



## BOARD REPORT

REPORT No.: 2023-31

MEETING DATE: SEPTEMBER 21, 2023

SUBJECT: CANADA-ONTARIO COMMUNITY HOUSING INITIATIVE, ONTARIO PRIORITIES HOUSING INITIATIVE AND CANADA-ONTARIO HOUSING BENEFIT AMENDMENT 2023-24

---

### RECOMMENDATION

THAT with respect to Report No. 2023-31 (Integrated Social Services Division) we, The District of Thunder Bay Social Services Administration Board, authorize the Chair and the Chief Administrative Officer, to execute the Transfer Payment Agreement for the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative and the Sign-Back Letter for the Canada-Ontario Housing Benefit and submit both to the Ministry of Municipal Affairs and Housing;

AND THAT the Board approve the 2023-24 Investment Plan for the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative programs and authorize the Chief Administrative Officer to execute the plan and submit to the Ministry of Municipal Affairs and Housing;

AND THAT the Board authorizes the Chief Administrative Officer to execute any required agreements for the delivery of the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative programs;

AND THAT any necessary By-law be presented to the Board, for consideration.

### REPORT SUMMARY

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with information related to the continuation of the Canada-Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI) and to approve the proposed Investment Plan for the 2023-24 funding year.

## BACKGROUND

On April 17, 2019, The Honourable Steve Clark, Minister of Municipal Affairs and Housing, addressed a letter to the TBDSSAB Board Chair announcing the government's Community Housing Renewal Strategy – a multi-year plan to sustain and grow the community housing system. As part of this strategy, two new programs were launched in 2019-20 leveraging federal investments under the bilateral agreement between the Ministry of Municipal Affairs and Housing (MMAH) and the Canada Mortgage and Housing Corporation. Guidelines for these new programs were also introduced.

The COCHI represents a re-investment of federal funding allowing Service Managers to address the challenges associated with housing projects reaching the end of mortgages and/or operating agreements. The objective of COCHI is to protect tenants in projects with expiring operating agreements/mortgages and begin to stabilize and eventually grow the supply of community housing through regeneration and expansion, repairs, renovations, and operating support. Housing projects and providers are eligible for COCHI funding as long as they are community housing providers listed in the *Housing Services Act, 2011* as of April 1, 2019.

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 community housing expenditures – COCHI funding cannot be used to offset municipal social housing expenditures.

The OPHI is modeled after the recent Investment in Affordable Housing Extension (IAH-E) and allows Service Managers to address local housing priorities. Initiatives including rent supplements, housing allowances and housing development and repair remain under the OPHI program. Under the OPHI Program Guidelines, Service Managers have the flexibility to select the components they will deliver each year under their approved funding allocations. Additional features include the ability to offer a support services component and utilize OPHI funding for community housing repairs under the Ontario Renovates program.

The Canada-Ontario Housing Benefit Program, a Federal-Provincial program that is not a part of the Transfer Payment Agreement (TPA), offers options to people who are looking for housing that will meet their needs and their budgets. The program offers a portable housing benefit where funding is provided directly to low-income households that are on, or eligible to be on, a community housing waitlist. Individuals currently receiving social assistance benefits may be eligible, however they will have a separate benefit calculation to avoid reducing their current social assistance entitlements. The Canada-Ontario Housing Benefit is provincially delivered through the MMAH and the Ministry of Finance. The Ministry of Finance determines eligibility, calculates the benefit, provides payments directly to households and manages the annual renewal process. Service Managers assist by identifying and selecting households to apply for the program and assisting households with the application process.

TBDSSAB entered into an initial TPA with the province to participate in the COCHI and OPHI programs in 2019. The TPA included an Investment Plan which outlined how the annual COCHI and OPHI funding would be used over the first 3-year funding period (2019-20 to 2021-22). Since that time, new annual investment plans are required, and a new TPA has been developed for this next phase of funding allocations.

## COMMENTS

With COCHI funding allocations over the past several years, TBDSSAB has focused investment in the areas of repair of existing community housing properties and in the provision of rent supports and transitional operating funding to maintain Urban Native Housing units where the mortgages and operating agreements have expired.

With previous OPHI funding allocations, TBDSSAB has focused on capital investment in new rental housing, and continued investment in the Ontario Renovates program. This included the creation of 6 new fully accessible apartments in vacant commercial space located at the TBDSSAB-owned Mclvor Court in Thunder Bay, and 95 low-income home owners were supported through Ontario Renovates between 2019 and 2022.

On May 13, 2022, TBDSSAB released an Expression of Interest (EOI) for the development of new affordable housing within the District of Thunder Bay. The intent of the EOI was to understand ideas, concepts, or specific responses for the creation of new affordable housing for low- and moderate-income households in communities throughout the District. Responses to this EOI would be considered for funding opportunities through various loan and grant programs, including COCHI and OPHI and TBDSSAB's Community Housing Reserve Fund, over the next several years. A total of 7 submissions were received.

