THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

BOARD REPORT

	REPORT NO.: **2019-16**
MEETING DATE: **MARCH 21, 2019**	***DATE PREPARED:*** FEBRUARY 5, 2019
SUBJECT: **10 YEAR HOUSING AND HOMELESSNESS PLAN – HOUSING TARGETS UPDATE**	

RECOMMENDATION

THAT with respect to Report No. 2019-16 (Housing Services Division), we recommend The District of Thunder Bay Social Services Administration Board approve and adopt the Ten Year Housing and Homelessness Plan – Revised Housing Targets as presented;

AND THAT Administration provide an update of the Housing Targets every 3 years, superceding Resolution No. 16/35 requiring annual updates of the housing targets.

REPORT SUMMARY

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

BACKGROUND

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

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

Revised targets were first updated and presented to the Board at the March 24, 2016 Board meeting (Report No. 2016/12), then at the March 23, 2017 Board meeting (Report No. 2017/23) and also at the April 19, 2018 Board meeting (Report No. 2018/25). The purpose for updating the targets on an annual basis was to determine trends and direction and to ensure that decisions made with respect to housing stock followed a data-driven process.

COMMENTS

The revised 2019 targets show that the trends have not changed significantly from the past few years. There are small changes in the actual numbers forecast by community. The predominant need throughout the District remains housing for non-senior single individuals and this is projected to continue through the 10 year forecast.

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

Through 2017 and 2018, TBDSSAB was successful in selling several chronically underutilized housing properties in Savant Lake, Upsala and in Nakina. The proceeds of these sales have been placed in reserve, to be utilized for the creation of new housing. These transactions are reflected in the housing projections.

Over the past four years, TBDSSAB has utilized the housing targets to assist in decisions related to investment in new housing units through the Investment in Affordable Housing Extension (IAH-E) funding for affordable housing. Since 2015, TBDSSAB has invested in 36 new single-style units in the City of Thunder Bay, ten new single units in Oliver-Paipoonge, and four new single units in Nipigon. Current IAH-E allocations have been awarded to support 20 new single units with the Salvation Army in Thunder Bay and an additional eight new single units in the City of Thunder Bay.

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

Based on the Canada Mortgage and Housing Corporation (CMHC) 2018 Rental Market Report for Thunder Bay, the average vacancy rate for a 1-bedroom apartment in 2018 is at 5.1%. This is an increase from the 2017 vacancy rate of 4.3%. Still, the demand for housing is high, and even greater for affordable housing. The CMHC Core Housing Need statistics shows approximately 6,195 households in the Thunder Bay CMA who qualify for affordable housing, based on the 2016 Statistics Canada Income Survey. Some of these individuals and families may be currently housed in social and affordable homes, but there is much greater need for additional affordable housing to meet current demand. For 2019, the Board has been presented with an expansion request for the TBDSSAB Rent Supplement and Portable Housing Benefit programs that provides subsidies to allow eligible applicants to access housing in the private market. With the Rent Supplement program, relationships are developed between TBDSSAB and landlords, to

secure housing to meet demand. For Portable Housing Benefits, financial support is provided directly to the individual to allow access to private market housing units. The Rent Supplement and Portable Housing Benefit programs facilitate access to housing in communities where TBDSSAB or supported non-profit housing providers do not own housing stock.

At the March 24, 2016 Board meeting, the Board passed a resolution (Resolution No. 16/35) directing Administration to provide an annual update of the housing targets. As the 10-year housing targets have remained very stable since the initial update provided in 2016, it is recommended that future housing targets be presented to the Board every 3 years.

FINANCIAL IMPLICATIONS

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

CONCLUSION

It is concluded that the updated housing targets as presented show no significant change in trends from the 2018 targets, and that these targets continue to be used to inform direction and strategy in addressing social and affordable housing need for the next 10 years. It is further concluded that based on the stability of past trends, future housing targets be updated and provided to the Board every 3 years.

REFERENCE MATERIALS ATTACHED

Attachment #1 Social and Affordable Housing Targets Housing Projections – Annual Update March 2019

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APPROVED / SIGNATURE:	
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Social and Affordable Housing Targets

THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

Housing Projections – Annual Update

March 2019

Social Housing Development Target Formula

Current Waitlist Figures

+ Projected Population Aging Parameter

+ Average Annual Change in Number of Move Ins

+ Average Annual Change in Number of New Applications

Projected Housing Demand

Average Number of Move-Ins

x 10 Years

+ Current Vacancies

Projected Supply

Projected Housing Demand

- Projected Housing Supply

Projected Housing Need

Projected Housing Demand

Applicants in Housing Stress

+ Projected Population Aging Parameter

+ Projected 5 year allocation to applicants in housing stress

+ projected 5 year variation in housing stress

Projected Housing Demand

Variable	Measure
Applicants in Housing Stress	Waitlist Information (October 31st, 2018)
Population Aging*	Population under 65 is projected to decrease 1% each year for the next 10 years. Population 65+ is projected to increase 2.7% each year for the next 10 years
Projected 5 year allocation to applicants in housing stress	Based on 10 year average annual move ins
Variation in Housing Stress	Based on 10 year average annual new applications

