

Township of Greater Madawaska Housing Needs Assessment

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1 Executive Summary

The Township of Greater Madawaska has experienced steady population growth from the 2016 Census to the 2021 Census. However, the Township is facing imminent population growth with the expansion of Highway 417. In addition, since the Covid 19 pandemic, residents of larger urban centres are looking at nearby rural communities as potential relocation options since remote work is now a possibility in many workplaces. As a result, the Township of Greater Madawaska is undertaking a housing needs assessment to develop an action plan to respond to the current and future housing needs of the Township residents. This report will provide a demographic analysis of current and forecast population as it relates to the housing needs of Greater Madawaska. Housing metrics that describe the current housing stock, tenure, age, typology, and growth outlook will be examined. Affordability indicators, measuring the current housing state in Greater Madawaska related to suitability, adequacy, and affordability (Core Housing Need) will be reviewed to assist the Township's policy development and to determine potential housing priorities.

2 Introduction

Greater Madawaska is an incorporated Township in Renfrew County in eastern Ontario. The Township was created in January 1, 2001, through the amalgamation of the Township of Bagot and Blythfield, Brougham, Griffith and Matawatchan. The largest communities in the township are the villages of Calabogie and Griffith.

In the 2021 Statistics Canada census, Greater Madawaska had a population of 2,864, representing an increase of 13.7% from the 2016 census, that reported a population of 2,518. The growth in population reflects the Township of Greater Madawaska natural advantages located near lakes, rivers, and beautiful mountain ranges in Calabogie, Griffith and Mount St. Patrick. Greater Madawaska combines the benefits of a rural and slower-paced lifestyle with proximity to larger communities. Renfrew is only 20 minutes away, Arnprior 30 minutes and the City of Ottawa a 1-hour commute. The proximity to these centers attracts new residents since working from home is now possible in many workplaces, as well as lower housing prices and lower residential taxes compared to larger communities.

The 2022 average home sale price of \$649,000 is still lower than the Ottawa and Ontario averages of \$710,000 and \$923,000 respectively. The residential tax rate also compares favourably to similar and neighbouring municipalities where the median rate per household is \$2,758, whereas Greater Madawaska's annual median rate is \$2,597 (Greater Madawaska, Growth Readiness Plan (2022)).

The advantages of the Township of Greater Madawaska to attract growth, can only be utilized if there are new housing units and affordable homes for the new residents, as well as to meet the housing needs of the existing residents.

2.1 Defining Affordable Housing

Definitions of affordability generally fall into one of two categories: income-based or market-based.

- Income-based: defines affordability in relation to income; housing is considered affordable if it costs less than a certain percentage of annual household income, typically 30%.
- Market-based: defines affordability in relation to average or median rents and ownership prices in a market area; housing at or below average or median market rents/prices is considered affordable.

Not all affordable housing is social and/or subsidized. There is a need for housing that is affordable for persons working at modest wages, sometimes referred to as “workforce housing” or “attainable housing.”

The Housing Continuum (Figure 1) is both a model that describes the range of housing options based on income and the form of housing, from homelessness to market housing, as well as a tool to evaluate the state of housing in a community. Individuals may move along the continuum at different points in their lives based on life circumstances, this is not necessarily a linear path. Ideally, a community will have housing options available at all points on the continuum to meet the varying needs of its current and future residents. In instances where existing housing supply does not provide appropriate housing options, the Housing Continuum can be used to identify these gaps.

Things that may influence the ability of a municipality to provide housing along the continuum include population, demand, available funding, zoning, and neighbourhood opposition.

Figure 1: The Housing Continuum



Source: CMHC

The Wheelhouse Model

The Wheelhouse Model Developed by the City of Kelowna, (Figure 2) is an alternative way of looking at housing options where housing needs are organized circularly. While the Housing Continuum suggests a linear progression towards market homeownership, the Wheelhouse recognizes that housing needs can move in any direction depending on one’s life circumstances. It also recognizes that ownership may not be an end goal nor achievable for certain individuals, and the importance of a variety of housing options for a diverse and inclusive housing system.

Figure 2: The Wheelhouse Model



Source: City of Kelowna

Affordability of housing should not come as a sacrifice to two other important functions of housing: 1) Appropriateness and 2) Safety. Appropriateness of housing is determined by having enough bedrooms for each individual in a home as per the National Occupancy Standard. Safe housing is housing that does not require major renovations or repairs and meets local, provincial, and federal building and public health codes.

In the demographic analysis that follows, affordability data has been compiled primarily by economic family structure. In statistics, a household and an economic family are distinct concepts that are used to measure and analyze different aspects of a population's structure and economic well-being.

A household refers to a group of people who live together in the same dwelling and share common living arrangements. A household can consist of one person living alone, a family group, or unrelated individuals living together. It is a broader concept that encompasses both family and non-family living arrangements. In household statistics, individuals are grouped based on their residence and living arrangements.

In contrast, an economic family, also known as a family unit, is a more specific concept that focuses on the economic interdependence of individuals living together. An economic family consists of a group of two or more individuals who live in the same household and are related to each other by blood, marriage, common-law partnership, or adoption. It includes both nuclear families (parents and their children) and extended or multi-generational families (including grandparents, aunts, uncles, etc.).

The main difference between a household and an economic family is that a household represents a broader group of people living together, regardless of their relationship or

economic interdependence, while an economic family specifically focuses on related individuals living together and sharing economic resources.¹

¹ **Note:** The National Occupancy Standard was created in the mid-1980s by the federal, provincial, and territorial governments. It provides a common reference point for “suitable” housing, meaning how many people a given dwelling unit might accommodate given the number of bedrooms. The National Occupancy Standard is not a rule, regulation, or guideline for determining if a given dwelling unit can be rented to or occupied by a given household but rather, is used to determine housing needs and conditions at the community, regional and national levels.

(CMHC, “National Occupancy Standard.” CMHC SCHL, 19 July 2022)

3 Demographic Analysis

3.1 Population

In 2021, the enumerated population of Greater Madawaska (Township), was 2,864, which represents a change of 13.7% from 2016. This change compares to the provincial average of 5.8% and the national average of 5.2%. The land area of Greater Madawaska (Township) is 1,018.15 square kilometres and the population density is 2.8 people per square kilometre.

Reported Census Population 2016-2021

Reporting Year	2016	2021
Population	2,518	2,864
Percent Change	n/a	13.7%

The expansion of Highway 417 presents both an opportunity and challenge for the Township. For instance, as reported in the Township's Municipal Modernization Review (2021), the extension of Highway 417 has the potential to transform Greater Madawaska into part of the greater Ottawa employment commuter district. Such growth could increase the tax revenue for the Township but also increase cost and require additional social services as well as the need to upgrade the Township's physical infrastructure, such as sewer, water, and septic tank capacity. The Township recognizes the challenges posed by rapid development and acknowledges the key to manage growth is to expand the Township's Development Approval Process capacity to respond to potential greenfield development proposals (Township Modernization Review, 2021). The need to plan and respond to the housing needs of current and new residents will also require the attention of the Township.

The Township currently has a significantly older age profile with 58% over the age of 55, compared to 33% for all of Ontario. The average age of Greater Madawaska residents is 52.2 years of age, and the median is 58.8 years of age, which is higher than the provincial median of 42 years of age.

The Renfrew County Economic Development report (June 2023) classified the Greater Madawaska population as 81.5% "mature singles and couples", 15.3% as "older families and empty nests", and 3.2% as "middle age families". The Renfrew report also characterised Greater Madawaska as a very stable community with 93% defined as "non-movers" within a year.

The higher percentage of seniors, indicates the need for seniors supportive housing and housing that considers accessibility. The high stability of the population also indicates a preference of residents to remain in Greater Madawaska and to "age in place" potentially increasing the demand for more seniors housing.

3.2 Households

According to the 2021 census, the Township of Greater Madawaska was home to 2,251 private dwellings, although many of these homes are not permanently occupied while other homes or cottages are seasonally occupied. The 2021 census indicates 1,343 private dwellings are occupied which represent a change of 14.0% from 2016.

Greater Madawaska was home to 1,345 households as of the 2021 Census. Households in Greater Madawaska are primarily 2-person households (49.1%), followed by one-person households (28.6%). Occupied households of 3 to 5 person households comprise the remaining 22.3 percent. This household mix suggest a demand for smaller houses/condos and one-to-two-bedroom apartments/townhouses.

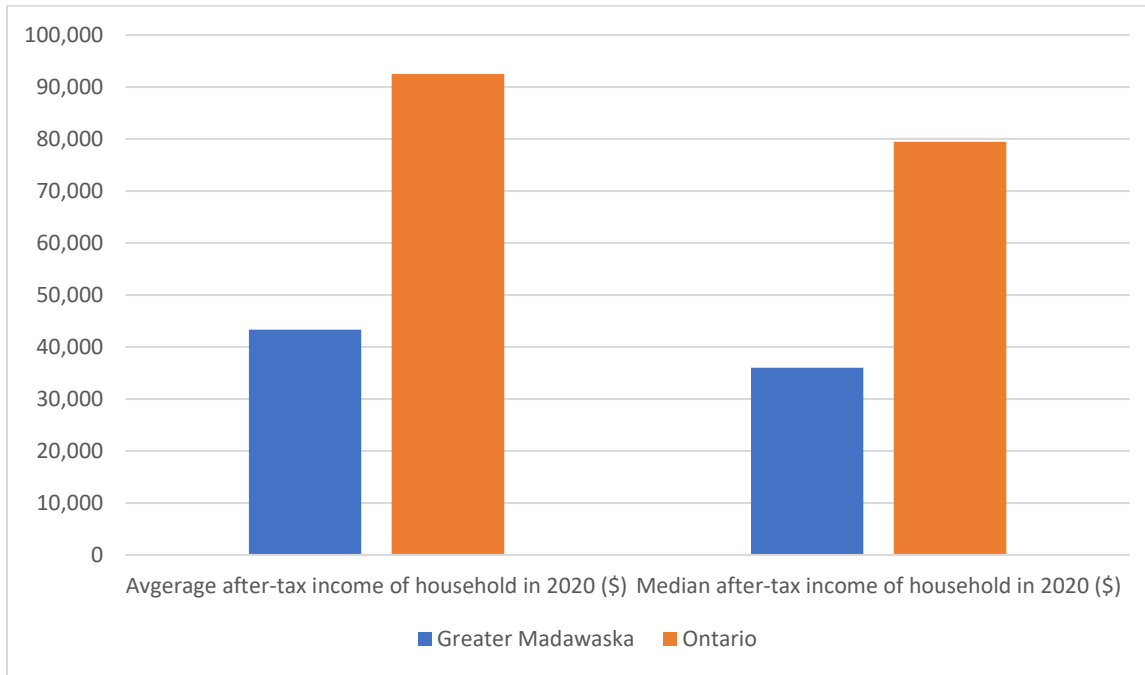
Greater Madawaska average household size is 2.1, persons per unit (P.P.U.), notably lower than the provincial average of 2.6. The low P.P.U. rate is likely due to an aging population and long-time residents that affects the proportionate share of empty nesters and low-occupancy households.

3.3 Income

Greater Madawaska has a higher share of lower-income households compared to the province of Ontario. The 2021 census reported an average after-tax income in the Township as \$43,320 with a mid-point, median after-tax income in 2020 of \$36,000, considerably lower compared to the province with a median 2020 after-tax household income of \$79,500. The 2023 Renfrew County Economic Development County report, also indicated there were 2.5% of Greater Madawaska's households without income.

The general lower income in Greater Madawaska illustrates the need to create affordable housing for lower-income households. It will be important for Greater Madawaska to use an income-based definition of affordable housing when developing a housing action plan to ensure it meets the needs of households most in need.

Average and Median Household Incomes (After Tax) 2020



4 Housing Metrics

4.1 Current and Projected Housing Stock

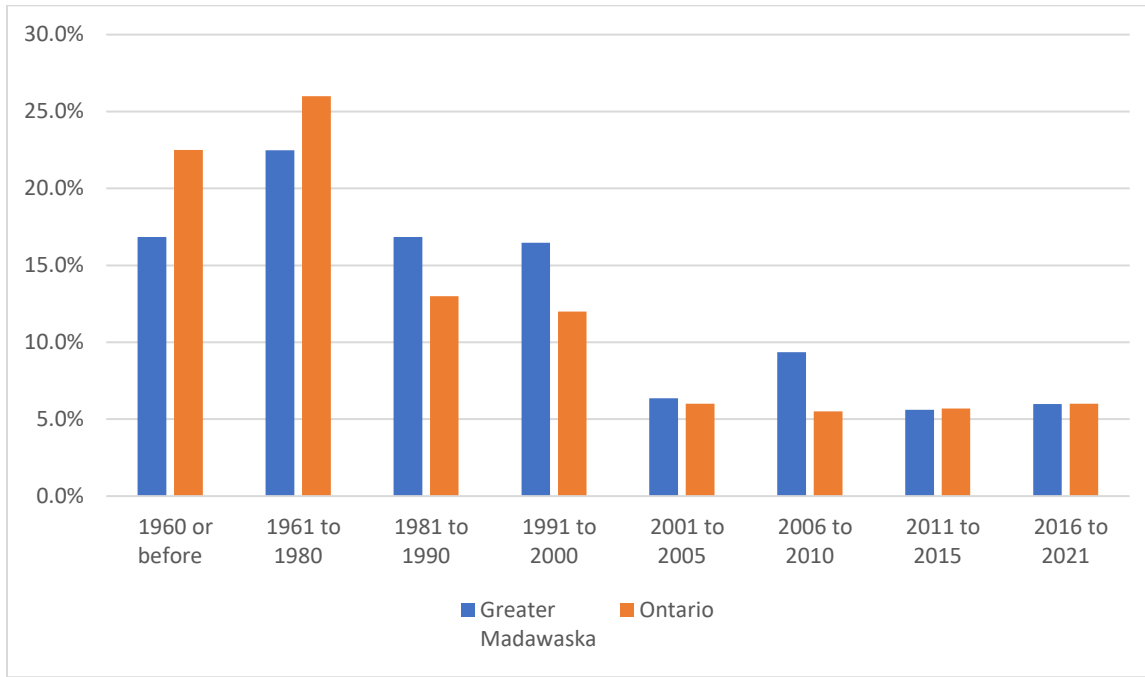
As of the 2021 Census, Greater Madawaska had a total of 2,251 private dwellings with 1,343 occupied by residents. The majority of these are single detached homes.

Township of Greater Madawaska: Private Dwellings

Dwelling Type	Number of Dwelling	Percentage of Total Dwellings
Single-detached house	1,315	97.8%
Semi-detached house	0	0.0%
Apartment in a building that has fewer than five storeys	10	0.7%
Other single-detached house	5	0.4%
Moveable dwelling	15	1.1%
Total	1,345	100.0%

Source: Statistics Canada, 2021 Census

Age of Housing Stock in Madawaska and Ontario



Source: Statistics Canada 2021 Census

Compared to the rest of Ontario, Greater Madawaska’s housing stock is significantly older with almost 40% of homes built over 40 years ago. In the last ten years, only around 11.6% of private dwellings were constructed in the Township compared to over 12% in Ontario. In addition, out of the total housing units in Greater Madawaska, 105 require major repairs 7.8%, noticeably larger than the share of dwellings that require major repairs in Ontario (5.7%).

The Township may want to consider accessing provincial interest-free loan programs, such as the Ontario Renovate Program, managed by the local Municipal Service Manager, County of Renfrew, to assist homeowners to repair their homes. The Ontario Renovate Program also provides grants to improve households’ accessibility.

4.2 Housing Tenure

Housing tenure falls under two categories: owner occupied and tenant occupied. In Greater Madawaska in 2021, 94% of housing units are owner occupied and 6 % are tenant occupied. The high percentage of owner-occupied household likely reflect the older residential population of Greater Madawaska with homes built mostly over 40 years ago. Regardless of the high percentage of owner-occupied households, as of 2021, 46% of owner-occupied household still had a mortgage and 16% of these households were spending over 30% of their income towards shelter costs.

Housing Tenure (2021)

	Greater Madawaska		Ontario	
	Number of Households (occupied)	Percentage of Total Households	Number of Households	Percentage of Total Households
Ownership	1262	94%	3,755,720	68.4%
Rental	81	6%	1,724,970	31.6%
Total	1,343		5,480,690	

Source: Statistics Canada 2021 Census

4.3 Housing Market Indicators

Most of the private dwellings in Greater Madawaska are single detached homes (98%). Based on a sample of the single detached homes, most contained 3 bedrooms or more and as indicated by the tables below, the majority are two-person households.

Occupied private dwelling by number of bedrooms – source Statistics Canada 2021 - sample

	1-Bdrm or less	2-Bdrm	3- Bdrm	4+ Bdrm	Total
Number of units	95	335	500	400	1330

Private Households by Households Size

Persons/Households	Households	Percentage
1 person	385	28.6%
2 persons	660	49%
3 persons	130	9.7%
4 persons	115	8.6%
5 or more persons	55	4.1%
Total households	1345	100

Source: Statistic Canada 2021 Census

The average household size is 2.1 persons per household. The data indicates that most households in Greater Madawaska are two-person households living in larger 3- and 4-bedroom homes. This data indicates that many of the two-persons households may be “over housed” and are living in larger homes than they possibly require, either as a personal preference or a lack of available alternatives.

Based on this information, a “home share program” presents an opportunity for the Township that could match individuals looking for affordable housing with homeowners with under-utilized space. Such a program could be beneficial, especially for older residents that may be “house-rich” but income poor. Home share programs have proven to be successful in other communities, although not a solution to the housing needs alone, but a worthwhile tool in the toolbox.

4.4 Housing Forecast

As previously indicated, in the 2021 Statistics Canada census, Greater Madawaska had a population of 2,864, representing an increase of 13.7% from the 2016 census. It is anticipated that the Township will continue to experience growth with the completion of the Highway 417 extension. The population forecasts below are derived from the 2022 Development Charges Background Study for the Township of Greater Madawaska prepared by Watson & Associates.

4.5 Population and Housing Growth Outlook, 2021-2031

The 2022 Development Charges Background Study, anticipates Greater Madawaska will reach approximately 3,340 by early-2032 and 3,550 by mid-2036, resulting in an increase of approximately 590 and 810 persons, respectively. The Township's seasonal population is forecast to increase to 4,020 persons in 2032, and 4,160 persons in 2036. The Township's total population (permanent and seasonal population) is forecast to reach 7,360 by 2032, and 7,720 by 2036.

Township of Greater Madawaska Residential Growth Forecast Summary

Year	Permanent Population (Including Census Undercount)	Excluding Census Undercount					Housing Units						Permanent Person Per Unit (P.P.U.)	Permanent + Seasonal Person Per Unit (P.P.U.)			
		Permanent Population ¹	Institutional Population	Permanent Population Excluding Institutional ¹	Seasonal Population	Total Permanent and Seasonal Population	Singles & Semi-Detached	Multiples ²	Apartments ³	Other	Total Households	Seasonal Households			Total Households Including Seasonal	Equivalent Institutional Households	
Historical	Mid 2006	2,824	2,751	16	2,735	4,365	7,116	1,165	5	10	25	1,205	1,219	2,424	15	2.28	2.94
	Mid 2011	2,551	2,485	15	2,470	3,930	6,415	1,085	4	9	19	1,117	1,098	2,215	14	2.22	2.90
	Mid 2016	2,585	2,518	33	2,485	3,550	6,068	1,155	5	10	15	1,185	992	2,177	30	2.12	2.79
Forecast	Early 2022	2,821	2,748	37	2,711	3,695	6,443	1,293	5	10	15	1,323	1,032	2,355	34	2.08	2.74
	Early 2032	3,428	3,339	44	3,295	4,017	7,356	1,502	65	42	15	1,623	1,122	2,745	40	2.06	2.68
	Mid 2036	3,647	3,553	47	3,506	4,164	7,717	1,564	93	59	15	1,731	1,163	2,894	43	2.05	2.67
Incremental	Mid 2006 - Mid 2011	-273	-266	-1	-265	-435	-701	-80	-1	-1	-6	-88	-121	-209	-1		
	Mid 2011 - Mid 2016	34	33	18	15	-380	-347	70	1	1	-4	68	-106	-38	16		
	Mid 2016 - Early 2022	236	230	4	226	145	375	138	0	0	0	138	40	178	4		
	Early 2022 - Early 2032	607	591	7	584	322	913	209	60	32	0	301	90	391	6		
Early 2022 - Mid 2036	826	805	10	795	469	1,274	272	88	49	0	409	131	540	9			

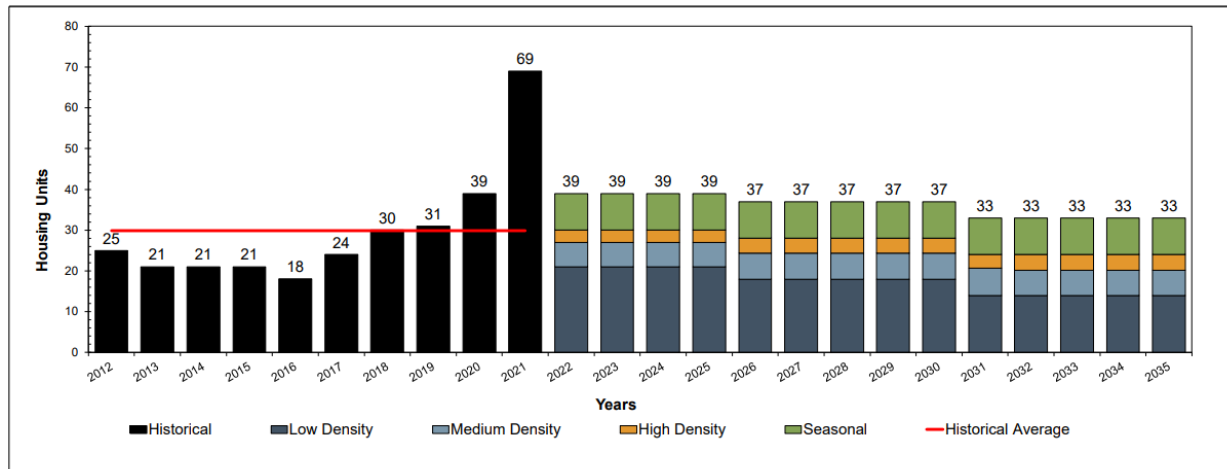
Source: Watson & Associates Economists Ltd.

¹ Population excludes net Census Undercount of approximately 2.7%.

² Includes townhouses and apartments in duplexes.

³ Includes bachelor, 1-bedroom and 2-bedroom+ apartments.

Township of Greater Madawaska Annual Housing Forecast



Source: Historical housing activity derived from Statistics Canada building permit data for the Township of Greater Madawaska, 2012-2020, and 2021 estimated based on October 4th year-to-date data from the Township of Greater Madawaska, by Watson & Associates Economists Ltd.
 1 Growth forecast represents calendar year.

The Township’s household growth forecast to 2036 is comprised of a unit mix of 50% low density units (single detached and semi-detached), 16% medium density (multiples, such as stacked townhouses), 9% high density (bachelor, 1-bedroom and 2-bedroom apartments) and 24% seasonal units (Watson & Associates).

The Development Charges Background report expects that the Township will average 37 new permanent and seasonal housing units per year to 2036. The institutional population is also anticipated to increase by approximately 10 people between 2022 to 2036.

The growth in the Township of Greater Madawaska is reflected in the issuing of building permits that has more than doubled in value from 2019 to 2022 as indicated in the table below. Note: Most of the building permits are for new residential or residential renovations and upgrades.

Township of Greater Madawaska – Building Permits Issued

Year	Total # of Permits Issued	Total Value of Permits Issued (Millions)
2019	120	\$12.26
2020	122	\$15.58
2021	175	\$30.15
2022	137	\$31.87

Currently from January to May in 2023 there has been 50 building permits for residential developments issued with a value of \$7.53 million with an expectation that this will increase during the construction season.

Illustrative of the new growth in Greater Madawaska is the upgrades to the Calabogie Peaks Resort which has undergone significant expansion in recent years including new ski lifts, accommodations, and year-round activities to bring in tourists from nearby areas. New investments are clearly welcome, but may also inflate real estate prices and impact affordability for the longer-term residents.

The Province of Ontario aims to build 1.5 million homes by 2031 to accommodate forecast population growth and to respond to the current housing crisis. The Eastern Ontario Warden's Caucus (EOWC) has developed a Regional Housing Plan titled "7 in 7" to take a leadership role in helping to create 7,000 new affordable community housing rental units across Eastern Ontario to assist with the provincial goals and reduce waiting lists across the region.

The Township of Greater Madawaska can contribute to the provincial housing goals by responding to a growing local population by increasing its own diverse housing stock, including more affordable options.

4.6 Rental Units and Average Rental Prices

Due to the size of Greater Madawaska, there is an absence of data related to rental units and rental prices. Rentals in Greater Madawaska tend to be seasonal rentals, such as cottages and tourist accommodations. However, as a comparison, CMHC reported average monthly rents in the nearby towns of Arnprior and Pembroke in 2022 for all types of units to be \$1,034 and \$1,047 respectfully, compared to \$1,471 in the province of Ontario. Essentially, the limited data, illustrates the lack of current rental housing options in Greater Madawaska, requiring individuals to largely look outside the community for rental accommodation.

5 Affordability Indicators

5.1 Core Housing Need

Core Housing Need is defined as households living in an unsuitable, inadequate, or unaffordable dwelling that cannot afford alternative housing in their community. It refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability, or suitability, and would have to spend 30% or more of its total before-tax income towards shelter costs. Unaffordable housing is defined as a household that spends more than 30% of its income on shelter costs. Inadequate housing is defined as a household that lives in a dwelling in need of major repairs. And unsuitable housing is described as when a household does not have enough bedrooms according to the National Occupancy Standard.

Out of the 1,345 Township's private dwellings as per the 2021 Census, 355 households are spending 30% or more of their income on shelter costs or housing that is unsuitable, or housing in need of major repairs. Twenty percent of tenant households are spending 30% or more towards shelter costs.

5.2 Non-Market Housing

Currently there are no non-market housing buildings located in the Township of Greater Madawaska. Township residents seeking non-market housing would need to travel to the nearby Town of Renfrew which has seven non-market housing buildings owned and operated by Renfrew County Housing Corporation (RCHC). To qualify for a housing unit, the applicant

household must qualify for Rent-Geared- to Income assistance. However, the recent waitlist for RCHC's non-market housing is over 1600 people on the waitlist.

The Greater Madawaska Growth Readiness Action Plan (2022), suggested that the Township could consider incentivizing developers by reducing or eliminating development charges, and by reducing or eliminating planning and building fees to build affordable housing. Another possibility includes implementing inclusionary zoning to require new residential developments to include affordable housing units on potential new greenfield developments, to create mixed-income communities. The Growth Readiness Action Plan also suggest the Township consider removing barriers to promote secondary suites and multi-unit homes.

Encouraging secondary suites does appear to have potential since the Greater Madawaska housing data indicates most households are in 2-person households in often large 3- and 4-bedroom homes that could be better utilized.

5.3 Homelessness and Shelter Services

The transient and often hidden nature of homelessness, particularly in rural communities makes it difficult to capture the total number of people experiencing homelessness. One of the best methods of determining the extent of homelessness in a community is through Point-in-Time Counts. PiT counts measure sheltered and unsheltered homelessness on a specific day.

The County of Renfrew as Service Manager for the Town of Renfrew conducted a Point-in-Time Count in September 2022. Of the 43 individuals spoken with that day across Renfrew County, 53% had been homeless for more than 6 months, 44% had been homeless for fewer than 6 months, with 2% not disclosing the length of time they had been unhoused.

The age distribution varied; 21% of those surveyed were youth, 65% were adults, 9% were seniors and 5% preferred not to disclose their age. Males made up 58% of those surveyed; 28% were women, 9% did not disclose their gender and 4% identified as non-binary or other. 30% identified themselves as Indigenous.

There is no specific data to measure homelessness in the Township of Greater Madawaska but whereas the overall numbers are likely less than Renfrew, the general demographics may be similar to the County of Renfrew's PiT count. The hidden nature of rural homelessness, where individuals may temporarily stay with friends and family (couch surfing) and the lack of shelters, makes it difficult to measure the extent of homelessness in the Township and may require individuals to leave the community to access services in larger neighbouring centres such as Pembroke and Arnprior.

6 Summary

The Township of Greater Madawaska is facing some fundamental challenges and opportunities. The challenges include: maintaining the benefits of a rural lifestyle while gaining significant population growth with the completion of Highway 417 expansion, attracting new residents from nearby larger communities with the prospect of less expensive homeownership, plus the ability to work remotely. One way this challenge can be met is by encouraging new housing choices, beyond single detached homes that includes greater density and affordability. The opportunities of growth include increase tax revenues to provide better services to both existing

and new residents and a more vibrant and diverse community. However, the cost of growth should also not be underestimated, including potential upgrades to the Township's physical infrastructure, such as water and sewer capacity as a result of growth.

Growth as indicated in the Township's Development Charges Background Report is imminent. The challenge for the Township is how to manage growth positively, that responds to the diverse housing needs of new residents while supporting the existing long-term resident population.

The Township has a higher share of lower-income households when compared to the province of Ontario. Residents most in need face a precarious housing condition, where low-income earners and those earning minimum wage are virtually shut out of affordable housing options. Therefore, an income-based definition of affordable housing will be necessary when creating plans and policy to address housing affordability in Greater Madawaska.

It will also be important to respond to the growth in population with housing options across the entire housing continuum, including market rental and home ownership. As recommended in the Development Charges report, Greater Madawaska needs to encourage greater diversity of housing types, away from an over concentration of single-detached, low-density housing towards more medium and higher-density housing. The single and semi-detached housing form will still be the predominant form of housing in the Township but reduced from the current over 90% to a more balance level of 50% with medium density townhouses and higher density low-rise apartments, including seasonal units making up the rest in order to provide greater housing choices for the Township residents.

Change is always difficult. However, the Township of Greater Madawaska can better manage the growth forecast by encouraging more diverse housing options to meet the needs of the new and existing residents, creating a healthy community and a stronger economy.