

# Greenstone

## Municipal Housing Strategy

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## Executive Summary

The Municipality of Greenstone is facing a unique set of challenges concerning its housing situation. The amalgamation of several small former mining and logging towns, Greenstone has faced a declining population and relatively low housing prices for several years. However, with the construction of a new mining operation occurring, Greenstone's population, and rents and ownership housing prices have rapidly increased, while the availability of attainable and affordable housing options has decreased. The demand for new residential housing projects a need for an additional 400 units over the next decade including 280 single family homes, 35 townhouse units and 85 apartment units. This shift in the distribution of new housing by density type is based on an aging population, the erosion in housing affordability, and the housing needs of persons employed at the Greenstone Gold Mine.

With both the lack of availability and decreasing affordability of housing, this will risk or impede economic and community growth. Greenstone's Municipal Housing Strategy provides options to deal with its unique set of challenges.

The importance of attainable and affordable housing across the spectrum to ensure the inclusion of all current and future residents, economic development, and future prosperity. Is supported by the public, stakeholders, and the Municipality.

The purpose of this Municipal Housing Strategy is to set out a number of actions that will help meet a range of housing needs in Greenstone. These actions will range from some specific municipal actions to work with other organizations – other levels of government, community organizations, and private sector organizations. These actions will reflect the goals of Greenstone's Official Plan, specifically:

- Housing is a fundamental requirement of any community. Housing types, densities, affordability, location, and accessibility are all factors to consider in planning for a community's needs.
- To provide an appropriate range and mix of housing types and densities that will meet the projected housing needs of the community.
- Ensure that sufficient designated land is available and serviced to meet the current and projected housing needs over the planning period (2021-2031).

In support of Greenstone's Official Plan, the goal of this strategy complements the Official Plan goal *"... to enable the Municipality to sustain and improve the economic base of the community by providing a diverse range of community services, by providing a 25-year supply of land including serviced land for an appropriate range of housing types and other land uses,*

*by providing high-quality public services and spaces, by providing recreational and tourism opportunities and by enhancing the cultural life and community identity of Greenstone.”*  
(Greenstone Official Plan, November 15, 2022)

To achieve these results, this Municipal Housing Strategy Plan was prepared following a thorough consultation process and reviews that included:

- A public survey
- Key Informant Interviews with:
  - CAO and Directors of Public Services – Greenstone
  - Mayor and Councillors (Beardmore and Longlac)
  - Greenstone Economic Development Corporation
  - Greenstone Gold Mines Management
  - Ontario Provincial Police – Greenstone
  - North of Superior Programs
  - Geraldton District Hospital Social Work staff
  - Realtor – Greenstone
  - Greenstone School Board
  - Thunderbird Friendship Centre
  - AZA Leader/Native Housing Board
  - Thunder Bay District Social Services Administration Board (Social Services and Housing)
- A comprehensive needs analysis, including a detailed economic modeling of population, employment, and housing projections over the next 10 years.
- An environmental scan of programs that fund housing development.

The following recommendations are included in the Strategy and are linked directly with the Municipality’s Official Plan:

*Recommendation 1: Develop a web portal for developers to review serviced/zoned land.*

*Recommendation 2: Encourage discussion/negotiation with inter- and intra-regional private developers to build medium and high-density rental, semi-detached and detached homes, including the Thunder Bay Home Builders Association.*

*Recommendation 3: Develop a partnership with Greenstone Gold Mines and strike a committee to address housing supply for the workforce.*

*Recommendation 4: Advocate for additional funding for housing from the Federal and Provincial governments.*

*Recommendation 5: Ensure that municipal policies and zoning by-law regulations are reviewed.*

*Recommendation 6: Support non-profits to apply for housing development and repair grants.*

*Recommendation 7: Explore the viability of incentives for active and passive intensification.*

*Recommendation 8: Work with Thunder Bay District Social Services Administration Board, Provincial government, and other regional municipalities, including Indigenous groups to assist in the delivery of construction training/apprenticeships for Aboriginal youth.*

*Recommendation 9: Explore expanding the mandate of existing municipal housing corporations to include new housing development.*

*Recommendation 10: Review and report on the availability and take-up of surplus municipal lands for housing development and municipal buildings for conversion into housing.*

*Recommendation 11: Set annual housing targets, and report by type, targeting, and location.*

The remainder of the Report is organized as follows:

**Section 1:** summarizes the key findings and recommendations from the Housing Background Report that informed the Housing Strategy

**Section 2:** contains the Municipal Housing Strategy Recommendations, and their link to the Official Plan.

## Municipality of Greenstone Housing Strategy

### 1. Introduction

Greenstone is an amalgamated (January 1, 2001) town with a population of 4,309 according to the 2021 Canadian Census. It stretches along Highway 11 from Lake Nipigon to Longlac and covers 2,767.19 km<sup>2</sup>. Like Greenstone, regional towns and communities had remained focused on tourism, pulp, and paper operations, and support of other northern communities (food, fuel, and transportation). Mining and minerals industries are often seen as a source of further growth throughout the area.

More recently, the development of the Greenstone Gold Mine Project has also had a substantial impact on the construction sector and local workforce. Currently, there are approximately 600 employees at the project site working in various capacities, mostly as equipment operators and tradespeople. By 2024, and upon the substantive completion of the mine, there are expected to be 450-500 permanent employees at the mine.

Population (especially skilled labour) is recognized as a key resource that will hinder economic growth. The decrease in population over the previous years has kept the demand for skilled labour high in Greenstone and the region. Current labour shortages and growing

labour demand projections make workforce shortages and accommodation one of the biggest challenges.

If Greenstone is to take full advantage of the expected economic growth in the region, housing, particularly workforce housing, will be essential. Housing, available land, and necessary infrastructure (roads, water, sewage, etc.), to attract potential developers will be key. Moreover, like other resource-high regions, communities often experience a 'shadow population'. Shadow populations are skilled labour that works in 2/3-on and 2/3-off work weeks – purpose-built or secondary suite rental is essential for this population.

As such, a Municipal Housing Strategy for the Municipality of Greenstone can address these housing challenges to ensure economic growth for the community can also better social outcomes. In addition, the creation of this Strategy can result in more success in accessing various federal and provincial housing Initiatives currently in place or just emerging. It is also important that the Strategy addresses how the Municipality can encourage community and private sector efforts to further support the creation of needed market and affordable housing including the need for seniors housing. Private sector investment in housing is recognized as a long-term investment and can fill an important role in the housing continuum, specifically:

- Housing is a fundamental requirement of any community. Housing types, densities, affordability, location, and accessibility are all factors to consider in planning for a community's needs.
- To provide an appropriate range and mix of housing types and densities that will meet the projected housing needs of the community.
- Ensure that sufficient designated land is available and serviced to meet the current and projected housing needs.

Table 1 summarizes employment forecasted growth within the Municipality of Greenstone grouped into the following three key categories:

**Direct Mining Jobs** – This includes 450 to 500 mining jobs associated with Greenstone Gold Corporation located within the Municipality of Greenstone. These jobs represent the direct in-town jobs associated with Greenstone Gold at peak production.

**Indirect Mining Jobs** – A total of 215 indirect employment comprising industrial and commercial jobs is anticipated based on the mid-point (i.e., 475) direct mining jobs identified above. These jobs are primarily in the industrial and office commercial sector (i.e., drilling contractors, assayers, manufacturers, and business service companies), plus a small provision for retail and institutional jobs (i.e., supplies, and municipal services).

