



## BOARD REPORT

REPORT No.: 2026-20

MEETING DATE: JUNE 18, 2026

SUBJECT: ONTARIO PRIORITIES HOUSING INITIATIVE (OPHI) AND CANADA-ONTARIO  
COMMUNITY HOUSING INITIATIVE (COCHI) – INVESTMENT PLAN 2026-27

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### RECOMMENDATION

THAT with respect to Report No. 2026-20 (Integrated Social Services Division) we, The District of Thunder Bay Social Services Administration Board, approve the 2026-27 Investment Plan for the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative programs and authorize the Chief Executive Officer to execute the plan and submit to the Ministry of Municipal Affairs and Housing;

AND the Board authorizes the Chief Executive Officer to execute any required agreements for the delivery of the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative programs;

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

### REPORT SUMMARY

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with information related to the continuation of the Canada-Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI) and to approve the proposed Investment Plan for the 2026-27 funding year.

### BACKGROUND

On April 17, 2019, The Honourable Steve Clark, Minister of Municipal Affairs and Housing, addressed a letter to the TBDSSAB Board Chair announcing the government's 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. Guidelines for these new programs were also introduced.

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 as long as they are community housing providers listed in the *Housing Services Act, 2011* 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.

OPHI is modeled after the previous Investment in Affordable Housing Extension (IAH-E) 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.

## COMMENTS

On May 25, 2026, The Honourable Robert Flack, Minister of Municipal Affairs and Housing, addressed a letter to the TBDSSAB Board Chair announcing the confirmed funding allocation for TBDSSAB in 2026/27.

To support Ontario's overall NHS commitment, each Service Manager has been assigned a rent-assisted unit target for the 2026-27 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 2026-27 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, and municipal investments in new rent supplement or rent supported units. In total, TBDSSAB is forecasting 71 new units for 2026/27.

With 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.

The Investment Plan for 2026/27 proposes utilizing OPHI and COCHI funds to maintain Urban Native Housing units with operating agreements that have expired and would otherwise be removed from the housing system. It is also proposed that the OPHI and COCHI funding be utilized for the creation of five (5) new affordable housing units. The remaining OPHI and COCHI funding is proposed to be utilized for the repair of Not-for-Profit Community Housing buildings. The details of these capital investments are provided through a Memo in Closed Session.

### **STRATEGIC PLAN IMPACT**

This report supports the 2024-2027 Strategic Plan practical vision of providing safe, affordable, agency-supported housing that everyone deserves.

### **FINANCIAL IMPLICATIONS**

COCHI and OPHI are 100% provincially funded programs. TBDSSAB has been notified that it will receive \$3,736,600 through COCHI and \$504,900 through OPHI upon approval of the Investment Plan for the April 1, 2026 – March 31, 2027 funding year.

TBDSSAB is eligible to use up to 5% of the approved funding allocation for administration costs. The allowable administration costs for the Ministry fiscal 2026-27 is \$212,075.

### **CONCLUSION**

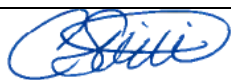

It is concluded that this report provides the Board with information relative to TBDSSAB's COCHI-OPHI Investment Plan for the 2026-27 year.

It is recommended that the Board authorize the CEO to submit the COCHI-OPHI Investment Plan to MMAH, and to execute all other required agreements related to the program and make all necessary submissions to meet program guidelines and timeframes.

**REFERENCE MATERIALS**

Attachment #1 Letter dated May 25, 2026 from Minister Flack

#2 TBDSSAB COCHI-OPHI Investment Plan

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

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and Housing**

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234-2026-941

May 25, 2026

Board Chair Jim Vezina  
Thunder Bay DSSAB  
[Board.chair@tbdssab.ca](mailto:Board.chair@tbdssab.ca)

Dear Board Chair Vezina:

**Re: 2026-27 Confirmed Funding Allocations and Rent-Assisted Unit Target  
National Housing Strategy (NHS) – COCHI, OPHI, and COHB**

This fiscal year marks the second year of the final three years of the National Housing Strategy (NHS) under the Canada-Ontario Bilateral Agreement.

