



Under One Roof: Housing and Homelessness Plan 5 Year Update

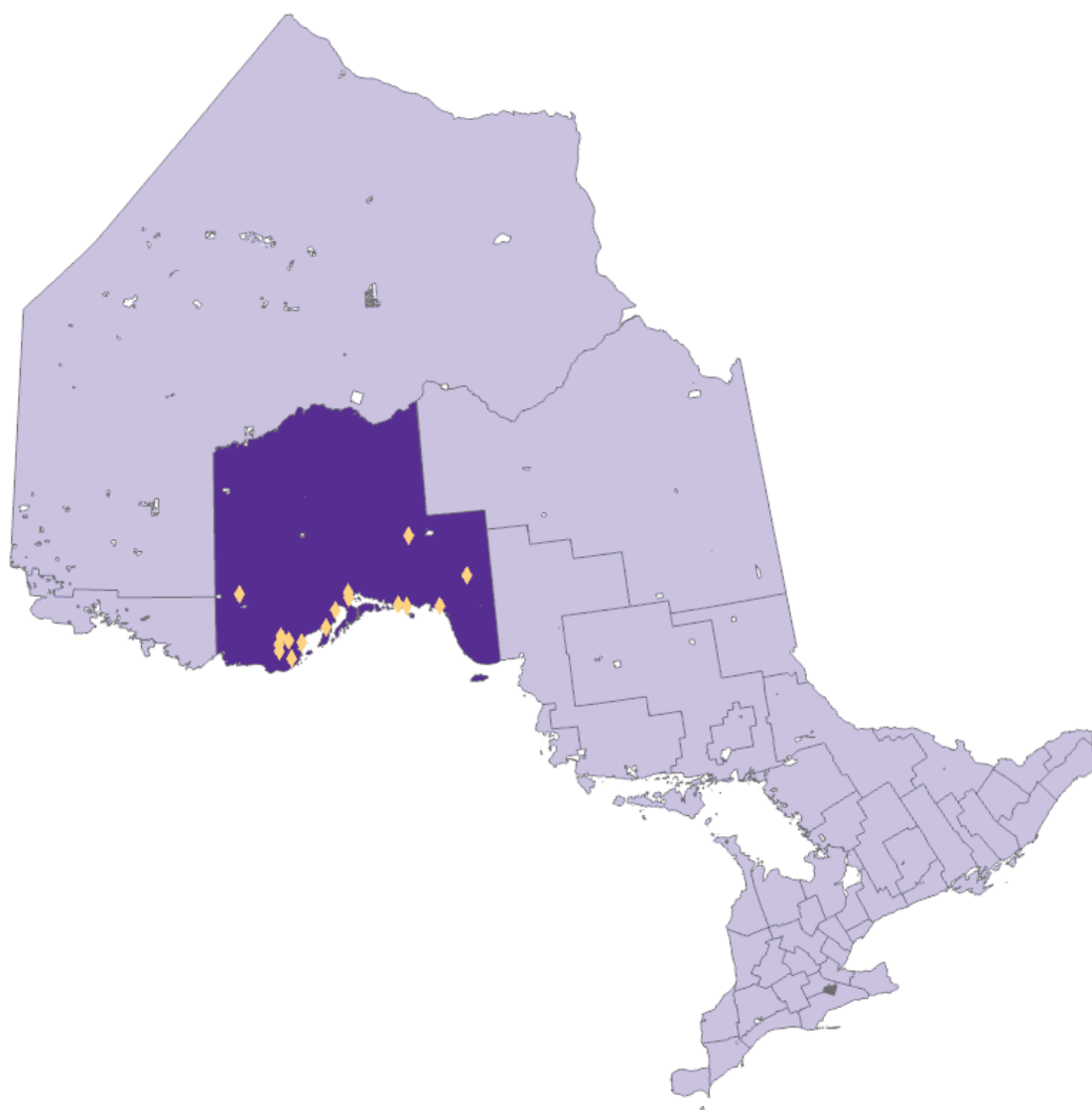
November 20, 2019



THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

Contents

Executive Summary	3
1.0 Why a Housing and Homelessness Plan	4
2.0 The Housing System: Partners and Roles	5
3.0 New Initiatives	8
4.0 Trends in Social Housing	10
5.0 Homelessness Prevention	14
6.0 Consultation and Recommendations	23
7.0 Conclusion	24
Appendix A: Recommendations	27






Executive Summary

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

The aim of the TBDSSAB's Housing and Homelessness Plan 5 Year Update 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 5 years.

The recommendations stemming from this update to the 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.

The common themes arising from the community consultations, and that form the basis of many of the recommendations identified in the TBDSSAB's Housing and Homelessness Plan 5 Year Update, gave 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 collaborations 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.

This Housing and Homelessness Plan 5 Year Update builds on the recommendations and direction from the initial Plan, and adds current state information and opportunities. The 5 Year Update is not meant to be a 'stand-alone' document, but rather a continuum of the 10 year plan which runs through 2024.



1.0 Why a Housing and Homelessness Plan

1.1 Introduction

The TBDSSAB was established on April 1, 1999 by the province of Ontario, 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 better served if Ontario Works (OW), Community Child Care and Social Housing were administered by 47 service managers. In Southern Ontario this administration is done by upper tier and large single tier municipalities that are referred to as Consolidated Municipal Service Managers (CMSMs). Since there is no regional system of government in Northern Ontario, the province established ten DSSABs to administer the services, with TBDSSAB established for the District of Thunder Bay.

The TBDSSAB is funded by its 15 member municipalities and through cost-sharing arrangements with Provincial Ministries. The TBDSSAB board of directors consists of fourteen members who are elected officials chosen by their respective municipal councils and the Territories without Municipal Organization 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 legislation, the mandate of the TBDSSAB expanded to include addressing 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. Under One Roof, is the submission for the District of Thunder Bay Social Services Administration Board, created in 2014.

Service Managers were asked to update their plans for 2019 to ensure information presented is up to date and recommendations are still relevant. This document, Under One Roof – 2019 Update is the updated submission for TBDSSAB.



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.



2.2 Private Sector

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 and community 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 Sector Partners

Public sector 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 renewed its role in housing with the development and release of the National Housing Strategy: A Place to Call Home, in 2018. This 10-year, \$40 billion plan is aimed at establishing new affordable housing, repairing existing community housing and reducing homelessness. It plays a central role for:







-  Funding new affordable rental housing in partnership with the Province of Ontario; the current initiative being the Canada-Ontario Community Housing Initiative (COCHI)
-  Funding to address homelessness; the current initiative being Reaching Home
-  The mortgage insurance program to encourage the financial sector to provide favourable mortgage rates to lower income household and non-profit providers, administered through the Canada Housing and Mortgage Corporation (CMHC)
-  Funding to incent new construction under the National Housing Co-Investment Fund through the provision of low cost loans and capital contributions, administered through CMHC
-  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 Ontario Priorities Housing Initiative (OPHI).

