



Commentary | October 2025

Housing Needs in an Uncertain Future

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By: William Dunstan

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About the Author

William Dunstan



William Dunstan is a former lead researcher at Northern Policy Institute. He first came to Northern Ontario through NPI's Experience North program in 2021, and he has spent time living in Hearst, Timmins, and Kirkland Lake. William has a Bachelor of Public Affairs and Policy Management from Carleton University and a Master of Public Policy from the University of Calgary.

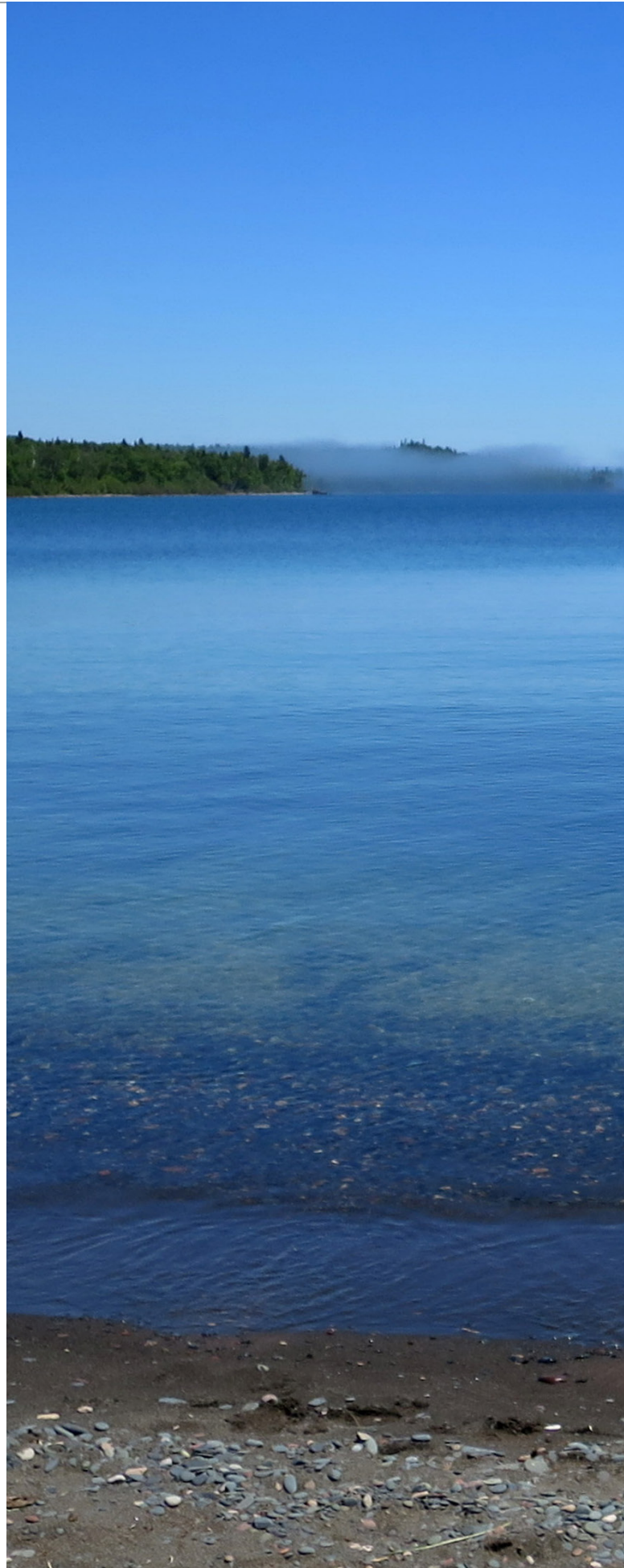


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Introduction

The communities of Terrace Bay and Schreiber – which are referred to together in this commentary as the “Terrace Bay region” – have faced an uncertain economic future since the AV Terrace Bay pulp mill was shut down in January 2024. This economic uncertainty adds to the challenge of planning and preparing for the region’s future housing needs. This commentary projects the Terrace Bay region’s housing needs over 15 years, updating an earlier analysis completed in 2014. Between 2023 – the most recent year with available data and the year preceding the mill shutdown – and 2038, population growth in the Terrace Bay region will likely range from an increase of less than 50 people to a decrease of nearly 200 people. In a variety of realistic scenarios, the demographic ages 65 and over will likely grow by more than 100 people. This will further increase the existing demand for seniors’ housing in the region. Whether the Terrace Bay region will have enough housing units to meet demand in 2038 will depend on the future of the mill and future trends in average household size. In any event, developing a seniors’ housing complex in Terrace Bay or Schreiber should add enough housing units to avoid a potential shortage.



