

**Under One Roof:
A Housing and Homelessness Plan**

2014-2024



THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD



Executive Summary

The common themes arising from the community consultations, and that form the basis of many of the recommendations identified in this plan, give rise to a set of principles that shape a vision and mission statement for housing in the District of Thunder Bay. The principles are:

- Access to housing and support services delivered by those mandated to provide these services.
- Building partnerships and collaboration between partners to achieve common goals.
- A system of housing that is inclusive and maximizes personal growth.

Vision

A people centric system of housing and homelessness services that offers choice and efficiency.

Mission Statement

The DSSAB's mission as it relates to housing is to:

- Promote and support housing opportunities for people living in the District of Thunder Bay through the use of existing resources and programs by building effective partnerships which contribute to the social and economic development of the District.
- Promote equal access to housing.
- Provide a sustainable supply of affordable and subsidized housing to meet the needs of current and future residents.
- Empower people through the provision of a continuum of housing to become more independent and improve their quality of life.

The housing and homelessness plan presented in this report has been 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 this report are also supported by detailed data analysis of the key factors that impact the supply and demand for housing.

The aim of this plan is to provide a blue print which will set the course for meeting the housing needs of the residents in the District over the next 10 years. It outlines the priorities for the DSSAB as legislated by the new Housing Services Act.

The recommendations stemming from this plan impact and influence the full spectrum of the housing continuum from absolute homelessness to private

market housing for people of all ages and varying degrees of abilities. For social housing, the recommended actions are designed to enable the TBDSSAB to both improve and strengthen its current legislated role as the funder and administrator of social housing.

This housing strategy brings together a wide range of recommended actions. To ensure achievement of the desired results, a detailed implementation plan including the identification of partners, resources, costs, timelines and performance measures needs to be put into place. An effective way to achieve this is through the establishment of a Housing Strategy Implementation Committee. This committee would provide the governance and accountability structure necessary to implement the recommended actions.

The 32 recommended actions and corresponding indicators of success (Appendix #1) are grouped into six main categories:

- Advocacy
- Enhancing Rent-Geared-to-Income and Rent Supplement System
- Improving Sustainability of the Existing Housing Stock
- Participation in Supportive Housing Solutions
- Addressing Homelessness
- Improving Client Services

The housing and homelessness plan also includes a review of the variables that impact the supply and demand for all housing across the housing continuum. The trends revealed through the analysis of the data were used to inform the housing and homelessness plan.

The variables examined included: the local economy and prospects for future growth, population distribution, household formation, and income. The trends revealed through the analysis of hard data were further informed through extensive community consultations.

Key Findings

Economic Forecast

The inability to compete on a global basis in the forestry sector over the last 10 years has had devastating impacts on local economies. Economic recovery has been slow and will hinge on the ability of the District to transform itself into a more diverse economy.

With the world price of gold and other metals at consistently high prices over the past few years, there has been renewed interest in mining and mining exploration – gold mines which closed or were close to shutting down are suddenly viable.

For the Thunder Bay Census Metropolitan Area (CMA), there are positive signs of the economy transitioning and becoming more diverse. Growth is anticipated to continue in the Bio research and health care fields over the next few years.

Population - Declining and Older

The population of the District of Thunder Bay declined 8.2% in the years between 1996 and 2011; falling by 4.9% between 1996 and 2001, and another 2.1% through 2011, while the population of the Province of Ontario increased nearly 6% during this same time period. The decline in the latter half of the decade was moderated due to the population stabilizing in Metro Thunder Bay with a 0.8% increase, followed by a 1% decrease.

More significant for determining future housing need in the District, is the diverging trend within the age distribution of the population. The leading edge of the post-World War II baby boom is now approaching retirement age, consequently, the number of people in the age groups under 45 is decreasing while the population 45 and older is increasing.

This trend is evident across the District and is particularly marked where the slumping economy has caused out-migration from local municipalities. It has tended to be the younger age groups that have left. Projections by the Ontario Ministry of Finance show this trend will continue for the next 25 years to the extent that by 2031 the proportion of people over 65 will double from the 2006 base, and will make up almost 30% of the population.

Number and Composition of Households Changing with Significant Regional Variations

A factor that must be considered in looking at future housing need is the composition of households. Decisions about housing are made on the basis of the size of the household, that is, how much space is needed in terms of the number of bedrooms. In line with the changing age distribution of the population, household composition has and will continue to change.

Household Income Lower Than Provincial Average

Although median household incomes in the Thunder Bay CMA are lower than the provincial level, many of the smaller municipalities enjoy median household incomes that are significantly greater than the provincial average. Many people in these smaller communities had higher paying jobs in the resource based industries. Since these industries are highly unionized, they tend also to have good retirement packages. As a result, older households have become the stabilizing influence in a number of these municipalities.

Incidence of Poverty

Low income cut off, as established by Statistics Canada, is a means to measure the incidence of poverty. All municipalities in the District reported a poverty level that was lower than the provincial average.

Aboriginal Population Fastest Growing Segment of the Thunder Bay Population

The Aboriginal population is undergoing rapid growth as a result of immigration from neighbouring reserves and municipalities. The Aboriginal people moving into Thunder Bay are considerably younger and have larger and younger families than the population as a whole. Aboriginal people come into the City as a permanent move to take advantage of better health and educational facilities, employment opportunities, or need to temporarily reside in the City for educational opportunities.

Statistics Canada data also shows that the Aboriginal population is under-employed with a much lower median household income than the average income for the Thunder Bay CMA and a much higher rate of unemployment. As a population, they are over-represented in the number of people who are homeless and requiring help to manage addictions and other health issues.

No Seniors' Supportive Housing Outside of the City of Thunder Bay

Due to the aging population, the major need in the municipalities outside of the City is for support services to allow people to remain in their own homes and supportive housing for when they are unable to do so. Those responsible for the delivery of these services need to be aware of this need and must act to ensure that the supports are provided. Many people are forced to relocate to the City of Thunder Bay to obtain appropriate housing with supports as there is virtually no supportive housing outside of the City of Thunder Bay.

Affordability Not an Issue in the Private Market Across the District

Despite rising house prices in the resale market in the City of Thunder Bay, housing generally remains affordable.

In the District, current evidence indicates that the economic downturn is continuing to dramatically impact the private homeownership market with declining prices and significant supply.

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1.0 Why a Housing and Homelessness Plan

1.1 Introduction

The District of Thunder Bay Social Services Administration Board (TBDSSAB) was established on April 1, 1999, through the enactment of the District Social Services Administration Board Act (DSSAB Act).

The provincial-municipal service delivery review conducted by the Province in the late 1990s resulted in a realignment of responsibilities between the Province and municipalities. The Province determined that the residents of Ontario would be best served if Ontario Works (OW), Community Child Care and Social Housing were delivered and funded at the local level. To implement local service delivery of these and other devolved functions, 47 municipal delivery agents known as Service Managers were created. The TBDSSAB is one such delivery agent.

The TBDSSAB is funded by its member municipalities and through cost-sharing arrangements with Provincial Ministries. The activities of TBDSSAB are overseen by a board consisting of twelve members who are elected officials chosen by their respective municipal councils representing areas defined in the DSSAB Act.

The TBDSSAB's housing role is currently governed by the Housing Services Act 2011 (HSA). With the implementation of this new legislation, the mandate of the TBDSSAB has been expanded to include challenging homelessness. A requirement of the HSA is the development of a 10-year plan to address housing needs and the problem of homelessness in the district; it is mandatory for all Service Managers to develop a plan which assesses the current and future housing needs of residents in their respective service areas. This document, *Under One Roof*, is the submission for the District of Thunder Bay Social Services Administration Board.

1.2 Purpose and Methodology

The overall purpose of this study is to develop a comprehensive 10 year housing and homelessness plan for the District of Thunder Bay, as mandated by the HSA (2011). The study encompasses the full continuum of housing from market housing (owned and rental), to homelessness, including: affordable housing (both market and government sponsored), subsidized housing (non-profit and commercial rent supplement), Aboriginal¹, supportive, and transitional and emergency housing facilities serving victims of abuse and the homeless. The Housing and Homelessness Plan is intended to be a living document. Once adopted, the plan will be monitored and updated as new policies and programs

¹ Note: First Nations on-reserve housing is a Federal responsibility, and is beyond the scope of this study.

are developed and further research is undertaken in fields that impact the TBDSSAB's housing agenda.

Within the context of the continuum, the study identifies:

- Current and future housing needs in the District
- Objectives related to identified needs
- Key issues related to the provision of and access to affordable and supportive housing
- Gaps and barriers in the system
- Strategic themes and proposed recommended actions or measures to meet identified objectives

The plan also updates the TBDSSAB's 2004 Community Plan and assesses the suitability of the housing portfolio both owned and funded by the TBDSSAB relative to the needs of current and future applicants for social housing. Sustainability of the portfolio from a financial and asset management perspective is also examined.

To help guide the overall work plan and development of the Housing and Homelessness Plan, the TBDSSAB established a Steering Committee. The Steering Committee was chaired by the CAO of the TBDSSAB and included the following members:

- 2 political representatives from the City of Thunder Bay
- 2 political representatives from the balance of the District
- 2 staff representatives from the TBDSSAB
- 1 staff representative from the Thunder Bay District Housing Corporation (TBDHC)
- 1 non-profit housing provider representative
- 1 representative from the Aboriginal community at large
- 1 representative from the North West Local Health Integration Network (NWLHIN)
- 1 representative from the Ministry of Health and Long-Term Care (MOHLTC)
- 1 representative from the Ministry of Community and Social Services (MCSS)

The housing and homelessness plan was developed using both quantitative and qualitative data; quantitative analysis was undertaken using information derived from Statistics Canada, CMHC, TBDSSAB Co-ordinated Access, housing providers and community agencies, while qualitative information was derived from extensive consultations with a diverse range of stakeholders from across the District including: Mayors/Reeves, CAOs, Community Development Officers, representatives of local hospitals (Geraldton, Nipigon, Marathon, Terrace Bay

and Thunder Bay Regional Health Centre), The North West Local Health Integration Network and Community Care Access Centre, Ontario Works staff, social workers, support service providers, non-profit and supportive providers (seniors and non-seniors), private retirement home operators and private developers. Representatives and organizations serving the homeless, victims of abuse, the physically disabled, those with developmental, mental and intellectual disabilities, and individuals with substance use issues were also consulted.

The information gained from these consultations was instrumental in shaping the Housing and Homelessness Plan, which was developed in six phases:

Phase 1: Statistical Data Review and Information Gathering

- Identified housing trends, issues and needs based on an analysis of statistical data by area municipality.
- Updated the housing needs analysis for social housing funded and administered by the TBDSSAB.
- An environmental scan and economic forecast for the District as impacted by global economic trends was prepared to provide context to the supply and demand for affordable and subsidized housing in the District.



Phase 2: Stakeholder Meetings

- Identified key stakeholders across the District and held meetings (one-on-one and group) to gather qualitative information to better identify local needs, issues, gaps and housing priorities.
- A survey of non-profit housing providers was conducted to solicit their views on housing issues, needs and suggestions for addressing identified issues.
- A summary of findings including common themes and issues across the housing continuum was prepared to serve as a basis for further discussion and consultation.



Phase 3: Housing for Specific Populations

- Held focus group meetings specifically on housing for the homeless, Aboriginal people, supportive housing and social housing to validate findings related to issues, needs, gaps and barriers in the housing system.
- Identified priorities for housing, possible strategic directions and potential roles for housing partners.



Phase 4: Consolidation of Findings

- Consolidation of identified strategic directions, recommendations and role of the partners was presented to the Steering Committee for discussion and input.



Phase 5: Public Consultation

- Proposed strategic directions and recommendations as endorsed by the Steering Committee were released for broad public input and feedback.



Phase 6: The Housing and Homelessness Plan

- Strategic directions and recommendations were consolidated into a comprehensive Housing and Homelessness Plan.

1.3 Area of Study

The District of Thunder Bay Social Services Administration Board is the Service Manager responsible for the provision of housing to an area in Northwestern Ontario that includes the following municipalities:

- Metro Thunder Bay (includes the City of Thunder Bay and the Townships of Conmee, Gillies, Neebing, O'Connor, Oliver Paipoonge and Shuniah)
- Town of Marathon
- Municipality of Greenstone
- Dorion Township
- Manitouwadge Township
- Nipigon Township

- Red Rock Township
- Schreiber Township
- Terrace Bay Township
- Territories Without Municipal Organization (TWOMO)

1.4 Structure of the Report

This Housing Analysis Report is structured to present a District wide overview of the economy, demographics and trends in housing, with specific focus on housing for seniors, Aboriginals, people in need of supportive housing, victims of domestic violence, youth and the homeless.

Under One Roof provides a review of the variables that impact the supply and demand for all housing across the continuum. These findings inform the recommendations to address the needs and gaps in housing for the District of Thunder Bay.

Appendix 1 outlines the recommendations made throughout *Under One Roof*, and presents indicators of success for our action plan.

The Supportive Housing and Support Services Inventory is presented as Appendix 2. This document lists available supportive housing and housing related services that is presently available across the TBDSSAB service area.

2.0 The Housing System: Partners and Roles

2.1 Introduction

The provision of housing to residents in the District of Thunder Bay occurs within a complex network of legislation, regulations and funding programs. This network involves the private sector, not-for-profit community agencies and all three levels of government, as well as the individuals and families making decisions about where they live. Figure 2.1 indicates the relationship between partners in the housing system. The TBDSSAB's Housing and Homelessness Plan aligns the roles of these partners to meet the housing priorities of District residents.

Figure 2.1: Partners in the Housing System



2.2 Private Partners

Represented by builders, land owners, financial investors, landlords and retirement home operators, the private sector plays a key role in ensuring there is an ongoing supply of market housing as it supplies the majority of housing within the District of Thunder Bay.

The activities of the private sector are tempered by economic forces, availability of financing and municipal/provincial and federal regulations such as local official plans, the Ontario Building Code and the Residential Tenancies Act. Since the inception of government sponsored housing programs, the private sector has partnered with government and non-profit providers to build affordable and subsidized housing.

2.3 Community Agencies

Community agencies provide the day-to-day management of housing and related services. This network includes social housing providers, emergency and transitional housing providers, supportive housing providers, long-term care centres, community based support services and outreach agencies.

Community agencies are funded by various orders of government and by fundraising in the communities where they are located; they are also supported by thousands of hours of volunteer time.

2.4 Public Partners

Public partners, which include the federal, provincial and municipal governments, perform two essential roles: financial and regulatory. Governments provide direct funding for such facilities as long term care centres or emergency shelters and, from time to time, financial incentives to encourage the private and non-profit sector to build affordable rental and ownership housing. They also fund some health and support services to enable residents to live independently in their own homes, in supportive housing or in shelter facilities. Governments also regulate the housing sector through legislation, official plans and building standards.

2.4.1 Federal Government

The Government of Canada has long been a senior partner in housing, through the National Housing Act and its nationwide spending authority over health and social programs. It plays a central role for:

- Funding new affordable rental and ownership housing; the current initiative being the Investment in Affordable Housing Program (IAH)
- Funding to address homelessness; the current initiative being the Homelessness Partnering Strategy (HPS)
- The mortgage insurance program to encourage the financial sector to provide favourable mortgage rates to lower income household and non-profit providers
- The Canada-Ontario Social Housing Agreement

2.4.2 Provincial Government

The Government of Ontario plays a central role in the funding and regulation of housing through the Ministry of Municipal Affairs and Housing (MMAH) which has evolved over the last 15 years from direct delivery, funding and administration of both supportive and non-supportive non-profit housing to a more regulatory role. Legislation under the purview of the MMAH includes the:

- Housing Services Act (2011)
- Residential Tenancies Act
- Planning Act

-
- Municipal Act
 - Development Charges Act
 - Ontario Building Code

MMAH establishes the agenda for affordable rental and homeownership housing in the province and partners with Canada Mortgage and Housing Corporation (CMHC) on new funding initiatives such as the Investment in Affordable Housing Program (IAH).

The Ministry of Community and Social Services (MCSS) is responsible for the funding and administration of a number of supportive programs geared to:

- Community services including:
 - Aboriginal Healing and Wellness Strategy to support healthy Aboriginal communities
 - Abuse prevention programs and supports for women and children
 - Services for people who are deaf or deaf-blind, and
 - Help for people who are homeless or at risk of becoming homeless
- Housing, services and supports for people with developmental disabilities
- Ontario Works
- Ontario Disability Support Program.

MCSS is also responsible for administration of the District Social Services Administration Board Act.

The Ministry of Health and Long-Term Care (MOHLTC) provides a wide range of programs related to the health and long term care of residents in the province, working mainly through the North West Local Health Integration Network (NWLHIN). Specific programs that impact housing include:

- Services and supports for people with mental illness
- Aging at home strategy
- Services for people with addictions
- Home and community support services (e.g., Community Care Access Centres)
- Residential Care including supportive housing, retirement homes and long-term care homes.

The Ministry of Community and Youth Services (MCYS) offers residential programs such as group homes, foster homes, provincially operated facilities and youth justice open and secure custody/detention facilities.

The Ministry of Community Safety and Correctional Services (MCSCS) provides some funding for organizations such as the John Howard Society that serve people who are at risk or involved in the criminal justice system.

2.4.3 Municipal Government

Municipalities also play a role in housing. They influence housing through municipal regulations as provided for in community design plans, zoning by-laws, property and engineering standards and property tax by-laws. As well, they are responsible for providing and maintaining necessary infrastructure relating to roads, sewers, dams and water supply.

The City of Thunder Bay currently has 7 Homes for the Aged, and one under construction; 2 city-run facilities will be closed when the new St. Joseph's Care Group's Centre of Excellence for seniors is opened in 2015.

2.5 TBDSSAB

The District of Thunder Bay Social Services Administration Board is the designated Service Manager under the Housing Services Act (HSA). It is responsible for the funding and administration of approximately 3,712 social housing units owned by 24 housing providers, and administers an additional 500 private commercial rent supplement units. It is also the sole shareholder of the Thunder Bay District Housing Corporation (TBDHC), an organization that owns approximately 2,489 units throughout the District.

The TBDSSAB is also responsible for administering, facilitating, or implementing new housing initiatives announced by MMAH. Some of these initiatives have included the Social Housing Renovation and Retrofit Program, Renewable Energy Initiative, Short Term Rent Support Program, Emergency Energy Initiative, Northern Home Repair Program (NRHP), the Provincial Rent Bank, Ontario Renovates and the most recent, the Consolidated Homelessness Prevention Initiative. In addition to housing responsibilities, the TBDSSAB is responsible for administering child care services and Ontario Works (OW).

3.0 Policy Framework

3.1 Introduction

The development of the Housing and Homelessness Plan requires consideration of broader government policies and directions that have an impact on District of Thunder Bay communities.

3.2 Federal Policy Framework

Bill C-400, which proposed the implementation of a national housing strategy, was defeated February 27th, 2013; it is unlikely a plan will be instituted in the near future.

3.3 Provincial Policy Framework

The Housing Services Act (HSA) currently governs the mandate and authority of the TBDSSAB. The HSA replaced the Social Housing Reform Act (SHRA) in 2011, allowing the TBDSSAB to have more discretionary decision making when issuing funds to address local housing issues.

The Housing Services Act provides for the development of community based planning and delivery of housing and homelessness services, and provides Service Managers with greater flexibility with respect to social housing projects under their administration. Integral to the new Act is the development of a 10-year housing and homelessness plan by each Service Provider.

The new legislation supports Ontario's Long-Term Affordable Housing Strategy (LTAHS), released in November 2010; the components of which include:

- Consolidating housing and homelessness programs
- Simplifying rent-geared-to-income (RGI) calculations
- The development of comprehensive multi-year plans to address local housing and homelessness needs
- More accountability and better reporting
- Asset creation
- Creating greater self-sufficiency for tenants living in social housing by enabling them to save money without reducing RGI assistance
- Improving the tenant selection system
- Protecting non-profit and co-operative housing
- Requiring municipalities to allow second suites and garden suites
- Easier services at the Landlord and Tenant Board

The LTAHS recognizes that the future of housing depends on sustained and adequate funding and the need for a long-term funding commitment from the federal government. However, neither the LTAHS nor the HSA provides Service Managers with any new funding to support their existing and future housing obligations. In fact, with the consolidation of the homelessness programs into the Community Homelessness Prevention Initiative (CHPI), and the cancellation of the Community Start-Up and Maintenance Benefit program, the allocation of funds has decreased since inception.

The ability to achieve housing and homelessness demands set out herein will clearly depend on the renewal of capital funding initiatives by both the federal and provincial governments. It is unknown whether the governments of Canada and Ontario will enter into another cost sharing agreement to provide further capital funding for housing purposes. Nonetheless, this Plan prepares the TBDSSAB in the event of any new funding initiatives.

The provision of supportive housing is beyond the legislative scope and responsibility of the TBDSSAB. Services and supports are funded by the Ministry of Community and Social Services (MCSS) and the Ministry of Health and Long-Term Care (MOHLTC). The extent to which these two Ministries may be prepared to invest in more support services and/or partner in new approaches to accessing housing and support services will depend on available funding envelopes and the extent to which government priorities align.

MOHLTC currently has a number of existing services and priorities that may align with the Housing and Homelessness Plan. These include the Aging at Home Strategy, funding and administration of supportive housing for consumers of mental health services and a proposed 10 year mental health and addictions strategy for Ontario.

Additionally, there may be initiatives arising from the Provincial-Municipal Fiscal and Service Delivery Review with respect to human services delivery and integration, and the consolidation of housing across ministries that may impact the 10-year Housing and Homelessness Plan. Most certainly, the Poverty Reduction Act, 2009, recognizes the interplay of housing, health and income support programs to reducing overall poverty levels.

3.4 Fiscal Framework

On a provincial basis, health and social programs cost shared by the Province and municipalities total over \$10 billion annually.² As the realignment of responsibilities between the Province and municipalities was intended to be revenue neutral, Service Managers receive assistance with their share of social programs through the Ontario Municipal Partnership Fund (OMPF), which includes some recognition of the challenges the TBDSSAB faces as a northern

² Source: Ontario Non-Profit Housing Association

and rural community. While the costs faced by the TBDSSAB continue to rise, the amount of money received from the OMPF is fixed, resulting in the goal of revenue neutrality not being met.

Federal and provincial housing programs that provide capital and operating incentives to develop new affordable housing occur on a situational ad hoc basis. A recent example is the Affordable Housing Program (AHP). AHP was designed to stimulate the economy by allocating funding to those projects deemed by the Province to be construction ready. Allocation decisions for AHP were made on what the Ministry of Municipal Affairs and Housing (MMAH) felt was a fair distribution of capital among service areas; a model that considers factors such as population size, the size of the waiting list and the wait times of applicants for social housing, thus not favouring northern communities.

Since the model analyzes the need of the District as a whole, it does not recognize that there are still areas of the City that are underserved and there is a growing need in the smaller municipalities for supportive housing for seniors to allow them to remain in their communities. Ironically, the housing program that was created as part of an infrastructure program to stimulate local economies did not provide support to an area that is one of the hardest hit in a declining economy.

Funding under the AHP has been cycled in allotments over the past several years. However, the TBDSSAB partnered with the St. Joseph's Care Group to secure capital funding for the Centre for Excellence under the AHP.

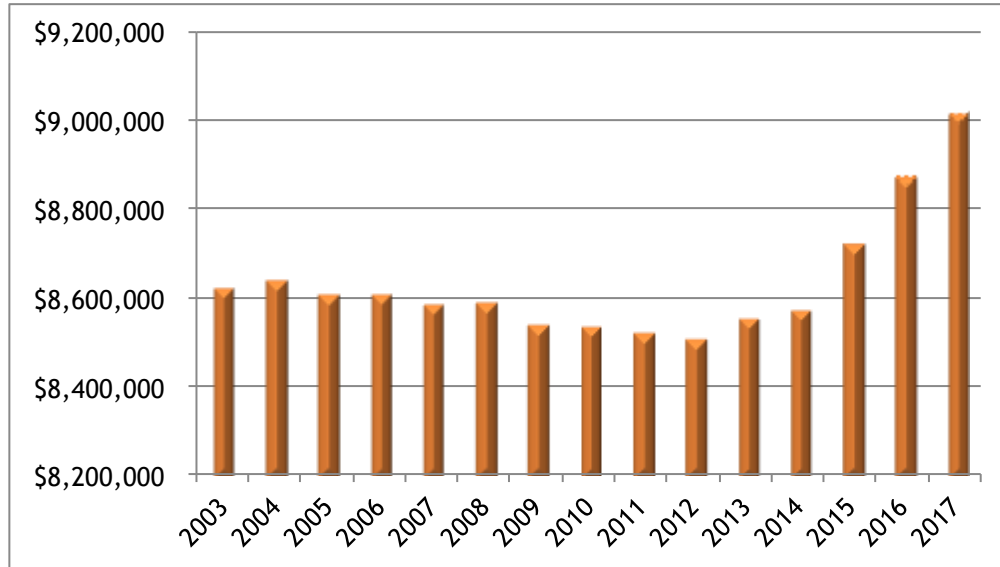
It will be necessary for the TBDSSAB to examine ways in which it can acquire capacity either through contract staff, purchase of services or from borrowing expertise from municipalities in the event the Province announces any new capital funding initiatives for housing in the future. To ensure smaller Service Managers that lack the capacity to deliver and administer new supply programs have the opportunity to compete fairly for funding allocations, the Province, in partnership with the Housing Services Corporation (HSC), should allocate resources to build capacity particularly focused on Service Managers whose service areas cover rural and remote areas of the province.

Specifically with regard to the costs of social housing, Service Managers such as the TBDSSAB receive a share of federal dollars associated with social housing projects and programs transferred to the Province under the Canada-Ontario Social Housing Agreement. This funding covers what was the federal share of operating subsidies and capital associated with the federal and federal/provincial transferred programs.

The provincial share of those program costs is now a Service Manager responsibility. Further, the Service Manager is now responsible for all of the costs associated with those projects which were developed solely by the Province. The federal flow-through funding is eliminated as individual project mortgages or debentures mature, but if there are additional resources available in the

Ministry's Social Housing Agreement allocation, the remaining funds are proportionately distributed to service managers. Figure 3.1 shows planned federal flow through dollars from 2003 to 2017.

Figure 3.1: Federal Funding Received by TBDSSAB



Source: TBDSSAB Corporate Services Division

Over the period of 2013 to 2017, flow-through funds increase 6% from the TBDSSAB's lowest apportionment in 2012. This is due to additional funds becoming available in the Social Housing Agreement allocation. As mortgages are expiring across the province, it is likely the additional resources for the next five years will be re-allocated to an untargeted surplus fund and distributed to service managers. Without these unexpected surplus funds, the federal contribution would be on the decline, continuing the trend from 2003 to 2012.

