



	REPORT No.: 2021-47
MEETING DATE: OCTOBER 21, 2021	DATE PREPARED: OCTOBER 4, 2021
SUBJECT: RUSKIN CRESCENT DIRECT-OWNED HOUSING PROPERTY	

RECOMMENDATION

THAT with respect to Report No. 2021-47, (Corporate Services / Integrated Social Services Divisions), we, The District of Thunder Bay Social Services Administration Board, approve the rebuild of the Ruskin Crescent Direct-Owned Housing Property, to be financed in accordance with the insurance claim process;

AND THAT should the cost to rebuild exceed the insurance proceeds, the Chief Administrative Officer is directed to finance the difference from the Capital Regeneration Reserve Fund in an amount not to exceed \$50,000;

AND THAT a Report be prepared and presented to the Board upon project completion.

REPORT SUMMARY

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with an update on the Ruskin Crescent direct-owned housing property destroyed by fire in January 2021.

BACKGROUND

On January 11, 2021, fire destroyed the TBDSSAB direct-owned 2-bedroom, single family home at 726 Ruskin Crescent in Thunder Bay. Based on the damage suffered during the fire, TBDSSAB's insurance adjuster determined the housing unit should be demolished. After the utility disconnects were performed and permits completed, the home was leveled on April 9, 2021.

As TBDSSAB is deemed to be a 'Public Authority' by the City of Thunder Bay zoning bylaws, it can determine how to use its own land. For the property at 726 Ruskin Crescent, the property is irregular with the front of the property being 49.0 feet wide, the back being 49.11 feet wide, the west perimeter 130.12 feet long and the east perimeter being 126.92 feet long.

A First Report was provided to the Board at its May 20, 2021 meeting identifying the potential options for the property, as well as the additional information required to

support a recommendation on the outcome for the property, specifically, cost limits under TBDSSAB's insurance policy for the full replacement of the property, and a buy-out price if the property was not replaced.

COMMENTS

Program Considerations

As at September, 2021, a total of 717 household applicants are on the housing waitlist for Rent Geared to Income (RGI) units located in the City of Thunder Bay. This is comprised of 607 applicants seeking single-bedroom accommodations, 61 applicants seeking 2-bedroom accommodations and the remaining 49 applicants seeking family-sized accommodations.

In review of the Housing Targets Report information, it is noted that there is a projected increase in demand for single-bedroom units of 244 units in Thunder Bay by 2029. The demand for 2-bedroom units is projected to decrease by 85 units, with 3-bedroom units declining by 206 units and 4+-bedroom units declining by 57 units; However, these projections do not include the need for modified living units.

There is an increasing demand for units that are modified to meet mobility issues. TBDSSAB recently established six (6) new modified units in the McIvor Court property in Thunder Bay, and these units filled quickly. There are currently four families requiring modified units; two are on the centralized list and two are current tenants requesting transfers.

Review of Options

1. Option 1 – Replace Destroyed property. The destroyed property was a 2-bedroom, family unit located on a quiet crescent. The neighbourhood is a family-style crescent, with exclusively single detached homes of both TBDSSAB units and private homeowners. TBDSSAB has draft plans for a fully accessible 2-bedroom single family dwelling, which could be updated to rebuild the Ruskin Crescent property, thereby adding a fully accessible family home to the portfolio. The insurance provider has confirmed that rebuilding this property would be financed through the insurance policy. Accessibility modifications could be accommodated through the rebuild to allow for a fully accessible unit. This will maintain the number of units that count toward the current service level standard (SLS) required under the *Housing Service Act 2011* and meet identified program needs related to modified accessibility units into the future.
2. Option 2 – Redevelop Property. Redevelopment into a multi-unit build would be limited based on the size of the property and the fit within the neighbourhood. It is anticipated this build would require additional financial resources from sources beyond the insurance proceeds as those proceeds are limited to rebuilding based on the previous existing structure. This option could enhance the number of units that counts towards the SLS by adding additional units to the portfolio.

- 3. Option 3 – Sell Vacant land. This would realize net proceeds through an insurance payout of \$158,700, plus the net proceeds from the sale of the property, which could be transferred into the Capital Regeneration Reserve Fund and used for other redevelopment opportunities that would meet program needs. This option would reduce the number of units that count toward the current SLS.

FINANCIAL IMPLICATIONS



Replacing the existing property would be completed in accordance with the requirements of TBDSSAB’s property insurance policy. Rebuilding the property within its original footprint, would be financed through the insurance process.

CONCLUSION

It is concluded that based on program needs, service standards, and the best use for this property, it should be rebuilt within its existing footprint, with the rebuild financed in accordance with the insurance process.

REFERENCE MATERIALS ATTACHED

None.

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