

THUNDER BAY DISTRICT
SOCIAL SERVICES ADMINISTRATION BOARD

Community Housing Plan

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Preamble

In 2003 the Thunder Bay District Social Services Administration Board (TBDSSAB) requested that a Needs Assessment Study (NAS) be conducted to facilitate the best use of social housing stock within the Thunder Bay District. Prompting this study was the concern being expressed by housing providers with regard to diminishing demand for certain types of social housing units. For example, seniors, three (3) and four (4) bedroom units have low demand while an inadequate supply of one (1) bedroom units exists. Since there are many unique issues facing social housing in the Thunder Bay District, a series of community consultations were conducted.

Executive Summary

This *Community Housing Plan* recognizes that it is good for communities to have a diverse social housing sector. All communities are encouraged to strive for this, which will mean increasing housing opportunities for moderate income populations in some areas and increasing housing opportunities for low and very low to moderate income populations in others. Not all strategies will be appropriate in each community. While striving to make the fullest possible use of existing social housing stock in meeting these goals, it is acknowledged that individual communities will have to examine their own local housing needs in light of their own social housing community, and develop local strategies in partnership with the TBDSSAB.

Presented within this *Community Housing Plan*, is a list of recommendations outlining a series of options and objectives to address housing issues identified in the NAS. This *Community Housing Plan* is presented as a basis for broader stakeholder and community input, as the recommendations and alternatives available to resolve our housing issues affect other housing areas. Continual input will be sought as part of an ongoing review process, and revisions will be made to adjust to changes in the Thunder Bay District's social housing sector.

Housing issues identified within the NAS are not isolated concerns, they occur within a broader social context. Increasingly they stand alongside existing social programs and on-going community and economic activities within the Thunder Bay District. The resource-based economy of Northwestern Ontario has changed significantly over the past few decades. There is less demand for the products and services once produced throughout the Thunder Bay District. Consequently the region is in a transitional period where other sectors of the economy are being explored and developed. There is a shift toward a service based economy which provides goods and services to the local population base. However, wage rates are significantly less for service industry jobs. It is anticipated that health sciences, educational and technology sector jobs will be coming to the region, but this takes time, capital and synergy.

Meanwhile there is a greater dependency on social services for those individuals who are part of this period of economic transition. The TBDSSAB is committed to the best service provision possible and part of that service includes the provision of social housing.

This *Community Housing Plan* will strive to achieve consensus on the issues and ways to facilitate collective solutions. Options will be phased in over time based on necessity, ease of implementation, timing and impact, as some issues are not yet of immediate concern. The following pages will provide the background by which solutions will be measured.

Recommendations

The following summarizes the recommendations that are articulated further along in this *Community Housing Plan*

1. Leadership

Provide ongoing leadership and expertise to ensure an adequate social housing supply in the Thunder Bay District.

2. Special Needs Housing

Continue to consult with social service agencies and government departments which provide support services to people with disabilities.

3. Accessibility

Endeavour to better accommodate applicants requiring accessible and modified units.

4. Lower Age Restrictions

Lower the age restriction for senior housing projects.

5. Mixed-use Buildings

Terminate the mandate from select senior-designated buildings to accommodate mixed use under Section 99 of the *Social Housing Reform Act (2000)*.

6. Lobby Provincial Government

Continue to lobby the provincial government for flexibility in service level standards.

7. Marketing Campaign

Develop a comprehensive marketing campaign to promote social housing.

Introduction

The provision of social housing is at the forefront in the minds of individuals who understand that social services, in general, are at the cornerstone of society. The TBDSSAB is committed to the following:

Mission

To deliver provincially mandated services on behalf of the citizens of the Thunder Bay District in a reasonable, equitable and cost effective manner.

Vision

The TBDSSAB provides quality services within the context of a commitment to social justice and recognition of people's potential to achieve self-sufficiency and to break the cycle of social assistance.

The provision of adequate, sustainable and affordable housing is of paramount concern at municipal, provincial and federal levels of government. Although mechanisms are in place to provide social housing to low to moderate income households, there is a shift in the demographic makeup of Canadian communities. Throughout the Thunder Bay District there are unique differences in the demand for social housing.

Overall the trend in the Thunder Bay District is an out-migration of young people, due to changes in the economy. Young people are seeking educational and vocational opportunities outside of Northern Ontario and are less likely to return than in the past. Seniors account for a higher proportion of the population. However, the highest demand for social housing is not among seniors. It encompasses middle-aged, single people and persons with disabilities who, due to situational factors, have a greater need for social housing than in the past. Other factors contributing to the increased demand for housing are: increased migration of aboriginal people, low wage service sector jobs, fewer programs for persons with mental health issues, and a general decline in the natural resources industry, particularly in mining and forestry.

Where seniors once had a greater need for social housing, they are now able to age in place. The concept of aging in place is considered to be a positive change in how later years are spent. Seniors experience less social and economic disruption if they are able to remain in their own home and in their own community. This situational continuity allows for healthier aging and has a cost saving mechanism built-in. In addition, there is a shift in ideology when it comes to aging. More people are living fuller, independent lives and wish to remain in their own homes as long as possible.

Also, seniors benefit from higher overall income levels than previous generations. The cost of maintaining a home is often less than it would cost a senior to live in subsidized social housing. In general, an average senior may pay \$380 per month to operate their own home. This figure was derived by averaging property taxes and utilities for a two bedroom home. It would cost \$420, on average, for a senior to live in a rent-geared-to-income apartment. When surveyed, seniors indicated the reasons they would most likely move out of their own home were if they could no longer maintain their property or if they needed support services. (Hurdon, 2005)

For those seniors who do require social housing, increased demand has manifested itself in the form of supportive housing. Supportive housing is deemed anything from accessible housing to in-home supports such as attendant care. As rates of disabilities increase among all age groups, this demand can only increase as the population ages. From the perspective of housing providers, supportive housing has traditionally been an area with logistical difficulties. However, there exists an inherent responsibility to investigate means by which supportive housing can be integrated into existing frameworks.

Supportive and accessible housing warrant other considerations for housing providers. Due to the unique requirements of individuals with disabilities as well as other non-senior populations, it may be necessary to change the mandates of certain housing projects. In doing so, the needs of all tenants must be taken into consideration. For this reason the TBDSSAB conducted consultations with housing providers, social service agencies, municipal representatives, provincial representatives and tenants to obtain information and solicit feedback.

If any changes are to come from this *Community Housing Plan*, there must be consensus as to a set of principles and best practices. These have been agreed upon. Now an implementation strategy can be developed along with a comprehensive marketing plan. New information, policies and procedures must be articulated to the public in a manner such as will allay any concerns of those affected by subsequent change.

Guiding Principles of the Community Housing Plan

Guiding principles can be used as a checklist to ensure that each component of the strategy conforms to collective issues. The strategy will be weighed against the following principles.

- Recognize and respect the inherent diversity among community stakeholders.
- Be inclusive, transparent and accessible.
- Act in accordance with the *Social Housing Reform Act (2000)*
- Be equitable
- Be practical given available human and financial resources.

Background

There are 3,784 rent-geared-to-income (RGI) units falling within the Central Housing Registry currently managed by the Thunder Bay District Housing Corporation (TBDHC). Rental charges for these units are based on 30% of the household's gross monthly income starting at \$85.00 per month. In the case of 33% of all social housing tenants, who are in receipt of Ontario Works (OW) and Ontario Disability Support Program (ODSP) benefits, the rent is charged based on provincial social assistance scales.

The combined portfolio of all housing providers participating in the Central Housing Registry consists of:

Seniors' Units	1,759
One-Bedroom Non-Senior Units	572
Two-bedroom Non-Senior Units	583
Three-bedroom Non-Senior Units	730
Four-bedroom Non-Senior Units	117
Five-bedroom Non-Senior Units	23

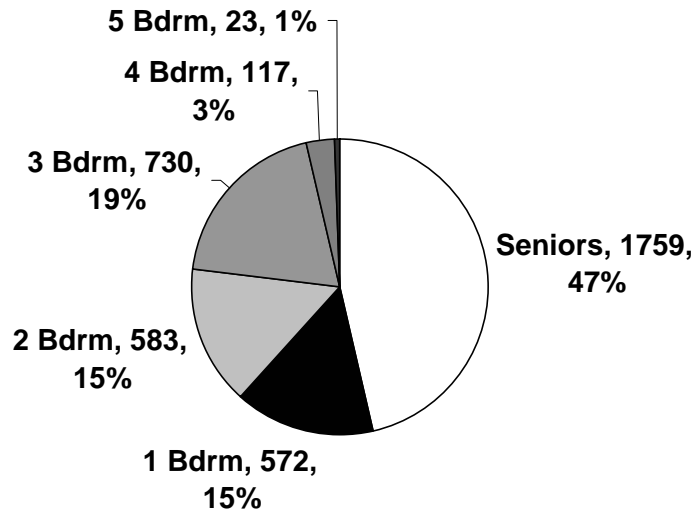
The Province still has responsibility for its dedicated supportive housing projects, which are now administered by either the Ministry of Health and Long Term Care (MOHLTC) or the Ministry of Community and Social Services (MCSS). Such projects include, Alpha Court, Seaway and HAGI Community Services for Independence. In addition, the TBDSSAB (Ontario Works) funds supportive housing programs through the Salvation Army and Lutheran Community Care.

Social housing units are owned and managed by the TBDHC, various non-profit housing providers and rent supplement landlords in Thunder Bay (Current River, McIntyre, Red River, McKellar, Northwood, Neebing, Westfort wards), Oliver-Paipoonge, Greenstone, Manitouwadge, Marathon, Nipigon, Red Rock, Savant Lake, Schreiber, and Upsala. The following chart outlines the percentages of each type of unit as it corresponds to the Centralized Waiting List. (Hurdon & Poniatowski, 2004)

Supply & Demand of Social Housing

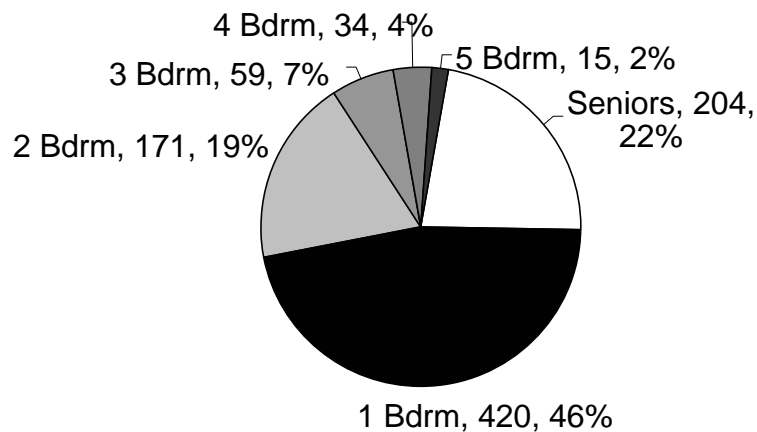
The mix of social housing units is currently not proportioned to efficiently serve our client groups.

