



	<b>REPORT NO.: 2018-25</b>
<b>MEETING DATE: APRIL 19, 2018</b>	<b>DATE PREPARED: MARCH 22, 2018</b>
<b>SUBJECT: 10 Year Housing and Homelessness Plan – Housing Targets Update</b>	

### **RECOMMENDATION**

For information only.

### **REPORT SUMMARY**

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with updated information relative to the 10 year social and affordable housing targets based on the methodology adopted in 2015.

### **BACKGROUND**

At the July 24, 2014 Board meeting, the Board approved the adoption of the revised 10 Year Housing and Homelessness Plan (Resolution No. 14/71). *The Housing Services Act (2011)* requires Service Managers to develop a plan and identify objectives and targets related to housing and homelessness, as well as actions proposed to meet those objectives.

The 10 Year Housing and Homelessness Plan was developed through extensive District wide community consultations with a broad range of stakeholders representing the interests of people who are at different stages along the housing continuum. The recommendations in the report are also supported by detailed data analysis of the key factors that impact the supply and demand for housing.

At the March 26, 2015 Board meeting, the Board approved the establishment of housing targets (Resolution No. 15/44) that would inform direction and strategy in addressing social and affordable housing needs in each community throughout the District of Thunder Bay for the next 10 years. These housing targets are determined using a model that incorporates current housing stock, current waitlists, demographic factors, and other existing data.

With the adoption of the first housing targets in 2015 the rationale for this measure was presented and approved and the method of target calculation was established. The purpose for updating the targets on an annual basis is to determine trends and direction and to ensure that decisions made with respect to housing stock followed a data-driven process.

Revised Targets were first updated and presented to the Board at the March 24, 2016 Board meeting (Report No. 2016/12) then again at the March 23, 2017 Board meeting (Report No. 2017/23).

### **COMMENTS**

The revised 2018 targets show that the projection trends have not changed significantly from the 2017 targets despite a 21% increase in the waitlist numbers from 2016 (1,030 on waitlist at December 31, 2017). There are some changes in the actual numbers forecast. The predominant need throughout the District remains housing for non-senior single individuals and this is projected to continue through the 10 year forecast.

Based on this updated forecast, it is determined that an increase in single units, or a repurposing of seniors units to non-seniors single units is still the appropriate direction for the next 10 years. According to the targeting formula, a change of units from senior to single will eliminate some of the future need for singles units. Additionally, the relatively modest and declining demand for larger family-style homes provides for opportunity to divest some of these resources and reinvest in single units. This has occurred over the past year with some family-style homes sold in the City of Thunder Bay.

Through 2017, TBDSSAB was successful in selling several chronically underutilized housing properties in Savant Lake and in Upsala. The proceeds of these sales have been placed in reserve, to be utilized for the creation of new housing. These transactions are reflected in the housing projections. Additionally, the TBDSSAB housing property in Nakina is being sold and is scheduled for closing on April 3, 2018. The impact of this will be reflected in the 2018 Housing Targets Update report.

Over the past three years, TBDSSAB has utilized the housing targets to assist in decisions related to investment in new housing units. In 2015, TBDSSAB invested in 16 new single-style units in the City of Thunder Bay using the Investment in Affordable Housing Extension (IAH-E) funding for affordable housing. In 2016, IAH-E funding was accessed to establish four new single units in Oliver-Paipoonge, four new single units in Nipigon and 24 new single units in Thunder Bay. In 2017, the IAH-E allocation was used to support 20 new single units with the Salvation Army in Thunder Bay and additional units are planned for 2018 in Oliver-Paipoonge and in Thunder Bay. These decisions were supported through the trends and projections identified in the 10 Year Housing and Homelessness Plan Housing Targets.

It must be noted that there are additional variables beyond the housing targets calculation that should be factored into a discussion surrounding housing decisions. These include the scope of responsibility of TBDSSAB and partner agencies, Federal and Provincial funding initiatives, changing demographics, employment relocation trends, private landlords and others. Targets set and actuals realized by TBDSSAB are subject to these influences.

Based on the Canada Housing and Mortgage Corporation (CMHC) 2017 Rental Market Report for Thunder Bay, the average vacancy rate for a 1-bedroom apartment is at 4.3%. This is an increase from the 2016 vacancy rate of 3.6%. Still, the demand for housing is high, and even greater for affordable housing. The CMHC Core Housing Need statistics shows approximately 6,195 households in the Thunder Bay CMA who qualify for affordable housing. Some of these individuals and families may be currently housed in social and affordable homes, but there is much greater need for additional affordable housing to meet current demand.

For 2018, the Board approved an expansion of the TBDSSAB rent supplement program that provides subsidies to allow eligible applicants to access housing in the private market. Relationships are developed between TBDSSAB and landlords, to secure housing to meet demand. The rent supplement program facilitates access to housing in communities where TBDSSAB or supported non-profit housing providers do not own housing stock.

The impact of the new provincial regulations that allow for portable housing benefits for individuals and families who qualify for access to social and affordable housing has yet to be fully determined in the District of Thunder Bay. This new tool may allow for greater use of the private market housing stock, and allow individuals and families to be removed from the social housing waitlist as they self-determine where they wish to live, with financial supports. More detail on this will be presented to the Board in the coming year, and in the next Housing Targets Update report.

### **FINANCIAL IMPLICATIONS**



There is no immediate financial implication for TBDSSAB with the update of housing targets, though plans for the sale of current units and the development and/or construction of new units would involve some financial implications at that time.

### **CONCLUSION**

It is concluded that the updated housing targets as presented show no significant change in trends from the 2017 targets, and that these targets continue to be used to inform direction and strategy in addressing social and affordable housing need for the next 10 years.

**REFERENCE MATERIALS ATTACHED**

Attachment #1: [Social and Affordable Housing Targets Housing Projections – Annual Update March 2018](#)

<b>PREPARED BY:</b>	Saku Pinta, Senior Social Policy Analyst Ken Ranta, Director, Housing Services Division The District of Thunder Bay Social Services Administration Board
<b>APPROVED / SIGNATURE:</b>	 Ken Ranta, Director, Housing Services Division The District of Thunder Bay Social Services Administration Board
<b>SUBMITTED / SIGNATURE:</b>	 William (Bill) Bradica, Chief Administrative Officer The District of Thunder Bay Social Services Administration Board

# Social and Affordable Housing Targets



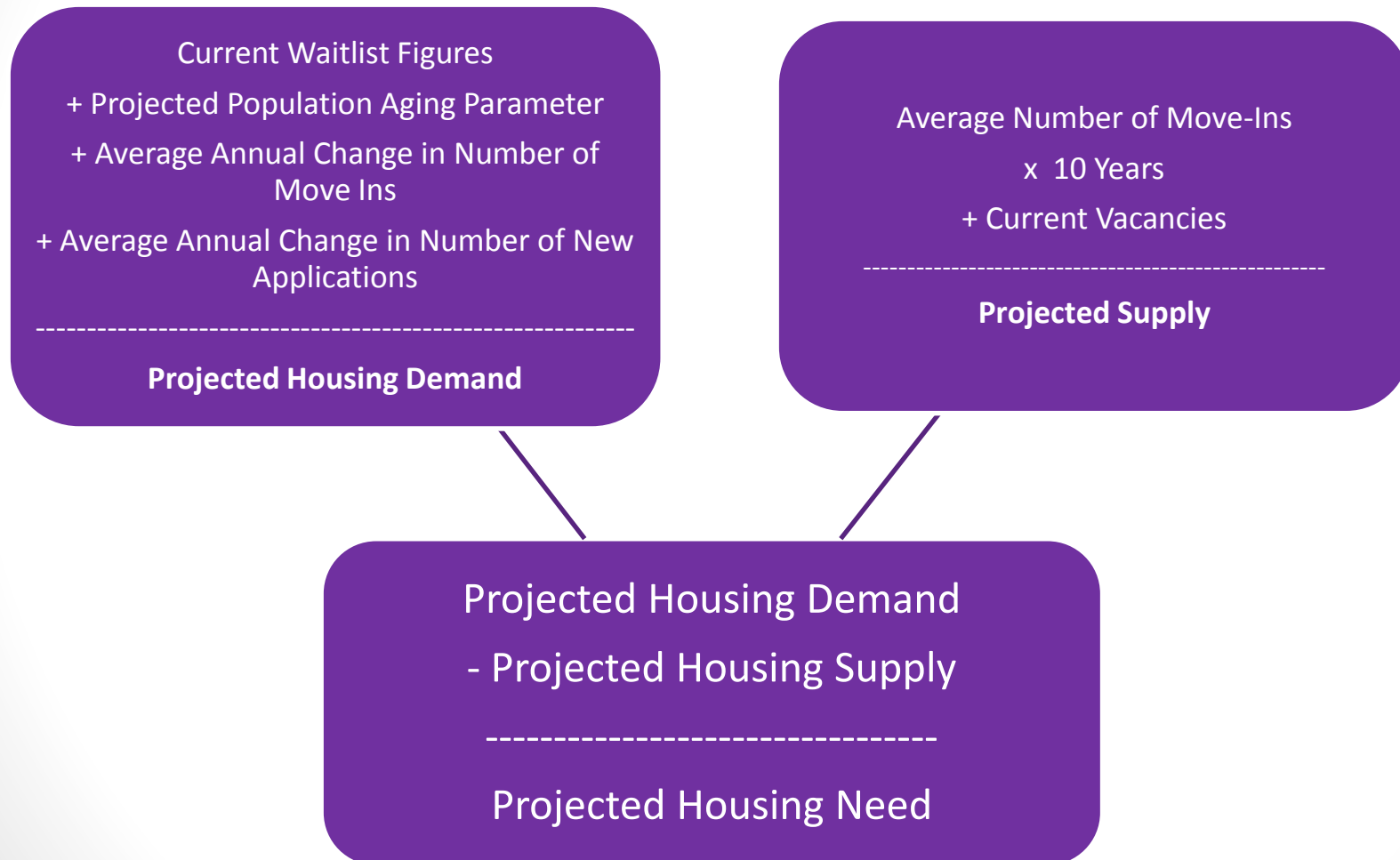
THE DISTRICT OF THUNDER BAY  
SOCIAL SERVICES ADMINISTRATION BOARD

**Housing Projections – Annual Update**

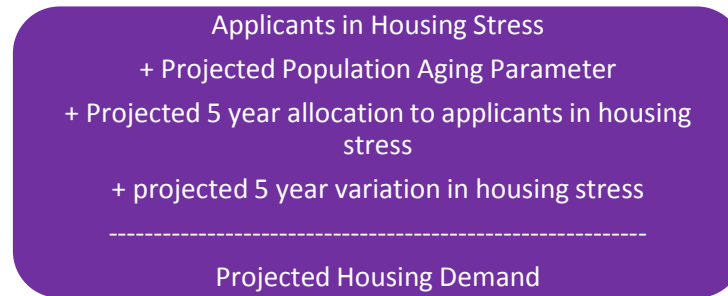
**March 2018**



# Social Housing Development Target Formula



# Projected Housing Demand



Variable	Measure
<b>Applicants in Housing Stress</b>	Waitlist Information (December 31 <sup>st</sup> , 2017)
<b>Population Aging*</b>	Population under 65 is projected to decrease 1% each year for the next 10 years. Population 65+ is projected to increase 3% each year for the next 10 years
<b>Projected 5 year allocation to applicants in housing stress</b>	Based on 5 year average annual move-ins
<b>Variation in Housing Stress</b>	Based on 5 year average annual new applications



# Projected Supply

$$\begin{array}{r} \text{Projected 5 Year Re-lets} \\ \times \text{ Number of Years for the Projection} \\ + \text{ Current Vacancies} \\ \hline \text{Projected Supply} \end{array}$$

<b>Variable</b>	<b>Measure</b>
<b>Projected Re-Lets</b>	Based on 5 year average annual move ins
<b>Number of Years for the Projection</b>	10 years (span of Housing and Homelessness Plan)
<b>Current Vacancies</b>	All vacant units (excluding those which are for sale or uninhabitable)





# Needs Calculation

$$\begin{array}{r} \text{Projected Housing Demand} \\ - \text{Projected Housing Supply} \\ \hline \text{Projected Housing Need} \end{array}$$

- This updated needs calculation gives us the projected waitlist total for 2028.
- From this number, we can estimate the number of units we need to have our waitlist at a desirable number
- For a healthy social housing system, we need to maintain a waitlist to ensure our units will be full. We estimate that the waitlist should be 25% of our actual stock.



# Projected Unit Needs to 2028

December 31<sup>st</sup>, 2017

Waitlist at 1,030

Municipality	Projected Waitlist	Projected Waitlist as a Percentage of Current Stock	Projected Number of Additional Units Required **
<b>District of Thunder Bay</b>	<b>904</b>	<b>22%</b>	<b>-138</b>
Oliver Paipoonge	13	32%	3
Greenstone	6	4%	-27
Manitouwadge	12	15%	-7
Marathon	27	32%	6
Nipigon	20	45%	9
Red Rock	3	22%	0
Schreiber	8	34%	2
<b>City of Thunder Bay</b>	<b>824</b>	<b>22%</b>	<b>-115</b>

\*\* Projected number of units needed accounts for having a waitlist of 25 per cent of current stock to ensure all units are occupied



# Projected Unit Needs: Comparison

Municipality	Projected Waitlist 2027	Projected Waitlist 2028	Projected Waitlist as a Percentage of Current Stock 2017	Projected Waitlist as a Percentage of Current Stock 2018	Projected Number of Additional Units Required 2027**	Projected Number of Additional Units Required 2028**
<b>District of Thunder Bay</b>	<b>773</b>	<b>904</b>	<b>18%</b>	<b>22%</b>	<b>-288</b>	<b>-138</b>
Oliver Paipoonge	14	13	35%	32%	4	3
Greenstone	25	6	18%	4%	-9	-27
Manitouwadge	5	12	6%	15%	-14	-7
Marathon	31	27	35%	32%	8.5	6
Nipigon	23	20	51%	45%	12	9
Red Rock	3	3	29%	22%	0.5	0
Schreiber	0	8	-1%	34%	-6	2
City of Thunder Bay	742	824	20%	22%	-201	-115

\*\* Projected number of units needed accounts for having a waitlist of 25 per cent of current stock to ensure all units are occupied



# City of Thunder Bay

	Projected Waitlist 2027	Projected Waitlist 2028	Projected Waitlist as a Percentage of Current Stock 2017	Projected Waitlist as a Percentage of Current Stock 2018	Projected Number of Additional Units Required in 2027**	Projected Number of Additional Units Required in 2028**
Single	526	602	91%	106%	382	460
Families	104	101	7%	8%	-256	-244
Senior	74	85	4%	5%	-364	-358
1 Bdrm	605	678	27%	30%	43	118
2 bdrm	88	87	14%	13%	-75	-76
3 bdrm	16	12	2%	2%	-162	-165
4+ bdrm	33	46	21%	30%	-7	7



# Oliver Paipoonge

	Projected Waitlist 2027	Projected Waitlist 2028	Projected Waitlist as a Percentage of Current Stock 2017	Projected Waitlist as a Percentage of Current Stock 2018	Projected Number of Additional Units Required in 2027**	Projected Number of Additional Units Required in 2028**
Single	7	3	0%	0%	7	3
Families	0	1	0%	0%	0	1
Senior	8	13	19%	32%	-2	3
1 Bdrm	12	12	48%	49%	6	6
2 bdrm	2	1	12%	4%	-2	-3
3 bdrm	0	0	0%	0%	0	0
4+ bdrm	0	0	0%	0%	0	0



# Greenstone - Combined

	Projected Waitlist 2027	Projected Waitlist 2028	Projected Waitlist as a Percentage of Current Stock 2017	Projected Waitlist as a Percentage of Current Stock 2018	Projected Number of Additional Units Required in 2027**	Projected Number of Additional Units Required in 2028**
Single	23	13	97%	52%	17	7
Families	0	-1	1%	0%	-21	-20
Senior	0	-7	-1%	-28%	-7	-14
1 Bdrm	24	6	50%	12%	12	-6
2 bdrm	3	3	10%	12%	-4	-4
3 bdrm	-1	-4	-2%	-9%	-14	-17
4+ bdrm	-1	1	-15%	20%	-3	-1



# Greenstone Breakdown: Geraldton

	Projected Waitlist 2027	Projected Waitlist 2028	Projected Waitlist as a Percentage of Current Stock 2017	Projected Waitlist as a Percentage of Current Stock 2018	Projected Number of Additional Units Required in 2027**	Projected Number of Additional Units Required in 2028**
Single	21	10	88%	40%	15	4
Families	2	-1	3%	-2%	-15	-18
Senior	0	-3	4%	-18%	-3	-7
1 Bdrm	25	8	63%	21%	15	-2
2 bdrm	4	3	14%	13%	-3	-3
3 bdrm	0	-9	-2%	-22%	-11	-19
4+ bdrm	-2	2	0%	0%	-2	1



# Greenstone Breakdown: Longlac

	Projected Waitlist 2027	Projected Waitlist 2028	Projected Waitlist as a Percentage of Current Stock 2017	Projected Waitlist as a Percentage of Current Stock 2018	Projected Number of Additional Units Required in 2027**	Projected Number of Additional Units Required in 2028**
Single	1	3	0%	0%	1	3
Families	1	1	8%	8%	-2	-2
Senior	0	-4	-1%	-34%	-3	-7
1 Bdrm	1	-1	13%	-10%	-1	-3
2 bdrm	0	-2	-13%	-111%	-1	-3
3 bdrm	-1	2	-11%	26%	-3	1
4+ bdrm	1	1	46%	43%	1	1





# Manitouwadge

	Projected Waitlist 2027	Projected Waitlist 2028	Projected Waitlist as a Percentage of Current Stock 2017	Projected Waitlist as a Percentage of Current Stock 2018	Projected Number of Additional Units Required in 2027**	Projected Number of Additional Units Required in 2028**
Single	13	10	92%	73%	9	7
Families	-11	-1	-22%	-2%	-23	-13
Senior	2	2	16%	17%	-1	-1
1 Bdrm	16	13	61%	49%	9	6
2 bdrm	-5	2	-17%	8%	-12	-5
3 bdrm	-6	-3	-31%	-14%	-12	-8
4+ bdrm	0	-1	0%	0%	0	-1



# Marathon

	Projected Waitlist 2027	Projected Waitlist 2028	Projected Waitlist as a Percentage of Current Stock 2017	Projected Waitlist as a Percentage of Current Stock 2018	Projected Number of Additional Units Required in 2027**	Projected Number of Additional Units Required in 2028**
Single	26	18	98%	66%	20	12
Families	2	7	3%	12%	-13	-7
Senior	0	-1	0%	0%	0	-1
1 Bdrm	28	20	104%	68%	21	12
2 bdrm	2	4	5%	8%	-9	-7
3 bdrm	3	3	27%	23%	0	-1
4+ bdrm	0	1	0%	0%	0	1



# Nipigon

	Projected Waitlist 2027	Projected Waitlist 2028	Projected Waitlist as a Percentage of Current Stock 2017	Projected Waitlist as a Percentage of Current Stock 2018	Projected Number of Additional Units Required in 2027**	Projected Number of Additional Units Required in 2028**
Single	20	20	405%	394%	19	18
Families	2	1	17%	2%	-1	-3
Senior	-2	-1	-6%	-4%	-8	-8
1 Bdrm	22	19	80%	70%	14	12
2 bdrm	1	-1	16%	-1%	0	2
3 bdrm	0	-1	-2%	-4%	-1	-1
4+ bdrm	0	2	5%	32%	-1	1



# Red Rock

	Projected Waitlist 2027	Projected Waitlist 2028	Projected Waitlist as a Percentage of Current Stock 2017	Projected Waitlist as a Percentage of Current Stock 2018	Projected Number of Additional Units Required in 2027**	Projected Number of Additional Units Required in 2028**
Single	2	2	0%	0%	2	2
Families	0	0	0%	0%	0	0
Senior	1	1	8%	12%	-2	-2
1 Bdrm	2	2	29%	20%	0	-1
2 bdrm	1	1	30%	25%	0	0
3 bdrm	0	0	0%	0%	0	0
4+ bdrm	0	0	0%	0%	0	0



# Schreiber

	Projected Waitlist 2027	Projected Waitlist 2028	Projected Waitlist as a Percentage of Current Stock 2017	Projected Waitlist as a Percentage of Current Stock 2018	Projected Number of Additional Units Required in 2027**	Projected Number of Additional Units Required in 2028**
Single	2	10	0%	0%	2	10
Families	0	0	0%	0%	0	0
Senior	-3	-2	-11%	-10%	-8	-8
1 Bdrm	0	8	-2%	34%	-6	2
2 bdrm	0	0	0%	0%	0	0
3 bdrm	0	0	0%	0%	0	0
4+ bdrm	0	0	0%	0%	0	0

