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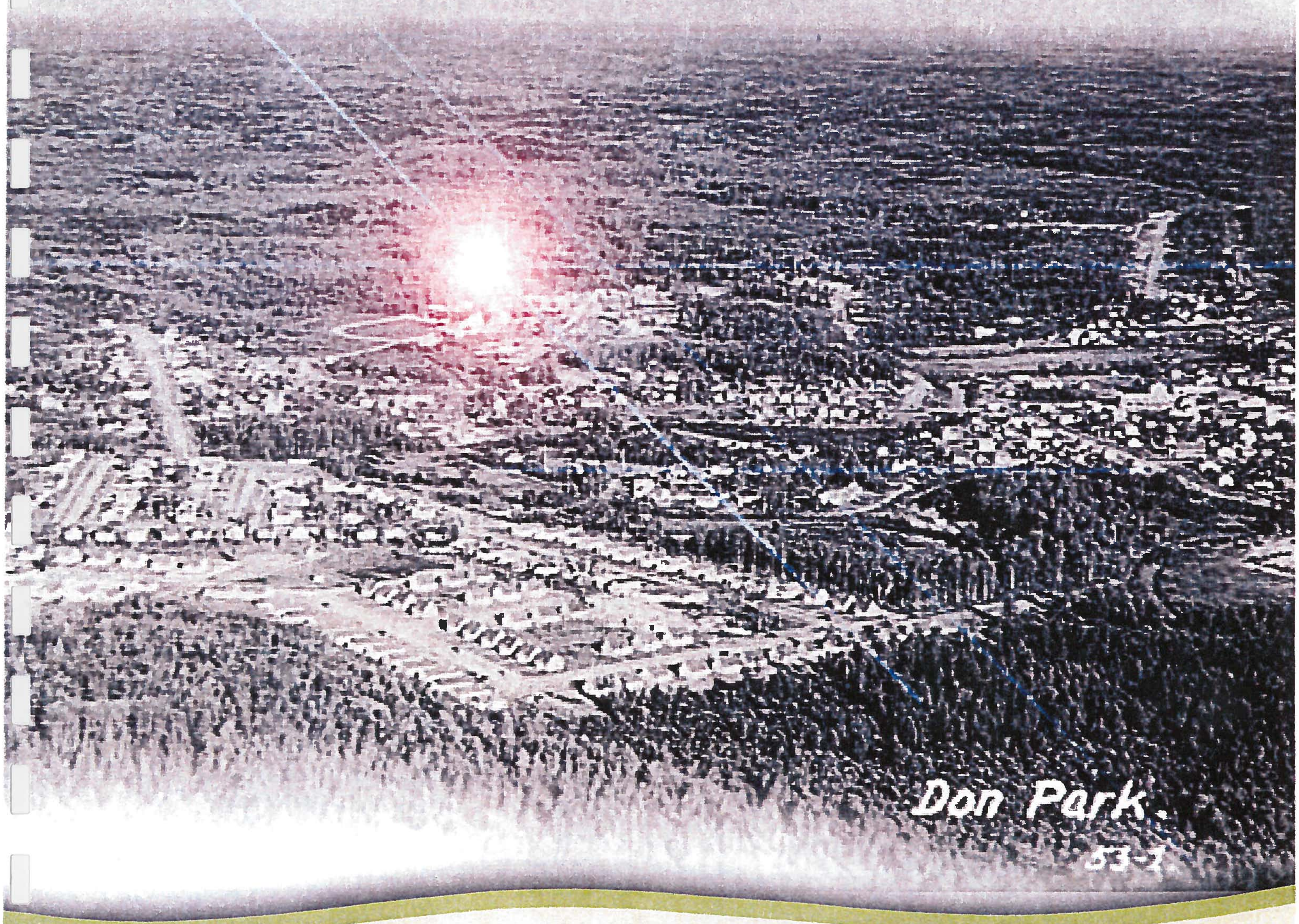
CRUPI CONSULTING GROUP

Accommodation Study



FOR THE Atikokan Economic Development Corporation

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CONFIDENTIALITY AND RECOGNITION OF RISK

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This is a study does not imply an offering of securities.

RESTRICTIONS AND QUALIFICATIONS

Our role in this engagement has been to estimate future events based on information available to us at the time of our report. However, there are a number of uncontrollable political, social and internal factors that may affect the data contained within this report. As a result, our findings should be viewed in the context of being based on sound information, which may or may not be influenced by unforeseen or uncontrollable events. We caution the reader that the estimated future events can vary significantly from the projections outlined in this report due to economic or regulatory changes, decisions of existing stakeholders, and the inability of the initiative identified within the report to achieve certain key milestones. Accordingly, we will assume no responsibility or liability for any losses, damages or expenses incurred by any party including the Town of Atikokan, as a result their reliance on our report.

EXECUTIVE SUMMARY

Crupi Consulting Group submitted a proposal in response to a Request for Proposal back in August 2011 from the Town of Atikokan and the Atikokan Economic Development Corporation for a detailed Accommodations Study.

In September 2011, Crupi Consulting Group was requested by the Town of Atikokan and the Atikokan Economic Development Corporation to complete a detailed Accommodations Study of the community.

The main objective of this report is to assess current and future housing demand, supply, cost and affordability in order to identify potential gaps for supply of housing to meet the needs of current and future residents in a way that preserves both quality of life and a sense of place.

From the outset, it was clearly understood the community had limited options in terms of accommodation. Demand for housing will simply outstrip supply and presents a challenge for the community to come up with short and long term solutions to this problem. This consideration is being made due to the existing real estate market conditions.

This study represents the first step in the process where the Town of Atikokan and Industry have to work together to provide the necessary information in a format for what is needed for investors, site selectors, tourists and future residents.

To estimate demand for housing we examined two important factors.

1. Past and present population trends in the area.
2. Future population trends based on future economic opportunities in the Atikokan area.

Our analysis indicates that it is possible to establish short-term housing to meet the needs of industry. This will only happen if certain challenges are overcome:

1. Town of Atikokan, Industry and Real Estate Developers form an equilateral triangle. Each party has defined roles and responsibilities and they need to communicate and accommodate in order for this endeavour to be successful.
2. Market supply of residential properties is limited but the number of lots available can meet short term demand.

As part of the triangle come roles and responsibilities for each group. The Town of Atikokan has the role of creating the necessary conditions and motivators to host and attract this type of investment. Real Estate Developers (the investor) are presented an investment opportunity to building the units either for sell or rent to newcomers. Industry has the role of ensuring to some extent a stable economic climate for both employees and investors.

A number of positive indicators came out of our interviews with major employers and the outlook is bright for the Town of Atikokan. Increased employment and income will result in increased population and in-migration of people to the Atikokan area. This will lead to an increase in demand for supporting businesses and industries both during construction as well as operational phases of the projects.

These new projects have created optimism regarding the return of new and old industries and prosperity to the town. Improvements in the economy and job opportunities will not only prevent future outflow but also will result in the return of people to the area.

No initiative is without risk. The key success factors (quality of accommodation, affordability, cost, demands of local community) all appear to be within reach. If the challenges noted above can be overcome, the likelihood of success for the Town of Atikokan increases significantly.

PURPOSE

The purpose of this study is to provide key housing policy recommendations and appropriate strategies that fit within the goals of the AEDC and the Town of Atikokan's strategic plans. This study will help Atikokan present the information required for investors, site selectors, and new residents.

METHODOLOGY

As part of the objectives we worked closely with many agencies and individuals to provide a pertinent end-product.

Below, we present a brief summary of the objectives of the study and steps we took to complete those tasks.

We were asked to conduct an analysis of the accommodations that included:

- Conducting an inventory of housing stock to understand what is available to meet the needs of incoming staff, employees, investors, and their families. This included short-term, mid-term, and permanent housing. For example hotel/motels, rooming houses, trailer parks, campgrounds, seniors selling their homes and moving into apartments.
- Highlighting gaps that exist between what is available, what is currently needed, and how we should prepare for future requirements.
- Identifying what types of housing should be developed including type, price range and quantity.
- Comparing trends and affordability of housing in Atikokan to other nearby communities to uncover competitive advantages that can be used to attract investment.
- Identifying housing related assets that could make Atikokan more attractive to investors and newcomers.
- Identifying housing related deficiencies or opportunities that exist.
- Providing housing policy recommendations and appropriate strategies that fit within the goals of the AEDC and Town of Atikokan strategic plans.
- Presenting the appropriate information in a format that will easily meet the requirements of investors and site selectors.
- Forecasting demographic trends.
- Using real estate information to project demand and supply.
- Analyzing of current and future economic conditions in Atikokan.

- Examining relevant published reports from different government agencies.
- Our housing gap analysis identified the housing wants (type, price range, quality and quantity) of prospective firms within the targeted sectors (exploration and mining, renewable energy, manufacturing, tourism, agriculture and agri-foods) by undertaking a comprehensive survey of stakeholders.
- In consultation with the AEDC we are awaiting the results of a community survey that was completed in October. We understand that this survey will not be available to add to the final report.
- The Atikokan Seniors Council conducted a survey of existing housing stock. We attached for their consideration a reformatted form that was meant to assist in the assembling of such information. We have attached a copy of the survey results in appendix C.

DEFINITION

For the purposes of this study we will be using the Statistics Canada definition for dwelling. Private dwelling refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of some other person or group of persons.

INTERVIEWS

We conducted many interviews with various stakeholders in order to obtain information related to potential short-term and long-term demand and supply of housing in Atikokan. The list includes but not limited to the following:[1]

- Town of Atikokan
- Atikokan Economic Development Corporation
- Atikokan Renewable Fuels
- Mr. Jack Pierce
- Mr. Alex Broski
- Osisko Mining Corporation
- Bending Lake Iron Group Limited
- Tramin Mining Services
- Rivercrest Terrace Property Management
- Avenue A Realty Ltd
- Ministry of Northern Development and Mines
- Rainy River District Social Housing Administration Board

[1] Crupi Consulting Group would like to acknowledge the valuable contributions of the many people and organizations that provided advice and assistance in shaping this document.

- Canada Mortgage And Housing
- Ministry of Municipal Affairs and Housing
- Northwest LHIN
- Ontario Power Generation
- Municipal Property Assessment Corporation

We also interviewed various private and public sector employers in order to obtain information on the number of short-term and long-term housing units that they would require to accommodate their employees in the process of construction and operation. Interviews were conducted one-on-one, telephone and via email. We asked potential employers to provide answers to the following questions:

1. When is/was an approximate starting date of your operation?
2. Approximately how many employees will you employee during the construction phase?
3. How many permanent employees would you have?
4. Where do these employees come from?
5. How many or approximately what percentage come from Atikokan?
6. How many or what percentage of them are likely to come from elsewhere?
7. Would you classify them by different income groups?
8. What would be their approximate salary?
9. Where do they stay?
10. What is the expected life of your operation?

FINDINGS

A number of new projects will result in an increase in employment and will help to fuel growth and prosperity in Atikokan.

Over the next five to seven years Atikokan could see an estimated 1,500 to 1,700 new construction jobs and possibly upwards of 800 to 1000 permanent jobs.

We see that an improvement in the economic climate and job opportunities will not only prevent future out-migration, but will help in returning families to Atikokan. This growth is critical that certain demographics tend to buy starter homes and build new homes.

According to tourism numbers, short term accommodation presently meets demand but there is a concern that new projects will present a dilemma for business owners. Do they continue to follow the business model that caters to the demand of short term visitors or make changes and try to accommodate long term tenants?

Based on our analysis of the project stakeholders interviews and projections there will be very high demand for temporary and permanent housing.

We have identified that there will be a housing shortage, pretty much zero availability of homes and rental units in the Atikokan market. Existing occupancy rate is approximately 100%.

There is a concern that potential bottlenecks could hamper the relocation of new employees who may decide to move to other centres.

At the present time there are 70 lots ready for housing development and this will assist in addressing the housing gap in the short term that will be faced by the development of the Atikokan Renewable Fuels and the expansion of the Atikokan General Hospital.

The Seniors Council conducted a survey of existing housing stock. We attached for their consideration a reformatted form that was meant to assist in the assembling of such information. We have the results of the survey and have included them in the report in Appendix C.

REFERENCES

We have included a number of references from private and public sector resources. We have made every effort to validate information from primary and secondary sources and have consciously avoided using third party sources such as Wikipedia. Please find the list at the end of this report.

Part I. Economic Structure, Population and Employment Trends in Atikokan

1.1: Introduction

Demographic changes are the main determinant of demand for housing in a community. The size and composition of the population are influenced by various socio-economic factors such as aging, migration and economic development. The Town of Atikokan has experienced economic slowdown, out-migration and aging population in recent years. Historically, Atikokan was a prosperous small resource-based community. Demand for iron ore increased significantly in the early 1940s and mining of high grade ore began in Atikokan in 1944. The forestry sector also experienced parallel growth during the post-1944 period. As a result, Atikokan experienced a huge in-migration of population during the three decades that followed. Total population increased to about 6,500 during 1970s. Like most other resource-based economies, Atikokan has been subject to boom and bust cycles. The two main iron ore mines closed in 1980 due to declining demand for their products. Also, the forestry sector experienced a significant decline in the 1990s. As a result the Township's population declined to 3,305 in 2006.[2] The recent boom in resource prices has renewed interest in mining activities in the Atikokan area. New iron ore mines are being developed. Exploration expenditures have increased rapidly in recent years. This will lead to more mining activities in the future. Also the forestry sector is expected to become viable by 2020. The return of economic prosperity will result in increased population and rising demand for housing and other related services in the Atikokan area.

1.2: Economic Structure and Future Trends

Historically, Atikokan was a prosperous small resource-based community. Its economy has been based on mining, forestry, a thermal generating station, tourism, government services, retail services and a mixture of light manufacturing businesses. Mining has always been an integral part of the Atikokan economy. The town thrived on two open pit iron mines until they closed in the 1980. Forestry was a major contributor to the Atikokan's economy during 1980s and 1990s. Atikokan was the bedroom community for Atikokan Forest products which employed about 200 people in the early 2000s. Atikokan was also the host community for Fibratech manufacturing that employed about 140 people in the early 2000s. Rising cost of energy and raw material along with declining demand and rising competition from low cost international producers resulted in a dramatic decline in the forestry sector in Atikokan and other Northern Ontario regions. Since the mine closures and the decline of forestry, the town has relied on employment and income generated in its thermal generation power plant, tourism and government to support its service industries. Ontario Power Generation (OPG) owns and operates the coal-fired plant, which was built in the early 1980s in an attempt to stabilize the community following the closure of the two major iron ore mining and smelting operations. The plant can now play a stronger role in the future of mining and

[2] Note that there is a small discrepancy in Statistics Canada's population figures for Atikokan. Total population above is based on adding the number of men and women reported in 2006 Census.

smelting operations in the Atikokan area. The plant employs about 85 people who earn relatively high annual incomes.

To obtain disaggregated information on the industrial distribution of the labour force in Atikokan, we obtained detailed information based on the 2006 Census. Results are shown in ***Table 1.1*** which shows the distribution of the labour force within a 25 kilometre ring from the centre of the Township in 2006.

Table 1.1 Industrial Distribution of Labour Force within a 25 Kilometre Radius of Atikokan

SIC Code	Industry	Labour Force	%
11	Agriculture, forestry, fishing and hunting	99	5.87
21	Mining	3	0.18
22	Utilities	62	3.68
23	Construction	70	4.15
31-33	Manufacturing	374	22.18
41	Wholesale trade	42	2.49
44-45	Retail trade	107	6.35
48-49	Transportation and warehousing	84	4.98
51	Information & cultural industries	20	1.19
52	Finance & Insurance	32	1.90
53	Real estate & rental & leasing	15	0.89
54	Professional, scientific & technical services	20	1.19
55	Management of companies &enterprises	0	-
56	Administrative & support, waste management & remediation services	18	1.07
61	Educational services	162	9.61
62	Health care & social assistance	233	13.82
71	Arts, entertainment & recreation	20	1.19
72	Accommodation & food services	144	8.54
81	Other services (except public administration)	64	3.80
91	Public administration	92	5.46
	Not applicable	25	1.48
	Total Labour force	**1,700**	**100%**

Table 1.1 shows that in 2006, there were only three people engaged in mining within a 25 km ring around Atikokan. When we expand the ring to 100km, the number of people engaged in mining increases to 44. In other words, the mining industry that was once the largest employer in the area has been largely inactive for several decades and very few people were engaged in that sector in 2006. However, as we will see below, new projects are causing significant optimism regarding the return of mining and prosperity to the town.

Table 1.1 shows that a good number of people are engaged in a mixture of light manufacturing businesses in 2006. About 6.35 percent of the labour force in Atikokan is engaged in the retail sector. In fact, much of the Atikokan's retail sector provides services to tourists. In the long-term, the health of the retail sector depends on the level of employment and income in the base sectors of the economy that bring money and investment from outside the community. These base sectors include mining, forestry, health, education, tourism and government.

Education, health care and social services and public administration account for approximately 28.88 percent of the labour force in Atikokan. They are major components of the economic base in the town. They have played an important stabilizing role in the face of significant changes in the mining and forestry employment in the area. They bring money from outside of the community. They are also a major source of attraction for people who want to move into the community.

Table 1.1 shows that 144 people were engaged in the accommodation and food industries in Atikokan area. A large portion of the labour force engaged in this sector caters to the demand of visitors. In fact, Atikokan is known as the Canada's Canoeing Capital. The main components of tourism industry in Atikokan are the outfitters and Quetico Park. The outfitter-based tourism primarily caters to the demand of tourists coming from the United States and other countries for fishing, hunting and wilderness adventures which Quetico Park provides at a world-class level.

1.3: Growth and Prosperity Returns to Atikokan

To examine future demand for housing and accommodation, our research team undertook a comprehensive survey of all stakeholders and conducted various interviews with major players in the area as well as researching the available reports and documents. The objective has been to identify future employment opportunities which would lead to inflow of workers and their families to the Atikokan area.

There are a number of significant investment projects that will result in an increase in employment in the short- as well as long-run.

The project closest to realization is the conversion of the former Fibratech mill to a pellet plant by Atikokan Renewable Fuels, a privately operated and regionally owned company. Presently, the plant employs 7 locals. When fully operational in 2012-2013, there will be 45 employees with another 100 to 125 workers harvesting wood. Most employees will be local and the company intends to attract employees back from Alberta. Income levels are relatively high starting at $25 per hour.

The second project is the Bending Lake iron ore mine that includes a smelting operation at the Bending Lake site about 25 kilometres southwest of Ignace. The construction is expected to start in early 2015 with a 2017 stating date. It is expected that 700 to 1000 workers will be employed during the construction phase of the project. When fully operational, about 320 permanent employees will be working at the mine site and in the smelting plant. About 60 percent of workers are expected to come from Ignace, 20 percent from Dryden and the other 20 percent from Atikokan. The final distribution of workers and their place of residence depends on how actively various communities engage in the process and on the availability of adequate accommodation and related services in those communities. The average salary of workers is expected to be around $60,000. The expected life of the mine is about 35 to 65 years. On average, the expected life of most iron ore mines is about 50 years.

The third project is the Osisko Hammond Reef and processing facility located north of Atikokan. This operation is expected to start in 2 to 3 years. There are about 100 workers currently drilling at the mine site. Another 800 people will be employed during the construction phase. An upward of 540 people will be employed when the mine is fully operational. Our interview with Osisko representatives revealed that they will provide training to Atikokan residents to get the highest percentage of local workers as possible. The average employee salaries will be about $75,000 per year.

The fourth potential project is the construction of a 1300 MW hydroelectric pump storage project between Hogarth Pit and Caland Pit by Cassandra Enterprises. The project is expected to result in up to 400 construction positions for the first three to five years and between 20 and 40 full-time employment.

The fifth project is the conversion of the Atikokan Generating Station (AGS) from coal as the fuel source to biomass. Ontario's Long-Term Energy Plan includes conversion of Atikokan GS to biomass and the Minister of Energy has directed the Ontario Power Authority to negotiate a power purchase contract with OPG. Negotiations are on-going. Completion of this agreement and approval of OPG's Board of Directors are required before the project can proceed. Construction is expected to start in 2013 and completed in 2014. More than 200 positions in conversion construction are expected. There is also expectation of a high retention rate of existing plant employees (85).

Table 1.2 shows the expected new employment in the Atikokan area resulting from the above-mentioned projects.

Table 1.2 Expected Future Employment

Future Projects	Construction Jobs	Permanent New Jobs	Place of Residence	Expected Staring Date
Atikokan Renewable Fuels	7*	145 to 170	Atikokan	Operation: 2012
Bending Lake Iron Group	700 to 1000	320	Atikokan (20%) Ignace (60%) Dryden (20%)	Construction: 2015 Operation: 2017
Osisko Hammond Reef	800	540	Atikokan	Construction:2013 Operation:2015
Cassandra Enterprises	400	20 to 40	Atikokan	Unknown
Atikokan Generating Station	200	0	Atikokan	Construction:2013 Operation:2014
Total expected new employment in Atikokan	**1,597 to 1,657**	**769 to 814**		

*Jobs for the 2011 year.

Table 1.2 shows that these projects will generate an average of about 1627 construction jobs and about 791 permanent jobs in the Atikokan area. Note that these are direct employments. The average salary in the mining and energy industries are relatively high. Therefore, the multipliers associated with these direct employments are relatively high depending on the capacity of the local economy to internalize benefits. Therefore, total employment generated as a result of the above projects is expected to be much higher than the direct employment. Also, mining development usually results in the creation of many supporting businesses. McSweeney & Associates (2011) estimate the number of potential new businesses needed to support the mining sector in Atikokan to be around 26 to 28. Our interview with the manager of Tramin Mine Services, Mr. Gordon Martin, revealed that they already have 5 employees in Atikokan and one employee in Thunder Bay. They expect to hire more employees in the future and want to attract workers back from Alberta. They have employees working at Musselwhite and Red Lake. In fact, the Musselwhite mine is a good example of how a mining operation can give rise to many supporting services. Development of the Musselwhite mine has resulted in many supporting businesses in the area ranging from catering to new airline development. Assuming that each business employs an average of 4 workers, McSweeney & Associates estimate the total number of workers employed in various mining services companies in Atikokan to be about 100. It is also estimated that about 2/3 of the permanent employees will have families.[3] This would result in notable population growth in the Atikokan area.

Increased employment and income will result in increased population and in-migration of people to the Atikokan area. Therefore, demand for supporting businesses and industries both during construction as well as operation phases of the projects will increase significantly. Availability of adequate health care services can be an important factor in attracting new residents to Atikokan. Our interview with the CAO of Atikokan Hospital, Mr. Robert Wilson, revealed that the construction for additions to the existing hospital starts in 2012 and are expected to be completed by the fall of 2014. An investment in the project is about $15.0 to $20.0 million. There will be more rooms, more facilities, infection control unit and the capability of adding another wing in the future if demand exists. Mr. Wilson stated that the new hospital will have enough rooms to handle a population of approximately 7000 people. It is also expected that about 15 to 20 new employees will be hired by 2014. Mr. Wilson stated that he is concerned about the availability of apartments and/or homes to house the new staff. In fact, the expansion of Atikokan Hospital can be an important marketing tool to attract new residents to Atikokan.

It is expected that some of the new employees will be current residents of Atikokan. The question is how many of the remaining workers in the above projects will choose Atikokan as a place to stay. This depends on the Town's ability to provide adequate housing and other necessary services. For example, about 80 percent of the employees from Bending Lake project are expected to travel to Ignace or Dryden for accommodations. Can Ignace house those employees? Most of the Osisko employees including the construction workers are expected to look for accommodation in Atikokan. There will be increased need for adequate housing development. The needs are both for short-term and long-term accommodations. There is no doubt that if all projects occur as planned, there will be a major positive impact on the Atikokan economy and community. The community will grow in population to the levels it experienced during 1970s. Most businesses will expand and many new businesses will emerge to provide services to the other businesses. The provision of adequate housing will be one of the main factors determining the extent of economic benefits Atikokan would receive from the above developments. How many new dwellings have to be built to accommodate both temporary and permanent workers? In what follows, we will estimate the potential demand for housing in Atikokan in the coming years.

[3] McSweeney & Associates, Mining Sector Impact Analysis, Feb. 28, 2011.

Part II: Estimating Present and Future Demand for Housing in Atikokan

Economic conditions are the main determinant of population growth or decline in a community. Lack of job opportunities leads to youth out-migration, resulting in slow regional population growth and family formation. This process in turn affects other major economic variables such as demand for housing, daycare, and education. Similarly, economic growth leads to in-migration of population resulting in regional population growth and the subsequent rise in demand for housing, education, health care and related services.

To estimate demand for housing, we need to examine two important factors.

1. First, one needs to examine past and present population trends in the area. Size and age distribution of population influences regional demand for housing and related services.

2. We also need to examine future population trends based on future economic opportunities in the Atikokan area. For this, we have conducted extensive survey and interviews with various stakeholders in order to obtain accurate estimate of the expected employment and population increase and therefore demand for housing in Atikokan.

2.1: Demographic Changes in Atikokan

Demographic trends have far-reaching implications for Atikokan's future growth. This is particularly important since Atikokan is now in a period of dramatic economic and demographic change. As we discussed above, there has been a continuous decline of employment opportunities in the traditional base industries of forestry and mining. As a result, out-migration of workers between the ages of 20 and 40 has resulted in a serious decline of population aged 15 and younger.

Table 2.1 Age Distribution of Population in Atikokan 2001-2006

Age Group	2001	%	2006	%	% Change 2001-2006
0 to 4	315	8.43	170	5.14	- 3.29
5 to 9	238	6.36	185	5.60	- 0.76
10 to 14	238	6.36	200	6.05	- 0.31
15 to 19	260	6.96	220	6.66	- 0.30
20 to 24	195	5.22	175	5.30	0.07
25 to 29	266	7.13	145	4.39	- 2.74
30 to 34	266	7.13	170	5.14	- 1.98
35 to 39	266	7.13	225	6.81	- 0.32
40 to 44	266	7.13	280	8.47	1.34
45 to 49	263	7.03	305	9.23	2.20
50 to 54	263	7.03	265	8.02	0.99
55 to 59	165	4.42	225	6.81	2.39
60 to 64	165	4.42	165	4.99	0.57
65 to 69	163	4.35	145	4.39	0.04
70 to 74	163	4.35	140	4.24	- 0.11
75 to 79	105	2.81	140	4.24	1.42
80+	140	3.75	150	4.54	0.79
Total	**3,735**	**100.00**	**3,305**	**100.00**	

Table 2.1 shows that the total population declined from 3,735 in 2001 to 3,305 in 2006, an overall decline of about 11.5 percent or 2.3 percent per year. ***Table 2.1*** shows that Atikokan experienced a net population loss of about 430 people during 2001-2006. Economic factors are the main cause of migration flows during that period. The last column of Table 1 shows the percentage change in the number of individuals in each age category. These changes are partly due to the process of aging and partly due to migration. Overall, the percentage of population age 40 and over increased during 2001-2006. The highest population decline happened in the 25 to 34 as well as under 4 age categories.

To get a more precise estimate of movers during 2001-2006, we have used our demographic forecasting model to estimate Atikokan's population in the absence of migration during 2001-2006. Our population projection model is based on the regional cohort component approach.[4] It takes into account fertility, mortality, immigration and emigration. Using the model, the third column of ***Table 2.2*** shows Atikokan's 2006 population forecast if there were no migration flows during 2001-2006.

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[4] The model includes an economic sub-model for calculating levels of regional in-migration and out-migration. The demographics of Atikokan's population projection model are based on a "component method" involving separate projections of the basic elements of population change.

Table 2.2 Outmigration from Atikokan

Age Group	Actual Population in 2006	Forecasted Population Assuming No Migration 2006	Outmigration (numbers)
0 to 4	170	187	-17
5 to 9	185	314	-129
10 to 14	200	237	-37
15 to 19	220	237	-17
20 to 24	175	259	-84
25 to 29	145	194	-49
30 to 34	170	265	-95
35 to 39	225	265	-40
40 to 44	280	264	16
45 to 49	305	264	41
50 to 54	265	258	7
55 to 59	225	255	-30
60 to 64	165	158	7
65 to 69	145	154	-9
70 to 74	140	145	-5
75 to 79	140	135	5
80+	150	150	0
Total	**3,305**	**3,742**	**-437**

The second column of ***Table 2.2*** shows Atikokan's actual population in 2006. ***Table 2.2*** shows that in the absence of migration flows, the total population in Atikokan would have been 3,742 in 2006. The third column of ***Table 2.2*** shows Atikokan's total population in the absence of migration during 2001-2006. The difference between column 2 and 3 shows the actual migration flows during 2001-2006. Negative numbers show out-migration and positive numbers suggest in-migration. Table 2.2 shows that Atikokan experienced outmigration of population between ages 0 to 39. Total population decline in this age group (0 to 39) equaled 469. Outmigration of individuals between the ages of 20 and 40 resulted in a decline in the number of babies born in Atikokan. ***Table 2.2*** also shows that during 2001-2006, Atikokan experienced in-migration of individuals in the 40 to 54, 60 to 64 and 75 to 79 age categories.

In general, ***Table 2.2*** shows that the population aged 20 to 40 comprised a large part of people who out-migrated from Atikokan during 2001-2006. These are people who would have entered the housing market demanding starter homes had they not left the area. Like youth in other northern communities, they move in search of job opportunities elsewhere. It is highly probable that improvement in the economic climate and job opportunities will not only prevent future out-migration but also would result in a helpful in-migration or return of people to the area.

2.2: Improving Economic Climate and Future Population Trends in Atikokan

The proposed projects discussed above are expected to result in an encouraging increase in employment and population in the Atikokan area. To estimate demand for housing in the coming years, it is necessary to determine how many new jobs will be generated in the future. Based on the information provided in ***Section 1.3***, ***Tables 2.3** and **2.4*** shows the expected new temporary and permanent employment in Atikokan in during 2012-2017.

Table 2.3 Expected New Temporary Employment

Source	2012	2013	2014	2015	2016	2017 & beyond
Atikokan Renewable Fuels						
Bending Lake					170	170
Osisko Hammond Reef		800	800			
Cassandra Enterprises						400
Atikokan Generating Station		200	200			
Hospital Extension		Not known	Not known			
Total New Employment	**0**	**1,000**	**1,000**	**0**	**170**	**570**

Table 2.4 Expected New Permanent Employment

Source	2012	2013	2014	2015	2016	2017 & beyond	Total
Atikokan Renewable Fuels	157						**157**
Bending Lake						64	**64**
Osisko Hammond Reef				540			**540**
Cassandra Enterprises						20 - 40	**20-40**
Atikokan Generating Station							**0**
Hospital Extension			17				**17**
Mining Support Services						100	**100**
Total New Employment	**157**	**0**	**17**	**540**	**0**	**194**	**908**

Table 2.3 shows that about 1000 temporary employment will be generated during 2013-2014. Similarly, there is an expectation of about 170 construction jobs during 2016 and 2017. Also the construction of a 1300 MW hydroelectric pump storage project will result in about 400 construction positions for the first three to five years and 20 to 40 full-time employment positions during the operation phase. The timing of that project is not known at the present time.

It is clear that there would be a continuous demand for short-term accommodation in the Atikokan area. It is safe to assume that a portion of these employees are current residents of Atikokan. If we assume that

10.0 percent of the labour force in Atikokan is currently unemployed, then about 170 of the new positions can be filled by the current residents of Atikokan. Many other workers may choose to stay at the camp sites near the mining operations. There would still be many new temporary workers who would seek accommodation in Atikokan.

Table 2.4 shows that there would be a positive growth in full-time employment in Atikokan in the coming years. Overall, there will be 908 direct full-time jobs in the area. These are relatively high paying jobs. There will be many other indirect and induced jobs generated in the area. Assuming a conservative multiplier of 1.5, the total employment in Atikokan area increases by about 1,362 during the next five to seven years. Many of these new employees come from outside Atikokan area. Assuming about 200 new employees come from Atikokan. Then, demand for housing increases by about 1,162 units during the next 5 to 7 years. As mentioned above, it is expected that about 2/3 of the new permanent employees will have families. According to the 2006 Census, the average number of persons in census families in Atikokan was about 2.8 persons. Using the above information, the total population increase in Atikokan during the next 5 to 7 years will be approximately 2,170 with the Town's population growing over 5,000.

Part III: Demand and Supply for Temporary or Short-Term Accommodation in the Atikokan Area

Demand and supply for housing in Atikokan can be classified into short-term or temporary and long-term or permanent components. Short or temporary accommodation includes:

1. Hotels and motels,
2. Resorts, lodges, outfitters
3. Bed and breakfast
4. Trailer parks and campgrounds

Demand for long-term accommodation includes demand for rental or owned housing.

3.1: Demand for Short-term or Temporary Accommodation

The main source of demand for temporary accommodation comes from visitors who come to Atikokan for a variety of reasons. Based on the information obtained from Atikokan Tourist Bureau, ***Table 3.1*** shows the size and origin of visitors to Atikokan during 2009-2011.

Table 3.1 Size and Origin of Visitors to Atikokan

	May 23 to Sept.11, 2009	May 18 to Sept.7.2010	May 20 to Sept.6.2011
Canada	1,895	2,213	2,571
U.S.	791	919	999
Other	81	53	127
Total Visitors	**2,767**	**3,185**	**3,697**

Table 3.1 shows that the number of persons visiting Atikokan has increased over time. Most importantly, the number of visitors from the U.S. and other countries has increased from 872 in 2009 to 1126 in 2011, an increase of about 29.1 percent or about 9.7 percent per year. Note that the above period coincided during a recession and the appreciation of the Canadian dollar. In other words, the number of visitors from other countries would have been much higher in the absence of the recent economic slowdown and rising Canadian dollar. The economic environment will change in the future and therefore the number of visitors is likely to increase in the future. Visitors from other countries are those who spend most during their visits and demand high quality service and accommodation. ***Figure 3.1*** shows the monthly distribution of visitors during 2011.

Figure 3.1 **Distribution of Visitors During May 20 to Sept. 6, 2011**

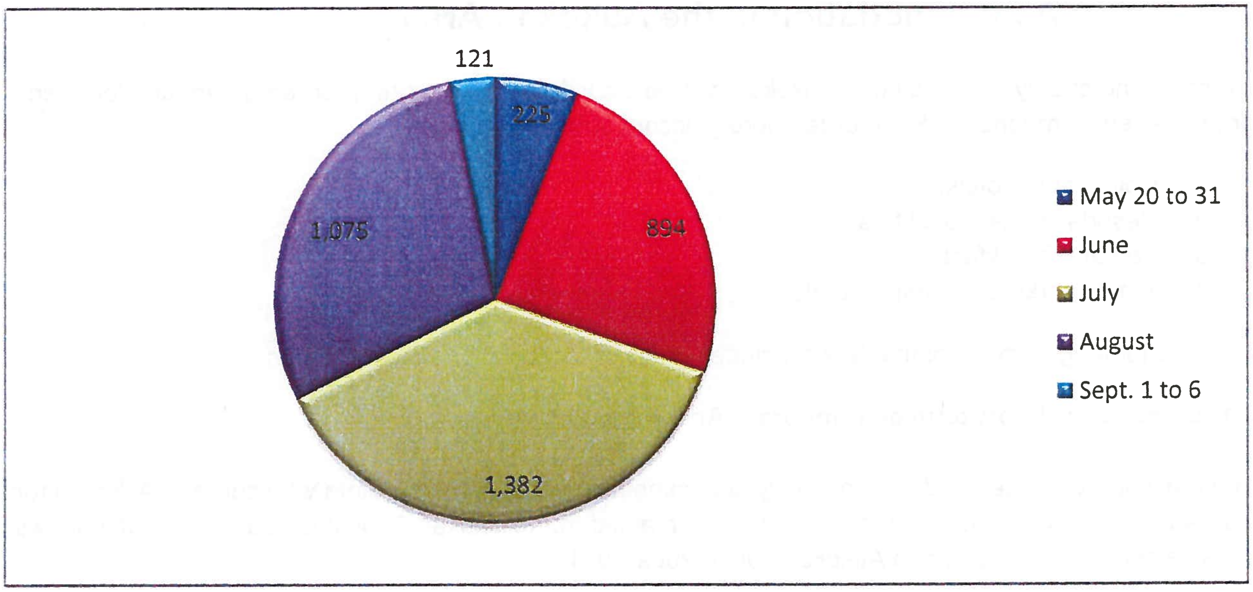


Figure 3.1 shows that July was the busiest month during the above period. The Tourist Bureau is not open during the winter months. It must be noted that contrary to the perception of tourism as a highly seasonal industry, visitors travel to the north during all seasons. The summer months account for a large portion of visitors to the North but the other three seasons account for a remarkable number of trips to the region. *Table 3.2* show the seasonal distribution of visitors to the north.

Table 3.2 **Percentage Distribution of Overnight Visits in Each Calendar Quarter in Northern Ontario 2002**

Visitors/Quarter	Q1	Q2	Q3	Q4
Overnight pleasure	10	25	55	10
Overseas	8	31	53	8
Americans	17	21	43	19
Canadians	16	26	38	20
All visitors	16	25	39	19

It appears that the number of visits reached its maximum during the month of July. In other words, demand for temporary accommodation reaches about 1,382 at the height of the tourist season.

3.2: Supply of Temporary Accommodation

3.2.1. Hotels and Motels

There are four hotels and motels with a total of 85 rooms in Atikokan. ***Table 3.3*** shows the various characteristics of the available supply of hotels and motels in Atikokan.

Table 3.3 Hotel and Motel Accommodations in Atikokan

	Atikokan Hotel	Marlintre Motel	White Otter Inn
# of Rooms	25	30	30
Non-Smoking	*	*	*
Refrigerator		*	
Restaurants	*		*
Dining Room	*		*
Lounge/Bar	*		*
Meeting Facility			*
Pets allowed	*	*	*
Cable Television		*	*
Air Conditioning		*	*
Wheel Chair Accessible			*

3.2.2. Bed and Breakfast Accommodation

There are three bed and breakfast places in Atikokan with a total of 9 rooms that can host up to 20 visitors. ***Table 3.4*** presents basic information about those places.

Table 3.4 Bed & Breakfast Accommodation in Atikokan

	No. of Rooms	
Bed and Breakfast	Single	Double
Burn's Street B & B	2	2
The Paddler's Rest B & B	3	0
Sommers Point Log Cabin B & B	2	0
Total	**7**	**2**

3.2.3. Outfitters, Resorts, Lodges and Camps

Table 3.5 shows various wilderness accommodations and outfitters in and around Atikokan.

Table 3.5 Wilderness Accommodations and Outfitters

Temporary Accommodations	Cabins	Outposts	Camp Sites	Rooms	Winter Accom. &/or Service
Birch View Resort	3				
Branch's Seine River Lodge & Canoe Experience	6		15		
Browns' Clearwater West Lodge	10	12	62		*
Bunnell Park Campground			20		
Camp Quetico	11				*
Canoe Canada Outfitters	6	15			
Crystal Beach Resort	4		34		
Crystal Inlet			3	3	
Dawson Trail Campgrounds	2		10		
Eva Lake Resort & Marina	7	6			
Finlayson Lake Resort	10		30		
Indiaonta Resort	10				
Kashabowie Outpost Ltd.		12			
McCauley Lake Resort	9	1	15		
Morris' Tourist Camp	7		8	9	
Niobe Lake Lodge	5				*
Perch Lake Lodge	7		7		*
Powell Lake Resort	3	1			
Quetico Centre		1		72	
Quetico Discovery Tours	1		1	3	
Quetico North Tourist Services				3	
Quetico Wilderness Outfitters	2	1	12		
Sunset Country Outfitters	4				
Thurier Shuttles	1				
Tip Top Lodge	8				
Voyageur Wilderness				3	
Total	**116**	**49**	**217**	**93**	**4**

Table 3.5 shows that there are 116 cabins, 49 outposts, 217 camp sites and 93 rooms available to accommodate visitors seeking temporary accommodation in Atikokan. Most of these units are

available during spring and summer periods. Only 33 cabins, 12 outposts and 69 camps are available to accommodate winter visitors.

Based on the above information, ***Table 3.6*** shows the number of units available to accommodate short-term demand for accommodation in Atikokan.

Table 3.6 Total number of Temporary Accommodation Units in Atikokan

	All Seasons Except Winter	Winter
Hotel/Motels	85	85
Bed & Breakfast	9	0
Cabins, Outposts & Rooms	158	114
Total Above Units	**252**	**199**
Total Camp Sites	**217**	**69**

Part IV: Demand and Supply for Long-term Accommodation in Atikokan

According to the 2006 Census, There were about 1,420 occupied private dwellings in Atikokan. ***Table 4.1*** shows the current property valuation in Atikokan according to the latest MPAC assessment provided by the Town of Atikokan.

Table 4.1 Current Property Assessment in Atikokan

Roll Value	Number	Percentage
$900 to $20,000	246	16.05
$20,000 to $40,000	334	21.79
$40,000 to $60,000	356	23.22
$60,000 to $80,000	284	18.53
$80,000 to $100,000	203	13.24
$100,000 to $120,000	75	4.89
$120,000 to $140,000	22	1.44
$140,000 to $160,000	5	0.33
$160,000 to $200,000	5	0.33
$200,000 +	3	0.20
Total	**1,533**	**100.00**

Source: MPAC Assessment as Provided by the Town of Atikokan

Table 4.1 shows the supply of all existing properties in Atikokan classified into various value ranges. It shows that 61.1 percent of properties are valued under $60,000. Similarly, about 92.8 percent of properties are values under $100,000. Only 7.2 percent of properties are valued more than $100,000. The relatively low valuations of properties in Atikokan are the result of three decades of economic slowdown and the fact that most of the dwellings were built during the mining boom era.

Demand for long-term accommodation consists of demand for:

1. Rented or owned apartments
2. Rented or owned houses
3. Senior and accessible housing

Long-term accommodations are demanded by private households who do not have a usual place of residence elsewhere in Canada. According to Statistics Canada, private household refers to a person or a group of persons who occupy the same dwelling. It may consist of a family group (census family) with or without other persons, of two or more families sharing a dwelling, of a group of unrelated persons, or of one person living alone.

Table 4.2 shows the number and characteristics of households in Atikokan during 2001-2006.

Table 4.2 **Household Characteristics in Atikokan**

Household Type	2001	2006
Total private households	1,500	1,420
Households containing a couple with children	465	370
Households containing a couple ,without children	430	455
One-person households	430	440
Other household types	185	155
Average household size	2.49*	2.33

Source: Statistics Canada, 2001 and 2006 Census. *Our estimate.

Table 4.2 shows that the number of private households in Atikokan declined from 1,500 in 2001 to 1,420 in 2006. There was a 20.4 percent decline in a number of households with children. During the same period, the number of couples without children increased by about 5.8 percent. There was also a 2.3 percent increase in the one person households while the number of other household types declined by about 16.2 percent. Other household type includes multiple-family households, lone-parent family households and non-family households other than one-person households. The average household size was about 2.3 persons in 2006.

4.1: Housing Tenure in Atikokan

Table 4.3 shows the supply of housing by tenure in Atikokan during 2001-2006.

Table 4.3 **Housing Supply by Tenure in Atikokan**

Private Dwellings	2001	2006
Total private dwellings	1,621	1,535
Total occupied private dwellings	1,505	1,420
% of single-detached houses	88.7	88.7
% of semi-detached houses	3.2	3.2
% of apartments; duplex	1.8	1.8
% of apartments in buildings with fewer than five storeys	6.3	6.3
Number of owned dwellings	1,275	1,175
Number of rented dwellings	225	240
Number of dwellings constructed between 1946 and 1960		985
Number of dwellings constructed between 1960 and 1970		129
Number of dwellings constructed between 1970 and 1980		196
Number of dwellings constructed before 1986		1,375
Number of dwellings constructed between 1986 and 2006		40
Dwellings requiring major repair - as a % of total occupied private dwellings	12	12
Average number of rooms per dwelling		6.2
Average value of owned dwelling ($)	***$70,242***	***$75,280***

Table 4.3 shows that the total occupied private dwellings declined from 1,505 in 2001 to 1,420 in 2006, a decline of 85 or about 5.6 percent. This is directly related to the decline of the number of households during the same period. The number of owned occupied dwellings declined by 100 while the number of households living in rented dwellings increased from 225 to 240 during 2001-2006. It has to be noted that about half of the households living in rented dwellings are likely to be seniors and low income households living in public or subsidized accommodations. As we will see below, the number of public and non-profit housing units in Atikokan is about 100 units.

Table 4.3 shows that majority or about 69.0 percent of dwellings were built between 1946 and 1960. This period coincides with the development of the two major iron ore mines in Atikokan and represents a period of growth and prosperity for the township. Only 45 of occupied private dwellings were built after 1986. This period coincides with the period of decline in mining and forestry in Atikokan. In general, period of growth and prosperity coincides with new investment in housing.

4.2: Vacancy Rates for Rented and Owned Dwellings

It is believed that housing vacancy rate of about 3.0 percent for rental units and 2.0 percent for ownership stock is sufficient for a small housing market to provide adequate choices to those seeking accommodation. The existing evidence, based on survey information and discussions with local real estate agent suggests that vacancy rates for rental housing in Atikokan are very low and inadequate. More importantly, the available housing stock does not meet the requirement of the newcomers who plan to move to the township. The size and efficiency of the rental housing market can also be indirectly assessed by examining the ownership characteristics of housing stock in Atikokan.

According to the 2006 Census, 71.0 percent of dwellings in Ontario are owned and 29.0 percent are rented. ***Table 4.3*** shows that 82.7 percent of dwellings are owned in Atikokan and only 16.9 percent or 240 units are rented. If we exclude public and subsidized housing from the available housing stock in Atikokan, the percentage of owned dwellings increases to 89.0 percent and the percentage of rented dwellings decline to 10.6 percent. In other words, the majority of residents live in owner-occupied dwellings and a very small percentage of households live in renter-occupied units. Therefore, the rental market appears to be very limited. Our interviews with various stakeholders have confirmed the lack of adequate rental housing supply in the area.

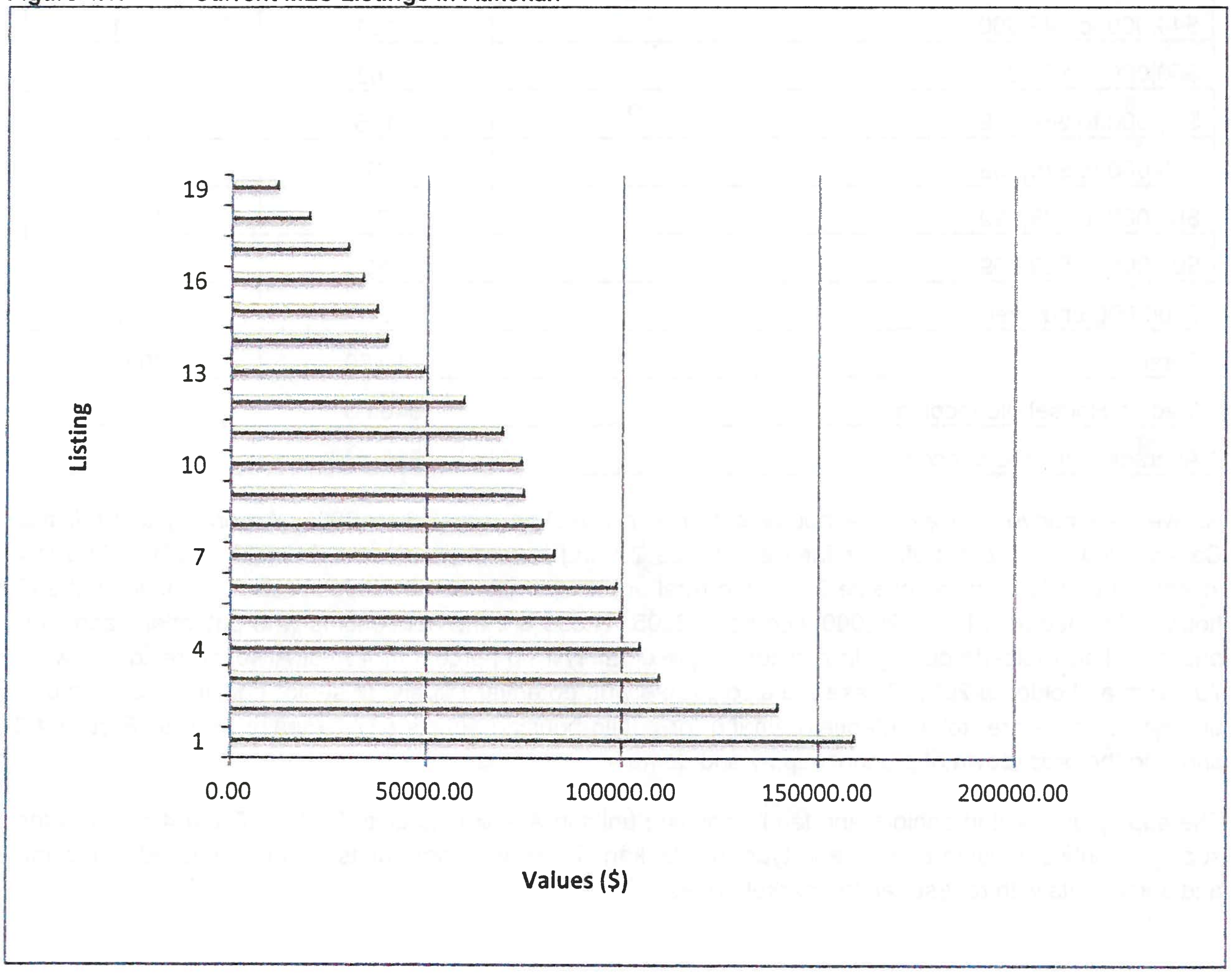
To assess the vacancy rate for owned dwellings, we obtained information on the current real estate listings in Atikokan. ***Table 4.4*** and ***Figure 4.1*** show the supply of owned housing in the market in 2011.

Table 4.4 **Current Listings in Atikokan as Per MLS December 7, 2011**

Price Range	Number of Listing
$12,000 to $50,000	1
$50000 to $99,000	8
$100,000 to $130,000	3
$140,000 to $170,000	2
Total	**14**

As shown in ***Table 4.4*** and ***Figure 4.1***, the majority or 64.2 percent of houses in the market are below $100,000 price range. There are only three units between the $100,000 and $130,000 price range and two units between the $140,000 and $170,000 price range. It appears that there are very limited choices for those seeking permanent accommodation in Atikokan.

Figure 4.1: Current MLS Listings in Atikokan



4.3: Public Housing

Demand for public, subsidized and senior housing comes from low income and older households. Based on information obtained from Statistics Canada, ***Table 4.5*** shows the percentage income distribution of households in a 25 kilometre ring around Atikokan.

Table 4.5 Percentage Income Distribution of Households in Atikokan

Private Households by Income	Number	Percentage
Under $10,000	65	4.48
$10,000 to $19,999	182	12.55
$20,000 to $29,999	160	11.03
$30,000 to $39,999	145	10.00
$40,000 to $49,000	164	11.31
$50,000 to $59,999	103	7.10
$60,000 to $69,999	105	7.24
$70,000 to $79,999	77	5.31
$80,000 to $89,999	72	4.97
$90,000 to $99,999	80	5.52
$100,000 and over	241	16.62
Total	1,450	100.00
Median Household Income	$48,851	
Average Household Income	$66,272	

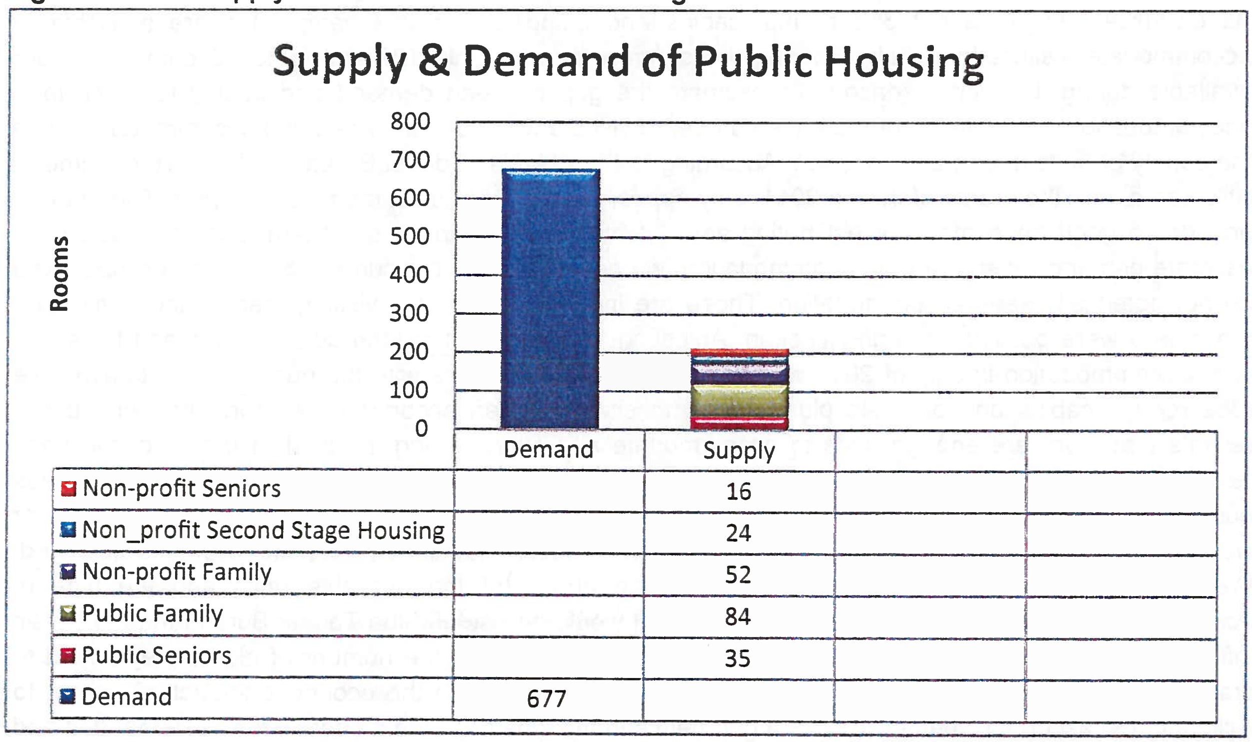
As we saw above, the average household size in Atikokan was 2.3 in 2006. According to Statistics Canada, low income cut-offs for families of size 2 living in rural areas was $17,807 in 2005. The low income cut-off for families of size 3 living in rural areas was $21,891 in 2005. Table 4.5 shows that 247 households had less than $20,000 income in 2005. These are the households who potentially apply for public and subsidized housing. In addition, approximately 13.0 percent or 430 of Atikokan residents were 70 years and older in 2005. These are also people who potentially apply for senior housing requiring one unit each. Therefore, total potential demand for public housing equals 677. Please refer to ***Figure 4.2*** showing the breakdown of present supply and demand.

The supply of assisted seniors and family housing units in Atikokan is quite limited. ***Table 4.6*** shows the supply of public housing by size and type in Atikokan. There are some units with rent geared to income and some units with rent set at the market price.

Table 4.6 Supply of Public Housing in Atikokan

Public Housing	Type	No. of Units	No. of Rooms	Market Rent
Fotheringham Court Apartments	Public: Senior	35	35	$535
Atikokan Family Housing	Public: Family	26	84	$594 (3 bedrooms, No.=20) $673 (4 bedrooms, No.=6)
Atikokan Non-Profit Homes Corporation	Non-profit: Family	17	52	$705 (2 Bedrooms, No.3) $832 (3 bedrooms, No. 10) $959 (4 Bedrooms, No.=4)
Rainy River District Women's Shelter of Hope (Apartments)	Non-profit: Second Stage Housing	10	24	$550 (2 bedrooms, No.= 6) $600 (3 bedrooms, No.= 4)
Rivercrest Terrace	Non-profit: Seniors	12	16	$574 (1 bedroom, No.=8) $696 (2 bedrooms, No.=4)
Total Units		**100**	**211**	

Figure 4.2 Supply and Demand of Public Housing



Comparing potential demand (677) with the supply of assisted seniors and family housing reveals a significant gap between demand and supply for public housing. Our interview with Twyla Derkson Property Manager revealed that, "currently there are 33 people on the list for Rivercrest Terrace for seniors' market rent units. These are seniors who do not qualify for rent geared to income units. The list for rent geared to income is usually 3 to 4 seniors."

Part V: Housing Gap Analysis

Adequate housing supply is necessary in supporting economic growth. To attract new residents, investment and businesses, Atikokan should be able to house new workers moving into the community. Adequate supply of housing has become increasingly urgent in the light of the inevitable potential increase in the number of employment and population in the coming years. Lack of housing creates an obstacle for Atikokan's current and future economic growth and limits its ability to internalize and maximize its benefits from growing employment opportunities in the area.

To estimate housing gap in Atikokan during the coming years, we classified demand for housing into demand for short-term or temporary housing and demand for long-term or permanent housing. We also classified the existing accommodation supply into short-term or temporary accommodation and long-term housing needs. Based on these classifications, this part of the study attempts to estimate housing gaps for each category.

5.1: Characteristics of Existing Short-term Accommodation

As discussed above, about 352 rooms, cabins and outposts and 217 camp sites are available to accommodate visitors to Atikokan during the summer period. Only 127 units and 69 camp sites are available during the winter season. To estimate the gap between demand and supply for short-term accommodation, we have to compare the number of visitors who potentially demand accommodation with the supply of units during each season. According to the Atikokan Tourist Bureau, 1,382 visitors came to Atikokan during the month of July in 2011. July appears to be the busiest month of the year. Therefore, it provides a good benchmark for estimating any potential supply gap for short-term accommodation. To estimate demand for short-term accommodation, we need to adjust the number of visitors for those who do not potentially seek accommodation. Those are individuals who are visiting friends and family and those who were passing through Atikokan. Adjusting for those visitors, the potential demand for short-term accommodation in July of 2011 was 757. Comparing this figure with the number of units available (352 rooms, cabins and outposts plus 217 camp sites that can accommodate more than one party) reveals that there are enough units to accommodate all visitors during the busiest month of the year. According to Atikokan Tourist Bureau, 73 people visited Atikokan for the purpose of work or business during July 2011. Again, there are enough number of rooms to accommodate those visitors. In other words, it appears that demand and supply of short-term accommodation in Atikokan are quite balanced. We note that we do not have information on the quality of the available units and the type of accommodation demanded by visitors to Atikokan. It would be useful if the Tourist Bureau tries to obtain information on the type of accommodation required by visitors and the number of nights they intend to stay in Atikokan. That information can be used to properly estimate the economic impact of visitors to Atikokan and ascertain whether there is a gap between the type of accommodation that is demanded and what is currently supplied.

5.2: Gap Analysis of Short-Term Accommodation

As illustrated in the previous section, the total units (352) could represent a potential supply to accommodate a portion of the demand for temporary employees. However other issues need to be considered to narrow down what availability exists. ***Table 5.1*** presents demand for temporary housing in Atikokan in the short-term.

Most of the tourism operators sell an experience and not necessarily a room on a temporary basis and this leads to further consideration of the following issues:

- Revenues from tourism experience versus revenues from temporary accommodations for employees.
- Longer term implications to existing business operations.
- Distance and travel to job site from residence.
- Capital cost of renovating cabins to meet winter conditions.
- Quality of the accommodations.

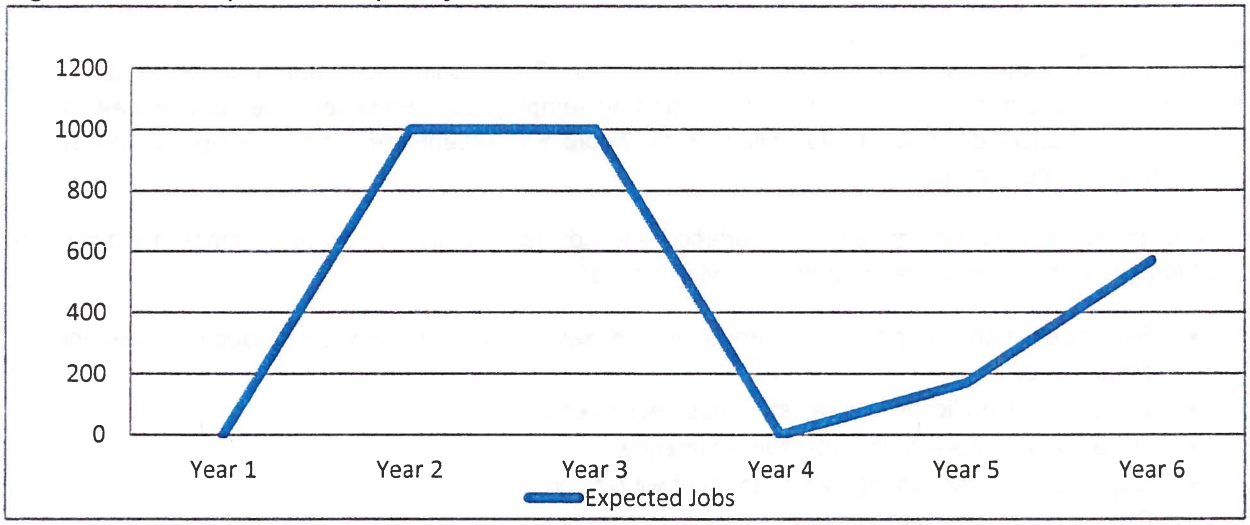
Table 5.1 Demand for Housing Units in Atikokan

Expected Year	Temporary Housing
2012	0
2013	1,000*
2014	1,000*
2015	-
2016	170*
2017 and beyond	170* +
Total	**2,340**

*These 1000 and 170 jobs have duration of 2 years

Figure 5.1 gives you a visual of the expected number of temporary jobs. A detailed explanation of this figure can be found in ***Appendix "A".*** While there maybe 352 units available the reliability of this supply has to be considered during this growing phase. Year round units account for 127.

Figure 5.1 Expected Temporary Jobs



*In Year 6 an additional 400 jobs are expected

5.3: Gap Analysis for Long-term Accommodation

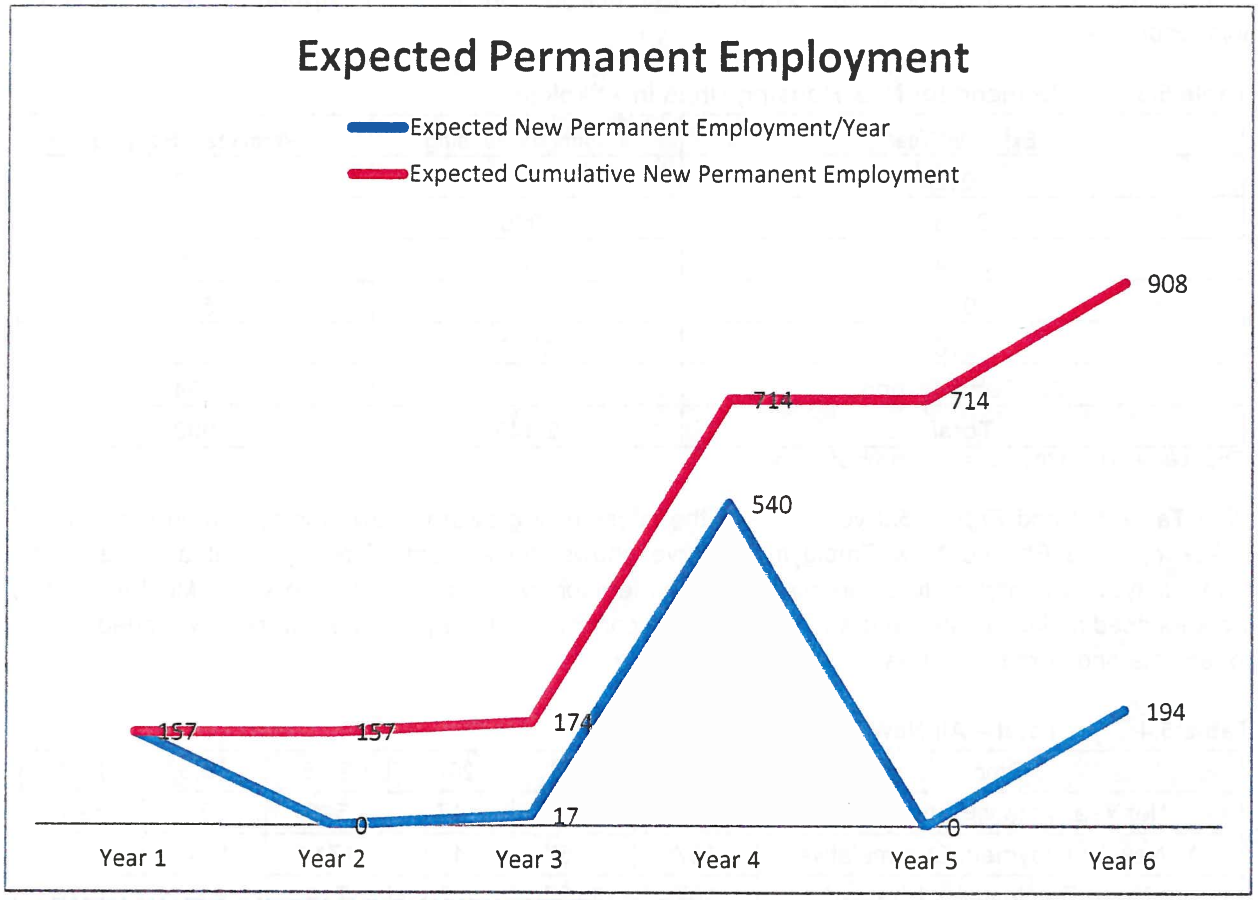
As we discussed above, the vacancy rate for renter- and owner-occupied housing in Atikokan is very limited at the present time. According to the interviews we conducted suggest that individuals have a frustrating challenge finding adequate housing in the Town. Therefore, any new demand has to be satisfied by new construction. There will also be demand for new dwellings from current residents of Atikokan. It is well known that as economic conditions improves, individuals try to upgrade their houses and the houses available to one income group becomes available to the next lower income group. This process that is referred to as filtering is a change over time in the position of a given dwelling unit within the distribution of housing rents and prices in a community. Based on the information provided above, ***Table 5.2*** presents demand for permanent housing in Atikokan in the coming years.

Table 5.2 Expected Demand for New Housing Units in Atikokan

Expected Year	Permanent Housing
2012	157
2013	-
2014	17
2015	540
2016	-
2017 and beyond	194
Total	**908**

Based on our analysis of the project stakeholders interviews and projections there will be a heavy stress on temporary and permanent housing needs.

Figure 5.2 Expected Permanent Employment



* Expected New Permanent Employment/ Year are points in time

* Cumulative is the sum of Years 1 to 6

Even if we assume that 10.0 percent to 15.0 percent of new jobs will be filled by the current Atikokan residents, ***Table 5.1*** on page 24 shows that there will be a sudden rise in demand for temporary and permanent housing units in Atikokan in the coming years. We note that these are direct employments. Adding the indirect employments generated as a result of other people moving to the area to supply goods and services to the growing industries will certainly add to the overall demand for housing in Atikokan.

Our interviews with various stakeholders revealed that the average earnings of new employees will be above $60,000 per year. Assuming the new employees spend 25 percent of their gross income on mortgage and assuming a 25 year mortgage at a five year fixed rate of 5.0 percent, then new employees are likely to be in the market for $200,000 houses. Given, the relatively high salaries paid to the new employees, the direct and indirect income and employment impacts of the new business initiatives on the Town of Atikokan will be very substantial.

Table 5.3 and ***Figure 5.3*** show the peaks and demands of short and long term employment and the impact it will have on housing overall. For a detailed analysis please refer to ***Appendix "A"*** at the end of this report.

Table 5.3 Demand for New Housing Units in Atikokan

Expected Year	Temporary Housing	Permanent Housing
2012	0	157
2013	1,000*	-
2014	1,000*	17
2015	-	540
2016	170*	-
2017 and beyond	170*	194
Total	**2,340**	**908**

*The 1000 and the 170 jobs have duration of 2 years

With ***Table 5.4*** and ***Figure 5.3*** you can see the substantial growth in new employment in the Town of Atikokan. The Phased New Employment curve shows the amount of real jobs at anytime in the community. It is important to differentiate between temporary and permanent workers. Most temporary workers need a place to stay and will not stay in the community while permanent workers will need homes to relocate and/or raise families.

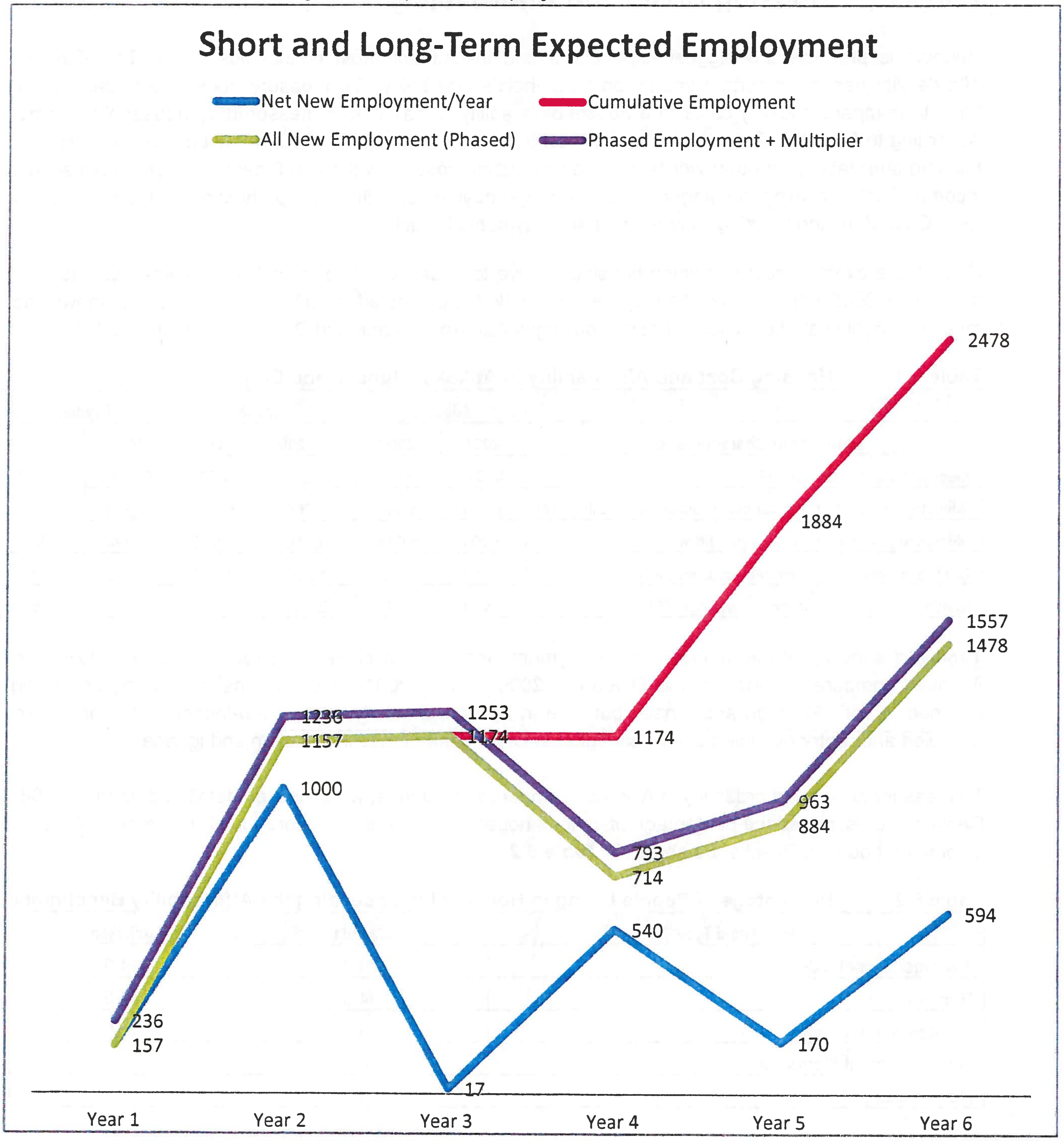
Table 5.4 Total – All New Employment

Type	2012	2013	2014	2015	2016	2017
Net Yearly New Employment	157	1000	17	540	170	594
All New Employment Cummulative	157	1157	1174	1714	1884	2478
All New Employment Phased*	157	1157	1174	714	884	1478
Phased new Employment Adjusted for Multiplier	236	1236	1253	793	963	1557

*Phased Transition: Workers moving in and moving out every year.

The row of all new employment phased shows the amount of real jobs at anytime in the community including transition and permanent jobs.

Figure 5.3 Short and Long-Term Expected Employment



Phased Employment + Multiplier present a picture of the implications of the future events.

Part VI: Housing Costs and Affordability

Housing is probably the biggest expenditure and investment most households make. Therefore, its affordability has an important impact on household's well-being. To measure housing affordability, we have to compare housing costs to a household's ability to pay that is measured by household income. According to Statistics Canada, the shelter cost to income ratio (STIR) of 30 percent is the upper limit for housing affordability. In other words, affordable housing costs less than 30.0 percent of gross household income. Cost of owning housing includes mortgage payments, utilities, property taxes and condominium fees. Cost of renting housing includes rent and payments for utilities.

Overall, the average cost of owning housing relative to household income in Atikokan was equal to 15.4 percent in 2005 which is significantly below the 30.0 percent affordability limit. Table 6.1 shows the median annual cost of owning or renting housing in Atikokan, Ignace and Dryden during 2000-2005.

Table 6.1 Housing Cost and Affordability in Atikokan, Ignace and Dryden

	Atikokan		Ignace		Dryden	
Household Characteristics	**2001**	**2006**	**2001**	**2006**	**2001**	**2006**
Median household income ($)	46,511	48,119	45,973	57,250	57,384	64,237
Median annual payments for owner occupied dwellings ($)	7,248	5,640	7,068	6,600	8,904	9,792
Median annual payments for rented dwellings ($)	6,204	6,012	9,816	7,512	7,092	8,064
Cost to income ratio for owner occupied dwellings (%)	15.58	11.72	15.37	11.53	15.52	15.24
Cost to income ratio for rental dwellings (%)	13.34	12.49	21.35	13.12	12.36	12.55

Table 6.1 shows that the median annual payments for owner occupied and rental units were lowest in Atikokan compared to Ignace and Dryden in 2006. During 2001-2006, the cost of owning or renting declined in both Atikokan and Ignace but rose in Dryden. Similarly, the cost-to-income ratio for owner-occupied and renter occupied units was higher in Dryden than those in Atikokan and Ignace.

To measure housing affordability in Atikokan compared to Canada, we accessed detailed data from 2006 Census and estimated the percentage of various households who spend more than 30.0 percent of their income on housing. Results are shown in ***Table 6.2.***

Table 6.2 Percentage of People Living in Households Exceeding the Affordability Benchmark

Household Type	Canada	Atikokan
Average Households	20.0	14.9
Renters	34.3	33.5
Owners with Mortgage	23.1	11.0
Owners without Mortgage	4.0	
Rural areas	14.8	

Table 6.2 shows that 20.0 percent of Canadians (5.5 million) lived in households spending more than the affordability benchmark on shelter costs in 2004.[5] On average, the percentage of households exceeding the affordability benchmark in Atikokan was 14.9 percent which was significantly below the Canadian average. Moreover, the percentage of owner occupied households exceeding the affordability benchmark in Atikokan equalled 11.0 percent compared to the national average of 23.1 percent for those with mortgage. The low rate for Atikokan is likely influenced by the fact that we do not have enough information to differentiate between households with or without mortgage.

The percentage of renters exceeding the affordability benchmark in Atikokan was slightly lower than the national average. There were about 85 renter households in Atikokan exceeding the affordability benchmark. These are likely to be low income households who reside in subsidized housing. ***Table 6.2*** also shows that the percentage of households living in rural Canada exceeding the affordability benchmark is about 14.8 percent. Statistics show that those households living alone, being a female lone parent, renting or being an immigrant has the highest likelihood of spending above the affordability benchmark.

5 Statistics Canada, "The Dynamics of Housing Affordability", 2008, page 6.

Part VII: Project Timing

From our interviews and analysis of relevant sales information the present supply of permanent accommodation is very limited. The available supply of rental units is almost zero. Existing occupancy rate is close to 100%. Any dwelling that is not occupied is because the owners do not want anybody living in them or they are not habitable units due to conditions of the home or apartment unit.

For these purposes, any new demand represents the gap in housing due to the fact that housing market has reached its capacity. The Town of Atikokan will face a bottleneck because of the existing state of available housing stock.

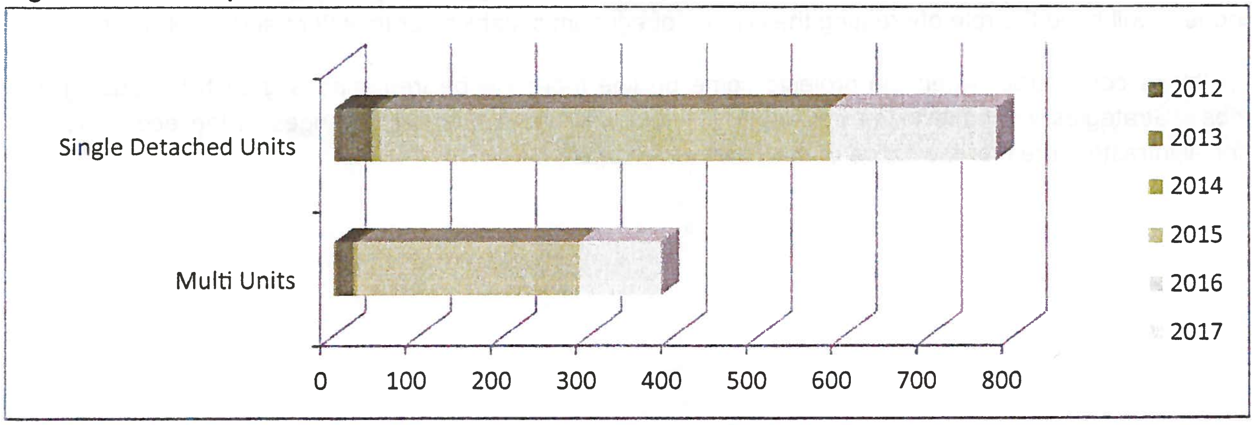
Based on the information gained through the study we have developed a Housing Schedule for the time period going from 2012-2017. Some safe assumptions have been made in order to get a general understanding on how the implementation would unfold. Appendix "B" provides the details on the assumption and below provides a brief summary of these assumptions:

1) No industrial camps are considered for permanent employment at this time;
2) Probability of events happening is high;
3) Multiplier effect (1.5);
4) Jobs taken by local residents (200);
5) Front end-loading of local employment (85% first year);
6) Accommodation characteristic (2/3 of total demand levitates to single detached units);
7) One (1) new job per household.

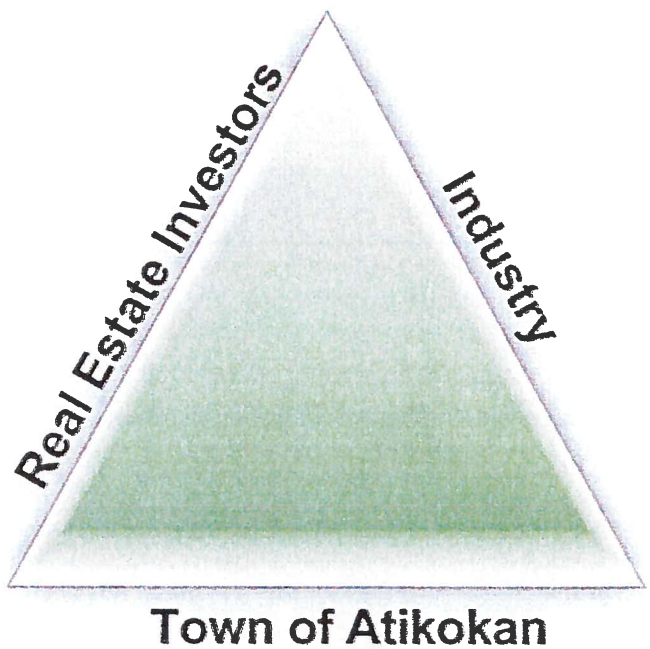
Table 7.1 – Housing Schedule

Household Type	2012	2013	2014	2015	2016	2017
Multi Units	23	0	5	260	0	96
Single Detached Units	44	0	10	529	0	195
Total	**66**	**0**	**16**	**790**	**0**	**291**

Figure 7.1 Implementation Schedule



According to the Atikokan Planning Department there are presently 70 lots available for residential development. These available lots represent an immediate solution and investment opportunity to meet the housing need up to 2014. Congestion will occur in 2015 when the housing demand jumps to 790 (260 units in multiplexes and 529 single detached). The Town will need to explore other areas to develop for future housing stock investment.



This is where the equilateral triangle will play a critical role in determining specifically the needs of the Town, Industry and Investors. As part of the triangle come roles for each group. The Town of Atikokan will have a role of creating the necessary conditions and motivators to attract and host investment.

Investors will be presented an investment opportunity to building the units to sell or rent to newcomers. Industry will have the role of creating the climate of economic stability for investors and employees.

All things considered, when the projects come on line there will be tremendous growth in housing and jobs. Strategies will have to be developed to deal with these dramatic changes in the economic and social infrastructures for the future of the Town of Atikokan.

Part VIII: IMPLEMENTATION STRATEGY

Through this study we have been able to predict future housing trends based on certain events that will impact the Town of Atikokan in the next 5 to 7 years. Now that we have attached indicative numbers to the demand for accommodations, the question at hand is "How do we deal with the potential flux in demand for permanent and temporary housing over this short period of time"?

In answering the above question, the following needs to be explored in order to develop an effective strategy:

1) Surge periods of demand for both temporary and permanent housing:
    a. 2015 demand surge for permanent accommodations (790 units).
    b. 2013 demand surge for temporary accommodations (1000 beds).
2) The availability of accommodations at the time of the demand surge.
3) The availability of serviced building lots and other potential lands that can be developed.
4) The participation of the local tourism industry that could temporarily accommodate a portion of the need.
5) The willingness of the Town of Atikokan to play an entrepreneurial role when dealing with Real Estate Developers and Industry.
6) The flexibility of the Town of Atikokan to fast-tracking permitting and modifying by-laws.
7) The appetite of investors to supply housing in the Town of Atikokan on speculation.
8) Motivators to attract this type of investment in the community.
9) Type of construction methods and alternatives to timely meet the schedule identified in the study. For example "Stick Build vs. Modular" or a combination of both.
10) Likelihood of these future developments happening.

Suggestions for the development of an Implementation Strategy

As the data and the timing of the expected events show, it will be practically impossible to immediately deal with the temporary demand for accommodations. Outside of the mining industry or outside investors establishing an industrial mining camp or modular motels/hotels some immediate opportunities do present themselves to the hotel/motel, bed and breakfast, and tourism operators who may choose to rent their facilities year round to temporary workers. This would be an individual decision of the operator as it does have some future business implications.

With regard to the permanent accommodations we know that there is presently the availability of serviced building lots that can accommodate the expected demand up to the year 2014. Knowing that the demand surge will happen, based on these projections in 2015, the Town of Atikokan (Engineering and Planning Department and the Economic Development Corporation) needs to develop and service other lots or sell land to developers with the condition to bring serviced lots on line to meet the demand surge.

The lots are only one part of the equation and by themselves they still do not solve the problem. Houses and apartments need to be built. Assuming that the lot development is no longer an issue, the next challenge is building enough houses and apartments on time to meet the demand. This would require some lead time considering that it does take 4 to 6 months to build one home. Also to consider is personal taste of the future home owners which could extend the construction time. Some may prefer custom builds. Custom builds take even longer. An option for faster delivery is the use of modular homes.

It is our understanding the Town of Atikokan has a By-law that prevents the use of trailer and modular homes. Modular homes are very different than trailer homes. Some modular homes exceed the Ontario Building Code Standards and come in various designs and dimensions. If one did not know from the outset that the unit was a modular home it would be extremely hard distinguishing it from a normal stick build. We do recommend that the Town of Atikokan revisit the By-law in light of what is coming. The AEDC may have to educate the community about the difference through consultation. In order to establish the modular units as permanent, placing the unit on basements may be a condition. This option can assist in alleviating timing pressures in order to meet future demand.

Uncertainty hinders speculation. What this means is that will be difficult convincing developers to build or provide a certain number of homes and apartments today with the hope that the events identified in this study will happen in the future. The present demand is limited; the expected future demand is huge. Risk will need to be shared and motivators will need to be put in place to attract and host investment. Balancing expectations will be a monumental task and a non-partisan group will need to manage this. We suggest the AEDC or another similar group lead this process. Through this type of entity the development process can be de-politicised and streamlined, it would allow for Land Banking, partnerships with developers as well as develop motivators for investment. An example of shared risk and motivator to investment is the following; the developer does not pay for the land until the home is sold. Thinking outside the box will lead to other forms of mutually beneficial arrangements which will assist in achieving the goal of future housing demand.

As part of the implementation strategy we would like to point out that some planning efforts need to be placed on the "End of Life" of the projects that will stimulate the surge in housing and accommodation demand. A transitional plan should be considered to deal with the oversupply of housing stock that may happen in 20 to 30 years after the surge due to possible out-migration of families and to deal with retirees staying in the community. Transitioning to a retirement community can also represent a future opportunity.

CONCLUSION

The objective of this report was to assess current and future housing demand, supply, cost and affordability in order to identify potential gaps for supply of housing to meet the needs of current and future residents in a way that preserves both quality of life and a sense of place.

The community has limited options in terms of accommodation meaning decisions will have to be made to address the gap that will be coming in the next 2 years. Our analysis indicates that in the short-term there are 70 lots to handle the expected development of new residences. Over the next five to seven years, total demand for new residences could reach 1100 units based on interviews with project stakeholders along with a very high demand for temporary housing.

At the present time there is an existing housing shortage, with zero availability of homes and rental units in the Atikokan market. Existing occupancy rate is approximately 100%.

The number of new projects will result in an increase in employment and will help fuel growth and prosperity in Atikokan. Based on our interviews with stakeholders and analysis, Atikokan could see an estimated 1,500 to 1,700 temporary jobs and possibly upwards of 800 to 1000 permanent jobs over the next five to seven years.

With this improvement in the economic climate the potential new jobs will help prevent future out-migration and help in the return of families to Atikokan. This growth is critical because new families buy starter homes and build new homes.

The Town of Atikokan's role is to create the necessary conditions to host investment. Investors have the role of building the units to host newcomers. Industry will have the role of creating the climate for Investors.

Based on our research and interviews we have already been able to generate interest from developers in the Atikokan market. We understand the Town of Atikokan and AEDC have received some of these inquiries regarding future economic growth and potential opportunities.

This study represents the first step in the process where the Town of Atikokan, Industry, and Investors need to work together to provide the necessary information and resources to build a prosperous future for the community.

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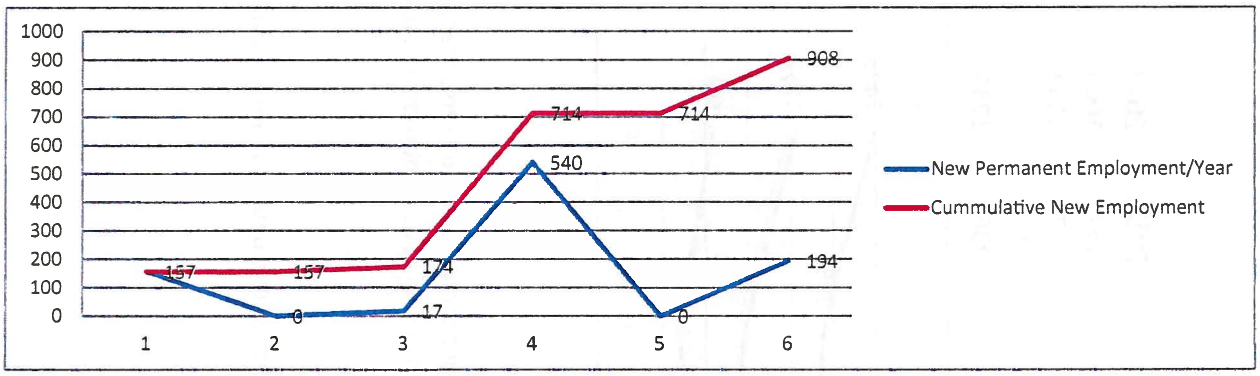
Appendix "A"

Atikokan Housing Gap Analysis

Study Data Analysis

Atikokan Housing Gap Analysis
Study Data Analysis
Accommodation Demand based on Direct Permanent Employment

	2012	2013	2014	2015	2016	2017
Projects that will directly impact housing needs						
Atikokan Renewable Fuels	157	0	0	0	0	0
Bending Lake Development	0	0	0	0	0	64
Osisko Hammond Reef Development	0	0	0	540	0	0
Cassandra Enterprises	0	0	0	0	0	30
Atikokan Generating Station	0	0	0	0	0	0
Hospital Extension	0	0	17	0	0	0
Mining Support Service	0	0	0	0	0	100
Total per Year	**157**	**0**	**17**	**540**	**0**	**194**
Total Cumulative	**157**	**157**	**174**	**714**	**714**	**908**



Initial Assumptions:

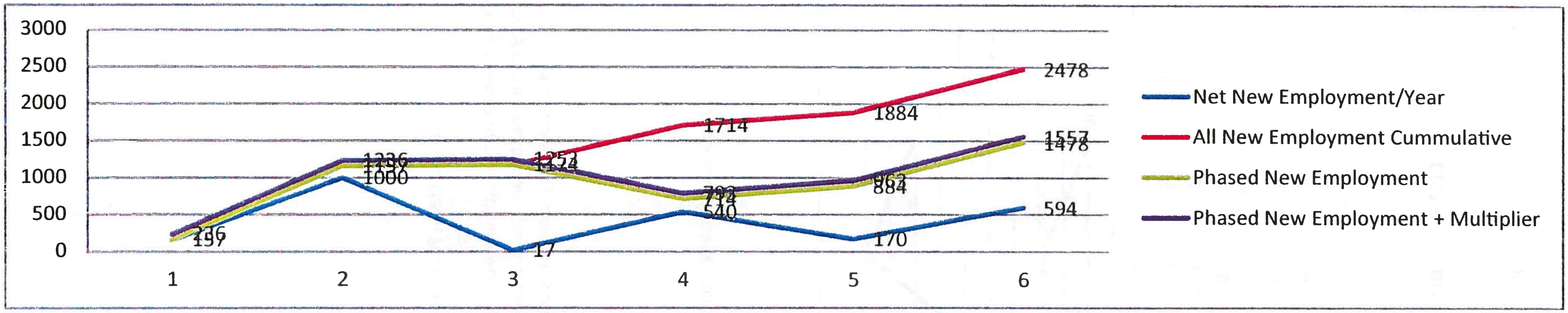
1) We assume that each job represents a new family/dwelling.
2) The net difference between local and outside employment is not reflected in the graph.
3) Market responds to housing need on a yearly basis.
4) Numbers not subjected to the multiplier effect.

Interpretation of above data:

1) Over the six year period a total of 980 new jobs are to be created through the identified activities in Atikokan.
2) The majority of these jobs will be filled by out of town residents that will need to relocate to Atikokan.
3) It is safe to say that demand for new permanent housing will follow the bottom curve even when adjusted for the multiplier effect.
4) Major stress on demand for new housing will be seen in the fourth year.
5) Mining support services will most likely come from within the existing local economy.

Atikokan Housing Gap Analysis
Study Data Analysis
Accommodation Demand based on Short and Long-Term Employment

	2012	2013	2014	2015	2016	2017
Net New Employment/Year	157	1000	17	540	170	594
All New Employment Cumulative	157	1157	1174	1714	1884	2478
All New Employment (Phased based on project completion)	157	1157	1174	714	884	1478
Phased New Employment adjusted for the multiplier	236	1236	1253	793	963	1557



Initial Assumptions:

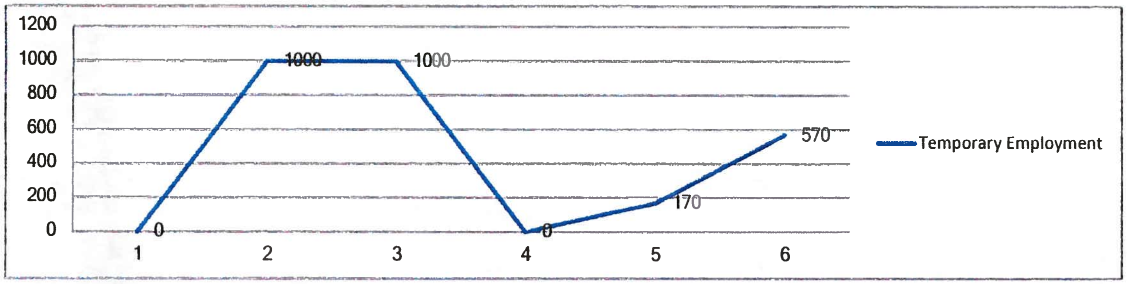
1) Information based on previous assumptions.
2) Demand characteristic for accommodation are different between the two groups (permanent and temporary workers).
   a) Most temporary workers need a place to stay while working on the projects and will not plant roots in the community.
   b) Permanent workers will need homes to relocate and/or raise families.

Interpretation of above data:

1) Phased New Employment curve shows the amount of real jobs at anytime in community based on the information provided.

Atikokan Housing Gap Analysis
Study Data Analysis
Accommodation Demand based on Temporary Employment

	2012	2013	2014	2015	2016	2017
Projects that will directly impact housing needs						
Atikokan Renewable Fuels	0	0	0	0	0	0
Bending Lake Development	0	0	0	0	170	170
Osisko Hammond Reef Development	0	800	800	0	0	0
Cassandra Enterprises	0	0	0	0	0	400
Atikokan Generating Station	0	200	200	0	0	0
Hospital Extension	0	0	0	0	0	0
Total	**0**	**1000**	**1000**	**0**	**170**	**570**



Initial Assumptions:
1) Unit of measurement is room/person.
2) Duration of each project is two years.
3) Employment numbers per project don't change for the duration of the project.
4) Temporary workers return to their home communities once the project is complete.
5) No temporary mining camps are developed during this period.

Interpretation of above data:
1) The numbers are aggregated by year based on project. Once the project is complete, workers will most likely relocate. There is the possibility of some of the temporary employment to move to full-time employment.
2) The temporary nature and the magnitude of these events will put heavy stress on temporary and permanent housing needs. Temporary and permanent housing needs to balanced in order to not create excess supply for two demand that have different characteristics.
3) The numbers above should be viewed as rooms required in the short-term and not housing units. The configuration of housing units to meet the numbers of rooms can be shaped in many different ways.
4) The graph shows some steep peaks and valleys which show the temporary nature of the demand and the fast timing of the initiative.
5) Real Estate investor confidence, to build permanent housing to meet temporary demand, will be low unless it is balanced with the demand for long-term housing or special arrangement are made with incoming industry and the municipality.
6) Based on the above numbers it is safe to say that a small portion of the above employment opportunities will be held by Atikokan residents. This is mostly due to local unemployment rate and size of population.
7) Even though the cumulative totals at 2740 man/years of employment during the six (6) year period, 1570 new temporary jobs will be created.
8) The maximum demand for temporary housing peaks at 1000 units for year 2 and 3, while the minimum demand of 170 units is in year 5.

Appendix "B"

Atikokan Housing Gap Analysis

Assumptions to the Housing Schedule

Atikokan Housing Gap Analysis
Assumptions to the Housing Schedule

1) **No Construction Camps will be built by the mining companies**

2) **Probability of Event Happening**

	High	Medium	Low
Atikokan Renewable Fuels	5		
Bending Lake Development		3	
Osisko Hammond Reef Development	5		
Cassandra Enterprises			1
Atikokan Generating Station		3	
Hospital Extension	5		
Mining Support Service		3	

3) **Multiplier** 1.5

4) **Permanent Employment Adjusted for Multiplier**

	2012	2013	2014	2015	2016	2017
Projects that will directly impact housing needs						
Atikokan Renewable Fuels	157	0	0	0	0	0
Bending Lake Development	0	0	0	0	0	64
Osisko Hammond Reef Development	0	0	0	540	0	0
Cassandra Enterprises	0	0	0	0	0	30
Atikokan Generating Station	0	0	0	0	0	0
Hospital Extension	0	0	17	0	0	0
Mining Support Service	0	0	0	0	0	100
Total per Year	**157**	**0**	**17**	**540**	**0**	**194**
Multiplier Effect	**79**	**0**	**9**	**270**	**0**	**97**
Adjusted Total	**236**	**0**	**26**	**810**	**0**	**291**
Total Cumulative	**236**	**236**	**261**	**1071**	**1071**	**1362**

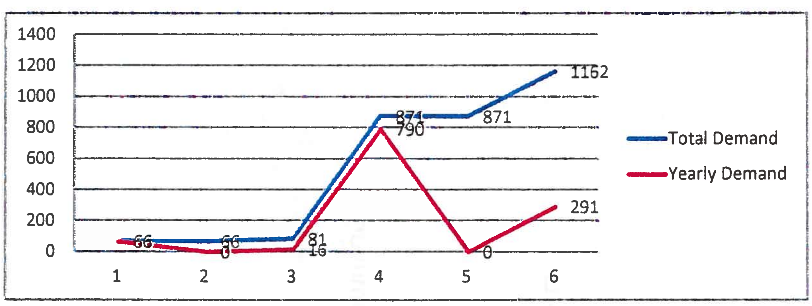
5) **Jobs taken by local Atitokan residents** **200**

6)

	2012	2013	2014	2015	2016	2017
Front-end loading for local employment	**85%**	**0%**	**5%**	**10%**	**0%**	**0%**
Local jobs	**170**	**0**	**10**	**20**	**0**	**0**

7)

	2012	2013	2014	2015	2016	2017
New Permanent Housing Demand	**66**	**0**	**16**	**790**	**0**	**291**
Total Cumulative	**66**	**66**	**81**	**871**	**871**	**1162**



8) **Accommodation Characteristics (Limited to Bedrooms)**
Assuming that 2/3 of new permanent employees will have families and will most likely levitate toward home ownership of single detached units.
The following provides a distribution breakdown for the Housing Schedule.

Single Detached Units	67%	
Multi-units (Apartments and Condominiums)	33%	
One Bedroom Units		25%
Two Bedroom Units		40%
Three Bedroom Units		35%

Atikokan Housing Gap Analysis
Housing Schedule

	2012	2013	2014	2015	2016	2017	
New Permanent Housing Demand	66	0	16	790	0	291	
Total Cumulative	66	66	81	871	871	1162	
Permanent Housing	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**Total**
Total Demand - Single Detached Units	44	0	10	529	0	195	**779**
Total Demand - Multi-Units	23	0	5	260	0	96	**383**
Total Demand	66	0	16	790	0	291	
Multi-units (Apartments and Condominiums)							
One Bedroom Units	6	0	1	65	0	24	
Two Bedroom Units	9	0	2	104	0	38	
Three Bedroom Units	8	0	2	91	0	34	
Total Units	**23**	**0**	**5**	**260**	**0**	**96**	

Appendix "C"

Seniors Council Survey

Atikokan Senior Housing Survey

*** all questions are optional ***

I. General Information

1. My Age: ❑ Under 50 ❑ 50-60 ❑ 60-70 ❑ 70-80 ❑ over 80 ❑ N.A
2. Sex: ❑ Male ❑ Female ❑ N.A
3. My responses reflect: ❑ Myself ❑ A Parent or relative ❑ other ❑ N.A
4. My current housing:
   a) ❑ Own ❑ Rent ❑ N.A
   b) ❑ Live Alone ❑ Live with a partner/spouse/child ❑ N.A
   c) ❑ Single family house ❑ Apartment ❑ Other residence ❑ N.A
5. I have lived at my current residence for ____ years and _____ months.
6. Should the town have more senior rental apartments? ❑ Yes ❑ No ❑ N.A
7. If yes, what size should be built? ❑ 1 bedroom ❑ 2 bedroom ❑ N.A
8. Please indicate what street you currently reside: ___________________________

II. Rental Apartments

9. Would you consider moving to a high quality senior housing community?
   ❑ Yes ❑ No ❑ N.A
10. If you said **yes** to #9, why? ❑ Need to downsize ❑ Can't manage current living arrangements (eg. taxes, yard size, maintenance, etc.) ❑ Costs of home ownership too high ❑ Loss of a spouse or partner ❑ Move closer to other seniors ❑ Closer to downtown or other amenities ❑ Access to services ❑ Other ____ ❑ N.A
11. If you said **no** to #9, why not? ❑ Too expensive ❑ Settled in current home ❑ Hadn't considered it ❑ Already have made plans ❑ Don't wish to sell ❑ Change in lifestyle ❑ Other ___________________________________ ❑ N.A
12. How likely would you consider a move? ❑ Immediately ❑ Within 1 year ❑ As soon as I sell my home ❑ I am not interested in moving ❑ Other_____________________________ ❑ N.A

13. Would you be more likely to live in a rent-geared home, or a market-priced rental unit? ❐ Rent-geared ❐ Market-priced
- **Rent-geared home:** Users pay a set rate, calculated based on their income, similar to social housing.
- **Market-priced home:** A set price that is the same for all tenants, set annually by the landlord, similar to apartment payments.

14. In the event of senior housing moving forward, would you be willing to put a secured investment to secure a spot? ❐ Yes ❐ No ❐ N.A

In the event of us using a private builder, most will require an upfront payment to show a commitment to living there, and to get financing for the project. The amount is then applied to your rent upon completion.

III. **Additional comments:**

____

____

____

____

IV. **Name:** __________________________ **Phone:** _______________

Address: ____

Name, address and phone number are optional.

At this time the Committee is unable to quote any rental or purchase prices, as the entire program will depend on the results of the survey.

		Count	Pct
1. My Age	Under 50	23	9.13%
	50-60	54	21.43%
	60-70	63	25.00%
	70-80	72	28.57%
	Over 80	40	15.87%
	No Response	*1*	
	Total	**252**	
2. Sex	Male	84	34.15%
	Female	162	65.85%
	No Response	*7*	
	Total	**246**	
3. My Responses Reflect:	Myself	238	95.97%
	A Parent or Relative	9	3.63%
	Other	1	0.40%
	No Response	*5*	
	Total	**248**	
4. My Current Housing A)	Own	230	92.37%
	Rent	19	7.63%
	No Response	*4*	
	Total	**249**	
5. My Current Housing B)	Live alone	74	32.31%
	Live with a parent/spouse/child	155	67.69%
	No Response	*24*	
	Total	**229**	
6. My Current Housing C)	Single family house	203	93.12%
	Apartment	9	4.13%
	Other residence	6	2.75%
	No Response	*35*	
	Total	**218**	
7. I have lived at my residence for		**253**	27.17984 years
8. Should the town have more senior rental apartments?	Yes	242	99.18%
	No	2	0.82%
	No Response	*9*	
	Total	**244**	
9. If yes, what size should be built?	1 bedroom	24	9.96%
	2 bedroom	217	90.04%
	No Response	*12*	
	Total	**241**	

11. Would you consider moving to a high quality senior housing community?	Yes	139	61.78%
	No	86	38.22%
	No Response	*28*	
	Total	**225**	
12. If you said yes to #9, why?	Need to downsize	38	27.74%
	Can't manage current living arrangements	34	24.82%
	Costs of home ownership too high	19	13.87%
	Loss of a spouse or partner	17	12.41%
	Move closer to other seniors	5	3.65%
	Access to services	14	10.22%
	Other	10	7.30%
	Total	**137**	
13. If you said no to #9, why not?	Too expensive	5	5.49%
	Settled in current home	51	56.04%
	Hadn't considered it	10	10.99%
	Already have made plans	2	2.20%
	Don't wish to sell	13	14.29%
	Change in lifestyle	2	2.20%
	Other	8	8.79%
	Total	**91**	
14. How likely would you consider a move?	Immediately	10	4.42%
	Within 1 year	11	4.87%
	As soon as I sell my home	63	27.88%
	I am not interested in moving	83	36.73%
	Other	59	26.11%
	No Response	*27*	
	Total	**226**	
15. Would you be more likely to live in a rent-geared or a market-priced rental unit?	Rent-geared	112	58.33%
	Market-priced	80	41.67%
	No Response	*61*	
	Total	**192**	

16. Would you be willing to put a secured investment down to secure a spot?	Yes	56	38.62%	
	No	89	61.38%	
	No Response	108		
	Total	**145**		

	12. If you said yes to #9, why?	13. If you said no to #9, why not?
Record	Other	Other
7	If situation changes	
13	Help in case of an emergency	
43	In the future I would consider	
53		Too young
54		Don't want to live in an apartment
57	All of the above	
115	In the future	
118		When I retire or later date
155		too young
169		intend to leave Atikokan
171		No mortgage payments
177		Not ready to move yet
183		not old enough
184	in the future if situation changes	
206	I don't want to move to Thunder Bay or Fort Frances	
216	move in a few years	
225	to have 2 bedrooms	
229	I will one day possibly need it and it would give me more opportunities then	

Record	17. Additional Comments
1	
2	
3	
4	
5	
6	At the present time we can manage a home. If further disabled, or if a spouse dies the situation could change.
7	To expand on Rivercrest Terrace Apts. property or close to the downtown riverside. It would be nice to have heat and light included.
8	With driveway pacing and reasonable taxes possibly we have another 4 or 5 years here [at our house].
9	Ideally I think a new, efficient, small 2 bedroom indepdent home downtown is my plan. Small garden. Community workshop (woodworking, crafts, etc.). Pet friendly.
10	I am not moving yet but maybe in a few years I will move to a senior apartment when I am older or sick.
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19	Apartments are needed not only for seniors.
20	Undecided at this time
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22	
23	It's hard to think of moving after living in my own home for over 50 years. The thing that is my worst financial worry is the high cost of Hydro. Also the dust from the gravel road.
24	
25	
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28	
29	Would consider moving into town at some later date when unable to maintain present property and would hope that senior housing would be available then.
30	
31	I feel that there is not enough senior housing. The assisted living is nil also.
32	Senior housing should remain seniors only and not low income families with children in the same buildings.
33	
34	
35	I feel senior properties are necessary, because in my opinion, Atikokan's population is majorally made up of seniors. It is important to me that seniors would be able to live comfortably and affordably.
36	
37	Thank you for this survey. Atikokan needs more senior housing.
38	

73	
74	
75	Rivercrest is a nice location and style of housing.
76	
77	Is this a condominium unit? Do you pay rent? Or pay for unit?
78	Is it pet friendly?
79	Maybe in future or if I became ill and couldn't handle house.
80	
81	
82	
83	Insuite laundry and storage. Exercise room and common room would be wonderful for seniors.
84	
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95	Assisted living is a must, as many seniors need help with pills, food, diet, etc.
96	
97	
98	This would depend if I can sell my home or not. I couldn't move until it was sold. There is no where to move to. And I couldn't be able to afford too high of a rent. I would want to know how much rent would be and I'd like to know what the apartments would look like.
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100	
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104	This is a community with many seniors, and there is a tremendous need for housing, due to taxes and the high cost of maintaining their homes many of us go without things we need.
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150	It would depend on how much the secured investment was
151	
152	I think as our community grows and ages enough space should be available for our seniors - and maybe myself when I reach that age!
153	
154	
155	
156	As a 54-year old I cannot see where I will need any senior housing in the near future. But in 10-20 years I more than likely will, but hope to stay in my home as long as I can.
157	
158	
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161	
162	Not willing to sell my home at this time. But realize 1&2 bedroom apartments are urgently needed by some of the senior resident population. Also assisted living apartments.
163	A person's situation can change very quickly, depending on income, loss of spouse, ability to maintain a current home and health! I believe that I would like to live in my own home as long as possible, with the help of family (children) and current services (government) then and only then would I consider senior housing. Notwithstanding this there are people in this town that although they want to be home, circumstances dictate a need for senior housing.
164	
165	New subdivision - by hospital would be an ideal place
166	Consider 1400-1500 square foot units. New, spacious high quality senior housing would free up single family dwellings for others.
167	
168	
169	Atikokan badly needs apartment dwellings, for seniors, as well as younger people in the community.
170	I like living surrounded by nature. The seclusion is a blessing and a joy. I keep my own totally flexible daily routine. I don't disturb others and they don't disturb me. I have no desire to return to apartment living. Home Support needs a better Handi Van - selected by those who drive it - not be committee looking for only a good bargain.
171	
172	
173	Careful consideration should be made to where the apartments are located. Seniors need to have easy access to services (eg. doctors, shopping) and leisure (libraries, parks). Development should not occur at the expense of currently identified green spaces in town.
174	
175	Does the $5,000.00 deposit come off your rent?
176	Depending on amount required to put in a secured investment to secure a spot if I would be willing to do so.
177	
178	
179	
180	An assisted living complex would be an ideal situation.
181	
182	I'm assuming it will be another 25-35 years before I'll be looking at apartments. I would like to see apartments where seniors live on their own but someone checks on them a couple of times a day.
183	
184	

222	I might be filling this out 10 years prematurely - but in ten years time, this would be my response.
223	The need for additional senior housing is much needed as our population is now basically seniors!
224	Atikokan needs to have assistant living for seniors that are able to take care of themselves but can no longer do their own cooking.
225	
226	Please build apartments that have 2 bedrooms and 2 bathrooms. Why would you think seniors to not need 2 bedrooms? Don't you think their family or friends visit and also most seniors need room for computers, crafts, etc.
227	More apartments for seniors is necessary for Atikokan as soon as possible.
228	
229	As the population ages more seniors needs are in need of being met.
230	
231	
232	Would like a roomy apartment with appropriate outdoor space.
233	Preference has been for 2 bedroom apartments, which currently are limited and hard to secure for individuals. For health reasons a non-smoking building would be appreciated. A guarentee that it would only be a seniors building would be my preference, otherwise I would consider a private home apartment.
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242	Hoping to remain in home for many more years.
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250	Currently, I would not put a "down payment" on an apartment because on a fixed income, I simply could not afford to do so. If seniors need to make these types of payments then there should not even be this seniors apartment building because the people who need it the most would not even have a chance to get one of these units.
251	I would love to live in an apartment building, where there are no young people living. I will be 50 next year, with my disability I need to live somewhere I can manage. I currently live in rent-geared to income with ODSP. I have to move in the spring, somehwere without stairs? That is also a problem, rental properties that are wheelchair accessible.
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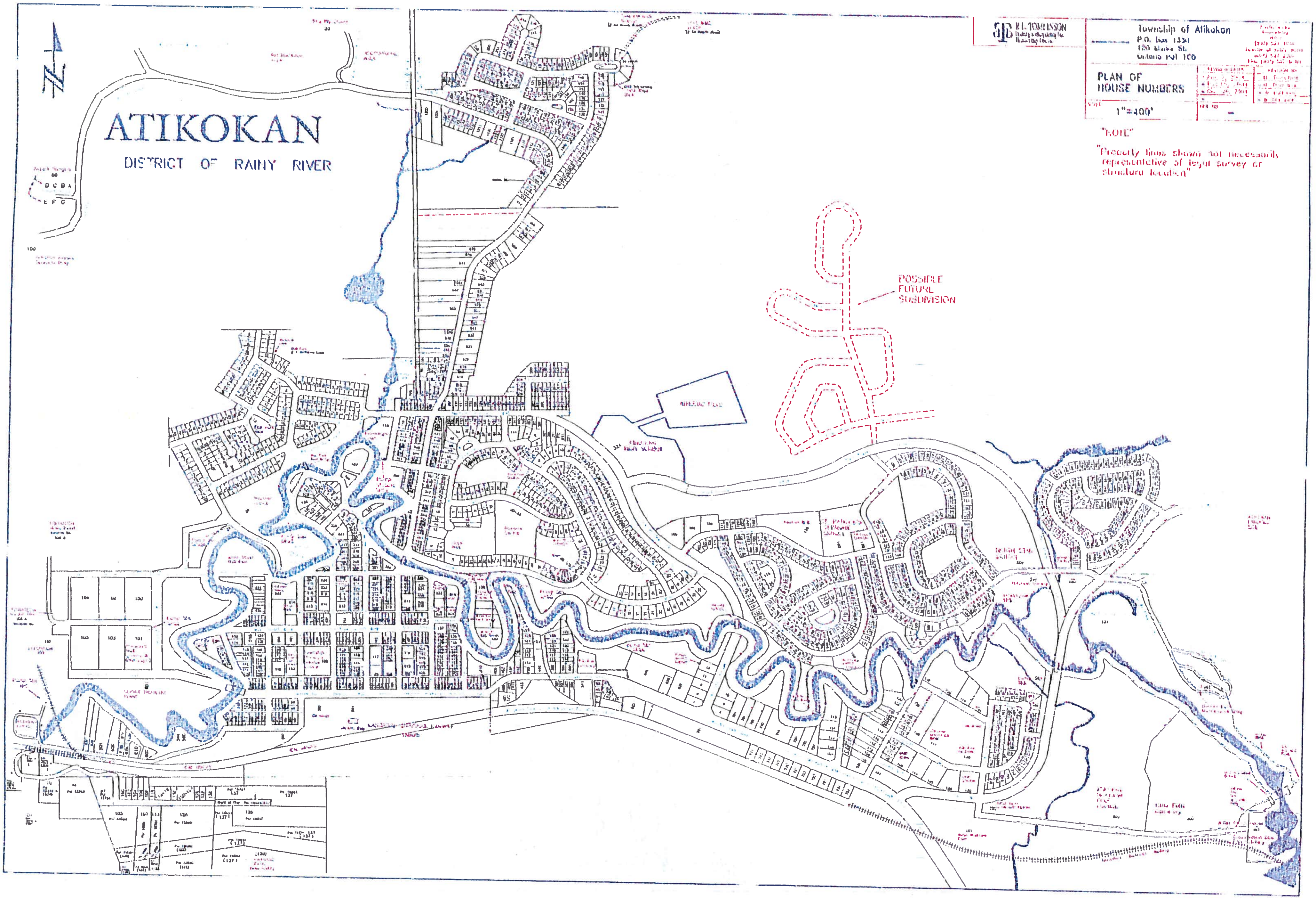
Appendix "D"

Town of Atikokan Map


ATIKOKAN
DISTRICT OF RAINY RIVER
Township of Atikokan
P.O. Box 1330
120 Marks St.
Ontario P0T 1C0
PLAN OF HOUSE NUMBERS
1"=400'
"NOTE"
"Property lines shown not necessarily representative of legal survey or structure location"
POSSIBLE FUTURE SUBDIVISION