By 2033, all mortgages and operating agreements will have expired, and there is no further federal funding currently planned. Provincially, the drop in federal funding will become material at about 2020.

The scenario for the TBDSSAB mirrors the provincial trend line. In the five year period from 2015 to 2019, 11% of mortgages and debentures will reach maturity, 42% from 2020 to 2024, with a further 43% reaching maturity in 2025-2029³. As the federal funds are allocated in five year increments, the availability of funds in the future is unknown.

Under the HSA, the TBDSSAB is to apportion the amount of its housing costs among municipalities within its service area (District) and Territories Without Municipal Organization (TWOMO). Municipalities are required to pay the amount

³ Source: TBDSSAB, Calculations by Toni Farley & Associates. Excludes Native People of Thunder Bay Development Corporation.

apportioned to them; the cost of housing apportioned to TWOMO is invoiced to MMAH for payment. The City of Thunder Bay commensurate with its resources, based on weighted assessment, pays by far the largest share of costs at 74% of the total in 2012.

Once mortgages and debentures mature and operating agreements expire, the TBDSSAB's funding obligations change. It continues to be the sole shareholder of the Thunder Bay District Housing Corporation (TBDHC) responsible for funding and administration of about 2,489 social housing units in accordance with the HSA. With the former federal unilateral projects, such as those developed under the Urban Native Housing Programs, it will effectively cease to have funding obligations for those projects when mortgages have matured and operating agreements expire.

The TBDSSAB's obligation to subsidize former provincial projects ceases once the Minister of Municipal Affairs and Housing terminates the Service Manager's duty. Housing providers whose operating agreements have expired or who have been released from under the Act by the Minister are only required to conduct themselves in accordance with their corporate by-laws; they are no longer subject to DSSAB administration.

In a pre- and post- mortgage maturity environment, the Service Manager has a legislated responsibility to meet its service level standards. A service level standard is a prescribed obligation to fund a specified number of households on a rent-geared-to-income (RGI) basis. The TBDSSAB has an ongoing obligation to fund 3,601 units of RGI housing as specified in c 6, Schedule 1, s. 40 (1) of the Act. Post mortgage maturity, the service levels are not tied to specific projects and the TBDSSAB will have to enter into new agreements with formerly subsidized housing providers or acquire units in the private sector to meet its service level standards.

3.5 Recommendations

Advocacy	
1.1	Advocate for an increased share of new and flexible capital funding based on an allocation model that considers northern factors (geography, costs, loss of employment, demographic trends).
1.2	Advocate for the development of a national housing strategy that provides sustained funding for existing and future housing initiatives.
1.3	Advocate for parity in rent scales with the private sector, and request an increase to the minimum rent.
1.4	Advocate for the legal ability to retain the disposition restrictions registered on title post mortgage maturity and operating agreement expiry.

1.5 Advocate for changes to the Residential Tenancies Act to enable victims of abuse to remain in their units and to allow for the eviction of the abuser.

1.6 Advocate for increased social assistance shelter rates.

1.7 Lobby the City of Thunder Bay to create a by-law ensuring that all new housing developments include at least 20% low income or affordable housing units.

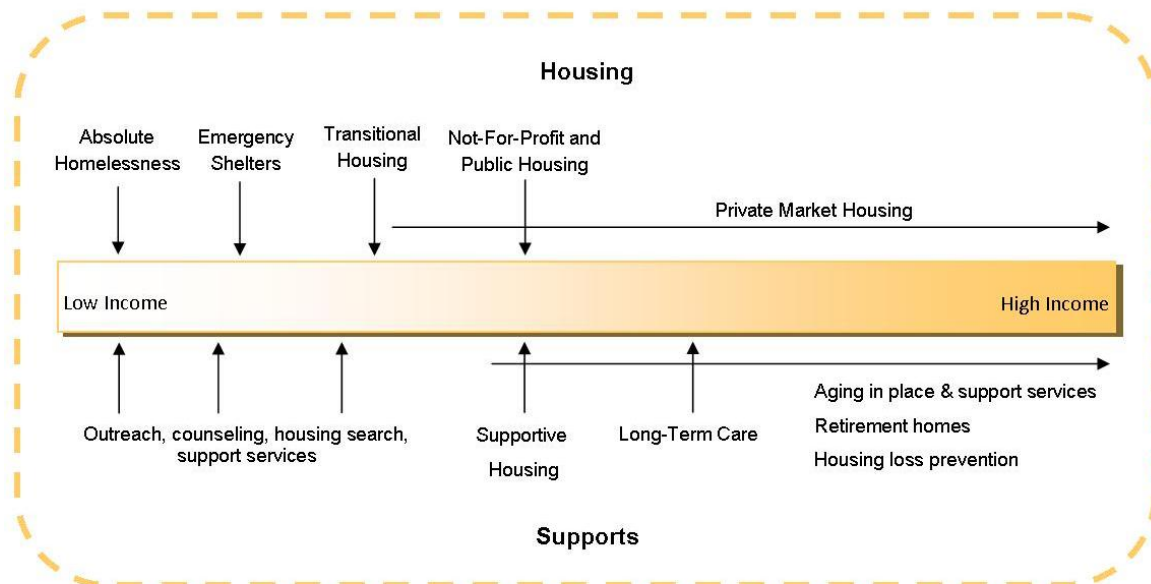
4.0 The Housing Continuum

The TBDSSAB determined that the Housing and Homelessness Plan would cover the full housing continuum to ensure the housing needs of all residents in the District were considered. The various components that make up the housing continuum are interdependent, but have their own dynamics which shape their respective markets.

Activity (or inactivity) in one area affects the supply or availability of other housing. For example, a limited supply of housing subsidies means considerable delay or inability of individuals to move from temporary or emergency housing to permanent subsidized housing. Similarly, a general lack of rental housing stock would inhibit mobility along the continuum even if there were rent subsidies available. Lack of supportive housing for seniors may mean that some seniors are prematurely placed in long term care homes. A lack of general supportive housing for persons with disabilities may mean that hospital beds are unavailable for acute care patients and cause back-ups in emergency rooms.

Figure 4.1 is an illustration of the Housing Continuum. To the left of the continuum is absolute homelessness; moving to the right is the most basic of shelter – emergency and transitional housing. The centre of the continuum is represented by not for profit and other government assisted housing, followed by affordable home ownership and market rental housing. At the far right of the continuum is the majority of housing provided by the private market including private retirement communities.

Figure 4.1: The Housing Continuum



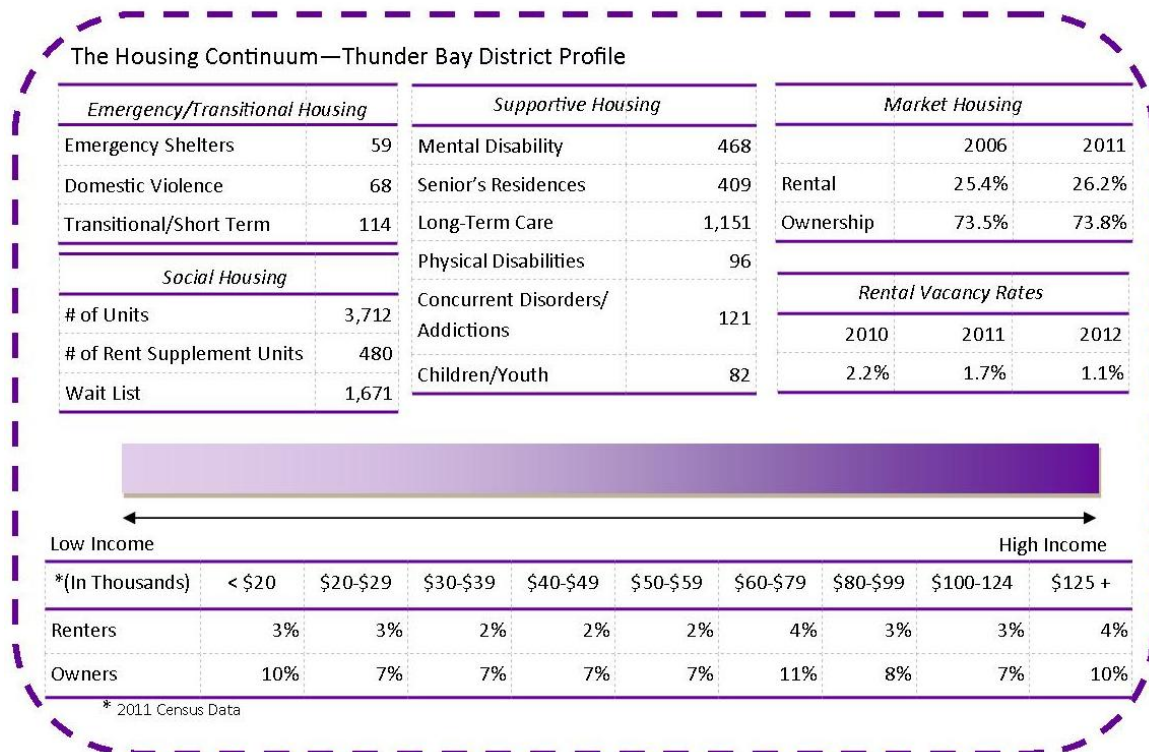
Adapted from: Pomeroy, 2004

Running parallel to the housing continuum is the need for support services. Support services are required for the full range of individuals represented by the continuum; from counselling for the homeless to help finding secure affordable housing, to a home-owner needing home care and personal support services.

It is imperative that those responsible for the provision of support dollars (MOHLTC, NWLHIN, and MCSS) collaborate with the TBDSSAB to ensure that the needs of the District of Thunder Bay are being met.

Figure 4.2 is a snapshot of the housing continuum for the District of Thunder Bay.

Figure 4.2: District of Thunder Bay Housing Continuum Profile



Source: TBDSSAB internal data; Statistics Canada, 2006-2011 Census Data

Although the District of Thunder Bay had the second lowest vacancy rate in Canada for 2012⁴, it also has one of the shortest wait times for RGI housing, at around 6 months⁵. In 2011, the average individual income of the District was \$38,856 the median income was \$31,191, and 13.7% of the population would be considered low income.

⁴ Source: CMHC, Rental Market Report Thunder Bay CMA, Fall 2012

⁵ Source: ONPHA, Waiting Lists Survey 2012, August 2012

5.0 Demographics

5.1 Overview

Changes in the size and age distribution of the population have a direct impact on the demand for housing and the type of housing needed. Typically, as the population in an area increases, the overall need for housing also increases. Changes in the age distribution of the population also have a bearing on the level and type of need for housing. For example, as the population ages, the need for housing with support services to allow individuals to remain in their homes also rises.

5.2 Population Trends

While the population of the City of Thunder Bay stabilized between 2001 and 2011, it continued to fall in most municipalities in the District. This is a reflection of the decline in resource based industries, which employ the majority of people outside of the City of Thunder Bay⁶. Figure 5.1 shows the population of the municipalities of the District of Thunder Bay:

Figure 5.1: Population of District of Thunder Bay Municipalities 1996 - 2011

Municipality	1996	2001	% Chg 01/96	2006	% Chg 06/01	2011	% Chg 11/06
Dorion	472	442	-6.4%	379	-14.3%	338	-10.8%
Greenstone	6,530	5,662	-13.3%	4,886	-13.7%	4,724	-3.3%
Manitouwadge	3,395	2,949	-13.1%	2,300	-22.0%	2,105	-8.5%
Marathon	4,791	4,416	-7.8%	3,863	-12.5%	3,353	-13.2%
Nipigon	2,210	1,964	-11.1%	1,752	-10.8%	1,631	-6.9%
Red Rock	1,258	1,233	-2.0%	1,063	-13.8%	942	-11.4%
Schreiber	1,788	1,448	-19.0%	901	-37.8%	1,126	25.0%
Terrace Bay	2,324	1,950	-16.1%	1,625	-16.7%	1,471	-9.5%
TWOMO	6,534	6,223	-4.8%	6,585	5.8%	5,909	-10.3%
Thunder Bay Metro	126,643	121,986	-3.7%	122,907	0.8%	121,596	-1.1%
Thunder Bay City	113,662	109,016	-4.1%	109,160	0.1%	108,359	-0.7%
Other Metro	12,981	12,970	-0.1%	13,747	6.0%	13,237	-3.7%
District of Thunder Bay Total	155,945	148,273	-4.9%	146,261	-1.4%	143,195	-2.1%

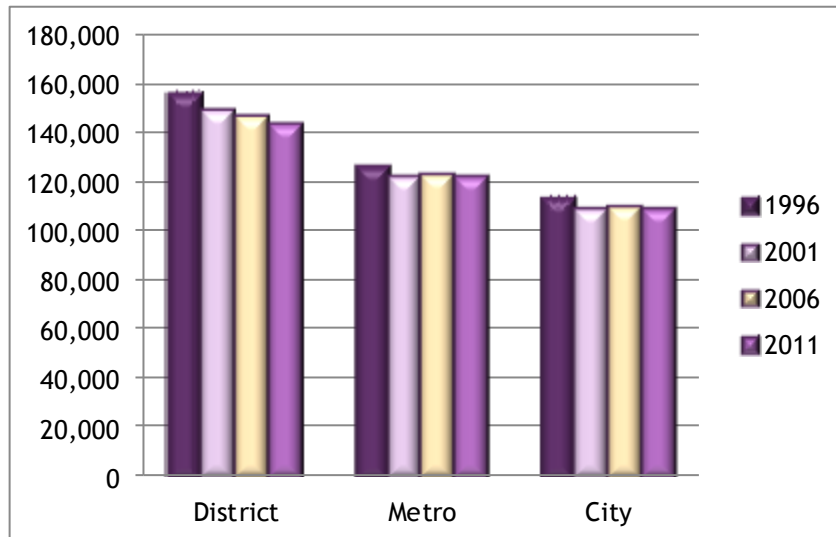
Source: Statistics Canada, 1996 - 2011 Census Data

⁶ Source: Statistics Canada, 1996 - 2011 Census of Population

The population of the District of Thunder Bay declined 8.2% in the years between 1996 and 2011; falling by 4.9% between 1996 and 2001, and another 2.1% through 2011, while the population of the Province of Ontario increased nearly 6% during this same time period⁷. The decline in the latter half of the decade moderated due to the population stabilizing in Metro Thunder Bay with a 0.8% increase, followed by a 1% decrease.

Figure 5.2 provides a comparison of the population trends in District, Metro area and City between 1996 and 2011.

Figure 5.2: Population Trends in the District of Thunder Bay Metro Area and City, 1996 - 2011



Source: Statistics Canada: Census Data 1996 - 2011

The stable population in Metro Thunder Bay was offset by substantial drops in the smaller municipalities as a result of the major decline in local economies; the most significant change was in the population of Manitowadge, which declined 22% between 2001 and 2006, and another 8.5% from 2006 to 2011.

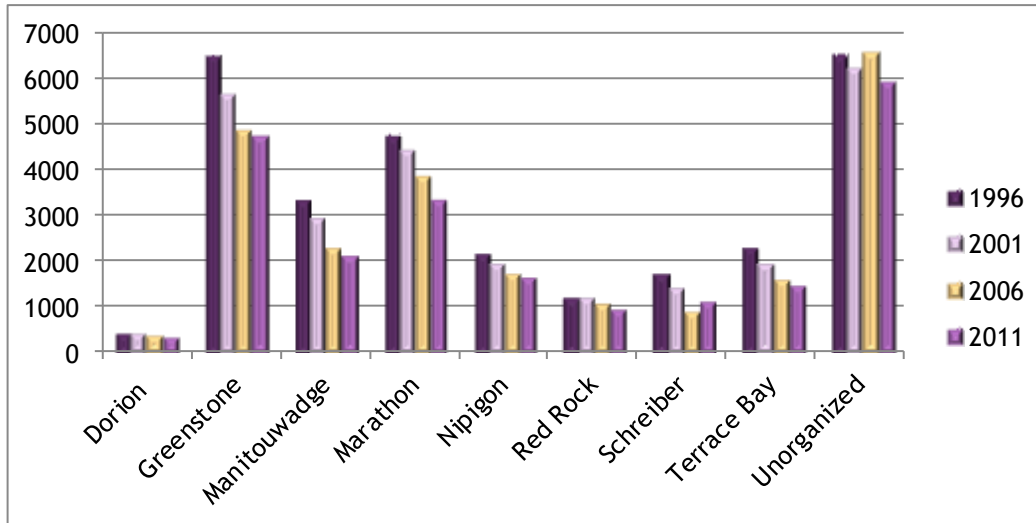
The only areas experiencing real growth were the Territories Without Municipal Organization (TWOMO) where the population rose by just under 6% in the second half of the decade and Other Metro at 6%, likely reflecting a trend whereby people moved out of Thunder Bay and into the surrounding areas to obtain more housing for their dollar.

This growth only lasted until 2006 as both of these populations have since dropped. Schreiber has been the only municipality to see growth between 2006 and 2011, at a 25% increase; however, this is still 37% lower than the count in 1996. These trends are pictured in Figure 5.3, which provides a comparison of

⁷Source: Statistics Canada, 2011 Census of Population.

the population trends in the smaller District municipalities between 1996 and 2011.

Figure 5.3: Population Trends in District Municipalities 1996 - 2011



Source: Statistics Canada, Census Data 1996 - 2011

5.3 Age and Sex Distribution of the Population

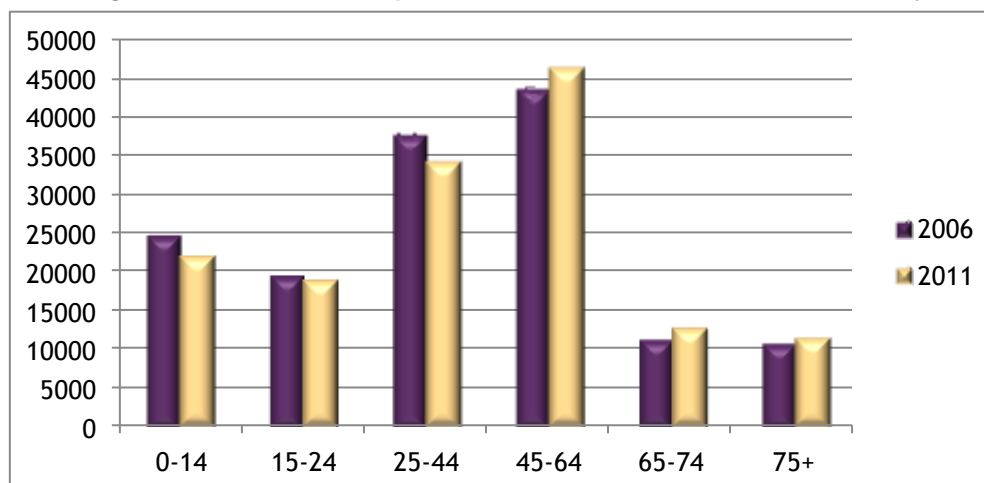
An additional factor that has a bearing on the demand for housing is the age distribution of the population. New household formation usually starts when people are in their early twenties, although some people will strike out on their own as young as 16-18.

People tend to have children through their late twenties to forties; this age bracket tends to need larger units and often changes tenure from rental to ownership. Once people reach their fifties and into their sixties, those who are homeowners have generally developed sufficient equity in their home so that housing costs are a small part of their monthly budget.

Figure 5.4 shows the age distribution of the population for the District of Thunder Bay in 2006 and 2011. Compared to 2006, the percentage of the population composed of children ages 0-14 decreased to 15% of the population, while youth 15-24 remained stable at 13%.

Adults between the ages of 25 and 44 have declined, representing 23% while persons between 45 and 64 increased to represent 32% of the population. The senior category (65+) makes up the final 17%, which is a 2% decline from 2006. 85% of the population of the District of Thunder Bay is over 15 years of age; an increase of 2% since 2006.

Figure 5.4: Age Distribution of Population of the District of Thunder Bay 2006-2011



Source: Statistics Canada, Census Data 2006-2011

As a result of the surge in population created immediately post World War II (baby boom), the age distribution has begun to shift to older age groups. Particularly notable is that the baby boomers have reached the 45-64 “pre-senior” age group, increasing the number of people 45 years of age and older substantially, while the overall population has decreased. This leaves the median age at 44, which is higher than the provincial median of 40. One of the implications of this trend has been an increase in demand for smaller units.

There is little difference in the distribution of sex in the District; males and females represent roughly 50% of the population in all age categories; one exception to this trend is in the senior 80+ category, where males only represent 37%.

5.4 District Population Profiles

5.4.1 Dorion

The Township of Dorion has experienced a significant decline in population since 1996. Specifically, there has been a major decline in the number of younger people which can be attributed to the economic decline that resulted in out-migration of younger family households and single people looking for employment. Counter to this is the increase in the number of people in the 45-64 year and the senior age groups. This demographic grew over the decade and now accounts for 60% of the population inclusively, indicating there will be a core population that is likely to remain in the community. The aging of the population in Dorion will result in an increase in seniors over the mid-term, but the lack of support services in the community will likely result in out-migration to Nipigon or Thunder Bay.

5.4.2 Greenstone

The population of the communities comprising Greenstone have seen a significant decline (28% from 1996 to 2011). Since 2006, the number of people

below age 45 have decreased slightly (approximately 3% in each cohort); this could be a result of the mobility of people in the 25-44 cohort when seeking employment. If employment opportunities continue to diminish, this will result in a decline in demand for family housing. The number of people in the 65 and over age group increased between 2006 and 2011, indicating that older people are not moving out of the communities within Greenstone at this time. While this ensures the ongoing existence of the Township, it means that there will be a growing demand for supports for people to remain in their own homes as the population continues to age.

5.4.3 Manitowadge

The population under 45 in Manitowadge continues to decline, especially between the ages of 25 and 44; there has been a 5% decrease from 2006, which is consistent with the drop in employment in the community. At the same time, the population in the older age groups increased between 2006 and 2011, particularly those in the seniors' age group which experienced a 5% increase. The increases to the number of people in the older age groups results in a growing demand for supports to allow them to remain in their own homes.

5.4.4 Marathon

Since 1996, the population of Marathon has declined by 30%; this had been accelerated between 2001 and 2011 as a result of the ongoing mill and mine closures. Similar to Manitowadge, the decline in population was concentrated in the under 45 age groups which have each fallen 4% since 2006. The continued decline in employment opportunities has amplified these trends. At the same time, the population in the older age groups has increased more than 3% as a result of the aging population. This shift will likely result in a decline in demand for family units, as well as an increase in demand for smaller units.

5.4.5 Nipigon

The population of Nipigon has fallen 26% since 1996 as a result of the ongoing industry closures. Similar to other communities in the area, the decline in population has been concentrated in the age groups under 45, which have fallen by 6% since 2006. The decline in employment is likely a major contributor to these trends. At the same time, the population in the 45-65 and senior age groups have each increased by 3% since 2006. These trends will result in a decline in demand for family units (three plus bedrooms) and an increase in demand for smaller units since older households have fewer children. There will be an increased demand for supportive housing as the population ages.

5.4.6 Red Rock

As a result of the decline in employment through the loss of its main employer, the population of Red Rock declined by 14% between 2001 and 2006, and has fallen another 11% since 2006. Following the trends of the district communities, the population under 45 has dropped 5% since 2006. At the present time, there are 2 schools in Red Rock; both schools are below 35% occupancy, illustrating the diminishing number of people in the younger age categories. At the same

time, the population in the oldest age groups increased by 3% each. These trends will result in a decline in demand for family units and an increase in demand for smaller units; as well as for more supportive housing as the population ages.

5.4.7 Schreiber

Schreiber's population fell precipitously between 2001 and 2006; even after a 25% increase from 2006 to 2011, the population remains 37% of what it was in 1996. The population has shifted to a median age of 48, with a large decline in the population under 45 (12% decrease), and the exact opposite for people over 45 (11% increase) since 2006. Because of this, there will likely be more need for smaller housing units and additional support services in the community.

5.4.8 Terrace Bay

The population of Terrace Bay has declined by 16% between 2001 and 2006, and another 10% to 2011. More significantly for housing need, the number of people in the under 25 and 25 to 44 age groups fell by 7% inclusively. The implications of the decline in the younger population are that there will be much less demand for larger housing units. Offsetting this decline, the population in the older age groups rose: the 45-64 age group rose by 3% while the seniors' population rose by 4%, consistent with the overall aging of the population in the District. From a housing needs perspective, this points to the need for smaller housing units with supports available.

5.4.9 Territories Without Municipal Organization (TWOMO)

The TWOMO have experienced the same shifts in the age distribution experienced in the organized areas: in particular, population aged 45 and over account for 57% of the population of TWOMO. This indicates that people may be moving out of the organized areas for an improved lifestyle as they approach their retirement years, likely resulting in a decreased need for family housing and an increased need to provide supports to allow people to remain in their homes. There is unlikely to be a need for RGI assistance in this area since the people moving there tend to be financially self-sufficient.

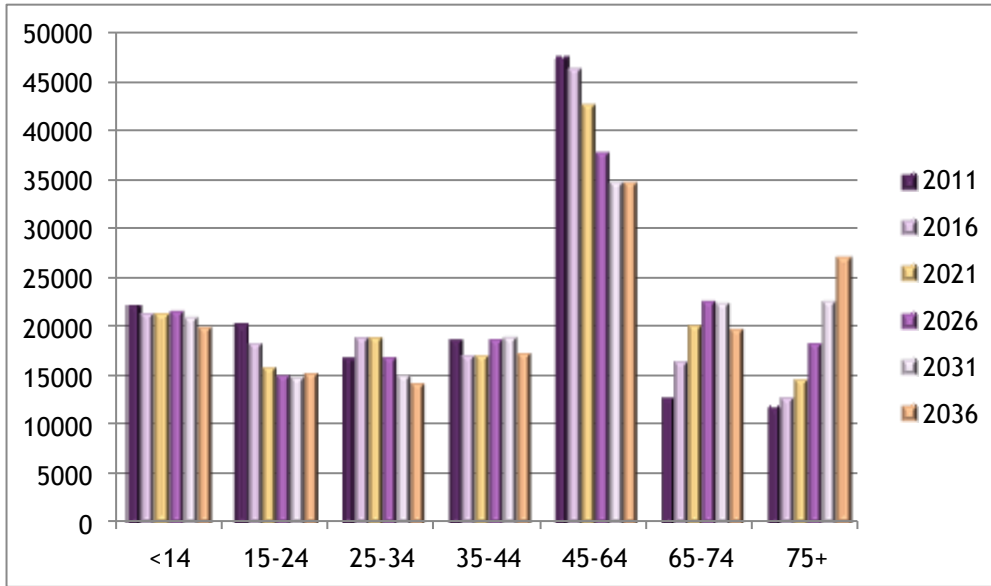
5.5 Population Projections for the District of Thunder Bay

According to the Ontario Ministry of Finance, the population of the District of Thunder Bay is expected to continue to decline over the longer term. Similar to other locations in Ontario and in most developed nations, the aging of the post-World War II baby boom will result in the aging of the overall population. The projections for the District of Thunder Bay show that over time the age distribution of the population will change with more people being in the senior (65-74) or older senior (75+) age categories.

