

2023

Wawa Housing Action Plan



Municipality of Wawa

ACKNOWLEDGEMENTS

The Municipality of Wawa would like to thank its partners who participated in the development of the Wawa Housing Action Plan. Including;

- Mayor and Council
- Economic Development and Tourism Advisory Committee
- Algoma District Administration Services Board
- Community Stakeholders

MAYOR'S MESSAGE



I am pleased to unveil Wawa's new Housing Action Plan. The Plan contains 5 goals with associated strategies that provide the Municipality with a framework to move forward with action on housing in Wawa. I am confident through the plan, that we will achieve our goal of increasing affordable, appropriate housing for current and future residents of Wawa.

Our Council and staff have long recognized the housing issues in our community and have strived to take action. We are committed to growing responsibly and investing in our community to attract new residents to Wawa and to enhance the quality of life for our current residents. Our plan relies on the

Provincial and Federal governments commitment to providing proper long-term funding for housing.

I want to thank the Municipality of Wawa's staff for developing this comprehensive plan and for the support of Council to move it forward.

*Melanie Pilon,
Mayor of the Municipality of Wawa*



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EXECUTIVE SUMMARY

INTRODUCTION TO THE WAWA HOUSING PLAN

The Municipality of Wawa, in collaboration with the Wawa Economic Development and Tourism Advisory Committee has developed a Wawa Housing Action Plan. The Housing Action Plan (HAP) assesses the local housing market conditions; identifies housing challenges and gaps along the housing continuum; and highlights actions to address these issues. The Housing Action Plan also provides a framework for the Municipality of Wawa to work with partners such as the private sector, non-profit organizations and various levels of government to facilitate the development of housing in Wawa. The Wawa Housing Action Plan will utilize data acquired from the Wawa Housing Need and Demand Study completed in 2017.

The objective of the Plan is to identify the current housing situation in the community, forecast the demand for housing by type, and user group, and then proceed to recommend an approach to build affordable housing in the community. The Need and Demand Study was completed prior to the Covid-19 pandemic, which effects must also be taken into consideration when creating the Wawa Housing Action Plan. The pandemic impacted the housing sector in all of Ontario with a large influx of outmigration from larger urban centres into rural areas in the province, as people developed a desire for life closer to nature with larger spaces than was offered in major cities. The availability of affordable housing is essential for any community including Wawa and has recently become an issue in rural areas. The housing supply in many rural communities has been unable to match the demand and affordability, becoming an obstacle for many.

The Wawa Strategic Plan (2021-2025) identified the need to work with partners to increase housing supply to meet the demand as a key priority, driving the development of the Wawa Housing Action Plan.



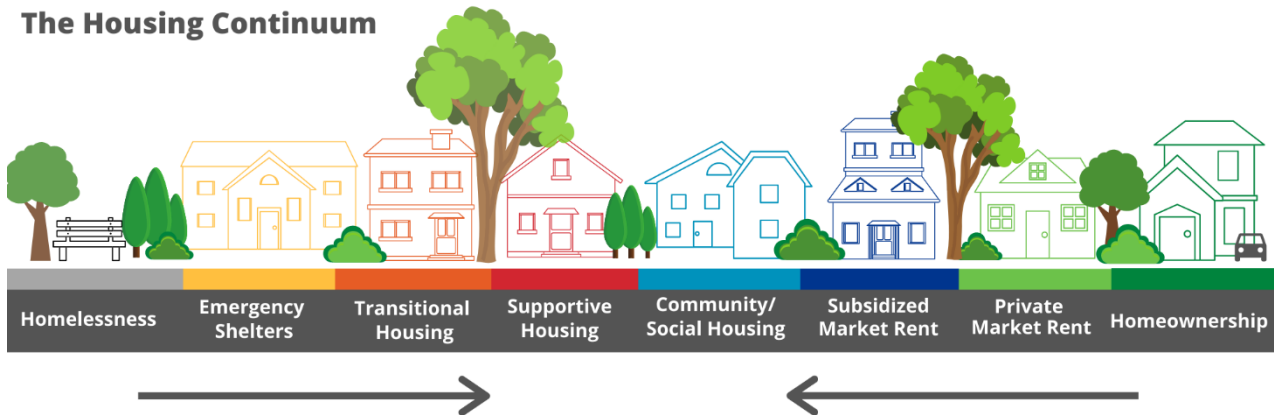
There has been an economic surge in Wawa over the past several years due to the increase in operational gold mines and construction projects. The surrounding mines hire contract workers, who are transient and require short-term accommodations, causing shortages in short-term accommodations from the market for resident and tourist use.

As Wawa continues to experience increased demand for housing accommodations of all types across the continuum coupled with a loss of older housing stock, steps must be taken to ensure new demand is met while also protecting housing affordability for existing residents and maintaining the unique small-town appeal.



WHAT IS THE HOUSING CONTINUUM?

The Housing Continuum



The 'housing continuum', illustrated above, is a concept used to describe the broad scale of housing options available to help a range of households to access affordable and appropriate housing. The concept enables a community to move away from a one-size-fits-all strategy, towards 'the range of housing options available to different households on a continuum.' The housing continuum includes homelessness, shelters and transitional housing, community housing, affordable rental, market rental, and homeownership.

The Wawa Housing Needs and Demand study highlights that the housing continuum provides a picture of the various housing options needed in every community. The number and type of options will depend on the needs of the community being assessed. The study identified a need to have a greater diversity of housing mix in Wawa as outlined below;

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

In order to respond to the housing needs of the community, the Municipality of Wawa has developed this Housing Action Plan in hopes to address the housing issue, while taking all housing types along the continuum into consideration.

Given the demand for housing due to the emerging economic conditions, it is unlikely that the amount of required housing will increase quickly, unless additional funding becomes available from other levels of government or the private sector.



FRAMEWORK FOR THE WAWA HOUSING ACTION PLAN

The following framework outlines the vision, the Municipality of Wawa's role, and Wawa's current housing assessment, as well as recommended goals with corresponding strategies outlined for the Wawa Housing Action Plan.

Wawa Housing Action Plan Vision Statement

The following statement presents the Municipality of Wawa's vision and commitment towards housing in Wawa:

To ensure there is access to affordable, and appropriate housing that meets the diverse and changing needs of the Municipality of Wawa and enhances the quality of life for its residents.