Following the federal government's approval of Ontario's final three-year NHS Action Plan, Ontario continues to work with Service Managers and Indigenous Program Administrators to deliver on the province's housing commitments and ensure progress toward NHS targets.

These allocations and targets support Ontario's continued implementation of the National Housing Strategy and progress toward the province's Expansion Target.

I am pleased to confirm your funding allocations under the Canada-Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI) for the 2026-27 fiscal year, and to provide planning allocations for 2027-28. Details of these allocations are provided below.

## COCHI/OPHI Funding Allocations – Thunder Bay DSSAB

Program	2026-27 Confirmed Allocation	2027-28 Planned Allocation
Canada-Ontario Community Housing Initiative (COCHI)	\$3,736,600	\$4,052,500
Ontario Priorities Housing Initiative (OPHI)	\$540,900	\$203,100

As Ontario approaches the final year of the NHS, OPHI funding will gradually taper. Service Managers are asked to plan and manage the uptake under the Housing Allowance and Rent Supplement components accordingly.

## Rent-Assisted Unit Target – Thunder Bay DSSAB

To further support Ontario’s NHS commitment, each Service Manager continues to be assigned a rent-assisted unit target to support the province’s overall goal of expanding rent-assisted housing.

Ontario has made strong progress toward the Expansion Target in recent years, with many Service Managers advancing projects and delivering rent-assisted units ahead of earlier projections. In recognition of this early progress, the assigned targets for 2026-27 reflect a recalibration of annual expectations to align with Ontario’s remaining commitment through the final years of the NHS. This adjustment recognizes the momentum already achieved and ensures that the province remains on a steady trajectory toward the 2028 target.

Your specific expansion target for the 2026-27 fiscal year is provided below:

2026-27	<b>30 Rent – Assisted Units</b> Eligible rent-assisted units include newly built or acquired affordable housing, reactivated community housing, and new rent-supplements (provided they meet specific criteria detailed in the NHS Eligibility Guide).
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The NHS Action Plan reiterates Ontario’s commitment to expand rent-assisted housing by 19,660 units by March 31, 2028. Continued collaboration with Service Managers remains essential to achieving this target.

## Canada-Ontario Housing Benefit (COHB) Funding Allocation - Thunder Bay DSSAB

<b>Program</b>	<b>2026-27 Confirmed Planning Allocation</b>	<b>2026-27 Target Number of New Households</b>
Canada-Ontario Housing Benefit (COHB)	\$398,000	55

Consistent with previous years, Service Managers are required to complete a COHB Take-Up Plan to support the effective use of allocated funding and the onboarding of new households. The Take-Up plan provides a projection of the number of new households expected to be assisted in the 2026-27 fiscal year.

The Take-Up Plan reporting template is available at the following link: [2026-27 COHB Planning Allocation Take-up Plan – Fill out form](#). Completed plans must be submitted to the Ministry no later than June 10, 2026.

Service Managers are also expected to report any changes to projected new household numbers through the existing reporting process to support ongoing program monitoring and oversight.

Our standard communication protocol for housing programs applies to the details in this letter, including keeping this information confidential.

A separate allocation letter for the 2026-27 Homelessness Prevention Program (HPP) will follow shortly.

Your continued leadership in delivering community housing is vital to advancing Ontario's housing objectives. I appreciate your continued partnership and look forward to building on this progress together.

Sincerely,

A handwritten signature in blue ink that reads "Robert J. Flack". The signature is fluid and cursive, with a long horizontal stroke at the end.

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

c: Ken Ranta, Chief Executive Officer, Thunder Bay DSSAB  
Robert Dodd, Chief of Staff, Minister's Office, Ministry of Municipal Affairs and Housing  
Martha Greenberg, Deputy Minister, Ministry of Municipal Affairs and Housing  
Sean Fraser, Assistant Deputy Minister, Municipal and Housing Operations Division,  
Ministry of Municipal Affairs and Housing  
Jessica Vail, Team Lead, Regional Housing Services, Municipal Services Office North (Thunder Bay)



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2026-27

Case Number #: 2026-04-1-3625008284

Thunder Bay DSSAB-AIMS

Fields marked with an asterisk (\*) are mandatory.