Administration reviewed all of the submissions and rated these to determine the readiness of each project, total cost and cost per unit, potential proponent contribution, financial proforma completeness and the overall ability of the proposed project to address affordable housing needs throughout the District. Three of the submissions were considered to be shovel ready. Following this review, Administration provided a response to each proponent stating that as opportunities for investment funding became available, further engagement on the projects would ensue. One of these projects was submitted to the province for consideration for funding under the COCHI Community Housing Priority Projects stream and was approved for the full requested funding. Information on this project was presented to the Board at the March 16, 2023 meeting as Report No.: 2023CS-03. Details on this new 14-unit affordable housing project were announced publicly on June 26, 2023, at a media event attended by MP Marcus Powlowski and MPP Kevin Holland, as well as the TBDSSAB Board Chair.

At the May 18, 2023 meeting, the Board received a report on the second of the shovel ready housing options and subsequently approved the use of Homelessness Prevention Program funds to support this development (Report No.: 2023CS-05). Other projects

from the EOI are still under consideration for investment with current and future years' funding opportunities.

Administration has reviewed the 2023/24 funding letter (Attachment #1) and new guidelines and has prepared a Proposed Investment Plan for the COCHI and OPHI programs, presented as Attachment #2. As the COCHI and OPHI funding allocations for 2023-24 are reduced from the previous year, revisions to current plans and services are required. Further, given that the confirmed allocations were received well into the funding year, implementation of the tentative plans has occurred in order to be able to deliver ongoing projects and supports.

The Investment Plan proposes to utilize COCHI funds to maintain Urban Native Housing units with operating agreements that have expired and would otherwise be removed from the housing system. Further, it is proposed that the remaining COCHI funding be utilized for capital repairs to social housing projects across the TBDSSAB portfolio, as well as capital repair work at 5 non-profit housing providers. Eligible capital repairs may include replacing and/or repairing core building systems, and sub-systems (e.g., heating and/or cooling, leaking roof systems, water issues, structural repairs, etc.) and health and safety repairs (e.g., accessibility renovations). These repair projects are currently underway, as tendering and commitments of contractors were required early in the construction season to ensure the opportunities would be able to proceed this year.

For the OPHI program, Administration is recommending using the full allocation for the repair and upgrading of existing community housing units. This would support both TBDSSAB-owned and non-profit community housing units, to ensure long term sustainability of current housing, to maximize the availability of community housing throughout the District. Eligible capital repairs are the same as under the COCHI program noted above.

The Canada-Ontario Housing Benefit funding for 2023-24 is reduced from 2022-23, however the current funding only represents new households accessing the program, with previously enrolled households continuing to receive this benefit. As this benefit is a direct support to individuals, there is no service agreement required. Updates to this program this year provide for a revised calculation of benefits which includes a full inclusion of rental costs, including utilities. This should allow for greater affordability for households accessing the program.

Administration will use the 2024-25 Fiscal Year Planned Allocation Amounts to prepare a strategy for the continued best use of the COCHI and OPHI funding, that addresses the needs and pressures of the District.

## **STRATEGIC PLAN IMPACT**

This program supports the strategic plan vision of establishing flexible, inclusive services through the provision of relevant diverse housing supports.

## FINANCIAL IMPLICATIONS

As outlined in the August 17, 2023 letter from MMAH, funding from the Ministry is confirmed for the 2023-24 fiscal year, with planning allocation amounts for 2024-25. The 2023-24 allocations are as follows:

Canada-Ontario Community Housing Initiative	\$ 3,134,000
Ontario Priorities Housing Initiative	\$ 822,500
Canada-Ontario Housing Benefit	\$ 385,100

The allocations provided are 100% Federal and Provincial funding. This funding will be released upon MMAH approval of the COCHI-OPHI Investment Plan, for the April 1, 2023 – March 31, 2024, funding year.

As part of the Investment Plan, Service Managers may use up to 5% of each of the annual COCHI and OPHI funding allocations to assist with administration costs for the delivery of the initiatives. Administration costs for COHB applications are established at a flat rate.



## CONCLUSION

It is concluded that this Report provides the Board with information with respect to the COCHI, OPHI and COHB initiatives, the funding available to TBDSSAB for the 2023-24 year and the proposed uses of funds as identified through the 2023-24 Investment Plan. It is recommended that the Board authorize the Chair and the Chief Administrative Officer to execute the TPA for the 2023-24 COCHI and OPHI funding, execute the COHB Program Sign-Back Letter, and submit these Agreements and the approved Investment Plan to the MMAH.

