Housing Targets

District of Nipissing Social Services Administration Board

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SHS CONSULTING

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This report is the result of a collaborative process and would not have been possible without the involvement of DNSSAB staff.

We would like to thank the DNSSAB project team for their direction, input, and assistance throughout this study.

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Executive Summary

The goal of the study is to create housing targets for individual municipalities and unincorporated areas within the Nipissing District. These targets were developed by utilizing population and household projections for the municipalities while considering the existing housing in each community.

Housing Targets Results

Through the incorporation of household income decile data and affordability levels for housing targets, the housing targets for this study would recommend an increased investment in new Rent-Geared-to-Income (RGI) and affordable rental and ownership dwellings to suitably house both small households and larger families.

- **RGI units (1,517 net new dwellings)** would aim to accommodate households in the lower income deciles in Nipissing District that fall below the Household Income Limits (HILs) used for RGI housing.
- **Affordable rental units (2,949 net new dwellings)** would target households who are within the sixth income decile or below in Nipissing but would fall above HILs used for RGI housing. These units could include units managed by the DNSSAB or other non-profit affordable rental units.
- **Affordable ownership units (1,697 net new dwellings)** would target households who can afford average market rent but would not be able to affordably own existing housing market values for owned dwellings.
- **Market housing (32,236 total dwellings)** represents all the housing in Nipissing that is outside of the DNSSAB's jurisdictional control and out of the scope of the DNSSAB.

Key Considerations

1. **The projections and targets developed for this study represent the total demand for an ideal housing stock** that meets all the affordability, adequacy, and suitability needs of the households in Nipissing District. This includes the existing deficit of affordable and suitable housing, as well as the projected growth in need for this type of housing over time.

2. **Current household trends skew the demand towards larger units** throughout Nipissing. There exists a mis-match between household size (number of persons per household) and dwelling size (number of bedrooms per dwelling) throughout many municipalities in Nipissing. This may be due to the current stock or household preferences, but many households throughout Nipissing live in dwellings with more bedrooms than what would be required by occupancy standards. There is nothing 'wrong' with this; however, as these household trends were used to develop these targets, the skew to larger dwellings exists within the data. The DNSSAB should combine these projections with its own waitlist data to further inform future investments in housing.

3. **Affordability may vary by municipality** and may impact the demand for RGI and affordable units. This study utilized Nipissing District income deciles to sort households projected throughout the municipalities in Nipissing. However, it is difficult to assess affordability in individual municipalities due to the lack of market data available. Nipissing District averages were used for market prices (rental and ownership) and individual markets within Nipissing may vary from these averages.

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Introduction and Background

Study Introduction

The District of Nipissing Social Services Administration Board (DNSSAB) is the designated Service Manager for housing and homelessness services in the region.

The purpose of this study is to develop housing targets to help inform future service delivery planning and investment in housing in the Nipissing District. The needs of the communities in the District of Nipissing were informed through the District's *Housing Needs and Supply Study (HNSS)* completed in 2024. These housing targets will identify the number of dwellings that are projected to be required in Nipissing based on housing size (i.e., number of bedrooms), affordability range, and tenure.

The goal of the study is to create housing targets for individual municipalities and unincorporated areas within the Nipissing District. These targets were developed by utilizing population and household projections for the municipalities while considering the existing housing in each community.

Study Background

Contents of this Report

This Housing Target Study conducted high-level population and household projections to produce housing targets for the municipalities and unincorporated areas within the Nipissing District. These projections incorporate historical population and household trends to project housing demand, research and analysis on immigration trends, and the current housing supply in Nipissing.

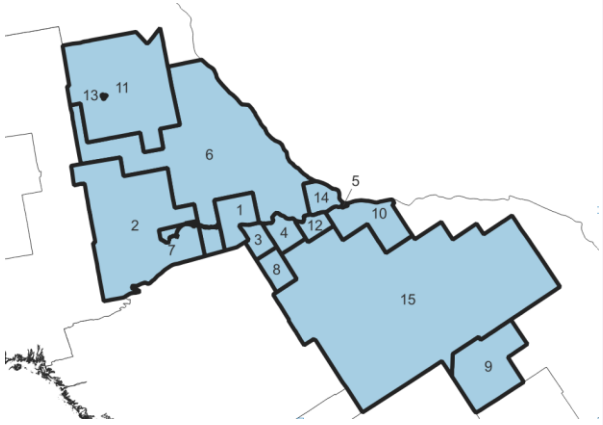
Inputs to this strategy included:

- ***Statistics Canada Community Profiles*** data from 2001 to 2021
- ***Custom data tabulations*** from Statistics Canada
- ***Federal immigration strategy***
- Existing stock of ***DNSSAB's non-market housing*** in Nipissing District

Geographic Reach

The Housing Target Study covers the entire Nipissing District (**Figure 1**). Projections and housing targets within this document pertain to the municipalities that are within the jurisdiction of the DNSSAB.

Figure 1: Map of Nipissing District with municipalities, First Nations, and unincorporated areas labeled



List of Municipalities

Nipissing District

1. City of North Bay
2. Municipality of West Nipissing
3. Municipality of East Ferris
4. Bonfield Township
5. Town of Mattawa
6. Unorganized, North Nipissing
7. *Nipissing 10 (Nipissing First Nation)**
8. Township of Chisholm
9. Township of South Algonquin
10. Township of Papineau-Cameron
11. Municipality of Temagami
12. Municipality of Calvin
13. *Bear Island 1 (Temagami First Nation)**
14. Municipality of Mattawan
15. Unorganized, South Nipissing

** - Indicates geographies not included in this study*

Housing Needs in Nipissing District

Key Housing Gaps from DNSSAB's Housing Needs and Supply Study

The DNSSAB's *Housing Needs and Supply Study*, completed in 2024, aimed to dive deeper into the quantitative and qualitative data to uncover key themes and gaps as it relates to housing need and supply and opportunities within the Nipissing District.

The themes for these findings based on the research undertaken were categorized into three areas of focus and informed the development of the strategies and actions:

- ***For People:*** These themes are at the person or household level. They impact how residents of Nipissing access the types of housing that work for them.
- ***For Housing:*** These are themes related to the housing (stock or supply) available to residents of Nipissing.
- ***For the System:*** These themes are at the system level. They impact how residents of Nipissing interact with housing systems and the role of the DNSSAB in these systems.

For People

- Residents are looking for the **social determinants of health** to be addressed, including improving access to social housing, services, mental health support, and amenities
- There is a lack of affordable housing options to retain **younger households** and **families** in their communities
- There is a need for supports and suitable housing for **seniors to age in place**
- There is a need for supports specific to the **Indigenous community**, including affordable and supportive housing options

For Housing

- There is a need to provide a **diversity of housing options** for **all stages of life**, including supporting the provision of **non-market**, **affordable**, **rental**, and **smaller housing options**
- **Ongoing maintenance**, **upkeep**, and **overall housing quality** are key concerns for all tenures.
- There is a need for increased **supportive housing** options for people with different abilities, family sizes, and additional needs
- The provision of '**worker housing**' for those looking to live and work in the community is required to allow for economic development
- **Infrastructure limitations** and **financial barriers** are currently hindering development opportunities, particularly in rural communities

For the System

- There is a desire for a **holistic, equitable** and **inclusive** housing system that is **easy to navigate**
- There is a perceived **lack of urgency, innovation, and leadership energy** around housing. DNSSAB should focus on **system leadership** and **be clear** on DNSSAB's role within the system
- Build and repair **relationships and trust** within the community, including the Indigenous community
- Residents want to see **collaboration and partnerships** with communities, local organizations, and other levels of government

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Methodology

The following section provides an outline of the methodology and key assumptions for this study. The full methodology and outcomes for each step are outlined in Appendix I of this report.

Overview

Housing targets for this study were developed utilizing population and household projections that were estimated using publicly available data. When compared to the existing supply of housing in Nipissing, these projections aim to provide an estimate of the future level of demand for housing in the District.

These projections utilize historical trends of population by age, as well as household sizes, compositions, tenures, and incomes. The household projections were developed up to 2035 to inform strategic planning in the DNSSAB for this period. These projections should not be considered comprehensive and only serve as a proxy for the purposes of this study, in the absence of local municipal projections. The Government of Ontario's Ministry of Finance population projections are only currently available for the District as a whole.

