



Town of Marathon

Official Plan and Zoning By-law Review

Final
Housing Needs Assessment
November 2025

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1 Introduction

1.1 Overview

A diverse range of housing options is vital to building a healthy, inclusive, and thriving community. The Town of Marathon's Strategic Plan (2023-2026) identified new residential development as a priority. To respond to affordability challenges related to housing development, the Town applied and was successful in receiving funding from Canada Mortgage and Housing Corporation (CMHC) Housing Accelerator Fund (HAF). A condition of the funding is to prepare a Housing Needs Assessment (HNA), which provides an overview of the current state of the community including current challenges and barriers to accessing appropriate housing and identifying housing needed to meet future demand.

The Housing Needs Assessment describes gaps and barriers in housing availability and affordability, analyzes demographic and economic trends, and sets out the anticipated housing need through the next 25 years to 2051. The Housing Needs Assessment considers the housing need of a community across the full housing continuum including both market and non-market housing. The housing continuum, as illustrated in **Figure 1-1**, shows the types of housing options that may be available in a community to meet the varying needs of its residents.

Figure 1-1: Housing Continuum



Source: Canada Mortgage and Housing Corporation (CMHC)

1.1.1 Report Structure

This Housing Needs Assessment is organized into the following sections:

- **Section 1 Introduction**– Provides an overview of the report, describes the methodology and data collected, describes the current enabling Town policies related to housing, and summarizes feedback from community engagement, highlighting the key housing challenges and priorities.
- **Section 2 Community Profile** – Provides an overview of demographic trends, economic characteristics, housing indicators, and homelessness.



- **Section 3 Current Housing Profile** – Examines the current housing stock, trends in homeownership and rental housing, non-market and supportive housing, as well as emergency and transitional housing.
- **Section 4 Future Housing Needs** – Analyzes current unmet housing needs and projected housing demand, including a breakdown by dwelling type and tenure.
- **Section 5 Infrastructure to Support Growth** – Identifies infrastructure capacities or gaps that need to be addressed to accommodate future housing development and population growth.
- **Section 6 Implications of Housing Needs for Housing Policy** – Outlines key priorities for housing policy and planning to address current and future housing needs effectively.
- **Section 7 Conclusion** – Provides a conclusion to the Housing Needs Assessment.

1.2 Methodology

The following section outlines the qualitative and quantitative methods used to gather and analyze data, providing insight into current and future housing needs.

1.2.1 Community Engagement

As part of the Housing Needs Assessment, in conjunction with the ongoing Official Plan and Zoning By-law Review, a series of engagement activities were held with Marathon residents and organizations to help identify current housing gaps, barriers, and opportunities. The engagement activities were intended to provide meaningful engagement with the community and relevant organizations to help inform the development of the Town's new Official Plan, Zoning By-law, and Housing Needs Assessment. An overview of the engagement activities completed are provided below:

Public Open House:

An in-person Public Open House was held on August 19, 2025, at the Town of Marathon Council Chambers.

The purpose of the Public Open House was to introduce the Official Plan and Zoning By-law Review, and Housing Needs Assessment project, present the Draft Background Report and Draft Housing Needs Assessment to the community, and collect input on key issues and opportunities in the Town.

Four (4) members of the public attended.

Visioning Questionnaire:

An online Visioning Questionnaire was conducted from August 25, 2025, to September 10, 2025, via the Town's project webpage.



The questions included in the Visioning Questionnaire were the same as those presented at the Public Open House, providing community members who were unable to attend with the opportunity to share their input.

- A total of 30 responses to the Visioning Questionnaire were received.

Meetings and Outreach:

Several local organizations were identified in collaboration with Town staff to directly engage with, collect data, and request feedback. Meetings and outreach took place with housing organizations and relevant stakeholders from May 2025, through October 2025.

The organizations engaged with included:

- District of Thunder Bay Social Services Administration Board, which manages the community housing and homelessness prevention system in the District of Thunder Bay, including in Marathon. They both own and operate or oversee administration of community housing units managed by non-profit providers, such as Marathon Municipal Non-Profit Housing Corporation.
- North of Superior Healthcare Group, which manages Peninsula Manor, a Seniors Supportive Housing Facility, and Assisted Living and Long-Term Care programs within the Wilson Memorial General Hospital.
- Marjorie House, which is the local shelter for women and children fleeing domestic violence.
- Kinna-aweya Legal Clinic, which provides free legal services to low-income individuals, with a strong focus on areas like Ontario Works, Ontario Disability Support Program (ODSP), housing issues, evictions, and tenants' rights. They also do outreach, public legal education, and advocacy to help remove barriers to access to justice and basic needs.

The organization that manages the Indigenous housing complex was also contacted but no response was received. Information on the development that was publicly available was used to inform this report.

The intention of this outreach was to understand the current role of various housing services and programs and gather insights on the Town's current and future housing needs and identify existing and projected gaps in the Town's housing supply.

An overview of the key themes from these engagement activities are summarized in **Section 1.4** of this Housing Needs Assessment, and a full summary is provided in an "As We Heard It" section in the Official Plan and Zoning By-law Final Background Report (October 2025), which is available on the Town's project webpage.

1.2.2 Key Data Sources

The assessment relies on a combination of national, regional, and local datasets, including:

- **Statistics Canada Census Data (2011, 2016, 2021):** Used to analyze demographic trends, household composition, tenure patterns, income distribution, core housing need and other housing indicators, and housing stock.
- **Town of Marathon Data and Reports:** Used for historic and current context on residential development completions and pipeline, economic activities, and planned or estimated infrastructure or community projects.
- **Organizations and Agencies Operating in Marathon:** Used for understanding current non-market housing stock, to assess the prevalence of homelessness and demand for emergency, transitional, and affordable housing.
- **metroeconomics Population, Dwellings and Employment Trends Report (2025):** Used to inform the anticipated population growth and dwelling units needed for future population growth.

1.2.3 Future Housing Needs Projections

The metroeconomics Population, Dwellings and Employment Trends Report (2025) (“Projections Report”) methodology assumes that “the population of any geographic area is unlikely to grow in the future unless (a) its economy is growing, (b) commuter opportunities for residents are growing or (c) the area is attracting people retiring from other areas.” Based on this assumption, the projections for population and dwelling units accounts for economic and demographic factors that influence a community’s potential future population, dwelling, and employment growth. As described in the full Projections Report, the following assumptions informed the projections for population and dwelling growth:

- The growth potential of jobs held by residents is tied to community demographics. If potential job growth among residents exceeds the current supply of workers (based on an age and gender assessment of the current population, age specific rates of labour force participation and the level of unemployment) in-migration occurs. Job growth potential determines population growth potential since each new job-holding resident typically brings along one or two dependents.
- Each new resident increases the need for workers required to service the local population – the community base jobs (by industry) – and that each additional community base job, in turn, creates the need for more workers, more residents, etc.

- Resident job growth, drives the area's net in-migration requirements which, along with standard assumptions regarding fertility and mortality rates, provide the basis for the development of local area population projections by age and gender.
- Dwelling preferences by age by structural type in the base year applied to the projected population by age determines the extent to which additions to the housing stock will be required to accommodate the future population.

The Projections Report presents two (2) sets of population, housing, and employment projections for the Town:

- **Base Case** – Based on annual historical estimates from 2001 to 2021, and annual projections to the planning horizon of the year 2051, reflecting the reality that population growth occurs when economic base jobs or commuting opportunities are growing, or when people are choosing to retire in the area.
- **High Case** – To reflect the potential impacts of the proposed Marathon Palladium-Copper Project by Generation Mining, which, if constructed, is expected to generate 400 to 450 direct jobs in the Town over the next 13 to 15 years. To account for this, metroeconomics created an alternative projection assuming the project will create 100 new mining jobs in each of 2026 through 2029 for a total of 400, and the new mining total achieved in 2030 will continue through 2051.

Full details on the projections' methodology can be found in the metroeconomics' Population, Dwellings and Employment Trends Report (2025), which is included under **Appendix B** of the Town of Marathon Official Plan and Zoning By-law Review Final Background Report (October 2025).

1.2.4 Limitations and Considerations

Though our analyses provide useful insights, some data limitations remain:

- The data used in this report, especially the 2021 Statistics Canada Census data, is influenced by the effects of the COVID-19 pandemic which created significant impacts to the economy and housing. The long-term impacts of the pandemic are not yet known, and future analysis, including future updates with 2026 Census data, should consider potential impacts and how certain data indicators may vary across census periods (e.g., income, core housing need).
- There is limited information on the rental market, especially historic trends, which makes it difficult to track availability and rental trends.
- Totals may not always equal to 100% due to rounding and suppression by Statistics Canada.

- The population and housing projections consider a base case and high growth scenario based on potential unconfirmed increases in economic activity in the near term resulting in uncertainty in long-term projections. Additionally, housing demand and supply can be influenced by policy changes, economic conditions, including ability to develop additional supply in the non-profit and private markets, and migration trends, which are difficult to predict.

1.3 Existing Municipal Housing Policy and Regulatory Context

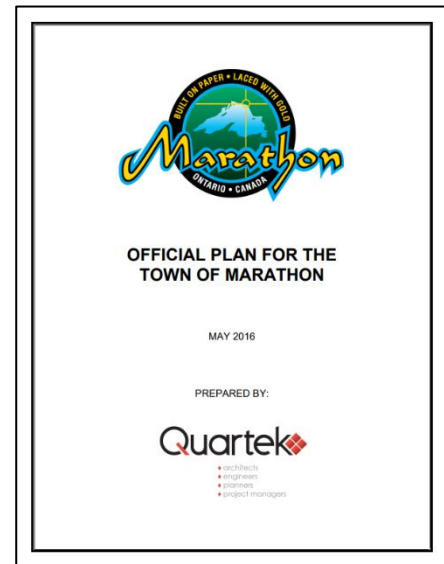
1.3.1 Town of Marathon Official Plan, May 2016

The current Town of Marathon Official Plan (“OP”) approved by the Ministry of Municipal Affairs and Housing (“MMAH”) on April 26th, 2016, and was adopted in by-law by Town Council on May 30th, 2016. The current Official Plan policies and directions enable additional residential opportunities, including affordable residential development and infill residential development through secondary dwelling units.

The Official Plan includes an objective to support affordable housing. Policy 1.3.7 states that “the Town shall encourage the creation of housing, which is affordable, accessible, adequate and appropriate to a full range of households in the Town” by “encouraging that an adequate supply of housing and land is available to meet the housing needs of its residents including opportunities for redevelopment and infill within the Urban Service Area.”

The Official Plan includes definitions for both affordable ownership housing and affordable rental housing, which helps to ensure residents’ needs, especially lower income households, are being met. There is also direction for Council to establish affordable housing targets in the Town through collaboration with local partners.

According to Policy 2.27.1, affordable ownership housing is defined as “the least expensive of: i) where the annual accommodation costs do not exceed 30% of gross annual household income for low and moderate income households, or ii) housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.” Affordable rental housing is further defined as “the least expensive of: i) a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or ii) a unit for which the rent is at or below the average market rent of a unit in the regional market area.” The two definitions for owner and tenant households are especially important in the





Marathon context given the large differences between median owner household income and median renter household income (see Section 2.1.9).

In establishing affordable housing targets for the Town, Policy 2.27.2 directs Council to permit secondary units in existing dwellings, encourage the creation of infill lots, promote conversion of existing non-residential buildings into residential uses, as well as redevelopment of sites used for non-residential purposes, promote higher residential densities, and permit rooming houses in appropriate areas. Additionally, Section 2.26 states that secondary dwelling units may be permitted alongside a principal dwelling unit according to standards in the Zoning By-law.

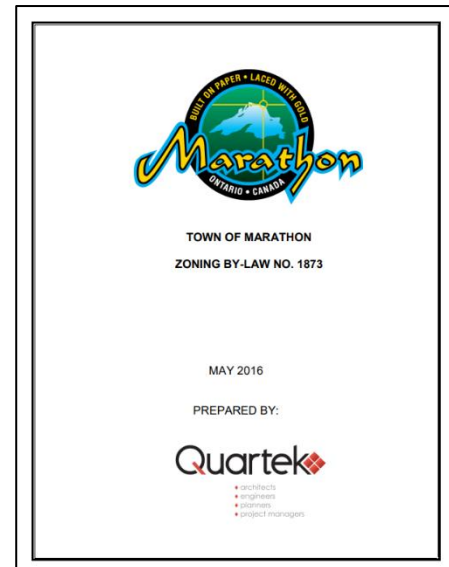
Section 3.2 directs that in the Rural Area, limited rural residential and seasonal residential development can be permitted in certain contexts, per Section 3.2. Notably, rural residential development must occur on lots with sufficient area for the use and installation of private water supply and sanitary sewage disposal systems. Plans of subdivision for rural residential purposes greater than five lots will require a planning justification report that considers the demand for the type of proposed development, the amount of developable land within existing residential areas, the availability of other sites within the Town that can accommodate development, long term servicing and environmental impacts, and other considerations. Residential growth is generally not anticipated in the Rural Area.

Residential development is encouraged within residential areas in the townsite of Marathon that are municipally serviced. Official Plan objectives ensure the adequate supply of land and availability of a range of housing types to accommodate ten years of residential growth and development, as well as encouraging new residential development and infill within designated Residential areas. Permitted uses include residential uses, rooming housing, and group homes. Residential development is to generally occur through plan of subdivision or consent to sever individual parcels. In stable, existing built-up residential areas, building designs and densities are to be compatible with their surroundings.

Policies 3.3.9 and 3.3.10 define low- and medium-density residential development. Low-density development includes single detached, semi-detached, and duplex dwellings with a maximum net residential density of 14 units per hectare. Medium-density development includes townhouses, apartments, seniors housing, and mobile home parks on full municipal services with a maximum net residential density of 30 units per hectare. Policy 3.11 states that medium-density development should be designed and located considering traffic and parking impacts, impact on low-density areas, and impact on community facilities and services. Residential development is not permitted in other designated areas.

1.3.2 Town of Marathon Zoning By-law No. 1873, May 2016

The Town's current Zoning By-law is also generally supportive of a range of residential uses, including housing with support services. There are several residential zones where a range of residential uses are permitted, in particular in the more urban zones (e.g., Residential 1 Zone (R1) and Residential Multiple Zone (RM-1)). In the low density zone, R1, single detached, semi-detached/duplexes, and group homes are all permitted uses, which enables the development of group homes in more residential settings. The Zoning By-law also enables temporary accommodations, which is often used to provide workforce housing, through the use of the Temporary Accommodations Zone (RM-2) which is applied to a parcel of land at the south entrance to Marathon. Multi-unit residential uses are also supported in commercial zones which enable mixed-used development and encourage residential development in proximity to amenities and retail opportunities. Additionally, because the definition for 'dwelling, multiple' is more general, it enables flexibility in designing multi-unit developments.



