






City of Kenora

Housing Needs Assessment

2025

TWC tim welch consulting inc

KENORA LAKE OF THE WOODS

Lake of the Woods KENORA

Housing Needs Assessment

for communities with populations below 30,000

Kenora, Ont. (CY)

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Preface

Canada's Housing Plan and Budget 2024 both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the Canada Public Transit Fund. HNAs may also be used to substantiate applications to the Canada Housing Infrastructure Fund, by demonstrating infrastructure project links to housing need.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built, and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

Purpose

A comprehensive Housing Needs Assessment generally includes gathering and analyzing demographic data, economic trends, current housing stocks and their characteristics, government policies and incentives, and the adequacy and availability of selected community services, as well as collecting the input of area stakeholders and residents.

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial, indigenous and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's *Housing Needs Report* and the City of Edmonton's *Affordable Housing Needs Assessment* (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of

British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Only communities completing a HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities not required to complete a HNA but who still wish to do so are encouraged to use this federal template to ensure their assessment is best able to support an integrated approach to housing and infrastructure decision-making.

When responding to the written questions, please use as much space as required.

1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- Statistics Canada Census Data
- CMHC Housing Market Information Portal
- Statistics Canada Housing Statistics Dashboard
- CMHC Demographic Projections: Housing Market Insights, June 2022
- CMHC Proximity Measures Database
- Housing Assessment Resource Tool Dashboard
- Canadian Housing Evidence Collaborative – Housing Intelligence Platform

In addition to this data, communities should incorporate internal and non-public facing, non-confidential data into their HNAs in order to more fully capture local contexts and realities as needed.

Data fields highlighted in yellow identify where municipalities will have to source the data.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated by HICC if data is available. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts. To fill these fields, HICC encourages communities to consider either using qualitative data or using quantitative data from the community's census division and applying a per-capita proportion of the results.

- We expect identified and projected community-level needs derived from existing quantitative data to undercount of housing need, due to the effects of privacy-related data suppression and small sample sizes, with the largest impact on the smallest communities and at the finest levels of detail. We advise communities to identify and mitigate these effects through use of qualitative data where possible.

Please provide data from the latest census except where otherwise indicated.

1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please outline where data is not able to be assessed due to limited resources or data collection issues. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

Large sections of this HNA contain prepopulated data provided by CMHC. The City of Kenora identified gaps in the data and contracted Tim Welch Consulting Inc. (TWC) to validate the prepopulated data, examine newer data from key sources outlined above, and conduct various community engagements to provide a more accurate picture of the City's housing needs.

It is the City of Kenora's opinion that there are significant data challenges related to accurately capturing the current housing context in the city and surrounding regions. Firstly, the City of Kenora 2021 Census profile captures data from during the initial phase of the COVID-19 pandemic when the global, national, and local economy was severely disrupted. Additional public health restrictions and government fiscal stimulus programs such as the Canadian Emergency Response Benefit (CERB) also greatly skew data regarding travel and income[1].

[1] Statistics Canada. (2 August 2022). *Census in brief: the contribution of pandemic relief benefits to the incomes of Canadians in 2020*. (Catalogue no. 98-200-X, issue 2021005) [PDF]. Statistics Canada. https://www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-x/2021005/98-200-x2021005-eng.pdf

Additionally, the data does not accurately reflect the current context or growth that occurred in the city and surrounding unincorporated territories after the 2021 census. For example, the total population of Kenora was measured as 14,967, a theoretical decrease of 0.9% from 2016; however, the census undercount in Ontario was 4.1%[2]. Applied to Kenora, the true count should be closer to 15,580, an increase of 3.2% instead.

Since this data is both dated and potentially skewed it creates a distorted picture of the current state of housing need in Kenora. This core data then feeds into the CMHC Housing Information portal and is the basis for other data sources like HART, creating a situation where the distortion becomes systemic.

This Housing Needs Assessment summarizes this data but also brings in other sources to help demonstrate the broader housing need in the City of Kenora. At various points we will highlight the discrepancies through both qualitative and quantitative means between the core Census data and the reality on the ground in the City of Kenora.

The Kenora Housing Needs assessment aligns strongly with the guidelines outlined above and leverages the following sources in addition to the core sources outlined above:

- City of Kenora – 2014 Affordable Housing Report
- City of Kenora – Asset Management Plan 2022
- City of Kenora – Community Safety and Well-Being Report 2025-28
- City of Kenora – Drinking Water System Annual Report
- City of Kenora's – Enabling Affordable Housing Action Plan 2018
- City of Kenora – Kenora's Economic Recovery Plan
- City of Kenora – Official Plan Consolidated 2025
- City of Kenora – State of Housing Report 2018
- City of Kenora – Strategic Plan 2022-2027
- City of Kenora – Sustainability Action Plan 2022-2031

[2] Statistics Canada. (2023, September 27). Table 1: Population by age and sex, Canada, provinces and territories, 2023 (in thousands) [Daily]. *Statistics Canada*. https://www150.statcan.gc.ca/n1/daily-quotidien/230927/t001f-eng.htm

- City of Kenora – Zoning-Bylaw 101-2015
- CMHC – Housing Information Portal - Kenora
- Kenora District Services Board – 2021 Kenora District Homelessness Enumeration Point-in-Time Count: Community Specific Snapshots
- Kenora District Services Board – 2021 Point in Time Count
- Kenora District Services Board – 2024 Kenora District Homelessness Enumeration Point-in-Time Count: Community Specific Snapshots
- Kenora District Services Board – 2024 Point in Time Count
- Kenora District Services Board – A Place for Everyone 10-year Housing and Homelessness Plan 2023
- Kenora District Services Board – Housing Resource Guide Jan 2025
- Kenora District Services Board – Housing Strategy: Building Housing Together April 2023
- Kenora District Services Board – Reaching Home: Kenora District Community Plan 2024-28
- Metro economics – Projections for the 2026 Official Plan and Zoning By-Law
- Northwestern Health Unit – Real Cost of Eating Well in Northwest Ontario 2024
- Northwestern Health Unit – Supervised Consumption Service Report 2023
- Northern Policy Institute – The Impact of COVID-19 on the Economy of Northern Ontario
- Northern Policy Institute – Welcome Home: Immigration Trends in the Kenora District
- Statistics Canada – City of Kenora Census Profile 2016
- Statistics Canada – City of Kenora Census Profile 2021
- Statistics Canada – Kenora Unorganized Territory Census Profile 2016
- Statistics Canada – Kenora Unorganized Territory Census Profile 2021

For Section 6 of the HNA, the City of Kenora leveraged population projections and modelling from mertroeconomics that have been the basis for a range of municipal projects and strategies. This data methods and assumptions are explored more fully in that section.

A unique factor to the City of Kenora HNA is the influence of the unincorporated territories around Kenora. The City of Kenora is also surrounded by a large area of unincorporated territories that encompasses many nearby communities as well as First Nation Reserves and a wide range of seasonal dwellings. The unincorporated territories, particularly those immediately adjacent to the City of Kenora have an impact on Kenora's housing situation and will also be explored at a high level in this HNA.

Due to the various different sources of data, minor differences in results may occur due to rounding at various methodological stages.

1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups (e.g. non-profit housing organizations) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations).

A range of engagements were undertaken to fill existing data gaps. First, a pair of community surveys were launched and circulated by the City of Kenora to engage the public and business/non-profits/community organizations in the city. A summary of these surveys can be found in Annex C and D. Local radio and newspapers were leveraged, and posts were made on the City's social media pages to raise awareness

Table 1.2.1: Communication Activities to Support the HNA

Communications	Frequency and Notes
Media Release	1
Social Media	Open House: Facebook – 4, Instagram –4 Boost for 14 days
Website	Media Release, pop-up alert
eNewsletters	June 10– 55.1% Opens, 3.7% Clicks
No. of Respondents	690 Community Survey; 77 Business Survey
Digital messaging TV	Launch and reminder; running from May 26 to June 16.

and encourage residents and organizations to participate.[3] The City distributed their business survey through their website and social media channels, economic development business mailing list, and the Chamber of Commerce newsletter *The Communique*.

The first survey engaged community members. It was available from June 2 – June 16, 2025, receiving 690 responses. 614 respondents resided in the City of Kenora, and although not statistically weighted, this response rate represents approximately 4.1% of the City's 2021 population. In total over 15,000 comments, responses, and data points were collected through this outreach.

As of 2024, the City had 699 registered businesses[4]. The second survey asked local businesses and community organizations broadly about how the housing challenges are impacting them, their business decisions, their employees and the people they serve. Open for the same duration as the public survey, 77 organizations completed the survey with over 5,200 comments, responses and data points were collected through this outreach. Aggregated survey responses and data points from both surveys are distributed through the relevant sections of this needs assessment.

In addition to the survey engagement, 16 stakeholder engagement interviews were conducted as part of the process. The interviews were conducted virtually over Microsoft Teams during a two-week period between June 2-16th. Participants were asked a standard list of questions with additional questions posed to local real estate agents, given their broader awareness of the housing and rental markets in the region. A summary with a "What We Heard Report" is attached to the HNA as an appendix.

The City of Kenora identified participants with the goal of having a representative sample of organizations and perspectives on the housing crisis. The interviewees came

[3] Kenora Miner and News. (2024, June 10). Just days left to have your say on how housing should be built in Kenora. *Kenora Miner and News.* https://www.kenoraminerandnews.com/news/local-news/just-days-left-to-have-your-say-on-how-housing-should-be-built-in-kenora

Davidson T. (2025, June 2). The City launches housing survey. *Acadia Broadcasting.* https://acadiabroadcasting.ca/the-city-launches-housing-survey/

City of Kenora. (2025, June 12). *Share your experience with us! Participate in our Economic Development Housing Survey …* [Facebook post]. Facebook. https://www.facebook.com/CityofKenora/posts/pfbid0isfNFcTnTVvFyM5Lhwz9wkshbvuU22MsjSRgeTjPcGtfYvbdq5dzRdZMuX3kbuPal

[4] City of Kenora. (n.d.). *Community profile.* City of Kenora. https://www.kenora.ca/en/build-invest/community-profile.aspx

from three groups: institutional/social service organizations; real estate professionals; local business owners. Specific participants were from the following organizations:

- City of Kenora Staff
- Ontario Provincial Police – Kenora Detachment
- Lake of the Woods District Hospital
- Kenora Association for Community Living: KACL
- Kenora District Services Board with two interviews
- Wiigwas Elder and Senior Care
- 3 Real estate agents
- 7 business owners or managers from sectors across the Kenora economy.

These leaders were asked to share how they perceive the housing challenges in the City of Kenora as impacting their business, organizations and the broader community. Questions explored potential causes, innovations and solutions, what potential next steps could be.

Beyond these direct engagements, engagement data from past consultations that the City of Kenora and partners had undertaken during the past two years was leveraged to provide additional insights and perspectives on broader intersectional community challenges that feed into and off local housing issues. This engagement data included – but was not limited to – the City of Kenora Investment and Attraction project with over 900 responses, short-term rental study, the Kenora District Services Board's Point-in-Time Count, the study on safe consumption sites, the local health unit research on food insecurity, and the Community Safety and Well-Being Plan to name a few.

While this HNA process was underway, the City of Kenora was updating its Official Plan, the document that guides strategic decision-making regarding housing, land use and development. City staff acted as a bridge between the TWC consulting team and that process, sharing information around some of the strategic priorities and direction that the City is considering ensuring alignment between the housing needs identified here and this foundational document for the municipality.

1.3 Please provide an overview of the <u>methodology and assumptions</u> used to conduct engagement with the priority groups (identified in Section 4) in developing this Housing Needs Assessment. This should include quantitative and qualitative methods and a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

As mentioned above, a range of consultations were conducted that overlapped with the identified priority population groups. For example, within the survey, several respondents self-identified as being in low-income households or having been at risk of homelessness currently or in the recent past. From the business/community organization survey, several respondents highlighted a difficulty in retaining or attracting workers due to a lack of available and affordable housing, an issue that has a deeper impact on young people who are just starting their careers.

Our interviews as part of this process connected with several organizations who directly serve at risk populations including:

- Wiigwas – seniors and Indigenous populations;
- Kenora District Services Board – populations at risk – low income, disabilities;
- Lake of the Woods District Hospital – those in poor health, seniors;
- OPP – persons experiencing homelessness, persons engaged in the criminal justice system;
- Community Living - supporting those with disabilities and seniors;

Finally, rather than duplicating efforts and risking survey/engagement exhaustion from individuals who identify as a priority population, we leveraged a range of research and engagements that had been conducted by the City of Kenora and other organizations who served or intentionally engaged priority groups in recent years. This coordination provided additional input and insights into the specific needs and challenges facing certain groups in the community.

2. Community Profile and Trends

Section Summary

- *Accounting for Ontario's 4.1% undercount in the 2021 Census, Kenora's population was 15,580 in 2021, a 3.2% increase from 2016. 2024 population estimates bring the total up to 15,845 and, as a result, this population growth would generate a demand for at least 120 additional households.*
- *Kenora is a hub for service and economic activity in Northwestern Ontario not only supporting those inside the City's boundaries but also those living in unincorporated territories outside. This external pressure on its services requires employment growth in the City that is running up against housing challenges.*
- *The City's population grows to an estimated 30,000 people during the summer months due to seasonal tourism, placing further pressure on the housing market.*
- *The proportion of seniors in the community grew to 21.2%, higher than the provincial average, necessitating higher healthcare staffing levels which has implications on the already strained housing market.*

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial/territorial level.

2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within official community plans.

Municipalities are an incorporated geographical area within the Province of Ontario. They can be single-tier, upper-tier, or lower-tier. In Northern Ontario, Districts are an additional feature, with the municipalities being effectively single tier with certain services offered at a regional level for unincorporated and sparsely populated lands around the incorporated municipal areas.

As a result, the City of Kenora operates as a single-tier municipality, but the Kenora District Services Board supports the City in the helping to meet housing needs by providing a range of services in partnership with the municipality and other community organizations. The City of Kenora is surrounded by a significant amount of unincorporated areas which both the District Services Board and the City support for services.

The City is guided by the Official Plan (OP), a document which governs overall land use policy and development. The OP lays out provisions and priorities around growth, employment, housing, transportation, and servicing - all of which impact the overall housing market. Within the plan, "Affordable Housing" is listed as one of the City's nine guiding principles. The OP sets out four key policies in the provision of affordable housing:

1) defining “affordable” to mean 30% of a household’s gross annual income
2) encouraging development through various incentives and direct supports
3) prioritizing development applications from non-profit organizations
4) permitting secondary dwelling units.

Further development strategies are elaborated on throughout Sections 3 and 4 of the OP.

City of Kenora’s Actions on Housing

For over a decade, the City of Kenora has identified the need for additional diversified housing options in the community. The City of Kenora has a range of plans that supported the development of this Housing Needs Assessment, and which are listed below as a timeline of actions and initiatives taken to facilitate increased housing development:

- **2013**: KDSB launches the *10-Year Housing and Homeless Plan.*
- **2014**: *Affordable Housing Report* developed by the City.
- **February 2017**: The *2017 State of Housing* report leads Council to direct staff to proceed with a Housing Action Plan focused on market housing for low- and medium-income residents.
- **March 2017**: Community Improvement Plans are updated to provide capital grants for affordable housing developments and feasibility studies. These updates across the three programs include:
    1) Residential Conversion Intensification – $4,000 per new unit created to a maximum of $12,000.
    2) Affordable Living Grant and Seniors Housing Study Grant – both cover 50% to a maximum of $5,000 for studies to support an affordable living development of four or more units, with the latter grant focusing on affordable seniors housing.
    3) Affordable Housing Tax Increment Based Grant – tax break based on varying percentages over 10 years.
    4) Residential Grant – $4,000 per residential unit to a maximum of $40,000 for a development of 4 or more units.
- **January 2018**: The *2018 State of Housing Report* is presented to Council alongside progress reports of ongoing initiatives.

- **May 2018**: Council adopts the *2018 Enabling Housing Action Plan* – a series of 13 actions in the areas of financial incentives, policies and procedures, regulatory, communication and education and advocacy – alongside bylaw 73-2018 which sets a new multi-residential tax ratio for new multi residential buildings constructed post April 20, 2017.

- **November and December 2018**: as one of the 13 actions in the Housing Action Plan, the City of Kenora hosts internal and partnered consultations to brainstorm housing development ideas and profile support for affordable housing development and projects under development.

- **April 2019**: Council approves the allocation of the one-time payment of $725,000 from the Ministry of Municipal Affairs and Housing to be placed into a reserve for the purposes of providing municipal servicing for future affordable housing development.

- **May 2019**: Council allocates $475,000 to support the development of a 20-unit supportive housing project – this would be further supplemented by $10,000 in additional funds in 2020.

- **July 2020**: As one of the actions outlined in the Housing Action Plan, Council accepts the comprehensive Vacant Land Supply and Growth Analysis.

- **November 2020**: The City provides $250,000 to the Kenora District Services Board to construct 54 mixed market supportive seniors housing units and sells land to the organization at 80 percent of fair market value.

- **August 2021**: Council supports an application to the CMHC Housing Supply Challenge to develop a communications package and social marketing strategy to address challenges in the pre-development phase of affordable housing – the application is ultimately not approved by CMHC.

- **December 2023:** Council passes Additional Residential Unit by-law enabling the development of these units across the City.

- **2023 and 2024**: The City submits two applications for the Housing Accelerator Fund, but both applications are not successful.

- **Fall 2024**: The City initiates a comprehensive review of its Official Plan, Zoning By-law and Community Improvement Plans (CIPs). The CIP review, specifically, has included detailed discussions regarding opportunities for municipal support for a variety of housing projects including additional residential units, affordable and market housing. The review is expected to be completed by Q4 2025, barring delays in approval from the provincial government.

- **May 2025:** The City releases its *Official Plan and Zoning By-Law Background Report.*

- **August 2025:** The City releases its draft Policy Directions and Recommendations report which includes housing-related policy recommendations.

As illustrated by this timeline, the City of Kenora has dedicated significant time and resources to encouraging housing development and diversification. In early 2025, the City of Kenora engaged TWC to undertake this Housing Needs Assessment (HNA). The goal of this assessment was twofold:

1) Develop a comprehensive, relevant and up to date picture of the housing situation in Kenora through both qualitative and quantitative methods. This included tackling some discrepancies between “official” data and the lived experience that is occurring in the City currently.
2) Following this template’s completion, it will be the basis for a summative report to Council to help conceptualize next steps and immediate potential actions to positively impact the housing challenges the City of Kenora is facing. The HNA will also become a tool for partner organizations, developers and non-profits to support funding applications to upper levels of government and overall development in the City.

2.2 Community Profile

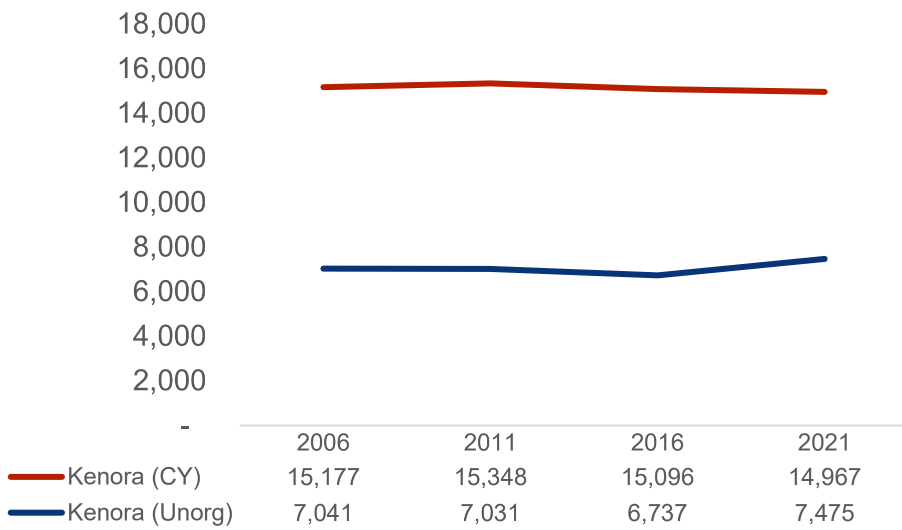
2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	15,096
	2021	14,967
Population Growth (Number)	Total	-129
	Percentage	-0.9%
Age (Years)	Average	43.6
	Median	44.4
Age Distribution	0 - 14 years	2,295
	15 - 64 years	9,495
	65+ years	3,180
Mobility	Non-movers	12,675
	Non-migrants	1,365
	Migrants	445

The Census undercount in Ontario was approximately 4.1%. 2021 Population estimates from Statistics Canada instead place the City of Kenora's 2021 population at 15,629. Given the average household size in Kenora is 2.2 people, this difference represents approximately 240 households that were not accounted for in the City of Kenora Census count. Since the Census, the City of Kenora has seen the following estimated population growth:

2.2.2 Population Estimates City of Kenora[5]		
	Year	**Population**
Population Estimate	2021	15,629
	2022	15,597
	2023	15,576
	2024	15,845

2021 through 2023 saw some decline – attributed to COVID-19 restrictions and local economic impacts. In 2024, however, the estimate reached an all-time high, adding almost 216 people from the 2021 estimate, and surpassing the 2011 Census population high of 15,348.

