

Atikokan Economic Development Corporation

Marie Warren

Township of Atikokan

MUNICIPAL HOUSING STATEMENT 1991 UPDATE

FINAL DRAFT

June 25, 1992

Prepared by:

Charles Scott
Business Development Officer
Atikokan Economic Development Corporation

TABLE OF CONTENTS

A. Introduction	
A.1 Purpose	1
A.2 Basis for the Update	1
A.3 Role of the MHS Update	2
A.4 Goals for the 1991 Update	2
A.5 Municipal Role in Housing	3
 B. Background	
B.1 Location & nature.	5
B.2 Township jurisdiction.	6
B.3 Program participation.	6
 C. Housing Market Analysis	
C.1 Housing Requirements	8
C.2 Housing Demand	20
C.3 Assisted Housing Need & Demand Targets	35
C.4 Housing Supply	44
 D. Housing Strategy	
D.1) Housing Issues & Concerns	61
D.2) Housing Objectives to 1996	64
D.3) Housing Strategies	70
 E. Monitoring & Review	76

Appendices

1	Housing Needs Survey - 1991
2	Seniors' Demographic Trends.
3	Economic Projections: Methodology and Scenarios

LIST OF TABLES

1.	OHRP funds allocated (1985-1991)	7,43
2.	Population of Atikokan (1971-1991)	9
3A.	Household Types, 1981-1991	11
3B.	Profile of Seniors' and "Empty Nester" Households, 1991	12
4.	Population Projections by Age Group, 1991-2011	14
5.	Seniors Population Levels, 1991-1996	16
6.	Number and Size of Households, 1991-2011	18
7.	Household Income: Atikokan versus Ontario Averages.	25
8.	Housing Prices & Activity, Atikokan, 1986-1991	27
9A.	Atikokan House Prices, 1991	28
9B.	Atikokan Rental Rates by Available Dwelling Types, 1991	29
10.	Housing Values Affordable by Atikokan Households, 1991	30
11.	Options & Prices for New Residential Units, Atikokan, 1991	31
12.	Assumed Demand by Type of Housing from Population Segments	33
13A.	Housing Demand Targets by Type of Housing, 1991-2011.	34
13B.	Housing Demand Targets by Tenure, 1991-2011.	34
14A.	Waiting List in Atikokan by Type of Applicant, November 1991.	37
14B.	Waiting List in Atikokan by Degree of Need, November 1991.	38
14C.	Application and Turnover Rates, Atikokan 1991-1992	38
15A.	Proj. Demand for Seniors & Assisted Family Units by Type of Resident, 1996	39
15B.	Proj. Demand for Housing by Type	41
16.	OHC Housing Units by Size and Type, 1991	42
17A.	Building Permits in Atikokan, 1985-1991	45
17B.	Demolitions of Detached Homes, 1985-1991	45
18.	Capacity & Usage Levels of the Water & Sewage Treatment Facilities, 1991	49
19A.	Residential Units by Size and Type, 1991	50
19B.	Residential Units by Period of Construction, 1991	50

LIST OF TABLES

(Concluded)

20.	Condition of Atikokan's Housing Stock, 1991	51
21A.	Potential Residential Unit Densities per Hectare	56
21B.	Potential Supply of Housing in Intensification Areas.	56
22.	Estimated Demand for Housing by Population Segment, 1996	57
23.	Demand versus Supply for Residential Units, by Type, 1996	59
24.	Housing Targets, 1991-1996	68
25.	Summary of Housing Targets by Strategy	69

LIST OF FIGURES

1.	Population levels, Atikokan, 1971-1991	9
2.	Change in Demographic Composition of Atikokan, 1971-1991	10
3.	Population Changes by Age Group, 1991-1996	15
4.	Change in Seniors Composition, 1991-1996	17
5.	Changes in Household Types, 1991-1996	19
6.	Employment by Sector, 1991-1996	21
7.	Income for All Households, Atikokan (1990) versus Northern Ontario (1989)	24

LIST OF MAPS

1.	Potential Sites for Residential Expansion.	47
2.	Areas with Potential for Residential Intensification.	55

MUNICIPAL HOUSING STATEMENT UPDATE

Township of Atikokan

A. Introduction

A.1 Purpose

The purpose of the Municipal Housing Statement Update is to assist the Township of Atikokan and senior government ministries in determining policy choices needed to meet the housing needs of the community.

To do this, the Update examines a wide range of statistics for the township, analyses current and emerging trends, and makes projections based on three likely economic scenarios.

A.2 Basis for the Update.

Atikokan's participation in the Municipal Housing Statement program dates from 1978, when the initial Statement was approved. The Statement was updated in September 1985 by staff of the (then) Ministry of Municipal Affairs and Housing.

The Township felt that they required another Update to account for the economic and demographic changes of the late 1980s. Therefore, the Atikokan Economic Development Corporation (AEDC) was contracted to prepare the report. Application was made to the Ministry of Housing for financial assistance covering 75% of the expected costs, and \$15,000 was received from the Ministry.

A. Introduction

A.3 Role of the MHS Update.

The Municipal Housing Statement Update identifies housing-related issues and sets the policy direction for the local Official Plan and zoning by-laws. "In the event of a conflict (between the Update and the Official Plan), the municipality will amend its official plan to facilitate the policies of the Housing Statement."¹ However, these policies must be consistent with the guidelines laid out in the Ministry of Housing's Land Use Planning for Housing policy statement.

A.4 Goals of the 1991 Update.

By preparing this Update for 1991, the Township of Atikokan hopes to:

- * Maintain the existing population through the provision of affordable housing for seniors and residents with modest or fixed incomes;
- * Optimise the utilisation of existing infrastructure, thereby reducing the pressure for its expansion should moderate growth occur;
- * Ensure the capacity for expansion of cost-effective accommodations, should strong growth occur;
- * Assist in positioning Atikokan as an attractive retirement community;
- * Develop attractive accommodations to attract modest- to high-income individuals seeking Atikokan's quality of life.
- * Provide a rationale for rezoning, where appropriate.

¹ Ministry of Housing, A Guide to the Municipal Housing Statement Program, page 24.

A. Introduction

A.5 Municipal role in housing.

A.5.1 Previous and current housing initiatives.

The Township of Atikokan participates in the provincial home renewal program, OHRP. Also, The Ontario Housing Corporation provides housing units for seniors and low-income families. These units are administered locally by the Rainy River District Housing Authority (RRDHA), the Atikokan Municipal Non-Profit Housing Corporation (AMNPHC), and the Atikokan Native Non-Profit Housing Corporation.

A.5.2 General role of the Township in housing.

The Township prefers to take a secondary role in the Atikokan housing market, leaving the provision of housing to market forces and local housing agencies.² The Township would assume a more active role should the need arise to open a new subdivision.

² the Rainy River District Housing Authority and the Atikokan Municipal Non-Profit Housing Corp.

A. Introduction

A.5.3 Housing: Priority relative to other municipal initiatives.

Currently, the Township of Atikokan has seven main areas of concern. In order of priority, these are:

1. **Economic Development and Job Creation.**
2. **Environmental concerns:**
 - waste disposal
 - recycling
3. **Infrastructure:**
 - Water, sewer & storm sewer capacity
4. **Downtown core renewal:**
 - Waterfront development
 - Streetscaping
 - Mining Attraction
 - Residential intensification in the downtown core
5. **Other housing issues:**
 - The housing stock's compatibility to the needs of Atikokan's residents, both currently (1991) and in the near future (1996).
6. **Public safety:**
 - Police
 - Fire hall & civic centre
7. **Roads**

B. Background

B.1 Location and nature.

Covering 323 km² of the Rainy River District, the Township of Atikokan lies 210 km west of the city of Thunder Bay and 150 km east of the town of Fort Frances. The townsite itself is 3 km north of Highway 11 (the main road artery in the District), and has access to the Trans-Canada Highway by way of Highway 623.

The region is sparsely populated; the closest major urban area is the city of Thunder Bay (pop. 110,000), with all other centres having populations of 10,000 or less. The nearest towns larger than 500 people are Fort Frances (pop. 9,500), 150 km to the west; and Ignace (pop. 3,500), 160 km to the north. The large distances between towns result in Atikokan being self-contained; it is not a "bedroom community" for another centre.

The population of the Town of Atikokan in 1991 is estimated at 4,428 persons, up slightly from 1986 (4,340), and almost at the 1981 levels (4,450).

Atikokan's population has fluctuated considerably during the last two decades, reflecting the changes in the local economy. Formerly a mining community, Atikokan's two iron mines closed in 1979/1980, resulting in a loss of 1,100 direct jobs. The 1980s was a period of transition, with increased employment in other sectors helping to stabilise the economy. However, while the population decline has ceased, the community has not replaced the incomes lost with the mine closures.

A brief timeline of recent economic events is as follows:

- 1944-1979 Mining period.
- 1972-1980 Expansion of the local forest sector.
- 1979/1980 Closure of Atikokan's two iron mines: loss of 1,100 direct mining jobs.
- 1981-1985 Construction of Ontario Hydro's Atikokan Generating Station.
- 1986-1990 The economy stabilises, adjusting to the loss of the mining jobs.
- 1990-91 The economy weakens, due to a combination of disruptions in the forest sector (layoffs and strike), and a decline in tourism due to changing markets and the recession.

B. Background

B.2 Township jurisdiction.

Due to an absence of an upper-tier municipality in the Rainy River District, regional boards handle administrative issues that involve several townships. There are three boards; Rainy River District Social Services (welfare); the District Health Unit (health); and Rainy Crest Home for the Aged.

"Public" housing in Atikokan is administered by three agencies. The Rainy River District Housing Authority is a regional body that oversees the Ontario Housing Corporation stock, which forms most of the seniors units and all of the assisted family housing. The Atikokan Municipal Non-Profit Housing Corporation is a local body that administers the new 12-unit seniors' complex at Armstrong Point. The Atikokan Native Non-Profit Housing Corporation administers the 17 family units geared to First Nations.

The municipal government administers other housing-related areas directly; planning, roads, water & sewer, and so forth.

B.3 Program participation: past and current.

As mentioned above, Atikokan has seniors and assisted family housing units. The existing stock is as follows:

Seniors: 47 units: 35 one-bedroom OHC units at Fotheringham Court, and 12 units at Armstrong Point (8 one-bedroom and 4 two-bedroom).

Family: 43 units: 26 OHC units (13 duplexes), plus 17 geared to natives.

B. Background

The following activity has occurred since 1985 in the federal and provincial home-renewal programs:

Table 1
Funds Allocated by the OHRP & RRAP Programs
Atikokan, 1985-1991

Year	OHRP		RRAP		Total Loan Activity
	\$ Allocated	# Loans	\$ Allocated	# Loans	
1985	\$15,721	3	\$0	0	\$15,721
1986	\$28,035	5	\$0	0	\$28,035
1987	\$13,612	2	\$2,000	1	\$15,612
1988	\$15,953	3	\$53,039	12	\$68,992
1989	\$18,306	3	\$10,000	2	\$28,306
1990	\$24,489	4	\$19,975	4	\$44,464
1991	\$22,500	3	\$47,733	11	\$70,233

Sources: Township of Atikokan, CMHC Thunder Bay.

C. Housing Market Analysis

C.1 Housing Requirements

C.1.1 Population.

The 1991 population is estimated at 4,428, based on a survey conducted in the spring of 1991.³ The survey covered 788 of the 1,599 local households. This is significantly higher than the Assessment Office's estimate of 3,805. However, the Assessment Office's estimate, which was used to prepare the voter list for the 1991 municipal elections, missed a large number of households - more than 200 voters had to register with the Township in order to vote.⁴

The 1991 population is 2.0% higher than in 1986, and is essentially at the 1981 levels.⁵ The stabilising of the population at or near the 4,400 level reflects the adjustment of the community to the mine closures. The local economy has replaced many of the jobs lost with the mines, though the new positions are at much lower levels of pay, and a large portion of them are seasonal.⁶

The population levels in Atikokan are shown on Table 2 and Figure 1, on the next page.

³ Refer to Section C.3.1, page 35, for a discussion of the methodology used in this report. A detailed outline of the methodology is contained in Appendix 1.

⁴ Source: Township of Atikokan. Naturally, this figure does not account for those who did not come forward - those who were missed and did not wish to vote.

⁵ 1981 and 1986 population levels are taken from the Censuses of those years.

⁶ Source: "Barriers to Employment" study, Anderson & Associates 1987.

C. Housing Market Analysis

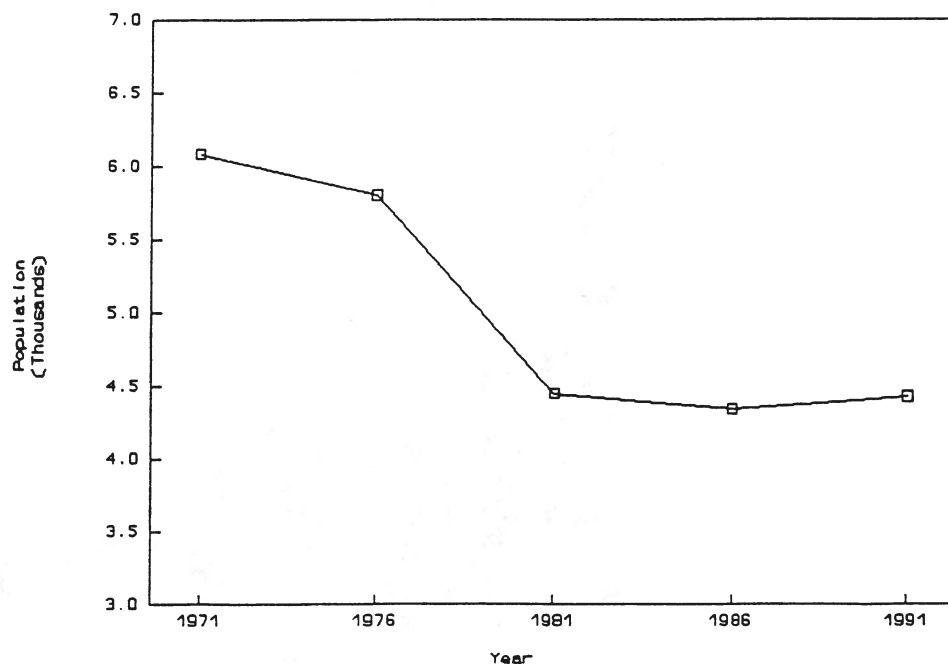
Table 2
Population of Atikokan
1971-1991

Age Groups	Year				
	1971	1976	1981	1986	1991
0-14	2,225	1,755	1,105	980	988
15-24	1,220	1,305	905	775	529
25-34	770	805	665	740	658
35-44	720	630	490	545	660
45-54	630	660	515	450	481
55-64	340	430	470	460	468
65+	185	225	315	390	645
Total	6,090	5,810	4,450	4,340	4,428

SOURCE: Statistics Canada Census (1971,76,81,86), AEDC survey of residences (1991).

Numbers may not add due to rounding.

Figure 1
Population of Atikokan
1971 - 1991



C. Housing Market Analysis

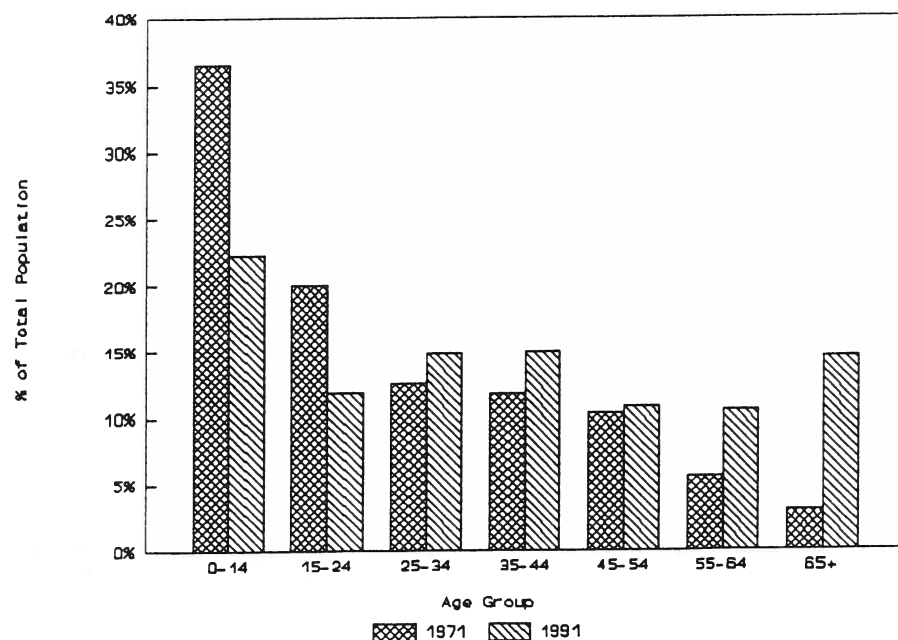
While Atikokan's population has stabilised, the demographic profile has changed dramatically.

- * Historically, Atikokan was a "young" community; the elderly made up a low percentage of the total.
- * With the mine closures, many older miners chose to stay in the community rather than lose the equity in their homes and start again elsewhere. Those near retirement in 1980 (eg: 50+) are in their 60s & 70s today.
- * Youth out-migration (15-24) averaged 27% during the 1980s. During this time, the community was adjusting to the mine closures, and job opportunities were low.

As a result, Atikokan's population has aged rapidly in the last two decades.

- * The number of seniors aged 65+ grew by 248%: from 185 to 645.
- * The number of "near seniors," aged 55-64, grew by 38%.

Figure 2
Change in Demographic Composition of Atikokan
(Age Groups as a % of Total Population)
1971 - 1991



C. Housing Market Analysis

C.1.2 Households.

In 1991, Atikokan had 1,599 households occupying its 1,677 residential units, with an average of 2.77 persons per household. While the number of households rose by 6.6% over 1981 levels, household size fell by almost the same amount (6.4%).

The falling size of local households reflects Atikokan's changing nature. Atikokan has changed from a "young," family-oriented community to one with a greater portion of "older" (and smaller) households. Seniors and "empty nesters" (older couples whose children have left home) are two very significant and growing segments of the local housing market. Also, younger couples are following current trends towards smaller families, which further decreases household size.

There are two types of households: Family and Non-Family. A comparison of household types depends on the definition of "family" that is used. This report uses the Statistics Canada definition to maintain consistency with previous Updates.

Between 1986 and 1991 there was a significant increase in Husband-Wife families with no dependants. This is consistent with the trend to older couples, whose adult children have left home. The surge in non-families in 1986 corresponds with the last stages of the construction of the Ontario Hydro generation station; construction workers would form many of those in this category.

Table 3A
Household Types
Atikokan, 1981-1991

Household Type	# of Children	1981		1986		1991	
		#	%	#	%	#	%
Non-Family	-	300	20.0%	360	23.0%	300	18.8%
Husband-Wife Family	0	n/a	-	400	25.6%	501	31.3%
	1	n/a	-	240	15.3%	239	15.0%
	2	n/a	-	285	18.2%	261	16.3%
	3+	n/a	-	135	8.6%	138	8.6%
	Total	<u>1,075</u>	71.7%	<u>1,050</u>	67.1%	<u>1,139</u>	71.2%
Single-Parent Family	1	n/a	-	95	6.1%	74	4.6%
	2	n/a	-	45	2.9%	57	3.6%
	3+	n/a	-	20	1.3%	29	1.8%
	Total	<u>125</u>	8.3%	<u>155</u>	9.9%	<u>160</u>	10.0%
Total		1,500		1,565		1,599	

Sources: Statistics Canada Census (1981, 1986), AEDC Survey of Residents (1991)

C. Housing Market Analysis

C.1.3 Profile of Older Households.

