

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

**BOARD MEETING
APRIL 30, 2026**



DATE OF MEETING: APRIL 30, 2026

TIME OF MEETING: FOLLOWING THE ANNUAL GENERAL MEETING

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. 26/22

THAT with respect to the Board Regular and Closed Session meetings of The District of Thunder Bay Social Services Administration Board for April 30, 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 security of the property of the Board regarding the confidential attachment to the 2025 Fourth Quarter Financial Report and Program Levy Surplus Disposition.

Resolution No. 26/23

THAT the Board adjourns to Closed Session relative to receipt of information with respect to security of the property of the Board regarding the confidential attachment to the 2025 Fourth Quarter Financial Report and Program Levy Surplus Disposition.

MINUTES OF PREVIOUS MEETINGS

Board Meetings

Minutes of Meeting No. 05/2026 (Regular Session) and Meeting No. 06/2026 (Closed Session) of TBDSSAB, held on March 19, 2026, respectively, to be confirmed.
(Pages 6 - 14)

Resolution No. 26/24

THAT the Minutes of Meeting No. 05/2026 (Regular Session) and Meeting No. 06/2026 (Closed Session) of The District of Thunder Bay Social Services Administration Board, held on March 19, 2026, respectively, be confirmed.

REPORTS OF ADMINISTRATION2025 Fourth Quarter Financial Report and
Program Levy Operating Position

Report No. 2026-13 (Corporate Services Division) relative to providing the Board with the 2025 Fourth Quarter Financial Report and an update regarding the 2025 program levy operating position, for information only. (Page 15 - 42)

2025 Investment Portfolio Performance

Report No. 2026-14 (Corporate Services Division) relative to providing the Board with information relative to the performance of the Board's investment portfolio for the 2025 year, for information only. (Page 43 - 46)

10-Year Housing and Homelessness Plan

Report No. 2026-15 (Integrated Social Services Division), relative to providing the Board with the final 10-Year Housing and Homelessness Plan 2026 - 2036 for approval prior to submission of the Plan to the Ministry of Municipal Affairs and Housing, for consideration. (Pages 47 - 97)

Resolution No. 26/25

THAT with respect to Report No. 2026-15 (Integrated Social Services Division) we, The District of Thunder Bay Social Services Administration Board, approve the Under One Roof - Chapter 2: 10-Year Housing and Homelessness Plan 2026-2036 as presented;

AND THAT the Board authorizes Administration to submit the Under One Roof - Chapter 2: 10-Year Housing and Homelessness Plan to the Ministry of Municipal Affairs and Housing as required;

AND THAT an annual update be presented to the Board concerning the progress on the achievement of recommendations contained in the Under One Roof - Chapter 2: 10-Year Housing and Homelessness Plan.

Northern Ontario Service Deliverers'
Association Annual General Meeting
Attendance 2026

Memorandum from Ken Ranta, CEO, dated April 2, 2026 providing information to the Board regarding attendance and voting at the 2026 NOSDA AGM, for consideration. (Pages 98 - 99)

Resolution No. 26/26

THAT with respect to the Northern Ontario Service Deliverers Association (NOSDA) 2026 Annual General Meeting, the following Members of the Board are appointed to serve as Members of NOSDA and to attend as voting delegates:

- 1. _____
- 2. _____

AND THAT if either of the above Board members are unable to attend, the following Members will be contacted to attend as voting delegates in their place:

- 1. _____
- 2. _____

2025 Annual Report

Memorandum from Ken Ranta, CEO, dated March 30, 2026 providing the Board with the 2025 Annual Report, for review and consideration.
(Pages 100 - 120)

Resolution No. 26/27

THAT with respect to the memorandum dated March 30, 2026 from Ken Ranta, Chief Executive Office, we, The District of Thunder Bay Social Services Administration Board (TBDSSAB) approve the 2025 Annual Report as presented;

AND THAT the 2025 Annual Report be posted to the TBDSSAB website and a notification be sent to partners and stakeholders.

CORRESPONDENCE

2026 Rural Ontario Municipal Association Conference

Letter from the Lorne Coe Parliamentary Assistant, MCCSS, dated March 18, 2026 relative to the delegation meeting at ROMA, for information only. (Page 121)

2026 Ontario Child Care and Early Years Funding

Memorandum from Holly Moran, Assistant Deputy Minister, Early Years and Child Care Division, MOE, dated March 19, 2026 providing information regarding the 2026 Space Targets and ELCC Infrastructure Fund, for information only. (Page 122 - 125)

Building Canada Homes and Improving Transportation Infrastructure Act

Letter from the Honourable Robert Flack, Minister, MMAH, dated April 1, 2026 relative to providing information regarding the proposed Building Homes and Improving Transportation Infrastructure Act, 2026, for information only. (Page 126 - 131)

BY-LAWS

NEXT MEETING

The next meeting of The District of Thunder Bay Social Services Administration Board will be held on Thursday, May 21, 2026 at 10:00 am, in the 3rd Floor Boardroom, TBDSSAB Headquarters, 231 May Street South, Thunder Bay, Ontario and via Microsoft Teams.

ADJOURNMENT

Resolution No. 26/28

THAT Board (Regular Session) Meeting No. 05/2026 of The District of Thunder Bay Social Services Administration Board, held on April 30, 2026, be adjourned at _____ am/p.m.



**MINUTES OF BOARD (REGULAR SESSION) MEETING NO. 05/2026
OF**

THE DISTRICT OF THUNDER BAY SOCIAL SERVICES ADMINISTRATION BOARD

DATE OF MEETING: March 19, 2026

TIME OF MEETING: 10:07 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
Kasey Etreni
Brian Hamilton
Greg Johnson
Kathleen Lynch
Elaine Mannisto
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
Shari MacKenzie, Manager, Human Resources
Aaron Park, Manager, Housing & Homelessness Programs
Tomi Akinyede, Supervisor, Research & Social Policy
Bindiya Patel, Communications Assistant
Glenda Flank, Recording Secretary

REGRETS:

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

None

CONFIRMATION OF BOARD MEETING AGENDA

Resolution No. 26/13

Moved by: Albert Aiello
Seconded by: Kasey Etreni

THAT with respect to the agendas for 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.

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 personal matters about an identifiable individual, including employees of the Corporation and employee negotiations.

Resolution No. 26/14

Moved by: Dominic Pasqualino
Seconded by: Kathleen Lynch

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

CARRIED

At 11:05 am the meeting reconvened in Regular Session with Ken Ranta, CEO, Shari MacKenzie, Manager, Human Resources and Glenda Flank, Recording Secretary in attendance.

A discussion was held regarding re-wording the resolution to be presented in Regular Session relative to the direction provided in Closed Session.

Following the discussion, the Board adjourned 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. 26/14A

Moved by: Kasey Etreni
Seconded by: Elaine Mannisto

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.

CARRIED

At 11:18 am the meeting reconvened in Regular Session with Ken Ranta, CEO, Crystal Simeoni, Director, Integrated Social Services, Richard Jagielowicz, Director, Corporate Services, Shari MacKenzie, Manager, Human Resources, Bindiya Patel, Communications Assistant and Glenda Flank, Recording Secretary in attendance.

MINUTES OF PREVIOUS MEETINGS

Board Meetings

Minutes of TBDSSAB Meeting No. 03/2026 (Regular Session) presented in Regular Session and Meeting No. 04/2026 (Closed Session) presented in Closed Session, held on February 19, 2026 were provided for confirmation.

Resolution No. 26/15

Moved by: Albert Aiello
Seconded by: Gordon Cuthbertson

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.

CARRIED

Committee/Table Meetings

None

At 11:19 am Aaron Park, Manager, Housing & Homelessness Prevention Programs and Tomi Akinyede, Supervisor, Research & Social Policy joined the meeting.

REPORTS OF ADMINISTRATION

Budget 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.

A Memorandum from Ken Ranta, CEO (Chief Executive Officer Division) dated February 24, 2026 was presented to the Board providing background information and Administration's recommendation regarding budget presentations.

Ken Ranta, CEO provided an overview of the background relative to requests for budget presentations and responded to questions.

Greg Johnsen, Board Member provided a brief update regarding the request for budget presentations.

At 11:36 am Albert Aiello, Board Member left the meeting.

A discussion was held regarding requesting that Administration provide budget presentations to Municipal Councils.

Ken Ranta, CEO provided clarification and responded to questions.

Resolution No. 26/16

Moved by: Brian Hamilton
Seconded by: Anne-Marie Bourgeault

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.

CARRIED

10-Year Housing and Homelessness Plan

Report No. 2026-08 (Integrated Social Services Division), was presented to the Board providing the draft 10-Year Housing and Homelessness Plan 2025 - 2035 for review and feedback.

Crystal Simeoni, Director, Integrated Social Services provided a brief overview and highlights of the draft Housing & Homelessness Plan.

Aaron Park, Manager, Housing & Homelessness Programs provided an overview of the structure of the document and responded to questions.

Crystal Simeoni, Director, Integrated Social Services provided further information and responded to questions.

A discussion was held regarding the draft Plan and several Board Members provided input for the final plan.

Ken Ranta, CEO provided clarification, responded to questions and advised that the final draft of the Plan would be sent out to all Board Members for comments to be provided by March 31, 2026.

At 12:25 pm the Board Chair called for a break for lunch and Aaron Park, Manager, Housing & Homelessness Programs and Tomi Akinyede, Supervisor, Research & Social Policy left the meeting.

At 12:55 pm the Board Meeting reconvened.

Chief Executive Officer Employment Contract

A Memorandum from Shari MacKenzie, Manager, Human Resources was presented in Closed Session.

The following resolution is presented to the Board for consideration.

Resolution No. 26/16A

Moved by: Elaine Mannisto
Seconded by: Chris Eby

THAT with respect to the Memorandum from Shari MacKenzie, Manager, Human Resources (Chief Executive Officer Division) dated March 3, 2026, we The District of Thunder Bay Social Services Administration Board, direct that Administration proceed as directed in Closed Session.

CARRIED

Board Remuneration Policy Review

Report No. 2026-09 (Chief Executive Officer Division), was presented to the Board providing a revised Remuneration for Board Members Policy.

Shari MacKenzie, Manager, Human Resources provided a brief overview of the changes made to the policy.

Resolution No. 26/17

Moved by: Brian Hamilton
Seconded by: Jim Moffat

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.

CARRIED

TBDHC Annual Shareholders Meeting
Appointment of Proxy

Memorandum from Ken Ranta, CEO dated February 20, 2026 was presented to the Board providing information on the requirement to appoint a proxy for voting at the 20th Annual Shareholders' Meeting for Thunder Bay District Housing Corporation.

Ken Ranta, CEO provided a brief introduction to the Memorandum.

Resolution No. 26/18

Moved by: Don Smith
Seconded by: Kasey Etrene

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.

CARRIED

December 2026 Mortgage Renewal –
1200 Jasper Drive

Report No. 2026-10 (Corporate Services Division), was presented to the Board providing the recommended option for upcoming mortgage renewal arrangements for 1200 Jasper Drive, Thunder Bay.

Richard Jagielowicz, Director, Corporate Services provided a brief overview of the report.

At 1:06 pm Marty Read, Manager, Infrastructure & Asset Management joined the meeting.

Resolution No. 26/19

Moved by: Jim Moffat
Seconded by: Dominic Pasqualino

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.

CARRIED

Environmental Stewardship Initiatives

Report No. 2026-11 (Corporate Services Division) was presented to the Board providing information on initiatives undertaken in 2025 to enhance environmental stewardship across the organization.

Richard Jagielowicz, Director, Corporate Services provided a brief overview of the report.

Marty Read, Manager, Infrastructure & Asset Management provided a brief overview of the initiatives taken and responded to questions.

Richard Jagielowicz, Director, Corporate Services and Crystal Simeoni, Director, Integrated Social Services responded to questions.

CORRESPONDENCE

DSSAB 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 was presented to the Board.

Ken Ranta, CEO provided a brief overview of the program.

At 1:17 pm Marty Read, Manager, Infrastructure & Asset Management left the meeting.

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 was presented to the Board.

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 was presented to the Board.

Ken Ranta, CEO provided a brief background, advised the Board of the successful application and responded to questions.

BY-LAWS

First and Final Reading

Resolution No. 26/20

Moved by: Brian Hamilton
Seconded by: Kathleen Lynch

THAT the following By-law be introduced and now be given First and Final Reading, engrossed, signed by the Chair and Chief Executive Officer, sealed and numbered.

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

CARRIED

NEXT MEETING

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

ADJOURNMENT

Resolution No. 26/21

Moved by: Kasey Etreni
Seconded by: Elaine Mannisto

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 1:25 pm.

CARRIED

Chair

Chief Executive Officer



BOARD REPORT

REPORT No.: 2026-13

MEETING DATE: APRIL 30, 2026

SUBJECT: 2025 FOURTH QUARTER FINANCIAL REPORT AND PROGRAM LEVY
SURPLUS DISPOSITION

RECOMMENDATION

THAT with respect to Report No. 2026-13 (Corporate Services Division) we, The District of Thunder Bay Social Services Administration Board, approve Option 2 –transfer 50% of the surplus (\$1,340,350) to the Levy Stabilization Reserve Fund, returning 50% of the surplus to municipalities using the 2025 weighted assessment.

REPORT SUMMARY

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with the 2025 Fourth Quarter Financial Report, and to provide the Board with a recommendation regarding the disposition of the 2025 program levy operating surplus.

BACKGROUND

In accordance with Budget Policy No. CS-02:83, a Financial Report is prepared and reported to the Board quarterly. This Report provides a comparison of year-to-date and forecast revenues and expenditures to the approved Budget and includes an explanation of significant variances to the approved Budget, by program area.

The year-to-date and forecast information is provided on the same basis that Federal/ Provincial funding is provided, where certain accruals for potential future employee entitlements are not considered, and are only funded when paid, and purchases of capital assets are reported as expenditures in the year purchased.

COMMENTS**Financial Status – Operating**

Overall, spending on TBDSSAB delivered programs, for the period ended December 31, 2025, was \$12,046,800 (9.1%) lower than Budget, with a net program levy operating surplus of \$2,680,700.

A summary of net cost variances, by program, is presented below:

Table 1:

2025 Program Levy Operating Surplus/(Deficit)	
Social Assistance	\$ 596,800
Child Care and Early Years	\$ 795,200
Community Housing Programs	\$ 21,100
Direct-Owned Community Housing Building Operations	\$ 1,267,600
Program Levy Operating Surplus	\$ 2,680,700

Although the overall program levy operating position is \$2,680,700, there were significant variances within the programs:

- **Social Assistance:** There was a favourable variance of \$315,400 in Social Assistance Programs, due primarily to personnel services vacancies.
- **Child Care and Early Years:** There was a favourable overall variance due to funds budgeted for shared administration and program funding was not fully utilized during the year, as there were significant program changes.
- **Direct-Owned Community Housing Building Operations:** Overall the program experienced a positive favourable variance due to reserve funds set aside for significant move-out and accessibility projects that were not fully utilized in 2025.

Financial Status – Capital

In accordance with the Budget Policy (CS-02:83), Administration reviews the status of all Board approved capital projects at year-end. Projects that have been awarded, but not completed by December 31, must be carried forward to the following year, as TBDSSAB has made a commitment to the vendor(s) through the procurement process.

Projects that were not awarded during the year but are still required to be completed based on management expertise, may be carried forward at the Chief Executive Officer's (CEO) discretion.

In that regard, subsequent to the 2024 year end process, the CEO approved the carryforward of 85 capital projects totaling \$4,425,215. Expenditures incurred on these carryforward projects for the period ended December 31, 2025, were \$1,937,366. Thirty-five (35) projects, totaling \$2,160,540, will be carried forward into 2026.

The Board-approved capital budget for 2025 was \$3,010,000 representing 70 projects. Total capital expenditures on the projects for the period ended December 31, 2025, were \$712,001. Thirty-five (35) projects, totaling \$1,628,476, will be carried forward into 2026.

In total 72 projects, totaling \$3,789,016 will be carried forward from previous years into 2026. These projects are provided in Confidential Attachment #5: Carryforward List of Capital Projects.

Highlights for the 2025 year and detailed variance explanations are provided in Attachment #2: 2025 Fourth Quarter Financial Report – Capital Budget.