2.2.3 Population of the City of Kenora and Unincorporated Areas (2006-2021)



Unincorporated Territory and First Nations

The vast unincorporated territory around the City of Kenora has a population of 7,475 – about half that of the City of Kenora itself. Small parts of the territory are interspersed through the City's boundaries, slightly boosting the population count for the region at large; however, the territory's influence on the population is negligible. Most of the City's actual boundaries do include rural areas that are akin to the unincorporated territory, but

[5] Statistics Canada. (2025, October 14). *Table 17-10-0155-01 Population estimates, July 1, by census subdivision, 2021 boundaries.* https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1710015501

the majority of the population live in urbanized areas. The City also directly borders three First Nations which together have a population of just under 1,000.

Residents from the unincorporated territory and First Nations do utilize the regional specialized social infrastructure as needed, such as the Lake of the Woods District Hospital. Residents of these areas are not part of the municipal tax base. Although the population is spread across a wide geographic area, Kenora remains a regional hub for economic, social and community services for households living within the municipal boundaries and outside them. This requires sufficient housing to ensure these services are properly staffed and supported.

Between 2016 and 2021, the unincorporated territory surrounding Kenora saw an increase of 10.3% in its total dwelling count of 7,310. The number of regularly occupied dwellings increased from 2,848 in 2016 to 3,272 in 2021. Not all of these dwellings are in proximity to Kenora proper but it can be assumed that as the largest urban hub in the region, a significant portion of that growth is within a reasonable driving distance to the City thus placing demands on its services.

Seasonality

A significant portion of this area is also home to dwellings without regular occupants (ex. cottages/cabins). As a result, many of these dwellings are seasonally inhabited causing seasonal surges in the region's populations. This then creates seasonal demand for employment in Kenora proper where restaurants, tourist attractions, and personal services scale up to meet seasonal demand, putting pressure on housing. In the unincorporated areas around Kenora, 44.8% of dwellings are occupied by their usual residents, indicating a large portion of seasonal residents.

The City of Kenora estimates that the summer population grows to approximately 30,000 seasonal residents coming to both the urban and unincorporated areas of the community.[6] This seasonality drives economic forces with short-term accommodations straining availability and affordability of long-term rentals.

This seasonality applies to several sectors of the City's economy including construction and tourism that can often conflict for limited hotel or other short-term accommodations through specific times of the year. This results in additional housing pressures and shortages in the community. A more in-depth analysis of seasonal housing pressure is explored in Section 3 of this report.

2.3 How have population changes in your community, as illustrated by the above data, impacted your housing market?

The underestimation of the City's population in the Census has a direct impact on the housing shortage in the City of Kenora. Having an extra 126 households in the community dramatically changes the profile of housing in the region.

[6] City of Kenora. (n.d.). *Economic development*. City of Kenora. https://www.kenora.ca/en/build-invest/economic-development/

As the Census is now almost five years old, the information is already outdated. Additionally, the Census was taken during the COVID pandemic which not only impacted collection, as outlined by Statistics Canada[7], but skewed data in ways that are atypical. Public health restrictions, for example, greatly constrained the tourism sector, which is a major element of Kenora's economy. This would have resulted in a disrupted snapshot of seasonal employment, income assistance programs and increased social supports, all of which have since ended.

Like all of Ontario, Kenora is seeing some aging of population with 21.2% of the population over the age of 65+. This exceeds the Ontario rate of 18.4% and highlights the City's role as a regional service hub. Seniors look to move or drive to the area to access services while local seniors potentially seek to age in place.

2.3.1 Movers Comparison - 5-year comparison		
	Kenora	**Ontario**
Non-Movers	65.60%	62.60%
Movers	34.40%	37.40%
- Non-migrants (moved in geography)	19.50%	15.60%
- Migrants	14.80%	21.70%

Table 2.3.1 points to a relatively stable population. The lower proportion of movers in the City of Kenora could relate to a tight housing market. As the population is older than the rest of Ontario, the ability to downsize from a single-family home to an apartment or condo is constrained due to a lack of inventory. The higher rate of internal movers could be linked to escalating rents in the community as well as a shift from landlords to shorter term accommodations over long term rentals. The lack of migrants illustrates the stable nature of Kenora as a northern hub, and the significant distances and costs to move to another major urban centre. This is supported based on data from the consultation that TWC undertook.

[7] Statistics Canada. (2022, November 22). *Guide to the census of population, 2021: appendix 1.4 – impact of the COVID-19 pandemic*. https://www12.statcan.gc.ca/census-recensement/2021/ref/98-304/2021001/app-ann1-4-eng.cfm

Statistics Canada. (2025, January 8). *Summary of the evaluation of Statistics Canada's 2021 census of population: innovation activities*. https://www.statcan.gc.ca/en/about/er/2021-census-population-innovation-summary

Conclusion

A deeper analysis of Kenora's underlying data for the overall community profile shows a stable core population centred around the City's regional social, health, recreational and commercial services, tourism, and employment opportunities. Housing availability poses an issue that is artificially constraining the population as employers struggle to attract and retain workers. See Annex D for further details. This is reflected in an average 0.6% annual population growth from 2016, using 2024 population estimates. The COVID-19 pandemic did play a role in reducing the population in 2022 and 2023; however, the population has since rebounded. This slight, steady growth has brought Kenora's population back to 2001 levels, the last Census taken prior to the 2005 closing of the Abitibi Mill – the region's largest employer at the time[8].

The City does face potential future housing challenges due to its status as a regional services and tourism hub. This factor is further strained with the planned $1 B hospital and $100 M long-term care facility. The surrounding unincorporated territories grew by nearly 1,000 residents in 2021 compared to 2016, a much higher rate than the City proper. The proportion of seniors in the City has also grown from 19.4% in 2016 to 21.2% in 2021. Taken together with the stable population growth and the surge of summer tourists, Kenora needs to expand its housing supply drastically to accommodate these groups.

These demographic impacts have a direct correlation on the housing market and overall availability for both local residents and tourists in Kenora.

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[8] CBC News. (2005, December 16). *Kenora loses largest employer*. CBC. https://www.cbc.ca/news/canada/manitoba/kenora-loses-largest-employer-1.560610

3. Household Profiles and Economic Characteristics

Section Summary

- *Tenant households only have half as much income as owner-occupied households. Both classes' incomes are below the provincial medians, but are higher than other Northern Ontario regional hubs*
- *14.8% of private dwellings are not occupied by usual residents, with 532 of these properties registered as seasonal dwellings through the Municipal Property Assessment Corporation.*
- *Available housing stock poses significant challenges for various demographic groups:*
    - *77.1% of housing stock is single-family homes, far higher than other Northern Ontario cities, creating difficulties for seniors to downsize and families to find suitable space by extension which creates bottlenecks in the housing market.*
    - *Since 2016, only 253 units have started construction while an estimated 435 households have been added, contributing to a large deficit in available housing.*
    - *Short-term rentals and hotels are being used by employers to house workers with one hotel citing 80% of rooms being occupied by workers. The lack of tourist accommodations pushes visitors to use short-term rental sites like AirBnB, incentivizing property owners to list potential long-term rentals as short-term accommodations and further depleting the already strained rental market. This is also causing a challenge for tenants without rental agreements who are evicted during the tourist season because landlords can receive two and three times the monthly rental rate.*
- *24.9% of Kenora's population identifies as Anishinaabe, Métis, or other First Nations ancestry, far higher than the Ontario average, necessitating a culturally specific housing strategy.*
- *Based on the Kenora District Services Board waitlist data, there are at least 810 households in need of affordable housing. The actual number is projected to be higher considering it is likely not all households in core housing need would be on said waitlist.*

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Total number of households	2016	6,475
	2021	6,510
Household income (Canadian dollars per year)	Average	$102,100
	Median	$86,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Kenora (CA), Ont.	Average	Before Tax: $59,400 After Tax: $53,600
	Median	Before Tax: $50,400 After Tax: $48,000
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Kenora (CA), Ont.	Average	Before Tax: $117,400 After Tax: $97,800
	Median	Before Tax: 102,000 After Tax: $89,000
Average household size (Number of members)	Total	2.2
Breakdown of household by size (Number of households)	Total	6,510
	1 person	2,135
	2 persons	2,335
	3 persons	905
	4 persons	760
	5 or more persons	370
Tenant households (Number of households)	Total	1,725
	Percentage	26.5%

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Owner households (Number of households)	Total	4,785
	Percentage	73.5%
Percentage of tenant households in subsidized housing	Percentage	21.2%
Number of one-parent families	Total	740
	Percentage	17.4%
Number of one-parent families in which the parent is a woman+	Total	540
Number of one-parent families in which the parent is a man+	Total	200
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	200
	Low (21% – 50% AMHI)	1,065
	Moderate (51 – 80% AMHI)	1,220
	Median (81% - 120% AMHI)	1,455
	High (>120% AMHI)	2,555

3.2 Please provide context to the data above to situate it within your community. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

Population Profile

The City of Kenora saw marginal household growth of 0.5% between 2016 and 2021. Adjusting for the 4.1% Census undercount and using Kenora's average household size of 2.2 as a baseline, there should approximately be an additional 278 households not accounted for in the Census. Further aligning this value with the 2024 post-census population estimates indicates a potential additional 120 households in Kenora since 2021. Between the Census undercount and the estimated growth since, there could be up to 400 households unaccounted for which would clearly create significant housing pressures especially when factoring in the slow rate of housing construction.

Incomes

Income levels in Kenora show a mixed picture. The City's median total household income ($86,000) and average income ($102,100) are higher than those of peer Northern Ontario communities but still fall below the Ontario average. Owners in Kenora have a median income of $102,000, and tenants earn a median of $50,400, both below provincial benchmarks.

Many workers in Kenora originate from Winnipeg where the average ($98,700) and median ($80,000) total incomes are both lower. Though Manitoba and Ontario have different development and housing regulations, Kenora's proximity to Winnipeg makes the community a major draw for employment.

Demographic Profiles

The City of Kenora presents a distinctive demographic and housing profile within Northern Ontario. One-person households are more prevalent in Kenora (17.3%), exceeding the provincial average by 6.3%, though overall household sizes remain in line with other Northern Ontario communities.

The City has a higher share of older residents, with a senior population (65+) accounting for 21.2% of residents — 2.7% above the Ontario average. This aging demographic is further reflected in Kenora's median age of 44.4 and average age of 43.6, both higher than the provincial figures.

While the proportion of lone-parent families (17.4%) aligns with provincial norms, there are fewer households with children (30.1% vs. 36.8% in Ontario) and fewer multi-generational homes (1.8% vs 4.0% in Ontario) reflecting a more individual or small family-based household structure. This aligns with trends of aging populations in small communities across the province.

In terms of cultural and ethnic diversity, Kenora stands out with a significant Indigenous population representing 24.9% of residents, predominantly Anishinaabe and Métis . Conversely, its immigrant population is very small, at just 3.3%, highlighting limited newcomer settlement. Overall, Kenora's demographic and housing characteristics reflect a community that is aging, moderately affluent relative to the North, with ongoing challenges in rental affordability and limited cultural diversity from international migration.

Housing Stock and Affordability

Kenora's housing stock is overwhelmingly composed of single detached homes, representing 77.1% of dwellings (2021 Census). This is significantly higher than other Northern Ontario communities such as Thunder Bay (68.8%), Sault Ste. Marie (66.8%), Timmins (65.1%), and Greater Sudbury (61.4%). The City's housing stock is primarily composed of 2- and 3-bedroom units, with fewer 1-bedroom or 4+ bedroom options compared to Ontario averages.

Many of the multi residential units in Kenora are under management of Kenora District Services Board and as a result, there is even a smaller proportion of market apartments in the community. Of the 165 units in apartments over 5 stories in Kenora, at the time of the Census, all these units are managed by the KDSB. 144 of the 715 apartments under 5 stories are operated by KDSB. Since the census KDSB has added and additional 29 apartment units with 56 more scheduled to open in Fall of 2025.[9] With over 309 units at the time of the Census, KDSB represents approximately 35% of the apartment units in Kenora.

Though not the exclusive factor in affordability challenges, the lack of housing diversity puts pressure on the rental market as there are limited apartments for both existing and new households. This is partially reflected in the differing experiences of affordability between tenants and owners. Only 9.4% of owners spend more than 30% of income on shelter, significantly better than the Ontario average of 17.7%; however, that number is 37% for tenant households, a rate comparable to the provincial figure of 38.4%. Kenora has fewer tenants overall and a greater proportion of households in subsidized housing compared to the province. The City also faces higher-than-average shelter costs relative to other Northern municipalities.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., "driving until you qualify" concept) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.[10]

[9] Data shared by KDSB via the City of Kenora. Compared to 2021 Census Dwelling counts.

[10] *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Communities are encouraged to build this expertise in subsequent iterations of their Housing Needs Assessments.*

3.3.1 Household Formation						
HH* Head Age Category	**2016**			**2021**		
	Pop.	**Headship Rate (%)**	**HHs***	**Pop.**	**Headship Rate (%)**	**HHs***
15 to 24	1,740	9.5%	165	1,540	10.7%	165
25 to 34	1,720	44.2%	760	1,955	46.3%	905
35 to 44	1,690	55.6%	940	1,810	50.3%	910
45 to 54	2,165	59.4%	1,285	1,765	59.8%	1,055
55 to 64	2,445	59.9%	1,465	2,420	61%	1,475
65 to 74	1,625	60.3%	980	1,870	59.1%	1,105
75 to 84	865	70.5%	610	880	73.9%	650
85 plus	440	62.5%	275	430	58.1%	250

*Household/Households

Household formation in Kenora reflects broader demographic shifts, regional outmigration patterns, and generational transitions. Analyzing household headship rates across age categories between 2016 and 2021 reveals a complex picture of stability, delayed formation, and aging population dynamics.

At the younger end of the spectrum (ages 15 to 24), the number of households remained constant at 165, despite a population decline from 1,740 in 2016 to 1,540 in 2021. The headship rate — the proportion of individuals in a given age group who are considered the head of a household — increased modestly from 9.5% to 10.7%. This marginal change aligns with Kenora's pattern of outmigration among youth, particularly for those pursuing post-secondary education. This limits household formation in the 15–24 age group and contributes to delayed entry into independent living until individuals return to the community in their late 20s or early 30s.

For the 25 to 34 age group, household formation increased significantly. The number of households rose from 760 in 2016 to 905 in 2021, alongside a moderate increase in that cohort's population. The headship rate grew from 44.2% to 46.3%, indicating a slight upward trend in household formation as this age group often marks the beginning of family formation, home buying, or independent living. This growth may also suggest some return migration or retention of young adults' post university education.

Among middle-aged groups — 35 to 44 and 45 to 54 — the data reflects a more stable or slightly declining household formation pattern. While the population in both groups fell, headship rates remained relatively steady. Notably, the 35 to 44 group saw a decrease in both households (from 940 to 910) and headship rate (from 55.6% to

50.3%), which could reflect affordability challenges, housing supply issues, or delayed transitions into homeownership or stable housing.

In contrast, older cohorts show increased or sustained household formation, underscoring Kenora's aging population trend. The 65 to 74 age group grew in both population and household count, from 980 to 1,105 households, while the 75 to 84 group saw increases in both headship rate (from 70.5% to 73.9%) and total households (from 610 to 650). This growth aligns with the continued aging of baby boomers and the tendency of older adults to live independently longer. However, the 85+ group saw a slight decline in households (from 275 to 250) and headship rate (from 62.5% to 58.1%), likely reflecting increasing needs for assisted living or transitions to long-term care.

Overall, Kenora's household formation patterns highlight two key trends:

1. Delayed household formation among youth and young adults, driven by education-related outmigration and economic pressures. 25–34-year-olds were the largest population group moving to and from Kenora over the last 5 years.[11]
2. An increasingly aging population, with rising numbers of older adult households, signaling a future demand for age-friendly and accessible housing options.

These dynamics suggest that future housing strategies must address both the need for entry-level and rental housing to retain and attract younger residents, and the development of supportive housing for seniors as household structures continue to evolve.

3.3.2 Household suppression							
HH* Head Age Category	**2006 Actual**		**2021 Actual**		**2021 Household Suppression**		
	Pop.	**HHs***	**Pop.**	**HHs***	**Headship Rate (%, 2006)**	**Potential HHs* (2021)**	**Suppressed HHs* (2021)**
15 to 24	2,050	150	1,540	165	7.3%	112.7	0
25 to 34	1,495	695	1,955	905	46.5%	908.8	3.8

[11] Statistics Canada. Table 98-10-0450-01 Occupation (training, education, experience and responsibility category - TEER) by mobility status 5 years ago, place of residence 5 years ago and labour force status: Canada, provinces and territories, census metropolitan areas and census agglomerations with parts

3.3.2 Household suppression							
HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (%, 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
35 to 44	2,185	1,145	1,810	910	52.4%	948.5	38.5
45 to 54	2,625	1,570	1,765	1,055	59.8%	1,055.6	0.6
55 to 64	1,770	1,040	2,420	1,475	58.8%	1,421.9	0
65 to 74	1,230	785	1,870	1,105	63.8%	1,193.5	88.5
75 plus	1,240	860	1,310	900	69.4%	908.5	8.5
Total							140

*Household/Households

Household suppression occurs when individuals or families who might otherwise form independent households are unable to do so due to structural barriers such as housing costs, lack of supply, or inadequate housing types. An analysis of household suppression in Kenora using headship rates from 2006 and actual household counts from 2021 shows evidence of this phenomenon across several age groups.

Using 2006 headship rates as a baseline and applying them to the 2021 population, the analysis suggests that up to 140 households may be suppressed in 2021. The most significant suppression occurs in the 65 to 74 and 35 to 44 age groups, with an estimated 88.5 and 38.5 suppressed households respectively. This indicates some gaps in household type as seniors seek to downsize, and early/mid career households are possibly seeking more traditional single-family homes. Smaller degrees of suppression are observed in the 25 to 34, 45 to 54, and 75+ cohorts, indicating that while household formation remains generally consistent, some groups are struggling to transition into or maintain independent living arrangements.

Additionally, post-census population estimates suggest that Kenora's population may be undercounted by approximately 878 people, which could translate into approximately 400 additional households based on the community's average household size (2.2 persons). These uncounted or unformed households are likely to include working-age adults, seniors, and seasonal residents who cannot currently access adequate, affordable housing. Several factors contribute to this suppressed household formation:

Income Disparities and Housing Affordability

Data consistently shows a significant income disparity between tenant and owner households. Median incomes for renters are substantially lower, indicating that many younger adults and lower-income individuals may be unable to afford market-rate rentals or homeownership. As a result, these individuals often remain in parental households, deferring household formation despite being otherwise demographically ready to live independently. This affordability pressure is a key driver of household suppression, particularly among those in the 25 to 44 age range.

Dwellings Without Regular Occupants

Kenora contains a substantial number of dwellings without regular occupants, both within municipal boundaries and in adjacent unincorporated areas. Many are classified as seasonal cottages, but a portion are physically suitable for year-round occupancy. While these units may not be ideal for first-time buyers due to their location, price point, or condition, if more seasonal residents were to convert these properties for permanent use, it could create a ripple effect in the housing market. MPAC data indicates that approximately 500 seasonal cottages exist within the City limits, suggesting a notable but underutilized segment of the housing stock.[12] Anecdotally, significant portions of these seasonal properties are owned by Manitobans which drives some of the season population growth.

Aging Seniors and Lack of Downsizing Options

Kenora's aging population is significantly higher than the provincial average, and this demographic shift is expected to continue. Seniors currently residing in large, single-family homes may wish to downsize into apartments, condos, or supportive housing, but the lack of appropriate seniors' housing options has created a bottleneck in the housing spectrum. Interviews with local service providers revealed that many seniors are remaining in homes longer than they would prefer, due to a lack of alternatives such as assisted living, long-term care, or accessible rental options.

Furthermore, as Kenora functions as a regional hub, it draws seniors from surrounding unincorporated areas seeking access to healthcare and community services. Without adequate seniors' housing, this population shift adds additional pressure to the already limited housing supply, slowing the natural turnover of larger homes and contributing to household suppression across generations. At time of writing, there are 244 applicants to the Kenora District Services Board community housing waitlist specifically requesting a senior's housing unit.

Lack of Worker Housing

Interviews with businesses in Kenora underscored a growing crisis around worker housing. Some employers have resorted to directly providing housing to employees, by renting homes, co-signing leases, renting hotel rooms, or creating employer-owned staff accommodations. The City estimates that 55% of 455 total hotel rooms are occupied by contractors who are working on a range of projects in the community.[13] Other examples

[12] Based on calculations from the City of Kenora Planning department.

[13] Data provided by the City of Kenora.

include multiple workers sharing units or renting single rooms in detached homes for $1,000/month or more.

There is an identified need for short-term, transitional housing particularly targeted at seasonal workers, new hires, and in-migrating talent to support the tourism and construction boom that occurs between April and October each year. In addition to the existing need, the City is undertaking several large infrastructure projects over the next decade which will require potentially hundreds of new workers, many of which will be temporary contractors.

Temporary units would serve as a “landing pad”, allowing individuals to enter the community without immediately competing in a limited rental market or occupying short-term accommodations like hotels or Airbnbs. Such an intervention could alleviate entry-level housing demand, reduce rental inflation, and support overall economic development by enabling workforce attraction and retention.

Induced Demand

As of September of 2025, there are 24 major development projects valued at approximately $1.4 billion slated for the City of Kenora between now and the early 2030s.[14] Many of these projects are already in planning and even construction phases and were highlighted in the various engagements that were undertaken by TWC.

The City of Kenora is expected to induce some additional housing demand through major provincially funded projects over the next several years. The largest of this is the new All Nations Hospital and Health Care Campus that will result in over $1 billion in investment and up to an additional 350 positions of incremental employment. In total, over 600 new permanent jobs will be created in the City of Kenora by the early 2030s. It is expected that most of these positions will have to be filled by attracting talent to the community, which in turn will result in additional housing demand.

Engagements with local businesses highlighted that housing challenges are a significant barrier for employers in Kenora. Specifically, employers outlined how they have had over 200 qualified applicants turn down roles due to a lack of housing and over 130 employes leave roles due to the same issue over the last several years.

[14] Data provided by City of Kenora Economic Development Department

3.4 Economic Conditions

Empirical data on employment is sourced from the 2021 Census which was taken at the height of the COVID-19 pandemic. Public health restrictions and fiscal stimulus programs like the Canada Emergency Response Benefit greatly skew data related to employment and income as a result. This should be considered when examining the economic conditions of Kenora and the underlying census data that is used in this section of the Housing Needs Assessment.

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	7,745
Number of workers by industry (Top 10 only)	Health care and social assistance	1,630 (21%)
	Retail trade	920 (11.9%)
	Construction	895 (11.5%)
	Educational services	760 (9.8%)
	Public administration	580 (5.9%)
	Accommodation and food services	405 (5.25%)
	Transportation and warehousing	365 (4.7%)
	Other services (except public administration)	285 (3.7%)
	Professional, scientific and technical services	225 (2.9%)
	Manufacturing	220 (2.8%)
Unemployment rate and participation rate (Percent)	Unemployment rate	7.2%
	Participation rate	62.9%
All classes of workers (Number)	Total	7,625

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Employees (Number)	Total	6,805
Permanent position (Number)	Total	5,505
Temporary position (Number)	Total	1,305
Fixed term (1 year or more, Number)	Total	450
Casual, seasonal or short-term position (less than 1 year, Number)	Total	855
Self-employed (Number)	Total	820
Number of commuters by commuting destination	Within census subdivision	4,790
	To different census subdivision	215
	To different census division	95
	To another province/territory	85
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	5,630
	Public transit	25
	Walked	340
	Bicycle	45
	Other method	145

Local Economic Summary

Kenora’s economy is supported by its hub status with a number of regional services in the community – Lake of the Woods District Hospital, Kenora Jail, OPP detachment, Ontario Court of Justice, and a range of social and community agencies that make up the largest component of employment.

3.4.2 Kenora Employment Types 2021 Census		
	Kenora	**Ontario**
All classes of workers	98.40%	97.10%
Employee	87.80%	82.60%
Permanent position	71%	69.80%
Temporary position	16.80%	12.70%
Fixed term (1 year or more)	5.80%	4.40%
Casual, seasonal or short-term position (less than 1 year)	11%	8.40%
Self-employed	10.60%	14.60%

Many of the top ten sectors of the local economy are seasonal in nature with a higher-than-average rate of temporary/seasonal workers compared to provincial averages. Sectors like retail, construction and accommodation/food – all of which are the top ten industries by number of workers – rely on these seasonal employees and require short-term places for people to stay.

Prevalence of Temporary Foreign Workers

To hire temporary foreign workers, employers must fill out a Labour Market Impact Assessment. This assessment tests to see if a domestic worker is available for the position before hiring internationally. The International Mobility Program (IMP) bypasses this assessment in certain special cases, such as positions that fall under international trade agreements. In 2024, 89 temporary workers were supported in Kenora.

3.4.3 Temporary Foreign Workers[15]		
Characteristic	**Data**	**Value**
International Mobility Program permit holders (2016-2024)	Total	150
Temporary Foreign Worker positions on positive Labour Market Impact Assessments (2024)	Total	89

In 2015, the number of IMP permit holders was zero. Over the next decade, the number of permit holders rose steadily each year, peaking in 2023 and 2024 at 35 respectively. Permit holders dipped to 10 in 2020 – likely because of economic disruptions caused by COVID-19 – before rising annually once more.

These workers would have had to find housing in Kenora upon their arrival. In interviews, employers stated workers often rent single rooms at high prices upon arrival and depending on their work may live in those co-habitation circumstances for extended periods of time. Many employers also mentioned that they own homes specifically to rent to employees due to the difficulty of employees finding rental accommodations.

Transportation

Transportation in Kenora is dominated by the car with over 84% of trips being made by personal vehicles. Due to the northern climate, seasonal cycling and other active transportation options are possible only parts of the year. The City of Kenora operates an on-demand microtransit service The Wave, which runs from 7 a.m. to 7 p.m. Monday to Friday. This is an affordable alternative for commuting to work, but not for weekend or

[15] Immigration, Refugees and Citizenship Canada. (n.d.). *Temporary Residents: Temporary Foreign Worker Program (TFWP) and International Mobility Program (IMP) work permit holders – Monthly IRCC updates* [Dataset]. Open Government. https://open.canada.ca/data/en/dataset/360024f2-17e9-4558-bfc1-3616485d65b9/resource/a17aec44-8fd9-405b-a60e-6811b808001d

Immigration, Refugees and Citizenship Canada. (n.d.). *Temporary Foreign Worker Program labour market impact assessment statistics, 2024 Q1–2025 Q1: Table 02 — Number of temporary foreign worker positions on Labour Market Impact Assessment (LMIA)* [Dataset]. Open Government. https://open.canada.ca/data/en/dataset/e8745429-21e7-4a73-b3f5-90a779b78d1e/resource/545da809-9299-4141-94af-6394f01bc658 evening uses. The lack of other transportation options in large geographies like Kenora necessitates the use of a car to access employment or services.

During interviews with service business owners/operators, several mentioned that finding accommodation for staff near their place of work was important as reliable transportation wasn't always available and walking/cycling in winter months is often difficult or not possible. As a result, demand is high for rental units for retail, restaurant and other service workers in the urban areas near places of business, placing additional strain on an already tight market.

3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) impacted housing supply and demand in your community?

Tourism

Kenora has 7,637 private dwellings but only 6,510 are occupied by usual residents, a difference of 1,127 or 14.8%. Almost half of these dwellings can be accounted for in an MPAC assessment shared by the City of Kenora where over 532 properties were deemed “Seasonal/Recreational Dwellings”.[16] This confirms feedback repeated by surveyed residents that the unavailability of rental units can be partially attributed to seasonal dwellings, cottages, and short-term rentals.

Short term rentals differ from hotels, bed and breakfasts, and other tourist accommodations in that they are properties zoned for residential use and thus can avoid the types of regulations followed by other types of tourist accommodations. Comments from interviews, surveys and reviewed online comments of Kenora residents found on Reddit and Facebook also identified concerns that landlords are using short term rental sites to avoid regulations under the *Residential Tenancies Act*. Several examples of property owners renting to tenants through the winter, then evicting them in spring to make the unit a short-term rental were shared through the engagement process.

In 2022, the City of Kenora counted 84 short term rentals. Building off this previous assessment, TWC conducted an analysis of the current short-term rental inventory. Listings on typical short term rental sites such as AirBnb, Vrbo, Kijiji, and Facebook Marketplace were reviewed by TWC staff in July of 2025. The search conducted in the week of July 14th included both “off-season” and “peak-season” timeframes.

[16] Correspondence with the City of Kenora

3.5.1 Short Term Rental Inventory		
Characteristic	**Data**	**Value**
Number of Dwellings	Peak Season	38
	Off Season	41
	Total Unique	67
Unit Price (Average)	Peak Season per night	$471.54
	Off Season per night	$345.39
Unit Price (Median)	Peak Season per night	$333.50
	Off Season per night	$271.00
Unique Unit Bedroom Type (Number)	1	22
	2	19
	3	10
	4+	16

In total, 67 unique properties were identified. This is likely an undercount as units are added and removed for a variety of reasons. Most properties are full units as opposed to single rooms. Of these rentals, 55% were found to be in urban settings and were not waterfront properties. Many of these units could be converted to longer-term rental options at reasonable prices, but income from seasonal short-term rentals is much more lucrative thereby incentivizing property owners to market these units as short-term rentals instead.

Table 3.5.1 shows a 36.5% increase in average price between off-season and peak-season periods for short-term rentals. This implies more demand for accommodation in the summer months as the population increases due to seasonal tourism. Factoring in a constrained supply and lack of construction, this further implies a strain on the ability of residents and workers to find affordable permanent housing year-round.

The short-term rental market is also impacted by the hotel market. Several employers spoke about using hotels to house temporary workers with one business saying that they hold a block of rooms as a standing obligation for their staff. The use of hotel rooms for worker housing creates a lack of tourist accommodation, driving them to use short-term rentals, which are also already being used for worker housing. This negative feedback loop has incentivized the use of residential units for seasonal accommodation instead of permanent housing. The lack of available long-term rental options has increased prices and suppressed employment, threatening the economic health of the community.

Talent Attraction

A common theme that emerged from interviews with employers was the struggle to retain employees due to the lack of available and affordable housing. Several employers said talented employees would leave the community shortly after being hired due to not being able to find a home to rent. One interviewee said they could have hired three or four more employees but did not because there is nowhere to house them. Affordability was cited as an issue as well as rent prices accounting for half or more of employees' salaries in some cases.

3.5.2 Kenora Employment Types 2021 Census		
	Kenora	**Ontario**
All classes of workers	98.40%	97.10%
Employee	87.80%	82.60%
Permanent position	71%	69.80%
Temporary position	16.80%	12.70%
Fixed term (1 year or more)	5.80%	4.40%
Casual, seasonal or short-term position (less than 1 year)	11%	8.40%
Self-employed	10.60%	14.60%

Due to the seasonality of Kenora's economy and its status as a hub for Northwestern Ontario, the use of temporary and seasonal workers is higher in the community when compared to provincial averages. Although this higher seasonality is common in many tourism-driven economies, housing challenges directly impact the local economy.

In interviews, several organizations both in the public and private sectors, spoke of the following concerns due to the lack of available or affordable housing:

- Inability to find housing for contracted specialized staff including short-term nurses, technical engineering staff.
- Inability to retain or attract staff even during peak-season
- Restriction of operational hours due to staffing shortages
- Increased costs to businesses due to housing provision for workers

See Annex C and D for summaries of the consultations.

3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered to be affordable when housing costs less than 30% of before-tax household income.

- In Kenora at the time of the Census median pre-tax household income for tenants was $50,400. This would mean a 30% threshold of $15,120 or $1,260 per month. For owners, the median pre-tax household income was $102,000 which translates to a 30% threshold of $30,600 or $2,550 per month.

- For one person households of all tenure types, this value falls to $46,000 per year with a threshold of $13,800 or $1,150 per month.

Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household.

Housing is considered to be adequate when it is not in need of major repairs.

It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm or resource-industry workers. This means that core housing need figures may underestimate overall housing need. As much information as possible about these priority groups will be included to provide a comprehensive picture of who is affected by core housing need.

3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	1,085
	Percentage	16.7%
Affordability – Owner and tenant households spending	Total	380
	Percentage	5.9%

3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
30% or more on shelter costs and in core need (# and %)		
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	635
	Percentage	37%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	275
	Percentage	4.3%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	450
	Percentage	9.4%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	105
	Percentage	1.6%
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	640
	Percentage	9.8%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	55
	Percentage	0.9%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	195
	Percentage	11.3%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	30
	Percentage	0.5%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	445
	Percentage	9.3%

3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	25
	Percentage	0.4%
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	240
	Percentage	3.7%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	25
	Percentage	0.4%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	110
	Percentage	6.4%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	0
	Percentage	0%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	125
	Percentage	2.6%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	15
	Percentage	0.2%
Total households in core housing need	Total	415
Percentage of tenant households in core housing need	Percentage	17.3%
Percentage of owner households in core housing need	Percentage	2.6%

In total, there were 415 households in core housing need. This count, however, should be considered a low estimate for three reasons:

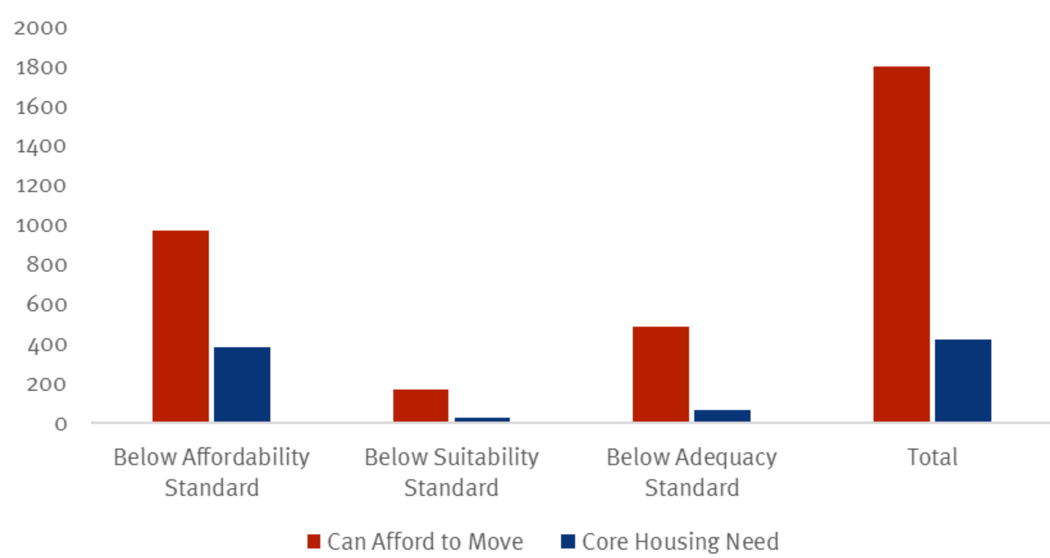
1. As previously mentioned, official measures of core housing need exclude key groups including those experiencing homelessness, students living

independently of their guardians, people living in congregate housing, and migrant farm or resource-industry workers.

2. 2021's affordability standard measurement is lower than expected due to pandemic-era financial benefits such as the Canadian Emergency Response Benefit (CERB) and one-time payments to seniors and families. These programs are no longer available, meaning income levels will decline resulting in core housing need returning to previous levels.
3. Core housing need's definition requires households to be able to move to a similar sized structure while spending less than 30% of their income on the median area rent. CMHC does not consider its data for median rent in Kenora statistically reliable. The data that is there is a conservative estimate as it is based on existing rents, not asking rents.

There are far more households that fall below the three core housing need standards but are able to move and pay less than 30% of their income on the median area rent.

3.6.2 *Households Below CHN Standards Comparison*



Theoretically, these households could move, however Kenora's deficit of available housing to move into makes the prospect unrealistic.

Sections 3.6.3, through 3.6.6 include data from the Housing Assessment Resource Tools Data Tables [(Housing Needs Assessment Tool | Housing Assessment Resource Project)]

3.6.3 *Income Categories and Affordable Shelter Costs:*

3.6.3 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	**Annual Household Income (Canadian Dollars per Year)**	**Affordable Shelter Cost (Canadian Dollars per Month)**
Very Low Income (20% or less of AMHI)	<= $17,200	<= $430
Low Income (21% to 50% of AMHI)	$17,200 - $43,000	$430 - $1,075
Moderate Income (51% to 80% of AMHI)	$43,000 - $68,800	$1,075 - $1,720
Median Income (81% to 120% of AMHI)	$68,800 - $103,200	$1,720 - $2,580
High Income (121% or more of AMHI)	>= $103,201	>= $2,581

The pre-tax Area Median Household Income (AMHI) for Kenora was $86,000 in 2021. Since the census, incomes in Kenora have risen.

3.6.4 Median After-Tax Income of Tax filers [17]					
	2020	**2021**	**2022**	**2023**	**Change**
All family units	$63,440	$64,580	$66,940	$70,860	10.5%
All census families	$89,100	$90,660	$94,510	$100,230	11.1%
Couple families	$99,650	$101,220	$104,060	$110,850	10.1%
One-parent families	$52,420	$52,530	$54,290	$58,610	10.6%
Persons not in census families	$36,050	$36,940	$38,880	$41,840	13.8%

[17] Statistics Canada. Table 11-10-0017-01 Census families by family type and family composition including before and after-tax median income of the family

The table above is based on administrative tax filer data for after tax incomes. Individuals who do not file taxes are not chaptered in this data. In many cases these non-filers could be individuals who are homeless or housing insecure in the community.

That said, income growth is robust but the starting point for households matters. These after-tax median incomes do exceed provincial averages in all categories but are impacted by local factors. For example, the percentage of households in the Kenora-Rainy River district facing food insecurity has been reported as higher than the provincial percentage, except for 2023 when inflation affected food prices across Ontario.[18]

As previously mentioned, 24.9% of Kenora's population identifies as First Nations or Métis and the City is in close proximity to the nearby nations of Niisaachwean Anishinaabe Nation, Wauzhushk Onigum Nation, Washagamis Bay First Nation, and Obashkaandagaang First Nation. Measuring affordability by taxation data creates an unclear picture. For example, income generated in Kenora is taxed whereas tax exemptions may exist for income generated in the respective nations. As a result, it is possible that the true levels of affordability measured by the Census may not be accurate given the substantially higher proportion of Indigenous residents than the provincial average.

