

DISCUSSION PAPER
Municipality of Wawa

Housing Needs Assessment
14 November 2025

Invitation to Comment

This paper is issued in its current form to invite comment from community members, key informants, and community leaders. If you have comments related to the analysis included here; suggestions for areas of future research; or questions you would like to see answered in the final paper when released in early 2026 please direct your comments to *info (@) northernpolicy.ca*.

Next Steps

In addition to the open invitation for general comments there will be a series of online and in-person discussions held over the coming weeks. If you would like to be invited to one of these sessions, again, please contact *info (@) northernpolicy.ca*.

Executive Summary

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

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

Key Findings

Population Trends

Two projection scenarios were developed for Wawa:

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

Although overall population growth remains modest, both scenarios indicate significant aging. By 2041, residents aged 65 and over will account for 31.8% of the total population—an increase of 9.8 percentage points compared with 2021.

Household Structure and Housing Demand

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

Current Housing Conditions

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

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

Housing Affordability

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

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

Policy Implications and Recommendations

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

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

Improving land data, inventory management, and development readiness remains essential for informed decision-making. Efforts to attract new housing investment—particularly through the redevelopment of vacant and brownfield properties—should target identified needs such as smaller and senior-friendly units rather than broad expansion.

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

Upgrading and converting existing housing offers the most immediate opportunity to expand small-unit and rental options while supporting aging-in-place needs. These measures align with the Guideline's recommendation to prioritize intensification—maximizing use of current assets before pursuing large-scale construction.

Long-Term Partnerships and Collaboration (Goal 5):

Sustained partnerships with Indigenous, public, and private stakeholders will be critical to maintain investment capacity and long-term housing development. Collaborative data sharing and joint planning will help Wawa continue building a balanced and resilient housing system responsive to ongoing demographic change.

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

1. Introduction

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

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

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

Chapter 3 projects demographic and housing demand trends through 2041. This projection relies on population data from the 2011–2021 Censuses and the Ministry of Finance's population forecasts for Ontario's 49 Census Divisions. The methodology follows the Ministry of Municipal Affairs and Housing's Proposed Updates to the Projection Methodology Guideline, with adjustments made to account for the unique characteristics of smaller communities such as Wawa.

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

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

2. Previous Studies and Current Housing Market Conditions

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

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

2.1 Population

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

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

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

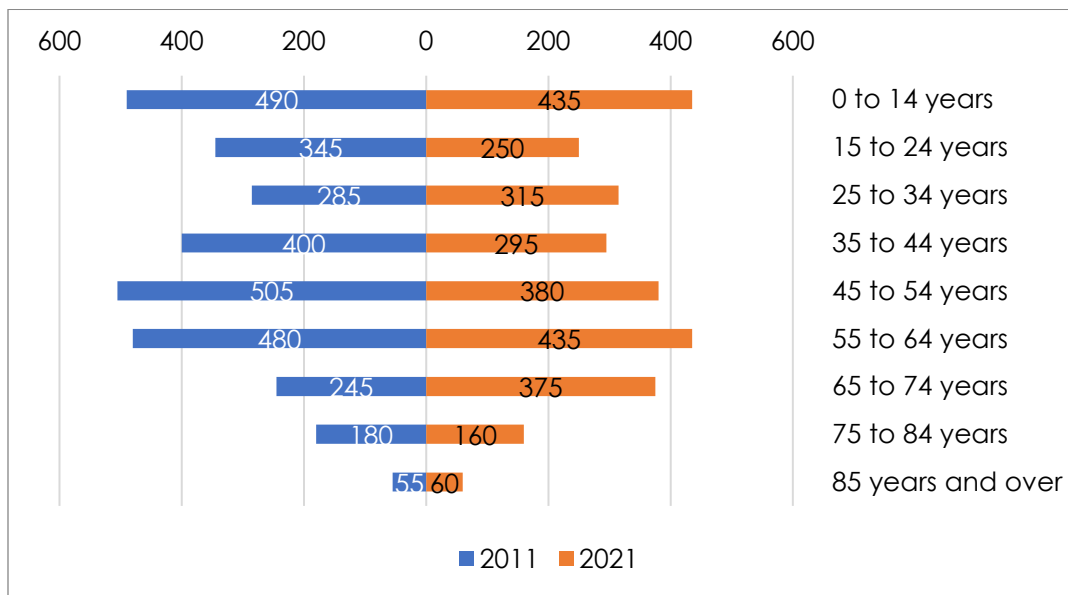
	2011	2016	2021
Population	2975	2905	2705
Average household size	2.2	2.2	2.2
Number of private households	1310	1275	1210