Assessing the Previous Housing Study

In 2014, The Planning Partnership and TCI Management Consulting completed a housing requirements analysis for the Township of Terrace Bay. The analysis looked at both Terrace Bay and Schreiber and sought to project the number and type of additional housing units required by 2023. It projected that the Terrace Bay region's population would increase from 2,596 in 2011 to approximately 3,000 in 2023, with the exact number varying according to different assumptions about economic growth rates. The authors concluded that the Terrace Bay region would require between 244 and 314 additional housing units by 2023 (The Planning Partnership and TCI Management Consulting 2014).

The Terrace Bay region's population grew less than was projected. Statistics Canada (2024) estimates that as of July 2023, Terrace Bay and Schreiber have a combined population of 2,683. Similarly, new housing construction between 2014 and 2023 was less than the report recommended. The Financial Information Returns for Terrace Bay and Schreiber indicate that only 10 new residential properties were built in the region during that time (Ontario 2025). Overall, in reality, the population grew by 87 people between 2011 and 2023, while the housing supply grew by 10 units.

The proportionally smaller growth in the housing supply, however, has not resulted in a shortage. This is because the numbers cited in the 2014 study are based on an undercount of the region's housing stock in the 2011 Census – a possibility that the authors noted. Statistics Canada's Census of Population is the best data source for many variables relating to population and housing. Regarding the total number of residential properties in a community, however, the counts conducted by Ontario's Municipal Property Assessment Corporation (MPAC) are more reliable. In 2021, MPAC identified 1,539 residential properties in Terrace Bay and Schreiber (Ontario 2022). This is greater than the number of private dwellings counted in the 2011 or 2021 Census (Statistics Canada 2019a; 2023).



Current State of Housing in the Region

To assess the Terrace Bay region's future housing needs, it is best to start by looking at the current state of housing. Table 3 provides key statistics relating to housing in the Terrace Bay region in 2021, primarily drawing from the 2021 census, but also including residential property counts from MPAC. Again, the MPAC counts are the most accurate representation of the region's housing supply. Several conclusions can be drawn from the statistics, including:

- Housing is affordable in the Terrace Bay region. For both owner and renter households, median monthly shelter costs are below \$800. Further only 12.5 per cent of households spend more than 30 per cent of their income on shelter costs. This is below the rate for the Thunder Bay District (14.4 per cent) and the province (24.2 per cent). The affordability of housing in the Terrace Bay region suggests there is not a significant need to expand the housing supply, at least with the goal of bringing down prices.
- There is limited diversity in the dwelling stock. In the Terrace Bay region, 86.2 per cent of dwellings are single-detached houses. This compares to 71.4 per cent across the Thunder Bay District and 53.4 per cent across Ontario. It is not uncommon for single-detached houses to represent a larger share of dwellings in small communities; nevertheless, this results in more limited choices for residents.
- Average household sizes are relatively small. In the Terrace Bay region, the average household is made up of only 2.06. As noted in the 2014 housing study, household sizes in the region have been declining since 2001 (The Planning Partnership and TCI Management Consulting 2014). For comparison, the average household size in 2021 was 2.2 in the Thunder Bay District and 2.6 in Ontario.
- The Terrace Bay region has a large number of dwellings not occupied by usual residents. This is likely attributable to many seasonal residents maintaining properties in Terrace Bay and Schreiber, but being "usually resident" in other communities. In the Terrace Bay region, 12.5 per cent of private dwellings are not occupied by usual residents. This is greater than in the Thunder Bay District (10.9 per cent) and Ontario (7.4 per cent). While MPAC counts 1,539 residential properties in the Terrace Bay region, the fact that 176 properties are occupied by non-permanent residents suggests that only 1,363 of these properties are available to the region's population of 2,567 people.



