



DATE OF MEETING: MARCH 19, 2026

TIME OF MEETING: 10:00 AM

LOCATION OF MEETING: MICROSOFT TEAMS &
3RD FLOOR BOARDROOM
TBDSSAB HEADQUARTERS
231 MAY STREET SOUTH
THUNDER BAY, ON

CHAIR: JIM VEZINA

ORDERS OF THE DAY: DISCLOSURES OF INTEREST
NEW BUSINESS
CONFIRMATION OF BOARD MEETING AGENDA
DEPUTATIONS / PRESENTATIONS
MINUTES OF PREVIOUS MEETINGS
REPORTS OF ADMINISTRATION
CORRESPONDENCE
BY-LAWS
NEXT MEETING
ADJOURNMENT

Note: For the purposes of the agenda and subsequent Minutes references to TBDSSAB or the Board refers to The District of Thunder Bay Social Services Administration Board of Directors as relevant to specific agenda item; references to TBDHC or the Board refers to the Thunder Bay District Housing Corporation Board of Directors as relevant to specific agenda item. References to CEO refer jointly to the Chief Executive Officer of TBDSSAB and Senior Administrator of TBDHC.

BOARD (REGULAR SESSION) MEETING

DISCLOSURES OF INTEREST

NEW BUSINESS

CONFIRMATION OF BOARD MEETING AGENDA

Resolution No. 26/13

THAT with respect to the Board Regular and Closed Session meetings of The District of Thunder Bay Social Services Administration Board for March 19, 2026, we approve the agendas as presented;

AND THAT we approve any additional information and new business.

DEPUTATIONS / PRESENTATIONS

None

CLOSED SESSION MEETING

Administration recommends that the Board adjourn to a closed meeting relative to receipt of information with respect to personal matters about an identifiable individual, including employees of the Corporation and employee negotiations.

Resolution No. 26/14

THAT the Board adjourns to Closed Session relative to receipt of information with respect to personal matters about an identifiable individual, including employees of the Corporation and employee negotiations.

MINUTES OF PREVIOUS MEETINGSBoard Meetings

Minutes of Meeting No. 03/2026 (Regular Session) and Meeting No. 04/2026 (Closed Session) of TBDSSAB, held on February 19, 2026, respectively, for confirmation. (Pages 7 - 13)

Resolution No. 26/15

THAT the Minutes of Meeting No. 03/2026 (Regular Session) and Meeting No. 04/2026 (Closed Session) of The District of Thunder Bay Social Services Administration Board, held on February 19, 2026, respectively, be confirmed.

REPORTS OF ADMINISTRATIONBudget Presentation to Municipal Councils

At the February 19, 2026 Board Meeting under New Business, a request was made to have the topic of Administration providing budget presentations to Municipal Councils. A brief discussion was held and on consensus, Budget Presentations to Municipal Councils was added to the March 19, 2026 Agenda.

Memorandum from Ken Ranta, CEO (Chief Executive Officer Division) dated February 24, 2026 relative to providing the Board with background information and Administration's recommendation regarding budget presentations, for consideration. (Pages 14 - 15)

Resolution No. 26/16

THAT with respect to all requests and invitations to present and respond to questions regarding TBDSSAB's annual approved budget, Administration will decline as this contravene' s the Board's Governance and Procedural By-law;

AND THAT the Board's proposed and final budget reports will continue to be posted on the TBDSSAB website for any and all to see.

10-Year Housing and Homelessness Plan

Report No. 2026-08 (Integrated Social Services Division), relative to providing the Board with the draft 10-Year Housing and Homelessness Plan 2025 - 2035 for review and feedback prior to submission of the Plan to the Ministry of Municipal Affairs and Housing, for consideration. (Pages 16 - 63)

Board Remuneration Policy Review

Report No. 2026-09 (Chief Executive Officer Division), relative to providing the Board with a revised Remuneration for Board Members Policy, for consideration. (Pages 64 - 69)

Resolution No. 26/17

THAT with respect to Report No. 2026-09 (Chief Executive Officer Division) we, The District of Thunder Bay Social Services Administration Board, approve the revisions to the Remuneration for Board Members Policy as presented;

AND THAT we authorize the Chief Executive Officer to amend the policy with respect to housekeeping changes, as may be required from time to time.

TBDHC Annual Shareholders Meeting
Appointment of Proxy

Memorandum from Ken Ranta, CEO (Chief Executive Officer Division) dated February 20, 2026 relative to providing the Board with information on the requirement to appoint a proxy for voting at the 20th Annual Shareholders' Meeting for Thunder Bay District Housing Corporation (TBDHC), for consideration. (Pages 70)

Resolution No. 26/18

THAT with respect to the Thunder Bay District Housing Corporation Twentieth Annual Shareholder's Meeting, to be held on April 16, 2026 at The District of Thunder Bay Social Services Headquarters, we The District of Thunder Bay Social Services Administration Board appoint the Board Chair to be the designated Proxy, or failing Chair's availability, the Board Vice-Chair.

December 2026 Mortgage Renewal –
1200 Jasper Drive

Report No. 2026-10 (Corporate Services Division), relative to providing the Board with the recommended option for upcoming mortgage renewal arrangements for the properties identified as 1200 Jasper Drive in the City of Thunder Bay, for consideration. (Pages 71 - 74)

Resolution No. 26/19

THAT with respect to Report No. 2026-10 (Corporate Services Division), we, The District of Thunder Bay Social Services Administration Board, approve the Ministry Resolution as attached, to be duly signed in accordance with TBDSSAB Governance and Procedural By-Law No. 03-2021;

AND THAT we authorize the Board Chair and Chief Executive Officer to execute the mortgage financing documents related thereto.

Environmental Stewardship Initiatives

Report No. 2026-11 (Corporate Services Division), relative to providing the Board with information on initiatives undertaken in 2025 to enhance environmental stewardship across the organization, in keeping with the objective of being an environmentally friendly organization, for information only. (Pages 75 - 83)

CORRESPONDENCEDSSAB Eligibility for Infrastructure Ontario
Loan Program

Memorandum from Julie Shouldice, Director, Social Assistance Program Policy Branch, MCCSS, dated February 12, 2026 providing information regarding the DSSAB eligibility for Infrastructure Ontario Loan Program, for information only. (Page 84 - 85)

2026 Rural Ontario Municipalities
Association Conference Delegation

Letter from the Honourable Graydon Smith, Associate Minister, MMAH, dated February 25, 2026 relative to delegation meeting held at the 2026 ROMA conference, for information only. (Page 86)

COCHI Residual Allocation 2025-26

Letter from the Sean Fraser, Assistant Deputy Minister, MMAH, dated March 10, 2026 relative to TBDSSAB Business Case submitted for COCHI Residual Allocation funding, for information only. (Page 87 - 88)

BY-LAWSFirst and Final Reading

Resolution No. 26/20

1. A By-law to authorize the execution of the Association Agreement between The District of Thunder Bay Social Services Administration Board et al and Northern Ontario Service Deliverers' Association to enable group access to pursue federal and provincial housing development funding.

Explanation: A By-law to authorize the execution of the NOSDA Association Agreement.

Authorization: Board Meeting 2026Mar19.

BY-LAW NUMBER 01-2026

NEXT MEETING

The next meeting of The District of Thunder Bay Social Services Administration Board will be held on Thursday, April 16, 2026 at 10:00 a.m., in the 3rd Floor Boardroom, TBDSSAB Headquarters, 231 May Street South, Thunder Bay, Ontario and via Microsoft Teams.

ADJOURNMENT

Resolution No. 26/21

THAT Board (Regular Session) Meeting No. 05/2026 of The District of Thunder Bay Social Services Administration Board, held on March 19, 2026, be adjourned at _____ a.m./p.m.



**MINUTES OF BOARD (REGULAR SESSION) MEETING NO. 03/2026
OF**

THE DISTRICT OF THUNDER BAY SOCIAL SERVICES ADMINISTRATION BOARD

DATE OF MEETING: February 19, 2026

TIME OF MEETING: 10:10 a.m.

LOCATION OF MEETING: Microsoft Teams &
3rd Floor Boardroom
TBDSSAB Headquarters
231 May Street South
Thunder Bay, ON

CHAIR: Jim Vezina

PRESENT:

Albert Aiello
Anne-Marie Bourgeault
Shelby Ch'ng
Gordon Cuthbertson
Chris Eby
Brian Hamilton
Greg Johnson
Kathleen Lynch
Jim Moffat
Dominic Pasqualino
Don Smith
Jim Vezina

OFFICIALS:

Ken Ranta, Chief Executive Officer
Crystal Simeoni, Director, Integrated Social Services Division
Richard Jagielowicz, Director, Corporate Services Division
Dawnette Hoard, Manager, Child Care & Early Years Programs
Aaron Park, Manager, Housing & Homelessness Programs
Tomi Akinyede, Supervisor, Research & Social Policy
Carole Lem, Communications & Engagement Officer
Bindiya Patel, Communications Assistant
Larissa Jones, Communications Assistant
Glenda Flank, Recording Secretary

REGRETS:

Kasey Etreni
Elaine Mannisto

Note: For the purposes of the Minutes references to TBDSSAB or the Board refers to The District of Thunder Bay Social Services Administration Board of Directors as relevant to specific agenda items; references to TBDHC or the Board refers to the Directors of Thunder Bay District Housing Corporation as relevant to specific agenda items. References to CEO refer jointly to the Chief Executive Officer of TBDSSAB and Senior Administrator of TBDHC.

BOARD (REGULAR SESSION) MEETING

DISCLOSURES OF INTEREST

None.

NEW BUSINESS

Greg Johnsen, Board Member requested that a discussion regarding having Administration attend budget discussions for the City of Thunder Bay and member municipalities Council meetings to discuss the TBDSSAB budget and respond to questions be added to the Agenda.

On consensus, this topic to be added to the March Agenda for discussion.

CONFIRMATION OF BOARD MEETING AGENDA

Resolution No. 26/07

Moved by: Brian Hamilton
Seconded by: Chris Eby

THAT with respect to the Board Regular and Closed Session meetings of The District of Thunder Bay Social Services Administration Board for February 19, 2026, we approve the agenda as presented;

AND THAT we approve any additional information and new business.

CARRIED

DEPUTATIONS / PRESENTATIONS

None

CLOSED SESSION MEETING

Administration recommended that the Board adjourn to a closed meeting relative to receipt of information with respect to a matter in respect of which a council, board, committee or other body may hold a closed meeting under another statute.

Resolution No. 26/08

Moved by: Albert Aiello
Seconded by: Don Smith

THAT the Board adjourn to Closed Session relative to receipt of information with respect to a matter in which a council, board, committee or other body may hold a closed meeting under another statute regarding the Child Care Capital Funding Update.

CARRIED

At 10:24 am the meeting reconvened in Regular Session, Dawnette Hoard, Manager, Child Care & Early Years left the meeting and Aaron Park, Manager, Housing & Homelessness Programs joined the meeting.

MINUTES OF PREVIOUS MEETINGS

Board Meetings

Minutes of TBDSSAB Meeting No. 01/2026 (Regular Session) presented in Regular Session and Meeting No. 02/2026 (Closed Session) presented in Closed Session, held on January 15, 2026 were provided for confirmation.

Resolution No. 26/09

Moved by: Jim Moffat
Seconded by: Anne-Marie Bourgeault

THAT the Minutes of Meeting No. 01/2026 (Regular Session) and Meeting No. 02/2026 (Closed Session) of The District of Thunder Bay Social Services Administration Board, held on January 15, 2026, respectively, be confirmed.

CARRIED

Committee/Table Meetings

None

REPORTS OF ADMINISTRATION

Amalgamation of Community Housing Projects

Report No. 2026-02 (Integrated Social Services Division) was presented to the Board providing information regarding the transfer of assets of Chateaulac Housing Incorporated to Geraldton Municipal Housing Corporation.

Crystal Simeoni, Director, Integrated Social Services Division provided a brief overview of the process involved regarding the transfer of assets and responded to questions.

Resolution No. 26/10

Moved by: Jim Moffat
Seconded by: Kathleen Lynch

THAT with respect to Report No. 2026-02 (Integrated Social Services Division) we, The District of Thunder Bay Social Services Administration Board, consent to the transfer of the assets of Chateaulac Housing Incorporated to Geraldton Municipal Housing Corporation.

AND THAT we authorize the Chief Executive Officer to execute any related documentation required.

AND THAT a copy of the resolution be provided to the Ministry of Municipal Affairs and Housing.

CARRIED

NOSDA Pooling Association Agreement

Report No. 2026-03 (Chief Executive Officer Division), was presented to the Board providing information regarding the NOSDA Pooling Association and Administration's recommendation to enter into an Association Agreement.

Ken Ranta, CEO provided a brief overview of the discussions held with NOSDA and the development of the Association Agreement, provided Administrations recommendation to approve the signing of the Agreement and responded to questions.

Resolution No. 26/11

Moved by: Brian Hamilton
Seconded by: Albert Aiello

THAT with respect to Report No. 2026-03 (Chief Executive Officer Division), we The District of Thunder Bay Social Services Administration Board approve entering into an agreement with the Northern Ontario Service Deliverers' Association (NOSDA) Pooling Association to enable group access to federal and provincial housing development funding;

AND THAT we authorize the Board Chair and Chief Executive Officer to execute the NOSDA Association Agreement and any related documentation required;

AND THAT any District of Thunder Bay Social Services Administration Board project development opportunity considered for inclusion in the

NOSDA Pooling Association be brought to the Board for review and approval;

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

CARRIED

At 10:39 am Tomi Akinyede, Supervisor, Research & Social Policy joined the meeting.

OrgCode Consulting Inc. Community
Report on Homelessness

Report No. 2026-04 (Integrated Social Services Division), was presented to the Board providing the final Community Report prepared by OrgCode Consulting Inc.

Crystal Simeoni, Director, Integrated Social Services Division provided an overview of the report including the responses to OrgCode's survey provided to the community.

Tomi Akinyede, Supervisor, Research & Social Policy provided information regarding the development of information and materials regarding the survey conducted, results received and use of data and information results and responded to questions.

Aaron Park, Manager, Housing & Homelessness Programs provided information regarding the use of the information in developing the new TBDSSAB Housing and Homelessness Plan, use of data from reporting tool and responded to questions.

At 11:10 am Albert Aiello, Board Member left the meeting.

Ken Ranta, CEO provided further information, clarification and responded to questions.

2025 Fourth Quarter Operational Update

Report No. 2026-05 (Integrated Social Services Division), presented to the Board providing information containing the trends within TBDSSAB programs and services.

At 11:26 am Aaron Park, Manager, Housing & Homelessness Programs and Larissa Jones, Communications Assistant left the meeting and Albert Aiello, Board Member joined the meeting.

Crystal Simeoni, Director, Integrated Social Services Division provide a brief overview of the highlights from the 4th Quarter Operational Report and responded to questions.

Tomi Akinyede, Supervisor, Research & Social Policy provided further information and responded to questions.

Crystal Simeoni, Director, Integrated Social Services Division provided clarification.

At 11:32 am Tomi Akinyede, Supervisor, Research & Social Policy left the meeting.

2025 Fourth Quarter Strategic Plan Update

Report No. 2026-06 (Chief Executive Officer Division) was presented to the Board providing the 2025 fourth quarter progress Update on the 2024-27 Strategic Plan.

Ken Ranta, CEO provided a brief overview of the completion of the strategic objectives.