Social Housing Supply Central Housing Registry Portfolio



Hurdon & Poniatowski, 2004

Social Housing Demand Central Housing Registry Waiting List



(Hurdon, 2005)

Specifically, nearly half of the social housing portfolio is dedicated to seniors who represent only 22% of the Centralized Waiting List while only 15% is set aside for non-senior one-bedroom applicants who represent 46% of the waiting list.

Based on the supply of unit types, it is not surprising to find that the number of one-bedroom applicants on the Centralized Waiting List is rising given the limited availability of housing, while the number of seniors' applicants is declining due to an abundance of available units and greater affluence of those same applicants.

In terms of demand for one and two bedroom units, singles, single parents, individuals with special priority program status (SPP) and persons with disabilities make up the bulk of applicants. The Centralized Waiting List remains long for people seeking one and two bedroom units. The aim of the TBDSSAB through the District of Thunder Bay Social Services Department (DTBSSD) is to find innovative ways to reduce the numbers on the Centralized Waiting List.

District of Thunder Bay Housing Profile

A household is considered to be in core housing need if its housing falls below at least one of the following criteria: adequacy, suitability or affordability and if it had to spend more than 30 % of its gross income to pay the average rent of alternative local market housing that meets all three standards. Adequacy is defined as a dwelling that does not require major repairs. Suitability refers to a dwelling that has enough bedrooms for the size and composition of the occupying household and is suitable in design to meet occupants' needs. Affordability occurs when shelter costs consumes 30 % or less of before-tax household income.

In the City of Thunder Bay, there are 49,245 households. There are 33,380 one-family households, 340 multiple-family households and 15,525 non-family households. There are 10,945 households experiencing a housing affordability problem. [This represents 22% of all households in Thunder Bay. Of the 10,945, 44% (4,816) are family households and 56% (6,129) are non-family households.] Renters comprise 58% (6,340) of the households in Thunder Bay with an affordability problem but only comprise 28% (13,790) of the total private households in Thunder Bay and therefore are more likely to experience core housing need. (Huron & Poniatowski, 2004)

Not surprisingly, most of the households experiencing a housing affordability problem also earn less than \$20,000 per year. This means that even if a household is paying the average rent for Thunder Bay [\$605 for 2001 as reported by the Canadian Mortgage and Housing Corporation (CMHC)] they will be paying more than 30% of their income. (Hurdon & Poniatowski, 2004) In an effort to determine community housing priorities specific to each community within the Thunder Bay District, the TBDSSAB conducted community consultation sessions in December 2004 and January 2005.

The community consultations were held in four (4) communities with representatives from the fifteen (15) member municipalities and unorganized territories participating. Further consultations were held in February 2005 to give social housing residents an opportunity to provide input, make recommendations, and suggest solutions. The community consultation along with the Needs Assessment Study (NAS) provides substantial evidence to support the recommendations that are being presented to the TBDSSAB for consideration.

Community Consultation Feedback – Thunder Bay

Over seventy-five (75) participants representing housing providers, social service agencies, municipal representatives and provincial representatives attended one of the two day sessions. The sessions started with an overview of social housing programs and a report on the NAS. The rest of the day was spent in 'round table' discussions on the critical issues and the reports from each table. The following is a summary of the main themes from these discussions.

1. The consultation findings support the recommendations in the *Community Housing Plan*. A number of activities would have to take place to implement the required changes including ministerial consent from the Ministry of Municipal Affairs and Housing (MMAH) to variations in the service level standards, agreements from non-profit providers to change mandates and increased funding for capital upgrades from support service ministries.
2. The consensus was that the highest need for subsidized housing is singles with or without special needs. In addition, there was agreement to reduce the senior age limit from 65 to 50 years. There was also general agreement that Thunder Bay is quickly becoming a preferred destination for aboriginal people in search of employment, education, health care and housing. This will require a close working relationship with social service agencies and the housing providers. It was also clearly stated by the social service agencies that the TBDSSAB would have to take the lead in brokering the necessary funding from the respective provincial ministries to make this happen.
3. There was agreement for converting a seniors building to low to moderate income singles building. However, it was recommended that this be done on a trial basis and that it be done in concert with support agencies. Participants from support agencies stressed the importance of ensuring support was available for their respective client groups that would be housed in semi-independent settings. It was also recommended that there be more flexibility in placing applicants in 2 & 3 bedroom units. In other words over- housed applicants or single housed unrelated applicants in a 3 or 4 bedroom family units.

It was acknowledged that some buildings/units would have to be modified to accommodate the changes in client groups.

4. During the consultation sessions there was emphasis on the need for opportunities for social agencies, to meet formally, on a regular basis to share information and to address issues of mutual interest. The participants found the session to be very informative. The participants recommended that information about how and where to apply for housing should be available at various public locations like municipal offices, libraries, churches, legal clinics, women's crisis centers and on the TBDSSAB's website. The *Community Housing Plan* would include recommendations to improve marketing and communication activities.

Community Consultation Feedback- Tenants

Invitations were sent to all housing providers for distribution to tenants (families, singles and seniors). Two tenant consultation sessions were facilitated by the DTBSSD in both the North and South wards.

Seniors in attendance expressed acceptance for converting some seniors' buildings that are, or will soon be, experiencing high vacancies into mixed tenant buildings. Tenants had no difficulty with reducing the age for qualifying for senior housing to people from 50-64 and supported the provision of units to persons aged 50-64 with medical conditions. However, tenants expressed a concern with the criteria for admission to applicants with mental health issues.

Tenants said some seniors' buildings will always be attractive to seniors for various reasons, for example close proximity to senior centres, shopping, and transportation and therefore these projects should continue to have a senior's designation.

Highway 11-17 Housing Profile

There are characteristics that distinguish the communities along Highway 11-17. Greenstone, Manitowadge, Marathon, Nipigon, Red Rock, Schreiber and Terrace Bay all exhibit minimal to nonexistent demand for social housing among seniors who make up a large portion of the population. On average, the population has decreased by 8.8% from 1996 to 2001. Within the City of Thunder Bay the population change is less at 4.1%. In total there are 7,605 households in the communities along Highway 11-17, comprised of 5,650 one-family household, 55 multiple-family households, and 1,900 non-family households. In terms of housing affordability problems, 850 (11.0%), of total households are spending 30% or more of household income on housing. The affordability problem is greater in the City of Thunder Bay at 18.0%. (2001 Census).

Renters face a greater affordability problem compared to those who own their homes. Of the 850 households with affordability problems, renters make up 365 (43.0%) of households. In addition, the number of renters in total private households is relatively low at 1,510 (20.0%). (2001 Census)

It is fair to conclude that owning rather than renting is a more viable option for those living in communities along Highway 11-17. There are fewer renters and therefore relatively fewer people experiencing housing affordability problems. As the population ages, as is the expected trend, more private households will be owned instead of rented. The reason being, that a senior population is likely to have paid for their home over time and can maintain income levels thereby allowing them to stay in their homes longer. (2001 Census)

Housing affordability is most likely to occur among persons aged 50-64 years. By 2015 there will be 18,500 people in this age group, an increase of 4,000 people from 2005. (Ministry of Finance)

Often it is the case that people living in social housing are in receipt of Ontario Works assistance, thereby allowing them to qualify for RGI assistance. As the economies of communities along High 11-17 experience decline the affected population is more likely to seek opportunity in larger centres like Thunder Bay, than apply for Ontario Works assistance in their own community.

There has been a decrease in the numbers of people receiving Ontario Works assistance in Greenstone, Schreiber and Manitouwadge. The second quarter averages for 2005 are 119, 47 and 76 benefit units respectively for the three municipalities. The averages for 2004 were 129, 51 and 91 and for 2003 averages were 135, 52 and 97. (Greaves, 2005)

Several factors must be considered when determining if these are actual decreases over time. Out-migration is more likely the cause for the decrease rather than marked economic improvement. In addition, Ontario Works eligibility is more stringent than in years past. This does not mean, however, that as fewer people are receiving Ontario Works assistance in communities along Highway 11-17, that they are less likely to be in need of social housing. There are many households working in service industry jobs that may still require social housing.

Community Consultation Feedback- District

Sessions similar to the format followed in Thunder Bay, including tenant representatives were held in Marathon, Greenstone and Nipigon. Generally there is an out-migration of people who are moving to Thunder Bay and other urban centers for education, employment or health reasons. There was a feeling that if an adequate level of support care was available that people would prefer to remain in their respective community. There was also a consensus that a coordinated long range plan was required to address the issues in each community and that a one size fits all strategy will not work.

Smaller communities are more susceptible to job loss and out-migration. For example, the Newmont Mine closure in Manitouwadge is scheduled for December 2005. Neenah Papers in Terrace Bay experienced significant layoffs in the spring of 2005. The proposed mill in Greenstone would not employ as many individuals as the other mills in the area that are outdated, and will experience cutbacks. The development of a plan would include working with community leaders, support agencies and other provincial ministries to identify strategies that maximize the highest and best use of their social housing stock within each of those individual communities.

Social Housing Parameters

The following parameters were considered when developing the recommendations for changing the current housing program system.

Eligibility Criteria

Households applying for RGI assistance and/or Special Needs Housing must meet all prescribed eligibility criteria as per the *Social Housing Reform Act (2000)* (SHRA). As a component of eligibility at least one member of the household must be sixteen years old or older and be able to live independently. An individual is able to live independently if he or she is able to perform, for themselves, the normal essential activities of daily living. An individual is deemed to be able to live independently if that individual is able to live independently with the aid of certain support services and demonstrates that those support services will be provided to them when they are required. (Ref O. Reg 298/01, s.7(1)a, (2)a & b.)

Sustainability

Sustainability was identified as a critical element while discussing social housing strategies. It was stated that all strategies that require any kind of increased long term municipal funding commitment, be excluded, at least for the short term. To provide a service to a community and then remove it, is an injustice to people in need and could be setting agencies and providers up for failure. Notwithstanding, other funding sources will be investigated. Staff will work to identify other funding sources and/or mechanisms available to implement the *Community Housing Plan*. For example, the Provincial Government of Ontario recently announced a plan that will provide community based mental health services to an additional 78,600 Ontarians. Money may be accessed to provide long term support services to special clients residing in social housing units.

Maintain Service Level Standards

Service level standards are prescribed in legislation and define the number and type of households each Service Manager must maintain at any given time.

There is currently no provision in the SHRA to allow for the service level standard to be amended.

Recommendations

The following recommendations are a culmination of the work of the Social Housing Sub-Committee, tenants, stakeholders, relevant social service agencies and the DTBSSD. This phase, of presenting these recommendations for review and acceptance by the TBDSSAB, will allow the Social Housing Division to move forward, as a leader, in developing a comprehensive implementation strategy.

1. Leadership

Provide ongoing leadership and expertise to ensure an adequate social housing supply in the Thunder Bay District.

The TBDSSAB is one of many delivery agents for the provision of social housing in the Thunder Bay District. The TBDSSAB is responsible for providing units (bricks and mortar) within their current designated portfolio. One cannot isolate one sector of the social service system from the others, as there is an inter-relationship among social service systems and agencies, including housing providers that must be acknowledged and recognized.

It is the intention of the TBDSSAB to bring together various housing providers, organizations, social agencies and funding ministries to collaborate and share their expertise in order to move forward to make the best use of the available resources.