### Introduction

### Section A - Proposed Plan

This section is for you to describe how you intend to use your COCHI and OPHI funding allocation to address the housing needs of your community. The proposed program delivery plan should align with your Housing and Homelessness Plan and the Province's Community Housing Renewal Strategy. Please respond to the following questions in the space provided below.

Please make best efforts to respond to every part of each question.

1. What are the current and projected housing needs in your community? Please make direct reference (including page references) to your Housing and Homelessness Plan.

Projected needs for Transitional and Long Term Supportive Housing, as referenced on page 22 of the TBDSSAB H and H Plan, is:

1. 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) - 125 units
2. Site Based Bridge Housing - 50
3. Site Based Transitional Housing - 50
4. Site Based Supportive Housing - 250

The projected needs for Community and Affordable Housing, as reference on page 27, is 324.

2. What is your planned approach to use COCHI and OPHI funding? Please provide details on whether any supportive housing projects will be submitted for COCHI and/or OPHI funding.

TBDSSAB's proposed plan for the use of COCHI and OPHI funding is a mix of the creation of new affordable housing units, the provision of rent supplements for Urban Native housing, and capital repairs for Not For Profit Community Housing providers. Supportive Housing units will not be created through COCHI and OPHI funding.

3. How does your plan address the current and projected housing needs in your community?



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2026-27

Case Number #: 2026-04-1-3625008284

Thunder Bay DSSAB-AIMS

This plan creates five (5) new affordable housing units to address the need for growth, and ensures the continuation of existing Community Housing units for the future.

#### 4. What are the priorities and how were the target client groups selected?

The Urban Native program being supported through rent supplements will continue to operate a chronological wait list for their housing units.

The repair to NFP Community Housing units will ensure a continuation of these Community Housing units into the future.

The affordable housing capital project is a collaboration with a district proponent that is in the process of building a small home subdivision in the community. Each unit is 600 square feet and intended to provide affordable and easier living for the senior population.

#### 5. Leveraging the COCHI and OPHI initiatives is a key means to achieving the goals and outcomes outlined in the Province's Community Housing Renewal Strategy. Please indicate how your planned spending under COCHI and OPHI will lead to:

- a) Increased supply and appropriate mix of affordable and adequate housing;
- b) People having improved access to affordable housing and supports that meet their needs to achieve housing stability;
- c) Improved efficiency of the community housing system to ensure value for money and long-term sustainability.

Through TBDSSABs proposed investments the supply of affordable housing will be increased by five (5) units and units will receive rent supplement support in the Urban Native program.

The existing supply of Community Housing units will be safeguarded through the renovations to Not For Profit owned housing assets.

Finally, support for the Urban Native program will ensure stability and sustainability within the Community Housing system by ensuring that these units remain within the Community Housing system.

#### 6. How does your plan contribute to the allocated NHS targets? Please also indicate how your plan helps ensure the targets will be met?

TBDSSABs proposed Investment Plan will create five (19) units towards the NHS target of 30 (14 UNH Rent Supplements and 5 new affordable housing units). In addition to these 19 units, TBDSSAB is proposing 22 transitional and long term supported units under HPP, and a goal of 30 new portable benefit and rent supplement units funded through the member municipalities. In total, the TBDSSAB is tracking to have 71 units count towards the NHS target of 30.

#### 7. To be answered by Service Managers with Urban Native Social Housing (UNH) units only.

The Ontario-CMHC Bilateral Agreement requires the preservation of Urban Native Social Housing units to ensure that there is no net loss of units and that retained units will be improved through



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2026-27

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repair, capital replacement, and rent affordability support.

a) How many UNH units do you currently have in your service area?

241

b) How many UNH units currently have operating agreements that have expired?

200

c) How many of these UNH units with expired operating agreements continue to receive housing subsidy support through COCHI funding?

133

d) Please indicate how the COCHI funding you receive will maintain these units and help the Province meet this commitment?

Through the use of COCHI, expiring Urban Native Housing units will be maintained in the TBDSSAB system to support access to affordable and supported housing. TBDSSAB is committed to working with our UNH partners to maintain the existing housing units within the system, and to support the need for maintaining and improving the properties to support long-term use.

8. **To be answered by Service Managers who plan to utilize COCHI/OPHI funding for Rent Supplements.** If you plan to enter into COCHI/OPHI-funded Rent Supplement Agreements with housing providers that have matured Operating Agreements and mortgages, please provide the following details:

a) How many Rent Supplement Agreements do you plan to enter into over the reporting period?

There will be 14 new rent supplement agreements entered into in 2026/27 and 32 total expiring between 2025/26 and 2027/28.

b) How many units would continue to operate as community housing as a result of Rent Supplement Agreements?

The TBDSSAB intends to support all 32 expiring units over the next 3 years through COCHI funding.

c) How many new rent-assisted units will be created?



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2026-27

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14 in 2026/27 and 32 total over the 3 year funding cycle.

d) How many RGI units would be provided?

14 in 2026/27 and 32 total over the 3 year funding cycle.

e) What would be the average rent supplement amount (\$ per unit per month)?

The average rent supplement paid per month for Urban Native units is \$630.00

9. **To be answered by Service Managers who plan to utilize COCHI/OPHI funding for Rent Supplements and Housing Allowance.** Please provide a breakdown of the estimated number of unique households to be assisted under the following components:

- **COCHI Rent Supplements**
- **OPHI Rent Supplements**
- **OPHI Housing Allowance - Direct Delivery**
- **OPHI Housing Allowance - Shared Delivery**

10. If applicable, please provide details on your proposed uses for Transitional Operating and/or administration fee funding. Please describe what activities will be funded and what outcomes will be achieved.

TBDSSAB will use COCHI OPHI administrative funding for a portion of staff salaries and office expenses related to the administration of the COCHI and OPHI programs. This includes a portion of the salary for Director, Integrated Social Services, Manager, Housing and Homelessness Programs, Housing Programs Officer, Director, Corporate Services, Manager, Finance and Financial Analyst.

11. Please indicate any potential risks anticipated during the implementation of the planned approach (e.g., risks of underspending, project withdrawals, etc.)? Please also provide details on how the potential risks will be managed.

n/a



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2026-27

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Thunder Bay DSSAB-AIMS

12. Additional Comments:

n/a

### Section B - COCHI Projected Take-Up (Units/Households)

Complete the following table by entering the number of households for each target group to be served in your area. Please report each household only once for each component.

*\*Young Adults are Youths aged 16 to 24 years*

Projected Target Group	New Build	Repair	Rent Supplement	Transitional Operating	TOTAL
Homeless	0	0	0	0	0
Indigenous Peoples	0	0	10	0	10
Mental Health/Addiction Issues	0	0	0	0	0
Persons with Disabilities	0	0	0	0	0
Racialized Groups	0	0	0	0	0
Recent Immigrants	0	0	0	0	0
Seniors	0	0	0	0	0
Survivors of Domestic Violence	0	0	0	0	0
Veterans	0	0	0	0	0
Young Adults	0	0	0	0	0
Unspecified	4	0	0	0	4
<b>Total COCHI</b>	<b>4</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>14</b>

### Section C - COCHI Quarterly Commitments

For the Capital Components, enter the estimated amount of COCHI funding to be taken-up by component in each quarter of the 2026-27 program year. Documentation required for a commitment is outlined in the Program Guidelines. Commitments for New Build projects must be made no later



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2026-27

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than the end of Quarter 3 and commitments for Repair projects in Quarter 4 cannot be more than 10% of the allocation.

The total quarterly commitments must equal the Planned Financial Commitment amount.

For the Operating Components, enter the projected commitments in each quarter of the 2026-27 program year.

COCHI	Planned Financial Commitment by Quarter				\$3,736,600
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	TOTAL
	Apr - Jun	Jul - Sep	Oct - Dec	Jan - Mar	
New Build	0	0	1,020,588	0	1,020,588
Repair	0	0	1,349,690	0	1,349,690
<b>Total Capital</b>	0	0	2,370,278	0	2,370,278
Rent Supplement	294,873	294,873	294,873	294,873	1,179,492
Transitional Operating	0	0	0	0	0
<b>Total Operating</b>	294,873	294,873	294,873	294,873	1,179,492
Administration Fee	46,707.5	46,707.5	46,707.5	46,707.5	186,830
<b>Total COCHI</b>	341,580.5	341,580.5	2,711,858.5	341,580.5	3,736,600
<b>Variance</b>					0

### Section D - OPHI Projected Take-Up (Units/Households)

Complete the following table by entering the number of households for each target group to be served in your area. Please report each household only once for each component.

*\*Under column "Rental Assistance" please combine households receiving any Rent Supplement and Housing Allowance (Direct & Shared).*

*\*\*Young Adults are Youths aged 16 to 24 years*

Projected Target Group	Homeowner-ship	Ontario Renovates	Rental Housing	*Rental Assistance	Housing Support Services	TOTAL



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2026-27

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Homeless	0	0	0	0	0	0
Indigenous Peoples	0	0	0	4	0	4
Mental Health/Addiction Issues	0	0	0	0	0	0
Persons with Disabilities	0	0	0	0	0	0
Racialized Groups	0	0	0	0	0	0
Recent Immigrants	0	0	0	0	0	0
Seniors	0	0	0	0	0	0
Survivors of Domestic Violence	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Young Adults	0	0	0	0	0	0
Unspecified	0	0	1	0	0	1
<b>Total OPHI</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>4</b>	<b>0</b>	<b>5</b>

### Section E - OPHI Quarterly Commitments

For the Capital Components, enter the estimated amount of OPHI funding to be taken-up by component in each quarter of the 2026-27 program year. Documentation required for a commitment is outlined in the Program Guidelines. Commitments for Rental Housing projects must be made no later than the end of Quarter 3 and commitments for Homeownership and Ontario Renovates projects in Quarter 4 cannot be more than 10% of that component's allocation.

For the Operating Components, enter the projected disbursements in each quarter of the 2026-27 program year.

OPHI	Planned Financial Commitment by Quarter				\$540,900
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	TOTAL
	Apr - Jun	Jul - Sep	Oct - Dec	Jan - Mar	
Homeownership	0	0	0	0	0
Ontario Renovates	0	0	0	0	0
Rental Housing	0	0	255,147	0	255,147



# COCHI OPHI Initial Plan

## COCHI-OPHI Investment Plan (IP) 2026-27

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<b>Total Capital</b>	0	0	255,147	0	255,147
Housing Allowance-Direct	0	0	0	0	0
Housing Allowance-Shared	0	0	0	0	0
Housing Support Services	0	0	0	0	0
Rent Supplement	65,127	65,127	65,127	65,127	260,508
<b>Total Operating</b>	65,127	65,127	65,127	65,127	260,508
Administration Fee	6,311.25	6,311.25	6,311.25	6,311.25	25,245
<b>Total OPHI</b>	71,438.25	71,438.25	326,585.25	71,438.25	540,900
<b>Variance</b>					0

### Section F - Attestation

- \*I certify to the best of my knowledge that this report has been accurately populated in accordance with the instructions provided by the Province with approvals by the local Council/ Board or their delegated authority.
- \*I certify that Funds for Administration Fees are to be used in accordance with the COCHI and OPHI Program Guidelines.

*Prepared By (Name and Title): Aaron Park, Manager, Housing and Homelessness Programs	*Date: 05/29/2026
*Approved By (Delegated Service Manager/Indigenous Program Administrator Authority): Crystal Simeoni, Director, Integrated Social Services	*Date: 05/29/2026