"Older" households are profiled separately, since they are an important and growing portion of the population. "Older" segments consist of seniors (aged 60+) and "Empty Nesters"; persons aged 50-59 whose children have left home, or are likely to leave soon.

Seniors and empty nesters comprise almost half of Atikokan's households (48.2%).

These older households tend to be smaller:

- * Most seniors' households have no dependants living at home; 81% are either couples or singles.
- * Most "empty nester" households have no dependants, or children who are adults themselves (and are likely to leave home soon).

Table 3B
Profile of Seniors' and "Empty Nester" Households
Atikokan, 1991

Type of Household	Number	% of all Hhlds
Seniors (60+)		
Single	170	10.6%
Couple (no dependants)	286	17.9%
Couple (dependants aged 0-19)	26	1.6%
Couple (dependants aged 20+)	35	2.2%
Living with relatives	43	2.7%
TOTAL	560	35.0%
Persons per seniors hhld	1.79	
Empty Nesters		
Single	26	1.6%
Couple (no dependants)	93	5.8%
Couple (dependants aged 20+)	41	2.6%
Couple (dependants aged 15-19)	51	3.2%
TOTAL	211	13.2%
Persons per "nester" hhld	2.53	

Source:

Author's calculations based on the AEDC Survey of Residents (1991).

C. Housing Market Analysis

C.1.4) Projections.

Having touched on major changes in the local economy over the last two decades and their demographic impact, consideration can now be given to the coming decades.

To estimate the future population and need for housing, this section uses projections about local demographics and the Atikokan economy. The reliability of projections depends on the number of factors taken into account, and the understanding of how these factors are related.

An added wrinkle is that the Canadian economy is undergoing a major restructuring. This is caused by the effects of the "Information Age," the move to a global economy, and an apparent desire by many to live outside major urban areas. These factors are changing the way in which business is done, and their effects could cause profound demographic shifts.

The last such major shift in Canada occurred at the start of this century (1900-1915), when the country changed from an economy based on agriculture to one based on industry. For analysts in 1900 to have accurately anticipated the situation in 1920, they would have needed an in-depth knowledge of the nature of the forces at work, at a time when these forces were barely understood. Reliably predicting where we will be in 2011 is just as tall an order.

Consequently, projections are broken down into short-run (1991-1996) and long-run (1996-2011) time frames. Short-run projections, which are more foreseeable, are based on an analysis of each sector of the local economy, and form the basis for the housing strategies in this Update. Three scenarios are used - High, Medium and Low - with the Medium scenario being considered most likely.

Long-run projections (to 2011) are based on Atikokan's share of the District's population, outlined by the Ministry of Treasury & Economics.

C. Housing Market Analysis

A) Population

In the short run (1991-1996), the projected population changes are not dramatic; only a 3.5% increase to the total population is expected. However, the nature of those changes is significant.

- * The youth component (0-14) shrinks by 4.6%;
- * Despite out-migration, the 15-24 component rises by 4.0%;
- * The mature segments of the workforce (25-59) grow by 3.1%, reflecting the modest job growth forecasts; and
- * Seniors (60+) increase by 12.9%

Table 4
Population Projections by Age Group
Atikokan, 1991 - 2011

Age Groups	1991		1996		2001		2011	
	Pop	%%	Pop	%%	Pop	%%	Pop	%%
0-14	988	22.3%	943	20.6%	948	20.1%	924	18.4%
15-24	529	12.0%	550	12.0%	530	11.2%	561	11.2%
25-59	2,039	46.0%	2,103	45.9%	2,242	47.5%	2,379	47.4%
60+	873	19.7%	986	21.5%	997	21.1%	1,159	23.0%
Total	4,428		4,582		4,718		5,022	
% chg			+3.5%		+3.0%		+6.4%	

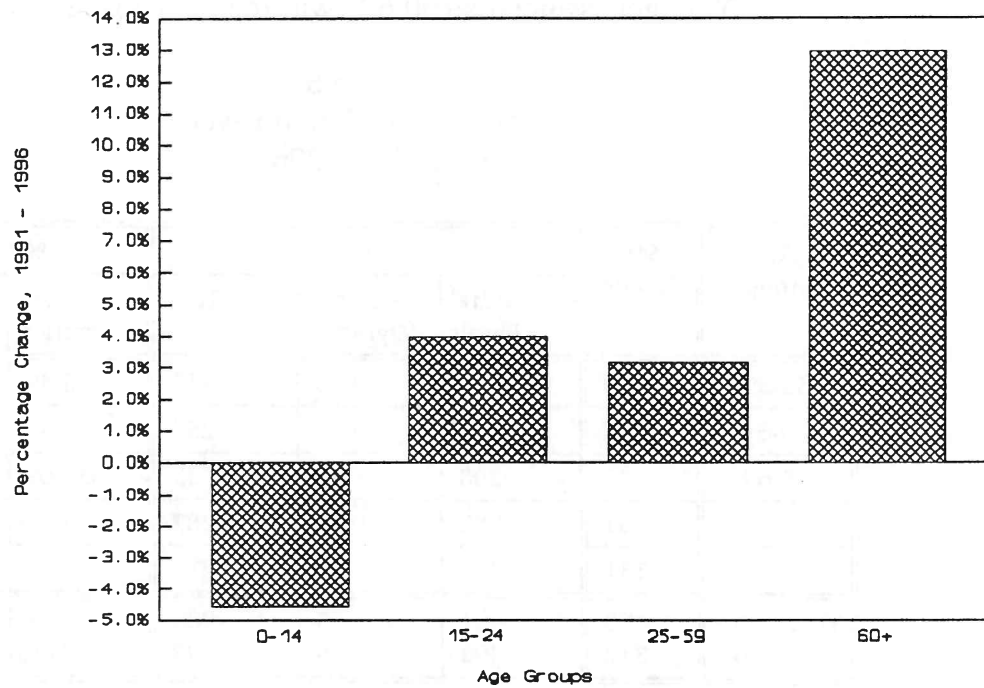
Source:

Author's calculations based on short-run demographic projections by the AEDC (to 1996), and long-run projections by the Demographic Bulletin of the Ontario Ministry of Treasury & Economics (to 2011).

C. Housing Market Analysis

The short-run changes are summarised as follows:

Figure 3
Population Changes by Age Group
1991 - 1996



C. Housing Market Analysis

Changes in the seniors' segment will be particularly dramatic in the next 5 years. The nature of this segment is changing, with older categories growing rapidly.

- * The number of "older" seniors (aged 70+) will rise by nearly 60%;
- * "Younger" segments (60-69) will remain constant or decline.

Table 5
Seniors Population Levels
1991 - 1996

Age Groups	1991 Levels	1996			% Chg	
		Natural Levels	Assumed Migration	Total	Zero Migration	Medium Migrat'n
55-59	240	203	+10	213	-15.4%	-11.3%
60-64	228	225	+30	255	-1.3%	+11.8%
65-69	333	203	+30	233	-39.0%	-30.0%
70-74	181	282	+5	287	+55.8%	+58.6%
75+	131	211	0	211	+61.1%	+61.1%
Total: 60+	873	921	65	986	+5.5%	+12.9%
70+	312	493	5	498	+58.0%	+59.6%

Source: Author's calculations based on the AEDC Survey of Residents 1991.

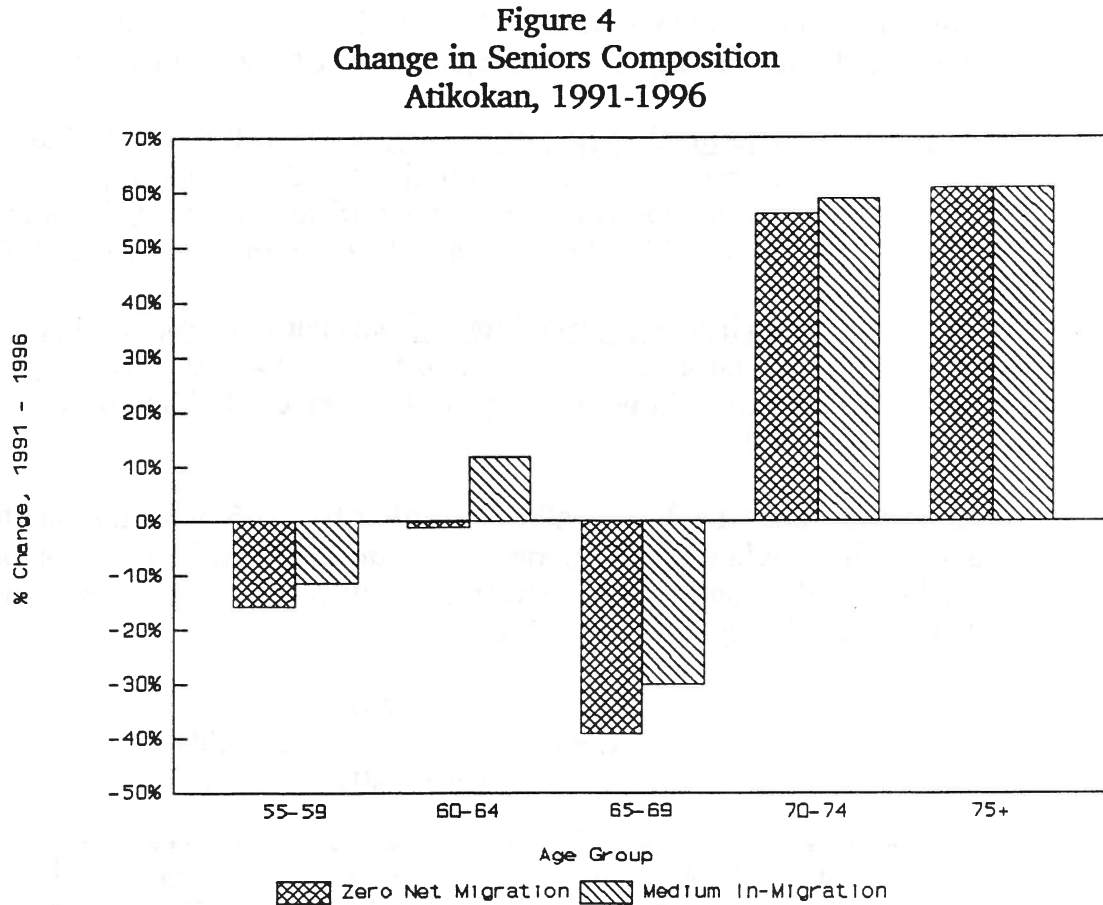
Attracting seniors and retirees is good for Atikokan's economy. Seniors bring stability to an economy; their purchases are dependable regardless of current economic conditions. This is a valuable aspect to Atikokan, which is strongly affected by swings in resource-extraction markets. Also, their lifestyles and needs have the potential to stimulate employment in the recreation and health-care areas.

Several factors will affect Atikokan's ability to attract retirees.

- * Affordable housing prices will play a role, especially for more mobile and active seniors.
- * A greater supply of seniors-oriented housing will have a major impact on migration. Housing strategies in this area include new apartments, reconditioned detached homes, and the "Village-within-a-Village".
- * The AEDC's "Come-on-Home" program is actively promoting Atikokan as a retirement setting to former residents and potential retirees. The effectiveness of this program depends on an adequate supply of housing appropriate for seniors' needs.

C. Housing Market Analysis

Figure 4 summarises the changes in the seniors' component, below:



In projecting the number of seniors in 1996, this report considers two possible futures. The first is a situation where no net migration occurs, called the Zero Migration scenario. The second is one in which the community's efforts to attract seniors meet with moderate success, creating a net in-migration by seniors. This is the Medium Migration scenario.

C. Housing Market Analysis

B) Households.

The short-run changes outlined above will affect the number and size of local households significantly. Major factors driving these changes include:

- * The rapid ageing of seniors, which will result in a large increase in single-person senior households. Unless housing that is appropriate for the elderly is available in sufficient quantity, the number of seniors living with relatives is also likely to increase (refer to Table 3B).
- * An increasing trend towards smaller families, in keeping with current social attitudes and economic expectations. As the portion of two-income households rises, the number of children per household will fall.

As a result, household size will drop further by 1996, with the number of singles and 1-child families increasing rapidly. Combined with in-migration of seniors and workers to the community, these trends will cause the number of households in Atikokan to rise by 7.7%, to 1,720.

Table 6
Number and Size of Households
1991 - 2011

Household Type	1991		1996		2001		2011	
	#	%	#	%	#	%	#	%
Non-Seniors								
Non-Family	130	8.1%	135	7.8%	140	7.7%	150	7.2%
H-W Family	749	46.8%	795	46.2%	850	46.4%	920	44.4%
Single Parent	160	10.0%	175	10.2%	175	9.6%	175	8.4%
Seniors								
Single	170	10.6%	275	16.0%	300	16.4%	325	15.7%
Family	390	24.4%	340	19.8%	365	20.0%	505	24.3%
TOTAL	1599		1720		1830		2075	
Hhld Size: All	2.77		2.66		2.58		2.42	
Seniors	1.79		1.6		1.5		1.4	
Non-Seniors	3.3		3.25		3.2		3.1	

Source: Author's calculations based on the AEDC Survey of Residents (1991) and projections by the Demographic Bulletin of the Ontario Ministry of Treasury & Economics.

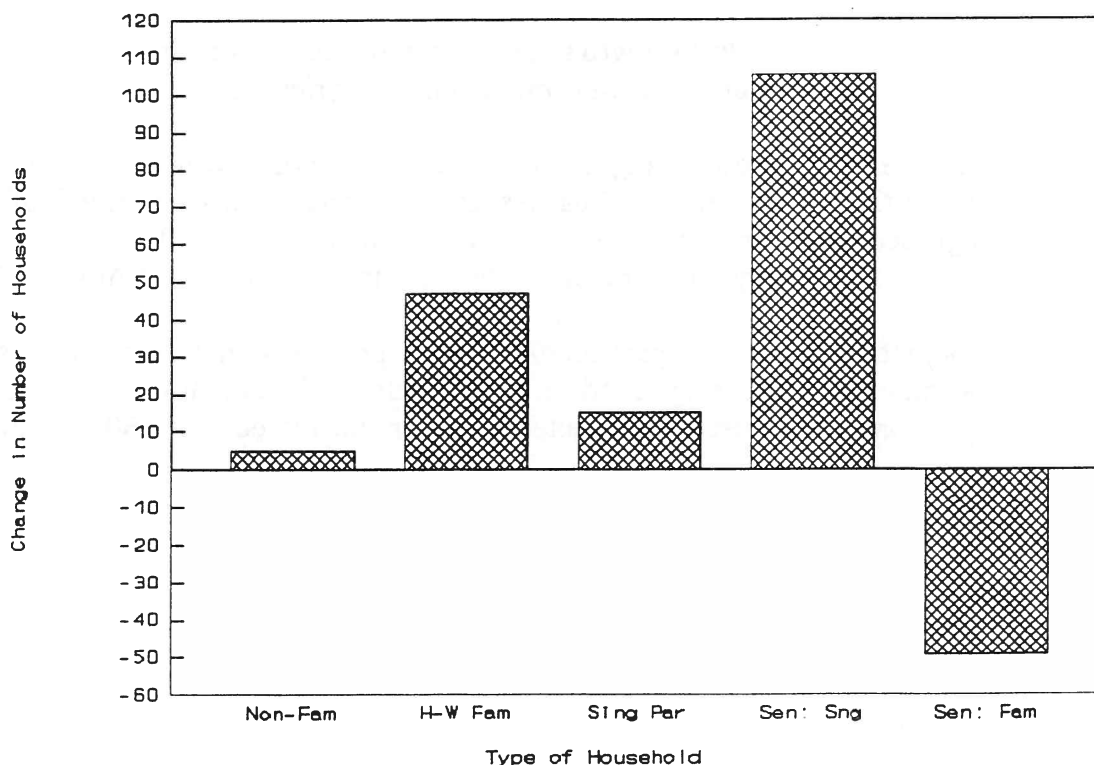
C. Housing Market Analysis

The household composition will change significantly by 1996, with strong growth expected among the smaller-sized segments. Specifically,

- * **The single seniors' segment should increase rapidly, at the expense of couples.** With the dramatic rise in "older" seniors' components (aged 70+), a greater percentage will become widows or widowers.
- * **The number of smaller-sized families should also increase.** This is consistent with social trends towards having fewer children.

Figure 5 presents the expected changes by type of household between 1991 and 1996:

Figure 5
Changes in Households by Type
1991 - 1996



C. Housing Market Analysis

C.2 Housing Demand

C.2.1 Economic Base

As stated earlier, short-run economic projections are based on three potential economic futures, with the medium scenario being considered the most likely.⁷ This scenario projects an increase in employment of 14.6% by 1996, despite the assumption that no relatively major industrial or commercial developments will occur in this period. Highlights of the trends are:

- * **Decrease in forestry**, in employment and importance to the economy. This is brought on technological improvements, which usually displace labour. Firms will be forced to adopt new techniques to stay competitive.
- * **Strong increases in tourism and services**, as projects currently in the planning stages are implemented.
- * **Modest growth in professional areas**; education, research institutions, health care and provincial ministries/agencies.

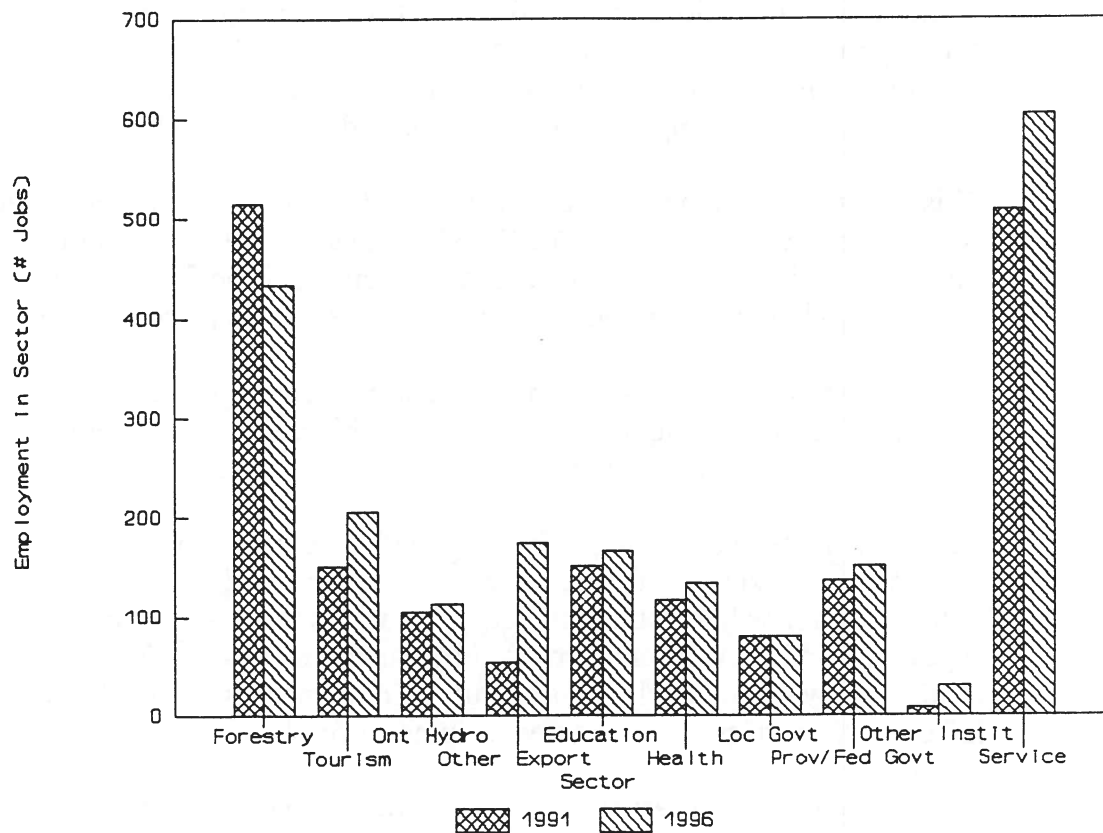
As a result of these changes, the Atikokan economy will become more balanced. Institutions, government ministries, tourism, and retail services will all play a more significant role in the economy, and the forest sector will decline in importance. However, forestry will remain a large and important part of Atikokan's economy.