At 11:39 am Larissa Jones, Communications Assistant joined the meeting.

Advocacy & Engagement Annual Update

Report No. 2026-07 (Chief Executive Officer Division) was presented to the Board providing the annual update regarding Advocacy & Engagement.

Ken Ranta, CEO provided a brief overview of the report, highlighting the number of advocacy reports completed and responded to questions.

Indigenous Advisory Table - Update

Ken Ranta, Chief Executive Officer provided a verbal update relative to the Indigenous Advisory Table relative to the number of participants recruited for the Advisory Table, the steps to continue with recruitment to complete the complement of Table Members and responded to questions.

Carole Lem, Communications & Engagement Officer provided an update on the organizations and stakeholders contacted and the methods of media used to communicate the recruitment information to the public.

Ken Ranta, CEO provided clarification on development of the Terms of Reference and

On consensus, Administration to provide the Board with the Terms of Reference for the Indigenous Advisory Table to assist in the recruitment of additional members for the Advisory Table.

CORRESPONDENCE

City of Thunder Bay Board Representation

City of Thunder Bay email received January 16, 2026 and Council Resolution was presented providing information regarding a change in representation on the TBDSSAB Board.

Ken Ranta, CEO provided an introduction to Shelby Ch'ng as returning Board Member replacing Ken Boshcoff.

BY-LAWS

None

NEXT MEETING

The next meeting of The District of Thunder Bay Social Services Administration Board will be held on Thursday, March 19, 2026 at 10:00 a.m., in the 3rd Floor Boardroom, TBDSSAB Headquarters, 231 May Street South, Thunder Bay, Ontario and via Microsoft Teams.

ADJOURNMENT

Resolution No. 26/12

Moved by: Shelby Ch'ng
Seconded by: Gordon Cuthbertson

THAT the Regular Session Board Meeting No. 03/2026 of The District of Thunder Bay Social Services Administration Board, held on February 19, 2026, be adjourned at 12:00 p.m.

CARRIED

Chair

Chief Executive Officer



Memorandum

Date: February 24, 2026
To: Members of the Board
From: Ken Ranta, Chief Executive Officer
Subject: **Budget Presentations to Municipal Councils**

At the February 19, 2026 meeting of the Board, Board Member Johnsen asked to add an item of new business to the meeting agenda. The topic to be discussed was TBDSSAB annual budget presentation requests by municipal councils. This topic was subsequently added to the March 19, 2026 Board meeting agenda.

Over the past several years, Administration has received invitations from the City of Thunder Bay to attend their Committee of the Whole Budget Session, to present TBDSSAB's approved budget and respond to questions. These invitations have been declined, however, copies of the proposed and approved budget reports have been provided. Beyond the City of Thunder Bay, no other council has requested TBDSSAB attend their meetings to respond to budget questions.

The rationale for not attending and responding to questions regarding TBDSSAB's budget is found in the Governance and Procedural By-law, section 2 (2)v, where it states "all Members should "lead" discussion on the business issues of the Corporation during the meetings of the Board and not outside of Board meetings or in other forums (including social media)". As such, once a decision has been made by the Board at a Board meeting, the rationale for that decision may not be discussed outside of formal Board meetings. Board members would simply state that the Board's decision is as presented.

TBDSSAB's Board meetings are open to the public, and any member of the community may attend and hear the discussion of matters before the Board, except those discussed in Closed Session. The presentation of the annual proposed budget package and the final annual budget package are presented in Regular (open) session. Further, these budget packages are posted on the TBDSSAB website for anyone to review.



**THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD**

At the November 20, 2025 Board meeting, Board Member Etreni presented a memo and draft policy regarding presentations by TBDSSAB to Municipal Councils. The policy encompassed requests for information of a general nature, including program scope, access and delivery systems. The policy stated that “information of a confidential nature or relating to Board decision-making processes would not be shared”. This policy was approved by the Board at that meeting.

In order to remove concerns regarding TBDSSAB’s declining of invitations to present and respond to questions related to its annual budget, the following resolution is presented for consideration:

THAT with respect to all requests and invitations to present and respond to questions regarding TBDSSAB’s annual approved budget, Administration will decline as this contravene’ s the Board’s Governance and Procedural By-law;

AND THAT the Board’s proposed and final budget reports will continue to be posted on the TBDSSAB website for any and all to see.

Sincerely,

Ken Ranta
Chief Executive Officer

/gf



BOARD REPORT

REPORT No.: 2026-08

MEETING DATE: MARCH 19, 2026

SUBJECT: DRAFT 10-YEAR HOUSING AND HOMELESSNESS PLAN

RECOMMENDATION

For information only.

REPORT SUMMARY

To present The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with information related to the new draft TBDSSAB 10-Year Housing and Homelessness Plan and seek feedback before submission of the plan to the Ministry of Municipal Affairs and Housing (MMAH).

BACKGROUND

The Ministry of Municipal Affairs and Housing (MMAH) requires all Service Managers to submit a 10-Year Housing and Homelessness Plan by the spring of 2026. TBDSSAB commissioned OrgCode Consulting to offer insights into the homelessness service sector in the District of Thunder Bay to assist with the section relating to homelessness in the 10-year plan.

COMMENTS

The draft TBDSSAB 10-Year Housing and Homelessness Plan (2025-2035) has been developed through extensive community feedback that was provided through OrgCode Consulting Inc. who were commissioned by TBDSSAB in the spring of 2025.

The plan explores the full housing and homelessness system and the recommendations contained within this plan impact and influence the full spectrum of the housing continuum, from absolute homelessness to private market housing for people of all ages.

There is a total of 50 recommendations contained within the 10-year plan. The achievement of these recommendations will strengthen the housing and homelessness system and provide better outcomes for individuals and families that it serves.

Administration will update the Board annually on the progress made in achieving the recommendations identified through this plan. The annual update will also provide an opportunity to assess whether additions or deletions of recommended actions are necessary as the environment changes over the years.

STRATEGIC PLAN IMPACT

This report aligns with the current strategic plans of humanizing human services, encouraging advocacy and awareness, and promoting reconciliation and inclusion.

FINANCIAL IMPLICATIONS

There are no immediate financial implications for TBDSSAB in this report, however the recommendations may lead to future budget considerations in next step planning.

CONCLUSION

The draft TBDSSAB 10-Year Housing and Homelessness Plan sets a clear, coordinated path that works towards ensuring people have access to safe, stable, and affordable housing. By combining prevention, supportive services, advocacy, and strategic investments TBDSSAB moves to reduce homelessness, strengthen communities, and create lasting systemic change. Further Board recommendations will be considered within the final draft as presented at the April 2026 board meeting.

REFERENCE MATERIALS

Attachment #1 Under One Roof - Chapter 2: A Housing and Homelessness Plan (2025-2035)

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



THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

Under One Roof – Chapter Two

10-Year Housing and Homelessness Plan, 2025-2035

Prepared by:
The District of Thunder Bay Social Services Administration Board

March 2026

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Introduction

Executive Summary

Housing and homelessness support is essential for helping individuals and families regain stability and rebuild their lives. Effective support includes access to safe shelter, mental and physical healthcare, job training, income security, and social services. Outreach programs work directly with people experiencing homelessness to connect them with housing solutions and long-term support systems. The goal is to stabilize individuals along the housing continuum, working towards independent living. Community involvement, government funding, and non-profit organizations all play critical roles in providing resources and advocating for change. Ultimately, comprehensive housing and homelessness support not only improves individual lives but also strengthens communities by addressing the root causes of homelessness.

Recommendations identified in this plan grew from TBDSSAB's first 10-year housing and homelessness plan with a continued Goal and Objectives for housing in the District of Thunder Bay.

Goal

A people centric system of housing and homelessness services that offers choice and efficiency.

Objectives

TBDSSAB's objective as it relates to housing is to:

- Promote and support housing opportunities for people living in the District of Thunder Bay by using existing resources and programs to build effective partnerships, which contribute to the social and economic development of the District.
- Promote equitable access to housing.
- Provide a sustainable supply of supported, affordable and subsidized housing to meet the needs of current and future residents.

- Empower people through the provision of a continuum of housing to become more independent and improve their quality of life.

The housing and homelessness plan presented in this report has been developed through extensive community consultations with a broad range of stakeholders representing the interests of people who are at different stages along the housing continuum. The recommendations in this report are also supported by detailed data analysis of the key factors that impact the supply and demand for housing.

The aim of this plan is to provide a blueprint that will set the course for meeting the housing needs of the residents in the District over the next 10 years. It also outlines the priorities for the TBDSSAB as legislated by the *Housing Services Act, 2011* (HSA).

The recommendations stemming from this plan impact and influence the full spectrum of the housing continuum from absolute homelessness to private market housing for people of all ages and varying degrees of abilities. For community housing, the recommended actions are designed to enable the TBDSSAB to both improve and strengthen its current legislated role as the funder and administrator of community housing.

This housing strategy brings together a wide range of recommended actions. To ensure achievement of the desired results, a detailed implementation plan including the identification of partners, resources, investments, timelines, and performance measures needs to be put into place.

The 54 recommended actions and corresponding indicators of success ([Appendix A](#)) are grouped into 9 main categories:

- Emergency Shelters
- Transitional and Supportive Housing
- Encampment Response
- Homelessness General
- Community Housing
- Direct Owned Community Housing
- Private Landlord Rent Supplement and Portable Housing Benefit Programs
- Affordable Housing
- Advocacy and Education

The variables examined included: the local economy and prospects for future growth, population distribution, household formation, homelessness data, and income. The trends revealed through the analysis of primary and secondary data were further informed through extensive community consultations.

Chapter Two of TBDSSAB's 10 Year Housing and Homelessness plan requires a sustained, compassionate, and coordinated effort. By expanding access to affordable housing, developing connections to income security, strengthening mental health and addiction services, and supporting job training and community outreach, we can create lasting solutions that restore dignity and opportunity to those most in need. TBDSSAB's continued commitment to collaborative action and evidence-based strategies will be essential in building a future where no one is left without a place to call home.

About Us

The District of Thunder Bay Social Services Administration Board (TBDSSAB) was established by the Province of Ontario on April 1, 1999 through the enactment of the *District Social Services Administration Board (DSSAB) Act*. It is one of 47 Service Managers mandated by the province to deliver certain social services.

Mission

TBDSSAB delivers provincially mandated services on behalf of the citizens of the District of Thunder Bay.

Vision

TBDSSAB provides quality services within the context of a commitment to social justice and recognition of people's potential to achieve self-sufficiency.

Values

At TBDSSAB, we:

- Respect
- Accept
- Collaborate
- Understand
- Are Empathetic
- Have Integrity

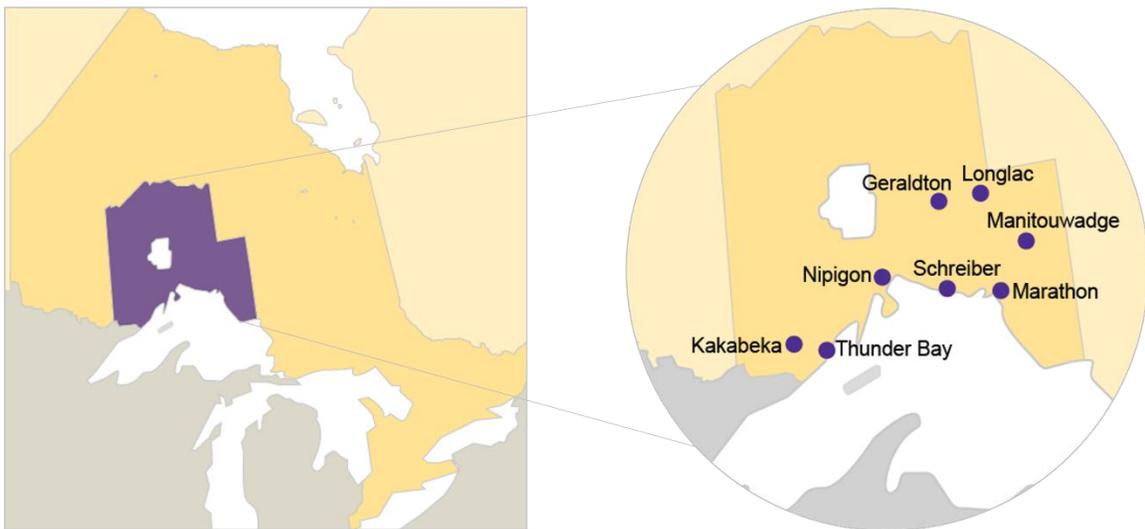
- Promote Wellness

Service Area

Our service area includes 15 municipalities that appoint representatives to our Board of Directors through their municipal Councils. As well, the Board of Directors includes an elected representative from the Territories without Municipal Organization.

There are eight TBDSSAB offices across the District. The offices are in the City of Thunder Bay, Kakabeka, Nipigon, Schreiber, Marathon, Manitouwadge, Longlac and Geraldton.

Figure 1: Geography of the District of Thunder Bay and TBDSSAB offices



Land Acknowledgement

We respectfully acknowledge that TBDSSAB operates and owns property on the traditional territories of many First Nations communities across what is now known as The District of Thunder Bay.

Our service area, including 8 offices and hundreds of housing properties, spans the traditional territory of the Anishinaabeg nation, including Ojibweg, Anishinini and Saulteaux communities signatory to Treaties #3, #9, and #60. This land has long served as a travelling route, gathering place, and homeland for many First Nations, Métis and Inuit peoples.

As an organization that aims to help people find “home”, we acknowledge our responsibility as stewards of this land and its history. We value the heritage, cultures, and lived experiences of Indigenous communities and service recipients.

TBDSSAB is grateful for the relationships fostered with First Nations, Metis, and Inuit peoples in the spirit of reconciliation and mutual respect. We are grateful to our Indigenous Partners for working with us to support the Dignity, Respect, and Quality of Life for the people of our communities.

Acknowledgments

Thank you to the many service providers and The District of Thunder Bay Social Services Administration Board (TBDSSAB) staff who contributed to Under One Roof – Chapter 2: A Housing and Homelessness Plan.

Thank you also to Iain DeJong of OrgCode Consulting and his team for support throughout the process.

Authors

- Aaron Park, Manager, Housing and Homelessness Programs
- Tomi Akinyede, Supervisor, Research and Social Policy
- Crystal Simeoni, Director, Integrated Social Services
- Ken Ranta, Chief Executive Officer

1.0: Why a Housing and Homelessness Plan

1.1 Introduction

The District of Thunder Bay Social Services Administration Board (TBDSSAB) was established on April 1, 1999, through the enactment of the *District Social Services Administration Board Act* (DSSAB Act).

The provincial-municipal service delivery review conducted by the province in the late 1990s resulted in a realignment of responsibilities between the province and municipalities. The province determined that the residents of Ontario would be best served if Ontario Works (OW), Community Child Care and Social Housing were delivered at the local level. To implement local service delivery of these and other devolved functions, 47 municipal delivery agents known as Service Managers were created. The TBDSSAB is one such delivery agent.

TBDSSAB is funded by its member municipalities and through cost-sharing arrangements with provincial Ministries. The activities of TBDSSAB are overseen by a board consisting of fifteen members who are elected officials chosen by their respective municipal councils representing areas defined in the DSSAB Act.

TBDSSAB's housing role is currently governed by the HSA. With the implementation of this legislation, the mandate of TBDSSAB has been expanded to include responses to homelessness. A requirement of the HSA is the development of a 10-year plan to address housing needs and to address homelessness in the District. It is mandatory for all Service Managers to develop a plan which assesses the current and future housing needs of residents in their respective service areas.

1.2 Purpose and Methodology

The overall purpose of this document is to articulate a comprehensive 10-year Housing and Homelessness Plan for the District of Thunder Bay. This document encompasses the full continuum of housing from market housing (owned and rental), to homelessness, including affordable housing, subsidized housing (non-

profit and commercial rent supplement), Indigenous¹, supportive, and transitional and emergency housing facilities serving victims of abuse and people experiencing homelessness. The Housing and Homelessness Plan is intended to be a living document. Once adopted, the plan will be monitored and updated as new policies and programs are developed, and further research is undertaken in fields that impact TBDSSAB's housing agenda.

Within the context of the continuum, this document identifies:

- Current and future housing needs in the District of Thunder Bay
- Objectives related to identified needs
- Key issues related to the provision of and access to affordable and supportive housing
- Gaps and barriers in the system
- Strategic themes and proposed recommended actions or measures to meet identified objectives.

1.3 Area of Study

TBDSSAB is the Service Manager responsible for the provision of housing and homelessness programs to an area in Northwestern Ontario that includes the following municipalities:

- City of Thunder Bay
- Township of Conmee
- Township of Gillies
- Municipality of Neebing
- Township of O'Connor
- Municipality of Oliver Paipoonge
- Municipality of Shuniah
- Town of Marathon
- Municipality of Greenstone
- Dorion Township
- Manitouwadge Township
- Nipigon Township
- Red Rock Township

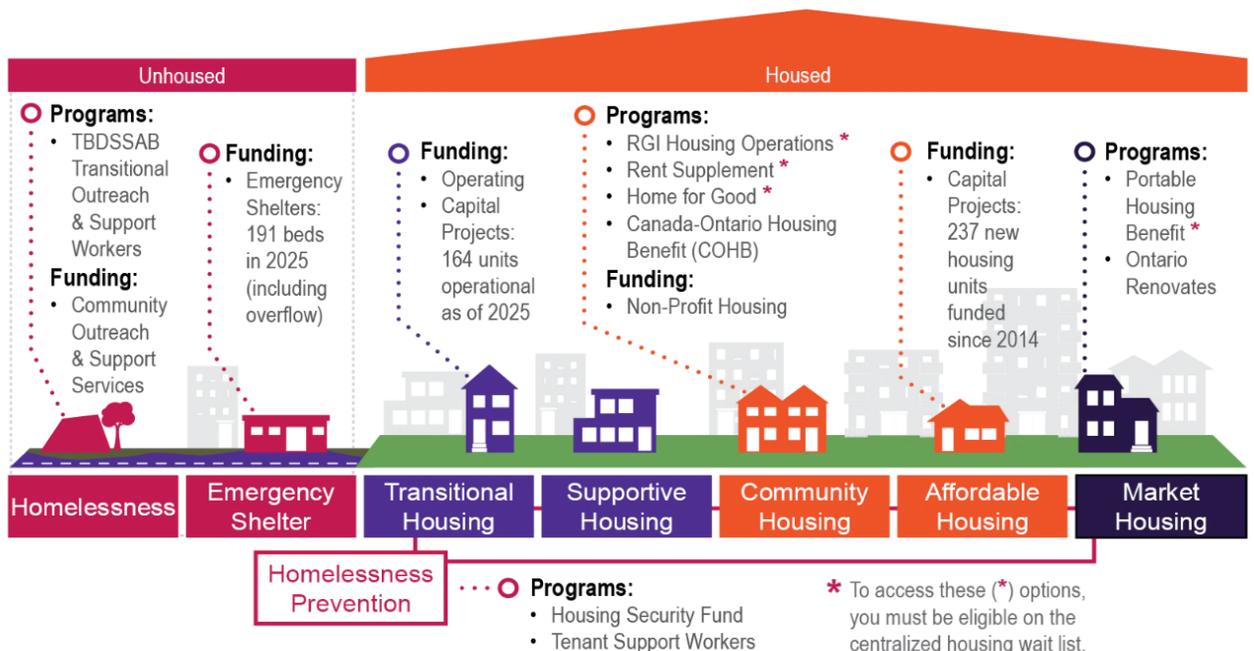
¹ Note: First Nations on-reserve housing is a federal responsibility and is beyond the scope of this study.

- Schreiber Township
- Terrace Bay Township
- Territories Without Municipal Organization (TWOMO)

1.4 Structure of Report

This report will be structured to follow the Housing Continuum as created by the Government of Canada / Canadian Mortgage and Housing Association (CMHC) and adapted by TBDSSAB. (See [Figure 2](#)). This report will cover each aspect of the housing service system, beginning with homelessness services and ending with market housing.

Figure 2: TBDSSAB’s housing and homelessness programs along the housing continuum



1.5 Funding

TBDSSAB receives funding from the Province of Ontario for homelessness services through the Homelessness Prevention Program (HPP). This funding is used to address the needs across the housing and homelessness system in the municipalities mentioned in **Section 1.3 Area of Study** and is subject to change year over year.

2.0: Homelessness

TBDSSAB commissioned the services of OrgCode Consulting to review the current homelessness system in the District of Thunder Bay – from emergency shelters to transitional and supportive housing. This section will outline the homelessness and transitional housing system in the District of Thunder Bay, followed by the results of OrgCode’s review and recommendations.

For context, homelessness is the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means, and ability of acquiring it.

Homelessness describes a range of living situations²:

1. Unsheltered or absolutely homeless and living on the streets or in places not intended for human habitation.
2. Emergency sheltered, including those staying in overnight shelters for people who are homeless, as well as shelters for those impacted by family violence.
3. Provisionally accommodated, referring to those whose accommodation is temporary or lacks security of tenure.
4. At risk of homelessness, referring to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

² Definition obtained from (<https://www.homelesshub.ca/sites/default/files/COHhomelessdefinition.pdf>)

2.1: Unsheltered Homelessness

The number of individuals in the District of Thunder Bay who are ‘unsheltered’ vary with the season. The typical cycle outreach workers have observed is the number beginning to climb as the weather warms in the spring. This upward trend continues until it reaches the peak in August/September and then slowly declines as the weather turns colder. Each winter season, there are a small number of individuals that stay unsheltered. Adding low barrier overflow winter shelter beds has helped provide additional spaces for people to stay warm.

Evidence of the value of these shelter beds is noticed in the number of people observed living in tents between the summer and winter months. For instance, as of November 2025, preliminary data for the number of unsheltered individuals observed living in encampment sites was 122. In comparison to the warmer months, the number above represents a 38% decrease as there were 196 people observed living in encampment in July 2025.

Although it is difficult to ascertain a specific number of people experiencing unsheltered homeless, TBDSSAB is collaborating with partners to ensure more accurate data for this area of the homelessness system. In September 2025, TBDSSAB implemented a new data tool, Homeless Service System Data Tool (HSSDT), and each funded organization is responsible for entering data, including organizations that serve the unsheltered homeless. This tool will help to provide a much clearer number for future planning as the tool offers staff and external providers a central database to track, real time, individuals’ housing journeys while also reducing duplication. Since the launch of HSSDT, external partners, who receive Homelessness Prevention Program (HPP) funding, and TBDSSAB staff have started using the tool.

Through HPP, TBDSSAB provides funding to organizations to offer services and support to those living unsheltered. These allocations help to support case work, encampment outreach work, mobile outreach work, a mobile outreach program, warming and cooling centres, and TBDSSAB’s Transitional Outreach Support Workers (TOSW). In addition, TBDSSAB administers the Housing Security Fund (HSF) to assist low-income residents, residing in the District, to either secure housing or prevent homelessness, for those in precarious living situations. These services combine to provide on site supports to those living unsheltered, as well as assisting individuals with navigating the social service system.

Navigation includes assistance with applications for social assistance, transitional and community housing applications, and referrals to other community services. In addition, the warming and cooling centres provide a place for people to go to escape the elements while they wait for emergency shelters to open their doors.

TBDSSAB is also an active member of the Situation Tables in Thunder Bay, Nipigon, Manitouwadge/Marathon, and Greenstone. The intent of these tables is to collaborate with other organizations to develop short-term, time limited wraparound interventions to mitigate situations of acutely elevated risk and hopefully, reduce incidences of imminent risk of criminalization, victimization, or harm.

2.2: Emergency Shelter

TBDSSAB provides funding to five emergency shelter programs that are located in the city of Thunder Bay. As of 2026, the shelter providers include:

- Shelter House Thunder Bay
- Salvation Army
- Grace Place
- Urban Abbey (two locations).

In the event of overcapacity in these spaces, TBDSSAB also works with the shelters providers to open temporary overflow spaces.

Shelter House Thunder Bay provides 61 permanent beds and during the winter season., TBDSSAB allocates funding for an additional 10 overflow spaces making it a total of 71 available spaces. This program is available to men, women, and youth.

Salvation Army provides 20 permanent beds with an additional overflow capacity of 40 for a total of 60 available spaces. This program is for men only.

Grace Place runs the Out of the Cold program from October 1 to April 30 each winter. Grace Place has space for 35 individuals with their overflow capacity utilized. This program is open to anyone needing to come in from the cold.

Urban Abbey runs a 20-bed emergency shelter for women only. At a separate location, Urban Abbey also runs a 50-bed emergency overflow shelter space the past few winter seasons that is available to anyone needing to come in from the cold.

As of January 2026, there is a total of 236 emergency shelter spaces in the system, though this number changes based on need and providers.

Plans are currently underway to establish a longer-term sheltering project in the City of Thunder Bay with the development of an 80-sleeping cabin Temporary Village that is set to operate for a minimum of five years upon completion in March 2026. This project is directed by the City of Thunder Bay. Once operational, the temporary village will increase the total number of available shelter spaces to 316.

In many locations in the District of Thunder Bay, individuals experiencing homelessness can be accommodated through short-term motel stay to ensure they have a warm and safe place to stay the night. Without emergency shelter facilities in the municipalities and townships outside of the city of Thunder Bay, these individuals are left without a warm space, and the motel stays offers temporary respite.

During business hours, TBDSSAB staff can assess clients' needs and assist with finding shelter. After hours, TBDSSAB has arrangements in place with the Ontario Provincial Police (OPP) to arrange for motel stays. In addition, there are other supplemental initiatives such as assistance with gas and food vouchers that are available in agreed upon locations³.

2.3: Transitional Housing and Supportive Housing

Transitional housing is considered as an intermediate step between emergency shelter and permanent housing and has time-limits on how long an individual or family can stay (generally up to four years). It is intended to offer a supportive

³ Emergency arrangements costs are covered under HPP.

living environment for its residents, including offering them structure, supervision, support, and life skills to become more independent.

In contrast, long term supportive housing is permanent housing with supports in place to assist individuals that could not live successfully without these supports in place.

Since 2016, TBDSSAB has supported the construction of various transitional and long-term supportive housing projects in the District of Thunder Bay through several provincial funding envelopes including Home for Good (HFG), Social Services Relief Fund (SSRF), Homelessness Prevention Program (HPP), and the use of TBDSSAB reserve funds. As of January 2026, TBDSSAB has funded the development of 309 transitional and long-term supportive housing units over the past several years.

Table 1 (page 15) lists the projects that have received funding through TBDSSAB and their respective estimated completion dates if the project is not already completed. All the projects listed below are located in the city of Thunder Bay.

In addition to **Table 1** is a large transitional housing project (with a capacity of 59 beds) that will be run in partnership between the Thunder Bay Indigenous Friendship Centre and Metis Nation of Ontario. This project is scheduled to begin in the summer of 2026.

With the addition of a significant number of transitional and long-term supportive housing units, TBDSSAB has created an application and referral process with participation from most transitional and long-term supportive housing providers. This new process will run independently of the Community Housing waitlist and participants will receive a portable housing allowance for use for rents while participating in transitional or long-term supportive housing programs, and for use in the private housing market upon completion of their stay at a transitional or long-term supportive program.

Table 1: Transitional and Supportive Housing Projects funded by TBDSSAB

Project Name	Proponent	Funding Program	Year Complete	Units
Lodge on Dawson	St. Joseph's Care Group	HFG	2019	28
Journey to Life	Salvation Army	IAH-E	2020	20
Arthur Street	Dilico Anishinabek Family Care	SSRF	2022	8
Lillie Street	Matawa	SSRF	2022	6
Algoma Street (family crisis)	Matawa	SSRF	2023	6
Cameron Street	Elizabeth Fry Society	SSRF	2023	7
Algoma Street	Matawa	SSRF	2024	21
Yonge Street	Dilico Anishinabek Family Care	SSRF & TBDSSAB	2024	20
Archibald Street	Elizabeth Fry Society	HPP	2024	16
Red River Road	Urban Abbey	HPP	2025	6
Archibald Street	E-Fry	HPP	2025	12
Huron Avenue	Ontario Aboriginal Housing Services	HPP	2025	4
George Street	PACE	HPP	2025	13
Simpson #1	Urban Abbey	HPP	2025	4
Brock Street *	Northern Linkage / St. Joseph's Care Group	HPP	2026	22
Machar Avenue	Urban Abbey	HPP	2026	4
Donald Street	Shelter House / Norwest CHC	HPP	2026	15
Simpson #2	Urban Abbey	HPP	2026	24
Miles Street	Alpha Court	HPP	2026	16
Total				252
* indicates long term supportive housing				

2.4: OrgCode Consulting Report on Unsheltered Homelessness

As previously noted, TBDSSAB commissioned OrgCode Consulting to assess the homelessness service system and offer recommendations on how to improve in key areas. It is important to note that OrgCode conducted their study in the Spring/Summer of 2025, and their report is reflective of that timing.

The full Community Report can be accessed on the TBDSSAB website (www.tbdssab.ca). The following is a high-level overview of this project and the recommendations made for the homelessness service system, including transitional and supportive housing. For more detailed information on the recommendations being taken into consideration for this 10-year plan, please see [Appendix A](#).

Encampment Systemic Response and TBDSSAB's Leadership Role

TBDSSAB plays a pivotal role in encampment response through service delivery, funding providers (including shelters), and leading with best practices. However, it was observed that encampment response is somewhat fragmented.

From OrgCode's observation of interactions with outreach workers and individuals who have tents in those spaces, they advice that addressing the complexity of encampments requires strong, coordinated leadership that unites government departments, agencies, first responders, service providers, and people experiencing unsheltered homelessness. Based on those insights, OrgCode recommends convening stakeholders, aligning priorities despite competing mandates, and creating a housing-focused action plan. The recommendation is based on the belief that these mobilization efforts are essential for an effective and unified response.

A potential area that TBDSSAB could apply this recommendation is through an active committee: The Outreach Network Table. The existence of this table and TBDSSAB's involvement in it could enable the table to evolve, over time, to meet the recommendation.

According to OrgCode's observation, the Outreach Network Table brings stakeholders together, but lacks a unified strategy, organized scheduling, and

resource coordination. Multiple organizations often provide similar survival supplies such as food and tents without a structured approach, leading to duplication and less impact. This approach tracks people's well-being over time and is highly visible to those experiencing unsheltered homelessness and the public. However, it can be challenging to deeply meet the needs of people with complex and co-occurring challenges and have the time to navigate the process of securing housing or shelter as quickly as possible for individuals.

Implementing Housing-Focused Approaches

OrgCode recommends that the basis of encampment response should move beyond relationship building and focus on getting individuals safely indoors. To have measurable progress, it is recommended that outreach staff are equipped with training on approaching assessments through trauma-informed and housing-focused case management that are supported by clear goals, housing plans, and active Homelessness Management Information System (HMIS) files.

To accomplish this recommendation, TBDSSAB plans to provide outreach staff (TOSW and external providers) with standard tools and training that guides their work, this includes:

- Providing a clear engagement structure that helps with understanding the purpose and structure of each engagement
- Providing access to HSSDT that allows workers to explore encampment locations thoroughly and track data while reducing duplication
- Providing wider access to the HSSDT to onboard new outreach staff
- Encouraging central coordination that would enable providers to schedule and stagger visits to maximize impact and effectively reach people in remote locations.

Through these joint efforts, outreach services to the encampments could be more consistent and minimize barriers.

Standardizing Pathways through Services

Given TBDSSAB's leadership role in the community, OrgCode believes there is an opportunity to convene system partners to fill information gaps and map the pathways, which in turn, would help clarify providers' roles and responsibilities at each stage of individuals' housing journeys.

By addressing these gaps TBDSSAB will have the opportunity to improve coordination, further reduce duplication, and create a more trauma-informed experience for individuals.

Homelessness Prevention and Shelter Diversion

TBDSSAB has significant eviction prevention efforts in place in the District of Thunder, such as arrears mitigation and Tenant Support Worker support. While these are important resources to address poverty reduction, OrgCode believes that eviction prevention efforts have limited impact on reducing homelessness inflow because they rarely target households at highest risk of becoming homeless.

Based on that finding, OrgCode recommends that TBDSSAB expands access to rent banks and emergency financial supports that will help prevent housing loss for households under pressure.

Roles and Responsibilities Among Community Partners

During OrgCode's engagement with service providers and TBDSSAB's partners, they learned that the alignment and collaboration within the housing and homelessness sector were identified as community strengths. Organizations and community partners worked well together and showed a desire to sustain the collaboration. However, it was noted that an area for system improvement is increased clarity on system flow and defined roles.

With a collective desire to continue collaboration and formalize it, TBDSSAB could, in the near future, lead a coordinated alignment of community efforts. As such, OrgCode recommends that TBDSSAB takes on a leadership role in this area to coordinate the process of standardizing pathways through the homelessness response system.

To accomplish this, they propose that TBDSSAB leads the building of a homelessness response system mapping to define and clarify community partners' roles in the process. Clearly defined roles between partners would support system operations. This work would entail creating standard definitions for various services and defining providers' purposes in each level of support that is based on depth of need.

Increase Capacity to Support Those with Complex Needs

TBDSSAB currently engages in a practice of anchoring conversations in the importance of data and offers various training upon request. It is recommended that TBDSSAB expands these services in providing system-wide regular training and provides access to case management support tools to standardize the client experience. Some of the areas where the provision of training could cover includes handling sensitive data and maintaining privacy, training on providing trauma-informed care, cultural competency skills, and on reconciliation.

These recommendations are not the exhaustive list provided by OrgCode. However, it is beyond the scope of the plan to include every recommendation. To read more about the list of recommendations and how TBDSSAB will address them within this 10-year plan, please see [Appendix A](#).

Building Transitional and Supportive Housing Stocks

OrgCode consulting also provided projected recommendations for new transitional and supportive housing units that are required to address homelessness in the District of Thunder Bay. [Table 2](#) below demonstrates these findings.

Table 2: OrgCode recommendations for new transitional and supportive housing

New Units	2026	2027	2028	2029	2030	Total
Scattered site with ICM or ACT supports (rental subsidies required to make deeply affordable, acquisition with minor carrying and renovation costs, or new construction to make deeply affordable)	25	25	25	25	25	125
Site-based Bridge Housing	25	25	0	0	0	50
Site-based Transitional Housing	0	20	30	0	0	50
Site-based Supportive Housing	80	80	40	30	20	250
Total	130	150	95	55	45	475

3.0: Community Housing

Community Housing ensures that a variety of quality homes and services are available for people in housing need and with low to moderate incomes.

As of January 2026, TBDSSAB owns and operates 2,473 community housing units and is responsible for the funding and administration of approximately 1,075 community housing units owned and managed by 21 non-profit providers. There are also approximately 495 housing units made available by private landlords under the Rent Supplement Program. The housing projects are located throughout the District of Thunder Bay and vary in building type, amenities, and unit size.

3.1 Partners and Roles

The provision of housing to residents in the District of Thunder Bay occurs within a complex network of legislation, regulations, and funding programs. This network involves the private sector, not-for-profit community agencies and all three levels of government, as well as the individuals and families making decisions about where they live.

Private Partners

Represented by builders, landowners, financial investors, landlords and retirement home operators, the private sector plays a key role in ensuring there is an ongoing supply of market housing as it supplies majority of housing within the District of Thunder Bay.

The activities of the private sector are tempered by economic forces, availability of financing and municipal/provincial and federal regulations such as local official plans, the Ontario Building Code and the *Residential Tenancies Act*. Since the inception of government sponsored housing programs, the private sector has partnered with government and non-profit providers to build affordable and subsidized housing.

Community Agencies

Community agencies provide the day-to-day management of housing and related services. This network includes social housing providers, emergency and transitional housing providers, supportive housing providers, long-term care centres, community-based support services, and outreach agencies. Community agencies are funded by various orders of government and by fundraising in the communities where they are located; they are also supported by thousands of hours of volunteer time.

Public Partners

Public partners, which include the federal, provincial, and municipal governments, perform two essential roles: financial and regulatory. The different levels of governments provide direct funding for such facilities as long term care centres, emergency shelters and, from time to time, financial incentives to encourage the private and non-profit sector to build affordable rental and ownership housing. They also fund health and support services to enable residents to live independently in their own homes, in supportive housing or in shelter facilities. Governments also regulate the housing sector through legislation, official plans and building standards.

Federal Government

The Government of Canada has long been a senior partner in housing, through the *National Housing Act* and its nationwide spending authority over health and social programs. It plays a central role for:

- Funding new affordable rental and ownership housing; the current initiative being the Canada-Ontario Community Housing Initiative (COCHI)
- Funding to address homelessness; the current initiative being the Reaching Home program
- The mortgage insurance program to encourage the financial sector to provide favourable mortgage rates to lower income household and non-profit providers.

Provincial Government

The Government of Ontario plays a central role in the funding and regulation of housing through the Ministry of Municipal Affairs and Housing (MMAH) which has evolved over the last 20 years from direct delivery, funding, and administration of both supportive and non-supportive non-profit housing to a more regulatory role. Legislation under the purview of the MMAH includes the:

- Housing Services Act (2011)
- Residential Tenancies Act
- Planning Act
- Municipal Act
- Development Charges Act
- Ontario Building Code

MMAH establishes the agenda for affordable rental and homeownership housing in the province and partners with Canada Mortgage and Housing Corporation (CMHC) on funding initiatives such as the Canada-Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI). Additionally, MMAH establishes the agenda for homelessness services through the Homelessness Prevention Program (HPP).

Municipal Government

Municipalities also play a role in housing. They influence housing through municipal regulations as provided for in community design plans, zoning by-laws, property and engineering standards and property tax by-laws. As well, they are responsible for providing and maintaining necessary infrastructure relating to roads, sewers, dams, and water supply.

The District of Thunder Bay Social Services Administration Board (TBDSSAB)

TBDSSAB is the designated Service Manager under the HSA. It is responsible for the funding and administration of approximately 3,548 Community Housing units owned by TBDSSAB directly and 21 housing providers and administers an additional 566 private commercial and not for profit rent supplement units as well as 265 portable housing benefits.

4.0: Community Housing Needs Projection

In 2025, TBDSSAB performed a data projection for housing needs in the District of Thunder Bay. The exercise was to forecast projected need for the next 10 years, i.e., until 2035⁴. The outcome of the projections provided TBDSSAB an estimate on number of new units required to sustain community housing in the District.

To reach the figures in **Table 3**, (page 24) TBDSSAB assessed the housing waitlist across the District from the last 10 years among other data – further explanations below. From those calculations, the number of units needed to maintain the waitlist at a preferable number⁵ was estimated. The table then shows the projected number of additional units required in the District of Thunder Bay as a total, which is broken down by municipality⁶.

At the end of 2024, TBDSSAB's housing waitlist was 1,204 with a housing stock of 3,636 units⁷. From TBDSSAB's calculations, the projected waitlist for 2035 is 1,052, and to maintain the waitlist to be 25% of our housing stock, a total of 324 additional units is required. When broken down into the different municipalities in the District, the projection shows a spread of additional housing needs across each area⁸.

⁴ Housing need is calculated by subtracting projected housing supply from projected housing demand. Key variables in this formula include current waitlist numbers, average number of moves per year, average number of new applications, and any changes in current housing stock. Data from 2014-2024 was used.

⁵ Estimated waitlist should be 25% of our actual stock to ensure our units will be occupied.

⁶ Municipalities with no social housing cannot be factored into this projected. Note that TWOMO is not included as we sold Savant Lake and Upsala units in 2017; Nakina has also been removed.

⁷ Units include TBDSSAB owned social housing, non-profit social housing, rent supplements (including Private Home Benefit – PHB), but no affordable housing units as many are also rent supplement units.

⁸ These projections exclude Red Rock and Schreiber.

Table 3: Housing Projections by District and Municipality

Municipality	Projected Waitlist	Projected Waitlist as a Percentage of Current Stock	Projected Number of Additional Units Required
Oliver Paipoonge	14	34%	6
Greenstone	34	27%	9
Manitouwadge	24	32%	9
Marathon	43	46%	25
Nipigon	23	50%	14
Red Rock	3	21%	0
Schreiber	4	16%	-1
City of Thunder Bay	905	28%	261
Total: District of Thunder Bay	1051	29%	324

Outside of groupings according to municipalities, TBDSSAB assessed projected needs based on unit types and households. In the projections, TBDSSAB found that demand for single one-bedroom units has increased in the District, while demand for senior and family units have decreased.

Table 4 (page 25) shows the projections for the different types of households, and bedroom unit sizes. To arrive at these projections, TBDSSAB factored the type of units that are requested for in the waitlist applications over the last 10 years. Outside of the city of Thunder Bay, the data shows the need to construct additional non-senior single units. Worth noting that the waitlist projections for family and senior units represents less than 25% of current available stock, indicating a decrease in the need for these types of units.

The demand for more single units is demonstrated in the data for all municipalities, as shown in **Table 5** (page 25) and **Table 6** (page 26).

Based on the data projections for the next 10 years, the primary housing need for the District of Thunder Bay is for more single non-senior units. In addition, some municipalities such as Nipigon and Oliver Paipoonge highlight the need for several family-type units – i.e. between 2 - 4-bedroom units. As for the projected need across the municipalities, majority of additional housing stock is needed in the City of Thunder Bay, followed by the next highest projections in Marathon and Nipigon.

Table 4: Projections for the District of Thunder Bay by Family Type and Unit Size

Unit Type	Projected Waitlist 2034	Projected Waitlist as a Percentage of Current Stock	Projected Number of Additional Units Required)
Single	770	104%	621
Families	172	12%	-117
Senior	109	8%	-180
Total	1051		324
1 Bedroom	827	38%	387
2 Bedroom	147	24%	27
3 Bedroom	14	2%	-136
4+ Bedroom	63	76%	46
Total	1051		324

Table 5: Projected Number of Additional Units Required by Family Type Per Municipality

Municipality	Single	Families	Senior	Total
Oliver Paipoonge	6	4	-4	6
Greenstone	20	-4	-7	9
Manitouwadge	16	-7	0	9
Marathon	23	1	1	25
Nipigon	11	8	-5	14
Red Rock	2	0	-2	0
Schreiber	3	2	-5	0
City of Thunder Bay	516	-115	-140	261
District of Thunder Bay Total:				324

Table 6: Projected Number of Additional Units Required by Unit Size Per Municipality

Municipality	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	Total
Oliver Paipoonge	5	-1	2	0	6
Greenstone	12	4	-10	3	9
Manitouwadge	15	-4	-3	1	9
Marathon	24	-3	-1	5	25
Nipigon	7	3	1	3	14
Red Rock	1	-1	0	0	0
Schreiber	-2	2	0	0	0
City of Thunder Bay	325	23	-121	34	261

4.1 Community Housing Demand

TBDSSAB directly provides most community housing for low-income households in the District, and most communities have at least one social housing project.

Appendix B provides a list of the non-profit housing providers, consisting of 21 providers representing approximately 3,548 units, including the TBDSSAB direct owned units throughout the District. In addition, there are 308 privately owned, for-profit units with rent supplement agreements, 267 not for profit rent supplement units and 270 portable housing benefits. This represents 4,265 rent supported units in the District of Thunder Bay.

Most of the community housing supply was developed through funding agreements between governments and non-profits, housing co-operatives, and private landlords. For the non-profit and co-operative housing providers, funding agreements were time-limited - typically for 35 to 40-year periods - and many are now ending. Often the original mortgages for the housing projects are maturing about the same time.

Some housing providers will no longer be contractually obligated to provide affordable or subsidized housing once their agreement expires or mortgage matures. TBDSSAB will continue to seek extended 10-year operating agreements when mortgages expire for Community Housing providers.

4.2 Overall Demand

The number of applications for rent-geared-to-income (RGI) housing in the District of Thunder Bay indicates the expressed demand for community housing since it enumerates those who have actively pursued RGI assistance. Figures **Figure 3** (below), **Figure 4** (page 288) and **Figure 5** (page 28) show the trends in applicant demand between 2015, 2020 and 2025.

There is a clear shift in demand toward non-senior one-bedroom units, which now account for 75% of the total demand in 2025 compared to 67% in 2015. This shift in demand towards one-bedroom units reflects the general trend identified earlier: there has been a move to smaller household sizes and thus the need for smaller units. In particular, the demand for three and four+-bedroom units have fallen since 2015.

Figure 3: Applicant Demand by Unit Type 2015

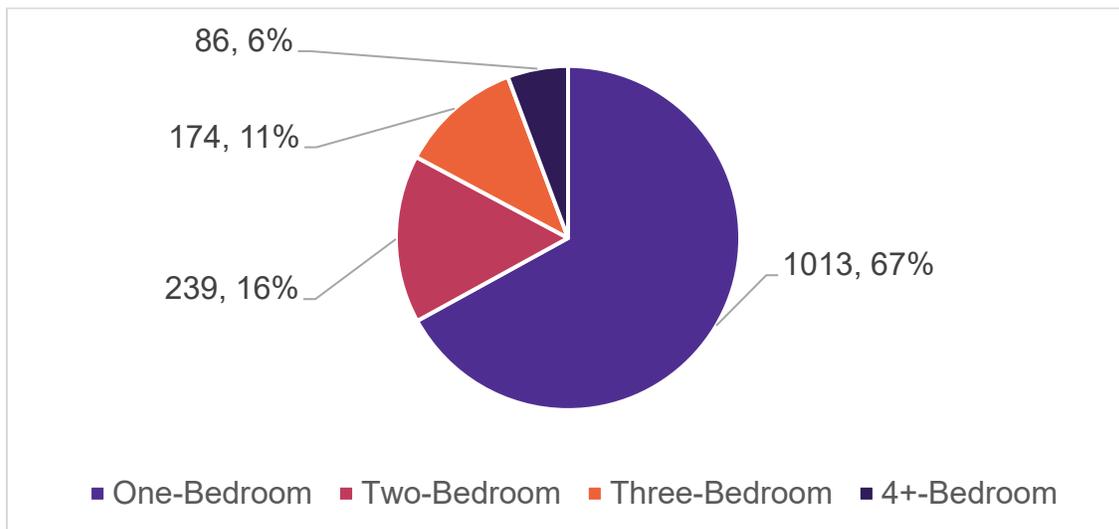


Figure 4: Applicant Demand by Unit Type 2020

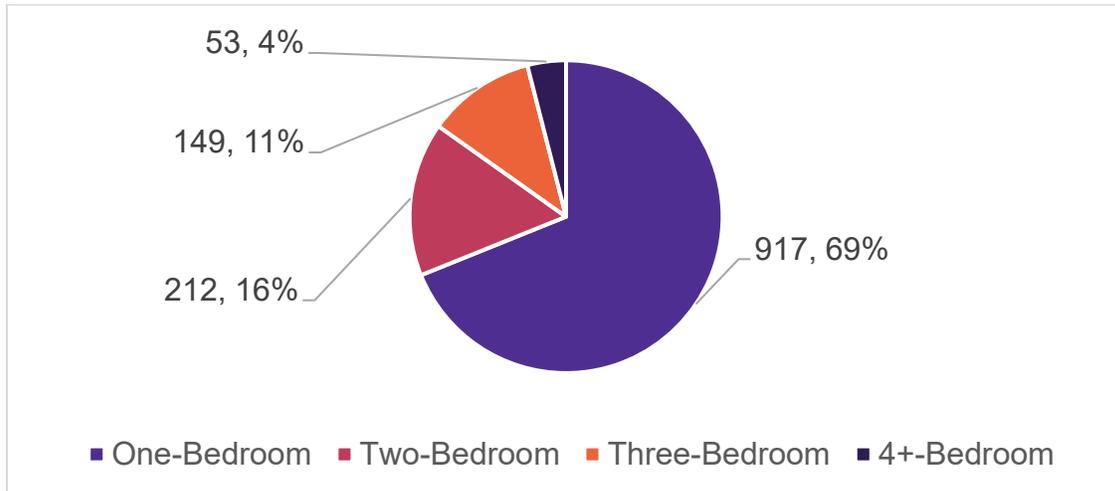
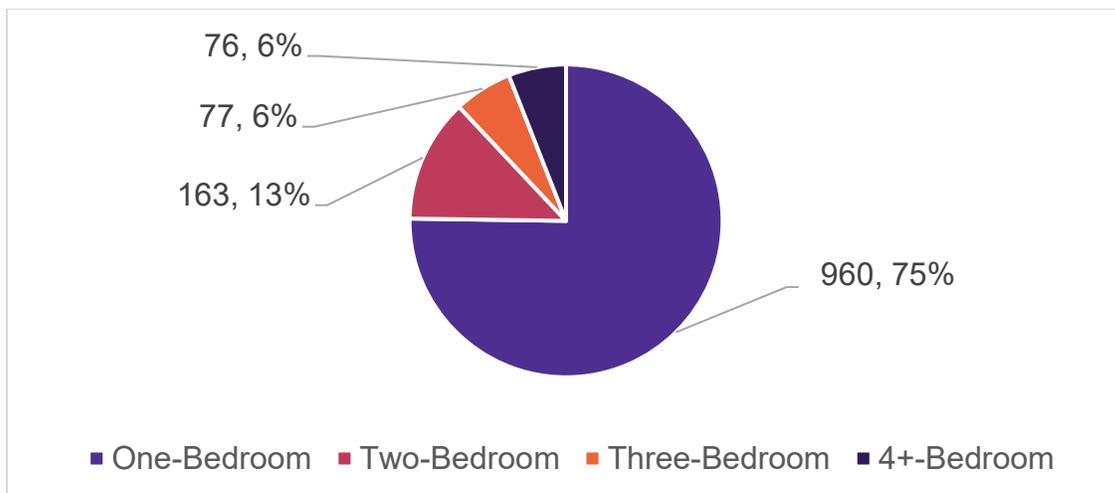


Figure 5: Applicant Demand by Unit Type 2025



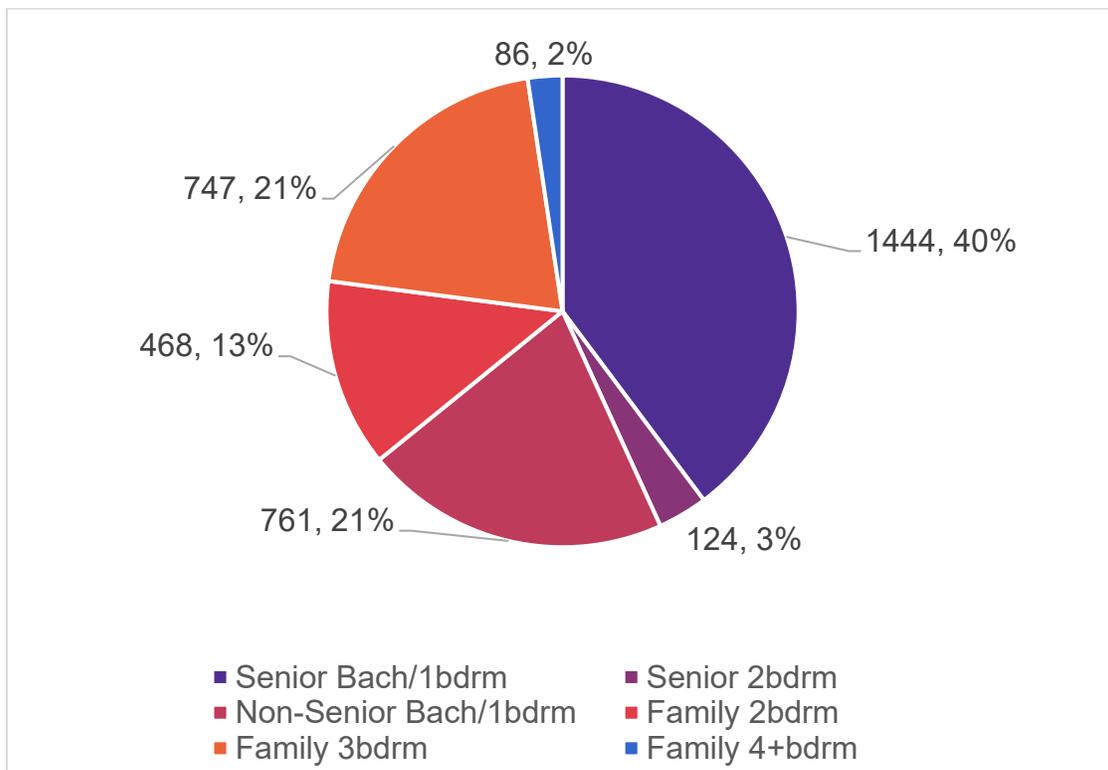
4.3 Overall Supply

The community housing portfolio was created by a range of housing programs from the 1960s to the 1990s. The bulk of the units were built directly by the Province of Ontario through the public housing programs of the 1960s and 1970s. The units under TBDSSAB administration are now owned and managed directly by TBDSSAB as well as several nonprofit and co-operative housing organizations and private landlords under the Rent Supplement Program.

Similar to most areas of the province outside of major centres, there was a preponderance of seniors' units built in communities in the District of Thunder Bay (Figure 6, below). Over 65% of the units created through the public housing program in Thunder Bay were for seniors, as this was the segment of the population most in need due to minimal pension benefits and savings. While later programs created a broader range of units to reflect the growing need in other segments of the population, seniors' housing continues to account for approximately 48% of the portfolio.

Although demand by seniors' households has fallen considerably due to the programs that created the bulk of the smaller units for social housing, these units are only available for this client group. The data shows that there is a discrepancy between supply and demand. If these trends continue, there will be considerable pressure to accommodate households requiring smaller units such as single persons or couples with no children. While only 21% of the stock is one-bedroom non-senior units, the demand accounts for 75% of applicants.

Figure 6: Distribution of Units by Number of Bedrooms, 2025



4.4 Private Landlord Rent Supplement Program and Portable Housing Benefit

The Rent Supplement Program provides subsidies for units in buildings owned by private landlords for residents who cannot afford to pay market rent. Before entering into an agreement with a landlord for rent supplement units, TBDSSAB conducts a unit inspection and determines if the unit meets criteria for program delivery.

Every time a unit under the agreement with a private landlord becomes available, TBDSSAB refers information about two (2) applicants on the centralized waiting list to the rent supplement landlord. The rent supplement landlord then chooses one of the applicants for the unit and notifies TBDSSAB of the selected applicant. A lease is signed with the tenant as well as terms of agreement for subsidy with TBDSSAB. The tenant pays the landlord a rent amount that is determined by the HSA and its associated regulations. The rent is calculated based on 30% of gross monthly household income, while the TBDSSAB remits the difference to market rent to the rent supplement landlord on the first day of each month. If the tenant's household receives government assistance, such as Ontario Works or the Ontario Disability Support Program, the amount of rent is determined from a scale created by the provincial government. Landlords must comply with all the applicable legislation (*Residential Tenancies Act, 2006, Housing Services Act, 2011*) as well as the Rent Supplement Agreement.

The Portable Housing Benefit program by contrast, does not subsidize a specific unit. With the amendments to O. Reg 367/11, the TBDSSAB can fund and deliver a Portable Housing Benefit. The main benefits of the Portable Housing Benefit are the client-centered approach that allows the subsidy to move with the individual which offers people the freedom to choose where they live. In addition, the Portable Housing Benefit provides an additional tool for the TBDSSAB to provide greater access to a variety of housing options instead of being limited to traditional social housing stock. Lastly, the Portable Housing Benefit results in more households with mixed incomes living in communities due to greater ability to diversify their housing portfolio.

Recipients of a Portable Housing Benefit are selected from the centralized waiting list using selection system rules of the HSA including provincial priority rules.

As of January 2026, the TBDSSAB has 310 units through agreements with private landlords in the Private Landlord Rent Supplement Program and are assisting 282 individuals and families through the Portable Housing Benefit.

5.0: Affordable Housing

Affordable housing is considered as independent living where rents on average for the project are at or below 80% of the Canada Mortgage and Housing Corporation Average Market Rent for the community or as approved by the Ministry.

Since 2014, TBDSSAB has supported the construction of various affordable housing projects in the District of Thunder Bay through several provincial funding envelopes including Investment in Affordable Housing (IAH), Canada Ontario Community Housing Initiative (COCHI), Ontario Priorities Housing Initiative (OPHI), Affordable Housing Program (AHP). Through these programs, 237 affordable housing units have been created. See [Table 1](#), page 15.

In 2019 the Ontario government announced the 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 (CMHC). Guidelines for these new programs were also introduced.

The Canada Ontario Community Housing Initiative (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 if they are community housing providers listed in the HSA as of April 1, 2019.

Table 7: TBDSSAB funded affordable housing projects since 2014

Project Name	Proponent	Community	Funding Program	Year Completed / Proposed	Units
Sister Leila Greco Apartments	St. Joseph's Care Group	Thunder Bay	AHP	2014	132
Victoria Avenue	Habib Enterprises	Thunder Bay	IAH	2014	21
Donald Street and Pearl Street	TBDSSAB	Thunder Bay	IAH / TBDSSAB	2015	16
Kay Bee 1 and 2	Kay Bee Seniors NP	Oliver Paipoonge	IAH	2016, 2018	10
Bell Street	Township of Nipigon	Nipigon	IAH	2018	4
Algoma Street and Cornwall Avenue	Northern Linkage	Thunder Bay	IAH	2018	24
Cody Avenue	Matawa	Thunder Bay	IAH	2020	8
Mclvor Court	TBDSSAB	Thunder Bay	OPHI / TBDSSAB	2020	6
Archibald Street	Northern Linkage	Thunder Bay	COCHI	2025	14
Total					235

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 Ontario Priorities Housing Initiative (OPHI) is modeled after the previous Investment in Affordable Housing Extension (IAHE) 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.

To support Ontario's overall National Housing Strategy (NHS) commitment, each Service Manager 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 Urban Native Housing units, new units created through investment of HPP, OPHI, and COCHI funding, Municipal investments in new rent supplement or rent supported units.

Through 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.

Although more affordable housing development is needed throughout the District of Thunder Bay, it is important to caution that the creation of such units will continue to be a challenge. With limited funding and competing priorities for these resources from Community Housing repair and Urban Native Housing rent subsidies, coupled with an average cost of \$450,000 to build a single new unit, the available funding does not stretch far. It is imperative that perspective affordable housing builders be encouraged to look at several funding opportunities through the federal and provincial levels of government to draw from various sources of funding.

A new program opportunity for the development of affordable housing is Build Canada Homes. Build Canada Homes is a new federal agency that will build affordable homes, support builders with financing, and encourage innovative building methods. The focus will be primarily on non-market housing, supporting a mix of income needs as part of a national effort to double housing construction, restore affordability, and reduce homelessness.

TBDSSAB will work with interested developers to assist them to leverage the funding potential that will be available through the Build Canada Homes program.

As part of TBDSSAB's ongoing commitment to supporting individuals and households in need across the District of Thunder Bay, a review of potential directions for the development of new affordable housing projects is warranted. This aligns with our mandate to provide housing stability, reduce homelessness and strengthen communities throughout the District.

Across the communities we serve, the need for affordable, safe, and appropriate housing continues to grow. There are factors that contribute to the demand as well as constraining factors that prevent TBDSSAB from adequately addressing the growth, including:

- **Rising Housing Costs:** Market rents across both urban and rural areas in the District have increased significantly in recent years, making it more difficult for low-to-moderate-income households to secure affordable housing.
- **Waitlists and Demand:** Current community housing waitlists continue to grow, reflecting increasing demand, particularly for single units for seniors and individuals.
- **Aging Infrastructure:** Much of the existing housing stock is aging and does not fully meet the modern needs for accessibility, energy efficiency, or suitability for an increasingly diverse tenant population.
- **Community Impact:** Housing stability is directly tied to better outcomes in health, education, and employment, supporting stronger, healthier communities.

Provincial and federal funding programs for housing development are currently available or expected to be renewed, offering opportunities to leverage funding partnerships. Further, local partners have expressed growing interest in addressing housing challenges within their communities. Developing new affordable housing strengthens the overall capacity of the community housing

system and compliments TBDSSAB's existing housing and homelessness programs. In addition, there are potential initiatives that could offer supplemental increase to housing stock.

5.1. Land Banking

Land banking is the practice of acquiring and holding parcels of land for future development or use. Land may be acquired when favorable terms arise or opportunities exist and held until an appropriate time to develop. Having suitable land available tends to streamline proposals for new development.

5.2. Acquisition of Existing Housing

The benefits of acquiring existing housing include the opportunity to quickly convert units to affordable housing, often with little renovation funding required. This can lead to greater cost effectiveness and lower overall investment per unit of housing. There may also be the opportunity to revitalize neighbourhoods and stimulate new economic activity.

Administration is proposing to explore a myriad of options for the development, repurposing and/or purchasing of properties that could lead to additional affordable housing. Continuing to explore funding opportunities, collaboration with partners, and identifying potential options to grow the stock of affordable housing.

To read more information on recommendations on community and affordable housing, please see [Appendix A](#).

Conclusion

In conclusion, this 10-year housing and homelessness plan provides a clear, realistic path toward improving safe, stable, and affordable housing for all members of the District of Thunder Bay. By combining prevention, supportive services, and housing solutions, the plan addresses both the immediate needs of individuals experiencing homelessness and the systemic factors that cause housing instability. Its success depends on sustained funding, strong partnerships, and ongoing evaluation to adapt to changing needs. With continued commitment and collaboration, this plan has the potential to significantly reduce homelessness, strengthen neighborhoods, and promote dignity, opportunity, and stability for current and future generations.

Appendix A

Update and Recommendations Report 2025-2035

Homelessness Recommendations

Emergency Shelters	
Recommendation	Start
1. Work with Emergency Shelters to identify access barriers and develop strategies to address them.	2026
2. Create an updated emergency shelter system flow chart with the addition of the temporary shelter village and expanded shelter program spaces.	2026
3. Define and standardize roles and responsibilities for shelter case management staff funded by TBDSSAB and TOSW outreach caseworkers in assisting homeless individuals to progress through the housing system.	2027
4. Create flow chart based on ('c.') that provides consistent information on areas such as points of contact, outreach worker visitation days and processes for sending referrals.	2027
5. Review emergency shelter funding policy and procedure.	2027
6. Encourage the creation of a Terms of Reference for Emergency Shelter working group that outlines/incorporates shelter system flow information.	2028
7. Transition from paper consent copies to electronic that would be stored in the HSSDT database.	2028

Transitional and Supportive Housing	
Recommendation	Start
8. Implement and share with community new transitional housing process and application through TBDSSAB	2026
9. Work with the Homelessness and Addictions Recovery Treatment (HART) hub to coordinate the opportunity for expanded Supportive Housing solutions.	2027
10. Expand the Indigenous designed and Indigenous led transitional and supportive housing solutions by working with partner organizations.	2028
11. Explore the development of an online option for the transitional housing application system.	2028
12. Develop a process for access to transitional and long-term housing options for individuals who have Community Housing arrears.	2028
13. Work with and receive recommendations from TBDSSAB’s new Indigenous Advisory Table to incorporate best practices within TBDSSAB housing units.	2028
14. Develop 150 bridge, transitional and long-term supportive housing units by 2031. Re-evaluate to meet future needs across the district. Review yearly based on funding received.	Review yearly
15. Work with support providers to advocate to the Ministry of Health for the support resources necessary to expand the long-term supportive housing sector. Review yearly based on funding received.	Review yearly
16. Expand the coordination of the transitional and long-term supportive housing system through the growth of the newly developed Transitional Housing Application system. Review yearly based on funding received.	Review yearly

Encampment Response	
Recommendation	Start
17. Coordinate with the City of Thunder Bay and funded outreach organizations and other system supports to develop an Encampment Service Standards for the city of Thunder Bay.	2026-27
18. Work towards all outreach teams utilizing the HSSDT to have full accounting of all individuals experiencing homelessness.	2026
19. Ensure updated and appropriate training for encampment outreach workers.	2027
20. Encourage consistent tracking of encampment statistics between TBDSSAB and other partner organizations.	2027
21. Work with partner organizations to develop encampment response coordination to ensure resources and materials are optimized.	2028
22. Develop system approaches that are Indigenous-designed and Indigenous-led for encampment response and services.	2028

Homelessness General	
Recommendation	Start
23. Explore training programs and opportunities for all workers in the homelessness service system to help strengthen skills and develop consistent approaches in the current system.	2027
24. Explore opportunities for two-way data sharing with the Federal Reaching Home program to ensure consistent information is considered in program decisions.	2028
25. Explore the hiring of Org Code Consulting to conduct an analysis of the District of Thunder Bay homelessness service system to update the needs and opportunities that may exist.	2031

Community and Affordable Housing Recommendations

Community Housing	
Recommendation	Start
26. Explore changes to the TBDSSAB Community Housing arrears policy and procedure to reduce barriers and access.	2027
27. Maintain the supply of Community Housing units through operating agreements with not-for-profit providers upon the expiry of their current operating agreements.	Yearly to 2030
28. Assist not for profit housing providers to access new development and repair funding through Build Canada Homes, Canadian Mortgage and Housing Corporation and any future capital funding opportunities that may develop.	Yearly to 2035
29. Review yearly based on funding received - Invest Canada Ontario Community Housing Initiative (COCHI) funding, or similar future funding dollars, in the repair and maintenance of the existing Community Housing stock.	Yearly to 2035
30. Review yearly based on funding received - Continue to maintain Urban Native Housing units within the system upon expiry of mortgages.	Yearly to 2035
31. Encourage the merger and amalgamation of not-for-profit housing providers to ensure long-term stability.	Yearly to 2035

Direct Owned Community Housing	
Recommendation	Start
32. Review the opportunities to add mental health and addiction services on-site at TBDSSAB buildings.	2026
33. Establish a long-term plan for the future of the Andras Court property.	2027
34. Establish a program to provide a mentorship (trades) program for students in TBDSSAB housing properties to learn maintenance and unit repairs (i.e. Niagara RAFT program).	2027
35. Partner with Indigenous organizations to provide services (health and social programming) within TBDSSAB buildings.	2026 - Q4
36. Explore opportunities to acquire available land for housing and prepare development plans to facilitate readiness for funding envelopes.	2027 to 2035
37. Examine the opportunities to add additional units to TBDSSAB Community Housing portfolio stock through expiring operating agreements where not for profit Housing Boards choose not to renew agreements and remove themselves from managing housing stock.	Yearly to 2030
38. Review the expansion of energy efficiency opportunities within existing TBDSSAB buildings.	Yearly to 2035
39. Review yearly based on funding received - Add additional housing units with funding from the provincial and federal governments through new builds and renovations to existing Thunder Bay buildings. Explore partnership opportunities to support growth in units.	Yearly to 2035

Private Landlord Rent Supplement and Portable Housing Benefit Programs	
Recommendation	Start
40. Create a standard procedural document that guides landlord engagement.	2028
41. Continue to develop and strengthen relationships with private landlords to sustain and grow the Private Landlord Rent Supplement program and the Portable Housing Benefit program.	Yearly to 2035
42. Expand investment annually in the Private Landlord Rent Supplement program and the Portable Housing Benefit program to grow the program by a net 25 units annually to achieve Service Level Standards.	Yearly to 2035
43. Educate all DSSAB front line staff to enable the offer of rent supplement and Portable Housing Benefit.	Yearly to 2035

Affordable Housing	
Recommendation	Start
44. Work with not-for-profit housing developers to create a slate of shovel ready projects to be eligible for funding opportunities.	2026
45. Continue based on funding through OPHI and COCHI (or future similar programs) to provide funding for a minimum of 5 new affordable housing units per year.	2026

Advocacy and Education	
Recommendation	Start
46. Advocate to the province for revisions to the portion of OW and ODSP shelter allowance that is paid towards rent.	2026
47. Advocate for increased rates for shelter costs for OW and ODSP programs.	2026
48. Educate and provide resources to TBDSSAB staff on the various housing programs available.	2026
49. Plan a TBDSSAB led Homelessness Forum to bring organizations together for a shared vision to address homelessness across the district.	2026
50. Advocate for increased Federal and provincial funding for repairs to aging Community Housing stock.	2026
51. Advocate for ongoing funding for the Housing Safety Unit to support the safety and comfort of tenants.	2026
52. Advocate for changes to the Child Welfare system to reduce the number of youth becoming homeless.	2027
53. Work in partnership with Indigenous leadership and the Federal and Provincial governments to develop a plan that will address the number of individuals that are banned by Indigenous communities from becoming homeless.	2027
54. Advocate for increased contributions by the Federal government for expanded housing in Indigenous communities.	2028

Appendix B

Non-Profit Housing Providers

Beendigen Incorporated

Chateaulac Housing Incorporated

Fort William Branch No. 6 Housing Corp.

Geraldton Municipal Housing Corporation

Geraldton Native Housing Corporation

Greek Orthodox Community of the Holy Trinity Non-Profit Housing Corporation

Holy Cross Villa of Thunder Bay

Holy Protection Millennium Home

Kakabeka Legion Seniors Development Corporation

Kay Bee Seniors Non-Profit Housing Corporation

Lakehead Christian Senior Citizens Apartments, Inc.

Lutheran Community Housing Corporation of Thunder Bay

Manitouwadge Municipal Housing Corporation

Marathon Municipal Non-Profit Housing Corporation

Matawa Non-Profit Housing Corporation

Red Rock Municipal Non-Profit Housing Corporation

TBDSSAB Under One Roof – Chapter 2

St. Joseph's Care Group

St. Paul's United Church Non-Profit Housing Corporation

Suomi Koti of Thunder Bay Inc.

Thunder Bay Deaf Housing Inc.

Thunder Bay Metro Lions Housing Corporation

Native People of Thunder Bay Development Corporation



BOARD REPORT

REPORT No.: 2026-09

MEETING DATE: MARCH 19, 2026

SUBJECT: BOARD REMUNERATION POLICY REVIEW

RECOMMENDATION

THAT with respect to Report No. 2026-09 (Chief Executive Officer Division) we, The District of Thunder Bay Social Services Administration Board, approve the revisions to the Remuneration for Board Members Policy as presented;

AND THAT we authorize the Chief Executive Officer to amend the policy with respect to housekeeping changes, as may be required from time to time.

REPORT SUMMARY

To present the Board with a revised Remuneration for Board Members Policy for approval.

BACKGROUND

In accordance with established practice, the Board conducts a review of the Remuneration for Board Members Policy every four years, with any approved amendments scheduled for implementation in the subsequent year.

The most recent review was completed in 2022; accordingly, the next scheduled review of the policy is due in 2026.

COMMENTS

Board Members are required to devote a significant amount of time to preparing for and attending Board meetings, given the complex nature of TBDSSAB's business. In addition to attending meetings, Board Members are expected to carry out responsibilities outside of formal meetings, including reviewing materials, correspondence, and reports provided by Administration

As part of the current review, Administration conducted a comparative analysis of Board of Directors remuneration across other DSSABs. A summary of the remuneration comparison is provided below.

	TBDSSAB	DSSAB Board Average	Difference	Recommended Rate
Board Meeting				
Chair	\$450	\$469.03	-\$19.03	\$475
Vice Chair	\$325	\$348.05	-\$23.05	\$350
Board Members	\$250	\$238.81	+\$11.19	N/C
Committee Members				
Chair	\$175	\$183.40	-\$8.40	\$185
Members	\$125	\$135.08	-\$10.08	\$135
Conference/Training				
Conference/Training	\$125 (\$50 travel day)	\$175	-\$50.00	\$135 (\$50 travel day)

Administration has prepared an amended draft Remuneration for Board Members Policy in consideration of the comparison of Board of Directors remuneration from other DSSAB Boards.

The proposed change includes increasing the monthly honorarium for the Chair from \$450 to \$475 and for the Vice-Chair from \$325 to \$350. It also includes an adjustment to Committee meeting honoraria, increasing the rate for Committee Chairs from \$175 to \$185 and for Committee Members from \$125 to \$135. This same increase is proposed for Conference/Training attendance, from \$125 to \$135.

These adjustments reflect the comparative review conducted and recognize the administrative duties, responsibilities, and time commitments associated with the roles. The changes would be effective January 1, 2027.

STRATEGIC PLAN IMPACT

There are no direct correlations to the current strategic plan.

FINANCIAL IMPLICATIONS

Effective January 1, 2027, the proposed increase to the monthly honorarium for the Chair to \$475 and the Vice-Chair to \$350 would result in an estimated annual budget increase of approximately \$600 annually.

In addition, the proposed adjustment to Committee meeting honoraria - increasing the rate to \$185 for Committee Chairs and \$135 for Committee Members - represents a minimal change, as would the increase to \$135 for Conference/Training. As the total

impact will vary depending on the number of Committee meetings held each year, the additional annual cost is estimated to be approximately \$240 annually.

There will be no changes required to the present year's budget if the recommended revision to the Policy is approved.

CONCLUSION

It is concluded that the revisions to the existing Remuneration for Board Members Policy should be adopted by the Board.

REFERENCE MATERIALS

Attachment #1 Policy No. BRD-01-82 – Remuneration for Board Members

PREPARED BY:	Shari (MacFayden) MacKenzie, Manager, Human Resources
SIGNATURE	
APPROVED BY	Ken Ranta, Chief Executive Officer
SIGNATURE	
SUBMITTED BY:	Ken Ranta, Chief Executive Officer

POLICY

SECTION

BOARD - GENERAL

SUBJECT

REMUNERATION FOR BOARD MEMBERS

AUTHORITY

Municipal Act, s. 283
Governance & Procedural By-Law 03-2021

INTENT OF POLICY

To authorize the payment of honoraria to Board Members who attend approved functions on behalf of The District of Thunder Bay Social Services Administration Board (TBDSSAB), and to compensate the Board Chair, Board Vice-Chair and Committee Chairs for time spent fulfilling administrative responsibilities.

POLICY

TBDSSAB will pay honorariums to each of its Board Members who have been approved to attend conferences and board meetings on its behalf in accordance with the Standards of Application set out herein.

TBDSSAB will further compensate the Chair and other Committee Chairs of the TBDSSAB for time spent on administrative responsibilities in accordance with the Standards of Application set out herein.

This policy shall be reviewed by the Board every four years prior to Ontario Municipal elections.

STANDARDS OF APPLICATION

1. Board Member Monthly Honorarium

- a. Board Members shall be paid a monthly honorarium of \$250, except as outlined in item 3 - Board Executive, below.

2. Unincorporated Member

- a. The Ministry of Children, Community and Social Services, (the Ministry), will cost-share honoraria for representatives of unincorporated areas where the individual has lost income for the days related to travel and attending meetings of TBDSSAB or, where the lack of honoraria will result in hardship for the individual.

IMPLEMENTATION/BOARD APPROVAL DATE

May 25, 2017

REVISION DATE(S): Nov 20/12 (Housekeeping – Policy #) May 17/18;
Jan 6/22 (Hskpg Chair Hon.) Nov7/23 (Hskpg) 2024Apr29 Hskpg
2026Mar19 (Hon)

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SECTION

BOARD - GENERAL

SUBJECT

REMUNERATION FOR BOARD MEMBERS

3. Board Executive

- a. TBDSSAB will provide remuneration to the Chair for performing administrative duties on behalf of the Board at the rate of \$4~~7550~~ per month.
- b. TBDSSAB will provide remuneration to the Vice-Chair for performing administrative duties on behalf of the Board at the rate of \$3~~5025~~ per month.
- c. TBDSSAB will provide remuneration to the Vice-Chair for any time he/she performs the duties of the Chair at the rate of \$4~~7550~~ per month. When this occurs, the Chair is paid the Vice-Chair regular monthly honorarium of \$3~~5025~~.
- d. TBDSSAB will provide remuneration to other Board Members for any time he/she performs the duties of the Chair at the rate of \$4~~7550~~ per month or \$3~~5025~~ per month for any time he/she performs the duties for the Vice-Chair. When this occurs, the Chair or Vice-Chair is paid the Board Member regular monthly honorarium of \$250.

4. Board Committees

- a. Board Members will be paid an honorarium of \$1~~3525~~ for each committee meeting attended.
- b. Board Members appointed to Chair a meeting of the Audit Committee, or any Special Committee will be paid an additional honorarium of \$50 for each committee meeting.
- c. Board Members attending Committee meetings as guests, unless specifically invited by the Committee, are not eligible for an honorarium. (per Policy No. BRD-01:62 Board Committees and Advisory Tables)
- d. Committee meetings which occur continuous with a Board meeting and do not exceed one hour in length are not considered as separate meetings for the purpose of earning honoraria.

5. Conferences and Education

- a. Board members will be paid an honorarium of \$1~~325~~ for each day of attendance at a Board approved conference or education session.
- b. Board members will be paid an honorarium of \$50 for each travel day before and/or after attendance at a Board approved conference or education session.

IMPLEMENTATION/BOARD APPROVAL DATE:

May 25, 2017REVISION DATE(S): Nov 20/12 (Housekeeping – Policy #) May 17/18;
Jan 6/22 (Hskpg Chair Hon.) Nov7/23 (Hskpg) 2024Apr29 Hskpg;
[2026Mar19 Hon](#)

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SECTION BOARD - GENERAL	SUBJECT REMUNERATION FOR BOARD MEMBERS
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6. Advisory Tables

- a. There will be no remuneration for participation on Advisory Tables.
- b. Reasonable travel expenses will be allowed as per Policy CS-02:85 Travel and Business Expense.

7. Other Circumstances

- a. Board members will be paid an honorarium of \$1325 for each day of attendance at other functions approved by the Board Chair.
- b. The Board Chair will be paid an honorarium of \$1325 for each day of attendance at other functions approved by the Board.

7. Reporting of Yearly Expenses to Municipalities

In accordance with s. 283 of the *Municipal Act*, TBDSSAB shall submit to municipal treasurers the annual itemized statement of remuneration and expenses paid in the preceding year to any member of their municipal Council appointed to serve as a member of the TBDSSAB [see Policy No. BRD-01:84 Statements of Board Remuneration & Expenses].

PROCEDURES

1. Board Members will claim expenses [see Board Policy No. CS-02:85 Allowable Expenses] and honoraria using the Business Expense Claim as required.
2. All Board Members shall submit their Business Expense Claims for honoraria within 30 days of attending the approved conference or committee meeting.
3. Board Members will receive a \$250 compensation rate on a monthly basis. The Chair, or designate, will receive a \$47550 compensation rate on a monthly basis. The Vice-Chair, or designate, will receive a \$35025 compensation rate on a monthly basis. All other honorarium claims as outlined in this policy will be added when submitted on the Business Expense Claim Form.



Memorandum

Date: February 20, 2026
To: Members of the Board
From: Ken Ranta, Chief Executive Officer
Subject: **20th Annual Shareholders Appointment of Proxy**

In accordance with the Thunder Bay District Housing Corporation (TBDHC) By-Law No. 01-2014, Section 7.14, each share of the Corporation entitles the holder thereof to one vote at a meeting of shareholders. The sole shareholder (The District of Thunder Bay Social Services Administration Board) of the Corporation shall vote by proxy appointed by resolution of its own Board of Directors.

Therefore, the TBDSSAB Board will need to appoint a member as its proxy for the April 16, 2026 TBDHC Shareholder's meeting to vote on behalf of TBDSSAB. Administration is recommending that the Board appoint the Chair as the proxy.

The following resolution is presented with Administration's recommendation to appoint a proxy:

THAT with respect to the Thunder Bay District Housing Corporation Twentieth Annual Shareholder's Meeting, to be held on April 16, 2026 at The District of Thunder Bay Social Services Headquarters, we The District of Thunder Bay Social Services Administration Board appoint the Board Chair to be the designated Proxy, or failing Chair's availability, the Board Vice-Chair.

Sincerely,

Ken Ranta
Chief Executive Officer

/gf



BOARD REPORT

REPORT No.: 2026-10

MEETING DATE: MARCH 19, 2026

SUBJECT: DECEMBER 2026 MORTGAGE RENEWAL – 1200 JASPER DRIVE

RECOMMENDATION

THAT with respect to Report No. 2026-10 (Corporate Services Division), we, The District of Thunder Bay Social Services Administration Board, approve the Ministry Resolution as attached, to be duly signed in accordance with TBDSSAB Governance and Procedural By-Law No. 03-2021;

AND THAT we authorize the Board Chair and Chief Executive Officer to execute the mortgage financing documents related thereto.

REPORT SUMMARY

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with the upcoming mortgage renewal arrangements for the properties identified as 1200 Jasper Drive in the City of Thunder Bay.

BACKGROUND

The Ministry of Municipal Affairs and Housing (MMAH) is responsible for facilitating and coordinating mortgage renewals for certain legacy social housing properties on behalf of TBDSSAB. Once MMAH receives the borrowing Resolution from the Board, MMAH will enter negotiations with lenders, on TBDSSAB's behalf, to secure more favourable interest rates.

The *Housing Services Act, 2011*, permits a housing provider to seek alternative financing arrangements where a business case can be made to the Service Manager. Given the competitive rates recently secured through the MMAH process, this option is not being considered at this time.

COMMENTS

The following TBDSSAB mortgage is due for renewal on December 1, 2026:

Project	Balance Owing at Renewal	Current Rate	Current Term Expiry	Mortgage Maturity
1200 Jasper Drive	\$350,321.49	1.8320%	December 1, 2026	September 1, 2027

This mortgage, held by Scotiabank, was last renewed on December 1, 2021.

STRATEGIC PLAN IMPACT

This Report relates to the Board's strategic direction of Financial Stewardship, with a focus on ensuring accountability of TBDSSAB resources.

FINANCIAL IMPLICATIONS

Mortgage financing costs are included in the annual TBDSSAB Operating Budget. The interest rate for the existing mortgage term is favourable at 1.8320% and it is expected to increase. It is anticipated that the renewal of the mortgage will result in a higher rate which will result in additional interest costs. This is supported through a recent mortgage renewal completed in 2025 which acquired a rate of 5.653% and the current economic factors. However, the remaining term of the mortgage at renewal will be nine months, which will limit the mortgage's exposure at the higher rate.

CONCLUSION

It is concluded that the mortgage financing for 1200 Jasper Drive property is due for renewal on December 1, 2026, and should be renewed through the MMAH negotiation process.

REFERENCE MATERIALS

Attachment #1 Resolution of the Board of Directors of TBDSSAB

PREPARED BY:	Richard Jagielowicz, CPA, CA, CBV, Director - Corporate Services Division
SIGNATURE	
APPROVED BY	Richard Jagielowicz, CPA, CA, CBV, Director - Corporate Services Division
SIGNATURE	
SUBMITTED BY:	Ken Ranta, Chief Executive Officer

**RESOLUTION OF THE BOARD OF DIRECTORS
OF**

The District of Thunder Bay Social Services Administration Board (the "Corporation")

WHEREAS the "Corporation" and/or "Housing Provider" has requested the Ministry of Municipal Affairs and Housing (the "Ministry") to arrange on its behalf a refinancing of the existing charge/mortgage of land (the "Mortgage") for its project municipally known as **1200 Jasper Drive, Thunder Bay (the "project") for approximately \$350,321.49 maturing on December 1, 2026 (Ministry Reference No: NW0049).**

AND WHEREAS the Ministry has agreed to arrange said mortgage financing and the Housing Provider agrees to be bound for those purposes by the terms and conditions contained in the said Mortgage, or any amendments thereto.

THEREFORE BE IT RESOLVED THAT:

1. The Housing Provider hereby authorizes the Ministry to solicit and arrange on its behalf such Mortgage(s) or Mortgage facilities with a lender or its authorized agent (the "Lender") as it deems necessary, appropriate or advisable for the project identified above and for the maturity date aforementioned;
2. The Housing Provider hereby agrees to be bound to the Lender for such mortgage purposes and upon the terms and conditions contained in the said Mortgage, or any amendments thereto, and the Housing Provider hereby further agrees to mortgage its property and assets to secure its present and future obligations under the said Mortgage, or any amendments thereto, to the Lender, as deemed necessary or advisable;
3. The Housing Provider hereby authorizes the designated signing Officers to enter into such agreement or agreements amending the terms of the said Mortgage and to deliver to the Lender such document or documents as may be deemed necessary, advisable or required by the Lender to give effect thereto; and
4. The Housing Provider hereby confirms that this Resolution has been ratified and approved by its Board of Directors and it agrees to deliver this Resolution to the Ministry and to the Lender; and the Housing Provider further confirms that this Resolution shall continue in force and effect until written notice to the contrary is delivered to the Lender and the Ministry with receipt acknowledged by the Lender and the Ministry.

I HEREBY CERTIFY that the foregoing is a true copy of a Resolution passed by the Board of Directors of the Housing Provider on the 19th day of March, 2026, which Resolution was duly enacted in the manner authorized by law and in conformity with the constating documents of the Housing Provider and that this Resolution has not been amended and continues to be in full force and effect.

Dated at Thunder Bay this 19th day of March, 2026.

The District of Thunder Bay Social Services
Administration Board

Per: _____ c/s

Name: Jim Vezina

Title: Board Chair

I have the authority to bind the subject Corporation



BOARD REPORT

REPORT No.: 2026-11

MEETING DATE: MARCH 19, 2026

SUBJECT: ENVIRONMENTAL STEWARDSHIP INITIATIVES

RECOMMENDATION

For information only.

REPORT SUMMARY

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with information on initiatives undertaken in 2025 to enhance environmental stewardship across the organization, in keeping with the objective of being an environmentally friendly organization.

BACKGROUND

At the January 23, 2014, meeting, the Board requested that a report outlining the green energy initiatives and potential energy savings be presented annually, which has been provided since that date.

Since that time, and with a view to expanding the scope of environmental stewardship to all areas of the organization, TBDSSAB has continued to view various operational items through that environmental stewardship lens.

COMMENTS

Current and On-going Initiatives

Housing Portfolio Energy Management

Significant energy-related projects have been implemented through the annual TBDSSAB approved Capital Budgets, as well as through 100% funded initiatives over the years.

In addition, energy-efficient products replaced high-energy-usage products to reduce consumption. Several of these projects were supported through energy savings incentive programs provided by Synergy North, Hydro One, Independent Electricity System Operator (IESO) and Enbridge.

Through the Board-approved Capital Budgets, projects were identified with an environmental stewardship lens. Attachment #1 outlines the list of capital projects with specific environmental impact.

The most significant projects in 2025 included:

1. The installation of new energy efficient windows at Manion and Sequoia (Phase 2) to improve efficiency and reduce heat loss.
2. The repairs and upgrades to the existing solar panels and inverter at Spence Court to ensure the system is functioning efficiently.
3. The installation of new LED unit lighting throughout the units at 824 McLaughlin Court to improve energy efficiency.
4. The installation of updated domestic hot water tanks at Matthews and Ross Court. This will reduce the energy used by the previous units and reduce carbon emissions.

Twelve projects which started in 2024 were completed in 2025. These are noted in Attachment #1.

From the installation of more energy-efficient products through these initiatives, additional operational savings are expected over the useful life span due to lower consumption, maintenance, and repair costs.

Paper Reduction Initiative

Significant efforts have been undertaken over the past five years across the organization to reduce the amount of paper produced, printed, and distributed. In addition to previous advancements made to reduce paper, the following processes continued in 2025 which continues to support this initiative:

- Continued digitizing applications for Housing Security Funds;
- Continued marketing of the Ontario Works (OW) My Benefit application for two-way communication between the client and the caseworker by establishing plans to reduce the required paper intake for these programs;
- Instructions to OW clients to scan and email documents;
- Continued focus on paperless processes for those OW clients who are active in My Benefits, as they have stopped receiving the following paper documents by mail if their preference is to go paperless:
 - statement of assistance
 - reporting forms
 - cheque inserts;
- Continued electronic formats for human resources recruitment files;
- Continued web based and e-recruiting formats;

- Continued paperless processes for childcare files;
- All childcare fee subsidy documentation continues to be electronically uploaded in OCCMS; and
- Continued operation of the electronic / on-line format for Community Housing applications.

TBDSSAB paper purchases have been steadily declining since the start of these initiatives approximately five years ago. Paper purchased was reduced by 100,000 pieces from 660,000 in 2024 to 560,000 in 2025. The overall spend on paper decreased by \$464 from \$6,966 in 2024 to 2025 \$6,502 in 2025 due to the reduction in paper purchased.

Community Gardens

Tenant inclusion efforts continue to be supported by TBDSSAB Tenant Support Workers, through the organic community gardens. These projects continue to help deliver the TBDSSAB goal of being an environmentally friendly organization. Involving tenants in community gardens, and producing some of their own food, instills the value of working with the earth and protecting the environment while supporting food security efforts.

Throughout the housing portfolio, eight large community gardens and many flower gardens have continued to be maintained with the support of tenants and the Housing Operations team. The larger garden sites were equipped with compost bins and rain barrels to support sustainability efforts.

Neighbourhood Cleaning and Recycling

Annual tenant community cleaning efforts have continued to take place in many TBDSSAB neighbourhoods involving tenants to help beautify and clean their homes and outdoor areas. Families and individuals are engaged in this process, encouraging the involvement of the children to have them understand the importance of 'pitching in' to keep their community green.

Additionally, recycling programs were previously established and continue to be maintained at many of TBDSSAB's apartment-style buildings, accounting for around 70% of the housing portfolio's units, with education and support provided to encourage involvement.

Information Services Equipment Consolidation

In June of 2019, Information Services (IS) began an initiative to consolidate network and server equipment. This involved using hybrid server and storage systems vs separate devices for each function, improving server processing capacity allowing TBDSSAB to reduce the number of physical servers by two, while maintaining the same functionality and processing power.

Another initiative was the move from Microsoft Exchange on Premise to Microsoft Exchange Online. Prior to this, TBDSSAB email was hosted onsite, using six virtual servers. Although virtual servers do not use as much power as physical servers, each

virtual server takes processing power to run, thus using electricity. By moving TBDSSAB email to Microsoft Online, the number of virtual servers was reduced by five, from seven to two.

The benefit of these projects continues, as energy consumption continues at reduced levels. Cost avoidance is expected to continue based on the reduced number of servers. In Q3 2023, IS upgraded the core networking infrastructure from chassis style network switches to smaller form factor, more robust switches, reducing the power and energy consumption. In addition, the user access network switches were upgraded to more efficient ones.

The positive impact of server room energy usage resulting from these initiatives continued in 2025, with continued lower average monthly energy usage; 5,209 Kw/h vs 5,683.0 Kw/h prior to the implementation of these initiatives.

Accounts Payable Process Modernization

In 2022, Administration developed and implemented processes to make the accounts payable function virtually paperless. This enhancement continues to save approximately 15,000-20,000 sheets of paper (part of the Paper Reduction Initiative noted above) from being printed each year, and ten archive boxes from being stored off-site, as well as the time required to maintain the paper-based process.

Purchasing Policy

Since 2014, the Purchasing Policy CS-03:1 has included Environmental Stewardship to allow for the expanded use of durable products, reusable products, and products (including those used in services) that contain the maximum level of post-consumer waste and/or recyclable content.

Specifications provided for various capital projects, including language, to ensure proper disposal of all removed equipment as per environmental guidelines.

Single Use Plastics

The Federal government announced its plan to reduce single-use plastics and related plastic waste target to zero by 2030 and reduce greenhouse gas emissions. In that regard, and in accordance with the Regulations, since December 20, 2022, the manufacture and import for sale in Canada of checkout bags, cutlery, foodservice ware, stir sticks and straws (i.e., straight straws), as defined in the Regulations, are prohibited.

The Administration had previously established internal practices to reduce the use of single use plastics, including eliminating the purchase of bottled water and plastic dishes and cutlery. Human Resources had moved towards biodegradable items for all staff events where possible. All these practices continued in 2025.

Water Fountain & Bottle Fill Station - Intake Lobby and Staff Areas.

In 2025 TBDSSAB completed the installation of the three Water Fountain & Bottle fill Stations at the headquarters office in Thunder Bay. One in the main lobby area is for public use and one on each floor above is for staff use. This project was completed at the end of December 2025. These fill stations have a green ticker counter which will count the number of plastic water bottles diverted from the landfill and this will be tracked and reported on an annual basis. As of February 25, 2026, the total number of bottles diverted from the landfill is 1180. Continuing with efforts to reduce single use plastics, Administration will continue to track the usage of the bottle filling stations and enhance sustainability by minimizing the use of plastic water bottles.

Coffee Pod and Pen Recycling

In 2023, TBDSSAB implemented an in-office recycling program for coffee pods, pens, pencils and markers. Recycling boxes were placed throughout the Headquarters Office Building. Once boxes are filled, they are shipped to a recycling facility, and a certificate is issued to confirm proper disposal and record the weight. In 2025, 54.35 lbs. of coffee pods were diverted from the landfill, an increase of 3.5 lbs. from the previous year.

Cigarette Recycling

In the spring of 2026, TBDSSAB will be implementing a cigarette recycling program at the TBDSSAB headquarters location. Cigarette butts are non-biodegradable, take decades to decompose and are harmful to the environment. Once collected, the cigarette waste is cleaned and separated by material type. The materials are recycled into raw formats that manufacturers use to make new products. The ash and tobacco are separated out and composted in a specialized process. The cigarette butts will be shipped, and a certificate will be provided. Small changes have large impacts on the environment.

E-Waste Recycling

In 2022, TBDSSAB implemented an electronic waste collection at its Headquarters Office Building. This waste is collected in bins throughout the office and sent for recycling under the Electronic Products Recycling Association (EPRA) program and in compliance with all laws and regulations and with Responsible Recycling (R2) standards. Reports are provided for each pickup and a certificate of the amount diverted from the landfill is provided and tracked. In 2025, TBDSSAB recycled 399 kg or 880 lbs. (2024: 1332 kg or 2937 lbs. The high amount in 2024 was related to the disposal of desktop computers that were end of life and could not be resold.

Environmental Stewardship Plan

The Province of Ontario's *Preserving and Protecting our Environment for Future Generations – A Made in Ontario Environment Plan*, includes various strategies related to reducing waste that goes to landfills, protecting the air, natural spaces and species, addressing climate change, holding polluters accountable, and supporting infrastructure development while ensuring environmental protection.

In 2021, Administration developed a Cascaded Environmental Plan for TBDSSAB, using the Provincial plan as a framework, and incorporating the concepts as they apply to TBDSSAB. Similar to the Provincial plan, this is a developing project to further align TBDSSAB activities to enhance its environmental stewardship.

Technical Services Officer - Environmental Sustainability

As a result of the Board's approval of the Environmental Sustainability Strategy, TBDSSAB added 1.0 FTE position (July 2025) to support the development and implementation of its strategy. The major responsibilities of this role include providing technical advice and support for environmental sustainability initiatives, developing and implementing tools, templates and guidelines to coordinate efforts of the environmental sustainability program. This position has been working to create a database in the clean energy management software program that will allow TBDSSAB to track environmental sustainability trends, create benchmarks and show how the capital projects have a positive impact on the environment. These trends will be tracked throughout the year and reported annually.

TBDSSAB Staff Newsletter

In 2021, the monthly staff newsletter included an environmental stewardship section to enhance information sharing and awareness relative to the environmental stewardship initiatives across the organization. This will continue in 2026.

STRATEGIC PLAN IMPACT

The 2013-2016 Strategic Plan initially focused on incorporating green environmentally friendly housing into the organizations housing strategy, emphasizing energy efficiency, sustainable materials, and long-term cost savings. Over time this focus has broadened beyond housing to encompass organization-wide environmental stewardship, integrating sustainability into operations, policy and culture.

This evolution marked a shift from asset-level initiatives to comprehensive environmental framework, with long term goals that included progress toward net-zero emissions through energy optimization, carbon reduction strategies, and climate resilience capital planning.

The focus on continuous improvement of our environmental stewardship practices aligns with the 2024 – 2027 Strategic Plan relative to Fostering Innovation and Progress.

FINANCIAL IMPLICATIONS.

Capital Costs – Housing Portfolio

The capital projects included within the Housing Portfolio are included in the Board approved Capital Budget which is financed from the Housing Portfolio Capital Reserve Fund, as well as opportunities through 100% funded capital programs. In 2025, the cost of the environmental projects totaled \$676,058 of which \$258,372 was funded through

various externally funded capital programs, and \$417,686 funded through the Reserve Fund.

Operating Costs

The priority for green, environmentally sustainable practices is to reduce TBDSSAB's environmental footprint, with a secondary impact of cost avoidance on various operating expenses.

For example:

- Capital projects' priority is to enhance the efficiency and effectiveness of utility usage across the housing portfolio by reducing energy waste and thereby positively impacting utility costs. Utility costs remain one of the largest operating expenses TBDSSAB incurs within its housing portfolio. Natural gas and electricity amounted to \$2,573,194 in 2025 (2024: \$2,462,303), which accounts for approximately 14% of the operating costs of the housing portfolio. Although utility costs are not totally controllable, it is anticipated that the green, environmentally friendly initiatives will support cost avoidance by controlling the rise of utility consumption (by reducing energy waste) as unit commodity costs for utilities continue to rise.

Operating cost impacts are and will be factored into and included in annual operating budgets.

CONCLUSION

It is concluded that TBDSSAB continues to focus on the strategic direction of providing green, environmentally friendly housing.

It is also concluded that other opportunities to engage in initiatives have been taken and will continue to be investigated and further developed relative to environmental stewardship across the organization.

REFERENCE MATERIALS

Attachment #1 2025 Environmental Stewardship Initiatives Listing

<p>PREPARED BY:</p>	<p>Jennifer Libe, Manager, Social Assistance Programs Dianne Lampi, Manager, Housing Programs Michael Shafirka, Acting Manager, Information Services Dave Stewart, Supervisor Purchasing and Inventory Control Michelle Wojciechowski, Manager, Intake and Eligibility Marty Read, Manager, Infrastructure and Asset Management</p>
<p>SIGNATURE</p>	
<p>APPROVED BY</p>	<p>Crystal Simeoni, Director, Integrated Social Services Division Richard Jagielowicz, CPA, CA, CBV, Director, Corporate Services Division</p>
<p>SIGNATURE</p>	
<p>SUBMITTED BY:</p>	<p>Ken Ranta, Chief Executive Officer</p>

**The District of Thunder Bay Social Services Administration Board
2025 Environmental Stewardship Initiatives - List of Completed Capital Projects
Attachment 1**

#	Project Name	Description	Actual Project Cost (\$)
1	Manion Court	Windows: Phase 1 Replacement of exterior windows. Existing windows were original to the building construction. The new windows will achieve greater energy efficiency and building comfort.	92,398
2	Manion Court	Make up Air: Replace existing end of life make up air unit to a new more energy efficient unit.	251,085
3	North James Street	Electrical: Replace electric baseboards in common areas to more energy efficient models.	43,264
4	Assef Court	Electrical: Replace electric baseboards in common areas to more energy efficient models.	47,548
5	Wade Crescent	Windows: New windows were installed to reduce energy cost and improve the energy efficiency of the building.	18,515
6	Wade Crescent	New Bathroom Fans: Installed to improve the air quality in the units and the new insulated fans will remove condensation and heat loss through the attic.	13,061
7	Glenwood Court	LED lighting: Upgrade unit lighting throughout to LED lighting to improve energy efficiency.	27,475
8	Sequoia Park	Windows: New windows were installed to reduce energy cost and improve the energy efficiency.	37,030
9	Fisher Court	Caulking/Weather Stripping: This was installed to reduce energy cost and improve the energy efficiency of the building.	4,477
10	Spence Court	LED lighting: Replacement of exterior lighting throughout the units, transitioning from incandescent light fixtures to LED lighting.	20,148
11	Gore Neebing	LED lighting: Replacement of interior emergency lighting and exit signs throughout, transitioning from incandescent light fixtures to LED lighting.	7,878
2024 Projects completed in 2025 Totals			562,879
12	230 Amelia Street	Solar Panel repairs: solar panel repairs were required at spence to update the inverter to ensure the system is working properly.	31,816
13	824 McLaughlin	LED lighting: Replacement of exterior lighting throughout the units, transitioning from incandescent light fixtures to LED lighting.	8,665
14	Various Locations	Energy Efficient Appliances: Replacement of older appliances to energy efficient fridges and stoves	41,610
15	201 Ravenwood	Domestic Hot Water: Replacement of the domestic water storage tanks. New domestic water heating system will achieve improved energy efficiency and reliability.	22,540
16	210 Ross Street	Domestic Hot Water: Replacement of the domestic water storage tanks. New domestic water heating system will achieve improved energy efficiency and reliability.	8,548
2025 Totals			113,179

**Ministry of Children,
Community and Social
Services**

**Ministère des Services à
l'enfance et des Services
sociaux et communautaires**



Social Assistance Program
Policy Branch
Social Assistance Programs
Division

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Division des programmes d'aide
sociale

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Toronto, Ontario M4W 3E2

February 12, 2026

MEMORANDUM TO: Chief Administrative Officers
District Social Services Administration Boards (DSSABs)

FROM: Julie Shouldice
Director
Social Assistance Program Policy Branch

SUBJECT : **DSSAB Eligibility for Infrastructure Ontario Loan Program**

We are reaching out to share an update with DSSABs (District Social Services Administration Boards) on behalf of the Ministry of Infrastructure (MOI) and Infrastructure Ontario (IO) regarding IO's Loan Program.

On December 11, 2025, Bill 46, the Protect Ontario by Cutting Red Tape Act, 2025, received Royal Assent, amending the Ontario Infrastructure and Lands Corporation Act, 2011 (OILCA), to add DSSABs to the list of public organizations eligible for IO loans. In addition to making DSSABs eligible borrowers under the OILCA, following Royal Assent, a consequential amendment to O. Reg. 210/11 (General) under the OILCA can now be proposed to authorize IO to provide financing to DSSABs. MOI is currently in the process of finalizing amendments to O. Reg. 210/11 for government consideration to complete the final step that would enable DSSABs to apply for loans from IO.

In the meantime, MOI in collaboration with IO, the Ministry of Children, Community and Social Services (MCCSS), and other government partners and stakeholders is continuing their work to assist IO with its preparation for DSSAB loan application intake. To support the development of the applications process, MOI and MCCSS will be reaching out in the coming weeks for information to facilitate the establishment of the DSSAB funding stream.

Your input will help ensure that IO has a strong understanding of DSSABs' financing model for infrastructure projects, as well as the types of infrastructure projects for which DSSABs will be seeking IO loan financing, and to support a smooth implementation and application process. IO is happy to engage with DSSABs on project-specific inquiries once application intake has started.

We sincerely appreciate your continued support and engagement.

Thank you

Julie Shouldice
Director, Social Assistance Program Policy Branch

CC:
Fern Dominelli, Executive Director, Northern Ontario Service Deliverers Association

Shameez Rabdi, Director, Ministry of Infrastructure

**Ministry of
Municipal Affairs
and Housing**

Associate Minister's Office

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**Ministère des
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Bureau du ministre associé

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Tél. : 416 585-6500



283-2026-19

February 25, 2026

Jim Vezina
Board Chair
Thunder Bay DSSAB
Board.chair@tbdssab.ca

Dear Board Chair Vezina:

Thank you for meeting with my team and me at the 2026 Rural Ontario Municipalities Association (ROMA) Conference, joined by your fellow board members Gordon Cuthbertson, Jim Moffat, Don Smith, and staff Ken Ranta.

I look forward to continuing to work with you and all our municipal partners to build more housing, support economic growth and strengthen Ontario's communities.

Municipal staff are encouraged to continue to engage with the ministry's regional Municipal Services Office. Regional Director Bridget Schulte-Hostedde can be reached at bridget.schulte-hostedde@ontario.ca or 705-564-6858. Alternatively, you and your fellow council members can contact my Director of Communications and Issues, Melissa Candelaria, at Melissa.Candelaria@ontario.ca.

Thank you for your ongoing support as we work with our municipal partners and stakeholders to continue to deliver on our plan to Protect Ontario by Building. Our 10-year, more than \$201 billion capital plan is the largest and most ambitious plan of its kind in Ontario's history. This includes historic investments to unlock infrastructure to address Ontario's current needs, while laying the foundation for long-term growth and prosperity for communities across the province and creating more construction jobs.

Sincerely,

A handwritten signature in black ink, appearing to read "Graydon Smith".

Hon. Graydon Smith
Associate Minister of Municipal Affairs and Housing

- c. Hon. Robert J. Flack, Minister of Municipal Affairs and Housing
Tanner Zelenko, Director of Caucus and Stakeholder Relations, Minister's Office
Melissa Candelaria, Director of Communications and Issues, Associate Minister's Office
Bridget Schulte-Hostedde, North (Thunder Bay) Regional Director,
Municipal Services Office

Ministry of Municipal Affairs
and Housing

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March 10, 2026

Board Chair Jim Vezina
Thunder Bay DSSAB
Board.chair@tbdssab.ca

Dear Board Chair Vezina,

RE: Priority Projects for Municipalities – Canada-Ontario Community Housing Initiative (COCHI) Residual Allocation for 2025-26

Thank you for submitting your business case in response to the Ministry's call for priority project proposals dated December 23, 2025, for consideration of funding under the Canada-Ontario Community Housing Initiative (COCHI) Residual Allocation for 2025-26.

The Ministry has completed its evaluation of the business cases submitted by Service Managers and Indigenous Program Administrators in response to this request.

The Ministry received a large number of high-calibre submissions from Service Managers and Indigenous Program Administrators, far exceeding the available funding envelope. The volume and overall quality of submissions reflect the strong commitment across the province to advancing affordable housing and addressing local housing needs.

All submissions were assessed by the Ministry using a comprehensive, objective evidence-based evaluation process based on COCHI program requirements, value for money and anticipated housing outcomes.

After careful review, I regret to inform you that your business case submission was not selected for funding under the 2025–26 Canada-Ontario Community Housing Initiative (COCHI) Residual Allocation.

While your business case submission was not identified to receive funding at this time, there may be future funding opportunities for which you could consider resubmitting your proposal or an updated proposal. Should you have questions or wish to obtain feedback on how to strengthen future funding submissions ministry staff would be pleased to debrief with you and your team. Please reach out to Jessica Vail, your

Regional Housing Team Lead at jessica.vail@ontario.ca, if you are interested in arranging a follow-up.

I sincerely appreciate your partnership as we continue to work together to deliver affordable housing programs and strengthen community housing across Ontario.

Regards,



Sean Fraser
Assistant Deputy Minister
Municipal and Housing Operations Division
Ministry of Municipal Affairs and Housing

Enclosures

c.

Ken Ranta, Chief Executive Officer, Thunder Bay DSSAB
Crystal Simeoni, Director, Integrated Social Services, Thunder Bay DSSAB
Tanisha Lewis, Director, Housing Programs Branch, Municipal and Housing
Operations Division, Ministry of Municipal Affairs and Housing
Bridget Schulte-Hostedde, Regional Director, Municipal Services Office – MMAH
Jessica Vail, Team Lead, Regional Housing Services,
Municipal Services Office – Northwestern, MMAH