**Inducted Population-Related Employment** – Employment also generates positive “induced” effects, which are derived from the spending of labour income on the consumption of goods and services that drive population-related employment growth in sectors such as retail, business, and personal services, as well as institutional employment including education, health, and social services. Over the 2023 to 2033 period, employment in this sector is expected to increase by 275 jobs.

**Table 1. Municipality of Greenstone  
Greenstone Gold Mine Direct, Indirect, and Induced Employment Forecast 2023-2033**

Employment Category	Total Employment	Local Employed Residents
Direct Employment at Mine	475 <sup>[1]</sup>	160 <sup>[3]</sup>
Indirect Employment (Mining Related Services)	215 <sup>[2]</sup>	140 <sup>[3]</sup>
Induced Impacts (Population-Related Services)	275 <sup>[2]</sup>	180 <sup>[4]</sup>
<b>Total</b>	<b>965</b>	<b>480</b>

<sup>[1]</sup> The mine project is expected to have 450-500 direct mining jobs and 475 represents the mid-point in this range.

<sup>[1]</sup> Economic impact analysis presented for the Greenstone Gold Mine Project (formerly Premier Gold Hardrock Project), Greenstone Economic Strategy, prepared by Millier Dickinson Blais, 2012.

<sup>[1]</sup> *ibid.*

<sup>[2]</sup> Indirect and induced employment adapted from potential economic impact analysis presented for the Greenstone Gold Mine Project (formerly Premier Gold Hardrock Project), Greenstone Economic Strategy, prepared by Millier Dickinson Blais, 2012.

<sup>[3]</sup> Based on discussions with Municipal staff and representatives of the Greenstone mine project, it is anticipated that one-third of direct mining employment will be held by permanent residents of the Municipality of Greenstone.

<sup>[4]</sup> Anticipated that approximately 65% of indirect and induced employment will be local jobs, as adapted from the potential economic impact analysis presented for the Greenstone Gold Mine Project (formerly Premier Gold Hardrock Project), Greenstone Economic Strategy, prepared by Millier Dickinson Blais, 2012.

Source: Watson & Associates Economists Ltd.

In addition to direct construction activity at the Greenstone mine site, increased housing and non-residential development within the Municipality is anticipated to generate construction jobs, as well as employment opportunities for individuals related to real estate, property maintenance, professional services, landscaping, and other housing construction-related trades.

As identified earlier, the success of attraction, recruitment, and retention of individuals to Greenstone will depend on the availability of housing in Geraldton and surrounding communities. Moreover, with an aging population and housing stock across the Municipality, it will be important to address seniors’ housing conditions.

Furthermore, beyond the significant need for attainable housing to be developed to house new residents drawn by the increased job opportunities over the next 15 years or more

years, the demand for housing is creating an unbalanced market. The problem of a lack of housing across the spectrum is the result of a significant increase in the population over a short period and only a few housing units developed (rental or homeowner) over the last 15 years.

The increase in economic activity due to the construction and ongoing operation of the goldmine is forecast to increase the demand for housing in Greenstone by 400 housing units, from 1,922 in 2023 to 2,322 in 2033, which represents a 21% increase over the period. In terms of housing mix, 280 units (70% of total) of Greenstone's housing demand is anticipated to be in the form of low-density housing (i.e., single detached), while the remaining 35 units (9%) and 85 units (21%) are forecast in the form of medium (i.e., townhouses) and high-density (i.e., apartments) housing forms, respectively. This represents a significant shift in housing type from the existing housing stock. This shift in the distribution of new housing by density type is based on an aging population, the erosion in housing affordability, and a range of housing needs by density type associated with increased housing prices and the housing needs of persons employed at the Greenstone Gold Mine.

Because of the lack of new units that have been developed the rental market is currently unbalanced. As the rental market has tightened over the past few years, inflationary rental rates can 'price out' moderate and low-income households. These households would then need to spend more (often significantly more) than 30% of their income towards shelter, making payment of utilities, transportation, food, etc., more difficult. Family financial pressures have a direct impact on the individual coping mechanisms – increase family violence, lack of safe food, education attendance/outcomes, etc.

Low vacancy rates and increasing rental rates also have a broader 'invisible' community impact. Such as increasing homelessness and couch-surfing. Also, an increase in illegal and unsafe rental rooms may result.

Combining the influx of new workers and increasing housing costs, public survey and informant interview responses were nearly unanimous; the lack of attainable housing options is a significant issue in Geraldton and other communities in the municipality. Groups facing significant housing challenges include:

- Professionals who want to become full-time residents of the community.
- Staff at the gold mine and those in subsidiary mining careers with young families and children.
- Singles/couples who want or need to rent.
- Seniors who want or need to move from a detached home into smaller accessible housing
- Those who want to get into the market (first-time buyers).

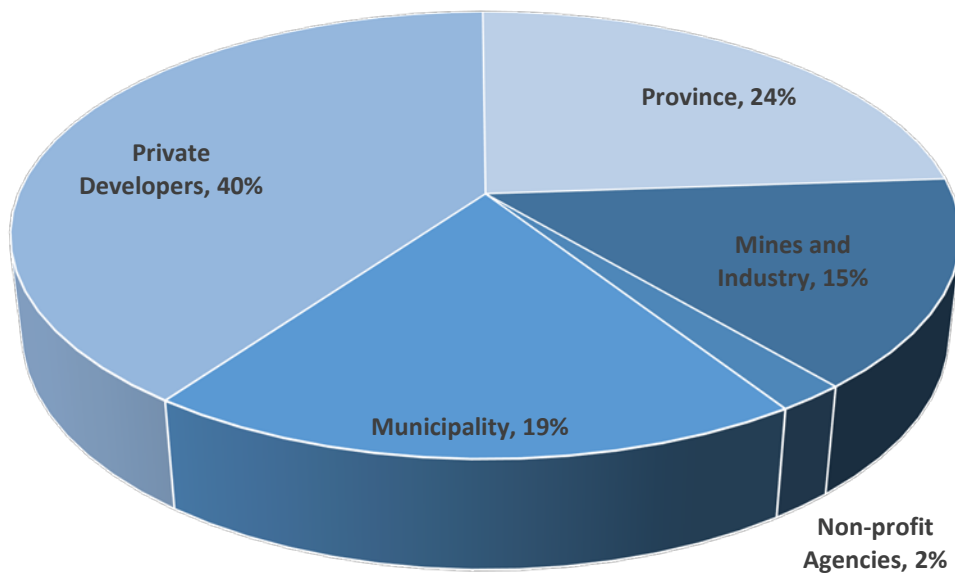


- Employees who work at minimum or moderately above minimum wage.
- Vulnerable populations such as low-income singles and those with multiple barriers.