2025 Program Levy Operating Surplus Position

The 2025 TBDSSAB program levy operating surplus is \$2,680,700 at year end. The following options concerning the disposition of the remaining net surplus are presented:

- Option 1 – Return the surplus to municipalities. The full surplus of \$2,680,700 would be returned to municipalities using the 2025 weighted assessment calculation.
- Option 2 – Transfer 50% of the surplus (\$1,340,350) to the Levy Stabilization Reserve Fund, returning 50% of the surplus to municipalities using the 2025 weighted assessment. The amount transferred into the Levy Stabilization Reserve Fund to provide opportunities for relevant and in demand community initiatives that support programming outcomes.
- Option 3 – Transfer 50% of the surplus to the Levy Stabilization Reserve Fund, with the other 50% of the surplus transferred to the Capital Regeneration reserve fund. The amount transferred into the Capital Regeneration Reserve Fund for future capital development to address housing needs.

Financial Legislative Compliance

TBDSSAB is required to file, and remit payment for certain Federal, Provincial, and other payroll remittances and contributions including Canada Pension Plan, Employment Insurance, Employee Income Tax, Employer Health Tax, Harmonized Sales Tax, and the Ontario Municipal Employee Retirement Savings plan.

Attachment #3: Fiduciary Responsibility Checklist, certified by the Director, Corporate Services Division and the Chief Executive Officer, indicates that all filings and remittances were made in accordance with the established requirements and timelines, and that TBDSSAB is compliant with all applicable labour laws.

TBDSSAB is also required to file and submit certain financial and program reports to the Province in accordance with its various funding agreements. All reports were filed in accordance with the established requirements and timelines.

STRATEGIC PLAN IMPACT

This report relates to the Board's 2024-2027 strategic direction of Financial Stewardship with a focus on ensuring accountability of TBDSSAB resources.

FINANCIAL IMPLICATIONS

This report provides the financial results for the 2025 year on the same basis as the approved Budget.

The financial implications relate to the disposition of the 2025 program levy operating surplus of \$2,680,700. Administration is recommending Option 2 – transfer 50% of the surplus (\$1,340,350) to the Levy Stabilization Reserve Fund, returning 50% of the surplus to municipalities using the 2025 weighted assessment. The financial impact for each municipality is provided in Attachment #4 – Distribution of the 2025 Program Levy Operating Surplus by Municipality.

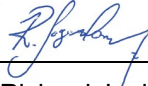

CONCLUSION

It is concluded that the 2025 Fourth Quarter Financial Report indicates a program levy operating surplus for the year of \$2,680,700, or 10.13% of the 2025 levy.

It is further concluded that the program levy operating surplus of \$1,340,350 should be transferred to the Levy Stabilization Reserve Fund.

REFERENCE MATERIALS

- Attachment #1 2025 Fourth Quarter Financial Report – Operating Budget
- #2 2025 Fourth Quarter Financial Report – Capital Budget
- #3 Fiduciary Responsibility Checklist
- #4 Distribution of the 2025 Program Levy Operating Surplus by Municipality
- #5 Confidential Carryforward List of Capital Projects (Presented in Closed Session)

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



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

**2025 FOURTH QUARTER
FINANCIAL REPORT**

Operating Budget



INTRODUCTION

A financial report is prepared and reported to The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) quarterly to provide a comparison of year-to-date and forecast revenues and expenses to the Board-approved budget and includes an explanation of significant variances to the approved budget, by program area.

This Report is provided on the same basis that Provincial funding is provided, and matches the annual budget format, where certain accruals for potential future employee entitlements are not considered and are only funded when paid, and purchases of capital assets are reported as expenditures in the year purchased. This Report will identify any program levy operating surplus, or deficit, for the year.

EXECUTIVE SUMMARY

Reflecting results for the 12-month period ending December 31, 2025, this Report provides TBDSSAB's financial status for the year and explains significant variances from the 2025 approved Operating Budget.

Overall, TBDSSAB favourable program levy operating surplus of \$2,680,700 for the 2025 year. Table 1 provides a breakdown of the year-end variances, by program.

Table 1:

2025 Actual Program Levy Operating Position	
Social Assistance	\$ 596,800
Child Care and Early Years	\$ 795,200
Community Housing Programs	\$ 21,100
Direct-Owned Community Housing Building Operations	\$ 1,267,600
Forecast Program Levy Operating Surplus/(Deficit)	\$ 2,680,700

Table 2 shows the 2025 Operating Budget revenue and expenditures, and actual results for the year.

Table 2:

Description	Year 2025			
	Budget (\$000s)	Actuals (\$000s)	Variance	
			(\$000s)	(%)
Financing				
Levy to municipalities & TWOMO	26,456.1	26,456.1	-	0.0%
Federal grants	36,739.1	24,867.0	(11,872.1)	-32.3%
Provincial grants	58,254.1	59,175.7	921.6	1.6%
Rents	11,762.6	12,038.1	275.5	2.3%
Other revenue	245.6	587.7	342.1	139.3%
Interest on unrestricted funds	400.0	724.9	324.9	81.2%
Interest on restricted funds	750.0	2,127.1	1,377.1	183.6%
From (to) reserve funds	(1,926.7)	(2,661.8)	(735.1)	38.2%
Total Financing	132,680.8	123,314.7	(9,366.1)	-7.1%
Expenses				
Personnel services	15,998.9	14,914.9	1,084.0	6.8%
Interest on long-term debt	124.5	125.5	(1.0)	-0.8%
Materials	24,330.8	22,704.5	1,626.3	6.7%
Contract services	238.3	290.3	(52.0)	-21.8%
Rents and financial expenses	130.3	(56.3)	186.6	143.2%
External transfers	89,940.5	80,738.9	9,201.6	10.2%
Loan principal repayment	1,917.5	1,916.3	1.2	0.1%
Total Expenses	132,680.8	120,634.0	12,046.8	9.1%
Excess (Deficiency) of Revenues over Expenses	-	2,680.7	2,680.7	n/a

2025 FOURTH QUARTER OPERATING BUDGET RESULTS

The Fourth Quarter Report provides an indication of TBDSSAB's financial status for the year ending December 31, 2025, and identifies any significant variances from the 2025 Operating Budget. Overall, TBDSSAB recorded a net surplus of \$2,680,700 for the 2025 year. The financial detail for each program area is provided below.

A. Board and Office of the Chief Executive Officer

This section includes expenses associated with the Board, and Office of the Chief Executive Officer (CEO), including Human Resources.

Table 3:

Description	Year 2025			
	Budget (\$000s)	Actuals (\$000s)	Variance	
			(\$000s)	(%)
Allocation				
Direct-owned community housing building operations	161.1	151.7	(9.4)	-5.8%
Ontario Works	908.5	859.0	(49.5)	-5.4%
Child care and early years programs	126.4	120.1	(6.3)	-5.0%
Housing programs	153.4	145.6	(7.8)	-5.1%
Total Allocation	1,349.4	1,276.4	(73.0)	-5.4%
Financing				
Other Revenue	-	-	-	n/a
From (to) reserve funds	90.0	90.0	-	0.0%
Total Financing	90.0	90.0	-	0.0%
Expenses				
Personnel services	1,139.7	1,122.3	17.4	1.5%
Materials	224.9	184.0	40.9	18.2%
Contract services	74.8	60.1	14.7	19.7%
Total Expenses	1,439.4	1,366.4	73.0	5.1%
Excess (Deficiency) of Revenues over Expenses	-	-	-	n/a

Table 3, above, shows the 2025 Operating Budget revenues and expenditures, and results for the 2025 year for the Board and Office of the CEO.

Expenses related to the Board and Office of the CEO are allocated to programs as Internal Administration Allocation, based on a predetermined weighting approved through the annual Operating Budget. Overall, Board and Office of the CEO expenses were on budget for the 2025 year.

B. Corporate Services

Corporate Services includes costs associated with Purchasing, Finance, Information Services, and Infrastructure and Asset Management.

Table 4:

Description	Year 2025			
	Budget (\$000s)	Actuals (\$000s)	Variance	
			(\$000s)	(%)
Allocation				
Direct-owned community housing building operations	909.1	797.4	(111.7)	-12.3%
Ontario Works	2,716.9	2,528.5	(188.4)	-6.9%
Child care and early years programs	243.4	219.6	(23.8)	-9.8%
Housing programs	359.4	321.4	(38.0)	-10.6%
Total Allocation	4,228.8	3,866.9	(361.9)	-8.6%
Financing				
Levy to municipalities and TWOMO	(400.0)	(400.0)	-	0.0%
Interest on unrestricted funds	400.0	724.9	324.9	81.2%
Interest on restricted funds	750.0	2,127.1	1,377.1	183.6%
Other revenue	-	0.2	0.2	n/a
From (to) reserve funds	(750.0)	(2,452.0)	(1,702.0)	226.9%
From levy stabilization	30.0	29.8	(0.2)	-0.7%
Total Financing	30.0	30.0	0.0	0.0%
Expenses				
Personnel services	2,875.6	2,635.4	240.2	8.4%
Materials	1,425.3	1,272.4	152.9	10.7%
Contract services	83.8	114.4	(30.6)	-36.5%
Rents and financial expenses	13.5	14.2	(0.7)	-5.2%
Total Expenses	4,398.2	4,036.3	361.9	8.2%
Recoveries				
From HQ building operations	139.4	139.4	-	0.0%
Total Expenses Less Recoveries	4,258.8	3,896.9	361.9	8.5%
Excess (Deficiency) of Revenues over Expenses	-	-	-	n/a



Table 4, above, shows the 2025 Operating Budget revenues and expenditures, and results for the 2025 year for Corporate Services.

Expenses related to Corporate Services are allocated to programs as Internal Administration Allocation, based on a predetermined weighting approved through the annual Operating Budget. Expense highlights for 2025 include:

Personnel Services	\$240,300 (8.4%) favourable
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Personnel Services expenses were lower than budget at year-end due to temporarily vacant positions throughout the year, across all departments in the division.

Materials	\$152,900 (10.7%) favourable
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Materials expenses were lower than budget at year-end, primarily due to lower costs associated with computer hardware, leases, software and computer services, which were partially offset by higher software maintenance costs.

C. Office Headquarters Building Operations

Table 5, below, shows the 2025 Operating Budget revenues and expenditures, and results for the 2025 year for the Office Headquarters Building Operations.

Expenses related to Office Headquarters Building Operations are allocated to programs as an Imputed Rent, based on a predetermined calculation approved through the annual Operating Budget. Expenses were materially on budget at year end.

Table 5:

Description	Year 2025			
	Budget	Actuals	Variance	
	(\$000s)	(\$000s)	(\$000s)	(%)
Allocation				
Direct-owned community housing building operations	147.9	147.9	-	0.0%
Ontario Works	1,138.4	1,138.4	-	0.0%
Child care and early years programs	73.9	73.9	-	0.0%
Housing programs	118.3	118.3	-	0.0%
Total Allocation	1,478.5	1,478.5	-	0.0%
Financing				
Other revenue	3.5	5.0	1.5	44.2%
From (to) reserve funds	(217.5)	(217.5)	-	0.0%
Imputed rent adjustment	(242.7)	(262.1)	(19.4)	8.0%
Total Financing	(456.7)	(474.6)	(17.9)	3.9%
Expenses				
Interest on long-term debt	65.0	64.8	0.2	0.4%
Materials	564.9	547.2	17.7	3.1%
Loan principal repayment	326.0	326.0	-	0.0%
Internal administrative expense	65.9	65.9	-	0.0%
Total Expenses	1,021.8	1,003.9	17.9	1.8%
Excess (Deficiency) of Revenues over Expenses	-	-	-	n/a

D. Integrated Social Services Program Support

Integrated Social Services (ISS) Program Support includes costs associated with integrated program eligibility, policy and data research, and the shared intake and reception area located at TBDSSAB headquarters.

Table 6, below, shows the 2025 Operating Budget revenues and expenditures, and results for the 2025 year for ISS Program Support.

Table 6:

Description	Year 2025			
	Budget	Actuals	Variance	
	(\$000s)	(\$000s)	(\$000s)	(%)
Allocation				
Direct-owned community housing building operations	141.1	119.1	(22.0)	-15.6%
Ontario Works	1,441.5	1,245.2	(196.3)	-13.6%
Child care and early years programs	408.5	387.7	(20.8)	-5.1%
Housing programs	178.9	168.8	(10.1)	-5.6%
Total Allocation	2,170.0	1,920.8	(249.2)	-11.5%
Financing				
Other revenue	-	-	-	n/a
Total Financing	-	-	-	n/a
Expenses				
Personnel services	2,605.5	2,377.7	227.8	8.7%
Materials	62.2	40.8	21.4	34.5%
Contract services	-	-	-	n/a
Total Expenses	2,667.7	2,418.5	249.2	9.3%
Recoveries				
From homelessness programs	497.7	497.7	-	0.0%
Total Expenses Less Recoveries	2,170.0	1,920.8	249.2	11.5%
Excess (Deficiency) of Revenues over Expenses	-	-	-	n/a



Expenses related to ISS Program Support are allocated to programs as Internal Administration Allocation, based on a predetermined weighting approved through the annual Operating Budget. Expense highlights for 2025 include:

Personnel Services	\$227,800 (8.7%) favourable
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Personnel Services costs were less than budget at year-end, due to temporarily vacant positions during the year.

E. Social Assistance

Through the Ontario Works (OW) program, TBDSSAB provides short-term social assistance to, or on behalf of, eligible individuals and families in the form of financial and employment benefits to assist recipients to reach financial independence through employment.

Table 7, below, shows the 2025 Operating Budget revenues and expenditures, and actual results for OW Programs. Overall, OW program expenses were \$2,444,100 lower than budget at year-end, with a \$596,800 favourable levy position.

Table 7:

Description	Year 2025			
	Budget (\$000s)	Actuals (\$000s)	Variance	
			(\$000s)	(%)
Financing				
Levy to municipalities & TWOMO	4,440.8	4,440.8	-	0.0%
Provincial grants	30,121.1	28,259.0	(1,862.1)	-6.2%
Other revenues	-	-	-	n/a
From (to) reserve funds	-	-	-	n/a
Imputed rent adjustment	187.0	201.8	14.8	7.9%
Total Financing	34,748.9	32,901.6	(1,847.3)	-5.3%
Expenses				
Personnel services	3,911.4	3,596.0	315.4	8.1%
Materials	346.2	572.0	(225.8)	-65.2%
Contract services	5.0	11.2	(6.2)	-124.8%
Rents and financial expenses	127.2	122.7	4.5	3.6%
External transfers	24,067.5	22,363.7	1,703.8	7.1%
Internal administration allocation	5,285.2	4,632.8	652.4	12.3%
Imputed rent recovery	1,138.4	1,138.4	-	0.0%
Total Expenses	34,880.9	32,436.8	2,444.1	7.0%
Recoveries				
From homelessness programs	132.0	132.0	-	0.0%
Total Expenses Less Recoveries	34,748.9	32,304.8	2,444.1	7.0%
Excess (Deficiency) of Revenues over Expenses	-	596.8	596.8	n/a



Provincial grants are determined by applying the various cost-sharing formulae to actual expenses. Expense highlights for the 2025 year include:

Personnel Services	\$315,400 (8.1%) favourable
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Personnel Services costs were less than budget at year end due to temporarily vacant positions during the year.

Materials	\$225,800 (65.2%) unfavourable
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Material costs were greater than budget as a result of purchasing new computers and laptops for the department as a result of available Ontario Works program delivery funding.

External Transfers	\$1,703,800 (7.1%) favourable
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External transfers are lower than budget at year end based on the actual monthly OW caseloads in 2025 relative to the average monthly number of cases budgeted. OW financial assistance is 100% provincially funded, so there is no impact on the levy to Municipalities and TWOMO.

F. Child Care and Early Years

TBDSSAB is the service system manager for child care and early years' services in the District of Thunder Bay and administers child care and EarlyON programs to create a comprehensive, consistent, quality-driven system to support children and families.

Table 8, below, shows the 2025 Operating Budget revenues and expenditures, and actual results for child care and early years' programs.