Some of the current part-time/seasonal positions in tourism and services will become full-time, year-round ones. Therefore, the actual gains in these areas will be greater than just the projected employment increase of 150 positions.

⁷ Refer to Appendix 3 for a detailed explanation of the economic scenarios.

C. Housing Market Analysis

Figure 6
Employment by Sector
1991 - 1996



C. Housing Market Analysis

C.2.2 Employment Environment.

The local employment environment in the early part of the 1980s was very poor, owing to the mine closures, and the resulting economic restructuring. However, as the economy stabilised in the last half of the decade, employment opportunities improved. Professional areas provided strong growth, especially those related to social services. Unemployment in this period fell from 20% to 10%.

This recovery was hampered by a series of disruptions in the forest sector between November 1990 and October 1991, which pushed unemployment as high as 55%. Should the plants resume operations at their traditional levels, the economy will recover quickly and employment opportunities will improve accordingly.

The modest growth forecasted in the medium scenario will result in strong employment prospects over the next five years. In this case, unemployment should return to 10.0% by 1996, which is felt to be Atikokan's "natural" level.⁸

Some residents employed in forestry will lose their jobs due to technological upgrades. For example, the number of workers needed to cut trees could be greatly reduced by a new harvesting technique known as "in-bush chipping", which requires as few as ¼ of the workers employed by current methods.⁹ Employment in the two local forestry plants could also be cut, as new machinery is adopted that requires fewer workers to produce a given volume of product.

Should one or both forestry plants close (the low economic scenario), employment opportunities in Atikokan for unemployed workers would be severely reduced. Overall employment levels in the community would fall. While some new positions would be created that offer comparable wages to forestry, they would require highly specialized training. New employment available to workers without these skills would be at much lower wages. Finally, workers with weak literacy skills would have a very hard time filling the new jobs, since most of these positions involve technology of some kind.

⁸ "Natural" unemployment is the level experienced in "normal" economic conditions, and consists of those involved in skills upgrading, the percentage normally "between jobs" at a given time, and the "hard-core" unemployed / underemployed. The last factor was examined by the AEDC in a 1988/89 study on barriers to employment.

⁹ One in-bush chipper, one mechanical harvester, and 2 skidders together require 4 operators. These workers can cut the same volume of wood as 20 people using chainsaws and skidders. This information comes from officials at Canadian Pacific Forest Products and the Ontario Ministry of Northern Development, as cited by Quetico Centre.

C. Housing Market Analysis

C.2.3 Incomes.¹⁰

Before the mine closures, Atikokan household incomes were higher than both the regional and provincial averages. With the loss of 1,100 high-paying mining jobs however, local incomes deteriorated rapidly. Between 1980 and 1985, the number of households in the lower-income categories¹¹ jumped by 70%, increasing their share from 20.9% to 27.2% of the total.

By 1985, Atikokan's incidence of low income families was the most severe in North-western Ontario, with the singles' category also among the worst in the region.

- * 15% of all families were classed as "low-income" by Statistics Canada, which was at least 50% higher than any other community in the region, and 200% of the rate in Kenora.
- * 34% of singles were low-income; 25% higher than the average for the Rainy River District. Only the Town of Rainy River and City of Thunder Bay had more severe incidences of low-income singles.

The trend to low incomes has continued to the present.

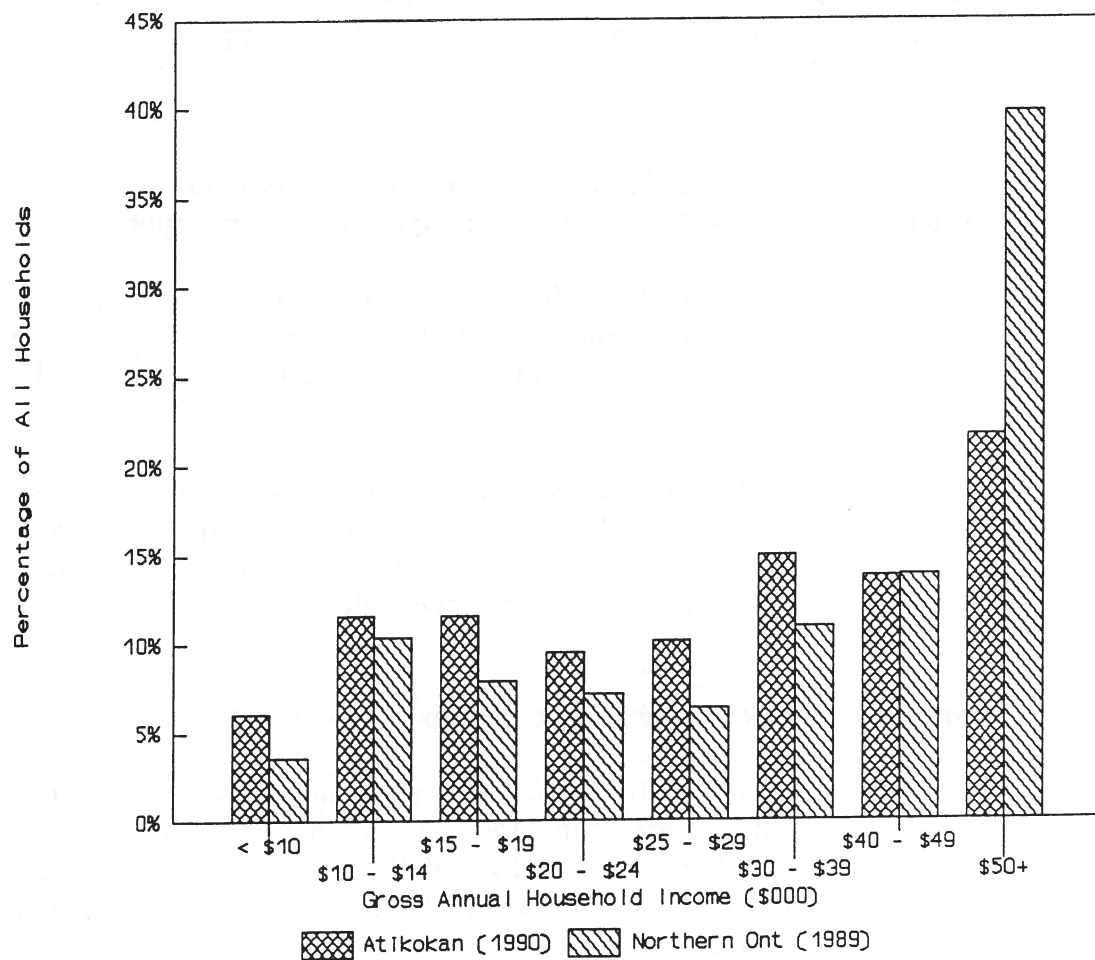
- * In 1989, the median income in Atikokan was \$18,100. This is for each working person filing a tax return. Mens' income rose by only 2.3% (after inflation) in the entire period between 1985 and 1989. Although womens' income rose rapidly in the same period, the 1989 median was only \$10,300 (one third of mens' median income).
- * In 1990, Atikokan incomes were skewed towards the lower categories, relative to the averages for Northern Ontario. This suggests that Atikokan still has a more severe incidence of low income than is typical in Northern Ontario.

¹⁰ All historical income data is from Statistics Canada. 1980 & 1985 data is from the Census, with more current data from Demographic and Income Statistics for Postal Areas.

¹¹ ie: those earning less than \$15,000/year

C. Housing Market Analysis

Figure 7
Incomes for All Households
Atikokan (1990) versus Northern Ontario (1989)



SOURCES: Northern Ontario - Statistics Canada, "Household Income Facilities & Equipment database," unpublished data
Atikokan - AEDC survey of residents, 1991.

C. Housing Market Analysis

Currently, Atikokan's household incomes are well below provincial averages.¹² Family incomes in 1990 are only two-thirds (65.8%) of the 1989 provincial averages. Singles' incomes fare better, being 80.8% of provincial averages. However, the levels of these incomes are much lower than those for families; singles' are \$19,425/year, versus a family's \$37,746/year.

This further supports the observation that Atikokan's trend to a severe incidence of low income households has continued to the present.

Table 7
Household Income
Atikokan versus Ontario Averages

Household Type	Atikokan (1990)	Ontario (1989)	Atikokan as a % of Ontario
All households	\$34,309	\$50,588	67.8%
Economic Fam.	\$37,746	\$57,330	65.8%
Singles	\$19,425	\$24,059	80.7%

SOURCES: Statistics Canada, Household Income Facilities & Equipment database.
AEDC Survey of Residents, 1991.

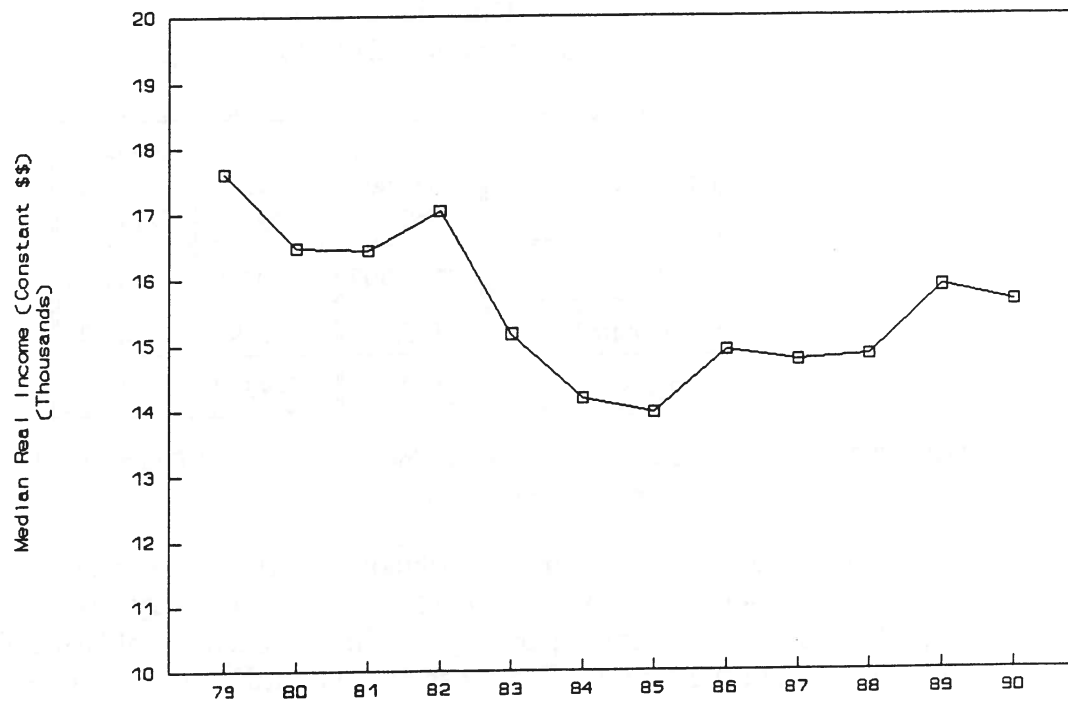
Gross annual household income in Atikokan for 1990 was measured by the AEDC survey of residents in 1991. The effect of the forestry dislocations on 1990 household incomes is limited; the layoffs did not occur until November 1990, and the full extent of the spinoff effects was not felt until after Christmas (Spring 1991).

¹² Averages for Northern Ontario are not available.

C. Housing Market Analysis

However, progress is being made. It is true that Atikokan's incomes are below both the provincial and regional norms, and there is a severe incidence of low income relative to other communities. But the Atikokan economy has been staging a recovery since the mid-1980s, and incomes have been rising accordingly. The recovery of incomes is shown below:

Figure 8
Atikokan's Recovery
Real Median Employment Income by Taxfiler
Atikokan, 1979 - 1990.



Source: Statistics Canada, Small Area Data division.

Household incomes in Atikokan should improve modestly by 1996, if the anticipated trends occur. The medium scenario forecasts a net increase of 266 jobs over the next five years, primarily in small export firms, tourism, education, seniors' care and services. At the same time, social trends and changing expectations should result in more women entering the workforce, and a greater number of 2-income families.

An anticipated decline in the forest sector (due to technological upgrades that displace workers) will partly offset the employment and income gains, as wage levels in the new positions will not be as high as those in forestry. However, the overall effect on household incomes should be positive.

C. Housing Market Analysis

C.2.4 Housing Activity.

Historical housing activity and average resale prices is given in Table 8.

Table 8
Housing Prices and Activity
Atikokan, 1986-1991

Year	# of units sold	Average price	
		Level	% Chg
1986	64	\$39,083	n/a
1987	80	\$34,409	-12.0%
1988	117	\$33,240	-3.4%
1989	101	\$44,203	+33.0%
1990	70	\$36,964	-16.4%
1991	49	\$32,021	-13.4%

Source: TEELA, CMHC lending files.

The low prices and slack demand in the housing market has caused a dampening in the supply of housing. Real estate agents agree with the observation that many potential sellers are not placing their homes on the market, but rather waiting for market prices and demand to rise.

As Table 8 shows, housing market activity rose steadily throughout the latter half of the 1980s. When the uncertainty in forestry became evident in 1990, the impact on activity was immediate and strong; housing sales dropped to 70 that year, and 1991 levels are half the 1989 levels. Clearly, housing prices have also been affected. Finally, the length of time needed to sell a home has also increased, from an average of 6 months in "normal" times to nine months under current conditions.

It should be noted that the supply of vacant homes available for rent is very low. Apartments are available, many of them within the downtown core. However, most units are reached by steep flights of stairs, which poses problems for seniors. The rental market is covered in the Housing Supply section, C.4.1.

C. Housing Market Analysis

C.2.5 Housing Costs.

Housing prices in the Atikokan market are very affordable; a typical family home in good condition ranges from \$25,000 to \$63,000. Virtually all units available are resale - there has been very little private-sector residential development since the mine closures of 1979/80. Other than public-sector housing, only four (4) new homes have been built since 1985 - all by residents for their own use.

Table 9A
Housing Market Prices
Atikokan, 1991

Number of Bedrooms	Resale homes (Detached)			New Homes
	Average	Lower	Upper	
2	\$25,000	\$14,000	\$55,000	n/a
3	\$63,000	\$25,000	\$75,000	n/a
4	\$75,000	\$27,000	\$125,000	n/a

Source: Local real estate agents.

Likewise, rents in Atikokan are affordable relative to other communities. A 2-bedroom apartment is in the \$250 per month range, while rates for houses run \$350 - \$400.

One observation that bears noting is that rents are likely to be skewed because of the inclusion of less than adequate units. Houses in the best condition get sold first. Those in poorer shape do not sell as fast, if at all, so they are more likely to be rented.

C. Housing Market Analysis

Table 9B
Rental Rates by Dwelling Type
Atikokan, 1991

Type of Rental Housing		Monthly Rent
Detached	2 BR	\$300
	3 BR	\$350
	4 BR	\$400
Apartments	1 BR	\$200
	2 BR	\$250
Row Housing (Elmcrest Terrace)	2 BR	\$225
	3 BR	\$295
	4 BR	\$279

Sources: Local real estate agents, AEDC 1991 survey of residents, CMHC (row housing).

Land costs are also affordable. Unserviced lots average \$1,000 to \$3,000, with the few vacant serviced lots averaging \$5,000. However, servicing costs are significant, ranging from \$25,000 to \$45,000 per lot.

Current carrying costs for purchasing an average-priced detached home range from \$1,500 to \$3,000. Residential taxes range from \$1,200 to \$1,600 per year (including water charges), with average rates around \$1,500 annually. Annual water charges are \$377 per house.

C. Housing Market Analysis

C.2.6 Affordability

According to the Land Use for Housing Policy Statement, "Affordable Housing" is housing that is affordable by the lowest 60% of all households (referred to as the 60th Percentile, or %ile for short). To ensure that significant portions of the local population are not overlooked, this analysis also uses calculations for the 20th %ile.

In Atikokan in 1991, the 60th %ile is \$38,500, while the 20th %ile is \$15,900.

Affordability calculations use the Ministry of Housing's criteria: a 10% down-payment, 25% of gross household income spent on housing, a 25 year mortgage, and tax rates of \$1,200 on homes under \$50,000 (\$1,500 on homes \$50,000+).

As Table 9 shows, an average three-bedroom resale home is affordable by the 60th %ile at mortgage rates up to 15%. Households in the 20th %ile can afford lower-end three-bedroom and average two-bedroom homes given current mortgage rates.

Table 10
Housing Values Affordable by Atikokan Households
1991

Interest Rate	Housing Value	
	60 %ile	20 %ile
8%	\$97,500	\$33,000
9%	\$89,600	\$30,300
10%	\$82,800	\$28,000
11%	\$76,800	\$26,000
12%	\$71,400	\$24,200
15%	\$58,700	\$19,900

Source: Author's calculations based on the Ministry of Housing's affordability criteria.

C. Housing Market Analysis

Commercial development of new homes is not economically feasible in Atikokan, due to the low prices in the resale market. The three options for new housing, with their corresponding prices, is listed in Table 11 below.

Table 11
Options and Prices
for New Residential Units
Atikokan, 1991.

Option	Building (\$70/ft ²)	Land	Servicing	TOTAL
New construction: new unit on unserviced land	\$70,000	\$3,000	\$25,000- \$45,000	\$98,000- \$118,000
Intensification: new unit on sub- divided, existing serviced land	\$70,000	\$15,000- \$20,000	\$5,000- \$15,000	\$90,000- \$105,000
Replacement: new unit on an existing serviced lot.	\$70,000	\$20,000- \$30,000	\$0	\$90,000- \$100,000
Recovery: new unit on a vacant serviced lot.	\$70,000	\$5,000	\$0	\$75,000

Source: Author's calculations based on data from the Township of Atikokan, local real estate agents, and the Ontario Ministry of Housing.

All of the figures cited in the table are minimums. The building costs are for a 1,000 ft² home - a modest 2-bedroom or small 3-bedroom unit. The land costs vary, with the intensification and replacement options including the cost of purchasing the existing units. Servicing costs are also minimums for Atikokan.

As Table 11 shows, a new modest two-bedroom or small three-bedroom home would sell for a minimum of \$90,000 - \$118,000, which is the same price range as an upper-end existing four-bedroom home. It is also more than the 60th %ile could afford to pay at mortgage rates above 9%, based on the Ministry of Housing's affordability criteria.

The Recovery option is economically viable given the current market prices, since servicing costs are not incurred. However, the number of units that this option can provide is very limited; there are fewer than 15 vacant serviced lots in Atikokan.¹³

¹³ The number of vacant lots comes from the Township of Atikokan.