Projected Supply

Projected 5 Year Re-lets
x Number of Years for the Projection
+ Current Vacancies

Projected Supply

Variable	Measure
Projected Re-Lets	Based on 10 year average annual move ins
Number of Years for the Projection	10 years (span of Housing and Homelessness Plan)
Current Vacancies	All vacant units (excluding those which are for sale or uninhabitable) as of December 31st, 2018.

Needs Calculation

Projected Housing Demand

- Projected Housing Supply

Projected Housing Need

- This updated needs calculation gives us the projected waitlist total for 2029.
- From this number, we can estimate the number of units we need to have for our waitlist to be at a desirable number.
- For a healthy social housing system, we need to maintain a waitlist to ensure our units will be full. We estimate that the waitlist should be 25% of our actual stock.

Projected Unit Needs to 2029

October 31st, 2018
Waitlist at 1,044

Municipality	Projected Waitlist	Projected Waitlist as a Percentage of Current Stock	Projected Number of Additional Units Required **
District of Thunder Bay	**872**	**21%**	**-168**
Oliver Paipoonge	15	38%	5
Greenstone	16	13%	-16
Manitouwadge	11	15%	-8
Marathon	41	47%	19
Nipigon	33	72%	21
Red Rock	4	27%	1
Schreiber	1	4%	-5
City of Thunder Bay	846	23%	-92

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

Projected Unit Needs: Comparison

Municipality	Projected Waitlist 2028	Projected Waitlist 2029	Projected Waitlist as a Percentage of Current Stock 2018	Projected Waitlist as a Percentage of Current Stock 2019	Projected Number of Additional Units Required 2028**	Projected Number of Additional Units Required 2029**
District of Thunder Bay	**904**	**872**	**22%**	**21%**	**-138**	**-168**
Oliver Paipoonge	13	15	32%	38%	3	5
Greenstone	6	16	4%	13%	-27	-16
Manitouwadge	12	11	15%	15%	-7	-8
Marathon	27	41	32%	47%	6	19
Nipigon	20	33	45%	72%	9	21
Red Rock	3	4	22%	27%	0	1
Schreiber	8	1	34%	4%	2	-5
City of Thunder Bay	824	846	22%	23%	-115	-92

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

City of Thunder Bay

	Projected Waitlist 2028	Projected Waitlist 2029	Projected Waitlist as a Percentage of Current Stock 2018	Projected Waitlist as a Percentage of Current Stock 2019	Projected Number of Additional Units Required in 2028**	Projected Number of Additional Units Required in 2029**
Single	602	578	106%	97%	460	430
Families	101	118	8%	9%	-244	-224
Senior	85	116	5%	6%	-358	-333
1 Bdrm	678	805	30%	36%	118	244
2 bdrm	87	78	13%	12%	-76	-85
3 bdrm	12	-30	2%	-4%	-165	-206
4+ bdrm	46	-18	30%	-11%	7	-57

Oliver Paipoonge

	Projected Waitlist 2028	Projected Waitlist 2029	Projected Waitlist as a Percentage of Current Stock 2018	Projected Waitlist as a Percentage of Current Stock 2019	Projected Number of Additional Units Required in 2028**	Projected Number of Additional Units Required in 2029**
Single	3	4	0%	82%	3	4
Families	1	0	0%	11%	1	0
Senior	13	15	32%	7%	3	5
1 Bdrm	12	15	49%	35%	6	9
2 bdrm	1	1	4%	10%	-3	-3
3 bdrm	0	0	0%	-6%	0	0
4+ bdrm	0	-1	0%	-15%	0	-1

Greenstone - Combined

	Projected Waitlist 2028	Projected Waitlist 2029	Projected Waitlist as a Percentage of Current Stock 2018	Projected Waitlist as a Percentage of Current Stock 2019	Projected Number of Additional Units Required in 2028**	Projected Number of Additional Units Required in 2029**
Single	13	17	52%	144%	7	14
Families	-1	7	0%	11%	-20	-9
Senior	-7	-11	-28%	-20%	-14	-24
1 Bdrm	6	25	12%	40%	-6	9
2 bdrm	3	4	12%	29%	-4	1
3 bdrm	-4	-9	-9%	-20%	-17	-21
4+ bdrm	1	-4	20%	-190%	-1	-4