*Based on what they consider affordable, 84% of respondents agreed that there is a shortage of attainable housing.*

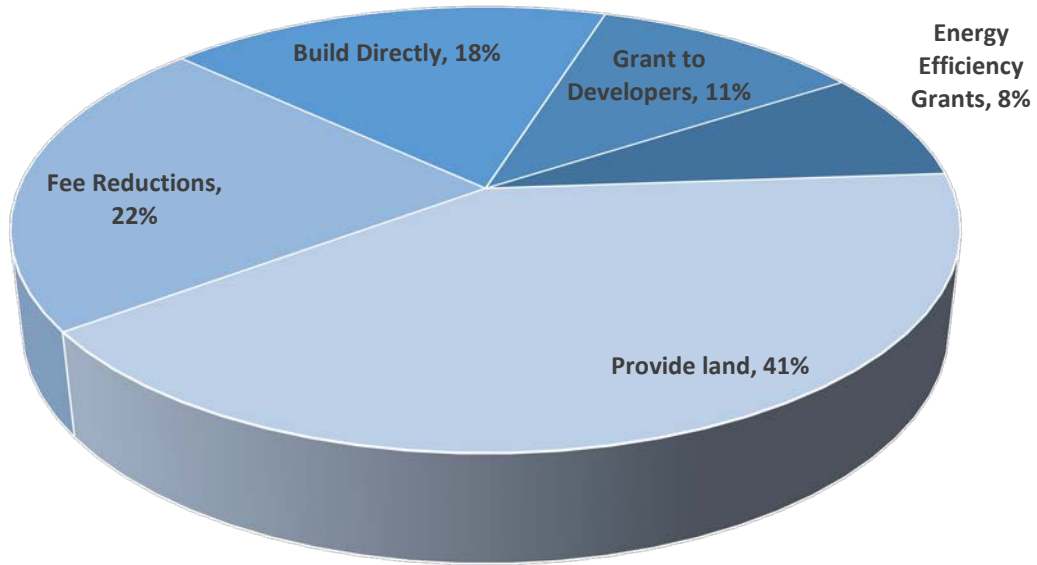
Again, based on key informant interviews and public surveys it is clear that housing is a shared responsibility – that no one sector is fully responsible. The public feels there is no single source of responsibility, rather it is shared between private developers, the Province, mines and industry, and the Municipality (See Figure 1.).

**Figure 1.**  
**Who is responsible to build housing**



It was clear that key informants and the public felt that, rather than providing grants to developers, the actions the Municipality could take were to offer free land (or at a reduced cost) and/or not charge fees (or a reduction in fees). As such, the recommended strategies should reflect this feedback (see Figure 2.).

**Figure 2.**  
**Important Actions Greenstone Could Take for Housing (Ranked in Preference)**



## 2. Summary of Key Findings: Housing Background Report

The following findings are from the comprehensive needs analysis, including a detailed economic modeling of population, employment, and housing projections over the next 10 years.

The statistical information shaped the recommendations contained in this Strategy. Forecast population and housing growth in the Municipality of Greenstone are expected to be driven by two key growth drivers:

- direct, indirect, and induced employment and housing growth associated with the Greenstone Gold Mine; and
- anticipated broader population and housing growth in Greenstone over the next 10 years based on historical and forecasted trends.

### Population and Housing Growth Outlook, 2023-2033

Between 2010-2020, the population change in Greenstone resembled a slow decline. Census reporting years reflect the actual census of the previous year. As such, though Table 2. below reports for the years 2011, 2016, and 2021, the actual census was for the previous year of each reporting year. This is important, as much has changed in Greenstone post-2020.

Table 2. Reported Census Population 2011 – 2021

Reporting Year	2011	2016	2021
Population	4,724	4,636	4,309
Percent Change	N/A	-1.9%	-7.1%

Source: Statistics Canada

The communities of Geraldton and Longlac account for about 41% and 31% of the Municipality’s population, respectively. Other settlement areas in Greenstone municipalities include Beardmore, Caramat, Jellicoe, Macdiarmid, Nakina, Orient Bay, and the remaining rural areas which together represent 28% of the total population of the Municipality of Greenstone. <sup>[1]</sup>

Table 3. summarizes the population and housing forecast for the Municipality of Greenstone over the 2023 to 2033 period. Key observations include (please see Appendix A1 for more detail):

- The Municipality’s population is expected to grow from 4,350 in 2023 to 5,100 in 2033, representing an increase of 17% over the forecast period.
- Greenstone’s housing base is forecasted, based on employment growth projections, to increase by 400 housing units, from 1,922 in 2023 to 2,322 in 2033, which represents a 21% increase over the period.

Table 3.  
Municipality of Greenstone  
Population and Housing Forecast, 2023-2033

Year	Population	Housing Units					Total Households	Persons Per Unit (P.P.U.)
		Singles	Townhouses	Apartments <sup>[1]</sup>	Other	Total Households		
<b>Historical</b>	<i>Mid-2006</i>	4,900	1,630	85	145	130	1,990	2.47
	<i>Mid-2011</i>	4,700	1,739	103	74	76	1,992	2.37
	<i>Mid-2016</i>	4,650	1,725	60	170	70	2,025	2.29
	<i>Mid-2021</i>	4,300	1,700	65	140	5	1,910	2.26
<b>Forecast</b>	<i>Mid-2023</i>	4,350	1,704	65	148	5	1,922	2.26
	<i>Mid-2028</i>	4,700	1,850	78	189	5	2,122	2.21
	<i>Mid-2033</i>	5,100	1,984	100	233	5	2,322	2.20
<b>Mid-2023 to Mid-2033</b>		<b>750</b>	<b>280</b>	<b>35</b>	<b>85</b>	<b>0</b>	<b>400</b>	

<sup>[1]</sup> Includes bachelor, 1-bedroom, and 2-bedroom+ apartments.

Source: Watson & Associates Economists Ltd., 2023.

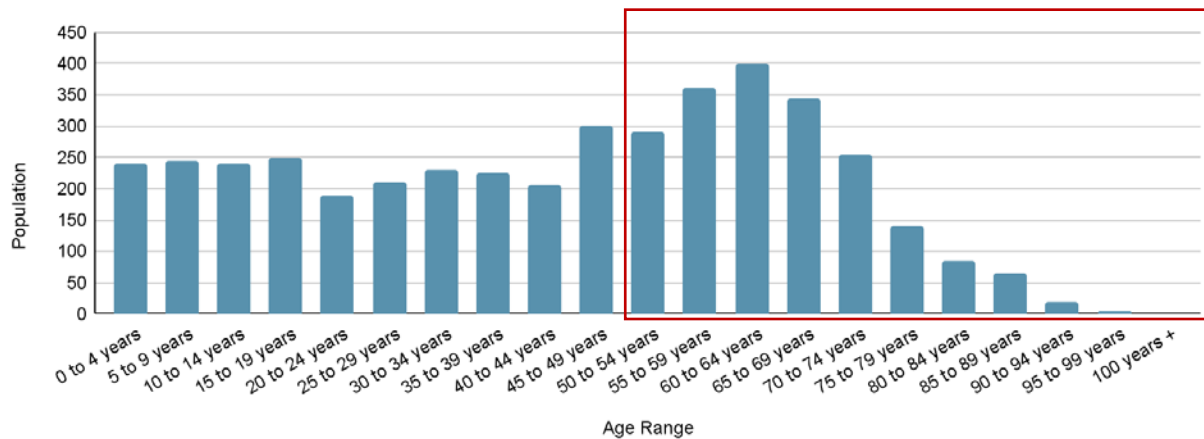
In terms of housing mix, 280 units (70% of total) of Greenstone’s housing demand is anticipated to be in the form of low-density housing (i.e., single detached), while the remaining 35 units (9%) and 85 units (21%) are forecast in the form of medium (i.e., townhouses) and high-density (i.e., apartments) housing forms, respectively. This represents a significant shift in housing type from the existing housing stock. This shift in the distribution of new housing by density type is based on an aging population, the erosion in housing affordability, and a range of housing needs by density type associated with increased housing prices and the housing needs of young adults employed at the Greenstone Gold Mine.

## Aging Population

Greenstone has a moderately older age profile than the provincial average, with 39% of the population over the age of 55.<sup>[1]</sup> Greenstone’s median age is 47, which is higher than the provincial average of 42 years of age.<sup>[2]</sup>

As of the 2021 census, nearly half of the population of Greenstone (46%) is aged 50 or above pointing to a need for seniors housing, with accessibility considerations in design, as this population continues to age. As this older population is less likely to find high-wage employment from the mine, it is of concern that they may become priced out of the existing housing market. This could become a challenge for any existing lower-income residents of any age, as well as those who will come to Greenstone to meet the demand for more services and retail for the higher-income mining workers.