Source: Statistics Canada, Census 2011, 2016, 2021

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

Another key indicator of demographic change is the age structure of the population. Previous studies have already noted that Wawa's population is progressively aging, with seniors making up an increasing share of residents (Municipality of Wawa, 2017;

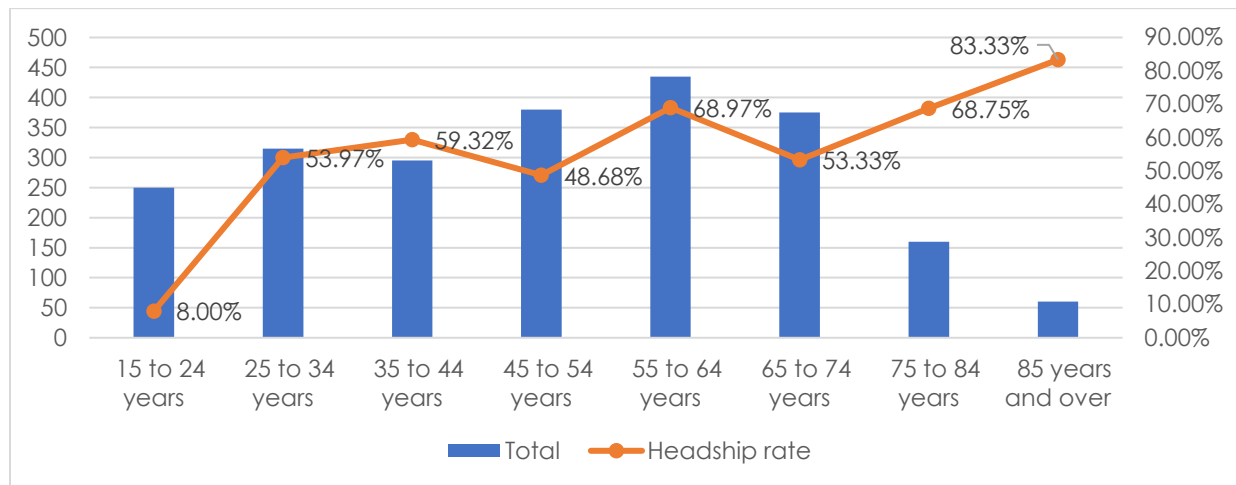
Figure 1. Population by Age Group in Wawa, 2011/2021



Source: Statistics Canada, Census 2011, 2021

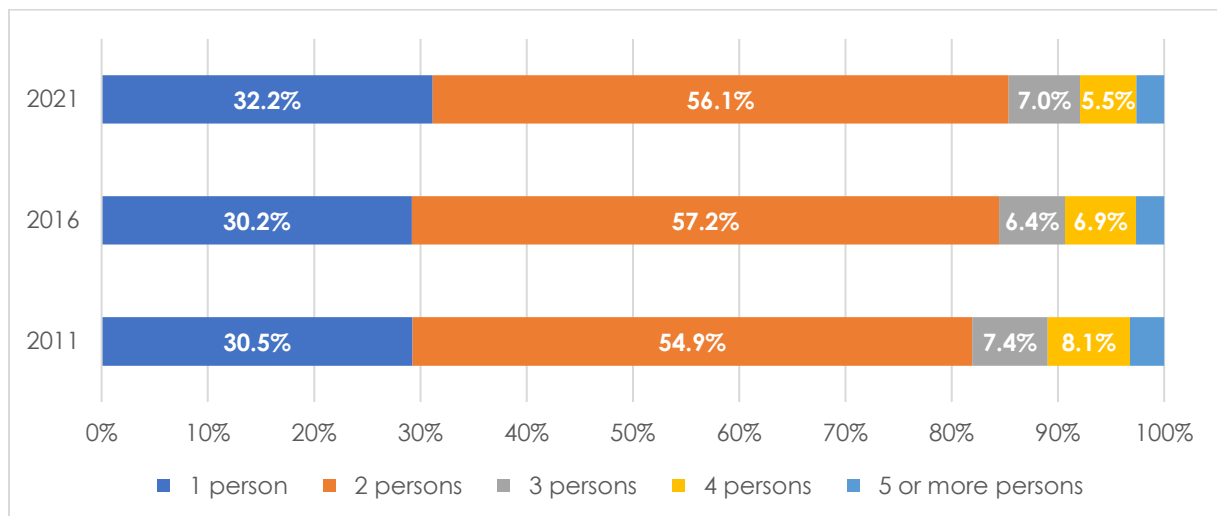
In addition to total population and household size, Table 1 also includes data on the number of private households. Between 2011 and 2021, Wawa's total population declined by approximately 9%, while the number of private households decreased by only 7.6%, a comparatively smaller reduction. This difference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

