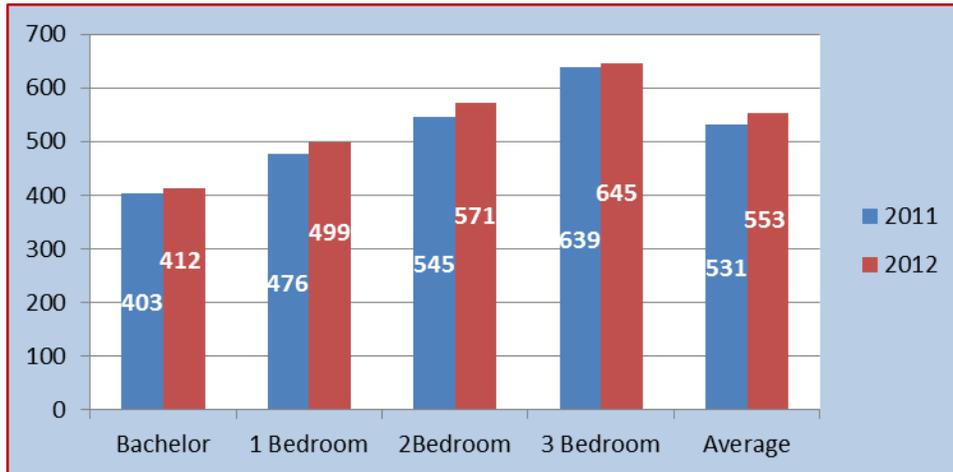
Much of the difference between Elliot Lake and other municipalities is attributable to the history of the community. As a mining community, most of the housing was owned by the mining companies who rented the housing to their workers or included free accommodation as part of their compensation package. As the mines closed, the miners and their families moved out leaving the homes vacant. Instead of becoming a “ghost town” like many other mining communities once the ore ran out, a number of individuals came together to create Elliot Lake Retirement Living, an independent corporation. Around the same time, as the municipality was incorporated in 1990, the mining companies transferred their housing portfolios to Retirement Living which began to market the community as a great place to find inexpensive housing and great facilities for active retirees. The campaign was aimed primarily at the Greater Toronto Area and Southern Ontario.

The corporation owns nearly 1,500 of the rental units in town, about 50 percent of the rental portfolio. It rents apartments from a starting rate of \$475 a month, \$587 for townhomes and \$615 for entire houses. The Corporation will sell homes for under \$100,000 in the urban core with some of the more desirable units on the Lake selling for less than \$250,000.

10.12.5.2 Rental Market

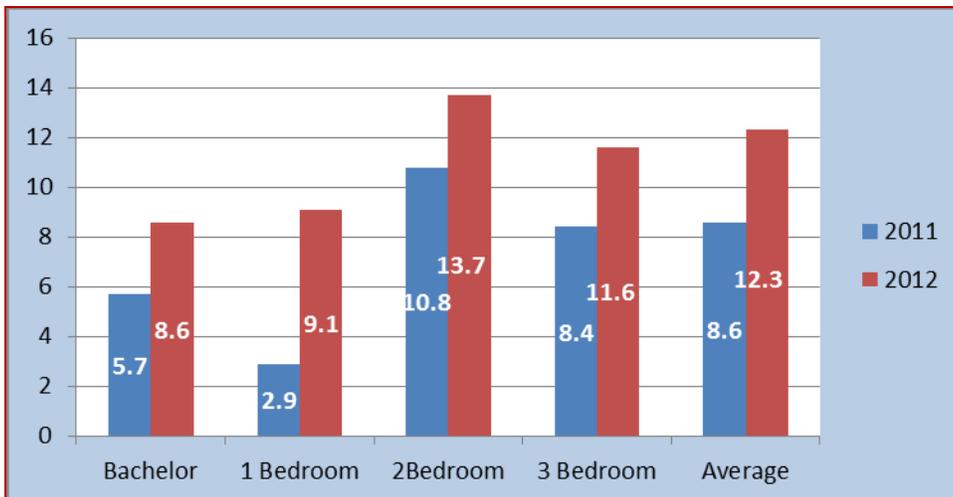
Figure 10.12.2 and figure 10.12.3 on the following page show that the average market rent rose by 4.1 percent between 2011 and 2012 with rents for all unit sizes increasing. The most significant from the point of view of addressing housing need is the rapid increase in vacancies in the private market for one bedroom units. The vacancy rate jumped rising from 8.6 percent in 2011 to 12.3 percent in 2012 leaving one in eight units private market units unoccupied.