Table 1: Housing Indicators in the Terrace Bay Region, 2021

	Terrace Bay	Schreiber	Regional Total
Population and Number of Properties			
Population	1,528	1,039	2,567
Total private dwellings – Census count	793	612	1,405
Private dwellings occupied by usual residents	713	516	1,229
Private dwellings not occupied by usual residents ¹	80	96	176
MPAC count of residential properties	896	643	1,539
Dwellings by Type – Occupied by Usual Residents in 2021 Census			
Single-detached house	615	440	1055
Semi-detached house	15	15	30
Row house	15	0	15
Apartment or flat in a duplex	0	5	5
Apartment in a building that has fewer than five storeys	70	50	120
Other single-attached house	0	5	5
Total dwellings	710	515	1225
Household Size			
Number of persons in private households	1490	1035	2525
Total number of households	715	515	1230
1 person	260	195	455
2 persons	275	205	480
3 persons	80	60	140
4 persons	65	50	115
5 or more persons	35	15	50
Average household size	2.1	2.0	2.06
Condition of Dwellings			
Only regular maintenance and minor repairs needed	655	435	1090
Major repairs needed	55	50	105
Households by Tenure			
Owner	555	400	955
Renter	155	85	240
Housing Prices and Affordability			
Median value of dwellings	\$100,000	\$75,000	---
Median monthly shelter costs for owned dwellings	\$765	\$780	---
Median monthly shelter costs for rented dwellings	\$750	\$608	---
Number of households spending less than 30% of income on shelter costs	625	425	1050
Number of households spending 30% or more of income on shelter costs	90	60	150

Source: Statistics Canada (2023) and Ontario (2022)

¹ This includes "unoccupied private dwellings [and] dwellings occupied solely by foreign residents and/or by temporarily present persons" (Statistics Canada 2019). In Terrace Bay and Schreiber,

Residents and Dwellings in Unincorporated Areas

To assess the state of housing across the Terrace Bay region, some consideration was given to the unincorporated areas near Terrace Bay and Schreiber. Data from the 2021 census, however, suggests there are few people and homes in nearby unincorporated areas. Data for the six dissemination blocks – the smallest geography for which Statistics Canada reports population and dwelling counts – bordering the two municipalities shows only ten residents and eight dwellings (Statistics Canada 2022). While it is possible that some individuals and dwellings are not reported due to data suppression, the number of individuals and dwellings in nearby unincorporated areas is clearly quite small. These numbers are too small to meaningfully alter this commentary's analysis of the region's population and housing trends. For this reason, this commentary only considers numbers for the municipalities of Terrace Bay and Schreiber.



Projecting Housing Needs (2023 to 2038)

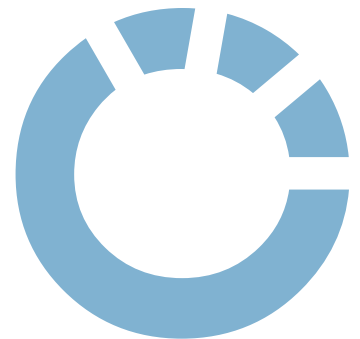
Projecting the Terrace Bay region's future housing needs has two parts. First, projecting demographic change. And second, projecting how this will translate into housing demand. The population projections in this section scenarios with and without the AV Terrace Bay pulp mill re-opening. If the mill re-opens in the near future, the region can expect modest population growth between 2023 and 2038. If the mill closes permanently, however, the region's population will likely decrease. These population trends will affect housing demand. Depending on the assumptions adopted in projections of housing demand, the region could face either a housing surplus or a housing shortage in 2038. In any scenario, the region will likely see an increased seniors' population and greater demand for seniors' housing.