1.4 Community Perspectives on Housing

Based on the series of engagement sessions, including the Public Open House, Visioning Questionnaire, and various meetings and email communications with housing organizations and relevant stakeholders, the following key themes related to housing in Marathon have been identified:

- **Diverse and Inclusive Housing Options:** There is a strong demand for diverse, inclusive housing options in the Town, including supportive, affordable, accessible and senior-friendly housing. There is also a desire for more larger family homes (3 bedrooms+), medium-density housing types such as semi-detached dwellings and fourplexes, and mixed-use buildings.
- **Rental Options:** There are limited safe, affordable rental options in the Town, with nearly no rent-geared-to-income housing. There are also long waitlists to access affordable rental units and those that are available are in poor or unsafe condition. It has been emphasized that there are limited temporary rentals for seasonal workers, and seasonal or contract workers are occupying homes that would otherwise provide housing options for Marathon residents.
- **Housing Affordability and Quality:** There is an increased concern with housing affordability and quality housing in the Marathon. Residents expressed the Town has a lack of housing



affordable to lower income individuals and families, and low-quality older houses require extensive renovations.

- **Housing Availability:** Housing availability is a concern for residents. It has been emphasized that appropriate rental housing and housing options in Marathon are very limited. There are larger families struggling to find rental units that can accommodate them.
- **Community Housing:** There is an increasing need for more supportive and transitional housing and services in the Town to support residents in need of deeply affordable housing.

2 Community Profile

The following sections present quantitative data describing the Town of Marathon's demographic trends and economic indicators. This community profile is intended to inform an understanding of housing-related aspects in the area. By examining factors such as population growth, household types, employment, and affordability it offers background information to support decision-making processes.

2.1 Demographic Trends

Analysis of demographic trends helps understand how population growth, age distribution, household sizes, household types, migration patterns, income levels, and housing tenure (renters vs. owners) affect current and future housing needs. Age and household composition influence the demand for different housing types, while income levels help assess affordability challenges. Housing tenure trends reveal shifts in homeownership and rental demand, which can indicate affordability pressures or barriers to ownership. Understanding these demographic factors helps in planning for a balanced housing supply that meets the diverse needs of community members.

2.1.1 Population

Between 2011 and 2021, Marathon's population declined steadily from 3,353 to 3,138, with percentage decreases ranging from 2.4% to 4.1% over each of the 5-year periods.

In looking ahead over the next 25 years, two scenarios were considered for anticipated population growth. The first, a base case scenario, assumes this gradual downward trend is expected to continue, and the second, high growth scenario influenced by increased local economic activity and the opening of Generation Mining, anticipates accelerated growth.

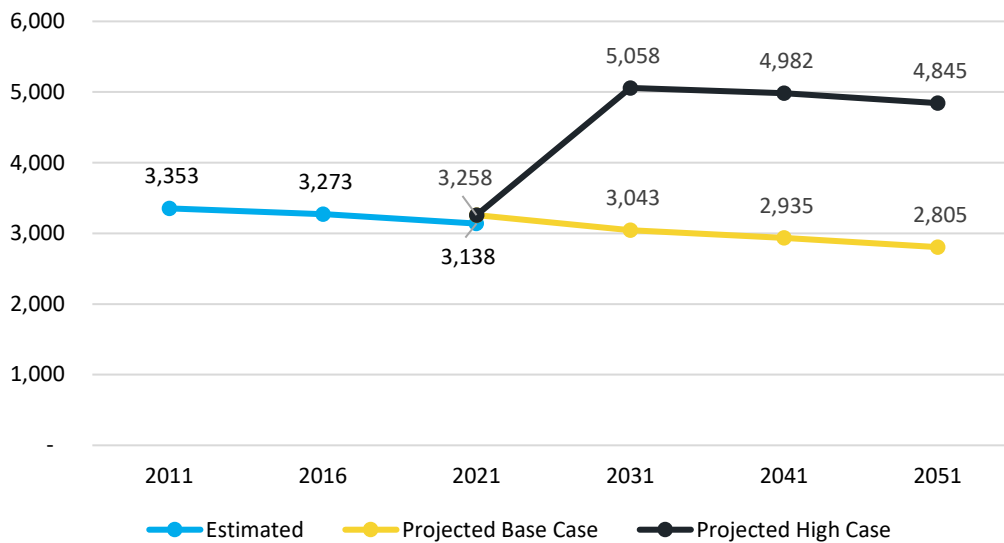
Under the base case scenario, Marathon's population is expected to fall from 3,258 residents in 2021 to 3,043 in 2031, then to 2,935 by 2041, and further decrease to 2,805 by 2051.

In contrast, the high case population scenario presents a more accelerated growth outlook. It forecasts the population increasing significantly to 5,058 by 2031, tapering slightly to 4,982 in 2041, and reaching 4,845 residents by 2051. This alternate scenario underscores the importance of planning for a range of outcomes, from sustained decline to potential resurgence driven by economic factors.

Marathon's historic population trend, base case population scenario, and high case population scenario are shown in **Figure 2-1**.



Figure 2-1: Historic Population and Permanent Population Forecast (2011-2051)



Source: Statistics Canada Census and metroeconomics population projections (2025)

Note: The projected scenarios population starting point in 2021 is higher than the population reported in the 2021 Census as it accounts for the Census undercount.

The differences between the two scenarios is significant, a difference of 2,015 residents by 2031. Working with local employers to ensure appropriate housing is available to meet the urgent increased demand without displacing current residents from their existing housing or impacting the affordability of current homes will be critical should this anticipated growth come to fruition.

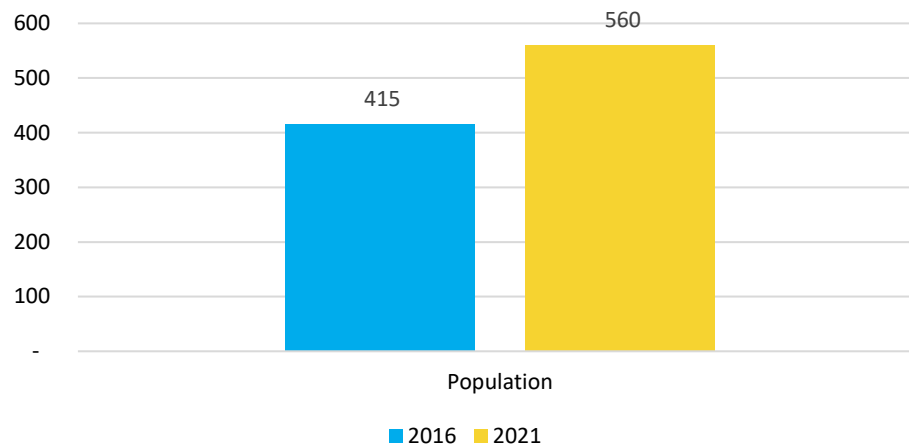
2.1.2 Indigenous Identity¹

While the Town's total population declined slightly between 2016 to 2021, there is an increasing proportion of residents who identify as Indigenous. Between 2016 and 2021, Marathon residents identifying as Indigenous grew from 415 to 560 residents, reflecting a significant 34.9% increase (**Figure 2-2**). Should similar trends continue with additional residents identifying as Indigenous, the importance of culturally appropriate planning and housing, inclusive service delivery, and strengthened community engagement to ensure residents' needs are being met in a culturally appropriate manner will be even more critical.

¹ Data was not available for 2011.



Figure 2-2: Residents Identifying as Indigenous (2016 and 2021)

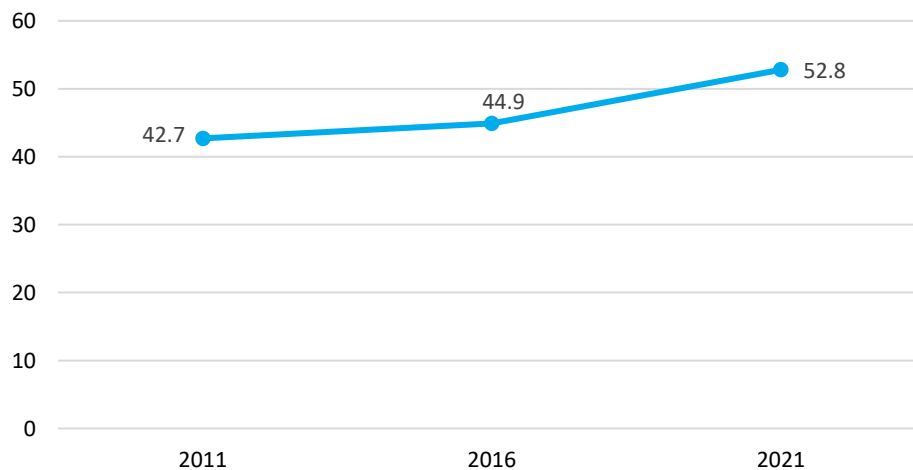


Source: Statistics Canada Census

2.1.3 Age

Marathon's population is showing clear signs of aging, as reflected in the rise of both average and median age indicators, with the median age trend depicted below. In 2021, the average age of residents was 48.3 years old while the median was 52.8 years old, as shown in **Figure 2-3**.

Figure 2-3: Median Age (2011-2021)

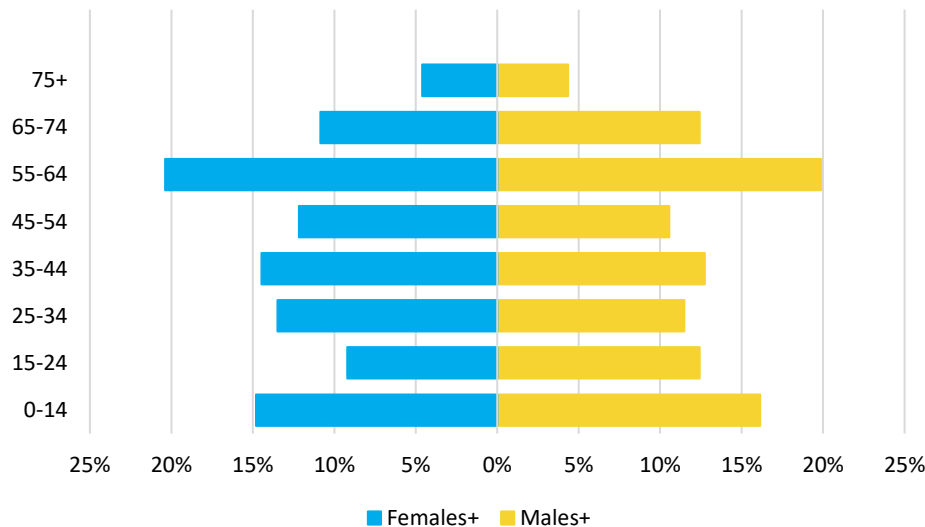


Source: Statistics Canada Census



When looking at the age breakdown by gender, the largest cohort is between 55-64 years old, accounting for 630 residents, followed by children, 14 years old and younger, which accounted for 485 residents (**Figure 2-4**). In 2021, there were just under 100 more male+² residents as compared to females+.

Figure 2-4: Distribution of Population by Age Group (2021)



Source: Statistics Canada Census

In the base case scenario, there will be 266 fewer people under the age of 20 in 2051 than in 2021 and there will be 621 fewer residents aged 20 to 74. In the high case scenario, an increase in nearly 400 residents is anticipated under the age of 20 by 2031 and just over 900 residents between the ages of 20-64.

In the base case scenario, residents 75 and over will increase in number by 433 between 2021 and 2051. In the high case scenario, people aged 75 and over will increase by 567 residents. This suggests that regardless of the scenario, Marathon's population is aging. This shift towards an older demographic underscores the growing importance of planning for housing and supportive services that meet the needs of residents as they age and their needs change, and age-friendly infrastructure, healthcare access, and mobility solutions.

² The 2021 Census introduced a new question on gender. Given that the non-binary population is small, data aggregation to a two-category gender variable was sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories and are denoted by the "+" symbol.

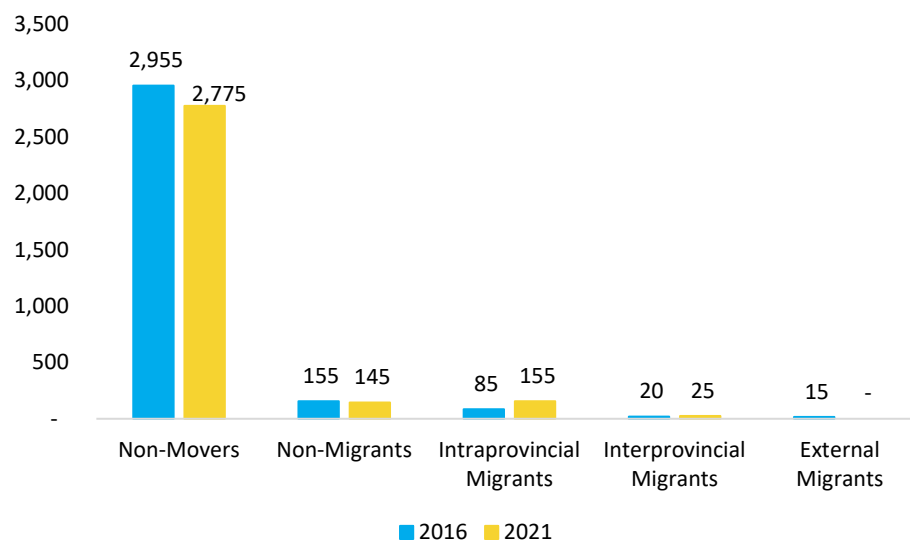


2.1.4 Mobility Status (Place of Residence)

Between 2016 and 2021, the Town of Marathon experienced a modest shift in population mobility. Non-movers are residents who had not moved in the year prior. In 2021, 2,775 individuals (89.2%) were non-movers, down slightly from 2,955 (91.5%) in 2016, indicating a small increase in residents who had moved. Non-migrants, residents who moved within Marathon, accounted for 145 individuals (4.7%) in 2021, a slight decrease from 155 (4.8%) in 2016. Intraprovincial migration, residents who moved to Marathon from elsewhere in the province, nearly doubled from 2016 to 2021, rising from 85 (2.6%) in 2016 to 155 (5.0%) in 2021, suggesting greater movement into Marathon from other parts of Ontario.

Interprovincial migrants, residents who moved to Marathon from other provinces outside Ontario, remained relatively similar with 20 (0.6%) residents in 2016 and 25 (0.8%) residents in 2021, as shown in **Figure 2-5**. External migration, residents moving to Marathon from outside Canada, plays a minimal role in population changes in Marathon with only 15 residents in 2016 and none reported in 2021. The overall data indicates relatively stable residential patterns, with some shifts being seen for residents moving from elsewhere in Ontario.