THE ROLE OF THE MUNICIPALITY

Housing is a shared responsibility among all levels of government and requires involvement from the private and non-profit sectors. As a local government, the Municipality of Wawa's role is to plan and regulate land use to ensure an adequate supply of residential land to meet housing demand. The Wawa Housing Action Plan provides a framework for the future of housing,



recommending policies, regulations, and other practices that have been implemented in other communities. While the Municipality plays an important role in facilitating housing development, it cannot independently address every need and issue. To successfully implement the Housing Action Plan, there is a need for other partners and groups to participate including all levels of government, private market developers, non-profit housing providers, as well as other agencies. The Wawa Housing Action Plan will also require awareness and support from local residents and community stakeholders.

The Municipality of Wawa's role may include incentivizing affordable housing through regulatory and financial incentives, requiring new developments to contribute affordable units, fostering innovation to include energy efficiency in future development, and gathering partners to facilitate new projects.



CURRENT HOUSING ASSESSMENT

WAWA AT A GLANCE



Population

2,705



Housing Tenure

22% Rent / 78% Own



Median Household Income

\$80,000



Housing Stock

Single-detached house: 81%

Semi-detached house: 2%

Row house: 3%

Apartment building (<5 storeys): 11%

Moveable dwelling: 2%

The town of Wawa is a small community in northern western Ontario located between Lake Superior and Wawa Lake. Wawa is situated approximately 227 km from Sault Ste. Marie, Ontario and is central to a number of smaller communities in the area such as White River and Dubreuilville, acting as the regional service centre. Of these services provided to Wawa and it's surrounding communities includes healthcare at the Lady Dunn Health Centre (LDHC). The LDHC also acts as a teaching site for the Northern Ontario Medical School, hosting medical students requiring housing accommodations.

The Municipality operates a public airport equipped for both commercial and private aircraft.

The Wawa Housing Need and Demand study completed by Harriman & Associates in 2017 in partnership with the Municipality of Wawa and the Economic Development Corporation of Wawa states that almost half of Wawa's population is over the age of 50 and 405 of those people were living in private households and 120 persons over the age of 65 were living alone.

The Housing Need and Demand study also stated that there is a large number of professional short-term individuals in the community, some of which are currently renting rooms, that are having difficulty finding suitable accommodations. These would include teachers, fire fighters, hospital staff and contractors.

The Algoma District Administration Services Board holds a waiting list for subsidized and market rent properties in Wawa. As of June 2023, a total of 77 people are on the waiting list for subsidized units, of which 51 are for one bedroom units, 16 for two bedroom units and 6 for three plus bedroom units, and 4 for four bedroom units. The market rent waiting list has 25 people with 12 waiting on a one-bedroom unit, 10 waiting on a two bedroom and 2 for a three bedroom and 1 for a four-bedroom unit.



AFFORDABLE HOMEOWNERSHIP

CMHC defines affordable housing as generally meaning a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 percent of its gross income.

Wawa's housing stock consists mainly of single detached houses (81%) with the remainder made up of semi-detached (2%), row-houses (3%), apartment buildings with less than five storeys (11%) and movable dwellings (2%). Homes in Wawa are 78% owned. Compared to other parts of Northern Ontario, real estate prices are relatively affordable, with an average housing value of \$170,400 in 2021. The median household income in Wawa was \$80,000 in 2021 according to Census Canada. For those earning less than this median income, there are fewer options available that are suitable and affordable.

MARKET RENTAL HOUSING

Market Rent is residential rent that is not classified as Subsidized Rent or Affordable Rent under any affordable housing program. The two main challenges in Wawa regarding market rental housing are the availability of rental housing, and the quality and condition of the existing stock. Availability of market rental housing is largely affected by contracting companies working at local mine sites. Not only is the availability of market rental housing affected by contractors, but affordability is also a factor. With high demand for housing, the market rent prices have greatly increased, heightening the lack of affordability in Wawa's rental housing market.

SENIOR HOUSING

Senior housing is housing that is suitable for the needs of an aging population. It ranges from independent living to 24-hour care. In senior housing, there is an emphasis on safety, accessibility, adaptability, and longevity that many conventional housing options may lack.

According to the Wawa Housing Need and Demand Study, almost half of Wawa's population is over the age of 50 and 405 of those people were living in private households and 120 persons over the age of 65 were living alone.

To be responsive to the senior demographic, future housing builds/re-development should include a range of seniors-friendly housing forms, including single-level apartments or townhouses; seniors-specific independent living buildings; as well as assisted living and residential care options. Lower income seniors often have few housing options available with extremely long waitlists, causing seniors to move where they can find more affordable housing options available, or remain in single-dwelling homes that they can no longer maintain without assistance.

More moderate-income seniors, and those who own their homes, face different limitations. Many are seeking access to services that allow them to age in place, or units that are suitable for downsizing. Both the seniors-specific support services that would assist seniors



to maintain their housing and live independently and smaller sized units to downsize to are in high demand but are in an extreme shortage in Northern Ontario.

NON-MARKET HOUSING

Non-market housing is any housing protected from market forces, thus offering affordable rents or ownership in perpetuity. The need for non-market housing has been identified as a key priority in Wawa.

Persons on fixed incomes and single parents face the greatest challenge with finding suitable and affordable housing in Wawa. Some individuals and families were also reported to be at risk, living one pay cheque away from the loss of their housing. Similarly, population groups who have mental health issues, challenges with addiction, or other support service needs were at high risk of homelessness. For these groups, finding rental housing that is stable, affordable, and appropriate is a challenge. There is a concern that many of these units are at risk of building condition decline or may be lost to market housing.

The Algoma District Services Administration Board (ADSAB) was created by the Province through the District Social Services Administrations Boards Act to deliver specified programs in the ADSAB jurisdiction. ADSAB funding is provided from the province and the member municipalities. The provincial contribution is provided through service agreements or legislation for all programs while the municipal share is apportioned to the member municipalities utilizing the approved apportionment model.

ADSAB programs include services specifically for housing. ADSAB owns and manages rent-geared-to-income (RGI) units in 10 municipalities within the Algoma District, including Wawa. RGI means that monthly rent is determined by a calculating 30% of the household's total monthly gross income. ADSAB also owns one apartment building with 10 units in Wawa and offers affordable market rents through the Affordable Housing Program. The Board provides a variety of other subsidy programs to subsidize tenants who wish to remain in a unit that is privately owned by a landlord. Another program specific to housing includes the Community Homelessness Prevention Initiative (CHPI) which aims to prevent, address, and reduce homelessness in the ADSAB jurisdiction. CHPI assists low-income individuals and families who are at risk of or experiencing homelessness in obtaining and retaining affordable housing.