Table 8:

Description	Year 2025			
	Budget (\$000s)	Actuals (\$000s)	Variance	
			(\$000s)	(%)
Financing				
Levy to municipalities & TWOMO	1,372.9	1,372.9	(0.0)	0.0%
Federal grants	29,268.6	19,005.1	(10,263.5)	-35.1%
Provincial grants	10,796.1	15,319.6	4,523.5	41.9%
From (to) reserve funds	-	-	-	n/a
Imputed rent adjustment	12.1	13.1	1.0	8.3%
Total Financing	41,449.7	35,710.7	(5,739.0)	-13.8%
Expenses				
Personnel services	465.0	470.7	(5.7)	-1.2%
Materials	56.0	86.5	(30.5)	-54.4%
Contract services	4.7	6.6	(1.9)	-41.2%
External transfers	40,083.5	33,550.3	6,533.2	16.3%
Internal administration allocation	1,121.8	1,082.6	39.2	3.5%
Imputed rent recovery	73.9	73.9	-	0.0%
Total Expenses	41,804.9	35,270.7	6,534.2	15.6%
Recoveries				
Other recoveries	355.2	355.2	-	0.0%
Total Expenses Less Recoveries	41,449.7	34,915.5	6,534.2	15.8%
Excess (Deficiency) of Revenues over Expenses	-	795.2	795.2	n/a

Overall, child care and early years' program expenses were \$6,534,200 lower than budget with a \$795,200 favourable levy position.



Federal and Provincial grants are determined by applying the various cost-sharing formulae to actual expenses.

Expense highlights for the 2025 year include:

External Transfers	\$6,533,200 (16.3%) favourable
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External transfers for child care and early years were less than budget at year-end due to CWELCC advances being less than actual child care centre/agency activity.

A significant change occurred in 2025 as the funding formulae for child care programs as the cost-based funding approach. The approach was implemented by the TBDSSAB as directed by the Ministry of Education guidelines. As a result of changes to the guidelines, not all funds made available were utilized.

A further breakdown of External Transfers is provided in Table 9, below:

Table 9:

Description	Year-To-Date			
	Budget (\$000s)	Actuals (\$000s)	Variance	
			(\$000s)	(%)
External Transfers				
Fee Subsidy	1,000.0	767.2	232.8	23.3%
Special Needs	1,698.0	1,698.0	-	0.0%
General Operating	5,436.4	223.0	5,213.4	95.9%
Wage Enhancement	-	154.6	(154.6)	n/a
Other	-	3.2	(3.2)	n/a
Workforce Funding	-	1.5	(1.5)	n/a
Early Learning and Child Care	252.7	247.9	4.8	1.9%
EarlyON	2,248.8	2,445.7	(196.9)	-8.8%
Indigenous-LED EarlyON	1,177.4	1,177.2	0.2	0.0%
CWELCC	28,270.2	26,832.0	1,438.2	5.1%
Total	40,083.5	33,550.3	6,533.2	16.3%

G. Housing and Homelessness Programs

TBDSSAB is the service system manager for various housing and homelessness programs and services in the District of Thunder Bay. TBDSSAB supports housing units operated by non-profit housing providers, rent supplement agreements and portable housing benefits. TBDSSAB also administers programs and services aimed at reducing chronic homelessness in the District of Thunder Bay.

Table 10, below, shows the 2025 Operating Budget revenues and expenditure for Housing and Homelessness Programs.

Table 10:

Description	Year 2025			
	Budget (\$000s)	Actuals (\$000s)	Variance	
			(\$000s)	(%)
Financing				
Levy to municipalities & TWOMO	8,664.4	8,664.4	-	0.0%
Federal grants	6,181.1	4,572.5	(1,608.6)	-26.0%
Provincial grants	17,336.9	15,597.1	(1,739.8)	-10.0%
Other revenue	-	-	-	n/a
From (to) reserve funds	60.0	60.0	-	0.0%
Imputed rent adjustment	19.4	20.9	1.5	7.7%
Total Financing	32,261.8	28,914.8	(3,347.0)	-10.4%
Expenses				
Personnel services	572.6	554.2	18.4	3.2%
Materials	1,756.6	1,131.8	624.8	35.6%
Contract services	60.0	37.8	22.2	37.1%
Rents and financial expenses	-	(4.7)	4.7	n/a
External transfers	27,424.9	24,833.9	2,591.0	9.4%
Internal administration allocation	3,212.8	3,024.4	188.4	5.9%
Imputed rent recovery	118.3	118.3	-	0.0%
Total Expenses	33,145.2	29,695.5	3,449.7	10.4%
Recoveries				
From housing programs	149.6	124.4	(25.2)	-16.8%
From homelessness programs	733.8	677.4	(56.4)	-7.7%
Total Expenses Less Recoveries	32,261.8	28,893.8	3,368.0	10.4%
Excess (Deficiency) of Revenues over Expenses	-	21.1	21.1	n/a

Table 10, above, shows the 2025 Operating Budget revenues and expenditures, and actual results for Housing Programs. Overall, Housing Program expenses were lower than budget by \$3,449,700 at year-end, with a program levy operating favourable variance of \$21,100.

Federal and Provincial grants are determined by applying various cost-sharing formulae to actual expenses. Expense highlights for the 2025 year include:

Materials	\$624,800 (35.6%) favourable
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Materials were lower than budget lower than budget at year-end. A further breakdown of this variance is provided in Table 11, below:

Table 11:

Description	Year-To-Date			
	Budget (\$000s)	Actuals (\$000s)	Variance	
			(\$000s)	(%)
Materials				
OPHI	83.6	451.4	(367.8)	-440.0%
COCHI	1,643.9	645.7	998.2	60.7%
Other	29.1	34.7	(5.6)	-19.2%
Total	1,756.6	1,131.8	624.8	35.6%

The favourable variance in the Canada-Ontario Community Housing Initiative (COCHI) is due to timing of project completions. OPHI and COCHI are funded 100% by the Federal and Provincial governments.

External Transfers	\$2,591,000 (9.4%) favourable
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External transfers for Housing Programs were higher than budget in 2025. A further breakdown of this variance is provided in Table 12, below.



Table 12:

Description	Year-To-Date			
	Budget (\$000s)	Actuals (\$000s)	Variance	
			(\$000s)	(%)
External Transfers				
Provincial Reformed	4,887.8	4,816.1	71.7	1.5%
Former Provincial Reformed	541.1	466.4	74.7	13.8%
Urban Native housing program	808.8	719.8	89.0	11.0%
Private landlord rent supplement	2,279.7	2,314.4	(34.7)	-1.5%
Non-profit rent supplement	749.4	685.8	63.6	8.5%
Portable Housing Benefit	1,271.2	1,232.1	39.1	3.1%
IAH Rent Supplement	-	-	-	n/a
IAH Ontario Renovates	300.0	282.6	17.4	5.8%
OPHI Ontario Renovates	293.4	377.0	(83.6)	-28.5%
COCHI capital repairs	788.0	16.9	771.1	97.9%
COCHI rent supplement	813.6	1,004.9	(191.3)	-23.5%
COCHI transitional operating	83.6	226.5	(142.9)	-171.0%
HPP Operating	6,557.4	6,032.0	525.4	8.0%
HPP Capital	7,946.2	6,554.6	1,391.6	17.5%
Home for Good	104.7	104.7	(0.0)	0.0%
Total	27,424.9	24,833.9	2,591.0	9.4%

The favourable variance is mainly due to HPP Capital which relates to timing differences. HPP is 100% Provincially funded so there is no impact on the levy.

There is also a favourable variance due to timing difference for COCHI funding provided to support a variety of capital initiative COCHI is 100% Federal-Provincially funded program so there is no impact on the levy.

H. Direct-Owned Community Housing Building Operations

TBDSSAB operates and maintains 2,493 direct-owned housing units throughout the District of Thunder Bay. Table 13, below, shows the 2025 Operating Budget revenues and expenditures, and actual results for direct-owned Community Housing building operations.

Table 13:

Description	Year 2025			
	Budget (\$000s)	Actuals (\$000s)	Variance	
			(\$000s)	(%)
Financing				
Levy to municipalities & TWOMO	12,378.0	12,378.0	-	0.0%
Federal grants	1,289.4	1,289.4	0.0	0.0%
Provincial grants	-	-	-	n/a
Rents	11,762.6	12,038.1	275.5	2.3%
Other revenue	242.1	582.4	340.3	140.6%
From (to) reserve funds	(1,139.2)	(172.2)	967.0	-84.9%
Imputed rent adjustment	24.2	26.3	2.1	8.8%
Total Financing	24,557.1	26,142.1	1,585.0	6.5%
Expenses				
Personnel services	4,429.1	4,158.7	270.4	6.1%
Interest on long-term debt	59.5	60.7	(1.2)	-2.0%
Materials	18,273.1	18,869.8	(596.7)	-3.3%
Contract services	10.0	60.2	(50.2)	-501.7%
Rents and financial expenses	9.6	(188.5)	198.1	2063.5%
External transfers	71.4	(9.0)	80.4	112.6%
Loan principal repayment	1,591.5	1,590.3	1.2	0.1%
Internal administration allocation	1,208.7	1,068.2	140.5	11.6%
Imputed rent recovery	147.9	147.9	-	0.0%
Total Expenses	25,800.8	25,758.2	42.6	0.2%
Recoveries				
Recovery from Ontario Works programs	205.3	205.3	-	0.0%
Recovery from homelessness programs (HPP)	1,016.7	656.7	(360.0)	-35.4%
Recovery from building overhead	21.7	21.7	-	0.0%
Total Expenses Less Recoveries	24,557.1	24,874.5	(317.4)	35.6%
Excess (Deficiency) of Revenues over Expenses	-	1,267.6	1,267.6	n/a

Overall, direct-owned Community Housing building operations revenues were \$1,585,000 higher than budget and expenses were \$42,600 lower than budget by resulting in a favourable program levy of \$1,267,600 for the year.

Highlights for the 2025 year include:

Personnel Services **\$270,400 (6.1%) favourable**

Personnel Services costs were less than budget at year-end, due to temporarily vacant positions during the year.

Materials **\$596,700 (3.3%) unfavourable**

Materials were higher than budget in 2025. A further breakdown of this variance is provided in Table 14, below:

Table 14:

Description	Year-To-Date			
	Budget (\$000s)	Actuals (\$000s)	Variance	
			(\$000s)	(%)
Materials				
Repairs and maintenance	3,535.5	4,542.7	(1,007.2)	-28.5%
Operating services	2,935.0	3,027.3	(92.3)	-3.1%
Insurance	1,055.8	1,038.5	17.3	1.6%
Gas	778.9	653.4	125.5	16.1%
Electricity	1,833.9	1,919.8	(85.9)	-4.7%
Water	1,844.1	1,449.9	394.2	21.4%
Hot water tanks	111.4	109.8	1.6	1.5%
Municipal taxes	5,889.8	5,833.7	56.1	1.0%
Other	288.7	294.7	(6.0)	-2.1%
Total	18,273.1	18,869.8	(596.7)	-3.3%

Repairs and maintenance expenses in 2025 were higher than budget by \$1,007,200:

- Moveout related expenses were higher than budget by \$390,000,
- plumbing repairs higher than budget by \$140,000,
- door repairs higher than budget by \$160,000,
- electrical repairs higher than budget by \$248,000 due to electrical standards compliance, and
- mechanical repairs being \$265,000 higher than budget.

Operating services resulted in a smaller unfavourable variance of \$92,300.:

- landscape services and grounds maintenance was \$103,000 higher than was budget;
- snow removal services were \$89,000 lower than budget;
- waste removal services were \$51,000 higher than budget; and
- life safety system services were \$24,000 higher than budget

Utility costs (Gas, Electricity & Water) were \$433,800 lower than budget as a result of lower consumption levels experienced, the impact of energy efficiency measures implemented across the housing portfolio and disposal of Bertrand Court in 2025.



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

**2025 FOURTH QUARTER
FINANCIAL REPORT**

Capital Budget



INTRODUCTION

On December 19, 2024, The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) approved the 2025 Capital Budget totaling \$3,165,000. All 63 projects were identified as individual capital projects in the direct-owned community housing portfolio with 6 identified projects for the TBDSSAB Headquarters.

In 2025, the Capital Budget is financed from the Housing Portfolio Capital Reserve Fund, and the Canada-Ontario Community Housing Initiative (COCHI).

Also, subsequent to the 2024 year-end process, the Chief Executive Officer (CEO) approved 85 capital projects, totaling \$4,425,215, from the 2024 Capital Budget to be carried forward into 2025.

A financial report is prepared and reported to the Board quarterly to provide a comparison of year-to-date status of the various components of the approved Capital budget.

2025 FOURTH QUARTER CAPITAL BUDGET RESULTS

Reflecting results for the 12-month period ending December 31, 2025, this Report provides an indication of TBDSSAB's financial status in relation to the 2025 approved Capital Budget.

Overall, in 2025, TBDSSAB spent \$2,649,266 on capital projects (2025 Approved Capital Budget and Carryforward projects) and will carry forward \$3,789,016 (seventy-two (72) capital projects) into 2026.

A. Prior Year Carryforward Projects

The Budget Policy (CS-02:83) identifies the capital project carryforward process to ensure that the Board is not required to approve the same project in subsequent years. The authority to administer the Board approved capital budget, including carrying capital projects forward into subsequent years, is granted to the CEO.

In that regard, through the 2024 year-end process, the CEO approved the carryforward of eighty-five (85) capital projects totaling \$4,425,215. At December 31, 2025, TBDSSAB spent \$1,937,366 related to the capital carryforward projects, completing fifty-two (52) projects. Of the remaining thirty-three (33) projects:

- Twelve (12) have construction started with work continuing in 2026;
- Twelve (12) are currently under review in preparation for public tender;
- Nine (9) are with purchasing for tender or in progress of tender; and



A total of \$3,789,016 has been carried forward into 2026.

B. 2025 Individual Capital Projects

The Board approved a total Capital Budget related to individual direct-owned housing portfolio projects totaling \$3,010,000. Based on the approved list, each project was reviewed and scheduled throughout the year to maximize procurement efficiency and project completion based on the nature of the project.

At December 31, 2025, \$712,001 or 23.7% of the approved capital budget was spent against the approved projects. However, a further \$315,227 was committed to seven (7) projects and carried forward to be completed in 2026. Thirty (30) projects totaling \$1,243,249 had not been tendered, however it was determined the projects were required and have been carried forward to 2026.

Highlights of Completed Projects:

- Life Safety Systems – Isolate apartment mini horns - \$201,788 at McIvor Court & Spence Court
- Building Exterior – Brick Repointing/Spalding - \$119,725 at Paterson Court
- Building Exterior – Balconies - \$141,253 at Matthews Court
- Door replacements - \$174,027 at Fisher Court and Neill Court
- Window replacements - \$79,780 at Manion Court

Although significant work has been completed on the 2025 capital program, including preparation, and planning for the larger projects, due to various vendor and supply-chain challenges, thirty-seven (37) of the projects will be carried into 2026.

CONCLUSION

At December 31, 2025, fifty-five (55) of the eighty-five (85) capital projects carried forward from the prior year were completed, in progress, or cancelled. Of the seventy (70) projects that were approved in the 2025 Capital Budget, thirty-five (35) were completed, in progress, or cancelled.



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

Fiduciary Responsibility Checklist

Year: 2025

	Q1	Q2	Q3	Q4	Comments
Corporate Filings					
Canada Pension Plan Contributions	✓	✓	✓	✓	
Employment Insurance Premiums	✓	✓	✓	✓	
Employer Health Tax (EHT) Premiums	✓	✓	✓	✓	
Income Tax Deductions	✓	✓	✓	✓	
OMERS Contributions	✓	✓	✓	✓	
Workplace Safety and Insurance Board Premiums	✓	✓	✓	✓	
T4s	✓				
EHT Annual Return	✓				
Harmonized Sales Tax Rebate	✓		✓		
Tax Filing (TBDHC)		✓			
Internal Governance					
Bank Reconciliation	✓	✓	✗	✓	
Listing of Cheques	✓	✓	✓	✓	
Debt Payments Made	✓	✓	✓	✓	
Insurance Renewal	✓			✓	
Provincial Reporting					
Ontario Works Monthly Subsidy Claim (20 th of each month)	✓	✓	✓	✓	
OW Budget Submission	✓				
OW Mid-Year and Year-End Report				✓	
Child Care & Early Years Estimates Report				✓	
Child Care & Early Years Financial Statement Report		✓			
Service Manager Annual Information Return		✓			
Social Housing TWOMO Report	✓	✓	✓	✓	
Canada-Ontario Community Housing Initiative Report	✓			✓	
Canada-Ontario Housing Benefit	✓	✓		✓	
Ontario Priorities Housing Initiative Report	✓			✓	
Homelessness Prevention Program Report	✓	✓	✓	✓	

I certify, to the best of my knowledge and belief, that the above remittances, contributions, filings, and reporting requirements were completed during the period in accordance with established requirements and timelines.