## REFERENCE MATERIALS

Attachment #1 [Letter from the Honourable Steve Clark, MMAH, dated August 17, 2023](#)

#2 [COCHI-OPHI Investment Plan 2023-24](#)

PREPARED BY:	Crystal Simeoni, Manager, Housing Programs
SIGNATURE	
APPROVED BY	Ken Ranta, Director, Integrated Social Services Division
SIGNATURE	
SUBMITTED BY:	William (Bill) Bradica, Chief Administrative Officer

**Ministry of  
Municipal Affairs  
and Housing**

Office of the Minister  
777 Bay Street, 17<sup>th</sup> Floor  
Toronto ON M7A 2J3  
Tel.: 416 585-7000

**Ministère des  
Affaires municipales  
et du Logement**

Bureau du ministre  
777, rue Bay, 17<sup>e</sup> étage  
Toronto ON M7A 2J3  
Tél. : 416 585-7000



August 17, 2023

Ken Boshcoff  
Board Chair, Thunder Bay DSSAB  
231 May Street South  
Thunder Bay, ON P7E 1B5

Dear Ken Boshcoff:

**Re: 2023-24 and 2024-25 Confirmed Funding Allocations for Provincially-Delivered National Housing Strategy Initiatives**

I am pleased to provide you an update on the roll out of the Canada-Ontario Community Housing Initiative (COCHI), the Ontario Priorities Housing Initiative (OPHI) and the Canada-Ontario Housing Benefit (COHB) programs. This update reflects the historic and continued investments our government is continuing to make to support Service Managers and municipalities and help more Ontarians find a home that meets their needs and budgets.

Unfortunately, even though the fiscal year has already begun, the Canada Mortgage and Housing Corporation has not yet agreed to the final details of a renewed Action Plan under the National Housing Strategy (NHS) for 2023-24 and 2024-25.

In the interim, to ensure stability and continuity of the housing programs upon which so many Ontarians depend, the Ministry is proceeding with implementation consistent with past practice and based on the planning allocations provided to all Service Managers and Indigenous Program Administrators in February of this year.

Your confirmed 2023-24 and planned 2024-25 (where applicable) NHS allocations are attached to this letter as Appendix "A" and remain unchanged from the allocations communicated to you in February of this year.

**COCHI-OPHI**

Please find enclosed the new Transfer Payment Agreement template, the updated Program Guidelines, and Investment Plan template. The key changes to the COCHI and OPHI program design elements effective for 2023-24 are summarized in the "What's New" section of the Program Guidelines.

Your Transfer Payment Agreement (TPA) will be made available via the Transfer Payments Ontario (TPON) system for signature by the authorized signatory(ies). To ensure Service Managers and Indigenous Program Administrators are well-positioned to move forward with implementation in the 2023-24 year and to facilitate the flow of funding, we are requesting that the signed COCHI and OPHI program Transfer Payment Agreement (TPA) and completed Investment Plan be returned to the Ministry via TPON as soon as possible.

## **COHB**

I want to be clear from the outset that the total federal/provincial funding available under the COHB program has consistently increased from \$48.1 million in 2021-22 to \$96.8 million in 2022-23 to \$148.6 million in 2023-24 – an increase of more than \$100 million over the last two years. COHB funding is continuing to grow by \$51.8M between 2022-23 and 2023-24 – an increase of over 53%.

This total COHB funding is required to continue supporting existing households in addition to supporting the new households added for this fiscal year.

Planning allocations reflect the expansion of the COHB program this year, to support additional new households in the program. Province-wide, we anticipate over 3,700 new households will be enrolled into the program this year. This is on top of the ~17,500 households already participating in the COHB program.

Moreover, to address rapid increases in rent across the province, the Ministry has updated the COHB monthly payment calculation effective July 1, 2023 to increase benefit amounts for many households. The update to the COHB calculation takes into account the actual shelter costs (rent and utilities) paid by participants. This is based on what we have heard from you, our Service Manager partners, in delivering this program. To reiterate, this update to the benefit calculation will result in higher benefit amounts for many households.

The new COHB benefit formula will result in increased payments for a significant portion of existing and new participants and hence the planning allocations to Service Managers for new applicants to the program reflect the greater proportion of the funding required to support existing program participants. The enclosed Program Guidelines include the new calculation and have also been updated to reflect the availability of an online application process.

These important changes to the COHB program require amendments to the associated Transfer Payment Agreement which can be found in Appendix F. We are requesting that you submit the signed Appendix F in TPON as soon as possible.

My expectation is that you continue to administer NHS housing programs as usual, and that there is no interruption to housing services and supports. I trust this letter provides

the certainty you need to proceed. If you have any questions, please contact your ministry staff contacts at your regional Municipal Services Office.

We sincerely appreciate your efforts to assist vulnerable people in your communities, and I look forward to continuing our work together as we move forward on these important changes.