HOUSING NEEDS IN WAWA

The Wawa Housing Need and Demand Study identified a need for housing in Wawa due to an aging population and the emerging economy. The study states that housing is an important component for attracting and accommodating a workforce; therefore, it will be important to ensure that there is a range of housing that accommodates a variety of household incomes, labeling housing as important to accommodating population growth and new investment. The study identified that there will be a need for at least 62 units in the future, without considering the growth in local industry including the surrounding gold mines. The study also identified the need for housing types including bachelor, one and two bedroom units. During the consultations of the Housing Need and Demand Study, there was a strong support for a 6–10-unit seniors' complex, some long-term care beds, subsidized one and two bedroom units as well as a men's emergency shelter. The study states that these housing options were clearly identified while reviewing the housing needs of the community. The following recommendations outlined in the Housing Need and Demand Study highlight the housing needs for Wawa in 2017;

- Ensuring that policies and procedures are in place to encourage and promote innovative housing development and directives which will promote housing maintenance.
- On-going incentives through policies and procedures for the development of housing
- Ensure that residents are aware of current assistance programs supporting financial assistance and home renovations.
- Advocating for more housing funds from the Provincial and Federal Governments.
- The short-term planning recommendations in the study included establishing a volunteer housing advisory committee/task force, as well as to identify partnership opportunities and to continue to Phase 2 of the Housing Need and Demand Study.
- The long-term planning recommendations in the study included the need to review land use policy-oriented actions, as well as the need to create strategic partnerships with various agencies including the Algoma District Services Administration Board. It was also recommended to review and assess the current housing conditions within the municipality and ensure that there is a greater diversity of housing mix in future development. Lastly, the study recommended that the Housing Need and Demand Study be updated every five years.

The Housing Need and Demand Study did not account for the local economic influx with the surrounding operating gold mines (3) and construction projects driving contract workers to require housing in Wawa and travel to the nearby job sites. There is also potential in the recent purchase of the Wawa OSB mill by LP Building Solutions who intend to convert the former facility into a siding operation that will serve the North American home construction and renovation market. It is estimated that approximately 150 jobs will be created for the operation. Following the recommendation of the Wawa Housing Need and Demand Study, a new 10-unit seniors housing complex with a mix of subsidized and market rent units was



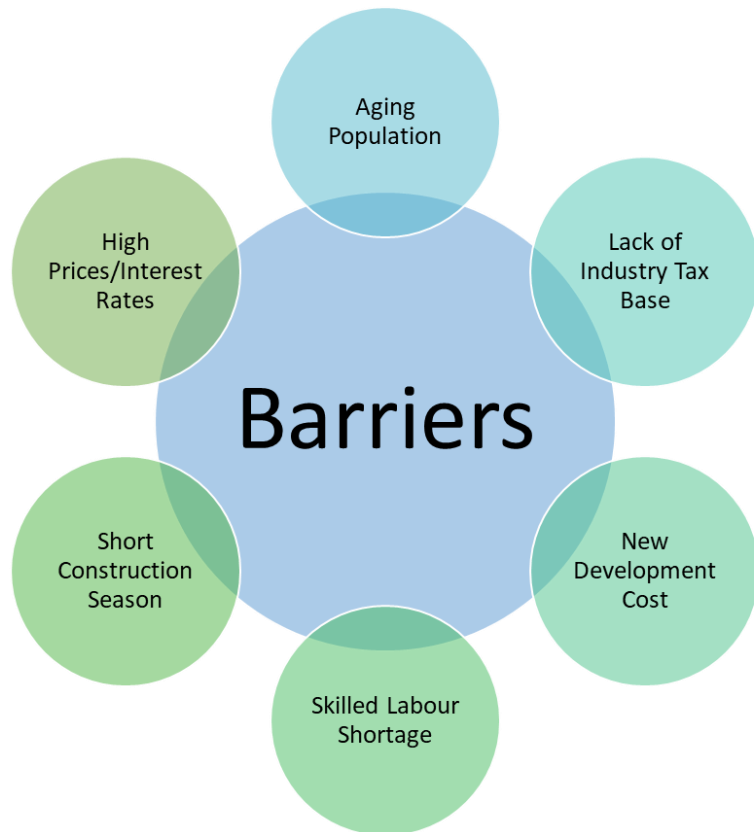
built in 2021 by the Algoma District Administration Board in collaboration with the Municipality of Wawa and has had a waiting list since it completed construction.

BARRIERS TO HOUSING IN WAWA

OVERVIEW

The following section highlights various barriers to housing in Wawa identified in the 2017 Housing Need and Demand study and through consultation with the Economic Development and Tourism Advisory Committee.

By working with partners to create awareness of the community's barriers when considering future housing development, the Municipality of Wawa can work with both private and public partners, as well as utilize government funding, to develop innovative solutions. The Wawa Housing Action Plan accounted for the highlighted barriers when developing the plan's future housing goals and accompanying strategies.



AGING POPULATION

The senior population (age 65+) increased from 2016 at 495 to 600 in 2021. Resulting in a percentage increase of 21%. With the increase in our aging population, new housing development needs to take into consideration appropriate housing for seniors. There are many barriers to aging in place including the inability to maintain property, followed by inadequate finances, illness, the need for safety and security, inadequate family support, and transportation access issues. Due to lack of appropriate affordable housing available in Wawa, there is outmigration for those experiencing these barriers to other places that can provide appropriate housing options. To overcome these barriers, Wawa needs to work to provide creative housing initiatives that would allow the senior population to remain in Wawa with suitable housing.



LACK OF INDUSTRY TAX BASE

The Municipality of Wawa is surrounded by industry including three established gold mines and a recently purchased siding manufacturing plant, but none are located within the Municipal boundary contributing to the tax base. The Municipal airport deals with heavy traffic from flights being chartered by the above-mentioned industry as well. Although local businesses do benefit from contractors working in the surrounding area by way of room rentals, dining, or shopping, the current industry contributions to the community are considerably low due to their locations.