Figure 2-5: Mobility (Place of Residence) (2016 and 2021)



Source: Statistics Canada Census

2.1.5 Number of Households

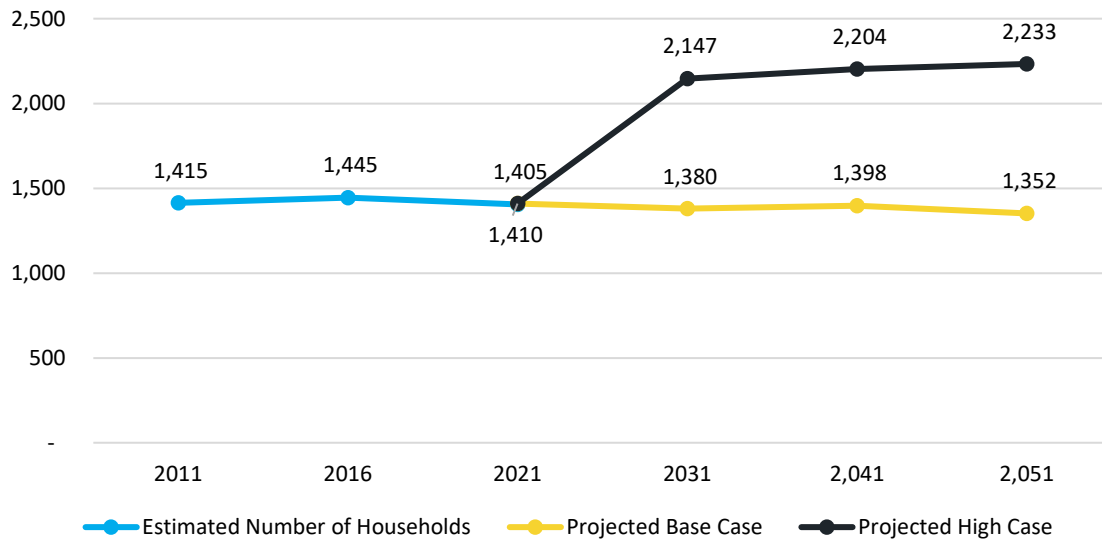
Between 2011 and 2021, the number of households in Marathon fluctuated slightly, with 1,415 households in 2011 and rising to 1,445 in 2016, an increase of 2.1%. This was followed by a decline to 1,410 households in 2021, representing a 2.8% decrease over the five-year period.



This gradual downward trend is anticipated to continue under the base case scenario, with a decrease to 1,380 households in 2031 and further decreasing to 1,352 households by 2051.

With the high case scenario, the anticipated number of households is projected to increase significantly by over 700 households to 2,147 households in 2031 before slightly increasing to 2,233 households by 2051, as shown in **Figure 2-6**.

Figure 2-6: Number of Households and Anticipated Household Growth (2011-2051)



Source: Statistics Canada Census and metroeconomics population projections (2025)

2.1.6 Household Size

Between 2011 and 2021, the Town of Marathon experienced a slight shift toward smaller household sizes, reflecting broader demographic and social trends. The average household size declined from 2.3 persons in 2011 and 2016 to 2.2 persons in 2021. While the change may appear modest, it is similar to national trends that depict household sizes getting smaller over time resulting in shifts in household composition and housing demand.

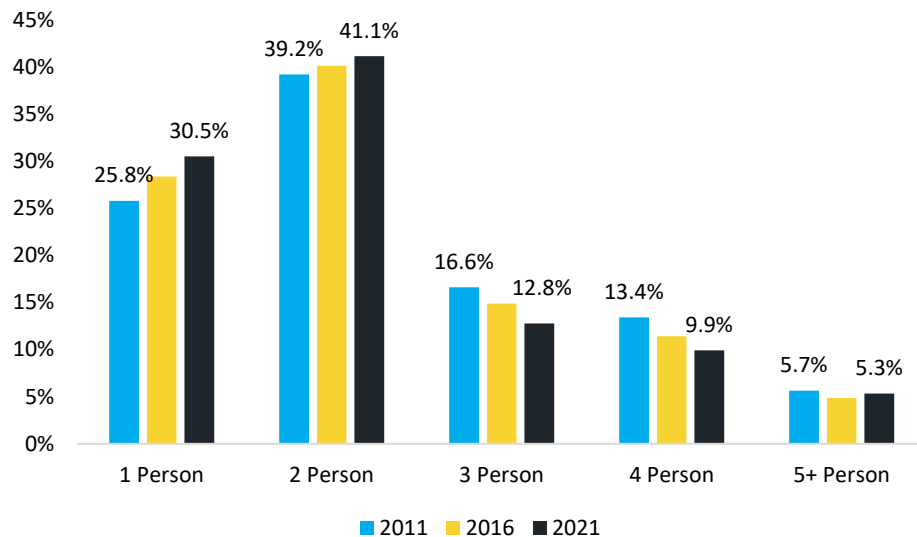
This is also further supported by the increasing proportion of one- and two-person households in Marathon. One-person households increased from 365 in 2011 to 430 in 2021, with their share of total households rising from 25.8% to 30.5%. Two-person households also grew, from 555 to 580, increasing their share from 39.2% to 41.1%. Together, these smaller households accounted for over 70% of all households in 2021, underscoring a growing need to enable a range of smaller housing options.

In contrast, larger households declined both in number and proportion from 2011 to 2021. Three-person households decreased from 235 to 180, with their share falling from 16.6% to 12.8%. Four-person households dropped from 190 to 140, representing a decline from 13.4% to 9.9%.



Households with five (5) or more persons saw a slight reduction from 80 to 75, with their share decreasing from 5.7% to 5.3%, as shown in **Figure 2-7**.

Figure 2-7: Breakdown of Private Households by Size (2011-2021)



Source: Statistics Canada Census

Both the base case and high case growth scenarios demonstrate a similar trend of decreasing household size. In the base case scenario, the average household size is anticipated to reach 2.2 by 2031 and 2.1 by 2051, while the high case scenario shows an increase to 2.4 by 2031 before showing a downward trend to 2.2 by 2051.

These trends reflect an aging population, smaller family units, and evolving lifestyle preferences. The increasing prevalence of one- and two-person households highlights the need for a more diverse and adaptable housing stock, particularly smaller, affordable units suited to seniors, singles, and couples, and consider single-income households. At the same time, maintaining an adequate supply of larger homes remains important to accommodate families, lone-parent households, and multigenerational households. This evolving household composition reinforces the importance of flexible housing strategies that respond to demographic shifts and enabling housing choice.

2.1.7 Household Type

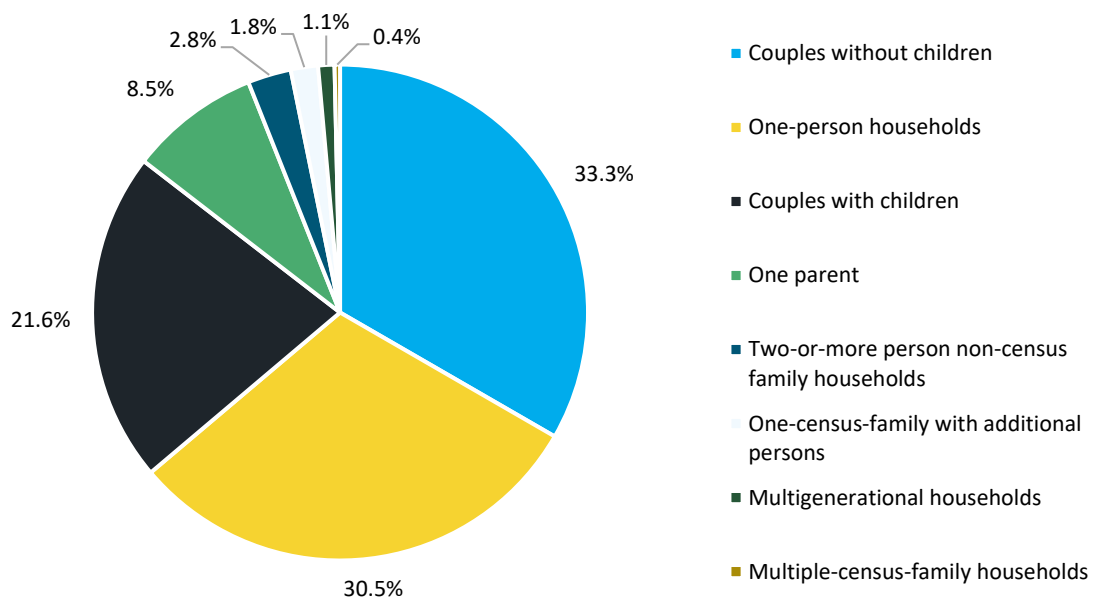
In 2021, the Town of Marathon recorded a total of 1,410 households, comprising 960 family households and 470 non-family households. Family households made up 66.7% of all households, while non-family households accounted for 33.3%.



Among family households, couples without children were the most common type, representing 470 households or 33.3% of all households. Couples with children followed at 305 households (21.6%), and one-parent households accounted for 120 households (8.5%). Of one-parent families, most were led by women+, which highlights the importance of affordable housing for one-parent households, especially for women who may experience greater challenges finding housing that is affordable for a single income.

Non-family households were predominantly one-person households, totaling 430 and representing 30.5% of all households (**Figure 2-8**). Other non-family arrangements, such as two-or-more person non-census family households, were relatively limited, with only 40 households (2.8%).

Figure 2-8: Household Type (2021)



Source: Statistics Canada Census

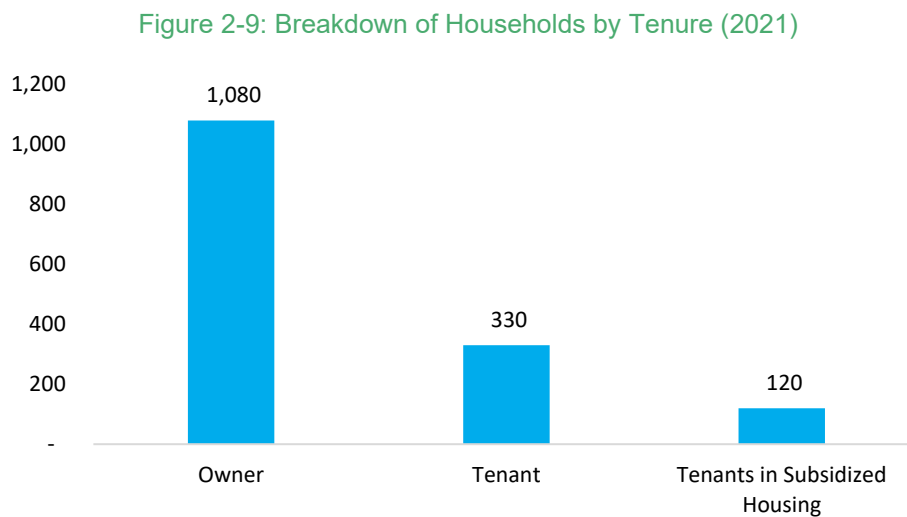
This distribution highlights the diversity of household types in Marathon and underscores the importance of offering a range of housing options. The significant share of one-person and couples-without-children households points to a growing need for smaller, accessible, and affordable housing units. At the same time, the presence of families with children, including one-parent households, and multigenerational arrangements reinforces the continued relevance of larger dwellings that can accommodate evolving family structures.



2.1.8 Household Tenure

As of the 2021 Census, homeownership remains the predominant form of tenure in the Town of Marathon, with 1,080 owner households, accounting for 76.3% of all households. This reflects a slight decline from 2016, when 1,125 households (77.9%) were owner households.

Tenant households increased slightly over the same period, from 320 households in 2016 (22.1%) to 330 households in 2021 (23.3%), as shown in **Figure 2-9**. Notably, the number of tenants in subsidized housing grew significantly from 74 to 120 households, raising the proportion of subsidized housing among renters from 23.1% to 36.4%.



Source: Statistics Canada Census

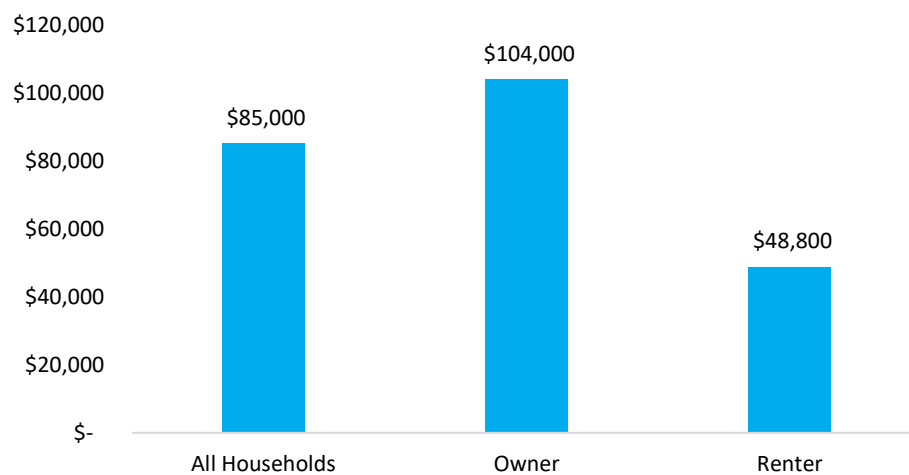
The rise in subsidized housing among renters may reflect growing demand for affordable housing options in Marathon. Although homeownership continues to dominate, the upward trend in rental and subsidized housing suggests evolving housing needs and potential affordability pressures for lower-income residents.

2.1.9 Household Income

In 2020, the median household income for all households in Marathon was \$85,000; however, there are notable differences when this is broken out by tenure. The median income household for owner households was more than double renter household income at \$104,000 vs. \$48,800, respectively (**Figure 2-10**). This highlights the critical need for affordable rental units in Marathon.



Figure 2-10: Median Household Income by Tenure (2020)



Source: Statistics Canada Census (HART dataset)

Income categories, based on a community's Area Median Household Income (AMHI), have been developed by the University of British Columbia's Research Group Housing Assessment Resource Tool (HART) to help assess housing needs. These income categories are shown in **Table 2-1**. This approach allows for a standardized comparison of affordability across different communities in Canada:

- **Very Low-Income households** (earning up to 20% of AMHI) account for 2.5% of households in Marathon and earn below \$16,800, typically relying on social assistance.
- **Low-Income households** (21-50% of AMHI) often rely on minimum wage earning. Low-income households represent 17.6% of households and earn between \$16,800-\$42,000.
- **Moderate-Income households** (51-80% of AMHI) may have one or more earners. These households in Marathon earn between \$42,000 to \$67,200 and account for 19.4% of households.
- **Median-Income households** (81-120% of AMHI) generally have multiple earners. This category accounts for 16.9% of households that fall within the median-income range (\$67,200 to \$100,800).
- **High-Income households** (120%+ of AMHI) typically have multiple income sources, often from older adults or dual-earner households. They represent the largest share of households in Marathon (43.7%), earning above \$100,800.

Ensuring that affordable housing options are available for households in each category is essential to maintaining housing stability and meeting housing needs within the community.