Figure 5.5 shows the projected age distribution for the population of the District in 5 year increments up to 2036. Most significantly, the population from 65-74 is projected to increase by 67.7% in the time period; the overall population is

projected to remain fairly steady during the period with a 0.3% projected decrease.

Figure 5.5: Population of the District of Thunder Bay 2011-2036



Source:

Ontario Ministry of Finance, Population Projections, 2012

The population of people aged 45-64 peaked in 2011, and will now begin to decline, while the share of the population in the 65-74 and 75 and over age cohorts will continue to climb through to 2036. By the end of the forecast period, the combined total of the two older age groups will be almost 32% of the population of the District of Thunder Bay. This is almost double the population in those age groups at present. This is a key trend: the aging of the population is already being felt with an increased demand for seniors' supportive housing.

6.0 Economics

6.1 Overview

The need and demand for housing is influenced by the overall economic prospects for communities and changes in population and households. Employment and income levels play a key role in families' expectations of their ability to pay for homeownership or rent. For example, if the employment and income levels in the area increase or decline, the demand for housing will emulate this change.

Population and household changes will also affect the demand for housing. Population growth and household size decline will increase demand for housing. Demand for special needs housing is more difficult to predict; however, the steady increase in the number of seniors can be used as an indicator of the need.

6.2 Economic Overview for the District of Thunder Bay

Historically, forestry has played an important role in the District's development. Over the last five to 10 years, well before the recent global economic crisis, the District had experienced generally unfavourable economic conditions, particularly in the forestry sector. The lumber industry as a whole has been adversely affected by a number of factors:

- A decline in demand for paper products
- Competition from South America and Finland
- A strong Canadian dollar increasing the cost of exports (for the paper industry, a dollar which is \$0.75 or less against the US dollar is ideal)
- High cost of electricity – standardized provincial electricity pricing is working adversely against Northern Ontario where electricity could be purchased more economically

For the long term, the forecast for the Canadian forest products industry is not encouraging. The pulp and paper business, historically dominated for half a century by the Canadian, American and Scandinavian countries, has struggled from slipping demand, slumping prices and rising offshore low cost competitors.

Newsprint demand has collapsed along with newspaper readership in nearly the entire Western world. The pulp and paper industry has become a South American business supported by vast low cost forest concessions or fast growing tropical plantation operations, cheap labour and inexpensive electrical power contracts. Slow maturing northern forests produce better quality, long grain fibre, but consumers are getting by with cheaper substitutes to the detriment of North

American and Norse producers. A reversal of this trend is not evident in the near future.

As for lumber demand, the principal destination for Canadian softwood producers has been the giant US residential market, which traditionally controlled more than 30% of consumption; approximately 10-12 times larger than the Canadian market. However, after decades of overbuilding fuelled by cheap credit, lax credit standards, tax deductibility interest and laissez-faire zoning, the US new housing market has collapsed and may take years to recover.

With a well-entrenched downward trend and multiple dwelling units (mid and high rise condos) which are much less lumber intensive, a rigorous resumption of demand looks more hopeful than realistic. A recovering economy will help lift lumber prices, but the North American industry is plagued by over capacity and political quarrels (softwood lumber dispute with the US) that never seem to end. The high Canadian dollar has also been cited as a factor contributing to the decline of the forest industry.

Economic recovery has been slow and will hinge on the ability of the District of Thunder Bay to transform itself into a more diverse economy. Tenure reform should help rejuvenate the forestry industry paving the way for smaller entrepreneurs to access wood supplies to produce higher end goods like plywood.

There has also been renewed interest in mining and exploration with the world price of gold and other metals consistently high prices over the past few years; gold mines which closed or were close to shutting down are suddenly viable. Of particular note is the potential for the mining of chromite in the area known as the “Ring of Fire” which could lift the economy of the District by adding new infrastructure and approximately 1000 jobs⁸.

The general forecast on the US-Canadian dollar exchange rate is between 100-111 US cents to the end of 2014⁹, based on the strength of commodity prices (excluding lumber and pulp and paper) and overall good shape of the provincial and federal budgets compared to the US and other G8 nations.

6.2.1 District Economic Profiles

6.2.1.1 Dorion

Dorion’s economic base consists of employment in emerging mining exploration, private contracting, forest harvesting, municipal government, education, agriculture and tourism-based business. The emerging mining exploration

⁸Ontario Business Report. “Ring of Fire Lights Up Northern Ontario’s Mining Industry”.

<http://www.mri.gov.on.ca/obr/>

⁹ TD Economics. Dollars and Sense. July 11, 2013.

industry, tourism, agro-forestry and wind energy are felt to have the greatest prospects for future economic growth, and the township is pursuing opportunities in cottage development, regional bio-economic initiatives, agricultural revitalization, tourism, marketing and alternative energy development.

Renewable Energy Systems Canada Inc. (RES) completed construction of the Greenwich Wind Farm in 2011 which can power approximately 30,000 typical Canadian homes each year. The hydro generated is supplied to Hydro One Networks' high-voltage transmission network then flowed to customers across Ontario.

Employment in Dorion grew by 17% between the 2006 and 2011 censuses. While employment in the resource based sector declined substantially, other industries increased; even after the decline, the proportion of workers employed in resource industries far outstripped the proportion of people in the sector for Ontario as a whole.

6.2.1.2 Greenstone

The largest Incorporated Municipality in Canada, Greenstone is the amalgamation of the former towns of Geraldton, Longlac, Nakina, Beardmore, Caramat, Jellicoe, Orient Bay and MacDiarmid. Historically these towns are known for gold mining, forestry, commercial fishing and wilderness tourism.

While employment fell in most industries, the resource sector was hardest hit falling by over a third of total employment in the sector in 2006. Similar to the situation in Dorion, even with the substantial decline, the percentage of employment in resource based industries was significantly higher than the average for Ontario.

The "Ring of Fire" is a major new source of chromite used in making stainless steel. When developed, it is expected that 300 jobs will be created. A new rail line will join the present East-West line at Nakina. The project is expected to have a 100 year life span and will require major road and rail construction.

6.2.1.3 Manitouwadge

With the closure of the Geco mine in 1995 and the Golden Giant mine in 2006, Manitouwadge has experienced both extreme population loss (from 4,000 in the 1990s to 2,300 in 2006) and economic decline. While mining had always been at the forefront of economic activity, forestry has also played a significant part in Manitouwadge's economy. At present, logging operations are on hold as a result of the mill closure in Marathon and reduced production in Terrace Bay.

Manitouwadge is promoting itself as an active retirement community, offering some of the lowest housing prices in the country ranging from \$25,000 to \$75,000 for detached single family homes. Hunting and fishing are the main tourist attractions along with hiking, snowmobile trails, and downhill and cross

country skiing; however, the lack of a hotel or motel is hindering the development of the tourism industry.

6.2.1.4 *Marathon*

Marathon's economy was initially built on the pulp industry, but has expanded to include gold mining operations. The gold deposit discovered at Hemlo (40 km east of Marathon) was the richest ever to be found in Canada and is one of the world's richest outside of South Africa. Of the three original mines, one was decommissioned in 2005. The remaining two sites continue to operate and have almost 800 employees.

Employment levels fell after 2001; in comparison to other municipalities in the District, the decline was relatively small due to an upsurge in employment in health and education services. Employment in the resource based industries fell especially after Marathon Pulp Inc. announced a shutdown of its pulp mill which affected hundreds of jobs and dealt a severe blow both to Marathon's tax base and its local economy, but the employment in the sector was still over eight times the level for the province as a whole. This may mean that Marathon is vulnerable to further declines in the resource industry.

6.2.1.5 *Nipigon*

The chief industries in Nipigon are forest products, fishing and tourism, including big game hunting for bear, moose and deer. The town is trying to diversify its economy by encouraging small manufacturing companies and First Nations to expand their businesses in the area.

There was a major decline in levels of employment between the 2001 and 2006 census years; particularly significant decreases were felt in the resource sector, wholesale and retail trade, and in manufacturing and construction.

This substantial decline in employment has not yet been reflected in an increase in demand for RGI housing, likely because rents in the private sector are as low as RGI rents. People have also moved away from the town or are working out of town, reducing the overall level of demand for housing.

On February 6, 2007, a devastating fire destroyed the Multiply Forest Products mill; the plant employed 7% of the population of Nipigon. Less than a month earlier, mill workers had purchased it from Columbia Forest Products of Portland, Oregon. The mill has not yet been rebuilt.

6.2.1.6 *Red Rock*

Employment levels fell by almost 19% between 2001 and 2006; the decline was broadly based across all industries. Unlike other District municipalities, however, there was a 50% increase in employment in resource based industries. The data

suggests that employment in Red Rock will be less vulnerable to further declines in the resource sector.

Red Rock's main source of employment was a Kraft paper mill owned by Norampac. It originally consisted of two Kraft paper machines, but in late 2005, the mill was reduced to running only one. On August 31, 2006, Norampac announced the indefinite cessation of container board production due to unfavourable economic conditions such as the rising price of fibre, energy costs and the strengthening Canadian dollar. This resulted in the loss of over 300 jobs.

The Township is working with other communities along the north shore to develop a marina system to encourage more boaters to visit the area, as well as 21 kilometers of scenic nature trails. They are also upgrading a local golf course to a championship level in partnership with Nipigon to promote tourism and retirement living.

6.2.1.7 Schreiber

The Canadian Pacific Railway remains one of Schreiber's biggest employers; much of the town's population is also employed by a pulp mill in nearby Terrace Bay. The magnitude in the decline in employment indicates how quickly the local economy declined and, consequently, the rapid de-population of Schreiber.

Total employment fell by 42.8% between 2001 and 2006, with declines experienced in all industries; even after the significant decline in employment, local industries still could not support the remaining work force. Following the decline in employment, the unemployment rate stood at 18% in 2006. The unemployment rate has decreased to 8% in 2011, suggesting some stability has been reached in the area.

In October 2008, Anemos Energy Corporation and the Township of Schreiber entered into an agreement to allow Anemos Energy to investigate the feasibility of developing a wind energy project on Township owned land. The project will consist of five to 10 wind turbines and generate enough power for approximately 2,600 average Ontario homes. The feasibility and environmental assessments are currently underway.

It has also been announced that a partnership has been reached between the Township and Dongara to negotiate the terms of an agreement to site a "waste pelletizing" plant in Schreiber. It is unknown when this project will come to fruition.

6.2.1.8 Terrace Bay

The Town of Terrace Bay has had a stable economy with the operation of the Terrace Bay Pulp Inc. mill, the McCausland Hospital and a service industry for local residents and tourists. Despite this general stability, the employment in Terrace Bay declined 22% between 2001 and 2006; this impact was felt most in

manufacturing and construction where employment fell by 45% as a result of the closing of the paper mill. This was partially offset by increases in employment in health and education services and the resource sectors. As noted previously, there has been a substantial decline in the population of Terrace Bay; however, the unemployment rate has stabilized to 8%.

Terrace Bay Pulp was been purchased by Aditya Birla in 2012, and is currently converting the mill. This will create a significant number of jobs in the area; they expect over 1500 jobs will be created due to the conversion of the mill. Work is also underway on the Downtown Revitalization Project, and the construction of a 22 bed long term care facility attached to the McCausland Hospital has recently been completed.

6.2.1.9 Territories Without Municipal Organization (TWOMO)

Employment in TWOMO, in contrast to the municipalities in the District, was fairly robust, growing by 7% from 2001 to 2006. TWOMO has seen growth in all industries but manufacturing and construction. This is consistent with other municipalities and likely reflects the decline in the pulp and paper industry. The number of employees in wholesale and retail trade rose considerably, reflecting that the unorganized territories are in close proximity to the City where the service sector has grown considerably. The unemployment rate declined during the period between the censuses; however, it still remained high at 13% in 2011.

6.3 Employment

The District of Thunder Bay has 74,610 workers in the workforce as of 2011; an employment rate of 56% for the entire district.

The major employers in the City of Thunder Bay are outlined in Figure 6.1. A total of 15% of the CMA population is employed by these 9 employers; the largest employer is the Thunder Bay Regional Health Sciences Centre, employing 2.5% of the CMA population.

Figure 6.1: Major Employers in the District of Thunder Bay

Employers	Business Type	Employees
Thunder Bay Regional Health Sciences Centre	Acute Care Hospital	2,694
Lakehead Lakehead District School Board	Elementary & Secondary Education	2,200
Lakehead University	Education	2,100
City of Thunder Bay	Municipal Government	1,855
Government of Ontario	Provincinal Government	1,849
St. Joseph's Care Group	Complex Care, Rehabilitation, Mental Health & Addiction Services, Long Term Care	1,700
Thunder Bay Catholic District School Board	Education	1,500
Bombardier Transportation	Mass Transportation Equipment Manufacturing	1,300
Confederation College	Education	785

Source: City of Thunder Bay Community Economic Development Commission, December 2012

The major industries in the District of Thunder Bay are health and education, wholesale and retail trade, and manufacturing and construction. This is a shift away from the resource based pulp and paper industries of the past (see Figure 6.2).

Figure 6.2: Major Industry in the District of Thunder Bay¹⁰

Municipality	Agriculture & Other Resource Based	Manufacture & Construction	Wholesale & Retail Trade	Finance & Real Estate	Health Care & Education	Business Services	Other
Dorion	19%	14%	14%	0%	38%	14%	0%
Greenstone	14%	9%	18%	2%	23%	22%	13%
Red Rock	12%	8%	14%	0%	24%	12%	12%
Schreiber	1%	30%	27%	2%	16%	9%	14%
Terrace Bay	6%	38%	25%	0%	18%	8%	11%
TWOMO	11%	14%	25%	4%	19%	15%	12%
Thunder Bay CMA	4%	12%	20%	4%	25%	20%	15%
Thunder Bay District	10%	18%	21%	2%	23%	14%	11%
Ontario	3%	17%	20%	7%	18%	22%	13%

Source: Statistics Canada, Census Data 2011

As of 2011, the unemployment rate in the District of Thunder Bay was 11%. This has been stable since 2006, but remains higher than the provincial average of 8%.

Figure 6.3: Unemployment Rate for the District of Thunder Bay¹¹

	2011	2006	% Chg since 2006
Dorion	13%	30%	-58%
Greenstone	13%	11%	18%
Manitouwadge	*	13%	*
Marathon	*	19%	*
Nipigon	*	5%	*
Red Rock	18%	10%	75%
Schreiber	8%	18%	-58%
Terrace Bay	6%	17%	-62%
TWOMO	13%	9%	42%
Thunder Bay CMA	9%	8%	13%
Thunder Bay District	11%	14%	-20%
Ontario	8%	6%	30%

Source: Statistics Canada, Census Data 2006-2011

¹⁰ Data was unavailable for 2011 for Nipigon, Manitouwadge and Marathon for confidentiality and/or data quality issues.

¹¹ Data was unavailable for 2011 for Nipigon, Manitouwadge and Marathon for confidentiality and/or data quality issues.

6.4 Income Trends

Income growth is an important indicator of the demand for housing since a household's expectation of income determines the type of housing they believe they can afford.

6.4.1 Household Income

Figure 6.4 shows the median household income for the census years 2001, 2006 and 2011. While median household income for the District as a whole was less than the provincial level in 2011, a few municipalities had incomes that were either on par or significantly higher. This is a reflection of the high paying resource based industries concentrated in these municipalities. Households in the City of Thunder Bay, with a mixed economy, had lower incomes than the provincial median. Not surprisingly, areas that have suffered a rapid decline in employment levels had major income declines between 2001 and 2011.

**Figure 6.4: Median Household Income (Current \$),¹²
District of Thunder Bay, 2001 - 2011**

Municipality	2001	2006	% Chg	2011	% Chg
Dorion	\$ 48,141	\$ 59,195	23.0%	\$ 71,546	20.9%
Greenstone	\$ 52,972	\$ 64,156	21.1%	\$ 62,643	-2.4%
Manitouwadge	\$ 70,921	\$ 78,894	11.2%	*	*
Marathon	\$ 70,870	\$ 82,991	17.1%	*	*
Nipigon	\$ 58,469	\$ 49,163	-15.9%	*	*
Red Rock	\$ 62,116	\$ 63,036	1.5%	\$ 62,254	-1.2%
Schreiber	\$ 57,497	\$ 46,680	-18.8%	\$ 58,043	24.3%
Terrace Bay	\$ 77,754	\$ 80,240	3.2%	\$ 60,501	-24.6%
TWOMO	\$ 53,114	\$ 59,153	11.4%	\$ 67,010	13.3%
City of Thunder Bay	\$ 46,072	\$ 52,223	13.4%	\$ 57,646	10.4%
Metro Thunder Bay	\$ 47,849	\$ 53,686	12.2%	\$ 71,031	32.3%
District of Thunder Bay	\$ 49,637	\$ 54,893	10.6%	\$ 59,658	8.7%
Ontario	\$ 53,626	\$ 60,455	12.7%	\$ 66,358	9.8%

Source: Statistics Canada, Census Data 2001-2011

6.4.2 Single Person Household Income

When the data is disaggregated to show the incomes of people living by themselves, there is much greater variability. Single person households living in 7 out of 10 municipalities have higher incomes than the provincial median. However, single person households living in Thunder Bay have incomes that are approximately 13% below the provincial level.

¹² Data was unavailable for 2011 for Nipigon, Manitouwadge and Marathon for confidentiality and/or data quality issues

**Figure 6.5: Median Single Person Household Income (Current \$),¹³
District of Thunder Bay, 2001 - 2011**

Municipality	2001	2006	% Chg	2011	% Chg
Dorion	N/A	\$ 53,528	N/A	\$ 51,063	-4.6%
Greenstone	\$ 19,984	\$ 37,276	86.5%	\$ 31,724	-14.9%
Manitouwadge	\$ 41,586	\$ 34,310	-17.5%	*	*
Marathon	\$ 28,100	\$ 37,617	33.9%	*	*
Nipigon	\$ 19,810	\$ 23,156	16.9%	*	*
Red Rock	\$ 18,432	\$ 34,149	85.3%	\$ 34,848	2.0%
Schreiber	\$ 38,960	\$ 26,338	-32.4%	\$ 40,941	55.4%
Terrace Bay	\$ 35,178	\$ 34,283	-2.5%	\$ 36,531	6.6%
TWOMO	\$ 27,983	\$ 26,970	-3.6%	\$ 38,805	43.9%
City of Thunder Bay	\$ 19,834	\$ 25,638	29.3%	\$ 28,816	12.4%
Metro Thunder Bay	\$ 20,264	\$ 25,850	27.6%	\$ 39,771	53.9%
District of Thunder Bay	\$ 20,756	\$ 26,511	27.8%	\$ 30,047	13.3%
Ontario	\$ 25,253	\$ 30,025	18.9%	\$ 33,243	10.7%

Source: Statistics Canada, Census Data 2001- 2011

6.4.3 Incidence of Low income and Core Housing Need

Statistics Canada uses a standard measure to determine those households that can be identified as low income earners. Those who earn less than half the median income for the area are considered to be low income earners.

Figure 6.6: Incidence of Low Income, District of Thunder Bay, 2011¹⁴

Municipality	Prevalence of Low Income (%)
Dorion	11.8
Greenstone	11.8
Manitouwadge	*
Marathon	*
Nipigon	*
Red Rock	13.3
Schreiber	8.4
Terrace Bay	12.1
TWOMO	10.1
City of Thunder Bay	15
Metro Thunder Bay	6.5
District of Thunder Bay	13.7
Ontario	13.9

Source: Statistics Canada, Census Data 2011

In 2011, there was a lesser incidence of low income earners in all of the municipalities in the District except the City of Thunder Bay compared to the province as a whole. This is not surprising since most areas also had higher

¹³ Data was unavailable for 2011 for Nipigon, Manitouwadge and Marathon for confidentiality and/or data quality issues

¹⁴ Data was unavailable for 2011 for Nipigon, Manitouwadge and Marathon for confidentiality and/or data quality issues

incomes than the provincial median. The City of Thunder Bay, while still better off than the provincial level, experienced the highest level of poverty. It is likely that this is a result of in-migration to the City from the surrounding municipalities and the number of low paying service jobs available in the City. This is an important consideration in creating strategies to address the housing need in the City of Thunder Bay.

As of July 2013, there were 2,621 Ontario Works cases in the District of Thunder Bay, including 1,364 singles and 1,257 families. 82% of the TBDSSAB caseload resides in the City of Thunder Bay.

Households that are spending more than 30% of their before-tax income on shelter costs are said to be in core housing need. In the District of Thunder Bay, 18% of households were in core housing need in 2011.¹⁵

6.5 Income Levels and Household Tenure

The trend is that with a higher income, there is more incidence of household ownership; while with a lower income, the incidence of rental tenure is increased. This is also the trend in the District of Thunder Bay, as shown in Figure 6.7.

Figure 6.7: Income Distribution of Owners and Tenants

Income	% Own	% Rent
Under \$10,000	3%	1%
\$10,000 to \$19,999	7%	2%
\$20,000 to \$29,999	7%	3%
\$30,000 to \$39,999	7%	3%
\$40,000 to \$49,999	7%	2%
\$50,000 to \$59,999	7%	2%
\$60,000 to \$79,999	11%	4%
\$80,000 to \$99,999	8%	3%
\$100,000 to \$124,999	7%	3%
\$125,000 to \$149,999	4%	1%
\$150,000 and Over	6%	2%
Total	74%	26%

Source: Statistics Canada, Census Data 2011

¹⁵ Statistics Canada – National Household Survey 2011.

7.0 Household Characteristics

7.1 Household Trends

While population provides an indicator of the overall need for housing, decisions about the type and tenure of housing are made based on the characteristics of the household. The size and composition of the households in an area have a direct effect on the demand for housing. A declining population can still be subject to an increase in housing needs as decreases in household size results in an increase to the number of households in the area.

Even though the population has experienced major declines in some of the District's municipalities, the number of households has not declined to the same extent; in a few cases, the number has actually increased. This is due to declining household size and the substantial increase in the number of non-family single person households.

Figure 7.1 shows the average household size throughout the District, while Figure 7.2 shows the number of households for the census years 2001, 2006 and 2011. This data has a greater impact on housing needs than raw population data since decisions on housing choices and the need for housing are more dependent on the number of households.

Figure 7.1: Average Household Size in the District of Thunder Bay 2001-2011

Municipality	Avg Pers/ Hhld, 2001	Avg Pers/ Hhld, 2006	Avg Pers/ Hhld, 2011	% Chg 11/01
Dorion	2.76	2.53	2.5	-9.42%
Greenstone	2.52	2.47	2.3	-8.73%
Manitouwadge	2.59	2.4	2.2	-15.06%
Marathon	2.71	2.59	2.3	-15.13%
Nipigon	2.5	2.36	2.3	-8.00%
Red Rock	2.65	2.44	2.3	-13.21%
Schreiber	2.45	2.25	2.2	-10.20%
Terrace Bay	2.54	2.35	2.1	-17.32%
TWOMO	2.57	2.46	2.3	-10.51%
Thunder Bay Metro	2.46	2.39	2.3	-6.50%
Thunder Bay City	2.42	2.35	2.3	-4.96%
Other Metro	2.8	2.67	2.3	-17.86%
Total Thunder Bay District	2.45	2.37	2.3	-6.12%

Source: Statistics Canada, Census Data 2001-2011

There has been a significant decline in the number of people per household throughout the District of Thunder Bay with an average of 2.3 people per household. This average is lower than the Province of Ontario, at 2.6 people per household. This could be due, in part, to the aging of the general population in the District of Thunder Bay, as well as fewer children being born.

Figure 7.2: Number of Households in the District of Thunder Bay 2001 - 2011

Municipality	2001	2006	% Chg 06/01	2011	% Chg 11/06
Dorion	160	150	-6.30%	140	-6.67%
Greenstone	2,245	1,985	-11.60%	1,995	0.50%
Manitouwadge	1,135	955	-15.90%	945	-1.05%
Marathon	1,625	1,490	-8.30%	1,415	-5.03%
Nipigon	785	740	-5.70%	715	-3.38%
Red Rock	465	435	-6.50%	410	-5.75%
Schreiber	590	400	-32.20%	500	25.00%
Terrace Bay	765	690	-9.80%	675	-2.17%
TWOMO	2,420	2,700	11.60%	2,535	-6.11%
Thunder Bay Metro	49,545	51,425	3.80%	52,065	1.24%
Thunder Bay City	44,915	46,265	3.00%	46,945	1.47%
Other Metro	4,630	5,160	11.40%	5,120	-0.78%
Total Thunder Bay District	60,470	61,835	2.30%	61,395	-0.71%

Source: Statistics Canada, Census Data 2001-2011

The number of households in the District of Thunder Bay as a whole grew by 2.3% between the 2001 and 2006 census years and then stabilized with a decline of less than 1% to 2011. Most municipalities have seen declining household numbers since 2001; in 2006, only TWOMO and Thunder Bay Metro saw an increase.

Since 2006, Greenstone has seen a minimal increase, while Schreiber experienced a 25% increase in number of households, due to stronger employment in a variety of sectors¹⁶. The growth in the number of households in the City is likely due to the declining household size as noted above and also the tendency for single people to move to urban centres for accommodation and services.

Figure 7.3: Household by Family Type and Age of Household Maintainer

Household Type	Under 25	25-34	35-44	45-54	55-64	65-74	75+	Total
Family Households	830	4,305	6,410	8,080	7,315	4,140	2,915	33,995
Couples (with children)	145	1,880	3,945	4,210	1,970	480	215	12,845
Single Parents	220	830	1,270	1,360	780	265	590	5,315
Couples (no children)	345	1,335	810	1,875	4,060	3,205	1,950	13,580
Multiple Family	120	265	375	625	500	190	155	2,230
Non-Family Households	1,055	2,140	1,820	3,515	3,230	2,445	3,870	18,075
Total	1,885	6,445	8,230	11,595	10,545	6,585	6,785	

Source: Statistics Canada, Census Data 2011

68% of households in the District of Thunder Bay are maintained by persons who are over 45 years of age; while only 16% of households are maintained by someone less than 35 years of age. The majority of households with children are between the ages of 35 and 54.