Household projections and existing household trends were used to develop housing targets by dwelling size and affordability level. These housing targets were refined by considering the existing stock of affordable and community housing provided through the DNSSAB. The level of need for varying levels of affordability were developed as 'net new' housing targets.

Housing Targets Process Overview

The housing targets for this study have been developed through a multi-step process that has been outlined on this page. This methodology is further outlined in this section of the report.

Initial high-level ***population projections*** were developed using Statistics Canada Census of Population data. These projections, along with household trend data, dwelling size data, and household income data, informed the development of ***household projections*** that were then used to calculate ***dwelling projections*** and, ultimately, ***housing targets***.

1 Population Projections

Key Inputs:

- Census of Population Counts

Key Outputs:

- Annual population projections

2 Household Projections

Key Inputs:

- Annual population projections
- Household tenure, size, and type trends

Key Outputs:

- Annual household projections by tenure, size, and type

3 Dwelling Projections

Key Inputs:

- Annual household projections
- Dwelling size trends
- Income decile data

Key Outputs:

- Annual dwelling projections
- Projected demand by income decile

4 Housing Targets

Key Inputs:

- Annual dwelling projections
- Existing non-market stock

Key Outputs:

- Projected demand for units by affordability level

Housing Target Methodology

1. Population Projections

Methodology: Population data was gathered from Statistics Canada Community Profiles for the periods of 2001, 2006, 2011, 2016, and 2021. The *Cohort Survival Projection Method* was used to project the historical population trends into future years. The *Cohort Survival Projection Method* is a simple method for forecasting what the future population will be based upon the survival of the existing population and the births that will occur. To augment this method with historical trends, a linear regression for the survival rate for each age cohort was utilized to capture shifting population trends in Nipissing over time.

An increase in immigration has been incorporated into the population projections for this study. Increases in the number of planned immigrants to Canada, outlined in the Government of Canada's *Immigration Levels Plan for* 2024-2026,[1] has been distributed throughout Nipissing District in a manner consistent with recent immigration trends in the region (i.e., increased immigration was projected for municipalities that are currently home to immigrant populations).

Assumptions: This projection method is a high-level population projection method that relies only on publicly available data and does not consider changes in the economic trends of the region or community-specific growth trends that have occurred since the last Census in 2021. These projections should not be considered comprehensive and only serve as a proxy for the purposes of this study, in the absence of local municipal projections from the Ministry of Finance.

2. Household Projections

Methodology: Household projections were calculated utilizing the previously developed population projections and the historical trends for household sizes in each geography. Household projections were calculated by forecasting trends for the average number of people per household and applying those to the population projections previously developed. These forecasts incorporate shifting trends in household size throughout Nipissing over time.

The household projections provided a basis to develop projections by household tenure and size based on historical trends across each municipality and unincorporated area. Household projections based on tenure and size were then developed using a linear regression of trends from previous Census counts.

Assumptions: This projection assumes that existing growth and household composition trends in the District will continue and does not consider community-specific trends that have occurred since 2021 due to the lack of more recent data.

Housing Target Methodology

3. Dwelling Projections

Methodology: Dwelling projections (by number of bedrooms) for each geography were calculated by incorporating the associated rates of dwelling size (i.e., dwellings by number of bedrooms) for each household projected for the municipality or unincorporated area in future years. These projections form the basis of the housing targets.

Existing household tenure and size trends were used to develop projections for the number of dwellings by bedroom count that would be required to accommodate the projected households by tenure and size. These rates were acquired through Statistics Canada cross-tabulation data.

Utilizing Statistics Canada cross-tabulation data, the number of households by household tenure and size were distributed into ten income deciles based on existing trends. These household projections inform the number of total dwellings that would be required for each income decile and represent varying levels of affordability levels in each geography.

Assumptions: This projection assumes that existing household composition, household income, and dwelling size trends in the District will continue and does not consider community-specific trends that have occurred since 2021. Due to limitations with the data, this analysis was not able to filter out households living in unsuitable housing (i.e., housing with an insufficient number of beds for the size and composition of the household).

4. Housing Targets

Methodology: Utilizing the dwelling projections by income decile and the selected affordability thresholds, the number of total dwellings required for each affordability level were determined by the number of bedrooms. Based on the DNSSAB Household Income Limits (HILs) for Rent-Geared-to-Income (RGI) housing and income decile thresholds for renter and all households, the housing targets for each income decile were grouped based on where the thresholds for each affordability category fell. It should be noted that these targets were calculated using tenure based on the type of housing included in the affordability level. For example, only renter households were considered for RGI housing targets.

To develop the net housing targets required by a certain year, the existing stock of RGI and affordable rental units within Nipissing District was subtracted from the gross housing targets by affordability levels. These net new housing targets represent an estimate of the number of new RGI and affordable (both rental and ownership) units that would need to be added to the housing stock in Nipissing to allow for the distribution of housing units by affordable level as outlined in this methodology.

Assumptions: This projection assumes that existing household income and composition trends will continue and does not consider community-specific trends that have occurred since 2021.

The number of households that fell in each income decile were calculated using Nipissing District income deciles. These targets assume that the loss of RGI and affordable rental units will be negligible, despite the expiration of operating agreements that may be occur between now and 2035.

Data Limitations

Limitations with Census Data

Unless otherwise stated, the data used in this report is from the Statistics Canada Census of Population. These robust statistics are gathered by Statistics Canada every five (5) years.

Data limitations are commonly experienced in communities where the number of households being assessed is small. These limitations present themselves through data suppression and rounding practices. Data suppression typically impacts variables involving income, while 'random rounding' may impact variables with low totals. To ensure confidentiality, the Census values, including totals, are randomly rounded either up or down to a multiple of "5" or "10" by Statistics Canada. With small samples, this rounding can have outsized impacts on analysis. This will be identified throughout the document when it is applicable.

Due to the COVID-19 pandemic, the 2021 Census of Population was tabulated using data that was impacted by the public health measures that were implemented to slow the spread of COVID-19. The Federal Government of Canada introduced COVID-19 income relief programs in 2020. These relief programs impacted household incomes through the provision of the Canada Emergency Response Benefit (CERB) financial support for the year (2020) that was reported on for the 2021 Statistics Canada Census. While these incomes were correctly reported, this relief was not permanent and will likely not be available to households in the future. ***However, this timing may impact household income decile information.***

Margin of Error

Within statistical modelling, margins of error aim to account for uncertainty within data sets. For this study, the projection of household counts into future years was completed using simple linear regression of the population of the municipalities and unincorporated areas in the District based on historical trends. The standard deviation, coefficient of variation, and coefficient of determination (r-squared) values for the household projections in each municipality and unincorporated area are found in ***Appendix IV*** **(Table 36**). These values were calculated for the household projections for the years 2023 to 2035 to give an approximation of the range of households required by municipality and unincorporated areas.

It should be noted that the dwelling projections based on affordability thresholds are a function of these household projections and therefore cannot be assessed individually for error. For example, the number of projected demand for RGI units is calculated as a proportion of the total households based on threshold parameters outlined in ***Appendix I***.

Overall, the margin of error for the household projections is minimal in most of the municipalities in Nipissing. However, as household counts decrease in smaller municipalities in the District, the margin of error increases as uncertainty of population growth increases.

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Housing Targets Results

Overview

The following section outlines the outcomes of the housing targets projections for the Nipissing District, the eleven (11) municipalities, and two (2) unincorporated areas within the DNSSAB.

Within each summary, key demographic trends are outlined, and the housing targets are detailed by household tenure, dwelling size, and affordability level. These section outlines the gross dwelling units required, the existing DNSSAB non-market housing stock, and the net housing targets (less existing DNSSAB non-market housing stock).

These housing targets are based on high-level population projections that were developed using publicly available data for each municipality. These projections do not include community-specific population trends, household trends, or local economic developments that have occurred since 2021.

Housing Target Outcomes

1. Population Projections

Key Findings: Aligning within range of forecasts from the Ministry of Finance population projections[2], the projections completed for this study estimated the population of the District of Nipissing to increase to under 90,000 people by the year 2035. The difference in projection is due, in part, to the Census population undercounts. Population projections for this report rely on Census of Population counts released every five (5) years by Statistics Canada. These counts were used as these targets aim to project populations by the census subdivision (municipality) within Nipissing District, while Ministry of Finance projections are only available at the census division (District) level. While the Census figures used for this projection do not include undercounts, the population projects utilized by the Ministry of Finance do. The impact of this assumption likely undercounts the population and household counts required in municipalities across Nipissing for this study.

The population projections included in this report estimated a population for the District to reach approximately 86,379 by 2035, an increase of 0.3% annually from 2021 levels. However, growth is not consistent in municipalities across Nipissing. The largest municipality in the District, the City of North Bay, projects to have a stagnant population – consistent with recent population estimates completed for the municipality.[3] However, several of the other populated centres, such as West Nipissing, East Ferris, and Bonfield, are projected to experience population increases.

Recent Federal Government immigration policy changes have been incorporated into these population projections. The projected future immigration patterns are consistent with existing trends (i.e., increased immigration was projected for municipalities that are currently home to immigrant populations).

These population projections are consistent with current trends in other Northern Ontario settings.[4] While urban municipalities in these regions have experienced stagnant population growth, there is a slight increase in population projected across Northern Ontario overall.[4]

Table 01: Population projection results for Nipissing District municipalities

Municipality	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Nipissing District	81,355	82,805	0.4%	86,379	0.3%
North Bay	51,550	52,670	0.4%	53,466	0.1%
West Nipissing	14,350	14,580	0.3%	15,121	0.3%
East Ferris	4,750	4,945	0.8%	6,028	1.6%
Bonfield	1,975	2,145	1.7%	2,678	1.8%
Mattawa	1,980	1,865	-1.2%	1,876	0.0%
Unorganized North	1,775	1,595	-2.0%	1,526	-0.3%
Chisholm	1,285	1,305	0.3%	1,498	1.1%
South Algonquin	1,100	1,065	-0.6%	1,268	1.4%
Papineau-Cameron	1,005	965	-0.8%	988	0.2%
Temagami	805	870	1.6%	1,033	1.3%
Calvin	505	565	2.4%	714	1.9%
Mattawan	175	140	-4.0%	116	-1.2%
Unorganized South	100	95	-1.0%	68	-2.0%

Housing Target Outcomes

2. Household Projections

Key findings: Household projections, utilizing the population projections developed for this study and historical trends for household size and tenure, indicate an increased demand for housing suitable for small households and rental housing. The number of households projected in the District in 2035 was 40,822, an increase of 0.9% annually from 2021 levels. This is three times the expected growth rate in population, indicating the formation of smaller households in Nipissing.

With a projected household growth rate higher than the projected rate of increase for the population, this signals a continued decrease in the size of households. Between 2021 and 2035, the prevalence of one- and two-person households is expected to increase slightly. In 2021, these small households accounted for 70% of households. By 2035, these households are expected to make up 74% of households.

When assessing the changes expected for household tenure in Nipissing, there is a slight shift towards more renter households expected. Renter households are projected to account for 34% of households in 2035, an increase from 33% in 2021.

Table 02: Household projection results for Nipissing District municipalities

Municipality	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Nipissing District	35,321	36,463	0.6%	41,037	0.9%
North Bay	22,614	23,467	0.8%	25,766	0.7%
West Nipissing	6,281	6,413	0.4%	7,084	0.7%
East Ferris	1,782	1,890	1.2%	2,461	2.2%
Bonfield	819	889	1.7%	1,207	2.6%
Mattawa	891	857	-0.8%	943	0.7%
Unorganized North	794	729	-1.6%	800	0.7%
Chisholm	506	508	0.1%	607	1.4%
South Algonquin	528	527	0.0%	727	2.7%
Papineau-Cameron	419	407	-0.6%	452	0.8%
Temagami	375	432	3.0%	577	2.4%
Calvin	202	227	2.5%	320	2.9%
Mattawan	72	71	-0.3%	61	-1.0%
Unorganized South	38	46	4.2%	32	-2.2%

Housing Target Outcomes

3. Dwelling Projections

Key Findings: The shift towards one- and two-person households is reflected in the projections for the number of dwellings in Nipissing District by the number of bedrooms. In 2021, dwellings with two bedrooms or less accounted for 38% of dwellings. By 2035, this proportion is projected to increase to 40% to account for the growth of smaller households. However, as is evident in the mis-match between the number of small households (i.e., households with one or two people) and small dwellings (dwellings with two bedrooms or less), there is a clear prevalence of overhousing (i.e., more bedrooms than would be required by occupancy standards) in Nipissing due to personal preference and the availability of dwellings of this size. This is expected to continue.

The increase in projected dwellings with two bedrooms or fewer is due to the increase in households that contain one or two people and the projected increased demand for rental units in Nipissing. Renter households are much more likely to be living dwellings with two or fewer bedrooms (72% in 2021) when compared to owner households (21%). These trends have remained consistent through the projections for this study.

Table 03: Dwelling projection results for Nipissing District municipalities

Municipality	One Bedroom	Two Bedroom	Three Bedroom	Four- or – more Bedroom	Total
Nipissing District	5,918	10,323	14,557	10,238	41,036
North Bay	4,464	6,248	8,495	6,560	25,766
West Nipissing	973	1,997	2,569	1,545	7,084
East Ferris	27	393	1,140	901	2,461
Bonfield	81	337	492	297	1,207
Mattawa	132	318	379	114	943
Unorganized North	31	352	260	157	800
Chisholm	40	118	270	179	607
South Algonquin	35	246	375	71	727
Papineau-Cameron	35	85	209	123	452
Temagami	58	145	202	172	577
Calvin	23	55	137	105	320
Mattawan	14	15	18	14	61
Unorganized South	4	16	12	0	32

Housing Target Outcomes

4. Housing Targets

Key Findings: Through the incorporation of household income decile data and affordability levels for housing targets, the housing targets for this study would recommend an increased investment in new Rent-Geared-to-Income (RGI) and affordable rental and ownership dwellings to suitably house both small households and larger families. These targets are detailed below with the target households outlined:

- **RGI Units (1,517 net new dwellings):** RGI housing targets would aim to accommodate households in the bottom three income deciles in Nipissing District that fall below the Household Income Limits (HILs) used for RGI housing.
- **Affordable Rental Units (2,949 net new dwellings):** Affordable rental dwellings would target households who cannot currently afford market rents in Nipissing but would fall above HILs used for RGI housing. These units could include units managed by the DNSSAB or other non-profit affordable rental units.
- **Affordable Ownership Units (1,697 net new dwellings):** Affordable ownership units would target households who can afford average market rent but would not be able to affordably own existing market values (as per Statistics Canada self-reported dwelling values for Nipissing District) for owned dwellings.
- **Market Housing (32,236 total dwellings):** Market housing, including rental and ownership housing, would be targeted for households who can comfortably afford high-end rent in the District. Market housing represents all the housing in Nipissing that is outside of the DNSSAB's jurisdictional control. This development of this housing is out of the scope of the DNSSAB.

These figures for Rent-Geared-to-Income units, affordable rental, and affordable ownership units represent considerable increases from the existing stock. These increases aim to address the existing shortage of these housing options and the growing demand for affordable housing in Nipissing.

District of Nipissing

Housing Targets Key Takeaways

Within the projections completed for this study, the District of Nipissing is expected to grow to 41,023 households (+0.9% annual growth from 2021) by 2035. These projections indicate an increase in one- and two-person households seeking one- and two-bedroom dwellings, while the number of households containing three or more people was relatively stagnant. The proportion of renter households is projected to increase over time in the District overall.

New RGI units make up 3.7% of the total projected dwellings required in 2035. Considering the existing RGI stock in Nipissing District, there are 1,517 net new units required to affordably and suitably house the projected households according to the affordability thresholds used for this study.

New affordable dwellings account for 11.3% of total projected dwellings required in 2035 (7.2% rental, 4.1% ownership). Considering the existing stock of affordable units managed by the DNSSAB, there are 4,646 net new affordable units required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in Nipissing that would be rented at more affordable prices.

Market housing dwellings, including both rental and ownership tenure, account for 78.6% of the projected housing supply in 2035. In 2021, market housing, or all dwellings excluding those that DNSSAB was managing, accounted for over 90% of the stock in the District.