Table 2-1: Household Income and Affordable Shelter Cost (2021)

Income Category	2020 Income Range	Affordable Shelter Cost	% of Households
Area Median Household Income (AMHI)	\$84,000	\$2,100	
Very Low (up to 20% below AMHI)	<=\$16,800	<=\$420	2.5%
Low (21% – 50% AMHI)	\$16,800-\$42,000	\$420-\$1,050	17.6%
Moderate (51 – 80% AMHI)	\$42,000-\$67,200	\$1,050-\$1,680	19.4%
Median (81% - 120% AMHI)	\$67,200-\$100,800	\$1,680-\$2,520	16.9%
High (>120% AMHI)	>=\$100,801	>=\$2,521	43.7%

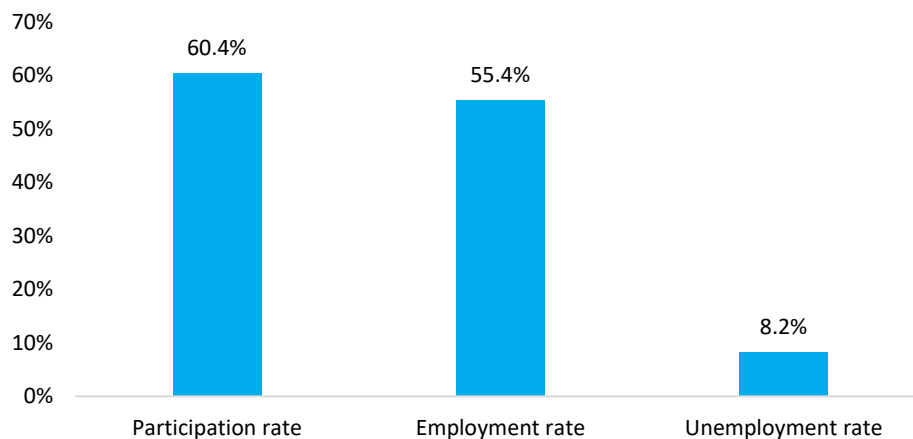
Source: Statistics Canada Census (HART dataset)

2.2 Economy

2.2.1 Employment and Economy

The 2021 labour force data for the Town of Marathon reflected a moderately engaged workforce, with 1,585 individuals participating in the labour force and 1,455 residents employed, with a participation rate of 60.4% (**Figure 2-11**). This indicates that a substantial portion of the working-age population was active in the labour market, either employed or actively seeking employment. The unemployment rate was 8.2%, which is high, but lower than the provincial average of 12.2%. While some of the unemployment may be attributed to lingering effects of the COVID-19 pandemic, as the data is from 2021, the overall labour force conditions suggest a degree of economic uncertainty for certain population groups. From a housing standpoint, this reinforces the need for continued support in ensuring affordable rental options for low-income households, and initiatives that align workforce development with evolving employment opportunities in the community.

Figure 2-11: Participation Rate, Employment Rate and Unemployment Rate (2021)



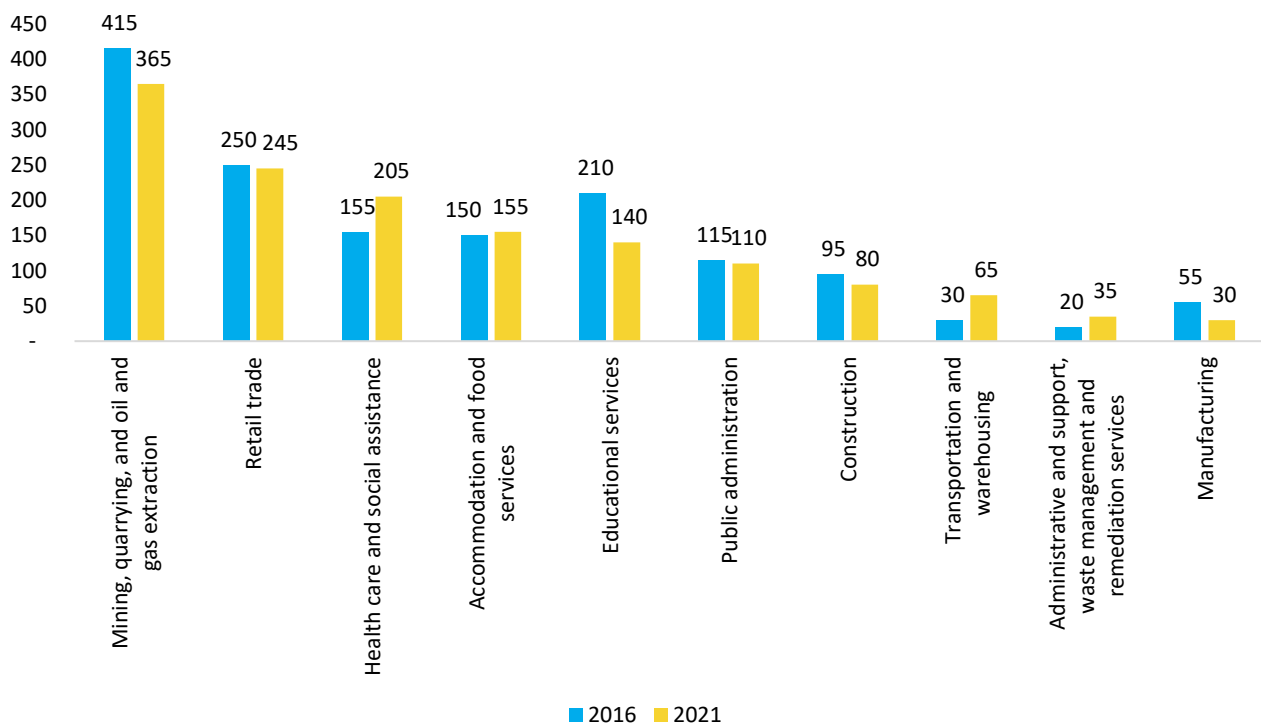
Source: Statistics Canada Census



The breakdown of workers across the top ten industries in 2016 and 2021 for the Town of Marathon reflects a shifting employment landscape, with some changes in key sectors (**Figure 2-12**). In 2021, the top ten industries accounted for approximately 90% of the work force. Employment in mining, quarrying, and oil and gas extraction continues to account for a majority of workers, representing 365 workers or 23.2% in 2021, followed by retail trade with 245 workers or 15.6%. Health care and social assistance experienced the most significant growth, increasing from 155 to 205 workers, highlighting a rising demand for public health and social services. Transportation and warehousing also more than doubled, growing from 30 to 65 workers, potentially signaling expanded logistics and regional connectivity. Administrative and support, waste management and remediation services showed growth as well, rising from 20 to 35 workers, underscoring a greater focus on operational and environmental support roles. Educational services dropped from 210 to 140 workers.

These trends have implications for workforce planning including housing and community infrastructure that will need to support a range of occupational and income profiles. From a housing perspective, these employment trends suggest a need for a range of housing options at various price points, including rental options affordable for residents in retail and food services, as well as higher-end housing for professionals and skilled tradespeople employed in the resource industry.

Figure 2-12: Breakdown of Top Industries (2016 and 2021)

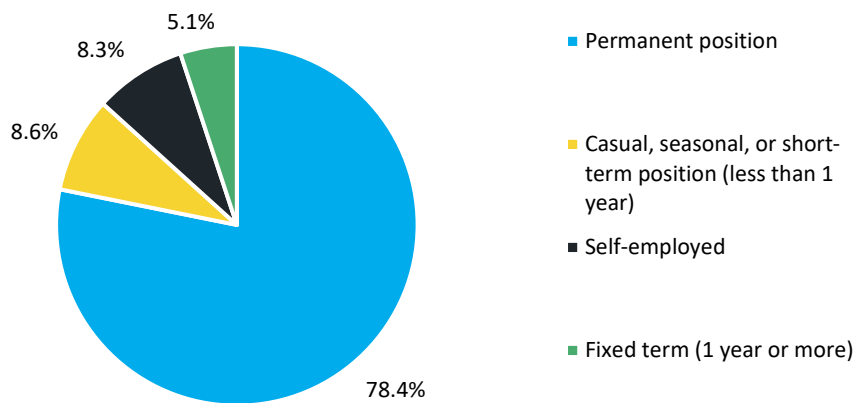


Source: Statistics Canada Census



Most workers in Marathon have permanent jobs, accounting for 1,235 workers or 78.4%, as shown in **Figure 2-13**. Casual or temporary positions represent 135 or 8.6% followed by self-employed individuals at 130 or 8.3%. The high proportion of permanent positions supports stable income and enables higher rates of homeownership. The presence of some workers with temporary or fixed term positions could result in variable income and challenges securing appropriate long-term housing, which further reinforces need for more affordable rental options in Marathon.

Figure 2-13: Classes of Workers (2021)



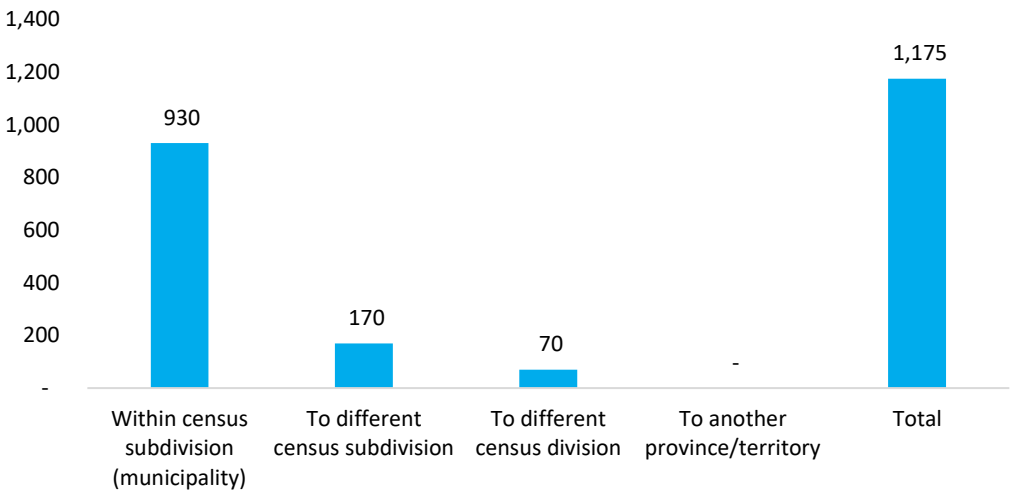
Source: Statistics Canada Census

The Town of Marathon functions primarily as a self-contained labour market, with a substantial share of workers (930 or 79.1%) commuting within the municipality for employment (**Figure 2-14**), which demonstrates that a majority of jobs are available locally. A smaller segment, 170 workers (14.5%), commute to different municipalities (census subdivisions), while 70 workers (6.0%) travel to different census divisions for work.

There are no workers recorded as commuting to other provinces or territories. These patterns suggest that Marathon offers a relatively strong local employment base, allowing many residents to live and work within the same community. However, the presence of outbound commuters may indicate that some individuals are pursuing specialized opportunities not available locally. These trends highlight the importance of maintaining a diverse local job base and ensuring a range of housing options.



Figure 2-14: Commuting Destination (2021)



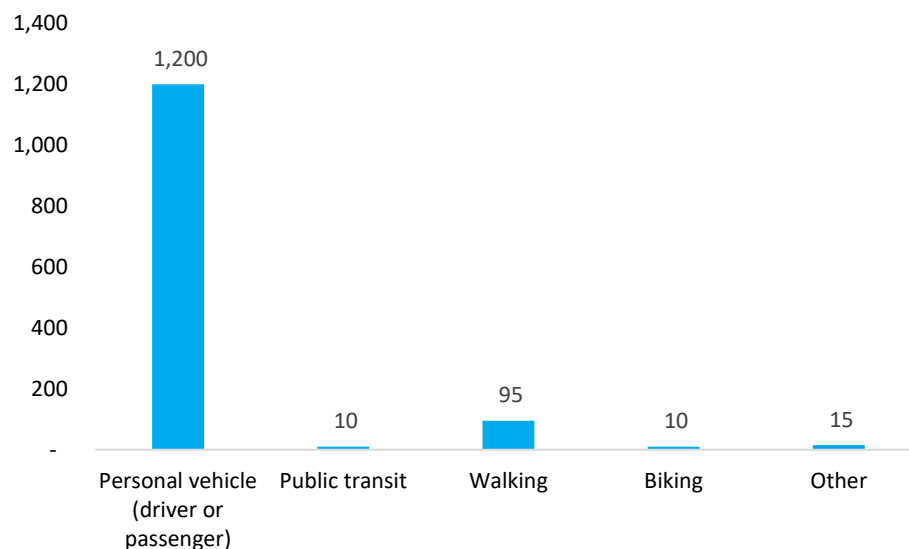
Source: Statistics Canada Census

Most commuters (1,200 workers or 90.2%) travel by personal vehicle, either as drivers or passengers, highlighting the community’s reliance on private automobiles for daily travel (**Figure 2-15**). Active modes of transportation are minimal. Approximately 95 people (7.1%) walk to work, and just 10 (0.8%) commute by bicycle, indicating that employment opportunities are not widely accessible on foot or by bike, or there are other needs requiring travel to work by personal vehicle, such as childcare drop-off/pick-up, personal errands, weather conditions, etc. An additional 15 workers (1.1%) rely on alternative modes of transportation such as taxis, ride-shares, or other means.

These patterns suggest a need to explore more accessible and diverse mobility options. Promoting compact, mixed-use development, which include accessible and safe connections could support greater proximity between residential areas and job locations, improving transportation equity for individuals without access to a personal vehicle and reducing dependence on automobiles.



Figure 2-15: Main Mode of Commuting (2021)



Source: Statistics Canada Census

2.2.2 Labour Conditions and Housing Supply

There are several projects underway or currently planned in Marathon that will generate additional employment opportunities in the community. As a result, it is important that appropriate housing is available to meet the needs of new employees moving to the community. Further, additional residents will increase the need for supporting employment opportunities to offer services and amenities to the community.

Generation Mining – The proposed Copper, Palladium and Miscellaneous Metals Mine is a new project located approximately 10 kilometres from Marathon. The project is shovel-ready with final construction permits expected in Q2 2025. Labour projections anticipate approximately 1,000 construction (temporary) jobs and 400 permanent jobs. There are plans for work camps to support both the construction and operations phases of the project; however, no further details have been provided.

Active Living Center – A new 73,000-square foot Active Living Centre will feature a swimming pool, a leisure pool, a 385-seat hockey rink, concessions, gallery space, seniors' area, and community rooms. The project is still subject to funding, which several applications have been submitted for. An economic impact study calculates the construction will create 340 person years of direct employment, of which 50% of this workforce is anticipated to reside in Marathon during the 30–36-month duration of the project. Labour projections for operations are 4 full-time jobs and 11 part-time jobs.

Port of Marathon – A joint venture between the Town and Biigtigong Nishnaabeg (BN) to develop a deepwater port at the existing port of the old mill site. Several funding applications have been

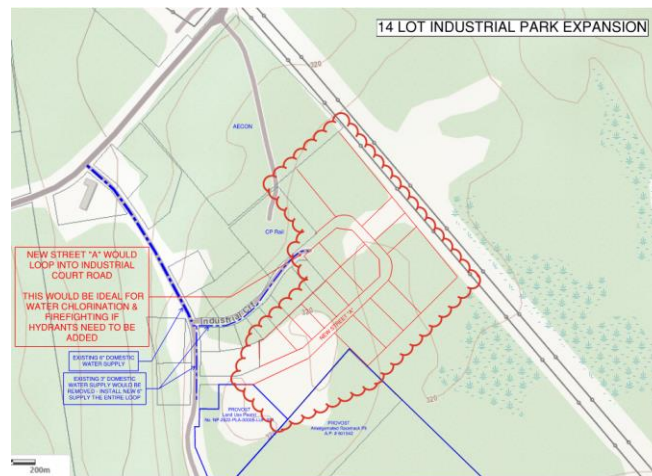


submitted. Subject to funding, construction is anticipated for 2025/2026. Labour projections are 4.6 full-time jobs in Year 1, growing up to 22 full-time jobs in Year 5.

11-lot “Enterprise” Development – A property fabric has been developed for 11 new commercial lots on Peninsula Road, across from the golf course. This project is still in a conceptual phase, and only the survey has been created. The plan of subdivision process and working civil drawings have not been completed; however, this is the projected location for commercial growth if the demand rises.

Industrial Park Expansion – The Town is also exploring the expansion of the existing industrial park. A study was conducted in 2007 with estimates and scenarios proposed for additional lots, but the project did not advance at that time. In 2024, the Town was made aware of a new Crown Land Disposition Task Team that the Ministry of National Resources created to expedite Crown disposition applications. The Town drafted a conceptual mark-up (**Figure 2-16**) to share with MNR, who reviewed and expressed support of the Town proceeding with the application. A Municipal Class Environmental Assessment (MCEA) would be required to support this application, however there is not sufficient demand for industrial lots to warrant proceeding with the project at this time. As such, the project is currently on hold, however the long-term goal is to still procure the Crown land and be prepared for this growth if the demand rises.

Figure 2-16: Industrial Park Expansion Concept Draft



Source: Town of Marathon

While these economic activities, particularly the Generation Mine project, offer local job growth opportunities, the limited supply of affordable rental housing remains a challenge. Additionally, as the population ages over the next 25 years, the Town may face a shortage of workers needed to provide essential services for the residents as they age. Addressing these issues through targeted housing strategies and workforce housing initiatives, in collaboration with major employers like Generation Mining, will be crucial to ensuring that Marathon remains a place where people can both work and afford to live.



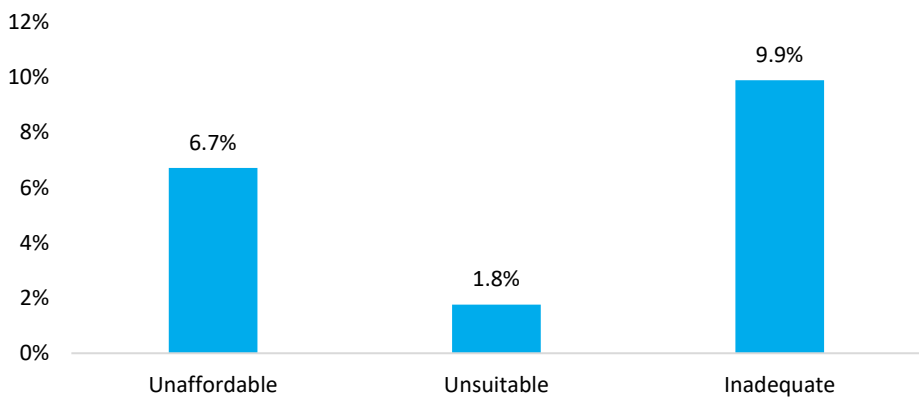
2.3 Housing Indicators

This Section provides an overview on the number of households in Marathon that are facing barriers to housing and have identified living in inappropriate housing. Several indicators are used to identify whether a household is living in appropriate housing:

- **Affordability:** a home is considered affordable if the household is spending less than 30% of its before-tax household income on housing and housing-related costs (e.g., utilities).
- **Suitability:** suitable housing has enough bedrooms for the size and make-up of households, according to National Occupancy Standard (NOS) requirements.
- **Adequacy:** homes that are adequate are those that do not require any major repairs, as reported by the occupants.
- **Core housing need:** a household is in core housing need if its housing falls below at least one of the affordability, suitability, or adequacy standards **and** the household would have to spend 30% or more of its total before-tax income to pay the median rent of an alternative local housing option that is acceptable (meets all three housing standards).

When looking at housing challenges in Marathon across the three (3) key indicators, as shown in **Figure 2-17**, the most significant challenge for households was living in inadequate housing with 140 or 9.9% of all households living in a home that requires major repairs. Approximately 95 or 6.7% of all households were living in unaffordable housing. Unsuitable housing, meaning households do not have enough bedrooms for their occupants, is less prevalent, and impacted only 25 or 1.8% of all households.

Figure 2-17: Housing Indicators (2021)



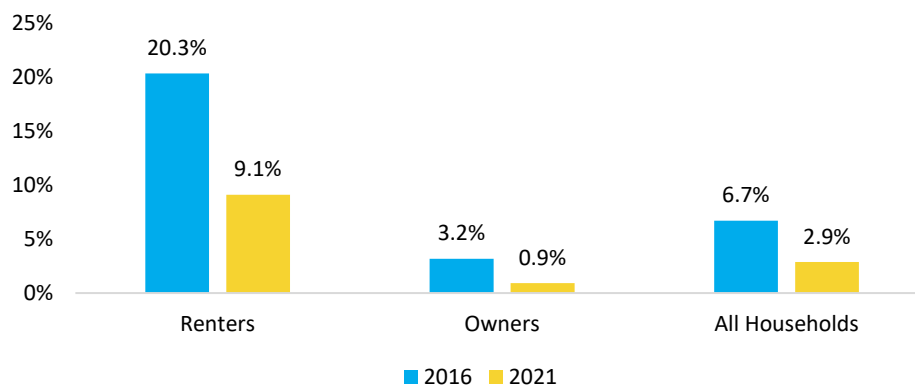
Source: Statistics Canada Census



2.3.1 Core Housing Need

In 2021, 40 households were in core housing need. Approximately 9.1% (30 households) of all renters were in core housing need, compared to just 0.9% (10 households) of owners (**Figure 2-18**). The proportion of homeowners in core need has declined significantly over time, dropping from 3.2% in 2016 to 0.9% in 2021. Similarly, the percentage of renters in core housing need saw a notable decrease, from 20.3% in 2016 to 9.1% in 2021.

Figure 2-18: Households in Core Housing Need (2021)



Source: Statistics Canada Census

While this decline among renters, over 11 percentage points, may appear substantial, it is important to note that the 2021 data may be skewed by temporary income increases due to COVID-19-related financial assistance, including the Canada Emergency Response Benefit (CERB) and enhanced Employment Insurance (EI) payments. These supports temporarily boosted incomes for many low-income households, particularly renters, improving housing affordability in the short term and potentially understating the true extent of core housing need in the 2021 figures. Additionally, since 2021, rising inflation and living costs have worsened affordability.

2.3.2 Core Housing Need in Priority Populations

The National Housing Strategy recognizes 13 priority populations that face disproportionately greater housing needs compared to the general population. While these groups are identified at the national level, not all may experience housing challenges in Marathon, especially considering the smaller population of Marathon. The national priority population groups include:

- Women and children fleeing domestic violence;
- Women-led households, especially single mothers;
- Seniors 65+;
- Young adults aged 18-29;
- Indigenous Peoples;
- Racialized people;



- Recent immigrants, especially refugees;
- LGBTQ2S+;
- People with physical health or mobility challenges;
- People with developmental disabilities;
- People dealing with mental health and addiction issues;
- Veterans; and
- People experiencing homelessness.

Of the 40 households in Marathon in core housing need in 2021, woman-led households accounted for half the households in core need.

2.4 Community Profile Highlights

Population Growth and Housing Demand: Between 2011 and 2021, Marathon's population has been declining from 3,353 to 3,138 residents in 2021 decreasing demand for housing. The base case scenario projects continued population decline to 2051, while the high case scenario would see significant pressures on housing demand, infrastructure, and services over the next five years.

Aging Population and Housing Needs: Marathon's population is aging. Both the base case and high case scenarios show the proportion of residents in the 75+ age group increasing, highlighting the need for accessible housing, downsizing options, and senior services.

Household Trends: There has been limited growth in Marathon between 2011-2021 with a slight increase in households in 2016, before declining again in 2021 to 1,410 households. The base case scenario suggests a similar downward trend to 1,352 households by 2051; however, the high case scenario would see significant household growth by 2031, to 2,147 households, with slight increases to 2,233 by 2051. Average household size is declining over time and smaller households (one- and two-person) are increasing, reinforcing the demand for affordable rentals and smaller housing units.

Labour and Housing Market Connection: A large portion of Marathon's economy is supported through work in the mining industry, followed by retail trade, and health care and social assistance as the top three industries in 2021. These industries account for just over 50% of the workforce. Most residents have permanent positions with approximately 5.1% of workers in temporary (fixed-term) positions and 8.6% being in casual or seasonal positions suggesting a potential for employment instability.

Housing Affordability and Core Housing Need: In 2021, 9.9% of households were living in inadequate housing. Additionally, 9.1% of renter households were in core housing need, a decrease from 20.3% in 2016, though 2021 data may be artificially low due to temporary COVID-



19 income supports. Feedback from stakeholders suggests challenges for low-income households in finding affordable housing.

Overall, Marathon's growing population, aging demographic, and rising affordability challenges, especially among low-income renter households, reinforces the need for increased affordable and rental supply to ensure all residents have access to stable and affordable housing. The aging population and decrease in household size also indicates the need for more accessible and smaller housing options.



3 Current Housing Profile

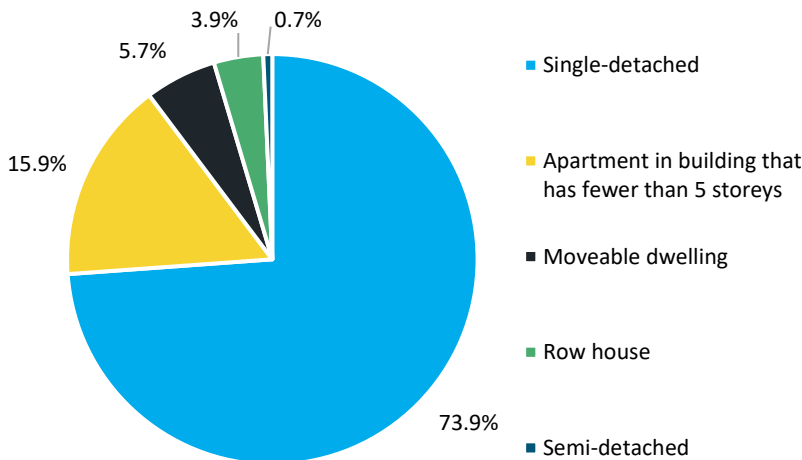
3.1 Current Housing Stock

3.1.1 Housing Units by Type

In 2021, there were 1,415 privately occupied dwellings in Marathon. The housing stock, as shown in **Figure 3-1**, is predominantly composed of single-detached homes, which represent 1,045 units (73.9%). Apartments in buildings with fewer than 5 storeys, typically low-rise options, total 225 units (15.9%), offering some multi-unit alternatives. Other forms of housing are scarce, with row houses contributing 55 units (3.9%) and semi-detached homes accounting for just 10 units (0.7%). Additionally, movable dwellings make up 80 units (5.7%).

This limited variety in housing types points to a heavy reliance on single-detached homes, which may pose challenges for affordability and accessibility, especially for seniors, lower-income households, and renters seeking smaller, more affordable living arrangements. Enabling a more balanced supply of low-rise apartments, accessory dwelling units, townhomes, and dedicated rental stock could help address current and future housing needs, particularly as the demographic composition shifts.

Figure 3-1: Housing Type (2021)



Source: Statistics Canada Census

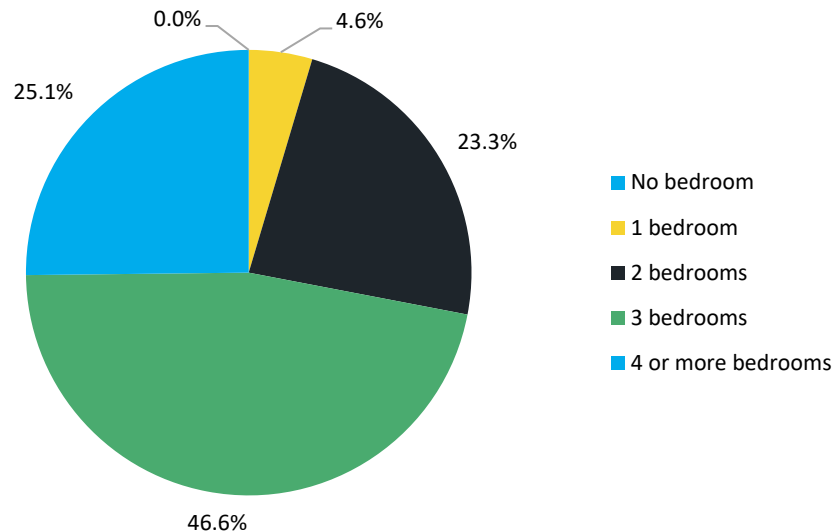
3.1.2 Housing Units by Size

In 2021, Marathon's housing stock was primarily comprised of larger homes, with three-bedroom units (660 units, 46.6%) and four or more-bedroom units (355 units, 25.1%) making up the majority of available dwellings (**Figure 3-2**). In contrast, smaller units were significantly less



common, with only 330 two-bedroom units (23.3%) and 65 one-bedroom units (4.6%). Notably, no studio units were reported.

Figure 3-2: Housing Size Breakdown (2021)



Source: Statistics Canada Census

This distribution reflects a housing market in Marathon that is heavily oriented toward family-sized homes. The limited supply of smaller, more affordable units may present challenges for seniors, young professionals, and lower-income individuals who often rely on compact housing options. The absence of studio units and the low number of one-bedroom homes suggest a constrained inventory of purpose-built rentals and affordable housing for individuals, potentially contributing to affordability pressures and limiting new household formation. This is especially notable as average household size is decreasing, and the number of one- and two-person households are increasing.

