



THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

COCHI-OPHI Investments for the Future of Housing in the District of Thunder Bay

POSITION PAPER

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The District of Thunder Bay Social Services Administration Board

Prepared for:

Hon. Rob Flack, Minister of Municipal Affairs and Housing

Brief

The District of Thunder Bay Social Services Administration Board (TBDSSAB) requests that the Ministry of Municipal Affairs and Housing (MMAH) provide additional funding through the Canada-Ontario Community Housing Initiative (COCHI), and/or Ontario Priorities Housing Initiative (OPHI) to enable the extended allocation of capital investments towards increasing housing stocks, such as the new 18-unit proposed housing project in Thunder Bay.

Summary

COCHI and OPHI provide critical funding for TBDSSAB's effective planning for the provision of community housing, which includes supporting capital projects, repairs and maintenance, housing supplements, and homelessness prevention in the district. Through the 2025-26 COCHI-OPHI funding, TBDSSAB invested \$1,341,666 towards a newly proposed 18-unit housing project. This affordable and supportive housing complex will accommodate people with disabilities, people living with mental health and illness or addictions, and those experiencing homelessness in the community. However, the current funding is only able to cover seven of the 18 units, with 11 units requiring additional funding to be completed. The completion of the entire project would provide more housing options for people who require supports and keep them housed long term.

Background

On April 30, 2018, Ontario and the Canada Mortgage and Housing Corporation signed a Bilateral Agreement regarding the National Housing Strategy. This agreement provided an opportunity to align federal funds with Ontario's Community Housing Renewal Strategy priorities.

Currently, there are two National Housing Strategy funding streams that are transferred to Ontario Service Managers:

- Canada-Ontario Community Housing Initiative (COCHI) - to protect affordability for households in community housing; to support the repair and renewal of existing community housing supply, and to expand the supply of community housing over time.
- Ontario Priorities Housing Initiative (OPHI) - to address local housing priorities, including affordability, repair, and new construction.

Since their inception, these funding streams have become critical to TBDSSAB's effective provision of community housing. In the past five years, COCHI funding has been central to the repairs of over 2,900 housing units, along with supporting maintenance of over 270 existing legacy housing units built under the Urban Native Housing Program. COCHI and OPHI funding streams also significantly impact the TBDSSAB's 10-Year Housing and Homelessness Plan by facilitating the preservation of existing community housing units and supporting the creation of new affordable housing.

The construction of additional supportive and transitional housing units is central to the TBDSSAB's Housing and Homelessness plan. Supportive housing solutions are critical in ensuring successful tenancies, preventing evictions, addressing mental health and addictions issues, and ending ongoing cycles of homelessness in the District of Thunder Bay. Evidence of its importance can be observed at the Lodge on Dawson project that was funded through the Home for Good (HFG) program¹.

Opened in 2019, the Lodge contains 30 units and serves as an affordable transitional housing option for individuals struggling with chronic homelessness and mental health/substance use challenges, with the goal of moving clients toward their long-term goals and housing². Since opening, the Lodge has provided housing for over 160 individuals, with length of stay varying between a few weeks to a maximum of 365 days.

The Lodge on Dawson provides evidence of a successful transitional housing complex that provides care to individuals who require a wide range of supports in the District of Thunder Bay. However, the need to continue to build more transitional and supportive housing is demonstrated by data that reflects current realities:

- As of September 2025, on the TBDSSAB housing waitlist 98 individuals are under High Needs Homeless (HNH) status, which prioritizes people experiencing

¹ HFG is now part of the Homelessness Prevention Program (HPP) that funds temporary housing and appropriate social supports to facilitate successful transitions into stable housing

² The Lodge on Dawson is a partnership between St Joseph's Care Group, the TBDSSAB, St Joseph's Foundation of Thunder Bay, Dilico Anishnawbek Family Care, and Alpha Court.

chronic homelessness. This is an 81% increase in HNH applicants in the last two years³. In addition, 36.8% (487) of applicants self-reported their housing status as homeless, which is a 5% increase over the last two years.

- In the District of Thunder Bay's homelessness By-Name List (BNL) 887⁴ individuals are actively homeless, and 61% (537) self-reported as Indigenous. Homeless individuals in the district experience disproportionately high incidences of poor mental health and addiction. In the 2024 Thunder Bay Community Point in Time Count⁵, 80% of participants reported ongoing substance use and 61% reported having a mental health condition. Additionally, opioid-related deaths in Northwestern Ontario occur at a rate almost four times (52 per 100,000) compared to the province (13.8 per 100,000)⁶.

Given these statistics, without appropriate support and adequate funding for supportive housing, individuals experiencing homelessness, and possibly living with mental health and/or addictions, have a much lower likelihood of moving along the housing continuum. Through additional COCHI-OPHI funding, the TBDSSAB will be able to fund the completion of the outstanding units in the proposed housing project and explore further development opportunities.

The total cost of the 18-unit housing project is \$4,600,000, which is an average new unit construction cost of \$255,555. This is well below the average new construction cost in the market. Our housing partner is contributing 25% towards the total cost of the project and is looking to receive funding for 75% of project costs. Based on the current contributions, an additional \$2,108,334 is needed to ensure that the project receives adequate funding to help towards completing the construction of the full 18 units. At a provincial investment of \$191,667 per unit, this is excellent value for the creation of 18 new supportive housing units.

Therefore, TBDSSAB requests that the MMAH provide additional funding of \$2.1 million, through COCHI-OPHI 2025-26 residual funds to enable the support of continued development of the new 18-unit housing project. The completion of this proposed housing project would allow TBDSSAB continue to meet its mandate of providing homes for people in need.

³ HNH waitlist was at 54 applicants in September 2023

⁴ This number is reported as of April 2025. It is not entirely accurate as reporting after October 2024 shifted from HIFIS to excel sheets.

⁵ Lakehead Social Planning Council, Thunder Bay Indigenous Friendship Centre, Lakehead University, and Thunder Bay District Health Unit (2024) <https://infograph.venngage.com/pl/jWe8WLXZHI?flipBook=1>

⁶ The Thunder Bay District Health Unit (2024) Opioid Information System. <https://www.tbdhu.com/opioidinfo>