Yours truly,



The Honourable Steve Clark  
Minister of Municipal Affairs and Housing

Enclosures

c. William Bradica, Chief Administrative Officer  
Jessica Vail, Team Lead, Municipal Services Office



## Appendix “A”

### Funding Allocations – Thunder Bay DSSAB

Program	Planning Allocation Amounts	
	2023-24 Fiscal Year Confirmed	2024-25 Fiscal Year Planned
Canada-Ontario Community Housing Initiative (COCHI)	\$3,134,000	\$3,351,900
Ontario Priorities Housing Initiative (OPHI)	\$822,500	\$793,600
Canada-Ontario Housing Benefit (COHB) <sup>1</sup>	\$385,100	N/A
Homelessness Prevention Program (for reference)	\$16,549,000	\$16,549,000

Notes:

<sup>1</sup>The allocation amount for COHB is to be used for planning purposes and reflects funding available to enroll new participants in the program for the fiscal year, including SM administration payments. Allocations exclude the funding required to support existing participants. As the cost required to support existing participants in 2024-25 depends on the 2023-24 participant take-up, the 2024-25 allocations will not be available until early 2024. Housing Program staff will be in touch with you to discuss estimates for the number of applications you should plan to enroll with the 2023-24 funding amount.

<sup>2</sup>The Homelessness Prevention Program allocation is provided for reference only.

**Appendix “B”**

**COCHI-OPHI Transfer Payment Agreement Template**

Please see attached.

## **Appendix “C”**

### **COCHI and OPHI – Program Guidelines (effective April 1, 2023)**

Please see attached.

**Appendix “D”**

**COCHI and OPHI – Investment Plan Template**

Please see attached.

**Appendix “E”**

**COHB – Program Guidelines (effective April 1, 2023)**

Please see attached.

## Appendix “F”

### COHB Program Sign-Back Letter

**Ontario Transfer Payment Agreement dated April 1, 2020 (the “Agreement”) for COHB between Her Majesty the Queen (now His Majesty the King) in right of Ontario as represented by the Minister of Municipal Affairs and Housing (“MMAH”) and the Minister of Finance (“MOF”) and The District of Thunder Bay Social Services Administration Board (the “Service Manager”).**

In accordance with section 4.1 of the Agreement, the Agreement is hereby amended as follows, with each amendment taking effect on the specified date:

1. Effective July 1, 2023, Schedule “C” is amended as follows:

(i) The fourth paragraph of Article C.1 is deleted and replaced with the following:

With the assistance of Service Managers, households will complete COHB applications which will be sent to the Ministry of Finance (MOF) to determine eligibility. Eligible applicants will receive a monthly PHB based on the difference between the greater of 80 per cent of the average market rent of their Service Manager area or the applicant’s shelter costs, up to a maximum of 100 per cent of the average market rent, and 30 per cent of their adjusted family net income. PHB payments will be issued by MOF directly to households and subject to an annual renewal process. Households that have been found to be eligible may also receive first and last month’s rent assistance directly from Service Managers, where appropriate.

(ii) The definition of “Application Form” in section 1.1 of Article C.3 is deleted and replaced with the following:

**“Application Form”** means a paper application form for the Program in the form provided to the Service Manger by MMAH, or an online application form for the Program available through a secure restricted website hosted by MOF.

(iii) Clause 3.1 (e) of Article C.3 is deleted and replaced with the following:

(e) Send completed paper Application Forms to MOF for processing for the initial Benefit Period;

2. Effective July 1, 2023, Schedule “D” is amended by deleting the COHB Program Guidelines dated April 2020, and replacing them with the COHB Program Guidelines dated July 1, 2023 attached to this letter.

3. Effective April 1, 2023, Schedule “F” is amended by deleting the sentence “Funding for administration costs per Fiscal Year shall not exceed five per cent of the Service Manager’s annual planning allocation for that Fiscal Year.” and replacing it with the following:

“Funding for administration costs per Fiscal Year shall not exceed the amount set by MMAH in its sole discretion and communicated to the Service Manager each Fiscal Year.”

Please acknowledge your agreement with the above by signing in the space provided below and returning a signed electronic copy of this letter to Olivia lemma at [Olivia.lemma@ontario.ca](mailto:Olivia.lemma@ontario.ca).

The undersigned hereby agrees to the terms of the above letter agreement.

**Service Manager: Thunder Bay DSSAB**

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Date:

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Date:

I/We have authority to bind the organization.



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2023-24

Case Number #: 2023-07-1-2296008827

Thunder Bay DSSAB-AIMS

Fields marked with an asterisk (\*) are mandatory.

### Introduction

- The Investment Plan outlines each Service Manager's planned financial commitments and projected take-up for their COCHI and OPHI annual planning allocations for 2022-23.
- The Investment Plan must be Council or delegated authority approved. The Ministry will review the Investment Plans to ensure consistency with the Bilateral Agreement and Program Guidelines.

### Section A - Proposed Plan

This section is for you to describe how you intend to use your COCHI and OPHI funding allocation to address the housing needs of your community. The proposed program delivery plan should align with your Housing and Homelessness Plan and the Province's Community Housing Renewal Strategy. Please respond to the following questions in the space provided below.

Please make best efforts to respond to every part of each question.

1. What are the current and projected housing needs in your community? Please make direct reference (including page references) to your Housing and Homelessness Plan.