**Figure 3.**  
**Age Distribution in Greenstone (2021)**



Source: Statistics Canada 2021 Census

[1] 2021 Statistics Canada Census.

[2] Ibid.

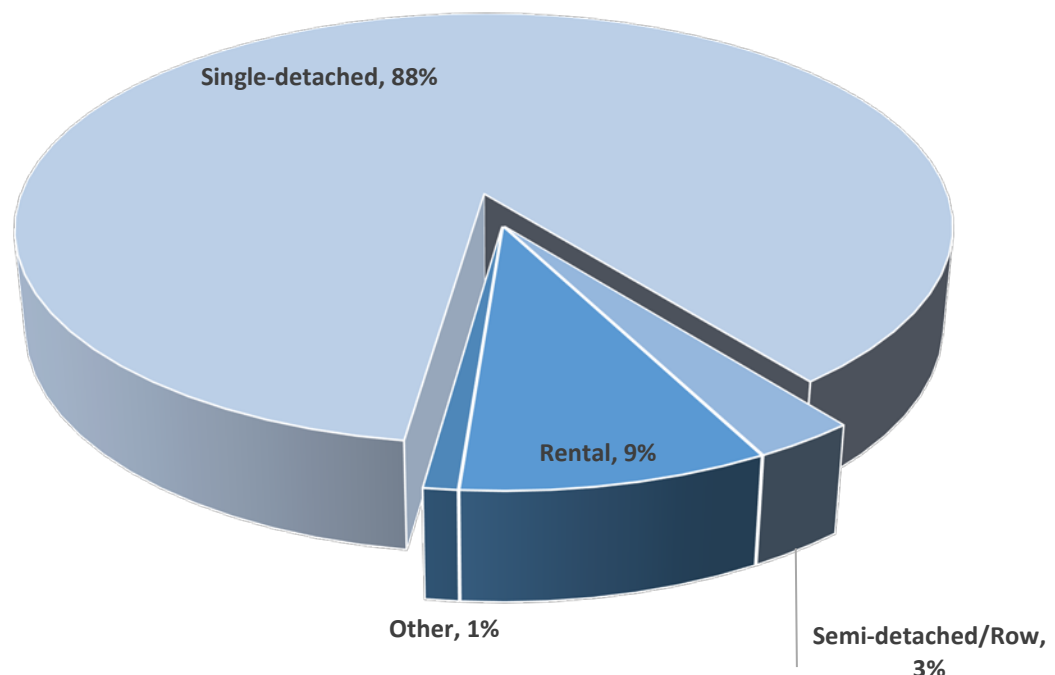
## Housing Lacks a Variety of Types, is Aging, and is in Need of Repair

As of the 2021 Census, Greenstone had a total of 1,920 private dwellings. Of the 1,920 dwellings, the vast majority (approximately 88% or 1,675) are single detached houses – with semi-detached accounting for about 3% and rental apartments 9% of the housing stock.

*85% of survey respondents own a detached home.*

Most interviewees took the perspective that an adequate supply of affordable and attainable and market housing across the spectrum is essential to Greenstone and agree that the problem of lack of housing across the spectrum is the result of decreasing population for the last 20 years, a sudden and significant increase in the population over a short period, and the lack of housing development (rental or homeowner) over the last 15-20 years.

**Figure 4.**  
**Type of Housing Stock in Greenstone**

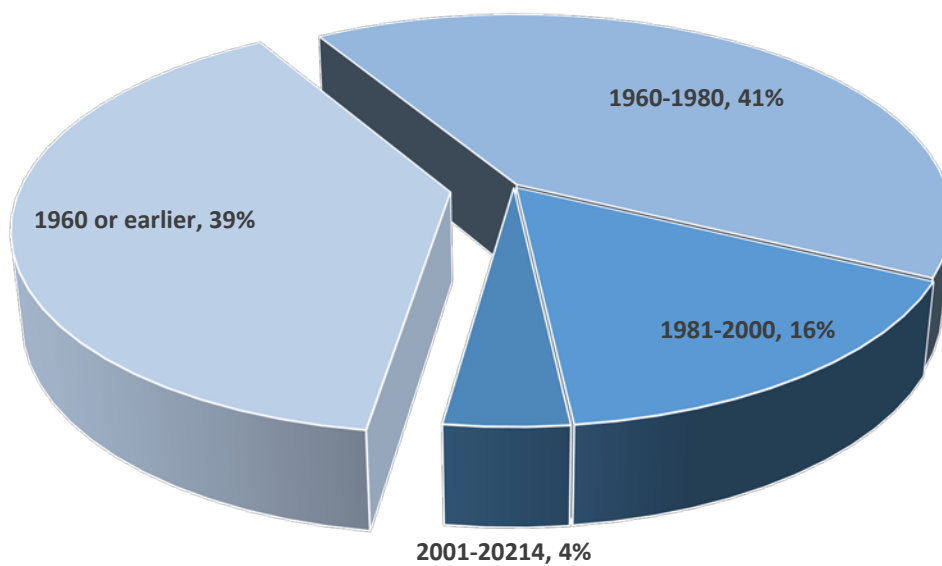


Source: Derived from Statistics Canada, Table 98-10-0233-01 by Watson & Associates Economists Ltd., 2023.

The contextual information provided through key informant interviews is supported by statistical evidence in Figures 4. and 5. As shown in Figure 5., only 4% of housing units in Greenstone were built in the last two decades, while 96% of the total housing units were constructed before the year 2000.

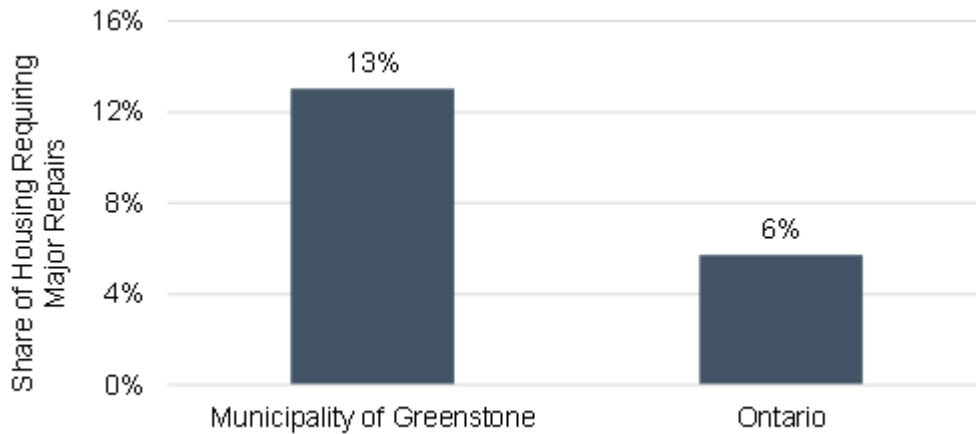
Of the total housing units in Greenstone, 13% need major repairs. Figure 6. shows that the share of housing units requiring major repairs in the Municipality of Greenstone is more than twice the share of dwellings needing major repairs in Ontario.

**Figure 5.**  
**Municipality of Greenstone**  
**Share of Dwellings by Period of Construction, 2021**



Source: Derived from Statistics Canada, Table 98-10-0233-01 by Watson & Associates Economists Ltd., 2023.