NEW DEVELOPMENT HIGH COST

Ontario housing developers in both the private sector and the non-profit sector reported that the rising cost of land and construction was impacting their ability to build more affordable forms of housing. There are several variables to consider when estimating new home construction costs in Ontario. Costs vary among cities, the current average cost per square foot to build a house in Ontario falls between \$150 to over \$300. The overall average in Canada is typically between \$117 to \$190 per square foot. The average square footage of a single-family home in Ontario falls between 1,500 and 1,600 square feet, averaging at around 1,520 sq ft. If the average cost to build a home in Ontario is \$150 to \$300 per square foot, a 1,500 sq ft house would cost between \$225,000 to \$450,000. It is important to remember that average square footage costs do not determine the final construction price. These are just calculated averages to help you estimate costs in advance and other cost factors still need to be considered and included in these averages.



Average cost to build a home in Ontario is \$150 to \$300 per square foot

1,500 sq ft house would cost between \$225,000 to \$450,000

Local challenges that impact the cost of construction highlighted by developers include serviced land supply, as well as the high cost to construct in small rural northern communities making profit from new development nonexistent.

In 2023, local developers estimate that an average residential home would cost between \$400 to \$500/sq. ft.



SKILLED LABOUR SHORTAGE

Another barrier to housing in Wawa is the skilled labour shortage. Positions in trades such as plumbers, electricians, carpenters, etc. are all but nonexistent in small northern communities, making re-development and new development extremely challenging. The few contracting companies that do operate in Wawa are extremely overwhelmed with projects. The businesses state that there are more opportunities for work in Wawa than can be completed.

Ontario unveiled a mandatory technological education credit for high school students and is allowing young people to begin apprenticeships full-time starting in Grade 11. A key barrier to these programs is the lack of qualified educators in small northern communities. Issues with housing availability and affordability may be impacting key employment sectors, such as healthcare, the service industry and mining.

*"Canadians nearing retirement outnumber young people entering the working world, and demand for a new generation of skilled trades workers is soaring. Amid record high job vacancies in sectors like construction and manufacturing, new registrations for apprenticeship programs have risen, according to Statistics Canada. But the programs took a major hit during the pandemic, and apprenticeships and trade certifications have yet to catch up to pre-COVID-19 levels."
Jessica Wong, CBC News*

SHORT CONSTRUCTION SEASON

Wawa's location in Northern Ontario creates a barrier for housing development due to harsh weather conditions of the long winter season. Building sustainable, affordable housing in remote communities in Northern Ontario is a challenge and other options such as modular or pre-fabricated housing solutions may assist with this barrier.

HIGH PRICES/INTEREST RATES

The cost of housing in Ontario has increased in the last three years faster than the average household income. Higher interest rates have caused mortgages to become more expensive, especially for those holding variable rate mortgages. Despite the housing market starting to cool, it is predicted that the rising interest rate is making it even harder for those looking to buy or sell their homes.

LACK OF AFFORDABLE MARKET RENTAL OPPORTUNITIES

Insufficient supply of new affordable housing has led to very low vacancy rates and rising demand for rental units, in the low and very low income categories. Many years with no senior government funding for new social housing has led to long waitlists for non-market rental housing, and housing with supports.



HOUSING ACCELERATOR FUND: HOUSING SUPPLY GROWTH TARGET (EXAMPLE CALCULATION)

As part of the Wawa Housing Action Plan, a housing supply growth target has been calculated based on a three year period ending September, 1, 2026.

The Housing Supply Growth Target projection is based on calculations using the 2021 census data. The total number of dwellings for 2016 was 1,274 and for 2021 was 1,377, allowing for an accurate calculation to project the increase in number of houses needed for the three year period.

2021	5 Years	2016
1,377 units	↔	1,274 units
Difference of:		103 units
$103 \text{ units} / 5 \text{ Years} = 20.6$		
$20.6 \times 3 \text{ Years} = 61.8$		

Using this calculation the total number of projected housing units needed in the next three years is 62.

The recommendations included in the Wawa Housing Action Plan strive to add an additional 15 dwelling units above the projected 62 units needed providing the Housing Supply Target of 77 by the end of 2026.

<https://assets.cmhc-schl.gc.ca/media/elearning/haf/housing-supply-growth-target-calculations/en/index.html#/lessons/8LFthehbefmA2P3UFelef8y3ecBjkoj>

Housing Supply Growth Target Calculations

Current Dwellings/Housing Stock	1377
Total number of permitted units projected without HAF	62
Housing Supply Growth Target (Total number of permitted housing units projected with HAF)	77
Calculate	
Annual growth rate (must be higher than 1.1%)	1.86%
Annual growth rate percentage change (must be higher than 10%)	24.19%

Resource: <https://assets.cmhc-schl.gc.ca/>



WAWA HOUSING PLAN INITIATIVES & STRATEGIES

OVERVIEW

The Goals and corresponding Strategies identified in the Wawa Housing Action Plan will assist the Municipality of Wawa with a framework to facilitate increased access to good quality, safe, affordable housing for households in need, improve housing stability for residents struggling to maintain their existing homes, as well as provide housing to those looking to relocate to Wawa. The Municipality of Wawa and the Economic Development and Tourism Advisory Committee aim to achieve the goals which are outlined in the Wawa Housing Action Plan, ensuring that its housing strategies are inclusive and promote wide community consultation to involve our citizens in planning the types and location of housing.

WAWA HOUSING ACTION PLAN GOALS

Each Goal is linked to a set of recommended strategies that will support and strengthen how housing is developed, maintained, and delivered across the housing spectrum.



Goal 1: Update Housing Resources

Update the current study completed in 2017 to identify housing issues and solutions to direct strategic decisions related to housing policy decisions and/or to secure financing for various housing programs and projects in Wawa.

Goal 2: Diversify Housing and Innovation

Increase access to affordable, appropriate housing that addresses housing needs across the housing continuum.

Goal 3: Investment Ready Property

Set the foundation for future growth and housing development.

Goal 4: Retain and Maintain Existing Affordable Housing

Innovative preservation of existing housing stock, including inclusive options and green initiatives.

Goal 5: Explore and Foster Potential Partnerships

Advance affordable housing partnerships with other levels of government, non-profit organizations, private developers and other community partners to create innovative and long-lasting solutions.