¹⁶ Source: Township of Terrace Bay, Population Statistics, 2010.

7.2 Age and Condition of Housing Stock

The housing stock in the District of Thunder Bay is aging much like the population. 80% of the homes throughout the District of Thunder Bay were built before 1990 and are currently over 20 years old (see Figure 7.4).

Figure 7.4: Age and Tenure of Housing Stock

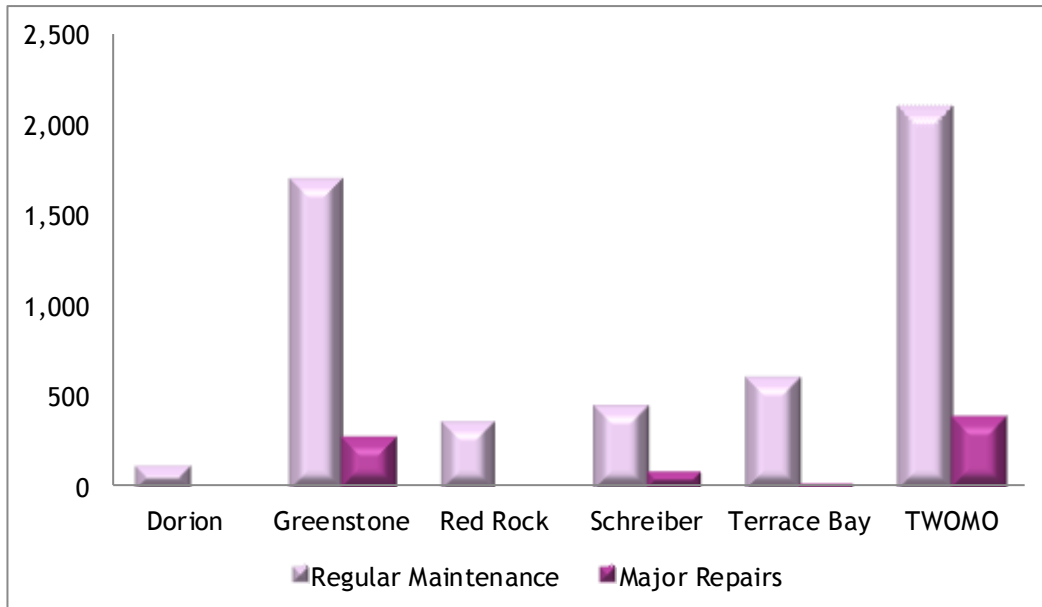
Period of Construction	Total	Owned	Rented
1920 or before	4,031	3,121	910
1921-1945	6,571	5,167	1,404
1946-1960	13,818	11,236	2,582
1961-1970	8,811	6,200	2,611
1971-1980	11,574	7,942	3,632
1981-1985	3,891	2,298	1,593
1986-1990	4,599	3,347	1,252
1991-1995	3,325	2,510	815
1996-2000	2,330	1,960	370
2001-2005	1,860	1,600	260
2006-2011	1,280	1,095	190
Total	62,090	46,476	15,619

Source: Statistics Canada, Census Data 2011

74% of the homes in the District of Thunder Bay are owned, while 26% are rented; 87% of owned homes and 90% of rental homes were built before 1990.

The condition of the housing in each municipality is outlined in Figure 7.5.

Figure 7.5: Condition of Dwelling by Municipality



Source: Statistics Canada, Census Data 2011

34% of the households in the District are in need of some type of repair, possibly due to their age; 9% are in need of major repairs. Homes in Dorion and Nipigon

are the most in need of repair; while those in Terrace Bay and the City of Thunder Bay are in the best condition.. Data for Manitouwadge, Marathon and Nipigon has been suppressed by Statistics Canada due to quality issues.

7.3 Housing Starts and Completions

Housing starts have more than doubled since 2008. While most of the starts have been single detached homes, there has been an increase in condominium buildings and a decrease in starts for rental housing.

Figure 7.6: Housing Starts Thunder Bay CMA

Housing Starts	2007	2008	2009	2010	2011	2012
Freehold	194	169	171	210	202	237
Condominium	42	0	1	4	24	130
Rental	14	0	8	8	152	12
Total	250	169	180	222	378	379
By Dwelling Type						
Single	186	167	166	204	192	226
Multiple	64	2	14	18	186	153
Total	250	169	180	222	378	379

Source: CMHC Housing Now Thunder Bay, 2013

The number of housing completions has been generally stable since 2007, hovering around 200 units. The majority of these completions have been single detached homes for freehold ownership.

Figure 7.7: Housing Completions Thunder Bay CMA

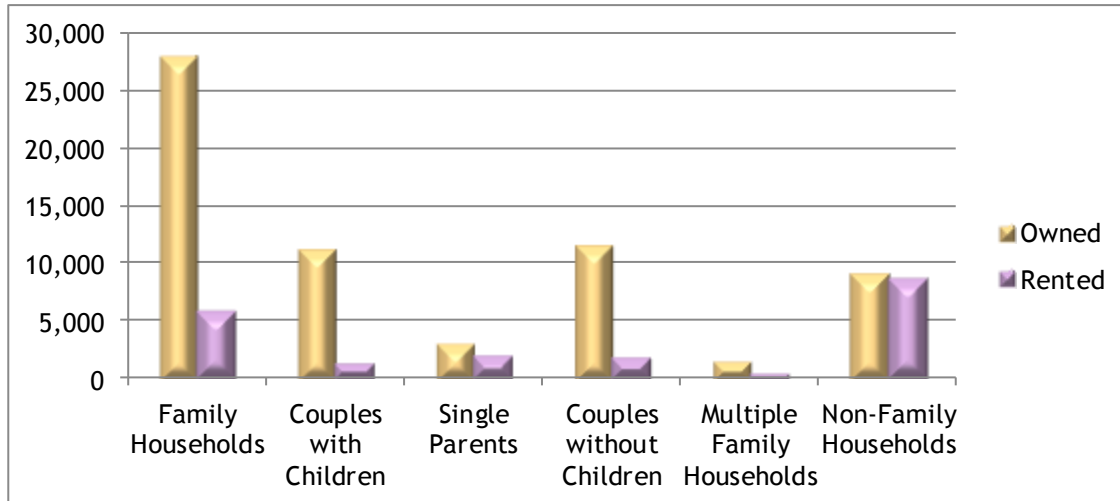
Housing Completions	2007	2008	2009	2010	2011	2012
Freehold	161	191	184	133	191	162
Condominium	34	32	4	1	4	0
Rental	4	12	8	5	18	18
Total	199	235	196	139	213	181
By Dwelling Type						
Single	155	185	178	131	189	161
Multiple	44	50	18	8	24	20
Total	199	235	196	139	213	181

Source: CMHC Housing Now Thunder Bay, 2013

7.4 Housing Tenure in the District of Thunder Bay

For most households in North America, home ownership continues to be the type of accommodation sought. People living in the District of Thunder Bay are no exception to this. There were 61,395 households counted in the District of Thunder Bay as of 2011.

Figure 7.8: Owned and Rented Households by Family Type



Source: Statistics Canada, Census Data 2011

Throughout the District of Thunder Bay, 74% of households were owned and 26% were rented in 2011. The trend is home ownership, especially in the outlying municipalities of the District of Thunder Bay. The majority of rental properties are found in the Thunder Bay metro area. While this is also the trend across Ontario, the District average for homeownership is still higher than that of the rest of Ontario.

One reason for the push towards homeownership is the vacancy rate for rental housing. In 2012, the vacancy rate dropped to 1.1%, with further drops forecasted for 2013 and 2014. The average rent has increased 10% since 2007, and the availability of rental units is rare (see Figure 7.9).

Figure 7.9: Rental Market Indicators

	2007	2008	2009	2010	2011
Vacancy Rate	3.8%	2.2%	2.3%	2.2%	1.7%
Availability Rate	4.4%	2.7%	3.1%	3.0%	2.9%
Average Monthly Rent					
All Bedroom Types	\$ 652	\$ 659	\$ 681	\$ 700	\$ 716
1 Bedroom	\$ 584	\$ 589	\$ 607	\$ 624	\$ 641
2 Bedroom	\$ 709	\$ 719	\$ 742	\$ 763	\$ 772
3 Bedroom	\$ 860	\$ 836	\$ 874	\$ 915	\$ 953

Source: CMHC Custom Run Data 2011

Housing costs are generally more affordable in the District of Thunder Bay than in the rest of the province. The monthly cost of rent in the District is 37% lower than in the rest of Ontario. The trend is similar in the cost of homeownership. It is 39% less expensive to own a home in the District of Thunder Bay than in the rest of Ontario (See Figure 7.10).

Figure 7.10: Tenure and Housing Costs by District Municipalities

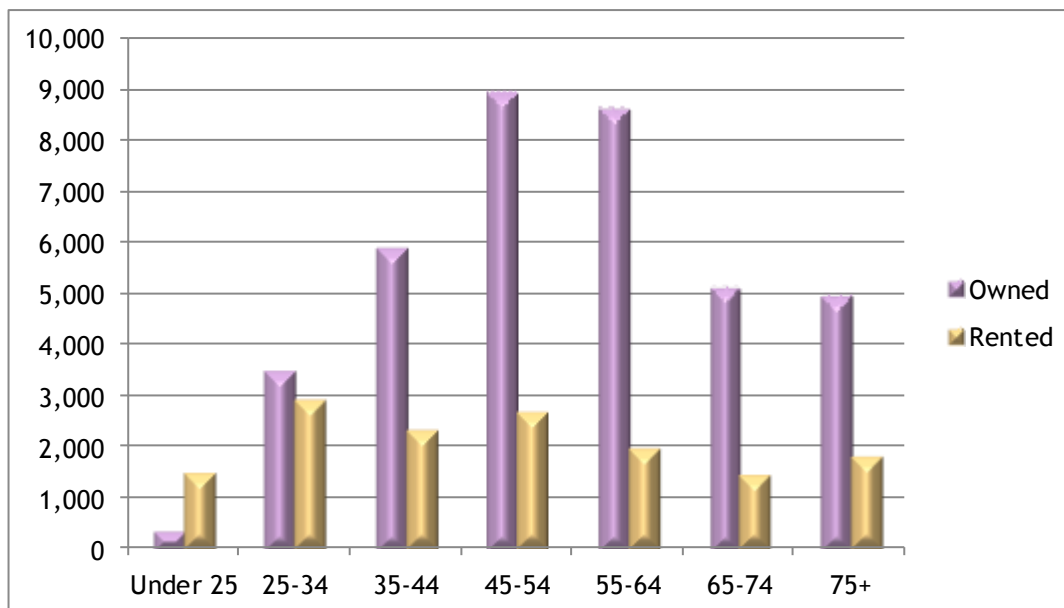
Municipality	Tenure		Monthly Cost	
	Owned	Rented	Rent	Owner Cost
Dorion	135	0	\$ -	\$ 698
Greenstone	1,625	370	\$ 638	\$ 768
Red Rock	355	50	\$ 524	\$ 673
Schreiber	420	135	\$ 583	\$ 736
Terrace Bay	580	75	\$ 506	\$ 775
TWOMO	2,335	150	\$ 549	\$ 672
Thunder Bay CMA	37,505	14,550	\$ 701	\$ 884
Ontario	3,491,320	1,389,915	\$ 926	\$ 1,284

Source:

Statistics Canada, Census Data 2011

The majority of renters throughout the District of Thunder Bay are between the ages of 25 and 34, while the majority of home owners are between 44 and 54. There is a demonstrated trend towards increased homeownership as people age (see Figure 7.11).

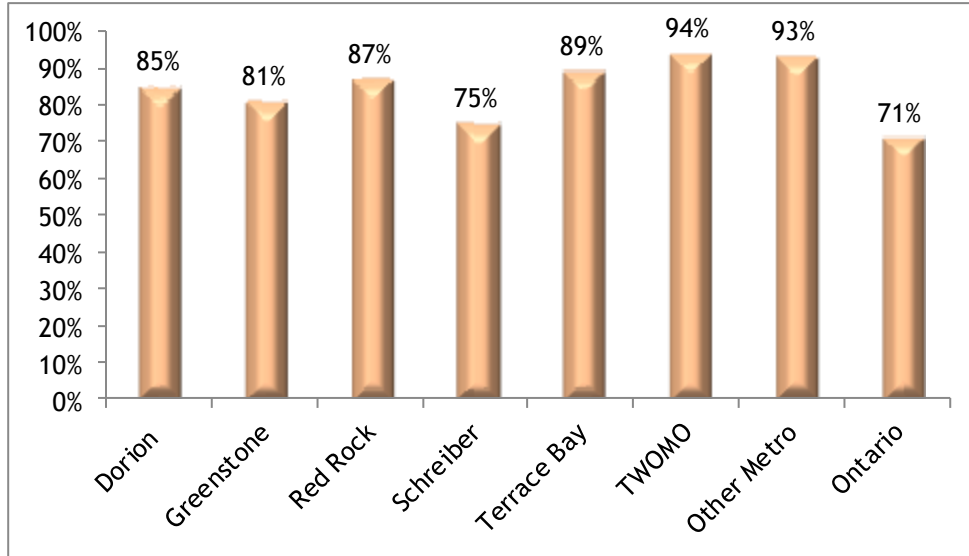
Figure 7.11: Home Ownership by Age of Household Maintainer



Source: Statistics Canada, Census Data 2011

Figure 7.12 depicts the proportion of occupied housing units that are owned in each of the municipalities in the District and compares them to the proportion for the province as a whole.

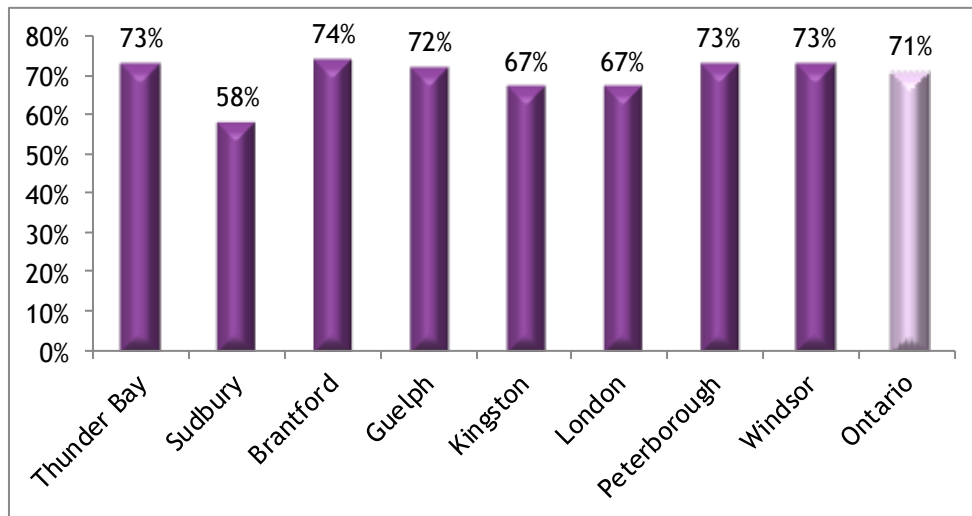
Figure 7.12: Home Ownership as a % of Total Stock – District of Thunder Bay



Source: Statistics Canada, Census Data 2011

All municipalities in the District have a rate of home ownership that exceeds the average for the province as a whole. For many of the district municipalities, home ownership makes up almost all of the housing stock. Metro Thunder Bay had the lowest percentage of home ownership; this is consistent with most urban centres which tend to attract more renters due to higher costs and more transient populations. Figure 7.13 compares the City of Thunder Bay to other similar cities across the province. The City of Thunder Bay has a higher rate of homeownership than in other areas of the province, which is a trend in Northwestern Ontario.

Figure 7.13: Home Ownership as a % of Total Stock - Provincial



Source: Statistics Canada, Census Data 2011

It is important to note that census data only reflects occupied units; some of the municipalities in the District have suffered a significant drop in population and have many unsold, vacant units as a result. For example, half of the TBDHC

social housing units in Greenstone are vacant, while community members estimate over 100 other vacant homes. This has an impact on the ability of the municipality and school board to provide services to the remaining population as it erodes the local tax base. Other communities in the North have used the availability of inexpensive housing as a stimulus to attract people to their community; Elliot Lake in Algoma District marketed its vacant units to seniors across the province.

Figure 7.14: Tenure by Type of Dwelling

Type of Dwelling	Owned	Rented
Single Detached House	33,130	2,765
Apartment (<5 Storeys)	965	6,475
Apartment (>5 Storeys)	465	2,175
Movable Dwelling	330	60
Semi-Detached House	1,020	1,025
Row House	260	1,130
Duplex	1,280	885
Other	3,620	9,595
Total	41,070	24,110

Source: Statistics Canada, Census Data 2011

7.4.1 Costs of Homeownership

While the number of resale homes has remained relatively stable since 2007, the number of new listings for resale homes has decreased. This may be due to the population remaining in their homes as people age in place (see Figure 7.15).

Figure 7.15: Resale Market

Resale Market	2007	2008	2009	2010	2011
# of Units Sold	1,902	1,973	2,041	2,146	2,076
MLS Average Price	\$ 129,648	\$ 138,608	\$ 145,217	\$ 154,690	\$ 168,779
New Listings	2,631	2,839	3,193	2,989	2,847

Source: CMHC Custom Run Data 2011

In the new home market, the number of new homes sold has increased from 2010. The large change since 2007, however, is the price of new homes: there has been an increase of nearly \$100,000 in the average new home price since 2007, making new homes less affordable. Currently, no municipal bylaws exist in the District of Thunder Bay surrounding the creation of new affordable housing.

Figure 7.16: New Home Market

	2007	2008	2009	2010	2011
# of New Home Sales	198	235	186	148	202
Average New Home Price	\$ 236,046	\$ 241,371	\$ 265,681	\$ 308,826	\$ 324,604
Median New Home Price	\$ 229,900	\$ 239,950	\$ 269,950	\$ 309,900	\$ 312,000

Source: CMHC Custom Run Data 2011

7.4.2 Recent Housing Programs to Support Home Ownership

7.4.2.1 Home Repair

The Canada-Ontario Affordable Housing Program's Northern Home Repair Program (NHRP) and the subsequent Investment in Affordable Housing Program's Ontario Renovates component provided over \$8 million in much needed capital to make urgently needed home repairs. These programs assisted 377 low income households since 2007. Program funding was primarily used to assist home owners to address home health and safety problems and/or to make modifications to accommodate household members with disabilities.

CMHC allocates funding annually for two programs also designed to assist home owners by funding repairs that address serious health and safety concerns: the Homeowner Residential Rehabilitation Assistance Program (HRRAP) and the Emergency Repair Program (ERP). The ERP is specifically designated to assist lower income households living in rural areas. New allocations for HRRAP and ERP are made each year by CMHC.

7.4.2.2 Home Purchase

The Canada-Ontario Affordable Housing Program's Home Ownership Component provided down payment assistance to low and moderate income families for new homes priced below \$134,000. The TBDSSAB, in partnership with Habitat for Humanity, was successful in introducing 6 families to home ownership with combined total down payment assistance of \$277,000. TBDSSAB also assisted 2 more families under the Investment in Affordable Housing for Ontario Program – Home Ownership Component for a total of \$100,000 or \$50,000 each.

The First Nations, Inuit, Metis, Urban and Rural (FIMUR) Housing Program provided down payment assistance to make home ownership affordable to Aboriginal households. More than 60 families in Northwestern Ontario took advantage of the program with an average forgivable loan of \$23,700. At the present time, there are more than 500 province wide applications waiting for new funding for the program.

Currently, there is no available funding for home purchase programs.

8.0 Trends in Social Housing

8.1 Introduction

The social housing reported in this section is high level information collected for the District as a whole. Where possible, comparisons are drawn with the information provided in the 2004 Needs Assessment Study (NAS) prepared by District Housing Corporation Staff for The District of Thunder Bay Social Services Administration Board (TBDSSAB).

8.2 Overview

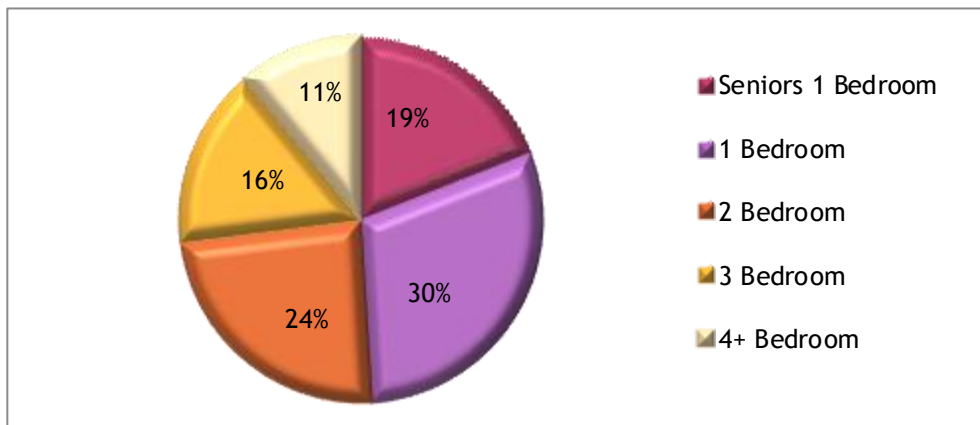
The TBDSSAB provides the bulk of social housing for low income households in the District; most communities have at least one social housing project. Appendix 2 provides a list of the non-profit housing providers, consisting of 24 providers representing approximately 3,752 units throughout the District. In addition, there are 483 privately owned, for-profit units with rent supplement agreements.

TBDSSAB expends considerable funds to manage the current social housing system in the District; it is the largest single expenditure, accounting for an estimated 31% of the TBDSSAB budget in 2012.

8.3 Overall Demand

The number of applications for rent-geared-to-income (RGI) housing in the District of Thunder Bay indicates the expressed demand for social housing since it enumerates those who have actively pursued RGI assistance. Figures 8.1, 8.2 and 8.3 show the trends in applicant demand between 2003 and 2013.

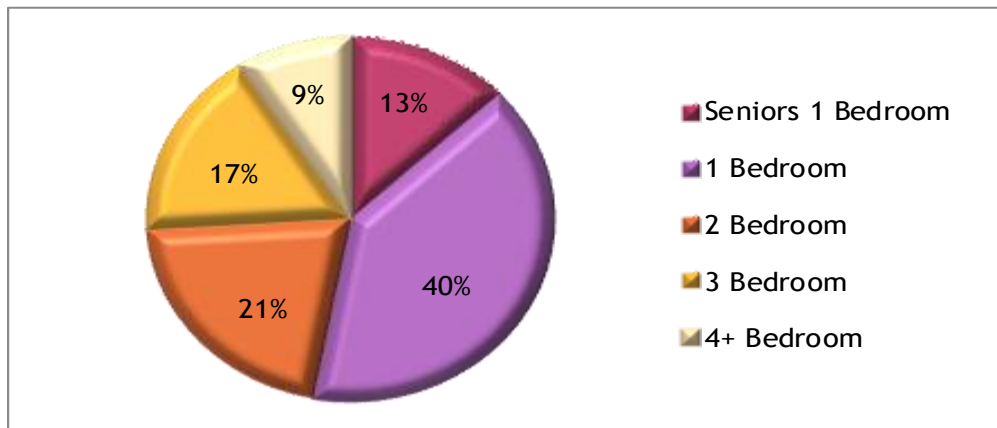
Figure 8.1: Applicant Demand – 2003



Source: TBDSSAB Client Services Division

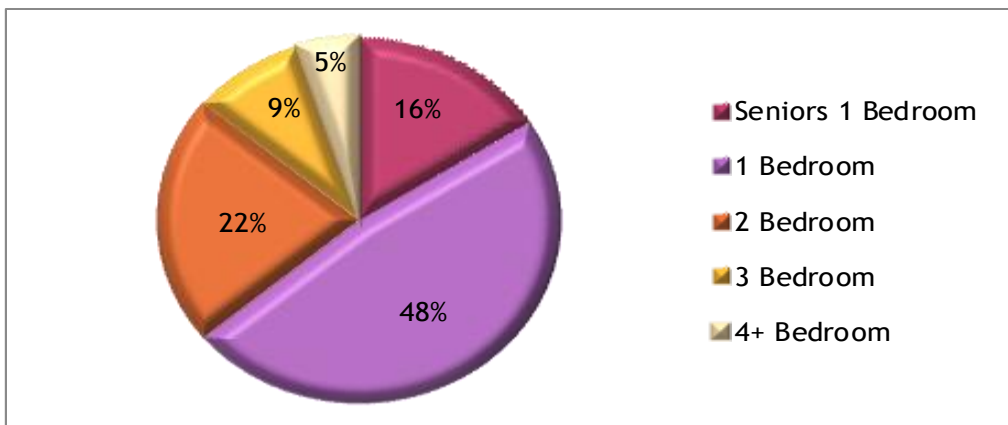
The greatest demand in 2003 was for one and two bedroom units for non-seniors.

Figure 8.2: Applicant Demand - 2009



Source: TBDSSAB Client Services Division

Figure 8.3: Applicant Demand – March 2013



Source: TBDSSAB Client Services Division

There is a clear shift in demand toward non-senior one bedroom units, which now account for 48% of the total demand compared to only 30% in 2003. This reflects the general trend identified earlier: there has been a move to smaller household sizes and thus the need for smaller units. In particular, the demand for senior 1 bedroom units has fallen 3% since 2003.

8.4 Overall Supply

The social housing portfolio was created by a range of housing programs from the 1960s to the 1990s. The bulk of the units were built directly by the Province of Ontario through the public housing programs of the 1960s and 1970s. The units under TBDSSAB administration are now owned and managed by the Thunder Bay District Housing Corporation (TBDHC), as well as a number of non-profit and co-operative housing organizations and private landlords under the rent supplement program.

Similar to most areas of the province outside of major centres, there was a preponderance of seniors' units built in communities in the District of Thunder

Bay. Over 65% of the units created through the public housing program in Thunder Bay were for seniors, as this was the segment of the population most in need due to minimal pension benefits and savings. While later programs created a broader range of units to reflect the growing need in other segments of the population, seniors' housing continues to account for 48% of the portfolio.

Figure 8.4 outlines the available housing supply by program type as of 2013.

