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Research Report | April 2026

Housing Needs in Wawa

By: Zhexian Zhu

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We recognize and appreciate the historic connection that Indigenous peoples have to these territories. We support their efforts to sustain and grow their nations. We also recognize the contributions that they have made in shaping and strengthening local communities, the province, and Canada.

This report was made possible through the support of our many partners. Northern Policy Institute expresses great appreciation for their generous support but emphasizes the following: The views expressed in this report are those of the author and do not necessarily reflect the opinions of the Institute, its Board of Directors, or its supporters. Quotation with appropriate credit is permissible.

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© 2026 Northern Policy Institute
Published by Northern Policy Institute
874 Tungsten St.
Thunder Bay, Ontario P7B 6T6

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Table of Contents

Executive Summary	6
Introduction	8
Previous Studies and Current Housing Market Conditions	9
Population	9
Number of Dwellings	11
Dwelling Types	13
Housing Affordability	15
Housing Demand Projection.....	17
Total Population Projection	17
Housing Demand Projection	20
Alternative Scenario: Population Growth with Major Economic Development.....	23
Policy Discussion.....	27
Existing Housing Policy Alignment.....	27
Land Information and New Development (Goals 1 & 3).....	28
Renewal and Adaptation of Existing Housing (Goals 2 & 4)	28
Long-Term Partnerships and Collaboration (Goal 5)	29
Implementation Considerations and Funding Constraints.....	29
Conclusion	30
References.....	32

Executive Summary

This report provides an updated assessment of Wawa's housing market and forecasts housing demand through 2041 based on the most recent demographic and housing data. The analysis offers a quantitative foundation and strategic recommendations to support municipal housing policy and planning.

Key data sources include the Statistics Canada 2011, 2016, and 2021 Census results, the Ontario Ministry of Finance (MOF) population projections for Ontario's 49 Census Divisions, and the Ministry of Municipal Affairs and Housing (MMAH) 2025 publication Proposed Updates to the Projection Methodology Guideline. The projection approach in this report follows the provincial methodology outlined in the Guideline but is adapted to reflect the demographic and data characteristics of small communities such as Wawa. This localized application allows for more realistic population and housing demand scenarios tailored to Wawa's specific context.

In addition to baseline projections, an alternative scenario is also considered to assess the potential impacts of major economic developments on future population growth and housing demand.

Key Findings

Population Trends

Three projection scenarios were developed for Wawa:

- **Stable Scenario:** The population remains consistent with 2021 levels at approximately 2,705 residents.
- **Growth Scenario:** The population follows Algoma District's gradual upward trend, reaching approximately 3,272 residents by 2041.

Although overall population growth remains modest, both scenarios indicate significant aging. By 2041, residents aged 65 and over will account for 31.8% of the total population—an increase of 9.8 percentage points compared with 2021. Additional population growth may occur under major economic development scenarios; however, such impacts remain uncertain and are not included in the projection scenarios presented above.

Household Structure and Housing Demand

Driven by population aging and smaller household formation, the total number of households is projected to continue increasing even if the total population remains stable. By 2041, Wawa will require between 1,245 and 1,506 households, including 963 to 1,053 one- and two-person households. Primary household maintainers aged 65 and over are projected to represent roughly 31.8% of all households. This indicates that future housing demand will be concentrated in small units and senior-friendly housing types.

Current Housing Conditions

As of 2021, Wawa contained 1,377 dwellings, of which 1,213 were occupied by usual residents. While this number could meet demand under a stable population scenario, the composition of housing stock reveals a clear structural imbalance. Only 8.7% of dwellings are one-bedroom units, while over 60% contain three or more bedrooms, demonstrating a shortage of smaller housing options.

In terms of senior housing, a 10-unit seniors' complex was completed in 2021, but the Lady Dunn Health Centre—Wawa's only long-term care facility—has consistently maintained a waiting list of more than ten residents, indicating an ongoing shortage of senior accommodation.

Housing Affordability

Affordability is not currently a major concern in Wawa. Both owners and renters spend a smaller share of income on housing than the provincial average.

According to the Weekly Housing Affordability Metric (WHAM), which measures both the time required to save for a 20% down payment and the relative burden of mortgage payments during the first five years, Wawa's WHAM score is 86.17 weeks, significantly lower than 154.30 weeks in Algoma and 417.74 weeks in Ontario. These results indicate that local residents face relatively low housing cost burdens.

Policy Implications and Recommendations

Overall, Wawa's housing challenges are concentrated in two key areas: a lack of housing diversity and insufficient senior-oriented facilities, rather than overall supply or affordability issues. The goals and strategies from the 2023 Wawa Housing Action Plan remain valid, but their implementation priorities should be re-evaluated based on updated demographic conditions.

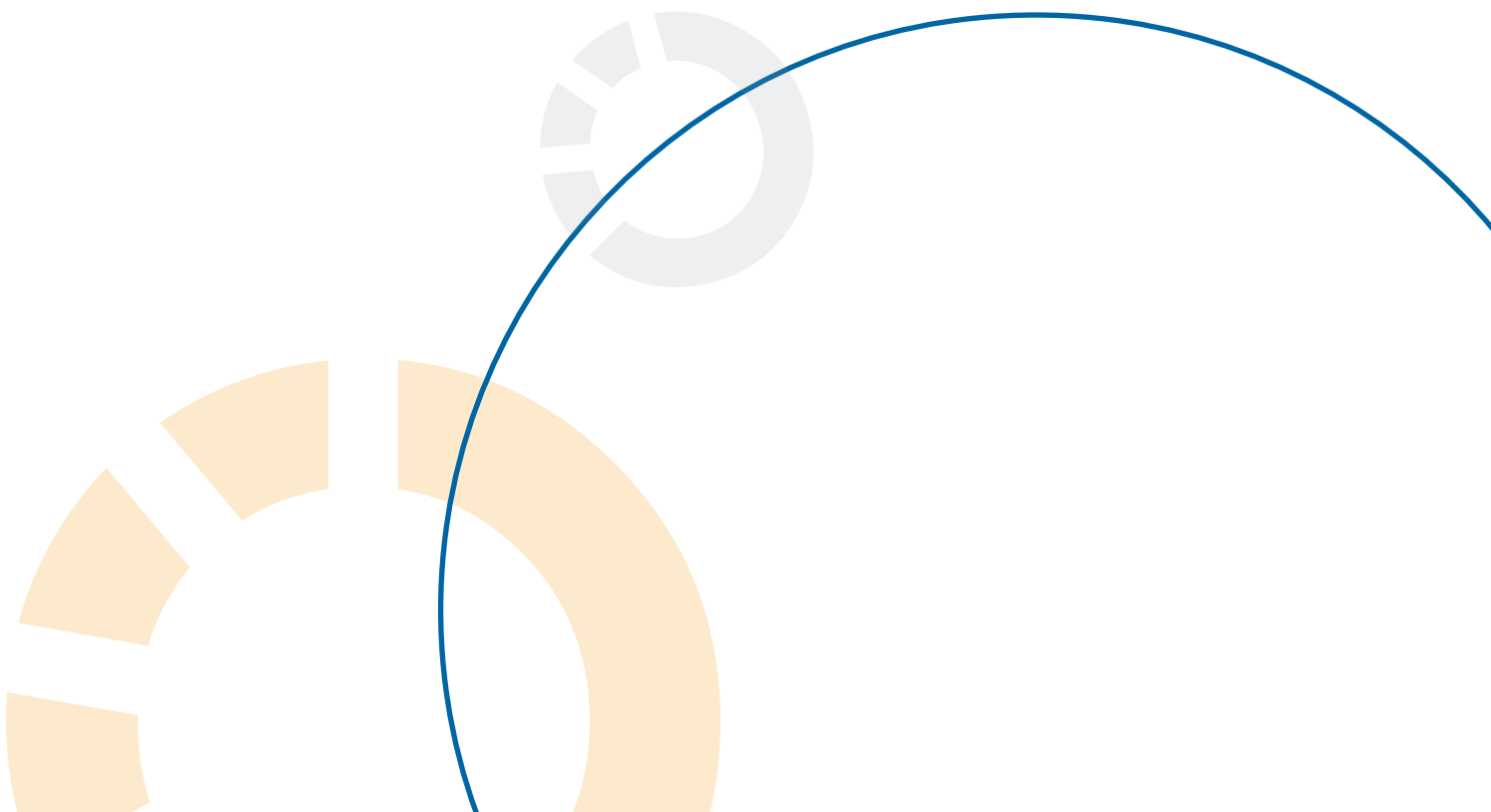
Land Information and New Development (Goals 1 & 3):

Improving land data, inventory management, and development readiness remains essential for informed decision-making. Efforts to attract new housing investment—particularly through the redevelopment of vacant and brownfield properties—should target identified needs such as smaller and senior-friendly units rather than broad expansion. The implementation of these measures will depend in part on external funding and support from higher levels of government.

Renewal and Adaptation of Existing Housing (Goals 2 & 4):

Upgrading and converting existing housing offers the most immediate opportunity to expand small-unit and rental options while supporting aging-in-place needs. These measures align with the Guideline's recommendation to prioritize intensification—maximizing use of current assets before pursuing large-scale construction. However, implementation may be constrained by limited contractor capacity and low uptake of shared housing among seniors. Long-Term Partnerships and Collaboration (Goal 5): Sustained partnerships with Indigenous, public, and private stakeholders will be critical to maintain investment capacity and long-term housing development. Collaborative data sharing and joint planning will help Wawa continue building a balanced and resilient housing system responsive to ongoing demographic change.

In conclusion, this report finds that Wawa's future housing planning should shift from a quantity-based approach to one focused on structure and suitability, using a more diverse housing supply and flexible policy tools to support a balanced, inclusive, and sustainable housing system.



1. Introduction

In recent years, both the demographic structure and housing market of Wawa have undergone notable changes. Similar to many communities across Northern Ontario, Wawa has experienced slowing population growth, an aging demographic, and a gradual decline in household size. These shifts may be influencing the types and characteristics of housing needed within the community. While the overall number of dwellings has remained relatively stable, questions are about whether the existing housing stock can adequately meet the needs of residents across different age and household groups in the future.

To better understand these evolving dynamics, the Municipality of Wawa has undertaken two key studies in recent years: the Housing Needs and Demand Study (2017) and the Wawa Housing Action Plan (2023). The former provided the first long-term projections of local housing demand based on demographic and housing data, while the latter translated those findings into a comprehensive set of policy goals and implementation strategies. Based on the previous research, this report updates and extends the analysis by incorporating the most recent Census and provincial projection data to reassess Wawa's current housing conditions and future housing requirements. The objective is to provide a quantitative basis and policy reference to support future decision-making. A complementary report provides a detailed assessment of seniors' housing needs, including demand by care level and service requirements.

This report is divided into four main sections. Chapter 2 analyzes Wawa's current demographic and housing conditions, integrating past research with 2011, 2016, and 2021 Statistics Canada Census data. The analysis examines population trends and age structure, the quantity and types of existing dwellings, including the specific needs related to senior housing—and overall housing affordability.

Chapter 3 projects demographic and housing demand trends through 2041. This projection relies on population data from the 2011–2021 Censuses and the Ministry of Finance's population forecasts for Ontario's 49 Census Divisions. The methodology follows the Ministry of Municipal Affairs and Housing's Proposed Updates to the Projection Methodology Guideline, with adjustments made to account for the unique characteristics of smaller communities such as Wawa. In addition, an alternative scenario is considered to examine the potential impacts of major economic developments on future population growth and housing demand.

Chapter 4 reviews and discusses the current policy framework in light of the new projections and the 2023 Housing Action Plan, offering further recommendations for future housing strategies, and Chapter 5 summarizes the key findings and outlines the main directions for Wawa's long-term housing planning.

Overall, this report aims to provide a clearer quantitative foundation for housing planning and policy decisions in Wawa, helping the municipality maintain a sustainable balance between demographic change and housing supply over the long term.



2. Previous Studies and Current Housing Market Conditions

Over the past decade, two major studies have examined housing conditions in the Municipality of Wawa in detail. The first, Housing Need and Demand Study (2017), was conducted jointly by the Municipality of Wawa and the Wawa Economic Development Corporation. The second, the Wawa Housing Action Plan (2023), was published by the Municipality of Wawa as an update to the earlier study, building on its findings and providing policy and planning recommendations.

This section integrates the findings of these two studies with data from the 2016 and 2021 Censuses to describe Wawa's current housing market conditions and potential future trends. The analysis is organized into four dimensions: population, housing supply, housing type, and affordability, each presented in sequence.

2.1 Population

The 2017 study projected Wawa's population based on the 2011 Census. At that time, the municipality's population for 2021 was estimated to range between 2,950 and 3,000, with a forecasted increase to approximately 3,037 by 2041 (Municipality of Wawa, 2017).

According to the same report, the average household size in Wawa was 2.2 persons, a figure consistent with that of the Algoma District but lower than Ontario's provincial average of 2.6 persons per household. Based on historical Census data, this number has remained relatively stable since 2011, showing no significant growth or decline over time.

Table 1. Population and Household Size in Wawa, 2011–2021

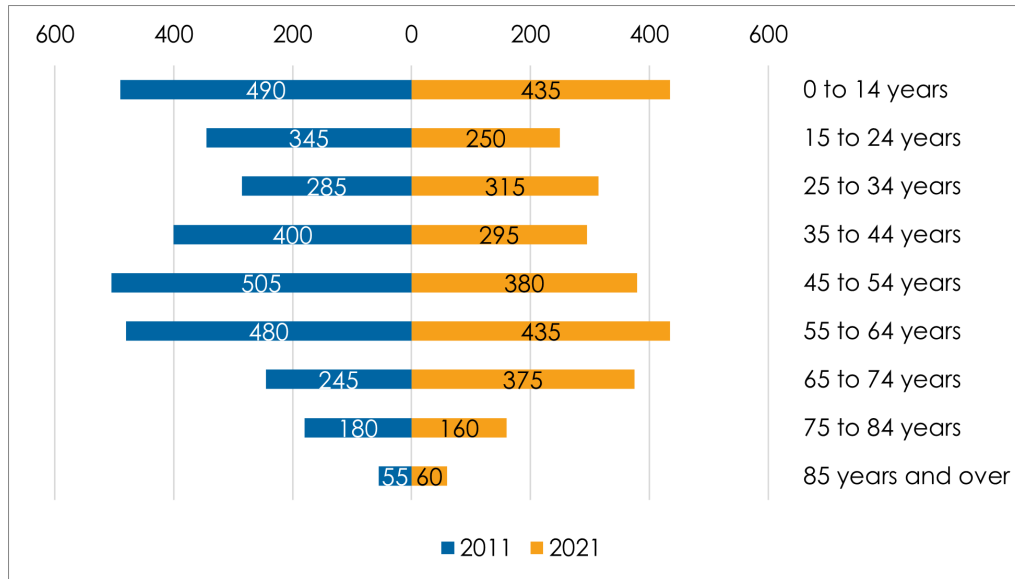
	2011	2016	2021
Population	2975	2905	2705
Average household size	2.2	2.2	2.2
Number of private households	1310	1275	1210

Source: Statistics Canada, Census 2011, 2016, 2021

Table 1 presents the results of the 2011, 2016, and 2021 Census counts for the Municipality of Wawa. Over the past decade, the total population has shown a gradual decline. In 2021, Wawa's population was approximately 9% lower than in 2011, and 8–10% below the forecast made in 2017. However, projections regarding average household size proved accurate, remaining stable at about 2.2 persons per household throughout this period, consistent with earlier estimates and with regional averages in the Algoma District.

Another key indicator of demographic change is the age structure of the population. Previous studies have already noted that Wawa's population is progressively aging, with seniors making up an increasing share of residents (Municipality of Wawa, 2017; Municipality of Wawa, 2023). Figure 1 illustrates changes in Wawa's population distribution by age group between 2011 and 2021. Although the total population declined, the proportion of residents aged 65 and over increased significantly, surpassing levels observed a decade earlier. This finding aligns closely with the conclusions of earlier research, which anticipated continued population aging in Wawa.

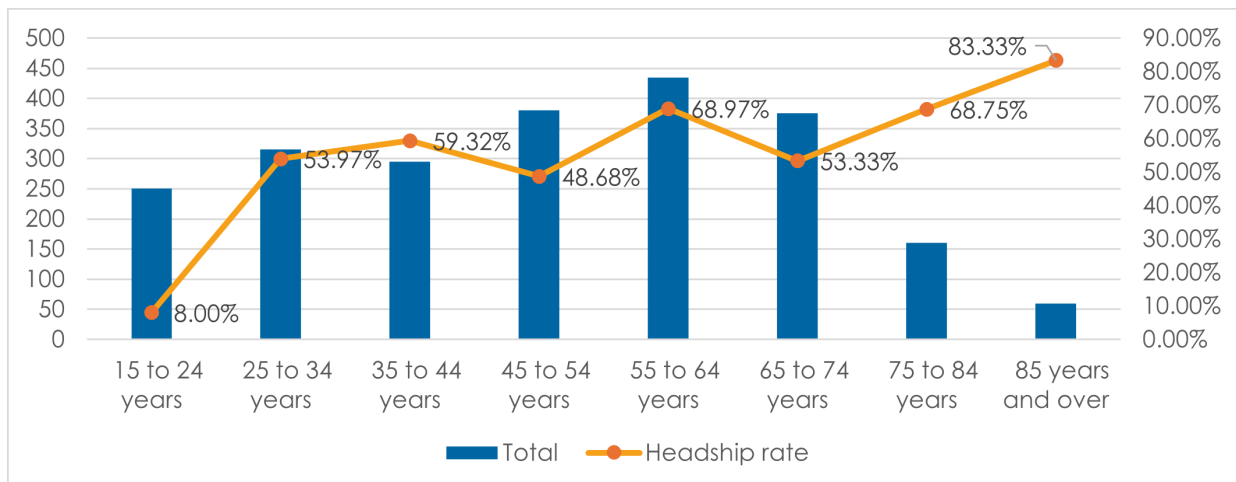
Figure 1. Population by Age Group in Wawa, 2011/2021



Source: Statistics Canada, Census 2011, 2021

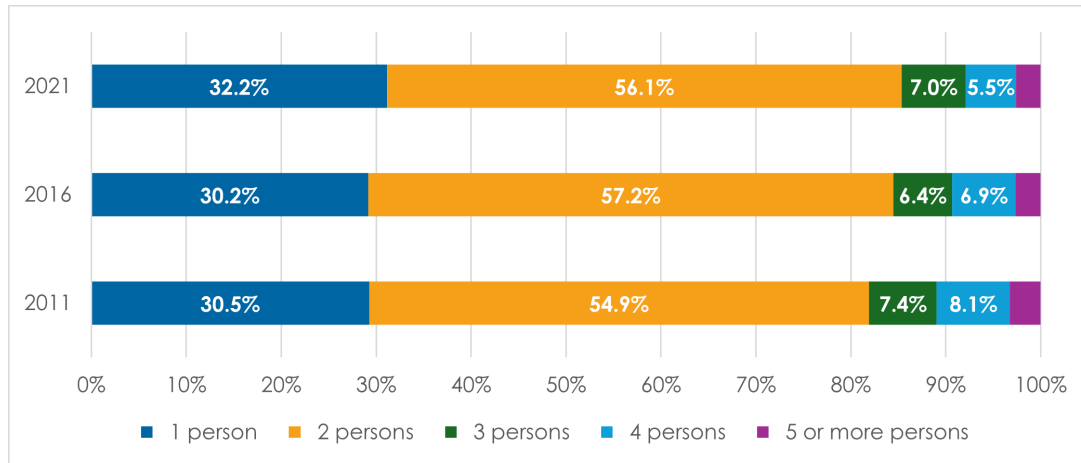
In addition to total population and household size, Table 1 also includes data on the number of private households. Between 2011 and 2021, Wawa's total population declined by approximately 9%, while the number of private households decreased by only 7.6%, a comparatively smaller reduction. This difference reflects the demographic impact of an aging population. As Wawa's population structure continues to shift toward older age groups, a growing proportion of residents are living in smaller or independent households. In Proposed Updates to the Projection Methodology Guideline, this ratio is defined as the headship rate—the proportion of individuals within a specific age group who are considered the primary household maintainer (MMAH, 2025). Figure 2 illustrates the distribution of headship rates across age groups in 2021, highlighting structural shifts in household formation associated with demographic aging.

Figure 2. Headship Rate and Population by Age Group, Wawa (2021)



Source: Author's calculation based on Statistics Canada, Census 2021

Figure 3. Household Size Distribution, Wawa (2011–2021)



Source: Statistics Canada, Census 2011, 2016, 2021

Figure 3 further illustrates changes in Wawa's household size distribution between the 2011, 2016, and 2021 Censuses. The proportion of one-person and two-person households has generally increased, while larger households (four or more persons) have declined. In 2011, approximately 30.5% of households were single-person households; by 2021, this share had risen to 32.2%. Similarly, two-person households increased to about 56.1%, becoming the most common household type. In contrast, the share of households with four or more persons decreased steadily over the decade—from about 11.5% in 2011 to 8.3% in 2021. This trend is consistent with the earlier headship rate findings, indicating that as total population declines, average household size is shrinking and the housing structure is shifting toward smaller, senior-dominated households. These structural changes are expected to further increase demand for one- and two-bedroom housing units in the coming decades.

2.2 Number of Dwellings

The Housing Need and Demand Study projected that Wawa would require at least 62 additional housing units by 2041, excluding potential new demand associated with future mining development (Municipality of Wawa, 2017). Table 2 summarizes changes in Wawa's housing stock over the past decade. According to Statistics Canada Census data, the total number of dwellings in Wawa decreased rather than increased, falling from 1,517 units in 2011 to 1,377 units in 2021. In contrast, the Municipal Property Assessment Corporation (MPAC) estimated 1,629 residential properties in 2022 (2022). Additionally, Ontario's Financial Information Return (FIR) data show that between 2018 and 2023, the number of newly added dwelling units in Wawa was limited (only 2) (Government of Ontario, 2018; 2019; 2020; 2021; 2022; 2023).

Table 2. Dwelling Units in Wawa, 2011–2021

	2011	2016	2021
Total private dwellings - Census count	1517	1451	1377
Private dwellings occupied by usual residents	1310	1279	1213
Private dwellings not occupied by usual residents	207	172	164
MPAC count of residential properties (2022)	-	-	1629

Source: Statistics Canada, Census 2011, 2016, 2021; MPAC (2022)

A notable portion of Wawa's housing stock is not occupied by usual residents, likely reflecting ownership by seasonal or part-time residents who primarily live elsewhere. In 2021, 11.9% of private dwellings in Wawa were unoccupied by usual residents, a slight decrease from 2011 but unchanged from 2016. Although this share is lower than the Algoma District average (13.6%), it remains well above the provincial average of 7.4%.

Both the 2017 and 2023 housing reports noted that a large share of Wawa's existing homes were built prior to 1980, highlighting the need for government-supported programs to assist with renovation and rehabilitation of aging housing stock (Municipality of Wawa, 2017; 2023). According to the 2021 Census, 11.6% of dwellings in Wawa required major repairs, a rate higher than the Algoma District average of 8.8%. An additional 1,075 dwellings required maintenance or minor repairs, further indicating the aging condition of Wawa's housing stock.

Furthermore, community feedback indicates that Wawa faces a significant shortage of contractors capable of providing repair and maintenance services. External contractors are also often unwilling to undertake projects in Wawa due to distance and cost constraints. This situation is likely to further exacerbate the deterioration of housing conditions.

Table 3. Dwelling Condition, Wawa and Algoma District (2021)

	Algoma		Wawa	
	Number	Rate	Number	Rate
Total private dwellings	51710	100%	1377	100%
Only regular maintenance and minor repairs needed	47145	91.20%	1075	88.80%
Major repairs needed	4565	8.80%	140	11.60%

Source: Statistics Canada, Census 2021



2.3 Dwelling Types

A persistent challenge in Wawa's housing market is the limited availability of rental and small-scale housing options, largely due to the predominance of single-detached homes. While this form of housing is common in smaller communities, it has become increasingly misaligned with evolving local needs (Municipality of Wawa, 2023).

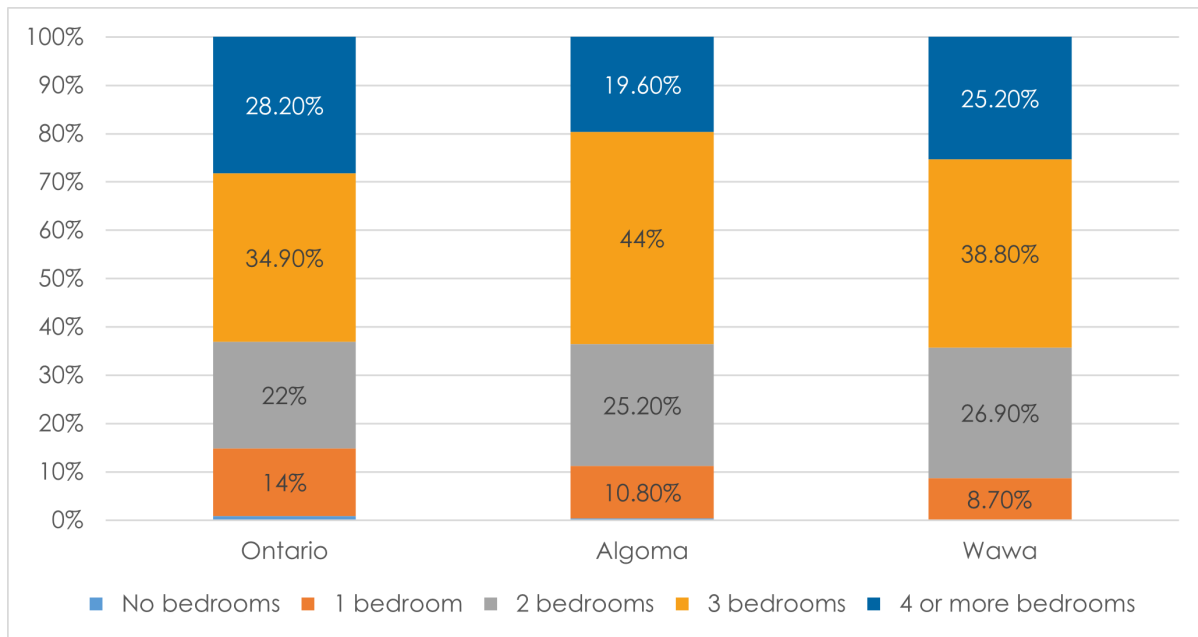
Recent growth in mining and related industrial sectors has generated greater demand for temporary housing from short-term workers and contractors—a demand that the current housing stock struggles to accommodate (Municipality of Wawa, 2017; 2023). However, this shortage extends beyond the workforce. Younger residents, seniors, and single-person households also face limited options, as few units are appropriately sized or priced for their needs. As of 2023, 51 out of 77 households on Wawa's subsidized housing waiting list were seeking one-bedroom units, further confirming the shortage of small dwellings (Municipality of Wawa, 2023). Table 4 and Figure 4 compare the distribution of dwellings by number of bedrooms and structural type across Ontario, Algoma District, and Wawa. These comparisons illustrate Wawa's disproportionately high share of single-detached homes and its relatively limited supply of smaller one- and two-bedroom units, highlighting a key structural barrier to meeting future housing demand.

Table 4. Distribution of Dwellings by Structural Type: Ontario, Algoma District, and Wawa (2021)

	Ontario		Algoma		Wawa	
	Number	Rate	Number	Rate	Number	Rate
Single-detached house	2942990	53.60%	35630	68.90%	990	81.50%
Semi-detached house	303260	5.50%	3185	6.20%	25	2.10%
Row house	505265	9.20%	1690	3.30%	35	2.90%
Apartment or flat in a duplex	181030	3.30%	1670	3.20%	5	0.40%
Apartment in a building that has fewer than five storeys	548785	10%	6410	12.40%	135	11.10%
Apartment in a building that has five or more storeys	984665	17.90%	2640	5.10%	5	0.40%
Other single-attached house	10220	0.20%	115	0.20%	0	0%
Moveable dwelling	14985	0.30%	380	0.70%	25	2.10%

Source: Statistics Canada, Census 2021



Figure 4. Distribution of Dwellings by Bedroom Count: Ontario, Algoma District, and Wawa (2021)

Source: Statistics Canada, Census 2021

Provincial-level data for Ontario are presented only as a macro-level reference. Since Ontario's dataset includes large, high-density metropolitan areas such as Toronto, its housing structure primarily reflects patterns of urbanization rather than conditions typical of smaller northern municipalities. Therefore, the following analysis focuses on a regional comparison between Wawa and the Algoma District.

Compared with the Algoma District overall, Wawa exhibits a greater shortage of small-sized dwellings. 8.7% of Wawa's housing units have one bedroom, lower than Algoma's 10.8%. Although three-bedroom units are slightly less prevalent in Wawa (38.8%) than in Algoma (44%), large dwellings with four or more bedrooms are significantly more common—25.2% in Wawa compared with 19.6% in Algoma. This indicates that Wawa's housing stock is skewed toward larger units, with limited supply of smaller dwellings suitable for one- or two-person households. From a regional perspective, Wawa's housing market demonstrates lower diversity than the Algoma average, particularly in the availability of one-bedroom and smaller units.

In terms of housing structural type, Wawa's composition is notably more homogeneous than that of Algoma. Approximately 81.5% of Wawa's dwellings are single-detached houses, substantially higher than Algoma's 68.9%. In contrast, the share of multi-unit dwellings (such as row houses, apartments, or duplexes) is significantly lower. Specifically, low-rise apartments (fewer than five storeys) account for only 11.1% of units, and high-rise apartments (five or more storeys) are nearly absent—only 0.4%. By comparison, Algoma's low- and high-rise apartments together represent about 17% of all dwellings. This structural pattern demonstrates that Wawa's housing market is heavily concentrated in single-detached dwellings, with very limited options for small households, seniors, or temporary workers. Overall, Wawa's housing-type diversity is substantially lower than the Algoma average, reinforcing the earlier finding of insufficient supply of smaller units.

2.3.1 Senior Housing

Wawa has experienced a significant increase in its elderly population over the past two decades. Due to the particularity of elderly housing needs, general housing may be difficult to meet the needs of the elderly. The 2017 housing needs study recommended the construction of a minimum 10-unit independent seniors' complex. According to the Municipality of Wawa's 2023 Housing Action Plan, this suggestion was fulfilled in 2021 with the development of a 10-unit facility at 37 Algoma Street. In addition, the Long Term Care Unit at the Lady Dunn Health Centre currently offers accommodation and services for 16 residents and 2 respite care clients

The 2023 plan emphasized the need for senior-friendly housing forms, including assisted living, residential care, and affordable independent units. As of June 2025, the only licensed long-term care facility in town has a waitlist of 12 residents, and according to local reports, a number that has remained consistently above 10 in recent years (Government of Ontario, 2025; Stockton, 2018).

Given the projected growth in the senior population, waitlists for long-term care are likely to increase. Without expanded options, more residents may be forced to leave Wawa in search of communities that can meet their care needs (Municipality of Wawa, 2017). The demand for both independent seniors' housing and institutional care facilities may now exceed the targets set in the 2017 housing strategy. A detailed assessment of seniors' housing needs, including projected demand by care level, is provided in a separate report.

2.4 Housing Affordability

In previous studies, the discussion of housing affordability primarily focused on the lack of housing diversity and the prevalence of large single-detached dwellings—issues already examined in the preceding section. Concerns about housing prices were not identified as a central topic in earlier analyses. Table 5 presents a comparison of affordability-related indicators from the 2021 Census for Ontario, the Algoma District, and Wawa. The data provide a regional context for understanding Wawa's housing costs and affordability challenges relative to both provincial and district benchmarks.

Table 5. Housing Affordability Indicators: Ontario, Algoma District, and Wawa (2021)

	2016			2021		
	Ontario	Algoma	Wawa	Ontario	Algoma	Wawa
Median value of dwellings	\$400,496	\$189,845	\$100,147	\$700,000	\$246,000	\$150,000
Median monthly shelter costs for owned dwellings	\$1,299	\$808	\$898	\$1,440	\$810	\$860
Median monthly rented dwellings	\$1,045	\$751	\$665	\$1,300	\$850	\$670
Percentage of households spending less than 30% of income on shelter costs	72.3%	79.4%	82.4%	75.8%	84.7%	90.5%
Percentage of households spending 30% or more of income on shelter costs	27.7%	20.6%	17.2%	24.2%	15.3%	9.1%

Source: Statistics Canada, Census 2016, 2021

According to table 5, the cost of housing in Wawa remains within an affordable range for most households. Between 2016 and 2021, the median monthly shelter cost for owner households remained below \$900, while renters paid even less—under \$700. The proportion of households spending more than 30% of their income on shelter also declined, from 17.25% in 2016 to just 9.1% in 2021. This figure is notably better than both the Algoma District (15.3%) and the Ontario provincial average (20.9%), suggesting that Wawa does not face significant affordability pressures at present.

2.4.1 A Deeper Look at Affordability for Prospective Homebuyers

While housing expenditures in Wawa appear generally affordable, these indicators do not capture the upfront and financing-related barriers to homeownership. To better understand the challenges faced by prospective homebuyers, this report employs the Weekly Housing Affordability Metric (WHAM), an innovative framework developed by the Missing Middle Initiative in 2024.

WHAM improves upon traditional house price-to-income ratios by incorporating both the time needed to save for a 20% down payment and the relative burden of mortgage payments over the initial five-year period (Missing Middle Initiative, 2025)

Given the limited availability of localized data in small communities like Wawa, the analysis uses 2021 Census data for both median household income and median dwelling value, ensuring temporal consistency across indicators. Mortgage rates were averaged across monthly posted rates from March 2020 to March 2025 to smooth out pandemic-related volatility (Statistics Canada, 2025).

For additional context, Wawa's WHAM score is compared against that of the Algoma District and the Province of Ontario, providing a clearer picture of local affordability within broader regional and provincial benchmarks. The result is shown in Table 6.

Table 6: Weekly Housing Affordability Metric for Wawa, Algoma and Ontario

	Wawa	Algoma	Ontario
Median value of dwellings (\$)	\$150000	\$246000	\$700000
Median income of individuals in 2020 (\$)	\$42800	\$39200	\$41200
Average weekly income (\$)	\$823.08	\$753.85	\$792.31
Downpayment (20%) (\$)	\$30000	\$49200	\$140000
Weeks needed for downpayment	36.45	65.27	176.70
Past 10 years average mortgage rate	4.72%	4.72%	4.72%
Monthly Payment (\$)	\$682.07	\$1118.6	\$3183
Total five years mortgage payment (\$)	\$40924.2	\$67116	\$190980
Weeks needed for five years' mortgage payment	49.72	89.03	241.04
WHAM	86.17	154.30	417.74

Source: Author's calculation based on Statistics Canada Census 2021 and Statistics Canada 2015

3. Housing Demand Projection

The projection of housing demand in this study follows the methodology outlined in the Proposed Updates to the Projection Methodology Guideline to Support Implementation of the Provincial Policy Statement (PPS), 2024, published by the Ontario Ministry of Municipal Affairs and Housing (2025) (hereafter referred to as the Guideline). This document provides methodological guidance for estimating population, housing, and land needs for geographic areas smaller than the Census Division level. It complements the Ministry of Finance (MOF) population projections, which cover 49 Census Divisions but do not extend to smaller municipal scales.

Accordingly, this study applies the population and housing estimation methods presented in Chapters 2 and 3 of the Guideline, combined with MOF's Ontario population projections, to analyze population change and related housing demand in Wawa from 2024 to 2041.

As MOF projections are primarily based on historical trends and do not explicitly account for potential rapid population changes driven by major economic developments, this study also considers an alternative scenario to examine such impacts and support flexible housing policy planning.

3.2 Total Population Projection

As outlined in the Guideline, population projection involves two main steps:

1. estimating total population, and
2. adjusting for age distribution.

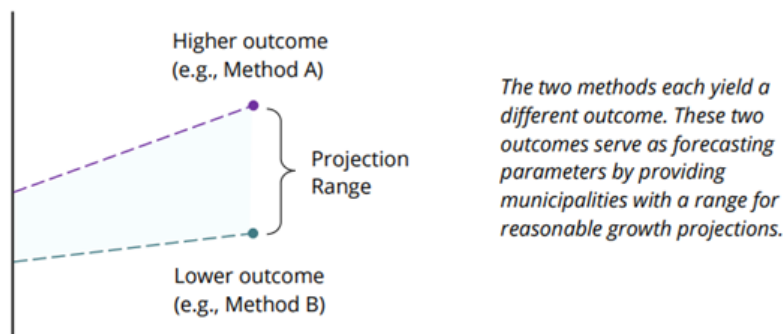
The total population forecast can be derived using two principal approaches—Method A: Population Share Method and Method B: Growth Share Method.

Method A (Population Share Method) assumes that a municipality's share of its Census Division's (CD) total population will remain relatively stable over time. The method requires calculating the municipality's share of the CD population from the most recent Census, and applying this constant proportion to the MOF population projections at the CD level.

Method B (Growth Share Method) assumes that the municipality's future growth rate will correspond to its historical contribution to CD-level growth. This approach requires the use of two consecutive Census years covering a 10-year period, to calculate the municipality's share of the CD's total population change, and to apply that ratio to the MOF's projected CD-level growth to estimate local change.

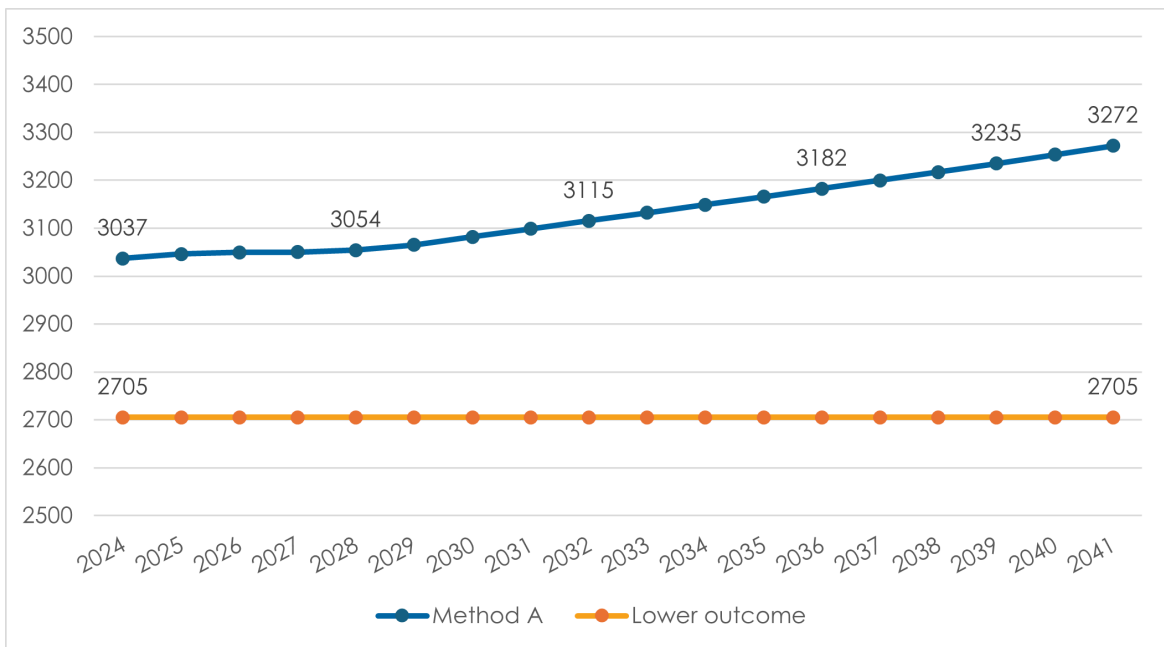
As shown in Figure 5, combining the results of the two methods—where Method A typically yields higher estimates than Method B—produces a reasonable population range for forecasting purposes.

Figure 5. Illustration of the population projection range



For Wawa, the population projection approach differs slightly from that outlined in the Guideline. While the Guideline assumes continued growth at the Census Division (CD) level, both Algoma District and Wawa experienced population decline between 2016 and 2021. Under such conditions, the results derived from Method B (Growth Share Method) are highly unstable and thus not suitable for reliable use. Moreover, the Guideline advises that when population forecasts are used to support housing demand analysis, projections should not assume population decline; at minimum, the forecast should maintain population stability. Accordingly, for Wawa, the lower outcome scenario assumes a stable population equal to the 2021 level, while the higher outcome applies Method A (Population Share Method).

Figure 6. Population Projection Scenarios for Wawa, 2024–2041 (Method A and Lower Outcome)



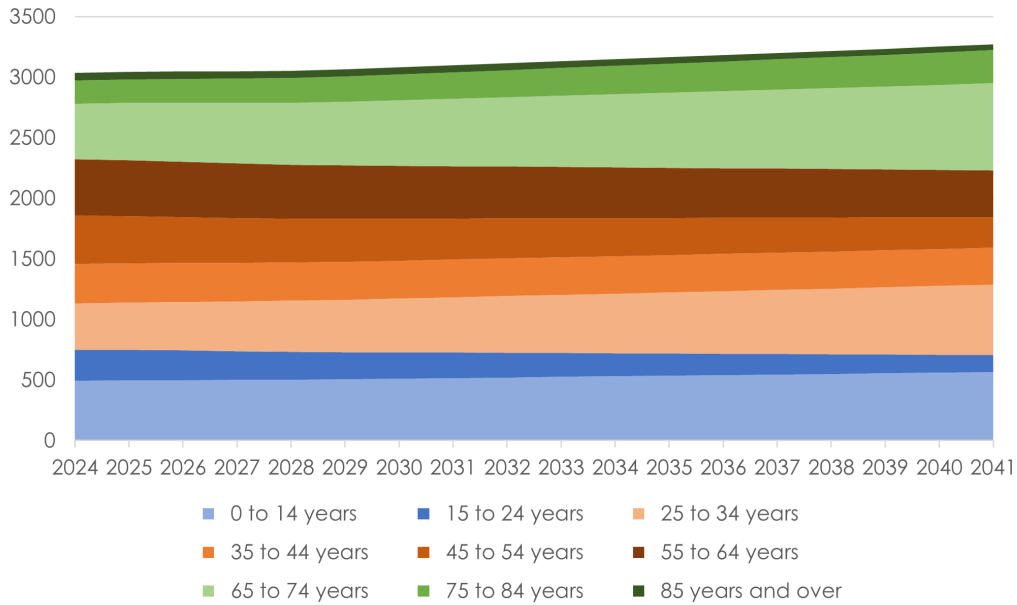
Source: Author’s calculation based on Statistics Canada Census 2021 and MOF Ontario population projections 2024-2051

As shown in Figure 6, under the optimistic Method A scenario, Wawa's population could increase in line with Algoma District's growth, reaching approximately 3,272 residents by 2041—an increase of about 21% compared with 2021. Subsequent analyses will examine how housing demand in Wawa would change under these two population scenarios.

3.1.2 Age Structure Projection

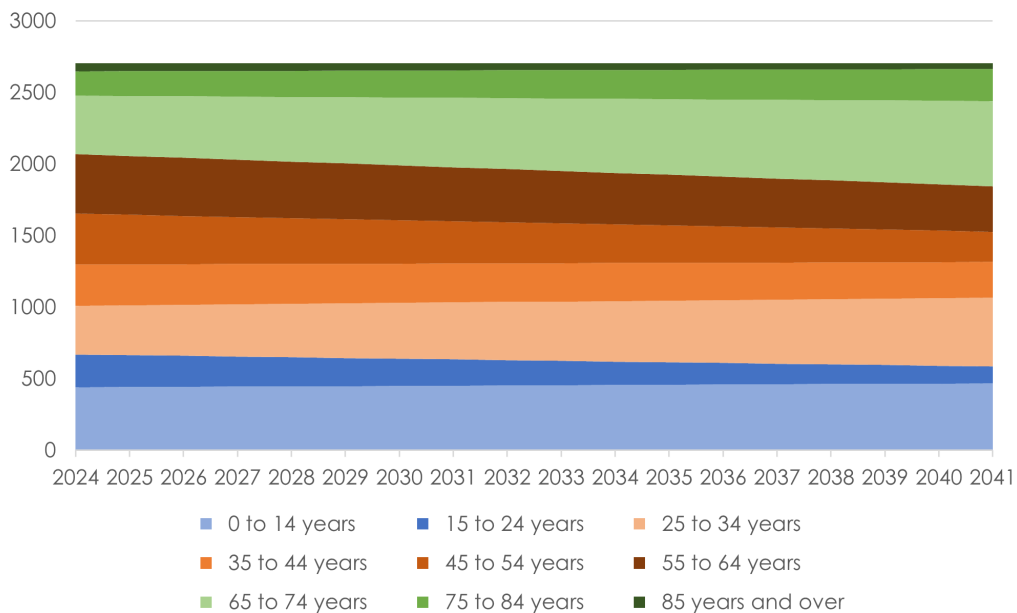
According to the Guideline, the total population projection serves as the control total, which is then allocated across age groups—recommended in five-year cohorts—rather than forecasting each age group independently (MMAH, 2025). For the calculation, the Guideline suggests two possible approaches: Extrapolating recent changes in the proportion of each age group based on the most recent one or two Census datasets; or If sufficient data are available, constructing a cohort-survival model to capture age progression and mortality effects. This study follows the recommended extrapolation method, using changes in age group proportions from 2016 to 2021 as the basis for projection. To account for potential variability in small-community data, the standard five-year grouping was modified to ten-year age cohorts to improve stability. For the stable population scenario, the same proportional adjustment method was applied to reflect shifts in age structure even when the total population remains unchanged. Figures 7 and 8 illustrate projected age distributions under both population growth and stability scenarios, while Table 7 presents the projected age composition of Wawa's population in 2041.

Figure 7. Projected Population by Age Group – Method A (Growth Scenario) (Wawa, 2024–2041)



Source: Author's calculation based on Statistics Canada Census 2016, 2021 and MOF Ontario population projections 2024-2051

Figure 8. Projected Population by Age Group – Lower Outcome (Stable Population Scenario) (Wawa, 2024–2041)



Source: Author's calculation based on Statistics Canada Census 2016, 2021 and MOF Ontario population projections 2024-2051

Table 7. Projected Population Composition by Age Group in Wawa (2041)

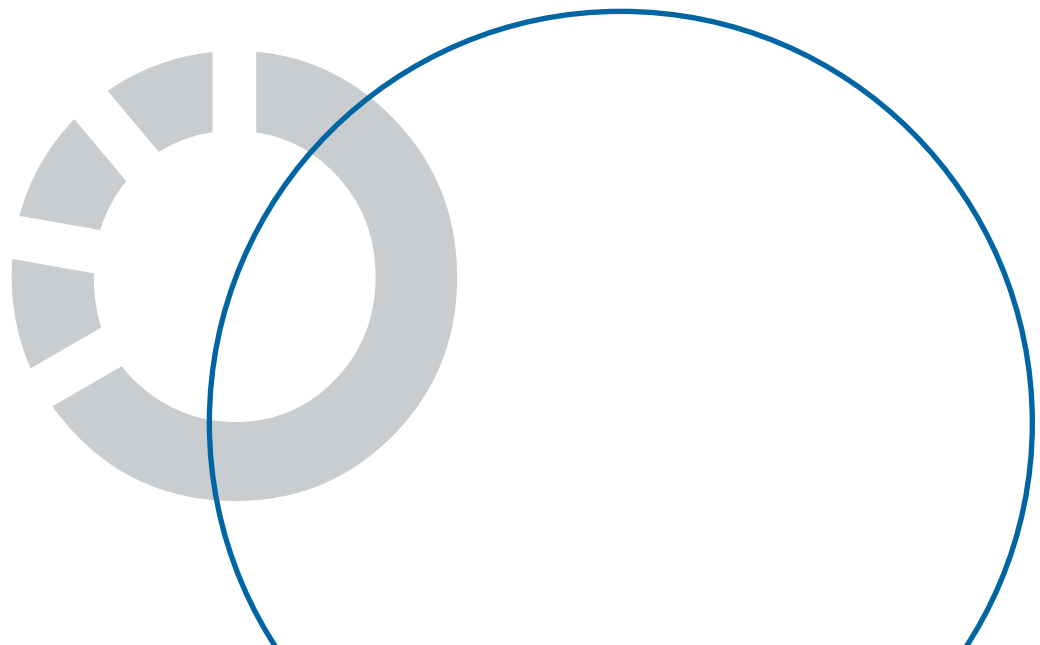
	2021	2041	2024
0 to 14 years	16.08%	17.28%	16.26%
15 to 24 years	9.24%	4.36%	8.51%
25 to 34 years	11.65%	17.75%	12.56%
35 to 44 years	10.91%	9.25%	10.66%
45 to 54 years	14.05%	7.80%	13.11%
55 to 64 years	16.08%	11.80%	15.44%
65 to 74 years	13.86%	21.97%	15.08%
75 to 84 years	5.91%	8.31%	6.27%
85 years and over	2.22%	1.49%	2.11%

Source: Author's calculation based on Statistics Canada Census 2016, 2021

Although the two scenarios share identical age-group proportions within a given year, the absolute numbers differ due to total population differences. The projections indicate that Wawa's senior population (aged 65 and over) will continue to grow, reaching 31.77% of the total population by 2041, nearly 10 percentage points higher than in 2021. This trend suggests not only a growing aging-related service demand, but also a likely increase in housing needs, particularly for senior-friendly and accessible housing forms within the community.

3.2 Housing Demand Projection

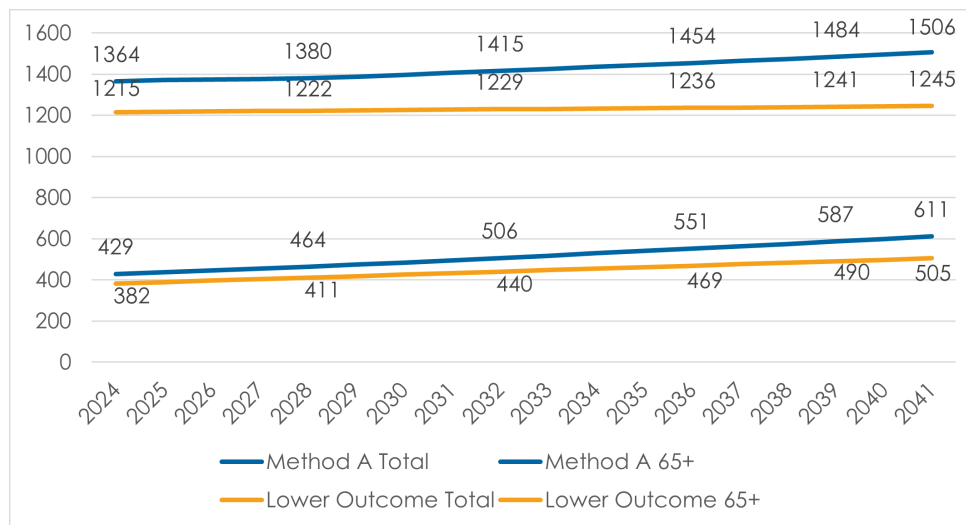
Similar to population forecasting, the Guideline recommends that housing demand projections be conducted in two main steps. First, the total housing requirement must be estimated. Second, additional factors such as housing type, affordability, and local conditions should be considered to align housing supply with community needs. Accordingly, this section first estimates the total number of required housing units based on the population projections developed in the previous section. The following step will then evaluate how these projected needs align with Wawa's existing housing stock and market conditions.



3.2.1 Total Housing Demand

According to the Guideline, the estimation of total housing demand is derived from two key datasets: Population by age group, as established in Section 3.1.3; and Age-specific headship rates, representing the proportion of individuals within each age group who are household maintainers. By combining these two datasets, the total number of projected households—and therefore the required housing units—can be calculated for both projection scenarios.

Figure 10. Projected Number of Households, Wawa (2024–2041)



Source: Author's calculation based on Statistics Canada Census 2021 and MOF Ontario population projections 2024-2051

Figure 10 presents the projected number of households in Wawa under both the growth and stable population scenarios, including the subset of households headed by residents aged 65 and over. In both scenarios, Wawa's total number of households is expected to increase gradually over time. As discussed in Section 2, headship rates rise significantly with age, particularly among individuals aged 65 and above. Consequently, the number of senior households is projected to grow at a faster rate than the total number of households.

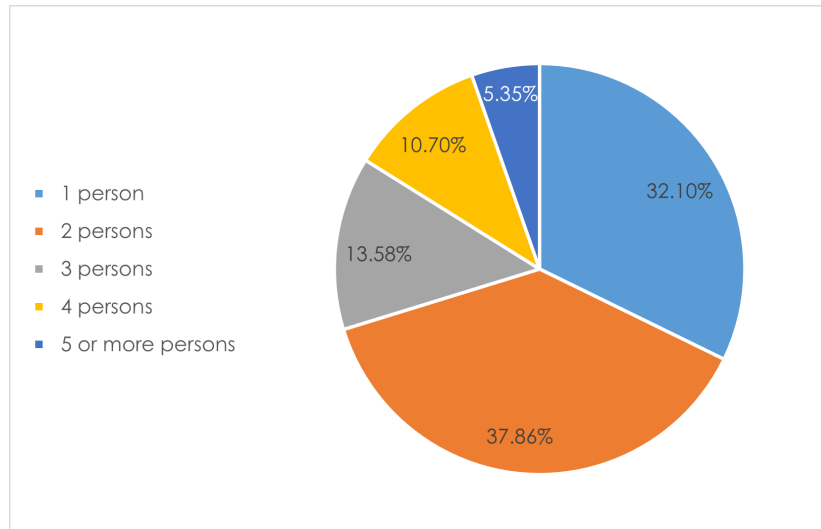
By 2041, Wawa is projected to require between 1,245 and 1,506 housing units to accommodate population growth and demographic aging. When existing stock is considered, Wawa may be able to meet minimum housing needs under a stable population scenario; however, under continued population growth, additional dwellings will be required to ensure adequate housing supply.

3.2.2 Housing Type Alignment

Quantitative assessment alone may not fully capture the housing challenges faced by Wawa. The community's unmet housing needs are less about total supply and more about the mismatch between existing housing stock and the changing demographic profile. As discussed in the previous chapter, Wawa's housing market is dominated by large, single-detached dwellings and lacks sufficient diversity. This section integrates the total housing demand projections from the previous section with an analysis of the types of dwellings likely to be required to meet future needs.

As noted earlier, the growing share of older residents corresponds to a higher probability of forming households. One reason for this is that household size tends to decline with age, resulting in a growing number of one- and two-person households.

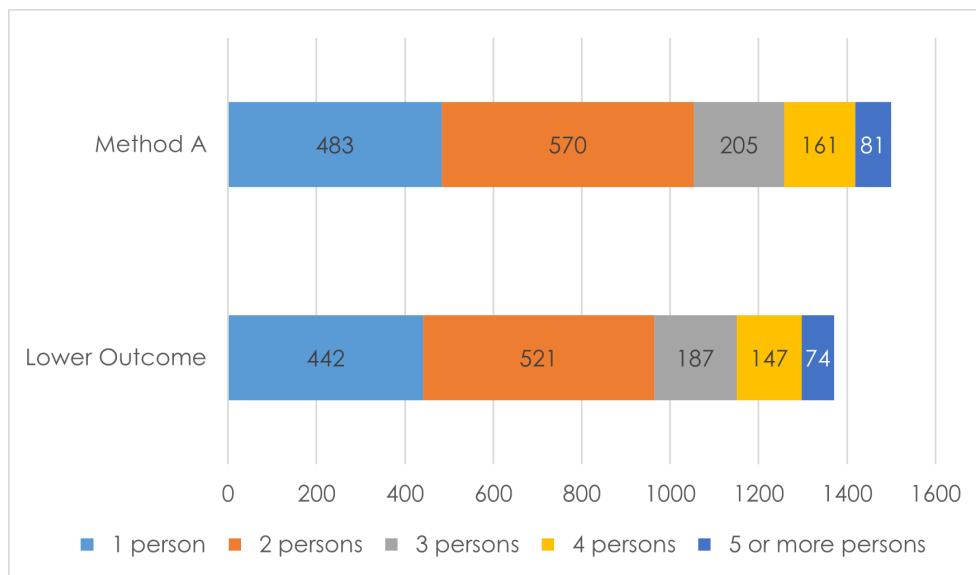
Figure 11. Distribution of Private Households by Household Size, Wawa (2021)



Source: Statistics Canada Census 2021

According to the 2021 Census, single-person households already account for over 32% of all private households in Wawa. When households of two persons or fewer are included, the share exceeds 70%. Given that Wawa's average household size has remained stable over the past decade, the proportion of small households is expected to stay relatively constant. By 2041, under the two projection scenarios, the number of households with two persons or fewer is expected to reach 871 (stable population scenario) and 1,054 (growth scenario) respectively (Figure 12).

Figure 12. Projected Number of Households, Wawa (2024–2041)

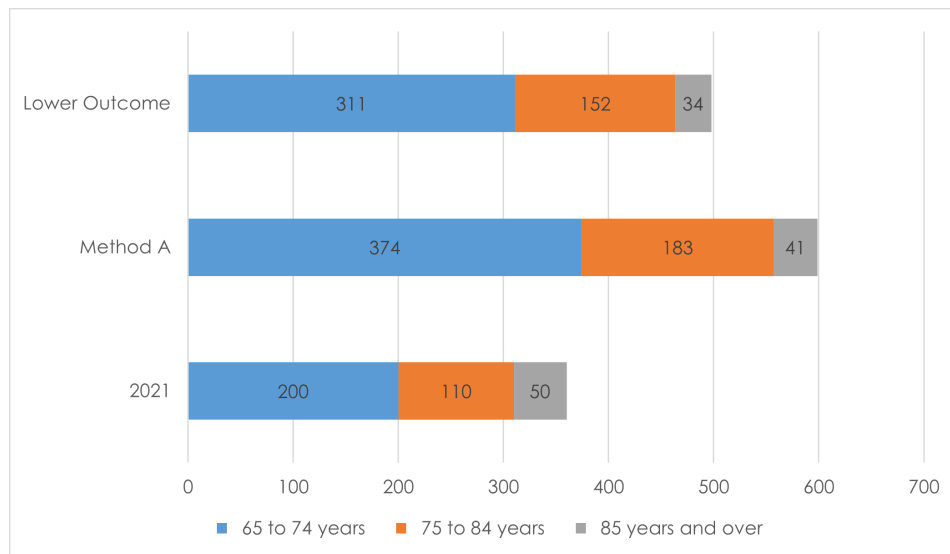


Source: Author's calculation based on Statistics Canada Census 2016, 2021 and MOF Ontario population projections 2024-2051

As the number of small households continues to rise, demand for smaller housing units will increase accordingly. Considering both rental market needs and senior residents' preference for smaller, accessible units, Wawa's current 35.6% share of one- and two-bedroom dwellings is unlikely to be sufficient to meet future demand.

In addition to expanding the diversity of smaller dwellings, another critical need is senior housing, driven by population aging. As discussed previously, Wawa's existing senior housing options are already under pressure, and this situation is expected to worsen as the population structure continues to shift.

Figure 13. Projected Senior Households (Aged 65 and Over), Wawa (2024–2041)



Source: Author's calculation based on Statistics Canada Census 2016, 2021 and MOF Ontario population projections 2024-2051

Even under a stable population scenario, the number of senior households is projected to increase by approximately 27.7% by 2041. Within this group, households aged 75 and over, and particularly those 85 and over, will have different housing and service requirements compared to the 65–74 cohort.

These older seniors are more likely to need assisted living options, accessible housing design, and long-term care services. The growth in high-age senior households will therefore further intensify demand for senior-oriented housing and care infrastructure within the community.

3.3 Alternative Scenario: Population Growth with Major Economic Development

The housing demand and population projections discussed in the previous sections are based on the assumption that no major economic developments occur in Wawa. However, several planned projects have the potential to significantly alter local population dynamics. In addition to direct population inflows associated with these projects, local development may also attract workers from surrounding mining areas to relocate to Wawa.

These developments introduce the possibility of population growth that exceeds the baseline projection scenarios. This section therefore examines major economic projects in Wawa and the surrounding region, estimates the potential population impacts associated with these developments, and assesses how such growth could influence local housing demand and market conditions.

3.3.1 Major Economic Projects

Within Wawa, recent developments that may contribute to new population inflows include the acquisition of the local OSB facility by LP Building Solutions and the ongoing Wawa Gold Project advanced by RPX Gold. The Wawa OSB facility was acquired by LP Building Solutions in 2023, with plans to convert the site into a SmartSide siding manufacturing plant (LP Building Solutions, 2023). While the project has the potential to generate over 150 long-term jobs, there have been no confirmed timelines for construction or operations since the acquisition, and the current status of redevelopment remains uncertain.

Regarding the Wawa Gold Project, Red Pine Exploration is progressing from exploration toward early development, with a Preliminary Economic Assessment expected in 2026 (Junior Mining Network, 2026). As the project remains at an early stage, no workforce estimates have been publicly released. Comparable gold mining operations in Northern Ontario typically employ between approximately 500 and 1,000 workers, depending on scale and production method.

Both projects are located within Wawa and, if advanced to operations, have the potential to generate direct local employment and support population growth. However, given their current stages and the lack of confirmed timelines, the scale and timing of these impacts remain uncertain.

In addition to planned developments, there are currently four operating gold mines and two additional mines expected to enter production within approximately 200 km driving distance of Wawa. The table below summarizes these six mines in the surrounding region.