FIGURE 10.12.2: RENT BY UNIT SIZE, ELLIOT LAKE, 2011-2012



SOURCE: CMHC RENTAL MARKET REPORT, ONTARIO HIGHLIGHTS, 4TH QUARTER 2012

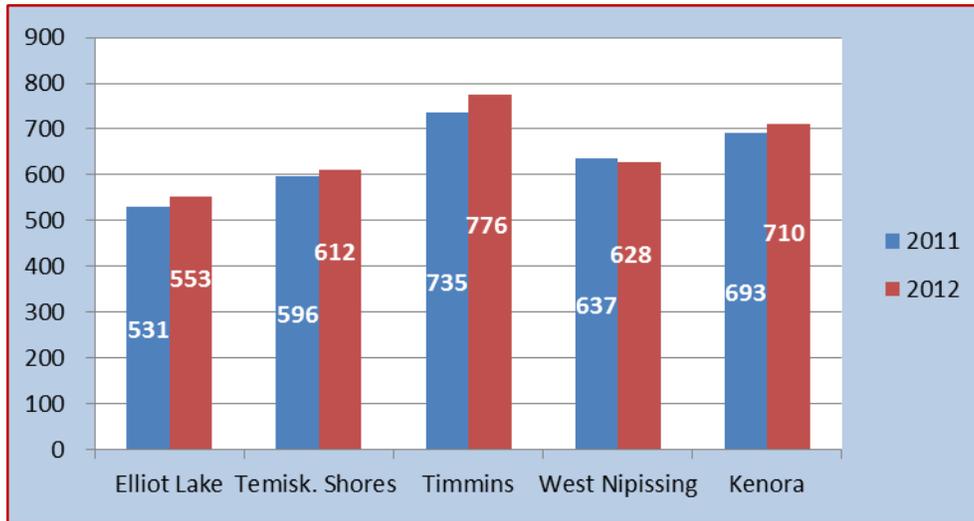
FIGURE 10.12.3: VACANCY RATES BY UNIT TYPE, ELLIOT LAKE, 2011-2012



SOURCE: CMHC RENTAL MARKET REPORT, ONTARIO HIGHLIGHTS, 4TH QUARTER 2012

As figure 10.12.4 on the following page below shows, when average rent levels are compared across selected communities in northern Ontario, Elliot Lake is clearly the most affordable community with rents being 11 percent less than the next lowest community Temiskaming Shores.

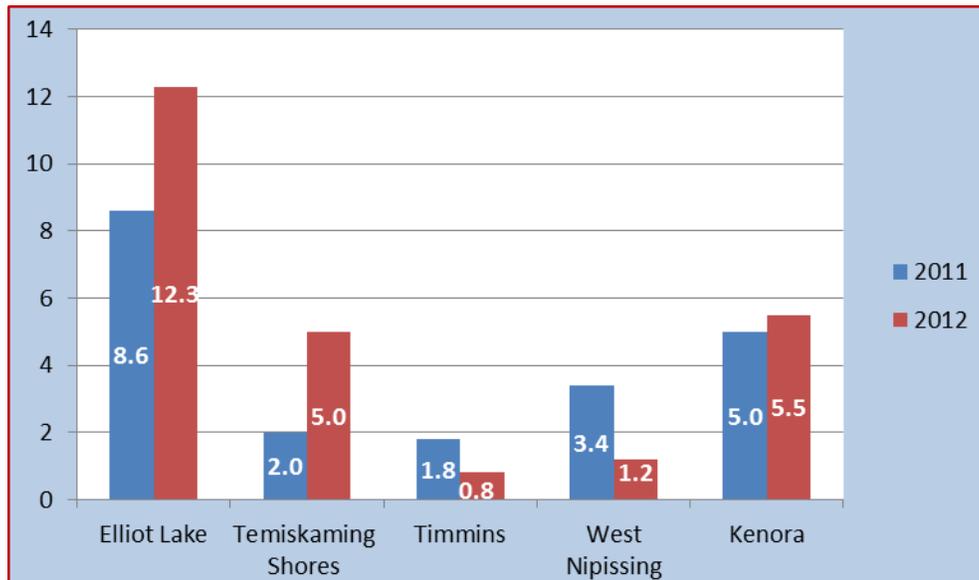
FIGURE 10.12.4: COMPARISON OF AVERAGE RENTS, SELECTED NORTHERN COMMUNITIES, 2011 - 2012



SOURCE: CMHC RENTAL MARKET REPORT, ONTARIO HIGHLIGHTS, 4TH QUARTER 2012

Despite much lower rents, vacancy rates are significantly higher than those of other selected communities as indicated in figure 10.12.5 below. While vacancy rates fell in Timmins and West Nipissing, likely as a result of the boom in mining activity in these areas, vacancy rates rose in Elliot Lake to the point where some landlords may start to experience viability issues.

FIGURE 10.12.5: COMPARISON OF AVERAGE VACANCY RATES, SELECTED NORTHERN COMMUNITIES, 2011 - 2012



SOURCE: CMHC RENTAL MARKET REPORT, ONTARIO HIGHLIGHTS, 4TH QUARTER 2012

10.12.6 Social Housing

As the largest community in the ADSAB service area, it is not surprising that Elliot Lake also has the highest number of social housing units. Table 10.12.8 shows the number of units by size of unit and by target client. The units are provided under the full range of housing programs.