Figure 8.4: Housing Supply by Program Type - 2013

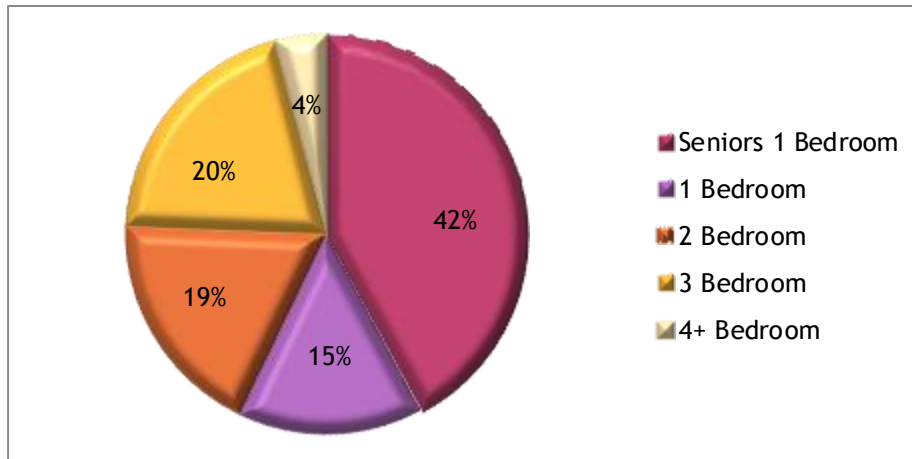
Type of Unit	Number of Units
Public Housing	1,547
Federal Programs	733
Non-Profit Full Assistance	1185
Urban Native	241
Rent Supplement - Private Market Landlords	520
Total	4,226

Source: TBDSSAB Housing Operations Division

There has been a 2% loss from the inventory of 2011; this is due to private landlords cancelling rent supplement agreements to lease at market rates because of the low vacancy rate in the District of Thunder Bay.

Figure 8.5 shows the distribution of units by size and type of unit in 2013.

Figure 8.5: Distribution of Units by Number of Bedrooms, 2013



Source: TBDSSAB Housing Operations Division

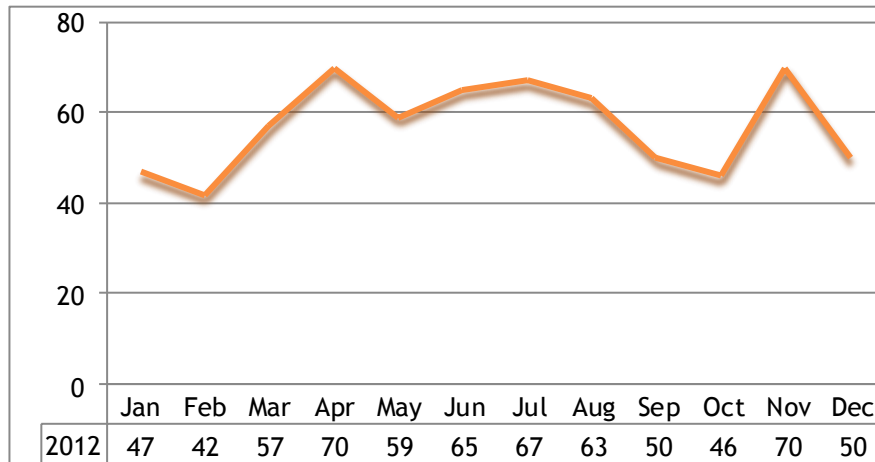
Although demand by seniors' households has fallen considerably, due to the programs that created the bulk of the smaller units for social housing, these units are only available for this client group. The data shows that there is a discrepancy between supply and demand. If these trends continue into the future, there will be considerable pressure to accommodate households requiring smaller units such as single persons or couples with no children. While only 15% of the stock is one bedroom non-senior units, the demand accounts for 48% of applicants.

8.5 Analysis of Supply and Demand by Size of Unit

8.5.1 One Bedroom Units

On average, there were 57 applications per month for one bedroom units in 2012, which is constant with the average in 2009. Figure 8.6 depicts the monthly demand for one bedroom units from January to December 2012.

Figure 8.6: Monthly Applicants for 1 Bedroom Units – 2012



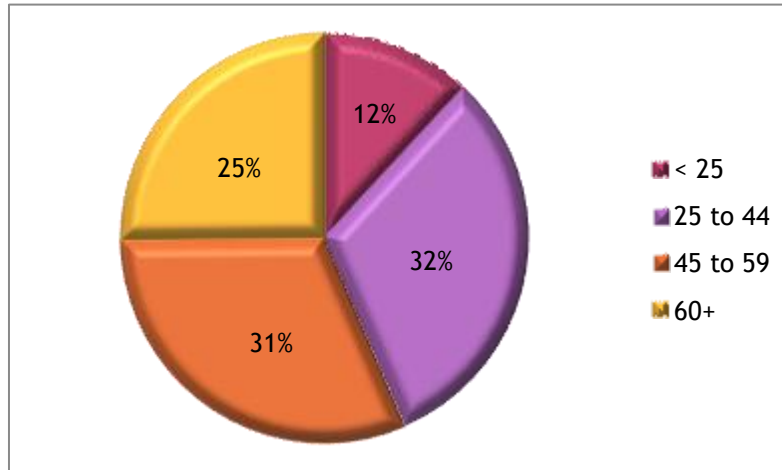
Source: TBDSSAB Client Services Division

CMHC's October 2012 rental market survey indicated that vacancy rates for one bedroom units in the private rental market fell from 1.7% to 1.1%, leaving Thunder Bay with the second lowest vacancy rate in Canada. In 2013, the rental vacancy rate rose to 2.6%. While still below the average for Ontario, the market is showing an improvement. CMHC points to limited new supply, increased immigration, strong employment growth and a tight resale market for these low rates.

This low unit availability inflates rental prices for units across the board, forcing them above the annual guidelines. The average price of a one bedroom apartment was \$676 in the Thunder Bay CMA in October 2012, an increase of 5.4% from 2011. This creates more pressure on the RGI portfolio since this rent now exceeds the shelter component of the Ontario Disability Support Program (ODSP) as well as that of Ontario Works (OW).

Figure 8.7 shows the breakdown of the waiting list for one bedroom units by age of applicant. As only 25% of applicants for one bedroom units are currently over the age of 60, there is a case to be made to re-designate some senior one bedroom units to non-senior units to accommodate current demand. However, this approach would be a short term solution as 63% of the population of the District of Thunder Bay is 45 years of age and older, and 31% of the current demand is from those 45-59. The seniors units will undoubtedly be needed in the near future.

Figure 8.7: Age Distribution of 1 Bedroom Applicants



Source: TBDSSAB Client Services Division

8.5.2 Two Bedroom Units

It is evident that there is continuing pressure on the two bedroom RGI portfolio as two bedroom units account for 22% of the demand but for only 18% of total supply (see Figures 8.3 and 8.5). The number of new applicants requiring a two bedroom unit averaged 27 per month in 2012. It appears likely that there will be significant long term pressure on this part of the portfolio since there are few opportunities to create additional units. This may result in longer waiting periods for these units in the future.

The private market does not offer many opportunities to reduce this pressure as the 2012 Rental Market Report prepared by Canada Mortgage and Housing Corporation (CMHC) shows that the 2012 vacancy rate for two bedroom units fell to 0.6% from 1.7% in 2011. Rents for these units increased by 5.4% in 2012; almost double the increase in 2011.

8.5.3 Three Bedroom Units

The bulk of the 3 bedroom units are in the TBDHC housing portfolio; however, the Native People of Thunder Bay non-profit housing portfolio has three bedroom units for Aboriginal people living off-reserve.

As rent supplement contracts for three bedroom units have expired, they have been cancelled by the TBDHC and transferred to one bedroom units. This reflects the proportionately lower demand for units of this size. The demand for three bedroom units is proportionately less than the supply as the supply accounts for 20% of the total portfolio while the demand accounts for only 9% (see Figures 8.3 and 8.5).

According to CMHC's Fall 2012 Rental Market Report, the vacancy rates for three bedroom and larger units has plunged from 3.4% in 2008 to 1.7% in 2012. As a result of the tight market for three bedroom units, rents increased by 6%, higher than the guideline amount.

8.5.4 Four and Five Bedroom Units

Although representing a minor part of the portfolio, four and five bedroom units are needed to serve larger families. The number of new applications for these units has remained fairly steady since 2010 at an average of 131 applicants annually.

8.6 Social Housing in the District Municipalities

The majority of social housing is located in the City of Thunder Bay, but there are some units administered by TBDHC in the District municipalities.

8.6.1 Dorion

There are currently no social housing units located in Dorion due to its close proximity to the City of Thunder Bay. If social housing is needed, residents of Dorion move into the City.

8.6.2 Greenstone

Geraldton, Longlac and Nakina all have social housing portfolios. As is common throughout the District of Thunder Bay, the portfolio is relatively small considering the population size it serves, and is primarily seniors' and family housing. There are 134 social housing units throughout Greenstone; 43 seniors' units, and 91 non-senior units.

Weak demand continues to plague the social housing portfolio in Greenstone. For example, Geraldton, which contains the largest number of social housing units, only has 15 applicants on the waiting lists for both seniors' and non-seniors' housing. Some of the vacancies in the seniors' projects are due to inadequate access to the second floor of the two storey apartment buildings. If the demand were greater this could be addressed by installing a lift, however, given the lack of seniors' demand it may be more promising to convert the units to non-senior usage.

8.6.3 Manitouwadge

There are four social housing projects in Manitouwadge, all of which are owned by the Manitouwadge Municipal Housing Corporation including a 32 unit mixed senior/family building, a 12 unit family project, and 2 townhouse projects with a combined 32 units.

Due to the “buy-back” programs being used by mining companies to sell their worker occupied housing, it is often less expensive to purchase a home than live in social housing; even with rent-geared-to-income. The ongoing chronic vacancies and resultant vacancy losses are likely to continue, making it more cost effective to use a rent supplement program in Manitowadge in the future if demand recovers.

8.6.4 Marathon

There are 111 social housing units in Marathon. However, the TBDHC owned 31 unit building is currently not in use due to a fire that made it uninhabitable. TBDSSAB has received approval to sell this building. The remaining 80 units of social housing are owned by Marathon Municipal Non-Profit Corporation and are primarily for non-senior households; this reflects the younger population that was attracted by the resource industry jobs. Currently, there are only 20 applicants on the waiting list.

8.6.5 Nipigon

Nipigon has a total of 47 social housing units all of which are owned and managed by TBDHC. There are currently 20 people on the waitlist for Nipigon units.

8.6.6 Red Rock

There is a 12 unit social housing project owned by the Red Rock Municipal Non-Profit Corporation located in Red Rock. According to community representatives, there is a long waiting list for seniors' housing, although TBDSSAB's waiting list shows minimal demand. At the present time, incomes are relatively high so there appears to be little demand for RGI housing.

8.6.7 Schreiber

There is a 23 unit seniors' project in Schreiber which has chronic vacancies. The ongoing decline in the community will make the project difficult to sustain without increasing rent subsidy levels and ensuring that those responsible are able to provide the appropriate supports.

8.6.8 Terrace Bay

There are currently no social housing units in Terrace Bay. Since incomes are much higher than elsewhere in the province, it is unlikely that there will be a need for social housing.

8.6.9 TWOMO

There are 6 family social housing rental units in Upsala which experience high vacancies. 2 of these units have recently been decommissioned for foundational

issues. There are also 8 units located in Savant Lake, 4 of which have been decommissioned due to waterworks upgrades. The demand for social housing in TWOMO is very low, as the incomes tend to be higher.

8.7 Waiting List

The waiting list for social housing has grown from 903 applicants in 2004 to 1,194 as of March 2013. TBDSSAB was able to house 377 families in 2012; 20% housed were victims of domestic violence, 43% were local priority, and 37% were from the chronological waitlist. The local priority urgent status considers the following as reasons to expedite the placement of the client:

- An applicant's permanent residence has been destroyed and they have no place to live.
- An applicant's children are removed by the Children's Aid Society/Dilico due to inappropriate housing and the children will be returned if adequate housing is provided.
- An applicant is ready to be released from the hospital or other care facility and cannot return to their former residence or has no place to live.
- An applicant has personal safety or social issues of an extraordinary nature where a member or household members are at risk.
- An applicant has serious medical problems where his/her current accommodation poses a life threatening risk.

An analysis of wait times as of March 20th 2013 indicates an average of about 273 days or a little over six months. This average appears to hold true for most applicants regardless of age or household size. This finding is corroborated by the analysis prepared by the Ontario Non-Profit Housing Corporation (ONPHA) of the TBDSSAB's waiting list. ONPHA's findings as published in the 2012 waiting list survey indicated that on average, the wait times for seniors, singles, and families were below six months. It is exceptional that an applicant in the District of Thunder Bay would wait more than two years to be housed. These wait times compare very favourably to other service managers, many of whom measure their wait times in years.

8.8 Recommendations

Enhanced Rent-Geared-to-Income and Rent Supplement System

- 2.1 Work with private, co-op, and not-for-profit landlords to promote the benefits of the rent supplement program.
- 2.2 Provide direct RGI to individuals and families in private rental buildings who are unable to afford the market cost of the current residence to help balance the supply and demand.
- 2.3 Enforce the RGI to market ratio in the not-for-profit portfolio.

- 2.4** Attach rent supplements to new housing initiatives such as those funded under the Affordable Housing Program (AHP) and the Investment in Affordable Housing (IAH).

Improved Sustainability of the Existing Housing Stock

- 3.1** Facilitate discussions with non-profit housing providers to determine their interest in amalgamating or transferring assets to other providers in the same general vicinity.
- 3.2** Work with non-profit housing providers and ONPHA to undertake a cost benefit analysis of establishing a bulk purchasing program for goods and services not offered by the Housing Services Corporation (HSC).
- 3.3** Work with the HSC and housing providers, to develop preventative maintenance plans to be implemented by housing providers and that preventative maintenance plans be mandatory for any provider requesting additional capital or subsidies.
- 3.4** Obtain a waiver from the Province and CMHC for each project reaching mortgage maturity, indicating the project is no longer subject to the Housing Services Act and the Canada-Ontario Social Housing Agreement and all obligations of the TBDSSAB have ceased, in particular, the liability for default on any future loans.
- 3.5** Consider energy efficiency and conservation in all maintenance and retrofitting in TBDHC units. Also consider the use of environmentally friendly building materials.

9.0 Housing for Specific Populations

9.1 Introduction

In developing a Housing and Homelessness Plan, it is important to look at specific categories of housing that are represented on the housing continuum:

- Seniors' Housing
- Aboriginal Housing
- Supportive Housing
- Housing Victims of Domestic Violence
- Housing the Homeless

9.2 Seniors' Housing

9.2.1 Supply and Demand for Senior Units

During the boom in public housing construction in the 1960s and 1970s, almost 70% of the units built in the TBDSSAB service area were built for seniors. Since the 1970s, there has been a gradual improvement in the level of income enjoyed by seniors with the introduction of the Canada Pension Plan (CPP), and the accumulation of savings through Registered Retirement Savings Plans (RRSPs). As a result, seniors generally are in a much better position now than they have ever been and tend to be home owners.

While there are still many low income seniors, RGI housing is a less critical need for many seniors whose primary challenge is to be able to remain in their own homes given their aging and deteriorating health.

The supply of seniors' social housing has declined in recent years. Since completion of the 2004 Needs Assessment Study (NAS), TBDSSAB has had an active strategy of reducing the number of seniors' units to improve availability for the non-senior population.

While there has been a decline in the number of units designated for seniors, now accounting for only 42% of the housing portfolio, seniors' demand has also declined, leaving seniors in need of RGI housing in the best position to be housed in a reasonable amount of time.

Clearly the tide has shifted from seniors requiring assistance with their rents to seniors requiring supportive housing with or without rent-geared-to-income (RGI) assistance. The DSSAB will more and more be drawn into partnering with services in the supportive housing business as seniors become less able to live independently. While many will be able to afford market rents, few facilities are available; fear of not having access to supportive housing when it is required is causing seniors to apply early.

A survey of non-profit housing providers identified the issues of aging seniors and the apparent shortage of support care as two of their three top most pressing problems. There was also concern that as property managers, they lacked the skills and time necessary to support seniors as they aged, particularly those tenants who are without family support.

Further, providers were concerned that there was insufficient latitude in budgets to meet the changing needs of the residents they house, particularly for services that could be deemed as “non-housing”. Some tenants have aged in place, having moved into projects 20-25 years ago, and may have developed issues with mental health or physical mobility.

To ensure that the DSSAB’s senior population has the opportunity to age in place, it is important to consider partnering in the development of an aging in place strategy appropriate to seniors who reside in housing that is owned by the Thunder Bay District Housing Corporation (TBDHC).

Such a strategy may be used as a model for other local non-profit providers that serve seniors. An important first step has already been taken with the partnership arrangement that TBDHC has entered into with the Community Care Access Centre (CCAC) to provide services to seniors in several of TBDHC’s buildings.

There will likely be increased costs from implementing this strategy: the property management function and staffing levels will need to be revisited to ensure staff is trained to respond to the needs of aging residents and additional staffing resources like tenant support co-ordinators could also be deployed to the benefit of all residents who may require supports to maintain their tenancy in social housing.

9.2.2 Population and Household Data

The age distribution of the population of the District of Thunder Bay has shifted, increasing the proportion of seniors to 17% between the 2001 and 2011. The population projections prepared by the Ministry of Finance show that this portion will double to 32% of the population over the next 20 years. The largest change in the age distribution, however, was an increase in the seniors’ “feeder group”, those from 45 to 64, which have risen 7% since 2001¹⁷.

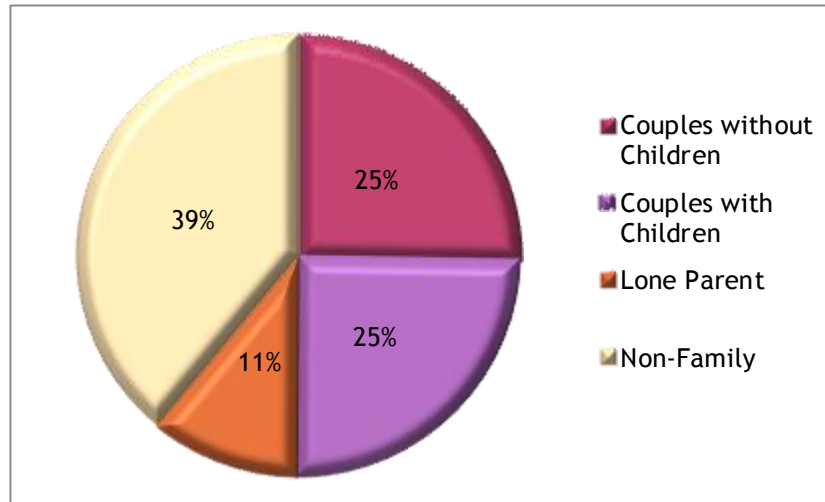
In 2011, there was a total of 13,365 households in the District of Thunder Bay with a primary maintainer of 65 years or older. This will not likely have an impact on the demand for RGI housing in the next 5-10 years due to the increased incomes of seniors. However, as the number of frail elderly increase, there will be

¹⁷Statistics Canada. 2012. Visual Census. 2011 Census. Ottawa. Released October 24, 2012. http://www12.statcan.gc.ca/census-recensement/2011/dp-pd/vc-rv/index.cfm?Lang=ENG&TOPIC_ID=2&GEOCODE=595 (accessed August 6, 2013).

an increase in demand for housing with supports for both RGI and market households.

Figure 9.1 shows the distribution of seniors' households by type of household. In 2011, the predominant form of seniors' household was non-family, followed by couples without children; both can be accommodated within one bedroom units, consequently adding to the need for additional one bedroom units.

Figure 9.1: Distribution of Senior Households Thunder Bay CMA



Source: Statistics Canada. Table 111-0033 – CANSIM 2012.

9.2.3 Seniors' Incomes

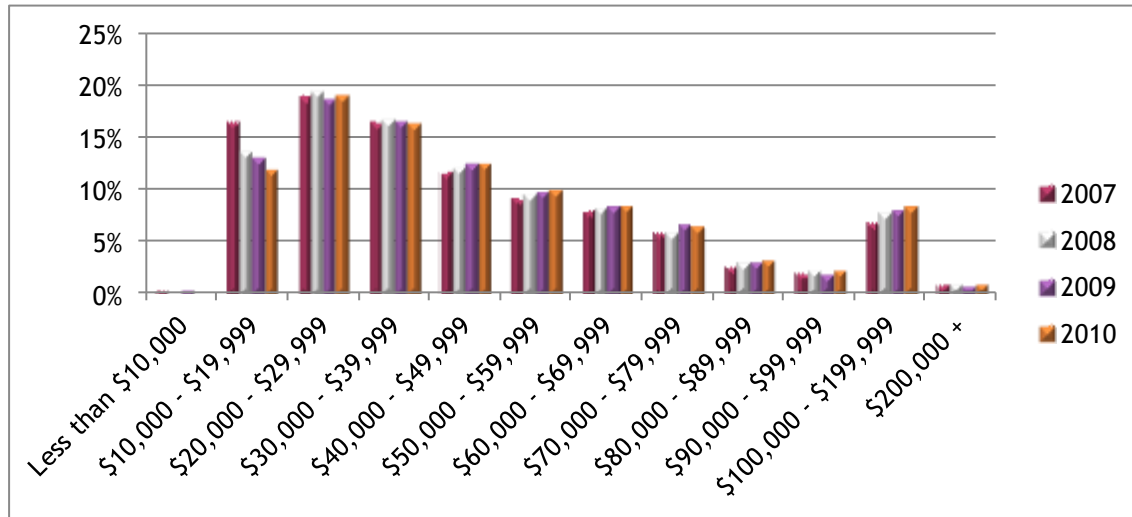
As with the household data, detailed income data is only available for the Thunder Bay CMA. These results can likely be inferred to the District as a whole since the vast majority of seniors live in the CMA. Senior income earners living in the Thunder Bay CMA have experienced income increases that are greater than households in other age groups. Seniors experienced a significant 34% increase in median incomes between 2001 and 2011, seeing a rise from \$20,021 to \$26,942 in constant dollars.

As indicated in Figure 9.2, there are fewer seniors at lower income levels and more seniors in income brackets above \$20,000.

Since the incomes are in constant 2005 dollars, real spending power of seniors has increased. Although the household income limit (HIL) has increased to \$30,000, fewer and fewer seniors are eligible for RGI housing.

Most seniors receive their income in forms other than employment, it is unlikely that recent economic events will have had a major impact on their income levels; however, the number of seniors with employment income more than doubled since 2001. The number of seniors most likely to be assisted by a move to RGI housing regardless of tenure, those earning less than \$15,000, fell substantially between the censuses.

**Figure 9.2: Distribution of Seniors by Income (2005 Constant \$)
Thunder Bay CMA**



Source: Statistics Canada, Census Data 2011

This trend is likely to continue for the foreseeable future as the income distribution for residents 55 to 64 has increased at all levels of income. This implies that there will be an ongoing trend for seniors to be able to meet their own housing needs, particularly those wishing to remain in their own homes. A substantial number of individuals in this age group earn incomes greater than \$60,000, pointing to rising senior incomes for at least the next 15 to 20 years, and less pressure on the TBDSSAB to provide seniors' RGI housing.

9.2.4 Seniors' Housing Affordability

Thunder Bay seniors who own their own homes are in the best position financially: almost 75% of seniors' households own their own homes, a slight increase from 2001, when 73% owned their own home.

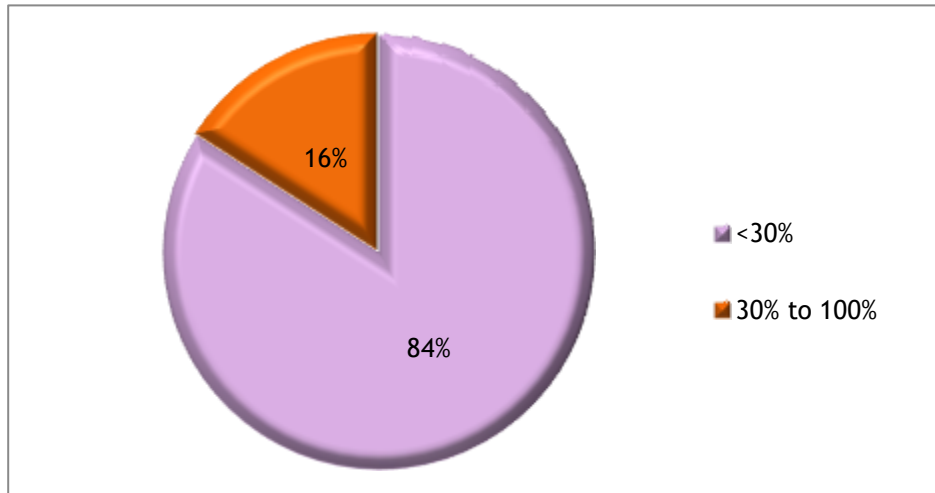
59% of homeowners pay less than 15% of their incomes for total housing costs including mortgage payments and the costs of electricity, heat and municipal services; a further 29% pay between 15-30%.

In terms of condition of the housing stock, the 2011 census indicates that just only 6% of seniors' homes are in need of major repairs. Most of these seniors will not need housing assistance to address affordability issues; however, it can be anticipated that many will need a range of services to allow them to remain in their own homes.

The extent to which the TBDHC's existing stock is physically suitable to accommodate aging in place for seniors with physical disabilities or any household where one or more members have a physical disability is questionable. The physical design and type of construction of projects owned by the TBDHC make it prohibitive to modify units as unit sizes are small and the

walls are typically load bearing; there is little flexibility to alter the configuration of the units.

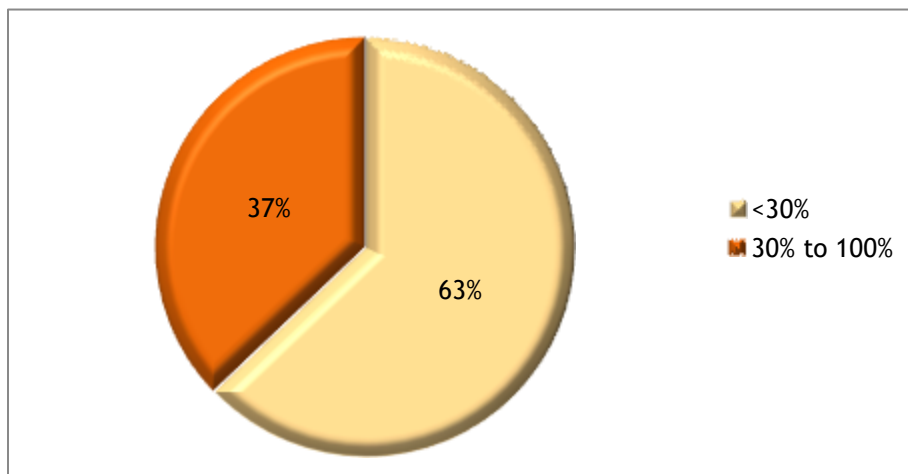
Figure 9.3: Distribution of Senior Homeowners by % of Income Spent on Housing



Source: Statistics Canada, Census Data 2011

While those seniors who own their homes are the most financially secure, many senior renters are on the verge of or experiencing financial difficulty. Although renters only account for 25% of seniors in the District of Thunder Bay, more than 50% of them are spending more than 30% of income on rent. While this is a substantial number, it has remained relatively constant over the two census periods studied; consequently, the impact has already been factored into the demand for units and will be less of a factor in determining the impact on future demand.

Figure 9.4: Distribution of Senior Renters by Income Spent on Housing



Source: Statistics Canada, Census Data 2011

9.2.5 Conclusion

While there are still many seniors' households who need rent assistance, seniors as a whole are in a much better position financially than in previous generations. This has already started impacting vacancy rates of seniors' projects since seniors are able to remain in their own homes. This will allow TBDSSAB to consider further transitioning seniors' buildings into integrated buildings or to convert them for other populations.

However, as the seniors' population increases, particularly older seniors, it is necessary for them to obtain services to remain in their communities. In a number of the municipalities in the District of Thunder Bay that have gone through major declines in population, households and employment, seniors now form the economic backbone. Pension incomes are not affected by these trends, but it is essential that seniors are able to get the services they need to remain in their own communities.

9.3 Aboriginal Housing

9.3.1 Aboriginal Population and Households

The Aboriginal population in the District of Thunder Bay grew by almost 18% between 2001 and 2006 reaching a total of 15,495¹⁸. This far outpaced the District of Thunder Bay population as a whole which shrank by 1.8% in the same period. Figure 9.5 shows the geographic distribution of the Aboriginal population for specific areas. The high growth in the District can likely be attributed to the Aboriginal population having to move close to Thunder Bay for medical and education services but wishing to live in a less expensive area.

80% of the Aboriginal population in the District of Thunder Bay is reported to be of North American Indian Heritage, with the remainder being primarily Métis and a small number of people reporting more than one heritage.

Figure 9.5: Aboriginal Population by Community¹⁹

Municipality	% of Population
Dorion	16%
Greenstone	28%
Manitouwadge	*
Marathon	*
Nipigon	*
Red Rock	19%
Schreiber	6%
Terrace Bay	4%
TWOMO	7%
Thunder Bay CMA	9%
Thunder Bay District	12%
Ontario	2%

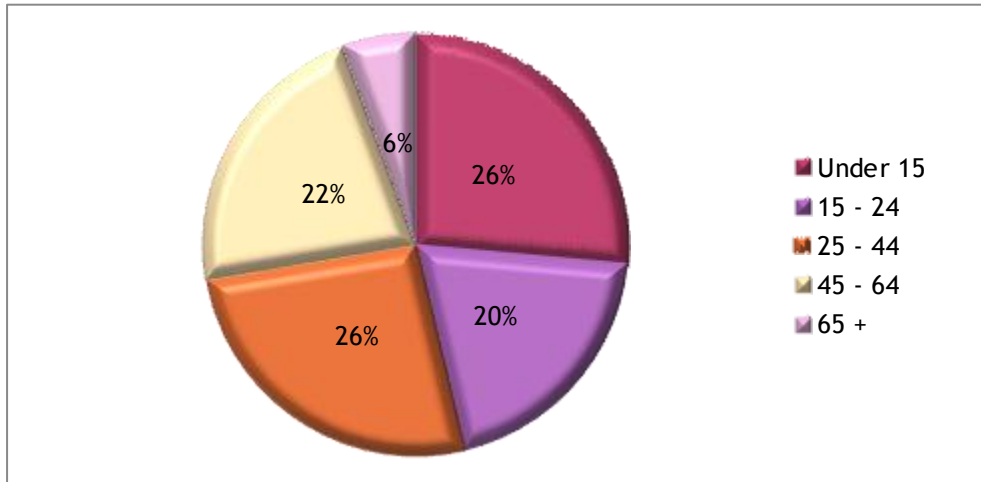
Source: Statistics Canada, Census Data 2011

The age distribution of the Aboriginal population is skewed toward younger people, which contrasts the population for the District as a whole.

¹⁸ Census of Canada, Aboriginal Profiles, 2011; this is the most accurate count for the Aboriginal population due to the lack of response to the National Household Survey 2011.

¹⁹ Data was unavailable for 2011 for Nipigon, Manitouwadge and Marathon for confidentiality and/or data quality issues

Figure 9.6: Age Distribution of Aboriginal Population District of Thunder Bay



Source: Statistics Canada, Census Data 2011

As seen in Figure 9.6, the Aboriginal population is much younger than the population as a whole; 46% is under 25 years of age compared to 28% for the general population. Likewise, only 6% of the Aboriginal population is over 65 years old compared to 17% of the population in the District of Thunder Bay as a whole.

The Aboriginal population is also under-employed. In 2011, the unemployment rate was 19.5% and median individual income was at \$17,249 for the Aboriginal community. This is 57% of the median individual income for the District of Thunder Bay.

9.3.2 Aboriginal Housing Stock

52% of Aboriginal households living in the Thunder Bay CMA were renters compared to only 27% of the general population in 2006²⁰.

Figure 9.7: Aboriginal and Overall Housing Data

	Aboriginal	Overall
Dwellings	4,810	51,400
Owned	2,315	37,480
Rented	2,495	13,920
Rented (%)	52%	27%
Homes in Need of Major Repair (%)	14.6	6.3

Source: Statistics Canada, Census Data 2006

Housing conditions are also worse for Aboriginal people. 14.6% of Aboriginal households were living in housing in need of major repair compared to the 6.3% of the general population in 2006. In 2011, 37.8% of Aboriginal people were considered to be low income earners, compared to 13.7 of the District population.

²⁰ Data not available for 2011. Figure 9.7 data from 2006.

9.3.3 Other Research

Research highlights of a study undertaken for CMHC examined the needs of Aboriginal people staying in short term accommodation in four Northwestern communities including Thunder Bay²¹. The research concluded that:

- Aboriginal people live in the large centres due to a lack of:
 - medical services, particularly, chronic care such as dialysis
 - educational facilities including high school, college and university
 - housing, particularly, for single mothers and mothers-to-be
- Aboriginal clients will often not use a non-Aboriginal service, preferring to live where their language is spoken and their culture is understood
- There is a growing need for short term culturally appropriate housing to meet the needs noted above, which is also evidenced by the increase in shelter usage noted previously
- People leaving remote communities to move to the City often do not have the life skills to find and retain housing
- People often only find out about shelters or hostels by word of mouth because they are not connected to an organized system

These findings were borne out in discussions with Aboriginal specific housing providers. There are three Aboriginal specific housing projects in the District of Thunder Bay, all of which are funded under the Urban Native Housing Program. All of these housing providers have extensive waiting lists and the waiting time for Aboriginals to be housed ranges from six months to one year.

Consistent with the study noted above, many of those on the wait lists have come to Thunder Bay because the North West Regional Hospital has notified them to be available for treatment. Most often, housing has not been arranged for them even when their treatment is of a short term nature.

Given the lack of other alternatives, they must seek housing with friends and family, further worsening the over-crowding of homes. After treatment, they require a longer stay in a critical care facility awaiting a placement in the community; the absence of housing results in their occupying a bed for much longer than necessary.

Recent data collected from the John Howard Society and through the Canadian Mental Health's Homeless Outreach Program indicates that 50% of the clients served by these organizations are Aboriginal. Qualitative information obtained

²¹ Temporary Supportive Housing for Aboriginal People and their Families, CMHC Research Highlights, September, 2005

through discussion with representatives of Shelter House and meeting with occupants would similarly suggest that Aboriginal people are significant users of the shelter.

The Ontario Off-Reserve Aboriginal Housing Trust Report noted “that Aboriginal people are grossly over represented in the homeless population of every major centre.” Factors cited in the report include but are not limited to:

- Ongoing impacts of colonialism and residential schools
- Racism
- Social and economic exclusion and associated effects of higher incidences of violence, family instability, addictions and mental illness

The report also noted that the marginalized segment of the Aboriginal population – those affected by addictions, chronic unemployment, health issues and violence – have the greatest difficulty obtaining and maintaining housing. The report concluded that Aboriginal people “require a continuum of housing with specialized, culturally appropriate and integrated housing supports to assist through life changes – from homelessness to independence in affordable market and rental housing; from transitional housing to pride of homeownership.”

The Ontario Aboriginal Housing and Support Services Corporation (OAHSSC), under the First Nations, Métis, Urban and Rural (FIMUR) Housing Program, had been successful in allowing 237 Aboriginal households to buy their own home. About 100 of these households came out of Rural and Native rental housing, freeing up units for other families. In preparation for the release of a request for expressions of interest for FIMUR, OAHSSC has identified 736 families in the District waiting and eligible for housing assistance.

9.3.4 Enhancing the Relationship with Aboriginal People

There is a need to gain a better understanding of the needs and issues faced by the Aboriginal people in accessing programs and services offered by the TBDSSAB through effective communication. This is not without its challenges as it is often times difficult to determine what organizations represent what interests in the Aboriginal community in Thunder Bay.

Gaining a better understanding of Aboriginal needs can be achieved in a number of ways: participating on a regular basis on Aboriginal led committees related to housing issues, including Aboriginal people on TBDSSAB led committees and using technology to disseminate information to all known Aboriginal organizations to solicit input.

9.3.4.1 Aboriginal Housing Needs Identified

Through discussions with Aboriginal organizations and other service agencies serving the needs of Aboriginal people in Thunder Bay, a number of needs were identified. It is important to note that many of these needs fall outside of the core

mandate of the TBDSSAB, but are important to include as they inform those responsible for these services:

- Culturally appropriate housing controlled by Aboriginal people
 - Language, food, socialization, size of units
 - Preserve autonomy of Aboriginal groups including Aboriginal housing providers
- Permanent RGI housing for families, singles and seniors
- Housing that is accessible and barrier free for adults and children with disabilities
- Permanent and temporary housing for Aboriginals with health issues
- More units dedicated for victims of abuse (women)
- More detox beds
- Aftercare housing for females in recovery
- Temporary and long term housing for youth
- Crisis housing for men (women as perpetrators)
- New housing programs must incorporate both capital and subsidy assistance for projects to be financially feasible
- Housing retention strategy
 - Cost of utilities, repairs, temporary financial assistance (rent bank), assistance in dealing with addictions
- Improved access to housing and services
 - Language and literacy issues, provision of documents to support applications for housing, OW, and others.
- Improved access/co-ordination of housing information (research studies, waiting lists and DSSAB housing information)
- Improved understanding of DSSAB housing policy
- Joint Community Planning for Housing
- Strategy to deal with discrimination
 - Emphasis on awareness and promotion of human rights and rental housing for both the tenant and landlord
- Strategy to increase awareness of government programs and available funding
- Flexible program policies to meet the needs of the individual and not the program
 - Providing grace periods for those who have changes to their family size or increases in employment income
 - Client focused floating subsidy that can be used with any rental unit in the private market

9.3.4.2 Housing Barriers Identified

A number of the issues identified in the community discussions also act as barriers to accessing housing and supports, such as discrimination, inflexible government programs and policies, and culturally inappropriate housing. Other barriers include the cost of housing, lack of awareness of how to access housing and support services, challenge of moving from reserves and rural communities

to urban centres, issues with addictions, physical and mental health, level of education and insufficient capacity.

9.3.4.2.1 *Discrimination*

Stakeholders raised the concern of discriminatory practices of the main stream community that inhibits their ability to access housing and support services. Discrimination plays a key role in denying housing to Aboriginal households who must move to Thunder Bay for medical or educational reasons. Discrimination extends beyond the Aboriginal community. Stakeholders representing the interests of consumers with mental health and other issues also identified discrimination as a key barrier to housing

9.3.4.2.2 *Access to Housing*

A key issue raised by Aboriginal stakeholders was the difficulty experienced in getting on the waiting list for subsidized housing. It was felt better information about the co-ordinated access waiting list system and housing choices should be made available to applicants. As well, there should be improved accessibility to information around alternate affordable housing opportunities in the District

Up until recently, there were no new Aboriginal rental housing projects to accommodate the fastest growing segment of the District's population. Two Aboriginal housing providers received funding under the FIMUR Housing Program in 2010; Wequedong Lodge of Thunder Bay received \$3 million to build 110 supportive housing units which opened in 2012, and Matawa Non-Profit Housing Corporation received just under \$3.4 million to build 24 housing units for singles and families.

Aside from these new developments, gaps in Aboriginal housing can still be found at all points along the housing continuum. Of significant concern to Aboriginal people, as has been documented, is that new Aboriginal housing must be culturally appropriate and that projects created be controlled by Aboriginal people. Policies associated with new programs should be flexible in design to accommodate the needs of Aboriginal people and have sufficient capital and operating funding to ensure the long term financial viability of any new projects.

9.3.4.2.3 *Occupancy Standards*

In the Aboriginal community, families often lose their housing due to overcrowding or are passed over for housing because a suitably sized unit is not available. Some households, particularly those of seniors, are called on to provide a place for extended family members to stay when they are in the city for medical or educational services. Seniors have been known to be evicted as a result of providing a place to stay for family members leading to overcrowding. While not specific to Aboriginals, a number of Service Managers as a group have called upon the Ministry of Municipal Affairs and Housing to eliminate the

minimum occupancy standard to minimize the disadvantage to large households²².

Under the current Special Priority Policy, victims of abuse are housed on a priority basis where the abuse happens within immediate families. Stakeholders have indicated a need to broaden the eligibility criteria to include whole families, as often people are forced to leave their First Nation communities to remove themselves from threatened violence from their extended family.

A lack of references is a large barrier for many Aboriginal families as it is difficult to obtain private market housing without them. Many Aboriginal families have never rented before, and are unable to attain references, which many landlords require. A process is required to provide Aboriginal people with letters of reference or guarantors. Aboriginal stakeholders also felt that an integrated social assistance system must be delivered by and dedicated to the Aboriginal community as a parallel system.

9.3.6 Conclusion

The Aboriginal population is growing throughout the District. Aboriginal families are younger and larger than families of non-Aboriginal status, and will therefore need larger units in key locations, where health, education and other services are located. In this regard, the key housing needs for Aboriginal people are:

- More permanent affordable housing for larger families (RGI units with three to five bedrooms)
- Additional Aboriginal specific temporary accommodation to house those who are required to come to Thunder Bay for health or educational reasons
- Aboriginal housing under the control of Aboriginal organizations

²²RGI Working Group – Recommendations for Consideration by the Service Manager housing Network May 2010

9.4 Supportive Housing

9.4.1 Overview

Supportive housing is a generic term referring to combinations of support services and housing that allows people to remain in their community. These include in-situ services provided in the homes of clients, and more institutional settings such as long-term care facilities and retirement homes. Supportive housing merges clients who need some level of care, treatment or counselling with affordable housing, a suitable physical environment, access to support services, and choice. TBDSSAB's role is to provide the bricks and mortar for these programs, while the MOHLTC and NWLHIN are responsible for providing the support services.

Appendix 2 – *Supportive Housing and Support Services Inventory* is an attempt to identify all of the supportive housing providers and community agencies that provide support services in the District of Thunder Bay. The information is a subset of the data available on the Lakehead Social Planning Council's 211 information system, along with information provided by MOHLTC and MMAH. The support service agencies that are noted in this inventory are those that provide some form of assistance to individuals, in the form of direct provision of support services, financial assistance or information services. Figure 9.8 is a summary of this information.

Figure 9.8: Summary of Supportive Housing in the TBDSSAB Service Area

Type of Supportive Housing	Number of Units by Location	
	City of Thunder Bay	District
Homeless	59 beds	
Transitional/Short Term	114 units	
Victims of Domestic Violence	48 beds	20 beds (Geraldton & Marathon)
Psychiatric/Developmental Disabilities	468 units	
Physically Disabled	86 units	6 units (Nipigon)
Concurrent Disorders and Addictions	121 units	
Children and Youth	82 units	
Seniors	409 units	
Subtotal	1,387 units	26 units
Private Retirement Homes	346 units	
Total Supportive Housing	1,733 units	26 units
Long-Term Care Facilities	1,072 units	79 units
Total	2,805 units	105 units

Source: Lakehead Social Planning Council 211 Information System

In the District of Thunder Bay, a range of community based, government funded and voluntary service providers meet the needs of clients with a broad range of service requirements in more suitable physical environments. In Ontario, most

supportive housing is publically funded and is owned and operated by municipal governments or non-profit housing groups including faith-based, senior organizations, service clubs, associations, charitable organizations and cultural groups. Retirement homes are unregulated and offered mainly by the private sector.

While the City of Thunder Bay has a wide range of supportive housing facilities, there is very little supportive housing available in the district areas as only 3% of all supportive housing units are located in the outlying communities. This geographic imbalance of supportive housing and associated support services will continue to cause people to migrate to the City of Thunder Bay in search of services and housing and put pressure on a system which is already at capacity. Figure 9.8 provides a summary of the supportive housing that is currently available in the TBDSSAB service area.

9.4.2 Lutheran Community Care

Through the Community Homelessness Prevention Initiative (CHPI), TBDSSAB funds Lutheran Community Care Centre to provide supports to tenants of TBDHC owned Luther Court, as well as other community members in Thunder Bay and the surrounding area. On average, the program supports 250 individuals annually; the clientele is mainly comprised of older adults and those involuntarily retired from the workforce, though on occasion, services are provided to families.

The goals of Lutheran Community Care are to enhance independent living and quality of life by:

- Assisting individuals in acquiring and maintaining appropriate health services
- Assisting individuals in coping with personal difficulties and understanding causes and effects of their emotions
- Assisting individuals in developing and pursuing leisure activities and social involvement with others
- Assisting individuals, when necessary, to assign their financial resources according to their interest and needs, and to make reports on their finances to maintain subsidized housing, pension supplements and other income-tested services.

The program is divided into 2 sections: Luther Court Support Services, catering to the tenants of Luther Court, and the Social Services Program, which caters to the wider community. They offer financial assistance, shopping assistance, periodic visiting, meals on wheels, Finnish translation services, counselling, advocacy, and help with daily living skills. The average age of the clients is 75 years.

9.4.3 Salvation Army: Habitat Program

The Salvation Army Community & Residential Services Habitat Program is also funded by CHPI, offering low support programming for hard-to-serve individuals who reside at the Habitat social housing project in Thunder Bay. The objectives of the program are to:

- To enhance the building of self-esteem, self-determination and independence of the clients,
- To assist clients to make choices that will enable them to live with dignity and stability,
- To enhance the ability of clients to reintegrate into society,
- To encourage and assist clients to develop their highest potential in all areas of life.

Services are provided through the Salvation Army, serving 33 Habitat residents with developmental and mental illnesses and 10-30 community members. Programs include a variety of life skills classes and community outings.

9.4.4 Long-Term Care

The North West Local Health Integration Network (NWLHIN) sees the availability of long-term care opportunities as a key element in making best use of the health facilities in Northwestern Ontario²³. The LHIN includes complex continuing care hospitals and units, long-term care facilities, retirement homes, supportive housing, CCAC chronic home care, and community support services under their umbrella term of long-term care.

The NWLHIN's Health Services Plan notes that a significant number of days spent by patients waiting for further care are due to the lack of availability of supportive housing. It also notes that there may be opportunities to reduce the use of complex continuing care beds by increasing the availability of other services such as supportive housing, home care and long-term care home beds.

The NWLHIN has committed to develop and implement a plan to realign the current long-term care capacity to best meet the needs of the population and will work with the Ministry of Health and Long-Term Care (MOHLTC) to determine the need for future supportive housing and long-term care homes. An important consideration will be their intent to keep people in their homes and communities for as long as possible.

9.4.6 Housing Barriers Identified

Consultations with municipal leaders and other stakeholders in the District, together with consultations with stakeholders in the housing and support service industry indicated that there is a widespread need for more supports with housing:

²³North West Local Health Integration Network Integrated Health Services Plan, 2006

- More seniors supportive housing in all District municipalities
- More supports with housing for:
 - Youth
 - Victims of violence
 - Individuals involved in the justice system
- More supportive housing for individuals living with:
 - Physical disabilities
 - Intellectual/developmental disabilities pre/post 18 years of age
 - A Mental health diagnosis
 - Autism Spectrum Disorder
 - Deafness, or those who are deafened or hard of hearing
 - Blindness or decreased vision requiring adaptations and or support
 - Fetal Alcohol Spectrum Disorder (FASD)
 - Dementia, Alzheimer's
 - Acquired brain injury
 - Dual diagnoses (mental health diagnosis and intellectual or developmental disability)
 - Addictions and concurrent disorders (addiction & mental health diagnosis)
- Respite care homes

There was consensus that the housing required needed to be a combination of rent-geared-to-income and affordable market, barrier free and accessible, offer a range of supports, and be focused on permanent and transitional housing with added beds for victims of abuse. Transitional housing is needed for those requiring stabilization subsequent to life events such as escaping violence, extended hospital stays, and incarceration. In many communities in the District of Thunder Bay the availability of affordable housing exists, but there are not the appropriate supports available to meet the demands.

Current built forms, unless they are existing purpose built projects, are not suitable to meet the needs of individuals with physical disabilities, nor are they necessarily appropriate for the elderly and other individuals such as those that have hearing or vision impairments or other disorders. The Accessibility for Ontarians Disability Act (AODA) will have a significant impact of the lives of the disabled. In the interim, all builders and proponents of new housing with and without supports should be encouraged to comply with the AODA.

Households applying for social housing have a menu of properties from which to select from, but the selection is based on the number and types of units funded and administered by the DSSABs. Even the rent supplement programs are, for the most part, tied to units in private buildings rather than the individual. Social housing programs in the province have focused on building a permanent supply of subsidized and affordable housing with and without supports. While there is a high degree of merit in this approach as it guarantees the stock for future residents, it does limit choice.

With regard to supportive housing, the choices available among the permanent supply are far more limited and often the supports are linked to the housing. That is, an individual must move to obtain needed housing and supports. The notable exception to this are the home services provided to the elderly as part of the government's aging in place strategy. And while it may be necessary to have housing linked directly to supports for certain high need populations, a number of lower need individuals could benefit from acquiring the services they need in the community and having portable rent supplements. This combination would give people far greater choice.

People with physical disabilities struggle to cope in housing that is not suitable to their needs. A renewal of prior programs such as the (CMHC) Residential Rehabilitation Assistance Program for the Disabled (RRAP-D) and the (MMAH) Ontario Home Renewal Program for the Disabled (OHRP-D) and the recent (CMHC/MMAH) Northern Home Repair Program (NHRP) would provide the capital funding needed to assist disabled homeowners remain in their homes.

9.4.7 Conclusion

Most of the supportive housing opportunities in the District of Thunder Bay are within the City of Thunder Bay; most support in the smaller municipalities is informal and relies on family, friends or volunteers in the community. With the post WWII baby boomers now reaching retirement age, service providers will have to start planning for the provision of services in the next decade.

Management of the system is divided. While TBDSSAB has the mandate to manage the social housing portfolio, MCSS and MOHLTC are charged with the responsibility of managing their own supportive housing portfolios. Additionally, MCSS and MOHLTC are responsible for funding support services through the NWLHIN; thus making it essential that a planning framework for supportive housing be created that involves the active participation of these organizations on an ongoing basis.

9.5 Victims of Domestic Violence

9.5.1 Overview

Family violence can be defined as any form of abuse, mistreatment or neglect that a person encounters from another person, often a family member or close friend. Domestic violence has many forms and affects both adults and children.

While men and women are equally at risk of experiencing violence, men are more likely to be assaulted by a stranger while women are more likely to be assaulted by someone known to them. All women are at risk of being a victim of domestic violence, but some women are more at risk than others. According to the Canadian Women's Foundation;

- Aboriginal women (First Nations, Inuit and Métis) are more than 8 times more likely to be killed by their intimate partner than non-Aboriginal women.
- Younger women were most at risk of violent victimization; the risk generally decreases as women age.
- The police-reported rate of violent crime against women aged 15 to 24 was 42% higher than the rate for women aged 25 to 34, and nearly double the rate for women aged 35 to 44.
- 66% of all female victims of sexual assault are under the age of 24, and 11% are under the age of 11.
- Women aged 15 to 24 are killed at nearly 3 times the rate for all female victims of domestic homicide.
- 60% of women with a disability experience some form of violence.
- Immigrant women may be more vulnerable to domestic violence due to economic dependence, language barriers, and a lack of knowledge about community resources.
- On any given day in Canada, more than 3,000 women (along with their 2,500 children) are living in an emergency shelter to escape domestic violence.²⁴

A 2009 study by The Department of Justice Canada estimates the cost of spousal violence to be about \$7.4 billion a year; amounting to \$225 per Canadian.²⁵ This total includes:

- \$6.0 billion in costs to victims for medical care, lost wages, damaged or destroyed property, pain and suffering, and loss of life.
- More than \$890 million in costs for social service operating costs, losses to employers, the negative impact on children

²⁴Canadian Women's Foundation. 2012. *The Facts About Violence Against Women*. <http://www.canadianwomen.org/facts-about-violence#37>

²⁵Department of Justice of Canada. 2012. *An Estimation of the Economic Impact of Spousal Violence in Canada, 2009*.

- About \$545 million in costs for police, court, prosecution, legal aid and correctional services, civil protection orders, divorces, separations and child protection systems.²⁶

Using the Department of Justice of Canada's cost evaluations; the cost of spousal violence in the District of Thunder Bay would amount to over \$32 million a year.

9.5.2 Domestic Violence in the District of Thunder Bay

In 2011, Thunder Bay CMA had the highest rate of police reported partner-violence in Canada, which is 1.5 times the overall Canadian rate.²⁷

There are 2 women's crisis shelters located in the City of Thunder Bay; Faye Peterson Transition House and Beendigen. Both of these shelters have 24 crisis beds where victims can receive counselling and referrals, food and clothing and assistance in securing housing. The Geraldton Family Resource Centre has 10 beds in the Greenstone area, and Marjorie House has 10 beds in Marathon. All 4 shelters are funded provincially by MCSS.

There are currently no family shelter options for men with children who are victims of domestic violence. In the City of Thunder Bay, these families are often housed in motels until they can be housed with Special Priority Status.

TBDSSAB gives priority to victims of domestic violence for housing to help them escape their violent situations. If this priority housing was not available, many victims would remain with their abusers: "[victims] sometimes stay because they are financially dependent on their partner. Over 1.22 million Canadian women live in poverty, along with their children. Women who leave a partner to raise children on their own are more than five times likely to be poor than if they had stayed."²⁸

9.5.3 Housing Barriers Identified

Consultations with community organizations serving victims of domestic violence identified the following as barriers to housing:

- Victims of domestic violence face discrimination in the community based on age, race, parental status, and victimhood.

²⁶Statistics Canada. *About Family Violence*. [http://www.justice.gc.ca/eng/cj-jp/fv-vf/about-
apropos.html](http://www.justice.gc.ca/eng/cj-jp/fv-vf/about-
apropos.html)

²⁷Statistics Canada. 2011. *Family Violence in Canada: a Statistical Profile*. Catalogue 80-002-x. Released June 25, 2013.

²⁸Statistics Canada. 2011. *Family Violence in Canada: a Statistical Profile*. Catalogue 80-002-x. Released June 25, 2013.

- ❑ Some victims fail to meet the strict standards of housing programs (for example, a woman who was couch surfing for 3 months prior to applying for housing is denied SPP status).
- ❑ Victims often have poor or no credit
- ❑ Victims exhibit a lack of awareness of programs, services and rights
- ❑ Victims often have an inability to advocate for themselves.
- ❑ There is a need for longer-term stabilization support programs including life skills courses and counselling

With the current low vacancy rate, women are residing in the shelters for longer periods of time (up to 5 months in some cases). Often these women are in need of counselling services and life skills programs once they are placed in housing.

9.5.4 Conclusion

Victims of domestic violence are still experiencing discrimination and barriers to escaping their abuser to be housed on their own. Many women will stay with their abusers to avoid the suffering of their families when homeless.

There is a need to revisit referral agreements with the crisis shelters in the City of Thunder Bay to ensure a smoother transition to housing for these women.

9.6 Homelessness

9.6.1 Overview

According to the Canadian Homelessness Research Network (CERN), homelessness is defined as:

...the situation of an individual or family without stable, permanent [and] appropriate housing, or the immediate prospect, means and ability of acquiring it. It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, stressful and distressing.²⁹

The CERN identifies 4 typologies of homelessness:

- Unsheltered: this category includes people living on the street, in tents, in their vehicles, in abandoned buildings.
- Emergency sheltered: this type consists of people who are accessing emergency shelters and social service system supports.
- Provisionally sheltered: this is also known as “hidden homelessness.” It includes couch surfing, institutional care, short-term housing.
- At risk of homelessness: although not yet homeless, these housing situations are severely lacking in security and stability, putting the individuals at risk of losing their homes.

There are an estimated 157,000 people homeless each year in Canada; the average life expectancy of a chronically homeless person is 39.³⁰

9.6.2 Homelessness in the District of Thunder Bay

Based on an analysis of bed lists, approximately 500 unique individuals have resided at one of the 2 emergency shelters in the City of Thunder Bay between January and June of 2013; often these people are return clients. This number does not include those homeless people living in tents, ravines or under bridges who do not come into contact with any social services, the “hidden homeless” who “couch surf” as a means of having a roof over their heads, or those who are housed but are at risk of becoming homeless. This count also does not include the women residing in the shelters for victims of domestic violence.

TBDSSAB provides a Homeless Outreach Program through the Canadian Mental Health Association (CMHA) using funds from Consolidated Homelessness

²⁹Canadian Homelessness Research Network (2012) *Canadian Definition of Homelessness*. Homeless Hub: www.homelesshub.ca/CHRNhomelessdefinition/

³⁰Charity Intelligence Canada. Homeless in Canada. October 2009. <http://www.charityintelligence.ca/images/Ci-Homeless-in-Canada.pdf>

Prevention Initiative (CHPI). The goals of this program are to improve access to and connect households that are homeless or at risk of homelessness with the system of community services, to support households that are experiencing homelessness to obtain and keep permanent housing, and to assist households at risk of homelessness to obtain housing.

9.6.3 Shelters

There are six emergency shelters serving the District of Thunder Bay; 2 shelters serve the homeless, while the other four serve victims of domestic violence. Figure 9.9 provides a summary of the shelters. The Salvation Army Booth Centre and the Rotary Shelter House are funded by TBDSSAB through the CHPI program.

Figure 9.9: District of Thunder Bay Emergency Shelters

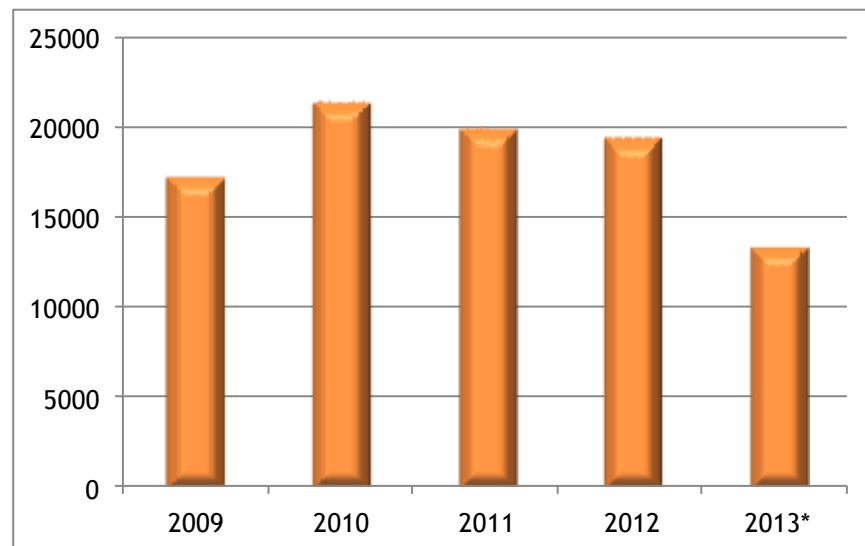
Agency	# of Beds	Client Type
Salvation Army	17 beds	Homeless Men
Shelter House	27 beds for men 5 beds for women 10 beds for youth	Homeless Men, Women and Youth
Kwae Kii Win Managed Alcohol Program	15 beds	Men and women with chronic homelessness and chronic alcoholism
Geraldton Family Resource Centre	10 beds	Victims of Domestic Violence Women
Faye Peterson Transition House	24 beds	Victims of Domestic Violence Women
Marjorie House (Marathon)	10 beds	Victims of Domestic Violence Women
Beendigen Inc.	24 beds	Victims of Domestic Violence Aboriginal Women

Source: Lakehead Social Planning Council 211 Information System

Of the 6 shelters, the 2 homeless shelters and 2 of the women's shelters are located in the City of Thunder Bay. Homeless people tend to migrate to larger centres to be closer to social services, or will rely on their community for assistance (couch surfing). As a result, there is little need for homeless shelters in the outlying District communities. There are, however, women's shelters located in Greenstone and Marathon to serve the District.

Shelter usage varies from month to month but there has been stability in the number of individuals accessing this service over the last two years. However, at the end June 2013, the shelter bed usage is up to 69% of the total usage during 2012. Figure 9.10 shows the total annual homeless shelter usage measured as the total number of nights shelter beds were used.

Figure 9.10: Annual Shelter Bed Usage: Bed Nights



**Data provided up to the end of June 2013*

Source: TBDSSAB Client Services Division

The increase in shelter usage is due to a number of factors: lack of availability of social housing, depressed local economies, in-migration of Aboriginal people for educational and health services and an increase in addiction related homelessness.

9.6.4 The Cost of Homelessness

Research has shown that keeping people homeless is much more costly than housing them:

- US research estimates the average annual support costs for someone who is chronically homeless ranges from \$60,000 to \$150,000 (USD) per year as compared to the cost of early intervention supports of \$3,500 to \$12,000 (USD) per year³¹.
- In British Columbia (BC), a study undertaken by the Downtown Surrey Business Improvement Area concluded that homelessness costs about \$171,000 per year compared to the \$17,000 per year cost of providing a single homeless person with stable housing and supports. The cost of homelessness in BC is estimated at \$1 billion dollars a year³².

³¹Cost of Homelessness – Cost Analysis of Permanent Supportive Housing State of Main – Greater Portland, September 2007

³²<http://theyee.ca/Blogs/TheHook/Housing/2009/10/16/Homeless-costs-BC-taxpayers-1-billion-a-year>

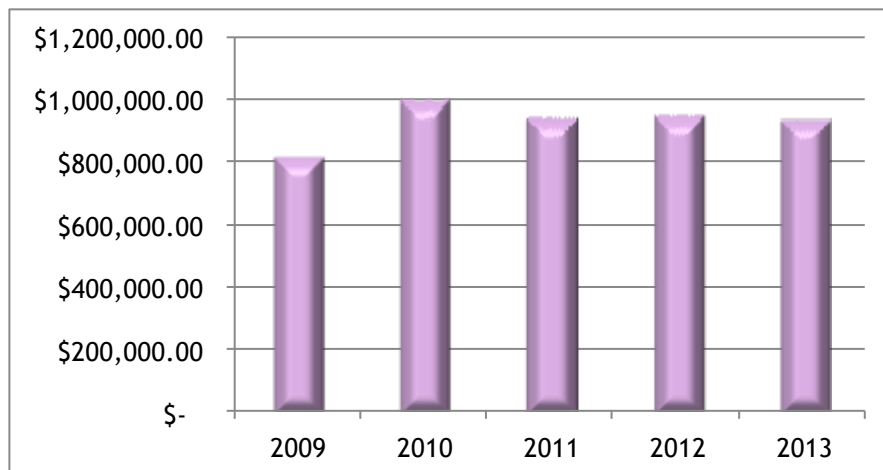
- The Calgary Homeless Foundation concluded that it costs \$135,000 per year to maintain a homeless person on the streets as compared to \$37,000 a year for supportive housing.

While homeless people are without housing costs, they are typically heavy users of police, ambulance, hospital and other emergency services.

The annual costs for shelter per diems peaked in 2010, but have remained relatively stable since then (see Figure 9.11). With the introduction of CHPI, TBDSSAB introduced block funding coupled with a monthly utilization grant. Instead of a per diem payment, the shelter is given a set block amount of funds at the beginning of the year, and then utilization payments based on the proportion of beds used at each shelter each month. Because there has been a loss of funds in the transition to CHPI, the shelters have seen increased bed usage, but fewer funds to assist the homeless.

Shelters are the most expensive means of providing accommodation. The cost of shelter per day for one month (30 days) is \$1,322. This is almost double the average monthly rent (\$676) of a one bedroom apartment in the City of Thunder Bay.

Figure 9.11: Annual Cost of Shelter Bed Usage



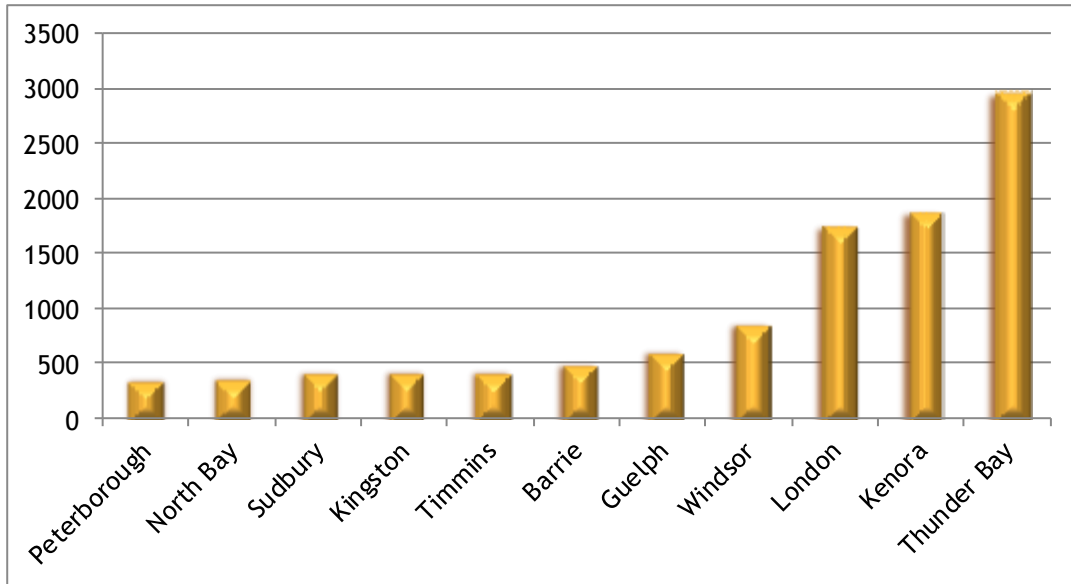
Source: TBDSSAB Client Services Division

In The City of Thunder Bay, police costs alone are one million dollars in wages per year.³³ Facts compiled by the Thunder Bay police also indicate that homeless people who are intoxicated are the number one reason for arrests. Figure 9.12 provides a comparison of five year averages for intoxicated person arrests. Arrests in Thunder Bay are more than five times higher than in places like Sudbury, London, North Bay, and Timmins, are three times higher than Windsor and one and a half times greater than Kenora. It would appear that jail cells in

³³ *Addictions and the Impact on Policing and the Community*, Presentation by Inspector Scott Smith

Thunder Bay serve as a place to sleep for a significant number of homeless people, as 2,239 people were taken into custody for public intoxication in 2011.³⁴

**Figure 9.12: Intoxicated Person Arrests
5 Year Average for Ontario Cities**



Source: Addictions and the Impact on Policing and the Community, Presentation by Inspector Scott Smith

9.6.5 Homelessness Needs Identified

The City of Thunder Bay has a significant and costly problem with homelessness as it is a major urban centre with hospitals and social services making the city a draw for individuals who experience hardship in their own communities. Consultations with community groups serving the homeless population identified the importance of the creation of strategies to break the cycle of homelessness for groups of all ages and abilities:

- Permanent supportive housing with RGI assistance – both independent housing and congregate living arrangements
- Harm reduction housing
- Crisis beds
- Detoxification beds
- Transitional housing for those of all ages that are at risk:
 - chronic users of shelters
 - homeless
 - mentally ill
 - newcomers to the community
 - victims of abuse

³⁴ Thunder Bay Police Annual Report 2011

- those who need life skills training to sustain long term, permanent housing
- Improved access to housing and support services including support services for individuals with mental health issues, addictions, concurrent disorders and those requiring life skills training
- More accessible and barrier free housing
 - Rent control
 - Strategy to deal with discrimination
 - Housing loss prevention
- Increased awareness of government programs and available funding (lack of proposal writing skills) by housing and support services providers
- Recognition of other vulnerable groups including Fetal Alcohol Spectrum Disorder (FASD) clients, youth, and clients needing ongoing medical care.

At an informal consultation, individuals who use the emergency shelters were asked to describe their circumstances and indicate what they felt their needs were. Basically, everyone wanted:

- Their own place
- Help with transportation
- Help with filling out applications for housing and OW/ODSP
- Help with getting identification

9.6.5.1 Multi-Faceted Approach to Homelessness

It is important that discussions be held with MOHLTC (NWLHIN), MCSS, MMAH and the federal government to implement a multi-faceted approach to deal with homelessness. The approach would need to include the provision of:

- Permanent supportive housing with rent-geared-to-income (RGI) assistance
- Harm reduction housing
- Crisis beds
- A detoxification facility
- Co-ordinated determination of service and support needs
- Service navigation to link the homeless with services and supports
- Implementation of housing prevention loss measures

9.6.5.2 Housing Loss Prevention

To break the cycle of homelessness and to assist households who are at risk of becoming homeless, a housing loss prevention program should be considered including:

- Educating tenants on their rights and obligations
- Life skills training
- Early intervention where tenancies are at risk
- Process for dealing with rent arrears

- Progressive or expanded property management function to handle social issues and conflict resolution
- Expanded eligibility and more funding for the Rent Bank program
- Measures to deal with high utility costs

Consideration should be given to approaching the federal government under the Homelessness Partnering Strategy (HPS), MOHLTC (NWLHIN), MCSS and possibly MMAH to fund this initiative.

There would appear to be a high incidence of homeless people failing to attend appointments because they lack transportation, are intimidated by the process or lack the motivation to attend. Often, it is a combination of all factors. Allowances are provided through OW and the emergency shelters to cover transportation costs, but as noted by some of the occupants at Shelter House, bus fare is used for “other purposes”. To address the problem, services need to be brought to the individuals. Regular clinics should be held at community agencies that serve the homeless. This would include applications for housing and income support programs.

9.6.5.3 Social Assistance Rates

Social assistance shelter rates are believed to be far too low; a single person receives \$376 per month for shelter costs, while the average cost of a bachelor apartment in Thunder Bay CMA is \$531. A campaign should be launched to influence the Province to increase rates.

9.6.6 Conclusion

The City of Thunder Bay has become the hub for the provision of services in Northwestern Ontario; its homeless problem has grown as people move to the City to obtain services. Participants at the Homelessness Focus Group noted that while additional beds for the homeless are required, the issue needs a broader based, multi-faceted solution. The lack of a place to live is only part of the cause; consequently, solutions will also require the provision of improved services.

9.7 Youth

9.7.1 Overview

Youth leave their families for a number of complex reasons, but the most common is family breakdown and abuse. Some are forced to leave, and others make a difficult decision to allow their family to remain on social assistance.

“Street youth have an increased risk of violence, unsafe and unwanted sex, STI’s, HIV, teen pregnancy and suicide,” and their mortality rate is almost 11 times the rate of the general youth population. “In Canada, it is estimated that 10% of shelter users are under the age of 15; with 30% of shelter users being between the ages of 15 and 34. However, many youth do not use homeless shelters and are therefore missed in Census counts.”³⁵

They would rather live in an unsafe situation (on the street or in an abandoned building) than deal with institutions like CAS, Dilico or even emergency shelters. Many homeless youth turn to substance use to deal with their pain and stress. In 2011, 3.1% of Thunder Bay’s homeless youth reported the use of OxyContin, and 4.1% report use of cocaine (compared to 1.6% and 2.6% in the province, respectively).

9.7.2 Youth in the District of Thunder Bay

Currently, service organizations mandated to ensure youth are housed do not exist in the District of Thunder Bay. “Youth in need of housing are expected to compete with the rest of the public in acquiring places to live.”³⁶ Considering the shortage of affordable housing in the District, young tenants with little to no rental history or experience will have very few opportunities to secure housing without advocacy. Many youth facing this situation end up homeless or couch-surfing.

Many youth feel uncomfortable or unsafe accessing shelter services:

We observed youth staying outside all night and groups of five or more staying at an unofficial shelter (an abandoned building). This kind of unofficial youth oriented housing does provide some safety from the streets; however, there are issues such as fire safety in these situations. Youth with disabilities and teen mothers do have access to limited support housing but other youth do not. Teen mothers have access to support housing once their child is born but not prior. There exists no formal pre-natal care for teen mothers who might have a myriad of needs. There

³⁵Children’s Aid Society Thunder Bay. 2011. *Street-Involved Youth Needs and Service Analysis*

³⁶YES Employment Services. 2001. *Youth Homelessness in Thunder Bay: A Snap-Shot*.

exists a real need for the development of programming to assist youth in securing and maintaining safe housing.³⁷

Despite this, Shelter House reports that 25% of their clientele is youth between 16 and 24. According to the John Howard Society, youth 18-24 have the highest rate of incarceration; especially young aboriginal men. John Howard Society's current average age is 21 years old.

Important youth programs are being cut due to a lack of funds. Haven House was a hostel program for youth provided by the Salvation Army that housed youth, and provided life skills programming; it was closed when federal grants ended. The My Own Place program that was run through John Howard Society had 3 outreach workers to help with housing placement, support services and advocacy, but was discontinued when the federal grant ran out. An announcement was made in August 2013 that a 6 bed long-term residential program for youth is being closed in October of this year³⁸. There is a negative impact on the client-service provider relationship when the program abruptly ends; however, it is difficult to sustain these programs without the political will.

TBDSSAB funds a youth trustee position for OW clients who are unable to find their own trustee. This service is available through the Children's Aid Society of Thunder Bay.

9.7.3 Housing Barriers Identified

It was noted during the focus group that youth have difficulty being housed because of discrimination and lack of opportunities:

- Many youth do not have identification, making applying for social assistance difficult.
- Many youth lack life skills:
 - Unsure of how to do laundry,
 - Unsure of how to pay bills on time,
 - Unsure of how to budget,
 - Unsure of how/where to access services.
- Youth lack the knowledge of what your rights are as a tenant
- There are legality issues around entering into contracts under 18 years old
- Youth often cannot advocate for themselves
- Youth face discrimination from landlords:
 - Stereotype that all youth are irresponsible,
 - Stigma attached to needing a caseworker,
 - lack of work experience,
 - Race (Aboriginal youth face much higher discrimination)
 - Having children at a young age.

³⁷YES Employment Services. 2001. *Youth Homelessness in Thunder Bay: A Snap-Shot*.

³⁸Chronicle Journal. "Youth Program Shutting Down." Aug 7, 2013.

- Setting rent prices just over social assistance rates
- Systemic discrimination:
 - Social assistance rates are unacceptable for shelter. A trustee for OW is mandatory but difficult to find.
 - A person cannot get a job without a place to be contacted
 - When on OW, youth are at risk of losing assistance if they find legitimate work and earn too much. Many youth feel forced into illegitimate types of work (sex trade, drugs) so they do not have to report to OW.
 - The longer a person lives on the streets, the more risky their behaviour becomes.³⁹
- Youth experience extreme peer pressure:
 - If a youth moves into an apartment, friends and family will impose.
 - If a youth receives their needs benefit cheque, often it will be shared.
 - Bullying from adults
 - Pressure to return to families and to repair relationships because of their age, despite the circumstances.
- There is not enough youth specific housing in communities with families (youth need extra supports)
- Long waits for OW and for Social Housing, and no physical space for youth

9.7.4 Conclusion

While there are supports available for homeless youth in the District of Thunder Bay, they may not be aware of them. TBDSSAB should connect with youth outreach programs to ensure that youth are aware of the services available.

As youth tend to avoid shelter situations that may be uncomfortable or dangerous, the establishment of a youth-only hostel with programming should be examined, as well as funding options to support this type of facility.

³⁹ Children's Aid Society Thunder Bay. 2011. *Street-Involved Youth Needs and Service Analysis*

9.8 Recommendations

Participate in Supportive Housing Solutions

- 4.1 Work with partners responsible for providing support services to ensure the support needs of tenants are addressed.
- 4.2 Work with the North West Local Health Integration Network (NWLHIN) to create an aging in place plan for residents living in social housing funded and administered by TBDSSAB.
- 4.3 Work to co-locate Community Care Access Centre (CCAC) client system navigators or arrange on-site visits.
- 4.4 Ensure that any newly built or renovated housing is barrier free and accessible in compliance with the Accessibility for Ontarians Disabilities Act (AODA).

Address Homelessness

- 5.1 Conduct a street needs assessment to determine the number of homeless people and the services required to keep the homeless housed and safe.
- 5.2 Evaluate the Homelessness Prevention Programs to ensure that these programs are reducing the incidences of homelessness.
- 5.3 Continue to fund and administer a homelessness prevention program to replace the cancelled Community Maintenance and Start-Up Benefit (CSUMB).
- 5.4 Create an eviction prevention policy for TBDHC properties.
- 5.5 Support the development of a designated youth hostel independent of the established emergency shelters.
- 5.6 Explore funding options for a designated youth hostel, including engaging the private sector.
- 5.7 Work with youth outreach programs and ensure that youth are aware of TBDSSAB services.

Improved Client Services

- 6.1 Assist individuals who lack identification to access housing.
- 6.2 Develop a new tenant handbook that explains tenant rights and obligations, how to maintain housing, and other useful information.

- 6.3** Consider having TBDSSAB staff perform RGI rent calculations for housing providers under administration by the TBDSSAB.
- 6.4** Develop partnerships with community organizations, including First Nation organizations, to establish satellite services at TBDSSAB housing projects.
- 6.5** Revisit referral agreements and procedures with Beendigen and Faye Peterson Transition House to allow for a smooth transition from emergency shelter to housing for victims of domestic violence.

10.0 Community Needs Survey

10.1 Overview

To complement the data provided by Statistics Canada and to further inform our housing strategy, TBDSSAB administered a community needs survey to the District of Thunder Bay municipalities, excluding the City of Thunder Bay. The main interests of the survey focused on affordability and the need for supportive housing.

10.2 Methodology

A 2-page questionnaire was delivered by postal mail to households (approximately 50%) in the District of Thunder Bay. We used a stratified sample to select 5000 addresses proportionate to the population residing in each District municipality.

We received a 13.5% global response rate, and 10% or higher in each municipality. With a moderately sized population (5,000 to 10,000 people), a 10% response rate is generally considered representative.⁴⁰ Figure 10.1 illustrates the response rate per municipality sampled.

Figure 10.1: Response Rate by Municipality

Municipality	Surveys Sent	Surveys Returned	Response Rate
Dorion	63	8	13%
Greenstone	898	89	10%
Manitouwadge	425	67	16%
Marathon	637	83	13%
Nipigon	322	49	15%
Red Rock	185	27	15%
Schreiber	225	38	17%
Terrace Bay	304	59	19%
TWOMO	1,141	150	13%
Thunder Bay CMA*	800	103	13%

*Excluding the City of Thunder Bay
Source: TBDSSAB CAO's Office

10.3 Findings

District of Thunder Bay Community Needs Survey Participants:

- The majority of respondents were over 45 years of age (78%), and most were female (65%).

⁴⁰ Neuman, W. Lawrence. 2006. *Social Research Methods: Qualitative and Quantitative Approaches*. 6th Ed. Pg 241.

- Only 8% of respondents in the district live in something other than a single detached home.
- 86% of respondents own their homes.
- 13% of respondents rent their homes; the three most reported reasons for renting are being unable to obtain a mortgage, housing prices are too high, and not wanting the responsibilities of homeownership.
- 30% of respondents are mortgage free.

10.3.1 Affordability

While 45% of respondents pay less than 30% of their income on housing costs, 47% reported paying more than 30% on housing costs, placing those people in core housing need. 12% of respondents reported paying more than 50% of their income on housing costs, placing them in deep core need.

One of the main complaints was the cost of utilities. 54% of respondents reported their utility payments were too high, while 6% reported that they were still paying more than 30% of their income on utilities without a mortgage payment.

10.3.2 Supportive Social Housing

10% of respondents indicated the need for assistance to remain in their homes. From this data, we can assume that between 6% and 14% of residents in the District of Thunder Bay are in need of some type of support. Respondents in need of assistance reported cleaning services as their most needed service (51%), with transportation services as second at 35%.

Figure 10.2 illustrates the perceived need for each of the listed services:

Figure 10.2: Support Services Need Responses

Proposed Extra Service	% of Respondents Agreed
Transportation	35%
Personal Care	25%
Cleaning	23%
Nursing	15%
Counselling	15%
Accessibility	13%

Source: TBDSSAB CAO's Office

10.4 Conclusion

Although a high percentage of respondents reported that they are spending more than 30% on housing costs, many District communities with social housing units currently have vacancies. From the data gathered, respondents indicated that it was the cost of heating and utilities at the root of core housing need, not the cost of rent/mortgage. Data presented earlier in this study and reported in the Community Needs Survey show that rental and homeownership prices are comparatively low, often negating the need for RGI assistance.

The direct delivery of support services falls outside of the TBDSSAB mandate. It is therefore important that those responsible for providing support services (e.g. Community Care Access Centre, NWLHIN) further assess the need for these services in the District municipalities and respond to the community needs.

Appendix 1 Recommended Actions and Indicators of Success

#	Recommendation	Indicators of Success
Advocacy		
1.1	Advocate for an increased share of new and flexible capital funding based on an allocation model that considers northern factors (geography, costs, loss of employment, demographic trends).	<ul style="list-style-type: none"> ● Addition of recommendation to TBDSSAB's Political Action Committee (PAC) work plan ● Attainment of NOSDA support ● Discussion(s) with Minister of Minister of Municipal Affairs and Housing (MMAH) to lobby for changes
1.2	Advocate for the development of a national housing strategy that provides sustained funding for existing and future housing initiatives.	<ul style="list-style-type: none"> ● Addition of recommendation to TBDSSAB's Political Action Committee (PAC) work plan ● Attainment of NOSDA, OMSSA and Provincial support
1.3	Advocate for parity in rent scales with the private sector, and request an increase to the minimum rent.	<ul style="list-style-type: none"> ● Addition of recommendation to TBDSSAB's Political Action Committee (PAC) work plan ● Attainment of NOSDA and OMSSA support ● Discussions with MMAH
1.4	Advocate for the legal ability to retain the disposition restrictions registered on title post mortgage maturity and operating agreement expiry.	<ul style="list-style-type: none"> ● Addition of recommendation to TBDSSAB's Political Action Committee (PAC) work plan ● Attainment of NOSDA and OMSSA support ● Discussions with MMAH
1.5	Advocate for changes to the Residential Tenancies Act to enable victims of abuse to remain in their units and to allow for the eviction of the abuser.	<ul style="list-style-type: none"> ● Addition of recommendation to TBDSSAB's Political Action Committee (PAC) work plan ● Attainment of NOSDA and OMSSA support ● Discussions with MMAH
1.6	Advocate for increased social assistance shelter rates.	<ul style="list-style-type: none"> ● Addition of recommendation to TBDSSAB's Political Action Committee (PAC) work plan ● Attainment of NOSDA and OMSSA support ● Discussions with Ministry of Community and Social Services
1.7	Lobby the City of Thunder Bay to create a by-law ensuring that all new housing starts include at least	<ul style="list-style-type: none"> ● Addition of recommendation to TBDSSAB's Political Action

	20% low income or affordable housing units.	<p>Committee (PAC) work plan</p> <ul style="list-style-type: none"> Discussions with representatives with the City of Thunder Bay
Enhanced Rent-Geared-to-Income and Rent Supplement System		
2.1	Work with private landlords to promote the benefits of the rent supplement program.	<ul style="list-style-type: none"> Internal procedure developed for tracking and reporting the number of current rent supplement units Public acknowledgment of willing private landlords engaged in the rent supplement program Production of information materials discussing the benefits of the rent supplement program for distribution to private landlords Recruitment of new private landlords to the rent supplement program
2.2	Provide direct RGI to individuals and families in private rental buildings who are unable to afford the market cost of the current residence to help balance the supply and demand.	<ul style="list-style-type: none"> Research conducted on best practices for delivery of direct RGI in Ontario Policy and procedures developed to administer a direct RGI program Promotion of program to ensure eligible clients are aware of its existence Tracked and published direct RGI data to gauge success of the program
2.3	Enforce the RGI to market rent ratio in the not-for-profit portfolio.	<ul style="list-style-type: none"> Develop policy and procedure for the enforcement of ratios. Work with not-for-profit providers to ensure ratios are maintained.
2.4	Attach rent supplements to new housing initiatives such as those funded under the Affordable Housing Program (AHP) and the Investment in Affordable Housing (IAH).	<ul style="list-style-type: none"> Policy and procedures developed ensuring that new housing initiatives accept a minimum number of rent supplements Tracked and published rent supplement data involving new

		housing initiatives
Improved Sustainability of the Existing Housing Stock		
3.1	Facilitate discussions with non-profit housing providers to determine their interest in amalgamating or transferring assets to other providers in the same general vicinity.	<ul style="list-style-type: none"> • Preparation of written materials/presentation • Completion of discussions with relevant providers
3.2	Work with non-profit housing providers and ONPHA to undertake a cost benefit analysis of establishing a bulk purchasing program for goods and services not offered by the Housing Services Corporation (HSC).	<ul style="list-style-type: none"> • Convene meetings with non-profit providers and ONPHA staff • Research 'best practices' in other communities • Publish cost benefits analysis for distribution to non-profit housing providers
3.3	Work with the HSC and housing providers, to develop preventative maintenance plans to be implemented by housing providers and that preventative maintenance plans be mandatory for any provider requesting additional capital or subsidies.	<ul style="list-style-type: none"> • TBDSSAB staff meet with HSC and housing providers to support the development of plans
3.4	Obtain a waiver from the Province and CMHC for each project reaching mortgage maturity, indicating the project is no longer subject to the Housing Services Act and the Canada-Ontario Social Housing Agreement and all obligations of the TBDSSAB have ceased, in particular, the liability for default on any future loans.	<ul style="list-style-type: none"> • Convene meetings with representatives of the Province and the CMHC • Receive written and binding assurances
3.5	Consider energy efficiency and conservation in all maintenance and retrofitting in TBDHC units. Also consider the use of environmentally friendly building materials.	<ul style="list-style-type: none"> • Policy and procedures developed that ensure energy efficiency and conservation are considered in all maintenance and retrofitting projects
Participate in Supportive Housing Solutions		
4.1	Work with partners responsible for providing support services to ensure the support needs of tenants are addressed.	<ul style="list-style-type: none"> • TBDSSAB Tenant Support staff utilize 211 to familiarize themselves with all the various supports available • TBDSSAB Tenant Support

		<p>Coordinators produce a list of services applicable to TBDHC tenants</p> <ul style="list-style-type: none"> • TBDSSAB Tenant Support Coordinators track the various supports offered and referred
4.2	Work with the North West Local Health Integration Network (NWLHIN) to create an aging in place plan for residents living in social housing funded and administered by TBDSSAB.	<ul style="list-style-type: none"> • Convene a meeting with representatives of the LHIN • Completed needs assessment to gauge the anticipated support requirements of tenants living in social housing • Procedures developed to ensure support needs of tenants are addressed • TBDSSAB Tenant Support Coordinators linked with CCAC/NWLHIN staff to ensure proper supports are delivered
4.3	Work to co-locate Community Care Access Centre (CCAC) client system navigators or arrange on-site visits.	<ul style="list-style-type: none"> • Procedures agreed upon by TBDSSAB and CCAC
4.4	Ensure that any newly built or renovated housing is barrier free and accessible in compliance with the Accessibility for Ontarians Disabilities Act (AODA).	<ul style="list-style-type: none"> • Established TBDSSAB policies and procedures ensuring accessibility compliance.
Address Homelessness		
5.1	Conduct a street needs assessment to determine the number of homeless people and the services required to keep the homeless housed and safe.	<ul style="list-style-type: none"> • TBDSSAB staff establish a plan and conduct assessment by December 2015.
5.2	Evaluate the Homelessness Prevention Programs to ensure that these programs are reducing the incidences of homelessness.	<ul style="list-style-type: none"> • TBDSSAB staff conduct evaluation of programs funded through CHPI
5.3	Continue to fund and administer a homeless prevention program to replace the cancelled Community Maintenance and Start-Up Benefit (CSUMB).	<ul style="list-style-type: none"> • TBDSSAB maintain the Housing Security Fund through the Community Homelessness Prevention Initiative (CHPI)
5.4	Create an eviction prevention policy for TBDHC properties.	<ul style="list-style-type: none"> • TBDSSAB Housing staff to develop and seek Board

		approval for an eviction prevention policy.
5.5	Support the development of a designated youth hostel independent of the established emergency shelters	<ul style="list-style-type: none"> TBDSSAB staff support the work of the Community Coalition for Youth Housing.
5.6	Support the exploration of funding options for a designated youth hostel, including engaging the private sector.	<ul style="list-style-type: none"> TBDSSAB staff support the Community Coalition for Youth Housing in their search for public and private dollars to establish a dedicated youth hostel.
5.7	Work with youth outreach programs and ensure that youth are aware of TBDSSAB services.	<ul style="list-style-type: none"> Meet with youth outreach workers to ensure that they are familiar with the services that TBDSSAB have to offer.
Improved Client Services		
6.1	Assist individuals who lack identification to access housing.	<ul style="list-style-type: none"> Compile and advertise listing of free ID clinics
6.2	Develop a new tenant handbook that explains tenant rights and obligations, how to maintain housing, and other useful information.	<ul style="list-style-type: none"> TBDSSAB Housing and Tenant Support staff update and distribute a new tenant handbook
6.3	Consider having TBDSSAB staff perform RGI rent calculations for housing providers under administration by the TBDSSAB.	<ul style="list-style-type: none"> TBDSSAB staff research the human resources costs of calculating RGI for housing providers TBDSSAB staff offer the calculations of RGI to housing providers
6.4	Develop partnerships with community organizations, including First Nation organizations, to establish satellite services at TBDSSAB housing projects.	<ul style="list-style-type: none"> TBDSSAB staff create a plan to utilize designated units in social housing projects TBDSSAB staff approach specific organizations to invite them to offer programs and services at specific times
6.5	Revisit referral agreements and procedures with Beendigen and Faye Peterson Transition House to allow for a smooth transition from emergency shelter to housing for victims of domestic violence.	<ul style="list-style-type: none"> TBDSSAB staff meet with representatives from Faye Peterson and Beendigen to discuss possibilities to improve service Develop policy and procedures to address the suggestions

Appendix 2 Inventory of Emergency, Supportive and Social Housing Providers

EMERGENCY HOUSING			
Agency & Funder	# of Beds	Client Type & Services	Location
Salvation Army MCSS TBDSSAB	17 beds for men (Booth Centre)	<i>Homeless</i> <ul style="list-style-type: none"> ▪ Meals ▪ Dormitory style overnight beds ▪ Free clothing for those in need ▪ Counselling and referral 	Thunder Bay
Shelter House TBDSSAB	27 beds for men 5 beds for women 10 beds for youth	<i>Homeless</i> <ul style="list-style-type: none"> ▪ Soup kitchen ▪ Dormitory style overnight beds ▪ Free clothing for those in need ▪ Counselling & referral 	Thunder Bay
Kwae Kii Win Managed Alcohol Program City of Thunder Bay / Donations	15 beds	<i>Transitional</i> <ul style="list-style-type: none"> ▪ Chronic homelessness ▪ Chronic alcoholism 	Thunder Bay
EMERGENCY HOUSING FOR VICTIMS OF DOMESTIC VIOLENCE			
Geraldton Family Resource Centre MCSS	10	<i>Victims of Domestic Violence</i> <ul style="list-style-type: none"> ▪ Crisis housing ▪ Counselling & referral ▪ Victim advocacy ▪ Food & emergency clothing while in residence ▪ Assistance with securing housing 	Geraldton
Faye Peterson Transition House MCSS	24	<i>Victims of Domestic Violence</i> <ul style="list-style-type: none"> ▪ Crisis housing ▪ Counselling & referral ▪ Victim advocacy ▪ Food & emergency clothing while in residence ▪ Assistance with securing housing 	Thunder Bay
Marjorie House MCSS	10	<i>Victims of Domestic Violence</i> <ul style="list-style-type: none"> ▪ Crisis housing ▪ Transportation ▪ Counselling & referral ▪ Victim ▪ Advocacy 	Marathon

EMERGENCY HOUSING			
Agency & Funder	# of Beds	Client Type & Services	Location
		<ul style="list-style-type: none"> ▪ Food & emergency clothing while in residence 	
Beendigen Inc MCSS	24	<p><i>Aboriginal Victims of Domestic Violence</i></p> <ul style="list-style-type: none"> ▪ Crisis housing ▪ Transportation ▪ Counselling & referral ▪ Victim advocacy ▪ Food & emergency clothing in residence 	Thunder Bay

SUPPORTIVE HOUSING			
Agency & Funder	# of Units/ Beds With Support Services	Clients Served (<i>Support Service Agency</i>)	Location
Alpha Court Non-Profit Housing Corporation (<i>Note: known as Alpha Court Community Mental Health Services</i>) MOHLTC / NWLHIN	141	<p>Psychiatric disability</p> <p>Community support services including:</p> <ul style="list-style-type: none"> ▪ Outreach ▪ Assessment ▪ Individualized planning ▪ Direct service provision Housing service co-ordination ▪ Advocacy 	Thunder Bay
Beendigen MCSS/DSSAB	18	<p>Transitional housing</p> <ul style="list-style-type: none"> • Part of the Wakaigin housing project which also includes 12 units of permanent RGI housing 	Thunder Bay
Brain Injury Services of Northern Ontario MOHLTC / NWLHIN	15	<p>Brain injured</p> <p>24/7 residential services program</p>	Thunder Bay

SUPPORTIVE HOUSING			
Agency & Funder	# of Units/ Beds With Support Services	Clients Served (<i>Support Service Agency</i>)	Location
Canadian Mental Health Association Thunder Bay Branch (CMHA) MOHLTC	13	12 - Psychiatric disability 1 – Mental Health Crisis Intervention Bed Provides: <ul style="list-style-type: none"> ▪ Safe, affordable housing ▪ Advocacy and ongoing support to meet day- to- day basic needs ▪ Referrals to appropriate agencies 	Thunder Bay
Children's Aid Society - District of Thunder Bay	8	Group home for adolescents unable to function in regular foster care; includes one crisis care bed	Thunder Bay
Children's Centre of Thunder Bay - Therapeutic Family Homes MCSS	33	Children and youth with severe social, emotional and behavioural difficulties	Thunder Bay
Community Living Thunder Bay MCSS	99	Developmental disabilities	Thunder Bay
Crossroads Centre Incorporated MOHLTC, NWLHIN	28	Transitional housing for pre- and post-treatment males and females	Thunder Bay
Dilico Anishinabek Family Care MCSS	9	Developmental Disabilities	Thunder Bay
Handicapped Action Group (HAGI) MOHLTC/NWLHIN	44	Physically disabled	1201 Jasper Dr. Thunder Bay
Independence Plus MCSS	28	Developmental disabilities	Thunder Bay

SUPPORTIVE HOUSING			
Agency & Funder	# of Units/ Beds With Support Services	Clients Served <i>(Support Service Agency)</i>	Location
John Howard Society MCSS, Ministry of the Attorney General, Corrections Canada, United way	48	Transitional housing for men involved in the criminal justice system. Small number of beds recently allocated to serve women	City of Thunder Bay
Kairos Ministry of Children and Youth Services	8	Youth serving custodial or community sentences	Thunder Bay
Kenogamisis MCSS	10	Developmental Disabilities	Thunder Bay
Lutheran Community Housing Corporation	10	Physically disabled (Bay Court) <i>(Avenue 11 Community Services care provider)</i>	Thunder Bay
Lutheran Community Housing Corporation	12	Physically disabled (Pioneer Court) <i>(St. Joseph's Care Group support service provider)</i>	Thunder Bay
Nipigon Housing Corporation	6	Physically disabled <i>(Nipigon/Red Rock Lifeskills)</i>	Nipigon
Northern Linkage Community Housing and Support Services (MOHLTC)	30	Psychiatric disability <i>(St. Joseph's Care Group)</i>	Thunder Bay
Options Northwest MOHLTC	50	Developmental disabilities with concurrent physical disabilities and/or mental health problems <ul style="list-style-type: none"> • 9 group homes • Also rents 6 group homes (24 beds) from Independence Plus 	Thunder Bay

SUPPORTIVE HOUSING			
Agency & Funder	# of Units/ Beds With Support Services	Clients Served (<i>Support Service Agency</i>)	Location
Organization for Multi-Disabled Inc. MOHLTC/MCSS	9	Concurrent disorders	Thunder Bay
Salvation Army Correctional & Justice Services MOHLTC/MCSS	14	6 Corrections <ul style="list-style-type: none"> ▪ Residential program for men on probation 8 Homes for Special Care <ul style="list-style-type: none"> ▪ Residential program for men with addictions/ psychiatric disabilities 	Thunder Bay
St. Joseph's Care Group MOHLTC/NWLHIN	41	Psychiatric disability (<i>Homes for Special Care</i>)	Thunder Bay
Superiorview Housing Co- operative CMHC/NWLHIN	10	Physically disabled <ul style="list-style-type: none"> • 10 attendant care units (HAGI) • Part of larger 80 unit federal co-op which also has 32 accessible units 	Thunder Bay
St. Joseph's Care Group MOHLTC	313	PR Cook apartments for senior; includes 4 units for physically disabled under 60 Sister Leila Greco apartments for seniors <ul style="list-style-type: none"> ▪ Seniors units in receipt of support services including: Emergency response system ▪ Congregate dining Medication assistance Personal care & homemaking ▪ Recreation activities ▪ In-house therapy 	Thunder Bay

SUPPORTIVE HOUSING			
Agency & Funder	# of Units/ Beds With Support Services	Clients Served (<i>Support Service Agency</i>)	Location
The Three C's Reintroduction Centre MOHLTC	12	Addictions Average stay of 6 months for post treatment adult males including: <ul style="list-style-type: none"> ▪ 12-step recovery groups Relapse prevention ▪ Life skills ▪ Counselling ▪ Recreational therapy 	Thunder Bay
Thunder Bay District Housing Corporation MOHLTC	10	Physically disabled (<i>HAGI – Cumberland Court</i>)	Thunder Bay
Thunder Bay District Housing Corporation MOHLTC	16	Psychiatric disability (CMHA – Vickers St.)	Thunder Bay
Thunder Bay District Housing Corporation TBDSSAB	34	Multiple disabled and addictions – (<i>The Habitat – Unity Place</i>) Provides one-on-one and group supported daily living (<i>Salvation Army</i>)	Thunder Bay
Thunder Bay District Housing Corporation	16	Developmental disabilities (<i>Avenue 11 Community Services – Ross Court</i>)	Thunder Bay
Thunder Bay District Housing Corporation	100	Jasper Place – Seniors housing; services include: <ul style="list-style-type: none"> ▪ Emergency response system ▪ Medication assistance ▪ Personal care & homemaking ▪ Recreational activities ▪ In-house therapy 	Thunder Bay
Thunder Bay Seaway Non-Profit Housing Corporation MOHLTC, NWLHIN	15	Addictions Housing for recovered adults in Alcoholics or Narcotics Anonymous and who are in school or equivalent <ul style="list-style-type: none"> ▪ Abstinence based 	Thunder Bay

SUPPORTIVE HOUSING			
Agency & Funder	# of Units/ Beds With Support Services	Clients Served (Support Service Agency)	Location
Wequedong Lodge of Thunder Bay MOHLTC, NW CCAC, Federal – Health Canada, First Nations & Inuit Health Branch	42	Provides: <ul style="list-style-type: none"> Short term accommodation and support services to out of town Native people accessing health care services in Thunder Bay Translation, transportation and referral services 	Thunder Bay Serves Northwestern Ontario
William W. Creighton Youth Services – Ministry of Children & Youth Services	33	Mandated to provide Young Offender Services under the Child and Family Services Act and the Youth Criminal Justice Act	Thunder Bay Serves District, Kenora District, Rainy River District

RETIREMENT HOMES*		
Agency	# of Units	Location
Hilldale Gardens Retirement Living	68	309 Hilldale Rd., Thunder Bay
Glacier Ridge Retirement Residence	80	1261 Jasper Dr., Thunder Bay
Chartwell Select Thunder Bay	118	770 Arundel St., Thunder Bay
The Walford	80	20 Pine St., Thunder Bay
<p>*Retirement Homes offer assisted living to the elderly and physically handicapped as well as, typically, short term respite and convalescent beds. Full service dining, day trips, social activities, exercise programs, laundry, housekeeping and often on-site tuck shops and hair salons are provided. Personal support care is available for matters such as bathing and ensuring meals are taken. Medical assistance is limited to administration of medication and 24/7 response for medical emergencies. In some instances on-site physio/message therapy is provided along with availability of a visiting doctor.</p>		

LONG-TERM CARE FACILITIES*		
Name	# of Beds	Location
Grandview Lodge City of Thunder Bay MOHLTC	150	200 Lillie St. Thunder Bay

LONG-TERM CARE FACILITIES*		
Name	# of Beds	Location
Dawson Court City of Thunder Bay MOHLTC	150	523 North Algoma St. Thunder Bay
Pioneer Ridge City of Thunder Bay MOHLTC	150	750 Tungston St. Thunder Bay
Revera Pinewood Court MOHLTC	128	2625 Walsh St. East Thunder Bay
Revera Roseview Manor MOHLTC	157	99 Shuniah St. Thunder Bay
Revera Versa Care Centre MOHLTC	121 + 10 convalescent (post hospital care)	135 Vickers St. Thunder Bay
St. Joseph's Care Group Bethammi Nursing Home MOHLTC	110	63 Carrie St. Thunder Bay
St. Joseph's Care Group Hogarth Riverview Manor MOHTLC	96	300 Lillie St. Thunder Bay
Geraldton District Hospital MOHTLC	26	500 Hogarth Ave. West Geraldton
Manitouwadge General Hospital MOHLTC	9	Manitou Rd. Manitouwadge
Nipigon District Memorial Hospital MOHLTC	22	125 Hogan Rd. Nipigon
Terrace Bay Long-Term Care Facility MOHLTC	22	Adjacent to McCausland Hospital Terrace Bay
*Long-Term Care Facilities provide 24/7 nursing care, 24/7 on call physician, nutrition and food services, laundry, housekeeping, pharmacy and life enrichment programs for the elderly and physically handicapped age 18 and over. Eligibility is determined by the North West Community Care Access Centre		

Non-Profit Social Housing Providers			
Group Name/Project	Units	Clients Served	Location and Area Served
Beendigen Incorporated	30	Families (12) SP (18)	Thunder Bay
Chateaulac Housing Incorporated	12	Seniors	Geraldton
Fort William Branch No. 6 Housing Corporation	39	Seniors	Thunder Bay
Geraldton Municipal Housing Corporation	28	Families (12) LIS (6) SP (10)	Geraldton
Geraldton Native Housing Corporation	33	Families	Geraldton
Greek Orthodox Community of the Holy Trinity Non-Profit Housing Corporation	50	Families	Thunder Bay
Holy Cross Villa of Thunder Bay	30	Seniors	Thunder Bay
Holy Protection Millennium Home	30	Seniors	Thunder Bay
Kakabeka Legion Seniors Development Corporation	10	Seniors	Oliver Paipoonge
Kay Bee Seniors Housing Corporation	30	Seniors	Oliver Paipoonge
Lakehead Christian Senior Citizens Apartments Incorporated	60	Seniors	Thunder Bay
Lutheran Community Housing Corporation of Thunder Bay	109	Families (23) SP (56) MX-SP (30)	Thunder Bay
Manitouwadge Municipal Housing Corporation	76	Seniors (14) Families (62)	Manitouwadge
Marathon Municipal Non-Profit Housing Corporation	80	Mixed – FH, SP & LIS	Marathon
Matawa Non-Profit Housing Corporation	12	Families	Thunder Bay
Native People of Thunder Bay Development Corporation	239	Families and Seniors	Thunder Bay
Nipigon Housing Corporation	16	Seniors and Families (10) SP (6)	Nipigon
Red Rock Municipal Non-Profit Housing Corporation	12	Seniors	Red Rock
St. Joseph's Care Group	181	Seniors	Thunder Bay
St. Paul's United Church Non-Profit Housing Corporation	30	Seniors	Thunder Bay
Suomi Koti of Thunder Bay	60	Seniors	Thunder Bay
Thunder Bay Deaf Housing Inc.	8	SP	Thunder Bay
Thunder Bay Metro Lions Housing Corporation	48	Families and Singles	Thunder Bay
Thunder Bay District Housing Corporation (TBDHC)	2,489	Public (1,547) NP (445) Pre-86 (224) Sec 27 (273)	Thunder Bay District
TOTAL UNITS	3,712		

Co-operative Housing Providers

Group Name/Project	Units	Clients Served	Location and Area Served
Castlegreen Co-operative Housing Corporation	215	Families Seniors	Thunder Bay
Superiorview Housing Co-operative	80	Families Seniors	Thunder Bay
Tahwesin Housing Co-operative	30	Families	Thunder Bay
TOTAL UNITS	325		

Rural and Native Housing Program

Group Name/Project	Units	Clients Served	Location and Area Served
Ontario Aboriginal Housing Support Services Corporation (OAHSSC)	282	Rural and Native	Thunder Bay District

Dedicated Supportive Non-Profit Housing Providers – MCSS and MCYS

Group Name/Project	Units/ Beds	Clients Served	Location and Area Served
Children's Aid Society of the District of Thunder Bay	8	Adolescents unable to function in regular foster care; includes 1 crisis care bed	Thunder Bay
Dilico Anishinabek Family	9	Persons with developmental disabilities	Thunder Bay
Independence Plus Housing Corp	28	Persons with developmental disabilities	Thunder Bay
Kairos	8	Youth servicing custodial or community sentences	Thunder Bay
Kenogamisis Non-Profit Housing Corp – Administered by TBDHC	10	Persons with developmental disabilities	Thunder Bay
Therapeutic Family Homes Thunder Bay Inc.	33	Children and youth with emotional and behavioural disabilities	Thunder Bay

Dedicated Supportive Non-Profit Housing Providers – MOHLTC

Group Name/Project	Units/ Beds	Clients Served	Location and Area Served
Alpha Court	149		Thunder Bay
Handicapped Action Group	44		Thunder Bay
Northern Linkages	30		Thunder Bay
Organization for Multi-Disabled	10		Thunder Bay
3C's Reintroduction Centre	10		Thunder Bay
Thunder Bay CMHA	12		Thunder bay
Thunder Bay Seaway	15		Thunder Bay