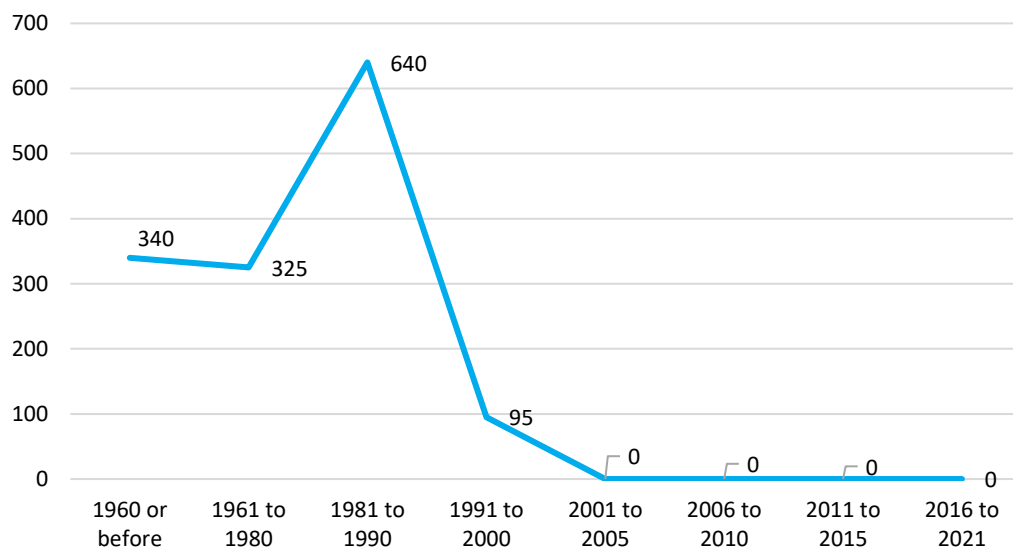
Expanding the availability of smaller housing types, such as apartments, townhomes, and secondary suites, could help diversify the housing stock and better meet the evolving needs of Marathon's population.

3.1.3 New Homes Construction

As of 2021, Marathon's housing stock was notably older, with the vast majority of dwellings constructed before 2000. The largest share of homes was built between 1981 and 1990 (640 units, 45.2%), followed by a significant portion constructed prior to 1960 (340 units, 24.0%), and between 1961 and 1980 (325 units, 23.0%). Housing development slowed considerably in the 1990s, with only 95 units (6.7%) added during that period, as shown in **Figure 3-3**.



Figure 3-3: Housing Units by Date Built (2021)



Source: Statistics Canada Census

Importantly, no new dwellings were recorded through the Census between 2001 and 2021, highlighting a complete halt in residential construction over the past two decades. This trend suggests that the pace of new housing development in Marathon has not kept up with emerging needs, which may contribute to constraints in housing availability, upward pressure on prices, and limited options for new and existing residents alike.

The aging housing stock also raises questions about adequacy and accessibility, especially for seniors and low-income households who may require modern, energy-efficient, and adaptable housing. To support Marathon's future growth and socio-demographic shifts, planning efforts should prioritize revitalizing the existing stock while promoting new, diverse housing development, particularly in the form of smaller units, rentals, and accessible housing options that reflect evolving community needs.

Not reflected in the privately occupied dwellings in the census data described previously was the construction of Peninsula Manor in 2017, a seniors supportive housing facility, offering 36 new units. Since the last Census period there has also been additional multi-unit apartments constructed. In 2022 a new 30-unit apartment building managed by the Ontario Aboriginal Housing Society and a new 50-unit apartment building managed by the Marathon Non-Profit Housing Corporation were built. This has added 116 affordable or supportive housing units between the three (3) developments to the housing supply in Marathon.



Additionally, between 2015 and 2023 there have been three (3) new basement dwelling units constructed: two (2) in the basement of an apartment building, and one (1) in the basement of a single-detached dwelling.

3.1.4 Replacements and Demolitions

In addition to the new construction over the last 10 years, there has also been some housing supply loss. Approximately 30 units, including apartment buildings, mobile homes, and single-detached homes have been demolished since 2015, some due to house fire. While one of the apartment buildings has been replaced by a new larger residential construction, the second apartment site remains vacant.

Table 3-1: Housing Demolitions (2015-2025 to date)

Year	Location	Type	Description
2016	4 McCullough	Apartment building	Demolition - 8 units (entire building)
	1 McLeod	Apartment building	Demolition - 17 units (entire building)
2018	7 Coveney	Mobile Home	Demolition
	10 Coveney	Mobile Home	Demolition
2021	8 Jackson	Mobile Home	Demolition
	20 Poplar	Single Family House	Demolition (House fire)
2025	61 Yawkey	Single Family House	Demolition (House fire)
	9 Yawkey	Single Family House	Demolition (House fire)

Source: Town of Marathon

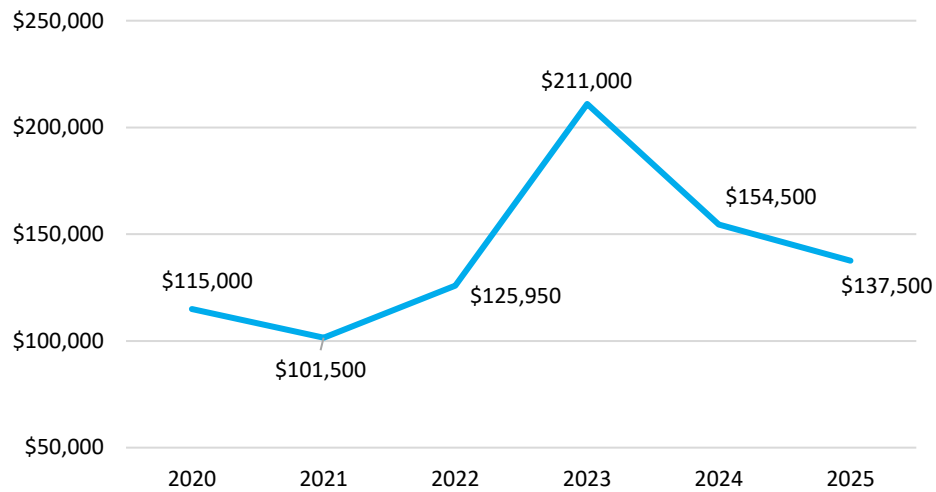
3.2 Homeownership

3.2.1 Housing Sale Prices

Over the past five years, the median housing sale prices in Marathon have increased from \$115,000 in 2020 to \$137,500 in 2025, representing an increase of approximately 20%. The largest surge in median housing prices occurred in 2023, rising approximately 40% to \$211,000 from \$125,950 in 2022, and more than doubling from \$101,500 in 2021. Since 2023, median housing prices have been on a steady decline, decreasing by approximately 27% from 2023 to 2024, from \$211,000 to \$154,500, and approximately 11% from 2024 to 2025, from \$154,500 to \$137,500.



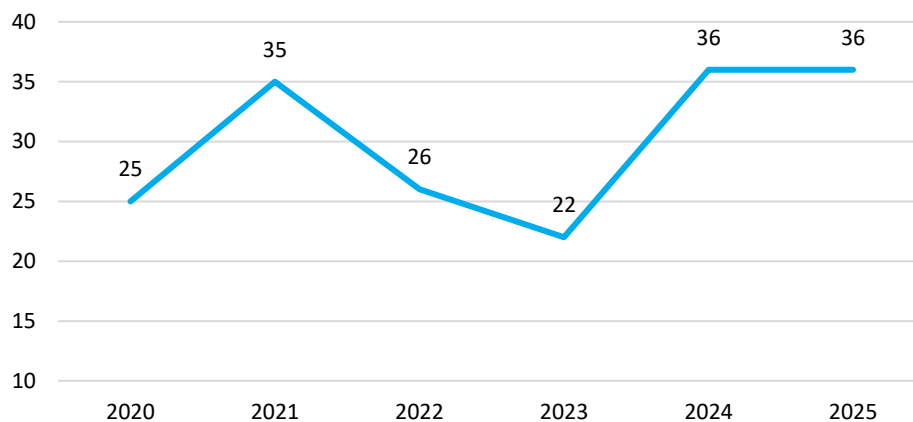
Figure 3-4: Median Average Sales Price (2020-2025)



Source: RE/MAX GENERATIONS REALTY

The total number of home sales in Marathon have moderately increased since 2020, with a total of 36 houses sold in 2025, representing a 30% increase from the 25 homes sold in 2020. Notably, in 2023, Marathon experienced a decrease in houses sold from 35 houses sold in 2021, to only 22 sold in 2023, an approximate 37% decrease.

Figure 3-5: Total Number of Home Sold Per Year (2020-2025)

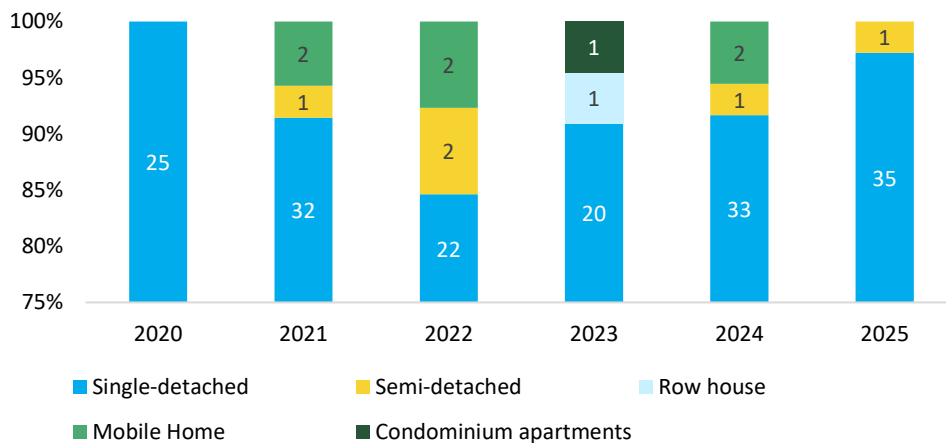


Source: RE/MAX GENERATIONS REALTY



Of the total 190 houses sold from 2020 to 2025, the most frequently sold housing type were single-detached dwellings. A total of 177 single detached dwellings were sold from 2020-2025, representing approximately 93% of the total houses sold over the same time period. In 2025, only one (1) semi-detached dwelling was sold, representing 2.8% of the total home sales that year. Over the last five (5) years, only five (5) semi-detached dwelling, 6 mobile homes, one (1) row house, and one (1) multi-family dwelling (apartment) were sold. This is reflective of the limited availability of housing options other than single detached dwellings as identified in **Section 3.1.1**.

Figure 3-6: Total Houses Sold by Housing Type Per Year (2020-2025)



Source: RE/MAX GENERATIONS REALTY

3.3 Rental Housing

3.3.1 Primary and Secondary Rental Market and Short-Term Rentals

There is little quantitative data available regarding the presence of rental units in Marathon. The 2021 Census identified 330 renter households in Marathon suggesting there are at least 330 homes available in the rental market, a majority of which are likely in the secondary rental market, meaning the homes were not built for the sole purpose of being used as a rental. A recent search of online rental websites (e.g., Kijiji) show four units currently available for rent, two of which are single-detached homes and two being two-bedroom apartments. A reliance on the secondary rental market can add to challenges related to affordability, stability, and tenant protections as these homes can be more vulnerable to owner occupation, transfer of ownership (i.e., sale of home), and conversion to short-term rentals.

Additionally, the presence of seven (7) active short-term rental (STR) listings, as identified by AirDNA in June 2025, suggests that a few homes may be used for short-term stays rather than being in the long-term rental housing market. While short-term rentals can provide economic benefit to a community and much needed short-term accommodations for a transient workforce,



monitoring the number of STRs is important to ensure their presence does not negatively impact the long-term rental market.

3.4 Non-Market Housing Units

3.4.1 Non-Market Housing

The District of Thunder Bay Social Services Administration Board (TBSSAB) owns and operates 2,473 community housing units and is responsible for the funding and administration of approximately 1,075 community housing units owned and managed by 21 non-profit providers. There are also approximately 495 housing units made available by private landlords under the Rent Supplement Program. The housing projects are located throughout the District of Thunder Bay and vary in building type, amenities, and unit size.

In Marathon, TBSSAB oversees approximately 65 rent geared to income units and 60 market units which includes a mix of 1-, 2-, and 3-bedroom units. TBSSAB also has partnerships with eight (8) different landlords, a few of which have accessible or barrier free units. Overall, there are 17 units consisting of nine (9) seniors and eight (8) individuals that are receiving rent supplements. Additionally, there are five (5) units, consisting of one (1) family unit and four (4) individuals in the Portable Housing Benefit Program, which is a program that helps households with rental costs in the private housing market.

The Marathon Municipal Non-Profit Housing Corporation manages 80 units, which includes both apartments and townhouses, as shown in **Table 3-2**. Residents are a mix of individuals and families. The average rental rates and breakdown by unit size is provided in **Table 3-2**.

Table 3-2-: Marathon Municipal Non-Profit Housing Corporation Unit Breakdown

Type	Bedrooms	Number of Units	Rental Rate
Townhouses	1-bedroom	5 units	\$500
	2-bedroom	6 units	\$577
	3-bedroom	1 unit	\$617
Apartments	1-bedroom	18 units	\$472
	2-bedroom	38 units	\$560
	3-bedroom	12 units	\$620

Source: The District of Thunder Bay Social Services Administration Board (June 2025)

The Métis Nation of Ontario operates a 30-unit Indigenous Housing apartment building that opened in 2023. As of June 2025, a 2-bedroom apartment available for rent was advertised as starting at \$1,440 per month.

In 2024, nine (9) residents in Marathon were housed through TBSSAB’s portfolio with an average wait time of 4.2 months to be housed. While this is an increase of tenants housed as compared to previous years (4 in 2021, 4 in 2022, and 6 in 2023), there were some gaps in the data for Marathon so not all tenants were captured in the 2021 and 2022 data. To date, in 2025, there has



been one (1) new tenant housed. Monthly waitlists for housing have varied slightly over the past several years but have usually been approximately 30-35 applicants. Of those applicants on the waitlist, the current housing situation has mostly been either homelessness or renting a home that does not meet their needs. A few applicants have either been staying with friends or in another temporary housing situation.

Feedback from discussions with stakeholders speak to a greater need for larger units to meet needs of families and concerns about high rental rates that are comparable to larger communities like Thunder Bay. While there have been new units that have come online that are intended to be affordable or rent geared to income, they are still not meeting the need and are sometimes exceeding the parameter limits of rent supplement programs or other provincial programs, such as Ontario Works. Additionally, because of the “small town” nature of Marathon, some tenants have had harder times finding appropriate rental units due to stigma from private landlords.

3.4.2 Supportive Housing

Table 3-3 provides an overview of facilities currently available in Marathon that provide supportive housing or supportive services and long-term care. There is one (1) supportive seniors’ facility that provides 36 units and a long-term care facility with 14 beds that will open in summer 2025.

There are five (5) different waitlists to accommodate the various units and services North of Superior Healthcare Group offers in Marathon. The waitlists vary in length between 5-44 applicants with the larger waitlists typically extending 5+ years while the smaller waitlists waiting period can range between 1-2 years. This is similar to the waitlist for Peninsula Manor, which ranges from 1-2 years to 5+ years depending on the unit chosen. There is a greater need for 2-bedroom units as there are currently only seven (7) units available, and not a lot of turnover, which increases the length of time waiting for one of those units. Additional affordable units are needed as many tenants do not have the finances to accommodate their needs, even though the costs in Marathon are less than what someone might pay in a larger community.