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

-  Community services including:
-  Indigenous Healing and Wellness Strategy to support healthy Indigenous communities
-  Abuse prevention programs and supports for women and children
-  Services for people who are deaf or deaf-blind
-  Help for people who are homeless or at risk of becoming homeless
-  Residential programs such as group homes, foster homes, provincially operated facilities and youth justice open and secure custody/detention facilities
-  Housing, services and supports for people with developmental disabilities
-  Ontario Works, and
-  Ontario Disability Support Program.

MCCSS is also responsible for administration of the DSSAB 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) (this structure is currently in transition and the delivery model is expected to change). 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
-  Residential Care including supportive housing, retirement homes and long-term care homes.

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 key role in housing. In addition to being the primary funder of legacy social housing programs, they influence housing supply 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.

As of the end of 2018, the City of Thunder Bay has 8 Homes for the Aged: 2 run by the City, 3 by St. Joseph's Care Group and 3 privately run.

2.5 TBDSSAB

The District of Thunder Bay Social Services Administration Board is the designated Service Manager for Social Housing under the HSA. As of 2018, TBDSSAB is responsible for 2,479 owned social housing units, 721 Non-Profit units, 208 Urban Native units and approximately 638 rent supplement units, totalling approximately 4,046 units in the District of Thunder Bay.



3.0 New Initiatives

3.1 Community Housing

Announced in the Spring of 2019, Ontario's Community Housing Renewal Strategy is a multi-year plan to stabilize and grow Ontario's community housing sector.



On April 30, 2018, Ontario and the Canada Mortgage and Housing Corporation signed a Bilateral Agreement with the provinces regarding the National Housing Strategy. This agreement provides an opportunity to align federal funds with Ontario's Community Housing Renewal Strategy priorities.

The Bilateral Agreement defines community housing:

Community-based housing that is owned and operated by non-profit housing corporations and housing co-operatives or housing owned directly or indirectly by provincial, territorial or municipal governments or district social services administration boards and includes legacy Social Housing.



The bilateral agreement also paved the way for the creation of two new Community housing programs in Ontario:

-  Canada-Ontario Community Housing Initiative (COCHI) - to protect affordability for households in social housing, to support the repair and renewal of existing social housing supply, and to expand the supply of community housing over time.
-  Ontario Priorities Housing Initiative (OPHI) - to address local housing priorities, including affordability, repair and new construction.

3.2 COCHI

The Canada-Ontario Community Housing Initiative (COCHI) represents a re-investment of federal funding allowing Service Managers to address the challenges associated with housing projects reaching the end of their mortgages and/or operating agreements. COCHI funds are targeted towards protecting affordability for households in community housing, supporting the repair and renewal of existing social housing supply and expanding the supply of community housing. In addition, the COCHI guidelines require the preservation of Urban Native Housing (UNH) units to ensure there is no net loss of units with adequate rental affordability. COCHI funding must be used in addition to existing municipal subsidy for social housing expenditures – COCHI funding cannot be used to offset municipal social housing expenditures.

3.3 OPHI

The Ontario Priorities Housing Initiative (OPHI) is modeled after the recent Investment in Affordable Housing Extension (IAH-E), and allows Service Managers to address local housing priorities including affordability, repair and new unit construction. Initiatives including rent supplements, housing allowances and housing development and repair remain. Additional features include the ability to offer a support services component and utilize OPHI funding for the Ontario Renovates program.

The TBDSSAB's COCHI-OPHI Investment Plan will utilize COCHI to maintain Urban Native Housing units that have Operating Agreements set to expire and would otherwise be removed from the Rent Geared to Income system. Further, the TBDSSAB will utilize COCHI funding for strategic capital repair investments for social housing projects across the portfolio.

The TBDSSAB's COCHI-OPHI Investment Plan will also utilize OPHI funding to continue the TBDSSAB's historic funding investment balance between investments in new Affordable Housing stock and the Ontario Renovates program.

Other opportunities for the use of COCHI-OPHI funding will continue to be explored and implemented to best meet the current and future housing needs within the District of Thunder Bay.



4.0 Trends in Social Housing

4.1 Introduction

The social housing data 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 Thunder Bay District Housing Corporation Staff for The District of Thunder Bay Social Services Administration Board (TBDSSAB).

4.2 Overview

The TBDSSAB provides the bulk of social housing for low income households throughout the District. As of 2018, TBDSSAB is responsible for 2,479 direct-owned social housing units, funding for 721 Non-Profit units, 208 Urban Native units and approximately 638 rent supplement units, totalling approximately 4,046 units in the District of Thunder Bay.

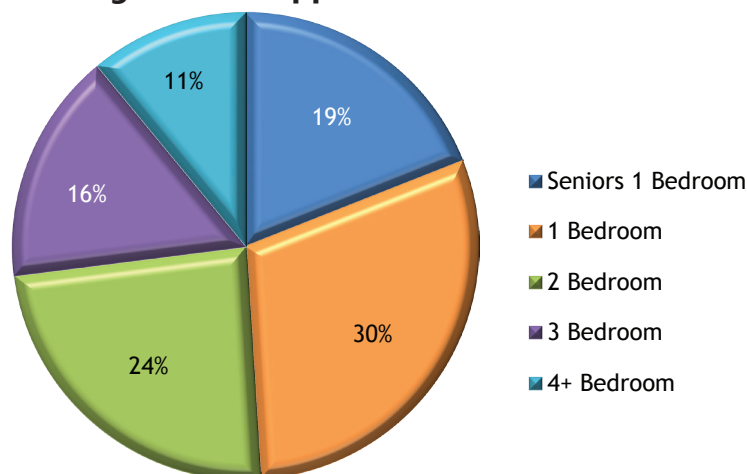
TBDSSAB expends considerable funds (2019 budget amount \$43,437,000) to manage the current social housing system throughout the District of Thunder Bay; it is the largest single area of expenditure, accounting for an estimated 44% of the overall TBDSSAB budget.

4.3 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 4.3.1, 4.3.2 and 4.3.3 show the trends in applicant demand between 2003 and 2018.

