

# **Temagami Housing Working Group** Summary Report - Findings, Programs, and Implications

**Prepared for:** Municipality of Temagami & Temagami Region Economic Development Corporation (TREDCO)

**Date:** January 2026

**Permanent population:** ~800 residents

## **1. Background and Purpose**

The Working Group's mandate is to outline how improving housing will support sustainable growth, attract new residents, and enhance community well being.

This report summarizes that update and outlines the associated program opportunities and strategic implications for both municipal planning and TREDCO's economic-development mandate.

## **2. Housing Working Group Objectives**

The Working Group adopted a deliberately **narrow and achievable focus** to ensure early success and timely implementation.

### **Defined project target**

- Development of an up to **48-unit multi-family residential project**
- Immediate first-phase target of **approximately 20 units**

### **Intended beneficiary groups**

- Young families
- Seniors
- Year-round workforce
- Seasonal and short-term workers

### **Strategic purpose**

- Sustain Temagami's long-term population
- Provide stable housing for employees
- Support tourism and service-sector expansion
- Reduce reliance on seasonal or informal accommodations

**Key implication:**

Housing is being advanced not only as social infrastructure, but as **economic-development infrastructure**, enabling workforce stability, business retention, and future investment attraction.

**3. Evidence Driving the Initiative**

The DNSSAB housing study and partnership work refers to the District of Nipissing Social Services Administration Board's regional assessment of housing needs and its formal engagement with Temagami to address identified shortages. As the provincially designated housing service manager, DNSSAB is responsible for evaluating community housing demand, prioritizing projects, and administering provincial and federal housing capital funding.

Through this process, DNSSAB reviewed Temagami's housing conditions, confirmed that lack of available rental and workforce housing is constraining local economic growth, and formally approved TREDCO as an eligible delivery partner under its regional housing development framework.

This approval moves Temagami from concept stage to program-ready status, providing verified evidence of housing need, access to capital funding streams otherwise unavailable to small rural municipalities, and a compliant governance pathway for long-term affordability oversight, effectively establishing housing as a foundational economic-development enabler for workforce stability, tourism growth, and downtown revitalization.

**Alignment with CTAI (Community Tourism Assessment Index) Findings**

The CTAI assessment identified:

- Workforce availability as the lowest-scoring tourism-capacity factor
- Repeated written comments citing lack of housing for staff
- Business expansion constrained by inability to accommodate employees

This confirms housing as a **structural enabler** of tourism and economic capacity rather than a secondary policy issue.

**Alignment with Downtown Revitalization Survey**

The community survey demonstrated:

- Strong demand for expanded businesses and services
- Concern regarding closures and limited year-round operations
- Recognition that workforce housing limits retail and service viability

#### **Conclusion:**

The Housing Working Group directly addresses the **core systemic barrier** validated across both broad community engagement and sector-specific technical assessment.

#### **4. DNSSAB Partnership and Program Context**

A key milestone has been achieved through engagement with the **District of Nipissing Social Services Administration Board (DNSSAB)**.

DNSSAB has formally **approved TREDCO as an eligible community partner** under its regional housing development framework. This approval positions TREDCO to access DNSSAB-administered housing capital funding once regional allocations are confirmed.

#### **DNSSAB's Role**

DNSSAB is the provincially designated service manager responsible for housing and homelessness programs across the District of Nipissing. It administers provincial and federal housing funds and is responsible for:

- Assessing community housing need
- Prioritizing communities for capital investment
- Allocating funding for new rental housing supply
- Overseeing affordability and operating agreements
- Ensuring long-term compliance with provincial housing objectives

In northern Ontario, DNSSAB functions as the **regional gateway for affordable and workforce rental housing funding**, particularly in smaller rural municipalities that would otherwise lack direct access to capital programs.

#### **Implication of TREDCO's Approval**

DNSSAB's approval of TREDCO as a delivery partner confirms that Temagami's proposed multi-family housing initiative has been recognized as a **priority housing need within the district**. While final capital allocations depend on DNSSAB's annual funding envelope, this partnership moves Temagami from concept stage into **program-eligible implementation status**.

This provides:

- Verified evidence of housing need
- Access to housing capital streams unavailable to small municipalities independently
- A compliant governance framework for long-term rental operations
- Increased confidence for federal and private co-investment

In practical terms, Temagami now has a **regionally endorsed pathway** to deliver workforce and community housing that directly enables tourism growth, business expansion, and downtown revitalization objectives.

## **5. Site Evaluation and Development Partner**

### **Site Evaluation**

The Working Group has:

- Identified and evaluated potential development sites
- Focused on locations suitable for multi-family construction
- Considered proximity to downtown services and infrastructure

### **Development Partner Engagement**

The Working Group has engaged **B&A Northern Enterprises**, recommended through DNSSAB's housing development network.

B&A Northern Enterprises brings experience in:

- Northern multi-unit housing construction
- Project management in small and remote communities
- Securing blended public and private funding
- Delivering the Elders' Housing development on Bear Island

### **Key implication:**

An experienced northern housing developer reduces project risk, strengthens funding submissions, and accelerates readiness for capital approval.

## 6. Funding Stack and Program Alignment

With DNSSAB partnership established, the housing project is being structured around a blended capital stack, including:

- **DNSSAB Housing Capital Allocation** – affordable and workforce rental housing funding
- **CMHC National Housing Co-Investment Fund** – low-interest loans and forgivable grants
- **Build Canada Homes (BCH)** – federal rental supply initiative
- **NOHFC Community Enhancement Program** – northern infrastructure and economic-development support
- **Private investment participation**

DNSSAB participation is foundational, as most federal housing programs require confirmation of local need and a service-manager partner to oversee long-term affordability compliance.

## 7. Project Concept and Design Direction

Preliminary design concepts have been developed for the proposed multi-family build.

Design considerations include:

- Compact, efficient unit layouts
- Energy-efficient construction
- Scalable phasing (20-unit first phase, 48-unit full build-out)
- Suitability for seniors, families, and workforce tenants

### **Key implication:**

Phased implementation reduces upfront exposure while immediately addressing acute housing shortages.

## 8. Economic Development Implications

### **Tourism Growth**

- Provides housing for seasonal and year-round tourism workers
- Enables extended business operating seasons
- Increases reliability of staffing
- Improves visitor experience consistency

### **Downtown Revitalization**

- Adds permanent residents near downtown services
- Strengthens year-round retail demand
- Increases foot traffic
- Improves viability of grocery and hardware services

### **Community Sustainability**

- Supports aging-in-place for seniors
- Attracts young families
- Stabilizes school enrolment
- Reinforces long-term municipal tax base

## **9. Municipal Planning Implications**

The housing initiative carries direct municipal responsibilities:

- Zoning and site-planning approvals
- Infrastructure servicing alignment
- Potential municipal land contribution
- Potential partnership agreements with DNSSAB and funding agencies
- Long-term asset management planning

### **Key implication:**

Housing delivery becomes a **core municipal economic-development lever**, not solely a social service.

## **10. TREDCO's Role and Mandate Alignment**

TREDCO's facilitation of the Housing Working Group aligns directly with its mandate to:

- Remove structural barriers to economic growth
- Stabilize the workforce
- Enable private-sector investment attraction
- Coordinate cross-agency development initiatives

Ongoing TREDCO responsibilities include:

- Maintaining partner coordination
- Supporting funding application development
- Managing stakeholder engagement
- Aligning housing delivery with tourism and downtown revitalization strategies

## 11. Program and Funding Readiness

Progress to date demonstrates:

- Defined unit targets
- Identified development partner
- Preliminary design concepts
- Mapped funding programs
- Regional program eligibility confirmed through DNSSAB

### Key implication:

The initiative is **funding-ready** for 2026 capital application cycles.

## 12. Risk Considerations

### Risk Area

### Mitigation

Funding competition    Multiple stacked funding sources identified

Construction capacity experienced northern developer engaged

<b>Risk Area</b>	<b>Mitigation</b>
Phasing feasibility	20-unit first phase reduces exposure
Market absorption	Demand validated through workforce and community data
Municipal approvals	Early alignment underway

### **13. Strategic Conclusion**

The Housing Working Group initiative represents a **direct, evidence-based response** to Temagami’s validated structural constraints. By advancing a realistic, phased multi-family housing development supported through DNSSAB partnership and TREDCO facilitation, Temagami is:

- Addressing its workforce bottleneck
- Enabling tourism capacity expansion
- Supporting downtown commercial recovery
- Securing long-term community sustainability

Few small northern municipalities achieve this level of alignment between data, partnerships, and funding readiness.

Temagami now possesses a **credible, implementable housing delivery pathway** that directly supports its broader economic-development strategy.