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



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

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



Source: Statistics Canada, Census 2011, 2016, 2021

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

dominated households. These structural changes are expected to further increase demand for one- and two-bedroom housing units in the coming decades.

2.2 Number of Dwellings

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

Table 2. Dwelling Units in Wawa, 2011–2021

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

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

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

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

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

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

Source: Statistics Canada, Census 2021

2.3 Dwelling Types

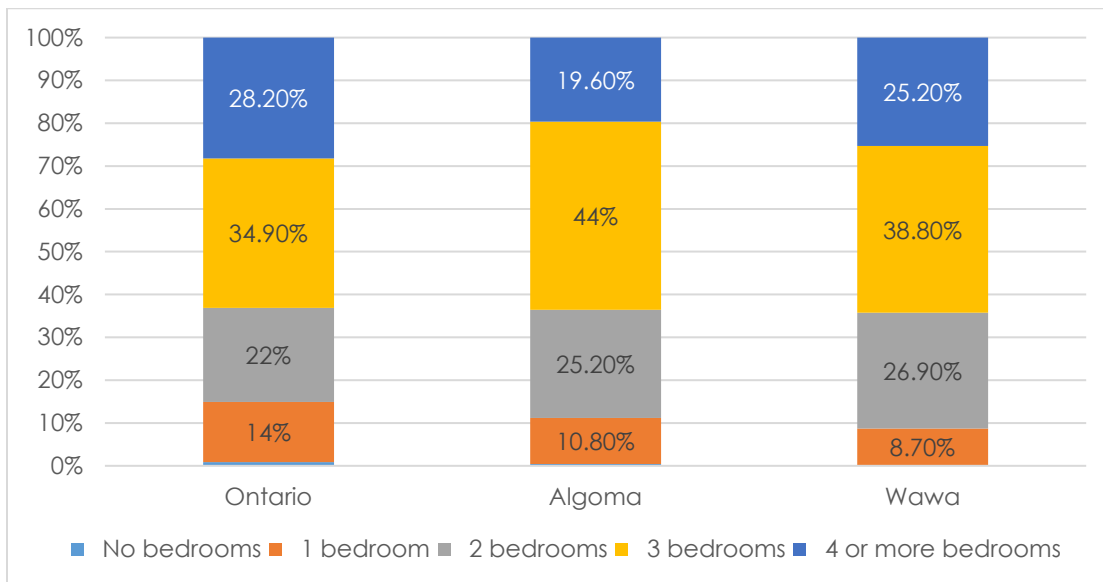
A persistent challenge in Wawa's housing market is the limited availability of rental and small-scale housing options, largely due to the predominance of single-detached homes. While this form of housing is common in smaller communities, it has become increasingly misaligned with evolving local needs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

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

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

Source: Statistics Canada, Census 2021

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



Source: Statistics Canada, Census 2021

Provincial-level data for Ontario are presented only as a macro-level reference. Since Ontario's dataset includes large, high-density metropolitan areas such as Toronto, its housing structure primarily reflects patterns of urbanization rather than conditions

typical of smaller northern municipalities. Therefore, the following analysis focuses on a regional comparison between Wawa and the Algoma District.

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

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

2.3.1 Senior Housing

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

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

Given the projected growth in the senior population, waitlists for long-term care are likely to increase. Without expanded options, more residents may be forced to leave Wawa in search of communities that can meet their care needs (Municipality of Wawa,

2.4 Housing Affordability

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

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

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

2.4.1 A Deeper Look at Affordability for Prospective Homebuyers

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

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

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

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

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

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

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

3. Housing Demand Projection

The projection of housing demand in this study follows the methodology outlined in the Proposed Updates to the Projection Methodology Guideline to Support Implementation of the Provincial Policy Statement (PPS), 2024, published by the Ontario Ministry of Municipal Affairs and Housing (2025) (hereafter referred to as the Guideline). This document provides methodological guidance for estimating population, housing, and land needs for geographic areas smaller than the Census Division level. It complements the Ministry of Finance (MOF) population projections, which cover 49 Census Divisions but do not extend to smaller municipal scales. Accordingly, this study applies to the population and housing estimation methods presented in Chapters 2 and 3 of the Guideline, combined with MOF's Ontario population projections, to analyze population change and related housing demand in Wawa from 2024 to 2041.