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

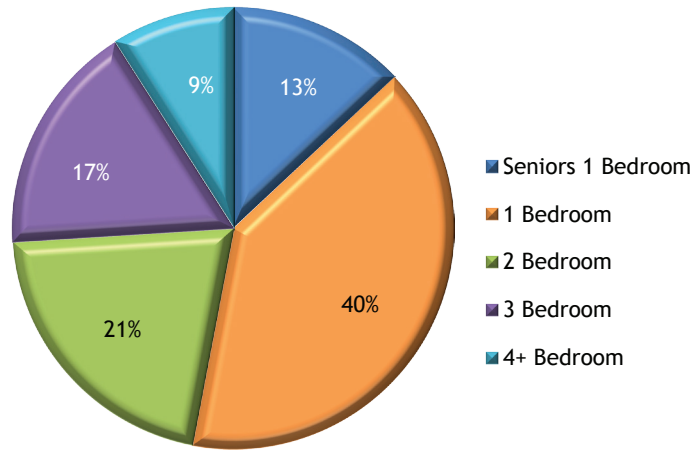
Figure 4.3.1 Applicant Demand - 2003



Source: TBDSSAB Research and Social Policy

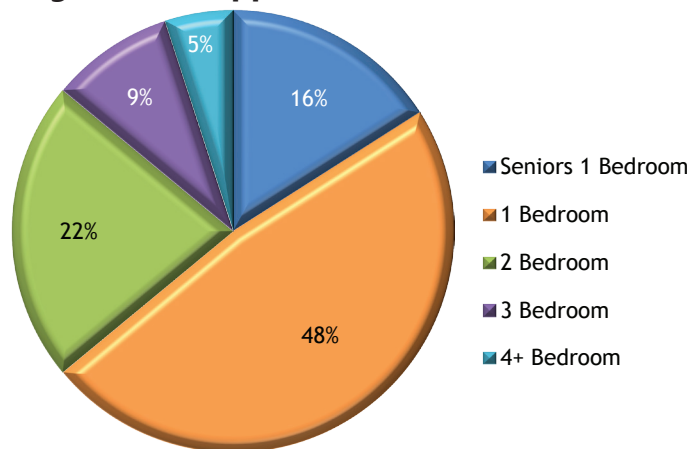


Figure 4.3.2 Applicant Demand - 2009



Source: TBDSSAB Research and Social Policy

Figure 4.3.3 Applicant Demand - March 2013

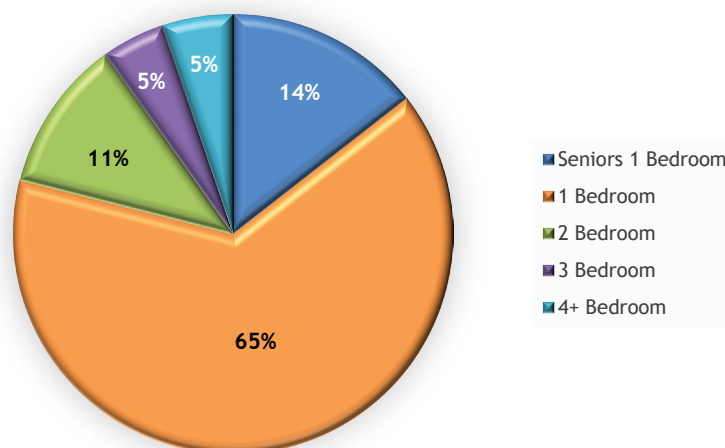


Source: TBDSSAB Research and Social Policy

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 towards a move to smaller household sizes and thus the need for smaller units.

In 2018, the shift of demand for one bedroom, non-senior units has continued, as they now make up 65% of demand as of October 2018. Figure 4.3.4 shows the demand for 2018.

Figure 4.3.4 Applicant Demand - October 2018



Source: TBDSSAB Research and Social Policy



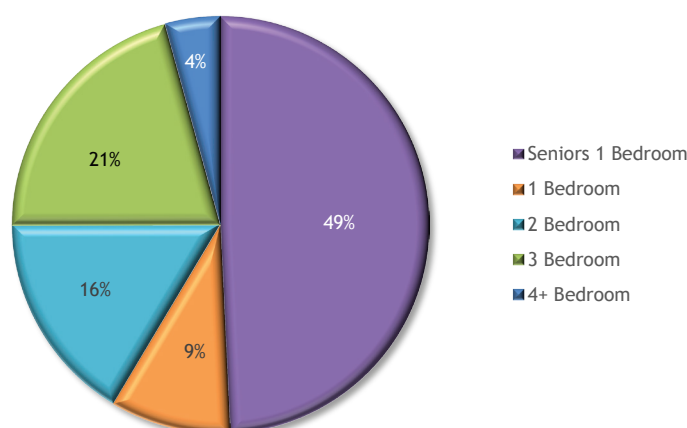
4.4 Overall Supply

The social housing portfolio was created by a range of housing programs from the 1940s to the 1990s. Units were developed under various Federal, Federal/Provincial and Provincial programs and operated by private non-profit and municipal non-profit housing providers.

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, operated primarily by municipal and private non-profit corporations, 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 4.4.1 shows the distribution of actual units by size and type of unit in 2018.

Figure 4.4.1 Distribution of Units by Number of Bedrooms 2018



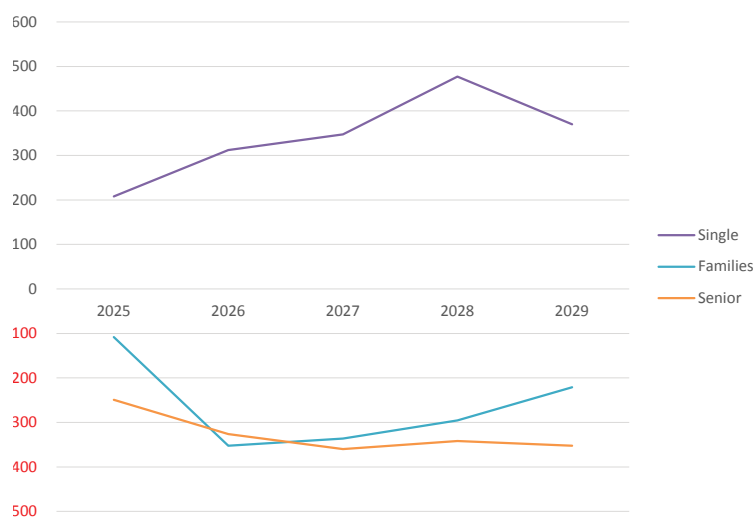
Source: TBDSSAB Research and Social Policy

Although demand by seniors' households has fallen considerably 48% of the social housing units are only available for this client group. The data shows that there is a discrepancy between supply and demand. As of 2018, the demand for non-senior one bedroom units is 65% of applicants, while stock accounts for 9% of available social housing, despite lowering age limits on some seniors units to accommodate younger tenants.

TBDSSAB has been forecasting the demand for housing units since 2015, with the 10-year Social and Affordable Housing Targets Update to the TBDSSAB Board. This forecast shows the trending away from dedicated seniors' homes to more demand for non-seniors single units.



Figure 4.4.2 Projection of Additional Social Housing Units Needed by Family Type



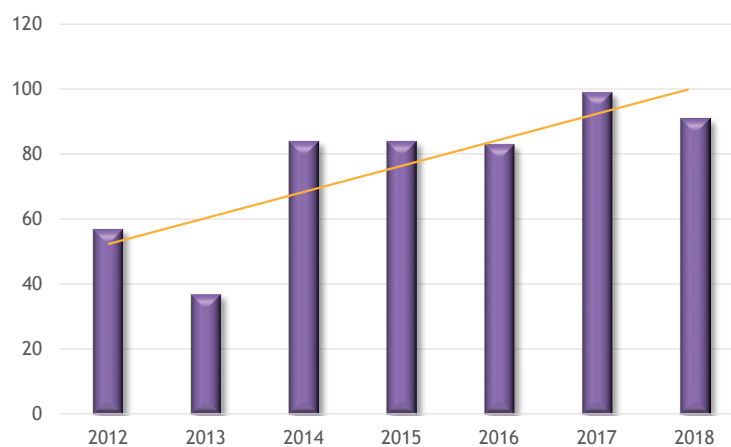
Source: TBDSSAB Research and Social Policy

4.5 Analysis of Supply and Demand by Size of Unit

4.5.1 One Bedroom Units

On average, there were 91 new applications per month for one bedroom units in 2018

Figure 4.5.1 Average Monthly Applicants for 1 Bedroom Units



Source: TBDSSAB Research and Social Policy

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.

4.5.2 Two Bedroom Units

As of 2018, two bedroom units account for 11% of demand, and 16% of supply. There were an average of 20 new applications per month, and a total of 237 annual applications for two bedroom units in 2018.

The vacancy rates for two bedroom apartments has increased to 4.4% in 2018 for the Thunder Bay CMA. Average rent for a two bedroom apartment is \$1,037, an increase of 8% since 2017.



4.5.3 Three Bedroom Units

As of 2018, three bedroom units account for 5% of the applicant demand and 21% of the social housing stock; there were an average of 12 new applications monthly and a total of 144 applications for three bedroom apartments in 2018.

The vacancy rate for three bedroom or larger apartments has increased to 6% for the Thunder Bay CMA in 2018. Average rent has increased to \$1,296; a 5% increase since 2017.

4.5.4 Four and Five Bedroom Units

As of 2018, units with four bedrooms or more account for 5% of the applicant demand and 4% of the social housing stock; there were an average of 9 new applications monthly and a total of 106 applications for units with four or more bedrooms in 2018.





With the trend towards smaller 1 bedroom units, and away from larger 3-4 bedroom units, TBDSSAB will look to establish plans to better align supply and demand, including investment in new 1 bedroom units and the dispossession of larger sized units, where possible.

5.0 Homelessness Prevention

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.¹

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 39.²

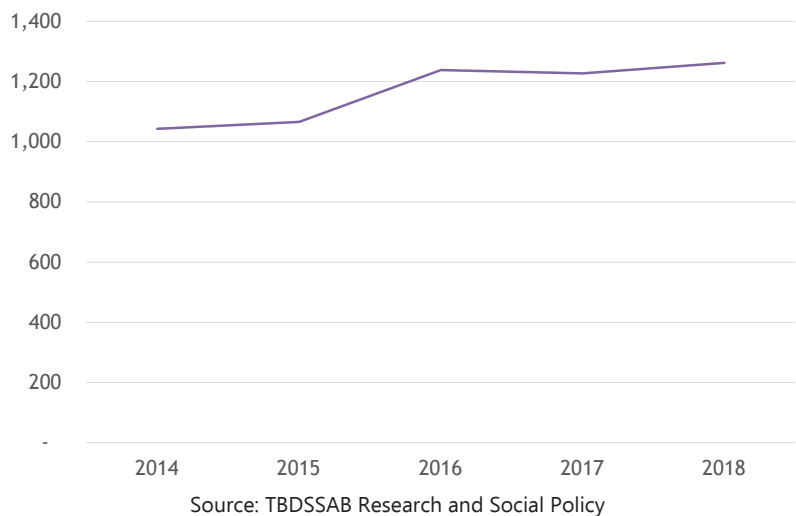
As of 2016, at least 235,000 individuals in Canada experience homelessness in a given year with at least 35,000 on a given night. Homelessness has grown in scope and complexity, as there has been an increase in homelessness in youth, Indigenous Peoples, families, newcomers to Canada, and individuals identifying as LGBTQ2S.³



5.1 Homelessness in the District of Thunder Bay

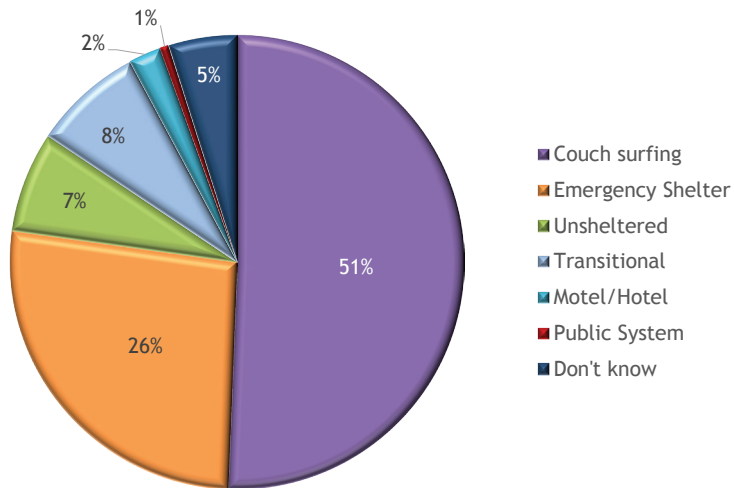
In 2018, 1,262 unique individuals stayed at one of the two emergency shelters in the City of Thunder Bay. This is a slight increase from 1,227 in 2017.

Figure 5.1.1 Unique Individuals Accessing Shelters in the City of Thunder Bay



On April 21st, 2018, a Point in Time (PiT) count of people experiencing homelessness was undertaken in the District of Thunder Bay through a collaboration with TBDSSAB, Thunder Bay Indigenous Friendship Centre (TBIFC), and the Lakehead Social Planning Council (LSPC), with support from the Thunder Bay Drug Strategy and the Thunder Bay Poverty Reduction Strategy. The PiT Count was designed to show a snapshot of people experiencing homelessness on April 21st, 2018. During this time, 516 people identified themselves as experiencing homelessness in the City of Thunder Bay, with 474 individuals completing a survey. Figure 5.1.2 outlines where survey respondents were planning to sleep that night.

Figure 5.1.2 Where PiT Survey Respondents were Staying April 21, 2018



Source: District of Thunder Bay Point in Time Count 2018

Survey respondents most commonly identified addiction or substance use, conflict with their spouse/partner, and inability to pay rent as contributing reasons to their housing loss. Participants also identified that their involvement in the foster care system was correlated with experiencing homelessness before the age of 25. ⁴



5.2 Community Homelessness Prevention Initiative (CHPI)

Since 2014, TBDSSAB has established a number of new programs to serve people experiencing homelessness in the District of Thunder Bay through the Community Homelessness Prevention Initiative (CHPI). These programs, in partnership with other agencies, were implemented with the goal of establishing a multi-faceted approach to homelessness.

CHPI was initially established in January, 2013 combining funding from 6 distinct homelessness-related initiatives:



- Consolidated Homelessness Prevention Program (MCSS)
- Emergency Energy Fund (MCSS)
- Emergency Hostel Services(MCSS)
- Domiciliary Hostel Program (MCSS)
- Community Start-Up Maintenance Benefit (MCSS)
- Provincial Rent Bank (MMAH).