All activities and program implementation related to Housing and Homelessness are guided by TBDSSAB's 10-Year Housing and Homelessness Plan. Specific matters that integrate the goals of the Plan and COCHI/OPHI can be found in the Recommended Actions and Indicators of Success Appendix in the Plan (pages 96-100). References to the COCHI and OPHI programs are made directly in TBDSSAB's 10 Year Housing and Homelessness Plan, particularly the following statements "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" (page 9 of 5-Year Update). Further, specific references to the repair and development of affordable units are made on page 9 and throughout the plan, including page 23 where recommended actions include "Utilize COCHI funding to address the capital repair requirements". It also states "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".





# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2023-24

Case Number #: 2023-07-1-2296008827

Thunder Bay DSSAB-AIMS

Further, The District of Thunder Bay has a significant problem with homelessness, and need for access to hospitals and social services making the area 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. This reflects the need for enhanced availability of affordable housing, maintaining those who currently have housing in need of repair stay in their home, and the provision of supports to assist households in retaining tenancy in community housing (page 19 of 5-Year Update).

### 2. What is your planned approach to use COCHI and OPHI funding?

TBDSSAB's approach to the COCHI funding is multi-faceted, to address many unique issues and pressures facing the District of Thunder Bay. A primary focus is to invest in the repair and upgrading of existing community housing stock, as this is the most cost-effective method to ensure continued access to housing for those who need it. In this year's plan, investment in COCHI capital repairs will address needs in 5 non-profit housing provider properties, impacting 180 RGI homes for tenants, and in 4 TBDSSAB-owned properties impacting 515 RGI homes. With the aging stock and increasing demand for community and affordable housing, investments in capital repairs will be an ongoing priority focus in the future.

Another priority in utilizing COCHI funding is to maintain access and support to expiring UNH units, through rent supplements and transitional operating funding. Maintaining these expired units in the system continues to address the needs of community and affordable housing, and addresses the requirement that these units be prioritized for COCHI funding to preserve UNH units and ensure no net loss of units.

The approach to the use of the OPHI funding this year is to invest in the repair and upgrading of existing community housing stock, to maintain these units in the community housing system to meet current and future need. With limited OPHI funding available, repair and upgrading of existing community housing stock is the only area of focus for this current year as well as for 2024-25.

### 3. How does your plan address the current and projected housing needs in your community?

TBDSSAB's plan addresses the need to repair and upgrade existing housing stock to maintain these units in the system to meet current and future demand. By prioritizing COCHI investment in the repair and upgrading of existing units, TBDSSAB is using the most cost-effective method to maintain housing stock, reducing the need to replace units that are no longer able to provide safe and adequate housing. This is a wise use of funding, and will continue over the coming years.

TBDSSAB is interested in following the same rationale with the OPHI funding, ensuring the continued access to existing community housing stock through investment to maintain and upgrade housing units. With future year's allocations TBDSSAB will again explore the opportunity to invest in the creation of new affordable housing units, to address the growing demand. Over the past 8 years, TBDSSAB has been able to add 88 new affordable housing units in our communities, along with 42 new transitional housing units. This proves TBDSSAB's ability to create new units and deliver on



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2023-24

Case Number #: 2023-07-1-2296008827

Thunder Bay DSSAB-AIMS

housing plans. With additional provincial funding opportunities, the goal of building 1.5 million new homes by 2031 can be supported by TBDSSAB in its service area.

#### 4. What are the priorities and how were the target client groups selected?

In the identification of target group households, it must be stated that many households cross multiple target definitions. However, as per MMAH guidance, each household has only been identified under 1 category. Indigenous Peoples will be a priority group through support of maintaining the expired UNH units in the portfolio. Mental Health and Addictions, Seniors and Persons with Disabilities target groups will be identified through housing support services, repairs, operating or rent supplements. These target groups were selected based on current needs identified within the community, waiting lists trends, support service needs, community homelessness consultation and internal TBDSSAB data details.

5. Leveraging the COCHI and OPHI initiatives is a key means to achieving the goals and outcomes outlined in the Province's Community Housing Renewal Strategy. Please indicate how your planned spending under COCHI and OPHI will lead to:
- Increased supply and appropriate mix of affordable and adequate housing;
  - People having improved access to affordable housing and supports that meet their needs to achieve housing stability;
  - Improved efficiency of the community housing system to ensure value for money and long-term sustainability.

This investment plan seeks to make investments in the areas that would most benefit those vulnerable households in the District of Thunder Bay. Ensuring that people have a safe and affordable housing option, well maintained and supported through the provision of services, will result in fewer homeless households. The investment into repairs of Community Housing, and also through Ontario Renovates, is seen as a wise strategy as these housing assets currently exist, and maintaining the suitability is much more cost effective than replacing with new units. Further, with a focus on energy and operating efficiency, the cost to deliver Community Housing is managed.

6. **To be answered by Service Managers with Urban Native Social Housing (UNH) units only.**  
The Ontario-CMHC Bilateral Agreement requires the preservation of Urban Native Social Housing units to ensure that there is no net loss of units and that retained units will be improved through repair, capital replacement, and rent affordability support.
- How many UNH units do you currently have in your service area?