Table 04: Demographic overview and projection for the District of Nipissing, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	81,355	82,805	0.4%	86,379	0.3%
Households	35,321	36,463	0.6%	41,023	0.9%

Table 05: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total	% of Stock
Projected Demand	5,902	10,325	14,558	10,238	41,023	-
DNSSAB Stock	1,288	729	607	-	2,624	6.4%
Projected Net Stock	4,614	9,596	13,951	10,238	38,399	93.6%
RGI Units	*311*	*972*	*34*	*200*	*1,517*	*3.7%*
Affordable Rental	*1,010*	*1,296*	*443*	*200*	*2,949*	*7.2%*
Affordable Ownership	*249*	*478*	*578*	*392*	*1,697*	*4.1%*
Market Housing	*3,044*	*6,850*	*12,896*	*9,446*	*32,236*	*78.6%*

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

** - Average dwelling value is a self reported value retrieved from Statistics Canada Custom Tabulation Order (2021)*

City of North Bay

Housing Targets Key Takeaways

Within the projections completed for this study, North Bay is expected to grow to 25,766 households (+0.7% annual growth from 2021) by 2035. This is consistent with population forecasts from the City's *2021 Census Analysis for North Bay*, 2023.[3] These projections indicate an increase in one- and two-person households seeking one- and two-bedroom dwellings, while households containing three or more people was relatively stagnant. The proportion of renter households is projected to increase over time in North Bay.

New RGI units make up 7.8% of the total projected dwellings required in 2035. Considering the existing RGI stock in North Bay, there are 1,105 net new units required to affordably and suitably house the projected households according to the affordability thresholds used for this study.

New affordable dwellings account for 13.4% of total projected dwellings required in 2035 (8.4% rental, 5.0% ownership). Considering the existing stock of affordable units managed by the DNSSAB, there are 3,464 net new affordable units required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in North Bay that would be rented at more affordable prices.

Market housing dwellings, including both rental and ownership tenure, account for 74.5% of the projected housing supply in 2035. In 2021, market housing, or all dwellings excluding those that DNSSAB was managing, accounted for over 90% of the stock in North Bay.

Table 06: Demographic overview and projection for the City of North Bay, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	51,550	52,670	0.4%	53,466	0.1%
Households	22,614	23,467	0.8%	25,766	0.7%

Table 07: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total	% of Stock
Projected Demand	4,464	6,248	8,495	6,560	25,766	-
DNSSAB Stock	903	601	496	-	2,000	7.8%
Projected Net Stock	3,561	5,647	7,999	6,560	23,766	92.2%
RGI Units	*297*	*653*	*10*	*144*	*1,105*	*4.3%*
Affordable Rental	*775*	*911*	*337*	*144*	*2,168*	*8.4%*
Affordable Ownership	*215*	*355*	*444*	*283*	*1,297*	*5.0%*
Market Housing	*2,273*	*3,728*	*7,207*	*5,988*	*19,196*	*74.5%*

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

Municipality of West Nipissing

Housing Targets Key Takeaways

Within the projections completed for this study, West Nipissing is expected to grow to 7,084 households (+0.8% annual growth from 2021) by 2035. These projections are consistent with the 'Moderate Growth Scenario' outlined in the *Municipality of West Nipissing Housing Strategy - Existing Conditions Report, 2022*.[5] These projections forecast an increase in households of all sizes, indicating a need for affordable housing in a range of sizes in the future. The proportion of renter households is projected to increase over time in West Nipissing.

New RGI units make up 3.5% of the total projected dwellings required in 2035. Considering the existing RGI stock in West Nipissing, there are 247 net new units required to affordably and suitably house the projected households according to the affordability thresholds used for this study.

New affordable dwellings account for 11.6% of total projected dwellings required in 2035 (7.7% rental, 3.9% ownership). Considering the existing stock of affordable units managed by the DNSSAB, there are 821 net new affordable units required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in West Nipissing that would be rented at more affordable prices.

Market housing dwellings, including both rental and ownership tenure, account for 78.1% of the projected housing supply in 2035. In 2021, market housing, or all dwellings excluding those that DNSSAB was managing, accounted for over 90% of the stock in West Nipissing.

Table 08: Demographic overview and projection for the Municipality of West Nipissing, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	14,350	14,580	0.3%	15,121	0.3%
Households	6,281	6,413	0.4%	7,108	0.8%

Table 09: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total	% of Stock
Projected Demand	996	1,997	2,569	1,545	7,108	-
DNSSAB Stock	320	80	85	-	485	6.8%
Projected Net Stock	676	1,917	2,484	1,545	6,623	93.2%
RGI Units	-	*206*	-	*41*	*247*	*3.5%*
Affordable Rental	*175*	*265*	*64*	*41*	*546*	*7.7%*
Affordable Ownership	*26*	*90*	*91*	*69*	*276*	*3.9%*
Market Housing	*475*	*1,356*	*2,328*	*1,395*	*5,554*	*78.1%*

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

Municipality of East Ferris

Housing Targets Key Takeaways

Within the projections completed for this study, East Ferris is expected to grow to 2,461 households (+2.2% annual growth from 2021) by 2035. These projections forecast an increase in households of all sizes during this period, indicating a need for new affordable housing in a range of sizes.

New RGI units make up 0.5% of the total projected dwellings required in 2035. Considering the existing RGI stock in East Ferris, there are 13 net new units required to affordably and suitably house the projected households according to the affordability thresholds used for this study.

New affordable dwellings account for 1.1% of total projected dwellings required in 2035 (0.2% rental, 0.9% ownership). Considering the existing stock of affordable units managed by the DNSSAB, there are 26 net new affordable units required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in East Ferris that would be rented at more affordable prices.

East Ferris has among the highest average household incomes in Nipissing and is projected for a higher proportion of market housing than other municipalities. Market housing dwellings, including both rental and ownership tenure, account for 97.3% of the projected housing supply in 2035.

Table 10: Demographic overview and projection for the Municipality of East Ferris, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	4,750	4,945	0.8%	6,028	1.6%
Households	1,782	1,890	1.2%	2,461	2.2%

Table 11: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total	% of Stock
Projected Demand	27	393	1140	901	2461	-
DNSSAB Stock	-	28	-	-	28	1.1%
Projected Net Stock	27	365	1,140	901	2433	98.9%
RGI Units	*1*	*9*	*2*	*1*	*13*	*0.5%*
Affordable Rental	*1*	-	*2*	*1*	*4*	*0.2%*
Affordable Ownership	-	*7*	*8*	*7*	*22*	*0.9%*
Market Housing	*24*	*349*	*1128*	*893*	*2394*	*97.3%*

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

Bonfield Township

Housing Targets Key Takeaways

Within the projections completed for this study, Bonfield is expected to grow to 1,207 households (+2.6% annual growth from 2021). These projections indicate an increase in one- and two-person households seeking in one- or two-bedroom dwellings. Households containing three or more people also grew during this period. The proportion of owner households is projected to increase over time in Bonfield.

New RGI units make up 1.7% of the total projected dwellings required in 2035. Considering the existing RGI stock in Bonfield, there are 20 net new units required to affordably and suitably house the projected households according to the affordability thresholds used for this study.

New affordable dwellings account for 3.8% of total projected dwellings required in 2035 (1.8% rental, 2.0% ownership). Considering the existing stock of affordable units managed by the DNSSAB, there are 46 net new affordable units required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in Bonfield that would be rented at more affordable prices.

Market housing dwellings, including both rental and ownership tenure, account for 94.2% of the projected housing supply in 2035.

Table 12: Demographic overview and projection for the Bonfield Township, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	1,975	2,145	1.7%	2,678	1.8%
Households	819	889	1.7%	1,207	2.6%

Table 13: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total	% of Stock
Projected Demand	81	337	492	297	1,207	-
DNSSAB Stock	2	-	-	-	2	0.2%
Projected Net Stock	79	337	492	297	1,205	99.8%
RGI Units	*6*	*9*	*4*	*1*	*20*	*1.7%*
Affordable Rental	*8*	*9*	*4*	*1*	*22*	*1.8%*
Affordable Ownership	*3*	*5*	*6*	*10*	*24*	*2.0%*
Market Housing	*62*	*314*	*478*	*284*	*1,137*	*94.2%*

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

Town of Mattawa

Housing Targets Key Takeaways

Within the projections completed for this study, Mattawa is expected to grow to 943 households (+0.7% annual growth from 2021). These projections indicate an increase in one-person households seeking in one-bedroom dwellings, while the growth of households containing three or more people was stagnant. The proportion of owner households increased over time in Mattawa.