Population Projections

The methodology this commentary uses for projecting the Terrace Bay region's future population is based on the methodology used in another NPI study that assessed Terrace Bay's childcare needs (De Castro Rocha and Cirtwill 2024). The authors found that population growth by age has been largely similar between the District of Thunder Bay and the Terrace Bay region. Accordingly, the childcare study replicates population projection trends for the District of Thunder Bay produced by the Ontario Ministry of Finance in 2022 (Ontario 2024) to produce population projections for the Terrace Bay region. To estimate how a prolonged mill closure could alter those projections, the childcare study looked to population trends in Red Rock and Iroquois Falls after those communities experienced mill closures in 2006 and 2014, respectively.

Population Projections Without Extended Mill Closure

If the AV Terrace Bay pulp mill re-opens in the near future, and the Terrace Bay region avoids an economic downturn, the region's demographic trends would typically be expected to closely mirror those of the Thunder Bay District. However, in the past few years, demographic trends in the Terrace Bay region may have begun to diverge from those of the wider district, particularly the city of Thunder Bay. Thunder Bay and other communities in Ontario have recently seen a significant influx of immigrants, especially non-permanent residents. This caused a population increase and led the Ministry of Finance (Ontario 2024) to revise its population projections upward in 2024. Terrace Bay and Schreiber, however, have not seen a similarly large increase in immigrants. For this reason, this commentary uses the figures released in 2022 for the Thunder Bay District to project the Terrace Bay region's population between 2023 and 2038.



These projections were calculated using the following methodology. Results are presented in Table 2.

1. Taking the 2021 Census, the number of individuals in three age groups (0 to 14, 15 to 64, and 65 and over) from Terrace Bay and Schreiber are summed together to calculate regional totals for the year 2021.
2. Taking the Ontario Ministry of Finance's population projections for the Thunder Bay District, the percentage increase of 0- to 14-year-olds, 15- to 64-year-olds, and people ages 65 and over is calculated between 2021 and 2023, 2028, 2033, and 2038.
3. These percentage increases are applied to the three age ranges in the Terrace Bay region to produce population estimates by age range for 2023,² 2028, 2033, and 2038.

Table 2: Terrace Bay Region Projected Population by Age Range, 2021 to 2038, No Extended Mill Closure

	Total	0 to 14	15 to 64	65 and over
2021	2655	384	1628	643
2023	2688	380	1626	682
2028	2707	368	1572	767
2033	2709	360	1544	805
2038	2713	363	1540	810

Source: Author's calculations based on Ontario (2024) and Statistics Canada (2023)

Population Projections with Mill Permanently Closed

The assumption that the Terrace Bay region will follow the (pre – uptick in immigration) demographic trends of the larger Thunder Bay District may not hold if the AV Terrace Bay pulp mill permanently closes. Two other small Northern Ontario communities – Red Rock and Iroquois Falls – where a pulp and paper mill was the largest employer, saw economic and population declines after their mills closed (De Castro Rocha and Cirtwill 2024). The following methodology is used to calculate Terrace Bay's projected population in the event of a permanent mill closure:

1. To determine the distribution of the population by age range up to 2038, the projections from the scenario without an extended mill closure are re-used.
2. Then, the population numbers by age group are revised downward for the years after the mill closure (2028, 2033, and 2038). Specifically, they are revised downward according to the mid-point of the rates of population loss experienced in Red Rock and Iroquois Falls five, ten, and fifteen years after those mill closures.
 - a. In 2028, the Terrace Bay region's population is projected to be 7.3 per cent lower than in 2023.
 - b. In 2033 and 2038, the Terrace Bay region's population is projected to be 6.6 per cent lower than in 2023.

²Statistics Canada has released population estimates for Terrace Bay and Schreiber for 2023. However, these estimates are not broken down by age. The Statistics Canada estimate (2,383) and the estimate produced using Ontario Ministry of Finance projection (2,388) are similar. Because the latter estimate includes a breakdown by age range, it is used in this analysis.

Table 3 shows the results of these calculations.