**Figure 6.**  
**Municipality of Greenstone and Province of Ontario**  
**Share of Housing Requiring Major Repairs, 2021**



Source: Derived from Statistics Canada, Table 98-10-0233-01 by Watson & Associates Economists Ltd., 2023.

Over the past decade (i.e., 2013 to 2022), 16 new residential units have been constructed in Greenstone. All units constructed over the period were single detached units. The lack of development and distance from a major centre are significant reasons for the absence of housing (rental and homeowner) developers. The condition of homes is an indicator of the costs for renovations and the lack of contractors. The age, uniformity of housing type, and condition provide context for recommendations for the Municipal Housing Strategy.

## Municipal Opportunities

Greenstone is in an enviable position, compared to most communities across Ontario when it come to land/lots available for new housing. Table 4. summarizes the housing unit supply potential by status. As shown in Figure 4, the Municipality of Greenstone has a housing unit supply potential to accommodate a minimum of 394 units. This includes surplus vacant residential lots as well as the potential development of other residential designated lands. The housing supply potential includes 89% low-density housing units (352 single detached units), 5% medium-density housing units (20 townhouse units), and 6% high-density housing units (22 apartments units).

**Table 4**  
Municipality of Greenstone  
Urban Housing Supply

Housing Supply	Housing Density Type			
	Singles	Townhouses	Apartments <sup>[1]</sup>	Total
Surplus Lots	134	0	0	134
Other vacant lots	N/A	N/A	N/A	N/A
Other Designated Lands	218	20	22	260

Total	352	20	22	394
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<sup>[1]</sup> Includes bachelor, 1-bedroom, and 2-bedroom+ apartments.

Source: Derived from Municipality of Greenstone data by Watson & Associates Economists Ltd., 2023.

Furthermore, feedback from key informant interviews identified that the utilities (water, sewage, and electricity) are not operating at full capacity and can handle the forecasted development need over the next 10 years.

*Greenstone has the zoned land and infrastructure to support development.*

Also, in Geraldton and Longlac, a surplus of underutilized buildings was identified. A Municipal web portal that details available land/surplus buildings could help the Municipality collaborate with private developers and non-profits in redeveloping some of these sites and current lots/designated lands for housing.

### Partnerships and Advocacy

No one level of government can solve the housing gaps in Greenstone, alone. Moreover, public survey responses and key informant interviews were clear – not one sector is solely responsible. Building relationships with a variety of stakeholders, including other levels of government, non-profit housing providers, financial institutions, developers, and contractors to support the development of attainable housing will be necessary for addressing housing gaps.

Through stakeholder interviews, a desire for more partnerships, and collaboration were identified, especially when related to affordable housing development, repair, and operations. Ensuring the existing affordable housing remains in good repair, attracting and retention of maintenance staff, and new development of attainable and affordable housing is necessary to meet the full range of housing needed.

The Municipality, with support from the Thunder Bay District Social Services Administration Board, is prioritizing the repair of existing affordable units that are off-line, at this time. However, there is an opportunity for further partnerships and collaboration between the Municipality, the Thunder Bay District Social Services Administration Board, existing non-profits, and other regional municipalities to bring attention to the need for more investment in affordable housing in Northern Ontario, especially targeting the Indigenous population.

Through key informant interviews, it became evident that the Municipality and the local non-profit housing agency are challenged to bring the capacity or resources to apply for Federal/Provincial/NGO Sector funding to support housing repairs and new development.

Again, following through with potential partnership opportunities, with the support of the Thunder Bay District Social Services Administration Board, the City of Thunder Bay has been



successful in leveraging funding to support the significant development of new affordable housing. The Thunder Bay District Social Services Administration Board has indicated support could be available to Greenstone for funding opportunities.

## Innovation

Greenstone is experiencing a major attainable housing shortage coupled with increasing inflationary prices due to demand outstripping supply. Traditional new housing development will not meet current or even keep pace with rising demand – a shortage of approximately 50 units/year for the next 10-15 years.

But it is clear, the public and key informants:

- Do not support direct municipal grants, but rather options for free land and reduced fees are preferred;
- Recognize the municipality has a role but there is a lack of capacity and resources;
- Recognize developers, mines, and industry have a role;
- Feel attainable housing needs to be built quickly while seeking flexible solutions aligned with available current land/municipal buildings, housing needs, and demographic trends such as the need for more seniors' housing.

As such, the recommendations for innovation will look to:

- Meet the housing supply gap: Increase the number of housing units constructed or regenerated to be more than the status quo.
- Cost-effectiveness: Build more housing without placing the burden directly on the Municipality.
- Employment and build capacity: For every new home built, approximately 1.2 person-years of employment are generated on-site, with an additional 1.8 person-years generated off-site in indirect employment (Pomeroy, 2009).
- Prepare: Plan for and actively pursue opportunities to access housing funding that are made available from all levels of government.
- Inclusion: Solutions need to target all groups – age, income, immigrants, Indigenous, newcomers, and those with accessibility needs.
- Leverage: By leveraging available municipal lands, surplus buildings, and fee reductions – attract developers and seek alternative construction methods.

### 3. Municipal Housing Strategy and Recommendation

In Greenstone's Official Plan, Housing is recognized as a fundamental requirement of any community. Housing types, densities, affordability, location, and accessibility are all factors to consider in planning for a community's housing needs.

#### *Municipal Housing Strategy Goal*

The following goal is the basis for the Municipal Housing Strategy:

*To provide for an appropriate range and mix of housing types and densities that will meet the projected housing needs of the community.*

#### *Affordable Housing Strategy Recommendations*

Recommendations for the Affordable Housing Strategy are organized into five (5) themes:

1. Advocacy, awareness & outreach
2. Policy & zoning
3. Incentives
4. Innovation
5. Monitoring

A rationale/description and timeline are included for each recommendation, as well as how the recommendation supports Greenstone's Official Plan.

#### *Advocacy, Awareness, and Outreach*

The following recommendations directly support the Municipal Official Plan in the areas:

- A 25-year supply of designated and available land, and a three (3) year supply of approved, serviced, and zoned land for residential development.
- Optimizing the use of available infrastructure (e.g., water and sewage services, roads, and utilities).
- Land Use compatibility.
- Working with the local development industry by offering municipal incentives, wherever feasible, to deliver affordable housing (e.g., waiving building permit fees, reducing land costs through the sale of building lots at cost).
- Affordable housing will be provided through the following measures:  
Seeking opportunities to participate in future Federal and Provincial affordable

housing programs for low to moderate-income households and through a partnership with the District of Thunder Bay Social Services Administration Board and other agencies.

*Recommendation 1: Develop a web portal for developers to review serviced/zoned land.*

*Recommendation 2: Encourage discussion/negotiation with inter- and intra-regional private developers to build medium and high-density rental, semi-detached and detached homes, including the Thunder Bay Home Builders Association.*

It is recognized that low or no-cost land can increase the financial viability of housing developments. It was noted there is limited surplus municipal land available in the Town. However, knowledge of existing municipal and other institutional/commercial buildings must be considered.

**Action Item: Portal for Developers.** It is recommended that the Municipality develop a web-portal or online tool for developers to review available land in the communities of Beardmore, Geraldton, Nakina, Longlac, and Caramat. The Municipality should in particular identify a municipality-owned site suitable for an apartment-style building that could be provided at a nominal cost to a developer of market/attainable housing (including units appropriate for empty nesters/seniors)

This portal should be spearheaded by the Municipality and GEDC in response to developers' needs for a more user-friendly, comprehensive, and convenient way of land development options. Information on parcels of land and/or non-residential buildings to be converted into residential include:

- Entities that have jurisdiction or ownership over the property.
- Available surveys of the property.
- Aerial photos of the property.
- Gross and net size of the property (developable area).
- Any permanent buildings on the property.
- Zoning for the property.
- Zoning/land use of the surrounding properties.
- Physical encroachments from neighboring properties.
- Site Constraints and Opportunities.
- Existing easements or covenants on this property.
- Power lines or transmission lines crossing the property.
- Available utilities or extension of utilities

**Action Item: Increase Housing Advocacy in the Region.** It is recommended that a working group be struck with representatives from Municipal Council and administration, GEDC, to advocate the Thunder Bay Home Builders Association to increase their geographic focus to include Greenstone. As part of this advocacy, presenting information to the Home Builder's Association on:

- Web portal for available land/buildings;
- Municipal incentives;
- Growth forecasts;
- Available and zoned land;
- Water/sewage and electricity capacity; and,
- Other topics.

*Recommendation 3: Develop a partnership with Greenstone Gold Mines and strike a committee to address housing supply for the workforce.*

**Action Item: Determine the Housing Needs of Mining Staff.** The first step is to conduct a survey of mine employees currently residing at the camp on:

- Intentions of long-term housing goals;
- Types of housing most needed/wanted;
- Location of housing;
- Services that are a condition of relocation (e.g., schools);
- Level of affordability; and,
- Other topics

**Action Item: Leverage the Results of the Survey as a Communication and Planning Tool.** Secondly, it is recommended to leverage the findings from the survey to guide conversations with developers and allow the Municipality to begin planning for the needs identified.

*Recommendation 4: Work to Access funding for housing from the Federal and Provincial governments.*

To date, most funding made available for housing development by the Federal and Provincial governments has focused on affordable housing repair, renewal, energy efficiency, and new development.

Canada Mortgage and Housing Corporation's (CMHC) newly announced Housing Accelerator Fund (HAF) aims to remove barriers and help municipalities build housing more quickly. The program launch was in March 2023 and the application window closes in the Summer of 2023.

The Housing Accelerator Fund (HAF). The accelerator fund has two streams:

1. Small/Rural/North/Indigenous
2. Large/Urban

For the Small/Rural/North/Indigenous Stream, the Housing Accelerator Fund provides incentive funding to local governments. The funding is meant to remove barriers and support the development of affordable, inclusive, equitable, and climate-resilient communities. To be eligible for the Small/Rural/North/Indigenous Stream, applicants must meet one of the following criteria:

- have a population under 10,000 in any Canadian province.
- Be of any population size and be in a territory.
- be an Indigenous government.

Approved participants can use incentive funding for investments in:

- Housing Accelerator Fund action plans.
- Affordable housing
- Housing-related infrastructure including covering costs of infrastructure to make municipal lands for an apartment building more attractive to a developer
- Community-related infrastructure that supports housing.

**Action Item: Apply to the HAF.** It is recommended that the Municipality give serious consideration to applying for HAF funding in the late spring, or early summer of 2023.

The District of Thunder Bay Social Services Administration Board (TBDSSAB) has just released an Expression of Interest (EOI) for non-profit organizations wishing to create new affordable transitional and/or supported housing within the District of Thunder Bay or retrofits to existing units.

- New facilities:
  - Acquisition and, where required, rehabilitation of existing buildings to create transitional housing or permanent supportive housing.
  - Conversion of existing buildings to create transitional or permanent supportive housing.
  - Expansion of an existing transitional housing or permanent supportive housing facility.
  - Conventional or modular construction of a new permanent supportive or transitional housing facility or expansion of a current transitional or permanent supportive housing construction project in progress to increase capacity.
- Retrofits:
  - Renovation, retrofitting, repair, and upgrading of existing transitional housing and permanent supportive housing facilities, for example, to meet building code standards and public health requirements.

TBDSSAB would consider providing some operational funding support and support services could be made directly or via partnership. TBDSSAB would prioritize responses that are construction ready:

- The building site is acquired
- Zoning is in place and designs/drawings complete
- Financial viability has been proven through a pro forma
- The project targets a priority group (as identified in Appendix A).

**Action Item: Apply to the EOI.** It is recommended that the Municipality explore partnering with the Geraldton District Hospital and North of Superior Programs to respond to the EOI. The Municipality could contribute to serviced and zoned land or a building that could be re-purposed. The contribution of surplus municipal land would be consistent with subsection 3.6 (8) of Greenstone’s Official Plan

**Action Item: The Municipality explores modular construction.** As part of the application to the EOI, the Municipality could explore alternative construction approaches to on-site building.

## *Policy and Zoning*

*Recommendation 5: Ensure that municipal policies and zoning by-law regulations are reviewed.*

The following recommendations directly support the Municipal Official Plan in the areas:

- Permitting additional residential units in single detached, semi-detached, and row house dwellings and ancillary buildings to those units in compliance with the Planning Act.
- Facilitating the development of garden suites under the Planning Act.

**Action Item: Make Development Easier.** It is recommended Municipal policies including zoning by-laws are reviewed and reflect recent provincial government requirements to permit up to three residential units on each residential lot and reflect the 2023 updated Provincial Policy Statement under the Planning Act in the Municipality’s Official Plan. The 2022 Official Plan reflects many of the recent provincial government changes to the planning Act but the pace of the provincial government Planning Act changes has continued to be very rapid in late 2022 and early 2023.

## *Incentives*

*Recommendation 6: Support non-profits to apply for housing development and repair grants.*

The Official Plan states that the Municipality will achieve the targets established in Section 3.5 for the development of housing that is affordable to low and moderate-income households and will engage the District of Thunder Bay Social Services Administration Board, social service agencies, service clubs, and other agencies in planning for and delivering housing for:

- Low to moderate-income households.
- Older persons.
- Persons living with disabilities.
- Residents requiring group homes and garden suites.

**Action Item: Support Non-profits to Complete Applications for Funding.** The Municipality could request financial assistance from TDDSSAB to support non-profit agencies in grant writing and completion of housing needs assessments. Funding could also be sourced through the HAF.

The Municipal support provided to non-profits applying for funding could be prioritized towards seniors’ housing and include zoned/serviced land from the Municipality as a municipal contribution towards the project.

Feedback from key informant interviews identified the lack of resources in the Municipality and non-profit agencies to take on this role/responsibility. Furthermore, Greenstone has a large percentage of residents who identify as Indigenous (32.9%). The percentage of the population that identify as Indigenous in Ontario as a whole is only 2.9%. Table 3 has a more detailed breakdown of the Indigenous population in the municipality.

**Table 3. Indigenous Population in Greenstone (2021)**

	Population with Indigenous Identity	Percentage of Total Population
Total	1,395	32.9%
Male +	690	16.3%
Female +	705	16.6%

Source: Statistics Canada 2021 Census

**Action Item: Partner with TDDSSAB to Prioritize Repair and New Development Dollars to Greenstone through CMHC, the National Indigenous Collaborative Housing Inc. (NICH), and Ontario Aboriginal Housing Services (OAHS).** It is recommended that Greenstone partner with the Thunder Bay District Social Services Administration Board prioritize local/community Indigenous housing providers. Indigenous housing providers are in the best position to support culturally appropriate housing options that could target singles, families, and seniors.

The added benefit of supporting the local Indigenous non-profit housing providers is that the construction of a new multi-residential project would add new units to an aging portfolio and add a mix of one-, two- and three-bedroom units.

Land currently owned by the Municipality and zoned for higher density could be regarded by funding agencies as a contribution by the Municipality towards the project. Likewise, waiving any municipal fees would also be recognized by senior government funders as a contribution by the Municipality.

It is recommended that the Municipality, in partnership with the Thunder Bay District Social Services Administration Board explore the following funding options for the repair of existing units and the creation of new units:

Canada Mortgage and Housing Corporation:

- Co-investment Funding, New Construction Stream: This New Construction option of the National Housing Co-Investment Fund provides low-interest loans and contributions to build new affordable housing. The Fund prioritizes partnerships between governments, non-profits, the private sector, and other partners. This is primarily a loan program that prioritizes partnerships between governments, non-profits, private sector, among others, and provides low-cost loans and/or small forgivable loans.
- Co-investment Funding, Repair, and Renewal: The Repair and Renewal Stream supports the repair and renewal of existing community and affordable housing. This renovation fund provides low-interest loans and contributions to renovate and repair affordable and community housing. The Fund prioritizes partnerships between governments, non-profits, the private sector, and other partners.

The federal government announced \$280 million for new off-reserve Indigenous housing in the 2022 federal budget and further announced in 2023 an additional \$4.5 billion for Indigenous housing over the next seven years. These housing programs will be delivered by a new Indigenous-led housing organization National Indigenous Collaborative Housing Inc. (NICH) with the first proposal call expected by the late summer/early fall of 2023.

Given both the significant Indigenous population in the municipality – over 30% - and the existing Geraldton Native Housing Corporation is now focussed on revitalizing its housing stock – the municipality should encourage the Native housing corporation to prepare to access this forthcoming funding, with the municipality considering a contribution of land for new housing, conditional upon the Geraldton Native housing Corporation accessing this new federally funded Indigenous housing funding.



**Action Item: Encourage and support the local Geraldton Native Housing Corporation to apply to upcoming proposal calls for capital funding for new Indigenous housing, including offering appropriate surplus municipal land for new development.** It is recommended that the Municipality explore supporting/collaborating with the Geraldton Native Housing Corporation, particularly through the Municipality contributing serviced and zoned land or a building, as having identified sites that are ready to build strengthens the chances of being selected for funding through this program.

Ontario Aboriginal Housing Services:

- Ontario Priorities Housing Initiative (OPHI) Ontario Renovates Home Repair Program: A forgivable loan program that will assist low to moderate-income Indigenous off-reserve homeowner households to repair their primary and sole residence to bring them to acceptable standards while improving the energy efficiency of the unit.
- Indigenous Supportive Housing Program (ISHP) Capital Rental Housing Funding: ISHP is designed to address homelessness within the Indigenous community, Funds can be used toward new developments or acquisition and rehabilitation of new supportive housing units.

***Recommendation 7: Explore the viability of incentives for active and passive intensification.***

The recommendation of providing an incentive for intensification directly supports the Municipal Official Plan in the areas of:

- An intensification target of 75% of the total housing supply.
- Facilitating residential intensification in the designated growth areas of Beardmore, Geraldton, Nakina, Longlac, and Caramat.
- Working with the local development industry by offering municipal incentives, wherever feasible, to deliver affordable housing (e.g., waiving building permit fees, reducing land costs through the sale of building lots at cost). A number of municipalities in Ontario such as Simcoe County, Welland, the united Counties of Leeds and Grenville offer forgivable loans to encourage secondary suites with affordable rents.

**Action Item: Incentivizing Secondary Suites in the Communities of Beardmore, Geraldton, Nakina, Longlac, and Caramat.** This recommendation aligns with the Official Plan. and recognize the feedback from the public; specifically, not providing grants to developers. As a solution, the Municipality could consider freezing any property tax increase for a period of time and waiving any application fees for the development of a secondary suite in a primary residence. This could be done through an affordable housing community Improvement Plan (CIP) as has been done in Ontario municipalities such as Peterborough, Cambridge and is

forthcoming in other municipalities such as Welland and Sarnia. The high homeowner rates of detached homes may result in high interest in such a program.

Not only would this program assist the Municipality in achieving intensification through passive development, but this program would also address:

- Lack of one and two-bedroom units.
- Assist homeowners to repair their homes and ensure their homes meet safety and fire regulations.
- Through the public survey, respondents often noted the high cost of home ownership. This program could assist homeowners (especially seniors on fixed incomes) to have an additional source of income.
- Encourage homeowners who are letting out rooms illegally, to convert their rental space into a legal apartment.

**Action Item: Support Conversion of Non-residential to Residential Development.** As for the active intensification through the conversion of non-residential space into residential space, it is recommended that the Municipality waive all municipal fees such as Official Plan amendment fees and zoning by-law amendment fees and provide a tax freeze for 5 years, potentially as part of an affordable housing CIP.

The recommendation of providing an incentive for intensification directly supports the Municipal Official Plan in the areas of:

- Encouraging the adaptive reuse of vacant commercial and institutional buildings.
- Facilitating the development of serviced vacant and/or underutilized lots and blocks.
- Facilitating the conversion of non-residential buildings.

The approach recommended does not provide grants directly to developers. Rather, the Municipality is incenting intensification and repurposing of non-residential buildings by not collecting on foregone taxes (time-limited) and fees (one-time). This type of program would also:

- Demonstrate the Municipality's focus on partnering with developers.
- Allow developers to re-coup costs associated with repurposing non-residential buildings.

## *Innovation*

### *Recommendation 8: Work with Thunder Bay District Social Services Administration Board, Provincial government, and other regional municipalities, including Indigenous groups to assist in the delivery of construction training/apprenticeships for Aboriginal youth.*

The recommendation of incentivizing Indigenous participation in the construction industry directly supports the Municipal Official Plan in the areas of:

- The Municipality will collaborate on matters of economic development planning and programming among regional stakeholders such as businesses, municipalities, government, the District of Thunder Bay, education organizations, and Indigenous Communities.
- The Municipality also acknowledges the principles of harmonious relations with Indigenous communities and the contribution of traditional knowledge in decision-making on land use and economic development as well as the benefits of a cooperative and collaborative and informed approach in reaching decisions of mutual interest on the environment and the economy.
- A collaborative approach will be used through networking between the municipality, health care, and social service delivery agencies, the development industry, the Housing Services Corporation of the Thunder Bay District Social Services Administration Board, The Ministry of Health and Long-Term Care and Indigenous organizations to identify opportunities for the delivery of an integrated housing and community services program.

There is an unprecedented opportunity for Indigenous peoples to join the construction workforce in Greenstone. However, for many reasons including chronic underfunding of quality on-reserve education and, the challenge of acquiring reliable internet in remote conditions, many Indigenous youth and adults do not graduate high school or graduate without requisite essential literacy and numeracy skills.

Despite the challenges presented by the underemployment of Indigenous workers and a lack of baseline essential skills amongst Indigenous youth and adults, many programs offer support to creating employment in construction. Moreover, the following funding organizations provide training that is culturally appropriate, engaging in land-based training and including wrap-around supports.

- The [Aboriginal Apprenticeship Board of Ontario](#) aims to increase the number of First Nations, Métis, and Inuit people working in the trades through improved access and opportunity to apprenticeship and long-term gainful employment.
- Canadore College offers a [General Carpenter Pre-Apprenticeship for Women](#) program where you will be guided and supported in culturally inclusive strategies during training and placement, with continued support as you transition into the workplace or further education.
- NPAAMB provides skills development and training opportunities for urban Indigenous youth in Southern Ontario. Their [Building Futures for Indigenous Youth program](#) provides on-the-job skills training to create pathways to careers in building and construction trades.

**Action Item: Apply for Funding and Program Supports to Train Indigenous Youth and Adults.**

It is recommended that the Municipality, along with GEDC, Greenstone Gold Mine, the Thunder Bay District Social Services Administration Board, neighbouring Reserves and Municipalities, and other stakeholders form a working group to advocate for funding from the Province and Federal Government to train Aboriginal youth and adults.

*Recommendation 9: Explore expanding the mandate of existing municipal housing corporations to include new housing development.*

The recommendation of expanding the mandate of existing municipal housing corporations to include new housing development directly supports the Municipal Official Plan in the areas of:

- Consideration of alternative growth and development options.
- Future Growth Areas are identified on the Land Use Schedules that may be required to meet projected development needs associated with projects such as the Northern Ontario Ring-of-Fire and local mining and industrial developments.
- A 25-year supply of designated and available land, and a three (3) year supply of approved, serviced, and zoned land for residential development.
- To design and develop safe, and sustainable Settlement Areas which integrate employment, housing, and social needs of residents and businesses in a highly livable and functional urban environment.

**Action Item: Explore expanding the mandate of the existing municipal housing corporations to include new development.** The expanded mandate could include:

- Generating new opportunities with their land assets and portfolios.
- Stimulating economic development and employment by focusing on areas the private sector is not yet ready to pursue.

- Focusing on socioeconomic issues that the Municipality desires in development.
- Negotiate and enter into agreements with developers (private or non-profit).

## Monitoring

*Recommendation 10: Review and report on the availability and take-up of surplus municipal lands for housing development and municipal buildings for conversion into housing.*

*Recommendation 11: Set annual housing targets, and report by type, targeting, and location.*

Greenstone’s housing base is forecast to increase by 400 housing units, from 1,922 in 2023 to 2,322 in 2033, which represents a 21% increase over the period. In terms of housing mix, 280 units (70% of total) of Greenstone’s housing demand is anticipated to be in the form of low-density housing (i.e., single detached), while the remaining 35 units (9%) and 85 units (21%) are forecast in the form of medium (i.e., townhouses) and high-density (i.e., apartments) housing forms, respectively. This represents a significant shift in housing type from the existing housing stock. This shift in the distribution of new housing by density type is based on an aging population, the erosion in housing affordability, and a range of housing needs by density type associated with increased housing prices and the housing needs of young adults employed at the Greenstone Gold Mine.

These recommendations directly support the Municipal Official Plan in the areas of:

1. Monitoring targets for residential intensification through the review of residential building permit activity.
2. Housing Supply: A 25-year supply of designated and available land, and a three (3) year supply of approved, serviced, and zoned land for residential development.
3. Facilitating the conversion of non-residential buildings.
4. A target of 25% of all housing starts would be affordable:
  - Affordable homeownership housing is the purchase price results in annual accommodation costs do not exceed 30 percent of gross annual household income for low and moderate-income households; or housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area.
  - Affordable Rental Housing is defined as the least expensive unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or a unit for which the rent is at or below the average market rent of a unit in the regional market area.

5. Housing Mix:

- A target of 60-70% low-density singles and two units.
- A target of 10-15% medium-density three-unit dwellings, triplexes, and townhouses.
- A target of 15-20% high-density apartments.

**Action Item: Listing of Surplus Municipal Lands and Incentives for Development.** A public listing on municipal lands/buildings for the development or conversion into housing. Provide a 5-year tax freeze on property that has been converted from non-residential to residential, including waiving of development fees.

**Action Item: A Bi-annual Report to Council.** This report would not only include current development and completion of new housing, but take-up in incentivized housing programs (secondary suites, home repair, etc.) that follow in this report.

Annual targets or strategies would be agreed to by Council. These strategies and targets would then provide direction to the working groups leading advocacy and outreach for new housing partnerships.

## 4. Appendix A. Key Informant Interview Summary Report

“Key informants” are people who have a special depth of expertise and/or experience to share about an issue being studied. Their insights can make a major contribution to the framing of the issue (what is the problem?); to an understanding of the history of the issue (how did we get here?); and to our analysis of current dynamics concerning the issue (what is happening now and why?). As well, key informants often have valuable ideas about workable and unworkable solutions to the challenges of affordable housing supply and housing across the spectrum.

The consultants for this study conducted separate interviews with the key informants who were chosen to represent a range of perspectives relevant to Greenstone’s current affordable housing situation. The interviews were structured around a pre-set interview guide, but they allowed for flexibility in responses. The headings in this section reflect the main questions we asked the key informants in their interviews.

Key informant interviews were conducted with:

- Chief Administration Officer – Greenstone
- Director of Protective and Planning Services – Greenstone
- Director of Economic Development and Communications – Greenstone
- Director of Community Services – Greenstone
- Director of Public Services – Greenstone
- Mayor of Greenstone
- Councillors representing Beardmore and Longlac
- Greenstone Economic Development Corporation
- Greenstone Gold Mine Management
- Ontario Provincial Police – Greenstone
- North of Superior Programs
- Geraldton District Hospital Social Workers
- Realtor – Greenstone
- Superior-Greenstone District School Board
- Thunderbird Friendship Centre
- AZA Leader/Native Housing Board
- Thunder Bay District Social Services Administration Board (Social Services and Housing)

Most interviewees took the perspective that an adequate supply of affordable housing is essential to Greenstone and was in agreement that the problem of lack of housing across the spectrum is the result of a significant increase in the population over a short period and the lack of housing development (rental or homeowner) over the last 15 years.

The responses to this question were nearly unanimous that the lack of attainable housing options is a significant issue in Geraldton and other communities in the municipality. Groups facing significant housing affordability challenges include:

- Professionals who want to become full-time residents of the community;
- Staff at the gold mine and those in subsidiary mining careers with young families and children;
- Singles/couples who want or need to rent;
- Those who want to get into the market (first-time buyers);
- Employees who work at minimum wage; and
- Vulnerable populations such as low-income singles and those with multiple barriers.

Findings from key informant interviews have been placed in a SWOT (strengths, weaknesses, opportunities, and threats).

**Strengths:**

- There are significantly sized parcels of land that are zoned and next to the required serviced infrastructure.
- Growing population base that would sustain new homeownership and rental construction builds.
- Existing municipal infrastructure can handle additional development.

**Weaknesses:**

- Lack of construction companies available/able to build.
- Lack of capacity among non-profits, and Municipal staff to apply for funding. Furthermore, there is no project management capacity among non-profits to manage a new build.
- If non-profits were to increase the number of managed units, the non-profits agencies currently do not have the property management staff and have difficulty attracting/retaining property management staff. This is especially the case if the supports tenants require are medium to high-acuity.

**Opportunities:**

- Surveying mining staff to better gauge housing needs and intentions for relocation into Greenstone.



- Prioritize and/or incentivize (potentially make municipal land available) for the creation of rental units for singles/couples – both market and affordable.
- Incentivize housing across the spectrum to provide singles, couples, and families options to move to Greenstone.
- Access senior-level of government funding to cover initial costs for planning and development.
- Prioritize land for affordable housing or require a percentage of lots/new units to be affordable.
- Encourage secondary suite development or conversion of homes into multiple rental suites.
- Encourage international migration to the area to fill vacant positions.
- New federal programs to fund housing development and planning (i.e., Housing Accelerator Fund).

**Threats:**

- The aging demographic will result in significant numbers of retirements over the next 10 years.
- The lack of housing will not encourage mining, and other professionals to relocate to Greenstone.
- Aging housing stock that has not been maintained.