



BOARD REPORT

REPORT No.: 2022-13

MEETING DATE: MARCH 17, 2022

SUBJECT: 10-YEAR HOUSING AND HOMELESSNESS PLAN - HOUSING TARGETS UPDATE

RECOMMENDATION

THAT with respect to Report No. 2022-13 (Integrated Social Services Division), we The District of Thunder Bay Social Services Administration Board, approve and adopt the 10-Year Housing and Homelessness Plan – Revised Housing Targets as presented;

AND THAT Administration provide an update of the Housing Targets every 3 years, as required under Resolution No.19/35.

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 community and affordable housing targets based on the methodology adopted in 2015.

BACKGROUND

The *Housing Services Act, 2011* required 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 community and affordable housing needs in communities 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), at the March 23, 2017 Board meeting (Report No. 2017/23) then at the April 19, 2018 Board meeting (Report No. 2018/25) and most recently at the March 21, 2019 Board Meeting (Report No. 2019-16). 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.

At the March 21, 2019 Board meeting, the Board passed a resolution (Resolution No. 19/35) to modify the update schedule to every 3 years based on the stability of the trends from the prior years.

COMMENTS

Since 2015, TBDSSAB has utilized the housing targets to assist in decisions related to investment in new community and affordable housing units, and the use of federal and provincial funding opportunities.

As the current formula for projected need is based on applications on the centralized housing waitlist, only communities with current community/social housing stock have been included in this projection. This includes TBDSSAB owned, non-profit, and rent supplement units. Affordable housing options may not require a waitlist for application, as many are not offered as rent geared to income. TBDSSAB Administration will investigate the inclusion of other variables, such as core housing need, in future reports to capture housing projections across the entire District. It is important to note that private or municipal housing development aimed at market rent tenants would also not factor into these projections.

While the trends over the past 3 years have remained stable, one variable of note is the overall decrease in the projected need, which correlates to the expected waitlist. The waitlist decreased from 1,044 applicants in 2018 to 914 applicants at the end of 2021. The addition of TBDSSAB Rent Supplement and Portable Housing Benefit programs that provide subsidies to allow eligible applicants to access housing in the private market have assisted with alleviating the pressure on the waitlist, these trends factor into the projected waitlist. 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 and decrease the pressure on the waitlist. In December 2021, 350 people across the District were in receipt of a Rent Supplement, and 111 people were in receipt of a Portable Housing Benefit, assisting 461 people to live in market units affordably.

Based on the inputs and calculations prepared for this report, it is anticipated that by 2032, TBDSSAB would require 361 fewer units than current to maintain a waitlist of 25% of current stock. This is not to suggest that TBDSSAB remove 361 units from the current housing stock, but it does suggest that the provision of housing units in the next 10 years will exceed the established target calculation, thereby offering greater availability.

It must also be noted that the projected need for community and affordable housing is not uniform throughout the District. There are some communities that will experience pressures for greater affordable housing in the coming years (Oliver Paipoonge, Marathon, Nipigon, and Schreiber), while others will see a reduced demand.

Greenstone may also see an increase in demand, at least in the short-term, with the construction of a new mine near the community underway. In almost all communities, the future demand is targeted at 1-bedroom units, with a reduced need for 2+ bedroom homes. Further, most communities project a reduction in the demand for seniors' units, though they are not dedicated seniors' properties in all communities. This information will assist in making decisions regarding future investment and the availability of housing support programs.

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. TBDSSAB is not able to address all housing needs in a community but does play a role along the housing continuum.

Based on the Canada Mortgage and Housing Corporation (CMHC) 2021 Rental Market Report for Thunder Bay, the average vacancy rate for a 1-bedroom apartment in 2021 is at 3.6%. This is a 29% decrease from the 2018 vacancy rate of 5.1%. While there have been some decreases in the community housing waitlist, 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 Census Metropolitan Area who are in core housing need, based on the 2016 Statistics Canada Income Survey. 33% of these households are experiencing severe need based on affordability, spending 50% or more of their income on housing costs. Many of these individuals and families may be currently housed in community and affordable homes, but there is a need for additional affordable housing to meet current demand. Again, TBDSSAB is not positioned to address all housing need, as private investment, municipalities, community groups and others all have a role to play.

Based on this updated forecast, it is determined that continued increase in single units, or a repurposing of senior units to non-senior 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 few years with several family-style homes sold in the City of Thunder Bay.

STRATEGIC PLAN IMPACT

This report supports the strategic plan vision of establishing flexible, inclusive services through the management of relevant diverse housing. Decisions made from this Housing Target Update will continue to support the strategic plan.

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 2019 targets, and that these targets continue to be used to inform direction and strategy in addressing social and affordable housing need for the next 10 years.

REFERENCE MATERIALS

Attachment #1: [Social and Affordable Housing Targets Housing Projections – March 2022 Update](#)

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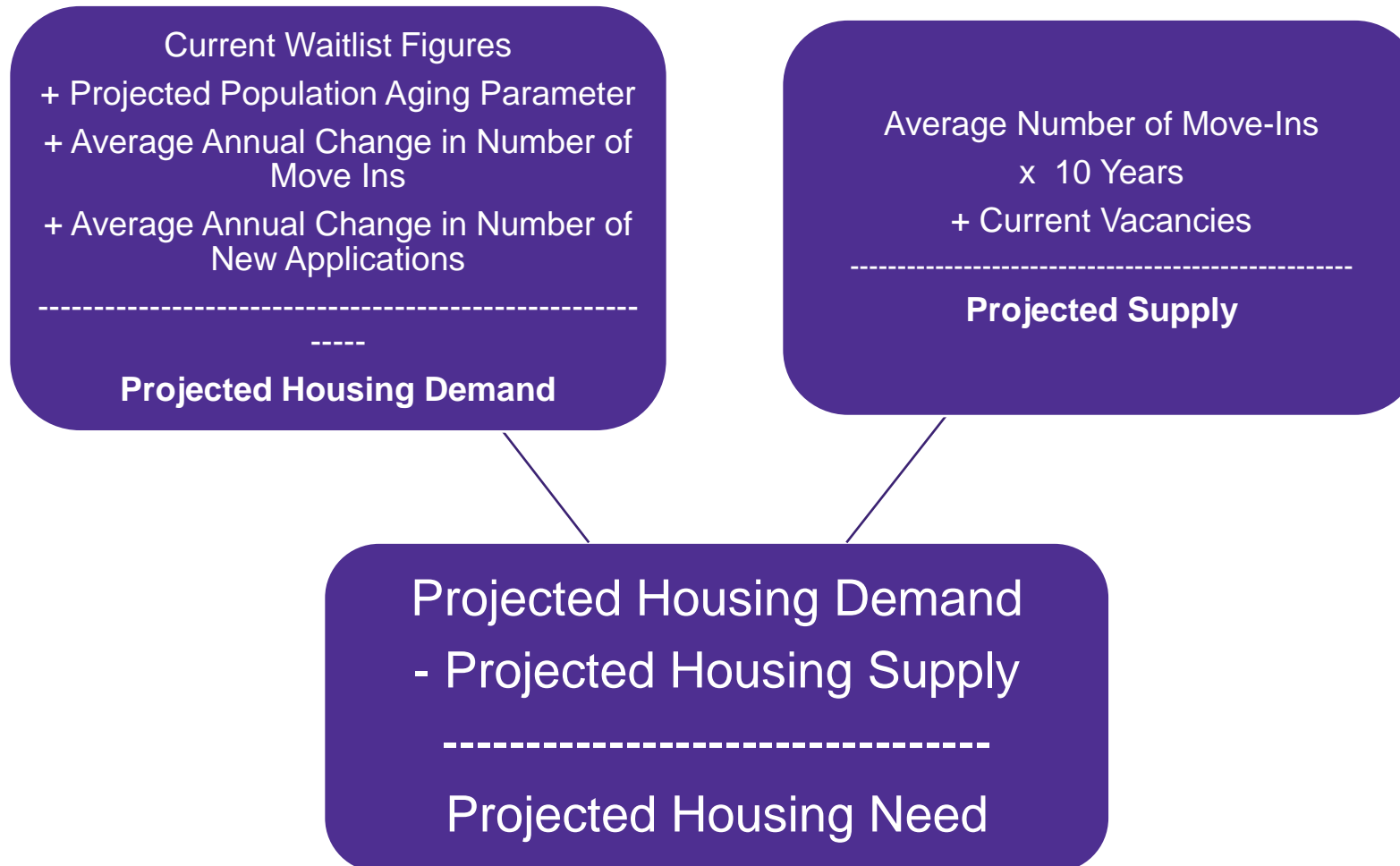
Social and Affordable Housing Targets

Housing Projections Update
March 2022



THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

Social Housing Development Target Formula



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 (December 31 st , 2021)
Population Aging*	Population under 65 is projected to decrease 0.4% each year for the next 10 years. Population 65+ is projected to increase 1.6% 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 31 st , 2021.



Needs Calculation

Projected Housing Demand
- Projected Housing Supply

Projected Housing Need

- This updated needs calculation gives us the projected waitlist total for 2032.
- From this number, we can estimate the number of units we need to have our waitlist at a desirable number
- For a healthy social housing system, we need to maintain a waitlist to ensure our units will be full. We estimate that the waitlist should be 25% of our actual stock.



Projected Unit Needs to 2032

December 31, 2021 waitlist at 914

Municipality	Projected Waitlist	Projected Waitlist as a Percentage of Current Stock	Projected Number of Additional Units Required **
District of Thunder Bay	677	16%	-361
Oliver Paipoonge	15	38%	5
Greenstone	20	16%	-11
Manitouwadge	13	17%	-7
Marathon	35	37%	11
Nipigon	16	36%	5
Red Rock	2	12%	-2
Schreiber	0	-14%	9
City of Thunder Bay	645	17%	-290

** 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 2029	Projected Waitlist 2032	Projected Waitlist as a Percentage of Current Stock 2029	Projected Waitlist as a Percentage of Current Stock 2032	Projected Number of Additional Units Required 2029**	Projected Number of Additional Units Required 2032**
District of Thunder Bay	872	677	21%	16%	-168	-361
Oliver Paipoonge	15	15	38%	38%	5	5
Greenstone	16	20	13%	16%	-16	-11
Manitouwadge	11	13	15%	17%	-8	-7
Marathon	41	35	47%	37%	19	11
Nipigon	33	16	72%	36%	21	5
Red Rock	4	2	27%	12%	1	-2
Schreiber	1	0	4%	-14%	-5	9
City of Thunder Bay	846	645	23%	17%	-92	-290

** 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

Unit Type	Projected Waitlist 2029	Projected Waitlist 2032	Projected Waitlist as a Percentage of Current Stock 2029	Projected Waitlist as a Percentage of Current Stock 2032	Projected Number of Additional Units Required in 2029**	Projected Number of Additional Units Required in 2032**
Single	578	362	97%	56%	430	201
Families	118	51	9%	4%	-224	-284
Senior	116	245	6%	14%	-333	-192
1 Bdrm	805	706	36%	31%	244	139
2 bdrm	78	37	12%	6%	-85	-119
3 bdrm	-30	-75	-4%	-11%	-206	-245
4+ bdrm	-18	-29	-11%	-18%	-57	-69



Oliver Paipoonge

Unit Type	Projected Waitlist 2029	Projected Waitlist 2032	Projected Waitlist as a Percentage of Current Stock 2029	Projected Waitlist as a Percentage of Current Stock 2032	Projected Number of Additional Units Required in 2029**	Projected Number of Additional Units Required in 2032**
Single	4	-3	82%	0%	4	-3
Families	0	0	11%	0%	0	0
Senior	15	21	7%	51%	5	11
1 Bdrm	15	16	35%	65%	9	10
2 bdrm	1	0	10%	0%	-3	-4
3 bdrm	0	0	-6%	0%	0	0
4+ bdrm	-1	-1	-15%	0%	-1	-1



Greenstone – Combined

Unit Type	Projected Waitlist 2029	Projected Waitlist 2032	Projected Waitlist as a Percentage of Current Stock 2029	Projected Waitlist as a Percentage of Current Stock 2032	Projected Number of Additional Units Required in 2029**	Projected Number of Additional Units Required in 2032**
Single	17	23	144%	191%	14	20
Families	7	1	11%	1%	-9	-15
Senior	-11	-3	-20%	-6%	-24	-16
1 Bdrm	25	31	40%	49%	9	15
2 bdrm	4	1	29%	6%	1	-3
3 bdrm	-9	-13	-20%	-27%	-21	-24
4+ bdrm	-4	1	-190%	46%	-4	1



Greenstone Breakdown - Geraldton

Unit Type	Projected Waitlist 2029	Projected Waitlist 2032	Projected Waitlist as a Percentage of Current Stock 2029	Projected Waitlist as a Percentage of Current Stock 2032	Projected Number of Additional Units Required in 2029**	Projected Number of Additional Units Required in 2032**
Single	18	22	147%	182%	15	19
Families	-1	-9	-1%	-18%	-13	-22
Senior	-2	7	-5%	16%	-12	-4
1 Bdrm	17	28	32%	53%	4	15
2 bdrm	4	-1	34%	-11%	1	-5
3 bdrm	-4	-7	-10%	-18%	-13	-16
4+ bdrm	0	-1	0%	0%	0	-1



Greenstone Breakdown - Longlac

Unit Type	Projected Waitlist 2029	Projected Waitlist 2032	Projected Waitlist as a Percentage of Current Stock 2029	Projected Waitlist as a Percentage of Current Stock 2032	Projected Number of Additional Units Required in 2029**	Projected Number of Additional Units Required in 2032**
Single	4	2	0%	0%	4	2
Families	-3	-1	-23%	-12%	-6	-4
Senior	1	1	8%	11%	-2	-2
1 Bdrm	5	4	52%	41%	3	2
2 bdrm	0	-1	-10%	-12%	-1	-1
3 bdrm	-4	-3	-44%	-29%	-7	-5
4+ bdrm	2	1	61%	58%	1	1



Manitouwadge

Unit Type	Projected Waitlist 2029	Projected Waitlist 2032	Projected Waitlist as a Percentage of Current Stock 2029	Projected Waitlist as a Percentage of Current Stock 2032	Projected Number of Additional Units Required in 2029**	Projected Number of Additional Units Required in 2032**
Single	9	10	66%	74%	6	7
Families	-1	-1	-2%	-3%	-13	-13
Senior	3	4	18%	25%	-1	-1
1 Bdrm	14	15	52%	58%	7	9
2 bdrm	1	1	-4%	1%	-9	-7
3 bdrm	1	-2	-4%	-11%	-6	-8
4+ bdrm	0	-1	0%	0%	0	-1



Marathon

Unit Type	Projected Waitlist 2029	Projected Waitlist 2032	Projected Waitlist as a Percentage of Current Stock 2029	Projected Waitlist as a Percentage of Current Stock 2032	Projected Number of Additional Units Required in 2029**	Projected Number of Additional Units Required in 2032**
Single	27	20	94%	62%	20	12
Families	7	8	12%	14%	-8	-6
Senior	4	6	0%	0%	3	5
1 Bdrm	37	25	123%	68%	30	16
2 bdrm	1	9	3%	19%	-10	-3
3 bdrm	2	1	16%	8%	-1	-2
4+ bdrm	1	1	0%	0%	1	1



Nipigon

Unit Type	Projected Waitlist 2029	Projected Waitlist 2032	Projected Waitlist as a Percentage of Current Stock 2029	Projected Waitlist as a Percentage of Current Stock 2032	Projected Number of Additional Units Required in 2029**	Projected Number of Additional Units Required in 2032**
Single	26	10	528%	206%	25	9
Families	5	3	37%	19%	2	-1
Senior	-2	3	-8%	12%	-9	-3
1 Bdrm	30	16	109%	58%	23	9
2 bdrm	1	1	15%	3%	-1	-2
3 bdrm	1	1	8%	9%	-1	-1
4+ bdrm	2	-1	30%	-2%	1	-1



Red Rock

Unit Type	Projected Waitlist 2029	Projected Waitlist 2032	Projected Waitlist as a Percentage of Current Stock 2029	Projected Waitlist as a Percentage of Current Stock 2032	Projected Number of Additional Units Required in 2029**	Projected Number of Additional Units Required in 2032**
Single	0	-1	0%	0%	0	-0
Families	0	0	0%	0%	0	-0
Senior	4	2	32%	15%	1	-1
1 Bdrm	2	2	28%	19%	1	-1
2 bdrm	1	0	25%	0%	0	-1
3 bdrm	0	0	0%	0%	0	0
4+ bdrm	0	0	0%	0%	0	0



Schreiber

Unit Type	Projected Waitlist 2029	Projected Waitlist 2032	Projected Waitlist as a Percentage of Current Stock 2029	Projected Waitlist as a Percentage of Current Stock 2032	Projected Number of Additional Units Required in 2029**	Projected Number of Additional Units Required in 2032**
Single	-2	-5	0%	0%	-2	-5
Families	0	0	0%	0%	0	0
Senior	4	2	15%	9%	-1	-4
1 Bdrm	7	3	31%	11%	2	-3
2 bdrm	0	0	0%	0%	0	0
3 bdrm	0	0	0%	0%	0	0
4+ bdrm	-6	-6	0%	0%	-6	-6

