



THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

COCHI-OPHI Investments for the Future of Housing in the District of Thunder Bay

POSITION PAPER

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Prepared by:

The District of Thunder Bay Social Services Administration Board

Prepared for:

Hon Rob. Flack, Minister of Municipal Affairs and Housing

Brief

The District of Thunder Bay Social Services Administration Board (TBDSSAB) requests that the Ministry of Municipal Affairs and Housing (MMAH) provide additional funding through the Canada-Ontario Community Housing Initiative (COCHI), and Ontario Priorities Housing Initiative (OPHI) to support the development of new affordable housing units in the District of Thunder Bay.

Summary

COCHI and OPHI provide critical funding for TBDSSAB's effective support of the Community Housing sector. This funding is used to support capital projects, the crucial repairs and maintenance of aging housing stocks, and rent supplements for Urban Native housing in the District of Thunder Bay. Affordable housing solutions are critical to providing easier access to housing in the District, while ensuring long-term tenancies contribute to the mitigation of ongoing cycles of homelessness. That said, the request for additional COCHI/OPHI funding to increase the stock of affordable housing units would help address growing constraints that are increasingly visible due to the increased cost of living.

Background

On April 30, 2018, Ontario and the Canada Mortgage and Housing Corporation signed a Bilateral Agreement regarding the National Housing Strategy (NHS). This agreement provided an opportunity to align federal funds with Ontario's Community Housing Renewal Strategy priorities.

Currently, there are three key initiatives under the NHS that are delivered by Ontario: Canada-Ontario Community Housing Initiative (COCHI), Ontario Priorities Housing Initiative (OPHI) and the Canada-Ontario Housing Benefit (COHB). Both COCHI and OPHI provide critical funding for TBDSSAB's effective planning for the provision of community housing, which includes allocations towards capital projects, repairs and maintenance, housing supplements, and homelessness prevention in the District.

Since their inception, these funding streams have become critical to TBDSSAB's effective provision of Community Housing. Over the past five years, COCHI funding has been central to the repair of over 2,900 housing units, along with supporting maintenance of over 270 existing legacy housing units built under the Urban Native Housing Program.

TBDSSAB has also supported a total of 237 affordable housing units. Most recently, in 2025, COCHI funding was used to help build a 14-unit affordable housing project that will support individuals living with disabilities, individuals living with mental illness or addictions, and those experiencing homelessness in the District. These projects are evidence of successful affordable housing initiatives that provide safe, affordable, and sustainable housing solutions for those who need it most.

COCHI and OPHI funding streams will also significantly impact the goals laid out in the TBDSSAB's 10-Year Housing and Homelessness Plan by supporting the preservation of existing community housing units and the creation of new affordable housing. In the 10-Year Plan, TBDSSAB has an expansion target for the 2025-26 fiscal year of 30 new units. This target is in line with the goal of developing rent-assisted units in the District to support Ontario's overall NHS commitment¹. The purpose of these intersecting targets is to expand the rent-assisted housing stock. COCHI-OPHI investments have been and continue to be imperative to reaching these combined goals.

While strides have been made to grow the current affordable housing stock, the continued need to develop additional affordable housing units is demonstrated in the following data that reflects current realities:

¹ Units that are eligible to be counted toward the 30-unit target include 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.

- **Rental Rates:** The demand for affordable housing units continues to grow with the increasing cost of rent, making it even more difficult for low-to-moderate income households to secure affordable housing. From 2022-2025 average rent costs² rose 22% for a one-bedroom unit and 27% for a two-bedroom unit³. As of October 2025, the average cost of a one-bedroom unit in Thunder Bay is \$1,173, and two-bedroom is \$1,495.
- **Community Housing Waitlist:** As of February 2026, the TBDSSAB housing waitlist sits at 1,243 applicants. Majority of demand is for one-bedroom units, which has increased from 71.4% in 2025 to 77.4% in 2026.
- **Rising Homelessness Numbers:** The rate of homelessness in the District continues to increase. On the TBDSSAB housing waitlist, 74 applicants are under High Needs Homeless⁴ status⁵. In addition, 36.6% of applicants on the waitlist self-reported their housing status as homeless, a 6% increase from the last two years. In the District of Thunder Bay's homelessness By-Name List (BNL) 1129 individuals are actively homeless, and 58% (660) self-reported as Indigenous⁶.

Given these stark realities, the creation of new affordable housing for the District would provide further stability for the community as the cost of living and demand for affordable housing increases. With limited funding, coupled with an average cost of \$450,000 to build a single new unit, the current funding constrains TBDSSAB from reaching its yearly housing targets.

Therefore, the TBDSSAB requests that the MMAH provide additional funding to enable us to support the continued development of affordable housing stock in the District of Thunder Bay.

² Canada Mortgage and Housing Corporation. **Ontario** — Rental Market Statistics Summary by Metropolitan Areas, Census Agglomerations and Cities.

³ Average cost of a one-bedroom in 2022 was \$964, and two-bedroom was \$1,174.

⁴ High Needs Homeless prioritizes people experiencing chronic homelessness on the TBDSSAB housing waitlist.

⁵ As of February 2026.

⁶ BNL numbers are reported as of the end of 2025.