



Supporting the Maintenance of the Urban Native Housing Units

POSITION PAPER

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Prepared by:

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Prepared for:

Hon. Rob Flack, Minister of Municipal Affairs and Housing

Brief

The District of Nipissing Social Services Administration Board (DNSSAB) and The District of Thunder Bay Social Services Administration Board (TBDSSAB) request that the Ministry of Municipal Affairs and Housing (MMAH) considers providing additional and distinct funding to the current allocation of the Canada-Ontario Community Housing Initiative (COCHI) that would enable DNSSAB and TBDSSAB to continue supporting the maintenance and development of Urban Native Housing (UNH) units.

Summary

COCHI funding has been crucial for DNSSAB and TBDSSAB to be able to provide affordable housing for our communities, including supporting capital projects, repairs and maintenance, housing supplements, and homelessness prevention. COCHI guidelines also require that Urban Native Housing (UNH) units are effectively preserved, ensuring adequate housing affordability with no net loss of units. For 2025/26, DNSSAB is using 39% of its COCHI allocation to support UNH units, while they make up less than 5% of the total housing portfolio at 4.8%. The TBDSSAB is using 36% of its COCHI allocation to fund units which make up approximately 8% of its community housing portfolio. Additional and distinct funding would allow both DSSABs to support the ongoing maintenance of UNH units in each district, which would continue to provide culturally appropriate, safe, and affordable housing for Indigenous peoples.

Background

The National Housing Strategy funding streams, such as COCHI, has become critical for both DSSAB's effective provision of community housing. COCHI funding has been used 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. In the past five years, the funding allocation has been central to the capital repairs in DNSSAB's area for nearly 1,600 units and in TBDSSAB's area for over 2,900 housing units.

COCHI has also helped DNSSAB support 85 existing legacy housing units and TBDSSAB support over 270 existing legacy housing units under the UNH program, up to March 31, 2026. The UNH program¹ assists Urban Native non-profit housing corporations to meet their housing needs by providing subsidized housing units, as well as supportive and transitional housing for Indigenous peoples.

¹ The program is administered on behalf of the federal government by Canada Mortgage and Housing Corporation (CMHC).

The number of UNH units DNSSAB has supported has also significantly increased. In 2021/22, 15 units were supported. In 2024/2025 the number increased to 55. In the current year, 2025/26, the DNSSAB is supporting 85 UNH units through the COCHI allocation. The final 15 UNH units expire in 2028. The total amount of funding allocated to support the units is \$621,511, which amounts to 39% of DNSSAB's COCHI funding.

The number of UNH units TBDSSAB has supported has also significantly increased over the last six years. In 2019/20 10 units were supported. In 2024/25, the number increased to 118. In the current year, 2025/26, the TBDSSAB is supporting 153 UNH units through the COCHI allocation. The total amount of funding allocated to support the units is \$1,216,000, which amounts to 36% of TBDSSAB's COCHI funding².

There are three UNH providers in Nipissing, including Ontario Aboriginal Housing Services (OAHS) which is operating units formerly named as Native People of Nipissing, Whispering Pines, and Waakohnsuk, for a total of 100 units. All of these units are funded through DNSSAB.

The Native People of Thunder Bay Development Corporation (NPTBDC) is one of the non-profit housing sponsors that receives COCHI funding from the TBDSSAB. Currently, NPTBDC owns and operates 240 housing units, 144 of which are funded by TBDSSAB. The Geraldton Native Housing Corporation (GNHC) owns and operates 33 units, 30 of which are now funded through TBDSSAB. Both organizations provide safe and affordable homes for Indigenous families and seniors in the District of Thunder Bay by offering low-end market rent units, and rent geared to income units.

As indicated in the Urban, Rural, and Northern Indigenous Housing Strategy³, culturally appropriate housing, such as the housing units in Nipissing and Thunder Bay, is necessary for Indigenous people who face heightened discrimination, stigmatization, and higher rates of homelessness. Compared to other municipalities in the province, the Nipissing District had 48% of those surveyed in the 2024 Point-in-Time (PiT) count identify as Indigenous, with Indigenous people making up 14.5% of the population of Nipissing District, while the District of Thunder Bay has a higher proportion of Indigenous people (16.2%)⁴. Additionally, 61% of individuals on the TBDSSAB homeless By-Name List self-reported as Indigenous⁵. Therefore, housing solutions designed and managed by Indigenous owned corporations are necessary to provide safe and culturally appropriate options for Indigenous peoples in the Districts of Nipissing and Thunder Bay.

² The total COCHI allocation for the DNSSAB amounts to \$1,590,700 and TBDSSAB amounts to \$3,370,000 for 2025/26 year(s).

³ Canada Mortgage and Housing Corporation 2023. CMHC.ca/IndigenousHousingStrategy.

⁴ Statistics Canada. 2021 Census of the Population.

⁵ This number is reported as of April 2025. It is not entirely accurate as reporting after October 2024 shifted from HIFIS to excel sheets.

Given these statistics, through continued dedicated funding support, Indigenous housing corporations will be equipped with the resources to assist Indigenous peoples across the housing continuum and match them with culturally appropriate services. The DNSSAB and TBDSSAB are committed to working with its UNH program partners, such as OAHS/NPON, Whispering Pines, Waakohnsuk, NPTBDC and GNHC, to maintain the current housing units post agreement expiry. Additional funding would not only assist in the long-term maintenance of UNH units, but also in the development of additional supportive and transitional units for Indigenous peoples.

Therefore, the DNSSAB and TBDSSAB requests that the MMAH provide additional and distinct funding to support the ongoing maintenance and development of Urban Native Housing units in the Nipissing District and the District of Thunder Bay.