Goal 1: Update Housing Resources

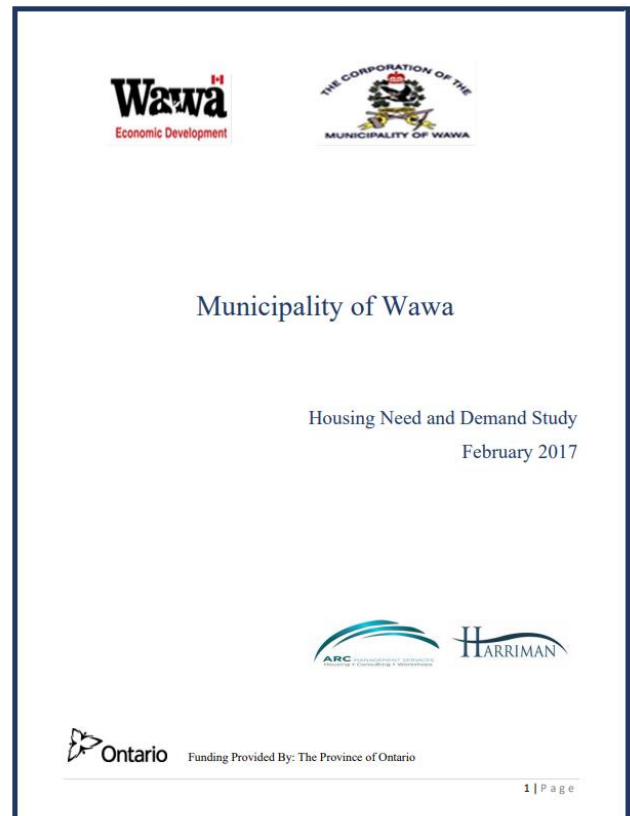
Strategy 1: UPDATE HOUSING NEEDS AND DEMAND STUDY

The Municipality of Wawa in partnership with the Wawa Economic Development Corporation developed a Housing Need and Demand Study for the community in 2017. The report was developed to provide a comprehensive understanding of the factors that will influence housing need and demand in Wawa, including past trajectories, current status, and future trends related to population, income, households, housing stock, and neighbourhood development.

The study identified a number of specific housing needs and opportunities and the information collected through the study helped to inform the development of the Wawa Housing Action Plan.

The Wawa Housing Action plan has identified an update of the Housing Need and Demand Study as priority. The information collected in the update will inform the development of the strategies outlined in the plan, and be utilized as a tool for the Municipality to collect, organize and understand information and data to help inform the development of future housing in Wawa.

An update to the Housing Need and Demand Study will also be intended as a tool that the Municipality can use to monitor the implementation and impact of the recommended housing strategies over time and make decisions about housing development. The Municipality may also leverage the Housing Needs and Demand Study for additional funding to develop housing in Wawa, such as the Canada Mortgage and Housing Corporation Housing Accelerator Fund.



STRATEGY 2: DEVELOP A MUNICIPAL LAND INVENTORY

Identifying stock of the brownfield sites in Wawa will allow a more strategic approach to encouraging property redevelopment and improving sustainability, with a focus on identifying land suitable for affordable housing. A maintained land inventory can support municipal policy and planning objectives, including identifying high priority sites, areas of concern or specific brownfield types. (e.g. former gas stations)

A land inventory details a site's location and ownership, physical characteristics, land use, redevelopment potential and environmental conditions. A land inventory is also used to support basic tasks, such as site monitoring or environmental liability reporting, or to perform more complex tasks, such as reviewing and approving development and building permits, planning capital projects or tracking your brownfield programs.

Given the sensitive information of a land inventory contains, it can be restricted for internal uses only, or made publicly available under certain conditions. Conducting and maintaining a land inventory is often resource intensive. It is therefore important for the Municipality to choose an approach that would suit the needs and budget.

There are three types of land that the inventory would include that would be strategic to encouraging property redevelopment:

Fully serviced: Serviced land has all three deep utilities. (water, waste water and sanitary) Servicing to be on or at property line in place to support development of an identifiable area of land. The land may be zoned or not, planned or not, listed on the market or not, privately owned or not, built-on or not. What it does have, is available capacity in the nearby deep municipal infrastructure to support its eventual development without requiring additional municipal investment in those services.

Partially serviced: Partially serviced land has capacity to service the land in one, or perhaps two, of the three deep utilities, but it does not have all three and so it requires municipal infrastructure investment before development can proceed. All of the other possibilities noted above are also in play – the land may be zoned or not, for sale or not, etc.

Un-serviced: Un-serviced land is useful to map and estimate. However, it is likely longer-term supply as it requires significant investment by the Municipality in all three deep services. All other possibilities above apply.



Goal 2: Diversify Housing and Innovation

STRATEGY 1: REDEVELOPMENT – DOWNTOWN WAWA COMMUNITY IMPROVEMENT PLAN



The Downtown Wawa Community Improvement Plan contains principles, objectives, and policies for residential land use in Wawa. The Municipality is currently in the process of updating its Community Improvement Plan to include housing initiatives. The Municipality aims to utilize the updated Community Improvement Plan's recommended incentive programs to encourage redevelopment of existing commercial buildings into

housing within the CIP area. Examples of incentive programs that may be highlighted in the CIP update include:

Rental Housing Planning and Building Fee Waiver Program: Grant equal to up to 100% of the fees paid on specified planning and development applications for an affordable rental or purpose-built rental housing project.

Planning and Building Fee Grant: A rebate of planning application fees and building permit fees.

Residential/Office conversion Grant – Upper Floor (s): A grant equal to 50% of the cost of renovating and converting second floor or higher units to residential or office use up to a maximum of a specified amount.

Residential Conversion and Intensification Grant: A grant of a pre-determined amount per new residential dwelling unit created, to a maximum of a specified amount. The Residential Conversion and Intensification grant is intended to encourage property owners to create new residential dwelling units within the Wawa Downtown CIP project area through new development or through renovation or addition to an existing building. The grant provides property owners up to a certain amount per new residential dwelling unit created, to a maximum of a specified amount. The grant may be used for rental or ownership units.