C. Housing Market Analysis

High-density uses, such as stacked townhouses, do not offer an alternative for Atikokan. These units rely on reduced land costs for much of their savings; an advantage that is not available due to the low land values in Atikokan. Furthermore, these units would have to compete with existing detached houses that are larger, have separate lots, and are available at a fraction of the selling price.

An average three-bedroom home can receive \$20,000 in renovations and still be within the affordability criteria of the 60th %ile, given current home prices and interest rates. The situation faced by the 20th %ile is somewhat bleaker - only \$3,000 in renovation work can be done to an average two-bedroom home within the affordability criteria. Households in the 20th %ile can spend \$10,000 into renovations on low-end two-bedroom homes. Consider, however, that low-end homes are usually the ones most in need of renovations - those for which \$10,000 would have the least impact on improving the condition of the home.

C.2.7 Housing demand targets

This section estimates the demand for housing, both currently and in the future. These demand estimates the housing stock that residents would like to have, regardless of the actual housing stock available. Where a particular type of housing is not available in sufficient quantity, residents will have to "make do" with alternative choices.¹⁴

In projecting the future demand for housing, this report makes assumptions about the type of housing desired by each segment of the population. In estimating the demand by each segment, the following assumptions are made:

- * Residents in a given segment do not change their housing preferences between 1991 and 2011.¹⁵
- * As seniors age, their desire for "low-maintenance" housing¹⁶ rises. Therefore, as the demographic trends towards ageing continue, and seniors form an increasing share of the population, the latent demand for this type of housing will rise.

¹⁴ Seniors on the current waiting lists offer one such example; they desire the convenience & affordability of an apartment, yet live in a detached house due to lack of alternatives.

¹⁵ Clearly, changing demographic and labour-force trends could alter the nature of the housing demand, even if population projections are met. While these factors are acknowledged, they are not incorporated into the model.

¹⁶ Examples of "low-maintenance" housing include rented apartments, condominiums, townhouses, and seniors-oriented detached homes in good condition.

C. Housing Market Analysis

The assumed distribution of the demand for housing by each segment is as follows:

Table 12
Assumed Demand by Type of Housing
from Population Segments

Type of Housing	Non-Seniors		Seniors	
	Single	Family	Single	Family
"Standard" Detached Homes / Apartments	92.5%	93.0%	25.0%	25.0%
Semi-Detached ¹⁷	7.5%	6.5%	0.0%	0.0%
"Low-Maintenance Housing"			75.0%	75.0%

Source: Author's assumptions.

The overall demand for housing by type and tenure is projected in Tables 13A & 13B, using the assumed demand distribution by each segment of the population.

These tables project that housing preferences have changed significantly over the last two decades. Consider that:

- * Atikokan was a "young" community when most homes were built, so family-oriented housing dominated the housing stock.
- * With the rapid rise in the number of seniors over the 1980s, there is a strong demand for low-maintenance housing in convenient locations. This demand is reflected in the current waiting lists for OHC units.
- * Demand for these types of housing will rise even higher by 1996, due to the 60% growth in "older" seniors projected during the period.

¹⁷ OHC Assisted Family duplex units.

C. Housing Market Analysis

Table 13A
Housing Demand Targets
by Type of Housing
1991-2011

Type of Housing	Year			
	1991	1996	2001	2011
"Standard" Detached Homes / Apartments	1,131	1,205	1,271	1,419
Semi-Detached	59	60	66	71
"Low-Maintenance" Units	409	455	490	584
Total Occupied Units	1,599	1,720	1,828	2,074

Source: Author's calculations based on assumptions outlined in Table 12.

Table 13B
Housing Demand Targets
by Tenure
1991-2011

Tenure		1991		1996		2001		2011	
		#	%	#	%	#	%	#	%
"Traditional" Unit	Rental	105	6.6%	180	10.5%	191	10.4%	213	10.3%
	Ownership	1,026	64.1%	1,025	59.3%	1,080	59.1%	1,206	58.1%
	Total	1,131	70.7%	1,205	69.8%	1,271	69.5%	1,419	68.4%
Semi-Detached	Rental	59	3.7%	60	3.7%	66	3.6%	71	3.4%
"Low-Maintenance" Unit	Rental	409	25.6%	410	23.8%	441	24.1%	526	25.4%
	Ownership	0	0.0%	45	2.7%	49	2.7%	58	2.8%
	Total	409	25.6%	455	26.5%	490	26.8%	584	28.2%
Total Occupied Units	Rental	573	35.8%	650	38.0%	698	38.2%	810	39.1%
	Ownership	1,018	64.2%	1,070	62.0%	1,130	61.8%	1,264	60.9%
	Total	1,599		1,720		1,828		2,074	

Source: Author's calculations based on assumptions outlined in Table 12.

C. Housing Market Analysis

C.3 Assisted Housing Need and Demand Targets

C.3.1 Assisted Housing Survey

The usual method for a Housing Survey is to establish the number of occupied households from the Assessment Office, and send a survey in the mail (called a mail-out, mail-back procedure). Each of these approaches has significant drawbacks.

Assessment Office estimates frequently underestimate the number of households in a community.¹⁸ In addition, standard mail-out, mail-back surveys usually have a low response rate - typically only 5%-10% of the forms are returned.

To overcome these drawbacks, an alternative method was used for the 1991 Update.

The number of households was established by a street-by-street count. Lists of occupied houses were prepared, and distributed to volunteers thoroughly familiar with that area. They then informed the AEDC of any errors or omissions. From this, it was determined that Atikokan had 1,599 households in 1991. This figure is supported by Bell Canada, which shows 1,560 listed numbers for separate residences in Atikokan in 1991.¹⁹

Volunteers went door-to-door to a cross-section of local homes with a survey that gathered information on several housing-related issues.²⁰ The volunteers answered questions about the form, and collected the completed surveys. To build residents' confidence and get the highest possible response, the volunteers selected were all well known locally. As a result, a total of 788 surveys were completed in a two-month period, representing 49.3% of the 1,599 local households.

Two staff were designated by the AEDC and Township to handle inquiries on overall housing issues, answer residents' questions about OHC housing, and assist residents in completing applications/questionnaires. These staff members were also available to go to residents' homes to answer the questions about the forms. Naturally, those residents not wishing assistance were given the forms directly.

All applications for public housing were forwarded to the Rainy River District Housing Authority for processing, including applications for the Armstrong Point units (administered by the Atikokan Municipal Non-Profit Housing Corporation).

¹⁸ Recall that the Assessment Office's estimates used to prepare a voter list for the Atikokan municipal elections of 1991 missed over 200 voters. When one includes the missed voters who did not identify themselves, and the dependants two groups, a sizeable portion of the population was overlooked.

¹⁹ This number accounts for multiple lines into a residence. The 1,560 figure does not include unlisted phone numbers, and those residences without telephones.

²⁰ Refer to Appendix 1 for a survey form.

C. Housing Market Analysis

C.3.2 Priority / Waiting List Analysis

Until recently, demand for public units was suitable for (or below) the supply available locally. Waiting lists were small, and there were occasional vacancies in each type of unit (seniors', family and native). Data on incomes, seniors' population, and condition of the housing stock all clearly implied a greater need for OHC housing than demand suggested. However, residents' willingness to use the existing units remained low.

Several factors have altered this situation. The door-to-door survey, combined with open house meetings on housing, clarified many residents' misconceptions about seniors and assisted family housing.²¹ Also, a new seniors' complex, conveniently located close to the downtown core, was completed in the Fall of 1991. Finally, the assisted family housing units were renovated in 1990.

As a result of these activities, the perceptions of many residents towards public housing have changed, and some of Atikokan's latent demand is becoming evident.

Currently there are no vacancies in either the seniors' or assisted family units, and there are 112 persons on the waiting list for admittance. As one might expect from the ageing population, most of the housing applicants are seniors. Seniors form 91 of the 112 applications, or 81%. Significantly, 29 applications are for market rent units, confirming the observation that even seniors with moderate incomes have no "low-maintenance" housing available, other than public units.

Estimating the "normal" level of demand for seniors' units in 1991 is difficult. Clearly, the construction of 12 units at Armstrong Point caused a rush of application this year, since the units are new and in a very desirable location. Applications in previous years were affected by misconceptions about the nature of OHC & Non-Profit housing, and some aspects of Fotheringham Court itself.²²

After cancellations are considered, the Rainy River District Housing Authority estimates the current volume of applications for seniors housing at 59 per year. Of these, 9 qualify as "in need".²³ The other 50 do not meet the criteria for "need", but want the convenience of OHC and Non-Profit housing.

²¹ Volunteers encountered many residents who confused seniors units with the Rainy Crest Home for the Aged. Some believed that applying for assisted housing meant liquidating all assets. By being aware of the regulations, volunteers and staff were able to address these misconceptions.

²² The distance from the downtown core, small size of its units (all are one-bedroom), and lack of an elevator.

²³ Applicants with 100 or more points on the rating system.

C. Housing Market Analysis

More latent demand will become evident as seniors' experiences in these units are related to friends. Public awareness programs²⁴ by local housing authorities will further increase seniors' familiarity with and acceptance of public housing, at the same time addressing any lingering misconceptions. As the number of seniors in "low-maintenance" housing rises, residents' acceptance of these non-traditional housing options will increase. Finally, the projected increase of 60% in older seniors (70+) will cause the number of residents needing the convenience and accessibility of OHC & Non-Profit housing to rise dramatically.

A total of 142 applications for seniors and assisted family housing were received between May 1991 and April 1992. While the volume is higher than can be expected for a "normal" year, these applications do give a profile of the needs of the current client group of OHC & Non-Profit housing. The number of applications by type is as follows:

Table 14A
Waiting List in Atikokan
by Type of Applicant
November 1991

Applicant Category	Assisted		Market Rent	
	Visited	Unvisited	Visited	Unvisited
Households: 2 BR	5	0	0	0
3 BR	1	0	0	0
Total	6	0	0	0
Seniors: 1 BR	30	23	10	5
2 BR	5	4	5	9
Total	35	27	15	14
Households w/o children 1 BR	9	5	0	0
2 BR	1	0	0	0
Total	10	5	0	0
TOTAL	51	32	15	14

Source: Rainy River District Housing Authority.

The "Visited" category refers to those applicants for OHC housing that have had in-home visits from a local housing authority. The "Unvisited" category refers to those applicants who had not yet been visited as at November 1991. Assessing the degree of need requires an in-home visit and documentation is received to confirm the applicant's income.

²⁴ Open houses, special events at OHC units, presentation to seniors' clubs, etc.

C. Housing Market Analysis

The Rainy River District Housing Authority has assessed the need of the applicants that have been visited, with the results presented in Table 14B. The 50 applicants that qualified for assistance in November of 1991 were split evenly between the two categories; "Core Neediest" (23 of 50) and "Shallow Core" (27 of 50).

Table 14B
Waiting List in Atikokan
by Degree of Need
November 1991

Category		Total Visited		Family	Seniors	Hhlds w/o Depend.
		#	%			
Core Neediest	1 BR	17	25.7%	-	10	7
	2 BR	6	9.1%	5	-	1
Shallow Core	1 BR	22	33.3%	-	20	2
	2 BR	5	7.6%	-	5	-
Market Rent	1 BR	10	15.2%	-	10	-
	2 BR	5	7.6%	-	5	-
	3 BR	1	1.5%	1	-	-
Total		66	100%	6	50	10

Source: Rainy River District Housing Authority.

A final factor to consider is the rate of turnover of residents in OHC or Non-Profit units. Note that the turnover rate is for the OHC units administered by the Rainy River District Housing Authority; Fotheringham Court and the 26 duplexes. As shown in the table below, the 35 seniors apartments in Fotheringham Court had a turnover of 10 households, so they actually accommodated 45 households.

Table 14C
Applications for OHC & Non-Profit Housing
Atikokan, May 1991 - April 1992

Category	Seniors	Family	Singles
Number of Applications: Total	93	31	18
<u>Cancellations</u>	<u>47</u>	<u>12</u>	<u>7</u>
Net (added to list)	46	19	11
Applications in need	9	8	3
Turnover in existing units	10	20	5

Source: Rainy River District Housing Authority.

C. Housing Market Analysis

C.3.3 Assisted Housing Targets.

Given the demographic and economic trends projected over the next five years, it is expected that:

- * **Demand for seniors' units should rise dramatically.** By 1996, the number of "older" seniors is expected to increase by nearly 60%. This will result in more people needing the convenience (and affordability) offered by seniors' housing.
- * **Demand for family units should remain steady.** While household incomes are expected to improve somewhat by 1996, the restructuring of the local economy could result in some displaced workers being marginalized. Employment growth in services and tourism should reduce the number of "Core Neediest" applicants. However, a decline in resource-extraction jobs could result in more households qualifying as "Shallow Core" need.

Projections on the demand for OHC-type housing units are contained in Tables 15 A&B. These tables estimate the existing (1991) demand as a percentage of all seniors and family households. Then, using the two factors cited above to suggest changes in the rate of demand, they project the likely demand by 1996.

Table 15A
Projected Demand for Seniors & Assisted Family Housing Units
by Type
(1996)

Category	Seniors	Families	Singles	Total
Households (1991)	560	909	130	1,599
Demand Occupied Units	47	26	0	73
for Net new Applications	46	19	18	83
Public (less turnover)	(10)	(20)	(7)	(37)
Housing Total	83	25	11	119
Demand as a % of Households	14.8%	3.9%	8.5%	7.4%
Households - 1996	615	970	135	1,720
Assumed Demand as % of Hhlds	20.0%	5.0%	8.5%	10.6%
Demand for Low-Maintenance Units, 1996	123	49	11	183

Source: Author's calculations based on Tables 6 and 14C.

C. Housing Market Analysis

Table 15A projects that 183 households will require "low-maintenance" housing by 1996. However, there is a turnover in users of existing units, which means that 100 units of a given type can accommodate more than 100 households in a year. To estimate the number of units needed to meet the projected demand, turnover rates for each target segment must be considered.

The following assumptions are made in estimating the supply of "low-maintenance" units required by 1996:

- * The turnover rates for families and singles in OHC units in 1996 will be the same as in 1991.
- * Apartments with the accessibility and services of OHC / Non-Profit units will be required for 50% of the 123 seniors households. This is due to their physical limitations, and is in keeping with a 60% rise in the number of "older" seniors (70+) by 1996. This is the "core" group of older residents with the greatest housing needs.
- * The housing needs of the remaining 50% of seniors can be met through the "Village within a Village"
- * Turnover rates for seniors will be as follows: the same as in the OHC units currently for the 50% with the least mobility; and ½ the OHC rate for the most mobile 50%.

A point is needed with reference to "need". "Core need" refers to those applicants for OHC and Non-Profit units with 100+ points on the Ministry of Housing's rating system. These are residents with the greatest housing needs. "Non-Core" are those applicants who want the housing, but have less than 100 points.

Many households outside the "core" are still unable to meet their housing needs. The "Non-Core" category includes many residents for whom housing in Atikokan is affordable (ie: no financial need), but unsuited to their physical limitations.²⁵ Quite a few have homes that require \$15,000-\$25,000 or more in renovations to make them suitable for their needs; a cost that they cannot afford. Recall that while Atikokan's housing is affordable, much of it is old and in poor condition!

²⁵ Examples of this latter type are seniors, and low-income families in dilapidated housing.

C. Housing Market Analysis

The Municipal Housing Statement must consider the housing needs of the entire community. It must try to find ways of meeting the needs of the "Non-Core" group, as well as those in the "Core". This broader range of needs is considered in Table 15B.

In calculating the supply of housing needed to meet the demand, this report uses "turnover factors" to reflect the turnover of occupants. These factors reflect the fact that the needs of 100 households can be met by less than 100 units, since some residents will leave their units each year.

For example, the 35 seniors units at Fotheringham Court had a turnover rate of 10. That is, those 35 units met the needs of 45 households. The turnover factor for this type of resident is therefore $35/45$, or 0.778. The turnover factors for other types of residents is calculated in the same way, using the information in Table 14C.

Table 15B
Projected Supply of Seniors & Assisted Family Housing
by Need
(1996)

Category		Demand (applicants)	Turnover factor	Supply Required
Seniors:	Core/Non-Core	62	0.778	48
	Market rent	61	0.875	53
	Total	123		101
Families:	Core Need	16	0.565	9
	Non-Core	33		19
	Total	49		28
Singles	Core need	2	0.565	1
	Non-Core	9		5
	Required supply	11		6
Total		183		135

Source: Author's calculations based on Table 15A, and the above assumptions.

Table 15B indicates that by 1996, a total of 135 "low-maintenance" units will be required to meet the needs of Atikokan's residents. In addition to the "low-maintenance" housing, 48 units will be needed by these households. These 48 "regular" units will be needed by households while they wait to move into (and out of) the "low-maintenance" ones.

C. Housing Market Analysis

C.3.4 Existing Assisted Housing Facilities.

The seniors and family units in Atikokan are as follows:

Table 16
Housing Units by Size and Type
(1991)

Type of Unit	# Units
Seniors	
Fotheringham Ct (OHC) 1 BR	35
Armstrong Pt (Non-Profit) 1 BR	8
2 BR	4
Total, Seniors	47
OHC Family (duplex)	26
Native Housing	17

Source: Ontario Ministry of Housing, Thunder Bay office.

C. Housing Market Analysis

C.3.5 Program Use.

Atikokan's participation in senior government housing programs consists of its OHC units and the RRAP & OHRP rehabilitation programs. Seniors and Assisted Family housing has been covered in the previous section.

Atikokan is an active participant in the provincial OHRP and federal RRAP programs. Table 1 (page 7) outlines this activity as follows:

Table 1
Funds Allocated by the OHRP & RRAP Programs
Atikokan, 1985-1991

Year	OHRP		RRAP		Total Loan Activity
	\$ Allocated	# Loans	\$ Allocated	# Loans	
1985	\$15,721	3	\$0	0	\$15,721
1986	\$28,035	5	\$0	0	\$28,035
1987	\$13,612	2	\$2,000	1	\$15,612
1988	\$15,953	3	\$53,039	12	\$68,992
1989	\$18,306	3	\$10,000	2	\$28,306
1990	\$24,489	4	\$19,975	4	\$44,464
1991	\$22,500	3	\$47,733	11	\$70,233

Sources: Township of Atikokan, CMHC Thunder Bay.

The age and condition of the local housing stock, combined with the low housing prices relative to other communities,²⁶ make the renovation of existing homes a viable option for meeting current and expected future demand. Homes in desirable locations could be renovated to suit the needs of seniors / families requiring assistance, in effect becoming OHC Seniors and Family units. However, the cost would be far lower than that of building new units.

This idea is developed more fully in the Housing Strategies.

²⁶ refer to section C.4.3 and C.2.4, respectively, for details.

C. Housing Market Analysis

C.4 Housing Supply

C.4.1 Development Activity

Currently, 95.3% of the 1,677 housing units in Atikokan are occupied.²⁷ The decline in population since the mine closures has not been matched by a fall in the number of households. Between 1976 and 1991, the number of households fell from 1,680 to 1,599; a decline of only 4.8%. Over the same period, population fell by 23.4%. The fall in population was partly offset by the demographic changes, as large families were replaced by smaller households, such as seniors and empty-nesters.²⁸

Atikokan has a housing shortage. As Section C.4.4 shows, between 150 and 200 housing units are estimated to fall below the Township's Minimum Maintenance & Occupancy by-law. With only 78 units vacant, this means that at least 70-120 households are living in sub-standard units.