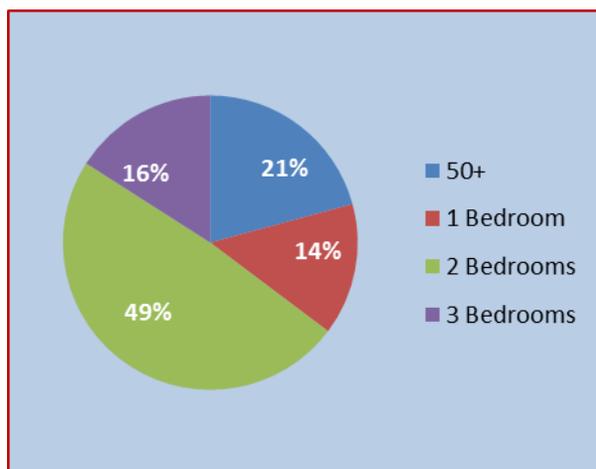
TABLE 10.12.8: SOCIAL HOUSING BY SIZE OF UNIT, ELLIOT LAKE

	Units
Senior	0
50+	43
1 Bedroom	30
2 Bedrooms	101
3 Bedrooms	33
4+ Bedrooms	0
Total	207

Source: ADSAB Housing Division

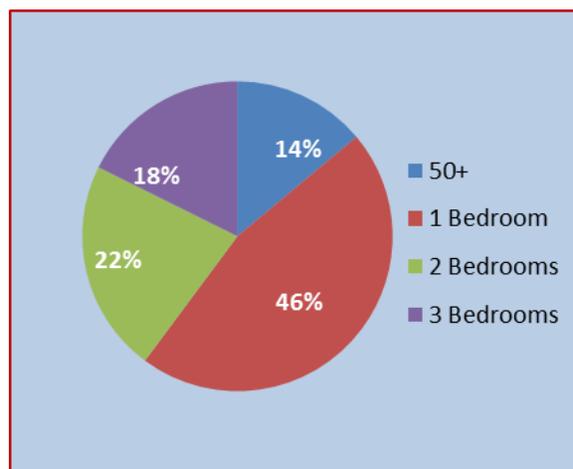
Figure 10.12.6 below shows the distribution of units being provided by the ADSAB by size and type of unit while figure 10.12.7 shows the distribution of the waiting list for units in Elliot Lake by size and type of unit. There is obviously an imbalance between demand and supply. While 46 percent of applicants are seeking one bedroom units, only 14 percent of the units are one bedroom. This results in wait times of up to five years before a unit becomes available. At the same time, only 22 percent of applicants are looking for or are eligible for two bedroom units while they make up 49 percent of the portfolio.

FIGURE 10.12.6: DISTRIBUTION OF SOCIAL HOUSING UNITS BY SIZE OF UNIT



Source: ADSAB Housing Division

FIGURE 10.12.7: DISTRIBUTION OF WAITING LIST BY SIZE OF UNIT



Source: ADSAB Housing Division

While the assisted housing portfolio has a severe shortage of one bedroom units, apparently there is a glut of one bedroom units in the private sector at relatively low rent levels. There may be an opportunity for the ADSAB to provide assistance to people on the waiting list to move into these units by providing direct payments to them through initiatives such as the Algoma Shelter Assistance Program (ASAP).

10.12.7 Community Consultation Key Findings

On October 22, 2012, a consultation was held with Elliot Lake Community Agencies. A meeting was also held with the Board of the Elliot Lake Municipal Non-Profit on January 9, 2013. The following is a summary of the key findings.

Overview

The characteristics and size of population in an area has a huge impact on getting and retaining services. There is no industry based in Elliot Lake which deters young people from staying in the community. Once young people leave Elliot Lake to get their education there is no incentive to return. Most of the jobs are in the fast food industry, health care, and a variety of services. With the collapse of the uranium mining industry, Elliot Lake has been promoting itself as a retirement community and a tourist destination. The average population age is 50 and over in Elliot Lake.

Elliot Lake is a good place to live and raise a family and there are volunteers but not to the extent as in the past so children often have to go outside the community to participate in sports, such as baseball, hockey, etc. An increasing number of grandparents are looking after grandchildren. Drug abuse is high among high school students.

The demise of the mall has also created a further gap in what's available in the community.

Housing Costs

The Elliot Lake non-profit plays a key role in the affordable rental market but the project is beginning to suffer financially due to high utility cost increases. Most units are rented with a "hot" rent, that is, with hydro included. When the hydro rate goes up as it is now doing, these costs can't be passed through due to rent controls for the market units and due to RGI tenants' incomes being relatively fixed.

Homelessness/Emergency Housing

The size of the homeless population in Elliot Lake is difficult to determine because it fluctuates. It was reported that there is considerable visible homelessness in Elliot Lake with individuals living outdoors.

The Men's Centre, a privately run facility, which provided food and lodging for three individuals for 30 days closed its doors due to withdrawal of funding from its supporters. Efforts led by the ADSAB are underway to restore funding. The Men's Centre could benefit by having a 3-4 bedroom house with sustaining long term funding. Persons with alcohol and drug related problems are referred to a detox centre.

Maplegate House for Women is a 10 bed women's shelter that can help single parents with kids up to age of 15, or individuals 16 and up. The length of stay can be from one day to an average of six months. Maplegate provides help to enable women to obtain required services and find permanent housing. The group indicated that its current setup is sufficient for what it does. It was noted that Maplegate will not accept males aged 16 and up. They are split from the family and housed in a nearby motel. This raises the need for a family shelter in the area.

The Salvation Army in Elliot Lake has a drop in centre and provides food. It has noticed that the number of meals served has increased over time. Currently, the food bank serves around 1,400 meals a month.

Supportive Housing

There is no supportive housing for people with mental health issues and there is a need for supportive independent living for all age groups regardless of disabilities. There is also a need for on-site supportive housing to help those people who do not need to stay in a hospital but cannot live independently.

Huron Lodge is a supportive housing facility for seniors. It provides some support services to its residents but not on a 24/7 basis. Some of these services include meals on wheels, transportation, a day program, and respite services.

Transitional/Second Stage Housing

There is a need for transitional housing for men, women and youth. In particular, there is a need for the housing to be made available for the short term and then people should move on and access "regular" housing.

Confidentiality

It was indicated that there are challenges when dealing with confidentiality. Some of the agencies indicated that they obtain basic information by getting a sign-off for release of information but it is not a standard form.

Waiting List

There is a three year waiting list. The ADSAB has "in Algoma solutions" to assist with housing applicants. There are a number of housing options in Elliot Lake. There is non-profit, public housing and rent supplement programs, housing allowance programs, OW, ODSP, etc. It was also noted that most of the ADSAB money for housing is provided to Elliot Lake.

Obtaining housing is quicker because of the Special Priority Policy but applicants still need to wait from several months to a year. It was suggested that there is a need for short term transitional housing until a unit becomes available.

Private Rental Market

It was noted that bachelor and one bedroom units are hard to find in Elliot Lake notwithstanding the “glut” of one bedroom units on the private market. As well, there are not enough accessible units (e.g., on first floor or buildings with an elevator).

It was suggested that there is a need to provide assurances to private landlords to guarantee that they will get their rent money. OW does pay direct but there is a cap for shelter. Under ODSP, for example, the shelter portion is around \$340 (to cover rent, telephone, hydro) and concurred that this may still be not enough.

A person on ODSP or OW, who is in hospital for three months is cut off, can lose their housing. OW is flexible in this area and removes the basic needs portion but keeps the shelter component.

Seniors

It would be devastating to the economy if seniors have to move and take their money out of the community to get the services they need. Seniors need accessible units on the lower floor or a unit in a building with an elevator in order to remain in town for the long term.

Seniors, whose spouse handled the household finances and died, often have problems. The surviving spouse may also not be able to meet rental payments due to the loss of the deceased spouse’s pension. The surviving spouse has no capacity to move as houses are not selling on the market in Elliot Lake, and there is no place to move to. Seniors look for part time work to meet their living expenses; however, employers are not willing to hire them because of their age and health. It was noted that in-situ rent supplement could be beneficial for seniors.

While it was suggested that money is needed to renovate homes to enable seniors to stay in their homes, this was generally seen as a band aid to the problem. Some seniors are now in the position that they cannot afford to stay in their own home but are not eligible for RGI so something in between the two is needed. Some seniors whose spouses die are then considered overhoused and may no longer qualify for RGI so the ADSAB needs a more flexible policy in this area.

The need for an aging in place strategy was discussed. CCAC is the agency that receives funding for information and referrals. CCAC is legislatively responsible for “cradle to tomb” care. CCAC is currently focused on implementing the aging in place policy in Sault Ste. Marie, North Bay, Sudbury and Timmins. Smaller communities have yet to participate.

The Ontario March of Dimes Outreach Program has asked MOHLTC to provide supportive living program (24/7 care) to assist with the aging population but funding has never been provided.

Youth

There are no programs for youth, especially those with developmental and/or physical disabilities. Funding is given to Sault Ste. Marie to be used in the District but it is not shared as it should be. The youth do not have the funds to travel to Sault Ste. Marie for the services.

Students, who receive OW or are too young to receive OW, do not have enough money to afford rent so they need to look for other students to share. It was noted, however, that sharing is often not a good solution in such cases.

Aboriginal Housing

There were no specific issues identified with respect to Aboriginal housing. It was noted that there is no Friendship Centre in the District. The North Shore Tribal Council is responsible for the whole Northern region.

Aboriginal people have same issues as the rest of the population, e.g., drug and alcohol addictions, etc. Aboriginal people get most of their services on the reserve. It was noted that everyone can use the services but must take cultural awareness classes. This was seen as a barrier by the group.

Accessing Information

It can be difficult and overwhelming to find out where to access information and services that are needed. There should be a transparent and a “no wrong door” approach, a system for collective sharing of information on a regular basis. The agencies around the table said they do their best to direct person to the services they require.

There are two counselling centres in Elliot Lake - Oak Centre and the Counselling Centre of East Algoma. There is a 24/7 number that can be called. It was also noted that 211 provides information for the area.

10.13 Town of Spanish

10.13.1 Overview

The Town of Spanish is located on Highway 17 where the Spanish River flows into the North Channel at the eastern most end of the ADSAB service area. The community's economy was based on exploiting natural resources such as forestry and earlier fur trapping. The town site

was also used to house employees of Noranda who were employed at its Sulphuric Acid plant. More recently with the plant closing, the economy has shifted to tourism with servicing facilities, the creation of a Marina and the development of the Waterfront Complex.

As Table 10.13.1 below shows, employment levels fell by 14 percent between 2001 and 2006. The distribution of employment by industry is roughly similar to the provincial distribution although there is more of a reliance on Resource Based industries and less in Health Care and Education.

TABLE 10.13 .1: TRENDS IN EMPLOYMENT – SPANISH, 2001-2006

Industry	2001 Employ- ment	2006 Employ- ment	% Change	2006 % Distri- bution	Ontario '06 % Distri- bution
Agriculture and other Resource Based	40	30	-25.0	14.0	2.9
Manufacturing and Construction	25	40	60.0	18.6	19.8
Wholesale and Retail Trade	35	25	-28.6	11.6	15.9
Finance and Real Estate	15	25	66.7	11.6	6.8
Health Care and Education	15	15	0.0	7.0	16.3
Business Services	25	40	60.0	18.6	19.7
Other Services	95	40	-57.9	18.6	18.6
Total	250	215	-14.0	100.0	100.0
Unemployment Rate (%)	38.2	21.7			

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006

10.13.2 Trends in Population

The town's population continued to decline between 2006 and 2011, falling by 7.4 percent. As Table 10.13.2 and figure 10.13.1 on the next page show, this follows a decline of 9.2 percent between 2001 and 2006. The declining population was experienced in all age groups except the pre-retirement ages of 50 to 64 and the younger seniors which rose by 21.2 percent and 7.1 percent respectively. The population in all other age categories fell, with a continued decline in the younger age categories and a reversal of the increase from the previous censal period for the oldest age category.

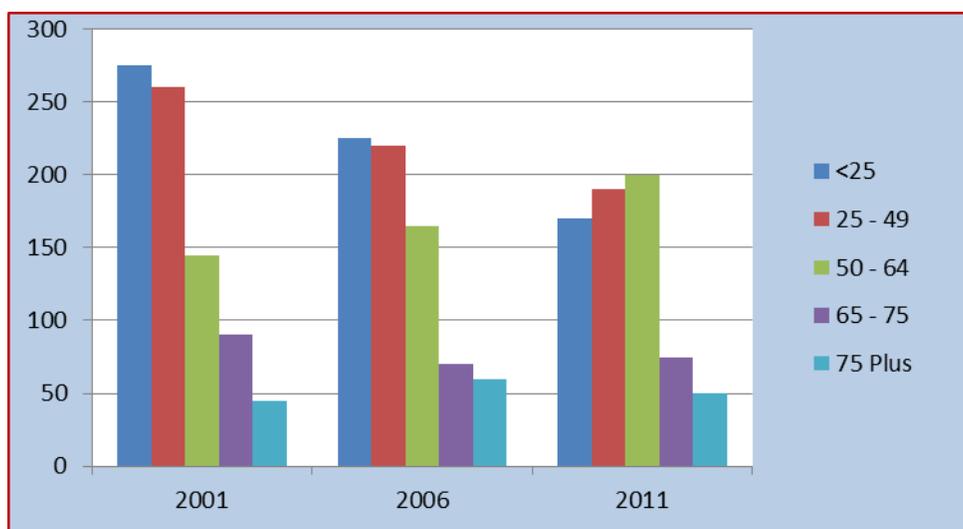
The data indicates that, everything else being equal, there is likely to be a decline in need for housing for families in the community and in fact there may already be an oversupply. There will be a demand for smaller units for the aging population, particularly housing with support services. The current decline in older seniors may be indicative of their having to leave the community to find suitable housing.

TABLE 10.13.2: TRENDS IN POPULATION, SPANISH, 2001-2011

Age of Population	2001	2006	% Change 06/01	2011	% Change 11/06
<25	275	225	-18.2	170	-24.4
25-49	260	220	-15.4	190	-13.6
50-64	145	165	13.8	200	21.2
65-74	90	70	-22.2	75	7.1
75+	45	60	33.3	50	-16.7
Total	770	680	-11.7	635	-6.6

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

FIGURE 10.13.1: TRENDS IN AGE DISTRIBUTION, SPANISH, 2001-2011



SOURCE: STATISTICS CANADA, CENSUS OF CANADA COMMUNITY PROFILES 2001-2011

10.13.3 Trends in Households

The number of households in Spanish stabilized in 2011, after declining by 3 percent between 2001 and 2006. Table 10.13.3 on the following page shows there is a move toward smaller households. The only growth in households was in the “other” category that includes single people living together and single people living with family households which might indicate people moving in with family for support. The impact of the changes in the number of households on housing need in Spanish indicates a growth in need for smaller units with no need for additional family units.

TABLE 10.13.3: TREND IN HOUSEHOLDS, SPANISH, 2001-2011

Households	2001	2006	% Change 06/01	2011	% Change 11/06
Couples	195	170	-12.8	170	0.0
Single person	100	115	15.0	100	-13.0
Other	35	35	0.0	50	42.9
Total	330	320	-3.0	320	0.0
Avg. Pers/Hhld	2.3	2.1		2.0	

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

10.13.4 Trends in Household Income

Household incomes are much lower in Spanish than in Ontario as a whole. As table 10.13.4 below shows, although there was growth in income of 9.1 percent, it was well behind the overall median growth rate. Compared to other municipalities in the ADSAB service area, Spanish had the lowest median household income.

TABLE 10.13.4: TREND IN MEDIAN HOUSEHOLD INCOME, SPANISH, 2001-2006 (CURRENT \$)

Area	2001	2006	% Change 06/01
Spanish	\$31,541	\$34,417	9.1
Ontario	\$53,626	\$60,455	12.7

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006

Spanish also had the most households in dire need in the ADSAB service area in 2006, with 10.3 percent of households falling below the low income cut-off (LICO) a standard measure of poverty established by Statistics Canada.

10.13.5 The Housing Market

The type of housing in Spanish continues to be predominantly single detached homes which accounted for 91 percent of the stock in 2011. Table 10.13.5 on the following page shows the number of occupied dwellings fell by a further 1.5 percent between 2006 and 2011 after falling by the same amount in the previous census period. This implies that the number of vacant dwellings in Spanish is on the increase as people move away from town. As noted above, the lack of smaller housing units may result in people having to move away from town to find appropriate housing, particularly if services are needed.

TABLE 10.13.5: CENSUS HOUSING FACTS – SPANISH, 2001-2006

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Dwellings	330	325	-1.5	320	-1.5
Single Detached Units	280	275	-1.8	290	5.5
Other (semi, row apartment)	50	50	0.0	30	-40.0
Units by Tenure					
Owned	230	230	0.0		
Rented	100	95	-5.0		
Median Rent	\$383	\$367	-4.2		
Median Monthly Owner Cost	\$490	\$423	-13.7		
Average House Value	\$63,138	\$70,246	11.3		

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001, 2006, 2011

As table 10.13.6 below indicates, the housing stock in Spanish is much older than the provincial portfolio and, consequently, many of the units are in need of repair. The incidence of the need for repair was the highest for any municipality in the ADSAB service area. This situation has not altered in the intervening years and there are many homes in the community where the homeowner needs some form of assistance such as that provided under the Northern Home Repair Program to bring their homes up to standard.

TABLE 10.13.6: DWELLING CHARACTERISTICS, SPANISH, 2006

	Units in Need of Major Repair (%)	25+ Years Old (%)
Spanish	21.5	85
Ontario	6.6	68

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2006

10.13.6 Social Housing

As shown in table 10.13.7, Spanish is fairly well served for a municipality of its size. The municipality has a 22 one bedroom unit building available to those over 50. There are also 15 three and four bedroom units available for families. All of the units are owned by the ADSAB. There are few applicants for the larger units so there is a relatively short waiting period for families to be housed.

TABLE 10.13.7: SOCIAL HOUSING IN SPANISH

	Units
Senior	0
50+	22
1 Bedroom	0
2 Bedrooms	0
3 Bedrooms	7
4+ Bedrooms	8
Total	37

Source: ADSAB Housing Division

10.13.7 Community Consultation Key Findings

On September 13, 2012, a consultation was held with the CAO/Clerk from the Town of Spanish. The following is a summary of the key findings.

The Town of Spanish is updating its Official Plan to take into account the recent changes to the Planning Act and will likely include the changes introduced by the Strong Communities through Affordable Housing Act. The municipality has no market rental housing for any client group. The ADSAB is the biggest landlord with 15 homes for families and a 22 unit building for those 50 and older. Since the local seniors' building was converted to 50+, there is no rental housing for exclusively for seniors. If the 50+ project was renovated to add an elevator, seniors would quickly fill up the units. The problem would be that those who would be displaced would have no place to go.

Support Services

Spanish is attractive to seniors because of the availability of services at the Health Centre where there is an on-staff doctor and a nurse practitioner. The doctor's office will fax prescriptions to the pharmacy in Massey for same or next day delivery. The CCAC funds the provision of support services. However, with the aging population, there is an increased demand for support services but, at the same time, the hours of support provided is declining. As a result, seniors have to move away to Thessalon or Sault Ste. Marie where they can get housing with support services. It is essential for Spanish to retain its seniors' population since they sustain the local economy.

There is also a concern that as cost becomes an issue, service providers will pull back to the larger centres trying to improve efficiency. What this will do is pull people out of the smaller communities all across the District and concentrate them in the larger centres putting increasing pressure on the facilities in these centres. It would actually be more efficient to put services into smaller communities and have them pool administration with the municipality and any other public agency. This would be a win – win since it would save costs but create enough hours for a full time administrative staff making it easier to attract someone to the job. Agencies that are run with volunteers would also benefit since people want to volunteer to do things not to fill out forms for the government, which all could be done by a pooled administration.

Housing Issues

The key issue in the community is the lack of rental housing with and without supports. As the cost of utilities, taxes and home repairs continue to rise, it makes it difficult for seniors, even for those without a mortgage, to afford to stay in their own homes. If seniors wish to remain in the community there are no market rental options. The cost of building new rental housing is beyond its market rent so there are no developers willing to build. There are vacant homes in the community that could be converted to rental but they are in very poor condition.

An alternative approach would be to bring in a home repair program like the old Ontario Home Renewal Program (OHRP) or Residential Rehabilitation Assistance Program (RRAP). The Northern Home Repair Program is good but there isn't enough money. Also the OHRP program was under municipal administration and the revolving fund part for those that could afford to repay their loan, meant there was always a bit of money the municipality could use to help seniors.

Also, although it's never been offered before, a subsidy program for operating costs for homeowners like the eviction prevention program for renters would also allow people to stay in their homes. This would make it possible to make the necessary repairs to keep the home in good working condition and make it affordable. The alternative of people having to move away hurts the community and puts pressure on the larger centres they move to.

Youth, Homelessness and Shelters

Young people tend to move away from the community to find employment or to go to school. There is no rental housing for young people to come back to and any appropriate housing is never advertised as units are filled by word of mouth. When the young people come back into the community they have to live with their parents.

While there is no absolute homelessness in the area, there are families who are at risk who need help to reduce the operating costs of their housing. Very occasionally, the town has to call the OPP who put a transient person in a motel for a night or two and the food bank provides a package if needed.

Victims of Abuse

There are no facilities available in the area. Due to a lack of anonymity and security issues, victims have to move to Sault Ste. Marie or Elliot Lake. Women in crisis are sometimes sent to the Crisis Centre on the Mississauga Reserve, but there is nothing for men or men with children.

Aboriginal Housing

There are no specific issues in town since many Aboriginal families are moving back to the reserve. This is indicative of lack of housing choices, services and opportunities for employment.

Other

One of the problems that seniors run into is that there is too much information or information on applying for specific services is complicated and they don't have the experience to work through an application. What is needed is an advocate or expeditor whose job it is to help people fill out forms and who has access to a wide range of information that they can work through with people. Similar to the idea of consolidating administrative services, a person could be hired

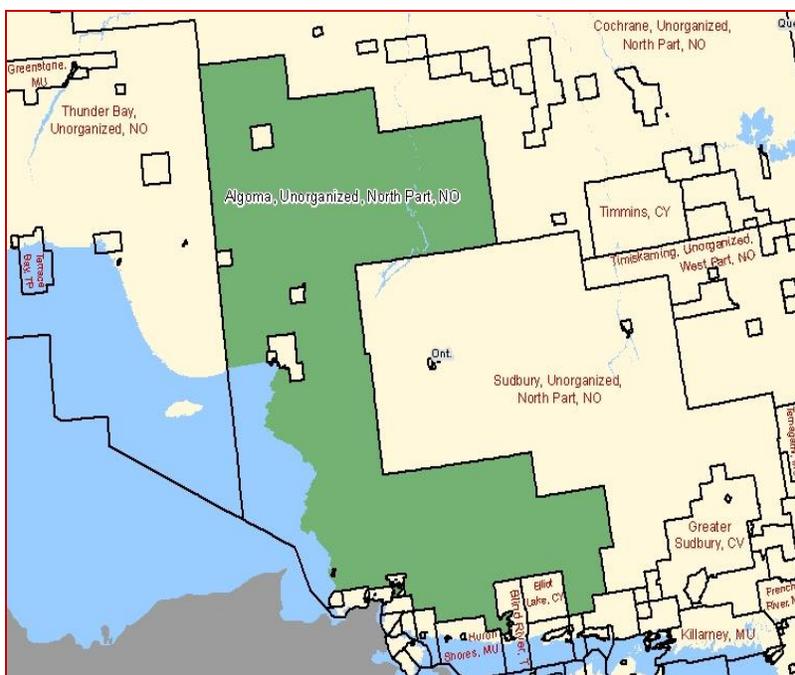
whose job it is to provide information on how to get services and who can create a directory of grant programs for individuals and volunteer agencies and who can fill out forms to get money for people.

10.14 The Northern Territories without Municipal Organization in the District of Algoma (NTWMO)

10.14.1 Overview

The NTWMO makes up the bulk of the land area of the District of Algoma as shown in figure 10.14.1 below. The NTWMO cannot be considered a housing market since it basically includes people who live along the boundaries of municipally organized areas and a small number of people living in remote areas or population gathering. The area is divided between the District of Sault Ste. Marie Social Services Administration Board (DSSMSSAB) and the Algoma District Services Administration Board (ADSAB). The geographic townships making up the Sault North Planning Area are part of the DSSMSSAB with the remaining geographic townships are included in the ADSAB service area. For the purposes of this analysis it will be considered as if it were a single housing market being served by the ADSAB.

Figure 10.14.1: NTWMO Map



SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES, 2011

The people living in the NTWMO do not pay property taxes but instead pay a provincial land tax. The province pays a share of all municipal type costs to the DSSABs with unorganized areas

within their boundaries. For the ADSAB, this share amounts to around 11 percent of the total municipal share of ADSAB expenditures.

As table 10.14.1 shows, people living in the NTWMO area are employed in Resource Based industries to a much greater degree than the province as a whole, but otherwise have a similar pattern of employment.

TABLE 10.14 .1: TRENDS IN EMPLOYMENT – NORTH UNORGANIZED, 2001-2006

Industry	2001 Employ- ment	2006 Employ- ment	% Change	2006 % Distri- bution	Ontario '06 % Distri- bution
Agriculture and Other Resource Based	285	275	-3.5	10.3	2.9
Manufacturing and Construction	725	485	-33.1	18.2	19.8
Wholesale and Retail Trade	290	345	19.0	12.9	15.9
Finance and Real Estate	90	110	22.2	4.1	6.8
Health Care and Education	355	360	1.4	13.5	16.3
Business Services	350	405	15.7	15.2	19.7
Other Services	725	685	-5.5	25.7	18.6
Total	2,820	2,665	-5.5	100.0	100.0
Unemployment Rate (%)	14.3	11.2			

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2006

10.14.2 Trends in Population

The population of the unorganized areas has been declining for some time, falling by 10 percent in the decade between 2001 and 2001, although the rate of decline eased in the last inter-census period.

Similar to the other areas in the ADSAB service area, the decline in NTWMO population was primarily due to the younger age groups moving out of municipal areas for lower housing costs and a better quality of life. At the beginning of the decade, the under 50 years of age groups accounted for 66 percent of the population but in 2011 only represented just over 50 percent. This means that there will likely be significant vacancies in larger units or older households being over housed and having to maintain homes that may be too large for them.

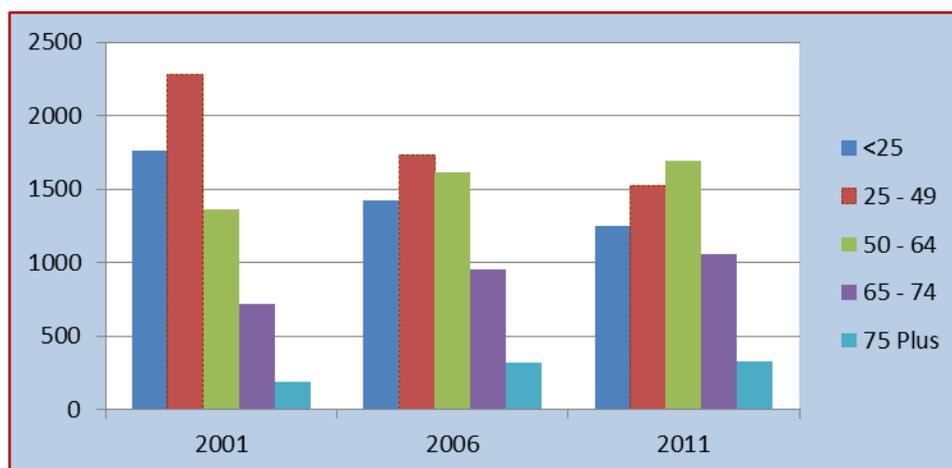
As table 10.14.2 and figure 10.14.2 on the following page show, the older population continues to grow, particularly the over 75 age group which has risen by almost 79 percent in the decade since 2001. This will put a severe burden on support service agencies. Where the population is near urbanized areas the service may be provided in their own home but in remote locations this will be a problem and people will have to commute to services or relocate.

TABLE 10.14.2: TRENDS IN POPULATION, NTWMO, 2001-2011

Age of Population	2001	2006	% Change 06/01	2011	% Change 11/06
<25	1,765	1,425	-19.3	1,250	-12.3
25-49	2,280	1,730	-24.1	1,520	-12.1
50-64	1,360	1,615	18.8	1,695	5.0
65-74	535	630	17.8	725	15.1
75+	185	320	73.0	330	3.1
Total	6,125	5,720	-6.6	5,520	-3.5

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

FIGURE 10.14.2: TRENDS IN AGE DISTRIBUTION, NORTH UNORGANIZED 2001-2011



SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

10.14.3 Trends in Households

Even though the population declined, the number of households remained relatively stable during the decade following 2006. As Table 10.14.3 on the following page shows, there was a decline in couples' households which is consistent with the trend in population. The number of single person households rose substantially particularly in the first 5 years of the decade while the number of "other" households also rose between 2006 and 2011. The "other" category includes single people living together and single people living with families'

TABLE 10.14.3: TREND IN HOUSEHOLDS, NTWMO 2001-2011

Households	2001	2006	% Change 06/01	2011	% Change 011/06
Couples	1,695	1,610	-5.0	1,540	-4.3
Single person	425	545	28.2	575	5.5
Other	285	255	-10.5	285	11.8
Total	2,405	2,410	0.2	2,400	-0.4
Avg. Pers/Hhld	2.5	2.4		2.3	

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

10.14.4 Trend in Household Incomes

Table 10.14.4 below shows median household income rose fairly substantially between 2001 and 2006 but it still was well short of the experience for the province as a whole.

Housing affordability was also better in the area with fewer owner households (12% vs. 18%) or renter households (25.6% vs. 37.5%) experiencing affordability problems. This does not take into account the potential cost of upgrading their homes as 11.6 percent of homes were in need of major repair compared to the 6.6 percent of homes province wide.

**TABLE 10.14 .4: TREND IN MEDIAN HOUSEHOLD INCOME,
NTWMO 2001-2006 (CURRENT \$)**

Households	2001	2006	% Change 06/01
All Households	\$41,265	\$47,422	14.9
Ontario	\$53,626	\$60,455	12.7

SOURCE: STATISTICS CANADA, CENSUS CANADA
COMMUNITY PROFILES 2001-2006

10.14.5 The Housing Market

Table 10.14.5 on the following page provides a statistical overview of the housing portfolio in the area. As one might expect, in 2006, the vast majority of units were single detached (93%) and owner occupied (92%).

TABLE 10.14.5: CENSUS HOUSING FACTS – NORTH UNORGANIZED, 2001-2006

	2001	2006	% Change 06/01	2011	% Change 11/06
Total Dwellings	2405	2410	0.2	2400	-0.4
Single Detached Units	2225	2230	0.2	2275	2.0
Other (semi, row apartment)	180	180	0.0	125	-30.6
Units by Tenure					
Owned	2115	2215	4.7		
Rented	290	195	-32.8		
Median Rent	\$488	\$500	2.5		
Median Monthly Owner Cost	\$618	\$395	-36.1		
Average House Value	\$82,132	\$141,011	71.7		

SOURCE: STATISTICS CANADA, CENSUS CANADA COMMUNITY PROFILES 2001-2011

10.14.6 Social Housing

There is no social housing in the Northern Territories Without Municipal Organization.