Table 8. Summary of Gold Mining Operations within 200 km of Wawa

Company	Name	Closest Town	Drive to Town	Drive to Wawa
Operating Mines				
Alamos Gold Inc.	Island Gold Mine	Dubreuilville	1.8 km	72.4 km
Alamos Gold Inc.	Magino Mine	Dubreuilville	11.9 km	84.8 km
Discovery Silver Corp.	Borden Mine	Chapleau	17.6 km	148 km
Hemlo Mining Corp.	Williams Mine	Marathon	40.3 km	148 km
Wesdome Gold Mines Ltd.	Eagle River Mine	Wawa		116 km
Significant Mineral Project				
Generation Mining Ltd	Marathon Project	Marathon	~10 km	~188 km
Vault Minerals Ltd	Sugar Zone	White River	~40 km	~133 km
RPX Gold	Wawa Gold Project	Wawa		~ 2 km

Among these operating mines, Eagle River Mine, operated by Wesdome Gold Mines, is the closest to Wawa. While the mine site itself is located approximately 100 km west of the community, the company maintains an assay lab in Wawa, providing a limited local operational presence. The remaining mines are located closer to other towns; however, all are within a 200 km driving distance, suggesting that employees and contractors could potentially reside in Wawa and commute to their work sites. In addition, the Wawa Gold Project has indicated plans in recent disclosures to advance toward initial open-pit production, which, if realized, could introduce a more immediate local employment source.

As discussed previously, although detailed workforce data are limited, available company reports suggest that each mine typically employs approximately 500 to 1,000 workers. This implies that the total number of mining workers currently employed or expected to be employed in the near term within commuting distance of Wawa is approximately 3,000 to 7,000. However, it should be noted that some operators, such as Alamos Gold, have indicated plans to develop on-site infrastructure, including a potential airport, which may facilitate fly-in fly-out operations and reduce local residency.

3.3.2 Potential Population Growth

A key question is whether local and nearby industrial projects—such as mines and manufacturing facilities—can generate significant population inflows into Wawa. Under typical conditions, new developments create employment opportunities that attract workers from outside the region. Over time, some of these workers may relocate permanently, bringing their households with them. In such cases, each new job may correspond to an increase of approximately one household, which in Wawa averages about 2.2 persons.

If the LP manufacturing project proceeds as planned, it is expected to generate approximately 150 permanent jobs. This could translate into a potential increase of roughly 300 residents and 150 additional households. For the RPX gold mine development, however, the situation is more complex due to the nature of the mining industry. A significant proportion of workers are typically employed on a fly-in fly-out or drive-in drive-out basis, limiting their conversion into permanent local residents. For example, the Giant Mine reported that approximately only 36% of its workforce consisted of northern-based employees in its 2022–2023 annual report (CIRNAC, 2023). Similarly, an OECD study on mining in Northern Ontario found that, despite rapid sectoral growth, population impacts remain limited, as many workers rely on fly-in fly-out arrangements or reside in employer-provided accommodations (OECD, 2025).

Therefore, although the RPX gold project may employ between 500 and 1,000 workers, only an estimated 150 to 400 positions may be held by workers residing within Northern Ontario. After accounting for the existing local workforce, the number of new households generated may be in the range of 100 to 200, or potentially lower.

In addition, other operating mines within the region—representing a total workforce of approximately 3,000 to 7,000 workers—also constitute a potential source of population inflow. However, most of these operations are already in stable production phases, and their workforce residence patterns are largely established.

If Wawa seeks to attract a greater share of these workers, it must offer relative advantages in housing availability, public services, and overall livability. Under favorable conditions, a portion of the regional mining workforce may relocate to Wawa; however, the scale of such movement remains uncertain. The table below summarizes nearby communities associated with these mining operations and their respective population sizes.

Table 9. Population Size of Communities Near Regional Mining Operations

	2016	2021
Wawa	2972	2705
Dubreuilville	613	576
Chapleau	1964	1942
Marathon	3138	3260
White River	645	557

From a comparative perspective, Wawa is similar in size to Marathon and Chapleau, and significantly larger than Dubreuilville and White River. Relative to the latter two, Wawa offers a broader range of services and amenities. With further improvements in housing diversity, public services, and community infrastructure, Wawa may be positioned to attract a portion of mining workers and their families. Under an optimistic scenario, it may be reasonable to consider approximately 100 additional households as an upper-bound reference for potential in-migration associated with regional labour attraction.

3.3.3 Alignment with Housing Demand

Based on the preceding analysis, under an optimistic scenario in which major developments proceed as planned, the upper bound of additional household growth in Wawa could reach approximately 300 to 500 households. However, this range should be interpreted as a potential upper limit rather than a most likely outcome. As such, housing policy should prioritize flexibility and the enhancement of Wawa's overall attractiveness, rather than attempting to directly match projected growth in purely quantitative terms.

With respect to population inflows associated with mining and manufacturing activities, it is reasonable to expect that a portion of housing demand will resemble that of existing residents—particularly a preference for smaller units. Both temporary workers seeking short-term accommodation and new residents planning to relocate are likely to form households of one to three persons, with a corresponding preference for one- to two-bedroom units. Increasing housing diversity, particularly through the development of multi-residential units, would not only address local needs but also improve Wawa's ability to attract new residents.

Another critical consideration is whether Wawa's existing services and infrastructure are sufficient to support potential in-migration. In addition to healthcare and transportation needs related to aging, community feedback has identified two notable service gaps. First, there is a shortage of public services, particularly childcare. Wawa currently has only one daycare facility, which is already operating at full capacity. For households considering relocation, the lack of reliable childcare may represent a significant barrier to settlement. Second, the availability of everyday services remains limited. For example, many food service establishments are closed on weekends, and essential services such as snow removal may involve extended wait times. These factors may reduce Wawa's attractiveness as a long-term place of residence.

Overall, the Alternative Scenario should be treated as a reference framework for policy planning rather than as an immediate source of housing pressure. At present, major economic projects remain in early stages of development, with limited information available regarding implementation timelines and workforce scale. As a result, their potential impacts on population growth and housing demand remain highly uncertain.

In terms of attracting in-migration, while there is a sizeable regional mining workforce and a degree of temporary residency in the surrounding area, the conversion of these workers into permanent residents is not unique to Wawa but reflects a broader structural challenge across Northern Ontario.

At the same time, many of the improvements needed to address current housing and service gaps are broadly aligned with measures that would enhance Wawa's attractiveness to potential new residents. Accordingly, a more appropriate strategy for responding to the Alternative Scenario is to maintain flexibility in housing policy, while preparing for potential growth through measures such as reserving developable land, streamlining approval processes, and improving local infrastructure.



4. Policy Discussion

4.1 Existing Housing Policy Alignment

The primary housing challenges currently facing Wawa are the lack of housing diversity, particularly the shortage of small-unit dwellings, and the growing demand for senior housing. In other respects, the demand for additional housing remains relatively moderate, and issues of affordability are not currently significant. Accordingly, the main focus for housing policy and planning should be on expanding the range of available housing types and addressing the needs of older residents.

The Wawa Housing Action Plan (2023) was developed to build on the findings of the 2017 study, offering a set of strategies intended to respond to identified housing issues. The plan is organized around five goals, each supported by specific actions and assigned a short-, medium-, or long-term priority (Table 8). Its primary objectives include expanding housing diversity, improving data and land readiness, maintaining affordability, and building partnerships with Indigenous communities and private-sector actors. This section reviews how these goals align with the latest demographic and housing findings, and discusses key directions for continued implementation.

Table 10. Strategic Goals and Implementation Priorities from the Wawa Housing Action Plan (2023)

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

Source: Municipality of Wawa, 2023

Land Information and New Development (Goals 1 & 3)

Goals 1 and 3 focus on strengthening Wawa's capacity for data collection, land monitoring, and development readiness. Under Goal 1, strategies such as updating the Housing Needs and Demand Study (Strategy 1) and developing a municipal land inventory (Strategy 2) will improve the municipality's ability to monitor market conditions and track available land resources. These measures not only support a more accurate understanding of current housing needs, but also provide a critical data foundation for responding to potential future population growth. In this context, continued implementation of these strategies carries both immediate and forward-looking importance, enabling the municipality to respond more efficiently to emerging development opportunities.

Goal 3 includes strategies aimed at attracting investment for new housing development, particularly through the redevelopment of vacant and brownfield properties. Over the medium to long term, these initiatives can help expand housing supply, diversify housing types, and enhance Wawa's attractiveness to potential new residents. However, it is important to recognize that new development projects typically involve long implementation timelines, and that small communities often face challenges in attracting external investment. As such, these strategies are better understood as preparatory measures for potential growth scenarios, rather than as short-term solutions to immediate housing needs.

At the implementation level, new development should be prioritized to address the most pressing and clearly identified needs, particularly the demand for smaller housing units and senior housing. This targeted approach ensures that limited resources are directed toward addressing current structural gaps, while also improving the overall adaptability of Wawa's housing system in response to potential future population growth.

Renewal and Adaptation of Existing Housing (Goals 2 & 4)

Goals 2 and 4 emphasize programs to improve, adapt, and maintain existing housing stock, representing the most immediate opportunities to address Wawa's housing needs. Both strategies under Goal 2 directly support the creation of smaller and more diverse units. The proposed commercial building conversion program (Strategy 1) has the potential to introduce a meaningful supply of apartment-style dwellings, while the home renovation initiative (Strategy 2) would enable existing residential properties to better accommodate new tenants, generate income for homeowners, and expand rental supply in the local market. This not only helps ease pressure on the existing rental market, but also provides more options for potential temporary residents, such as short-term professional workers or students.

However, evidence from community engagement and related analysis suggests that informal approaches—such as subdividing or partially renting out existing dwellings—may face limited uptake. Many senior residents express a preference for maintaining independent living arrangements rather than sharing space with other households. As a result, increasing housing diversity is more likely to rely on purpose-built or properly converted units rather than informal intensification within existing homes.

Goal 4 focuses on rehabilitation and accessibility upgrades, especially for older homes and senior households. Improving accessibility features and supporting age-in-place renovations would allow many residents aged 65 and over to remain in their homes rather than rely solely on institutional care. Such measures could significantly reduce pressure on existing senior housing capacity and can also be coordinated with Goal 2 programs to address the specific housing preferences and facility needs of older residents.

At the same time, the effectiveness of these strategies is constrained by the limited availability of local contractors capable of carrying out repair, renovation, and retrofit work. Community feedback indicates that both local capacity shortages and the reluctance of external contractors to operate in Wawa—due to distance and cost considerations—represent structural barriers to implementation. In this context, a more proactive role for the municipality may be required. Potential approaches include coordinating demand across multiple households to improve project scale, facilitating connections with contractors from regional centres such as Sault Ste. Marie, and supporting targeted retrofit programs focused on accessibility and senior-oriented housing improvements.

These approaches are consistent with recommendations outlined in the Guideline, which identifies intensification (the optimization of existing housing resources) as a key step in housing needs assessment prior to new construction

(MMAH, 2025). Prioritizing the renewal and adaptive reuse of current dwellings will help avoid overbuilding and make better use of existing assets. Future studies are strongly encouraged to estimate how much of Wawa's projected demand can be met through these measures before pursuing large-scale land development.

Long-Term Partnerships and Collaboration (Goal 5)

The final goal of the 2023 plan focuses on fostering collaboration among Indigenous, public, and private sector partners. While these initiatives operate over a longer timeframe, they are essential for sustaining housing development capacity in a small community context. Continued engagement with Indigenous housing organizations, non-profit developers, and government partners will be vital to leverage funding opportunities, share expertise, and maintain momentum in implementation.

Overall, the directions outlined in the 2023 Housing Action Plan remain well aligned with current demographic and housing trends. The most immediate benefits are likely to come from renewal and adaptation efforts, while new development and partnership initiatives should focus on meeting identified local needs rather than pursuing general expansion.

4.2 Implementation Considerations and Funding Constraints

The implementation of housing strategies in Wawa—particularly those related to land development readiness and new housing supply—requires financial and administrative capacity that extends beyond the resources of a small municipality. While initiatives such as land inventory development, infrastructure preparation, and redevelopment of vacant or underutilized sites are essential to supporting future growth, they involve significant upfront capital costs. Given Wawa's limited fiscal base and administrative capacity, these activities cannot be fully advanced without support from higher levels of government.

In recent years, both provincial and federal governments have introduced funding programs aimed at accelerating housing development and supporting infrastructure investment. These include provincial initiatives to increase housing supply and expand infrastructure funding, as well as federal programs delivered through the Canada Mortgage and Housing Corporation (CMHC) and other affordable housing frameworks. Collectively, these efforts reflect a broader recognition of the need to support housing development across municipalities of varying sizes and capacities.

However, despite the availability of such programs, small and northern communities often face structural barriers in accessing and utilizing these funds. Application processes can be complex and resource-intensive, approval timelines may not align with local development needs, and funding allocations are frequently insufficient relative to infrastructure costs. In addition, many programs require matching financial contributions, which can present a significant challenge for municipalities with limited revenue capacity. These constraints may delay or limit the implementation of otherwise viable housing initiatives.

In this context, improving housing outcomes in Wawa will depend not only on local planning and policy alignment but also on the accessibility, flexibility, and responsiveness of external funding programs. Greater alignment between funding structures and the capacity realities of small and rural communities—particularly through reduced administrative burden, more flexible cost-sharing arrangements, and targeted support for project readiness—would enhance the feasibility of implementing the strategies outlined in this report.

Conclusion

This report aims to reassess the housing market of Wawa and forecast future housing needs through the year 2041. The analysis is primarily based on population data from Statistics Canada (2011, 2016, and 2021 Censuses), the Ministry of Finance's population projections for Ontario's 49 Census Divisions, and the Ministry of Municipal Affairs and Housing's Proposed Updates to the Projection Methodology Guideline (2025). These sources collectively inform both demographic and housing demand projections, providing a foundation for future municipal housing policy decisions.

Regarding population trends, two projection scenarios were developed for Wawa. The stable population scenario assumes that Wawa's population will remain at approximately 2,705 residents, consistent with the 2021 Census figure. The growth scenario, aligned with Algoma District's long-term projection under the Ministry of Finance model, anticipates a gradual increase to about 3,272 residents by 2041. A declining-population scenario was not considered, as it would likely underestimate future housing requirements and conflict with provincial planning assumptions. Together, these two scenarios define the lower and upper bounds of Wawa's future population outlook.

Under both population scenarios—stable and modest growth—Wawa's demographic structure will continue to shift toward an older population. In either case, the number of seniors aged 65 and over is projected to increase significantly, accounting for 31.8% of the total population by 2041, up 9.8 percentage points from 2021. This ongoing aging process will be accompanied by a continued rise in small household formation.

Wawa's average household size has remained steady at 2.2 persons, but older adults tend to form smaller households, reflected in their higher headship rates compared with younger age groups. These factors suggest that even if the total population remains unchanged, the total number of households will still rise—reaching between 1,245 and 1,506 by 2041. Among these, one- and two-person households are expected to be 963 to 1,053. Consequently, housing demand will increase gradually, particularly for senior-oriented housing and smaller dwelling types.

Currently, Wawa's housing stock comprises 1,377 dwellings, of which 1,213 are occupied by usual residents. From a purely quantitative perspective, this supply could meet the baseline demand if population growth remains stagnant. However, similar to many small communities across Northern Ontario, Wawa faces a lack of housing diversity. Only 8.7% of local dwellings are one-bedroom units, while over 60% have three or more bedrooms, creating a structural imbalance that limits options for small households, renters and seniors.

In addition to the baseline projections, this study also considers an alternative scenario reflecting the potential impacts of major economic developments in Wawa and the surrounding region. While such developments may introduce the possibility of additional population inflows, their timing and scale remain uncertain. As a result, this scenario does not represent an immediate source of housing pressure but rather a potential upper-bound condition for planning purposes.

In this context, many of the measures identified in this report—particularly those related to improving housing diversity, strengthening land and data management, and enhancing community services—are consistent with both current needs and future growth preparedness. Maintaining flexibility in housing policy, alongside incremental improvements in infrastructure and service capacity, will allow Wawa to respond effectively should higher-growth conditions materialize.

In addition to the baseline projections, this study also considers an alternative scenario reflecting the potential impacts of major economic developments in Wawa and the surrounding region. While such developments may introduce the possibility of additional population inflows, their timing and scale remain uncertain. As a result, this scenario does not represent an immediate source of housing pressure but rather a potential upper-bound condition for planning purposes.

In this context, many of the measures identified in this report—particularly those related to improving housing diversity, strengthening land and data management, and enhancing community services—are consistent with both current needs and future growth preparedness. Maintaining flexibility in housing policy, alongside incremental improvements in infrastructure and service capacity, will allow Wawa to respond effectively should higher-growth conditions materialize.

The community also faces ongoing pressure in senior housing. Following the 2017 Housing Needs Study suggestion, a 10-unit independent senior complex was completed in 2021. Yet, with the continued growth of the elderly population, demand for such facilities is likely to exceed the original estimates. The Lady Dunn Health Centre, Wawa's only licensed long-term care facility, consistently maintains a waiting list of more than ten residents, underscoring this capacity gap. Further detail on seniors' housing needs and care-level demand is provided in a complementary report.

In contrast, housing affordability is not currently a major concern in Wawa. Median monthly shelter costs for both owners and renters remain below those in Algoma District and Ontario overall. Similarly, the Weekly Housing Affordability Metric (WHAM), measures both the time required to save for a 20% down payment and the relative burden of mortgage payments over the initial five-year period, shows Wawa performing significantly better than regional and provincial averages. Wawa's estimated WHAM score of 86.17 weeks compares favorably with 154.30 weeks in Algoma and 417.74 weeks in Ontario, indicating that both entry costs and early ownership expenses are substantially lower in Wawa. Together, these indicators confirm that the community's main housing challenge lies not in affordability, but in the suitability and diversity of available housing types.

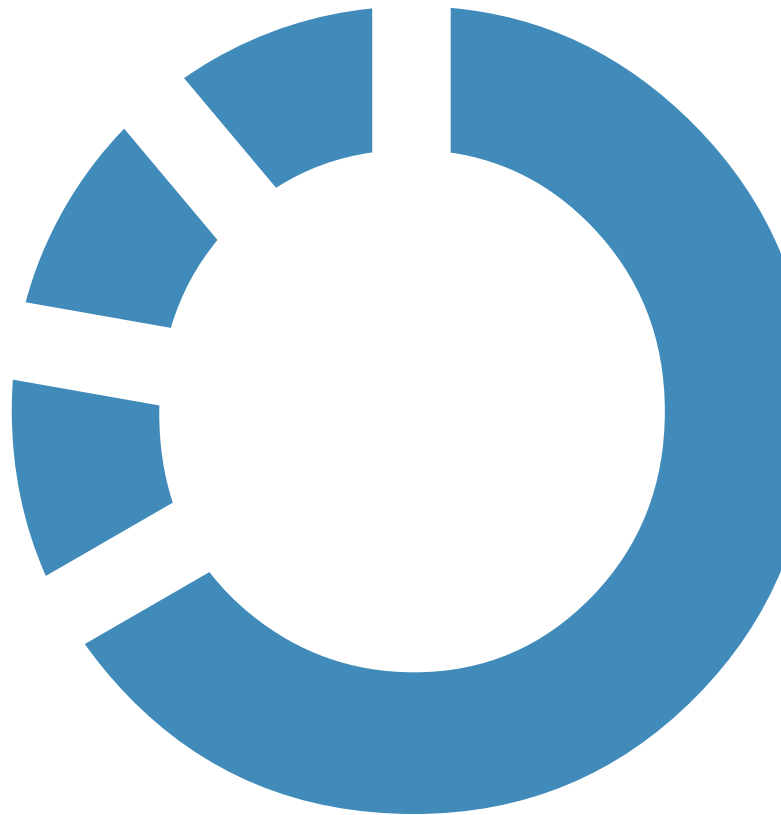
Building on these findings, the policy focus for Wawa should shift from overall housing quantity toward improving housing diversity and suitability. The 2023 Housing Action Plan identified five strategic goals that remain largely relevant, but their priorities should be adjusted in light of updated demographic trends.

Short-term attention should be directed toward renovation and adaptation of existing dwellings, particularly initiatives that convert or retrofit older housing stock to create smaller, accessible, and rental-friendly units. However, such approaches may face practical constraints, including limited contractor availability and the relatively low uptake

of informal housing arrangements among senior households. These measures directly address the immediate shortage of small dwellings and the growing needs of seniors wishing to age in place.

In parallel, new housing development should target identified gaps rather than general expansion—specifically one- and two-bedroom units and senior-oriented housing. Ensuring that new projects align with these needs will maximize impact and prevent overbuilding.

Finally, long-term collaboration and data management strategies (as outlined in Goals 1 and 5 of the 2023 Plan) should continue to be strengthened. Regular updates to local housing and land inventories, and partnerships with Indigenous, provincial, and private stakeholders, will be essential to sustain a balanced and responsive housing system in the years ahead. Achieving these outcomes will also depend on sustained support from higher levels of government, as well as improved alignment between funding mechanisms and the capacity constraints of small and rural communities.



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