Despite the housing shortage, no private-sector residential development has occurred since the mine closures of 1979/80. Low housing prices have severely restricted construction of new residential units; the only new homes built have been by residents for their own use.

Public housing activity has dominated new residential construction in recent years. The surge in new construction in 1989 is due to the completion of seventeen (17) Native housing units, and a 10-unit "Second-Stage Housing" apartment complex for women in crisis. The one permit for new housing in 1991 is for the 12-unit seniors' apartments at Armstrong Point. Only four (4) private homes have been built between 1985 and 1991.

²⁷ The Assessment Office in Fort Frances is the source of the number of housing units.

²⁸ Refer to Sections C.1.1 and C.1.2 for details on the demographic changes.

C. Housing Market Analysis

Table 17A
Building Permits in Atikokan
1985-1991

Year	Residential Permits		Value of Res. Permits	
	All	New units	All	New units
1985	16	2	\$3,353,600	\$330,000
1986	24	1	\$130,000	\$20,000
1987	23	0	\$2,385,500	\$0
1988	20	2	\$383,342	\$80,000
1989	49	19	\$2,894,300	\$1,011,000 ²⁹
1990	25	0	\$612,792	\$0
1991 ³⁰	7	1	\$1,028,000	\$950,000
Total	164	25	\$10,787,534	\$2,391,000

Source: Township of Atikokan.

Housing demolitions exceeded private-sector new home construction between 1985 and 1991. Only the construction of (public-sector) OHC units has caused the supply to remain steady. The demolitions activity in the period is as follows:

Table 17B
Demolitions of Detached Homes
1985-1991

Year	Number
1985	1
1986	1
1987	4
1988	5
1989	1
1990	1
1991	2
Total	15

Source: Township of Atikokan.

²⁹ Does not include the value of crisis housing (10 units).

³⁰ 1991 data is for January to June.

C. Housing Market Analysis

C.4.2 Land Availability

The areas identified in this section do not offer potential room for growth unless housing prices in Atikokan rise sufficiently to make new residential construction economically viable.

Several undeveloped sites adjoining or near to Atikokan offer potential for residential uses. Some have been surveyed for this purpose, and laid out in a plan of subdivision. Others appear to have compatible terrain, and could prove suitable.

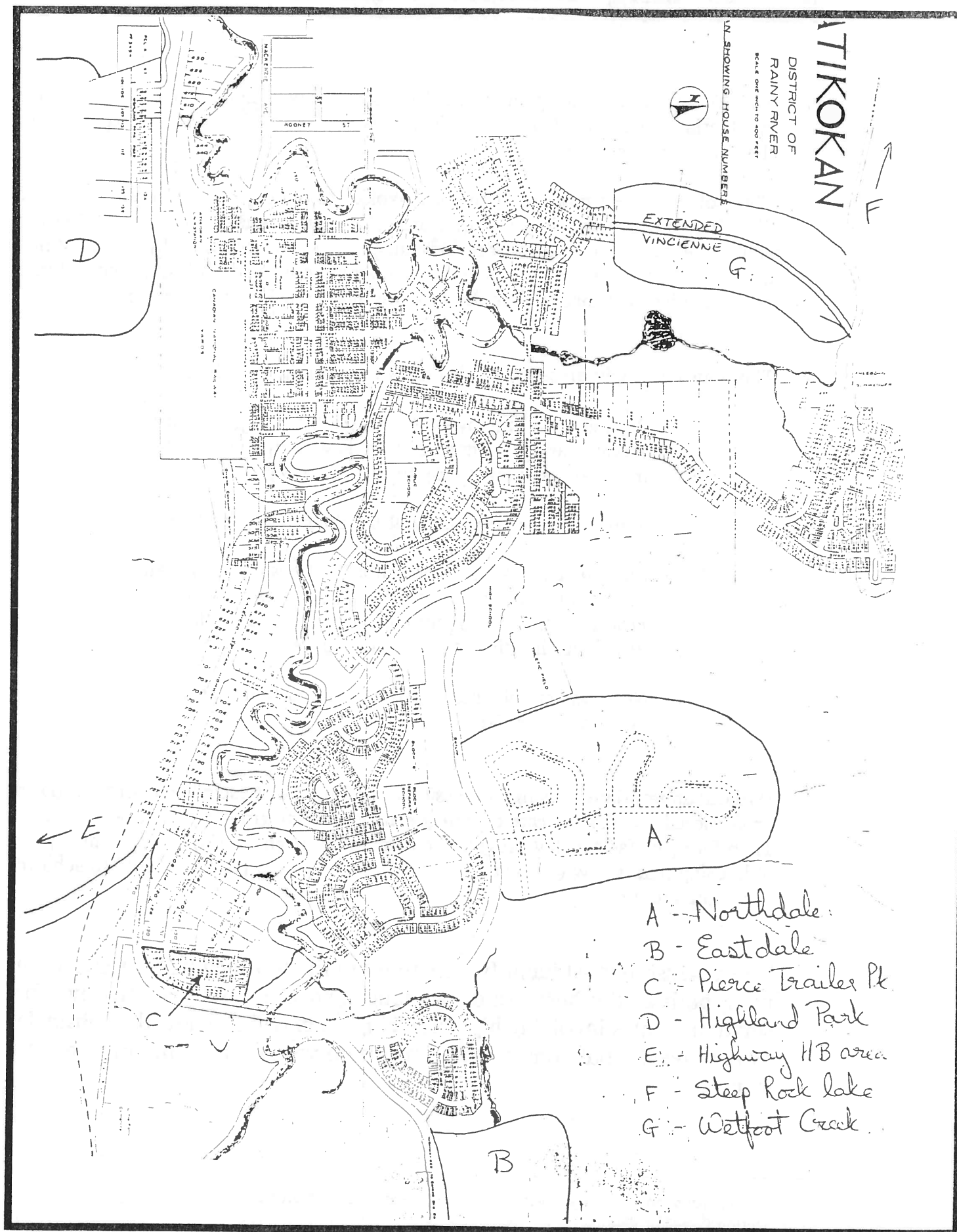
Three areas have been identified by the Township as sites for residential growth, should demand warrant.

- A. **Northdale subdivision** (300 lots, of which 132 are on marshy ground). The terrain and soil conditions are likely to make this site expensive to service; verbal estimates place servicing costs at a minimum of \$40,000 - \$45,000 per lot.
- B. **Eastdale subdivision** (183 lots). Similar terrain to Northdale.
- C. **The former Pierce Trailer Park** (50 lots). This site is the most suitable for development, as it has flat terrain and is already fully serviced, including sewer.

Four additional areas could offer alternatives for residential growth. These areas have not been surveyed, so some or all of them could prove unsuitable due to soil or other environmental considerations. The areas are:

- D. **Highland Park**. This area already has residential uses, and could accommodate expansion. However, the area is unserviced; services would have to be extended for any significant expansion to occur.
- E. **Area south of Highway 11**. The terrain of much of the land on the east side of Highway 11B appears to be suitable for residential uses.
- F. **South-East shore of Steep Rock lake**. Recent advances in small-scale water and sewage-treatment technology are allowing "mini" service facilities to become cost-competitive with municipal plants. This could make land on the south-east shore of Steep Rock Lake viable as a site, given strong demand for housing.
- G. **Area east of Wetfoot Creek**. This area, which lies between the north end of Vincienne St. and O'Brien St., appears to offer suitable terrain for residential uses. It could become accessible if Vincienne St. was extended north to intersect with O'Brien St.

Map 1 Potential Sites for Residential Expansion



C. Housing Market Analysis

The Township has designated the Northdale subdivision as the first site for residential expansion. However, this area is thought to be the most expensive of the three options to service.

This policy make it more difficult for Atikokan to obtain new residential units, by directing growth towards a site that are relatively expensive to service. Housing values are too low to make new residential construction economically viable. While there could be moderate growth in the number of households, it is not expected that housing prices will rise sufficiently to allow new housing construction to occur.

The housing supply presents an obstacle to economic diversification.

- * Professional employment, especially in government services and health care, is a key component in the moderate economic growth forecasted by 1996.
- * Many of these positions will be filled by non-residents.
- * An adequate supply of suitable housing plays an important role in a community's ability to attract professionals. The amount, age and condition of Atikokan's housing stock presents several drawbacks.³¹
- * New residential units will be an important feature to offer to this market.

Without appropriate housing, professionals will not be attracted, and without these professionals, Atikokan cannot achieve its potential growth and diversification. Therefore, any factors that prevent the community from offering a sufficient supply of housing that is new (or in very good condition) will hinder our ability to achieve economic growth.

The Township must identify sites that are the most viable for residential uses, both as the best use of the land, and the most cost-effective for servicing. Sites involving high servicing costs will add a further obstacle to new residential construction, at a time when our community needs it most.

³¹ 79% of Atikokan's housing stock is at least 30 years old, and much of it is in poor repair. Refer to Section C.4.4 for details.

C. Housing Market Analysis

C.4.3 Sewer & Water Services.

Atikokan has excess capacity at its water treatment plant, since this facility was designed to accommodate a population level of 6,000.

However, the sewage treatment plant is nearing its capacity, despite the fact that it was also designed to serve 6,000 people. Its maximum capacity can be exceeded during periods of heavy rainfall, with excess water being pumped directly into the Atikokan River. In 1991, direct pumping of overflow water into the river occurred 9 times.

Township officials indicate that the sewage problem is caused by leakage of ground water into the system, due to high water tables combined with potential leaks in the pipes. Current plans call for monitoring and repair of the distribution system.

High per-capita water consumption (currently 25% above expected levels) contribute to the problem. This is felt to be due to residents running their taps in the winter to avoid freezing, and the lack of water metres in local homes.

Table 18
Capacity and Usage Levels
of the Water and Sewer Treatment Facilities
1991

Facility		Flow (m ³ /day)	% of Capacity
Water	Rated Capacity	6,048	100.0%
	Avg Daily Flow	2,530	41.8%
	Max Daily Flow	3,050	50.4%
Sewer	Rated Capacity	4,080	100.0%
	Maximum Capacity ³²	13,680	335.3%
	Avg Daily Flow	3,520	86.3%
	Max Daily Flow	5,360	131.4%

Source: Ontario Ministry of the Environment, Thunder Bay office.

Should the number of households in Atikokan reach the 1,720 level projected by the medium economic scenario, most or all of the remaining sewage-treatment capacity will be required. Any growth beyond this level will require action by the Township: additional sewage-treatment facilities; rigorous inspection / repair of the distribution system; greater promotion of conservation; or a combination of all three measures.

³² These levels are for a limited duration only; they cannot be sustained constantly.

C. Housing Market Analysis

C.4.4 Condition of the Housing Stock

The large majority (85%) of Atikokan's housing stock is detached houses, reflecting the community's needs during its main growth period between the late 1940s and the end of the 1950s.

Table 19A
Residential Units by Type and Size
Atikokan, 1991

Type of Unit		Units	
		#	%
Detached Homes	2 BR	467	27.8%
	3 BR	723	43.1%
	4 BR	246	14.7%
	Total	1,436	85.6%
Duplexes		28	1.7%
Apartments	Private	130	7.8%
	OHC Seniors	35	2.1%
Other ³³		48	2.9%
Total		1,677	100.0%

Source: AEDC Survey of Residents (1991).

Atikokan's housing stock is old, with 79.0% being built prior to 1961. Again, this reflects the "boom cycles" during the community's early history; by the late 1950s, population levels had almost reached their peak.

Table 19B
Residential Units by Period of Construction
Atikokan, 1991

Period of Construction	# Res. Units	% of Total
Prior to 1946	142	8.4%
1946 - 1960	1,184	70.6%
1961 - 1970	126	7.5%
1971 - 1980	148	8.8%
1981 - 1990	77	4.6%
Total	1,677	100.0%

Source: AEDC Survey of Residents (1991).

³³ Row housing and miscellaneous types.

C. Housing Market Analysis

To assess the condition of the housing stock, the AEDC survey asked residents to estimate the amount of repairs that their homes required.³⁴ Since this is an estimate by owners, not professional estimates, the figures are almost certainly optimistic - the proportion of homes needing major or extensive repairs is probably higher than the figure in Table 20.

Table 20
Condition of Atikokan's Housing Stock
(Dollar Value of Repairs Required on Occupied Houses)
1991

Amount of Repairs Required	Older Homes (Prior to 1961)		Newer Homes (1961-1990)		Total Housing Stock	
	#	%	#	%	#	%
None (<\$1,000)	541	42.7%	219	65.3%	760	47.5%
Minor (\$1,000-\$2,500)	236	18.6%	53	15.7%	289	18.1%
Major (\$2,500-\$5,000)	204	16.1%	42	12.5%	246	15.4%
Extensive (\$5,000+)	283	22.3%	21	6.2%	304	19.0%
Total	1,264	100.0%	335	100.0%	1,599	100.0%

Source: AEDC Survey of Residents (1991)

One third (34.4%) of occupied houses require major or extensive repairs. Since this estimate is based solely on residents' estimates of the work needed on their homes, the actual percentages are almost certainly higher.

Between 150 and 200 residential units are estimated to be sub-standard, according to the building inspector. A sub-standard unit is one with significant deficiencies in areas such as electrical wiring, insulation, foundations and roofs. Typically, these are homes that qualify for RRAP and OHRP assistance.

³⁴ for structural soundness, not cosmetic improvements. For example, painting would only be included if the paint were peeling or in need of replacing; it would not be included if the owner did not like the colour.

C. Housing Market Analysis

C.4.5 Redevelopment / Intensification Potential

Atikokan has numerous opportunities for intensification. From the demand end, trends towards an ageing population and declining household size will increase demand for smaller residential units. From the supply side, there are several sites and neighbourhoods offering the potential for more intensive residential uses; and the residential component of the downtown core can be expanded.

However, intensification options face the same obstacle as new construction: low market values. Residential intensification is not economically viable given current and expected future housing prices, so private-sector developments are unlikely over the next few years.

In light of this constraint, this section will cover the full range of intensification possible, with the options that are currently viable being highlighted. These options will be outlined in greater detail in the Housing Strategies section.

A. Target markets for intensification-style housing (Demand Factors).

In identifying intensification efforts, it is important to consider the population segments that are being targeted, and their preferences for location and type of accommodation. The following are the main segments that are considered:

Singles (non-seniors). Singles are less location-conscious, and can easily live in any of Atikokan's neighbourhoods.

Families (non-seniors). Preferences are for detached homes. Atikokan's family-oriented housing stock offers many options for families.

Low-income families & singles. Priorities are on affordability and a location near the downtown core, since they have less access to transportation. They may have difficulty finding housing in good repair.

Seniors. Preferences are for a location near to the downtown core, easy access to the residence, and low maintenance requirements. Apartments, townhouses and small detached homes in good condition are all desired options.

Older Seniors. The preferences for a downtown location, accessibility and low maintenance are all stronger. Apartments are preferred.

Empty Nesters. Preferences are for smaller houses and a desirable setting. Townhouses, apartments, condominiums, small detached or semi-detached houses are all preferred options.

C. Housing Market Analysis

B. Areas with potential for intensification (Supply Factors).

Atikokan contains several areas with potential for intensification. At this time, the Board of Education is considering alternative uses for three schools: Rawn Road, Clark Street, and Hemlock Avenue. Map 2 shows the location of these schools.

The locations of all three schools are ideally suited to residential uses.

Rawn Road. Lot size = 5.82 acres (2.36 ha). The site is reasonably close to the services in these downtown core, making it attractive to all population segments. If the emphasis is on seniors-oriented housing, uses could consist of apartments, quadraplexes, duplexes, or mixed uses. Family-oriented uses would emphasize semi-detached or detached housing.

Clark Street. Lot size = 1.5 acres (0.61 ha). The site is centrally located within the downtown core. Should it be put to residential uses, the target market should be residents desiring easy access to services, such as seniors. An apartment complex would be the most logical choice for this site.

Hemlock Avenue. Lot size = 4.65 acres (1.88 ha). This site is a large, flat site in a family-oriented neighbourhood. To keep new uses consistent with the existing neighbourhood, residential types should consist of detached housing, or a mixture of detached and semi-detached units.

C. Housing Market Analysis

Most of the existing residential areas can accommodate some intensification; residential lots in Atikokan are fairly large by urban standards. However, two areas are particularly suited for intensification: Don Park and Elmcrest.

Don Park. Most of the homes in Don Park are single-level, with 2-3 bedrooms. Lot frontage is typically 50'. These units are ideal for seniors-oriented housing, either through renovation of existing homes, or subdivision of a block of lots. Examples of each are upgrades to existing homes to convert them to "low-maintenance housing"; and subdivision of two lots into three, each with 35' frontage, for townhouse-style units.

Elmcrest (row housing). Lot size = 2.30 acres (0.93 ha). This site is a considerable distance from the downtown core, which is a drawback for seniors or assisted family housing.³⁵ However, it could be redeveloped to meet the needs of more mobile seniors, "empty nesters", and "snowbirds". Duplex or townhouse designs would be a preferred option for this site, should market prices rise sufficiently to make this feasible.

A third type of intensification is well-suited to Atikokan's needs; residential uses in or adjacent to the downtown core. Apartments above retail services along Main Street already exist. Their main drawback is that almost all use steep flights of stairs for access, which presents a significant problem for less mobile residents.

The access problem in the existing apartments cannot be easily solved. Elevators are not viable, due to the structure of the buildings and the small number of apartments in each location. The only existing building suited to an expansion, and able to accommodate an elevator, is the Voyageur Mall.

The Voyageur Mall, the largest building in the downtown core, can support up to two additional storeys. This building could be expanded by two levels of apartments (roughly 50 units), complete with elevator access, and recreation facilities in the basement. The location would be ideal for those people needing convenience and accessibility, such as seniors and the developmentally handicapped.

One further site adjacent to the downtown core is Armstrong Point. The Atikokan Municipal Not-For-Profit Housing Corporation estimates that the site can hold a total of 40 apartments, of which 12 were completed in the Fall of 1991.