Table 3-3: Supportive Housing and Services

Facility	Type	Units/Services	Rental Rates	Waitlist	Additional Information
Peninsula Manor	Seniors Supportive Housing	36 units: 5 Studio 24 1-bedroom 7 2-bedroom	Have market rates and a few DSSAB funded units which are geared to income.	Yes	55+, independent and supportive living

Facility	Type	Units/Services	Rental Rates	Waitlist	Additional Information
Wilson Memorial General Hospital	Assisted Living	Currently offers in home support for 15 residents aged 65+	Flat rate included within the supportive tenants rent.	No	Ontario Health at Home assessment is required for the program.
Wilson Memorial General Hospital (Barrick Care)	Long-term Care	14 beds (10 shared rooms and 4 private)	Set Rates. Can also be based on income.	Yes	Ontario health at home Manages waitlist and intake. Open summer 2025.
Wilson Memorial General Hospital	Chronic Care	14 beds (10 shared 4 private)	Set Rates. Can also be based on income.	Yes	WMGH manages waitlist

Source: North of Superior Health Care Group (Data from June 2025)

3.4.3 Emergency and Transitional Housing

While there is currently no emergency housing facility in Marathon, there is one (1) home for women and children who are victims of gender-based violence. Marjorie House, open since 1985, provides a 10-bed short-term shelter for individuals and small families. Marjorie House also provides an outreach program for women and children who are not currently residing in the home. These outreach services provide support to women helping them develop a plan to leave and making sure they have the right supports. Its catchment area extends beyond the Town and includes nine communities and three Indigenous communities. Residents at Marjorie House are typically a mix from these communities.

On average, there has been a 75% occupancy rate in the home over the last year and the need to turn people away because of capacity concerns does not happen often. When there is no capacity, transport is provided to one (1) of the four shelters in the District, subject to availability, until a bed opens up in Marathon. Despite this, having to turn people away is becoming more frequent as stays in the home are becoming of longer duration. Currently, the average stay is approximately 35 days, but that could be up to 3-6+ months. The longer stays that are occurring are likely a result of limited affordable rental housing available to residents with low incomes in the community and lack of second stage-housing in Marathon or the District. An 8-unit second stage facility is currently being developed in Thunder Bay and is anticipated to open in late 2025.

Through discussions with Marjorie House as part of this report, several challenges were identified:

- The overall lack of affordable rental housing that would be suitable for low income households. The housing currently being developed is not affordable to those with low or

fixed incomes or with high needs. This has become more extreme in recent years as rents have been increasing.

- The increasing complexity of cases including challenges with mental health and substance use and lack of residential treatment facilities.
- The number of bedrooms required for families where children of different genders are unable to share rooms and the lack of larger homes (e.g., 3 or more bedrooms). In other Districts, there is flexibility in the minimum number of bedrooms per family unit (e.g., children can share a single room).
- The need for second stage housing and more affordable TBSSAB and social assistance housing was highlighted.

3.4.4 Residents Experiencing Homelessness

TBSSAB completed a Point-in-Time (PiT) Count of people experiencing homelessness in the District of Thunder Bay in 2018 and 2021. Due to the small sample size of Marathon and confidentiality concerns, information on Marathon residents experiencing homelessness is not available; however, the trends noted in the District are relevant for consideration along with inputs provided from the community and local organizations.

PiT surveys were available for completion at key locations across the District, including the Marathon PACE Office. While the total number of surveys completed was lower than in previous years, it is important to note this is due to a reduction in the number of locations available for survey completion because of the COVID-19 pandemic. In addition to the PiT Count, the TBSSAB manages a by-names list that details each individual resident in a community experiencing homelessness and is updated in real time. It is a more accurate indicator of homelessness, but the PiT Count provides important qualitative context. As of October 2021, there were 693 individuals on the by-name list.

For the purposes of providing additional context into homelessness in Marathon, characteristics collected for the rural communities (i.e., surveys collected from outside Thunder Bay) are summarized in this Section. Additional information can be reviewed in the original 2021 Point-in-Time Count Report.

In total, 221 individuals from across the District completed the survey, with 24 survey responses received from outside the City of Thunder Bay (i.e., rural communities). Of the respondent surveys from the rural communities, 79% identified as Indigenous and nearly half were under the age of 25 (48%). Additionally, 54% shared they had experience in the foster care system.

When sharing where the respondent was planning on staying the night, respondents in rural communities shared that 45.8% were couch surfing, 20.8% were staying in transitional housing, and 12.5% were staying in a hotel/motel, with 8.3% indicating they were unsure.



There were 20.8% of respondents who indicated they were chronically homeless, meaning they experienced homelessness for 180 days or more in a 12-month period, and 25% of respondents indicated they experienced episodic homelessness, meaning they experience three or more homelessness events in a 12-month period. The remainder of respondents from rural communities did not respond to the question.

In rural communities, 87.5% of respondents indicated having used substances and 53% reported having a mental health condition. Additionally, respondents in rural communities identified the top five reasons they believed they were homeless was due to low income (25%), substance use (16.7%), unfit or unsafe housing (16.7%), conflict with spouse/partner (16.7%), and mental health (16.7%).

While the respondent numbers from rural communities in the 2021 PiT is low and does not reflect only Marathon residents, the information collected can help increase the understanding of the demographics of residents experiencing homelessness in the region. Key takeaways include the higher representation of residents identifying as Indigenous, younger residents, and potential prevalence of hidden homelessness, such as those who are couch surfing. The reasons identified for the residents experiencing homelessness also further indicate a need for affordable and appropriate housing, as well as housing with wraparound support services to support residents with greater needs such as those experiencing partner violence, substance use, and mental health challenges.

3.5 Housing Affordability

Over the 15-year period between 2006 and 2021, the proportion of housing affordable to households in several categories has seen some shifts.

The share of rental units affordable to very low-income renters (up to 20% of Area Median Household Income (AMHI)) notably decreased between 2006 and 2021 from 42.7% to 24.2%, and the share of housing for very low-income owners also decreased from 34.5% to 24.1% in 2021. These trends potentially suggest that rising housing costs are outpacing income growth of very low-income residents and suggest a shrinking supply of rental and ownership housing at lower price points.

A higher proportion of homes were at price points affordable to households in the low income category in 2021 for both owners and renters at 52.8% and 62.1%, about 10 percentage point increases from 2006 (**Table 3-4**).

Additionally, in most income categories, there were fluctuations between 2016 to 2021. Housing affordable to owners with low, moderate, and median incomes all declined from 2016 to 2021 (median less so). In 2006, there were no rental units with rents affordable for moderate income earners; however, this represented 20% and 12.1% in 2016 and 2021 respectively. This could



suggest that changes in house prices have made it challenging for some moderate-income households to enter into or remain in ownership housing and may be choosing to rent instead of buy. These fluctuations may also indicate broader economic effects during that period.

Table 3-4: Percent of Households with Shelter Costs in Ranges Affordable to Various Income Categories (2006-2021)

Affordable to Households in the Following Income Categories	Owners			Renters		
	2006	2016	2021	2006	2016	2021
Very Low (up to 20% below Area Median Household Income (AMHI))	34.5%	21.1%	24.1%	42.7%	12.3%	24.2%
Low (21% – 50% AMHI)	43.9%	57.1%	52.8%	56.0%	64.6%	62.1%
Moderate (51 – 80% AMHI)	19.3%	28.1%	19.0%	0.0%	20.0%	12.1%
Median (81% - 120% AMHI)	0.0%	3.6%	3.2%	0.0%	0.0%	0.0%
High (>120% AMHI)	0.0%	0.0%	1.4%	0.0%	0.0%	0.0%

Source: Statistics Canada Census (HART Custom Order)

These trends should continue to be monitored over time to determine the level of impact economic affects from the COVID-19 pandemic and increasing interest rates and inflation over the last several years have had on affordability in Marathon.

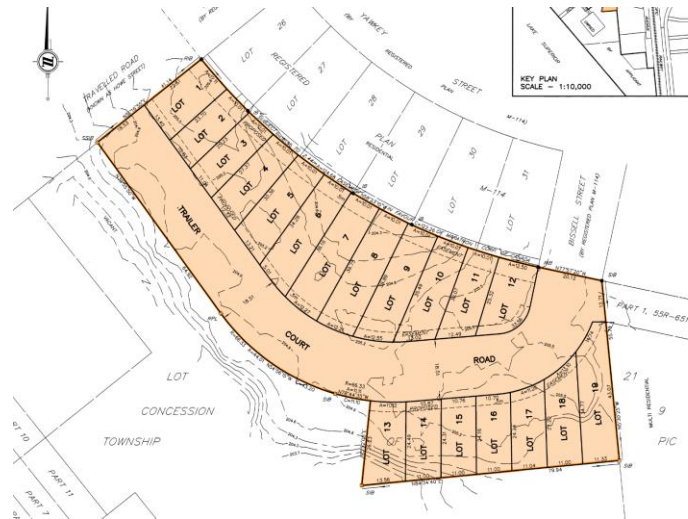
3.6 Planned Residential Development

There are two (2) major planned residential developments in Marathon that will help address some of the identified housing needs.

Tiny Home Subdivision (19 lots) – The Town has developed plans for a 19-lot Tiny Home subdivision, as shown in **Figure 3-7**. An existing parcel on Trailer Court Road was subdivided into 19 lots and a zoning bylaw amendment approved for the tiny homes. The intent is to offer these homes at affordable housing rates. The civil drawings were completed, and work was put out for tender in spring 2025; however, there were no interested parties in the work underscoring the challenges in constructing new residential development in Marathon. The Town has funding from HAF that would cover most of the civil work; however, they are still working with potential partners to explore funding strategies for the construction of the houses.



Figure 3-7: Tiny Home Subdivision Plan



Source: Town of Marathon

Penn Lake (Phase 2 – 102 lots) – A plan of subdivision was approved in 1988, but only Phase 1 of the homes were built. Over the last 3 years, the Town has updated the plans for Phase 2 (**Figure 3-8**) and completed some main road site clearing and geotechnical work to develop Civil drawings that are currently around 50% complete. There is little interest from developers at this time, but this location is identified for future housing development if demand arises.

Figure 3-8 Penn Lake Phase 2 Plan



Source: Town of Marathon



3.7 How Housing Has Been Shaped by Various Forces

Housing in Marathon has been informed by various economic, demographic, infrastructure, and transportation factors that have influenced the affordability, availability, and diversity of housing over time.

Housing affordability remains a major concern, as deeply affordable rental options are limited. The lack of purpose-built rental housing at price points affordable to lower incomes has further constrained affordability, while an increasing number of individuals across the region are experiencing homelessness, and the 2021 Point-in-Time Count suggests that some are resorting to couch-surfing. There is also limited emergency and transitional housing options available in Marathon.

The housing stock remains heavily dominated by single-detached dwellings, with few multi-unit options, which makes it difficult for seniors to downsize and for individuals and lower-income residents to find suitable housing; however, that trend may be shifting as more multi-unit residential is getting developed with two (2) apartment buildings developed in 2022 adding 80 units.

The remote, northern location of the community further constrains development as few developers see the cost benefit in moving forward with residential development, as evidenced by the limited residential development in the last 20 years and lack of interest in the tiny home subdivision engineering tender recently released by the Town.

Together, these economic and demographic factors have contributed to limited development of newer housing and an increasingly unaffordable housing supply, emphasizing the need for a multi-faceted approach to address the development challenges and facilitate a more sustainable and inclusive housing market.

3.8 Current Housing Highlights

Housing Stock: Current housing supply in Marathon is predominantly single-detached dwelling units, with limited purpose-built rental units. Dwelling units are also mostly 3 or more bedrooms which are less likely to meet the needs or be affordable to lower income households, such as one-parent families and seniors.

Housing Development Trends: Marathon's housing stock is older with limited new residential construction since 2000 with the exception of two (2) apartment buildings in 2022, and Peninsula Manor, a supportive seniors' facility, which opened in 2017. While older housing stock can be inherently more affordable, they do not necessarily meet the needs of residents and could require repairs or renovations that would make it cost prohibitive.



Homeownership: Homeownership affordability has declined, as house prices have risen approximately 20% since 2020. The overall number of houses sold has moderately increased, with the majority being single detached dwellings.

Rental Market: Because of limited data, not a lot of information is available on the rental market in Marathon. There are at least 330 renter households with approximately one-third of renter households living in subsidized housing. As of June 2025, there were seven (7) units available for short-term rentals. Given the small presence, it is not anticipated that they negatively impact the long-term rental market, but this should continue to be monitored. Stakeholder feedback also indicates that monthly rents are generally not affordable to low-income households.

Affordable and Non-Market Housing: Several organizations provide a mix of 1-, 2-, and 3-, bedroom units in Marathon, in addition to rent supplements coordinated through TBSSAB; however, feedback from local organizations speaks to the need for additional deeply affordable housing for residents with lower incomes. There is currently an affordable housing deficit with at least 40 households in core housing need, and approximately 30-35 applicants on average, on the housing waitlist through TBSSAB.

Supportive Housing: There is one (1) supportive seniors' facility that provides 36 units and a long-term care facility with 14 beds that will open in Summer 2025. The waitlist for Peninsula Manor ranges from 1-2 years to 5+ years depending on the unit type. There is a greater need for 2-bedroom units as there are currently only 7 units available, and not a lot of turnover, thereby increasing wait times.

Emergency and Transitional Housing: There are no emergency housing options available in Marathon; however, Marjorie House provides a 10-bed short-term shelter for women and children who are victims of gender-based violence. Feedback from community organizations highlight the need for second-stage housing and more affordable TBSSAB and social assistance housing.

4 Future Housing Needs

Ensuring that future housing supply responds to demographic changes, affordability challenges, pressures from evolving economic activities, and changing household needs is important. This Section provides an overview of anticipated housing needs in Marathon to 2051. It considers current households living in inappropriate housing or current unmet need and future housing need based on a base case and high growth scenario.

4.1 Population-Based Indicators of Housing Units Required

4.1.1 Current Unmet Need

The number of households in core housing need can generally be considered as the existing deficit of housing in a community. As of 2021, an estimated 40 households in Marathon were living in housing that did not meet their needs based on core housing need (**Table 4-1**). When this is further broken out by income category, the households in core housing need were primarily concentrated in lower income, 1-person households (20 households). This concentration of core housing need in lower income 1-person households highlights the need of deeply affordable options, including smaller studio and 1-person units to address the current unmet need.

Table 4-1: Core Housing Need by Income Category and Household Size (2021)

Income Category	1-person household	2-person household	3-person household	4-person household	5 or more-person household	Total
Very Low (up to 20% below AMHI)	10	-	-	-	-	10
Low (21% – 50% AMHI)	10	-	-	-	-	10
Moderate (51 – 80% AMHI)	-	-	-	-	-	-
Median (81% - 120% AMHI)	-	-	-	-	-	-
High (>120% AMHI)	-	-	-	-	-	-
Total	20	-	-	-	-	20

Source: Statistics Canada Census (HART Custom Order)

While 40 households were identified to be in core housing need in 2021, only 20 households are reflected in **Table 4-1** as Statistics Canada suppresses data with lower numbers to maintain confidentiality. As a result, when the total households in core housing need are broken out across additional categories, some of that data gets suppressed, resulting in a lower number. Additionally, as was noted previously, households in core housing need in 2021 may not accurately reflect the reality as incomes were temporarily inflated with COVID-19 related financial benefits such as the Canada Emergency Response Benefit (CERB). This will need to be monitored as part of the next Census in 2026.