CHPI is a 100% provincially funded program that aims to prevent and end homelessness by improving access to adequate, suitable and affordable housing and homelessness services for people experiencing homelessness and for those at risk of homelessness.

The CHPI program objectives were designed to support the province's goal to end chronic homelessness by 2025 and reduce reliance on emergency shelters and services and increase homelessness prevention programs.

The expected program outcomes of the CHPI program are that people experiencing homelessness obtain and retain housing, people at risk of homelessness remain housed, and individuals requiring supports are connected with community partners to address their needs.

Funding under the CHPI program may be used in any of the four service categories: Emergency Shelter Solutions, Housing with Related Supports, Other Services and Supports, and Homelessness Prevention. Currently, TBDSSAB provides CHPI funding to the following organizations for the provision of services under the programs listed:



- Shelter House – Emergency Shelter & Street Outreach Service
- Salvation Army – Emergency Shelter and Habitat
- Lutheran Community Care Supportive Housing
- TBDSSAB Housing Security Fund
- TBDSSAB Tenant Support Workers
- TBDSSAB Homelessness Prevention Officer

In 2017, TBDSSAB established a CHPI Advisory Table in order to review current CHPI programs and funding agreements and to identify new opportunities to assist the Board in meeting its obligations under the CHPI Program Guidelines and Service Agreement. The Table is apprised of any systemic issues and barriers impacting on the local service delivery system and the availability and accessibility to affordable housing. The Table makes recommendations to the Board for advocacy initiatives to address these issues and barriers.



5.3 Shelters

There are six emergency shelters serving the District of Thunder Bay; 2 shelters serve people experiencing homelessness, while the other four serve victims of domestic violence. There are also other more informal emergency shelters in the District of Thunder Bay including Urban Abbey and an Out of the Cold program administered by Grace Place. Figure 5.3.1 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 5.3.1 District of Thunder Bay Emergency Shelters

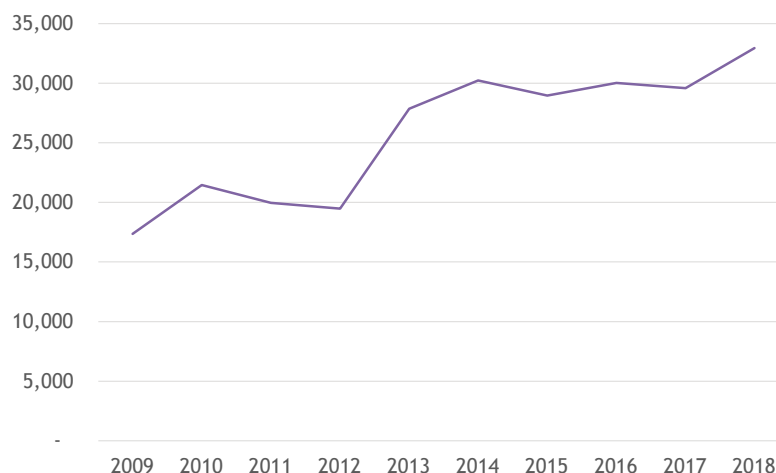
Agency	# of Beds	Client Type
Salvation Army	17 beds	Homeless - Men
Shelter House	27 beds for men 8 beds for women 10 beds for youth	Homeless - Men, Women and Youth
Geraldton Family Resource Centre	10 beds	Survivors of Domestic Violence - Women
Faye Peterson Transition House	24 beds	Survivors of Domestic Violence - Women
Marjorie House (Marathon)	10 beds	Survivors of Domestic Violence - Women
Beendigen Inc.	24 beds	Indigenous Survivors of Domestic Violence - Women

Source: TBDSSAB Research and Social Policy

Of the six shelters, the two homeless shelters and two of the women's shelters are located in the City of Thunder Bay. People experiencing homelessness tend to migrate to larger centres to be close to social services, or will rely on their community for assistance (couch surfing). There are, however, women's shelters located in Greenstone and Marathon to service the District.

As of the end of 2018, shelter bed usage has increased 11.4% since 2017, and 18.3% since 2013.

Figure 5.3.2 Annual Shelter Bed Usage - Bed Nights



Source: TBDSSAB Research and Social Policy

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



5.4 The Cost of Homelessness

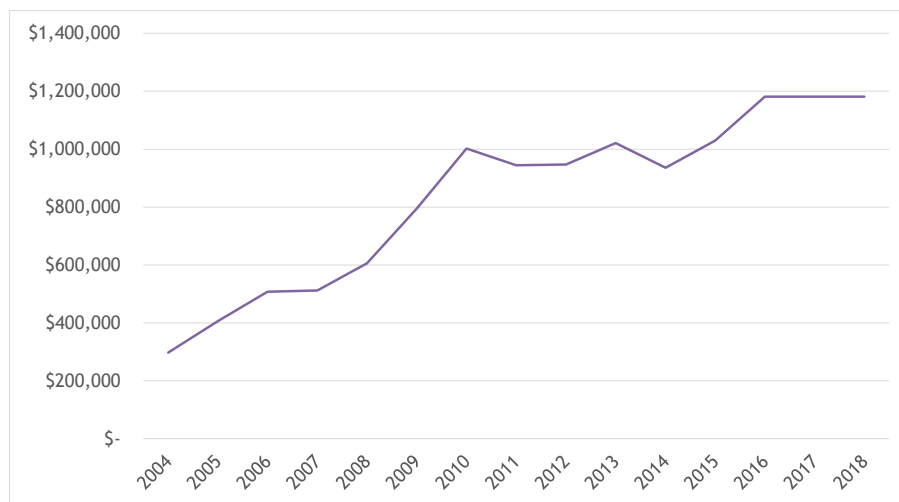
Research has shown that keeping people homeless is much more costly than housing them. In British Columbia (BC), a study undertaken by the Downtown Surrey Business Improvement Area concluded that homelessness costs about \$171,000 per year compared to the \$17,000 per year cost of providing a single homeless person with stable housing and supports. The cost of homelessness in BC is estimated at \$1 billion dollars a year.⁵

According to the Report on the Cost of Homelessness in the City of Calgary, the calculated annual cost of supports, including healthcare, housing, and emergency services, is \$72,444 for people who are transiently homeless, while the cost of chronic homelessness is \$134,642 per person.⁶

With the introduction of CHPI, TBDSSAB introduced block funding coupled with a monthly utilization grant to replace per diems for emergency shelters. Instead of a per diem payment, the shelters are given a set amount of funding at the beginning of the year, and then utilization payments based on the proportion of beds used at each shelter each month.