[18] Northwestern Health Unit. (2023). *The real cost of eating well in Northwestern Ontario* [PDF]. https://www.nwhu.on.ca/wp-content/uploads/2024/03/The-Real-Cost-of-Eating-Well-in-Northwestern-Ontario.pdf

3.6.5 *Percentage of Households in Core Housing Need, by Income Category and Household Size:*

3.6.5 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	**Affordable Shelter Cost (Canadian Dollars per Month)**	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**
Very Low Income (20% or less of AMHI)	<= $430	100%	0%	0%	0%	0%
Low Income (21% to 50% of AMHI)	$430 - $1,075	75%	16.7%	0%	8.3%	0%
Moderate Income (51% to 80% of AMHI)	$1,075 - $1,720	0%	0%	100%	0%	0%
Median Income (81% to 120% of AMHI)	$1,720 - $2,580	*	*	*	*	*
High Income (121% or more of AMHI)	>= $2,581	*	*	*	*	*

3.6.6 *2021 Affordable Housing Deficit:*

3.6.6 2021 Affordable Housing Deficit by Household (HH)						
Income Category	**Affordable Shelter Cost (Canadian Dollars per Month)**	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**
Very Low Income (20% or less of AMHI)	<= $430	85	0	0	0	0
Low Income (21% to 50% of AMHI)	$430 - $1,075	225	50	0	25	0
Moderate Income (51% to 80% of AMHI)	$1,075 - $1,720	0	0	15	0	0
Median Income (81% to 120% of AMHI)	$1,720 - $2,580	0	0	0	0	0
High Income (121% or more of AMHI)	>= $2,581	0	0	0	0	0
Total		310	55	20	25	0

Based on this metric, there is a minimum affordable housing deficit of 410 households. The current waitlist according to the Kenora District Services Board expands this estimate with its current housing waitlist of 806 households as of March 2025 are detailed below.

3.6.7 Kenora District Services Board Waitlist by Desired Unit Type		
	General	**Seniors**
1 Bedroom/bachelor	182	237
2 Bedroom	251	7
3 Bedroom	64	
4 Bedroom	65	
5 Bedroom	0	
Total Waitlist	806	

KDSB serves the wider Kenora district, so some of these waitlisted households could be housed outside of the City of Kenora; however, it's likely most households on the waitlist are within the municipal boundaries since it is the largest urban area in the region and home to most of the services board's properties. The Kenora District Services Board's capital plan projects 180 additional units to be developed in Kenora by 2029, pending funding approval from local and upper levels of government.[19]

This will still leave a significant affordable unit gap in the community.

3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

The lack of long-term rental development is seen by many in the community as a basis for some of the affordability challenges.

[19] KDSB 10 Year Housing Development Forecast 2020-30 – shared through correspondence with the City of Kenora.

3.7.1 - CMHC Housing Start Data					
	Single	**Semi-Detached**	**Row**	**Apartment**	**All**
2016	26	0	0	0	26
2017	11	2	0	0	13
2018	13	2	0	0	15
2019	16	2	0	0	18
2020	11	0	0	38	49
2021	20	0	3	0	23
2022	0	0	0	0	0
2023	0	0	0	0	0
2024	39	0	9	61	109
Total	136	6	12	99	253

Since 2016, only 253 units have reportedly started construction in Kenora. This indicates a deficit in new housing supply, when compared to estimated population growth and the number of potential new households. With more people competing for fewer available homes, prices increase as a result. The City reports that the average waterfront price of a home is over $1.5M which may be distorting the construction and sale data in the community.[20]

Although CMHC data has no way of confirming this, some of these units (particularly the single-family units) were likely built on waterfront property as cottages which would not be attainable or affordable. The lack of diversity in construction (over 50% single family) reinforces the existing misalignment of built form that is too focused on single family development. Many of the apartment units that were started were constructed by the Kenora District Services Board, directly supporting those in need of housing and helping tackle the local housing waiting.

The City has provided building permit data that, on the surface, appears to contradict CMHC data. For example, there were zero housing starts in 2023, but there were 76 permits issued for new housing units; however, permits are not accurate indicators of housing construction. Developers can sit on permits for several years. Housing starts refer to the first point of construction such as the pouring of the foundation.

[20] Based on Correspondence shared by the City of Kenora and developers.

Other Social Impacts

Beyond housing itself, other community factors like the recent report by the Northwestern Health Unit on the Cost of Healthy Eating 2024 highlighted how high housing costs have increased food insecurity across Kenora and the broader region.[21]Pressure of food and rental inflation since the Census are forcing households to pick between eating and paying their rent. The Salvation Army in Kenora is serving approximately 100 individuals per week at its food bank as of the Fall of the 2024.[22] These food insecurity challenges are common in communities across Northern Ontario and put pressure on household finances that then trickle down into the housing market.

Conclusion

Kenora is facing acute issues of availability and affordability of housing. The prevalence of large single-family homes, in particular, creates a cascading series of challenges. Without smaller units to move in to, seniors – which make up 21.2% of the population – remain in homes larger than they need. This suppresses household formation for potential young families. This issue will worsen with the planned expansion of the Lake of the Woods District hospital as over 300 jobs are added to meet the demand for increased care.

Additionally, 32.7% of Kenora households are one-person households, higher than the provincial average. A lack of bachelor and 1-bedroom apartments has a tremendous impact on the local economy. Local employers are forced to purchase property or rent hotel rooms and other short-term accommodations just so they can retain staff. Out of town contractors too are forced to rent these temporary accommodations, many of which are priced higher than average rentals. The lack of availability worsens in the summer season when these same short-term rentals are repurposed for tourists at higher prices than during the off-season period.

The consequences for lack of supply are more severe for tenant-occupied households. The average rent is higher than any other major Northern Ontario hub. 37% of tenant households spend more than 30% of their income on shelter compared to 9.7% of owner households. 21.2% of tenant households are in subsidized housing, again higher than the provincial rate with at least 810 more households are on the Kenora District

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[21] Northwestern Health Unit. (2023). *The real cost of eating well in Northwestern Ontario* [PDF]. https://www.nwhu.on.ca/wp-content/uploads/2024/03/The-Real-Cost-of-Eating-Well-in-Northwestern-Ontario.pdf

[22] The Salvation Army. (2024, October 22). *Salvation Army fights food insecurity during challenging times*. https://salvationarmy.ca/blog/salvation-army-fights-food-insecurity-during-challenging-times/

Services Board waitlist. Without the expansion of rental supply, or the implementation of price limitations, tenant households will continue to struggle as the City grows.

Despite these challenges, the City's economy is expected to grow. As a regional hub, Kenora has a large workforce primarily in healthcare and social services, retail trade, and construction. Large infrastructure projects have been announced which are expected to add over 600 jobs to the community. These opportunities, however, will necessitate the provision of more housing.

4. Priority Groups

Section Summary

- *Rates of homelessness increased by 169% from 2016, driven mostly by inability to afford rent with mental health and addictions still playing a key role in homelessness crisis.*

- *57.8% of survey respondents who were experiencing homelessness self-identified as Indigenous despite making up 24.6% of the City's population*

- *6.5% of all households are in core housing need; 60% of households in core housing need are led by women; 50% of households in core housing need are led by seniors despite leading 31% of total households*

- *A fall 2025 enumerations of encampment by the Kenora District Services Board will provide additional insight on the unhoused population across the region.*

There are 12 groups that CMHC defines as priority populations for affordable homes, groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding allocated to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- 2SLGBTQIA+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as 2SLGBTQIA+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
All households experiencing CHN	Total (Households)	420
	Percentage (of all households)	6.5%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	NA
	Percentage (of priority group)	NA
CHN in households led by women	Total (Households)	250
	Percentage (of priority group)	8.4%
CHN in households led by single mothers	Total (Households)	35
	Percentage (of priority group)	7%
CHN in households led by senior(s) aged 65-84	Total (Households)	185
	Percentage (of priority group)	9.3%
CHN in households led by senior(s) aged 85+	Total (Households)	25
	Percentage (of priority group)	10%
CHN in households led by young adult(s) aged 18-29	Total (Households)	35
	Percentage (of priority group)	6.2%
CHN in Indigenous-led households	Total (Households)	130
	Percentage (of priority group)	7.6%

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
CHN in visible minority-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in Black-led households	Total (Households)	0
	Percentage (of priority group)	*
CHN in new-immigrant-led households	Total (Households)	0
	Percentage (of priority group)	0%
CHN in refugee-led households	Total (Households)	0
	Percentage (of priority group)	*
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	0
	Percentage (of priority group)	0%
CHN in households with Non-Binary member(s)	Total (Households)	NA
	Percentage (of priority group)	NA
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	135
	Percentage (of priority group)	6.8%
CHN in households with member(s) with developmental disabilities	Total (Households)	75
	Percentage (of priority group)	6.2%
	Total (Households)	20

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
CHN in households with member(s) dealing with mental health and addictions issues	Percentage (of priority group)	2.6%
CHN in households with Veteran member(s)	Total (Households)	0
	Percentage (of priority group)	0%
CHN in people experiencing homelessness	Total (people)	325 (2024)
	Percentage (of priority group)	See in section 4.2

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

The most recent Point-in-Time (PIT) count in Kenora was done on October 10th, 2024 by the Kenora District Services Board with support from the federal Reaching Home program. It marked a 169% increase in unhoused individuals from 2021. Of the 500 people identified, 325 were in Kenora proper. It is difficult to achieve fully accurate counts due to factors such as hidden homelessness and the size and rural character of the Kenora District; therefore, the actual count is likely higher. Willing participants filled out a survey to provide more context to the PIT count. Across Canada, between 2021 and 2024 the total change in homelessness was unhoused individuals was 107%.[23]

October 2025 will see an enumeration of encampments by the Kenora District Services Board which will add further context to this situation.

[23] Housing, Infrastructure and Communities Canada. (2025). Everyone Counts 2024. Highlights Report Part 1 – Enumeration of Homelessness. https://housing-infrastructure.canada.ca/alt-format/pdf/homelessness-sans-abri/reports-rapports/pit-counts-dp-2024-highlights-p1-en.pdf

4.2.1: Point-in-Time (PIT) Count 2024[24]		
Characteristic	**Data**	**Value**
PIT Count	2024	325
	2021	121
Age (Number)	Median	37
	Average	38
	Minimum	16
	Maximum	70
Gender (Percent)	Man	47%
	Woman	20%
	Gender-Diverse	3%
	Declined/Did not answer	30%
Leading Challenges Finding Housing (Top 5)	Rents Too High	60
	Low Income	81
	Addiction	59
	Criminal History	58
	Mental Health Issues	34
Where They Slept the Night Before (Top 5 - Excluding Kenora District Jail Surveys)	Homeless Shelter	34%
	Unsheltered in a Public Space	24%
	Someone Else's Place	13%
	Treatment Centre	10%
	Encampment	4%

According to the PIT, the largest contributing factor to homelessness was not having enough income to afford housing. This represents a shift from 2021, when comparing

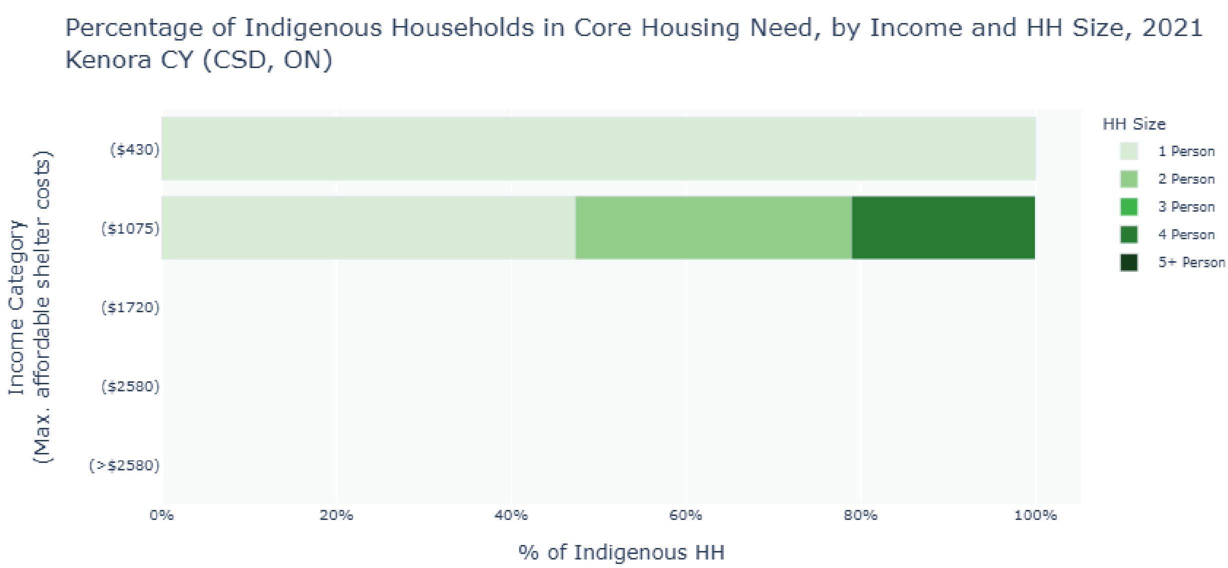
[24] Kenora District Services Board. (2024). *Kenora District homelessness enumeration point-in-time count: community specific snapshots*. https://kdsb.on.ca/wp-content/uploads/2025/01/ALL-Communities-PiT-Snapshot.pdf

district level survey data. In 2021, struggles with addictions and health issues (both physical and mental) were the most commonly cited reasons for homelessness. Though still a significant factor among 2024 survey respondents, unaffordability is the new main identified driver.

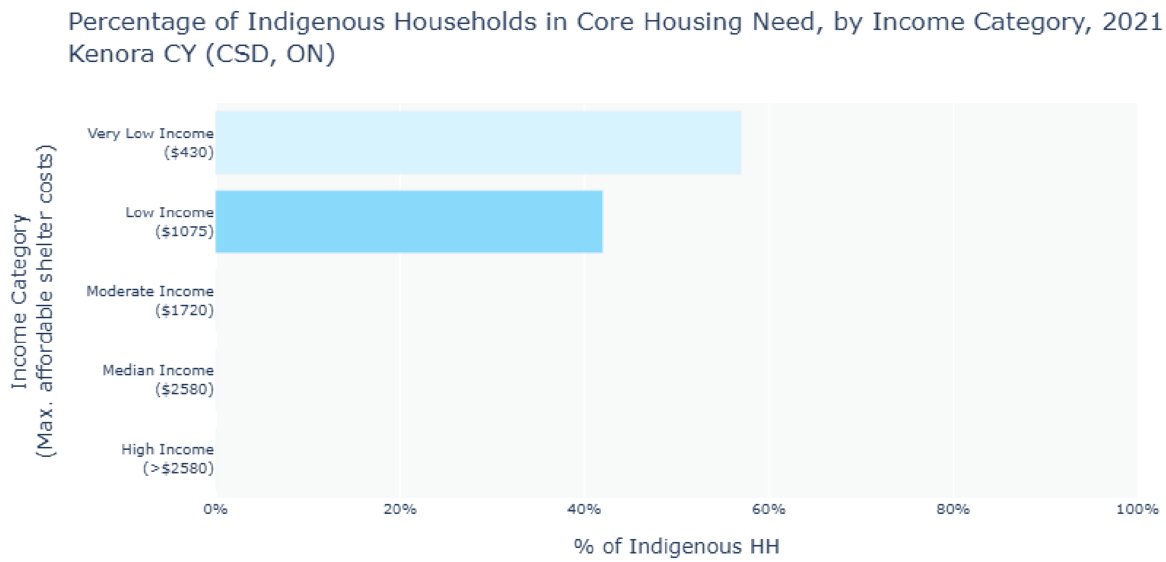
Indigenous Over-Representation

Of the 249 Point in Time survey respondents who answered the question on Indigenous identity, a concerning 154 respondents self-identified as First Nations, Métis, or Inuit[25]. This represents 57.8% of respondents as Indigenous. By comparison, 24.6% of the City's population identifies as Indigenous. It is possible this number is an undercount as not all 344 survey participants answered the question. Of the 249 who did, 77 respondents declined to answer or didn't know. Overall, this represents a disproportionate representation of Indigenous people in the unhoused population.

From the Housing Assessment Resource Tool – when looking at Indigenous household in Core housing need – significant portions of this population are living in low or very low income circumstances placing them at much higher risk of becoming homeless in the community.



[25] Kenora District Services Board. (2024). *2024 report: homeless enumeration*. https://kdsb.on.ca/wp-content/uploads/2025/01/KDSB-2024-PiT-Enumeration-Report.pdf



The Kenora District Services Board has identified that supporting Indigenous housing is a priority. Several of its long-term capital projects are exploring partnerships with Indigenous communities and organizations to support these populations.

4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

Kenora District Jail

A notable difference between the 2021 and 2024 PIT count was the inclusion of the Kenora District Jail as a recipient of surveys. People will most often lose housing as a result of incarceration and will struggle to find housing once released due to stigma and a lack of income. Once unhoused, individuals will often be incarcerated again. This cycle is reflected in survey respondents citing “criminal history” as one of the main challenges to finding housing.

The inclusion of the Kenora District Jail in the survey meant that 164 of the 344 respondents (or 48%) reported sleeping in jail the night before the survey. Excluding the Kenora District Jail, individuals surveyed in Kenora reported sleeping primarily at homeless shelters (34%) or in unsheltered public spaces (24%). This aligns with broad province wide research on the relationships between incarceration and homelessness.[26]

From interviews conducted during the engagement, due to the rural nature of the unincorporated lands around Kenora, the ability for those who are unhoused to camp during summer months may be masking the housing challenges in the City. During the winter months, these individuals often return to urban area to access shelters and supports with greater frequency.

Loss of Rental Units

Since 2015, Kenora has experienced a net loss of 25 purpose-built rental units; this is despite adding 261 new private dwellings between 2016 and 2021. CMHC data on housing completions between 2022 and 2025 in Kenora is not available at time of writing. Coinciding with the loss of units is the increase of rent prices. Between 2016 and 2024, median rent for purpose-built rentals increased by 47.3%. Most of the increase occurred between 2021 and 2024 which aligns with the sharp increase in unhoused individuals citing rent being too high as their primary reason for homelessness.[27]

Mental Health Services

Extensively documented patterns of trauma in Indigenous communities caused by discrimination and systemic oppression (both historical and contemporary) have led to higher rates of mental health struggles. Unfortunately, Kenora's current mental health and addiction treatment services are under intense financial strain. CEO of Canadian Mental Health Association's Kenora Branch, Sara Dias, warned of "dire" consequences should chronic underfunding from the provincial government continue. This is a significant factor in the high amount of survey respondents citing mental health and addiction issues as their reasons for being unhoused.[28]

From the PIT Count, 43% of respondents stated they had some form of mental illness, while 57% had some form of alcohol or opiates challenges. This information was

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[26] Husein, S. & Capryce, T. (2025, July 11). *From Incarceration to Encampment: Re:thinking Justice Housing Report*. John Howard Society of Ontario. [PDF]. https://johnhoward.on.ca/wp-content/uploads/2025/07/Rethinking-Justice-Housing-Report-From-Incarceration-to-Encampment.pdf

[27] Kenora District Services Board. (2024). *2024 report: homeless enumeration*. https://kdsb.on.ca/wp-content/uploads/2025/01/KDSB-2024-PiT-Enumeration-Report.pdf

[28] Carver, B. (2025, February 11). *"The system is crumbling," warns CMHAK CEO in wake of funding shortfall*. Kenora Miner and News. https://www.kenoraminerandnews.com/news/local-news/the-system-is-crumbling-warns-cmhak-ceo-in-wake-of-funding-shortfall

supported through consultations with police, hospital and the Kenora District Services Board as part of the project.

Fortunately, the province has announced several new funding projects in Kenora including a new Homeless and Addiction Recovery Treatment hub to be operated in partnership with Kenora District Services Board and Ogimaawabiitong, also known as Kenora Chiefs Advisory. Projects are still in the initial stages.

A new hospital is also set to replace the Lake of the Woods District Hospital with its key feature to provide traditional healing, medicine and cultural practices for First Nations patients from the region. The new hospital is slated to be finished in six to eight years. This infrastructure will hopefully be able to provide a foundation of support to individuals in need in the future but the critical step of sufficient housing and supports during the construction period remains an ongoing challenge.

Interregional Transportation

In 2023, Kenora District Services Board's previous CEO, Henry Wall, warned of the strain on Kenora's shelter system caused by individuals being sent from outside the district. Shelters and service providers reported individuals arriving in Kenora, Sioux Lookout, or Red Lake from municipalities outside the district, like Thunder Bay. These individuals were recently released from incarceration or health care centres and sent to Kenora "without a care plan or the justice system even checking if there's an address to be releasing people to," according to Wall.[29] This exacerbates the incarceration-homelessness cycle already present in Kenora.

4.4 Please identify temporary and emergency relief resources available for individuals' experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

The City of Kenora is home to a 42-bed emergency shelter facility that is open from 4:00 PM through to 8:00 AM, seven days a week. These new operating hours came into effect in October 2024. Given the PiT Count for 2024 was 325 individuals experiencing homelessness in Kenora, 42 beds are insufficient to meet the needs of the community. In the fall of 2025, an encampment count will be occurring that will provide additional insights on this need in Kenora and other surrounding communities.

Kenora has also been home to those fleeing wildfires in communities across Northwestern Ontario**.** Over the last several years, community members from areas

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[29] Carver, B. (2023, November 18). *"We're hoping to put a stop to this": KDSB's Wall on unhoused being sent to Kenora from out of town*. Kenora Miner and News. https://www.kenoraminerandnews.com/news/local-news/were-hoping-to-put-a-stop-to-this-kdsbs-wall-on-unhoused-being-sent-to-kenora-from-out-of-town

impacted by wildfires sheltered in Kenora during these emergencies.[30] This places additional demand on local hotels, short term rentals and other emergency shelter spaces in the community. Specific data on the number of beds occupied is not readily available as many individuals do not formally register with the municipality or other service provider and often leave the community shortly thereafter.

4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

As mentioned in other sections, Kenora does not have a major post-secondary university in the community and as a result most students leave the community for undergraduate and postgraduate education. Confederation College and Seven Generations Education Institute do have campuses in Kenora. To support these education services, Seven Generations and Kekekoziibii Development Corporation are each constructing 24 units – for a total of 48 – to attempt to meet Indigenous student housing need. These housing projects will provide lodging to trainees and students working in Kenora depending on their programs and affiliations.

Through the interview and engagement process, several business owners highlighted their use of temporary foreign workers and the fact that many of them are living in congregate and shared housing within the City. Several staff in more permanent positions reported living in single rooms of houses, commuting from Winnipeg and staying in Airbnbs or other short term/shared accommodations after being unable to find private accommodations. As mentioned previously approximately 55% of the City's hotels are being utilized by short-and-medium term contractors or workers in the city.

Additional engagement and survey information is found in Appendix 2 and 3.

Conclusion

Like most communities in Ontario, Kenora has experienced a rise in homelessness. Mental health and substance use have historically been the prevailing cause, however, the sharp increase in unhoused individuals citing difficulties affording shelter is deeply concerning. Changes in survey methodology has also highlighted the role incarceration plays in perpetuating homelessness. The disproportionate Indigenous representation in the number of unhoused people is also cause for alarm.

Data regarding core housing needs, while less grim, indicates almost 10% of the population is in unaffordable, unsuitable, or inadequate housing especially for senior- and women-led households. Because of COVID-19 emergency relief benefits provided

[30] Law, S. (2025, May 21). *High, extreme fire hazards remain in Northwestern Ontario as wildfires rage on.* CBC. https://www.cbc.ca/news/canada/thunder-bay/northwestern-ontario-wildfires-update-1.7540408

at the time of Census, this housing data has likely worsened as benefits expired and the housing crisis accelerated.

5. Housing Profile

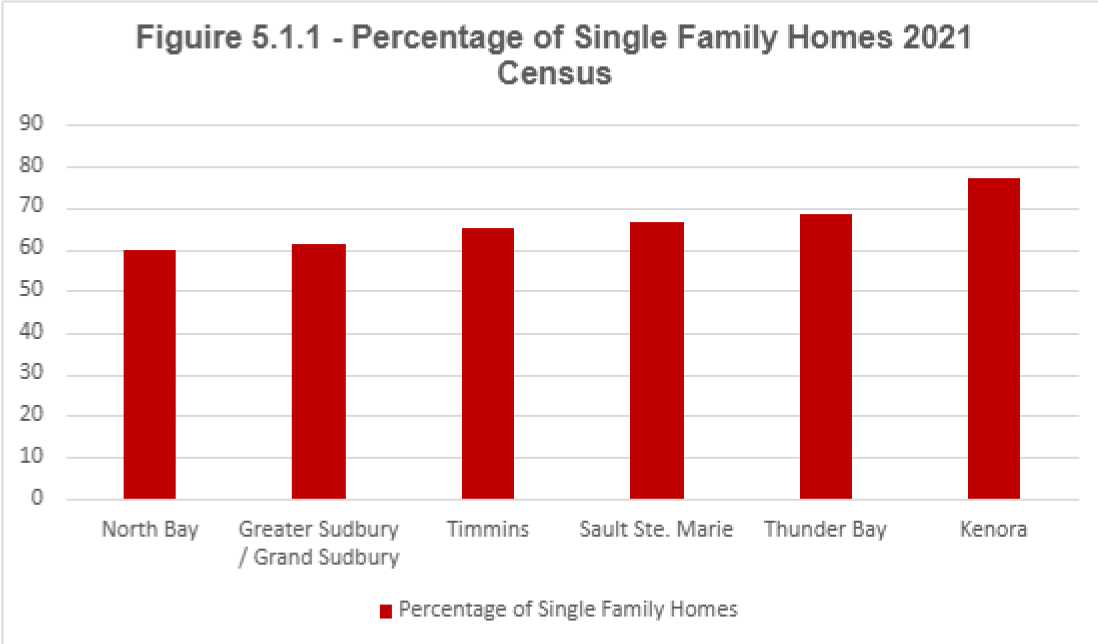
Section Summary

- *The City saw 253 housing starts between 2016 and 2024 despite an estimated household growth of 727. This represents a potential deficit of 474 dwellings.*
- *Single-family detached homes make up 77.1% of Kenora's housing stock and 53.7% of housing starts, limiting options for smaller household sizes and efficient land use*
- *Seasonal dwellings in unincorporated areas are clustered close to urban service hubs. Development here is incentivized in part due to a lower provincial tax rate when compared to municipal taxes, thereby taking away potential revenue to pay for City-provided services*
- *Community engagement with Kenora residents resulted in an expressed desire to prioritize supportive and specialized housing even amidst the general housing shortage*
- *Rent and sale price data is a challenge as Kenora does not have a full real estate board that publishes annual reports and since 2022, CMHC Rental Market Survey has suppressed findings for Kenora due to low sample size/quality.*

5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

Kenora's housing stock is overwhelmingly composed of single detached homes, which accounted for 77.1% of all dwellings according to the 2021 Census. This proportion is significantly higher than in other Northern Ontario communities such as Thunder Bay (68.8%), Sault Ste. Marie (66.8%), Timmins (65.1%), and Greater Sudbury (61.4%). The implications of this are significant.



A housing market dominated by single detached homes limits the availability of more affordable, flexible, and accessible options such as duplexes, triplexes, townhomes, and apartment units. This lack of diversity can constrain the ability of young adults, seniors, single-person households, and low- to moderate-income earners to find suitable housing within the community. It also restricts the potential for more compact and efficient land use, which is important for sustainable growth, infrastructure planning, and reducing development and servicing costs. Without a wider range of housing types, Kenora risks reinforcing affordability challenges, increasing displacement pressures, and making it more difficult to attract and retain a diverse workforce essential to the local economy. Additional as many of the existing multi-family units are owned by KDSB the availability of market options for these alternative forms of house are even more constrained.

Based on the following CMHC data the following housing starts have occurred over the last decade.

5.1.2 - CMHC Housing Start Data					
	Single	**Semi-Detached**	**Row**	**Apartment**	**All**
2016	26	0	0	0	26
2017	11	2	0	0	13
2018	13	2	0	0	15
2019	16	2	0	0	18
2020	11	0	0	38	49
2021	20	0	3	0	23
2022	0	0	0	0	0
2023	0	0	0	0	0
2024	39	0	9	61	109
Total	136	6	12	99	253

Between 2016 and 2024, Kenora experienced a total of 253 housing starts, according to CMHC data. The vast majority were single detached homes (136 units or 54%), highlighting the community's continued reliance on low-density housing forms. Semi-detached (6 units) and row housing (12 units) were minimal over the entire period, accounting for just 7% of total housing starts combined. Apartment construction, while entirely absent from 2016 to 2019 and again in 2021 to 2023, showed a notable uptick in 2020 (38 units) and especially in 2024 (61 units), totaling 99 new apartment units or 39% of all starts.

The years 2022 and 2023 saw no housing starts at all, indicating a stagnation in new supply during that time. This two-year gap may reflect challenges such as supply chain issues from the COVID-19 pandemic, rising construction costs, economic uncertainty, or regulatory and planning delays. Building permits were issued during these years; however as previously mentioned, issued permits do not equate to new housing construction as developers can wait for years before breaking ground.

A significant rebound occurred in 2024, with 109 new housing starts—more than four times the average annual total over the previous eight years. This surge was driven by new investments in both single detached homes (39 units) and multi-unit development (9 row and 61 apartment units), suggesting a possible shift toward more diverse housing forms.

Despite this recent progress, the data underscores a long-standing lack of medium-density options such as townhomes or multiplexes. This persistent underdevelopment limits housing choice for a wide range of residents and constrains affordability, accessibility, and land use efficiency.

Unincorporated Areas

Surrounding the City of Kenora are large areas of unincorporated land.

5.1.3 Kenora Unincorporated Area			
	Population	**Total Dwelling**	**Occupied Dwelling**
2006	7,041	7,603	2,799
2011	7,031	7,394	2,905
2016	6,737	6,630	2,824
2021	7,475	7,310	3,272

Although this area is geographically vast, most of the dwellings are seasonal cabins and cottages in remote areas. After a high-level geospatial analysis, one can see that many of the regularly occupied dwellings are clustered near existing urban areas throughout the region. Both these permanent and seasonal residents leverage urban areas for amenities, services, and other necessities creating demands on the nearby incorporated communities.

The growth in total dwellings indicates growth in seasonal usage in this area, while the ongoing population growth and a recent rise in occupied dwellings between 2016 and 2021 illustrate that more permanent residents are now residing just outside urban boundaries across the region.

During community interviews, several real estate agents talked about the ease of building and lower cost of taxes in the unincorporated areas. A comparison of the residential mill rate finds Kenora taxes its residents .01615% of the respective assessed value while in the unincorporated area it is just .00403%.[31] The individuals living in the unincorporated areas do receive less services but are still dependent on many City-based services which they do not pay taxes for. These residents create a surge in demand in the City of Kenora during summer months as the region's population grows to almost double the number of people.

[31] City of Kenora. (2025). *Property taxes*. https://www.kenora.ca/living-here/property-taxes/

5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has:

Economic Transition

The City of Kenora has experienced a paradigm shift in its economy in recent decades. The area has built a reputation as a destination and lifestyle community, thanks in part to its proximity to the Lake of the Woods. The City released its updated Tourism and Economic Development Plan in 2021 with an explicit desire to transform Kenora from a seasonal to a year-round destination.[32] The Plan identifies the continued growth of the housing shortage as a threat to this type of economic development.

Prior to this shift, the City had a large pulp and paper industry that is no longer present. In 2005, Abitibi-Consolidated permanently closed its mill which affected hundreds of workers in the City. In 2011, Council adopted a Community Improvement Plan to encourage development on the former mill site. As of 2024, the City has invested $1.6 million in the construction of a new road through the site to help spur development.[33]

The Canadian Shield

A major element of the City of Kenora's housing history is shaped by its geography and geological makeup. Kenora is situated on the Canadian Shield, and as a result, installing underground infrastructure presents a significant barrier to development due to the community being built on solid bedrock.

Discussions with real estate agents, developers, and City staff highlighted how this drives substantial additional costs, particularly when connecting to municipal services or expanding them to support infill development. The City has applied for several external grants to offset these expansion costs and encourage housing development; however, approval is not guaranteed.

On a project-by-project basis, these infrastructure challenges can dramatically increase the costs outlined in a pro forma, which can in turn impact a developer's ability to secure financing or access other forms of support and ultimately, the decision to proceed with a project.

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[32] City of Kenora. (2021, June). *5-year tourism and economic development strategy.* https://www.kenora.ca/media/rj3cs2a1/five-year-economic-development-and-tourism-strategy.pdf

[33] City of Kenora. (2024, March). *City Invest in Development on Former Mill Property.* https://www.kenora.ca/news-and-notices/posts/city-invests-in-development-on-former-mill-property/

Proximity to Manitoba
Another unique factor impacting the City of Kenora is its proximity to Manitoba and its capital, Winnipeg. Located just a two-hour drive away, several stakeholders in the consultation process emphasized the impact of interprovincial dynamics on Kenora's housing situation.

Kenora and the surrounding unorganized territories serve as a summer destination for many Manitobans, supporting the local tourism economy as well as a seasonal housing market. However, this proximity also creates barriers—such as differing regulatory environments between Ontario and Manitoba. Because Winnipeg is the major urban hub in the region, accessing specialty services often requires navigating interprovincial regulatory hurdles, which can add delays and additional costs to housing and infrastructure projects.

Anecdotally, local developers and real estate agents shared that efforts to bring developers and builders from Manitoba into Kenora have faced challenges. Differences in land types—prairies versus Canadian Shield—present unforeseen development constraints for out-of-town builders. Furthermore, differing provincial building standards and codes introduce additional complexity to projects in Kenora, particularly when compared to similar developments in Winnipeg or other Manitoba communities.

Skilled Trades Shortage
Like much of Canada, Kenora is experiencing a skilled trades shortage. This has resulted in slower response times for a range of construction and maintenance services, while costs have risen at rates above the national average.

Throughout the interview process, several businesses outlined how this shortage affects the ability to address non-housing infrastructure needs. Those in the development industry spoke of long lead times and elevated costs to meet project requirements. As noted above, developers often bring in workers from outside the region or province, which further inflates costs and drives additional need for accommodations if accommodations can be secured.

Municipal Regulations and Perceptions
During the community engagement process, concerns were raised by local developers that the costs for construction were too high. One construction company cited costs as high as $800 per square foot for premium units on waterfront property.[34] Even if average construction costs are much lower, the opportunity for profit seeking projects could result in more premium units and cottages being built over more affordable options. This place demands on key skill trades leading to recruitment to the community where housing is a challenge.

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[34] Correspondence from the City of Kenora shared with TWC.

Some also had perceptions that municipal regulations in Kenora were too cumbersome and that approval processes are overly difficult—creating barriers to new housing development. The City has already undertaken significant reforms in recent years in an effort to streamline processes and foster new partnerships including introducing incentive programs in Community Improvement Zones. Despite these efforts, there has not yet been a noticeable shift in local housing construction patterns.

Through interviews and community engagement, it was reported that prospective home builders are often encouraged to consider locations just outside of Kenora in unincorporated areas due to lower land costs, reduced taxes, and fewer regulatory hurdles. Growth in dwelling units between 2016 and 2021 suggests this trend may already be influencing development patterns.

5.2.1 Housing Units: Currently Occupied/Available

Characteristic	Data	Value
Total private dwellings	Total	6,510
Breakdown by structural types of units (number of units)	Single-detached	5,020
	Semi-detached	170
	Row house	90
	Apartment/flat in a duplex	245
	Apartment in a building that has fewer than 5 storeys	715
	Apartment in a building that has 5 or more storeys	165
	Other single attached	20
	Movable dwelling	85
Breakdown by size (number of units)	Total	6,510
	No bedrooms	20
	1 bedroom	835
	2 bedrooms	1,730
	3 bedrooms	2,445

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
	4 or more bedrooms	1,475
Breakdown by date built (number of units)	Total	6,510
	1960 or before	2,500
	1961 to 1980	1,920
	1981 to 1990	845
	1991 to 2000	595
	2001 to 2005	165
	2006 to 2010	200
	2011 to 2015	160
	2016 to 2021	130
Rental vacancy rate (Percent)	Total	3.5%
	Bachelor	*
	1 bedroom	*
	2 bedrooms	0.6%
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	358
	Secondary	1,362
Number of short-term rental units	Total	50-100

Since the Census, the CMHC Rental Market Survey has been unable to publish vacancy rates for 2023 or 2024. This is a major gap in data for the community to fully understand the housing market. The vacancy rates in 5.2.1 above are from October of 2021, on par with the provincial rate at that time. Since then, Provincial vacancy rates have declined in recent years. Based on our engagement process, it is likely that the rental market in Kenora has a far lower vacancy rate than published in the table above.

5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	**Data**	**Value**
Affordable units built (number of units)	2016 to 2021	0
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	-50
Change in number of affordable units (number of units)	2016 to 2021	-50

Interviews with Kenora District Services Board staff confirmed that construction began on a 28-unit supportive housing project, the first project of KDSB's since late 2018. . During the 2016-2021 period, the Kenora District Services Board did sell a handful of (less than 5) single detached homes in Kenora with profits supporting capital projects. They also reported that there were several fires in multi-residential and private market units where rental subsidies were being used, that may have accounted for some of this decline in affordable units in the reported data in 5.3.1. Overall the local perception of the loss of 50 low income units is not a completely accurate picture of Kenora's affordable housing during this period.

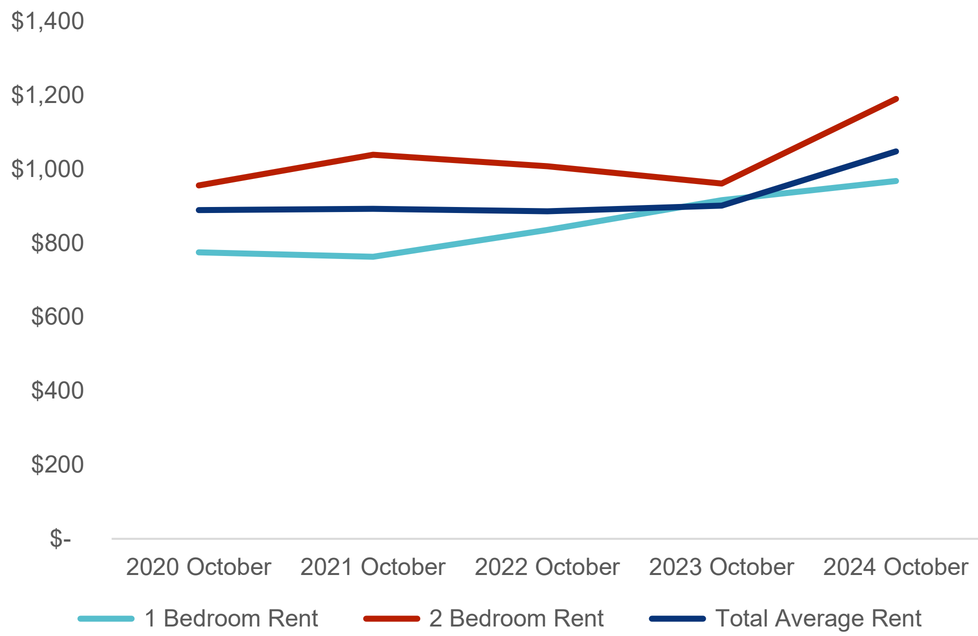
5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

5.4.1 Average Rent by Year		
Characteristic	**Data**	**Value**
Average Monthly Rent (number, by year)	2016	731
	2017	775
	2018	761
	2019	885
	2020	889
	2021	893
	2022	886
	2023	901
Change in Average Monthly Rent (percent, by year)	2016-2017	6%
	2017-2018	-1.8%
	2018-2019	16.3%
	2019-2020	0.5%
	2020-2021	0.4%
	2021-2022	-0.8%
	2022-2023	1.7%

According to the CHMC Rental Market Survey, Kenora rent prices in 2024 averaged $1,048 per unit, a 14.02% increase from the 2023 rent level. Rents for various unit types in Kenora are hard to determine as the values have been suppressed over previous years, particularly for bachelor and 3+ bedroom units. Chart 5.4.1 shows the rental prices for 1- and 2-bedroom units as well as the total average rent.

Note many of these values are flagged as not “A” quality data which means a higher margin of error likely exists. A lower data quality is driven by a lower local response rate to the rental market survey and as a result, the risk of skewed survey results for Kenora and greater variance between the presented averages exist. Unfortunately, this is the only rental data that is available for Kenora and highlights the gaps faced by the City and region in tracking the housing market.

Figure 5.4.2 Kenora Average Rent (CMHC Rental Market Survey*)



At the time of the Census, the average monthly cost of a rental dwelling was $1,072 which was well above the surveyed average from CMHC of $893 that was captured in October of that year. This represents a disconnect in local Kenora housing data.

To augment this data, TWC conducted a scan in early July of 2025 of several online listing platforms to capture publicly available rental listings.

5.4.3 Scan of Rental Listings		
	Listings	**Average Rent**
Room Rentals	11	$975
1 Bedroom	2	$1,337
2 Bedroom	3	$1,683
3 Bedroom+	1	$4,350

Single room rentals in existing housing dominate the publicly available listings. It was noted during the interview process that a “word of mouth” market for rental listing was strong in the community. Many property owners only take tenants on referral from other owners or local business that they have relationships with. There is no way to accurately estimate the vacancy rate or number of units available due to this shadow market. This word-of-mouth process also prevents market forces from reducing rent rates and there is no transparency in the rents being offered or ability for potential renters to compare rates.

Additionally, of the 17 units listed – 6 of the units were identified at addresses outside of the urban area of Kenora, so despite these high rental rates, they also require access to a vehicle to reach employment or services in Kenora proper.

5.5 How have vacancy rates changed over time? What factors have influenced this change?

5.5.1 Rental Vacancy Rate by Year

Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	3.1%
	2017	2.8%
	2018	3.4%
	2019	4.2%
	2020	4.3%
	2021	3.5%
	2022	4.9%
	2023	*

According to the CMHC Rental Market Survey, data on vacancies for 2024 is not available due to poor responses or data accuracy concerns. Since the Census, very limited rental supply in Kenora has been built with only 109 apartment units buiilt between 2016-2024 started in Kenora. This pace of adding only approximately 10 units per year is not significant enough to ease any vacancy challenges.

As mentioned previously in Section 2, the difference between the 2021 Census population and the 2021 post-Census population projections show a significant difference in the population for the City of Kenora. Local perceptions of robust population growth and shortages of rental units hint at lower vacancy rates within the community. As individual rooms for rent have become increasingly common, it points to a lower vacancy rate as market forces encourage the conversion of traditional single-family homes into quasi-rooming houses. This conversion of market units is also being encouraged by the lack of new supply about to come online.

Until CMHC can accurately publish rental vacancy rates for the City of Kenora, this will remain a blind spot creating challenges for the community and developers seeking to get funding to support their developments. As accurate data is not available the true scope of need and potential demand is difficult to estimate which makes establishing need cases for particular projects and making proformas more difficult.

Municipalities can provide a vital role in supporting CMHC in its data gathering efforts. Without proper data, CMHC will continue to decline applications for support. This leads to a cycle of no multi-unit housing development due to an inability to secure construction financing further straining housing inventory. Primary lenders require 30-40% equity contribution on multi-unit construction projects. This is a major factor in developers opting not to build. CMHC support in funding local projects is key to reversing this cycle.

5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	**Data**	**Value**
Owner households in Core Housing Need (number)	2016	235
	2021	125
	Total Change	-110
	Percent Change	-46.81%
Tenant households in Core Housing Need (number)	2016	505
	2021	290
	Total Change	-215
	Percent Change	-42.57%
Owner households in Core Housing Need (percentage)	2016	4.92%
	2021	2.63%
Tenant households in Core Housing Need (percentage)	2016	31.46%
	2021	17.31%

Core Housing Need is defined by three criteria: adequacy (housing does not require major repairs), affordability (shelter costs are less than 30% of before-tax household income), and suitability (appropriate size and number of bedrooms for household composition, based on the National Occupancy Standard). Households that do not meet at least one of these conditions and cannot afford alternative housing are considered to be in Core Housing Need.

Between 2016 and 2021, Kenora saw a notable decline in the number of households in Core Housing Need across both owners and renters in all three criteria categories. Owner households in Core Housing Need fell from 235 in 2016 to 125 in 2021—a decrease of 110 households, or 46.8%. Among tenant households, the drop was even more pronounced, falling from 505 households in 2016 to 290 in 2021—a reduction of 215 households, or 42.6%.

In percentage terms, the share of owner households in Core Housing Need decreased from 4.9% to 2.6%, while the share of tenant households dropped from a staggering 31.5% to 17.3%. Despite this overall decline, renters remain disproportionately affected. In 2021, tenants in Kenora were over six times more likely to be in Core Housing Need than owner-occupied households, highlighting the ongoing challenges of affordability and adequacy within the rental market.

These declines, however, should be interpreted with caution. In 2021, many households were temporarily buffered from housing-related financial stress due to a range of pandemic-related supports—including emergency income benefits, rent supplements, eviction moratoriums, and one-time relief payments. These supports artificially suppressed shelter costs for many low- and moderate-income households. As such, the observed improvements in Core Housing Need during this period are likely transitory, rather than indicative of structural change in the housing market.

With the expiration of these supports, rising interest rates, and inflationary pressures on both rents and construction, it is likely that Core Housing Need in Kenora has since rebounded, potentially surpassing 2016 levels. What is clear from the data is that renter households remain significantly more vulnerable to housing instability, and sustained, long-term policy interventions are required to address affordability, adequacy, and supply in the local rental market.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of housing units that are subsidized	Total	365
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	1,255
Number of co-operative housing units	Total	*
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	176

The Kenora District Services Board offers 539 separated units along with 91 congregate beds. These are divided across 13 multi-residential buildings and 48 single family resident buildings.[35]

The All-Nations Health Partners Ontario Health Team helps coordinate 23 supportive housing facilities across the City of Kenora. With a total of 355 units within the partnerships, 176 units have support, and these units are spread across several non-profit, social and market-based housing providers.

Since 2021, the Kenora District Services Board has been active in building partnerships to drive targeted construction including: 56-unit seniors building; 20-units of studio apartments; 9-unit second stage housing complex of three- and four-bedroom units for women and children fleeing violence; six units with community living that are currently under construction.

[35] Data shared by the Kenora District Services Board.

5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

In the Fall of 2025, the Kenora District Services Board will be undertaking its first encampment survey. The goal of this survey is to create a region-wide estimate of the number of individuals living in encampments across the entire district. This will give a point in time snapshot of how many individuals are living in encampments as well as the number of structures that are present.

As mentioned above, the Kenora District Services Board operates several buildings in partnership with the Kenora Association for Community Living – supportive housing, CMHA – transitional housing, as well as providers targeting specific populations like seniors and women fleeing domestic violence.

The engagement process and broader community feedback from the business and general public demonstrated that there is a perception that a range of specialized supportive and transitional housing is needed to support specific populations and individuals in Kenora. This insight is in addition to the baseline perceptions of housing need in the City that was shared through the process, that general housing supply needs to be expanded.

Mobile Homes

Several campgrounds and parks reside within the City of Kenora. As part of the scan of rental options in Kenora that TWC undertook, 5 mobile home rentals options were also identified for seasonal lodging. Prices averaged over $2,800 per month.

During the interview process, camping and mobile homes were identified as a potential place where some homeless individuals move to in the summer months and a few employers highlighted that some of their staff were living in mobile homes outside of Kenora on unorganized territories.

Additional Residential Units (ARUs)

A by-law was passed in late 2023 to enable ARUs in the City of Kenora. Since the by-law was passed, there has only been modest uptake on ARUs with 6 building permits issued. Although it is unclear why the uptake rate has been so low, there are a range of policy considerations and best practices to incentivize and encourage ARUs in the community.

As a broad snapshot on this topic, polling conducted by EKOS Research in 2021 surveyed 1,003 Ontario homeowners and found that approximately 34% would consider building an ARU on their property—if major barriers such as cost, time, knowledge, and permitting were removed.[36]

Among those interested, the top three barriers were:

- **Zoning uncertainty and lot size constraints** (27%)
- **Financial barriers, such as lack of savings or existing debt** (25%)
- **Time constraints or hesitancy to become a landlord** (19%)

As for motivations to build an ARU, respondents cited:

- **Providing housing for a family member** (52%)
- **Generating rental income** (38%)
- **Increasing property value** (24%)

Although this poll only captures homeowners, as they are often the primary developer of ARUs, it does provide insights into the motivations for those who may build ARUs in Ontario. The poll does provide crosstabs and specific information for Northern Ontario with a population specific subsample. The results from Northern Ontario align closely with the province wide results outside of the GTA.

[36] CHMC and EKOS Research. (2021) *Housing supply challenge maintaining affordability through ADUs: a tracking and analysis model polling results.* https://gingerpolitics.wordpress.com/wp-content/uploads/2025/05/adu-polling-2021.pdf

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,050
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	893
	Bachelor	*
	1 bedroom	763
	2 bedrooms	1,039
	3 bedrooms+	*
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	800
	Bachelor	*
	1 bedroom	750
	2 bedrooms	967
	3 bedrooms+	*
Sale prices (Canadian dollars)	Average	See below
	Median	See below
Sale prices by unit size (Average, Canadian dollars)	Average	See below
	Bachelor	See below
	1 bedroom	See below
	2 bedrooms	See below
	3 bedrooms+	See below
Sale prices by unit size (Median, Canadian dollars)	Median	See below
	Bachelor	See below
	1 bedroom	See below
	2 bedrooms	See below

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
	3 bedrooms+	See below

There are significant challenges in assessing housing values for both owners and renters in the City of Kenora. For ownership, despite Kenora being a hub in Northwestern Ontario, it is not a major city. As a result, it does not have a real estate board that publishes aggregate sales statistics for the community.

Due to the smaller size of the community, CMHC has also struggled in getting accurate rental market, construction and sale data. Rental market surveys for the last several years have suppressed or flagged several data points.

The following information was shared from local real estate agents as part of the consultation process.

5.9.2 Sale Price 2023-24[37]				
	Year	**Units Sold**	**Average Sale**	**Median Sale**
Single Family	2023	243	$ 481,365	$ 375,000
	2024	254	$ 502,811	$ 390,000
Multi-Family	2023	10	$ 476,490	$ 375,450
	2024	6	$ 348,833	$ 345,000

[37] Data shared from local real estate agents for 2023-2024.

The same listings for the 2024 home sales but provided by the number of rooms.

5.9.3 2023 - 24 Sale Price by Bedroom[38]			
	Units	**Median**	**Average**
0-1 Bedroom	14	$ 295,000	$ 302,323
2 Bedroom	63	$ 344,000	$ 371,272
3 Bedroom	115	$ 38,500	$ 423,246
4 Bedroom	42	$ 518,250	$ 663,103
5+ Bedroom	18	$ 800,500	$ 960,022
Multifamily	6	$ 345,000	$ 347,833

TWC is unable to fully validate the completeness or accuracy of this data as it was from a private real estate database and not publicly published. At minimum, these prices provide a window to the sale market, and it is unlikely that there are significant gaps in the presented data given the size of the community and the number of total listings captured.

TWC conducted a scan of publicly available listings the week of July 15, 2025 and found 44 units for sale in Kenora with a median list price of $466,000 and an average list price of $775,660. These listing prices are not final sale prices, so are not directly comparable to the data above, but do suggest an ongoing escalation of prices in the Kenora housing market.

[38] Data shared from local real estate agents for 2023-2024.

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished – breakdown by tenure	Tenant	NA
	Owner	NA
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	2
	Single	2
	Semi-detached	0
	Row	0
	Apartment	0
Completed – Breakdown by tenure (annual, number of structures)	Tenant	0
	Owner	2
	Condo	0
	Coop	0
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	23
	Single	20
	Semi-detached	*
	Row	3
	Apartment	*
Starts – Breakdown by tenure (2021, number of structures)	Tenant	*
	Owner	23
	Condo	*
	Coop	*

As outlined in other sections of this Housing Needs Assessment, CMHC housing start data since the Census has pointed towards some acceleration in housing starts over the last couple of years. The City of Kenora unfortunately does not track demolition by tenure but the following data was derived through its building permit data.

5.9.3 Kenora Residential Demolition Permits	
Year	**Number of Permits**
2023	1
2024	3
2025 – Til May	5

All of these permits were for the demolition of single detached dwellings within the City boundaries. Given the number of permits that have been issued, demolition of housing stock is not a significant issue contributing to broader housing challenges in Kenora. There was a net decrease in the City's rental universe (ie. the number of rental units within the municipality) to 357 units in 2024, a loss of 6 units compared to 2023. It is likely that some of this loss can be attributed to a shift from rental to owner-occupied, seeing as this decrease of 6 in Kenora's rental universe is not reflected in demolition permits. This fits a broader trend with a net loss of 22 rental units since 2016.

Conclusion

As has been stated throughout this Housing Needs Assessment, Kenora's housing market is dominated by single-family detached houses both in terms of its existing stock and in the types of homes most recently starting construction. There has been a recent increase in the number of multi-unit dwellings under construction, which will bring much needed diversity to the City's housing stock.

In general, construction has not kept pace with population growth with only 253 units starting construction since 2016 despite the City adding an estimated 727 households. The issue worsens for renters who saw a net loss of 22 rental units since 2016.

The City has implemented many changes to its development process, zoning by-laws and Official Plan as well as adding additional resources to its Building Department to encourage and incentivize construction. Perceptions persist, however, of barriers to development by private developers providing opportunity for an education campaign, and direct government investment in housing construction to make up for the lack of private investment.

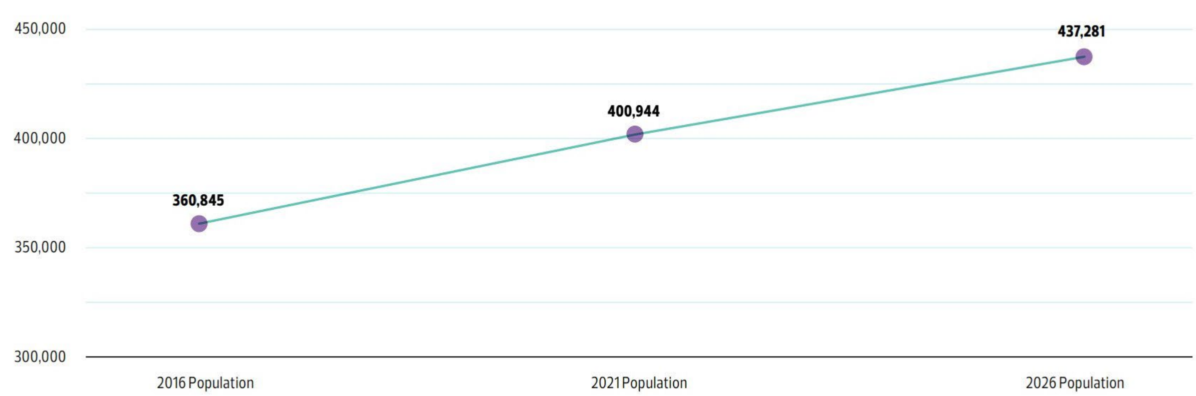
6. Projected Housing Needs and Next Steps

Section Summary:

- *It is projected that between 2021 and 2031 873 new households will be added in Kenora. Through modelling, this value may actually be double. Like the rest of Ontario, Kenora's population is aging. This has implications for the City moving forward around built form, types of housing required and availability on the housing market.*
- *Assuming the same housing typology continues, the majority of this demand will be met by single detached home development. Based on feedback from the City, this may not be possible due to lack of available land and the need for higher density in existing neighbourhoods.*
- *The Kenora District Services Board capital plans are not expected to meet the demand of its current waitlist by 2031.*
- *Projections show potential housing need may greatly exceed projected values when major economic development and infrastructure projects are considered.*

This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from Edmonton's Affordable Housing Needs Assessment is provided below.



Household Growth Projection 2016- 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities should carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. This data will not be universally available for smaller communities, and in these cases, it may be acceptable to rely on proportions of census division projection data to generate community projections. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, including the HART housing needs projection here. The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's recommendations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
    - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
    - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.
    - Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
    - Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number of renter households by calculating the difference between projected households and the number of projected owner households.
    - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family

and non-family) with the projected number of renter and owner households of the given household type and age group.

    - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.

- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

HART Household Projections – Projected Households by Household Size and Income Category

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community's projected population.

6.1.1 Projected Households by Household Size and Income Category, 2031

HH Income Category	1 person	2 persons	3 persons	4 persons	5+ persons	Total
Very Low Income	250	0	0	0	0	250
Low Income	893	176	0	4	0	1,073
Moderate Income	606	422	109	16	0	1,153
Median Income	480	764	209	130	72	1,655
High Income	156	1,091	576	485	291	2,599
Total	2,385	2,453	894	635	363	6,700

Key Considerations

Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.

- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.

- For communities where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.

- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Use Statistics Canada projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.

- For communities where population projection scenarios are unavailable from Statistics Canada, if there is the capacity to generate them, communities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.

- For one-industry communities, if there is capacity to generate them, communities should also develop multiple population scenarios to manage economic volatility.

Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

- HICC recommends the following simplified methodology for projecting headship rates in smaller communities:

- For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
- Project household composition by family/non-family households using latest census proportions by family type.
- Project household size by age for family/nonfamily type by dividing population by households.

- If a community wishes to conduct a more comprehensive projection of headship rates, the following two methodologies are recommended:
  - If historical headship rates data is not trending or stable by age, apply the average historical census of family/non-family headship rates by age group to the corresponding population within each age group.
  - If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.

Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.

- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.

- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity and Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Smaller communities may compare housing need projections with supply capacity to identify potential gaps in supply by dwelling type and tenure.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, it helps estimate supply gaps.

6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

For this Housing Needs Assessment, TWC leveraged the same projections that were developed to support the City of Kenora's Official, Comprehensive Zoning By-Laws and Community Improvement Plan Review. The projections were developed in January of 2025 and extended out to 2051 and are based on sub-provincial projection data that takes into account the economic and demographic factors influencing an area's potential population, dwelling and employment growth.

TWC assesses that these projections align with the standards outlined in the Housing Needs Assessment, but the metro economics model includes a proximity quotient to consider local and regional job growth and demand to model migration into and out of the City.

The assumptions of the metro economics modelling are as follows:

- These projections are based on post-census population estimates as a starting point, using a cohort assumption regarding fertility and mortality rates to provide the basis for the development of local area population projections by age and gender; local job growth is used to then help determine inward and outward migration through employment demand.
- Using a Location Quotient procedure, the economic base of the area is identified through the decomposition of local jobs on a place of work basis by industry into those that are economic base (EB) industries – those driving the area's growth - and those that are community base (CB) industries – those serving the local population;
  - Economic base industries produce goods and services consumed primarily by businesses or people outside of the local area; these industries (export-based industries) produce agriculture, mining or manufactured products, or provide tourism, education or health care for visitors or temporary residents;
  - The potential for growth of an area's economic base jobs is identified through assessing how many such jobs exist today and how many might exist in the future drawing on metro economics' extensive forecasts of industrial job trends province-wide;
  - An assessment is also made, where applicable, of the potential for residents to commute to jobs in nearby employment locations drawing on existing patterns and on metro economics' base case forecasts of such jobs in metro areas across the country; opportunities for commuting by Kenora residents to jobs outside the city are limited; this factor is not considered in developing the projections here;
- The system ties this growth potential of jobs among residents to the demographics of the area; in-migration occurs if potential job growth among

residents exceeds the current supply of workers (based on an age and gender assessment of the current population, age specific rates of labour force participation, and the level of unemployment);

  - Job growth potential determines population growth potential since each new jobholding resident typically brings along one or two dependents; estimates as based on broader provincial averages.

- The system further reflects that each new resident increases the need for workers required to service the local population – the community base jobs (by industry) – and that each additional community base job, in turn, creates the need for more workers, more residents;
- Projected economic base jobs by industry are added to projected community base jobs by industry to determine the total number of jobs that will exist in the area in the decades ahead; and
- Dwelling preferences by age by structural type in the base year applied to the projected population by age determine the extent to which additions to the housing stock will be required to accommodate the future population.

TWC assessed this modelling and found that it was reasonable and sound for the purposes of the Housing Needs Assessment. In a few cases to respond to specific questions in the Housing Needs Assessment, where no metro economics projections were available, TWC estimated based on the relevant projection values (population, households, housing.) leveraging proportional values from the 2021 Census to determine the estimated value for 2031.

