



BOARD REPORT

REPORT No.: 2025-26

MEETING DATE: SEPTEMBER 18, 2025

SUBJECT: CANADA-ONTARIO COMMUNITY HOUSING INITIATIVE AND ONTARIO
PRIORITIES HOUSING INITIATIVE INVESTMENT PLAN 2025-26

RECOMMENDATION

THAT with respect to Report No. 2025-26 (Integrated Social Services Division) and Resolution No. 25/53 we, The District of Thunder Bay Social Services Administration Board (the Board), confirm the Chair and the Chief Executive Officer's execution of the Transfer Payment Agreement for the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative and submission to the Ministry of Municipal Affairs and Housing;

AND THAT the Board approve the 2025-26 Investment Plan for the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative programs and authorize the Chief Executive Officer to execute the plan and submit to the Ministry of Municipal Affairs and Housing;

AND THAT the Board authorizes the Chief Executive Officer to execute any required agreements or documentation 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 2025-26 funding year.

BACKGROUND

On April 17, 2019, The Honourable Steve Clark, Minister of Municipal Affairs and Housing (MMAH) 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 MMAH and the Canada Mortgage and Housing Corporation. Guidelines for these new programs were also introduced.

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

OPHI is modeled after the previous 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.

COMMENTS

On July 18, 2025, The Honourable Robert Flack, Minister of Municipal Affairs and Housing, addressed a letter to the TBDSSAB Board Chair announcing the government's continuation of the COCHI and OPHI programs and a confirmed funding allocation for TBDSSAB in 2025/26, as well as planning allocations for 2026/27 and 2027/28.

To support Ontario's overall National Housing Strategy commitment, each Service Manager (SM) has been assigned a rent-assisted unit target for the 2025-26 fiscal year. These targets are aligned with funding allocations and are intended to contribute toward the overall provincial goal of expanding rent-assisted housing. TBDSSAB's specific expansion target for 2025-26 is 30 new units.

Units that are eligible to be counted toward the 30-unit target are new COCHI and OPHI rent assisted units, such as expired UNH units, new units created through investment of Homelessness Prevention Program (HPP), OPHI, and COCHI funding, Municipal

investments in new rent supplements or rent supported units. In total, the TBDSSAB is forecasting 157 new units for 2025/26. This includes 70 units through HPP, 12 units through COCHI/OPHI, 45 units through COCHI/OPHI for support of expired UNH projects and 30 units through Municipal investment for rent supplements and portable benefits.

With COCHI funding allocations over the past several years, TBDSSAB has focused on investment in the areas of repair of existing community housing properties and in the provision of rent supports and transitional operating funding to maintain UNH 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.

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 seven 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 and 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.

Administration has reviewed the 2025/6 funding letter (Attachment #1) and new guidelines and has prepared a Proposed Investment Plan for the COCHI and OPHI programs, presented as Attachment #2.

The Investment Plan proposes utilizing COCHI funds to maintain UNH 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 the creation of nine new affordable housing units.

For the OPHI program, Administration is recommending using the full allocation for the creation of three new affordable housing units. Between the COCHI and OPHI allocations, 12 new affordable housing units will be added in the District of Thunder Bay. The details of these units are provided through a Memo in Closed Session.

STRATEGIC PLAN IMPACT

This report supports the 2024-2027 Strategic Plan practical vision of providing safe, affordable, agency-supported housing that everyone deserves.

FINANCIAL IMPLICATIONS

COCHI and OPHI are 100% provincially funded programs. TBDSSAB has been notified that it will receive \$3,370,000 through COCHI and \$726,600 through OPHI upon approval of the Investment Plan for the April 1, 2025 – March 31, 2026 funding year.

TBDSSAB is eligible to use up to 5% of the approved funding allocation for administration costs. The allowable administration costs for the Ministry fiscal 2025-26 is \$204,800.

CONCLUSION

It is concluded that this report provides the Board with information relative to TBDSSAB's COCHI-OPHI Investment Plan for the 2025-26 year.



It is recommended that the Board authorize the Chief Executive Officer to submit the COCHI-OPHI Investment Plan to MMAH and to execute all other required agreements related to the program and make all necessary submissions to meet program guidelines and timeframes.