Further, 56 households were estimated to be “suppressed” in 2021, meaning they were unable to form due to a constrained housing market, likely driven by high housing costs and limited rental supply³.

Based on the number of households in core housing need, the number of households anticipated to be suppressed in 2021, and estimated households experiencing homelessness, it is estimated that at least approximately 100 households in Marathon do not have housing that meets their needs. It is important to note, as is described in **Section 3.1.3**, that there have been a couple of apartment buildings come online in recent years that will not be reflected in the 2021 Census data. These developments provide for 80 units which helps to address some of the current unmet need identified in 2021.

4.1.2 Future Need to Meet Anticipated Changes

In 2011, there were approximately 1,415 privately occupied housing units, increasing to 1,445 in 2016, before decreasing back to 1,415 in 2021, likely due to demolitions.

The number of permanent housing units needed in the Town of Marathon differs significantly depending on whether the base case or high case scenario is considered.

With the base case scenario, the total housing stock projected need is anticipated to decline to 1,362 by 2031, 1,361 by 2041, and 1,318 by 2051. While this may suggest that the current housing stock is appropriate to meet future need, it does not consider whether the houses are suitable, adequate, or affordable to the individual household needs. Based on other data and feedback from community organizations through this study, the current housing supply is not able to meet the housing needs of all residents, especially those with lower incomes and requiring additional supportive services.

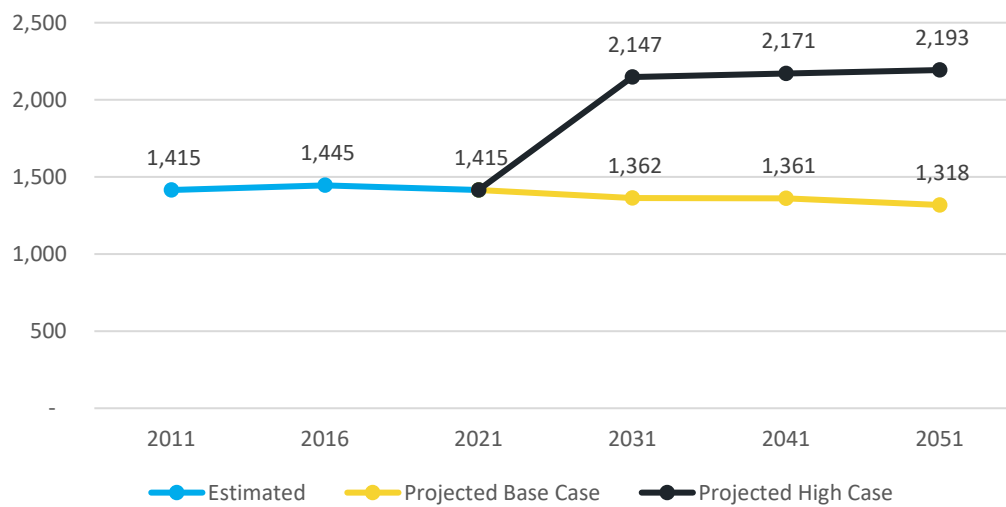
The high case scenario shows a significant need of additional housing units in the next few years requiring more than 700 units to be built by 2031. Future need is anticipated to stabilize to 2,171 units by 2041 and 2,193 units by 2051. The anticipated growth underscores sustained demand for housing, driven by expanding employment opportunities, population growth, and decreasing household sizes. This highlights the importance of providing a housing supply that not only meets total quantity requirements but is also responsive to the community's shifting demographic and affordability needs.

Marathon’s historic population trend, base case population scenario, and high case population scenario are shown in **Figure 4-1**.

³ This calculation is based on changes to headship rates by age between 2006 (when the housing market was less constrained) and 2021. The methodology for this calculation was developed by the Province of British Columbia and used in their Housing Needs Report Method.



Figure 4-1: Historical and Projected Total Housing Units (2011-2051)

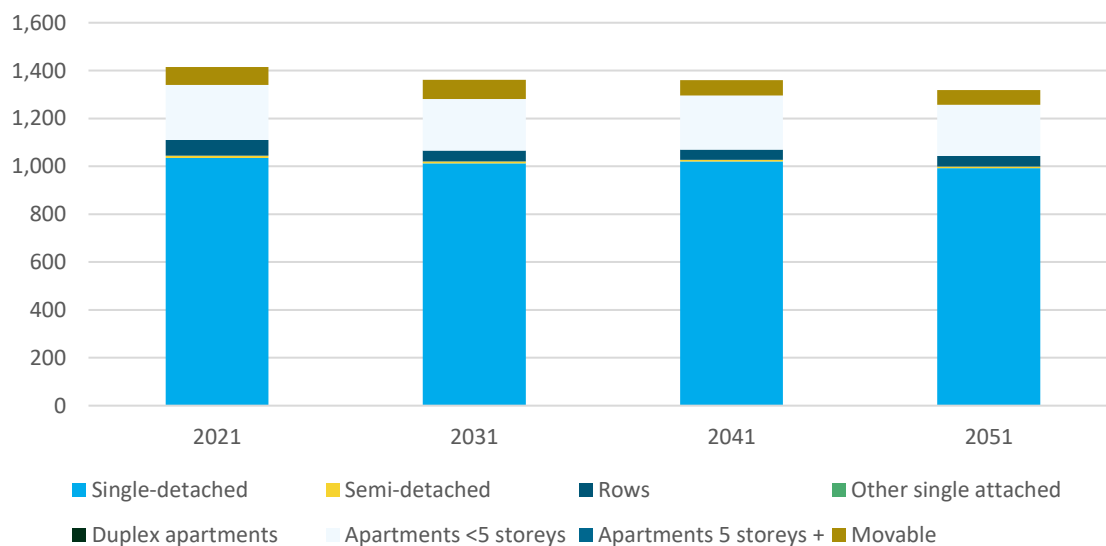


Source: Statistics Canada Census and metroeconomics population projections (2025)

4.1.3 Projected Dwelling Types

The projections for both the base case and high case scenario show single-detached dwellings continuing to be the primary housing type that will be in demand in Marathon. With the base case scenario (**Figure 4-2**), the breakdown of total housing units by type is anticipated to be similar to historic demand.

Figure 4-2: Base Case Scenario Projected Dwellings by Type (2021-2051)

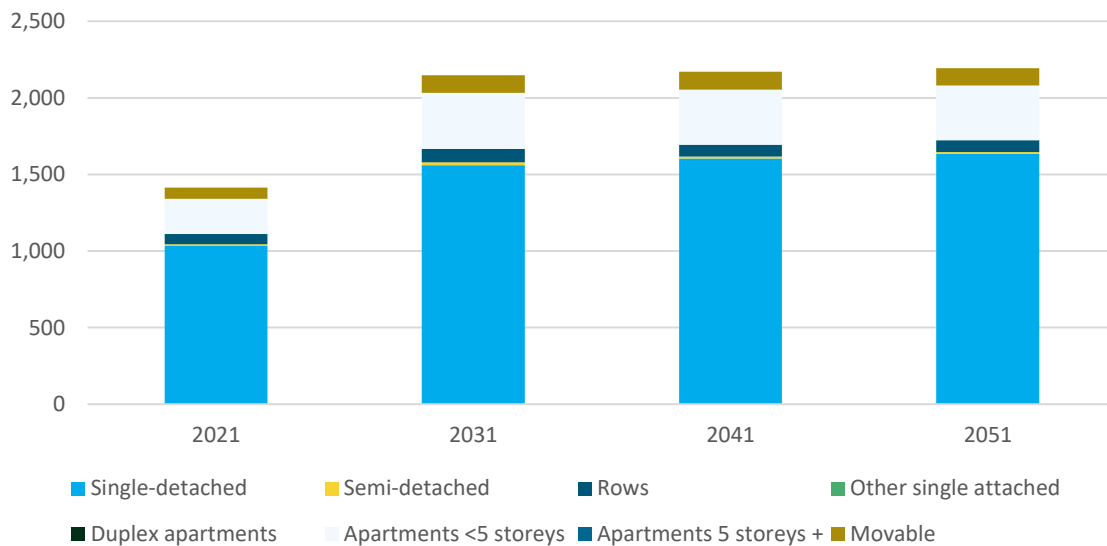


Source: Statistics Canada Census and metroeconomics population projections (2025)



With the high case scenario (**Figure 4-3**), there is anticipated to be notable growth projected over the next few years with demand for apartments less than five-storeys, movable dwellings, and row houses. Single detached dwellings continue to have the highest demand with anticipated growth of 524 units by 2031. Between 2021 to 2031, the number of apartments dwelling units is anticipated to increase by 136 units, movable dwellings by 45 units, and row housing units by 23 units.

Figure 4-3: High Case Scenario Projected Dwellings by Type (2021-2051)



Source: Statistics Canada Census and metroeconomics population projections (2025)

The increase in apartments, movable homes, and row housing will help provide more affordable and compact housing options, but the overall supply of multi-unit dwellings may still be insufficient to meet demand, particularly as Marathon's population grows and ages. To address future housing needs, policies encouraging more multi-unit development, rental housing, and diverse housing forms will be essential in ensuring housing affordability and accessibility for all residents.

4.1.4 Tenure

Over the next 25 years, it is anticipated that while ownership housing will continue to account for a significant share of future demand, there is increasing need for a broader range of rental options to support lower income individuals and families, one-parent households, seniors, and work force growth. Assuming the slight downwards trend in the proportion of owner households continues similar to historic trends, approximately 75% of homes needed will be for ownership housing. This is driven by population growth, demographic shifts, and economic activity.



Under the high case scenario, should employment opportunities expand in mining and related supporting industries, demand for affordable long-term rental housing is anticipated to rise to accommodate both skilled and unskilled workers. Additional considerations will also be needed in the short-term to ensure adequate supply of short-term rental housing for employees in the community supporting the construction of Generation Mining facilities. As discussed in this Report, on-going engagement and collaboration with large employers to ensure appropriate housing solutions are provided for the local work force while not displacing long-term residents will be critical.

4.1.5 Residential Land Needs

The base case scenario projections have been applied for the purposes of determining future residential land needs to 2051. At the time of this Report, the construction of the Generation Mining Project has not been confirmed. The High Case scenario included in the metroeconomics Projections Report assumes that the number of required dwellings would be entirely accommodated through private development within the Town. In the absence of detailed information available from Generation Mining regarding employee housing plans however, it is assumed that the Mine would likely propose associated work camps or workforce lodging accommodations, especially in the initial years of the Mine's construction and operation. Thus, it is assumed that not all the projected housing growth needed to accommodate new employees, and potentially their families, would occur through new private development within the Town's Settlement Area.

The Town has a significant amount of existing vacant residential land available to accommodate future housing growth, including the previously mentioned tiny home subdivision and draft approved Penn Lake Subdivision, which is on municipally-owned lands and can accommodate 102 new dwellings.

The residential land needs within the Town's Settlement Area are determined by using the projections for dwelling units and applying the following maximum residential densities required in the policies of the existing Official Plan:

- Low Density: 14 units per hectare (6 units per acre) (Policy 3.3.9); and
- Medium Density: 30 units per hectare (12 units per acre) (Policy 3.3.10).

For the purposes of this analysis, the dwelling types included in metroeconomics' projections have been categorized as low or medium density as follows:

- Low Density: single-detached and semi-detached, other single attached, duplex apartments, movable;
- Medium Density: row houses, apartments less than 5 storeys;



Based on the above categorization, a total of 1,060 low density dwelling units, and 258 medium density dwelling units are forecasted to the year 2051. This projection represents a decline of 97 residential units from the year 2021. As such, **no additional residential units or residential lands are projected to be required within the Town's Settlement Area to 2051**. However, approximately 32.7 net ha (80.8 net ac) are available for development, should the housing demands increase over the planning horizon.



5 Infrastructure Need to Support Growth

At Marathon's current rate of growth, municipal servicing infrastructure continues to operate efficiently and meet demands with capacity to meet additional growth requirements.

In 2024, Marathon's Wastewater Treatment Plant was operating well within its rated capacity and its flow capacity is consistently below threshold.

Similarly, Marathon's Drinking Water System was also operating well within its rated capacity in 2024. Infrastructure upgrades and maintenance efforts supported system reliability, while ongoing leak detection initiatives significantly reduced water loss since 2020. This proactive approach resulted in lower overall water demand compared to previous years, reinforcing the town's long-term water management strategy.

The Town also has a groundwater level monitoring program which assesses water availability and protects municipal water sources. An alternative water supply investigation was conducted in 2004 and identified the aquifer beneath the Ski Hill as a viable secondary water source, providing a potential future supply for municipal water needs. While no immediate action has been taken, this finding supports long-term water security planning.

Current Town policies also support directing more higher density growth to the urban service area where municipal services are available. This approach ensures that new growth leverages existing infrastructure, reducing the need for costly expansions. By focusing development in areas where services such as water and sewer connections are already in place, the Town can optimize resource use, minimize environmental impact, and provide residents with convenient access to essential services. This strategy not only promotes efficient land use but also helps maintain the quality of life for current and future residents.



6 Implications of Housing Needs for Housing Policy

The Town's current Official Plan and Zoning By-law include enabling policies and zoning provisions that support a range of housing options and support services. Policies and provisions will be reviewed in more detail as part of the ongoing Official Plan and Zoning By-law Review process to ensure policies and definitions are current and reflect best practices. As an example, some of the Zoning By-law definitions and language used related to housing types and intended residents are outdated and will be reviewed and updated, as required.

Marathon faces a shortage of interested, qualified developers and engineers, as shown by limited response to civil engineering work for its tiny home subdivision. Although supportive policies exist, more direct action is likely needed. This includes going beyond municipal policy planning to encourage partnerships and conversations, especially with large employers who also have an interest in maintaining and attracting employees and in doing so, a need for appropriate housing, and explore alternative construction methods, particularly to facilitate the development of affordable housing.



7 Conclusion

The Town of Marathon's Housing Needs Assessment highlights both the challenges and opportunities facing the community as it plans for the next 25 years. While the population has been experiencing gradual decline and an aging population, there is potential for significant growth in the near term largely driven by the potential Generation Mining project. The key findings that emerged through this study include a pressing need for more diverse and affordable housing options, particularly for seniors, lower-income households, and single-parent families. The current housing stock is predominately single detached homes, with limited supply of multi-unit homes and purpose-built rentals, which contribute to affordability pressures and unmet needs among vulnerable groups.

To address the key needs, Marathon must prioritize flexible housing strategies that respond to evolving demographic trends, economic shifts, and community feedback. Continued partnerships, advocacy, and collaboration with local organizations and different levels of government will be essential to address gaps in affordable, especially deeply affordable, and supportive housing, and ensure that new development aligns with both current and future demand. By leveraging enabling policies, available land, and targeted investments, the Town can foster a more inclusive, resilient, and sustainable housing market.



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