Although the Central Housing Registry provides a clear indicator of the actual demand for RGI assistance, it is recognized that other waiting lists remain with housing providers and social service systems that require review and analysis.

2. Special Needs Housing

Continue to consult with social service agencies and government departments which provide support services to people with disabilities.

“Social housing programs – whether federal, provincial or municipal – are designed to assist individuals or households who would not, otherwise, have access to suitable housing (in terms of size, quality, and cost) without devoting an excessive portion of their income to housing. Social housing programs take different forms; sometimes the programs actually provide housing units while in other cases, the programs may provide rental supplements or shelter allowances to low-income households.” (Garrard & Raymaker, 2002)

From the outset we must be clear as to the definition of special needs housing. In accordance with the SHRA (c27 S 1), "Special Needs Housing means a unit that is occupied by or is made available for occupancy by a household having one or more individuals who require accessibility modifications or provincially-funded support services in order to live independently in the community". Discussions would be held with agencies that provide support services throughout the Thunder Bay District. The TBDSSAB may provide the "bricks and mortar" for supportive housing projects while outside agencies coordinate and provide the required support services. "The success of supportive housing projects relies, to a significant extent, on these services being comprehensive in scope and accessible to supportive housing residents." (Garrard & Raymaker, 2002)

The Northwestern Ontario District Health Council commissioned a report on supportive housing in the region. The key findings are similar to that which has been articulated by tenants, seniors, people with disabilities and social service agencies.

The key findings of the NWODHC's assessment were:

- There is an overwhelming need for additional Supportive Housing units throughout Northwestern Ontario.
- The demand for Supportive Housing is growing.
- Innovative, flexible alternatives are needed in the development of Supportive Housing in Northwestern Ontario so that the unique needs of each individual community are met.
- Affordability and barrier-free access are important factors in planning and developing Supportive Housing. (NWODHC, 2004)

Further evidence suggests that in a six month period in 2004, 611 people used the three hostels in Thunder Bay. 20.2% of those individuals were in receipt of ODSP benefits and would likely be in need of supportive housing services. This figure is based on the number of people who had more than one stay in a Thunder Bay hostel. (Analysis of Hostel Utilization in Thunder Bay, 2004)

3. Accessibility

Endeavour to better accommodate applicants requiring accessible and modified units.

With the passage of the *Ontarians with Disabilities Act (2001)*, it is the responsibility of scheduled organizations, or public sector organizations, to develop annual accessibility plans. The TBDSSAB is a contributor to the Accessibility Plan developed for the City of Thunder Bay since 2003 in hope of removing all barriers to accessibility.

Those properties and facilities funded by the TBDSSAB and managed by housing providers are continually improving barrier free access, in keeping with current legislation and building codes. The TBDSSAB should continue to seek funding opportunities to increase accessibility.

Moreover the TBDSSAB should continue to ensure that properties are accessible and meet the needs of persons with disabilities.

4. Lower Age Restrictions

Lower the age restriction for senior housing projects.

In the social housing portfolio there are vacancies appearing in seniors' mandated housing projects. While demographics indicate sharp increases in the overall senior population, there are fewer of those same seniors accessing social housing. Income levels and standard of living rates have increased among today's senior population. However, the demand for affordable housing has increased in the population aged 50-64. This population group is not viewed as seniors, rather they are middle-aged adults.

The logical question is, why is there a greater need among people in middle-age? The explanation may appear overly simplistic, yet it encompasses a number of social and economic issues. First, this group is more likely to be socially displaced or disadvantaged than their younger or older counterparts. Marital and family disruption are the preeminent reasons for people becoming homeless or in need of social housing. Women are more likely to face this problem because they typically earn less than their partners. Also, women have less disposable income because they are often caring for children during this stage of life. "It is important to understand the interconnection between housing programs, subsidy eligibility and allocation, income security, access to credit, security of tenure, transportation and service needs." (Callaghan, Farha and Porter, 2002). Men, who experience housing problems, do so because of employment problems. If a man loses a job, during his peak earning years, he can often find it difficult to re-enter the workforce due to ageism, likelihood of younger qualified applicants and physical inability to perform duties.

As seen, both men and women can experience social and economic disruption during their middle-age, therefore social services programs must address the unique challenges faced by this population. Allowing people between the ages of 50-64 to enter into otherwise designated seniors housing, reduces vacancies while providing necessary housing for this marginalized group. Reduced age limits have revenue generating opportunities for housing providers. It offers lower vacancy rates and higher revenue incomes resulting in decreased rental subsidies.

As derived from the TBDHC's current rent roll, 208 tenants between the ages of 50-64 years are paying an average rent of \$252 per month in seniors' buildings. These tenants represent 23% of all tenants in seniors' buildings and 37% of tenants in seniors' buildings where the age has been dropped to 50 years. The annual cost of not implementing older adult buildings is estimated to be \$629,000. This figure is derived by multiplying the average rent of tenants 50-64 years times the number of tenants. (Hurdon, 2005)

To further illustrate potential revenue loss it is necessary to examine the existing wait list and anticipated recruitment verses the rate of attrition of tenants. It is estimated that there may be as many as 630 vacancies in social housing beginning in 2006, and a potential 373 new or existing applicants to fill those vacancies. Therefore, at a steadily increasing pace, one may expect a deficiency of 257 applicants in future years commencing in 2006. The revenue loss is estimated to be \$1,295,000, based on average rents of \$420 for those seniors receiving Old Age Security (OAS), Guaranteed Income Supplement (GIS) or Canada Pension Plan (CPP) benefits. (Hurdon, 2005)

Historically, the MMAH endorsed housing clients under the age of 65 in projects with senior mandates. With the transfer of social housing, the Ministry indicated that such a practice could leave housing providers open to complaints under the Ontario Human Rights Code (OHRC). It should be noted that the MMAH was aware of the potential for complaints under the OHRC regarding seniors' mandates; however, it continued to house clients under the age of 65 in seniors' projects up to point-of-transfer.

In accordance with the OHRC, the primary tenant must be 65 years of age or older to be eligible for placement in a seniors designated project. Nevertheless, many social housing providers throughout Ontario are faced with a declining population of seniors who require RGI housing. In an effort to maintain occupancy levels, providers continue to house primary applicants who are 60 plus years of age based on a defunct OHRC exemption that was perpetuated by MMAH without penalty. However, housing providers who are housing primary applicants under the age of 65 risk a challenge under the OHRC.

Notwithstanding, housing providers who place tenants under the age of 65 in buildings mandated for seniors, can defend a charter challenge under the OHRC if a program has been established under section 14 of the OHRC that identifies and relieves hardships associated with a disadvantaged group.

Specifically, applicants under 65 years of age may be recognized as a special group with a particular need for housing that is affordable, safe, accessible, adaptable and barrier-free. Additionally, low-income seniors under the age of 65 face greater barriers to employment than do younger people, and as such, often have more immediate need for affordable housing. Most seniors in the social housing portfolio aged 50 to 64 years are often more economically disadvantaged than are those aged 65 and older. Specifically, a senior age 65 receives Old Age Security (OAS), Guaranteed Income Supplement (GIS) and may also be in receipt of CPP or other pension income, while those 50 to 64 years of age may

only have a reduced CPP income, disability income or minimum wage employment. (Hurdon & Poniatowski, 2004)

It is further recommended that housing providers be presented with the option to allow an age limit reduction in seniors' mandated buildings. Housing providers would have to present a request to the DTBSSD to have age limits reduced. This would create a new operational procedure, instead of a formal policy, that would be subject to periodic review.

After a specified period of time, it would be determined whether or not the change in building mandates is successful in reducing vacancies.

Allowing the minimum age requirement for seniors housing to be set at 50 would allow housing providers within the Thunder Bay District an opportunity to (1) serve a larger proportion of the population with the current oversupply of seniors mandated projects; (2) ensure that seniors aged 50 to 64 are housed in suitable projects designated to meet the health requirements of the aged; and (3) allow seniors who are economically disadvantaged the same access to affordable housing available to seniors 65 years of age. This option would be more likely to maintain the social harmony amongst tenants unlike mixed use buildings involving tenants 16 to 100 years of age. (Hurdon & Poniatowski, 2004)

5. Mixed-use Buildings

Terminate the mandate from select senior-designated buildings to accommodate mixed use under Section 99 of the *Social Housing Reform Act (2000)*.

Several seniors' complexes managed by the TBDHC that often carry vacancies, have little or no waiting list, and at best, are difficult to fill with senior applicants. The mandate of these buildings could be changed to permit mixed use, thereby increasing the amount of housing available to the large pool of single applicants who are waiting 12-36 months for housing. Converting some of the less desirable seniors' projects to mixed use preserves the availability of more appealing projects in strategic locations throughout the City. (Hurdon, 2004) Concern is noted that some seniors do not support the idea of mixed senior and non-senior housing. The concern however, is more so that young people will be mixed with seniors and there will be differences in lifestyles. (Hurdon, 2005)

By diversifying more housing stock, more facilities will be used to their fullest potential thereby reducing applicant wait periods and making the highest and best use of the resources in social housing. A TBDSSAB endorsement of mixed use buildings will allow social housing providers to offer better services to the applicant and public.

6. Lobby Provincial Government

Continue to lobby the provincial government for flexibility in service level standards.

The successes in the restructuring and devolution of social housing in the province of Ontario, has necessitated innovative strategies in order to ensure the successful administration and provision of social housing. The TBDSSAB must work in tandem with the provincial government to maintain service levels now and in the future.

Clear articulation by TBDSSAB to the government will ensure measures be taken to further entrench policies like those we outlined in the *Community Housing Plan*.

7. Marketing Campaign

Develop a comprehensive marketing campaign to promote social housing.

Through the community consultations it is clear that there is a need for the TBDSSAB to develop a marketing campaign to promote awareness of social housing within the community. TBDSSAB needs to inform the public as to the services and programs offered by not only social housing, but the broad based services provided; such as Ontario Works and Children's Services. For example posters and billboards may be produced and placed strategically throughout the community. The TBDSSAB, through the social housing re-organization, must decide on location and contact information of Central Housing Registry services prior to implementing a marketing strategy. Implementation is contingent upon the conclusion of the social housing re-organization.

Conditions for Implementation

1. Implementation of the *Community Housing Plan* requires action on the part of the TBDSSAB, the TBDSSAB Social Housing Sub-Committee, DTBSSD, housing providers, social service agencies, specific municipalities and federal and provincial ministries.
2. There will be collaboration between housing providers, social service agencies, specific municipalities and federal and provincial government ministries on those strategies that directly involve them. In some instances housing provider approval will be required.
3. The TBDSSAB's Social Housing Sub-Committee will review all draft TBDSSAB reports containing any and all recommendations before they are submitted to the TBDSSAB for approval.

Summary

The *Community Housing Plan* will be implemented within a very complex environment, as there are many stakeholders with a wide range of interests. Current trends and predictive indicators within this plan suggest that, although the population of seniors will increase 40% over the next 20 years, fewer numbers of seniors will require social housing as a result of their comfortable pensions and investments that were secured during a relatively good economic period. Furthermore, the supply and demand of one bedroom and seniors units is unlikely to reach an efficient ratio, if left to future market influences. Finally, individual municipalities face social housing issues that are unique to their socio-economic environment.