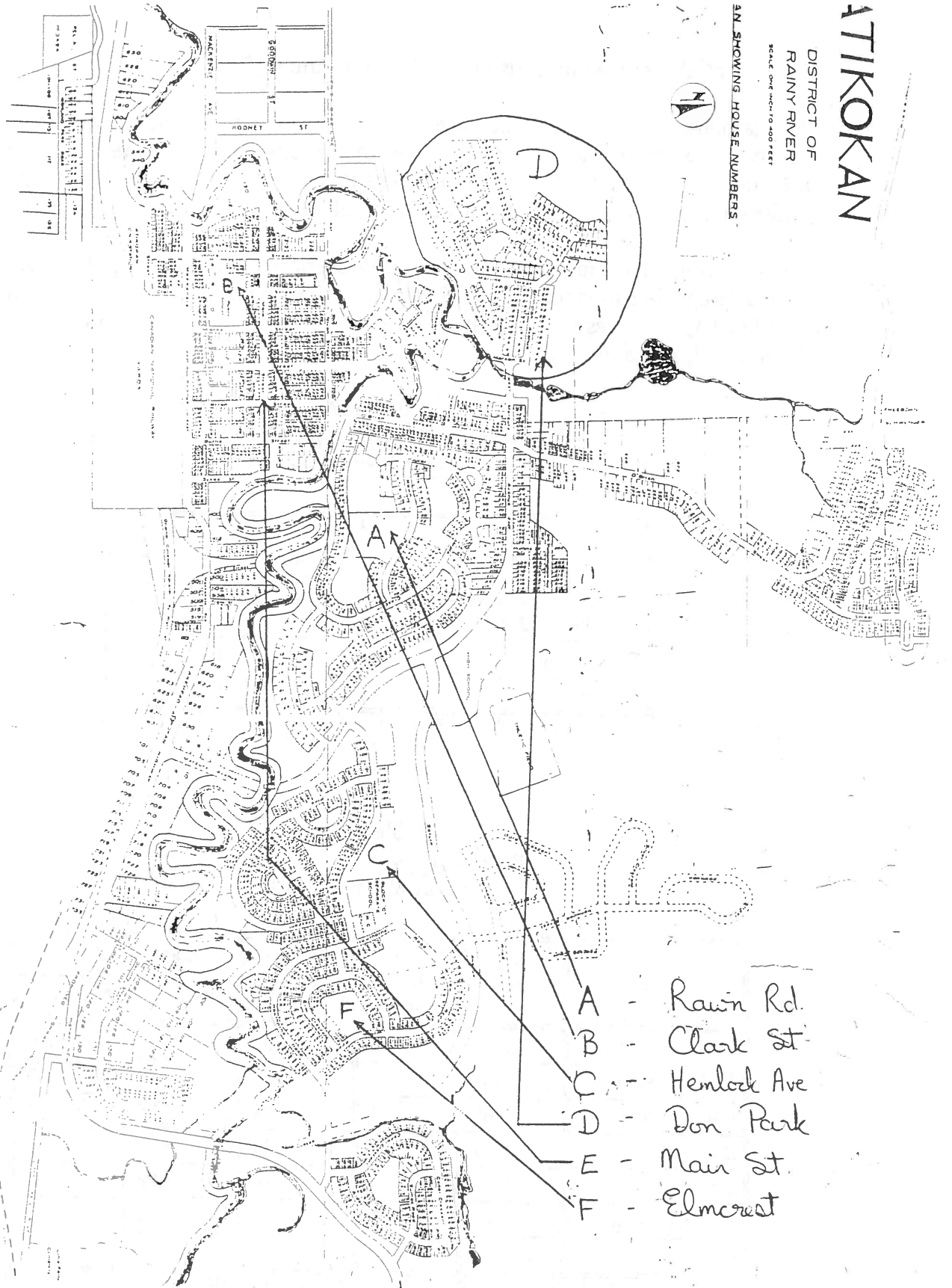
³⁵ On average, fewer low-income families have their own vehicles. Since there is no public transit in Atikokan, families without vehicles - the "poorest of the poor" - have to rely on taxi service. A typical cab fare from the Elmcrest site to downtown and back is \$15.00 - a considerable burden on those who can least afford it.

Map 2 Areas with Potential for Residential Intensification

ATIKOKAN

DISTRICT OF
RAINY RIVER
SCALE ONE INCH TO 500 FEET

AN SHOWING HOUSE NUMBERS



C. Housing Market Analysis

C. Potential increase in housing stock due to intensification.

To estimate the potential increase in the housing stock due to intensification, comparisons are made to average densities in urban areas. These averages are assumed to represent the maximum density possible in Atikokan, reflecting the different values and expectations in this small Northwestern Ontario community.

The Planning Departments in the Cities of Waterloo and Mississauga have provided their average densities for each of the types of housing most applicable to Atikokan. (Table 21A). The resulting potential in each of the six intensification areas is then determined, in Table 21B.

Table 21A
Potential Residential Unit Densities
per hectare

Type of Res. Unit	Range of Units /Hectare	Average Units /Hectare
Detached & Semi-Detached	7 - 17	15
Townhouses	27 - 36	30
Apartments	50 - 75+	50

Source: Planning Departments, City of Waterloo and City of Mississauga.

Table 21B
Potential Supply of Housing
in Intensification Areas

Site	Size (Ha)	Existing Res. Units	Maximum Number of Res. Units		
			Det/Semi	Townhouse	Apartment
Rawen Rd. School	2.36	0	35	71	118
Clark St. School	0.61	0	9	18	30
Hemlock School	1.88	0	28	56	94
Don Park	22.3	194	335	669	n/a
Elmcrest	0.93	44	14	28	47
Voyageur Mall	n/a	0	n/a	n/a	50
Armstrong Pt	n/a	12	n/a	n/a	40

Source: Township of Atikokan, Atikokan Board of Education, CMHC, and author's calculations based on the densities shown in Table 21A.

C. Housing Market Analysis

C.4.6 Housing Supply Targets

The potential demand for housing by type is given in Table 22. This is the estimated demand for 1996, given the estimated number of households in each population segment, and their assumed housing preferences.

Table 22
Estimated Demand for Housing
by Population Segment
1996

Households & Housing Types	Non-Seniors		Seniors		Total	% of Total
	Single	Family	Single	Family		
# Households	135	970	275	340	1,720	
"Traditional" housing	124	921	75	85	1,205	70.1%
Semi-Detached (OHC)	11	49	0	0	60	3.7%
"Low-Maintenance" Units	0	0	200	255	455	26.2%

Source: Author's calculations based on AEDC Survey of Residents (1991) and assumed demand by population segment (Table 12).

C. Housing Market Analysis

Comparisons can now be made between projected demand and supply of each housing type to 1996.

The projected demand for "low-maintenance" housing can be met by the private and public sectors. An example of economically viable private sector "low-maintenance" units is where seniors renovate their homes to meet their needs, allowing them to live comfortably in adequate housing. Another example is a townhouse development on existing serviced land.

Public "low-maintenance" units are required for residents unable to remain in their homes, due to physical and/or financial limitations. These residents need the accessibility and convenience offered by OHC / Non-Profit units, the "Village within a Village", or private-sector apartments with an elevator.³⁶

The rate of turnover of residents in public housing are considered. Since these residents need somewhere to stay while waiting for public housing, the 48 extra units are included in the housing stock estimated. Refer to Table 15B for details on turnover rates.

To show the changes in housing needed over the next five years, the current stock is used as a baseline. To estimate the condition of the current housing stock in 1996, the following assumptions are made:

- * The age and condition of the housing stock will result in a 5% decline in the existing units by 1996. This reflects the removal of some of the 150-200 sub-standard units in town.
- * Row housing at Elmcrest is assumed to be demolished, or otherwise unavailable for occupancy.
- * No demolitions are expected in the supply of OHC or Non-Profit units.
- * Of the 455 households estimated to require "low-maintenance" housing by 1996, 205 will be able to renovate their homes, without public assistance. The remaining 250 includes those whose physical limitations do not allow them to live comfortably in a detached home, and those whose financial limitations do not allow them to renovate without some public assistance.

³⁶ Such apartments could be located at the Voyageur Mall, or public lands in the downtown core. Due to the low rents in the housing market, such units would require a partnership between the public and private sectors to be economically viable.

C. Housing Market Analysis

Given these assumptions, the housing stock required in 1996 to meet the community's needs can be estimated. This is compared to the estimated supply of housing based on the existing stock. The differences in various categories shows public agencies where adjustments must be made. These estimates are as follows:

Table 23
Demand versus Supply
for Residential Units by Type
1996

Housing Type	Projected Demand	Required Supply	Projected Supply	Shortfall (Excess)
"Traditional" Housing Units				
Hhlds w/o special hsg needs	1,205	1,205		
Hhlds needing public units	0	48		
Total, Regular	1,205	1,253	1,285	(32)
Semi-Detached	60	34	26	8
"Low Maintenance" units				
Private	332	332	205	127
Public	123	101	47	54
Total, "Low Maint".	455	433	252	181
Total	1,720	1,720	1,563	157

Source: Author's calculations based on AEDC Survey of Residents (1991) and assumed demand by population segment (Table 12).

Table 23 projects that Atikokan will need a total of 157 new units by 1996. Of these, up to 120 will be needed to accommodate an increase in the number of households, in the event of modest economic growth. The remainder (37) will be to replace existing sub-standard units that are demolished. The assumption is made that only 37 of the 150-200 units estimated to be sub-standard will be replaced. The tight supply of housing will result in some sub-standard homes still being occupied.

There will be a demand for 181 more "low-maintenance units" than is expected to be available. The Housing Strategies present several options for meeting that excess demand.

C. Housing Market Analysis

Table 23 projects that by 1996 there will be 32 more detached homes than there are households desiring that form of housing. These dwellings play a crucial role in efforts to develop "low-maintenance housing", as they provide cost-effective alternatives to new construction. Also, they allow local housing authorities to more easily meet the projected need for 8 additional Assisted Family units. Finally, they provide an opportunity to attract retirees and professionals.

The shortfalls and excesses in the supply of housing highlight areas where the housing stock fails to meet the changing needs of the community. Should demand for a particular type of housing exceed its supply, residents will have to "make do" with other choices.

Careful consideration must be given to the social impact of a failure to provide housing that meets the needs of residents. Families desiring 4-bedroom detached homes can "make do" with 3-bedroom units with relatively little discomfort. However, the same is not true of elderly couples or singles in large houses, who are having greater difficulty doing the necessary maintenance. For many residents with reduced mobility, housing has already become a major problem. This is especially true for "older" seniors, whose numbers will be rising rapidly by 1996!

In addition, a lack of adequate housing in suitable condition hinders Atikokan's ability to diversify its economy. The impact is in two areas:

1. **Professionals,**³⁷ who are needed to achieve the growth forecasted in the economic scenarios. These segments are in high demand by communities throughout the North, so they can afford to be discriminating in their choice of community. Suitable housing will play a significant role in their decision about where they will locate.
2. **Seniors/Retirees,** who have a stabilizing influence on an economy. Seniors' and retirees' incomes are not affected by changes in the local economy, so local firms can depend on their purchases regardless of fluctuations in the resource base.

³⁷ Skilled workers, administrators and managers in the education, institutional, health care, and government services areas.

D. Housing Strategies

D.1) Housing Issues.

The key housing issues to be addressed are as follows:

1. Atikokan's housing stock is old, and much of it is in poor repair.

79% of the stock was built more than 30 years ago. Many of these homes are in poor repair, especially the older homes. An estimated 35% of all homes need major or extensive repairs. Between 150 and 200 units are sub-standard.

2. Atikokan has a housing shortage.

Almost all housing is occupied - the vacancy rate is 4.7%. There has not been a significant decline in the number of households since the mining period; there are only 80 fewer households today than in 1976. Population decline over this period was 23%.

The vacancy rate does not accurately reflect the true situation in the housing market. Between 150 and 200 units are sub-standard, yet there are only 78 vacant units. Even if every vacant unit is assumed to be sub-standard, at least 70 - 120 households are living in sub-standard units.

3. Housing demand is very low, despite the tight supply.

New construction is not viable at current market prices. Home renovations are hampered by economic uncertainty, and the fact that these investments will not be reflected in an increased value of the home. Public agencies cannot change this situation; home values will only rise significantly when private-sector demand picks up. However, the public sector can play a role in helping reduce friction in the market as housing adjusts to the community's changing needs.

D. Housing Strategies

4. Additional housing will be required by the mid-1990s.

Some of the 150-200 existing sub-standard units must be replaced, since their condition is so deteriorated that renovations are not feasible. Assuming that 30% of these units need replacing, Atikokan will need at least 45 - 60 new housing units to replace existing sub-standard units.

If Atikokan captures modest economic growth, it will also need up to 120 additional housing units, due to an increase in the number of households. In this event a total of 165-180 new units would be needed, once existing units that cannot be renovated are included.

5. Atikokan's housing is unsuitable for seniors, and the problem will become much more severe within the next 5 years.

Four in five units are at least 30 years old, and many are in poor repair. Residents seeking "low-maintenance" accommodations have very little selection, other than public housing. Given the current shortage, and a projected 60% increase in "older" seniors (aged 70+) by 1996, the need for "low-maintenance" housing will rise dramatically soon.

6. Housing presents an obstacle for economic diversification.

An adequate supply of suitable housing is required for retaining our seniors, attracting retirees, and capturing our potential for economic growth. Private-sector housing will not meet these needs on its own under current and expected future market conditions. Unless the public sector plays an important role in creating the changes needed to our housing stock, many of the opportunities for economic diversification and growth will be missed.

7. Efforts to expand the supply of housing must be coordinated with initiatives aimed at boosting demand.

A significant increase in units aimed at the local market could create a glut of homes on the market, as residents try to sell their homes and take advantage of the new units. This problem can be minimised by co-ordination with efforts to promote Atikokan as a retirement centre, and organisations bringing new staff to the community.

D. Housing Strategies

8. The housing stock is not suited to the needs of the developmentally handicapped.

Some developmentally handicapped residents have difficulties with housing due to a lack of easily accessible houses or apartments near to the downtown core. This lack becomes a sizeable obstacle during the winter, and for those with more severe physical impediments or mobility constraints. A further consideration is the need for integration into the community.

9. The local sewer capacity is being strained.

Current volumes are 86% of the plant's capacity. While the plant should be able to accommodate moderate growth in the number of households, such growth would require almost all the remaining capacity. Any growth beyond the levels projected for 1996 will require the Township to take active measures to provide additional sewage-treatment capacity.

10. Housing will be a major problem should rapid economic growth occur.

Should Atikokan enter an economic "boom," the housing stock would have to be expanded by up to 300 family-oriented homes (depending on the amount of employment growth achieved).

Expanded sewage capacity will be required to meet the growth in households, as well as the needs of industry.

11. Seniors' housing needs must be addressed regardless of economic conditions.

Indeed, in the event of further erosion in the economy, household incomes, and population, it will be necessary for the public sector to play a greater role in providing solutions to housing issues.

D. Housing Strategies

D.2) Housing Objectives to 1996.

In determining its response to these housing issues, the Township of Atikokan will first outline its mission statement - the role it wishes to take in housing. From this, policies and objectives will be set, along with the strategies for meeting them.

D.2.A. Mission Statement for Housing.

The Atikokan Township council recognizes the important role that housing plays in the health of the community, and that suitable housing enables the community to exist in a dignified manner. Council further recognizes that much of the housing stock is substandard for the community's current and expected future needs.

Council's response to Atikokan's housing needs will be to take the lead in:

1. Developing a working partnership with all groups and agencies that participate in housing initiatives in the Atikokan market.
2. Ensuring that practises, policies, procedures and by-laws are in place that facilitate the development of appropriate housing.
3. Ensuring that housing initiatives are coordinated, and that lines of communication are developed and maintained.

D. Housing Strategies

D.2.B. Housing Priorities.

In formulating priorities, three key factors must be considered:

1. The supply of seniors-oriented "low-maintenance" housing must be increased.

Seniors-oriented housing is referred to as "low-maintenance" throughout this report. "Low-maintenance housing" refers to residential units requiring minimal maintenance. Some units may have special access to accommodate less mobile seniors. Examples of this housing are apartments, townhouses, and small detached homes that have been renovated to meet the needs of seniors or the developmentally handicapped.

As noted earlier, the age and condition of the housing stock poses problems for many seniors. With a projected increase of 60% in "older" seniors (70+) by 1996, the housing problems facing seniors will rise dramatically soon. Steps must be taken to increase the supply of "low-maintenance housing" if Atikokan is going to meet the needs of its older residents, and position itself as a retirement community.

2. Housing initiatives must be coordinated.

The housing stock must become more suited to residents' needs. Making the needed changes will create a period of adjustment in the housing market. The entire process must be coordinated to minimize friction in the market during this period, and prevent bottlenecks from occurring.

As the supply of public "low-maintenance housing" expands, greater numbers of seniors will want to sell their homes and move into these units. Unless an expansion is coordinated with efforts to attract people to Atikokan,³⁸ homes for sale will exceed the demand for them. Many seniors will be prevented from using the new types of housing they need, due to an inability to sell their homes. Hence the need for coordination.

³⁸ Retirees and professionals.

D. Housing Strategies

3. The public sector must be the catalyst in meeting Atikokan's housing needs.

Current housing market values do not make new residential construction economically viable for the private sector. Therefore, the public sector must take the initial action to meet Atikokan's housing needs. Such action could (and should) include partnerships with the private-sector, where appropriate.

Carefully targeted public-sector initiatives can create a substantial increase in the available supply of "low-maintenance housing", and renovated houses compatible with urban standards. This will allow Atikokan to attract the seniors/retirees and professionals it needs to achieve greater economic diversification. This additional external demand could increase housing values sufficiently to make some housing options economically viable, allowing the public sector to reduce its role.

The housing priorities for Atikokan between 1991 and 1996 are to:

1. Increase Atikokan's supply of "low maintenance" housing to a level that is adequate for the needs of seniors, the developmentally handicapped, and others with special housing needs. The level of demand projected in 1996 will be used to set housing targets.
2. Increase the supply of family-oriented housing in good to excellent condition, either new or resale units, in order to better attract retirees and professionals.
3. Ensure that initiatives to increase the supply of "low maintenance" housing are coordinated with the promotion of Atikokan as a retirement community, and with efforts to recruit professionals.³⁹
4. Prepare contingency plans for a significant increase in the number of households, such as shown in the high economic scenario. These plans would include provisions for increasing the sewage treatment capacity, and identifying land that is the most suitable to residential uses.

³⁹ Seniors wishing to move into "low maintenance" housing will face considerable delays in selling their homes unless they can be promoted to non-resident buyers. An uncoordinated approach will create delays in selling surplus homes, thereby preventing many seniors from taking advantage of the new units.

D. Housing Strategies

D.2.C. Housing Objectives.

The specific housing objectives to 1996 are:

1. **Coordination and promotion of housing-related objectives.** This will make home renovation programs more widely used by residents, which will increase the amount of "low-maintenance" housing available to local residents. It will also minimize the friction that will result from the efforts to increase the supply of this housing.
2. **Creation of 181 low-maintenance residential units.**
 - 2.1 Renovations to existing detached homes will account for 127 units. Note that home renovations allowing less mobile residents to remain in their homes are essentially creating "low-maintenance" units. Therefore, residents can provide many of the 127 "low-maintenance" units, with little or no involvement of public agencies (other than promoting existing home renovation programs).
 - 2.2 Intensification, replacement of existing sub-standard units, and recovery of vacant serviced land will provide 54 new units. Preference will be shown to locations within the downtown core.⁴⁰
3. **Increase of 8 Assisted Family units,** through the renovation of existing detached homes where possible.
4. **Renovation of 100 detached homes to conditions that are compatible with housing expectations in urban markets.** This will be done by promoting home renovation programs offered by senior governments and agencies to local households.
5. **Preparation of contingency plans,** should strong growth in households occur. These plans would include components on expanding the sewage treatment capacity, and identifying the most cost-effective lands for residential expansion.

⁴⁰ The maximum intensification potential in the downtown core is estimated at 108 units under current market conditions.

D. Housing Strategies

The housing targets for these objectives are summarized in Tables 24 and 25, below:

Table 24
Housing Targets
1991-1996

Strategy / Location	Total	Type of housing
"Low-Maintenance" Renovation/Rehabilitation Intensification Total	127 54 181	Renovated det. homes Apartments
Assisted Family Housing	8	Renovated det. homes
Homes to urban standards Renovations New res. units	100 50 150	Renovated det. homes New detached homes
Total Housing Targets	339	

Source: Author's calculations based on projected need and the potential for intensification.

D. Housing Strategies

Table 25
Summary of Housing Targets
by Type of Strategy

Strategy	# of Res. Units	Target Group
Renovation / Replacement		
"Low-maintenance"	127	Seniors
Assisted Family	8	Low-income families
Urban Standard	<u>100</u>	Professionals/Retirees
Sub-Total, Renov.	235	
New Residential Units		
Intensification	54	Seniors/Dev. Hand
Units on new land	<u>50</u>	Professionals/Retirees
Sub-Total, New Units	104	
Total	339	

D. Housing Strategies

D.3) Housing Strategies.