Table 3: Terrace Bay Region Projected Population by Age Range, 2021 to 2038, Permanent Mill Closure

	Total	0 to 14	15 to 64	65 and over
2021	2655	384	1628	643
2023	2688	380	1626	682
2028	2491	339	1446	706
2033	2510	334	1430	746
2038	2510	336	1425	749

Source: Author's calculations based on Ontario (2024) and Statistics Canada (2023)



Housing Demand

The number of housing units demanded in the Terrace Bay region will primarily depend on two variables. The first is total population, which, as discussed, will be influenced by that status of AV Terrace Bay pulp mill. The second variable is average household size. As noted earlier, average household size in the Terrace Bay region (2.06 people in 2021) is relatively small and has been declining for twenty years. It is possible that this trend of decreasing household sizes will continue over the next fifteen years. Alternatively, household sizes in the region may have already reached their floor. Accordingly, the next section projects the number of housing units demanded in four scenarios based on different assumptions regarding those two variables.

Moreover, housing demand is not simply a question of the number of units demanded. There is also the question of the type of housing demanded. In the Terrace Bay region, a growing elderly population is likely to create additional demand for supportive seniors' housing.

The only scenario where the Terrace Bay region is projected to have a housing shortage in 2038 is one in which the mill re-opens and average household size continues to decrease. However, even in that scenario, building approximately 60 units of seniors' housing will be sufficient to close the gap between housing demand and supply.

Number of Units Demanded in Various Scenarios

This section provides projections for the number of housing units demanded in the Terrace Bay region in four different scenarios. These projections suggest that there will be demand for between 1,218 and 1,420 units in 2038.

To calculate housing demand, this analysis adopts a formula used in the 2014 analysis by The Planning Partnership and TCI Management Consulting:

$$\text{Population} \div \text{average household size} = \text{number of housing units demanded}$$

Scenario 1

The first scenario assumes that the AV Terrace pulp mill will re-open, and that average household size will remain at 2.06 through to 2038. As shown in Table 4, in this scenario, there will be demand for 1,317 housing units in 2038.

Table 4: Projected Housing Demand: Mill Re-Opens and Constant Household Size

	2023	2028	2033	2038
Population	2,688	2,707	2,709	2,713
Average Household Size	2.06	2.06	2.06	2.06
Number of Housing Units Demanded	1,305	1,314	1,315	1,317

Source: Author's calculations based on Ontario (2024) and Statistics Canada (2023)



Scenario 2

The second scenario assumes that the AV Terrace pulp mill will re-open, and that average household size will decline by 0.05 people every five years. As shown in Table 5, in this scenario, there will be demand for 1,420 housing units in 2038.

Table 5: Projected Housing Demand: Mill Re-Opens and Decreasing Household Size

	2023	2028	2033	2038
Population	2,688	2,707	2,709	2,713
Average Household Size	2.06	2.01	1.96	1.91
Number of Housing Units Demanded	1,305	1,347	1,382	1,420

Source: Author's calculations based on Ontario (2024) and Statistics Canada (2023)

Scenario 3

The third scenario assumes that the AV Terrace pulp mill will remain closed, and that average household size will remain at 2.06 through to 2038. As shown in Table 6, in this scenario, there will be demand for 1,218 housing units in 2038.

Table 6: Projected Housing Demand: Closed Mill and Decreasing Household Size

	2023	2028	2033	2038
Population	2,688	2,491	2,510	2,510
Average Household Size	2.06	2.06	2.06	2.06
Number of Housing Units Demanded	1,305	1,209	1,218	1,218

Source: Author's calculations based on Ontario (2024) and Statistics Canada (2023)

Scenario 4

The fourth scenario assumes that the AV Terrace pulp mill will remain closed, and that average household size will decline by 0.05 people every five years. As shown in Table 7, in this scenario, there will be demand for 1,314 housing units in 2038.

Table 7: Projected Housing Demand: Mill Re-Opens and Decreasing Household Size

	2023	2028	2033	2038
Population	2,688	2,491	2,510	2,510
Average Household Size	2.06	2.01	1.96	1.91
Number of Housing Units Demanded	1,305	1,239	1,280	1,314

Source: Author's calculations based on Ontario (2024) and Statistics Canada (2023)

A Growing Elderly Population and Demand for Seniors' Housing

The Terrace Bay region has a growing population of elderly individuals. Between 2011 and 2021, the number of people ages 65 and over living in the region increased from 440 to 643 (Statistics Canada 2019a; 2023). The population projections included in this analysis place the 65 and over population at somewhere between 749 and 810 in 2038.