These distinct issues and concerns must be reviewed individually and in co-operation with local stakeholders.

The *Community Housing Plan's* success depends on the recognition that housing is not an isolated program and that long-term solutions will require an interdisciplinary approach. The challenge is to bring together all the necessary players to ensure that this interdisciplinary approach can be realized. This *Community Housing Plan* outlines a holistic approach to addressing the issues and options included in the NAS and the discussions held with local stakeholders within the community. For those housing providers and social service agencies located throughout the Thunder Bay District, this *Community Housing Plan* represents a meaningful approach to addressing some of the current and future social housing issues at the forefront of everyone's mind. By working together and phasing in this plan, we hope to address some of the unique social housing issues affecting our communities.

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Glossary of Social Housing Terms

Aging in place is growing older without having to move.

Canada Mortgage and Housing Corporation (CMHC) is the federal agency responsible for the administration of the *National Housing Act*. This includes the mortgage insurance program and transfer of funds for social housing subsidies.

Central Housing Registry is responsible for the assessment of eligibility for rent-geared-to-income assistance and the maintenance of the Centralized Waiting List. The functions performed by the Central Housing Registry are a responsibility of the DTBSSD – Social Housing Division.

Centralized Waiting List includes all eligible rent-geared-to-income households that have indicated a preference for a housing project(s) owned and operated by twenty-three (23) housing providers that are in receipt of funding under a Transferred Housing Program. Eligible households are ranked as required under subsection 68 of the *Social Housing Reform Act, 2000*.

Children's Services refers to those services which are cost shared by municipalities and the province including: child care fee subsidies, wage subsidies, special needs resourcing and resource centres.

Core housing need – Refers to three (3) basic standards: *Adequacy*, referring to the physical condition of a dwelling; *Suitability*, pertaining to the size of a dwelling and whether the number of bedrooms is sufficient for the size and composition of the household; and *Affordability*, referring to the cost of a dwelling as a share of household income.

District Social Service Administration Boards (DSSABs) means a board established under the *District Social Services Administration Boards Act*.

Ministry of Community and Social Services (MCSS) and the Ministry of Health and Long Term Care (MOHLTC) are the provincial ministries responsible for the funding and administration of dedicated supportive housing located in housing projects throughout the Province of Ontario. Some supportive housing projects may contain accessibility modifications and households may be in receipt of support services or housing projects may only have a support services program. Support services may be provided in-house or acquired through a purchase of service agreement with local agencies.

Ministry of Municipal Affairs and Housing (MMAH) is the provincial ministry responsible for the *Social Housing Reform Act, 2000*. The Ministry also sets and administers other municipality-related legislation.

Non-Profit Housing is owned and operated by non-profit housing corporations, with a volunteer board of directors to oversee the operations. Depending on the

type of non-profit, municipal representatives may be members of the Board of Directors. Non-profit housing may be targeted 100% rent-geared-to-income or contain an income mix of rent-geared-to-income and market households.

Ontario Disability Support Program (ODSP) is a provincial income assistance program for people who are deemed to be unable to return to the workforce.

Ontario Works (OW) is the municipally administered financial assistance program that assists families and individuals who have no other source of income.

Public Housing is housing formally owned by the province and administered by Ontario Housing Corporation and their managing agents, local housing authorities. Over 84,000 units are located throughout the province and provide rent-geared-to-income assistance to all household types. The Thunder Bay District Housing Corporation (TBDHC) manages the public housing portfolio in the Thunder Bay District.

Rent-geared-to-income (RGI) assistance means financial assistance provided in respect of a household under a Transferred Housing Program to reduce the amount the household must otherwise pay to occupy a unit in a housing project.

Rent-geared-to-income (RGI) unit means a unit in a housing project that either is occupied by a household receiving rent-geared-to-income assistance or is available for occupancy by a household eligible for rent-geared-to-income assistance.

Service level standards are the prescribed number and type of households Service Managers must maintain at any given time. Currently there is no provision in the *Social Housing Reform Act, 2000* that allows Service Managers flexibility to amend service level standards.

Service Manager is the general term used for Consolidated Municipal Service Managers and District Social Service Administration Boards.

Social Housing is permanent rental accommodation owned and operated by non-profit housing corporations, local housing corporations and/or private landlords that receive financial assistance towards the capital and/or operating costs of the project/unit.

Social Housing Reform Act, 2000 (SHRA) is the Ontario legislation that established the municipal role in the funding and administration of provincially developed social housing in Ontario.

Special Needs Housing means a unit that is occupied by or is made available for occupancy by a household having one or more individuals who require

accessibility modifications or provincially funded support services in order to live independently in the community.

Supportive Housing Provider means a housing provider providing special needs housing in a housing project operated by it.

Special Priority Program Status (SPP) is a status assigned to households applying for rent-geared-to-income assistance whose personal safety, or whose family's safety is at risk because of abuse by someone with whom they live in a familial relationship.

Tenant Protection Act (TPA) is the Ontario legislation that establishes the relationship between landlords and tenants.

Transferred Housing Program in relation to a Service Manager means a housing program for which responsibility has been transferred to the Service Manager under section 10 of the *Social Housing Reform Act, 2000*.

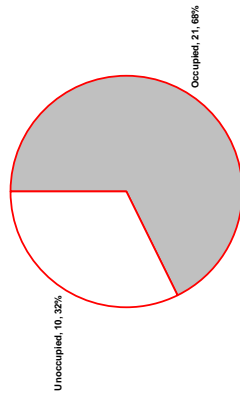
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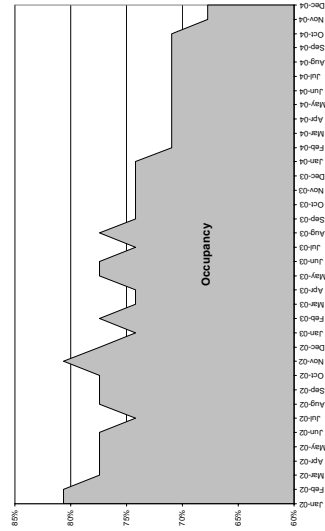
Appendix B – Highway 11 – 17 Housing Profile

Sprucewood Terrace, Marathon

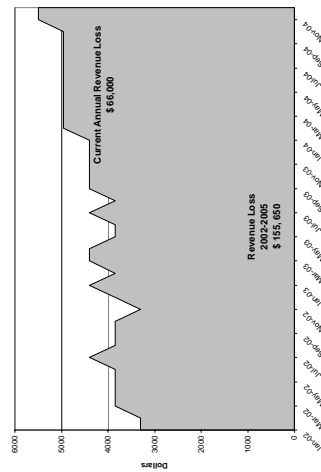
Sprucewood Terrace Vacant Units



Sprucewood Terrace Occupancy



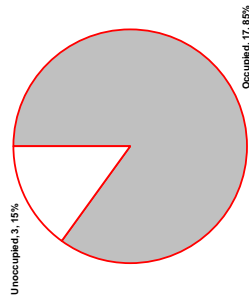
Sprucewood Terrace Revenue Loss



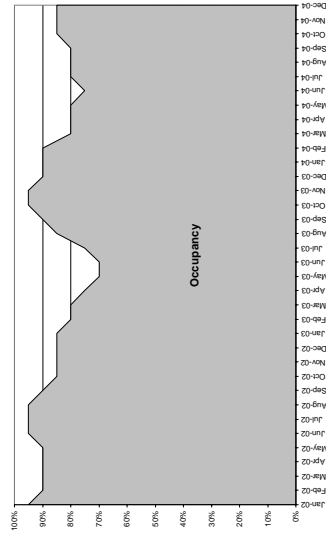
Revenue Loss 02-Oct04
 = \$150,150
 Current Annual Revenue Loss
 = \$66,000
 Average Rent = \$401

Sjolander Court, Nipigon

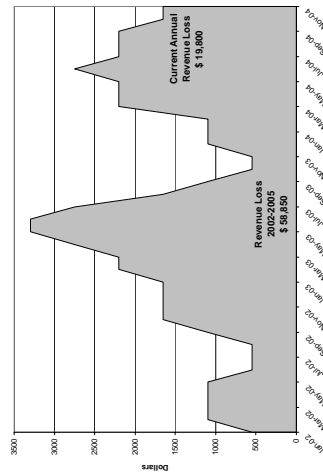
Sjolander Court Vacant Units



Sjolander Court Occupancy

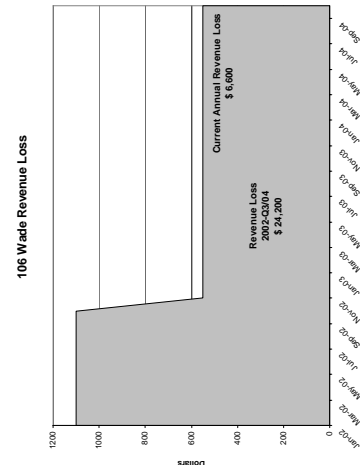
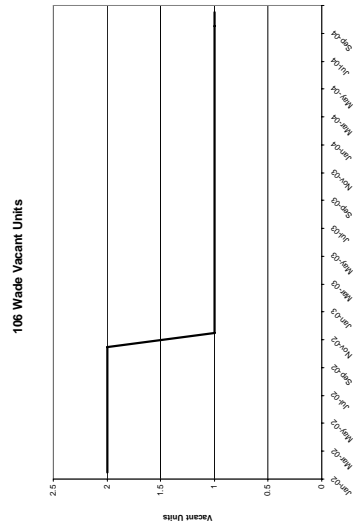
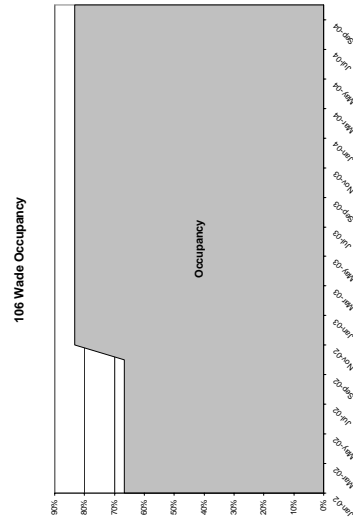


Sjolander Court Revenue Loss



Revenue Loss 02-Oct04
 = \$57,200
 Current Annual Revenue Loss
 = \$19,800

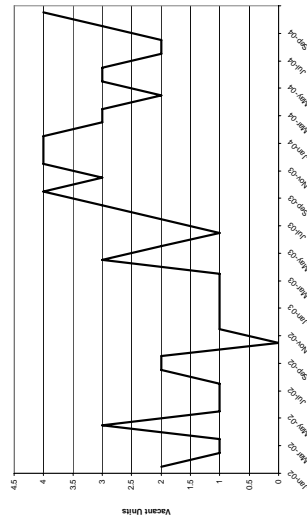
106 Wade, Nipigon



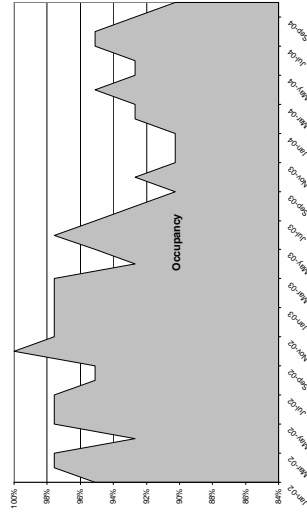
Revenue Loss 02-Oct04
 = \$24,750
 Current Annual Revenue Loss
 = \$6,600