And, I certify, to the best of my knowledge and belief, that TBDSSAB is in compliance with all applicable labour laws, including the Occupational Health and Safety Act, Accessibility for Ontarians with Disabilities Act, Employment Standards Act, and Canada Labour Code.

Director - Corporate Services Division 16-Apr-26
Date

Chief Executive Officer 23-Apr-26
Date

**The District of Thunder Bay Social Services Administration Board
Distribution of the 2025 Program Levy Operating Surplus by Municipality**

Municipality	2025 Weighted Assessment \$	(%)	Option 1 Distribution \$	Option 2 Distribution \$	Option 3 Distribution \$
Conmee	73,795,375	0.3641%	9,760	4,880	-
Dorion	52,576,859	0.2594%	6,954	3,477	-
Gillies	42,129,207	0.2079%	5,573	2,787	-
Greenstone	786,222,994	3.8796%	104,000	52,000	-
Manitouwadge	52,339,119	0.2583%	6,924	3,462	-
Marathon	170,641,890	0.8420%	22,571	11,286	-
Neebing	365,263,297	1.8024%	48,317	24,158	-
Nipigon	103,899,376	0.5127%	13,744	6,872	-
O'Connor	80,496,566	0.3972%	10,648	5,324	-
Oliver & Paipooonge	919,777,620	4.5387%	121,669	60,834	-
Red Rock	41,564,712	0.2051%	5,498	2,749	-
Schreiber	47,090,121	0.2324%	6,230	3,115	-
Shuniah	838,990,981	4.1400%	110,981	55,490	-
Terrace Bay	120,625,895	0.5952%	15,956	7,978	-
Thunder Bay	14,213,492,840	70.1371%	1,880,166	940,083	-
TWOMO	2,356,443,992	11.6279%	311,709	155,855	-
Total	20,265,350,844	100.0000%	2,680,700	1,340,350	-



BOARD REPORT

REPORT No.: 2026-14

MEETING DATE: APRIL 30, 2025

SUBJECT: 2025 INVESTMENT PORTFOLIO PERFORMANCE

RECOMMENDATION

For information only.

REPORT SUMMARY

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with information relative to the performance of the Board's investment portfolio for the 2025 year.

BACKGROUND

The Board has approved the Reserve and Reserve Fund Policy #CS-02:19 and, on an annual basis, approves the Reserve and Reserve Fund Strategy. Since 2015, TBDSSAB has transferred \$19.1 million to TD Waterhouse (TD) representing the value of various TBDSSAB Reserve Funds.

A portion of the Housing Portfolio Capital Reserve Fund is invested in the Social Housing Investment Program, administered by the Housing Services Corporation in accordance with Section 124(b) of the Housing Services Act (HSA), and managed by Encasa Financial. Worldsource Financial Management Inc. is the principal distributor of these Funds.

In accordance with the Investment Policy #CS-02:70, Administration presents the Board with an annual update of the investment portfolio's performance for the year.

COMMENTS

The Table below summarizes the performance of investments held at TD and Encasa for the 2025 year:

	Fair Market Value		
	TD (\$)	Encasa (\$)	Total (\$)
Opening Balance	24,486,225	9,553,282	34,039,507
Deposits	-	-	-
Withdrawals	-	-	-
Change in Value	2,298,200	230,195	2,528,395
Ending Balance	26,784,425	9,783,477	36,567,902
Return on Investment	9.4%	2.4%	7.4%

The fair market value (FMV) of investments at December 31, 2025 is \$36,567,902 (2024: \$34,039,507) compared to the book value (cost) of \$34,492,343 (2024: \$32,780,634). Overall, the FMV of investments increased by \$2,528,396 (7.4%) during 2025. Attachment #1 shows the FMV of investments over the past ten (10) years.

The portfolio book value is \$8,480,313 less than the total reserve fund balance of \$42,972,656 as indicated in Report No. 2026-12AGM 2025 Audited Consolidated Financial Statements. This difference is currently on deposits in the bank, earning interest (RBC Prime less 1.7% = 2.7% in January 2026). This amount could be transferred into the investment portfolio to potentially earn a greater return. However, considering the favourable interest rate, as well as the significant capital financing required in the 2026 Capital Budget, and capital carryforward from prior years' approved projects, Administration recommends leaving these funds on deposit for 2026 and re-evaluate throughout the year.

The investment strategy approved by the Board includes the recognition that the priority of the investment portfolio is to generate income, while at the same time, preserving capital. As at December 31, 2025, the asset mix of TBDSSAB investments was as follows:

Component	TD		Encasa		Total	
	FMV (\$)	%	FMV (\$)	%	FMV (\$)	%
Fixed Income	18,615,719	70%	9,783,478	100%	28,399,197	78%
Equities	8,168,706	30%	-	0%	8,168,706	22%
Total	26,784,425		9,783,478		36,567,903	

The table below shows the annual FMV rate of return on the entire TBDSSAB investment portfolio compared to the S&P/TSX Composite Index and the investment income earned over the past five years:

Year	Total TBDSSAB Portfolio	S&P/TSX Composite Index	Income Earned
2021	2.4%	21.7%	\$921,304
2022	(6.3%)	(8.7%)	\$802,843
2023	6.4%	8.1%	\$1,360,438
2024	7.3%	18.0%	\$1,528,731
2025	12.6%	28.2%	\$2,127,051

These results are consistent with the guiding principles in the Investment Policy, considering the heavy concentration of fixed-income securities in the portfolio.

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


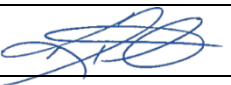
The 2025 investment portfolio performance is reflected in the 2025 Consolidated TBDSSAB Financial Statements.

CONCLUSION

It is concluded that all investments in 2025 were consistent with the Investment Policy and goals approved by the Board.

REFERENCE MATERIALS

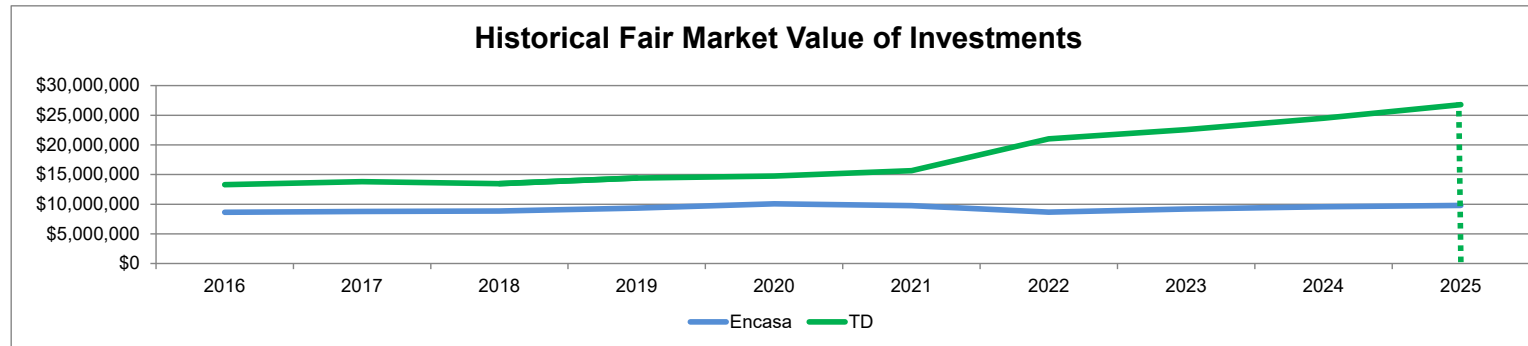
Attachment #1 Historical Investment Portfolio Summary

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

**The District of Thunder Bay Social Services Administration Board
Historical Investment Portfolio Summary**

TD	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Deposit	287,142	-	-	-	-	-	6,302,677	-	-	-
FMV	13,291,394	13,793,582	13,467,508	14,419,037	14,731,538	15,641,357	21,024,991	22,558,616	24,486,225	26,784,425
Change in FMV	909,757	502,188	(326,074)	951,529	312,501	909,819	(919,043)	1,533,625	1,927,609	2,298,200
	7.5%	3.8%	-2.4%	7.1%	2.2%	6.2%	-4.2%	7.3%	9.2%	10.2%

Encasa	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
FMV	8,635,954	8,766,629	8,833,590	9,339,090	10,063,240	9,748,133	8,668,473	9,169,964	9,553,282	9,783,478
Change in FMV	469,226	130,675	66,961	505,500	724,150	(315,107)	(1,079,660)	501,491	383,318	230,196
	5.7%	1.5%	0.8%	5.7%	7.8%	-3.1%	-11.1%	5.8%	4.4%	2.5%





BOARD REPORT

REPORT No.: 2026-15

MEETING DATE: APRIL 30, 2026

SUBJECT: 10 YEAR HOUSING & HOMELESSNESS PLAN

RECOMMENDATION

THAT with respect to Report No. 2026-15 (Integrated Social Services Division) we, The District of Thunder Bay Social Services Administration Board, approve the Under One Roof - Chapter 2: 10-Year Housing and Homelessness Plan 2026-2036 as presented;

AND THAT the Board authorizes Administration to submit the Under One Roof - Chapter 2: 10-Year Housing and Homelessness Plan to the Ministry of Municipal Affairs and Housing as required;

AND THAT an annual update be presented to the Board concerning the progress on the achievement of recommendations contained in the Under One Roof - Chapter 2: 10-Year Housing and Homelessness Plan.

REPORT SUMMARY

To present The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with information related to the new TBDSSAB Under One Roof Chapter 2: 10-Year Housing and Homelessness Plan 2026-2036 (the Plan) and seek approval for submission of the Plan to the Ministry of Municipal Affairs and Housing (MMAH).

BACKGROUND

The MMAH requires all Service Managers to establish and submit a 10 Year Housing and Homelessness Plan by the Spring of 2026. Administration has prepared the Plan based on experience in the delivery of community housing and homelessness efforts and following extensive community engagement. TBDSSAB commissioned OrgCode Consulting to offer insights into the homelessness service sector in the District of Thunder Bay to assist with the homelessness section of the Plan.

COMMENTS

The Plan has been developed through extensive community feedback, in part provided through OrgCode Consulting Inc. who were commissioned by TBDSSAB in the Spring of 2025.

The Plan looks at 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 are 54 recommendations contained within the 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

This 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.

It is concluded that the Under One Roof Chapter 2: 10-Year Housing and Homelessness Plan 2026-2036 be approved as presented.

REFERENCE MATERIALS

Attachment #1 Under One Roof – Chapter 2: 10-Year Housing and Homelessness Plan 2026-2036

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

Under One Roof

CHAPTER 2

10-Year Housing and Homelessness Plan
2026-2036



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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 Sauteaux 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.

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



Acknowledgments

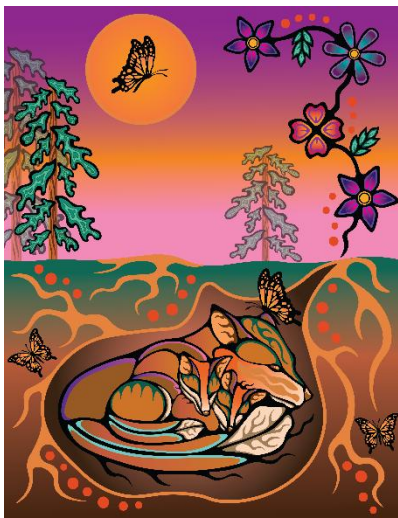
Thank you to the many service providers and The District of Thunder Bay Social Services Administration Board (TBDSSAB) staff who contributed to Under One Roof – Chapter 2: A Housing and Homelessness Plan.

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

Artwork

This report includes original artwork by Storm Angecneb.

Storm Angecneb is a self-taught Anishinaabekwe artist and proud member of Lac Seul First Nation, Treaty Three Territory.



This artwork represents finding a place to call home, and growing into the person you are to become. I am deeply inspired by the land, so I reflected the foxes in their den. Thriving from a vine is Ojibwe florals. Butterflies are symbols of renewal, starting anew, a fresh start. Foxes are interpreted as tricksters in many teachings I've been told growing up—but without tricksters, we don't learn lessons. They are there for us to learn from. Together, these symbols tell a story of thriving in spite of the challenges life throws at you.



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:

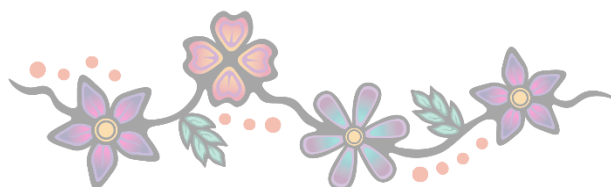
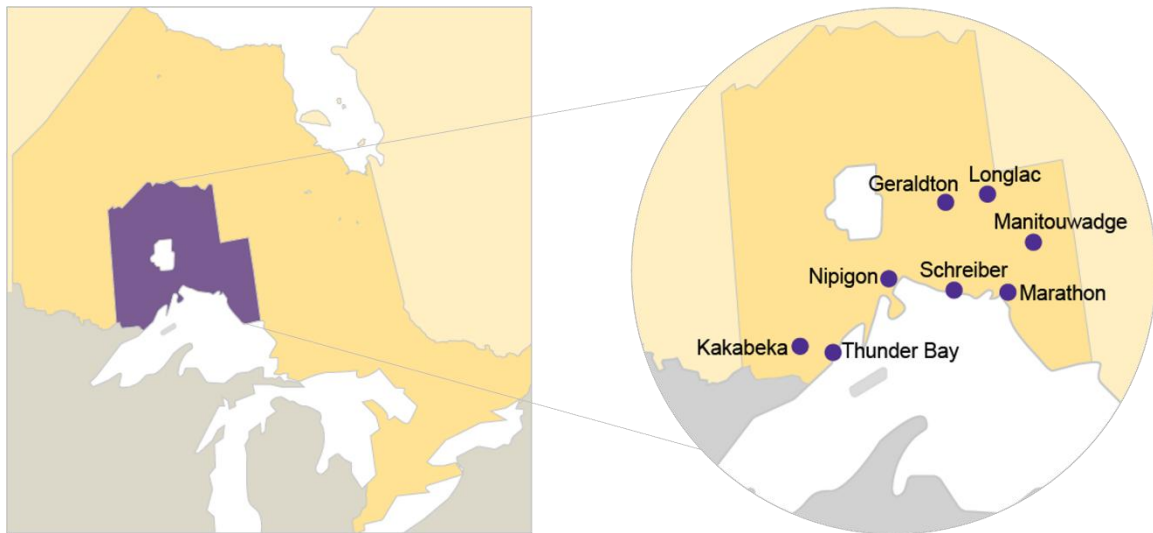
- Respect
- Accept
- Collaborate
- Understand
- Are Empathetic
- Have Integrity
- Promote Wellness

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



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
- Schreiber Township

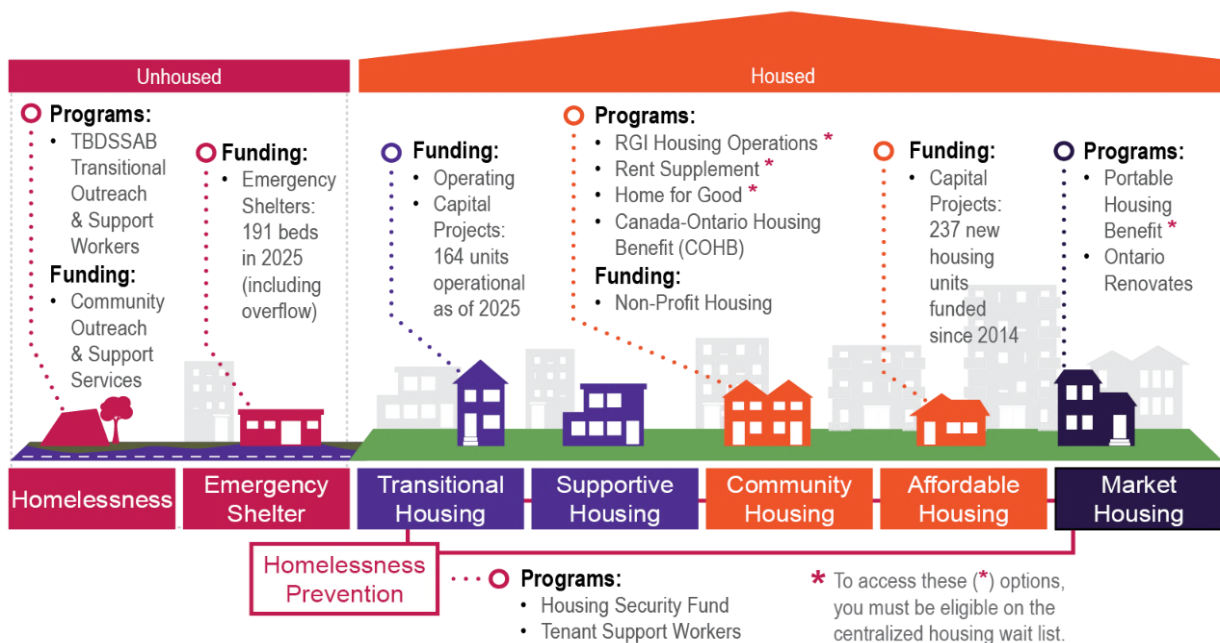
¹ Note: First Nations on-reserve housing is a federal responsibility and is beyond the scope of this study.

- 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.

2.1: 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

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

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, recent Point in Time (PiT) counts have shown an overrepresentation of Indigenous peoples experiencing homelessness³.

In the 2021 exercise, 68% of people captured in the count identified as Indigenous. This number increased to 78% in the 2024 PiT count. In the 2024 count, most of the Indigenous peoples identified as First Nations, with many coming to Thunder Bay from northern communities⁴ to seek education, family connection, healthcare and/or other services. In some instances, individuals may be unable to return to their home communities and end up homeless in Thunder Bay. The tracked pattern of movement shows the city of Thunder Bay's role as a regional hub, given the limited availability of housing options and support services in their communities of origin.

As shown in these counts, Indigenous peoples make up a disproportionate number in the homelessness population count. As such, addressing these issues require a dedicated approach that will be guided by TBDSSAB's continued and evolving relationships with Indigenous-led organizations. In addition to working with Indigenous-led service providers, TBDSSAB is also collaborating with partners in the broader system to ensure more accurate and real-time data of individuals' housing journey in the system. Ensuring data accuracy will support TBDSSAB's future planning as the information would highlight key areas of housing need.

³ Worth noting that this glaring statistic is not limited to Thunder Bay but also noticed across Canada.

⁴ The 2024 PiT count also asked respondents where they traveled from. The report tracked migration from over 60 communities. The most common points of origin were Winnipeg (25), Fort Frances (15), Sioux Lookout (14), and Longlac (14).

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 locations⁵.

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 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 16) 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.

⁵ Emergency arrangements costs are covered under HPP.

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	Elizabeth Fry Society	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
Johnson Avenue	Teen Challenge	HPP	2027	11
Simpson #3	Urban Abbey	HPP	2027	46
Total				309
* indicates long term supportive housing				

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.

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 advise 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.

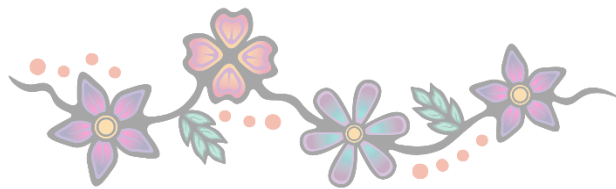
These recommendations are not the exhaustive list provided by OrgCode. However, it is beyond the scope of the plan to include every recommendation. To read more about the list of recommendations and how TBDSSAB will address them within this 10-year plan, please see [Appendix A](#).

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 2035⁶. 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 26), 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 number⁷ 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 municipality⁸.

At the end of 2024, TBDSSAB's housing waitlist was 1,204 with a housing stock of 3,636 units⁹. 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 area¹⁰.

⁶ 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 move-ins per year, average number of new applications, and any changes in current housing stock. Data from 2014-2024 was used.

⁷ Estimated waitlist should be 25% of our actual stock to ensure our units will be occupied.

⁸ 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.

⁹ 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.

¹⁰ 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 27) 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 27) and **Table 6** (page 28).

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.

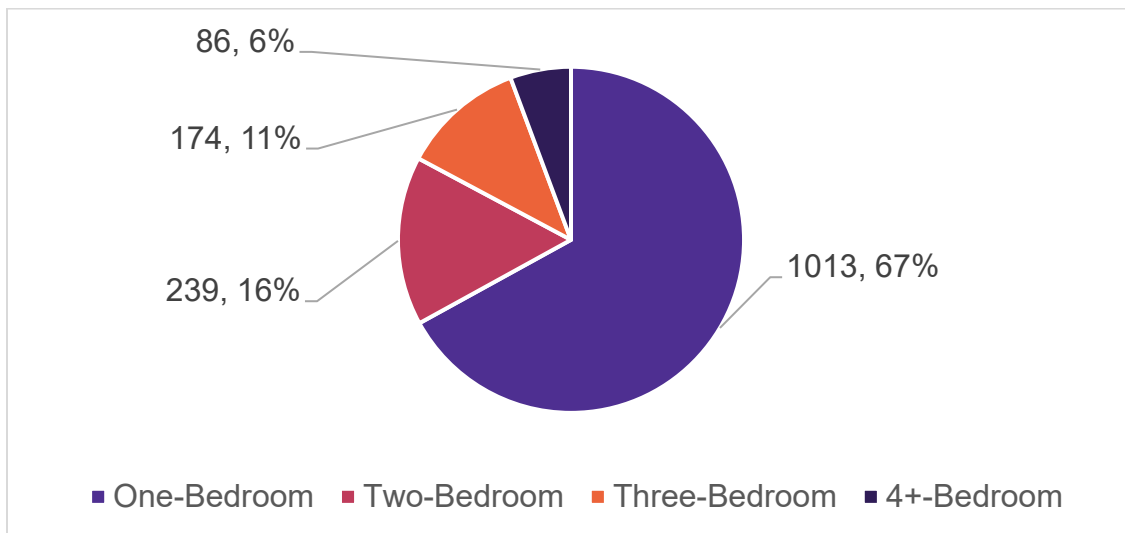
Some housing providers will no longer be contractually obligated to provide affordable or subsidized housing once their agreement expires or mortgage matures. TBDSSAB will continue to seek extended 10-year operating agreements when mortgages expire for Community Housing providers.

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. **Figure 3** (below), **Figure 4** (page 30) and **Figure 5** (page 30) 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



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.

Figure 4: Applicant Demand by Unit Type 2020

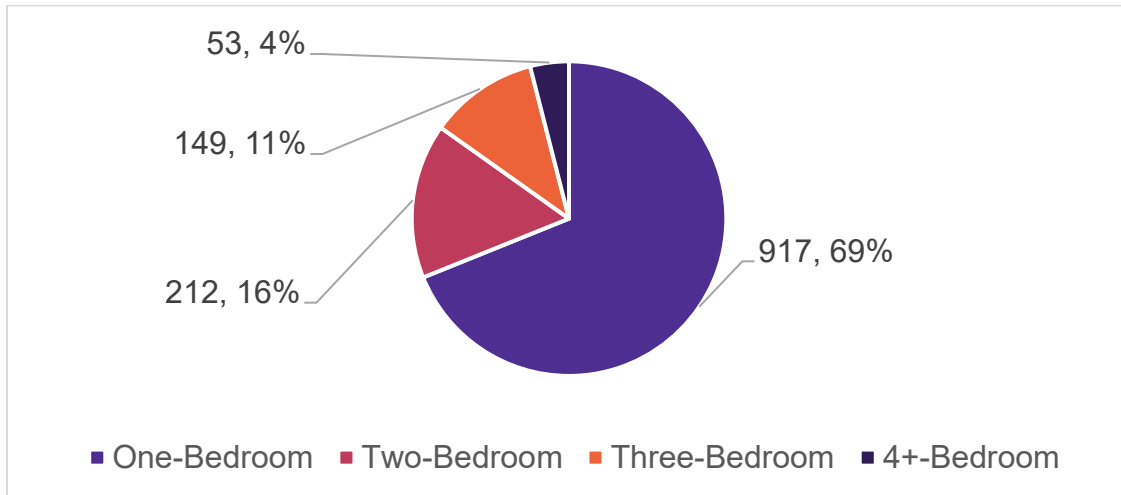
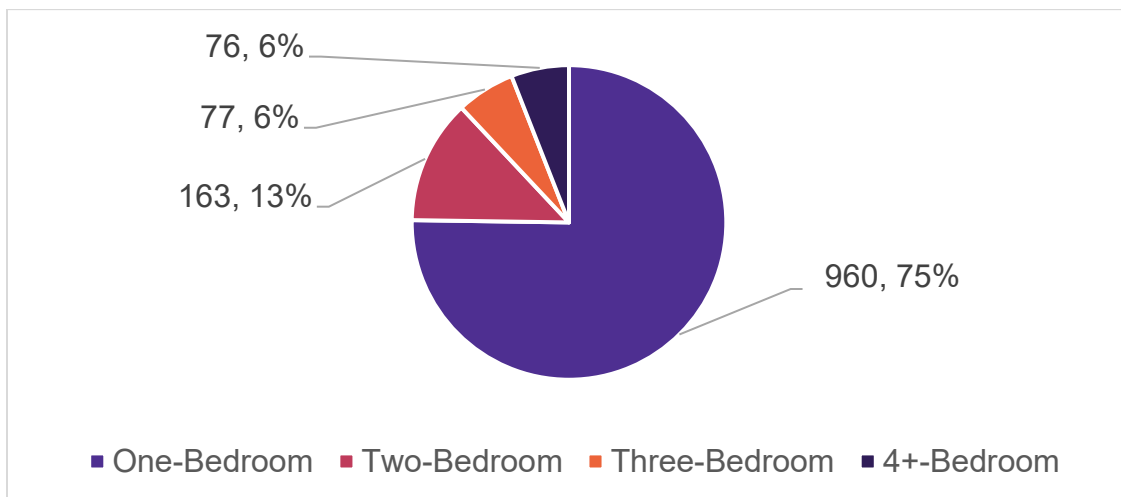


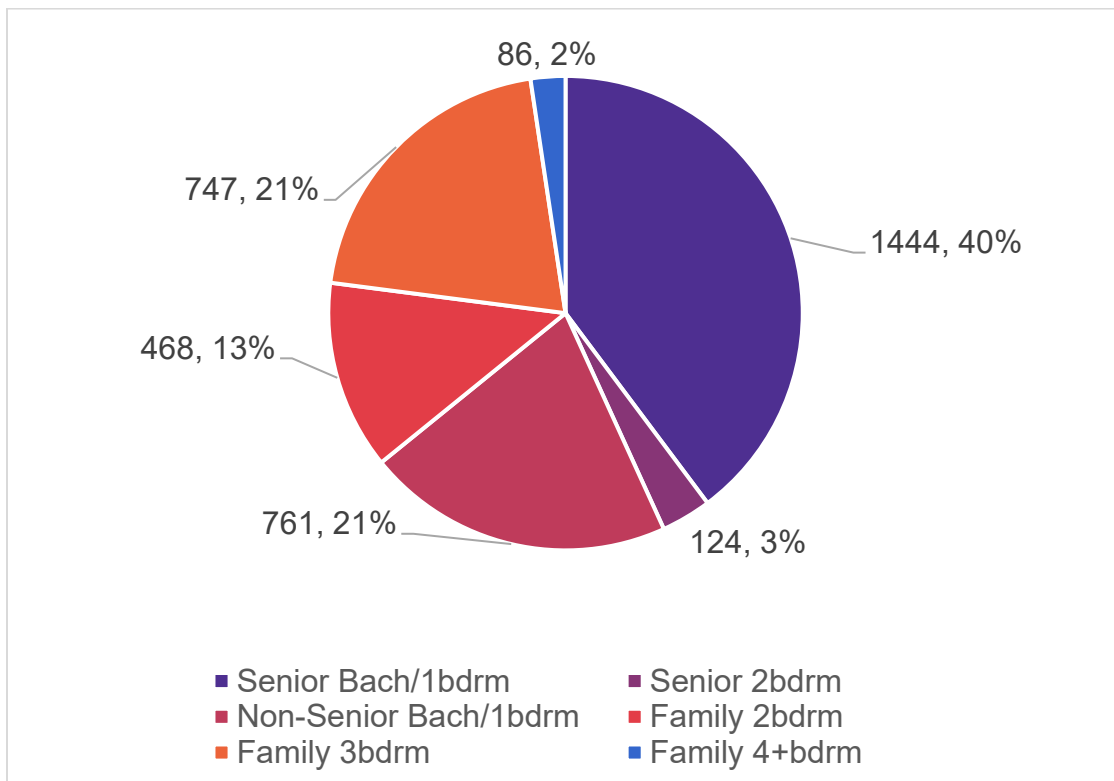
Figure 5: Applicant Demand by Unit Type 2025



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**, page 31). 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, 235 affordable housing units have been created. See [**Table 7: TBDSSAB funded affordable housing projects since 2014**](#) (page 34).

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.

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.

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

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

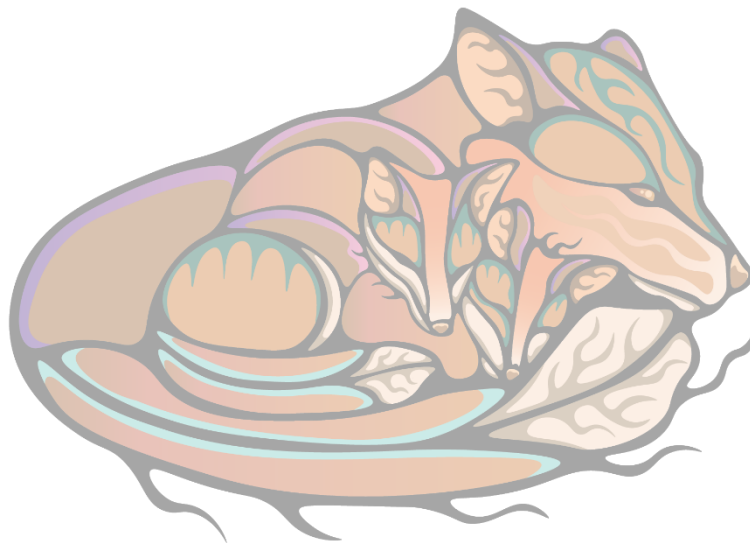
The benefits of acquiring existing housing include the opportunity to quickly convert units to affordable housing, often with little renovation funding required. This can lead to greater cost effectiveness and lower overall investment per unit of housing. There may also be the opportunity to revitalize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

Transitional and Supportive Housing	
Recommendation	Start
17. Support Indigenous-designed and Indigenous-led responses to promote codesigned policies and housing development that address the specific issue of Indigenous overrepresentation in the homeless population.	Reviewed yearly

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

Homelessness General	
Recommendation	Start
24. 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
25. Explore opportunities for two-way data sharing with the Federal Reaching Home program to ensure consistent information is considered in program decisions.	2028
26. 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
27. Explore changes to the TBDSSAB Community Housing arrears policy and procedure to reduce barriers and access.	2027
28. 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
29. 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

Community Housing	
Recommendation	Start
30. 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
31. Review yearly based on funding received - Continue to maintain Urban Native Housing units within the system upon expiry of mortgages.	Yearly to 2035
32. 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
33. Review the opportunities to add mental health and addiction services on-site at TBDSSAB buildings.	2026
34. Establish a long-term plan for the future of the Andras Court property.	2027
35. 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
36. Partner with Indigenous organizations to provide services (health and social programming) within TBDSSAB buildings.	2026 - Q4

Direct Owned Community Housing	
Recommendation	Start
37. Explore opportunities to acquire available land for housing and prepare development plans to facilitate readiness for funding envelopes.	2027 to 2035
38. 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
39. Review the expansion of energy efficiency opportunities within existing TBDSSAB buildings.	Yearly to 2035
40. 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
41. Create a standard procedural document that guides landlord engagement.	2028
42. 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

Private Landlord Rent Supplement and Portable Housing Benefit Programs	
Recommendation	Start
43. 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
44. Educate all DSSAB front line staff to enable the offer of rent supplement and Portable Housing Benefit.	Yearly to 2035

Affordable Housing	
Recommendation	Start
45. Work with not-for-profit housing developers to create a slate of shovel ready projects to be eligible for funding opportunities.	2026
46. 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
47. Advocate to the province for revisions to the portion of OW and ODSP shelter allowance that is paid towards rent.	2026
48. Advocate for increased rates for shelter costs for OW and ODSP programs.	2026

Advocacy and Education	
Recommendation	Start
49. Educate and provide resources to TBDSSAB staff on the various housing programs available.	2026
50. Plan a TBDSSAB led Homelessness Forum to bring organizations together for a shared vision to address homelessness across the district.	2026
51. Advocate for increased Federal and provincial funding for repairs to aging Community Housing stock.	2026
52. Advocate for ongoing funding for the Housing Safety Unit to support the safety and comfort of tenants.	2026
53. Advocate for changes to the Child Welfare system to reduce the number of youth 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
- 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



Memorandum

Date: April 2, 2026
To: Members of the Board
From: Ken Ranta, Chief Executive Officer
Subject: **Northern Ontario Service Deliverers' Association Annual General Meeting Attendance 2026**

The Northern Ontario Service Deliverers Association (NOSDA) 2026 Annual General Meeting (AGM) is scheduled to be held in North Bay, Ontario on June 9, 10, & 11, 2026. Each NOSDA member organization is allowed two Board members to attend the AGM.

These two members will be the voting delegates for the Business portion of the AGM.

Nominations to attend the NOSDA AGM will be requested at the April 16, 2026 Board meeting. It is recommended that the Board approve the TBDSSAB Board Chair and one other Board Member to represent the Board as voting delegates and attend the NOSDA AGM. It is further recommended that two alternate delegates from the Board be selected to attend should either the Chair or second delegate not be available.

The following resolution is presented for consideration at the April 30, 2026 Board meeting:

THAT with respect to the Northern Ontario Service Deliverers Association (NOSDA) 2026 Annual General Meeting, the following Members of the Board are appointed to serve as Members of NOSDA and to attend as voting delegates:

1. _____
2. _____

AND THAT if either of the above Board members are unable to attend, the following Members will be contacted to attend as voting delegates in their place:

1. _____
2. _____



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

Sincerely,

Ken Ranta
Chief Executive Officer

/gf



Memorandum

Date: March 30, 2026
To: Members of the Board
From: Ken Ranta, Chief Executive Officer
Subject: **2025 Annual Report**

Administration has prepared the 2025 Annual Report for the Board's review and will submit the following Resolution to the Board at the April 30, 2026 Board Meeting for the Board's consideration:

THAT with respect to the memorandum dated March 30, 2026 from Ken Ranta, Chief Executive Office, we, The District of Thunder Bay Social Services Administration Board (TBDSSAB) approve the 2025 Annual Report as presented;

AND THAT the 2025 Annual Report be posted to the TBDSSAB website and a notification be sent to partners and stakeholders.

Sincerely,

Ken Ranta
Chief Executive Officer

KR/cl

Attachment #1 TBDSSAB 2025 Annual Report



Dignity, Respect & Quality of Life

Annual Report | 2025



THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

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<i>Child Care & Early Years</i>	
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2025 Highlights

March

Changes to Ontario Works employment services take effect.
>> Page 14



March

Magnus Theatre in Education partnership: Collective Creation Project performance.

April

Minister Flack visits Thunder Bay and receives a tour of HPP funded projects.



July

OKC soft-opens new child care program via CWELCC.
>> Page 10



July

Shelter House re-launches SOS Program.
>> Page 12

September

Housing Anniversaries
>> Page 9



September

Northern Linkage grand opening
>> Page 12

October

Special constables announced.
>> Page 9



October

Professional Education Day hosted in Thunder Bay.
>> Page 10

December

Additional emergency shelter spaces added to service system.
>> Page 12



November

Thunder Bay Art Gallery partnership: Seniors in Studio program begins.

Message from the Chair

On behalf of the TBDSSAB Board of Directors, I am pleased to present the 2025 Annual Report.

Throughout the report, there is a common thread of partnerships, collaboration, and programs working together to meet people where they are. We, as a community, are all in this together.

We are halfway through the 2024-2027 Strategic Plan and have already made 62% progress on its objectives. I thank the TBDSSAB staff and administration for upholding the Board's strategic vision and championing progress in the work that you do.

My time as Chair has been a heartwarming and eye-opening experience. Thank you to my fellow Board members, the TBDSSAB team, and our community partners for all that you do to support the most vulnerable in our communities. I am proud of the work that we've done in my time as Chair since 2024, and I look forward to seeing what's to come in the year ahead.

Thank you to our community for your support and trust in 2025. We couldn't do what we do without you.

Brian Hamilton
Chair (2024-2025)



Message from the CEO

The annual report is an opportunity to reflect on all that we accomplished together in 2025.

This past year demonstrated a balance between planning for the future, finding solutions for present challenges, and celebrating the end-result of projects put in motion in the past. We celebrated grand openings, program launches, and entered the next phase of changes that have been in progress for years. We funded interim solutions to support programs and service systems while continuing to advocate for long-term solutions. And we researched, planned, and entered agreements for projects and initiatives that will be announced in 2026.

More details can be found in the Highlights timeline on page one.

Partnerships are essential to the work that we do, and 2025 brought us opportunities to partner with new sectors. I am grateful to Magnus Theatre and Thunder Bay Art Gallery for joining us in our mission to humanize the people we serve through their Collective Creation Project and Seniors in Studio programs.

On behalf of team TBDSSAB, I thank our Board of Directors for their steadfast support and clear leadership in shaping direction, strengthening our impact, and ensuring we continue serving our community with purpose, compassion and accountability. I also thank our community partners, our staff team and the people we serve for being part of our story in 2025.

Ken Ranta
Chief Executive Officer



About Us

Who We Are, What We Do

Mission

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

What We Aspire To Be

Vision

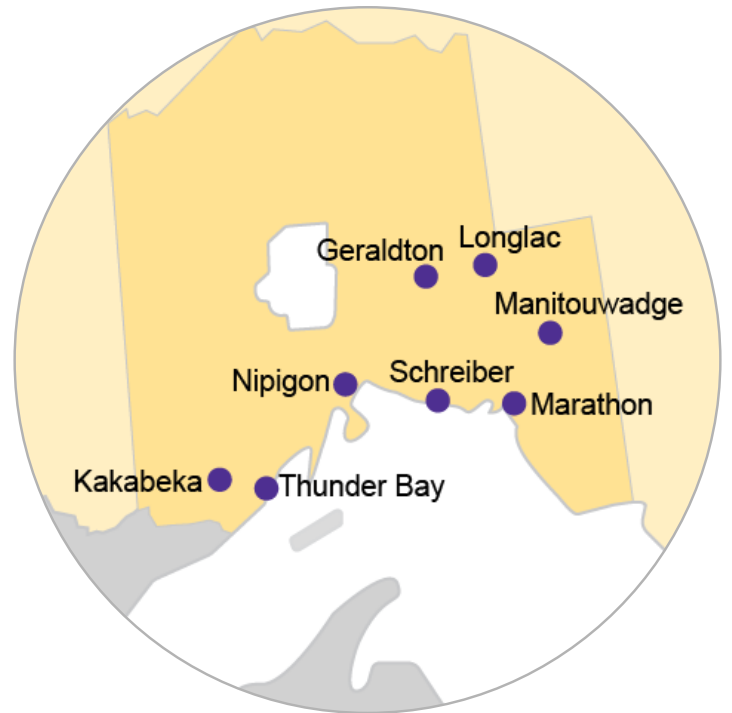
TBDSSAB provides quality services within the context of a commitment to social justice and recognition of people's potential to achieve self-sufficiency.

What We Live By

Values

At TBDSSAB, we:

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



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 social services.

Our service District includes 15 municipalities which 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.

Our Team

At TBDSSAB, we believe in taking care of the people who are busy taking care of others. That's why we are building a culture of inclusion, belonging, and wellbeing.

Highlights from 2025

In 2025, the Human Resources team made meaningful improvements to better support staff. The team upgraded to Sparkrock 365 and carefully tested the new payroll and benefits system to ensure accuracy and reliable service. Value-based interview practices were introduced to support fair and inclusive hiring, along with the launch of a new careers website and improved job postings on social media. A job shadowing program was also implemented to support learning and career growth. In addition, HR drop-in sessions were launched, and flexible work options were expanded, including flex time and remote work opportunities for eligible staff.

2025 Highlights

- **171** TBDSSAB Staff
- **17** staff celebrated years of service milestones ranging from 5-35 years
- **26** new employees joined TBDSSAB
- **5** employees celebrated their retirement



Our Board



Brian Hamilton, 2025 Chair (Right)
Jim Vezina, 2025 Vice-Chair (Left)



Albert
Aiello



Ken
Boshcoff



Anne-Marie
Bourgeault



Meghan
Chomut



Chris Eby
(March -)



Kasey
Etreni



Greg
Johnsen



Kathleen
Lynch



Elaine
Mannisto



Jim
Moffat



Dominic
Pasqualino

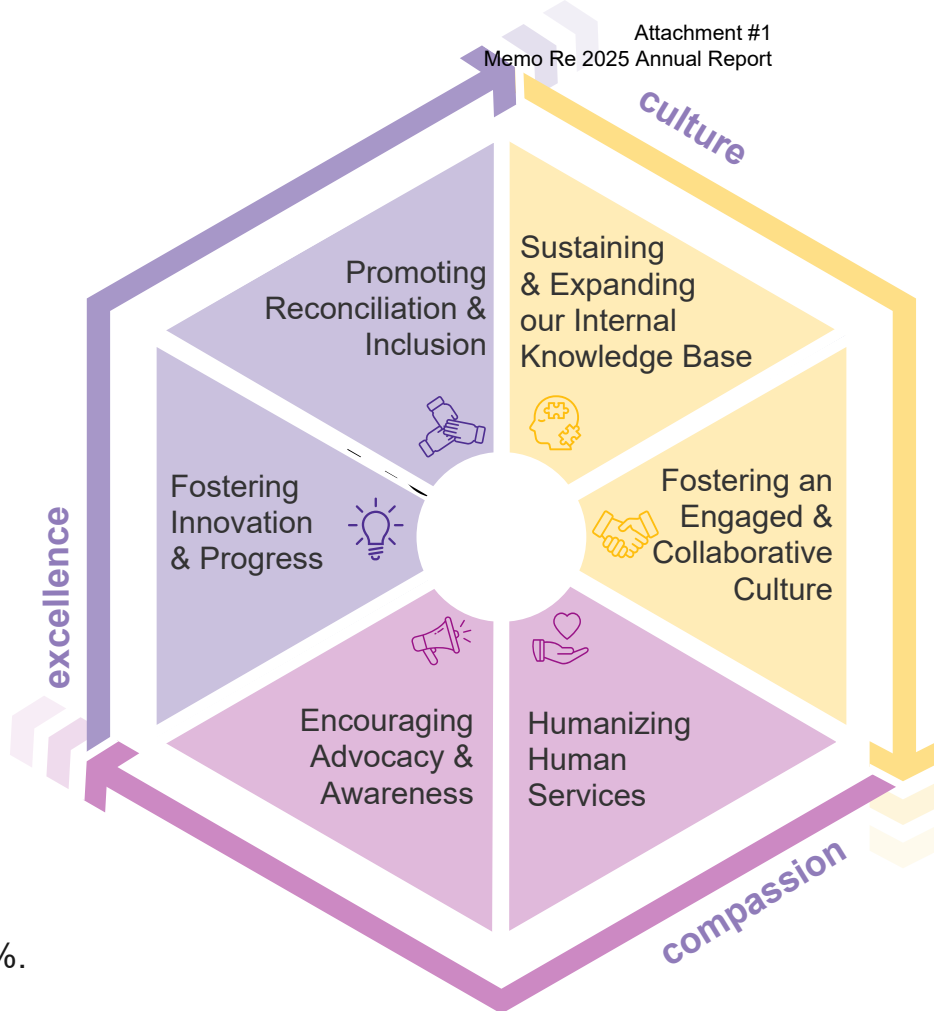


Mark Thibert
(Jan-July)
Gordon Cuthbertson
(Aug -)

Strategic Plan

The 2024-2027 Strategic Plan focuses on priority areas related to stabilized support services, an enhanced people-centered approach, and organizational excellence. To achieve this, TBDSSAB has set three strategic directions and six strategies for 2024-2027 (see graphic).

As of December 31, 2025, the overall progress on the plan is 64%.



Advocacy

The Board is committed to ongoing advocacy in response to local service system needs. In 2025, ten position papers were formally presented at delegation meetings with government officials at the Rural Ontario Municipal Association (ROMA) and Association of Municipalities of Ontario (AMO) conferences.

2025 Highlights:

- The Board advocated for a multi-ministry supportive housing strategy, as well as changes to funding formulas and policies to develop affordable and supportive housing.
- The Board advocated for a separate process for community housing providers via the landlord-tenant board.
- The Board advocated for funding to support a two-year community policing pilot project and multi-ministry Release from Custody strategy.
- The Board advocated for increases to social assistance shelter rates.
- The Board advocated for changes to the RECE wage structure and for a provincial workforce development strategy.

Program Highlights

Richard's Story

Richard has been involved with TBDSSAB for a little over two years. Born in Beardmore, Richard moved to Thunder Bay in 2023 and accessed emergency shelter at Salvation Army. Richard applied for Ontario Works and worked with a Transitional Outreach and Support Worker (TOSW) to find housing. They also helped connect him to a doctor. "I have a pacemaker because of 45 years of addiction. I realized addictions were going to kill me, and enough is enough."

Richard dedicated himself to recovery. Today, Richard is 2.5 years substance-free and proud of the life he's built. He attributes his success to regular attendance at appointments, staying connected with his workers, and having the support of family. "I'm grateful for myself and mom."

"I'm proud of all the hard work I have done and having my own space, being able to care for myself and a home."

Intake & Eligibility

TBDSSAB's programs and services are accessed through our Intake & Eligibility team. We work with people to connect them with the services that best fit their needs. The Intake & Eligibility team manages wait lists and applications for TBDSSAB programs. Our team also has Outreach Workers in the community supporting homelessness.

2025 Highlights

- **3,633** calls received by Intake each month (average)
- **181** visitors to TBDSSAB HQ intake area per day (average)
- **1,124** outreach engagements



TBDSSAB staff, tenants, and Chair celebrating the 50th anniversary of Elizabeth Court.



Housing Operations

TBDSSAB is service system manager for community housing in the District of Thunder Bay. We provide rent-geared-to-income housing and manage a centralized housing wait list. Our Housing Operations team takes care of our tenants and properties. Our tenants have access to Tenant Support Workers (TSWs) if they need extra help staying healthy and housed.

2025 Highlights

- **2,411** direct-owned community housing units
- **3,222** total community housing units supported, including non-profit housing providers
- **11,124** TSW visits

Housing Safety Unit

In 2025, TBDSSAB and the Thunder Bay Police Service (TBPS) launched the Housing Safety Unit (HSU). Through HSU, dedicated Special Constables have been hired to offer on-site supports at TBDSSAB-owned properties in Thunder Bay.

Housing Anniversaries

In September, TBDSSAB celebrated 50 years of safe, affordable housing for seniors at three properties built in 1975. Celebrations were held with tenants, staff, and board members at Fisher Court in Geraldton, and Matthews Court and Elizabeth Court in Thunder Bay.



TBDSSAB staff and educators from funded programs at professional learning event, October 2025.



Child Care & Early Years Programs

TBDSSAB manages the child care and early years service system for the District of Thunder Bay. We fund and support most licensed child care and EarlyON programs in our District. TBDSSAB manages the child care wait list for the programs we fund. Families can pay less for child care through fee subsidies and the Canada-Wide Early Learning and Child Care program (CWELCC).

2025 Highlights

- **2,318** children served in child care programs
- **258** families receiving fee subsidies
- **4,219** children served in EarlyON programs
- **27,059** EarlyON child visits

Professional Learning

TBDSSAB held a full day education event on October 23, 2025 themed: Rooted In Hope: Growing Imagination, Connection, and Wonder in Early Childhood. Over 400 educators participated.

Child Care Expansion

With Federal and Provincial support, TBDSSAB is on track to add 196 licensed child care spaces to the service system by the end of 2026. In 2025, the first of these new CWELCC spaces was announced through the opening of the Our Kids Count Early Learning Centre. The remainder will be announced in 2026.



The new Our Kids Count Early Learning Centre opened in July 2025 as part of our plans to add 196 CWELCC spaces by 2026.



Athena's Story

Families accessing child care from programs funded by TBDSSAB can trust that their child is receiving high quality care.

We provide guidance and mentorship to ensure all programs we fund on implementation of 'How Does Learning Happen? Ontario's pedagogy for the early years' across programs funded by TBDSSAB. This includes making sure programming aligns with the four foundations of Belonging, Engagement, Expression, and Wellbeing.

Caregivers deserve peace of mind knowing that their child is in good hands. We are grateful for the service providers that love what they do and make sure it shows in the services they provide.


Athena, a parent to a child enrolled

at Sleeping Giant Child Care Services, is especially grateful for her family's experience.

"Our experience has been nothing short of exceptional. From the moment we walked through the doors, we felt welcomed, supported, and confident that our daughter was in the very best hands."

"It's clear they are deeply invested in the children's development and well-being. They create an environment that is nurturing, engaging, and fun, while also encouraging learning and exploration every single day."



Attachment #1
 Memo Re 2025 Annual Report
 Northern Linkage's
 "Ann Potvin Place"
 opened in September
 2025 after receiving
 HPP funding through
 TBDSSAB in 2023.

Housing & Homelessness Programs

TBDSSAB is service system manager for homelessness prevention programs in the District of Thunder Bay. We work with community partners to fund programs that prevent or address homelessness. This includes the emergency shelter system. Our team also helps people afford their rent through rent supports and funding for the community housing system.

2025 Highlights

- **115** people housed from the High Needs Homeless waitlist
- **45,327** stays at emergency shelters.

Transitional Housing

In 2025, TBDSSAB continued its strategy of investing in the development of transitional and long-term supportive housing options. Through community partnerships, a combined total of 70 new transitional and long-term supportive spaces were funded in 2025.

Emergency Shelter

In 2025, TBDSSAB worked with four Emergency Shelter providers to ensure those experiencing homelessness had a warm place to sleep. Through the dedication and compassion of the Salvation Army Journey to Life Centre, Thunder Bay Shelter House, Grace Place Out of the Cold Program and the Urban Abbey, the emergency shelter system was expanded to 256 beds to meet any increase in demand. At no point was the emergency shelter system at full capacity—there was always room for anyone seeking shelter.



After a multi-year hiatus, Shelter House's SOS Program re-opened in July 2025 with support from TBDSSAB and other funders.

Sal's Story

When Sal came to Urban Abbey Transitional Housing, he was experiencing housing insecurity and unemployment and had been staying at the Salvation Army for several months. After connecting with services at NorWest, he applied for Ontario Works and was referred through TBDSSAB to the Homes for Good program at St. Joseph's Care Group. Through this connection, Sal was matched with a unit at Urban Abbey Transitional Housing.

Sal arrived motivated to work, bringing experience in automotive mechanics and painting. However a past charge was making it difficult for him to access employment. After attending a NEW employment presentation at Urban Abbey, he learned about the record suspension program offered through the John Howard Society and submitted his paperwork to begin the process.

As Urban Abbey continued to expand, the construction manager began looking to add more people to his crew and considered the occupants at UA first. Although Sal's record suspension was still in process, he was hired based on his experience and his eagerness to return to full time work. Sal now works as a painter and has been steadily employed full time since December 2025.

With stable housing and steady work, Sal has been able to focus on other important steps forward, including connecting with healthcare supports and developing a plan to address previous debts. With the support of a circle of care that connects housing, employment, and community resources, he continues moving toward building stability in his life.



Social Assistance Programs

TBDSSAB delivers Ontario Works for the District of Thunder Bay. Ontario Works is a provincial program that provides income support and case management. Our OW Caseworkers offer people the support or referrals they need to enter the workforce. We work closely with community partners to help our clients reach their personal and employment goals.

2025 Highlights

- **2,459** average monthly caseload, supporting 4,010 people
- **2,509** OW applications received (209 per month average)
- **350** emergency assistance applications
- **368** exits to employment (15% of caseload)

Client Survey

TBDSSAB conducted its biennial Ontario Works Client Satisfaction Survey in 2025. The results demonstrated that OW clients are predominantly positive with the quality of service they receive. There were some comments regarding the limited funds they receive as OW clients, which reinforced TBDSSAB Board's advocacy to the province for changes to benefits rates.

Employment Services

On March 1, 2025, TBDSSAB entered a new phase of Integrated Employment Services (IES) through MCCSS. With IES, employment supports are no longer provided as part of Ontario Works program delivery. Caseworkers refer clients to Employment Ontario (EO) when they ready to participate meaningfully in employment related activities. While this program change was significant for everyone, staff adapted quickly while keeping clients' needs as the top priority.



Melissa's Story

Melissa's journey illustrates the impact of an integrated approach to social services delivery, and the importance of planning for programs that meet people where they are.

Born and raised in Thunder Bay, Melissa faced challenges with substance use and trauma. After being incarcerated, she reached out for support to turn things around.

Melissa accessed financial support and an Ontario Works caseworker through TBDSSAB. However, she faced challenges with a lack of long-term services offered for substance abuse, long wait lists for treatment, and lack of post-treatment beds for women. Despite the challenges, she pushed through and successfully finished a treatment program.

"I found the recovery community in Thunder Bay and people with lived

experience really carried me through the difficult parts of my journey," says Melissa.

At one-year substance free, Melissa was out of work and at risk of homelessness. TBDSSAB's Transitional Outreach and Support Workers (TOSW) connected Melissa with Elizabeth Fry Society Northwestern Ontario (EFSNWO). In partnership with TBDSSAB, EFSNWO offers transitional housing options for women and gender-diverse individuals after they are released from custody.

"Elizabeth Fry stepped in and offered me a safe place to stay. They gave me empowerment and taught me how to live independently in a healthy way."

Now 2.5 years substance-free, Melissa's lived experience and resilience led her to a job as System Navigator at EFSNWO. "I'm looking forward to helping people who are in need, just like I was."

"There is a way out. Find your people and lean on them. Good things take time, but they will come as long as you don't give up."

Capital Projects



TBDSSAB is dedicated to environmentally sustainable practices. After achieving environmental sustainability goals from previous strategic plans, TBDSSAB continues to work toward a minimized environmental footprint while reducing the operating costs in our housing portfolio.

In 2025, TBDSSAB completed various projects to enhance the environmental stewardship lens of its housing portfolio through capital projects.

2025 Highlights

- Combined total of 596 appliances, and insulation in 206 units, upgraded for energy-efficiency through TBDSSAB and the Save on Energy Affordability Program.
- 3 buildings (226 units) received mechanical upgrades to increase energy efficiency.
- 3 buildings (34 units) had windows replaced to increase insulation value and reduce heat loss
- 4 properties (243 units) received LED lighting updates to improve energy efficiency and ensure TBDSSAB buildings meet the requirements of the "Products Containing Mercury Regulations".

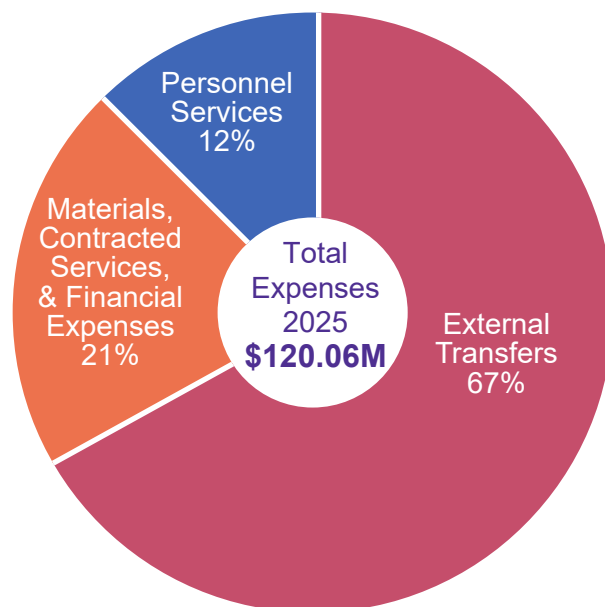
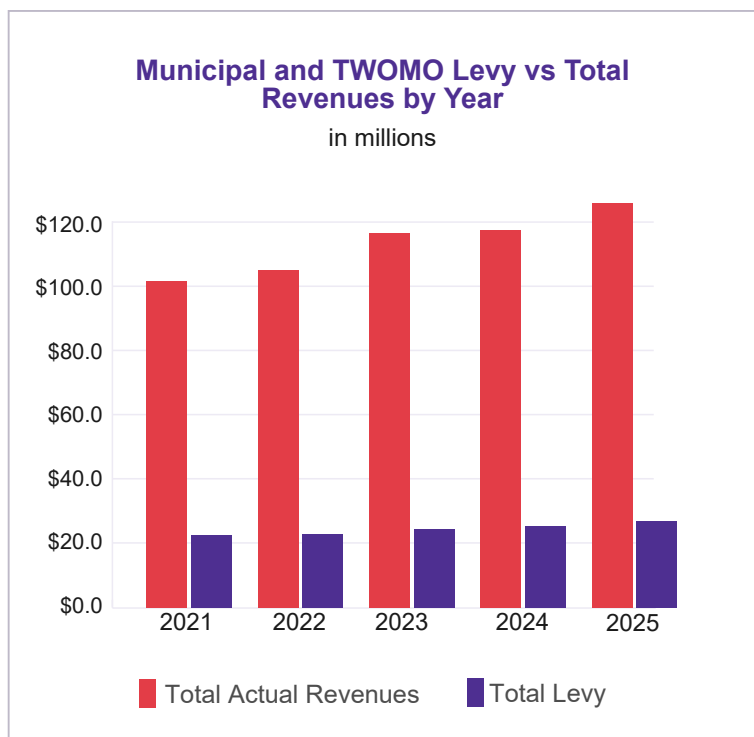
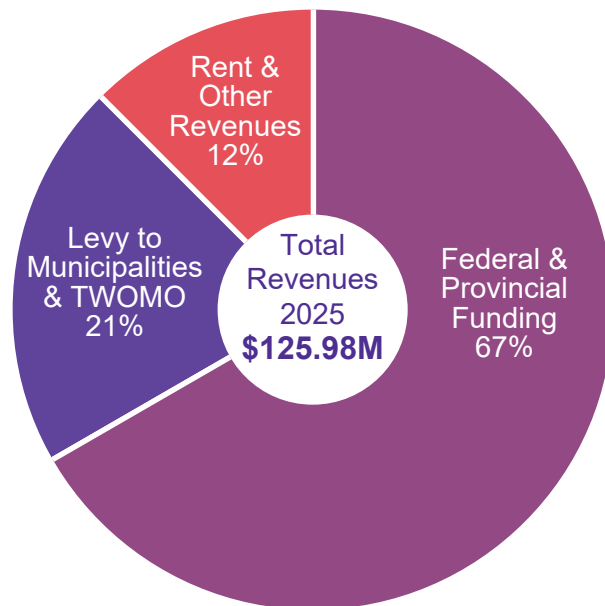


Manion Court received several capital upgrades during 2025.

Financial Position

Balance Sheet

	2025	2024
Cash and Cash Equivalents	33,791,201	35,359,061
Marketable Securities	36,567,906	28,888,966
Client Benefit Advances	1,424,889	1,780,399
Accounts Receivable	4,159,465	3,847,161
Total Financial Assets	75,943,461	69,875,587
Accounts Payable		21,648,182
Deferred Revenue	22,784,882	5,409,719
Long-term Debt	5,547,521	6,131,472
Employee Benefit Obligations	4,161,186	2,791,989
Asset Retirement Obligations	2,642,218	11,989,360
Total Liabilities	11,386,808	47,970,722
Net Financial Assets (Debt)	29,420,846	21,904,865
Non-Financial Assets	36,366,871	37,742,896
Accumulated Surplus	65,787,717	59,647,761



*TWOMO = Territories Without Municipal Organization



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



tbdssab.ca

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

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**Ministère des Services à l'enfance
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March 18, 2026

Jim Vezina
Chair

The District of Thunder Bay Social Services Administration Board
Board.Chair@tdssab.ca

Dear Mr. Vezina:

It was a pleasure meeting with you and your delegation at the 2026 Rural Ontario Municipal Association conference. I appreciated the opportunity to discuss the concerns you raised regarding Ontario Works recipients entering a Ministry of Health-funded Residential Treatment Facility for substance abuse treatment.

Our government recognizes that treating substance abuse is a critical step toward helping people to achieve stability in their lives, and we are committed to supporting them through their recovery. Ontario Works recipients staying in Residential Treatment Facilities remain eligible for support as long as they meet the financial and participation requirements.

This is a complex issue, which is why the Ministry values feedback from community partners who work directly with clients and can help to inform policy and program development. Janice Thibault, Program Supervisor, will connect with members of the team in Thunder Bay to see what can be addressed locally.

Thank you again for the productive discussion and for your ongoing leadership in your community.

Sincerely,

Lorne Coe
Parliamentary Assistant to the Minister of Children, Community and Social Services

- c: Colleen Hardie, Director, Social Assistance Service Delivery Branch, Toronto and West Regions
- Sharareh Kamali, Director, Social Assistance Service Delivery Branch, Central, East and North Regions

2026: EYCC02

TO: Consolidated Municipal Service Managers (CMSMs) and District Social Services Administration Boards (DSSABs)

FROM: Holly Moran, Assistant Deputy Minister
Early Years and Child Care Division

DATE: March 19, 2026

SUBJECT: Updates to 2026 Ontario Child Care and Early Years Funding (2026 Space Targets and ELCC Infrastructure Fund)

Thank you for your ongoing leadership and commitment as we continue to invest and make strides in our work together to deliver affordable, accessible, inclusive and high-quality child care to Ontario's families.

Further to the memo communication of November 25, 2025, regarding the ministry's request for status on Canada-wide Early Learning and Child Care (CWELCC) enrolment and space commitments, including reporting on the Infrastructure Fund, I am writing with additional updates to support municipal planning for 2026 and beyond, including:

- Results of a 2026 CWELCC space target recalibration exercise;
- Information on the Early Learning and Child Care (ELCC) Infrastructure Fund;
- Updated 2026 Child Care Allocations; and
- Updated guidance on Direct Engagement to Report on Compliance.

As you are aware, in November 2025, Ontario successfully negotiated a one-year extension of the Canada-Ontario CWELCC agreement. This extension secured \$695M in additional funding and flexibility to maintain the current system through the end of 2026, giving Ontario time to work with the federal government on a longer-term agreement. The ELCC Infrastructure Fund agreement was also extended until December 2026, securing \$66.8M in funding for 2026.

While these one-year extensions do not address all the funding pressures the CWELCC system faces here in Ontario, they ensure continuity for the coming year, stability for families and clarity for the child care sector in the near term.

Notably, the extensions maintain the objective of creating 86,000 net new CWELCC spaces by December 31, 2026, a firm deadline under the CWELCC agreement with the federal government.

A detailed review of CMSMs'/DSSABs' reported information on growth capacity indicates that adjustments are required to ensure Ontario is well-positioned to meet this target.

Space Target Recalibration

In late December 2025, CMSMs/DSSABs provided the Ministry with updated information on their space creation plans and commitments. Analysis of this data indicates that many CMSMs/DSSABs are experiencing pressures and challenges that will affect Ontario's ability to meet its overall space target, requiring further adjustments to some CMSMs'/DSSABs' space targets.

To position Ontario to successfully meet its CWELCC space target, while balancing the need for clarity and efficiency, this most recent recalibration was guided by two overarching objectives:

- supporting the highest likelihoods of creating new licensed spaces by December 31, 2026, to reach space targets, including where spaces have been committed by CMSMs/DSSABs; and,
- minimizing the number of downward adjustments to space targets across CMSMs/DSSABs.

As a result, 22 CMSMs/DSSABs will see increased space targets, offset by a decreased space target for the City of Toronto to better reflect its achievements and current, more achievable planning for 2026. While no changes are listed to the auspice ratio targets, where auspice is the sole constraint against meeting overall space targets, CMSMs/DSSABs should contact the Ministry to determine if any flexibility exists in relation to overall province-wide targets (see 'Next Steps' section).

Total space targets have been adjusted and are shown in Appendix A. For clarity, these targets represent the *total* licensed CWELCC spaces that should exist in your regions once growth is complete on December 31, 2026. Corresponding funding allocations have also been updated accordingly, as shown in Appendix B.

CMSMs/DSSABs are expected to take expedited and proactive action to achieve their space targets and to ensure timely progress toward Ontario's system-wide goal of 86,000 net new licensed CWELCC spaces by December 31, 2026. CMSMs/DSSABs may need to consider realigning plans where spaces are at risk of not being licensed in 2026. To that end, CMSMs/DSSABs are encouraged to work with counterparts to ensure zoning, site planning, public health and other such approvals required for licensing are timely.

Early Learning and Child Care Infrastructure Fund (ELCC Infrastructure Fund)

The 2026 ELCC Infrastructure Fund allocations were determined by prioritizing funding for projects that are in progress and within SSM space targets to maximize the likelihood that the spaces will be created by December 2026. This approach will best support the meeting of space targets while continuing to create new, licensed child care spaces in priority neighbourhoods that need them most.

ELCC Infrastructure Funding continues to follow Chapter 5 of the Ontario Child Care and Early Years Funding Guidelines ([link](#)). 2026 ELCC Infrastructure Fund funding must be spent by December 31, 2026, and the spaces supported by the funding must be created by December 31, 2026.

Updated 2026 Child Care Allocations

The 2026 Cost-Based Funding Allocations for affected CMSMs/DSSABs have been updated to ensure funding is aligned with recalibrated space targets. ELCC Infrastructure Fund allocations for 2026 have also been included.

Please see Appendix B for the revised 2026 Cost-Based Funding and the new 2026 ELCC Infrastructure Fund Allocations.

Direct Engagement to Report on Compliance

As set out in Chapter 2, Division 2, Part 3.2 ([link](#)) of the Ontario Child Care and Early Years Funding Guidelines, CMSMs/DSSABs are required to undergo a Direct Engagement to Report on Compliance for a sample of licensees receiving CWELCC funding.

It has been brought to our attention that some CMSMs/DSSABs may be experiencing challenges with engaging auditors to conduct the CSAE 3531 Direct Engagement to Report on Compliance.

For 2025 and future Direct Engagement to Report on Compliance required under this section, CSAE 3530 will be accepted where CSAE 3531 is not offered by the auditor, following reasonable efforts made to obtain a CSAE 3531 engagement.

Next Steps

The Ministry will continue to regularly monitor progress through the year to ensure CMSMs/DSSABs remain on track with the December 31, 2026, target and may make further adjustments as necessary. In addition, CMSMs/DSSABs should continue to proactively engage the Ministry appropriately through the Early Years Support Request form* ([link](#)):

- If there are any critical challenges related to the space targets outlined in Appendix A, as a result of existing and verifiable commitments/contractual obligations of CMSMs/DSSABs only, the **Ministry must be notified by April 2, 2026**. Given the potential impacts of further changes, the Ministry may request supporting evidence of such commitments.
- Similarly, CMSMs/DSSABs should inform the Ministry as soon as possible where risks to achieving space targets arise.
- CMSMs/DSSABs may also contact the Ministry in instances where auspice ratio targets are the sole constraint against meeting overall space targets to determine if any flexibility exists.

**Note: For recalibration, questions can be streamed under 'CWELCC' and 'Funding Allocations and Space Data Inquiries'*

Transfer Payment Agreement Amendment

To ensure alignment with this update, Transfer Payment Agreements for 2026 will be amended and shared with affected CMSMs/DSSABs. These amendments will reflect the latest changes outlined in this memo. Since this is a recalibration, some CMSMs/DSSABs will see adjusted cash flows to align with their reduced allocations. Amended agreements and the corresponding payments based on these updates are expected to follow in the coming months.

We want to reiterate our sincerest appreciation for your continued partnership as we work towards strengthening child care and early years programs and services in Ontario.

Sincerely,

Original signed by:



Holly Moran
Assistant Deputy Minister
Early Years and Child Care Division

cc: Matthew DesRosiers, Director, Funding Branch
Whitney Wilson, Director, Early Years Branch
Karen Puhlmann, Director, Child Care Branch

**Ministry of
Municipal Affairs
and Housing**

Office of the Minister

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Affaires municipales
et du Logement**

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234-2026-1123

April 1, 2026

On March 30, 2026, our government introduced the *Building Homes and Improving Transportation Infrastructure Act, 2026*, (Bill 98). Through this legislation and accompanying measures, we are creating the conditions for Ontario to build the housing and infrastructure it needs to grow and remain competitive. These changes will help get shovels in the ground faster for much-needed housing, and housing enabling-infrastructure projects, while improving the way people and goods move across Ontario.

A brief description of the proposals in this bill are included in this letter below. You are also invited to review the [Environmental Registry of Ontario](#) and [Regulatory Registry of Ontario](#) posting links provided with this letter and share any feedback you may have.

If you have any questions, please reach out to my Director of Stakeholder and Caucus Relations, Tanner Zelenko, at Tanner.Zelenko@ontario.ca

I look forward to our continued collaboration with our municipal partners as we build a more prosperous, resilient and competitive economy that will enhance affordability and the quality of life for Ontario residents and families.

Sincerely,

A handwritten signature in blue ink that reads "Robert J. Flack".

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

- c. Prabmeet Sarkaria, Minister of Transportation
- Todd McCarthy, Minister of the Environment, Conservation and Parks
- Graydon Smith, Associate Minister of Municipal Affairs and Housing
- Robert Dodd, Chief of Staff, Minister's Office
- Matthew Rae, Parliamentary Assistant, Municipal Affairs and Housing
- Laura Smith, Parliamentary Assistant, Municipal Affairs and Housing
- Brian Saunderson, Parliamentary Assistant, Municipal Affairs and Housing
- Martha Greenberg, Deputy Minister, Municipal Affairs and Housing
- David McLean, Assistant Deputy Minister, Municipal Affairs and Housing
- Laurie Miller, Assistant Deputy Minister, Municipal Affairs and Housing
- Sean Fraser, Assistant Deputy Minister, Municipal Affairs and Housing

Development Charges Act, 1997 – Ministry of Municipal Affairs and Housing

Schedule 3 of the Bill would make amendments to the *Development Charges Act, 1997*.

New section 4.5 would provide that non-profit retirement home developments are exempt from development charges.

The Schedule would also make technical amendments to address out-of-date cross-references in provisions related to front-ending agreements.

You may provide your comments on the proposed changes to the *Development Charges Act, 1997* through the Ontario Regulatory Registry

<https://www.regulatoryregistry.gov.on.ca/proposal/52054>

Municipal Act, 2001 – Ministry of Municipal Affairs and Housing

The Schedule repeals and remakes section 93 of the *Municipal Act, 2001*, to address barriers to the development of communal water and wastewater systems and increase housing supply across Ontario.

New subsection 93 (1) of the Act provides that no person shall construct, maintain or operate a non-municipal water or sewage public utility without first applying for and obtaining the consent of the municipality. Under new subsection 93 (2) of the Act, a municipality that receives an application for one of these utilities must review that application and either provide consent subject to conditions and limits that are agreed upon, or, in the case of a regulation having been made setting out criteria or conditions that must be met, and the municipality is of the opinion that regulated requirements have been met, the municipality must provide consent to the application. Regulation-making authority would be made to establish the criteria or conditions related to applications for consent and for the proposed public utility.

You may provide your comments on the proposed changes to the *Municipal Act, 2001* through the Environmental Registry of Ontario (ERO) notice and the Ontario Regulatory Registry ([ERO 026-0302](#)) from March 30, 2026 to April 29, 2026.

Planning Act – Ministry of Municipal Affairs and Housing

Schedule 7 of the Bill proposes the following amendments to the *Planning Act* that would help create the conditions necessary to support housing and community development. If passed, the proposed changes would:

- Specify a standardized structure and a standardized set of land use designations for local official plans (i.e., lower- and single-tier municipalities and planning boards).
- Provide a two-phased implementation approach for the new official plan framework which focuses on the 29 large and fast-growing municipalities in the first phase,
- Remove redundant requirement for municipalities to include climate change policies in their official plans,
- Provide the Minister with authority to exempt lower-tier municipalities from requirement to conform with upper-tier official plan to facilitate voluntary early implementation of the proposed official plan framework,

- Provide that for an already approved Protected Major Transit Station Area (PMTSA), only official plan amendments changing the boundaries of the PMTSA or the planned population and jobs for the area would require the Minister's approval,
- Remove the legislative requirement for the Minister to provide notice on proposed amendments to or revocations of Minister's Zoning Orders (MZOs),
- Provide flexibility for removing Simcoe County's planning responsibilities in up to three separate phases, based on municipal readiness, and
- Facilitate the implementation of provisions from Bill 23, the *More Homes Built Faster Act, 2022*, that provide for a new framework for developer-identified land, including encumbered land and privately owned public spaces (POPS) arrangements, to count toward municipal parkland dedication requirements.
- Remove references to "sustainable design" from site plan control and restrict municipalities from requiring an owner of land to provide electric vehicle supply equipment in connection with off-street vehicular parking facilities, so that municipalities may not impose 'enhanced' development standards at the lot level that are not required for health, safety, or environmental performance (e.g., stormwater).
- Provide the Minister with authority to establish a minimum lot size through regulation.

We are interested in receiving your comments on these proposed measures. Comments can be made through the Environmental Registry of Ontario and the Ontario Regulatory Registry from March 30, 2026, to April 29, 2026:

- [ERO 026-0300](#): Proposed Planning Act, City of Toronto Act, 2006, Building Code Act, 1992 and Municipal Act, 2001 Changes (Schedules 7, 2 and 1 of Bill 98, the Building Homes and Improving Transportation Infrastructure Act, 2026).

We are also interested in receiving any comments you may have on other associated proposals:

- [ERO 026-0315](#): Consultation on upper-tier official plans, secondary plans, and site and area-specific policies
- [ERO 026-0310](#): Consultation on site plan control reform under the *Planning Act* and the *City of Toronto Act, 2006*
- [ERO 026-0305](#): Proposed Changes to Various Regulations Under the *Planning Act* to Facilitate the Electronic Submission of Information and Materials to Approval Authorities and Allow Notices to be Given Electronically to the Province
- [ERO 026-0314](#): Proposed Changes to Various Regulations Under the *Planning Act* and the *City of Toronto Act, 2006* to Specify Additional "Prescribed Professions" for the Purposes of a Complete Application
- [ERO 026-0313](#): Streamlining the Information and Material that Planning Authorities can Require as Part of a Complete Application
- [ERO 026-0309](#): Proposed Regulation to Prohibit Mandatory Enhanced Development Standards as a Condition of Land Division Approvals
- [ERO 026-0311](#): Proposed Regulatory Approach to Establish a Minimum Residential Lot Size in Urban Areas
- [ERO 026-0304](#): Draft Projection Methodology Guideline to support the implementation of the Provincial Planning Statement, 2024
- [ERO 026-0312](#): Proposed Changes to Support Standardizing of Parkland Requirements Under the *Planning Act*

The Environmental Registry postings provide additional details regarding the proposed changes.

Building Code Act, 1992 – Ministry of Municipal Affairs and Housing

Schedule 1 amends the *Building Code Act, 1992* to clarify that standards for the protection or conservation of the environment are included in the meaning of municipal by-laws respecting the construction or demolition of buildings for the purposes of section 35 of the Act.

[ERO 026-0300](#): Proposed Planning Act, City of Toronto Act, 2006, Building Code Act, 1992 and Municipal Act, 2001 Changes (Schedules 7, 2 and 1 of Bill 98, the Building Homes and Improving Transportation Infrastructure Act, 2026.

City of Toronto Act, 2006 – Ministry of Municipal Affairs and Housing

The proposed change would, through various amendments to section 114 of the *City of Toronto Act, 2006*, remove references to “sustainable design” in site plan control. Changes would also be made to allow the Minister to establish a minimum lot size through regulation under the *Planning Act*.

[ERO 026-0300](#): Proposed Planning Act, City of Toronto Act, 2006, Building Code Act, 1992 and Municipal Act, 2001 Changes (Schedules 7, 2 and 1 of Bill 98, the Building Homes and Improving Transportation Infrastructure Act, 2026

Water and Wastewater Public Corporations Act, 2025 – Ministry of Municipal Affairs and Housing

The ministry is proposing legislative amendments to the *Water and Wastewater Public Corporations Act, 2025*. These include:

- Explicitly prohibiting private ownership in any new Water and Wastewater Public Corporation (WWPC) to align with the government’s intent to maintain 100% public sector ownership and respond to the strong feedback we have heard on the issue from the public, unions, associations and municipalities regarding privatization.
- Supporting the continuation of services and existing contracts – so that transferred contracts and agreements are not affected by a transfer to a new WWPC. This includes contracts such as employment or insurance, permits, licenses or a collective agreement, helping to support an efficient transfer and continuity of service during the transfer process.
- Supporting labour and employment continuity by clarifying that certain rights (such as successor, employment, and pay equity rights) are carried forward to a new WWPC.
- This would include regulation-making authority to help ensure continuity of services related to contracts and employees that are transferred to a new WWPC.
- Prohibiting the transfer of long-term municipal water and wastewater debt to a WWPC to provide clarity and reduce lender uncertainty, while creating new regulation-making authority to enable future regulations to address other matters related to municipal debt.

You may provide your comments on the proposed changes to the *Water and Wastewater Public Corporations Act, 2025* through the Environmental Registry of Ontario (ERO) notice and the Ontario Regulatory Registry ([026-0301](https://ero.ontario.ca/notice/026-0301)) from March 30, 2026 to April 29, 2026.
<https://ero.ontario.ca/notice/026-0301>

Safe Drinking Water Act, 2002 – Ministry of the Environment, Conservation and Parks

Schedule 8 of the Bill proposes a change to the *Safe Drinking Water Act, 2002 (SDWA)* to clarify that a drinking water system owned by a WWPC would be considered a municipal drinking water system under the SDWA. This change would ensure that WWPCs are subject to the same public health and safety requirements under the SDWA that apply to all municipal drinking water systems.

The Bill also proposes changes to the *Safe Drinking Water Act* that would deem municipal consent to have been provided under the *Safe Drinking Water Act* for a proposed non-municipal drinking water system if consent has been provided by a municipality under the *Municipal Act* and regulated requirements under that Act were met. This avoids duplication of the municipal consent and helps to remove a barrier to development on communal systems.

You may provide your comments on the proposed changes to the *Safe Drinking Water Act, 2002* through the Environmental Registry of Ontario (ERO) notices related to the *Municipal Act, 2001*, [026-0302](https://ero.ontario.ca/notice/026-0302), and the *Water and Wastewater Public Corporations Act, 2025*, [026-0301](https://ero.ontario.ca/notice/026-0301) from March 30, 2026 to April 29, 2026.
<https://ero.ontario.ca/notice/026-0301>
<https://ero.ontario.ca/notice/026-0302>

Fare Alignment and Seamless Transit Act, 2026 – Ministry of Transportation

Schedule 4 of the bill enacts the *Fare Alignment and Seamless Transit Act, 2026*. The proposed legislation would authorize the Minister of Transportation to make regulations:

1. **Prescribing local transit systems** in the GTHA that are subject to the Act.
2. **Establishing One Fare 2.0**, including: setting fare prices and categories; defining eligibility and fare discount policies; establishing fare and transfer policies between prescribed transit systems (e.g., free transfers); requiring participation in a unified fare payment system approved by the Minister (e.g., PRESTO); and determining how fares shall be apportioned among prescribed transit systems in a geographic zone, which could result in the reallocation of fare revenue collected in one prescribed transit system to another prescribed transit system in a different municipality.
3. **Improving service to key regional destinations** by designating new and existing routes as “priority routes”, including routes that may cross municipal boundaries; setting service standards for priority routes; and prescribing requirements for service integration between prescribed transit systems, including requiring a prescribed transit system to provide services outside of its primary service area (i.e., in other municipalities).

4. **Improving specialized transit service**, including requiring prescribed specialized transit systems to: participate in a unified trip booking system approved by the Minister; and provide transportation a prescribed distance outside of its primary service area (i.e., in another municipality) without requiring a person with a disability to transfer to a different passenger transportation system.
5. **Creating exemptions** from the Act or regulations.

Metrolinx Act, 2006 – Ministry of Transportation

Schedule 5 amends *the Metrolinx Act, 2006* to create a voluntary, streamlined compliance reporting process for Metrolinx which will be more scoped than the traditional building permit process. The proposed compliance reporting process does not override the existing building permit process. Instead, it allows for more flexibility for Metrolinx by creating a streamlined process to get building science expertise from municipalities.

The proposed legislative amendments require municipalities, upon receiving a proposed construction or demolition notice from Metrolinx, to provide Metrolinx with a report that includes:

- An assessment of whether the proposal would contravene the Building Code.
 - Municipalities would not include a review of certain *Planning Act* requirements such as municipal zoning bylaw and site plan approvals.
- An assessment of the applicability of the Architects Act or the Professional Engineers Act.
- An assessment of whether every person who prepared the relevant building documents had the correct qualifications under the Building Code.
- Any other prescribed information.

The proposed legislation also enables the Minister of Transportation, through regulation, to prescribe additional exemptions to applicable law and specific timelines for municipal inspections and conveyance of occupancy reports, among other items.