New RGI units make up 5.5% of the total projected dwellings required in 2035. Considering the existing RGI stock in Mattawa, there are 50 net new units required to affordably and suitably house the projected households according to the affordability thresholds used for this study.

New affordable dwellings account for 15.9% of total projected dwellings required in 2035 (11.4% rental, 4.5% ownership). Considering the existing stock of affordable units managed by the DNSSAB, there are 145 net new affordable units required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in Mattawa that would be rented at more affordable prices.

Market housing dwellings, including both rental and ownership tenure, account for 70.3% of the projected housing supply in 2035. In 2021, market housing, or all dwellings excluding those that DNSSAB was managing, accounted for over 90% of the stock in Mattawa.

Table 14: Demographic overview and projection for the Town of Mattawa, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	1,980	1,865	-1.2%	1,876	0.0%
Households	891	857	-0.8%	911	0.5%

Table 15: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total	% of Stock
Projected Demand	100	318	379	114	911	-
DNSSAB Stock	46	8	21	-	75	8.2%
Projected Net Stock	54	310	358	114	836	91.8%
RGI Units	-	*46*	-	*4*	*50*	*5.5%*
Affordable Rental	*31*	*54*	*15*	*4*	*104*	*11.4%*
Affordable Ownership	*3*	*13*	*14*	*11*	*41*	*4.5%*
Market Housing	*20*	*197*	*329*	*94*	*640*	*70.3%*

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

Unorganized, North Nipissing

Housing Targets Key Takeaways

Within the projections completed for this study, the Unorganized North Nipissing is expected to grow to 800 households (+0.7% annual growth from 2021). These projections indicate an increase in two-person households seeking in one- or two-bedroom dwellings, while households containing three or more people was stagnant. Household tenure trends are projected to remain consistent.

New RGI units make up 1.8% of the total projected dwellings required in 2035. Considering the existing RGI stock in the Unorganized North Nipissing, there are 14 new units required to affordably and suitably house the projected households according to the affordability thresholds used for this study.

New affordable dwellings account for 3.3% of total projected dwellings required in 2035 (1.9% rental, 1.4% ownership). Considering the existing stock of affordable units managed by the DNSSAB, there are 26 net new affordable units required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in Unorganized North Nipissing that would be rented at more affordable prices.

Market housing dwellings, including both rental and ownership tenure, account for 94.9% of the projected housing supply in 2035.

Table 16: Demographic overview and projection for the Unorganized North Nipissing, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	1,775	1,595	-2.0%	1,526	-0.3%
Households	794	729	-1.6%	800	0.7%

Table 17: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total	% of Stock
Projected Demand	31	352	260	157	800	-
DNSSAB Stock	-	1	-	-	1	0.1%
Projected Net Stock	31	351	260	157	799	99.9%
RGI Units	-	*11*	*2*	*1*	*14*	*1.8%*
Affordable Rental	-	*12*	*2*	*1*	*15*	*1.9%*
Affordable Ownership	*1*	*4*	*3*	*3*	*11*	*1.4%*
Market Housing	*30*	*324*	*254*	*151*	*759*	*94.9%*

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

Township of Chisholm

Housing Targets Key Takeaways

Within the projections completed for this study, Chisholm is expected to grow to 607 households (+1.4% annual growth from 2021). These projections forecast an increase in households of all sizes, indicating a need for affordable housing in a range of sizes in the future. The proportion of owner households increased over time in Chisholm.

RGI units make up 0.8% of the total projected dwellings required in 2035. Considering the lack of existing RGI stock in Chisholm, the 5 new units required to affordably and suitably house the projected households, according to the affordability thresholds used for this study, would be the only RGI units in Chisholm.

New affordable dwellings account for 1.0% of total projected dwellings required in 2035 (0.8% rental, 0.2% ownership). Considering the existing stock of affordable units managed by the DNSSAB, there are 6 net new affordable units required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in Chisholm that would be rented at more affordable prices.

Chisholm has among the highest average household incomes in Nipissing and is projected for a higher proportion of market housing than other municipalities. Market housing dwellings, including both rental and ownership tenure, account for 98.2% of the projected housing supply in 2035.

Table 18: Demographic overview and projection for the Township of Chisholm, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	1,285	1,305	0.3%	1,498	1.1%
Households	506	508	0.1%	607	1.4%

Table 19: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total	% of Stock
Projected Demand	40	118	270	179	607	-
DNSSAB Stock	-	-	-	-	-	0.0%
Projected Net Stock	40	118	270	179	607	100.0%
RGI Units	-	*5*	-	-	*5*	*0.8%*
Affordable Rental	-	*5*	-	-	*5*	*0.8%*
Affordable Ownership	-	*1*	-	-	*1*	*0.2%*
Market Housing	*40*	*107*	*270*	*179*	*596*	*98.2%*

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

Township of South Algonquin

Housing Targets Key Takeaways

Within the projections completed for this study, South Algonquin is expected to grow to 727 households (+2.7% annual growth from 2021). These projections indicate an increase in one- and two-person households seeking in one- and two-bedroom dwellings, while households containing three or more people was projected to remain stagnant. The proportion of renter households increased over time in South Algonquin.

RGI units make up 2.6% of the total projected dwellings required in 2035. Considering the existing RGI stock in South Algonquin, there are 18 new units required to affordably and suitably house the projected households according to the affordability thresholds used for this study.

New affordable dwellings account for 3.4% of total projected dwellings required in 2035 (2.4% rental, 1.0% ownership). Considering the existing stock of affordable units managed by the DNSSAB, there are 25 net new affordable units required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in South Algonquin that would be rented at more affordable prices.

Market housing dwellings, including both rental and ownership tenure, account for 93.9% of the projected housing supply in 2035.

Table 20: Demographic overview and projection for the Township of South Algonquin, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	1,100	1,065	-0.6%	1,268	1.4%
Households	528	527	0.0%	727	2.7%

Table 21: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total	% of Stock
Projected Demand	35	246	375	71	727	-
DNSSAB Stock	-	1	-	-	1	0.1%
Projected Net Stock	35	245	375	71	726	99.9%
RGI Units	-	*13*	*2*	*3*	*18*	*2.6%*
Affordable Rental	-	*12*	*2*	*3*	*17*	*2.4%*
Affordable Ownership	-	*3*	*2*	*3*	*8*	*1.1%*
Market Housing	*35*	*216*	*369*	*62*	*682*	*93.8%*

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

Township of Papineau-Cameron

Housing Targets Key Takeaways

Within the projections completed for this study, Papineau-Cameron is expected to grow to 452 households (+0.8% annual growth from 2021). These projections indicate an increase in households contain three people or less. These households could be seeking in for a range of dwelling sizes to accommodate their household compositions. Household tenure trends are projected to remain consistent.

RGI units make up 2.3% of the total projected dwellings required in 2035. Considering the lack of existing RGI stock in Papineau-Cameron, the 11 new units required to affordably and suitably house the projected households, according to the affordability thresholds used for this study, would be the only RGI units in Papineau-Cameron.

New affordable dwellings account for 3.4% of total projected dwellings required in 2035 (2.7% rental, 0.7% ownership). Considering the existing stock of affordable units managed by the DNSSAB, there are 15 net new affordable units required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in Papineau-Cameron that would be rented at more affordable prices.

Market housing dwellings, including both rental and ownership tenure, account for 93.8% of the projected housing supply in 2035.

Table 22: Demographic overview and projection for the Township of Papineau-Cameron, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	1,005	965	-0.8%	988	0.2%
Households	419	407	-0.6%	452	0.8%

Table 23: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total	% of Stock
Projected Demand	35	85	209	123	452	-
DNSSAB Stock	-	-	-	-	-	0.0%
Projected Net Stock	35	85	209	123	452	100.0%
RGI Units	*2*	*4*	*5*	-	*11*	*2.3%*
Affordable Rental	*2*	*4*	*5*	-	*11*	*2.3%*
Affordable Ownership	*1*	-	*2*	-	*3*	*0.7%*
Market Housing	*31*	*76*	*198*	*123*	*428*	*94.7%*

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

Municipality of Temagami

Housing Targets Key Takeaways

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

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

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

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

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

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

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

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

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

Municipality of Calvin

Housing Targets Key Takeaways

Within the projections completed for this study, Calvin is expected to grow to 320 households (+2.9% annual growth from 2021). These projections indicate an increase in one- and four-person households. These household sizes require diverse dwelling sizes to suitable accommodate them. Household tenure trends are projected to remain consistent.