The overall goals and objectives for housing were established in the previous section. This section specifies specifically how these objectives are to be achieved, and by whom.

The housing strategies are as follows:

Strategy #1: Coordination of housing-related initiatives.

The Township will ensure that initiatives to increase the supply of "low maintenance" housing are coordinated with the promotion of Atikokan as a retirement community, and with efforts to recruit professionals. Seniors wishing to move into "low maintenance" housing will face considerable delays in selling their homes unless they can be promoted to non-resident buyers. An uncoordinated approach will create delays in selling surplus homes, thereby preventing many seniors from taking advantage of the new units.

The Township will:

- 1.1 Encourage an initial meeting between all persons, groups and organizations involved in housing-related activities. Particular emphasis will be placed on those in areas that have a strong bearing on housing sales.
- 1.2 Promote subsequent coordination of efforts between these bodies, where appropriate.

D. Housing Strategies

Strategy #2: Expansion of supply of homes in good condition.

Renovating existing homes is the most cost-effective way of helping the housing stock to adjust to Atikokan's changing needs. Seniors who renovate their homes to make them suitable for their changing needs have in effect created "low-maintenance" units. Residents renovating their homes to conditions that are compatible with urban standards enhance Atikokan's ability to attract professionals.

The Township will promote an expansion of the supply of renovated housing that is compatible with seniors' needs, and urban standards.

The Township will facilitate this process by:

- 2.1 Encouraging the establishment of a "One-Stop Shop" to promote housing programs and options. This office would:

Extensively promote the full range of home renewal programs offered by senior governments.

Provide the latest home renovation techniques (for those wishing to "Do-It-Themselves")

Assist homeowners in completing the related forms.

The Township prefers that a housing-related organization provide this service, since it relates directly to their mandate. The Atikokan Municipal Non-Profit Housing Corporation and the Atikokan Energy Conservation Committee are two organizations that could potentially deliver this service.

- 2.2 Ensuring that the administration, staffing and advertising resources necessary to coordinate and promote these programs are in place.
- 2.3 Monitoring renovations involving township-administered government funds, to determine whether the renovated home meets these standards.

D. Housing Strategies

Strategy #3: "Village-within-a-Village"

The Township will designate some residences in areas near to the downtown core as a "Village-within-a-Village" geared to older couples and seniors. Smaller, single-level homes near the downtown core are best suited to the needs of more mobile seniors. Don Park and the area between O'Brien St. and White St. provide examples of such homes.

The "Village-within-a-Village" concept is as follows. A group of homes is designated as part of the "Village." These homes are renovated to suit seniors' needs, and rented to seniors by an overseeing agency. The services offered by the "Village" will depend on the needs of its residents. These services could include:

- * Building maintenance.
- * Caretaker services - grass cutting, as well as checking on the senior to ensure their needs are met.
- * Home visitor care - a Home Care-style worker who ensures that medication is taken, and checks on the senior's health.
- * Transportation.

Special events or gatherings could also be arranged to foster a community-like atmosphere within the Village. Seniors could cultivate gardens, keep pets, and otherwise live in much the same way as in a detached house. However, the negative aspects of home ownership (maintenance, etc.) would be removed.

The "Village-within-a-Village" has several benefits. First, it offers seniors a degree of independent living and sense of community. Second, it allows housing authorities to satisfy residents' needs in a cost-effective way. Third, it meets the provincial policy of establishing alternatives to institutional care, at a fraction of the cost of building new units.

The Township will:

- 3.1 Encourage the Atikokan Municipal Non-Profit Housing Corporation to establish a "Village-within-a-Village"
- 3.2 Assist the Corporation in making the necessary arrangements for funding with the Ministry of Housing, and any other applicable agencies.

D. Housing Strategies

Strategy #4: Expansion of Assisted Family units through renovation of existing homes.

The housing estimates project a need for 34 assisted family units by 1996; an increase of 8 units over 1991 levels.

To meet the projected increase in demand, the Township will encourage all three local housing authorities to purchase existing homes to renovate as assisted family units, provided that:

1. There is surplus housing on the market.
2. The purchase and renovation of existing housing is cost-effective, relative to the costs of building new units.

Intervention by local housing authorities will benefit both parties. Residents will have an increased market for their homes, and the housing bodies will meet their demand at a fraction of the cost of new construction.

The Township will:

- 4.1 Meet with the local housing authorities and Ministry of Housing to gain their support for this approach.
- 4.2 Ensure that the necessary Ministry of Housing policies are in place to put this strategy into effect, either directly or through the local housing agencies.

D. Housing Strategies

Strategy #5: Intensified uses in the Downtown Core.

The downtown core is a highly desired location for housing for those segments for whom accessibility is an issue, such as seniors and the developmentally handicapped. There are three sites in or adjacent to the downtown that offer potential for residential intensification; Armstrong Point, the Voyageur Mall, surplus public lands, and such private lands as are available and suitable.

The Township will:

- 5.1 Ensure that zoning promotes intensified residential uses in those areas where such units are appropriate.
- 5.2 Encourage the Atikokan Municipal Non-Profit Housing Corp. to expand the supply of seniors units at Armstrong Pt., as those units are allocated.
- 5.3 Encourage the AMNPHC to explore the potential for a partnership between the public and private sectors, to make a residential expansion of the Voyageur Mall economically viable.
- 5.4 Encourage the local housing authorities to approach the Atikokan Board of Education, to determine whether the Board would be prepared to consider residential uses for some of its excess land, such as the Clark St. site.

Strategy #6: Intensification at the Elmcrest Site.

Some alternative residential uses could be duplexes, quadraplexes, or a mixture of both, geared to older couples or seasonal residents. In either case, the current units would be demolished or completely rehabilitated.

The Township will contact CMHC to explore all alternatives for the Elmcrest site, either directly or through the Atikokan Municipal Non-Profit Housing Corporation.

D. Housing Strategies

Strategy #7: Funding levels for RRAP and OHRP assistance.

The two main home-renewal programs of senior governments, the federal RRAP and provincial OHRP, use income criteria to determine eligibility for assistance. The low income restrictions mean that only households in the lowest income categories qualify for help.

The Township will endeavour to convince the provincial and federal governments to raise the income requirements for assistance, and the funding levels of their respective home renovation programs.

Strategy #8: Promoting changes in the housing stock through zoning.

The Township will facilitate the construction of new residential units, renovation of existing units, and intensification in the Downtown core through zoning, where appropriate.

Strategy #9: Contingency for Strong Economic Growth.

Atikokan could require up to 300 additional residential units, should rapid residential growth occur. The 300 additional units would be met through the provision of new lots, intensification in existing residential areas, or a combination of both.

There is ample undeveloped land for growth; the Northdale subdivision alone can create 300 new lots (132 of which are on marshy land). Other options are also available. Intensification can also meet the potential demand for additional residential units.⁴¹

The Township will develop a contingency plan for high growth, identify alternate sites for residential expansion, and designate those that are the most cost-effective for development.

⁴¹ Refer to Table 21B for the potential at each site.

E. Monitoring & Review

This report has shown the important role that housing plays in the overall health and well-being of the community. Atikokan must make significant changes to its housing stock to meet the needs of its residents, as well as the community's need for economic stability and diversification.

Simply identifying housing strategies is not enough. To determine the effectiveness of these strategies, a system must be devised to monitor the housing stock and track changes as they occur. The Township must know how much progress has been made towards meeting Atikokan's housing needs.

The Township will prepare an annual monitoring report, that outlines:

- * The process made in implementing the approved policies;
- * Housing market activity during the last year: housing starts, building/demolition permits issued, amount of land available for residential development, and the number of units renovated/rehabilitated.
- * Emerging issues or problems, as they become apparent.

The Township will make this report available to all groups and agencies involved in housing-related areas. These bodies include:

- * The Ontario Ministry of Housing.
- * The Canada Mortgage and Housing Corporation (CMHC)
- * The Atikokan Municipal Non-Profit Housing Corporation.
- * The Atikokan Native Non-Profit Housing Corporation
- * The Rainy River District Housing Authority.
- * Real estate agents.
- * Organizations that could potentially need to recruit professionals to come to Atikokan, especially those who have active recruitment efforts.
- * The Atikokan Economic Development Corporation
- * The AEDC's "Come-on-Home" committee.

APPENDICES

Appendix 1

Assisted Housing Survey

Standard mail-out, mail-back surveys used in an Assisted Housing Survey usually have a low response rate - typically only 5% - 10% of the forms are returned. To overcome this drawback, an alternative method was used for the 1991 Update.

Volunteers went door-to-door to a cross-section of local homes with a survey that gathered information on several housing-related issues. The volunteers answered questions about the form, and collected the completed surveys. To build residents' confidence and get the highest possible response, the volunteers selected were all well known locally. As a result, a total of 788 surveys were completed in a two-month period, representing 49.3% of the 1,599 local households.

Two staff were designated by the AEDC and Township to handle inquiries on overall housing issues, answer residents' questions about OHC housing, and assist residents in completing applications/questionnaires. These staff members were also available to go to residents' homes to answer the questions about the forms. Naturally, those residents not wishing assistance were given the forms directly.

All applications for OHC housing were forwarded to the Rainy River District Housing Authority for processing, including applications for the Armstrong Point units (administered by the Atikokan Municipal Non-Profit Housing Corporation).

The survey form used is on the next page.

**Demographic Profile
Atikokan, 1991**

Age Group	Actual			Projected		
	Male	Female	Total	Male	Female	Total
0-4	79	64	143	164	133	297
5-9	68	77	146	141	160	301
10-14	99	90	188	204	185	390
15-19	84	59	143	175	122	297
20-24	52	60	112	107	124	232
25-29	70	67	137	145	139	285
30-34	97	83	180	200	173	373
35-39	93	89	181	192	183	375
40-44	72	65	137	150	135	285
45-49	66	64	130	137	133	270
50-54	44	58	102	91	120	211
55-59	61	55	116	126	114	240
60-64	53	57	110	110	118	228
65-69	91	70	161	188	145	333
70-74	46	42	88	95	86	181
75+	35	28	63	72	59	131
TOTAL	1109	1029	2138	2297	2131	4428

Actual refers to those residents counted in the survey of 772 households conducted in 1991.

Projected refers to the age distribution and per-household population, projected for all 1,599 local households.

Appendix 2

Demographic Projections for Seniors

1991 - 1996

Population changes are due to four factors: birth, death, in-migration, and out-migration. Changes in seniors' segments are due to mortality rates and net migration.

A. Mortality Rates.

The mortality rates used are those of the Ministry of Treasury and Economics. It is assumed that current mortality rates do not change by 1996.

To estimate the seniors' population by 1996, the model adjusts the estimated number of seniors by the mortality incidence for their age. For example, seniors aged 67 in 1991 will be aged 72 by 1996.

The decline due to mortality in each year will be: {death rate for those aged 'x'} x {# aged 'x' in that year}.

Therefore, the overall decline due to mortality is:

(death rate of 67-year-olds) x (# aged 67 in 1991) + ... + (death rate of 72-year-olds) x (# aged 72 in 1995).

B. Migration.

The 1991 Survey of Residents showed that 75 persons moved to Atikokan to retire - all of them seniors or "empty nesters". In estimating migration levels between 1991 and 1996, two scenarios are used:

Zero Net Migration. Those retiring to Atikokan are exactly matched by those leaving. The only change in seniors' population is due to death.

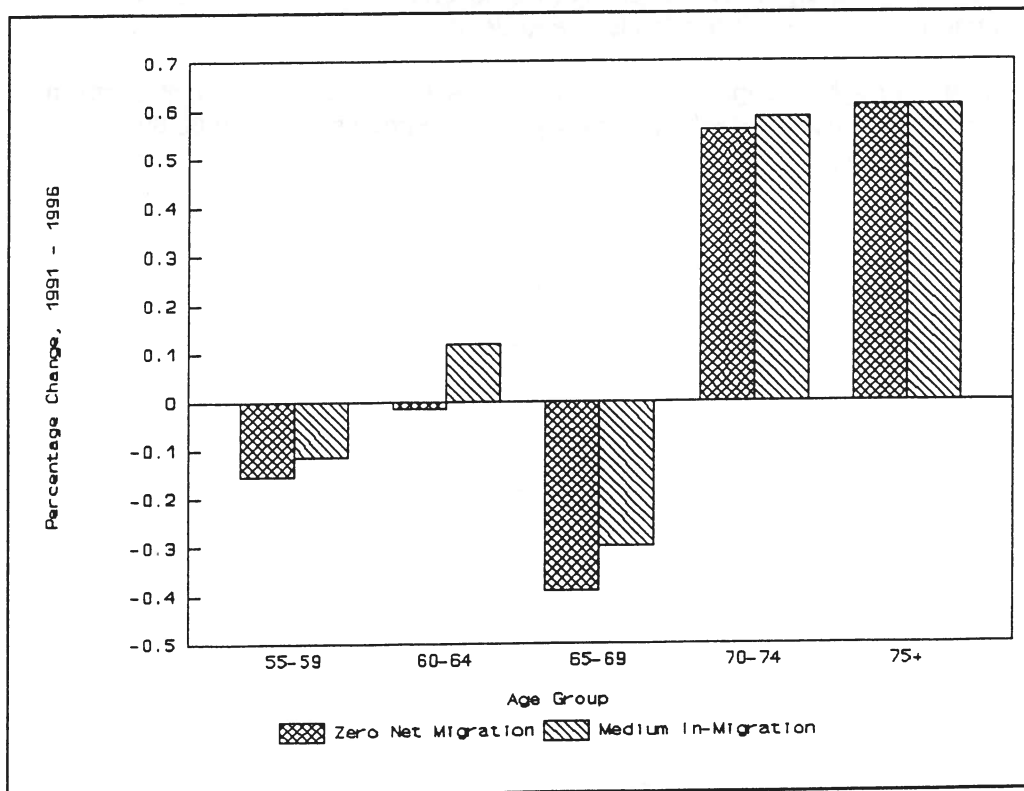
Medium In-Migration. Efforts to promote Atikokan as a retirement centre meet with modest success, attracting mostly "younger" seniors segments (ie: aged 60-69).

The results of these two factors are given in Table 2.1, below:

Table 2.1
Change In Seniors Composition
1991-1996

Age Groups	1991 Levels	1996			% Chg	
		Nat	Mig	Tot	Zero	Med
55-59	240	203	10	213	-15.4%	-11.3%
60-64	228	225	30	255	-1.3%	11.8%
65-69	333	203	30	233	-39.0%	-30.0%
70-74	181	282	5	287	55.8%	58.6%
75+	131	211	0	211	61.1%	61.1%
60+	873	921	65	986	5.5%	12.9%
70+	312	493	5	498	58.0%	59.6%

Those changes are summarized below:



Appendix 3

Economic Scenarios

A) The Economic Model.

In projecting potential future economic states, this report uses an Export Base model of the economy. The Export Base model views the economy as being driven by those sectors that gain their income from outside the community. These are called the Basic sectors. Employment in firms / sectors that depend on the local market are called Non-Basic.

The system works in this way. An increase in a Basic firm or sector will cause more people to be hired (or more income to be paid). Therefore, spending will increase at local restaurants, retail stores, and the like, due to the greater employment. More people will be hired by Non-Basic firms to meet this new demand. Therefore, the change in the overall economy will be greater than just the initial change in a Basic firm/sector.

This process is reflected by the use of a multiplier. For example, let us assume that an increase of 10 jobs in a Basic sector creates 3 extra jobs at Non-Basic firms. The total increase will be 13 jobs (10 Basic + 3 Non-Basic). Therefore, the multiplier for employment will be 1.3; for each Basic job created, a total of 1.3 jobs will result.

In Atikokan, there are four main Basic sectors; private-sector export firms, Tourism, certain types of government services, and seniors. All four get their income from outside the community, and none of them tend to change significantly when the economy fluctuates.¹

In the projections, assumptions are made about changes in each of these four sectors, and the resulting effects on linked service employment are projected. Three potential futures are considered; the High, Medium and Low Economic Scenarios. The Medium scenario is considered the most likely, and forms the basis for the projections in the Housing Update. The High and Low scenarios only list changes from the assumptions in the Medium Scenario.

¹ Indeed, social services frequently increase during periods of economic uncertainty and high unemployment.

Medium Scenario

ASSUMPTIONS

TOURISM SECTOR

Mining Theme Attraction.

The economic and employment targets for the Mining Theme Attraction will be 1/3 of targeted levels by 1996 due to aggressive promotion and integration into the Tourism Corridor initiative.

Snowmobile trail system.

The seasonality and large variability in traffic constrains the development of more motel/hotel rooms. By generating more winter business, this project will allow another facility to come on-line (or the expansion of an existing facility), of roughly the size of the White Otter Inn or Radisson. Also, some seasonal jobs will become year-round due to stronger shoulder seasons. Increased direct employment will be 75% of projected levels.

Atikokan-Minaki Waterway.

While Fort Frances will capture the majority of the benefit from this project, strong usage at the Atikokan end will create seasonal employment.

Tourism Corridor Initiative.

Better coordination and promotion of special events in the District will cause visitors to circulate more throughout the town, and businesses will gear more to this market. This will increase the impact from current visitors by 10% (in real terms - after inflation).

Special Events.

A special event of the size and scope of Sports Days will be organized in the Winter, which will help build the shoulder seasons and create a year-round tourism season. The effects of this are included in the projected overall growth in the Tourism Corridor area (10% real growth by 1996).

Resort Development.

A change in marketing thrusts by local camps and gearing more to families will allow the development of a significant resort, employing 3 year-round and 7 seasonal (summer) staff.

Airport Upgrading.

The Atikokan airport could be upgraded to handle larger aircraft, allowing the town to appeal more strongly to outdoors tourists with shorter vacation times. However, for this scenario, the potential upgrading will not have occurred.

Quetico Park.

The provincial government could require the use of services of Canadian-based guides by some or all non-local visitors to Quetico Park (whether they come from the Atikokan or USA entrances). However, such a requirement will not be in place in this scenario.

EXPORT SECTOR.

Mechanization & Chipping in the Woods.

Greater use of mechanization and chipping technology in the forests will cause employment in the bush to fall by 33% (for current or expected levels.)

Proboard Ltd.

Soft markets and mechanization to improve efficiency will cut employment at the plant by 25%. Bush jobs will fall by 33% due to mechanization / chipping.

Atikokan Forest Products.

The expansion into the European market will occur, with the employment gains anticipated by the company² being dampened by woodland mechanization and the Proboard closure (see above). Combined with future mill mechanization, mill jobs will be reduced 15% from projected levels.

Ontario Hydro.

The Atikokan TGS will achieve full compliment (112 positions), up from the current 105.

Large export firm #1

A 60-job facility will be up and running by 1996.

Large export firm #2.

There are several potential operations that could locate in Atikokan, but for the purposes of this scenario it is assumed that such a development will not take place by 1996.

Small export firms.

Expansions at small export-oriented firms will be strong.

Mining-Related firms.

Moderate job growth will be experienced in this sector.

Data-Processing ("Back-office") jobs.

Efforts to locate back-office jobs in Atikokan will meet with moderate to strong success, resulting in a small initial base being laid by 1996. This base will allow further expansion in future years, once training courses catch up with demand.

² AFP estimates that the upgrades will create 70 new positions: 20 at the mill and 50 in the woods. Employment levels would rise to 185 and 210 in the mill and bush respectively.

INSTITUTIONAL / GOVERNMENT SECTOR.

Environmental Research Station.