This growing elderly population is likely to increase demand for seniors' housing. The 2014 housing study reported that many Terrace Bay residents hoped to see affordable and assisted seniors' housing developed in their community. The authors recommended that 39 to 63 units be developed in a new seniors' complex with assisted living options (The Planning Partnership and TCI Management Consulting 2014). As of 2025, however, no such complex has been developed.

With the region's 65 and over population set to nearly double between 2011 and 2038, demand for seniors' housing should continue to grow. To determine the exact the number of units needed, a deeper analysis would be required that includes discussions with area residents. Nevertheless, there is clearly considerable demand for seniors' housing. Developing a seniors' housing complex in one of the two communities should be Terrace Bay and Schreiber's top priority in regard to housing.

Matching Housing Demand and Housing Supply

Is the Terrace Bay region's existing housing supply sufficient to meet future demand? This question has two parts. First, are the existing housing units suitable for the needs of the future population? Second, are there enough housing units to meet overall projected demand?

Regarding suitability, the Terrace Bay region lacks seniors' housing, despite their being some level of demand. Therefore, developing seniors' housing will be necessary to meet residents' demands.

Regarding the overall number of housing units, whether the existing supply is sufficient to match future demand will depend on the status of the AV Terrace Bay pulp mill and trends in average household size.

Table 8 shows the difference between available housing supply in the Terrace Bay region and projected housing demand in 2038 in each of the four scenarios explored earlier. Positive numbers in the final column indicate that the supply of housing units exceeds demand, while negative numbers indicate that demand exceeds supply (a housing shortage). In most scenarios, the Terrace Bay region will have enough housing units to meet demand. Only in the scenario with the highest demand – one in which the mill re-opens and household sizes in the region continue to decrease – is the region likely to face a housing shortage in 2038.

Table 8: Gap Between Housing Supply and Housing Demand in 2038 Under Different Scenarios

	Number of housing units, minus units currently occupied by non-permanent residents	Projected number of housing units demanded by residents in 2038	Projected difference between housing supply and demand
Scenario 1: Mill open + constant household size	1,363	1,317	+46
Scenario 2: Mill open + decreasing household size	1,363	1,420	-57
Scenario 3: Mill closed + constant household size	1,363	1,218	+145
Scenario 4: Mill closed + decreasing household size	1,363	1,314	+49

Source: Author's calculations based on Ontario (2024) and Statistics Canada (2023)

Given these numbers, how can the Terrace Bay region plan for its future housing needs? Communities should seek to ensure there is enough housing for their residents but should also avoid making unnecessary investments in housing for which there will not be demand. At first glance, striking this balance appears difficult in the Terrace Bay region, where various realistic assumptions can produce outcomes ranging from a surplus of 145 homes in 2038 to a shortage of 57.

However, Terrace Bay and Schreiber can avoid a housing shortage without making unnecessary investments. There is clearly local demand for seniors' housing, and this demand is likely to grow further along with the region's 65 and older population. Developing this housing would not only meet the needs of seniors; it would also free up units currently occupied by the people who move into seniors' housing. The 2014 housing study recommended that 39 to 63 seniors' housing units be developed by 2023 (The Planning Partnership and TCI Management Consulting 2014). As mentioned earlier, further analysis would be required to produce an updated, precise estimate of demand for seniors' housing in 2038. Nonetheless, if we take the high end of the estimate from the 2014 study (63 units), developing that many units of seniors' housing would be sufficient to fill any potential shortage of housing units in the Terrace Bay region in 2038. In sum, although there is uncertainty regarding future population numbers and housing demand, the Terrace Bay region can be confident that it will need additional seniors' housing and that developing this seniors' housing can prevent potential future housing shortages.