3.1 Population Projection

3.1.1 Total Population Projection

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

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

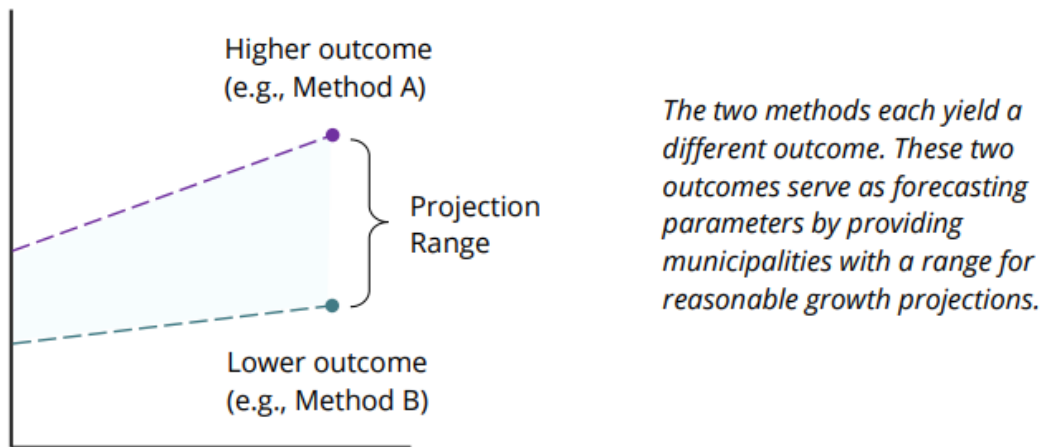
The total population forecast can be derived using two principal approaches—Method A: Population Share Method and Method B: Growth Share Method.

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

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

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

Figure 5. Illustration of the population projection range



Source: MMAH, 2025

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

This line chart displays two projected income scenarios from 2024 to 2041. The Y-axis represents income in dollars, ranging from 2500 to 3500 in increments of 100. The X-axis shows the years from 2024 to 2041. The 'Method A' scenario (blue line) shows a steady increase in income, starting at 3037 in 2024 and reaching 3272 in 2041. The 'Lower outcome' scenario (orange line) remains constant at 2705 throughout the entire period.

Year	Method A	Lower outcome
2024	3037	2705
2025	3045	2705
2026	3050	2705
2027	3055	2705
2028	3060	2705
2029	3070	2705
2030	3080	2705
2031	3095	2705
2032	3115	2705
2033	3130	2705
2034	3145	2705
2035	3165	2705
2036	3182	2705
2037	3200	2705
2038	3215	2705
2039	3235	2705
2040	3250	2705
2041	3272	2705