Greenstone Breakdown: Geraldton

	Projected Waitlist 2028	Projected Waitlist 2029	Projected Waitlist as a Percentage of Current Stock 2018	Projected Waitlist as a Percentage of Current Stock 2019	Projected Number of Additional Units Required in 2028**	Projected Number of Additional Units Required in 2029**
Single	10	18	40%	147%	4	15
Families	-1	-1	-2%	-1%	-18	-13
Senior	-3	-2	-18%	-5%	-7	-12
1 Bdrm	8	17	21%	32%	-2	4
2 bdrm	3	4	13%	34%	-3	1
3 bdrm	-9	-4	-22%	-10%	-19	-13
4+ bdrm	2	0	0%	0%	1	0

Greenstone Breakdown: Longlac

	Projected Waitlist 2028	Projected Waitlist 2029	Projected Waitlist as a Percentage of Current Stock 2018	Projected Waitlist as a Percentage of Current Stock 2019	Projected Number of Additional Units Required in 2028**	Projected Number of Additional Units Required in 2029**
Single	3	4	0%	0%	3	4
Families	1	-3	8%	-23%	-2	-6
Senior	-4	1	-34%	8%	-7	-2
1 Bdrm	-1	5	-10%	52%	-3	3
2 bdrm	-2	0	-111%	-10%	-3	-1
3 bdrm	2	-4	26%	-44%	1	-7
4+ bdrm	1	2	43%	61%	1	1

Manitouwadge

	Projected Waitlist 2028	Projected Waitlist 2029	Projected Waitlist as a Percentage of Current Stock 2018	Projected Waitlist as a Percentage of Current Stock 2019	Projected Number of Additional Units Required in 2028**	Projected Number of Additional Units Required in 2029**
Single	10	9	73%	66%	7	6
Families	-1	-1	-2%	-2%	-13	-13
Senior	2	3	17%	18%	-1	-1
1 Bdrm	13	14	49%	52%	6	7
2 bdrm	2	1	8%	-4%	-5	-9
3 bdrm	-3	1	-14%	-4%	-8	-6
4+ bdrm	-1	0	0%	0%	-1	0

Marathon

	Projected Waitlist 2028	Projected Waitlist 2029	Projected Waitlist as a Percentage of Current Stock 2018	Projected Waitlist as a Percentage of Current Stock 2019	Projected Number of Additional Units Required in 2028**	Projected Number of Additional Units Required in 2029**
Single	18	27	66%	94%	12	20
Families	7	7	12%	12%	-7	-8
Senior	-1	4	0%	0%	-1	3
1 Bdrm	20	37	68%	123%	12	30
2 bdrm	4	1	8%	3%	-7	-10
3 bdrm	3	2	23%	16%	-1	-1
4+ bdrm	1	1	0%	0%	1	1

Nipigon

	Projected Waitlist 2028	Projected Waitlist 2029	Projected Waitlist as a Percentage of Current Stock 2018	Projected Waitlist as a Percentage of Current Stock 2019	Projected Number of Additional Units Required in 2028**	Projected Number of Additional Units Required in 2029**
Single	20	26	394%	528%	18	25
Families	1	5	2%	37%	-3	2
Senior	-1	-2	-4%	-8%	-8	-9
1 Bdrm	19	30	70%	109%	12	23
2 bdrm	-1	1	-1%	15%	2	-1
3 bdrm	-1	1	-4%	8%	-1	-1
4+ bdrm	2	2	32%	30%	1	1

Red Rock

	Projected Waitlist 2028	Projected Waitlist 2029	Projected Waitlist as a Percentage of Current Stock 2018	Projected Waitlist as a Percentage of Current Stock 2019	Projected Number of Additional Units Required in 2028**	Projected Number of Additional Units Required in 2029**
Single	2	0	0%	0%	2	0
Families	0	0	0%	0%	0	0
Senior	1	4	12%	32%	-2	1
1 Bdrm	2	2	20%	28%	-1	1
2 bdrm	1	1	25%	25%	0	0
3 bdrm	0	0	0%	0%	0	0
4+ bdrm	0	0	0%	0%	0	0

Schreiber

	Projected Waitlist 2028	Projected Waitlist 2029	Projected Waitlist as a Percentage of Current Stock 2018	Projected Waitlist as a Percentage of Current Stock 2019	Projected Number of Additional Units Required in 2028**	Projected Number of Additional Units Required in 2029**
Single	2	-2	0%	0%	10	-2
Families	0	0	0%	0%	0	0
Senior	-3	4	-10%	15%	-8	-1
1 Bdrm	0	7	34%	31%	2	2
2 bdrm	0	0	0%	0%	0	0
3 bdrm	0	0	0%	0%	0	0
4+ bdrm	0	-6	0%	0%	0	-6