RGI units make up 4.0% of the total projected dwellings required in 2035. Considering the lack of existing RGI stock in Calvin, the 13 new units required to affordably and suitably house the projected households, according to the affordability thresholds used for this study, would be the only RGI units in Calvin.

New affordable dwellings account for 5.4% of total projected dwellings required in 2035 (4.0% rental, 1.4% ownership). Considering the existing stock of affordable units managed by the DNSSAB, there are 17 net new affordable units required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in Calvin that would be rented at more affordable prices.

Market housing dwellings, including both rental and ownership tenure, account for 90.6% of the projected housing supply in 2035.

It should be noted that, due to data suppression practices, income decile rates for the District of Nipissing was used for this projection.

Table 26: Demographic overview and projection for the Municipality of Calvin, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	505	565	2.4%	714	1.9%
Households	202	227	2.5%	320	2.9%

Table 27: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total	% of Stock
Projected Demand	23	55	137	105	320	-
DNSSAB Stock	-	-	-	-	-	0.0%
Projected Net Stock	23	55	137	105	320	100.0%
RGI Units	-	7	6	-	13	4.0%
Affordable Rental	-	7	6	-	13	4.0%
Affordable Ownership	-	-	4	-	4	1.4%
Market Housing	23	41	121	105	290	90.6%

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

Municipality of Mattawan

Housing Targets Key Takeaways

Within the projections completed for this study, Mattawan is expected to decrease to 61 households (-1.0% annual growth from 2021). The household trends in Mattawan are projected to remain relatively consistent. Household tenure trends are projected to remain consistent.

RGI units make up 9.8% of the total projected dwellings required in 2035. Considering the lack of existing RGI stock in Mattawan, the 6 new units required to affordably and suitably house the projected households, according to the affordability thresholds used for this study, would be the only RGI units in Mattawan.

New affordable dwellings account for 11.5% of total projected dwellings required in 2035 (11.5% rental, 0% ownership). Considering the existing stock of affordable units managed by the DNSSAB, there are 7 net new affordable units required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in Mattawan that would be rented at more affordable prices.

Market housing dwellings accounts for 78.7% of the projected housing supply in Mattawan in 2035.

It should be noted that, due to data suppression practices, dwelling size and income decile rates for the District of Nipissing was used for this projection.

Table 28: Demographic overview and projection for the Municipality of Mattawan, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	175	140	-4.0%	116	-1.2%
Households	72	71	-0.3%	61	-1.0%

Table 29: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total	% of Stock
Projected Demand	14	15	18	14	61	-
DNSSAB Stock	-	-	-	-	-	0.0%
Projected Net Stock	14	15	18	14	61	100.0%
RGI Units	*2*	*3*	*1*	-	*6*	*9.8%*
Affordable Rental	*3*	*3*	*1*	-	*7*	*11.5%*
Affordable Ownership	-	-	-	-	-	-
Market Housing	*9*	*9*	*16*	*14*	*48*	*78.7%*

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

5 - Northern Policy Institute (2017). Northern Projections: Human Capital Series – Nipissing District. Retrieved from: https://www.northernpolicy.ca/upload/documents/publications/reports-new/hcs_nipissing-en.pdf

Unorganized, South Nipissing

Housing Targets Key Takeaways

Within the projections completed for this study, the Unorganized South Nipissing is expected to decrease to 32 households (-2.2% annual growth from 2021) by 2035. The household trends in the Unorganized South Nipissing are projected to remain relatively consistent. Household tenure trends are projected to remain consistent.

There is no projected need for RGI housing in the Unorganized South Nipissing in 2035.

New affordable rental dwellings account for 3.1% of total projected dwellings required in 2035. Considering the existing stock of affordable units managed by the DNSSAB, there are one (1) net new affordable rental unit required to affordably and suitably house the projected households according to the affordability thresholds used for this study. It should be noted that these households in this target could be housed in existing units in Unorganized South Nipissing that would be rented at more affordable prices.

Market housing dwellings accounts for 93.8% of the projected housing supply in the Unorganized South Nipissing in 2035.

It should be noted that, due to data suppression practices, dwelling size and income decile rates for the District of Nipissing was used for this projection.

Table 30: Demographic overview and projection for the Unorganized South Nipissing, 2016-2035

	Actual 2016	Actual 2021	Annual Change 2016-2021	Projected 2035	Annual Change 2021-2035
Population	100	95	-1.0%	68	-2.0%
Households	38	46	4.2%	32	-2.2%

Table 31: Housing targets by affordability and number of bedrooms in 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total	% of Stock
Projected Demand	4	16	12	-	32	-
DNSSAB Stock	-	1	-	-	1	3.1%
Projected Net Stock	4	15	12	-	31	96.9%
RGI Units	-	-	-	-	-	-
Affordable Rental	-	*1*	-	-	*1*	*3.1%*
Affordable Ownership	-	-	-	-	-	-
Market Housing	*4*	*14*	*12*	-	*30*	*93.8%*

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

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Appendix I

Methodology

The housing targets for this study have been developed through a multi-step process that has been outlined throughout this section.

Initial high-level ***population projections*** were developed using Statistics Canada Census of Population data. This projection, along with household trend data, dwelling size data, and household income data, informed ***household projections*** that were used to develop ***dwelling projections*** based on the number of bedrooms and level of affordability. Ultimately, ***housing targets*** were developed by incorporating the existing non-market housing stock in the DNSSAB.

Population Projections

Purpose: *To develop projections for the number of people in each municipality during the study period*

Methodology

Population data was gathered from Statistics Canada Community Profiles for the periods of 2001, 2006, 2011, 2016, and 2021. The *Cohort Survival Projection Method* was used to project the historical population trends into future years. The *Cohort Survival Projection Method* is a simple method for forecasting what the future population will be based upon the survival of the existing population and the births that will occur. To augment this method with historical trends, a linear regression for the survival rate for each age cohort was utilized to capture shifting population trends in Nipissing over time.

An increase in immigration has been incorporated into the population projections for this study. Increases in the number of planned immigrants to Canada, outlined in the Government of Canada's *Immigration Levels Plan for* 2024-2026,[1] has been distributed throughout Nipissing District in a manner consistent with recent immigration trends in the region (i.e., increased immigration was projected for municipalities that are currently home to immigrant populations).

Assumptions

This projection method is a high-level population projection method that relies only on publicly available data and does not consider changes in the economic trends of the region or community-specific growth trends that have occurred since the last Census in 2021. These projections should not be considered comprehensive and only serve as a proxy for the purposes of this study, in the absence of local municipal projections from the Ministry of Finance. These population projections are only currently available for the District as a whole.

Outcomes

Population projections were calculated on an annual basis and the results were compared to the Ministry projections for the Nipissing District. This comparison was utilized to ensure projections used for these housing target would be inline with provincial and DNSSAB expectations.

While population projections through the Ontario Ministry of Finance (the Ministry) are not available for individual the municipalities and unincorporated areas within the Nipissing District, the Ministry has released population projections for the District that were used as a benchmark for this study.

The projections completed by the Ministry expected the population of the District to increase to **100,061** by 2035.[2] However, these projections are completed using intercensal population counts, so they are not directly comparable to census counts. The projections for these housing targets, which rely on census counts, forecast a District population of **86,379** in 2035.

Household Projections

Purpose: *To develop projections for the number of households by tenure, size, and type in each municipality during the study period*

Methodology

Utilizing the population projections that have been developed and historical trends for household sizes, household projections were calculated. These household projections provided a basis to develop projections by household tenure and size based on historical trends in across each municipality and unincorporated area.

Household projections were calculated by forecasting trends for the average number of people per household and applying those to the population projections previously developed. Household projections based on tenure and size were then developed using a linear regression of trends from previous Census counts.

Assumptions

This projection assumes that existing growth and household composition trends in the District will continue and does not consider community-specific trends that have occurred since 2021 due to the lack of more recent data.