Shelters are the most expensive means of providing homeless accommodation. Shelter House estimates it costs \$65 per person, per night to stay in shelter, a cost of \$1,950 per month.⁷ These are well above the average monthly rent of a one bedroom apartment in the City of Thunder Bay at \$779, plus the cost of a monthly nutritious food basket \$233.⁸

Figure 5.4.1 Annual CHPI Funding for Emergency Shelter Services



Source: TBDSSAB Research and Social Policy












People experiencing homelessness are typically heavy users of police, ambulance, hospital and other emergency services. In The City of Thunder Bay, police costs related to homeless individuals are one million dollars in wages per year.⁹ Unfortunately, the same type of in-depth study has not occurred for EMS, Emergency Room and other supports that would provide a clear total cost of homelessness for the District of Thunder Bay.



The Thunder Bay Police Service works with social agencies to find alternate methods to ensure the safety of individuals, one of which is the Street Outreach Services (SOS) program,¹⁰ operated by Shelter House and partially funded through CHPI. The purpose of this program is to address the increasing number of unsheltered individuals in Thunder Bay and mitigate the risks faced by such individuals by offering an alternative response to police, fire and emergency medical service providers in non-emergency situations.

5.5 Homelessness Needs Identified

The City of Thunder Bay has a significant 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, needs and abilities:

-  Permanent supportive housing with RGI assistance – both independent housing and congregate living arrangements
-  Harm reduction housing
-  Crisis beds
-  Detoxification beds
-  Transitional housing
-  Housing loss prevention
-  Advocacy to address the service gaps in child welfare systems and individuals aging out of foster care
-  Research on migratory and transient homelessness
-  Expansion of culturally competent supports and housing for indigenous people
-  Expansion of the High Needs Homeless and Home for Good systems
-  Developing a coordinated access system to ensure housing needs are being met across the social housing continuum.

Many of these suggestions have been acted upon in the first 5 years of the H&H plan, with input from various organizations.



5.5.2 Established Programs for Homeless Individuals

Home For Good (HFG)

On March 27, 2017, the MMAH distributed information regarding a new supportive housing program called Home For Good (HFG). This new program supports the province's goal of ending chronic homelessness by 2025, by providing housing assistance and supports to individuals and families in the four provincial priority homelessness areas:



Chronic homelessness

Youth homelessness

Indigenous homelessness

Homelessness following transition from provincially-funded institutions and service systems (e.g. hospitals, prisons).

The HFG program provided \$25 million in 2017-18 and \$50 million in 2018-19 provincially for housing assistance and supports delivered through Service Managers. Housing assistance includes rent supplement and housing allowances, while housing supports may include a broad range of services including counselling, personal support, case management, medication dispensing and life-skills training. Additionally, there was capital funding available for the creation of up to 400 new housing units in each year of the program.

The province requested Expressions of Interest (EOI) from Service Managers, outlining proposals that would address the Home For Good priorities while focusing on local needs. The TBDSSAB submitted an EOI outlining how partnerships with community support service providers and the funding of a 30 bed transitional and supportive capital project would address the needs of chronic homelessness and those at risk of becoming homeless in the District of Thunder Bay.

The aim of the TBDSSAB HFG initiative is to significantly reduce chronic homelessness and expand homelessness prevention measures by providing enhanced supports to at-risk tenants in the District of Thunder Bay through a collaborative, multi-faceted approach addressing all four priority target populations: chronic homelessness, youth homelessness, Indigenous homelessness, and homelessness following transition from provincially-funded institutions and service systems.

Responding to identified local needs, the TBDSSAB partnered with Dilico Anishinabek Family Care and St. Joseph's Care Group for tenant supports while augmenting proven in-house supports through the creation of an additional Tenant Support Worker (TSW) position within the TBDSSAB.

In addition to the operational funding, HFG offers a capital construction funding component. TBDSSAB, partnering with St. Joseph's Care Group, secured funding for the development of transitional housing for people who require a supported residential environment to stabilize complex conditions that will allow them to successfully transition to more independent living.



The HFG Capital project will be a 30 bed residential facility with a home-like environment where staff provide 24-hour on site supports with other clinical services and programs provided by specialized resources in collaboration with other agencies. The staffing of the 30 bed residential facility will be shared by Dilico Anishinabek Family Care and St. Joseph's Care Group, while property management services will be provided by Alpha Court.

Through the HFG funding, TBDSSAB works with these community partners to identify individuals who are homeless or at risk of homelessness, determine their individual needs for housing and supports, and attentively address the unique needs of this population.

Through the HFG funding the TBDSSAB has housed over 60 High Needs Homeless individuals through rent supplements and will house a further 30 individuals through the HFG Capital project. This total exceeds the original proposal of housing 80 individuals that was proposed to the MMAH.

The partnership with Dilico Anishinabek Family Care is one of the cornerstones of this HFG funding proposal. Dilico provides a range of responsive individual, family and community programs and services throughout the TBDSSAB service area. By partnering with Dilico it is anticipated that individuals experiencing homelessness, or at risk of becoming homeless, will be identified, assessed, and placed into housing with the culturally-appropriate supports offered through Dilico.

Another key to this proposal is the partnership with the St. Joseph's Care Group. St. Joseph's offers a Community Support Program – a community-based treatment program for persons with severe and persistent mental illness. The approach to treatment is client-centered, delivered by a team from a variety of disciplines, and able to provide 24-hour 7-day a week assistance and emergency after hours call system and crisis response. This level of support addresses the requirements of high-needs tenants.

The HFG program builds upon the High Needs Homeless system established by the TBDSSAB in the Fall of 2016. The TBDSSAB Board approved the High Needs - Homeless Social Housing Waitlist prioritization category which established a priority category which allows for the streamlining of housing applications to those most in need.

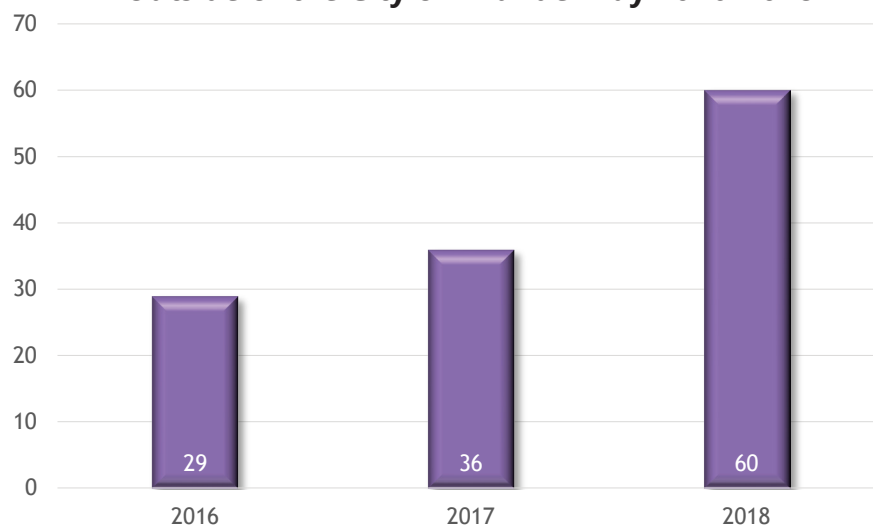


5.5.4 Rural and Remote Homelessness

In 2018, TBDSSAB visited Marathon and Greenstone to assess homelessness issues specific to those communities as a result of PiT count results. Multiple themes arose that were specific to rural communities in the District of Thunder Bay. Some of the themes regarding homelessness in Marathon and Geraldton include: increase in hidden homelessness and couch surfing; lack of affordable, safe housing for women fleeing domestic violence; limited privately owned rental stock; structural and mould issues present in rental accommodation's that are privately owned; lack of specific services for the homelessness population; and an increase in transient populations residing in the communities from geographically close First Nations reservations.

As there are no dedicated homeless shelters in the communities outside of the City of Thunder Bay. The TBDSSAB has created a partnership and provides funding to the Ontario Provincial Police to facilitate the provision of meals, motel stays and bus tickets for people experiencing homelessness. In 2018, 21 bus tickets, 31 nights in motels, 4 tanks of gas, and 27 meals were provided to people experiencing homelessness. Approximately 50% of the people receiving bus tickets were destined to the City of Thunder Bay.

Figure 5.5.4 Service Orders for People Experiencing Homelessness Outside of the City of Thunder Bay 2016-2018



Source: TBDSSAB Research and Social Policy

In the Fall of 2017 the TBDSSAB responded to an Request for Proposal (RFP) published through the Federal Homelessness Partnering Strategy (which was re-branded as Reaching Home in 2019) for programs that would address homelessness and at-risk of homelessness in rural and remote communities.

The TBDSSAB was successful in the response to the RFP and developed the Housing Assistance Program to assist people who are homeless or at risk of homelessness residing within the District of Thunder Bay (excluding the City of Thunder Bay). People who are experiencing homelessness or who are at risk of homelessness can apply for assistance with setting up accommodations, including help with insurance, first and last month rent, 3 months' rent, groceries, supplies, and furniture.



6.0 Consultation and Recommendations

Currently, of the 32 recommendations found within the original 2014 Under One Roof: TBDSSAB's Housing and Homelessness Plan, 23 of the recommendations have been completed with nine recommendations remaining at the five year mark. The original recommendations from Under One Roof: TBDSSAB's Housing and Homelessness Plan were 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 TBDSSAB's Housing and Homelessness Plan 5 Year Update (2019) includes a total of 11 new recommendations that have been developed through District of Thunder Bay wide community consultations with stakeholders involved in the housing continuum. The following are the recommendations complete with the main category to which they are assigned:

Advocacy

- 1.1 Advocate to the Ministry of Children, Community and Social Services to address gaps in the Child Welfare system that lead to youth homelessness.
- 1.2 Advocate to the, Ministry of Health and Long Term Care, and the Ministry of Municipal Affairs and Housing to encourage additional addiction support services.
- 1.3 Advocate for the continuation of Provincially funded social housing renovation investment programs.

Rent Geared to Income and Rent Supplement

- 2.1 Expand the number of individuals and families receiving the Portable Housing Benefit to achieve the established Service Level Standards for the District of Thunder Bay.
- 2.2 Expand the number of Rent Supplement units to achieve the established Service Level Standards for the District of Thunder Bay.

Improved Sustainability of the Existing Housing Stock

- 3.1 Work in partnership with Not for Profit social housing providers and the Housing Services Corporation to ensure stable, viable projects at the expiry of Operating Agreements.
- 3.2 Utilize COCHI funding to address the capital repair requirements.
- 3.3 Explore opportunities for the development of a Community Land Trust in the District of Thunder Bay.



Participate in Supportive Housing Solutions

- 4.1 Participate in the development, implementation, and operation of a Coordinated Access System for the support services of individuals and families that require housing with supports.

Address Homelessness

- 5.1 Explore funding opportunities to expand the High Needs Homeless and Home for Good systems to assist a greater number of individuals and families experiencing homelessness.
- 5.2 Explore opportunities to establish research partnerships to determine that causes of migratory and transient homelessness in order to inform the development of adequate social policy intervention.

7.0 Conclusion

The TBDSSAB's Housing and Homelessness Plan 5 Year Update, developed through stakeholder consultation throughout the District of Thunder Bay and a comprehensive review of the current Plan, provides a blue print which will set the course for meeting the housing needs of the residents in the District over the next 5 years.

The recommendations stemming from this plan 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.

The TBDSSAB will track progress on these recommendations through Annual Updates presented to the TBDSSAB Board and submitted to the Ministry of Municipal Affairs and Housing (MMAH). The Annual Updates will also provide the TBDSSAB with the ability to add new recommendations to the TBDSSAB's Housing and Homelessness Plan 5 Year Update when applicable.





Endnotes

- 1 Canadian Homelessness Research Network (2012) Canadian Definition of Homelessness. Homeless Hub: www.homelesshub.ca/CHRNhomelessdefinition/
- 2 Charity Intelligence Canada. Homeless in Canada. October 2009. <http://www.charityintelligence.ca/images/Ci-Homeless-in-Canada.pdf>
- 3 Gaetz, S., DeJ E., Richter T., & Redman M., (2016): The State of Homelessness in Canada 2016. Toronto: Canadian Observatory on Homelessness Press
- 4 TBDSSAB. 2018. District of Thunder Bay Point-In-Time Count of People Experiencing Homelessness. <https://www.tbdssab.ca/wp-content/uploads/2018/11/Enumeration-Report-Final-web.pdf> (Accessed January 16, 2019).
- 5 <http://thetyee.ca/Blogs/TheHook/Housing/2009/10/16/Homeless-costs-BC-taxpayers-1-billion-a-year>
- 6 Calgary Homeless Foundation. (2008). Report on the Cost of Homelessness in the City of Calgary. Calgary, AB: Calgary Homeless Foundation
- 7 Kitching, Heather. 2018. "4 faces of homelessness: Kurtis – the price of homelessness." CBC News. October 15, 2018. <https://www.cbc.ca/news/canada/thunder-bay/four-faces-of-homelessness-kurtis-1.4856142> (accessed January 17, 2019).
- 8 TBDHU. 2018. The Cost of Eating Well in the District of Thunder Bay.
- 9 Addictions and the Impact on Policing and the Community, Presentation by Inspector Scott Smith. 2013.
- 10 Thunder Bay Police Annual Report (2017)

Photo and Icon Credits

Cover photo by Doug Morrison, TBDSSAB

Northern Linkage Project by TBDSSAB

Nipigon Project by TBDSSAB

Home by Arief Sugiyanto from the Noun Project

Home by Gregor Cresnar from the Noun Project

Shelter by Adrien Coquet from the Noun Project

Kay Bee Project by TBDSSAB

End photo by Alexandra Murphy Melnichuk, TBDSSAB



Appendix A: Recommendations

Current Recommendations

Advocacy

Recommendation	Responsibility	Task	Status
1.4 Advocate for the legal ability to retain the disposition restrictions registered on title post mortgage maturity and operating agreement expiry	Housing Services Corporate Services CAO's Office	- Executive Committee/CAO to take issue to NOSDA and to Federal and Provincial representatives	Not started
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	Housing Services CAO's Office	- Executive Committee/CAO to take issue to NOSDA and to Minister/Deputy Minister	Not started
1.7 Lobby the City of Thunder Bay to create a by-law ensuring that all new multi-residential starts include at minimum 20% affordable units	Housing Services CAO's Office	- Executive Committee/CAO to take issue to City of Thunder Bay	Not Started
1.8 Advocate to reclassify social housing properties as exempt from property taxes (Provincial Exempt properties), which would be paid by the province as a Payment in Lieu	Housing Services Corporate Services CAO's Office	- Executive Committee/CAO to take issue to NOSDA and to Minister/Deputy Minister	Not Started
1.9 Advocate to the Ministry of Children, Community and Social Services to address gaps in the Child Welfare system that lead to youth homelessness.	Housing Services CAO's Office	Executive Committee/CAO to take issue to NOSDA and to Minister/Deputy Minister	Not Started
1.10 Advocate to the, Ministry of Health and Long Term Care, and the Ministry of Municipal Affairs and Housing to encourage additional addiction support services.	Housing Services CAO's Office	Executive Committee/CAO to take issue to NOSDA and to Minister/Deputy Minister	Not Started
1.11 Advocate for the continuation of Provincially funded social housing renovation investment programs.	Housing Services CAO's Office	Executive Committee/CAO to take issue to NOSDA and to Minister/Deputy Minister	Not Started



Rent Geared to Income and Rent Supplement

Recommendation	Responsibility	Task	Status
2.6 Expand the number of individuals and families receiving the Portable Housing Benefit to achieve the established Service Level Standards for the District of Thunder Bay.	Housing Services	Work with current SH waitlist applicants to encourage Portable housing benefits	Start January 1, 2020
2.7 Expand the number of Private Landlord Rent Supplement units to achieve the established Service Level Standards for the District of Thunder Bay.	Housing Services	Outreach to Private Market Landlords to contract units for rent geared to income housing	Start January 1, 2020

Improved Sustainability of the Existing Housing Stock

Recommendation	Responsibility	Task	Status
3.2 Revise language to suggest that the TBDSSAB work with non-profit providers to support local bulk purchasing opportunities, ie through the Lakehead Purchasing Consortium (LPC), OECM, Ministry of Government Services, to achieve the desired outcome of the most effective purchasing processes and related cost avoidance opportunities	Housing Services Corporate Services	TBD	Not Started
3.3 Work with the Housing Services Corporation 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	Housing Services	Complete a TBDSSAB policy/procedure. Make this part of the NFP Annual Review	Not Started
3.7 Work in partnership with Not for Profit social housing providers and the Housing Services Corporation to ensure stable, viable projects at the expiry of Operating Agreements.	Housing Services Corporate Services	Review projections for the stability of projects at the expiry of mortgage Discuss options with NFP providers	Start January 1, 2020
3.8 Utilize COCHI and OPHI funding to address the capital repair requirements of the Not for Profit Housing Providers.	Housing Services	Assess applications for capital repair funding to recommend most viable applications	Start January 1, 2020
3.9 Explore opportunities for the development of a Community Land Trust in the District of Thunder Bay.	Housing Services	Research Land Trust	Not Started



Participate in Supportive Housing Solutions

Recommendation	Responsibility	Task	Status
4.2 Work with the NWLHIN to create an aging in place plan for residents living in social housing funded by TBD SAB	Housing Services CAO's Office	Meet with NWLHIN to explore possibility of a joint plan	Not Started
4.6 Participate in the development, implementation, and operation of a Coordinated Access System for the support services of individuals and families that require housing with supports.	Housing Services CAO's Office	Continue efforts toward CA system	Ongoing

Address Homelessness

Recommendation	Responsibility	Task	Status
5.11 Continue to expand the High Needs Homeless/Housing First System	Housing Services	Collaborate with NWLHIN	TBD
5.12 Explore funding opportunities to expand the High Needs Homeless and Home for Good systems to assist a greater number of individuals and families experiencing homelessness.	Housing Services	Create business case for submission to MMAH to expand system	March 1, 2020
5.13 Explore opportunities to establish research partnerships to determine that causes of migratory and transient homelessness in order to inform the development of adequate social policy intervention.	Housing Services CAO's Office	Work with partners to establish a research project	Not Started

Improved Client Services

Recommendation	Responsibility	Task	Status
6.3 Consider having TBD SAB staff perform RGI rent calculations for housing providers under administration by the TBD SAB	Housing Services	Research the time it would take staff Discuss this option with NFP housing providers	Not Started
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	Housing Services Client Services	TBD	Not Started
6.6 Explore options for the expansion of the TBD SAB Tenant Support Coordinator team	Housing Services	Secure funding for the addition of Tenant Support Coordinator positions	Not Started



Completed and Ongoing Recommendations

Advocacy

- 1.1 Advocate for an increased share of new and flexible capital funding based on an allocation model that considers northern factors.
- 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.
- 1.6 Advocate for increased social assistance shelter rates.

Rent Geared to Income and Rent Supplement

- 2.1 Work with private 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.
- 2.3 Enforce the RGI to market rent ratio in the not for profit portfolio.
- 2.4 Attach rent supplements to new housing initiatives such as those funded under the Investment in Affordable Housing (IAH).
- 2.5 Develop a multi-year plan including funding requirements for the Private Market Rent Supplement program, Portable Housing Benefit and RGI housing in order to reach Service Level Standards.

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.
- 3.4 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.
- 3.6 Work with Housing Services Corporation and Not For Profit Housing to develop End of Operating strategy for Social Housing within the District of Thunder Bay



Participate in Supportive Housing Solutions

- 4.1 Work with partners responsible for providing support services to ensure the support needs of tenants are addressed.
- 4.3 Work to co-locate CCAC client system navigators and/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 with Disabilities Act.
- 4.5 Maintain partnership with the NHLHIN and co-develop a Housing with Supports and Homelessness Needs Assessment

Address Homelessness

- 5.1 Conduct a street needs assessment to determine the number of homeless people and the services required to keep the homeless sheltered 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 CSUMB.
- 5.4 Create an Eviction Prevention Policy for TBDHC properties.
- 5.7 Work with youth outreach programs and ensure that youth are aware of TBDSSAB services.
- 5.8 Conduct a homelessness count for the District of Thunder Bay.
- 5.10 Explore the expansion of the Transitional Outreach and Support position to conduct SPDAT assessment for ODSP recipients and non-social assistance recipients.

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.
- 6.4 Develop partnerships with community organizations, including First Nations organizations, to establish satellite services at TBDSSAB housing projects.





Visit our website and find us on social media!



THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD