THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

BOARD REPORT

REPORT NO.: **2025-39**

MEETING DATE: **OCTOBER 16, 2025**

SUBJECT: **UPDATE ON THE ATTAINMENT OF TBDSSAB'S SERVICE LEVEL STANDARDS**

RECOMMENDATION

For information only.

REPORT SUMMARY

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with information regarding the Service Level Standards (SLS) established by the province for community housing and provide an update on the attainment of these standards.

BACKGROUND

Prior to 1999, Canada and the provinces directly delivered and administered community (social) housing programs. In 1999, the Social Housing Agreement transferred federal funding and program responsibilities for many of Canada Mortgage & Housing Corporation's (CMHC) community housing programs to the provinces. CMHC retained the responsibility for the federally funded cooperative housing programs.

In Ontario, ownership of public housing properties was transferred from the Ontario Housing Corporation into newly incorporated Local Housing Corporations in 2001 with service managers as the sole shareholder. In 2002, service managers were then designated with the responsibility for community housing including the administration of funding agreements with non-profit housing providers within each service manager area. There are 47 services managers in Ontario. TBDSSAB is the service manager for the District of Thunder Bay.

With the transfer of community housing administrative and funding responsibilities to service managers, the province also established SLS. The SLS were set to ensure that with the transfer of community housing properties to the service managers, the community housing stock would not be diminished, and an established number of units would be maintained. The established SLS for TBDSSAB is 3,601 units, with a mix of sub-target areas including income levels at or below the set Household Income Limit

(HIL), the number of High Needs Households served and the number of Modified Units. The SLS units can be made up from a mix of directly owned units, supported non-profit housing provider units, rent supplements and other eligible support programs.

At the May 17, 2018 meeting, the Board received information (Report No.: 2018-32) regarding the status of the SLS for TBDSSAB and a strategy to reduce the gap between the current level of community housing provision and the province's requirements. The report outlined a strategy to grow SLS units over the next five years, including targeted growth in private landlord rent supplements and in the new Portable Housing Benefits (PHBs) program.

At the November 18, 2020 meeting, the Board received an update on the attainment of SLS (Report No.: 2020-57), showing a net increase in units of 52 (mid-year), resulting in a total of 3,393 units. There were some losses of TBDSSAB-owned units (through sale), and in private landlord rent supplements as a normal course of business.

COMMENTS

Through the pandemic years, TBDSSAB realized a variation in the path towards attaining the SLS, as the net number of private landlord rent supplement units declined. This may have been due to the relative lack of new housing units being developed coupled with the rising market rent rates, causing private landlords to seek greater returns in the open market. Additionally, the private apartment vacancy rates, as reported by CMHC, reached a seven year low with 2.2% vacancy on one- bedroom units and 1% vacancy on two-bedroom units. By comparison, the vacancy rates in 2020 were 4% on one-bedroom units and 3.8% on two-bedroom units.

During the same time, private landlord rents in the marketplace continued to increase, as evidenced by TBDSSAB's market rent survey conducted in 2022. The survey showed current market rents are approximately 8% higher than the average market rents stated by CMHC. This gap made maintaining and establishing new rent supplement agreements with private landlords more challenging. This information was presented to the Board at the September 15, 2022 meeting (Report No.: 2022-51).

TBDSSAB will continue to pursue expansion of the private landlord rent supplement program, with a particular interest in one- and two-bedroom units as these meet the highest demand for housing applicants. The elimination of larger units (three- and four-bedroom) under the private landlord rent supplement program also continues, to align the supply of available units with current demand.

PHBs continue to show an increase year over year as a viable tool to support individuals with rental affordability. PHBs were established in 2018 as an option by the provincial government to provide a rental support mechanism that would stay with the household, rather than with the unit, and allow households to select housing in the open market and still receive a rent support benefit. As of August 31, 2025, a total of 338 PHBs were funded.

The breakdown of units is as follows:

Size of Unit	Number	Rent Cap
Bachelor/1-bed	256	$732/880
2-bedrooms	61	$1092
3-bedrooms	13	$1250
4-bedrooms	6	$1298

A new initiative launched in 2020 was the Canada Ontario Housing Benefit (COHB), a PHB jointly funded by the federal and provincial governments and directly delivered by the province. The Ministry of Finance determines eligibility, calculates the benefit, provides payments directly to households and manages the annual renewal process. TBDSSAB, as the Service Manager, assists individuals through completion of the application and submission to the Ministry. As of July 31, 2025, there were 87 households in receipt of the COHB in the TBDSSAB service area. Though this program does not count towards attainment of the SLS, it is still a valuable option in providing rent support to those in need.

Based on the information from the last two reports to the Board, following is a breakdown of SLS at year-end from 2020 – 2024:

Service Level Standards - Supply Breakdown				
	2020	**2022**	**2023**	**2024**
RGI Housing	2,577	2,566	2,473	2,566
Rent Supplements	620	562	584	580
Portable Housing Benefits	94	173	307	338
TOTAL	3,291	3,301	3,364	3,484

For 2024 there were 178 tenants with incomes above the HILs reported on the Service Manager Annual Income Report (SMAIR). These households are occupying a home that could be eligible for RGI however the household’s income has grown to the point where they are paying a low-end-of-market rent. In most cases, this is a result of tenants reaching the age where they are in receipt of the Canada Pension Plan and Old Age Security. TBDSSAB has not sought to evict households where this is the situation but rather continue to offer the unit and maintain the tenancy.

To attain the overall SLS established for TBDSSAB, a total of 3,601 units are to be occupied by individuals at or below the HIL established by the province. Currently, TBDSSAB is under the SLS targets by 117 units. TBDSSAB is in excess of the sub-target areas of the number of High Needs Households served (1,987 required, 2,807 supported) and the number of Modified Units (263 required, 322 supported) as at year-end 2024.

To continue to address the needs of individuals throughout the District of Thunder Bay to attain affordable housing, the Board approved (RPT 2023-42-ISS) an updated five-year strategy to grow housing supports and reach the established overall SLS. This includes additional investment into the PHB and private landlord rent supplement programs to support 30 new placements in 2025, working towards attaining the SLS. This required an estimated additional budget investment of $158,000, to facilitate targeting 20 new PHB and 10 new rent supplement benefits. During budget deliberations in the fall 2024, the Board removed the $158,000 increase from the 2025 annual operating budget. As a result, the targeted increase of 30 units may not be possible for 2025.

Looking forward to 2026, there is the potential for a large increase in PHB benefits with the anticipated opening of the Ontario Aboriginal Housing Service's Youth Transitional Housing building on Junot Avenue in Thunder Bay, as well as supporting Matawa tenants at the recently acquired Bertrand Court property. It is recommended that plans be established to support an additional 30 PHB for the 2026 year, at an estimated budget investment of $168,000.

Moving forward, Administration is recommending an annual increase of 30 units for each of 2027 and 2028. This would result in a total growth of 160 units over the five-year span, closing the variance in SLS to 27 units. Though not full SLS attainment, this strategy would balance unit growth and budgetary pressures and would require additional growth beyond 2028.

On an annual basis, Administration will present the Board with an update of the status of the SLS, and any revised strategies to continue to work towards full SLS attainment.

STRATEGIC PLAN IMPACT

This report supports the 2024-2027 Strategic Plan vision of establishing flexible, inclusive services through the management of relevant diverse housing through flexible housing options.

FINANCIAL IMPLICATIONS

The financial implications of this report include an increase (above inflationary pressures of current investment) of approximately $180,000 in 2026 to secure 30 additional PHBs and private landlord rent supplement units. This would be brought forward to the Board as part of the 2025 budget process. Future budgetary recommendations will be brought forward over the next three years, for consideration.

CONCLUSION

It is concluded that this report provides the Board with information regarding the Service Level Standards for housing under responsibility of TBDSSAB. It is recommended that the Board continue to support the updated five-year strategy to address the current Service Level Standards shortfall, and that additional resources be included through the annual budget process.

REFERENCE MATERIALS

None

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