STRATEGY 2: WAWA ACCESSORY DWELLING UNIT PROGRAM

With the Wawa Accessory Dwelling Unit Program, the goal would be to increase gentle density by expanding what's allowed to be built without further planning approvals. The program would permit up to three residential units on most residential lots "as of right" – that is to say, without needing a by-law amendment. For example:

- a main residence
- a basement apartment
- a garden house

This creates a broader mix of rental housing and could assist homeowners to pay their mortgage or accommodate extended family. The Municipality of Wawa could provide a one-time grant to homeowners who create apartment units in their homes in an effort to increase the affordable housing stock. This would help to provide the community with rental units, but would also allow for in-law suites to assist the number of seniors wanting to stay in Wawa with affordable housing options in retirement. The one-time grant would help to offset eligible project costs for the construction of interior or exterior accessory dwelling units in singles, semis or townhouses. That includes creating an apartment inside an existing house or with an addition. The grant would also be available to help with the costs of building an exterior apartment within an existing or new detached accessory structure or adding a pre-fabricated unit to the property subject to zoning approvals. If an applicant completes the project successfully, they could receive a grant of up to 70 per cent of the eligible project costs incurred, to a maximum amount. The Municipality could budget for two accessory dwelling unit grant approvals per year for the duration of the project.

The Municipality would have the option of engaging a designer and the community to develop pre-reviewed energy-efficient design plans for carriage homes and secondary dwelling units that reduce costs for homeowners and expedite the building permit process. The Municipality could have designs available to the public to preview at no cost for property owners of Wawa. They would be available on the municipal website at www.wawa.cc, where interested applicants would be directed to contact the Building Department for the next steps. Also, the Municipality of Wawa could waive fees for the first 15 building permits received under this program. For example; Second Unit Planning and Building Fee Reduction Program: A grant equal up to 100% of the fees paid on specified planning and development applications for second unit or carriage houses.

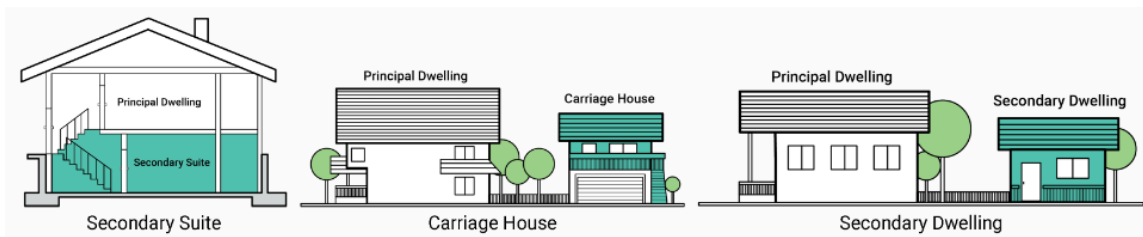


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Goal 3: Investment Ready Property

STRATEGY 1: DEVELOP PLAN AND SERVICE RESIDENTIAL PROPERTY

Target: 10 New Residential Lots

The Municipality should commit to develop a plan and service vacant property in its ownership along Tamarack Road and Algoma Street to encourage residential development. By having serviced residential property readily available, the Municipality could encourage residents or developers interested to build affordable housing.

The Municipality would be required to hire a professional engineer to complete a servicing and subdivision plan for the property.

- water connections, main extensions, or upgrades
- sewer connections, main extensions, or upgrades
- drainage or storm connections, main extensions, or upgrades
- on-site and off-site stormwater management plan
- roads and sidewalks (access/road networking)
- street signage and lighting
- boulevard landscaping and maintenance
- underground utilities connection on frontage
- property acquisitions or right of ways



Due to the high costs of this project it would be recommended that options for funding and partnerships be reviewed.



STRATEGY 2: WAWA BROWNFIELD INCENTIVES PROGRAM

Brownfields are vacant properties, typically lands on which industrial or commercial activity has taken place. They include former industrial sites, closed gas stations and foundries that have been unused or underdeveloped. Undeveloped areas may also become brownfields



sites through environmental contamination. This program is highlighted in the Wawa Downtown Community Improvement Plan would allow Wawa to strengthen its local economy by converting vacant, non-tax-paying assets in the CIP area into productive redevelopments. The Municipality would draft a by-law to authorize the provision of tax assistance for eligible property under section 365.1 of the Municipal Act, 2001.

By transforming existing buildings, Wawa will be able to:

- execute actions outlined in the Wawa Strategic Plan
- re-develop existing infrastructure
- revitalize the downtown and community

This program would also allow the Municipality to:

- offer tax assistance to developers and property owners to help with the clean-up of eligible brownfield properties.
- guide and help with the planning approvals process.
- help to recover remediation costs which improves return on investment for the developer
- Provide development charge exemptions for expansion of existing commercial or institutional buildings.

If a developer plans to build on a brownfield, the Wawa Brownfield Incentives Program would help cover some of the costs of clean up and redevelopment. This program would include financial incentives such as:

- reduction in development charges (Wawa Brownfield Development Charge Reduction Program)
- a joint tax increment grant program (Wawa Brownfield Tax Increment Finance Program)



The Wawa Brownfield Tax Increment Finance Program would be specific to redevelopment projects, but also involve environmental site remediation, and the annual rebate is 80% of the increase in the (municipal portion) of property taxes generated by project completion, for a period of up to 10 years. There could also be additional minimum requirements to apply for, and be eligible, for a WBTIF incentive relating to environmental remediation, which would be outlined in the program requirements.

There could also be an additional affordable housing component to this program which would include an additional rebate percentage. Where the project includes a minimum of 30% affordable rental dwelling units, the rebate is increased by 15% to 95% for the project. Prospective applicants would not be permitted to commence a development project prior to approval and execution of a formal CIP Agreement with the Municipality. Project costs incurred prior to execution of the CIP Agreement would not be eligible for the incentive rebate, with certain exceptions related to the preparation of environmental remediation studies, and fees related to the preparation of a complete application.



An applicant to the program would also be required prior to submitting a application, to attend a pre-consultation meeting with staff to review in detail the project proposal and submission requirements necessary to apply for the incentive.

No incentive would be provided if the project does not result in an increase in municipal property tax assessment and only project costs incurred directly by the property owner would be eligible for the incentive.

Wawa Brownfield Development Charge Reduction Program

The Municipality of Wawa could reduce or waive municipal fees in an effort to encourage brownfield redevelopment in the CIP area. Examples of municipal fees that could be reduced are:

- Planning and development application and permit fees;
- Building permit or demolition permit fees; and
- Sign permit fees

The applicant would need to provide an approved Brownfield Development Charge Reduction program application with specific requirements supplied by the municipality to take advantage of the above-mentioned fee reductions.