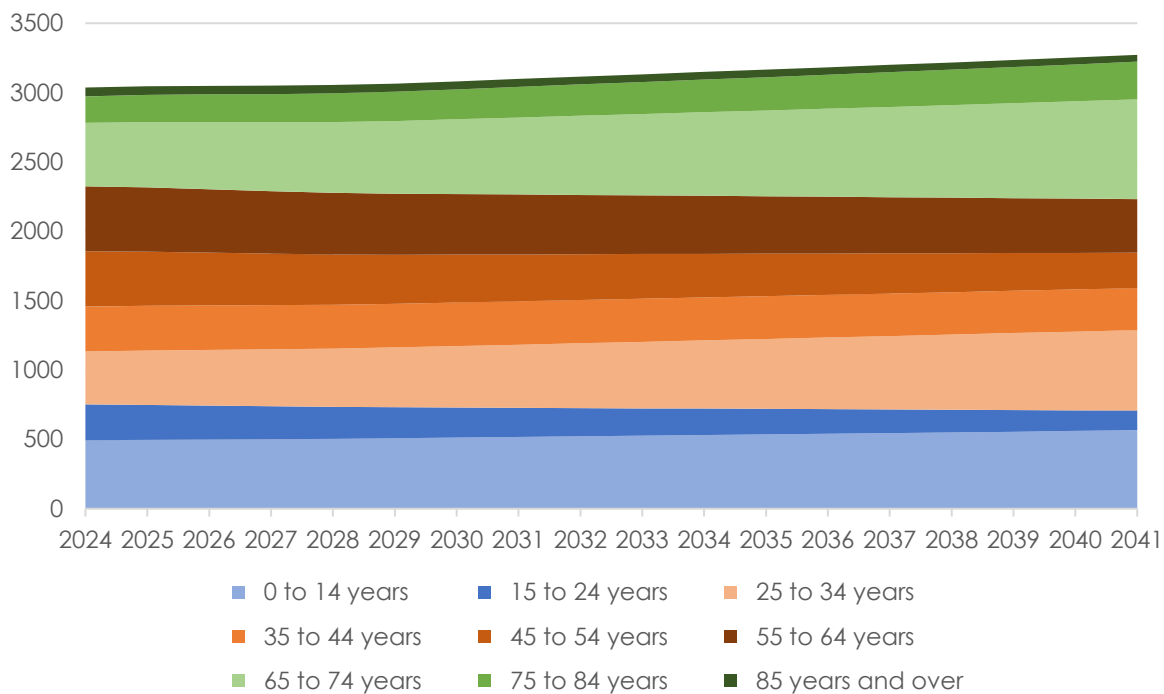
As shown in Figure 6, under the optimistic Method A scenario, Wawa's population could increase in line with Algoma District's growth, reaching approximately 3,272 residents by 2041—an increase of about 21% compared with 2021. Subsequent analyses will examine how housing demand in Wawa would change under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

According to the Guideline, the total population projection serves as the control total, which is then allocated across age groups—recommended in five-year cohorts—rather than forecasting each age group independently (MMAH, 2025). For the calculation, the Guideline suggests two possible approaches: Extrapolating recent changes in the proportion of each age group based on the most recent one or two Census datasets; or If sufficient data are available, constructing a cohort-survival model to capture age progression and mortality effects.

This study follows the recommended extrapolation method, using changes in age group proportions from 2016 to 2021 as the basis for projection. To account for potential variability in small-community data, the standard five-year grouping was modified to ten-year age cohorts to improve stability. For the stable population scenario, the same proportional adjustment method was applied to reflect shifts in age structure even when the total population remains unchanged. Figures 7 and 8 illustrate projected age

distributions under both population growth and stability scenarios, while Table 7 presents the projected age composition of Wawa's population in 2041.

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



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

Year	0 to 14 years	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 to 84 years	85 years and over
2024	650	250	350	300	400	450	400	200	100
2025	640	240	340	290	390	440	390	190	100
2026	630	230	330	280	380	430	380	180	100
2027	620	220	320	270	370	420	370	170	100
2028	610	210	310	260	360	410	360	160	100
2029	600	200	300	250	350	400	350	150	100
2030	590	190	290	240	340	390	340	140	100
2031	580	180	280	230	330	380	330	130	100
2032	570	170	270	220	320	370	320	120	100
2033	560	160	260	210	310	360	310	110	100
2034	550	150	250	200	300	350	300	100	100
2035	540	140	240	190	290	340	290	90	100
2036	530	130	230	180	280	330	280	80	100
2037	520	120	220	170	270	320	270	70	100
2038	510	110	210	160	260	310	260	60	100
2039	500	100	200	150	250	300	250	50	100
2040	490	90	190	140	240	290	240	40	100
2041	480	80	180	130	230	280	230	30	100

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

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

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

also a likely increase in housing needs, particularly for senior-friendly and accessible housing forms within the community.

3.2 Housing Demand Projection

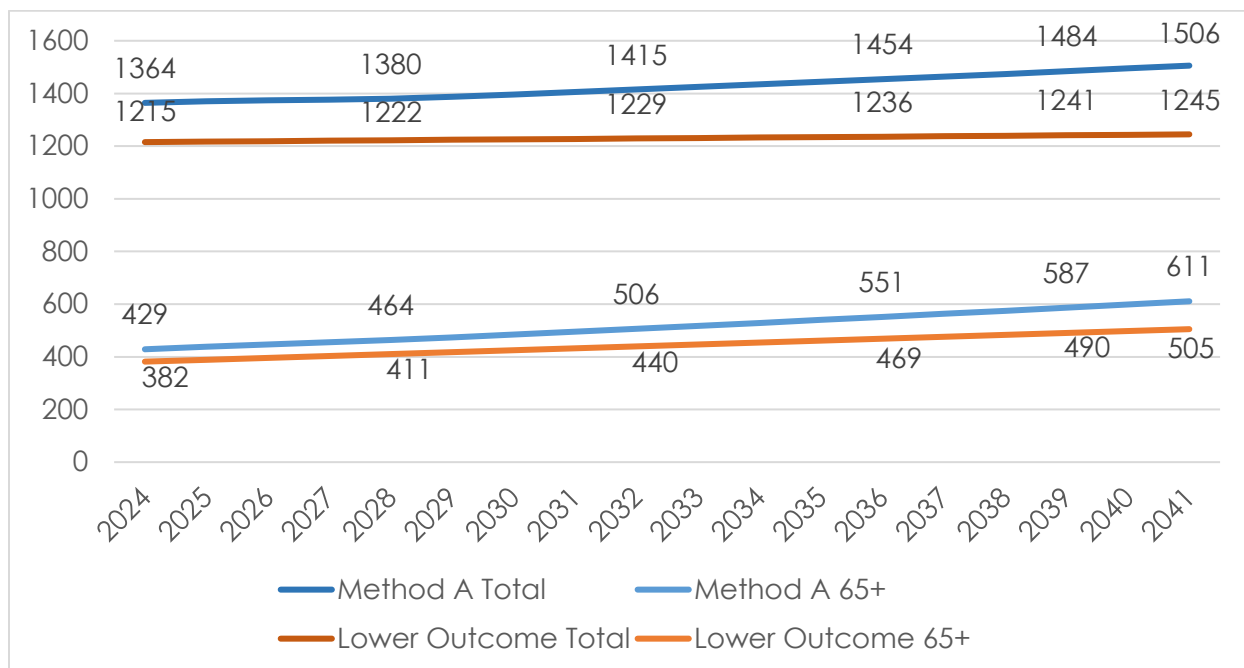
Similar to population forecasting, the Guideline recommends that housing demand projections be conducted in two main steps. First, the total housing requirement must be estimated. Second, additional factors such as housing type, affordability, and local conditions should be considered to align housing supply with community needs.

Accordingly, this section first estimates the total number of required housing units based on the population projections developed in the previous section. The following step will then evaluate how these projected needs align with Wawa's existing housing stock and market conditions.

3.2.1 Total Housing Demand

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

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



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

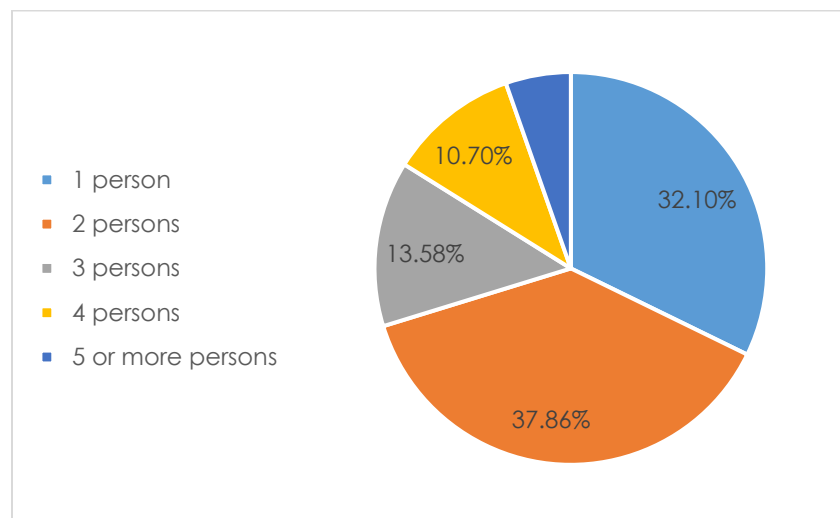
By 2041, Wawa is projected to require between 1,245 and 1,506 housing units to accommodate population growth and demographic aging. When existing stock is considered, Wawa may be able to meet minimum housing needs under a stable population scenario; however, under continued population growth, additional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

3.2.2 Housing Type Alignment

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

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

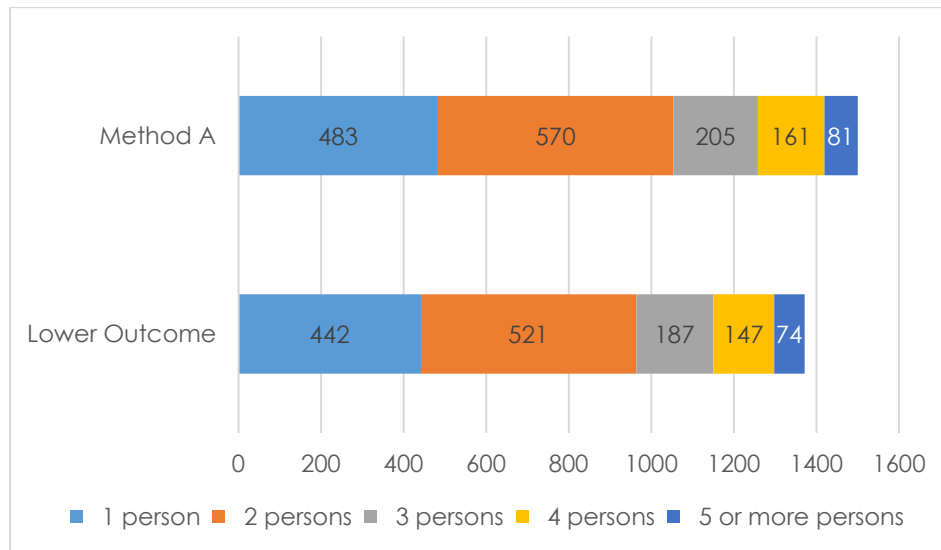
Figure 11. Distribution of Private Households by Household Size, Wawa (2021)



Source: Statistics Canada Census 2021

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

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



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

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

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

Category	65 to 74 years	75 to 84 years	85 years and over
Lower Outcome	311	152	34
Method A	374	183	41
2021	200	110	50

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

4. Policy Discussion

The Wawa Housing Action Plan (2023) was developed to build on the findings of the 2017 study, offering a set of strategies intended to respond to identified housing issues. The plan is organized around five goals, each supported by specific actions and assigned a short-, medium-, or long-term priority (Table 8). Its primary objectives include

expanding housing diversity, improving data and land readiness, maintaining affordability, and building partnerships with Indigenous communities and private-sector actors. This section reviews how these goals align with the latest demographic and housing findings, and discusses key directions for continued implementation.

Table 8. Strategic Goals and Implementation Priorities from the Wawa Housing Action Plan (2023)

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

Source: Municipality of Wawa, 2023

Land Information and New Development (Goals 1 & 3)

Goals 1 and 3 focus on strengthening Wawa's capacity for data collection, land monitoring, and development readiness. Strategies such as updating the Housing Needs and Demand Study and developing a municipal land inventory will allow the municipality to better understand current market conditions and existing resource availability. The information gathered under these initiatives also forms a critical foundation for identifying future investment and development opportunities. Continued implementation of these measures remains essential for maintaining evidence-based decision-making in housing policy.

Goal 3 further includes strategies related to attracting investment for new housing development through the use of vacant and brownfield properties. While such initiatives can contribute new housing options to the local market, they are also associated with long timelines and the investment challenges faced by small communities. It is therefore important that new development remains targeted toward addressing the community's most pressing needs, particularly the demand for smaller units and senior housing rather than large-scale expansion.

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

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

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

These approaches are consistent with recommendations outlined in the Guideline, which identifies intensification (the optimization of existing housing resources) as a key step in housing needs assessment prior to new construction (MMAH, 2025). Prioritizing the renewal and adaptive reuse of current dwellings will help avoid overbuilding and make better use of existing assets. Future studies are strongly encouraged to estimate how much of Wawa's projected demand can be met through these measures before pursuing large-scale land development.

Long-Term Partnerships and Collaboration (Goal 5)

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

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

5. Conclusion

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

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

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

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

to 1,053. Consequently, housing demand will increase gradually, particularly for senior-oriented housing and smaller dwelling types.

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

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

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

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

Short-term attention should be directed toward renovation and adaptation of existing dwellings, particularly initiatives that convert or retrofit older housing stock to create smaller, accessible, and rental-friendly units. These measures directly address the immediate shortage of small dwellings and the growing needs of seniors wishing to age in place.

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

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