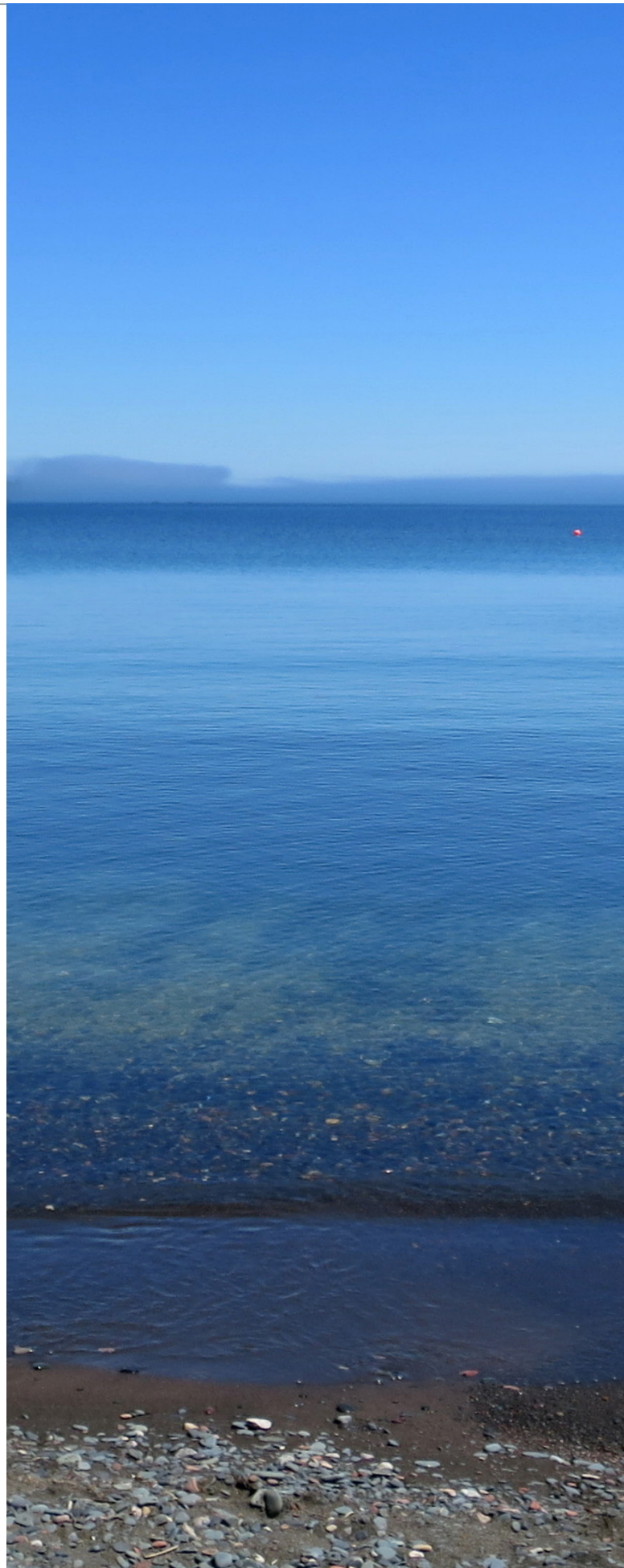


Conclusion

The Terrace Bay region's uncertain economic future creates uncertainty regarding future housing needs in Terrace Bay and Schreiber. Depending on the status of the AV Terrace Bay pulp mill and local trends in average household size, the number of housing units demanded by permanent residents of the region could vary from 1,218 to 1,420 in 2038. Currently, there are 1,539 residential properties in the region, at least 176 of which are occupied by non-permanent residents. This leaves 1,363 units available to the local population. If that number remains the same in 2038, the Terrace Bay region may have either a surplus or a shortage of housing.

What is more certain is that the region will be home to an increased number of seniors by 2038, likely between 749 and 810. This will add to existing unmet demand for seniors' housing in the region. The previous housing study completed in 2014 recommended that a seniors' housing complex be developed in Terrace Bay. This has not yet been done. Today, Terrace Bay and Schreiber's top priority in regard to housing should be developing a seniors' housing complex in either of the two communities. This will help meet seniors' needs for supportive living options and has the added benefit of alleviating a potential future housing shortage by freeing up other units.

As a next step, it is recommended that further research be completed to determine the number of units required in a local seniors' housing complex, and to develop a plan to build this complex.



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