Goal 4: Retain and Maintain Existing Affordable Housing

STRATEGY 1: WAWA RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM



The Municipality of Wawa's Residential Rehabilitation Assistance Program would focus on improving the current housing stock in the community. Much of Wawa's current housing is considered "Aging Housing Stock" as majority pre-dates a build date of 1980. The housing that was built decades ago no longer meets the needs of the population today. It is also more difficult for aging housing stock to meet habitability standards as older homes are more expensive to maintain.

When homeowners defer home maintenance or improvements, the result becomes much higher improvement costs. This expense factor contributes greatly to the vacant homes in the community that are abandoned or in need of major repair. With the cost of making home repairs continuing to rise, the assistance for making these repairs to preserve Wawa's vital housing stock is critical for homeowners. Quality housing is imperative in retaining residents in rural communities as well as attracting new residents. Almost half of Wawa's population consists of older adults, individuals aged 65 years or older, and access to quality housing allows the choice and the opportunity to age in place. Quality housing can also assist to attract and retain new workforce talent, including remote workers, to the community. Funding for quality housing can bring forward investment that will contribute to the revival of the community. The housing rehabilitation program is an essential strategy and a practical solution for rehabilitating the quality of housing stock in Wawa. The Program would work to repair housing stock to create a supply that meets the current and future population needs of Wawa. The Wawa Residential Rehabilitation Assistance Program would provide homeowners with the incentive of financial assistance for major repairs or modifications to their homes. For this program to be successful, it must include input from community members in all phases of its development, from program design through implementation. Including the input from households most affected by poor housing quality will help ensure that the program addresses the housing needs of everyone in Wawa.

The following are examples of types of assistance that could be provided through the program – should the community engagement highlight the need:

- Heating (Revive the Wawa Wood Heat Rebate Program)
- Senior Access Modification Program
- Roofing, Insulation and Weatherproofing
- Green Initiatives and Energy Efficiency

The Green Municipal Fund provides funding for a feasibility study for an initiative that explores and assesses options for a financing program for home energy upgrades that can achieve triple-bottom-line benefits within your community. The grant provides up to \$175,000 to cover up to 80% of eligible costs of the study.



Goal 5: Explore and Foster Potential Partnerships

STRATEGY 1: INDIGENOUS PARTNERSHIP OPPORTUNITIES

Michipicoten First Nation

Wawa is located on the traditional territory of the ancestors of Michipicoten First Nation. Michipicoten First Nation is an essential partner for the Municipality of Wawa to support future housing development. Many Michipicoten First Nation Members live off-Reserve in Wawa and there is a need to strengthen and expand capacity for non-Reserve Indigenous housing. This can be best achieved by partnering with Michipicoten First Nation to share resources, responsibility and accountability for future housing development that stretches across the continuum.



Ontario Aboriginal Housing Services

Ontario Aboriginal Housing Services is a corporation with a mandate to provide safe and affordable housing to urban and rural First Nation, Inuit and Métis people living off-Reserve in Ontario. Our vision is to lead the design, development and delivery of a sustainable and culturally appropriate continuum of housing that promotes excellence in the community and organizational infrastructures.



Wahkohtowin - One Bowl

One Bowl is a collaborative First Nations Not-For-Profit social enterprise focused on building healthy and sustainable First Nations Communities and have partnered with Boréal Products modular builds to provide housing to First Nation communities and the north.



Metis Nation of Ontario

Housing and Infrastructure Branch

The Housing and Infrastructure Branch of the MNO provides housing services and housing stabilization supports to Métis citizens. The Housing and Infrastructure Branch's mandate is to increase housing and related support options for Métis people across the housing continuum from homelessness to homeownership.



STRATEGY 2: PRIVATE SECTOR AND PUBLIC SECTOR OPPORTUNITIES

Private and public sector partnerships are often utilized to assist in promoting sustainable housing. The Municipality of Wawa continuing to leverage these partnerships would provide a strategic approach to encouraging residential development. The benefits of these partnerships include but are not limited to; cost savings and risk sharing and increased availability of infrastructure funds.

Building sustainable, affordable housing in remote communities in Northern Ontario is a challenge. This is partly due to short construction seasons and harsh weather conditions. These factors make it difficult to serve many vulnerable populations. The Municipality partnering with private and public sector partners increases the viability of projects due to shared costs and resources.

By working with stakeholders to implement innovative strategies that create more affordable housing options for residents who need it most. Financing options, advice and referrals to partnership opportunities are some supports available to affordable housing projects and organizations.



STRATEGY 3: ADVOCATE GOVERNMENT

Housing affordability and availability is a shared responsibility between all levels of government, the private sector and non-profit agencies.

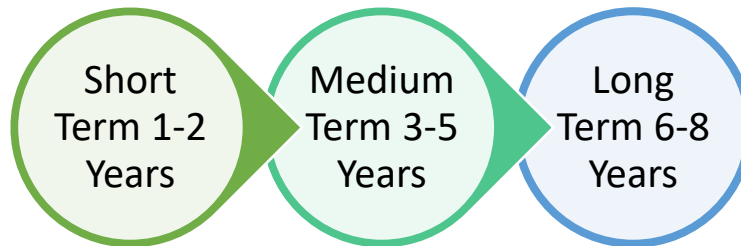
The Municipality could work in partnership with the region to raise awareness regarding critical issues that impact housing choice and affordability within the community. Recommended actions to include:

- Use municipal networks and opportunities to continue to advocate to senior government for changes to funding, legislation, and taxation improvements.
- Advocate through the Federation of Canadian Municipalities and other groups for changes to taxation and the introduction of incentives to support the development of market and non-market rental housing.
- Seek increased funding for non-market housing, rent supplements, and related programs that facilitate access to housing for low-income households.
- Seek increased funding for support services for at-risk seniors and other special needs groups.
- Advocate to Algoma District Services Administration Board to build additional housing in Wawa, as stated in their mandate.



IMPLEMENTATION

Full implementation of the strategies outlined in the Wawa Housing Plan will require support and investments from all levels of government, local residents, as well as the private and non-profit sectors. Short term priorities, considered immediate items, are either urgent or relatively simple to achieve within the one-to-two-year time frame. Medium term items will be prioritized in the coming three to five years, while longer terms items will be the focus in the six-to-eight-year time frame.



WAWA HOUSING COORDINATOR

It is recommended that the Municipality of Wawa hire a housing coordinator to implement the strategies outlined in the plan. Ensuring the capacity to implement the plan would increase the success for future housing development in Wawa. The Municipality of Wawa with support from the Economic Development and Tourism Advisory Committee could partner with other local agencies to apply for provincial and federal funding to support a full-time position.