REFERENCE MATERIALS

Attachment #1 [Letter from Minister Flack re: 2025-26 Confirmed Funding Allocations](#)

#2 [TBDSSAB COCHI-OPHI Investment Plan](#)

#3 [COCHI – OPHI Capital Projects Confidential – Closed Session Only](#)

PREPARED BY:	Aaron Park, Manager, Housing and Homelessness Programs
SIGNATURE	
APPROVED BY	Crystal Simeoni, Director, Integrated Social Services Division
SIGNATURE	
SUBMITTED BY:	Ken Ranta, Chief Executive Officer

**Ministry of
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234-2025-2425

July 18, 2025

Board Chair Brian Hamilton
Thunder Bay DSSAB
Board.chair@tbdssab.ca

Dear Board Chair Hamilton:

Re: 2025-26 Confirmed Funding Allocations for Canada-Ontario Community Housing Initiative (COCHI), Ontario Priorities Housing Initiative (OPHI), and Expansion Target

Following the federal government's approval of Ontario's final three-year National Housing Strategy (NHS) Action Plan, I am pleased to confirm your funding allocations under the COCHI and OPHI programs for the 2025-26 fiscal year and provide planned allocations for fiscal years 2026-27 and 2027-28. Details of these allocations are provided below:

COCHI/OPHI Funding Allocations – Thunder Bay DSSAB

Program	2025-26 Confirmed Allocation	2026-27 Planned Allocation	2027-28 Planned Allocation
Canada-Ontario Community Housing Initiative (COCHI)	\$3,370,000	\$3,736,600	\$4,052,500
Ontario Priorities Housing Initiative (OPHI)	\$726,600	\$540,900	\$203,100

As you know, during the last two years of the NHS, OPHI funding will be gradually reduced. Please plan and manage the uptake under the Housing Allowance and Rent Supplement components of the program accordingly.

To further support Ontario's overall NHS commitment, each Service Manager (SM) has been assigned a rent-assisted unit target for the 2025-26 fiscal year. These targets are aligned with funding allocations and are intended to contribute toward the overall

provincial goal of expanding rent-assisted housing. Your specific expansion target for 2025-26 is provided below:

Rent-assisted Unit Target – Thunder Bay DSSAB

2025-26	30 Rent – Assisted Units Eligible rent-assisted units include newly built or acquired affordable housing, reactivated community housing, and new rent supplements (provided they meet specific criteria detailed in the NHS Eligibility Guide).
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The NHS Action Plan confirms Ontario's commitment to expand rent-assisted housing units by 19,660 units by March 31, 2028. This goal enabled Ontario to secure federal NHS funding through to the end of the bilateral agreement.

Senior officials at the Ministry of Municipal Affairs and Housing will be providing updated COCHI-OPHI program guidelines, Transfer Payment Agreements, as well as reporting and implementation materials that include reporting guides and templates. These will outline Ontario's expectations and facilitate our collective progress toward NHS outcomes.

Ministry officials will be hosting information sessions that will focus on the rent-assisted unit target and reporting. The Ministry will share invitations to the sessions in the coming days.

Over the past year, Ontario has worked to develop new data collection mechanisms that improve progress tracking of our NHS targets, allowing Ontario to demonstrate significant progress towards the expansion target. By implementing additional reporting and monitoring enhancements in the coming fiscal year, we can continue to demonstrate progress and remain on track in meeting our NHS targets, including the rent-assisted expansion target by 2028.

Canada-Ontario Housing Benefit (COHB)

Portable housing benefits through the COHB program for those currently enrolled, will continue to be distributed out of the existing base program funding allocation managed by the province. At this time, 2025-26 COHB allocations for new participants have not been confirmed.

Our standard communications protocol for housing programs applies to the details in this letter, including keeping this information confidential.

Your ongoing effort in delivering community housing is essential to the success of this plan. I appreciate your partnership and look forward to our continued collaboration in achieving our shared housing goals.

Sincerely,



Hon. Robert J. Flack
Minister of Municipal Affairs and Housing

c: Ken Ranta, Chief Executive Officer, Thunder Bay DSSAB
Robert Dodd, Chief of Staff, Minister's Office, Municipal Affairs and Housing (MMAH)
Martha Greenberg, Deputy Minister (MMAH)
Sean Fraser, Assistant Deputy Minister, Municipal and Housing Operations (MMAH)
Tanisha Lewis, Director, Housing Programs Branch (MMAH)



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Fields marked with an asterisk (*) are mandatory.

Introduction

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.

The Community Housing wait list has increased steadily for the District of Thunder Bay from a low in 2017 of 851 to 1,462 currently. This substantial increase in demand demonstrates a need for the addition of affordable housing stock. In addition, 72% of the wait list demand is for 1 bedroom units demonstrating a need for smaller single and couple units specifically. The current market vacancy rate for a one bedroom unit is 2.2% which is down from 3.6% in 2021. These tight market conditions have given rise to inflationary pressures on rents, which have dramatically increased over the past four years. The TBDSSAB Housing and Homelessness Plan - 5 Year Update recognizes the need for more affordable housing in the District of Thunder Bay. Additionally, the TBDSSAB has set the goal to increase the number of housing units across the spectrum; including transitional housing, long-term supportive housing, affordable housing and rent geared to income housing. The proposed COCHI and OPHI investments for 2025/26 help to accomplish this goal.

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

The TBDSSAB's planned approach for the COCHI and OPHI funding is to balance the needs of Urban Native Housing and the need for new affordable housing development. This plan will invest \$1,004,000 in Urban Native rent supplements for units that have had mortgage expiries and \$270,400 in transitional operating for 30 Urban Native housing units that expired in 2025. Additionally, \$1,927,100 of the COCHI allocation will be utilized for the creation of 9 new affordable housing units and \$690,300 of the OPHI allocation will be utilized for the creation of 3 affordable housing units for a total of 12 new affordable housing units through the 2025/26 COCHI and OPHI allocation. This represents excellent value with an average cost per unit of only \$218,000.



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One funded project will be an 18 unit new construction with 11 additional units funded through the TBDSSABs 2026/27 COCHI allocation.

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

As stated in section 1, the need for new unit creation and specifically for affordable and RGI housing is supported by the increase in individuals on the wait list for Community Housing and the very low 1 bedroom vacancy rate in the District of Thunder Bay.

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

The Urban Native program being supported through rent supplements will continue to operate a chronological wait list for their housing units.

One capital project will see Northern Linkage Not for Profit housing develop the units and have supports provided by St. Joseph's Care Group to create affordable supportive housing for individuals with mental health and addictions.

The second capital project is a collaboration with the Township of Marathon that is in the process of building a small home modular subdivision in the community. Each unit is 600 square feet and intended to provide affordable and easier living for the senior population.

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:
- a) Increased supply and appropriate mix of affordable and adequate housing;
 - b) People having improved access to affordable housing and supports that meet their needs to achieve housing stability;
 - c) Improved efficiency of the community housing system to ensure value for money and long-term sustainability.

Through the TBDSSABs proposed investments the supply of affordable housing will be increased by 12 units, 15 new units will receive rent supplement support in the Urban Native program and 30 units will received transitional operating funding in the Urban Native Program.

Further, 7 units (with 11 added in 2026/27) will be both affordable and have long term supports through a partnership with St. Joseph's Care Group to ensure that individuals have access to the housing that they need.

Finally, support for the Urban Native program will ensure stability and sustainability within the Community Housing system by ensuring that these units remain within the Community Housing system.

6. How does your plan contribute to the allocated NHS targets? Please also indicate how your plan helps ensure the targets will be met?



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The TBDSSABs proposed Investment Plan will create 57 units (45 Urban Native Rent Supplement/ Transitional Operating, 12 new affordable housing units) towards the NHS target of 30. In addition to these 57 units, the TBDSSAB is proposing 70 transitional and long term supported units under HPP, and a goal of 30 new portable benefit and rent supplement units funded through the member municipalities. In total, the TBDSSAB is tracking to have 158 units count towards the NHS target of 30.

7. 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.

a) How many UNH units do you currently have in your service area?

241

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

185

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

119

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.

8. 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?



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There will be 15 new rent supplement agreements entered into in 2025/26 and 64 total expiring between 2025/26 and 2027/28. (Native People of Thunder Bay Development Corporation and Geraldton Native Housing combined).

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

The TBDSSAB intends to support all 64 expiring units over the next 3 years through COCHI funding.

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

45 in 2025/26 and 64 total over the 3 year funding cycle.

d) How many RGI units would be provided?

45 in 2025/26 and 64 total over the 3 year funding cycle.

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

The average rent supplement paid per month for Urban Native units is \$630.00

9. 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.

The TBDSSAB will be providing Geraldton Native Housing Corporation with transitional operating funding for 30 expired units in 2025/26. These units will then shift to rent supplement in 2026/27 and 2027/28.

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

The TBDSSAB will use COCHI OPHI administrative funding for a portion of staff salaries and office expenses related to the administration of the COCHI and OPHI programs. This includes a portion of the salary for Director, Integrated Social Services, Manager, Housing and Homelessness Programs, Housing Programs Officer, Director, Corporate Services, Manager, Finance and Financial Analyst.

11. Please indicate any potential risks anticipated during the implementation of the planned approach (e.g., risks of underspending, project withdrawals, etc.)? Please also provide details on how the



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potential risks will be managed.

n/a

12. Additional Comments:

n/a

Section B - COCHI Projected Take-Up (Units/Households)

Complete the following table by entering the number of households for each target group to be served in your area.

Projected Target Group	New Build	Repair	Rent Supplement	Transitional Operating	TOTAL
Homeless	0	0	0	0	0
Indigenous Peoples	0	0	15	30	45
Mental Health/Addiction Issues	7	0	0	0	7
Persons with Disabilities	0	0	0	0	0
Racialized Groups	0	0	0	0	0
Recent Immigrants	0	0	0	0	0
Seniors	5	0	0	0	5
Survivors of Domestic Violence	0	0	0	0	0
Veterans	0	0	0	0	0
Young Adults	0	0	0	0	0
Unspecified	0	0	0	0	0
Total COCHI	12	0	15	30	57

Section C - COCHI Quarterly Commitments



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For the Capital Components, enter the estimated amount of COCHI funding to be taken-up by component in each quarter of the 2025-26 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.

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

For the Operating Components, enter the projected commitments in each quarter of the 2025-26 program year.

COCHI	Planned Financial Commitment by Quarter				\$3,370,000
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	TOTAL
	Apr - Jun	Jul - Sep	Oct - Dec	Jan - Mar	
New Build	0	0	1,927,100	0	1,927,100
Repair	0	0	0	0	0
Total Capital	0	0	1,927,100	0	1,927,100
Rent Supplement	251,000	251,000	251,000	251,000	1,004,000
Transitional Operating	67,600	67,600	67,600	67,600	270,400
Total Operating	318,600	318,600	318,600	318,600	1,274,400
Administration Fee	42,125	42,125	42,125	42,125	168,500
Total COCHI	360,725	360,725	2,287,825	360,725	3,370,000
Variance					0

Section D - OPHI Projected Take-Up (Units/Households)

Complete the following table by entering the number of households for each target group to be served in your area.

**Under column "Rental Assistance" please combine households receiving any Rental Assistance (Rent Supplement; Housing Allowance - Direct; Housing Allowance - Shared)*



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Projected Target Group	Homeowner-ship	Ontario Renovates	Rental Housing	Rental Assistance*	Housing Support Services	TOTAL
Homeless	0	0	0	0	0	0
Indigenous Peoples	0	0	0	0	0	0
Mental Health/Addiction Issues	0	0	0	0	0	0
Persons with Disabilities	0	0	0	0	0	0
Racialized Groups	0	0	0	0	0	0
Recent Immigrants	0	0	0	0	0	0
Seniors	0	0	3	0	0	3
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
Total OPHI	0	0	3	0	0	3

*Young Adults are Youths aged 16 to 24 years

Section E - 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 2025-26 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 2025-26 program year.

OPHI	Planned Financial Commitment by Quarter				\$726,600
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	TOTAL
	Apr - Jun	Jul - Sep	Oct - Dec	Jan - Mar	



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Homeownership	0	0	0	0	0
Ontario Renovates	0	0	0	0	0
Rental Housing	0	0	690,300	0	690,300
Total Capital	0	0	690,300	0	690,300
Housing Allowance-Direct	0	0	0	0	0
Housing Allowance-Shared	0	0	0	0	0
Housing Support Services	0	0	0	0	0
Rent Supplement	0	0	0	0	0
Total Operating	0	0	0	0	0
Administration Fee	9,075	9,075	9,075	9,075	36,300
Total OPHI	9,075	9,075	699,375	9,075	726,600
Variance					0

Section F - 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.

*Prepared By (Name and Title): Aaron Park, Manager, Housing and Homelessness Programs	*Date: 08/15/2025
*Approved By (Delegated Service Manager/Indigenous Program Administrator Authority): Ken Ranta, CEO	*Date: 08/22/2025