There were originally 241 Urban Native Housing units transferred to TBDSSAB (Native People of Thunder Bay Development Corp. 208 units + Geraldton Native Housing Corp. 33 units). 84 units remain with original agreements (NPTBDC 66 units + GNHC 18).



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2023-24

Case Number #: 2023-07-1-2296008827

Thunder Bay DSSAB-AIMS

b) How many UNH units currently have operating agreements that have expired?

There are 157 units with operating agreements that have expired.

c) How many of these UNH units with expired operating agreements continue to receive housing subsidy support through COCHI funding?

For the 2023-2024 year there will be 118 units supported through COCHI (NPTBDC 103 units + GNHC 15 units). The remaining units include NPTBDC 33 Low End of Market units + 6 NPTBDC moved to non-profit Rent Supplement.

d) Please indicate how the COCHI funding you receive will maintain these units and help the Province meet this commitment?

Through the use of COCHI, expiring Urban Native Housing units will be maintained in the TBDSSAB system to support access to affordable and supported housing. TBDSSAB is committed to working with our UNH partners to maintain the existing housing units within the system, and to support the need for maintaining and improving the properties to support long-term use. In addition to retaining units through COCHI rent supplements, TBDSSAB is providing COCHI capital repair funding to an UNH provider in this budget year, and will continue to look to invest in maintaining UNH units in subsequent years.

**7. To be answered by Service Managers who plan to utilize COCHI/OPHI funding for Rent Supplements.** If you plan to enter into COCHI/OPHI-funded Rent Supplement Agreements with housing providers that have matured Operating Agreements and mortgages, please provide the following details:

a) How many Rent Supplement Agreements do you plan to enter into over the reporting period?

TBDSSAB will continue to have 1 Rent Supplement Agreement in place for the 2023-24 COCHI funding period, with NPTBDC, covering 103 units.

b) How many units would continue to operate as community housing as a result of Rent Supplement Agreements?

A total of 103 units will continue to operate as community housing under the COCHI Rent Supplement Agreements, while another 15 units will continue to operate as community housing under the Transitional Operating agreement.

c) How many new rent-assisted units will be created?

There are no new rent-assisted units to be created under COCHI in the 2023-24 funding year. There are an additional 15 UNH units that will have their operating agreements expire in the 2024-25



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2023-24

Case Number #: 2023-07-1-2296008827

Thunder Bay DSSAB-AIMS

funding year, and it is anticipated these will then enter under the Rent Supplement Agreement with NPTBDC, bringing the total to 118.

d) How many RGI units would be provided?

TBDSSAB will support 103 units with rent supplement from COCHI in 2023-24. There are no units planned for rent supplement under OPHI in this budget period.

e) What would be the average rent supplement amount (\$ per unit per month)?

The average monthly rent supplement amount will be approximately \$663.00, however this is only an estimate as actual amounts would be based on the tenant's income, which may change as new tenants access the supported homes.

**8. To be answered by Service Managers who plan to utilize the Transitional Operating component under COCHI.** Please describe what activities will be funded and what outcomes will be achieved.

TBDSSAB has an UNH provider that has a transitional Board, and is working with this provider to stabilize operations and identify a long-term solution to maintaining these units in the system. The Transitional Operating component is being used to provide ongoing support and subsidy through this period of transition. This UNH provider has a total of 33 housing units, 15 of which have reached mortgage expiry. All 33 units continue to be supported. Updates of the Building Condition Assessments for Community Housing in the District of Thunder Bay is also planned, and this would guide future investment in properties to ensure a stable supply of safe, affordable housing throughout the district. There are approximately 3,500 households impacted by the BCA update, including TBDSSAB-owned properties and Non-Profit Housing Provider properties.

9. Please provide details on your proposed uses of administration fee funding.

TBDSSAB will allocate Administration Fees at or below the allowable 5% limit. The allocated administration fees will be used to cover expenses related to TBDSSAB administrative costs (HR, Finance, IT, Purchasing), document preparation, statistical data tracking, verifying data and personnel performing staff functions to meet MMAH requirements for reporting and financial disbursements. Staff time to gather materials and review reports related to the BCAs is also included, as well as supports for capital planning, development of project specifications and contract management with regards to capital projects.

10. Additional Comments:

In the identification of target group households, it must be stated that many households cross multiple target definitions. However, as per MMAH guidance, each household has only been identified under 1 category.





# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2023-24

Case Number #: 2023-07-1-2296008827

Thunder Bay DSSAB-AIMS

### Section B - COCHI Planned Commitments (Annual)

Complete the following table to indicate how much of your annual planning allocation you intend to commit to each COCHI program component. Documentation required for a commitment is outlined in the Program Guidelines.

Enter the full amount of funding to be committed in the year in which you plan to make the commitment.