Outcomes

Key figures for the projections are outlined below. The household projections outline in the **increasing need for both ownership and rental housing**, although the proportion of renter households is expected to increase over time.

In terms of household size, the **growing number of one- or two-person households** is projected to continue throughout Nipissing. While the absolute total of larger households is expected to grow slightly, households containing one or two people are expected to account for most of the household grow to 2035.

Key Figures for Nipissing District

	% of Households	
	In 2021 Census	Projected for 2035
Owner Households	**65.9%**	66.9%
Renter Households	33.6%	**34.0%**
One-Person	31.5%	**35.3%**
Two-Person	38.7%	**38.9%**
Three-Person	**13.6%**	11.7%
Four-Person	**10.8%**	9.0%
Five- or more-Person	**5.4%**	5.1%

Dwelling Projections by Size

Purpose: *To develop projections for the number of dwellings by number of bedrooms required in each municipality during the study period*

Methodology

Utilizing Statistics Canada cross-tabulation data, the rates of each household tenure and size in each dwelling size (by bedroom number) was calculated. These projections form the basis of the housing targets. The existing household tenure and size trends were used to develop projections for the number of dwellings, by dwelling size, were required to accommodate the projected households by tenure and size.

Household Tenure

- Projections for dwellings by bedroom number were projected for ownership and rental housing demands. These projections will be kept separate moving forward.

Household Size

- Projections for dwellings by bedroom number were calculated using household size to create a range of possible housing targets moving forward.

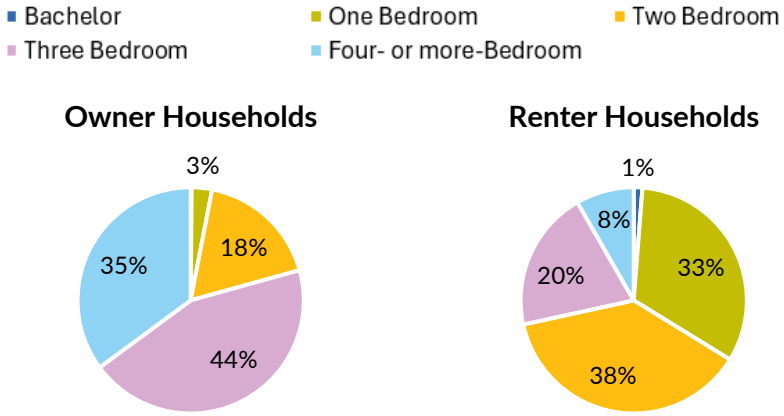
Assumptions

This projection assumes that existing household composition and dwelling size trends in the District will continue and does not consider community-specific trends that have occurred since 2021. This analysis was not able to filter out households living in unsuitable housing (i.e., housing with an insufficient number of beds for the size and composition of the household).

Outcomes

These projections represent the number of dwellings required to house the projected households counts annually for the years indicated. The projections indicate a **need for large dwellings for owner households** and **dwellings appropriate for smaller renter households**.

Figure 02: Dwelling projections for owner and renter households in 2035, Nipissing District



Dwelling Projections by Income Decile

Purpose: *To develop projections for the number of dwellings by number of bedrooms required in each municipality at different levels of affordability during the study period*

Methodology

Utilizing Statistics Canada cross-tabulation data, the number of households by household tenure and size were distributed into ten income deciles based on existing trends. These household projections, along with 2021 trends of household sizes in each dwelling size (by bedroom count), informed the proportion of total dwellings that would be required for each income decile.

Household Size

- The number of households in each income decile by household size was projected using 2021 proportions of household size per income decile.
- Utilizing these projections, the number of dwellings by bedroom count was calculated using 2021 rates.
- These projections will form the basis of housing targets by number of bedrooms required by affordability level.

Assumptions

This projection assumes that household composition and income trends in the District will continue and does not consider community-specific trends that have occurred since 2021.

Outcomes

The results of these projections for the year 2035 are found in **Table 32** below. These projections represent the number of dwellings that will be required to accommodate households by household income decile based on existing trends. The projections indicate a **continued emphasis on smaller dwellings for low-income households**, while **high-income households require larger dwellings**.

Table 32: Dwelling projections for the Nipissing District by income decile for 2035

	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom
Total	**6,156**	**10,626**	**14,824**	**10,320**
First Decile	1,470	1,456	1,191	574
Second Decile	1,165	1,338	1,260	629
Third Decile	853	1,258	1,431	790
Fourth Decile	772	1,233	1,496	865
Fifth Decile	583	1,145	1,544	952
Sixth Decile	466	1,062	1,577	1,062
Seventh Decile	315	947	1,587	1,139
Eight Decile	234	858	1,621	1,319
Ninth Decile	179	740	1,584	1,422
Tenth Decile	119	588	1,534	1,567

Housing Target Affordability Categories

Methodology

To sort the dwelling projections into housing targets, affordability ranges were determined based on income deciles. These affordability ranges were developed in coordination with DNSSAB staff.

Categories for the affordability levels of housing targets:

- RGI Units
- Affordable Rental Units
- Affordable Ownership
- Market Housing

It should be noted that income decile data for all households and renter households, depending on the target housing tenure, were used to create these thresholds. Demand for each housing type was calculated and separated by household tenure and sorted into each affordability level of housing as appropriate.

Assumptions

For the purposes of these housing targets, *bachelor units* were included within *one-bedroom unit* counts. The results of the thresholds for each of the affordability categories by dwelling size are outlined in **Table 33** (on the following page) and based on the following criteria:

- **RGI Units:** DNSSAB Household Income Limits (HILs) were used as the upper threshold for these units. The households projected to be in a household income decile that had an upper limit below the HILs would be designated RGI.

- **Affordable Rental Units:** Household incomes deciles at or below the 60th income decile for renter households were designated for affordable rental units. In 2023, the household income required to afford the Average Market Rent (i.e., while spending less than 30% of gross household income on shelter costs) for Nipissing District was too close to the HILs benchmarks to use the market rates as a threshold.

- **Affordable Ownership:** Household income deciles at or below the income required to afford average dwelling values from the 2021 Census (increased based on CPI increase) were designated for affordable ownership housing. These households must be at the or above the 60th income decile for all households in Nipissing to be considered for this category.

- **Market Housing:** All other income deciles were included in this affordability category

The full assumptions for these categories are included in **Table 35**.

// Housing Target Affordability Categories

Table 33: Household income deciles by tenure for Nipissing District (2020)

	All Households	Renter Households	Affordability Category			
			One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom
First Decile	$ 27,750	$ 21,558	RGI	RGI	RGI	RGI
Second Decile	$ 41,280	$ 27,750	Affordable Rental	Affordable Rental	RGI	RGI
Third Decile	$ 53,664	$ 34,171	Affordable Rental	Affordable Rental	Affordable Rental	Affordable Rental
Fourth Decile	$ 67,425	$ 42,656	Affordable Rental	Affordable Rental	Affordable Rental	Affordable Rental
Fifth Decile	$ 83,134	$ 50,454	Affordable Rental	Affordable Rental	Affordable Rental	Affordable Rental
Sixth Decile	$ 99,761	$ 60,086	Affordable Rental	Affordable Rental	Affordable Rental	Affordable Rental
Seventh Decile	$ 121,548	$ 72,011	Affordable Ownership	Affordable Ownership	Affordable Ownership	Affordable Ownership
Eighth Decile	$ 150,215	$ 87,721	Market Housing	Market Housing	Market Housing	Affordable Ownership
Ninth Decile	$ 197,228	$ 112,374	Market Housing	Market Housing	Market Housing	Market Housing
Tenth Decile	-	-	Market Housing	Market Housing	Market Housing	Market Housing

Table 34: Household income thresholds and market data used for affordability categories

Unit Size	HILs	AMR	Renter Household Income Affordable to	Dwelling Value	Household Income Affordable to
Bachelor	$ 29,500	$ 718	Third Decile and higher	$ 252,269	Fifth Decile and higher
One Bedroom	$ 38,500	$ 964	Fourth Decile and higher	$ 272,450	Fifth Decile and higher
Two Bedroom	$ 46,500	$ 1,202	Fifth Decile and higher	$ 309,603	Sixth Decile and higher
Three Bedroom	$ 52,500	$ 1,438	Sixth Decile and higher	$ 385,283	Seventh Decile and higher
Four- or more-Bedroom	$ 61,000	-	-	$ 469,220	Eighth Decile and higher

Source: *Income and dwelling value data from Statistics Canada Custom Tabulation, 2021 (Note: Incomes have been projected forward to 2023 dollars using the increase in the Ontario Consumer Price Index 2020-2023); AMR from Nipissing District staff*

Housing Targets (gross required)

Purpose: *To develop projections for the number of dwellings by number of bedrooms and level of affordability in each municipality during the study period*

Methodology

Utilizing the dwelling projections by income decile and the selected affordability thresholds, the number of total dwellings required for each affordability level were determined by the number of bedrooms. Based on the DNSSAB Household Income Limits (HILs) for Rent-Geared-to-Income (RGI) housing and average rental market, the housing targets for each income decile were grouped based on where the thresholds for each affordability category fell. It should be noted that these targets were calculated using tenure based on the type of housing included in the affordability level. For example, only renter households were considered for RGI housing targets.

Outcomes

These targets are the dwelling projections grouped into the selected affordability categories. These figures represent the gross number of dwellings required by affordability level in the year 2035.

These housing targets outline a need for **smaller rent-geared-to-income and affordable rental units** in Nipissing. However, there remains a need for **larger units to accommodate families throughout the housing continuum**.

Assumptions

This projection assumes that existing household income and composition trends will continue and does not consider community-specific trends that have occurred since 2021.

Since the number of households that fell in each income decile were calculated using Nipissing District income deciles, the renter household incomes for the District were used for all municipalities in Nipissing to remain consistent.

Housing Targets (net required)

Purpose: *To develop projections for the number of dwellings by number of bedrooms, household tenure, and level of affordability in each municipality during the study period, less the number of affordable units currently available in the District*

Methodology

To develop the net housing targets required by a certain year, the existing stock of RGI and affordable rental units within Nipissing District was subtracted from the gross housing targets by affordability levels. These net new housing targets represent an estimate of the number of new RGI and affordable rental units that would need to be added to the housing stock in Nipissing to allow for the distribution of housing units by affordable level as outlined in this methodology.

Outcomes

The net new targets for dwellings only consider the affordability levels that are within the scope of the DNSSAB. These affordability levels are RGI housing and affordable rental housing. Market housing targets are not included in this section.

The trends outlined previously in this methodology remain true: there is a need for **smaller rent-geared-to-income and affordable rental units** and for **larger units to accommodate families throughout the housing continuum**.

Assumptions

This projection assumes that existing household income and composition trends will continue and does not consider community-specific trends that have occurred since 2021.

These targets assume that the loss of RGI and affordable rental units will be negligible, despite the expiration of operating agreements that may be occur between now and 2035.

Table 35: Net housing targets by affordability level for Nipissing District (2035)

Housing Targets by Affordability Level	One Bedroom	Two Bedroom	Three Bedroom	Four- or more-Bedroom	Total
RGI Units	312	973	34	202	1,521
Affordable Rental Units	1,011	1,297	443	202	2,953
Affordable Ownership Units	250	478	577	391	1,696
Market Housing	3,043	6,847	12,896	9,443	32,229

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Appendix II

Glossary

Population and Household Terms

Household Size: Household size refers to the number of persons who occupy the same dwelling.

Household Tenure: Household tenure refers to whether the household owns or rents their private dwelling.

- **Owner households** are considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it.

- **Renter households** are considered to rent their dwelling if no member of the household owns the dwelling.

Household Income: The total combined income from all household members, before taxes and deductions.

Income Decile: Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a distribution of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

Dwelling unit: In the Starts and Completions Survey, a dwelling unit is defined as a structurally separate set of self-contained living premises. A dwelling unit has a private entrance from outside the building or from a common hall, lobby or stairway inside the building. The entrance must be one that can be used without passing through another separate dwelling unit.

Rent-Geared-to-Income (RGI) Housing: RGI housing is housing for tenants whose eligibility for occupancy of the housing unit or for reduced lease payments depends on a means or income test.

Affordable Rental Housing: For the purposes of this study, affordable rental housing considers rental housing units that have a monthly rental price that is below 100% of the average market rent for the Nipissing District.

Affordable Ownership Housing: For the purposes of this study, affordable ownership housing considers ownership housing units that have a monthly cost that is below 100% of the average market dwelling value in the Nipissing District.

Market Housing: For the purposes of this study, market housing refers to housing that is one of the following:

- Rental housing that is rented at or above 100% of the average market rent for the Nipissing District; or,

- Ownership housing that is valued above existing self-reported dwelling values from the 2021 Census of Population (Nipissing District)

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Appendix III

DNSSAB Waitlist

Existing DNSSAB Waitlist by Municipality

From DNSSAB waitlist data provided in 2024, most of the applicants (76.5%) are waiting for a one-bedroom unit. Singles (or one-person households) make up 58.5% of the waitlist, or 700 applicants.

This data underlines the level of mis-match in housing stock that was noted in the methodology section of this report. Current housing trends in the District indicate that households are living in dwellings that may have 'extra' bedrooms, given the number of bedrooms required to suitably house the number of occupants.

While these existing trends were used to calculate future demand, the DNSSAB should combine the projections with waitlist data to better inform future investments in communities throughout Nipissing.

Table 36: Waitlist for DNSSAB units by unit size and household type

Bedrooms	Wait List	% of Total Wait List
One Bedroom (including bachelors)	**917**	**76.5%**
Singles	689	57.5%
Couples (seniors)	197	16.4%
Couples without children	28	2.3%
Couples with children	-	-
Sole support parents	3	0.3%
Two Bedroom	**166**	**13.8%**
Singles	9	0.8%
Couples (seniors)	1	0.1%
Couples without children	3	0.3%
Couples with children	20	1.7%
Sole support parents	133	11.1%
Three Bedroom	**84**	**7.0%**
Singles	2	0.2%
Couples (seniors)	-	-
Couples without children	-	-
Couples with children	15	1.3%
Sole support parents	67	5.6%
Four+ Bedroom	**32**	**2.7%**
Singles	-	-
Couples (seniors)	-	-
Couples without children	-	-
Couples with children	11	0.9%
Sole support parents	21	1.8%

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Appendix IV

Margin of Error

Margin of Error Summary

Within statistical modelling, margins of error aim to account for uncertainty within data sets. For this study, the projection of household counts into future years was completed using simple linear regression of the population of the municipalities and unincorporated areas in the District based on historical trends. The standard deviation, coefficient of variation, and coefficient of determination (r-squared) values for the household projections in each municipality and unincorporated area are found below **(Table 36**). These values were calculated for the household projections for the years 2023 to 2035 to give an approximation of the range of households required by municipality and unincorporated areas.

It should be noted that the dwelling projections based on affordability thresholds are a function of these household projections and therefore cannot be assessed individually for error. For example, the number of projected demand for RGI units is calculated as a proportion of the total households based on threshold parameters outlined in ***Appendix I***.

Overall, the margin of error for the household projections is minimal in most of the municipalities in Nipissing. However, as household counts decrease in smaller municipalities in the District, the margin of error increases as uncertainty of population growth increases.

Table 37: Margin of error results for household projections for Nipissing District municipalities

Municipality	Standard Deviation	Coefficient of Variation	Coefficient of determination (R-Squared)	Projected Household Count (2035)	Confidence Value	Proportion of Projection (%)
North Bay	573	2%	0.985	25,766	±300	1.2%
West Nipissing	180	3%	0.983	7,108	±95	1.3%
East Ferris	168	8%	0.997	2,461	±88	3.6%
Bonfield	94	9%	0.993	1,207	±49	4.1%
Mattawa	18	2%	0.913	911	±10	1.0%
Unorganized North	22	3%	0.877	800	±12	1.4%
Chisholm	34	6%	0.923	607	±18	3.0%
South Algonquin	60	8%	0.162	727	±31	4.3%
Papineau-Cameron	10	2%	0.832	452	±5	1.2%
Temagami	41	8%	0.990	571	±21	3.7%
Calvin	27	10%	0.997	320	±14	4.4%
Mattawan	10	13%	0.079	61	±5	8.3%
Unorganized South	3	8%	0.715	32	±2	5.0%

Note: Confidence values are calculated to reflect a 95% confidence level.

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Appendix V

References

List of Referenced Materials

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