Atikokan will be successful in obtaining a research station based on Quetico Park. This will result in 8 floating research, 3 administration and 5 theme park staff, all based in Atikokan.

Lifelong Learning Centre.

The Lifelong Learning Centre will incorporate all of the adult learning programs, and will have an expanded mandate due to the computer training needs of the "back-office" jobs. The rising importance of the information society will cause 15% of the current workforce to be constantly involved in upgrading/retraining, and 40% of the unemployed labourforce. Instead of bringing in all of the required teachers from elsewhere, greater program coordination will allow 60% of the positions to be based from Atikokan. However, funding constraints will only allow 25 positions to be created (15 in Atikokan).

Social programs.

Services to non-seniors (FACS, child development, Community Counselling, crisis housing) will rise by 10% from current per capita levels due to a greater emphasis on social programs by the province. Employment in this area will increase accordingly (ie: +10%).

Other public-service employment.

Greater emphasis on effective management of the environment, combined with policies promoting decentralization, will create 15 new provincial or municipal jobs in Atikokan. Other than this, employment in the public service will be steady.

SENIORS SECTOR.

The surge in seniors aged 70+ (see demographic projections) will result in rising employment in related services, such as home care and seniors' units. The result will be:

- * The Hospital will add an occupational therapist
- * Employment at seniors units and home care/support services will double, reflecting the province's priorities in health care (ie: keeping people in their homes as long as possible, and out of institutions). Atikokan's supply of seniors' units will rise from 47 to 75 by 1996.

RECREATION FACILITIES.

The golf course will get another 9 holes, and the ski hill will be upgraded due to increased demand from:

- * Seniors, who spend more of their disposable income on (and have more spare time for) recreation than non-seniors;
- * Visitors, with whom non-traditional pursuits are increasingly popular; and
- * Thunder Bay residents, to whom Atikokan firms are marketing more aggressively to attract them to the town (especially for overnight visits).

LINKED SERVICE JOBS.

Not all "base" sectors are created equal. Wages (and purchases of goods & services) in tourism are generally lower than those in the export and institutional sectors.

The multipliers used vary with the sector, as follows:

Tourism: A multiplier of 1.4 is used to reflect the lower wages paid to tourism jobs. This includes the effect of the snowmobile trail system and greater emphasis on visitors by service firms.

Export/Institutional: A multiplier of 1.5 is used to reflect the higher wages and purchases.

Seniors: It is assumed that the purchases of 100 seniors is equivalent to 30 export workers (and so support 15 service jobs). The seniors multiplier is therefore 1.15.

These multipliers are slightly higher to account for the following structural changes in the service sector:

Home repairs. Atikokan's housing stock is old, and much of it is in need of significant upgrading. This will cause the home repair component of linked services to rise in relative importance.

Female participation in the labourforce. More part-time & seasonal employment, and changing womens' expectations / aspirations will cause female participation in the labourforce to rise. Increasing participation implies more two-income households, which will further boost the home-repairs area due to higher income and more demands on families' time.

Outshopping. Efforts to capture more of the local market will be moderately successful, resulting in a wider range of services being available locally.

THE ATIKOKAN LABOUR FORCE.

Employment in Atikokan was measured in detail in a 1987 study of the labour force. It is assumed that the current employment levels have not changed greatly since then.

Participation rates were measured in the 1986 Census. These rates are recalculated based on the 1986 population aged 15-64 (all seniors aged 65+ are assumed to be retired). The model assumes that the male participation rate will remain relatively constant between 1986 and 1996. However, the female rate will rise from 55.6% in 1986 to 60.0% in 1991 and 65.0% in 1996 due to a greater availability of part-time and/or seasonal employment.

Employment (1991) ³	= 1,824	(same as the 1987 levels)
Male population aged 15-64 in 1991	= 1,433	
Male labour force, 1991	= 1,231	(1,433 x 85.9%)
Female population aged 15-64 in 1991	= 1,361	
Female labour force, 1991	= 817	(1,361 x 60.0%)
Total labour force, 1991	= 2,048	
Unemployed, 1991	= 224	(2,048 - 1,824)
Clients for the Lifelong Learning Centre	= 15% of the workforce + 40% of the unemployed	
	= 364	

³ Employment in 1991 does not account for the Proboard strike: the 1,824-job figure includes the 190 jobs at Proboard.

TOURISM SECTOR

Project	Employment Impact		
	Direct at Project	Tourist-oriented firms	Indirect/ Spinoff
Mining Theme Attraction	2.5	10.0	5.0
Snowmobile Trail System	2.0	3.0	2.0
AtMi Waterway + Waterfront development	1.5	1.0	1.0
Development of: Motel/Hotel Resort		10.0 10.0	4.0 4.0
Tourism Corridor + other promotion/beautification. (10% increase from 1991 lvs)		15.0	6.0
TOTAL: TOURISM PROJECTS	6.0	49.0	22.0

EXPORT SECTOR

Firm	Employment		
	1991 Levels	1996 Levels	Change 91-96
Forestry: AFP (mill)	165	157	- 8
(woods)	160	140	- 20
Proboard (plant)	130	97	- 33
(woods)	<u>60</u>	<u>40</u>	<u>- 20</u>
Total, Forestry	515	434	- 81
Ontario Hydro	105	112	+ 7
Large Export firm #1	0	60	+ 60
#2	0	0	0
Small export firms (goods or services)	41	70	+ 29
Mining-related	13	20	+ 7
Data-Processing jobs (back-office)	0	25	+ 25
TOTAL EXPORT	674	721	+47

INSTITUTIONAL & GOVERNMENT SECTOR

Institution	1991 Level	1996 Level	Change: 91-96
Environmental Research Stn	0	16	+ 16
Lifelong Learning Centre (LLC)	0	15	+ 15
Social Programs	38	42	+ 4
Employment at Prov. & Fed ministries ⁴	98	113	+ 15
Home Care Home Support	3 13	6 26	+ 3 + 13
Maintenance of Seniors units	3	6	+ 3
TOTAL	155	224	+ 69

SUPPORTED / LINKED SERVICES

Sector	Change, 91-96	Linked Changes
Tourism	+ 55.0	+ 22.0
Export	+ 47.0	+ 23.5
Institut/Govt	+ 69.0	+34.5
Seniors	n/a	+15.0
TOTAL	+ 171.0	+95.0

⁴ Including OPP and Canada Post.

DEMOGRAPHIC IMPACT

Economic changes affect the demographic makeup of a community by impacting on the working-age population. This section estimates the demographic effects of the economic changes projected above, by outlining the assumptions used in each of the calculations.

A) Changes to the 1991 labourforce.

Assumptions:

Chronically unemployed/underemployed.

By 1996, 7.5% of the labourforce will remain chronically unemployed/underemployed. A study on barriers to employment⁵ found that 10% of the workforce was chronically unemployed or underemployed in 1988/89. The ratio is being reduced because of the projected employment increases between 1991 and 1996 (266 positions, or 2.75% annual rate of increase).

Participation rates in 1996.

The female participation rate in the labourforce will rise to 65%, reflecting womens' changing attitudes towards working outside the home, and increased local job market, which will provide them with greater employment opportunities.

The male participation rate will rise to 90%, reflecting the greater employment opportunities in 1996. With the closure of the mines and the resulting economic dislocation, many residents withdrew from the labour force. By 1996, this trend will have reversed.

Outmigration.

By 1996, youth out-migration in the 15-24 age group will be 20%. Out-migration in this category averaged 25% between 1981-1986, and 27% between 1986 and 1991, reflecting the lack of employment available to local youth (among other factors). The improved employment situation projected by 1996 should help to lower this trend.

Out-migration among older segments of the labourforce (aged 25+) will be negligible. Between 1981 and 1991, when the local economy was adjusting to the mining closures and employment opportunities were poor, out-migration in the labourforce aged 25+ ranged between 2% and 9%. This age segment is more stable, and is not likely to see noticable out-migration during the modest economic expansion projected over the next five years.

Residents available to fill new employment opportunities (LF^L)

$$\begin{aligned} \text{LF}^L &= 90\% \times (\# \text{ males aged 15-64}) + 65\% \times (\# \text{ females aged 15-64}) \\ &= 90\% \times (1,451) + 65\% \times (1,367) \\ &= 2,194 \end{aligned}$$

$$\begin{aligned} \text{Chron Unempl} &= 7.5\% \text{ of labourforce} \\ &= 165 \end{aligned}$$

⁵ The Atikokan Employment Scene: Barriers and Training Needs, 1988-89, A.E.D.C. report.

B) Labourforce migration into Atikokan.

Assumptions:

Types of positions that Atikokan will have to attract external labour to fill.

39 jobs will be filled by workers from outside Atikokan. These come from the 69 jobs anticipated in the Institutional / Government sector. All other job gains will be filled by local workers, if they are available.

Composition of the new residents.

Of the new workers coming to Atikokan, 25% will be singles. Of the 75% who are families, 65% will have two working spouses, while 35% will have one spouse working.

External labour moving to Atikokan (LF^x)

LF^x = Shortfall in local labourforce + imported skills / professions
= (2051 jobs - 2029 "employable" workers) + 39 imported professionals
= 61 positions filled by workers moving to Atikokan.

The breakdown is:

8 x Singles
11 x 1-worker families
<u>21</u> x 2-worker families
40 additional households moving to town.

C) Impact of labourforce changes on youth components.

Assumptions:

Children (0-4) from current residents, C^L.

The same number of children will be born between 1991-1996 as were born between 1986-1991. Therefore, the 0-4 age category will be the same size as it is currently.

Youth (0-14) from new residents, C^x.

The families moving to Atikokan will have an average of 1.5 children/family. One third of these will be aged 0-4.

New youth components (C^{<5} and C⁵⁻¹⁴)

C^{<5} = assumed local births + "new" 0-4s
= 297 + 33% x (32 families @ 1.5 children/family)
= 313

C⁵⁻¹⁴ = 0-9 category in 1991 + 66% of "new" 5-14s
= 598 + 67% x (32 families @ 1.5 children/family)
= 630

D) Demographic profile of Atikokan, 1996.

Population in 1996, P^{96} , is calculated as follows:

$$P^{96} = (0-14) + (15-24) + (25-59) + (60+)$$

$$\begin{aligned} 0-14 &= \text{section C} \\ &= 313 + 630 \\ &= 943 \end{aligned}$$

$$\begin{aligned} 15-24 &= (\text{current } 10-19) - (\text{outmigration from Section A}) \\ &= (390 + 297) - 20\% \\ &= 550 \end{aligned}$$

$$\begin{aligned} 25-59 &= \text{current } 20-54 + \text{new workers (Section B)} \\ &= 2,031 + (8 \text{ singles} + 2 \times 32 \text{ families}) \\ &= 2,103 \end{aligned}$$

$$\begin{aligned} 60+ &= \text{seniors projections, medium in-migration scenario (Appendix x)} \\ &= 986 \end{aligned}$$

$$\begin{aligned} P^{96} &= (0-14) + (15-24) + (25-59) + (60+) \\ &= 943 + 550 + 2,103 + 986 \\ &= 4,582 \end{aligned}$$

Age Group	1991	1996
0-14	988	943
15-24	529	550
25-59	2,039	2,103
60+	873	986
Total	4,428	4,582

**Economic Projections
Atikokan, 1991 - 1996**

High Scenario

ASSUMPTIONS

TOURISM SECTOR

Mining Theme Attraction.

The economic and employment targets for the Mining Theme Attraction will be 2/3 of targeted levels by 1996 due to aggressive promotion and integration into the Tourism Corridor initiative.

Snowmobile trail system.

By generating more winter business, this project will allow another facility to come on-line (or the expansion of an existing facility), of roughly 1.5 times the size of the White Otter Inn or Radisson.

Tourism Corridor Initiative.

The impact from visitors will rise by 20% (in real terms - after inflation).

Special Events.

Two special events of the size and scope of Sports Days will be organized (one each in Winter & Fall), which will help build the shoulder seasons and create a year-round tourism season. The effects of this are included in the projected overall growth in the Tourism Corridor area (20% real growth by 1996).

Quetico Park.

The provincial government will require the use of services of Canadian-based guides by some or all non-local visitors to Quetico Park (whether they come from the Atikokan or USA entrances). The effect of this change is included in the Corridor effect (20% growth).

EXPORT SECTOR.

Large export firm #2.

One of the potential firms will be in operation by 1996, creating 300 jobs. Due to the large stands of unallocated hardwood in the area, it is assumed that the firm will be in the forest-products sector, and create 125 plant and 175 woodland jobs (the woodland figure accounts for chipping in the woods).

Data-Processing ("Back-office") jobs.

Efforts to locate back-office jobs in Atikokan will create 35 positions.

INSTITUTIONAL / GOVERNMENT SECTOR.

Lifelong Learning Centre.

Funding constraints will not be as severe, allowing the creation of 30 positions (18 in Atikokan).

Social programs.

Services to non-seniors will rise by 25% from current per capita levels due to a greater emphasis on social programs by the province. Employment in this area will increase accordingly (ie: +25%).

SENIORS SECTOR.

No changes are projected from the medium scenario.

RECREATION FACILITIES.

The golf course will get another 9 holes, and the ski hill will be upgraded due to increased demand from:

- * Seniors, who spend more of their disposable income on (and have more spare time for) recreation than non-seniors;
- * Visitors, with whom non-traditional pursuits are increasingly popular; and
- * Thunder Bay residents, to whom Atikokan firms are marketing more aggressively to attract them to the town (especially for overnight visits).

LINKED SERVICE JOBS.

The anticipated changes and multipliers used are the same as in the medium scenario.

TOURISM SECTOR

Project	Employment Impact		
	Direct at Project	Tourist-oriented firms	Indirect/ Spinoff
Mining Theme Attraction	2.5	20.0	9.0
Snowmobile Trail System	2.0	4.0	2.4
AtMi Waterway +Waterfront development	1.5	2.0	1.4
Development of: Motel/Hotel Resort		15.0 25.0	6.0 10.0
Tourism Corridor + other promotion/beautification. (20% increase in current lvs)		30.0	12.0
TOTAL: TOURISM PROJECTS	6.0	96.0	40.8

EXPORT SECTOR

Firm	Employment		
	1991 Levels	1996 Levels	Change 91-96
Forestry: AFP (mill)	165	167	+ 2
(woods)	160	140	- 20
Proboard (plant)	130	65	- 65
(woods)	<u>60</u>	<u>20</u>	<u>- 40</u>
Total, Forestry	515	392	- 123
Ontario Hydro	105	105	0
Large Export firm #1	0	60	+ 60
#2	0	300	+300
Small export firms (goods or services)	41	70	+ 29
Mining-related	13	20	+ 7
Data-Processing jobs (back-office)	0	35	+ 35
TOTAL EXPORT	674	982	+ 308

INSTITUTIONAL & GOVERNMENT SECTOR

Institution	1991 Level	1996 Level	Change: 91-96
Environmental Research Stn	0	16	+ 16
Lifelong Learning Centre (LLC)	0	18	+ 18
Social Programs	38	48	+ 10
Employment at Prov. & Fed ministries ⁶	98	113	+ 15
Home Care Home Support	3 13	6 26	+ 3 + 13
Maintenance of Seniors units	3	6	+ 3
TOTAL	155	233	+ 78

SUPPORTED / LINKED SERVICES

Sector	Change, 91-96	Linked Changes
Tourism	+ 102.0	+ 40.8
Export	+308.0	+ 154.0
Institutional/ Government	+ 78.0	+ 39.0
Seniors	n/a	+ 15.0
TOTAL	+ 488.0	+ 248.8

⁶ Including OPP and Canada Post.

**Economic Projections
Atikokan, 1991 - 1996**

Low Scenario

ASSUMPTIONS

TOURISM SECTOR

Mining Theme Attraction.

The economic and employment targets for the Mining Theme Attraction will be 1/3 of targeted levels by 1996 due to aggressive promotion and integration into the Tourism Corridor initiative.

Snowmobile trail system.

While the seasonality in tourism will be partly offset, volume will only be sufficient to allow an expansion in motel infrastructure of 20 rooms (2/3 of the White Otter or Radisson).

Atikokan-Minaki Waterway.

The Waterway will not go ahead, having received an unfavourable environmental assessment.

Tourism Corridor Initiative.

Efforts to provide better coordination and promotion of special events in the District will not meet with support from local firms or senior governments. As a result, the visitor market will decline by 10% from current levels (in real terms - after inflation).

Resort Development.

Another significant resort will not be developed.

EXPORT SECTOR.

Atikokan Forest Products.

The planned expansion into the European market will not occur, resulting in a drop in the volume from (and employment at) AFP of 50% below projected levels.¹ Woodland employment will fall by 50% due to volume losses, and a further 33% due to woodland chipping technology.

Large export firm #1

A 60-job facility will not be up and running by 1996.

Data-Processing ("Back-office") jobs.

¹ AFP estimates that the upgrades will create 70 new positions: 20 at the mill and 50 in the woods. Employment levels would rise to 185 and 210 in the mill and bush respectively.

INSTITUTIONAL / GOVERNMENT SECTOR.

Environmental Research Station.

Atikokan will not be successful in obtaining the research station.

Lifelong Learning Centre.

Funding constraints will only allow 20 positions to be created (12 in Atikokan).

Social programs.

Services to non-seniors will not rise.

Other public-service employment.

No new public service jobs will be created in Atikokan.

SENIORS SECTOR.

Atikokan will not receive any additional seniors units by 1996.

RECREATION FACILITIES.

Neither of the upgrades will occur.

LINKED SERVICE JOBS.

All of the effects will be the same as in the medium scenario.

TOURISM SECTOR

Project	Employment Impact		
	Direct at Project	Tourist-oriented firms	Indirect/ Spinoff
Mining Theme Attraction	1.5	10.0	4.6
Snowmobile Trail System	2.0	4.0	2.4
AtMi Waterway + Waterfront development	1.5	2.0	1.4
Development of: Motel/Hotel Resort		0.0 0.0	0.0 0.0
Tourism Corridor + other promotion/beautification. (10% increase in current lvls)		- 15.0	- 6.0
TOTAL: TOURISM PROJECTS	5.0	1.0	2.4

EXPORT SECTOR

Firm	Employment		
	1991 Levels	1996 Levels	Change 91-96
Forestry: AFP (mill)	165	93	- 72
(woods)	160	105	- 55
Proboard (plant)	130	65	- 65
(woods)	60	20	- 40
Total, Forestry	515	283	- 232
Ontario Hydro	105	105	0
Large Export firm #1	0	0	0
#2	0	0	0
Small export firms (goods or services)	41	50	+ 9
Mining-related	13	20	+ 7
Data-Processing jobs (back-office)	0	15	+ 15
TOTAL EXPORT	674	473	- 201

INSTITUTIONAL & GOVERNMENT SECTOR

Institution	1991 Level	1996 Level	Change: 91-96
Environmental Research Stn	0	0	0
Lifelong Learning Centre (LLC)	0	12	+ 12
Social Programs	38	38	0
Employment at Prov. & Fed ministries ⁸	98	98	0
Home Care Home Support	3 13	6 26	+ 3 + 13
Maintenance of Seniors units	3	3	0
TOTAL	155	183	+ 28

SUPPORTED / LINKED SERVICES

Sector	Change, 91-96	Linked Changes
Tourism	+ 6.0	+ 2.4
Export	- 201.0	- 100.5
Institutional/ Government	+ 28.0	+ 14.0
Seniors	n/a	+ 15.0
TOTAL	- 167.0	- 69.1

⁸ Including OPP and Canada Post.