Enter the amount to be used as Administration Fees for each year. Administration Fees should not exceed 5% of your total funding allocation across all years.

COCHI	Year - 5	Year - 6	TOTAL
	2023-24	2024-25	
Total Allocations for Each Fiscal Year	3,134,000.00	3,351,900.00	6,485,900.00
<b>Program Components</b>			
New Build	0.00	0.00	0.00
Repair	1,966,400.00	2,170,000.00	4,136,400.00
<b>Total Capital</b>	1,966,400.00	2,170,000.00	4,136,400.00
Rent Supplement	820,000.00	920,000.00	1,740,000.00
Transitional Operating	190,900.00	95,000.00	285,900.00
<b>Total Operating</b>	1,010,900.00	1,015,000.00	2,025,900.00
Administration Fee	156,700.00	166,900.00	323,600.00
<b>Administration Fee %</b>	5	4.98	4.99
<b>Total COCHI</b>	3,134,000.00	3,351,900.00	6,485,900.00
Variance	0.00	0.00	0.00

### Section C - COCHI Projected Take-Up (Units/Households)

COCHI	Projected Units Funded / Households Assisted
-------	--



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2023-24

Case Number #: 2023-07-1-2296008827

Thunder Bay DSSAB-AIMS

	2023-24	2024-25	TOTAL
New Build	0	0	0
Repair	695	750	1,445
Rent Supplement	103	111	214
<b>Total COCHI</b>	<b>798</b>	<b>861</b>	<b>1,659</b>

Complete the following table by entering the number of households for each target group **projected** to be served in your area through the two-year COCHI investment.

Projected Target Group	New Build 0	Repair 1445	Rent Supplement 214	TOTAL
Homeless	0	10	0	10
Indigenous Peoples	0	198	214	412
Mental Health/Addiction Issues	0	300	0	300
Persons with Disabilities	0	222	0	222
Racialized Groups	0	0	0	0
Recent Immigrants	0	0	0	0
Seniors	0	700	0	700
Survivors of Domestic Violence	0	10	0	10
Veterans	0	0	0	0
Young Adults	0	5	0	5
Unspecified	0	0	0	0
<b>Total COCHI</b>	<b>0</b>	<b>1,445</b>	<b>214</b>	<b>1,659</b>
Variance	0	0	0	0

*\*Young Adults are Youths aged 16 to 24 years.*

### Section D - COCHI Quarterly Commitments



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2023-24

Case Number #: 2023-07-1-2296008827

Thunder Bay DSSAB-AIMS

For the Capital Components, enter the estimated amount of COCHI funding to be taken-up by component in each quarter of the current program year. Documentation required for a commitment is outlined in the Program Guidelines. Commitments for New Build projects must be made no later than the end of Quarter 3 and commitments for Repair projects in Quarter 4 cannot be more than 10% of the allocation.

For the Operating Components, enter the projected disbursements in each quarter of the current program year.

The total quarterly commitments must equal the Planned Financial Commitment amount.

The projected quarterly commitments for the next program year will be required in Q4.

COCHI	Planned Financial Commitment 2023-24	Planned Financial Commitment by Quarter				TOTAL
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	
		Apr - Jun	Jul - Sep	Oct - Dec	Jan - Mar	
New Build	0.00	0.00	0.00	0.00	0.00	0.00
Repair	1,966,400.00	0.00	875,000.00	1,091,400.00	0.00	1,966,400.00
<b>Total Capital</b>	1,966,400.00	0.00	875,000.00	1,091,400.00	0.00	1,966,400.00
Rent Supplement	820,000.00	200,000.00	205,000.00	205,000.00	210,000.00	820,000.00
Transitional Operating	190,900.00	22,725.00	22,725.00	122,725.00	22,725.00	190,900.00
<b>Total Operating</b>	1,010,900.00	222,725.00	227,725.00	327,725.00	232,725.00	1,010,900.00
Administration Fee	156,700.00	11,722.00	58,038.00	74,691.00	12,249.00	156,700.00
<b>Total COCHI</b>	3,134,000.00	234,447.00	1,160,763.00	1,493,816.00	244,974.00	3,134,000.00

### Section E - OPHI Planned Commitments (Annual)

Complete the following table to indicate how much of your annual planning allocation you intend to commit to each OPHI program component in each year. Documentation required for a commitment is outlined in the Program Guidelines.

Enter the full amount of funding to be committed in the year in which you plan to make the commitment.



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2023-24

Case Number #: 2023-07-1-2296008827

Thunder Bay DSSAB-AIMS

Enter the amount to be used as Administration Fees for each year. Administration Fees should not exceed 5% of your total funding allocation across all years.

OPHI	Year - 5	Year - 6	TOTAL
	2023-24	2024-25	
Total Allocations for Each Fiscal Year	822,500.00	793,600.00	1,616,100.00
<b>Program Components</b>			
Homeownership	0.00	0.00	0.00
Ontario Renovates	781,375.00	0.00	781,375.00
Rental Housing	0.00	753,920.00	753,920.00
<b>Total Capital</b>	781,375.00	753,920.00	1,535,295.00
Housing Allowance-Direct	0.00	0.00	0.00
Housing Allowance-Shared	0.00	0.00	0.00
Housing Support Services	0.00	0.00	0.00
Rent Supplement	0.00	0.00	0.00
<b>Total Operating</b>	0.00	0.00	0.00
Administration Fee	41,125.00	39,680.00	80,805.00
<b>Administration Fee %</b>	5	5	5
<b>Total OPHI</b>	822,500.00	793,600.00	1,616,100.00
Variance	0.00	0.00	0.00

### Section F - OPHI Projected Take-Up (Units/Households)

OPHI	Projected Units Funded / Households Assisted		
	2023-24	2024-25	TOTAL
Homeownership	0	0	0
Ontario Renovates	55	0	55





# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2023-24

Case Number #: 2023-07-1-2296008827

Thunder Bay DSSAB-AIMS

Rental Housing	0	3	3
Housing Allowance-Direct	0	0	0
Housing Allowance-Shared	0	0	0
Housing Support Services	0	0	0
Rent Supplement	0	0	0
<b>Total OPHI</b>	<b>55</b>	<b>3</b>	<b>58</b>

Complete the following table by entering the number of households for each target group **projected** to be served in your area through the two-year OPHI investment.

*\*Under column 'Rental Assistance' please combine households receiving any Rental Assistance (Rent supplement; Housing Allowance - Direct; Housing Allowance - Shared)*

Projected Target Group	Homeowner-ship 0	Ontario Renovates 55	Rental Housing 3	Rental Assistance*	Housing Support Services 0	TOTAL
Homeless	0	0	0	0	0	0
Indigenous Peoples	0	10	1	0	0	11
Mental Health/Addiction Issues	0	5	0	0	0	5
Persons with Disabilities	0	10	0	0	0	10
Racialized Groups	0	0	0	0	0	0
Recent Immigrants	0	0	0	0	0	0
Seniors	0	30	2	0	0	32
Survivors of Domestic Violence	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Young Adults	0	0	0	0	0	0
Unspecified	0	0	0	0	0	0
<b>Total OPHI</b>	<b>0</b>	<b>55</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>58</b>



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2023-24

Case Number #: 2023-07-1-2296008827

Thunder Bay DSSAB-AIMS

Variance	0	0	0	0	0	0
----------	---	---	---	---	---	---

*\*Young Adults are Youths aged 16 to 24 years*

### Section G - OPHI Quarterly Commitments

For the Capital Components, enter the estimated amount of OPHI funding to be taken-up by component in each quarter of the current program year. Documentation required for a commitment is outlined in the Program Guidelines. Commitments for Rental Housing projects must be made no later than the end of Quarter 3 and commitments for Homeownership and Ontario Renovates projects in Quarter 4 cannot be more than 10% of that component's allocation.

For the Operating Components, enter the projected disbursements in each quarter of the current program year.

The total quarterly commitments must equal the Planned Financial Commitment amount.

The projected quarterly commitments for the next program year will be required in Q4.

OPHI	Planned Financial Commitment 2023-24	Planned Financial Commitment by Quarter				TOTAL
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	
		Apr - Jun	Jul - Sep	Oct - Dec	Jan - Mar	
Homeownership	0.00	0.00	0.00	0.00	0.00	0.00
Ontario Renovates	781,375.00	0.00	0.00	781,375.00	0.00	781,375.00
Rental Housing	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Capital</b>	781,375.00	0.00	0.00	781,375.00	0.00	781,375.00
Housing Allowance-Direct	0.00	0.00	0.00	0.00	0.00	0.00
Housing Allowance-Shared	0.00	0.00	0.00	0.00	0.00	0.00
Housing Support Services	0.00	0.00	0.00	0.00	0.00	0.00
Rent Supplement	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Operating</b>	0.00	0.00	0.00	0.00	0.00	0.00
Administration Fee	41,125.00	0.00	0.00	20,563.00	20,562.00	41,125.00



# COCHI OPHI Initial Plan

COCHI-OPHI Investment Plan (IP) 2023-24

Case Number #: 2023-07-1-2296008827

Thunder Bay DSSAB-AIMS

<b>Total OPHI</b>	822,500.00	0.00	0.00	801,938.00	20,562.00	822,500.00
-------------------	------------	------	------	------------	-----------	------------

## Section H - Attestation

- \*I certify to the best of my knowledge that this report has been accurately populated in accordance with the instructions provided by the Province with approvals by the local Council/ Board or their delegated authority.
- \*I certify that Funds for Administration Fees are to be used in accordance with the COCHI and OPHI Program Guidelines effective April 1, 2023.

*Prepared By (Name and Title): Ken Ranta, Director Integrated Social Services	*Date:
*Approved By (Delegated Service Manager/Indigenous Program Administrator Authority): William Bradica, CAO TBDSSAB	*Date: