



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

2026 Operating and Capital Budget

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Organization Profile

The District of Thunder Bay Social Services Administration Board (TBDSSAB) administers and delivers provincially-mandated services on behalf of the citizens of the District of Thunder Bay, in an equitable and cost-effective manner. These services include administration and service system management of Child Care and Early Years Programs, Housing and Homelessness Programs, delivery of the Ontario Works (OW) Program, and the direct operation of 2,473 TBDSSAB-owned housing units.

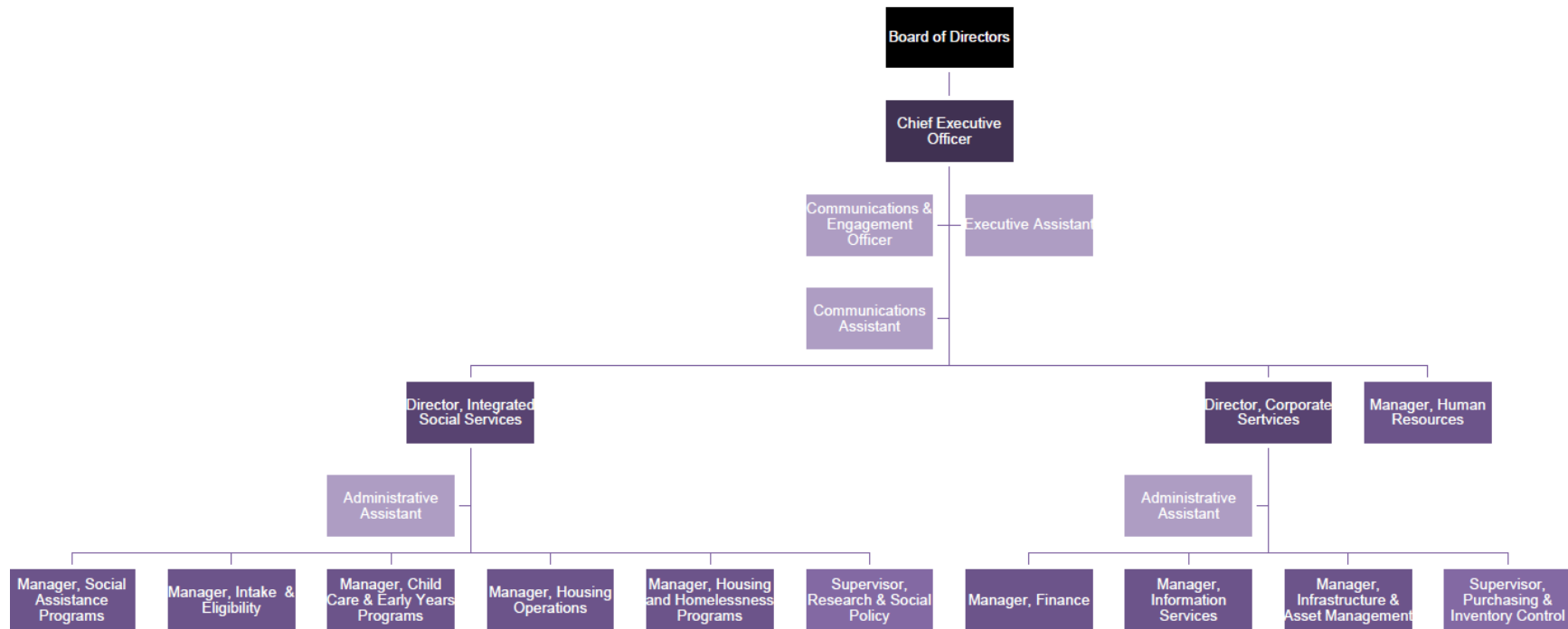
TBDSSAB administers and delivers services in the territorial District of Thunder Bay, which includes:

- Township of Conmee
- Township of Dorion
- Township of Gillies
- Municipality of Greenstone
- Township of Manitouwadge
- Town of Marathon
- Municipality of Neebing
- Township of Nipigon
- Township of O'Connor
- Municipality of Oliver Paipoonge
- Township of Red Rock
- Township of Schreiber
- Municipality of Shuniah
- Township of Terrace Bay
- City of Thunder Bay
- Territories Without Municipal Organization (TWOMO)

TBDSSAB Office Locations



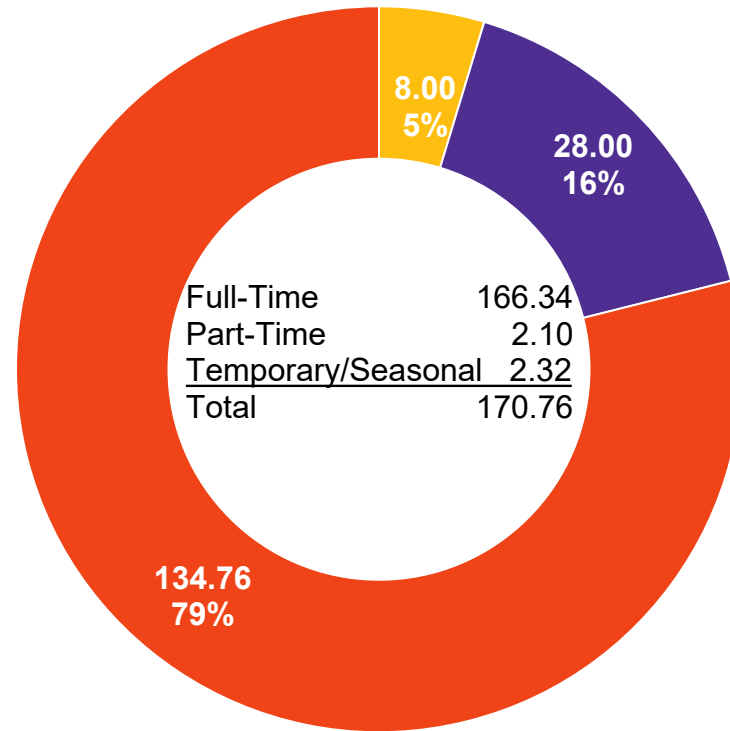
Corporate Organizational Structure



The Board of Directors is comprised of fourteen members. Thirteen are appointed by their respective municipal councils and one is an elected representative from the Territory Without Municipal Organization (TWOMO). These elected officials serve on the Board of Directors from areas defined in the *District Social Services Administration Board Act*:

- Area 1: Conmee, Gillies, Neebing, O’Connor, Oliver Paipoonge and Shuniah (3 members)
- Area 2: Dorion, Nipigon, and Red Rock (1 member)
- Area 3: Greenstone (1 member)
- Area 4: Schreiber and Terrace Bay (1 member)
- Area 5: Manitouwadge and Marathon (1 member)
- Area 6: Thunder Bay (6 members)
- Area 7: TWOMO (1 member)

The 2026 TBDSSAB Operating Budget includes a staff complement totalling 170.76 Full-Time-Equivalent (FTE) positions. The following chart shows the allocation of the TBDSSAB FTE staff complement by Division.



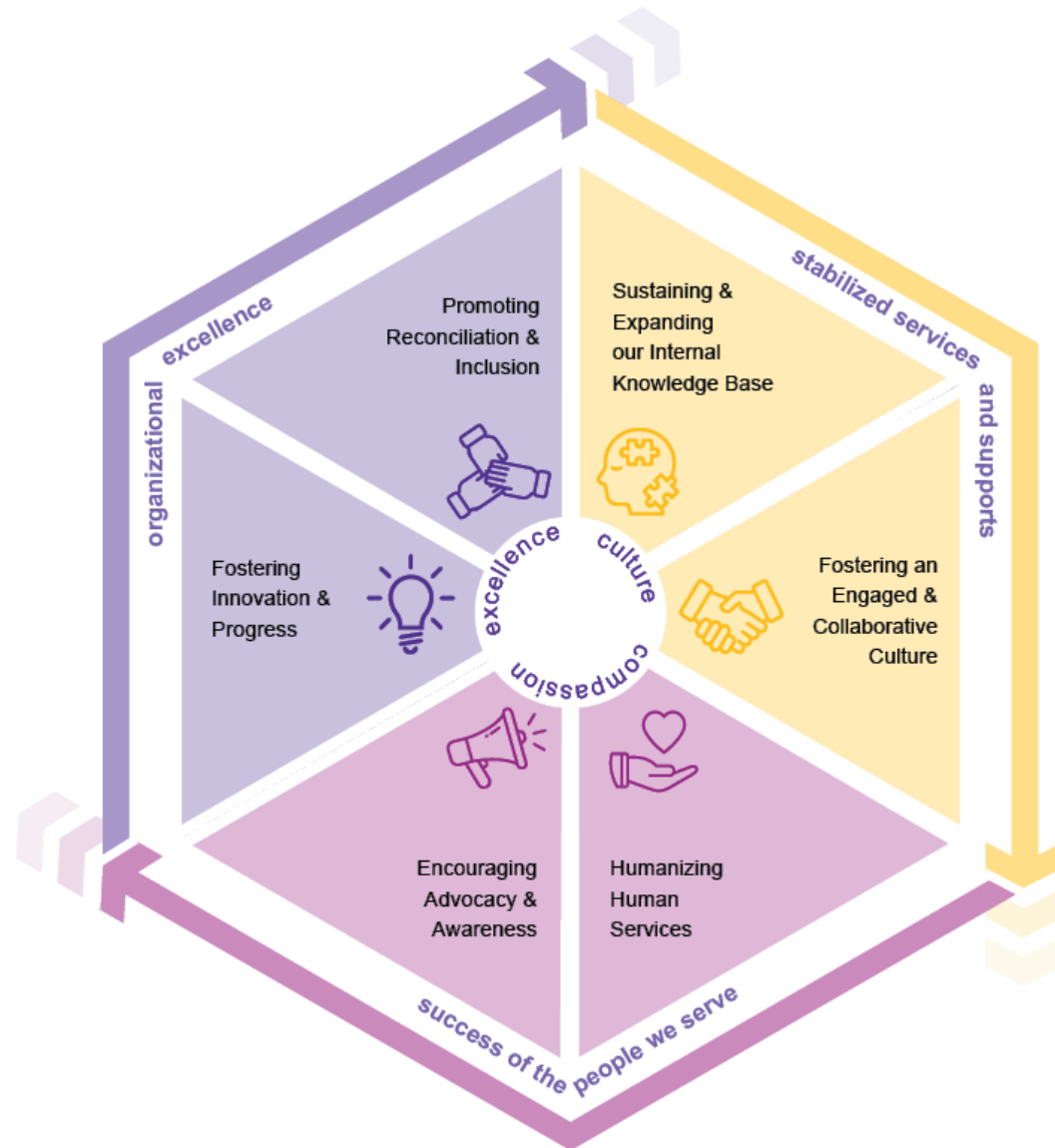
■ Office of the CEO ■ Corporate Services ■ Integrated Social Services

Strategic Plan (2024 - 2027)

The Strategic Plan for the years 2024 through 2027 was developed, and adopted by the Board of Directors, in 2023. This plan identifies the practical vision, strategic objectives, and strategic directions to guide Administration during that period. The plan emphasizes the long-range vision of TBDSSAB to be a model of excellence in local solutions.

With a focus on Culture, Compassion, and Excellence, the plan has the following strategies:

1. Sustaining and expanding our internal knowledge base
2. Fostering an engaged and collaborative culture
3. Humanizing human services
4. Encouraging advocacy and awareness
5. Fostering innovation and progress
6. Promoting reconciliation and inclusion



The Budget Process

The Board-approved Budget Policy CS-02:83 supports the effective planning, analysis, and allocation of the TBDSSAB's resources, linking broad organizational goals to the annual budget. Administration has developed operational procedures to guide the budget development and ensure TBDSSAB resources are allocated and utilized effectively and efficiently. Through the underlying principles of transparency, accountability, and sustainability, Administration analyzes the costs that are required to implement the mandate, fulfill the Strategic Plan, and maintain effective operations. Each member of the Senior Management Team is responsible for establishing the goals and objectives of their respective divisions and determining the required resources (including staffing) to achieve those goals. They are also accountable for performance within their responsibility centre(s) during the year.

Operating Budget

Administration prepares an operating budget, annually, comprising estimated revenues and operating costs for the forthcoming year. Factors considered in determining the estimates include program and service requirements, the needs of the people we serve, and provincial funding formulae. The TBDSSAB Operating Budget determines the annual municipal levy for that year. The Operating Budget for 2026 totals \$133,091,000.

Capital Budget

Administration identifies the potential future costs of major repairs and replacement of building components related to TBDSSAB direct-owned housing portfolio and Headquarters. These capital expenditures are financed by reserve funds and the capital components within certain Provincial/Federal programs. Administration prepares a capital budget and forecast, annually. The annual Capital Budget is the first year of a multi-year forecast of capital expenditures. The Capital Budget for 2026 totals \$2,915,000.

Reserve Funds

The Board has approved a Reserve and Reserve Fund Policy CS-02:19, and a related Reserve Fund Strategy, which is integral to building financial sustainability. Reserve funds are established and maintained by TBDSSAB to mitigate financial implications associated with risks of potential known and unknown liabilities. An annual analysis of the Reserve and Reserve Funds is completed and provided to the Board each year, prior to budget deliberations. The Board reviewed and approved the 2025 Reserve Fund Strategy on October 16, 2025. The approved direction has been incorporated into the budget as appropriate.



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

2026 Operating Budget

2026 Operating Budget Overview

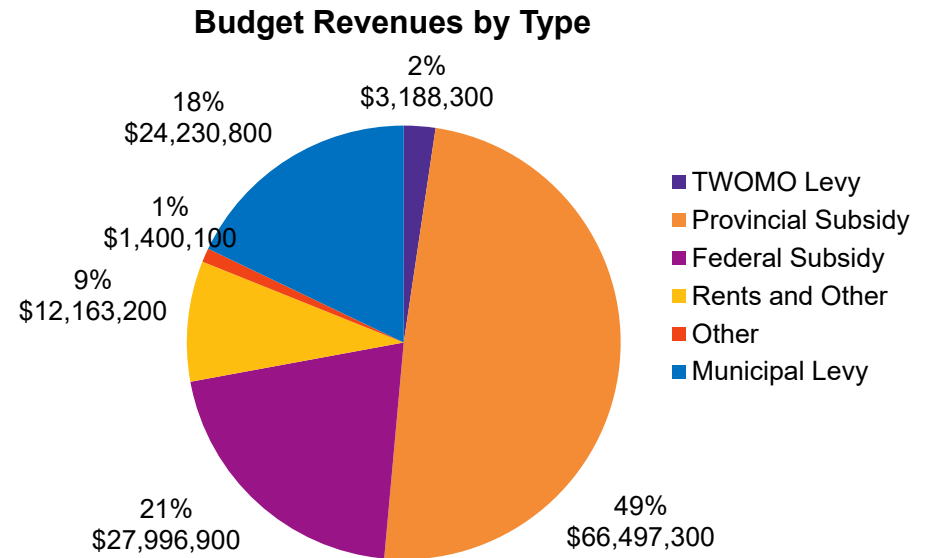
The total 2026 TBDSSAB Operating Budget of \$133.1 million represents an \$411,100 increase from the prior year’s Budget, of \$132.7 million.

	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)
Revenues			
Levy to municipalities and TWOMO	25,233,000	26,456,100	27,419,100
Income on unrestricted funds	400,000	400,000	400,000
Income on restricted funds	750,000	750,000	750,000
Rents	11,535,500	11,762,600	12,163,200
Provincial grants	64,001,700	58,254,100	66,497,300
Federal grants	21,343,800	36,739,100	27,996,900
Other revenue	357,800	245,600	250,100
Total Revenues	123,621,800	134,607,500	135,476,600
Expenditures			
Personnel services	15,210,000	15,998,900	16,381,100
Interest on long-term debt	173,900	124,500	83,700
Materials	22,750,700	24,330,800	24,557,100
Contracted services	271,800	238,300	190,800
Rents and financial expenses	130,300	130,300	130,300
External transfers	80,067,600	89,940,500	90,158,100
Repayment of long-term debt	2,142,800	1,917,500	1,590,800
Total Expenditures	120,747,100	132,680,800	133,091,900
Financing			
To (from) reserve funds	2,874,700	1,926,700	2,384,700

Revenues

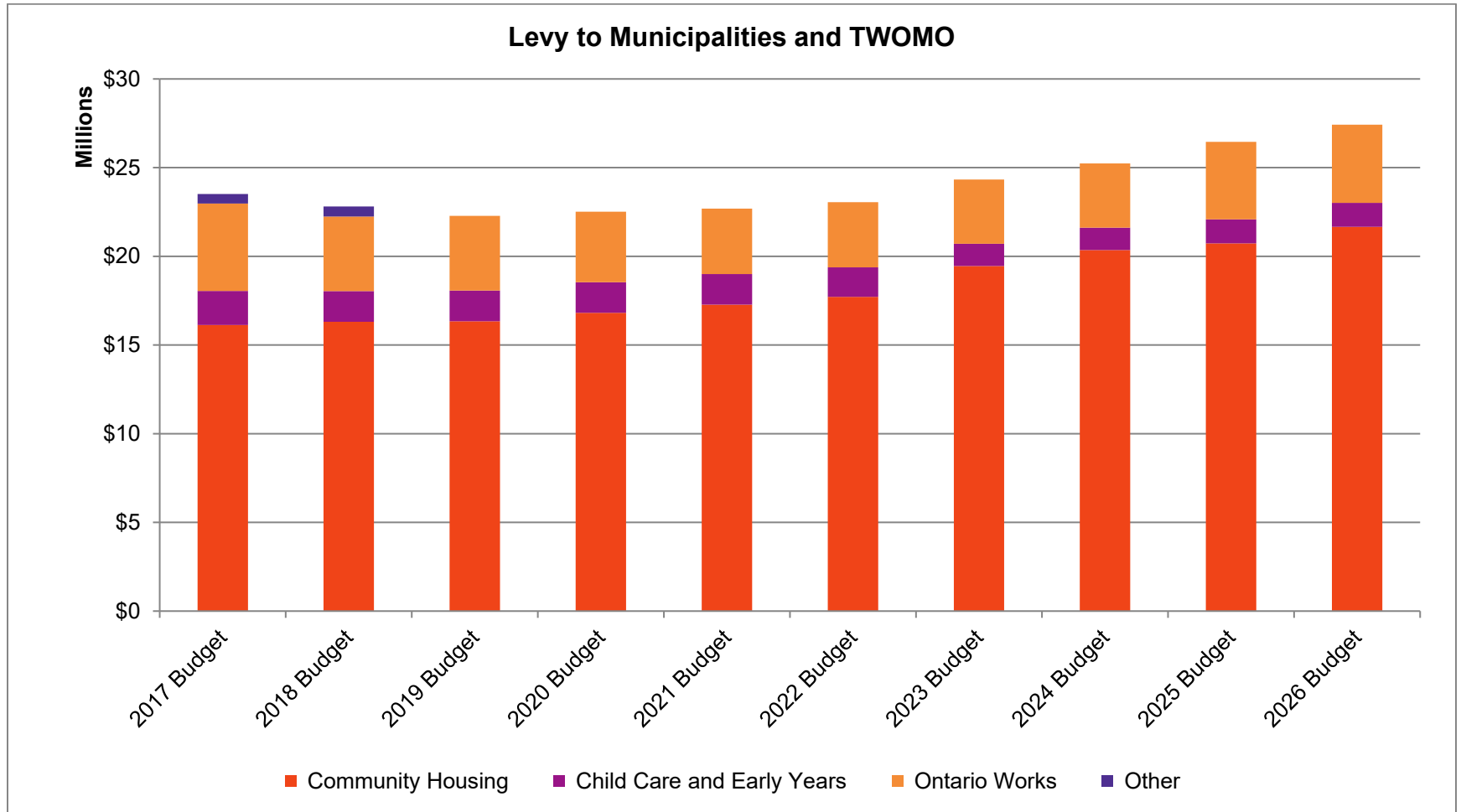
TBDSSAB is funded through the following revenue sources:

- Provincial funding accounts for the single largest category, at 49% (\$66.5 million).
- Levy for TWOMO, which is billed to the Province, total 2% (\$3.2 million).
- Federal funding accounts for an additional 21% (\$28.0 million) of funding.
- Tenant rents account for 9% (\$12.2 million).
- Other revenues account for 1% (\$1.4million).
- The levy to municipalities represents 18% (\$24.2 million) of the revenue.



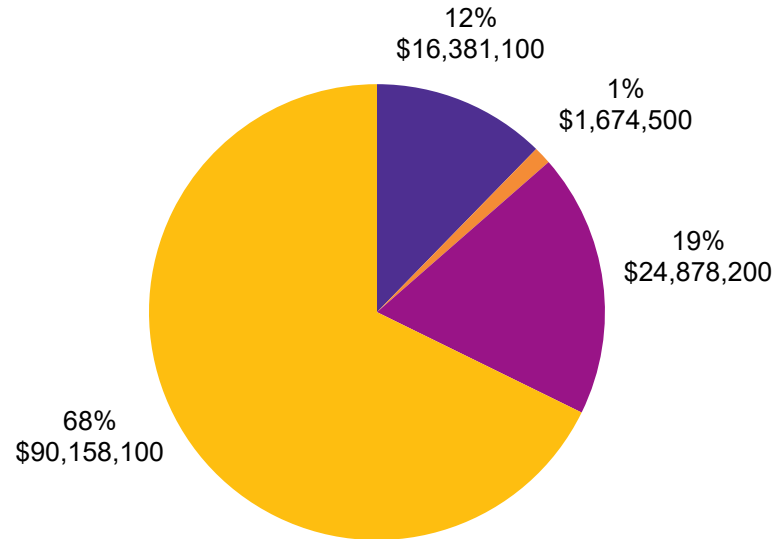
Overall, 70% of TBDSSAB revenues are from senior levels of government.

The Levy to Municipalities and the TWOMO chart provides a breakdown of the levy by program since 2017:



Expenditures

Budget Expenditures by Type



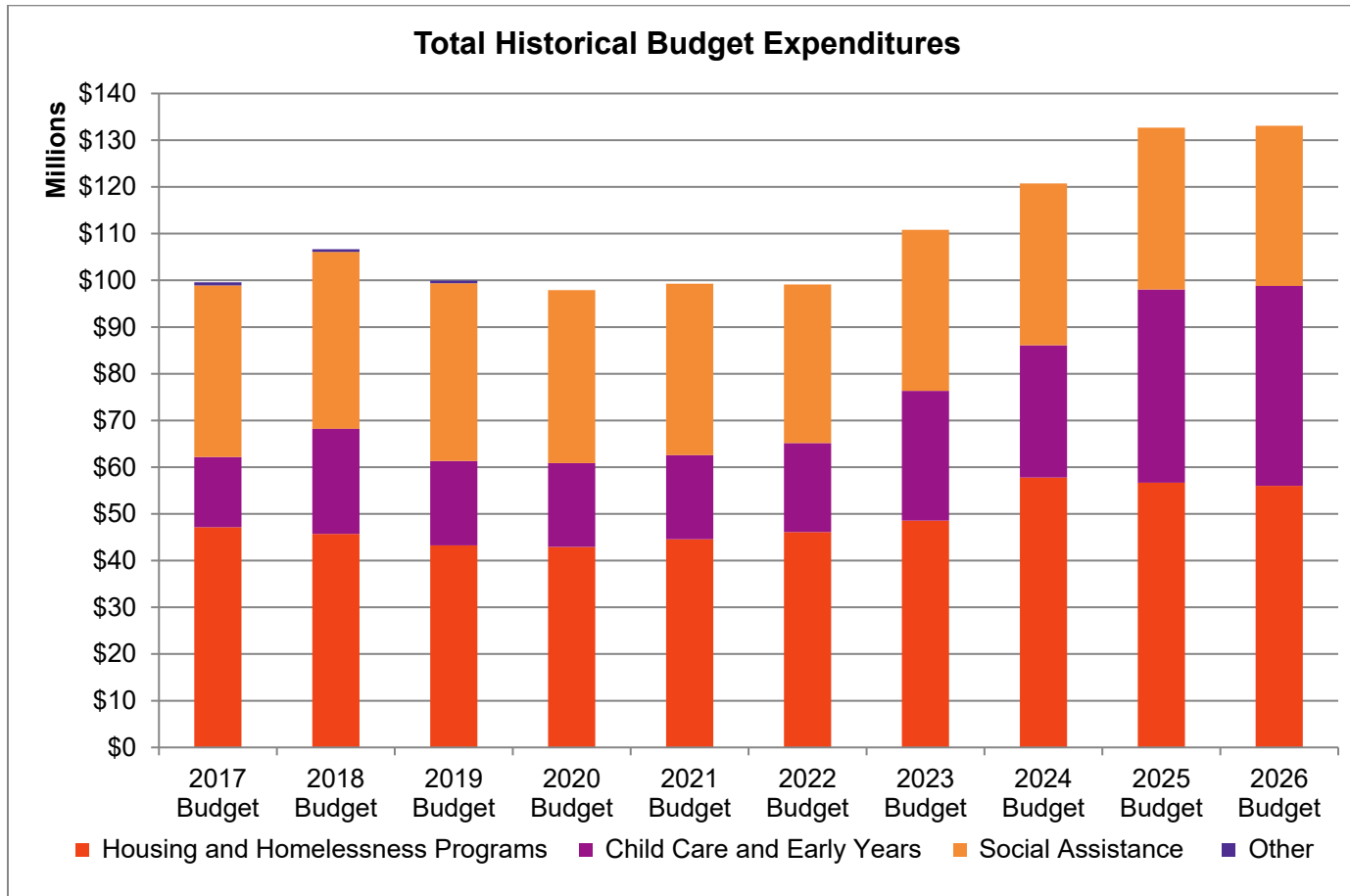
■ Personnel Services ■ Debt Servicing ■ Materials and Services ■ External Transfers

The largest component of the TBDSSAB Budget relates to external transfers to organizations and eligible individuals and families, at \$90.2 million, or 68% of the total. When combined with the materials and services, which include uncontrollable costs related to municipal property taxes (\$5.9 million) and utilities (\$4.4 million) for direct-owned housing properties, these categories account for 87%, or \$115.0 million, of the total budget.

Personnel services accounts for 12%, or \$16.4 million, of the total budget.

The remaining 1%, or \$1.7 million, of the budget is required to service the long-term debt of owned properties.

The Total Historical Budget Expenditures chart identifies the distribution across the three program areas – Social Assistance (SA), Child Care and Early Years, and Housing and Homelessness Programs since 2017:



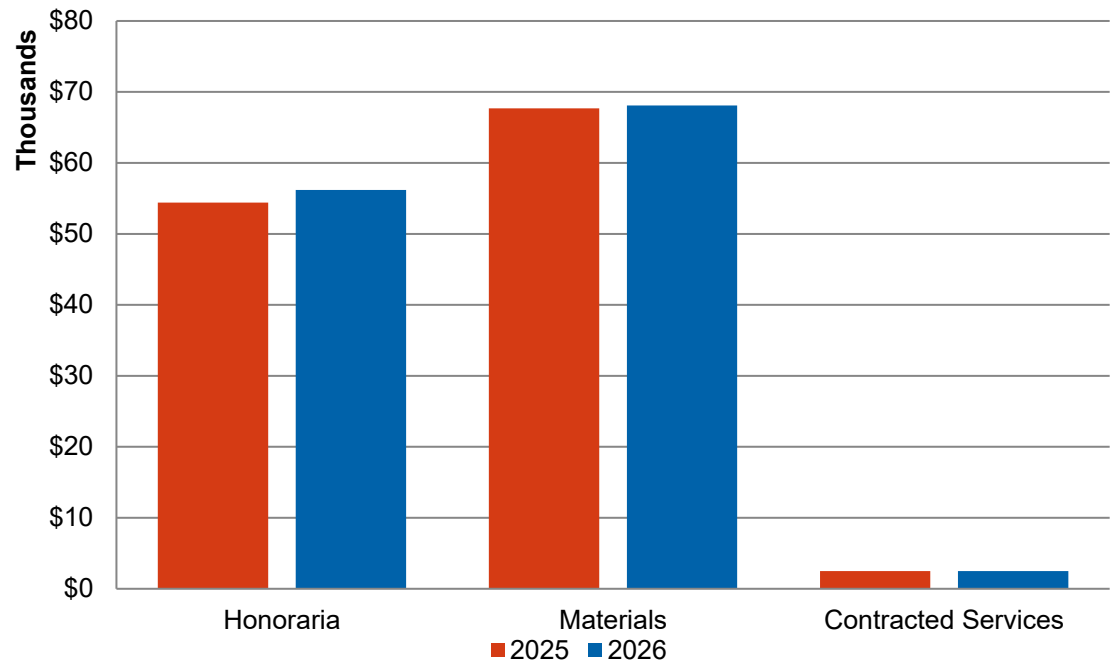


**THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD**

2026 Divisional Operating Budgets

The District of Thunder Bay Social Services Administration Board

The Board is responsible for establishing the strategic goals and governing policies for the organization, and providing direction to the Chief Executive Officer.



Description	2024	2025	2026	2025 to 2026	
	Budget (\$)	Budget (\$)	Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	54,400	54,400	56,200	1,800	3.3%
Interest on long-term debt	-	-	-	-	n/a
Materials	60,500	67,700	68,100	400	0.6%
Contracted services	-	2,500	2,500	-	0.0%
Rents and financial expenses	-	-	-	-	n/a
External transfers	-	-	-	-	n/a
Total Expenditures	114,900	124,600	126,800	2,200	1.8%

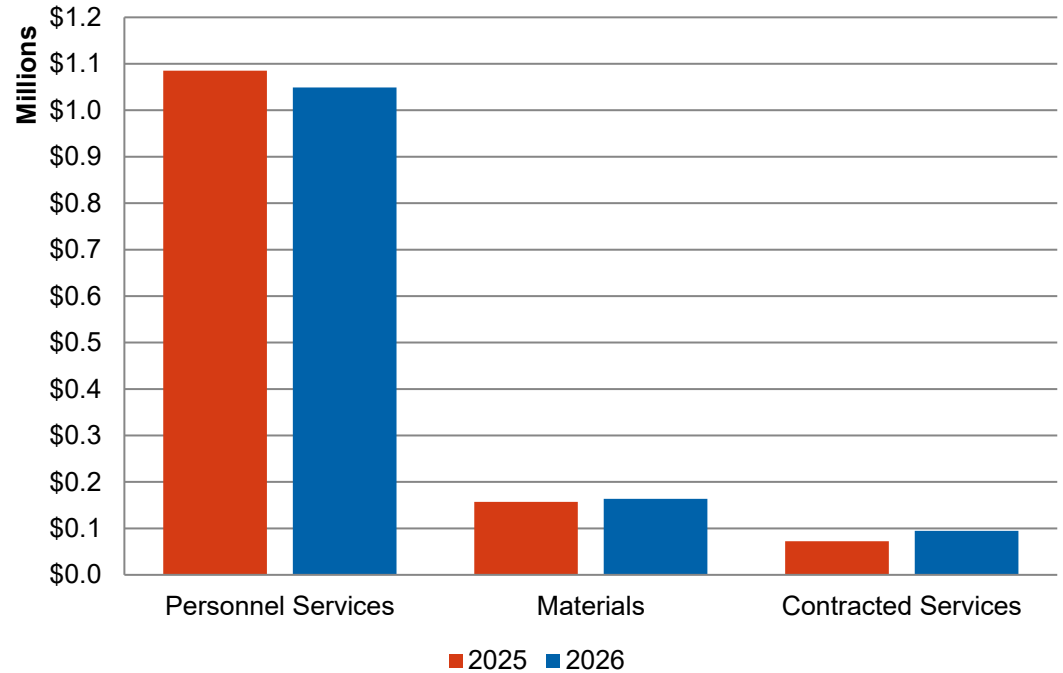
Office of the Chief Executive Officer

Responsible for the overall operation of the organization and implementation of the Board’s Strategic Direction.

Responsible for the implementation of the communications and engagement plan and for delivery of human resources programs, including employee and labour relations, health and safety, compensation and benefits services for the organization.

Key Divisional Goal

The key objectives for the CEO’s office are to oversee the operation of the organization and to provide relevant, timely information to the Board of Directors to assist them in making evidence-based decisions.



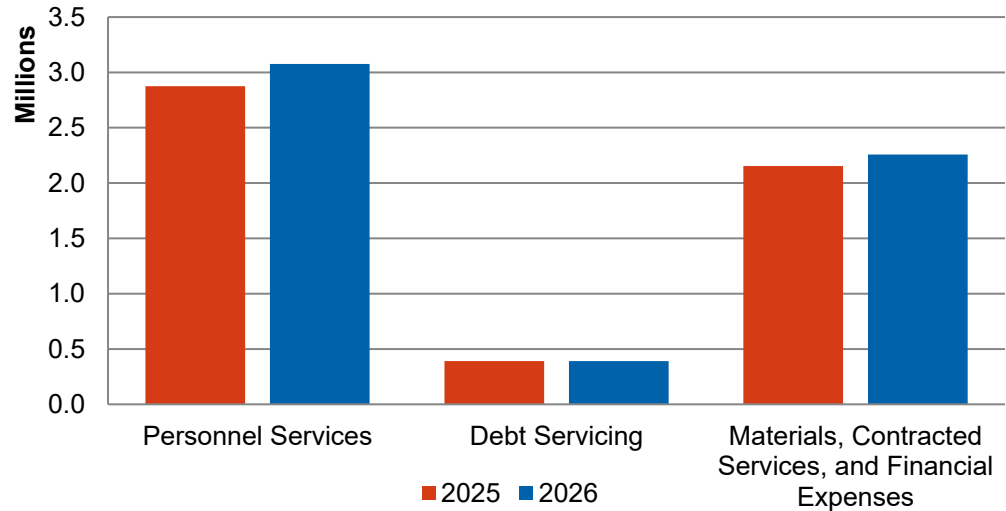
Description	2024 Budget (\$)	2025 Budget (\$)	2026 Budget (\$)	2025 to 2026	
				Change (\$)	Change (%)
Expenditures					
Personnel services	1,083,300	1,085,300	1,048,900	(36,400)	-3.4%
Interest on long-term debt	-	-	-	-	n/a
Materials	154,400	157,200	163,600	6,400	4.1%
Contracted services	90,300	72,300	94,800	22,500	31.1%
Rents and financial expenses	-	-	-	-	n/a
External transfers	-	-	-	-	n/a
Total Expenditures	1,328,000	1,314,800	1,307,300	(7,500)	-0.6%

Corporate Services Division

Responsible for the Finance, Information Services, Procurement, and Infrastructure and Asset Management Departments, Corporate Services maximizes the effectiveness of its capacity through a comprehensive administrative infrastructure to support the delivery of services to the community.

Key Divisional Goal

The Key Divisional Goal of Corporate Services is to establish and maintain an effective system of internal control to safeguard the assets of the organization.



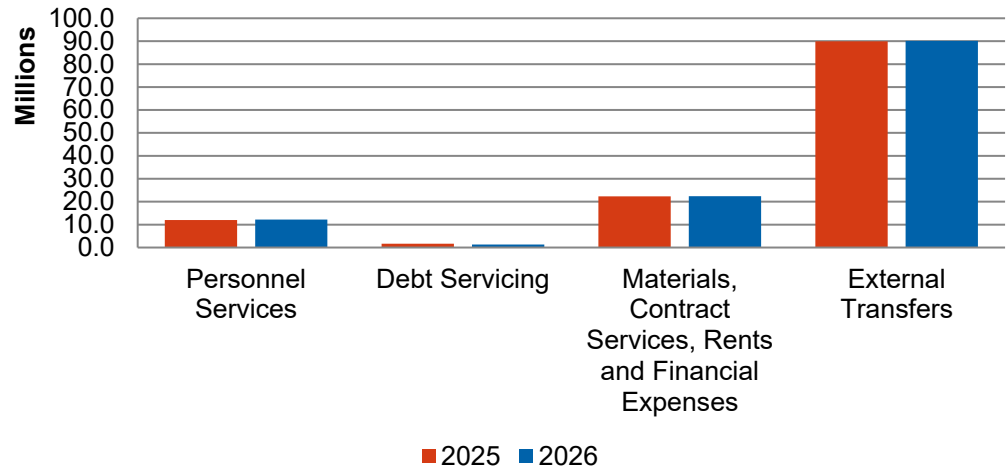
Description	2024 Budget (\$)	2025 Budget (\$)	2026	2025 to 2026	
			Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	2,718,100	2,875,600	3,076,400	200,800	7.0%
Interest on long-term debt	73,900	65,000	56,200	(8,800)	-13.5%
Materials	1,990,600	1,990,200	2,112,800	122,600	6.2%
Contracted services	151,800	83,800	63,800	(20,000)	-23.9%
Rents and financial expenses	13,500	13,500	13,500	-	0.0%
External transfers	-	-	-	-	n/a
Repayment of long-term debt	315,000	326,000	335,000	9,000	2.8%
Internal administrative expense	61,100	65,900	67,100	1,200	1.8%
Total Expenditures	5,324,000	5,420,000	5,724,800	304,800	5.6%

Integrated Social Services Division

The Integrated Social Services Division focuses on delivery of Ontario Works, Child Care and Early Years Programs, Housing and Homelessness Programs, and a common Integrated Intake Service.

Key Divisional Goal

The Key Divisional Goal is to provide sensitive, responsive and professional client services throughout all Program areas, while recognizing and responding to the unique and individual needs of our diverse clients and communities.



Description	2024	2025	2026	2025 to 2026	
	Budget (\$)	Budget (\$)	Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	11,354,200	11,983,600	12,199,600	216,000	1.8%
Interest on long-term debt	100,000	59,500	27,500	-32,000	-53.8%
Materials	20,545,200	22,115,700	22,212,600	96,900	0.4%
Contracted services	29,700	79,700	29,700	-50,000	-62.7%
Rents and financial expenses	116,800	116,800	116,800	0	0.0%
External transfers	80,067,600	89,940,500	90,158,100	217,600	0.2%
Repayment of long-term debt	1,827,800	1,591,500	1,255,800	-335,700	-21.1%
Total Expenditures	114,041,300	125,887,300	126,000,100	112,800	0.1%



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

2026 Program Budget Details

Social Assistance

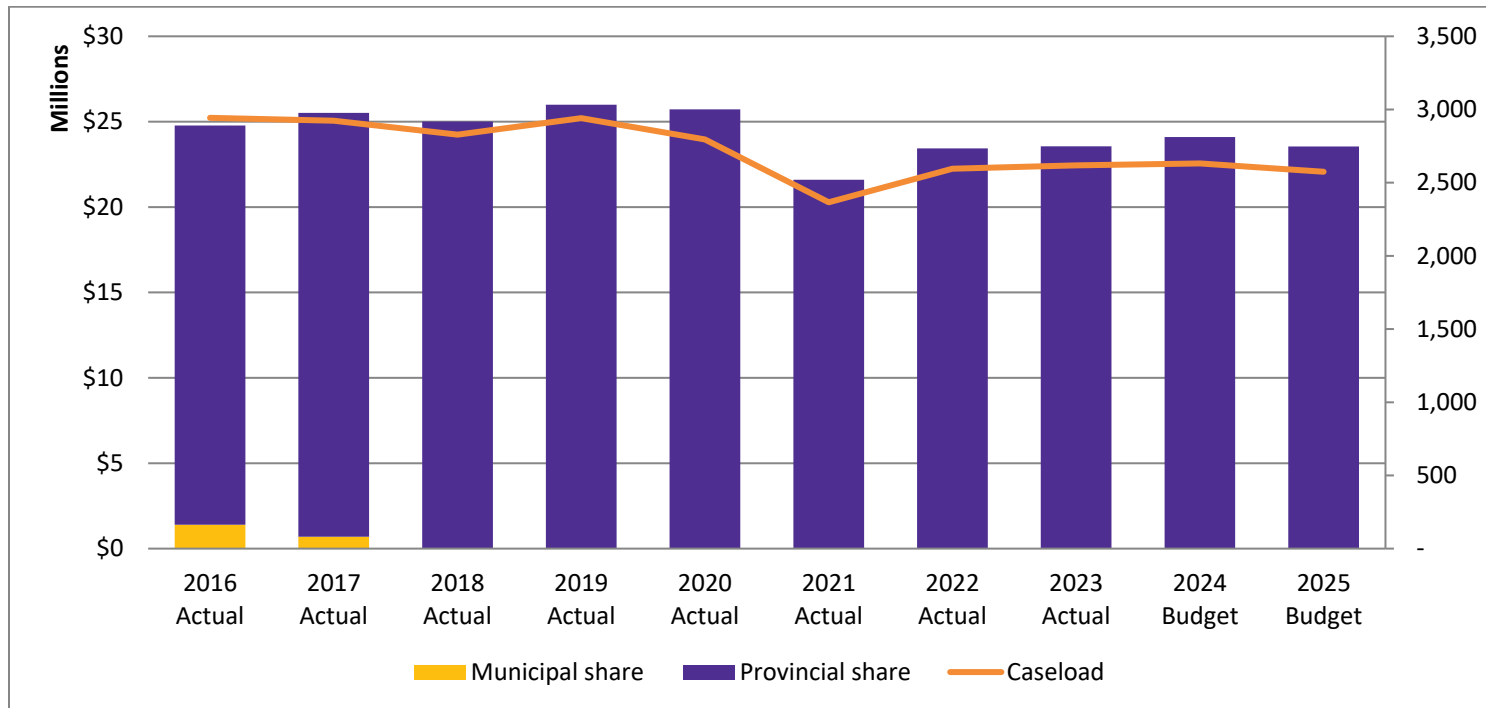
The largest component of the Integrated Social Services Division budget relates to the delivery of Ontario Works (OW) programs, whereby TBDSSAB provides short-term social assistance to, or on behalf of, eligible individuals and families. This assistance takes the form of financial and employment benefits to assist eligible recipients reach financial independence through employment.

Description	2024 Budget (\$)	2025 Budget (\$)	2026 Budget (\$)	2025 to 2026	
				Change (\$)	Change (%)
Expenditures					
Ontario Works Financial Assistance	24,102,600	23,546,200	23,639,600	93,400	0.4%
Ontario Works Program Delivery	10,604,800	11,202,700	10,764,300	(438,400)	-3.9%
Total Expenditures	34,707,400	34,748,900	34,403,900	(345,000)	-1.0%
Grants					
Provincial Grants - OW	(30,889,500)	(30,121,100)	(29,790,900)	330,200	-1.1%
Financing					
Imputed Rent Adjustment	(141,400)	(187,000)	(140,800)	46,200	-24.7%
Cost to be Levied	3,676,500	4,440,800	4,472,200	31,400	0.7%

Ontario Works Financial Assistance

Description	2024 Budget (\$)	2025 Budget (\$)	2026 Budget (\$)	2025 to 2026	
				Change (\$)	Change (%)
Expenditures					
Basic allowance	13,329,200	12,885,500	12,719,000	(166,500)	-1.3%
Shelter	11,323,400	10,907,900	10,748,500	(159,400)	-1.5%
Start-up benefits	129,400	123,600	37,100	(86,500)	-70.0%
Health-related benefits	355,900	339,900	296,500	(43,400)	-12.8%
Mandatory special necessities	258,800	278,100	370,400	92,300	33.2%
Special assistance	1,035,300	927,000	1,019,700	92,700	10.0%
Transitional child benefit	97,100	30,900	18,900	(12,000)	-38.8%
Total Expenditures	26,529,100	25,492,900	25,210,100	(282,800)	-1.1%
Client Revenue and Recovery					
Income revenue	(776,500)	(741,600)	(605,600)	136,000	-18.3%
OW recovery	(873,500)	(741,600)	(565,300)	176,300	-23.8%
Repayments and reimbursements	(776,500)	(463,500)	(399,600)	63,900	-13.8%
Total Client Revenue & Recovery	(2,426,500)	(1,946,700)	(1,570,500)	376,200	-19.3%
Net Cost	24,102,600	23,546,200	23,639,600	93,400	0.4%
Grants					
Provincial grants - OW	(24,102,600)	(23,546,200)	(23,639,600)	(93,400)	0.4%
Cost to be Levied	-	-	-	-	n/a

The TBDSSAB average monthly OW caseload in 2025 (2,484) decreased 3.1% versus the prior year (2,564 cases). The 2026 Provincial Budget did not include any increase in Social Assistance rates. It is expected that the OW caseload will increase locally during 2026 by 1.4%. The 2026 Budget for OW financial assistance represents an increase of \$93,400 (0.4%) versus 2025; However, because these costs are fully funded by the Province, there is no impact on the levy for municipalities and TWOMO.



Ontario Works Program Delivery Funding

The OW Program Delivery Funding Budget includes the resources available to deliver OW. TBDSSAB will continue to develop programs and partnerships with community agencies to deliver focused, employment-related services to the people we serve. This will be combined with a focus on individual needs’ assessments and reviewing employers’ responsibilities and TBDSSAB programming, so that they complement each other, ensuring successful placements.

Description	2024	2025	2026	2025 to 2026	
	Budget (\$)	Budget (\$)	Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	3,977,000	3,911,400	3,871,500	(39,900)	-1.0%
Materials and services	484,600	366,200	426,000	59,800	16.3%
Contracted services	5,000	5,000	5,000	-	0.0%
Rents and financial expenses	107,200	107,200	107,200	-	0.0%
External transfers	1,102,400	521,300	120,700	(400,600)	-76.8%
Internal administrative expense	4,088,200	5,285,200	5,360,500	75,300	1.4%
Imputed rent recovery	971,400	1,138,400	1,005,400	(133,000)	-11.7%
Total Expenditures	10,735,800	11,334,700	10,896,300	(438,400)	-3.9%
Recoveries					
From homelessness programs	(131,000)	(132,000)	(132,000)	-	0.0%
Total Expenditures Less Recoveries	10,604,800	11,202,700	10,764,300	(438,400)	-3.9%
Grants					
Provincial grants - OW	(6,786,900)	(6,574,900)	(6,151,300)	423,600	-6.4%
Financing					
From Levy Stabilization Reserve Fund	-	-	-	-	n/a
Imputed rent adjustment	(141,400)	(187,000)	(140,800)	46,200	-24.7%
Cost to be Levied	3,676,500	4,440,800	4,472,200	31,400	0.7%

Child Care and Early Years Programs

TBDSSAB is the Service System Manager for child care services in the District of Thunder Bay, and administers Child Care and Early Years’ Programs to create a comprehensive, consistent, quality-driven system to support children and families. The following table provides the total Child Care and Early Years’ Program Budget:

Description	2024 Budget (\$)	2025 Budget (\$)	2026 Budget (\$)	2025 to 2026	
				Change (\$)	Change (%)
Expenditures					
Child Care Programs	23,840,700	36,759,700	38,144,000	1,384,300	3.8%
EarlyON	3,886,600	3,886,600	3,886,600	-	0.0%
Child Care Program Delivery	629,700	803,400	878,300	74,900	9.3%
Total Expenditures	28,357,000	41,449,700	42,908,900	1,459,200	3.5%
Grants					
Provincial Grants - Child Care	(15,517,300)	(10,796,100)	(19,604,300)	(8,808,200)	81.6%
Federal Grants - Child Care	(11,495,600)	(29,268,600)	(21,602,500)	7,666,100	-26.2%
Financing					
Early Years reserve fund	(50,000)	-	(320,000)	(320,000)	n/a
Imputed Rent Adjustment	(10,200)	(12,100)	(10,400)	1,700	-14.0%
Cost to be Levied	1,283,900	1,372,900	1,371,700	(1,200)	-0.1%

Child Care Programs

Description	2024 Budget (\$)	2025 Budget (\$)	2026 Budget (\$)	2025 to 2026	
				Change (\$)	Change (%)
Expenditures					
Local Priorities	13,347,200	8,489,500	8,826,900	337,400	4.0%
CWELCC	10,493,500	28,270,200	29,317,100	1,046,900	3.7%
Total Expenditures	23,840,700	36,759,700	38,144,000	1,384,300	3.8%
Financing					
From Early Years Reserve Fund	(50,000)	-	(320,000)	(320,000)	n/a
Grants					
Provincial grants - child care	(12,314,300)	(7,506,600)	(16,347,500)	(8,840,900)	117.8%
Provincial grants - child care (mitigation)	-	-	-	-	n/a
Federal grants - child care	(10,493,500)	(28,270,200)	(20,393,600)	7,876,600	-27.9%
Total Financing	(22,807,800)	(35,776,800)	(37,061,100)	(1,284,300)	3.6%
Cost to be Levied	982,900	982,900	1,082,900	100,000	10.2%

Local Priorities

As part of the new child care funding framework, funding includes an allocation for Local Priorities, which will support the following:

- General operating grants (for ages 6 – 12 years);
- Wage Enhancement grant (for ages 6 – 12 years);
- Workforce strategy – Professional Learning (for ages 0 – 12 years);
- Fee subsidy (for ages 0 – 12 years);
- Special Needs Resourcing (for ages 0 – 12 years);
- Capacity Building (for ages 0 – 12 years); and
- Claims-based funding, e.g. Small Water Works (for ages 0 – 12 years).

The intention is to provide enhanced flexibility relative to local priorities, within provincial funding guidelines. The total allocation for 2026 is \$8,826,900.

The funding will have a portion being 100% Provincially funded, and a portion being Cost-shared 80% 20% Provincial/Municipal.

Under CWELCC, the province has established that the 2026 maximum base fee for child care operators enrolled in the CWELCC program is \$22 per space. In that regard, TBDSSAB 2026 rates as follows:

Age Category	2025 Rates	2026 Rates	Increase/(Decrease)
Infant	\$ 22	\$ 22	0.0%
Toddler	\$ 22	\$ 22	0.0%
Pre-School	\$ 22	\$ 22	0.0%
Kindergarten	\$ 22	\$ 22	0.0%
School Age	\$ 42	\$ 43	1.7%

Canada Wide Early Learning Child Care (CWELCC)

CWELCC funding, a portion is 100% Provincially funded, a portion is Cost-shared 80% 20% Provincial/Municipal, and a portion is 100% Federally funded. The funding must be utilized in the order stated above with federal funding being the last source of funding. For 2026, the funding framework reflects a fee set at \$22/ day although the province had indicated a desire to reduce the average rate for fees to be \$10/day by end of 2026. CWELCC funding for 2026 is \$29,317,100 being a \$1,046,900 (3.7%) increase on the \$28,270,200 for 2025 to reflect continued implementation of the CWELCC program.

EarlyON

Effective January 1, 2018, TBDSSAB is responsible for administering the EarlyON programs, with the following budgeted resources for 2026:

Description	2024 Budget (\$)	2025 Budget (\$)	2026 Budget (\$)	2025 to 2026	
				Change (\$)	Change (%)
Expenditures					
Ontario early years centres	2,164,600	2,164,600	2,164,600	-	0.0%
Early child development planning	38,500	38,500	38,500	-	0.0%
Data analysis services	105,200	105,200	105,200	-	0.0%
Early Years Officer	105,200	105,200	105,200	-	0.0%
Mental Health	45,700	45,700	45,700	-	0.0%
Internal administrative expense	250,000	250,000	250,000	-	0.0%
Indigenous-Led Child and Family Programs	1,177,400	1,177,400	1,177,400	-	0.0%
Total Expenditures	3,886,600	3,886,600	3,886,600	-	0.0%
Grants					
Provincial grants - child care (EarlyON)	(2,888,200)	(2,888,200)	(2,888,200)	-	0.0%
Federal grants - child care (EarlyON)	(998,400)	(998,400)	(998,400)	-	0.0%
Total Financing	(3,886,600)	(3,886,600)	(3,886,600)	-	0.0%
Cost to be Levied	-	-	-	-	n/a

Child Care Administration

As the Service System Manager, TBDSSAB ensures quality administration of the Child Care Program through appropriate Child Care Administration expenses:

Description	2024 Budget (\$)	2025 Budget (\$)	2026	2025 to 2026	
			Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	442,300	465,000	484,700	19,700	4.2%
Materials	50,800	56,000	57,000	1,000	1.8%
Contracted services	4,700	4,700	4,700	-	0.0%
Internal administrative expense	729,500	871,800	927,000	55,200	6.3%
Imputed rent recovery	70,400	73,900	73,900	-	0.0%
Total Expenditures	1,297,700	1,471,400	1,547,300	75,900	5.2%
Recoveries					
From EarlyON	(355,200)	(355,200)	(355,200)	-	0.0%
From EarlyON (Early Years Officer)	(105,200)	(105,200)	(105,200)	-	0.0%
From capacity building (Child Care Program Officers)	(207,600)	(207,600)	(208,600)	(1,000)	0.5%
Total Expenditures Less Recoveries	629,700	803,400	878,300	74,900	9.3%
Grants					
Provincial grants - child care	(314,800)	(401,300)	(368,600)	32,700	-8.1%
Federal grants - child care	(3,700)	-	(210,500)	(210,500)	n/a
Financing					
Imputed rent adjustment	(10,200)	(12,100)	(10,400)	1,700	-14.0%
Cost to be Levied	301,000	390,000	288,800	(101,200)	-25.9%

Housing and Homelessness Program and Housing Operations

In 2014, the Board approved Under One Roof: A Housing and Homelessness Plan. TBDSSAB continues to make progress in responding to the recommendations outlined in this 10-year Plan.

Description	2024 Budget (\$)	2025 Budget (\$)	2026 Budget (\$)	2025 to 2026	
				Change (\$)	Change (%)
Expenditures					
Community Housing	16,317,500	14,693,700	14,543,800	(149,900)	-1.0%
Homelessness Prevention	16,844,900	16,988,500	16,653,700	(334,800)	-2.0%
Housing Program Delivery	949,600	579,600	674,200	94,600	16.3%
Housing Portfolio Property Management	23,756,700	24,557,100	24,309,400	(247,700)	-1.0%
Total Expenditures	57,868,700	56,818,900	56,181,100	(637,800)	-1.1%
Revenue					
Rent revenue	(11,535,500)	(11,762,600)	(12,163,200)	(400,600)	3.4%
Other revenue	(354,300)	(242,100)	(246,600)	(4,500)	1.9%
Grants					
Provincial Grants - Housing	(750,000)	(348,400)	(348,400)	-	0.0%
Provincial Grants - Homelessness	(16,844,900)	(16,988,500)	(16,753,700)	234,800	-1.4%
Federal Grants - Housing	(4,564,400)	(3,807,300)	(4,085,000)	(277,700)	7.3%
Federal Block Funding	(5,283,800)	(3,663,200)	(2,309,400)	1,353,800	-37.0%
Financing					
From Community Housing Reserve Fund	(10,000)	(60,000)	(10,000)	50,000	-83.3%
From Levy Stabilization Reserve Fund	(206,800)	(325,000)	(325,000)	-	0.0%
To Housing Portfolio Capital Reserve Fund	2,406,900	1,464,200	2,091,400	627,200	42.8%
Imputed Rent Adjustment	(53,300)	(43,600)	(56,000)	(12,400)	28.4%
Cost to be Levied	20,672,600	21,042,400	21,975,200	932,800	4.4%

Community Housing

Description	2024 Budget (\$)	2025 Budget (\$)	2026 Budget (\$)	2025 to 2026	
				Change (\$)	Change (%)
Expenditures					
Provincial Reformed (with market component)	3,264,500	2,887,000	2,444,000	(443,000)	-15.3%
Provincial Reformed (100% RGI)	1,882,200	2,000,800	1,804,800	(196,000)	-9.8%
Former Provincial Reformed (post mortgage expiry)	388,700	541,100	764,200	223,100	41.2%
Urban Native housing program	1,047,700	808,800	623,600	(185,200)	-22.9%
Private landlord rent supplement	2,482,500	2,279,700	2,373,700	94,000	4.1%
Non-profit rent supplement	807,700	749,400	750,600	1,200	0.2%
Portable Housing Benefit	1,129,800	1,271,200	1,349,500	78,300	6.2%
Investment in Affordable Housing	500,000	300,000	300,000	-	0.0%
Ontario Priorities Housing Initiative	1,000,000	396,800	396,800	-	0.0%
Canada-Ontario Community Housing Initiative	3,814,400	3,458,900	3,736,600	277,700	8.0%
Total Expenditures	16,317,500	14,693,700	14,543,800	(149,900)	-1.0%
Grants					
Provincial grants - housing	(750,000)	(348,400)	(348,400)	-	0.0%
Federal grants - housing	(4,564,400)	(3,807,300)	(4,085,000)	(277,700)	7.3%
Federal block funding	(3,087,800)	(2,373,800)	(1,655,900)	717,900	-30.2%
Financing					
From Levy Stabilization Reserve Fund	(50,000)	-	-	-	0.0%
Total Financing	(8,452,200)	(6,529,500)	(6,089,300)	440,200	-6.7%
Cost to be Levied	7,865,300	8,164,200	8,454,500	290,300	3.6%

Provincial Reformed Housing Providers

The *Housing Services Act, 2011*, requires Service Managers to use benchmark indices, provided by the Ministry of Municipal Affairs and Housing (MMAH), to calculate the operating budgets for social housing providers. The benchmark cost indices are based on the prior year's Ontario Consumer Price Index and sub-indices. Estimated Rent-Geared to Income (RGI) revenue also factors into the calculation, as do mortgage payments and property taxes, which are finalized with providers based on actual expenses.

In 2025, upon mortgage expiry, one (1) housing provider operating agreement ended. In 2026 another one (1) will end. Administration has developed new Agreements to replace the operating agreements, as well as a new funding model to support housing providers to remain in the community housing portfolio. The 2026 Budget includes \$764,200 (2025: \$541,100) which will provide rent subsidy to the seven (7) non-profit housing providers with expired mortgages.

After removing the seven (7) former Provincial Reformed housing providers, and applying the MMAH indices to the remaining providers, the 2026 subsidy to Provincial Reformed housing providers will be \$4,248,800 (2024: \$4,887,800) which is \$639,000 less than the 2025 approved Budget. There is a corresponding decrease (\$717,900) in the Federal 'block' funding as a result of operating agreement expiries.

Urban Native Housing

For 2026, there is a decrease of \$185,200 in subsidy to these housing providers to \$623,600 (2025: \$808,800). Under the Canada-Ontario Community Housing Initiative (COCHI) Program, one of the priorities is to ensure continued funding of Urban Native housing units through rent supplement agreements (COCHI is described below).

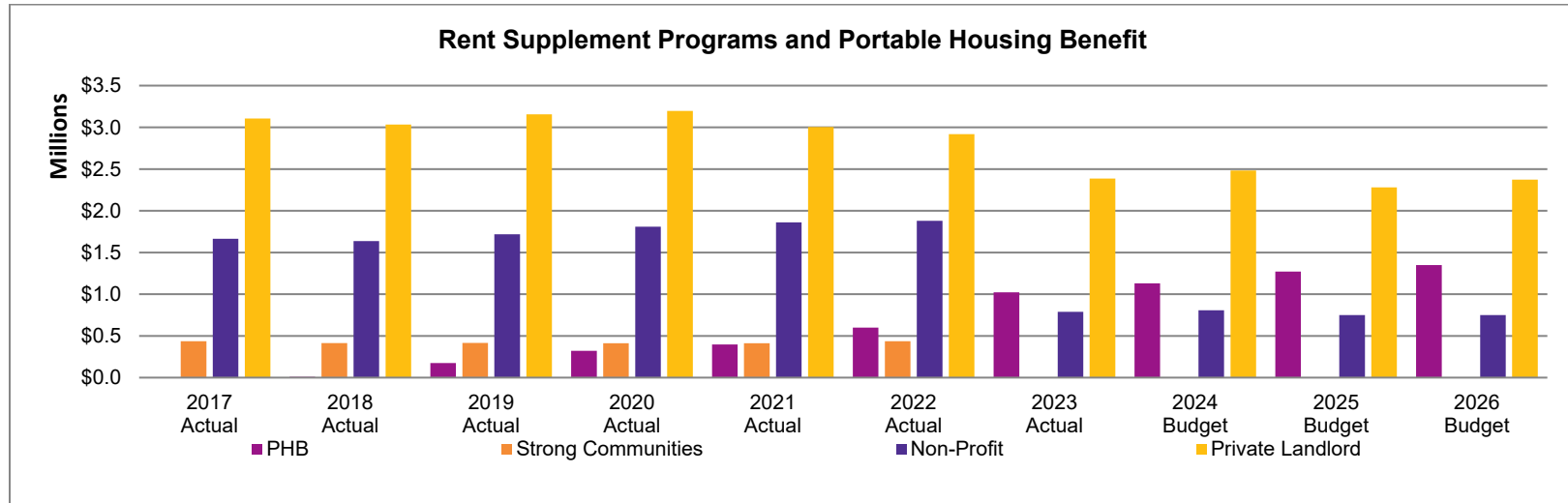
Rent Supplement and Portable Housing Benefit

The total proposed 2026 Rent Supplement Budget (Private Landlord and Non-Profit) of \$3,124,300 (2025: \$3,029,100) is \$95,200 higher than the 2025 approved budget. The proposed 2026 Budget reflects a strategy to maintain the average units expected for 2026. The budget allows for an average of 400 rental supplement units per month (2025: 402).

Unlike rent supplements which are tied to an agreement with the landlord, the Portable Housing Benefit (PHB) is a financial benefit provided to the applicant to help pay rent. Applicants continue to receive the PHB even if they move.

TBDSSAB continues to expand the utilization of the PHB, where appropriate. For 2026, the PHB budget expenditures of \$1,349,500 are \$78,300 higher than the 2025 approved budget (\$1,271,200) and support the recommendations within

Report No. 2025-39 – Update on the Attainment of TBDSSAB’s Service Level Standards, approved at the October 16, 2025, Board Meeting to secure 30 additional PHBs. This will bring the total to an average of 367 PHBs per month for 2026.



Investment in Affordable Housing

The 100% Federally/ Provincially funded Investment in Affordable Housing (IAH) Program wound down in 2023, and the remaining recipients have been moved to PHB where appropriate.

In 2025, the Ontario Renovates Revolving Loan Fund is being included to support Ontario Renovates programming.

Description	2024 Budget (\$)	2025 Budget (\$)	2026 Budget (\$)	2025 to 2026	
				Change (\$)	Change (%)
IAH					
Rent Supplement	-	-	-	-	n/a
IAH - Social Infrastructure Fund					
Housing Allowance	-	-	-	-	n/a
Rental Housing	-	-	-	-	n/a
Internal administrative expense	-	-	-	-	n/a
Reinvested Ontario Renovates	500,000	300,000	300,000	-	0.0%
Total Expenditures	500,000	300,000	300,000	-	0.0%
Grants					
Provincial grants - housing	(250,000)	(150,000)	(150,000)	-	0.0%
Federal grants - housing	(250,000)	(150,000)	(150,000)	-	0.0%
Cost to be Levied	-	-	-	-	0.0%

Ontario Priorities Housing Initiative

The Ontario Priorities Housing Initiative (OPHI), announced in 2019 under Ontario’s Community Housing Renewal Strategy, is modeled after the previous Affordable Housing Programs. For 2026, the full \$396,800 is allocated to the repair and upgrading of existing community housing units to ensure long term sustainability of current housing. A breakdown is provided in the table, below:

Description	2024 Budget (\$)	2025 Budget (\$)	2026 Budget (\$)	2025 to 2026	
				Change (\$)	Change (%)
Rental Housing					
Ontario Renovates - Internal	968,800	377,000	377,000	-	0.0%
Ontario Renovates - External					
Internal administrative expense	31,200	19,800	19,800	-	0.0%
Total Expenditures	1,000,000	396,800	396,800	-	0.0%
Grants					
Provincial grants - housing	(500,000)	(198,400)	(198,400)	-	0.0%
Federal grants - housing	(500,000)	(198,400)	(198,400)	-	0.0%
Cost to be Levied	-	-	-	-	0.0%

Canada-Ontario Community Housing Initiative

As legacy Social Housing mortgages mature and operating agreements expire, there is a corresponding reduction in Federal block funding provided to Service Managers. Previously, this reduction was proportionately redirected to Service Managers through their COCHI allocations to stabilize the supply of community housing through repairs, renovations, and transitional operating support.

During 2024, the assumptions related to the level of COCH funding were changed, whereby there was no longer a direct proportional COCHI allocation relative to the reduction in Federal block funding. This change is a concern as it directly impacts future planning for repairs, renovations, and transitional operating support.

In 2026, Administration will continue to use COCHI funds to support rent supplement agreements for former Urban Native Housing Program units (\$1,325,800) and continue to provide transitional operating funding. The remaining COCHI allocation (\$2,156,300) will be to address capital needs. This initiative supports the sustainability of community housing by maintaining the supply of affordable housing units in the portfolio. If/when updated funding criteria are released, impacts will be provided to the Board through the quarterly financial variance report process.

Description	2024 Budget (\$)	2025 Budget (\$)	2026 Budget (\$)	2025 to 2026	
				Change (\$)	Change (%)
<u>Capital Component:</u>					
Repairs - Internal	3,732,100				
Repairs - External	-				
New Build	-				
		3,329,100	3,549,700	220,600	6.6%
<u>Operating Component:</u>					
Rent Supplement	-				
Transitional operating	-				
Building Condition Assessment	-				
Internal administrative expense	82,300	129,800	186,900	57,100	44.0%
Total Expenditures	3,814,400	3,458,900	3,736,600	277,700	8.0%
Grants					
Federal grants - housing	(3,814,400)	(3,458,900)	(3,736,600)	(277,700)	8.0%
Cost to be Levied	-	-	-	-	0.0%

Homelessness Prevention Program

In April 2022, the Province announced the Homelessness Prevention Program (HPP) which amalgamated the Community Homelessness Prevention Initiative, Home for Good, and Strong Communities Rent Supplement programs.

HPP funding is used to help prevent homelessness and to assist individuals in advancing along the housing continuum. In March 2023, TBDSSAB received an updated HPP planning allocation of \$16,549,000, for each of the next three fiscal years, an increase of \$10,981,600 over the previous years' allocation. The 2026 Budget, of \$16,549,000 includes \$8,046,100 allocated across Operating service categories (Community Outreach and Support, Emergency Shelter Solutions, Housing Assistance, Supportive Housing), and \$6,494,000 allocated to Capital (new facilities) consistent with the Board approved Investment Plan.

Description	2024 Budget (\$)	2025 Budget (\$)	2026 Budget (\$)	2025 to 2026	
				Change (\$)	Change (%)
Expenditures					
Homelessness Prevention Program	16,740,200	16,883,800	16,549,000	(334,800)	-2.0%
Home for Good (capital)	104,700	104,700	104,700	-	0.0%
Social Services Relief Fund	-	-	-	-	n/a
Total Expenditures	16,844,900	16,988,500	16,653,700	(334,800)	-2.0%
Grants					
Provincial grants - homelessness	(16,844,900)	(16,988,500)	(16,653,700)	334,800	-2.0%
Cost to be Levied	-	-	-	-	n/a

Housing Program Delivery

Housing Program Delivery includes costs related to the administration of the Housing Programs discussed above.

Description	2024 Budget (\$)	2025 Budget (\$)	2026	2025 to 2026	
			Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	515,300	572,600	594,100	21,500	3.8%
Interest on long-term debt	-	-	-	-	n/a
Materials	27,700	29,100	74,300	45,200	155.3%
Contracted services	10,000	60,000	10,000	(50,000)	-83.3%
Rents and financial expenses	-	-	-	-	n/a
External transfers	60,000	-	-	-	n/a
Repayment of long-term debt	-	-	-	-	n/a
Internal administrative expense	982,900	683,000	813,000	130,000	19.0%
Imputed rent recovery	112,600	118,300	133,100	14,800	12.5%
Total Expenditures	1,708,500	1,463,000	1,624,500	161,500	11.0%
Recoveries					
From housing and homelessness programs	(758,900)	(883,400)	(950,300)	(66,900)	7.6%
Total Expenditures Less Recoveries	949,600	579,600	674,200	94,600	16.3%
Revenue					
Other revenue (Housing Partnering Strategy)	(60,000)	-	-	-	n/a
Financing					
From Community Housing Reserve Fund	(10,000)	(60,000)	(10,000)	50,000	-83.3%
Imputed rent adjustment	(16,400)	(19,400)	(18,700)	700	-3.6%
Cost to be Levied	863,200	500,200	645,500	145,300	29.0%

Housing Portfolio Property Management

TBDSSAB owns and operates 2,473 units in 53 community housing projects in the District of Thunder Bay. The 2026 Budget for Direct-Owned Housing includes costs associated with operating and maintaining these housing units:

Description	2024 Budget (\$)	2025 Base (\$)	2026	2025 to 2026	
			Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	4,006,100	4,429,100	4,577,300	148,200	3.3%
Interest on long-term debt	100,000	59,500	27,500	(32,000)	-53.8%
Materials	16,185,500	18,273,100	17,946,200	(326,900)	-1.8%
Contracted services	10,000	10,000	10,000	-	0.0%
Rents and financial expenses (net of tenant recoveries)	9,600	9,600	9,600	-	0.0%
External transfers	71,400	71,400	1,400	(70,000)	-98.0%
Repayment of long-term debt	1,827,800	1,591,500	1,255,800	(335,700)	-21.1%
Internal administrative expense	1,992,300	1,208,700	1,474,000	265,300	21.9%
Imputed rent recovery	253,400	147,900	266,100	118,200	79.9%
Total Expenditures	24,456,100	25,800,800	25,567,900	(232,900)	-0.9%
Recoveries					
From housing and homelessness programs	(392,400)	(1,016,700)	(1,031,200)	(14,500)	1.4%
From Ontario Works	(287,200)	(205,300)	(205,500)	(200)	0.1%
From building operating	(19,800)	(21,700)	(21,800)	(100)	0.5%
Total Expenditures Less Recoveries	23,756,700	24,557,100	24,309,400	(247,700)	-1.0%
Revenue					
RGI rent	(10,271,700)	(10,548,000)	(11,085,900)	(537,900)	5.1%
Market rent	(1,084,500)	(1,034,900)	(1,027,200)	7,700	-0.7%
Commercial rent	(179,300)	(179,700)	(50,100)	129,600	-72.1%
Miscellaneous tenant revenue	(151,500)	(150,300)	(152,100)	(1,800)	1.2%
Revenue-generating projects	(142,800)	(91,800)	(94,500)	(2,700)	2.9%
Grants					
Provincial Grants	-	-	(100,000)	(100,000)	n/a
Federal Block Funding	(2,196,000)	(1,289,400)	(653,500)	635,900	-49.3%
Financing					
To Housing Portfolio Capital Reserve Fund	2,406,900	1,464,200	2,091,400	627,200	42.8%
Transfer from Levy Stabilization Reserve Fund	(156,800)	(325,000)	(325,000)	-	0.0%
Imputed rent adjustment	(36,900)	(24,200)	(37,300)	(13,100)	54.1%
Cost to be Levied	11,944,100	12,378,000	12,875,200	497,200	4.0%



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

2026 Capital Budget

2026 Capital Budget Overview

The Capital Budget includes planned expenditures that will be financed from the Housing Portfolio Capital Reserve Fund, the Office Building Capital Reserve Fund, and other Federal/ Provincial funding initiatives. Projects have been identified and prioritized through a review of the Direct-Owned Housing Portfolio assets and the Headquarter Office Building, in conjunction with each portfolio’s Building Condition Assessments, and aligned with the strategic direction of the organization, to maintain a long-term vision for capital improvement, revitalization and environmental stewardship.

In 2026, the Capital Budget includes 71 projects totaling \$2,915,000.

The capital forecast for the next nine (9) years identifies projects across the portfolio and will be updated in 2026 for any changes.

Capitla Budget and Forecast	Forecast								
	2027	2028	2029	2030	2031	2032	2033	2034	2035
Roofing	320,000	330,000	290,000	385,000	550,000	285,000	215,000	25,000	500,000
Windows	670,000	440,000	577,000	530,000	780,000	775,000	780,000	675,000	730,000
Doors	232,000	222,000	160,000	298,000	50,000	50,000	-	-	75,000
Sitework	472,000	410,000	263,000	170,000	241,000	65,000	130,000	100,000	50,000
Elevator	320,000	350,000	265,000	340,000	-	400,000	-	-	-
Flooring	230,000	176,720	285,000	480,000	230,000	150,000	150,000	150,000	300,000
Electrical	970,000	360,000	370,000	1,022,000	475,000	490,000	315,000	235,000	235,000
Mechanical	141,000	855,000	525,000	455,000	100,000	200,000	300,000	550,000	325,000
Life Safety	427,000	648,600	130,000	110,000	260,000	150,000	350,000	125,000	100,000
Accessibility Modifications	-	-	-	-	-	-	-	-	-
Plumbing	315,000	238,500	175,000	362,000	120,000	150,000	60,000	75,000	60,000
Painting	265,000	395,000	265,000	175,000	150,000	250,000	115,000	100,000	50,000
Appliances	126,000	-	42,000	-	-	-	-	-	-
Building Interior Upgrades	608,000	136,000	180,000	30,000	310,000	300,000	375,000	150,000	50,000
Building Exterior Repairs	481,000	388,600	205,200	191,000	175,000	110,000	115,000	60,000	35,000
Security	-	-	160,000	-	50,000	-	-	-	-
Common Rooms	49,000	6,500	2,500	22,500	2,500	-	-	-	-
TOTAL	\$ 5,626,000	\$ 4,956,920	\$ 3,894,700	\$ 4,570,500	\$ 3,493,500	\$ 3,375,000	\$ 2,905,000	\$ 2,245,000	\$ 2,510,000