Following the core projections of the Housing Needs Assessment, an additional modelled set of projections – estimating future induced demand from major economic development and infrastructure projects – has been created. This attempts to illustrate the demand for housing now as well as over the next several years while aligning with the core housing projections.

As a result of the differing assumptions, there are minor differences between the metro economics projections and those completed by HART. HART projections are still included where appropriate.

6.2.1 2031 Projections		
Characteristic	**Data/Formula**	**Value**
Women by age distribution (# and %)	0-14	1,187 (13.9%)
	15-19	387 (4.5%)
	20-24	451 (5.3%)
	25-64	4,177 (48.8%)
	65-84	1,991 (23.2%)
	85+	374 (4.4%)
Male Births	Births x Estimated Proportion of Male Births	50.3%
Female Births	Total births – Male Births	49.7%
Survival Rate	Survival rate for those not yet born at the beginning of the census year	NA
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	135 per year in 2031
Projected Family Households	Age-group population x projected age-specific family headship rate	Total Age: 4,712 - Family Household 15 to 24: 55 (1.1% of family households) 25 to 34: 596 (12.6%) 35 to 44: 971 (20.6%) 45 to 54: 849 (18.0%) 55 to 64: 695 (14.4%) 65 to 74: 813 (17.3%) 75 to 84: 544 (11.5%) 85+ : 121 (2.5%)

6.2.1 2031 Projections		
Characteristic	**Data/Formula**	**Value**
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	Total Age: 2,676 Non-Family Household 15 to 24: 126 (4.7% of non-families households) 25 to 34: 310 (11.6%) 35 to 44: 240 (8.9%) 45 to 54: 335 (12.5%) 55 to 64: 385 (14.3%) 65 to 74: 538 (20.1%) 75 to 84: 504 (18.8%) 85+: 293 (10.9%)
Total Projected Headship Rate	Family headship rates + non-family headship rates	42.7%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	873 New Households between 2031 and 2021
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	Total: 5,408 Single Detached: 4,147 (76.6% of owner properties) Duplex/Semi/Row: 410 (7.6%) Apartment 5 or less stories: 616 (11.4%) Apartments >5 stories: 168 Other: 67 (1.2%) Total Age: 5,427 15 to 24: 55 (1.0% of owner

6.2.1 2031 Projections		
Characteristic	**Data/Formula**	**Value**
		households) 25 to 34: 601 (11.1%) 35 to 44: 932 (17.2%) 45 to 54: 972 (17.9%) 55 to 64: 868 (15.9%) 65 to 74: 996 (18.4%) 75 to 84: 708 (13.0%) 85+ : 203 (3.7%)
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	Total: 1,950 Single Detached: 1,495 (76.6% of renter properties) Duplex/Semi/Row: 149 (7.6%) Apartment 5 or less stories: 222 (11.3%) Apartments >5 stories: 61 (3.1%) Other: 24 (1.2%) Total Age: 1,956 Renter Households 15 to 24: 121 (6.1% of renter households) 25 to 34: 305 (15.6%) 35 to 44: 280 (14.3%) 45 to 54: 207 (10.6%) 55 to 64: 212 (10.8%) 65 to 74: 348 (17.7%) 75 to 84: 342 (17.4%) 85+: 211 (10.7%)
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type,	NA

6.2.1 2031 Projections		
Characteristic	**Data/Formula**	**Value**
	tenure and age group	

There is no significant expected shift in the demographics of Kenora over the projection period that are not aligned with broad provincial and national trends. Unfortunately, the survival rate estimates were not a dataset that was readily available for the City of Kenora so no projection was made. It is presumed due to a local hospital and overall high quality of healthcare provided that the rate will not be outside provincial rates.

The additional projected 873 households are expected to come from several sources. First, due to the aging population, and Kenora's service hub status for Northwestern Ontario, some of this household growth will be as a result of aging households moving to Kenora to access services from more rural and remote communities in the region. This is expected to increase demand for smaller housing types (apartments and condos) while freeing up certain types of housing stock for younger people to move into.

Aging populations in nearby First Nations communities will likely see migration to Kenora as the Kenora District Services Board completes several projects for seniors and other Indigenous populations in the next 5 years pending funding from upper levels of government.[39]

This aging population (like most communities in Canada) will lead to inward migration to maintain the local economic base. metro economics projects positive migration trends through 2031, as existing jobs will have to be filled with external talent. Some evidence was already apparent in interviews with several organizations who are actively recruiting staff from outside the region and province to Kenora. This inward migration will likely drive additional ethno-cultural diversity for Kenora. Several businesses spoke to using temporary foreign workers and recent international graduates as part of talent attraction efforts.

[39] Correspondents with KDSB Staff

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2031		
Characteristic	**Data**	**Value**
Anticipated population	Total	17,306
Anticipated population growth	Total	1,677
	Percentage	9.6%
Anticipated age	Average	44.46 years
	Median	43 years
Anticipated age distribution (# and %)	0-14	2,390 (13.8%)
	15-19	855 (4.9%)
	20-24	940 (5.6%)
	25-64	8,584 (49.6%)
	65-84	3,916 (22.6%)
	85+	621 (3.6%)

The metro economics projections estimate more robust population growth over the coming years than based on a pure estimation from the Census. The City of Kenora believes that the Census count for 2021 was under-representative of the actual population of the City. The City also is anticipating a significant increase in available employment opportunities as large infrastructure projects such as the new All Nations Hospital, long-term care facility and campus of care is completed in the near future.

The age and demographic breakdown are in line with much of Ontario, with the average and median ages remaining relatively stable until 2031. Although aging baby-boomers will continue to press up on these measures it is partially offset by inbound migration of working age adults.

Another factor is the comparative younger Indigenous populations of surrounding communities. For example, Wauzhushk Onigum Nation, which is identified as Kenora 38B in the census, had average and median ages 10 years less than the City of

Kenora.[40] The potential movement of these individuals and households to the City for services or employment will help reduce the overall aging of the population.

The smaller proportion of the 15-24 age group is due to the lack of a post-secondary education institution in Kenora as often young people leave the City of Kenora for university education but then return for seasonal employment and permanent employment after completing their education. Although there are some training programs and satellite campus offerings, most of the post-secondary education is obtained outside the community.

6.3.2 Anticipated Households by 2031		
Characteristic	**Data**	**Value**
Current number of households	Total	6,510
Anticipated number of households	Total	7,383
Anticipated Household Age	Average	56.2 years
	Median	59.5 years
Anticipated Households by Tenure	Renter	1,956
	Owner	5,427
Anticipated Units by Type	Total	7,357
	Single	5,642
	Semi-detached	183
	Row	100
	Apartment	1,327
Anticipated Units by Number of Bedrooms	1 bedroom	967 (13.1%) - includes bachelor
	2 bedrooms	1,964 (26.6%)

[40] Statistics Canada. 2023. (table). *Census Profile*. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released November 15, 2023. https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E&SearchText=Kenora%2038B&DGUIDlist=2021A00053560066&GENDERlist=1,2,3&STATISTIClist=1,4&HEADERlist=0

6.3.2 Anticipated Households by 2031		
Characteristic	**Data**	**Value**
	3 bedrooms	2,776 (37.6%)
	4 bedrooms	1,675 (22.7%) - includes 4+ bedrooms
	5 bedrooms	NA
Anticipated Households by Income **FROM HART**	Average	1,382
	Median	1,385(2.8%)
	Very Low	236 (10.3%)
	Low	1,062 (2.1%)
	Moderate	1,348 (-0.9%)
	High	2,611 (2.9%)
Anticipated average household size	Total	2.34
Draft approved lots by planned housing type	Total	NA
Draft approved lots by tenure	Tenant	NA
	Owner	NA

The growth in population and households requires additional housing stock. Table 6.3.3 illustrates the difference in housing type between 2031 projections and the actual from the 2021 Census.

6.3.3 Projected Housing Difference 2021 Census actual and projected in 2031	
Type	**Units**
Single-detached	617
Semi-detached	13
Rows	10
Other single attached	3
Duplex apartments	25
Apartments <5 storeys	129
Apartments 5 storeys +	69
Movable	1
Total	867

Based on TWC's assessment, there are two critical elements from this projected change. First, it is expected that a portion of the single detached units will be seasonal cottages or dwellings without regular occupants. Kenora already has a higher portion of single-family homes for this reason and although there are limited waterfront properties, it is likely that any remaining lots that can be developed will be. This aligns with some of the comments about cottage development that were heard from real estate agents during the interview process.

Second, the City of Kenora has identified a significant need for apartments and other more dense forms of housing. Due to construction challenges on the Canadian shield, building single family homes at scale comes with significant added costs compared to other parts of Canada. As a result, the City is actively looking to incentivize and support infill and denser forms of development. The impacts of this shift and incentivization are not captured in these projections.

Additionally, between now and the end of 2029, the Kenora District Services Board plans to develop an additional 180 units with a range of supports targeted populations for City of Kenora either directly or through various partnerships.[41] These units would likely be in addition to the projected values above but due to the aging population, as well as high demand for accessible, transitional, Indigenous-led and other supportive housing, TWC estimates that it will not negatively impact market development. A portion

[41] Based on KDSB Capital Plan shared with TWC.

of these units will be at market rate, but the exact makeup of the units is not available at this time and will not provide needed workforce housing.

6.4 Annual Induced Demand Projections

The City of Kenora requested from TWC additional annualized projections of housing demand within the community. As there are several major economic development and infrastructure projects on the horizon that will attract workers during construction and permanent employees upon completion. The City requested estimates of the potential housing need driven by the projects that are above and beyond the HNA projections.

These projections build off the data presented above but also incorporate critical local context as several major infrastructure and community projects are on the horizon that will result in both transitional and permanent housing need. The model represents a "worst case scenario" from a housing need perspective outlining the greatest amount of demand based on existing demand in the community, projected demands based on confirmed projects and hiring that are planned, as well modelled population growth and household suppression in the City of Kenora.

Six elements were considered in this projection to establish these estimates of annual housing need:

1) The 2021 Census undercount was corrected for. This established a consistent number across the projection years of "missing households" in the community at the time of the Census
2) Building off the metro economics population estimates for Kenora and advancing past 2024 Statistics Canada Population Estimates, TWC estimated the population for each year, then estimated the new households created or joining the community each year using the average household size for Kenora (2.2 people).
3) Using the same methodology as HART used to estimate 2021 suppression of households and utilizing annual household estimates provided by metro economics compared to the 2006 baseline, TWC calculated the suppression rate for each year 2025-2031.
4) During the employer engagement sessions, questions were asked about how staffing losses caused by lack of housing impacted roles that have gone unfilled due to housing related issues in Kenora.
5) The City of Kenora provided a list of confirmed development projects over the next 5 years as well as the amount of additional employment that would be driven by these projects. It is assumed that all of this demand will require inward migration of workers to fill these jobs.

In addition, the existing Kenora District Services Board waitlist is also considered but viewed separately as a different aspect of current and future housing need. As the majority of Kenora District Services Board units would not be available to the general population and its capital plans are proposed but not fully funded. There is no clear indication on the potential growth of its portfolio.

Table 6.4.1: Annual Estimate in Housing Demand Growth							
	2025	**2026**	**2027**	**2028**	**2029**	**2030**	**2031**
From Population Growth from Census Undercount in 2021	126	126	126	126	126	126	126
From Population Growth from Census	159	218	264	297	332	364	395
From Supressed Household Formation	362	371	381	392	397	402	406
Estimate of Current Employment Shortage Due to Lack of Housing	130	130	130	130	130	130	130
Housing Demand Induced by Major Projects and Job Growth	35	46	148	614	614	614	614
Market and Population Housing Gap	812	890	1049	1559	1,599	1,636	1,671
KDSB Housing Gap	806	806	806	806	806	806	806
Total Housing Gap	1,618	1,696	1,855	2,365	2,405	2,442	2,477

If the above values are met, with a diverse mix of housing stock, the likelihood that Kenora housing market would return to “affordable levels” is high. That being said, these estimates do not account for several factors that will likely increase demand further. For example, the 600+ households that will come to Kenora through the induced demand of major projects, will likely bring families who will also seek employment and access services. This would create demand in other areas of the economy which, if it can’t be served with current staffing levels, will result in increased employment demand and drive additional inward migration. It is also unknown if any of those in-demand individuals may already be within the same household, thus requiring fewer units.

These estimates also do not consider the implication of development patterns, housing type of growth outside of Kenora in the unincorporated lands. As single family homes are the dominant built form in Kenora, it can be assumed that they will make up some of this development but given the scale of demand that is being estimated, and lack of existing housing diversity, additional multi-residential units and denser built forms will be required to meet the housing needs.

Conclusion

Based on current trends in construction (see Section 5) and the population and housing projections outlined in section 6, Kenora will not meet its housing demand in the near term without significant increases in overall development across the community. This will result in increasing economic and social impacts as the community is preparing for a number of major projects that will potentially drive growth over the coming years.

The core Housing Needs Assessment model anticipates a need for 873 additional households and market rate housing units by 2031 but when accounting for induced demand and other factors, that value doubles. This doesn't consider the current Kenora District Services Board housing waitlist for non-market housing.

When one factors the KDSB wait list (806), the 2025 current estimated demand is 1,618 units. By 2031, an estimated 2,400 households could join the community bringing the total of regularly inhabited housing units to nearly 9,000. This represents an increase of 27% over the current supply of regularly inhabited dwellings. At the current rate of construction, Kenora faces significant challenges to fill the existing housing gap and meet forthcoming demands.

7. Use of Housing Needs Assessments in Long-Term Planning

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**

- **Based on the findings of this HNA, and particularly the projected housing needs, please <u>describe</u> any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

Examples may include:

- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centers need to be built to serve new or growing communities?
- Will internet service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

Following the approval by council, this Housing Need Assessment will be publicly posted and share with partners including – developers, community organizations etc. will be encouraged to leverage the findings to support applications for funding, business cases etc.

The City of Kenora has identified a number of potential next steps to support increasing housing supply and type of housing in the City. Many of these steps provide additional planning or potential funding from upper levels of government. These include but are not limited to:

1. Completing and implementing a new Official Plan and Zoning By-Law. The plan will include all legislated housing related stimulus initiatives. The plan will also take into account housing projected requirements identified in this plan and ensure that appropriate lands are designated for housing across the spectrum.
2. Undertaking a master infrastructure plan. This plan will incorporate housing projections with available lands and designated lands and develop a ten-year capital plan to facilitate infrastructure extensions to enable housing.
3. Working closely with the All-Nations Health Care Partners and the Kenora Chief's Advisory to finalize the plan for the 115-acre development that will include a new hospital, long-term care facility, campus of care and approximately 500 new housing units.
4. Developing and implementing new community improvement plans that will promote new housing units in designated zones.
5. Working with the Kenora District Services Board on future projects that support new units at the supportive housing end of the housing spectrum.
6. Continuing to advocate to CMHC for better and more accurate data to be extracted from the Kenora market to better reflect the actual demand and rents.
7. Continuing to work closely with developers and CMHC as developers to start financing discussions in support of new units being started in Kenora.
8. Continuing to apply for funding from various levels of government in support of cost sharing infrastructure extensions, required upgrades to sewer and water plants and other activities that enable housing in the Kenora market.
9. Increasing process efficiency to accelerate processes around planning and building to enable more units faster.
10. Examining modular building to reduce affordability challenges for starter homes.
11. Creating and implementing planning and development guidelines.
12. Making municipal lands available for housing.
13. Hosting housing forums to bring together potential unit owners with developers that build across the spectrum.

The city will strive to monitor and report on these actions' outcomes. In future HNA revisions (required every 5 years), updates on these actions will be provided and new goals established.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

Housing Statistics - Statistics Canada

Population estimates, July 1, by census subdivision, 2016 boundaries (statcan.gc.ca)

Population estimates, July 1, by census metropolitan (statcan.gc.ca)

Population and demography statistics (statcan.gc.ca)

Population Projections for Canada (2021 to 2068), Provinces and Territories (2021 to 2043) (statcan.gc.ca)

Housing Market Information Portal

UrbanSim – Scenario Modeling

Reports and Publications

Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042

CMHC - Housing Shortages in Canada Report

University of British Columbia - Housing Assessment Resource Tools (HART)

University of London - Affordability targets: Implications for Housing Supply

Nova Scotia Housing Needs Assessment Report Methodology

Ontario Land Needs Assessment Methodology

British Columbia Affordable Housing Need Assessment Methodology

Annex B: Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income: The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

Core Housing Need: Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

Household: A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

Household Formation: The net change in the number of households.

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Permanent Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Purpose-Built Rental: Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

Short-Term Rentals: All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (BandBs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.

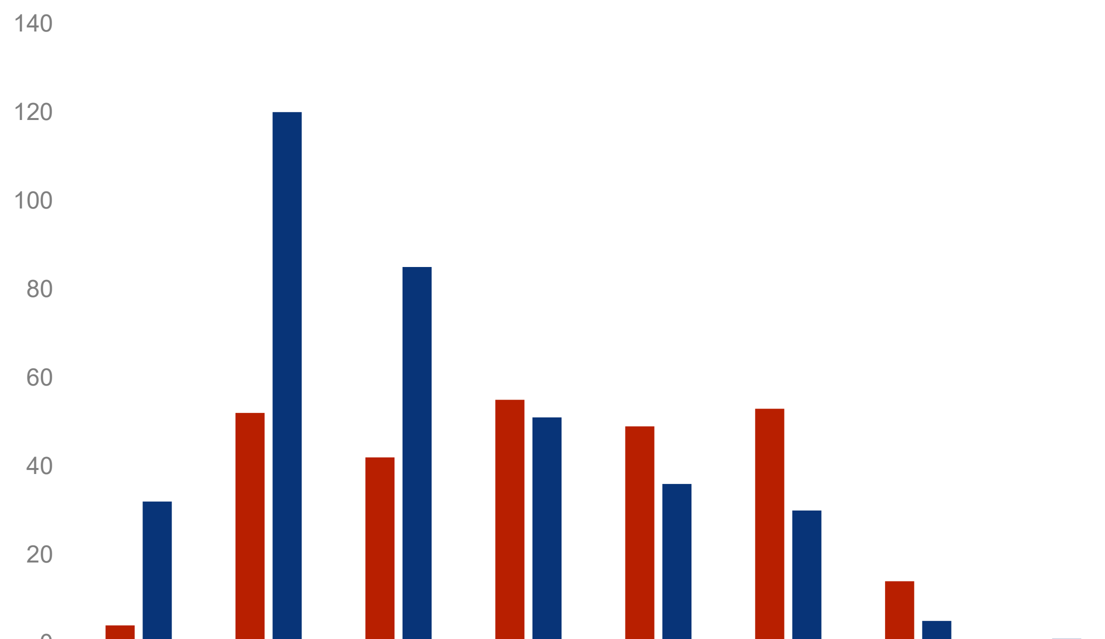
Annex C: Deeper Insights from the Housing Survey

The resident housing survey had 684 respondents. The following cross-tabulations provide additional insight into the core responses. We have not duplicated the summarization of the responses.

Portion of Survey Respondents looking for a home by age group

Young people under 45 are the primary age groups seeking housing. Far fewer respondents over 45 expressed a current effort to relocate, with the number of those seeking housing decreasing as they get older.