Neil & Fisher Court, Geraldton

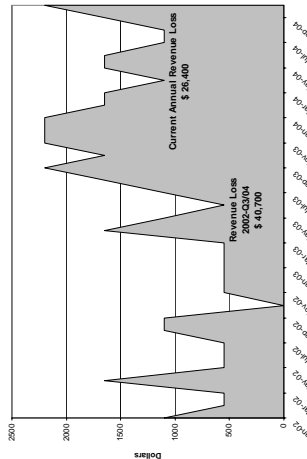
Neil and Fisher Vacant Units



Neil & Fisher Court Occupancy

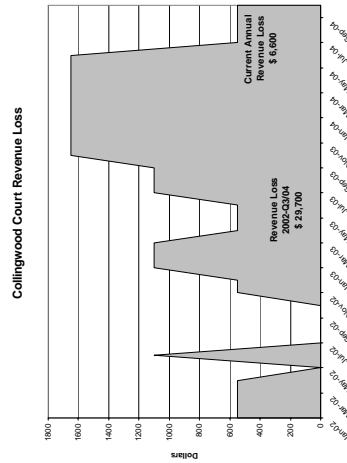
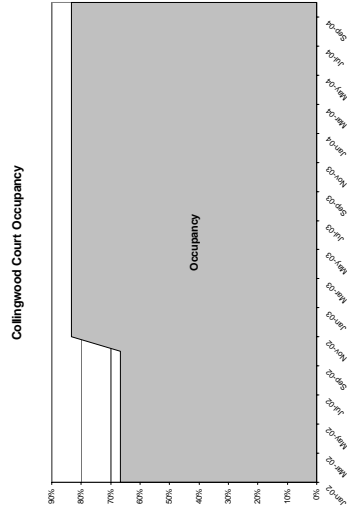
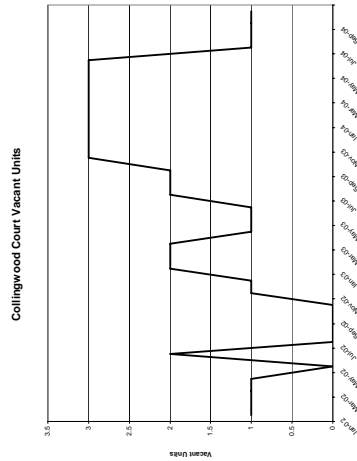


Neil & Fisher Revenue Loss



Revenue Loss 02-Oct04
 = \$40,700
 Current Annual Revenue Loss
 = \$26,400

Collingwood Court, Schreiber



Revenue Loss 02-Oct04
= \$29,700
Current Annual Revenue Loss
= \$6,600

Appendix C – Thunder Bay Community Consultations

December 13 & 14, 2004

Summary of Round Table Discussions

Question 1

What actions would you recommend be taken to increase the community's awareness of the various housing programs available to assist households with low to moderate incomes to live independently with or without support services?

- Distribution of information to applicants requesting tax relief
- Support Project 211 information services**
- Inserts into utility bills*
- Thunder Bay report to citizens and Source
- Mainstream media***
- Work with Housing & Homeless Coalition and senior centres
- Post notices and information in Municipal Offices and libraries
- Update RGI application to reflect age 50 yrs+ are eligible
- Better information sharing with service organizations**
- Post information about housing in bus terminals, media, senior centres, highlight a “number” for central registry
- Outreach assistance for completion of application forms
- Booth at senior fairs
- Tap into social programs at the college
- Notice boards in churches
- Notice boards at legal clinics and native drop in centres
- Notice boards at women's crisis centres
- Post information on DSSAB Website

Question 2

Who do you see is greatest in need for social housing in the District of Thunder Bay (includes City of Thunder Bay) and how do you see this need being met?

- Low income single***
- Single parents
- People with mental health, special needs****
- Aboriginal in-migration**
- Smaller family groups
- Students/aboriginal families
- Singles with mental health and addictions**
- Singles 16-21 very critical

- Funding from appropriate ministries
- Levels of care maintained in supportive housing (CCAC care presently reduced if moved)
- Homeless**
- Abused women***
- People in serious debt with rent, utilities
- Provide “start up” assistance
- Working poor**
- Aging in place

Question 3

What actions should social housing providers take to address the growing vacancy problem in senior one-bedroom and family three & four bedroom units?

- Update RGI application****
- Convert one of the seniors to special/singles**
- Secure & enhance supports for this group*
- Lobby for changes to legislation (income levels and assets etc)
- Apply common sense, practical approaches to issue
- Look at future use of 3 & 4 Bedroom units**
- Pick some pilot projects (be creative)
- Be flexible with respect to placement of persons qualifying for 2 bedrooms in 3 bedrooms.****
- If numbers support it, convert a seniors building to meet singles need. Displaced seniors could be moved to other buildings. Provide supports for singles**
- Review rent calculation, utility costs are not being given proper credit is a main reason for unit turnovers
- Work with communities outside Thunder Bay to review available units and consider relocating clients**
- Go back to 25% of income
- Track trends of aboriginal migration to the city of Thunder Bay**
- Partnerships with support agencies who would be on “Head Lease”

Question 4

Over the long term what action/measures should the TBDSSAB implement to ensure best use of the social housing portfolio in the District of Thunder Bay (including City of Thunder Bay)?

- Transfer of mandate determination from province to DSSAB –local flexibility***
- Further integration of waiting lists
- Ongoing monitoring of waiting lists**

- Strengthen connections with support providers (meet twice a year)*****
- Be more flexible with regulations
- Work with other government agencies to promote aging in place and adequate support
- Closer work and consultation with all housing providers (formalize existing Social Housing Advisory Committee) with a consumer representative.
- Develop a strategic plan for social housing***
- Marketing strategy and research needs****
- Learn from other northern communities i.e. North Bay and Sudbury
- Advocate for more support care funding
- Avoid eviction of tenants due to rent arrears, provide resources to mediate
-

Question 5

Identify difficulties social housing providers/service agencies are having or may have in the future to maintain current targets plans and mandates. What actions would you take to alleviate this problem?

- Outdated, inflexible mandates**
- Outdated eligibility criteria for the Thunder Bay area
- Address lack of integration between Ministries**
- Capital required for modification of units to meet clients needs
- Some client groups cost more to house than others
- Targeting plans must change to meet needs at local level***
- Need a long term strategy
- Providers need access to an ongoing larger data base**
- MMAH must have responsibility for the collection and analysis and funding to make it happen
- Need a coordinating body to collect, organize and effectively implement changes needed
- More collaboration formally between DSSAB and Support Services and CCAC
- Deposits for utilities
- More involvement of Social Services with chronic tenant histories
- Review and simplify application process***
- Cluster living may work if support services available**
- Publicize vacancies over open web site
- Allow DSSAB to change service level standards set by Ministry
- More understanding of aboriginal people
- Older buildings are not accessible, lack of parking **

Appendix D – Highway 11 - 17 Community Consultations

January 24 -26 2005

The District Consultations took place in three communities, Marathon, Greenstone and Nipigon. Questions were posed to the participant groups to stimulate discussion. Please note that none of the items listed are in order of priority. The following information was recorded from the participants at the respective sessions.

Marathon Session - January 24, 2005

- Non-senior singles age 16-24 and persons with a developmental disability require housing.
- Seniors who require support services to enable them to live in social housing do not apply because support services are not available in Marathon. Some participants reported that some seniors have moved from the community to access support services in Thunder Bay
- Wilson Memorial Hospital has a waiting list of 22 seniors referred through Community Care Access Centre. The cost for long term care is greater compared to providing support services in the community.
- Currently 4 out of the 12 seniors on the long term care waiting list could live in a supportive housing environment in the community.
- There is a need to lobby government for change in the policy to coincide with the changing demographics
- Integrate seniors and singles and be creative
- There is a need for awareness therefore a marketing strategy is required to enhance community awareness of available housing services
- The community wants to work with social housing to identify gaps and develop solutions
- There is a need to develop a working relationship with Community Care Access Centre
- There is a listing of community agencies in Marathon
- There is a need to develop partnerships with agencies at all levels
- There is decline in population
- There are economic changes
- Seniors will have less income
- Tourism will be an economic driver in the community in the future
- There is a need for housing for young people who remain in the community and earn lower wages
- Private apartment rent is less than social housing rates. The average rent is \$350/month
- Transportation is a concern in the community
- There can be an age mix in the seniors ranging from 50 – 65 years of age

- There are only two barrier-free units available for persons with physical challenges
- A needs assessment should be done in the community to determine the need for housing for physically and developmentally challenged individuals.
- Economic demographics are of concern- by the end of December 2005 the mine may close
- The economic situation will change the community
- The high utility costs in apartments in Manitowadge are prohibitive to renters
- Private apartment owners provide subsidies for utilities

Greenstone Session - January 25, 2005

- There is a need for 2 bedroom units for husband and wife in senior units
- There is a need for "Supportive" Housing for existing units for example cafeteria style
- Seniors require supportive housing
- Women and children leaving abusive situations require housing
- Persons with mental health, physical disabilities, family units
- There is a need to be sensitive to the aboriginal culture
- Singles are high need and the long wait list discourages single persons from applying
- There is a need for First Nations 3-bedroom /4bedroom units
- Conversion of 1-2 bedroom senior units, for example retain Fisher Court as a seniors building and Neill Court could be converted for the needs assessed
- Marketing is required for social housing
- There is a need for education on accessibility and rent geared to income for those with investments who are eligible ... (marketing)
- Educate the public about the current services
- Decreasing population in the area is a concern and there may be mill closures
- Private sector could be encouraged to develop and provide supportive housing
- Review social housing mandate to maintain existing units and the possibility of separate aboriginal units
- Review 30 % rent geared to income for seniors and not to discriminate "well to do seniors "
- Change the age to 50 to enter senior units
- There is a need for elevators for persons with a disability
- A "Lift" should be considered
- Information regarding possible options for solutions to seniors vacancies
- Address concerns of seniors over integration
- The unit size and storage is too small

- The floors in senior units are cold
- Would like to see a local stakeholder committee network system with people who represent the users of the system to provide information to DSSAB
- The application process is very intrusive and invasive
- There should be a friendly user system
- There should be current and ongoing information on the system
- Diminished population, medical services, employment
- Migration from Northern 1st Nations to Greenstone to limited resources in the community
- Resources needed, for example mental health services
- There are no new housing dollars
- There are limited renovation dollars
- There are small operating budgets
- Promotion of extra activities associated with units
- Safety and Security in units was a concern to the senior tenants represented
- Senior tenants suggested a live-in security person

Nipigon / Red Rock Session - January 26, 2005

- Accessibility to upper units is a problem – elevators wanted in the buildings for seniors
- There is a need for housing for single persons
- Building Code requirements are complex and restrictive, Social Housing would not conform to the Ministry of Community and Social Services code requirements for group home programs
- Need supportive housing units that conform and have support services attached
- Clients leaving Nipigon for other areas where support services are available
- Seniors do not know where and how to apply for social housing
- Reported that it is difficult to communicate with the District Housing Corporation to get information
- Suggested that applications be community specific- legislation mandates contents of application
- Move Nipigon units page to front of the application package and have the listing a different colour
- There could be sharing of client information and one application between child care and social housing for Ontario Works clients
- There is no public transportation system therefore seniors have mobility problems
- Ontario Works clients could benefit more from social housing
- Determine the need for social housing
- Generally private sector rent = \$445.- \$550 and is all inclusive

- There are poor house sales due to out migration
- Seniors want to get closer to medical services in Thunder Bay
- There is uncertainty in the forest industry in the Nipigon /Red Rock area
- Local business are closing due to close proximity of Thunder Bay (out-shopping)
- Housing registry – Ontario Works to work with Central Housing Registry for listing vacant units
- Web site information is required
- Newspaper articles clarifying Social Housing and dispelling the myths
- Housing staff to come to community to assist people to complete the application
- Sharing of client information, OW, Childcare and Social Housing –one application (therefore people do not have to provide the same information to three different programs)
- It was recorded that Red Rock is satisfied with their seniors' buildings.

Appendix E – Tenant Consultations

February 17, 2005

Two tenant consultation sessions were hosted by Social Housing Staff in both the North and South wards. Invitations were sent to all housing providers for distribution to tenants (families, singles, and seniors).

Tenant Consultation Session Summary:

The following was expressed by the residents that attended the sessions:

- Seniors in attendance expressed acceptance of converting some seniors buildings that are or will soon be experiencing high vacancies into mixed tenant buildings.
- Some seniors buildings will always be attractive to seniors for various reasons, e.g. close proximity to 55 plus center, shopping, transportation etc, and these projects should remain a seniors designated building.
- Seniors felt that reducing the age for qualifying for senior housing from 65 to 50 was acceptable.
- Seniors felt that reducing the age for qualifying for senior housing below 50 for medical reasons was acceptable.
- This group appeared to understand and appreciate that there are people that need social housing and they are not getting the units based on their age.
- Some people reported that there are different cultures that should be considered such as aboriginals. One person indicated that the number of aboriginal persons in Thunder Bay will increase in the future and they will need greater access to accommodations
- There needs to be more support services for tenants
- Marketing was mentioned as a way to fill the units
- Residents were receptive to persons with physical disabilities moving into their building, but not receptive to persons suffering from mental illness.
- There was discussion that any change should be done carefully and that some changes could happen in some areas more quickly than other areas.
- There is a need for two bedroom units for seniors as the current ones are very small for couples

Appendix F – 2001 Thunder Bay District Population

Municipality	Total	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Thunder Bay, C	109,015	5,750	6,845	6,990	7,320	6,905	6,500	7,235	8,460	9,310	8,585	7,660	5,585	4,735	4,400	4,360	3,960	2,490	1,930
Comtee, Tp	745	60	55	75	55	30	40	75	80	70	60	50	25	15	25	15	10	5	5
Dorion, Tp	440	20	40	35	40	30	20	25	35	45	50	45	20	20	5	10	5	5	0
Gillies, Tp	520	30	35	40	45	20	15	25	35	75	55	30	25	20	15	25	10	5	10
Greenstone, T	5,660	330	395	380	430	370	390	395	420	520	505	410	280	230	210	175	125	55	50
Manitouwadge, Tp	2,950	175	215	225	245	160	145	205	305	315	280	240	165	95	70	65	20	15	5
Marathon, T	4,410	235	335	410	440	245	215	265	480	545	425	295	170	120	70	65	50	30	10
Neebing, Tp	2,045	95	135	195	195	105	65	105	170	235	215	190	105	85	70	40	25	10	5
Nipigon, Tp	1,970	100	125	145	160	115	100	100	170	150	140	170	110	105	90	70	70	35	25
O'Connor, Tp	725	40	55	65	45	40	50	45	65	65	80	50	45	40	15	20	15	5	5
Oliver & Paipoonge, Tp	5,860	285	430	520	500	310	245	340	545	585	495	445	330	280	230	160	95	60	25
Red Rock, Tp	1,230	80	90	105	85	55	65	70	90	120	110	90	65	60	50	45	40	10	5
Schreiber, Tp	1,445	85	95	100	120	65	75	90	155	155	115	75	60	60	60	55	55	20	15
Shumiah, Tp	2,460	100	145	145	165	105	85	130	195	190	275	240	165	185	130	115	65	15	5
Terrace Bay, Tp	1,950	90	145	150	160	75	95	110	165	240	200	160	90	70	70	50	45	20	5
Unincorporated	6,225	320	405	450	430	285	315	410	505	590	640	570	425	305	235	190	85	40	30

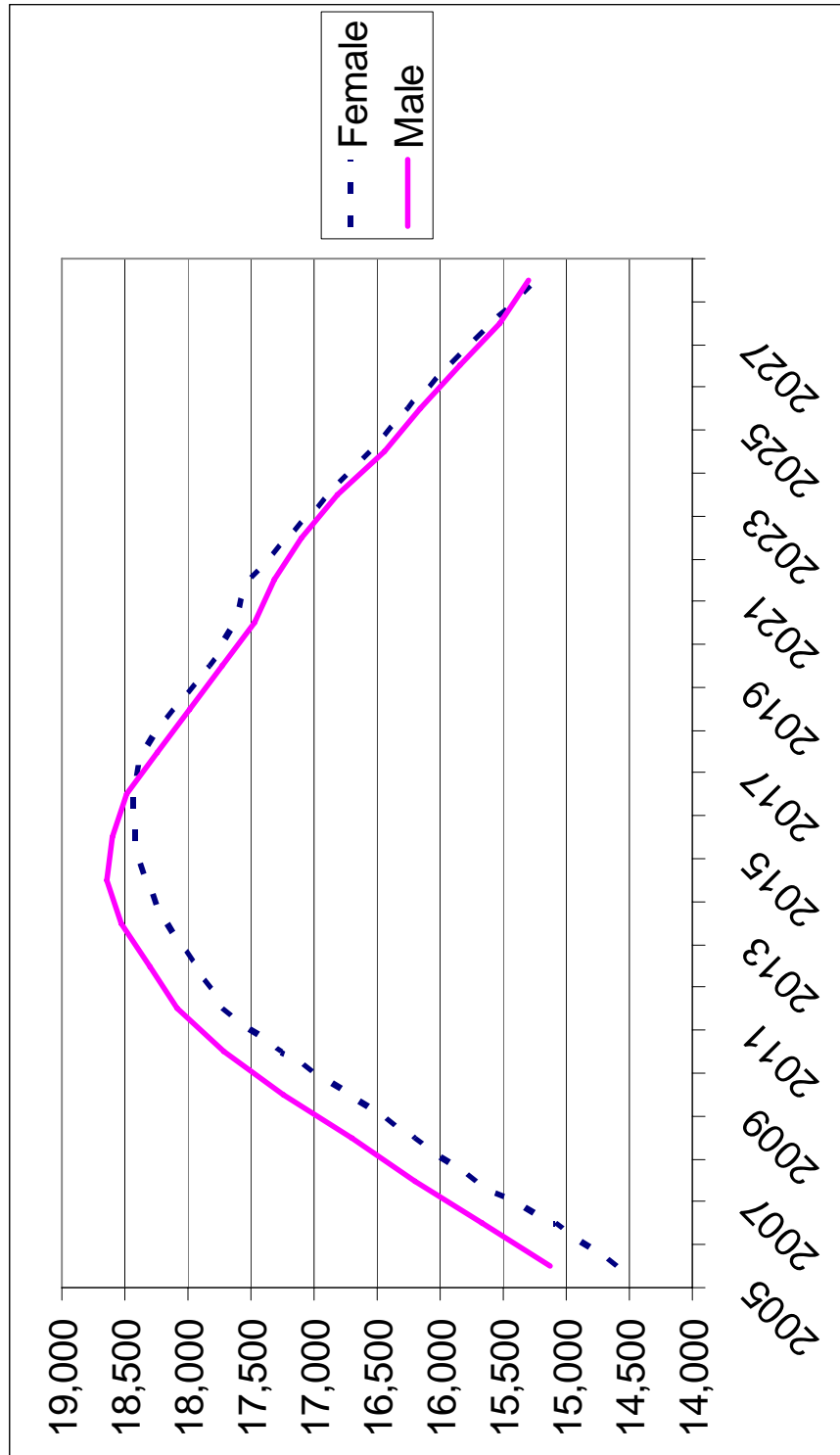
Appendix G – Population Projection District of Thunder Bay 2005 – 2028

age	2005		2006		2007		2008		2009		2010		2011		2012	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-4	3,838	4,042	3,823	4,027	3,816	4,020	3,813	4,018	3,817	4,022	3,821	4,027	3,829	4,035	3,837	4,044
5-9	4,079	4,301	3,959	4,157	3,896	4,042	3,880	4,049	3,863	4,059	3,843	4,038	3,831	4,026	3,826	4,020
10-14	5,207	5,270	5,030	5,180	4,758	4,997	4,487	4,707	4,294	4,498	4,074	4,330	3,957	4,185	3,894	4,075
15-19	5,278	5,526	5,277	5,454	5,317	5,495	5,377	5,537	5,258	5,472	5,218	5,314	5,041	5,226	4,772	5,042
20-24	5,335	5,757	5,342	5,751	5,352	5,697	5,294	5,667	5,295	5,554	5,317	5,541	5,318	5,470	5,360	5,515
25-29	5,144	5,438	5,193	5,506	5,275	5,621	5,390	5,613	5,441	5,744	5,357	5,749	5,369	5,746	5,382	5,696
30-34	5,323	5,518	5,202	5,401	5,107	5,283	5,009	5,295	5,062	5,326	5,129	5,417	5,181	5,486	5,265	5,605
35-39	5,305	5,321	5,295	5,397	5,307	5,492	5,347	5,540	5,344	5,487	5,284	5,456	5,167	5,343	5,074	5,229
40-44	6,531	6,628	6,277	6,284	5,995	5,916	5,626	5,543	5,393	5,339	5,259	5,260	5,250	5,337	5,264	5,435
45-49	6,700	6,892	6,827	6,956	6,756	6,962	6,728	6,953	6,600	6,764	6,452	6,529	6,201	6,193	5,923	5,831
50-54	5,900	6,248	6,047	6,390	6,322	6,482	6,457	6,588	6,520	6,694	6,590	6,723	6,718	6,791	6,650	6,801
55-59	5,060	5,251	5,254	5,431	5,256	5,533	5,383	5,663	5,605	5,859	5,774	6,022	5,920	6,162	6,190	6,255
60-64	3,647	3,634	3,781	3,849	4,133	4,179	4,362	4,442	4,581	4,693	4,898	4,964	5,087	5,138	5,092	5,241
65-69	3,041	2,952	3,121	3,002	3,165	3,072	3,319	3,164	3,394	3,222	3,453	3,325	3,580	3,529	3,917	3,836
70-74	2,731	2,475	2,688	2,421	2,687	2,402	2,684	2,434	2,723	2,497	2,768	2,545	2,844	2,590	2,886	2,658
75-79	2,485	1,985	2,432	2,017	2,417	2,003	2,400	1,955	2,389	1,962	2,342	1,946	2,308	1,910	2,310	1,902
80-84	2,039	1,302	2,057	1,331	2,028	1,351	2,014	1,380	1,969	1,372	1,938	1,362	1,902	1,391	1,891	1,386
85-89	1,130	524	1,197	565	1,248	608	1,285	655	1,341	676	1,366	726	1,379	744	1,360	760
90+	678	233	699	232	729	239	757	243	775	259	826	269	871	287	908	309

