

Dryden Development Corporation

# Area Housing Gap Analysis

City of Dryden and Municipality of Machin

gck Consulting  
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## 1.0 Background

Housing is a critical element in any community. The availability of a range of housing options is a sign of a healthy city and is essential for economic growth and prosperity. The availability of housing is an important part of the social and economic infrastructure of a community. The presence of appropriate housing can encourage residents to stay in a community and attract new people to the community. Furthermore, the existence of appropriate housing is often a critical element in attracting investment to a community (Karakas, J., 2009).

Affordable housing is a significant factor in creating attractive, liveable and competitive communities. Among other things, the availability of affordable housing makes it easier to attract people to and retain people in a community. For many communities, the need for affordable housing is a priority issue. Planning authorities are routinely challenged to find solutions for housing needs, especially as the population increases and ages, and as household size decreases (Ontario Ministry of Municipal Affairs and Housing, 2005).

A lack of affordable housing effectively limits economic growth and can lead to substandard housing or homelessness. This can place tremendous pressure on individuals, families and on health and social services. Moreover, affordable housing and support services for those in need help to create stable living conditions, increased self-esteem and better financial stability. Affordable housing also costs less than accommodation in group homes and other institutions for homeless people, who are often in poor health (Ontario Ministry of Municipal Affairs and Housing, 2005).

Having a place to call home provides an important base and anchor in our lives. A home nurtures and supports individuals and families as they go about their daily lives, allowing them to contribute positively to the economy and society (Karakas, J., 2009).

## 2.0 Introduction

The Dryden and Machin area of Northwestern Ontario is located midway between Winnipeg and Thunder Bay. The study area extends approximately 50 kilometres east and west of the City of Dryden and includes the Municipality of Machin, as well as a large unincorporated area. Located on Wabigoon Lake, Dryden is the second largest city in the Kenora District of Northwestern Ontario. It is the smallest community in the province of Ontario designated as a city (Wikipedia 2010).

The City of Dryden's Economic Development Strategy outlines steps that will allow the community to meet the requirements of outside investors, thereby enabling the attraction of a

diversity of businesses. Investment and business attraction requires the community to offer housing that meets the needs of the people associated with the new investment. The City of Dryden and the Municipality of Machin need to understand and address any gaps in the available housing.

This housing gap analysis will provide Dryden and Machin with a base level of information to proactively address the housing needs of current and future residents; it will also offer suggestions to increase the supply of housing options in a way that preserves both the quality of life and sense of place. The main goals of the housing gap analysis is to assess current and future housing demand, supply, cost and affordability in order to identify potential gaps for supply of housing for individuals, as well as households in a variety of incomes.

### **3.0 Change in Population and Households in Dryden and Machin**

A community's housing needs changes over time as the size and composition of the population evolves and housing preferences shift. Different social and economic factors may influence whether families choose to rent or buy, construct new homes or renovate old homes. The required size and type of homes are also influenced by family size, householder age and economic status. The population, households, tenure and household size for Dryden and Machin is presented in Table 1 (Statistics Canada, 2002 and 2007).

**Table 1. Population, Households, Tenure and Household Size for Dryden and Machin.**

	Dryden			Machin		
	2001	2006	% Change	2001	2006	% Change
<b>Total Population</b>	8,198	8195	0%	1,143	975	-15%
<b>Population by Age</b>						
Age 0-4	495	380	-23%	70	35	-50%
Age 5-14	1,145	1,070	-7%	155	140	-10%
Age 15-19	590	615	4%	75	55	-27%
Age 20-24	470	465	-1%	45	40	-11%
Age 25-44	2,420	2,020	-17%	360	240	-33%
Age 45-54	1,205	1,350	12%	160	175	9%
Age 55-64	785	975	24%	135	140	4%
Age 65-74	615	690	12%	95	90	-5%
Age 75-84	380	445	17%	45	55	22%
Age 85 and over	90	180	100%	5	15	200%
<b>Selected Family Characteristics</b>						
Average number of persons in married-couple families	3.0	3.0	0%	2.9	2.7	-7%
Average number of persons in common-law-couple	2.5	2.7	8%	2.3	3.1	35%
Average number of persons in lone-parent families	2.6	2.6	0%	2.3	2.6	13%
<b>Selected Household Characteristics</b>						
Total private dwellings	3,280	3,285	0%	450	405	-10%
Owner-occupied	2,490	2,510	1%	360	335	-7%
Renter-occupied	790	770	-3%	85	60	-29%
Households containing a couple with children	1,055	980	-7%	140	100	-29%
Households containing a couple without children	970	1,020	5%	170	165	-3%
One-person households	815	860	6%	90	90	0%
Other types of households	445	420	-6%	55	55	0%

Source: Statistics Canada, 2001 and 2006 Census Community Profiles for Dryden and Machin, Ontario

The population of Dryden has remained stable over the past decade at approximately 8,200, while the population of Machin has decreased from 1,143 to 978. There have been some significant shifts in the composition of Dryden's population in that time, the young adult population declining in the 25-44 years of age bracket by 17 percent, increasing in the 55-64

years of age bracket by 24 percent and increasing in the 85 and over age bracket by 100 percent. In addition, the 0-4 years of age bracket declined by 23 percent; this will cause a significant population gap in the future (Statistics Canada, 2002 and 2007).

Although the population has significantly decreased in several age groups, the total population in Dryden has remained constant at 8,200 individuals. Youth outmigration has been documented in the 20-44 years of age bracket (Hoshizaki, E., 2009) and is offset by in-migration of Aboriginal peoples (Statistics Canada, 2002 and 2007). The impacts of this change in the demographics of Dryden are discussed in the Demographic Trends section.

The population of Machin experienced a 15 percent decrease between 2001 and 2006, which equates to a loss of 168 individuals. Similar to Dryden, Machin experienced comparable shifts in the composition of its population. The young adult population declined by 33 percent in the 25-44 year old age bracket, increased in the 75-84 year old age bracket by 22 percent and increased by 200 percent in the 85 years of age and over bracket. In addition, the 0-4 years of age bracket declined by 50 percent (Statistics Canada, 2002 and 2007).

Unlike Dryden, Machin experienced youth outmigration without compensating in-migration of Aboriginal individuals to equalize the loss. Machin lost 120 people from the 25-44 year old age bracket alone (Statistics Canada, 2002 and 2007). As with Dryden, Machin will experience a significant population gap in the future. Future population trends for Machin are discussed in the Demographic Trends section.

### **3.1 Households by Size and Tenure**

As with the population, the number of households in Dryden did not increase and the tenure of households remained constant from 2001 to 2006. There was a modest decrease (7 percent) in the number of households containing a couple with children yet no new private dwellings were created. This statistic corresponds with the youth outmigration identified in the Kenora District Services Board (KDSB), *Review of Social Housing Needs in the Kenora District* report. The composition of households in terms of size and tenure has remained stable in Dryden from 2001 to 2006 (Statistics Canada, 2002 and 2007).

Machin experienced significant changes in the composition of household size and tenure from 2001 to 2006. Total private dwellings decreased by 10 percent, while renter-occupied households and households containing a couple with children both decreased by 29 percent. These statistics corresponds with the decrease in Machin's population and the documented youth outmigration from the municipality (Statistics Canada, 2002 and 2007).

## 4.0 Housing Supply

### 4.1 Housing Tenure

As of 2006, there were 3,285 occupied private dwellings in Dryden and 405 in Machin. Table 2 describes the housing supply by tenure in Dryden and Machin.

**Table 2. Housing supply by tenure for Dryden and Machin.**

	Dryden			Machin		
	2001	2006	% Change	2001	2006	% Change
<b>Occupied private dwellings</b>	3,280	3,285	0%	450	405	-10%
Number of owned dwellings	2,490	2,510	1%	360	335	-7%
Number of rented dwellings	790	770	-3%	85	60	-29%
Average value of owned dwelling	\$ 134,550	\$ 171,993	28%	\$ 122,389	\$ 145,600	19%

Source: Statistics Canada, 2001 and 2006 Census Community Profiles for Dryden and Machin, Ontario

The comparison of census information from 2001 to 2006 for Dryden confirms the findings of the KDSB. Although the community is experiencing youth outmigration; it is offset by Aboriginal in-migration. This is reflected in the stability of the number of total private dwellings and number of individuals in these households.

The comparison of census information from 2001 and 2006 for Machin not only indicates a 15 percent decrease in the population; it also confirms that youth are leaving the community, as households containing a couple with children decreased by 29 percent. The renter-occupied households also decreased by 29 percent, which are typically rented by young people or young families just starting out.

### 4.2 Vacancy Rates for Rented Dwellings

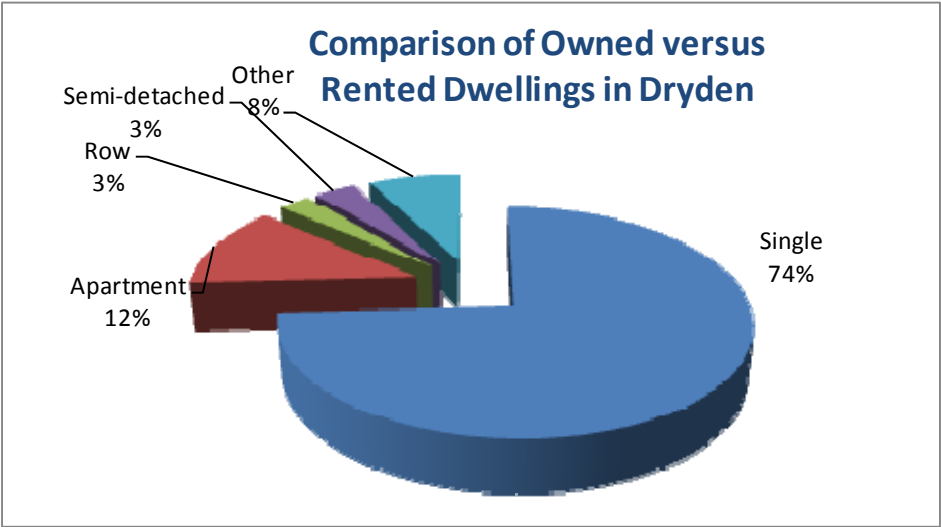
Generally, housing vacancy rates of 5 percent for rental units and 2 percent for ownership stock are thought to be sufficient for accommodating reasonable housing choice and make for a healthy community (Karakas, 2009). Throughout the Dryden and Machin area, the ownership vacancy rate is above the desired average while the rental vacancy rates are below the desired average.

It is difficult to accurately document rental vacancy rates; however, personal correspondence with several professionals new to the Dryden area confirmed difficulty in locating acceptable, quality rental units. The new General Manager of the Northern Lights Credit Union and the District Manager with the Ontario Ministry of Natural Resources confirmed the lack of appropriate rental housing.

Examining the ownership characteristics of the housing stock in Dryden and Machin can provide additional insight into the vacancy rates for rented dwellings. In Ontario, 71 percent of dwellings are owned and 29 percent are rented (Statistics Canada, 2006 Census). Both Dryden and Machin have a higher percentage of owned dwellings in comparison to rented dwellings than the provincial average (Figures 1 and 2).

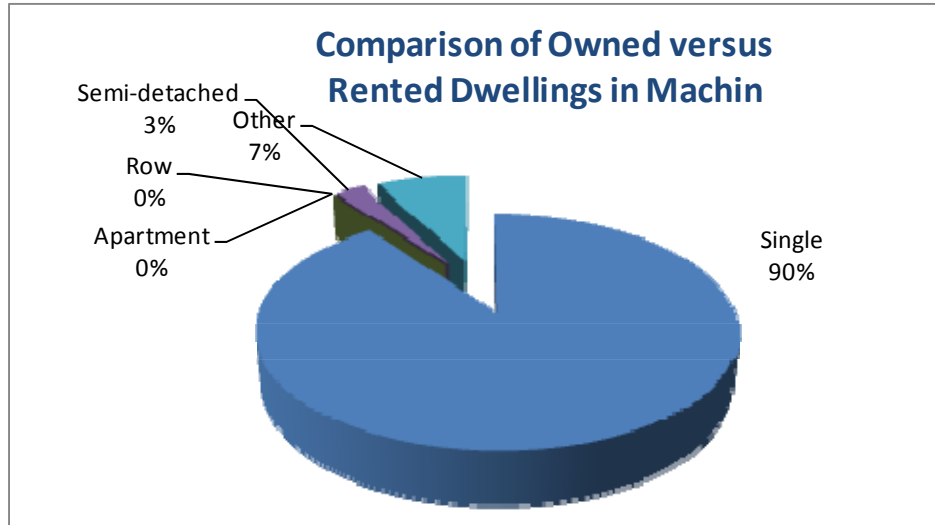
The housing profiles of Dryden and Machin do not include an adequate proportion of all types of housing. Although Dryden has 26 percent in rental housing, it is slightly lower than the Ontario average of 29 percent. The modest difference between Dryden and the Ontario average for rented dwellings alone is not cause for concern; however, when combined with other indicators it leads to more serious symptoms.

When compared to the Ontario average, the housing profile for Machin does not provide adequate housing options for various household characteristics and income levels. This may be partially attributed to higher median incomes in the Dryden and Machin areas than the national median, allowing more people the ability to buy rather than rent.



Source: Source: Statistics Canada, 2001 and 2006 Census Community Profiles for Dryden, Ontario

**Figure 1. A comparison of owned versus rented dwellings in Dryden in 2006.**



Source: Statistics Canada, 2001 and 2006 Census Community Profiles for Machin, Ontario

**Figure 2. A comparison of owned versus rented dwellings in Machin in 2006.**

### 4.3 Vacancy Rates for Owned Dwellings

The vacancy rate for houses was determined by researching all of the real estate listings registered on the Multiple Listing Services (MLS) for the Dryden and Machin area, including 7 kilometres north and south of Highway 17 between the two communities.

As demonstrated in Table 3 and Figure 1, the majority or 45 percent of all houses for sale in Dryden are between the \$100,000 and \$150,000 price range. There is a sharp decline in the number of available houses in the \$151,000 to \$200,000 price range with only 6 percent of houses for sale in that price bracket (Canadian Real Estate Association, 2010). This is an important figure, as that housing price range is sought after by growing and established families.

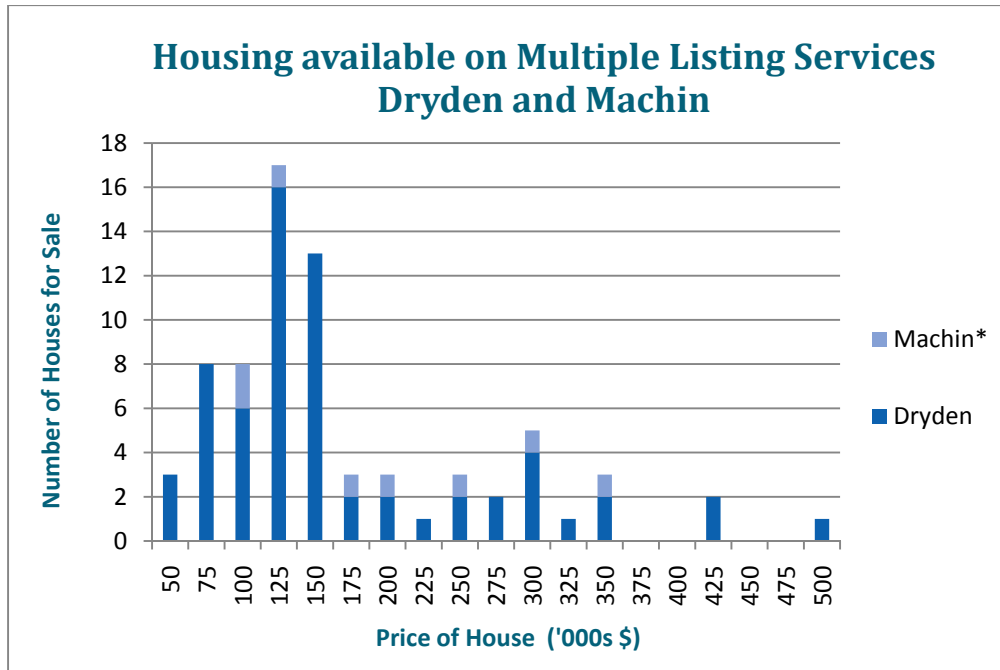
Houses in the \$151,000 and \$200,000 price range are generally newer, larger and have the capacity to accommodate growing families. With current interest rates, many young families can afford to move or grow into this housing price range (Lefebvre, S., 2003).

The remaining 23 percent of the houses for sale in the Dryden area is over \$200,000 and generally decline in numbers past \$300,000.

**Table 3. Housing available on Multiple Listing Services (MLS) in Dryden and Machin.**

Price Range	Residential		Vacant Land - Residential		Percentage	
	Dryden	Machin*	Dryden	Machin*	Dryden	Machin*
\$0 to \$50,000	3	0	11	1	5%	0%
\$51,000 to \$75,000	8	0	2	0	12%	0%
\$76,000 to \$100,000	6	2	0	0	9%	25%
\$101,000 to \$125,000	16	1	0	1	25%	13%
\$126,000 to \$150,000	13	0	0	0	20%	0%
\$151,000 to \$175,000	2	1	0	0	3%	13%
\$176,000 to \$200,000	2	1	0	0	3%	13%
\$201,000 to \$225,000	1	0	0	0	2%	0%
\$226,000 to \$250,000	2	1	0	0	3%	13%
\$251,000 to \$275,000	2	0	0	1	3%	0%
\$276,000 to \$300,000	4	1	0	0	6%	13%
\$301,000 to \$325,000	1	0	0	0	2%	0%
\$326,000 to \$350,000	2	1	1	0	3%	13%
\$351,000 to \$375,000	0	0	0	0	0%	0%
\$376,000 to \$400,000	0	0	0	0	0%	0%
\$401,000 to \$425,000	2	0	0	0	3%	0%
\$426,000 to \$450,000	0	0	0	0	0%	0%
\$451,000 to \$475,000	0	0	0	0	0%	0%
\$475,000 to \$500,000	1	0	0	0	2%	0%
<b>Total</b>	<b>65</b>	<b>8</b>	<b>14</b>	<b>3</b>	<b>100%</b>	<b>100%</b>

\*Including 7 kilometres north and south of Highway 17.



\*Including 7 kilometres north and south of Highway 17.

**Figure 3. Housing available on Multiple Listing Service (MLS) in Dryden and Machin as of November 12, 2010.**

The gap in this housing price range is detrimental to attracting new families for new careers in the Dryden and Machin area. Families relocating to the area for new careers will be very unlikely to find the appropriate housing and may not be prepared or have the time to build a suitable house upon their arrival to the area.

In total, there are only 8 houses for sale in Machin; consequently, it is difficult to talk about percentage of houses in different price ranges. There are 3 houses for sale in the \$76,000 to \$125,000 price and the remaining 5 houses are distributed between \$151,000 and \$350,000 price range. House pricing in the community of Machin is, on average, lower than Dryden.

Building lots in the area are reasonably priced, including water frontage property. Lots are reasonably priced in the Dryden area; however, lots in the vicinity of Machin have a higher value than water frontage building lots in Dryden. It is speculated that this is a result of the influence of Kenora and Winnipeg and summer houses near Blue Lake.

Regardless of the abundance of reasonably priced building lots, there have only been three new house starts in 2010 in Dryden (Building and Planning Department in Dryden). This trend has been consistent for 2009 and 2008 with 0 and 4 housing starts respectively. In Machin, there have been no housing starts in 2010 (Building and Planning Department in Machin).

Factors that would account for this trend in owned dwelling vacancy rates include uncertainty in the longevity of employment at the Domtar Inc. pulp mill in Dryden and increased demand in the rental market by young people attempting to establish themselves and the in-migration of Aboriginal individuals.

The in-migration of Aboriginal individuals is also expected to not only continue but increase over the next 10 years. This population demographic will continue to exert pressure on the rental and social housing market in the Dryden and Machin area (McCaskill and Fitzmaurice, 2007). This is discussed in greater detail in the Demographic Trends section.

## 5.0 Housing Costs and Affordability

Housing is fundamental to quality of life, in addition to sufficient food and clothing, people expect to have a decent dwelling that is in good condition and large enough to accommodate the household members. But, some households face problems affording good housing and find themselves forced to choose between appropriate shelter and other life necessities.

The term acceptable housing refers to housing that is adequate in condition, suitable in size and affordable:

- *Adequate housing* does not require any major repairs, according to residents;
- *Suitable housing* has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standards (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a room. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom); and,
- *Affordable housing* costs less than 30 percent of before-tax household income. For renters, shelter costs include rent and payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services. A household paying more than 30 percent of their before-tax income on housing is considered to have housing affordability problems.

The majority of Canadian households own the dwelling they live in; however, ownership rates vary depending on income. Most households live in housing that is in good condition and

suitable in size, and spend, on average, one-fifth of their after-tax income on shelter costs. Families living in dwellings that are in poor condition or are too small are often tied to inadequate household income (Canada Mortgage and Housing Corporation, 2010).

The majority of low-income households rent their homes and those with government subsidies have a significantly smaller housing costs burden. Owning a house mortgage-free reduced the housing costs of low-income households and older households. Generally, one-person households and lone-parent families are more likely to have high housing costs relative to their income; they are also more likely to experience housing condition or size problems stemming from their high proportion in the lowest income group (Lefebvre, S., 2003).

## 5.1 National Perspective

In June 2009, the Royal Bank of Canada estimated the average cost of a home in Canada to be \$274,000 (a standard two storey single family home was \$330,100, a townhouse was \$237,800 and a standard condominium was \$199,100). CIBC World Markets predicts that the average Canadian housing price will double by 2026.

As the cost of housing continues to rise in relation to real household income, and the vulnerability of home owners to economic boom and bust cycles increases, due to ever larger mortgages, housing costs and choice of tenure are among the biggest issues facing Canadians across the country. Increasing housing demand, an ever tightening land supply and rising cost of construction materials all have contributed to higher housing costs across the country and particularly in urban centres.

Higher housing costs and household vulnerability to them have been amplified in the context of the current economic recession, which has increased unemployment rates and reduced income in relation to housing costs. Even while Canada's economy was booming leading up to the current recession, poverty was increasing. It was assumed that the economic boom would benefit all Canadians; however, the evidence shows that the income gap actually grew while at the same time affordable housing was harder to find, trends that are continuing and even exacerbated by the current economic recession (Karakas, 2009).

In 2007, almost 6.9 million households in urban Canada lived in acceptable housing. In addition, there were about 2.1 million urban households which, although living in housing below one or more standards, could have obtained acceptable housing in their local housing markets at a cost of less than 30 percent of before-tax income. In total, 87.6 percent of urban Canadian households either lived in, or had sufficient income to access, acceptable housing in

2007. From 2002 to 2007 urban core housing need decreased by about 1.5 percentage points to 12.4 percent of households (Canada Mortgage and Housing Corporation, 2010).

**Table 4. Core housing need for urban household income<sup>1</sup> groups (Canada, 2007).**

Income group	Income range (\$)	Median shelter costs (\$)	Median income (\$)	Median shelter-cost-to-income ratio (STIR) (%)	Core housing need incidence (%)
Highest	\$110,105 and up	\$ 16,155	\$ 144,121	10%	0%
Upper	\$72,899 to \$110,105	\$ 13,561	\$ 88,815	15%	0%
Middle	\$49,484 to \$72,898	\$ 10,800	\$ 60,421	18%	F
Moderate	\$30,326 to \$49,483	\$ 8,491	\$ 39,343	22%	12%
Lowest	Up to \$30,325	\$ 6,618	\$ 20,089	35%	50%
<b>ALL</b>	<b>NA</b>	<b>\$ 9,811</b>	<b>\$ 60,421</b>	<b>19%</b>	<b>12%</b>

<sup>1</sup> Nominal dollars, not adjusted for inflation.

All figures are rounded

F - Too unreliable to be published

NA - Not applicable

Source: CMHC (SLID-based housing indicators and data)

## 5.2 Ontario Perspective

The Ontario Provincial Policy Statement (PPS), 2005 provides policy direction on matters relating to land use planning that are of provincial interest. It was issued under the authority of Section 3 of the Planning Act and applies to all applications, matters or proceedings commenced on or after March 1, 2005. The PPS 2005 provides direction to municipalities through land use planning policies.

Housing represents an important part of the government's commitment to building strong, healthy and sustainable communities. Through the release of the PPS, 2005, the government solidified its commitment to ensuring that the housing needs of all Ontarians are met. Section 1.4 of the PPS, 2005 requires planning authorities to provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents. These policies require the establishment of affordable housing targets and development standards that minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.

PPS 2005 also requires planning authorities to facilitate all forms of housing to meet social wealth for all residents, including those with special needs. Affordable housing includes both ownership and rental housing types. It also requires planning authorities to maintain the ability to accommodate residential growth for a minimum of 10 years. In addition, planning authorities are required to maintain at all times, where new development is to occur, land with servicing capacity sufficient for at least a 3-year supply of residential units.

With the release of the PPS 2005, the government of Ontario recognized the need for more affordable housing in communities. In essence, the provisions contained within the PPS 2005 suggest that the pre-2005 policies were inadequate to promote affordable housing and resulted in the need for more aggressive policies. Unfortunately, the PPS 2005 does not have a retroactive effect on current housing conditions in Ontario communities. The current affordable housing situation in Ontario is discussed in the Recommendations section.

Lack of affordable housing limits economic growth in a community and can lead to inferior housing for moderate to low income groups and homelessness in the community. Ensuring adequate supplies and distribution of affordable housing allows communities to achieve sustainable growth and improved living conditions for residents. The changing demographic requires corresponding shifts in how the affordable housing needs of Ontarians are met. Planning authorities are challenged as the population ages and household sizes decreases (Ontario Ministry of Municipal Affairs and Housing, 2005).

Housing affordability is determined by comparing median incomes and the availability of housing options within various income ranges. The availability of affordable housing differentiates communities between upper tier and lower tier. *A common characteristic of upper tier communities is the availability of housing that meets the needs of current and future residents.* If affordable housing is inadequate, the social problems that accompany this situation prevent the community from attaining an upper tier classification. As affordable housing is the core of an upper tier community, the initial assessment of a municipality should be housing affordability (Karakas, 2009).

### **5.3 Dryden and Machin Perspective**

Given the location of Dryden and Machin, the area has the potential to be elevated from single-tier communities to upper-tier communities. The Dryden and Machin area can serve as a community or regional centre that provides services for surrounding lower-tier communities. As stated above, upper tier communities offer affordable housing options to its residents. Dryden and Machin can be catalysts of change by addressing the evolving housing needs of current and future residents of the region.

The following analysis reviews the housing needs of local residents in Dryden and Machin and assesses what is actually available for affordable housing options. The most recent housing cost data available was analyzed to determine affordable housing trends in the area. The percent change in median income, rental payments and mortgage payments for Dryden and Machin were reviewed over a 5-year period from the 2001 to 2006 censuses. The results of the comparison are displayed in Table 4.

The analysis highlighted several trends in availability of affordable housing. Between 2001 and 2006, median household incomes increased by 12 percent in Dryden and 13 percent in Machin. This increase over a five-year period corresponds with average inflation rates in Canada during that period.

During that same period, rental payments increased by 14 percent in Dryden and 21 percent in Machin, while mortgage payments only increased by 10 percent in Dryden and decreased by 20 percent in Machin. The dataset for Machin may have been too small to provide statistically reliable data, as the decrease in mortgage payments is not readily explained. It is also important to note that house values in Dryden increased by 28 percent and 19 percent in Machin from 2001 and 2006 (Table 2).

**Table 5. Comparison of income, rental and mortgage payments for Dryden and Machin.**

	Dryden			Machin		
	2001	2006	Percent Change	2001	2006	Percent Change
Median household income (\$) - All households	\$57,384	\$64,237	12%	\$49,195	\$55,616	13%
Average gross monthly payments for rented dwellings	\$ 591	\$ 672	14%	\$ 497	\$ 600	21%
Average monthly payments for owner-occupied dwellings	\$ 742	\$ 816	10%	\$ 626	\$ 500	-20%

Source: Statistics Canada, 2001 and 2006 Census Community Profiles for Dryden and Machin, Ontario

The significant increase in rental payments versus the modest increase in mortgage payments highlights the significant economic gap between the owners and the renters groups in the Dryden and Machin area. Although average mortgage payments increased during the 2001-2006 period (10 percent), the value of the houses significantly appreciated. The financial

situation of families in owner-occupied dwellings improved by 18 percent in the 5-year period (Statistics Canada, 2002 and 2007).

With rented dwellings, the tenant does not benefit from the appreciation in the value of the property. In fact, it is less likely that landlords will reinvest the appreciated value back into the property through necessary and improving renovations. Unlike owner-occupied dwellings that invest 30 percent of household expenditures in home renovations; renters invest only 8 percent of household expenditures in home renovations. Over time, renters are paying more yet living in deteriorating housing (Luffman, J., 2006).

## **6.0 Demographic Trends**

### **6.1 Aging Population**

As the baby boomer generation retires and the disabled population increases, there is pressure to create more accessible spaces that cater to this demographic. According to Statistics Canada, approximately 1.9 million Ontarians have disabilities or about 16 percent of the population. By 2020, 20 percent of Ontarians are expected to have some form of disability (Statistics Canada, 2006).

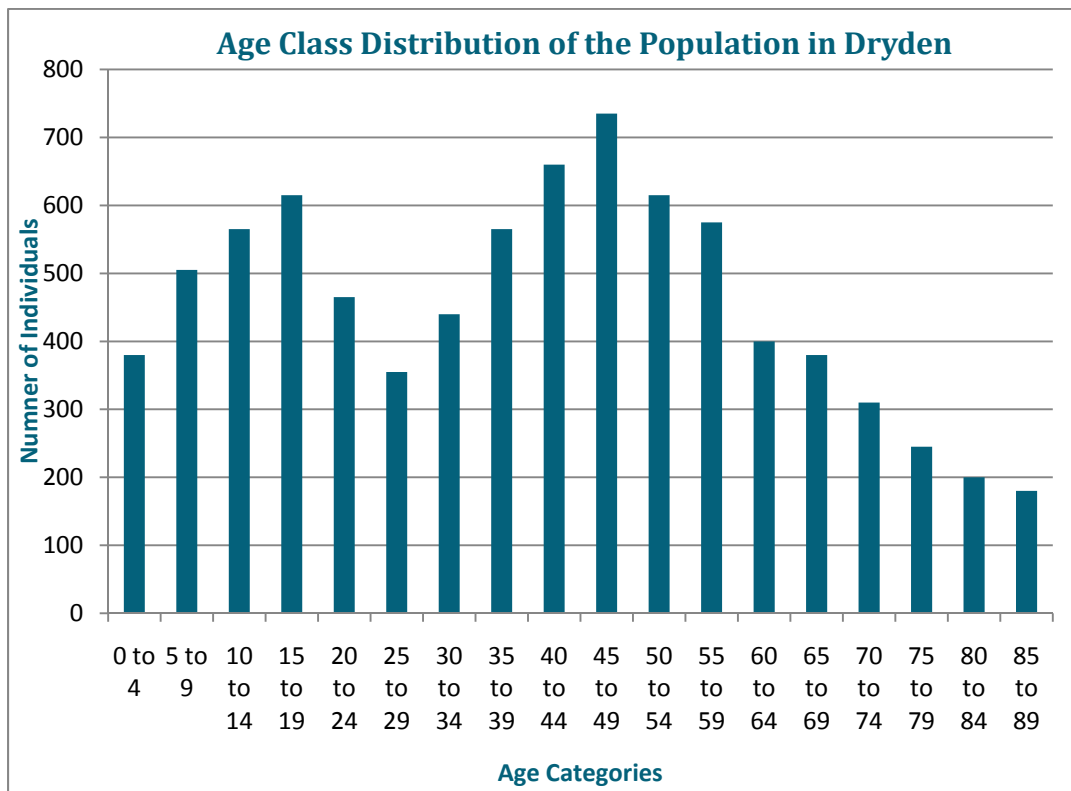
The United States is already addressing accessibility issues. The US National Department of the Interior states on their website that “there are more than 53 million individuals with disabilities in this country...the Department is proud that most of its programs, facilities and activities are accessible to people with disabilities”.

The Ontario provincial government recently passed legislation designed to help people across the province achieve greater access to the community. Ontario law requires all publicly funded institutions to help improve accessibility by developing plans to address barriers within their organizations that prevent all Ontarians from fully participating in society. Given the aging population in Ontario and the increasing percentage of disabilities, municipalities should be cognizant of this in their community and plan for accessible or senior housing developments (Clark, W., 2005).

Just as Canada’s senior population has grown rapidly over the past three decades, the populations in Dryden and Machin have also disproportionately aged due to the baby boomer generation. The Dryden and Machin area have attracted a higher number of individuals in this age bracket due to the high number of government positions and the large pulp mill. These employment opportunities attracted a higher proportion of individuals labelled as the baby boomer generation.

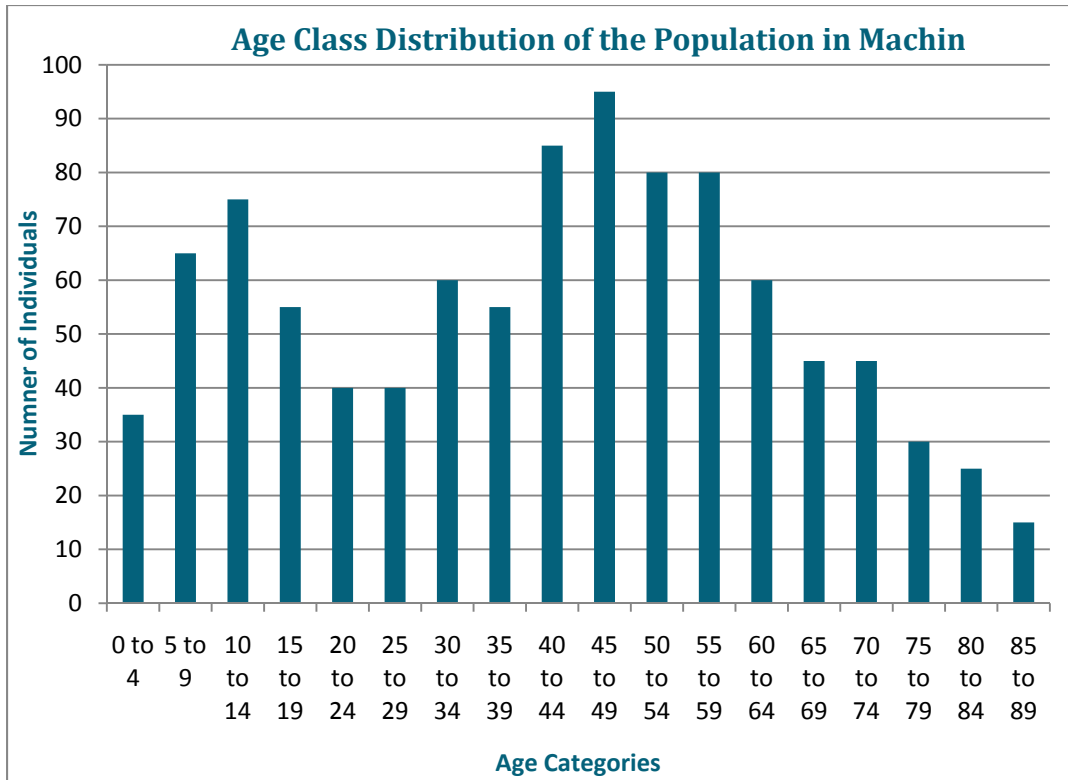
Dryden is fortunate to be the centre point for several government offices and services. There is a large local hospital, both Ontario Provincial Police and local Dryden Police offices, District government offices and a Regional Aviation Forest Fire Management (AFFM) Headquarters. The presence of the Regional AFFM renders Dryden unique amongst other municipalities, as Dryden is the smallest city to have a regional fire centre. For example, Thunder Bay and Sault Ste. Marie both have regional fire headquarters and their populations are 110,000 and 80,000, respectively.

It is important to note that the age profile for Dryden and Machin are very similar; consequently, comparisons made for Dryden in the following sections are applicable to Machin as well. There are two important trends to observe in Figures 4 and 5. The first trend is the peak of individuals in the 35 to 59 year old age bracket. This peak represents the baby boomer generation and, as this population ages into the future, their housing needs and preferences will change.



Source: Statistics Canada, 2001 and 2006 Census Community Profiles for Dryden, Ontario

**Figure 4. Age class distribution for the 2005 population in Dryden.**



Source: Statistics Canada, 2001 and 2006 Census Community Profiles for Machin, Ontario

**Figure 5. Age class distribution for the 2005 population in Machin.**

Individuals in the 40 to 59 year old age bracket are typically still residing in their family home, which is rapidly becoming too large for them. As these individuals retire and their children leave home, they will search for alternative housing. They will leave their current homes, which will then be placed on the real estate market. According to the 2006 census, the average value of owned dwellings in Dryden and Machin are \$171,993 and \$145,600, respectively. The houses in this price range may fill the current gap in the available housing.

The transition of the baby boomer generation from their family home to alternative housing may happen quickly. Over the next 3 to 5 years, 30 to 40 percent of the workers within the Ontario Public Service (OPS) will meet the retirement eligibility requirements to retire, dependent on region and ministry. The high number of potential retirees is a result of the baby boomer demographic aging into the eligibility requirements and the OPS facilitating the retirement of individuals to meet reduction targets (Ontario Ministry of Natural Resources, 2010).

The accelerated retirements from the OPS has also artificially increased the number of individuals labelled as the baby boomer generation. Although these individuals are typically classified as a baby boomer, their early retirement adds to the overall effects of the baby boomer generation retirements.

Given the number of government workers per capita in the Dryden and Machin area, these retirements suggest two significant effects. First, this population demographic will eventually exert considerable pressure on apartments and senior or accessible housing, which is currently lacking in the area. Second, these retirements will result in the recruitment of younger individuals to the area to replace the retiring workforce.

## **6.2 Youth Outmigration**

Ontario continues to find itself in the middle of a global economic and financial storm that has forced both the private and public sectors to reduce expenditures and increase efficiencies. In fact, Ontario has seen a serious deterioration in its fiscal position caused by this downturn, the largest in the global economy since the 1930s. Simultaneously, several economic sectors in Ontario have also curtailed operations, which have resulted in reduced employment and economic opportunities throughout the province.

Given the limiting factors to other economic development initiatives, Northwestern Ontario communities rely on natural resource-based sectors for economic and employment opportunities. The effects of the global economic downturn are painfully apparent in Northwestern Ontario. The people of Northwestern Ontario have suffered through some of the worst economic conditions in the history of the forest sector, which have resulted in the complete paralysis of the forest and manufacturing sectors.

Countless forest resource processing facilities have curtailed or ceased operations. These indefinite and permanent closures have drastically reduced the business and employment opportunities available to young people, especially those individuals interested in staying in their home community. As a result of the current and persisting recession, youth outmigration is a reality for virtually every community in Northwestern Ontario.

The economy in Ontario will recover and as it does, public and private sectors will require a workforce to fill the positions that will be vacated by the significant number of retirees. As displayed in Figures 4 and 5, there is a significant dip in the 20 to 30 year old age bracket in the populations of Dryden and Machin (Statistics Canada, 2002 and 2007).

The communities must attract this missing age group back to the area to fill the positions vacated by the baby boomer generation and to support numerous planned economic development initiatives. This demographic must also be attracted back to the area to avoid population dips in the future.

To attract youth back to the area, the communities must offer meaningful employment and adequate housing. As the population ages in Dryden and Machin, there will be numerous positions available in a variety of sectors, including forestry, green energy, mining, manufacturing and health care. As employment opportunities emerge, Dryden and Machin must ensure there is adequate housing to accommodate recent graduates and young and growing families.

As the one group retires, they do not immediately vacate their family homes. The incoming replacement workers require affordable housing immediately upon their arrival. The transition will only occur once the retirees sell their homes and transition to alternative housing. There needs to be adequate, quality rental or *transition* housing to accommodate replacement workers until they can purchase a suitable home or provide adequate time to build a new home.

Initially, this population demographic will exert pressure on executive type rental units and starter houses in the \$100,000 to \$125,000 price range. Eventually, this population demographic will exert pressure on houses valued in the \$125,000 to \$200,000. Executive rental units and houses in the upper price range are significantly lacking in the Dryden and Machin area; however, as mentioned above, this may be addressed through retirees selling their current family homes.

The populations of Dryden and Machin have healthy populations of children in the 0 to 19 year old age bracket. As displayed in Figures 4 and 5, the peak in the 35 to 59 year old age bracket produced a healthy number of offspring. This population must be maintained to ensure the continued prosperity of Dryden and Machin. As with the youth that must be attracted to the area, this demographic will require meaningful employment and adequate, affordable housing in the future. Specifically, they will require quality rental properties and starter houses.

### **6.3 Aboriginal In-migration**

There are three Aboriginal communities within the Dryden and Machin areas. They are Eagle Lake, Wabigoon Lake and Saugeen First Nations. These First Nations, as well as some of the more northern and remote communities, are the most likely sources of in-migration documented in the population comparison between 2001 and 2006 (Table 6). Dryden experienced a significant number of Aboriginal people moving into the community, 780 individuals, which equates to nearly 10 percent of its population (Statistics Canada, 2002 and 2007).

**Table 6. Aboriginal in-migration into Dryden and Machin between 2001 and 2006.**

	Dryden			Machin		
	2001	2006	Difference	2001	2006	Difference
All persons	8,198	8,195	(3)	1,140	980	(160)
Aboriginal	570	780	210	195	190	(5)

Source: Statistics Canada, 2001 and 2006 Census Community Profiles for Dryden and Machin, Ontario

This trend is predicted to continue over the next ten years, as many Aboriginal people are naturally utilizing the centralized services that Dryden and Machin provide (McCaskill and Fitzmaurice, 2007). In addition, the new training center for the *Two Feathers* project recently received substantial funding and the majority of the in-class schooling will be provided in Dryden. Locally, a commercial building has been purchased and will provide the classroom space required for the program. It is expected to school well over 100 individuals and many of these will be local youth and Aboriginal people.

As with young families returning to the area, Aboriginal people will exert a considerable amount of pressure on the rental market. If individuals are relocating to Dryden for training with the expectation of returning to their home community for employment opportunities, this population demographic will demand rental properties.

In addition to rentals, the Aboriginal population may also exert increasing pressure on social housing in Dryden and Machin. Social housing issues and needs were examined in the KDSB report that was released in May of 2009. The report was completed by Edward Hoshizaki Development Consulting and stated that there is currently a significant amount of pressure on social housing in Dryden with 103 people on the waiting list and 6 people on the list in Machin.

## 7.0 Sectors of the Economy

The economy can be divided into various sectors to define the proportion of the population engaged in the activity sector. This categorization is seen as a continuum of distance from the natural environment. The continuum starts with the primary sector, which utilizes raw materials from the earth such as agriculture and mining. From there, the distance from the raw materials of the earth increases (Rosenberg, 2010).

It is important to understand the different sectors of the economy, especially in Northwestern Ontario where a high percentage of the population relies on the primary sector for employment. While municipalities attempt to redefine their economies and diversify the complement of companies that comprise the local industry, the relationships between the different sectors and the housing needs of those sectors offer insight into future housing developments.

Given the existing economy of Dryden and Machin and current economic development initiatives, it is important to understand both the primary and secondary sectors. The two are dependent upon one another and the other sectors build upon the needs created by the primary and secondary sectors. The following sections describe all sectors of the economy to fully understand how each correlates with one another.

### **7.1 Primary Sector**

The primary sector of the economy extracts or harvests products from the earth. The primary sector includes the production of raw material and basic foods. Activities associated with the primary sector include agriculture (both subsistence and commercial), mining, forestry, farming, grazing, hunting and gathering, fishing and quarrying. The packaging and processing of the raw material associated with this sector is also considered to be part of this division.

In developed and developing countries, a decreasing proportion of workers are involved in the primary sector. About 3 percent of the United States labour force is engaged in primary sector activity today, while more than two-thirds of the labour force was primary sector workers in the mid-nineteenth century (Rosenberg, 2010).

### **7.2 Secondary Sector**

The secondary sector of the economy manufactures finished goods. All of manufacturing, processing and construction lies within the secondary sector. Activities associated with this sector include metal working and smelting, automobile production, textile production, chemical and engineering industries, aerospace manufacturing, energy utilities, engineering, breweries and bottlers, construction and shipbuilding (Rosenberg, 2010).

### **7.3 Tertiary Sector**

The tertiary sector of the economy is the service industry. This sector provides services to the general population and to businesses. Activities associated with this sector include retail and wholesale sales, transportation and distribution, entertainment (movies, television, radio, music, theatre, etc.), restaurants, clerical services, media, tourism, insurance, banking, health care and law.

In most developed and developing countries, a growing proportion of workers are devoted to the tertiary sector. In the United States, more than 80 percent of the labour force is tertiary workers (Rosenberg, 2010).

### **7.4 Quaternary Sector**

The quaternary sector of the economy consists of intellectual activities. Activities associated with this sector include government, culture, libraries, scientific research, education and

information technology (Sectors of the Economy, About.com, a part of The New York Times Company, November, 2010).

### **7.5 Quinary Sector**

Some consider there to be a branch of the quaternary sector called the quinary sector, which includes the highest levels of decision-making in a society or economy. This sector would include the top executives or officials in such fields as government, science, universities, non-profit, health care, culture and the media (Rosenberg, 2010).

## **8.0 Housing Needs for the Primary and Secondary Sectors**

In response to the devastating effects of the persistent downturn in the forest sector, Dryden and Machin have several different economic development initiatives underway in an attempt to diversify the local economy. These economic development initiatives are concentrated in the value-added manufacturing, mining and green energy sectors. Given their dependence on the utilization of the natural resources, the mining and green energy sectors will create employment opportunities in the primary sector. Value-added manufacturing falls into the secondary sector.

It is important to realize that the development of these sectors and their resulting employment opportunities will create additional employment opportunities in the tertiary and quaternary sectors. This will require additional housing to accommodate these individuals. Initially, Dryden and Machin must understand the housing needs of workers required for the primary and secondary sectors recognizing that additional housing is required for subsequent sectors.

As discussed in Section 5, affordable housing requires no more than 30 percent of a household's annual income. Consequently, to determine the housing needs of future workers, an estimation of their salaries must be calculated. Dryden and Machin are actively seeking investment in the mining, green energy and value-added manufacturing sectors. To determine average annual salaries in these sectors, the mining-quarrying, gas-electricity-water and manufacturing sector occupation codes were utilized. The gross monthly average income data, as determined by Statistics Canada and the International Labour Organization, are listed in Table 7.

**Table 7. Canadian average incomes by sector for the mining, energy and manufacturing sectors.**

Sector	Gross Monthly Average Income	Gross Annual Average Income
Mining-quarrying	\$ 5,677	\$ 68,124
Gas-electricity-water	\$ 4,615	\$ 55,380
Manufacturing	\$ 3,834	\$ 46,008

Source: International Average Salary Income Database

Given a gross annual average income range of \$46,008 to \$68,124, workers required for the future industrial sectors in Dryden and Machin will have a median gross annual average income of approximately \$57,000. The Provincial Policy Statement, 2005 states that housing costs should not exceed 30 percent of gross annual household income for low and moderate income households. For the District of Kenora, households with a range of \$41,500 to \$64,400 can afford a house in price range of \$140,000 to \$217,500 (Ontario Ministry of Municipal Affairs and Housing, 2005).

As discussed in Section 4.3, there are some houses available in the \$150,000 range; however, there are virtually no houses available above that price. Consequently, the current lack of appropriate and affordable housing will become an acute problem when a large industrial development in the mining, green energy or value-added manufacturing sector is announced in the Dryden and Machin area.

**9.0 Recommendations**

**9.1 Senior or Accessible Housing**

The aging population in the Dryden and Machin area presents a unique planning challenge to the municipalities. Most seniors live in houses; however, as they age, their preference shifts towards apartments or other types of rental situations. Current vacancy rates and the overall lack of senior or accessible housing in the Dryden and Machin area must be addressed in future housing developments.

Most seniors prefer to age in a place with familiar surroundings and with or close to family members until their health makes this impossible. At the same time, many seniors and retiring baby boomers are showing a strong preference to live in more urban locations where there is greater housing choice and a range of amenities and support services within convenient walkable and/or transit distance (Clark, W., 2005).

These preferences will mean growing demands in the Dryden and Machin area for housing adaptations to enable seniors to age in place either alone or in shared living situations with

friends or family. It will also mean the municipalities will need to ensure an adequate supply of new housing suitable for seniors that incorporates universal design and accessibility features and incorporates flexibility in their design to respond to a range of resident profiles over time with different needs and abilities.

Further, it will also mean increasing demands for home maintenance and support services, including personal care from family, friends and neighbours and increased reliance on government and private service providers (Karakas, 2009). This will also result in numerous employment opportunities in the health care sector of Dryden and Machin.

Dryden and Machin must actively seek investors interested in developing senior or accessible housing, including condominiums and executive style apartments. Given the population demographics in Dryden and Machin, there is an opportunity for a developer or investor to propose an accessible or senior housing development in the area.

These developments must be designed to accommodate an aging population, be close to amenities and services and affordably priced. Dryden and Machin must also examine current zoning bylaws to ensure there are no impediments to this type of development within city limits. Administrative impediments to housing developments must be removed well in advance of investors contemplating a development project.

## **9.2 Quality Rentals**

It has been documented both in this report and the KDSB report that there is an insufficient amount of affordable, quality rental units available in Dryden and Machin. Without a healthy rental market, Dryden and Machin are not meeting the affordable housing needs of all their residents.

Compared with owners, renters are more likely to be in large census metropolitan areas and to be living in low income. Renters and owners differ considerably, with owners having at least twice the income of renters and substantially more wealth. As a result, renters are more likely to experience housing affordability problems. In fact, 31 percent of renters spent 30 percent or more of their budget on shelter compared with only 6 percent of owners (Canada Mortgage and Housing Corporation, 2010).

The gap was particularly evident in the lowest quarter of the income distribution. Here, almost three-quarters of renters did not meet the affordability standard compared with only a quarter of owners. In the top income quarter, the difference between the two disappeared with neither renters nor owners in this position (Luffman, J., 2006).

Recent house price increases have put property ownership beyond many lower income families (Wang, Y.P., Lei, S and Forrest, R., 2010). Consequently, it will be important to be sure that there is sufficient lower income or social housing available to support any secondary wage incomes.

The combination of these factors has resulted in:

- Continuing declines in vacancy rates;
- Rents increasing faster than inflation;
- More people living in poverty;
- Increasing gap between tenant income and owner income; and,
- Increasing tenant affordability problems throughout the province.

In 1970, legislation allowing condominium ownership was introduced, which meant that apartments could be owned. There was a great deal of real estate speculation in the 1970's, as the baby boomers entered the housing market forcing up land and house prices. It was also a time of dramatic swings in interest rates, mortgage interest rates peaked at 21 percent in August 1981.

It was during the early and mid-1970's that market conditions changed, making it unprofitable for the private sector to build unsubsidized rental apartments. Several market conditions rendered unsubsidized rental developments unattractive investment endeavours, including:

- Dramatic fluctuations in inflation and interest rates
- Condominiums allowed developers to obtain an immediate return on the investment
- Rental apartment developers were forced to compete for zoned land with condominium developers who could always afford to pay more for the land
- Wealth gap between homeowners and renters continued to widen and renters could not afford the rent levels in new apartment buildings

To address these market conditions, the federal and some provincial governments began subsidizing the market rental housing supply between 1975 and 1985. Unfortunately, after 1985, all private rental supply subsidy programs were cancelled. These programs did not build low-rent housing; however, they did increase the availability of rental housing.

Since that time, the ability of a majority of renters to be able to afford housing has further deteriorated. By the early 1980's, Ontario homeowners had almost doubled the income of

renters and the gap has continued to widen. As a result, more and more renters faced very serious problems in regards to affordable housing during the 1990's. Incomes were not rising, there were more part time jobs without benefits and unemployment benefits and social assistance payments were dramatically cut.

Throughout the 1990's, government policies exacerbated the already negative rental market conditions. The private sector substantially ceased building large rental units in the 1980's and the federal and Ontario governments did the same in the 1990's. As the economy created fewer *good jobs*, more *Mcjobs* and more long term unemployment, major cuts were made in unemployment benefits and social assistance rates. The Ontario government's promise to deliver an expanded rent supplement program in place of social housing supply was not kept (Hulchanski, D., 2002).

Rental housing is currently in high demand in Dryden. As documented in the KDSB report, vacancy rates in Dryden are well below desired levels. As no purpose built rental housing is planned or forecasted in Dryden or Machin, the housing development sector will have to be relied upon to provide new stable rental housing at rates that can be supported by the local rental market.

This may require innovative partnerships between the municipalities and developers and the implementation of appropriate land use policies that leverage the provision of this type of housing from the development sector. Further to this, the municipalities should consider encouraging the expansion of rental suites within principal dwellings, including within townhouses and apartments (lock-offs) and within accessory buildings (carriage/laneway homes).

### **9.3 Starter Homes**

Dryden and Machin must focus on attracting young people and families back to the area and retaining the youth currently residing in the communities. The increasing cost of housing and the lack of quality starter homes in the area will result in increased demand for affordable rental housing and affordable home ownership.

The amount of income that a family is willing to spend on shelter determines the quality and neighbourhood that they will select (Lefebvre, S., 2003). New families also need an adequate amount of time to evaluate the market and determine the right house and neighbourhood for their individual situation.

Lower interest rates have allowed for a short term influx of new homeowners and many are outside of their current disposable income comfort level. Interest rates are expected to remain low over the next few years and will continue to promote first time homeowners accessing homes outside of their current income level; therefore, it is important to offer young families affordable housing in suitable neighbourhoods that will not force them outside their disposable income comfort level (Luffman, J., 2006).

This will require fostering innovative design responses to affordability such as smaller unit sizes, more efficient and cost effective construction materials and techniques, innovative approaches to mixed use buildings such as flex-use and live/work housing types, expanded definitions of secondary suites that, for example, include suites within suites and lock-offs, and other physical design approaches for reducing the cost of housing. These types of approaches will require enabling regulations (zoning and guidelines) in place, and education and awareness building amongst residents and the development industry to adopt and apply these new techniques and approaches (Karakas, 2009).

Property prices, family housing wealth and mortgage debt are the key factors that will determine if a municipality has the right housing market dynamics in order to attract investors (Wang, Y.P., Lei, S and Forrest, R., 2010). Consequently, affordable home ownership is a key to realizing economic development initiatives in Dryden and Machin.

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