Figure 1: Whether Respondents Are Seeking Housing by Age Group

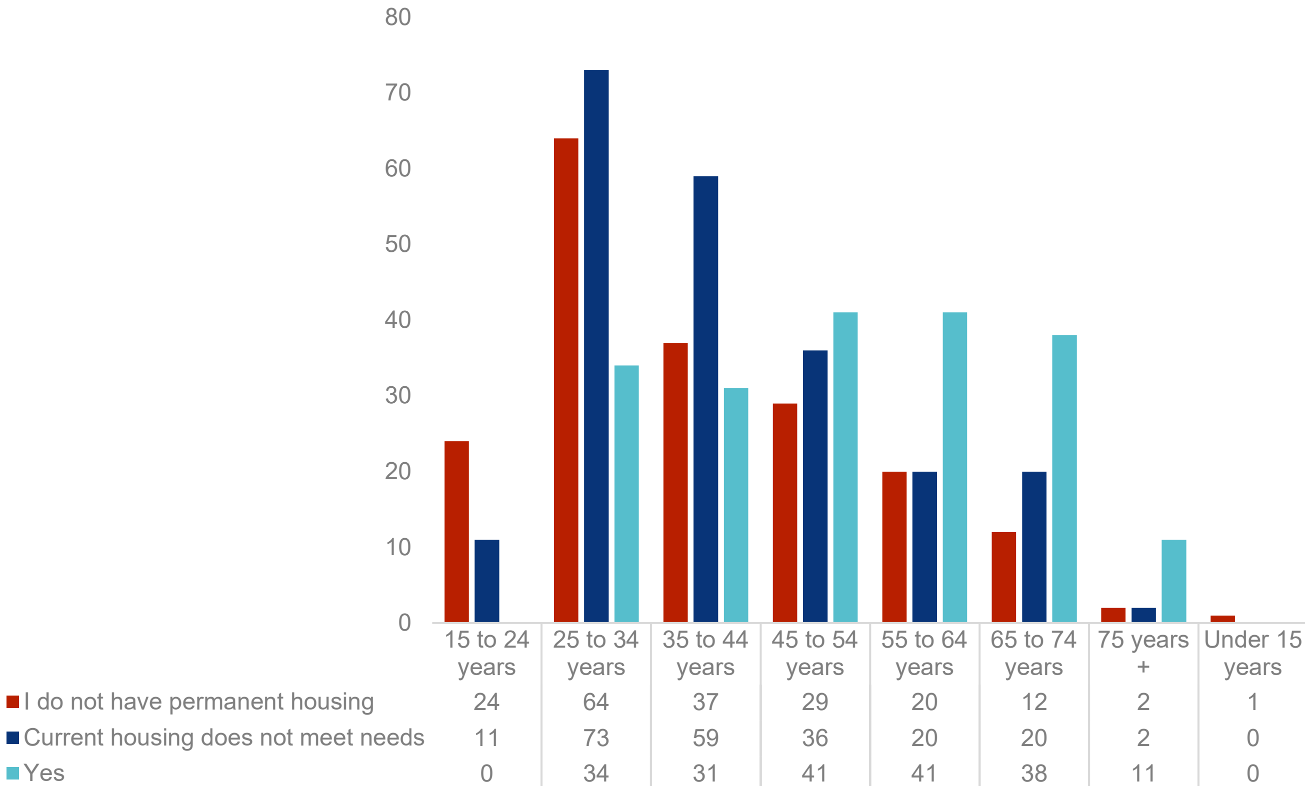


	15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	75 years +	Under 15 years
No	4	52	42	55	49	53	14	0
Yes	32	120	85	51	36	30	5	1
Total	36	172	127	106	85	83	19	1

Status of Permanent Housing by age group

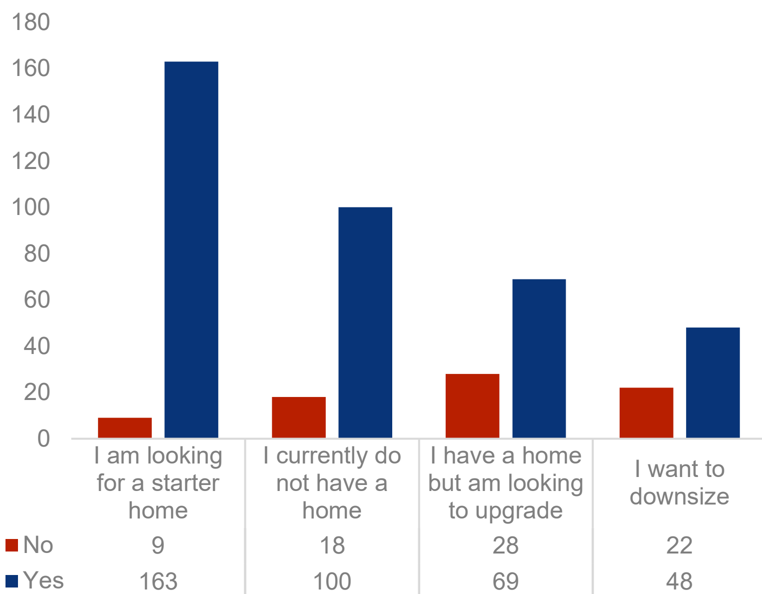
68% of question respondents reported not having permanent housing, or housing that suited their needs (ie. unaffordable, needing repairs, over-crowded, etc.). Young people under 45, again, made up the majority of this group.

Figure 2: Status of Permanent Housing by Age Group



Portion of respondents looking for a home and their reasoning.

Figure 3: Respondents Looking for a Home and their Reasoning



Far more respondents were looking to change their living circumstances. Reasoning mainly related to either not having a home and needing one, or looking for a starter home. These two categories can be again be associated with younger residents, or those forming households.

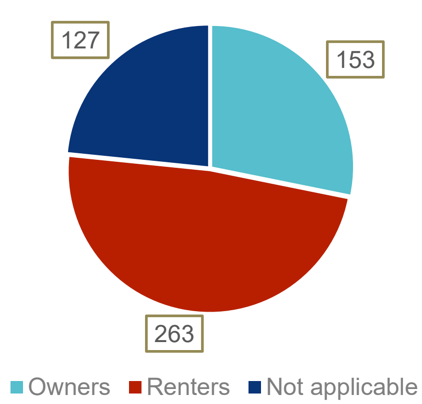
Do you live in Kenora and what is your housing situation

The vast majority of respondents reported living in Kenora. There was an even split between tenants and owners who responded. The most common housing type reported were owners living in single-family homes.

Figure 4: Residency Status by Housing Type

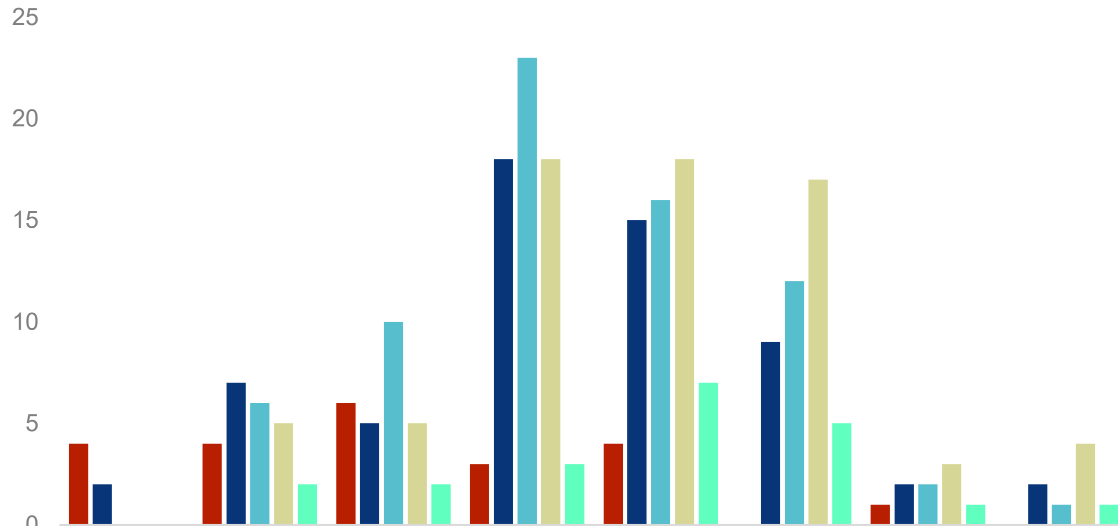
	I rent a home	I rent an apartment	I am renting space within a home or apartment	I own and live in a single-family dwelling	I own and live in a duplex or multi-unit house	I own a condo where I live	I'm staying with friends or family	Grand Total
Yes	65	84	51	283	18	3	101	605
I don't live in Kenora, but I have a secondary residence there	1	1	2	6	0	0	3	13
I don't live in the City of Kenora, but I live in the unorganized territory	3	1	0	18	0	1	9	32
I don't live in Kenora, but I am trying to secure housing there	3	6	4	8	0	0	4	25
Grand Total	72	92	57	315	18	4	117	**675**

Figure 5: Respondents' Ownership Status



Roughly half of respondents identified as renters. 87% of these renters reported spending 30% or more of their income on rent and utilities. 71% of owners also reported exceeding 30% in shelter costs. The issue is most prevalent among households spending over $1,000 per month. This is most likely due to there being much more supply for middle-income households.

Figure 6: Amount of Income Spent on Shelter Costs by Cost Bracket



	Under $500	$500 to $750	$751 to $999	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 and above
Less than 30%	4	4	6	3	4		1	
30 to 39%	2	7	5	18	15	9	2	2
40 to 49%		6	10	23	16	12	2	1
50 to 75%		5	5	18	18	17	3	4
More than 75%		2	2	3	7	5	1	1

General Comments

The following are consolidated comments that were frequently repeated by survey respondents. These comments came from open comments that encouraged respondents to share their perspectives in their own words.

Question 12 – Open Comment: What is the Biggest Challenge

1. **Affordability Crisis**
    - Overwhelming concern that both ownership and rental costs are unaffordable for the average resident.
    - Many working individuals, even with full-time jobs, cannot afford to rent or buy.
    - Price inflation is driven by bidding wars, investors, and speculative buyers.

2. **Lack of Available Housing (Supply Shortage)**
    - General shortage of units, especially:
        - **Rental units** (especially 1–2 bedroom and family-sized)
        - **Starter homes**
        - **Seniors' housing**
        - **Accessible/assisted living units**

  - Long waitlists for existing subsidized housing.
  - Newcomers and professionals struggle to find housing, harming economic growth and recruitment.

3. **Mismatch Between Housing Types and Community Needs**
   - Too many luxury or seasonal homes (lakefront, cottages).
   - Not enough middle-income, modest, or family-oriented homes.
   - Absence of smaller, accessible, or downsizing options for seniors to free up existing homes.

4. **Short-Term Rentals (e.g., Airbnb) Displacing Long-Term Options**
   - Many respondents cited the loss of year-round rentals to Airbnb and tourism-focused housing.
   - This further tightens the rental market and drives up costs.

5. **Barriers to Development and Permitting (Red Tape)**
   - Perception that the City of Kenora is slow, bureaucratic, or obstructive in approving housing projects.
   - Complaints about inconsistent information from the planning/building departments, restrictive zoning, and permit delays.
   - Frustration with a lack of visible action on past housing reports and strategies.

6. **Speculation and Investor Ownership**
   - Concerns that outside investors, corporations, and even local institutions (e.g., KDSB, Canadian Tire) are buying up affordable homes, outbidding local buyers.
   - Some blame realtors and developers for inflating prices and creating artificial scarcity.

7. **Social and Safety Concerns in Housing**
   - Some residents feel unsafe in existing rental options due to crime, addiction, or property maintenance issues.
   - Calls for better landlord accountability and stricter enforcement of housing standards.

8. **Equity and Access**
   - Perception that housing access is unequal—difficult for newcomers without local connections, single individuals, or people on fixed incomes.

   - Some expressed frustration that social housing prioritizes certain groups while overlooking working-class families.

9. **Impact on Workforce and Community Growth**
   - Employers losing staff or unable to recruit due to housing shortages.
   - Young adults, professionals, and families leaving Kenora or staying in overcrowded multigenerational households due to lack of options.

Question 21 – Open Comment: Other

1. **Build More Affordable and Diverse Housing**
   - Strong demand for:
     - Affordable rental units (1- and 2-bedroom especially)
     - Starter homes and entry-level ownership
     - Family housing and multi-bedroom units
     - Seniors' housing, assisted living, and accessible units
   - Calls to prioritize **non-luxury**, **non-seasonal**, and **year-round** housing that meets local needs—not just tourism demand.

2. **Incentivize or Partner on Workforce and Non-Market Housing**
   - Suggestions for the City to:
     - Offer incentives or land to non-profits, co-operatives, or employers.
     - Partner with Indigenous organizations, health care, and employers to develop housing aligned with workforce needs.
     - Attract modular or pre-fab housing providers to speed up construction timelines.

3. **Regulate or Limit Short-Term Rentals (Airbnb)**
   - Frequent calls to cap, regulate, or convert Airbnb and seasonal properties into long-term housing.
   - Belief that unregulated short-term rentals are exacerbating the rental crisis and inflating prices.

4. **Streamline Permitting, Zoning, and City Processes**
   - Respondents urged:
     - Faster approval times and reduced red tape for new developments.
     - Proactive zoning reform to support denser, more affordable options (e.g., multiplexes, townhomes, secondary suites).
     - Better communication, transparency, and support from planning/building departments.
5. **Prioritize Housing for Local Residents and Workers**

- Emphasis that new housing should benefit local people—workers, families, seniors—not just investors or seasonal visitors.
- Ideas included prioritizing locals in new builds or rental lotteries, and supporting housing linked to jobs.

6. **Leverage Vacant Land and City Assets**
    - Suggestions to identify, service, and release city-owned or underused land for housing.
    - Some want public land earmarked specifically for affordable or mixed-income development.

7. **Tackle Homelessness and Hidden Housing Need**
    - Support for expanding emergency shelters, transitional housing, and wraparound services.
    - Some want the City to acknowledge and respond to visible and invisible homelessness with urgency.

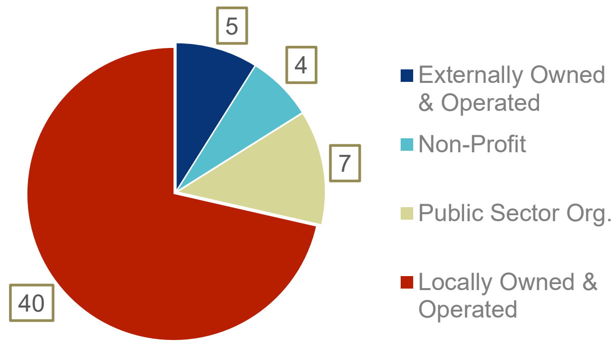
8. **Revitalize or Retrofit Existing Buildings**
    - Ideas for converting empty commercial buildings or motels into housing units.
    - Support for incentivizing basement suites or granny flats.

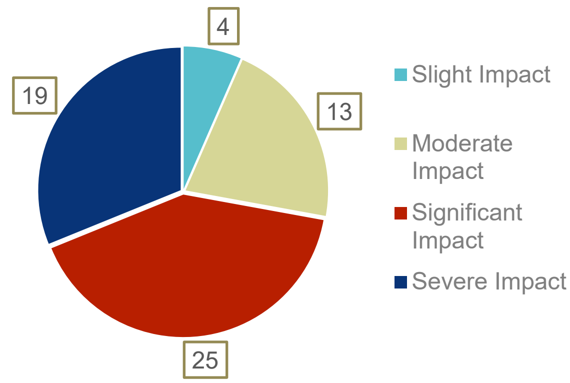
9. **Improve Community Dialogue and Strategy**
    - Desire for a clear long-term housing plan and stronger leadership from City Council.
    - Suggestions to include employers, developers, Indigenous leaders, and residents in ongoing housing solutions.

Annex D: Deeper Insights from the Business Survey

The business survey had 79 respondents. The following cross-tabulations provide additional insight into the core responses. We have not duplicated the summarization of the responses

Figures 7 and 8: Staffing Challenges by Business Type, and Impact of Affordability





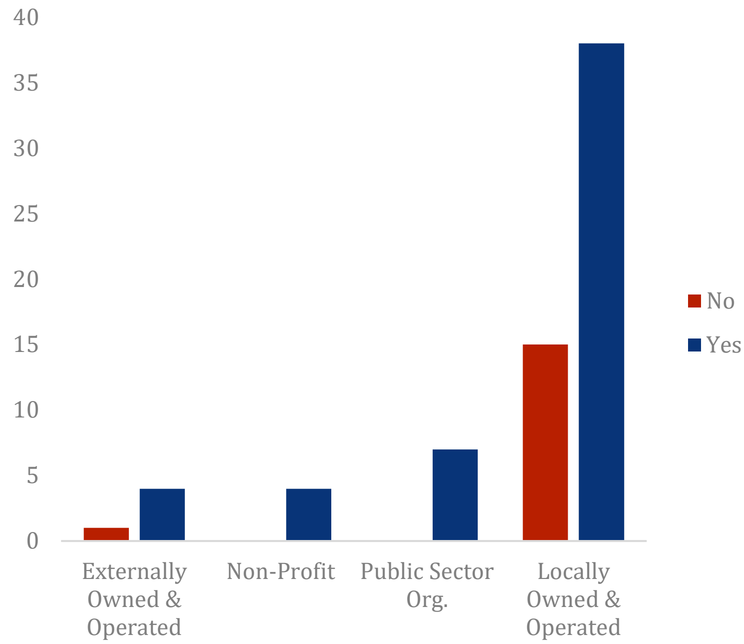
71% of respondents reported staffing challenges related to housing. The majority of those businesses were locally owned and operated. 72% of businesses reported lack of affordability was significantly or severely impacting their staffing challenges.

Figure 9: Frequency of Employee Turnover by Impact of Affordability

	No Impact	Slight	Moderate	Significant	Severe	Grand Total
No, not an issue	6	2	1			9
No, but is a concern	4	5	6	11	4	30
Yes, occasionally		1	5	12	12	30
Yes, frequently				2	3	5
Grand Total	10	8	12	25	19	**74**

Almost half of surveyed employers reported some degree of employee turnover caused by affordability challenges. The remaining respondents still indicated concern about the impacts of affordability, with only a handful stating it not to be an issue for their organization.

Figure 10: Prospective Employee Self-Removal from Consideration by Business Type



These employment challenges are also reflected in the number of candidates removing themselves from consideration. 70% of business owner respondents reported candidates removing themselves from consideration. The issue affects all organization types but is most prevalent among locally owned and operated businesses.

General Comment Summary

Similar to the resident survey, the following is a summary of open comments left by business survey respondents regarding the question: "What is the most significant change the City of Kenora can make to encourage housing development?"

1. **Cut Red Tape and Streamline Approvals**
   - Overwhelming feedback calls for faster, clearer, and less bureaucratic permitting and approval processes.
   - Frustration with building inspectors, Southern Ontario consultants, and delays in zoning and planning.
   - Many businesses noted developers have left Kenora due to past negative experiences with the City.

2. **Reform Zoning and Encourage Multi-Unit Housing**

- Support for rezoning more areas to allow townhouses, duplexes, 4-plexes, apartments, and laneway/garden suites.
- Ideas included default R3 zoning, relaxed R1 restrictions, and flexibility on lot sizes and setbacks.

3. **Crack Down on Short-Term Rentals (STRs)**
   - Many respondents want to **ban or heavily regulate Airbnbs**, especially non-owner-occupied units.
   - STRs are seen as driving up prices, removing rental stock, and hurting working residents.

4. **Offer Financial Incentives**
   - Suggestions included:
     - Tax breaks or deferrals for builders and landlords
     - Grants or reduced fees for multi-unit developments
     - CIP-style programs focused on housing starts
     - Vacant property or lot tax to discourage land banking

5. **Support Affordable and Workforce Housing**
   - Strong support for:
     - Housing targeted at average-income workers (e.g., $17–$23/hour)
     - Starter homes under $400K
     - Apartments under $1,000/month
     - Seniors' assisted living units
   - Repeated demand for **housing built for people who want to work and live in Kenora**.

6. **Leadership and Be Pro-Development**
   - Calls for City Council and staff to:
     - Proactively work with developers
     - Rebuild broken relationships
     - Create a clear housing strategy with measurable goals
     - Consult local developers and act on their feedback

7. **Use City-Owned Land and Assets Strategically**
   - Several suggested the City sell or partner on vacant land and lots to encourage new builds.

- Others criticized KDSB for sitting on unused properties. It is unclear if these perceptions are grounded in reality or if there is significant unused KDSB land.

8. **Increase Overall Housing Supply**
    - General support for more building: “just start building,” “encourage multi-plexes,” “more supply to increase movement.”
    - Some want the City to *build or facilitate* new housing directly, not just wait on the market.

9. **Ensure Middle-Income and Mixed-Tenancy Options**
    - Desire to balance social housing with market rentals and ownership.
    - Frustration that most new or proposed builds are either luxury or social housing, not for working-class families.

10. **Partner with Employers and Institutions**
    - Encouragement to co-develop housing with health care, education, and regional employers to support recruitment and retention.