age	2013		2014		2015		2016		2017		2018		2019		2020	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-4	3,844	4,051	3,851	4,057	3,854	4,061	3,853	4,060	3,848	4,057	3,839	4,048	3,825	4,032	3,806	4,013
5-9	3,826	4,020	3,830	4,025	3,837	4,032	3,846	4,042	3,855	4,053	3,864	4,064	3,873	4,071	3,879	4,078
10-14	3,879	4,080	3,865	4,092	3,847	4,074	3,835	4,062	3,831	4,057	3,832	4,060	3,839	4,066	3,846	4,076
15-19	4,502	4,754	4,310	4,548	4,092	4,380	3,975	4,239	3,914	4,128	3,901	4,137	3,888	4,149	3,872	4,131
20-24	5,422	5,558	5,304	5,495	5,267	5,340	5,094	5,255	4,828	5,072	4,560	4,789	4,373	4,588	4,160	4,424
25-29	5,327	5,670	5,332	5,561	5,358	5,551	5,362	5,485	5,408	5,534	5,476	5,580	5,363	5,524	5,334	5,375
30-34	5,383	5,602	5,436	5,736	5,357	5,744	5,371	5,745	5,388	5,699	5,338	5,677	5,346	5,574	5,379	5,570
35-39	4,979	5,243	5,033	5,279	5,102	5,370	5,157	5,444	5,244	5,566	5,364	5,564	5,420	5,702	5,346	5,717
40-44	5,305	5,484	5,304	5,435	5,247	5,409	5,133	5,298	5,041	5,188	4,948	5,207	5,006	5,243	5,078	5,339
45-49	5,558	5,465	5,329	5,266	5,196	5,193	5,191	5,272	5,205	5,371	5,249	5,423	5,251	5,376	5,195	5,353
50-54	6,624	6,794	6,498	6,612	6,354	6,383	6,105	6,057	5,833	5,705	5,474	5,347	5,249	5,158	5,122	5,087
55-59	6,325	6,361	6,390	6,468	6,459	6,501	6,587	6,569	6,520	6,583	6,498	6,580	6,376	6,407	6,237	6,189
60-64	5,215	5,368	5,435	5,558	5,600	5,718	5,742	5,856	6,007	5,949	6,139	6,056	6,205	6,163	6,275	6,200
65-69	4,140	4,082	4,348	4,317	4,648	4,570	4,829	4,733	4,835	4,835	4,959	4,959	5,169	5,139	5,330	5,294
70-74	3,030	2,742	3,102	2,798	3,156	2,895	3,278	3,078	3,590	3,354	3,798	3,576	3,992	3,786	4,269	4,012
75-79	2,313	1,933	2,350	1,989	2,391	2,034	2,461	2,076	2,499	2,133	2,629	2,207	2,693	2,259	2,744	2,343
80-84	1,882	1,357	1,876	1,367	1,844	1,360	1,820	1,343	1,826	1,342	1,833	1,369	1,866	1,416	1,902	1,455
85-89	1,354	781	1,325	776	1,310	775	1,291	797	1,285	799	1,283	786	1,281	793	1,263	795
90+	939	333	974	348	1011	373	1038	388	1042	404	1050	423	1050	426	1060	437

age	2021		2022		2023		2024		2025		2026		2027		2028	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-4	3,780	3,986	3,750	3,954	3,713	3,916	3,674	3,873	3,628	3,825	3,581	3,775	3,533	3,726	3,487	3,676
5-9	3,883	4,082	3,884	4,083	3,882	4,080	3,873	4,073	3,861	4,058	3,846	4,042	3,822	4,018	3,798	3,991
10-14	3,860	4,089	3,873	4,105	3,886	4,119	3,899	4,133	3,911	4,145	3,921	4,155	3,928	4,162	3,933	4,167
15-19	3,862	4,125	3,860	4,123	3,866	4,129	3,875	4,140	3,890	4,155	3,905	4,173	3,925	4,193	3,944	4,214
20-24	4,048	4,288	3,995	4,184	3,989	4,201	3,985	4,222	3,977	4,214	3,980	4,216	3,990	4,226	4,008	4,243
25-29	5,169	5,298	4,912	5,130	4,658	4,857	4,486	4,669	4,288	4,520	4,194	4,402	4,159	4,316	4,172	4,352
30-34	5,391	5,514	5,446	5,571	5,523	5,628	5,423	5,586	5,406	5,454	5,255	5,393	5,017	5,242	4,780	4,991
35-39	5,366	5,723	5,389	5,685	5,346	5,673	5,362	5,581	5,405	5,590	5,426	5,546	5,493	5,616	5,582	5,690
40-44	5,135	5,417	5,227	5,543	5,352	5,549	5,413	5,694	5,346	5,717	5,375	5,732	5,405	5,705	5,371	5,703
45-49	5,084	5,249	4,997	5,144	4,910	5,169	4,971	5,210	5,047	5,313	5,110	5,397	5,206	5,530	5,338	5,545
50-54	5,119	5,170	5,137	5,271	5,181	5,327	5,188	5,287	5,137	5,268	5,031	5,172	4,949	5,074	4,867	5,104
55-59	5,996	5,876	5,731	5,538	5,381	5,196	5,163	5,017	5,042	4,954	5,044	5,041	5,066	5,144	5,115	5,203
60-64	6,401	6,270	6,340	6,288	6,322	6,291	6,208	6,133	6,077	5,928	5,848	5,635	5,591	5,317	5,259	4,997
65-69	5,467	5,428	5,723	5,521	5,854	5,626	5,920	5,733	5,993	5,776	6,117	5,850	6,065	5,873	6,054	5,885
70-74	4,436	4,161	4,448	4,259	4,568	4,376	4,767	4,544	4,919	4,690	5,052	4,816	5,290	4,906	5,419	5,007
75-79	2,852	2,500	3,131	2,734	3,320	2,924	3,491	3,098	3,734	3,289	3,881	3,418	3,896	3,510	4,011	3,614
80-84	1,960	1,488	1,993	1,535	2,103	1,593	2,159	1,637	2,201	1,709	2,291	1,828	2,525	2,011	2,685	2,157
85-89	1,249	791	1,256	794	1,264	815	1,292	848	1,322	876	1,366	900	1,390	931	1,473	973
90+	1,063	454	1,061	461	1,064	464	1,064	470	1,060	477	1,056	484	1,064	491	1,075	505

Appendix H – Population Projection District of Thunder Bay 2005 – 2028 (Age 50-64)



Appendix I – Thunder Bay & Area Economic Updates

Forestry, Fishing, Mining, Oil & Gas

- Platinum Group Metals Ltd (PTM) is investing \$7.5 million in exploration of a potential palladium-platinum deposit north of Thunder Bay. Even though the new deposit is only 50 kilometres from the existing North American Palladium mine, PTM intends to build a stand-alone mine if it decides to go ahead with its development. (Source: *Labour Market Bulletin; 1st Quarter 2005; HRSDC*)
- DeBeers has plans for a diamond mine near the Attawapiskat First Nation on James Bay. Thunder Bay could be the staging centre for the mine, as is the case with the Musselwhite Mine. The company hopes to begin construction in the Fall of 2005. (Source: *Labour Market Bulletin; 1st Quarter 2005; HRSDC*)
- Manitouwadge faces approaching mine closure. Manitouwadge is getting ready to see its population drop by one-third, once the Golden Giant mine closes at the end of 2005.
- Natural Resources Minister David Ramsey announced the creation of a Council on Forest Sector Competitiveness, comprised of representatives from industry, labour, environmental groups and municipal governments who will develop recommendations for strengthening the sector. A report from the Council is expected by April, 2005. [*LMB 4Q 2004*]
- Metalcorp Ltd. has discovered new copper-nickel-platinum-palladium mineralization near Marathon. The company will continue exploration on the site and, if results are positive, will initiate a further phase of drilling. [*LMB 4Q 2004*]
- Pele Mountain Resources announced that Goldcorp is drilling for gold at the Ardeen mine about 110 kilometres west of Thunder Bay. The original Ardeen mine was Northern Ontario's first producing gold mine, and produced 30,000 ounces of gold and 175,000 ounces of silver from a 200-tonne per day mill until the mid-thirties. Pele Mountain has an agreement with Goldcorp to mine the Ardeen property. [*LMB 4Q 2004*]
- In July 2003, Bowater completed plans for a major new sawmill to be located in the city. The project represented an estimated investment of \$80-90 million and 158 mill-related jobs, with 55 additional jobs created in woodlands and transportation activities. The sawmill occupies 39 acres and produces 2 x 4 inch and 2 x 6 inch softwood lumber and will have an annual capacity of 180 million board feet.
- In 2000 Bowater completed an investment of \$23 million in its Thunder Bay paper mill operations for upgrades to the recycling plant 2000. The capital

improvements enable the mill to produce newsprint with a higher content of recycled fibre.

Manufacturing

- Abitibi assessing Northwestern Ontario mills. Abitibi-Consolidated will be taking a close look at its Thunder Bay paper mill and could decide to close it. Following the announcement of the closure of two of its mills, the company also announced that it would be looking at the profitability of others, including those in Thunder Bay and Kenora. The Thunder Bay operation employs 265 people in the mill and 100 in woodland. (Source: *Labour Market Bulletin*; 1st Quarter 2005; HRSDC)
- Oriented strandboard mill concerns. Kruger Inc. is defending its proposed oriented strandboard mill in greenstone. Most concerns about the new mill are related to the potential impact on the supply of wood for area mills. Buchanan stated that it is likely it would close its Northern Hardwood mill if the Kruger OSB mill is constructed.
 - The conjecture has been that as many as half of the current workforce could lose their jobs if the new mill replaces the current ones. There has also been speculation that the plywood and wafer board mills would be closed even if the new mill is not built. (Source: *Labour Market Bulletin*; 1st Quarter 2005; HRSDC)
- Neenah Papers cuts 130 jobs. Neenah Papers in Terrace Bay announced that it would be shutting down one of its two pulp plants, resulting in the loss of 130 full-time jobs. The plant was deemed too expensive to modernize. Of the 130 employees it is estimated that 70 will be eligible for early retirement. In November, Neenah Papers cut 30 jobs at the Terrace Bay operation. (Source: *Labour Market Bulletin*; 1st Quarter 2005; HRSDC)
- Thunder Bay's Bombardier plant has been awarded three new contracts that are expected to provide work through 2005 – 30 light rail cars for South Korea – 10 bi-level cars for Go Transit – 10 bi-level cars for New Mexico. (Source: *Labour Market Bulletin*; 4th Quarter 2004; HRSDC)
- Bombardier. Since last December, the Thunder Bay Bombardier plant has seen its workforce drop from 850 to 400 workers. (Source: *Labour Market Bulletin*; 4th Quarter 2004; HRSDC)
- Erco World Wide has invested \$4 million on an additional plant that produces chemicals for use in water treatment plants. This new sodium chlorite facility, to be located inside an existing chemical building at Bowater's pulp and paper complex, is expected to be operational early in 2003. The plant will produce 5,000 tonnes of sodium chlorite annually which can be converted into sodium dioxide, a common disinfectant used to disinfect drinking water. The plant is expected to create 10 full-time jobs. (Source: *Chronicle-Journal* November 10, 2002)

Health Care/Life Sciences Sector

- In June 2004, a ribbon-cutting ceremony was held with Dalton McGuinty Provincial Premier, and George Smitherman Ontario's Finance Minister for the new Thunder Bay Regional Health Sciences Centre located on property donated by Lakehead University. The cost of the project was approximately \$249 million. The 657,000 square foot facility contains 375 acute care beds. The new facility is one of the largest public sector projects ever constructed in Northwestern Ontario.
- The Northern Ontario Medical School has constructed a new building at Lakehead University at a cost of \$5.6 million. The new school will feature a full campus at Lakehead University in Thunder Bay and another at Laurentian University in Sudbury. Plans are for the first class of medical students at Lakehead University to start in September 2005.
- A health care centre – professional building – is nearing completion adjacent to the new Thunder Bay Regional Hospital. The new centre will provide space for physicians, offices and a wide range of other medical services including the new medical school. The facility will also include a Native healing centre and an 85 room accommodation centre to house guests and patients of the hospital and university. Construction began in November 2002 on this \$25 million, with completion expected in 2004.
- Central Care Corporation (Versa Care Group) has constructed a new facility, Roseview Manor Nursing Home, on Shuniah Street. The 157 bed long-term care facility, representing an investment of \$10 million, was completed during the summer of 2002. Residents commenced occupying this new facility on August 28, 2002. (Source: Chronicle-Journal August 11, 2002 and Telephone Survey August 22, 2002)

Business & IT Services

- Multichannel Communications Inc. (MCCI) will be opening a new call centre in Thunder Bay. The facility will initially employ 200 workers and it is expected to generate 500 positions when fully operational.
- On March 4, 2002, TNS FACTS held the grand opening of their new telephone interviewing call centre in Thunder Bay located in the Bell Building at 1001 William Street. The call centre will begin with 64 stations and increase to 112 stations within two months. Over 100 part-time positions will be created when the facility opens, eventually rising to 240 part-time jobs when full capacity is reached. (Source: Company press release January 31, 2002 and the Chronicle-Journal March 2, 2002)
- In October 2002, YA Canada opened a new 352 seat in-bound call centre with 465+ employees. The centre is located in Northwood Plaza in the City of

Thunder Bay. The project represents a total investment of approximately \$4 million dollars. (Source: Development Department - Tourism & Economic Development Division)

Retail/Trade Sector

- The LCBO opened a new 5,400 square foot store in the Thunder Centre in February. The LCBO has spent \$1.4-million in renovations to its Thunder Bay stores over the last two years. (Source: *Labour Market Bulletin*; 1st Quarter 2005; HRSDC)
- The Salvation Army has opened a new store at the former Marks Work Warehouse location on Memorial Avenue. (Source: *Labour Market Bulletin*; 1st Quarter 2005; HRSDC)
- Two Thunder Bay malls have new tenants. In November 2004, Victoriaville Mall welcomed a new clothing store and two new restaurants as well as a Resource Centre and Martial Arts studio. At the same time, the new Thunder Centre saw Old Navy and Pier 1 Imports open their doors. The Centre is expecting an LCBO, a shoe store, and a discount store to open in the near future. (Source: *Labour Market Bulletin*; 4th Quarter 2004; HRSDC)
- Wal-Mart has completed their store expansion, increasing their retail space by 30,000 sq.-ft.
- Home Depot has completed the construction of their new 95,000 square foot store to be located at the Thunder Bay Centre. The new store is opened in November 2003 and created approximately 150 full and part-time positions with an investment of approximately \$6.5 million.
- Canadian Tire Corporation has constructed two new stores in the community. The company built a new \$10.3 million intercity area store (107,000 sq ft) located on the Camrose site on Fort William Road. This store opened in November 2001. On February 13, 2002 Canadian Tire opened a new \$9.7 million (85,000 square foot) store and garden centre on property across Parkdale Boulevard from its current store location on Arthur Street. (Source: Chronicle-Journal February 13, 2002)
- Superstore has expanded its local operation by approximately 30,000 square feet (investment of approximately \$4 million).
- Value Village, a thrift outlet similar to department stores in layout and design, opened on July 6, 2002 at 915 Memorial Avenue (investment of approximately \$.2 million). (Source: Development Department - Planning & Building Division May 2002, and the Chronicle-Journal July 3, 2002)
- Buck or Two, a discount novelty store began operations in early 2003 in Northwood Park Plaza. (Source: City of Thunder Bay, Development Department, Tourism & Economic Development Division)

Transportation & Warehousing

- A report from the Canadian Urban Transit Association (CUTA) shows that Thunder Bay Transit had an increase in riders from 2002 to 2003. Thunder Bay also received word that it would be receiving \$4.5-million in gas tax funding over the next three years. (Source: *Labour Market Bulletin*; 4th Quarter 2004; HRSDC)

Thunder Bay Port Authority

- 2004 Cargo Statistics:
 - Total shipments through the port were 8.6 million metric tones in 2004, compared to 8.3 million tones in 2003; first increase in tonnages in three years.
 - Shipments in 2004 were 3.5% above 2003 and 1.4% over 2002.
 - Grain remains the major port commodity accounting for 68% of total shipments. In 2004, 5.8 million tones were shipped, compared to 5.6 million tones in 2003, a 3.8% increase.
 - Coal is the next largest commodity at 19% of shipments, followed by potash at 8%.
 - There were 418 vessel calls in 2004, including 121 foreign vessel calls.
 - Thunder Bay remains the largest grain port and the only potash load point on the Great Lakes.
- Construction has been completed on a new 57,000 sq. ft. heated building at a cost of \$3.8 million. (Source: Thunder Bay Port Authority Annual Report Year 2003)
- Construction of Canadian Pacific's new intermodal rail facility located on Port of Thunder Bay lands was completed in mid 2001. The facility represents an investment of \$1 million. (Source: Thunder Bay Port Authority Annual Report Year 2003)

Public Administration

- The Northern Ontario Heritage Fund announced six new programs designed to revitalize Northern Ontario. The programs have an emphasis on youth entrepreneurship and internship, and the development of jobs and economic growth through technology and infrastructure improvements.

Education

- The Aviation Centre of Excellence (ACE) is Confederation College's new state-of-the-art, world-class facility. Located at Thunder Bay International Airport (CYQT), the 59,000 square foot ACE brings the four programs of Confederation's School of Aviation all under one roof.
- Lakehead University has completed an expansion of the CJ Saunders Fieldhouse; a project estimated at \$5-million. The addition includes a rock-climbing wall and a track surround a multi-purpose artificial turf allowing field sports to be played 12 months a year. It will also house a student lounge, aerobic and yoga studio. Completion is expected by September 2004.
- Lakehead University built a second new residence in time for the double cohort of September 2003. Another three-storey, 144 bed apartment style residence was approved by the LU Board of Governors. The University borrowed about \$5 million to build the new residence (Source: Chronicle-Journal, March 11, 2003)
- The Conseil scolaire de district catholique des Aurores boreales (CSDCAB) has been completed construction of a French-language Catholic high school. The school will house between 125 and 150 students in grades 7-12. The school has been constructed on the premises of the former Prospect Avenue School. The value of this project is approximately \$7.5 million. (Source: Chronicle-Journal June 26, 2002 and October 10, 2002, and the CSDCAB November 27, 2002)

Hospitality, Entertainment & Travel Services

- Whitewater Golf Club is Thunder Bay's newest golfing facility. The par-72 Forest and River courses span some 7,300 yards, lie on the majestic 550-acre Whitewater property and represent an investment of approximately \$25 million. Construction of a third nine holes, to be called the Sand Barren course, is expected to start within the next 18 months.
- The Travelodge Airline has completed multi-million dollar renovations to both the interior and exterior of the hotel. (Source: The Chronicle-Journal November 14, 2002)
- Northco Group of Companies completed construction of a new 96 room Days Inn & Suites Hotel along with a new 5,800 square foot restaurant, Montana's Cookhouse Saloon, at the intersection of Harbour Expressway and Balmoral Street. Construction began in the spring of 2002. The restaurant opened on November 4, 2002 and the hotel opened on November 11, 2002. The value of this project is estimated to be approximately \$5-6 million dollars. And estimated to have created approximately 25 jobs for the hotel and 100 part-time positions for the restaurant. (Source: Chronicle-Journal December 12, 2001 and November 4, 2002, and the Northco Group of Companies May 2002)

- Magnus Theatre has renovated the former Central school site to create a new 250-seat theatre with an extra large stage. The value of this project is \$5.5 million dollars.
- A new Italian restaurant, Porto Divino, at the corner of Pearl and Cumberland Streets (55 South Cumberland Street) opened on June 12, 2002.
- The Marina Inn Luxury Suites, also located at the corner of Pearl and Cumberland Streets (55 South Cumberland Street), opened on June 12, 2002. There are 7 luxury suites available including amenities (dishes, glassware, etc.).
- Total investment for both projects, Porto Divino Restaurant and The Marina Inn Luxury Suites is approximately \$.75 million. (Source: Porto Divino Restaurant and The Marina Luxury Suites May, 2002)
- A new 17 unit motel, The Thunder Bay Inn, located at 1460 Dawson Road/Highway 102, opened on December 13, 2002. The project represents an investment of approximately \$700,000.00 (Source: The Thunder Bay Inn)
- The completion of the Mink Mountain Resort occurred in 2002, located off of Highway 61 on Mink Mountain Drive. Carved out of the Canadian Shield between the Nor'Wester Mountains and Lake Superior, lies a scenic pastoral landscape unlike any other. It is here you'll find Mink Mountain Resort, a resort development with Cottage and Lodge Unit rentals, hiking trails and easy water access nestled in the Northshore wilderness of the Lakehead in Northwestern Ontario. (Development Department - Tourism & Economic Development Division and www.SuperiorNorth.com)
- The Mackenzie Inn has completed renovations to the Inn, Bar & Grill and dining facilities. Located 13 miles east on highway 11/17 the Inn has well appointed suites containing hot tubs, fireplaces, & saunas. (Source: Yellow Pages)
- The Prince Arthur Hotel was acquired in early 2001 by a group of investors from Thunder Bay and England. Renovations are on-going at the Prince Arthur Hotel. Major upgrades to the rooms and accommodation facilities have occurred.