MEASURING PROGRESS

The Municipality of Wawa intends to monitor the Wawa Housing Action Plan implementation in partnership with the Wawa Economic Development and Tourism Advisory Committee. An annual report will be provided to Council outlining achievements to date and progress on the actions associated with housing initiatives outlined in the Wawa Housing Action Plan.

By monitoring the Plan, it will help to address if an adjustment in goals, strategies, and implementing actions are needed. Ongoing monitoring of the Housing Action Plan progress will also ensure it continues to stay relevant and effective.

The following key indicators will be monitored to capture overall trends of the housing market.

- overall community housing stock diversity
- number and diversity of new builds
- number of new rental units coming into the community rental supply
- number of building permits for secondary suites
- number of relevant housing applications and processing timelines
- uptake of incentives and initiatives



	PRIORITY	POTENTIAL PARTNERS
GOAL 1: UPDATE HOUSING RESOURCES		
Strategy 1: Update Housing Need and Demand Study	SHORT	Hired Consultant, Municipal Staff – CAO/Clerk, Economic Development Officer, EDTAC
Strategy 2: Develop a Municipal Land Inventory	MEDIUM	Municipal Staff – CAO/Clerk, Economic Development Officer, EDTAC
GOAL 2: DIVERSIFY HOUSING AND INNOVATION		
Strategy 1: Redevelopment – Downtown Wawa Community Improvement Plan	SHORT	Municipal Staff – Economic Development Officer, Treasurer, Chief Building Official, Director of Infrastructure Services, EDTAC
Strategy 2: Wawa Accessory Dwelling Unit Program	SHORT	Municipal Staff – Economic Development Officer, Treasurer, Chief Building Official, Director of Infrastructure Services
GOAL 3: INVESTMENT READY PROPERTY		
Strategy 1: Develop Plan and Service Tamarack Road	SHORT	Municipal Staff – Economic Development Officer, Treasurer, Chief Building Official, Director of Infrastructure Services,
Strategy 2: Wawa Brownfields Incentives Program	SHORT	Municipal Staff – Economic Development Officer, Treasurer, Chief Building Official, Director of Infrastructure Services, EDTAC,
GOAL 4: RETAIN AND MAINTAIN EXISTING AFFORDABLE HOUSING		
Strategy 1: Wawa Residential Rehabilitation Assistance Program	MEDIUM	Municipal Staff – Economic Development Officer, Treasurer, Chief Building Official, EDTAC
GOAL 5: EXPLORE AND FOSTER POTENTIAL PARTNERSHIPS		
Strategy 1: Indigenous Partnership Opportunities	SHORT - LONG	a) Ontario Aboriginal Housing Services b) Wahkohtowin c) Metis Nation of Ontario
Strategy 2: Private Sector and Public Sector Partnership Opportunities	SHORT - LONG	Municipal Staff – Chief Administrative Official, Mayor and Council, Economic Development Officer
Strategy 3: Advocate Government	SHORT - LONG	Municipal Staff – Chief Administrative Official, Mayor and Council, Economic Development Officer



AVAILABLE FUNDING OPPORTUNITIES

Canada Mortgage and Housing Corporation - Co-Investment Fund

This fund encourages developers to adopt unique funding models and innovative building techniques to revolutionize the rental housing sector.

Visit [CMHC's website](#) for more information, including how to apply.

Canada Mortgage and Housing Corporation - Seed Funding Program

This Canada Mortgage and Housing Corporation program will help you cover some of the soft costs associated with your affordable housing project. You can qualify for up to \$50,000 in funding for costs that include:

- Incorporation
- Preliminary financial feasibility
- Developing a business plan
- Project drawings/specifications



In some cases, this program also provides fully repayable, interest-free loans of up to \$200,000. Visit [CMHC's website](#) for more information.

Rural Development Network - Sustainable Housing Initiative

The Sustainable Housing Initiative (SHI) assists communities across Canada in developing financially-sustainable affordable housing projects from start to finish as not-for-profit consultants on a cost-recovery basis.

Canada Mortgage and Housing Corporation - Housing Accelerator Fund

Incentive funding to local governments encouraging initiatives aimed at increasing housing supply.

<https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-accelerator-fund>

- Incremental property tax Abatements
- Property tax exemptions
- Fee rebates
- Grants
- Discounts on land cost
- Development levy waivers or reductions



Green Municipal Fund

Pilot project: Brownfield Site Redevelopment

A pilot project for an initiative that has potential to bring a brownfield site back into economically productive use.

- Maximum Award – Grant of up to \$500,000 to cover up to 50% of eligible costs. Municipalities and municipal partners with a population of 20,000 or under may qualify for a grant of up to 80 per cent of eligible project costs under certain conditions. Contact us to find out if your municipality is eligible.

Study: Brownfield Site Redevelopment

A feasibility study for an initiative that has potential to bring a brownfield site back into economically productive use.

- Maximum Award: Grant of up to 50% of eligible costs to a maximum of \$175,000.

Capital project: Brownfield Site Redevelopment

A capital project for an initiative that brings a brownfield site back into economically productive use.

- Maximum Award: A low-interest loan is available and the amount is determined on a per-project basis. Certain municipal applicants may be eligible for a grant worth up to 15 percent of the loan.

Pilot project: Site Remediation or Risk Management

A pilot project of an initiative that has the potential to bring a brownfield site back into economically productive use.

- Maximum Award: Grant of up to \$500,000 to cover up to 50% of eligible costs. Municipalities and municipal partners with a population of 20,000 or under may qualify for a grant of up to 80 per cent of eligible project costs under certain conditions. Contact us to find out if your municipality is eligible

Ontario Trillium Foundation - Resilient Communities Fund

Eligible applicants can apply for a grant to develop and implement medium to long-term plans that address current organizational challenges they are facing to recover and build resilience.

Grants support organizations as they:

- develop new approaches to generate revenue
- start new activities to meet community need
- adjust strategies and plans
- plan for future challenges

Applicants are to select up to three project outcomes they want to achieve with their grant and can apply for funding to cover eligible costs needed to carry out the project. The grant has a term length of a minimum of six months to a maximum of 24 months. The minimum amount of funds that can be applied for are \$10,000 and the maximum being \$100,000. The next deadline for the grant is October 25, 2023.

