



THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD

Increasing Housing Stock to Support Indigenous Peoples Experiencing Homelessness in the District of Thunder Bay

POSITION PAPER

August 2026

Association of Municipalities of Ontario (AMO) Conference

Prepared by:

The District of Thunder Bay Social Services Administration Board

Prepared for:

Hon Greg Rickford, Minister of Indigenous Affairs and First Nations Economic Reconciliation and the Minister Responsible for Ring of Fire Economic and Community Partnerships

Copy to: Hon Rob. Flack, Minister of Municipal Affairs and Housing

Brief

The District of Thunder Bay Social Services Administration Board (TBDSSAB) requests that Ministry of Indigenous Affairs and First Nations Economic Reconciliation provide dedicated funding through the First Nations Infrastructure Funds program to enable the development of new affordable housing units to support Indigenous individuals experiencing homelessness in the District of Thunder Bay.

Summary

The need for new Indigenous affordable housing units in District of Thunder Bay remains urgent, particularly as urban Indigenous populations continue to face disproportionate levels of core housing need, overcrowding, and housing insecurity. While investments have historically focused on on-reserve housing, there is a clear and growing gap in support for Indigenous peoples living in urban centres, particularly in provision of housing options. Expanding culturally appropriate, affordable housing through TBDSSAB in the District of Thunder Bay would directly contribute to responding to this need, and in turn, help to stabilize families, improve health outcomes, and strengthen community well-being. Dedicated funding in this area would allow TBDSSAB to continue our work with Indigenous-led providers to create more affordable housing units accompanied by Indigenous-led supports. These additional units will support the continued provision of culturally appropriate, safe, and affordable housing for Indigenous peoples in the District of Thunder Bay.

Background

Past funding streams have positively impacted the targets TBDSSAB set in our previous 10-Year Housing and Homelessness Plan by facilitating the preservation of existing community Urban Native Housing units and supporting the creation of new Indigenous-led affordable housing. Future funding allocations will also support the targets defined in our new 10-year plan by driving the creation of new affordable housing stock. As part of the plan, there is a priority consideration for addressing the increasing number of Indigenous peoples experiencing homelessness in the District.

The construction of additional housing units for Indigenous peoples is central to TBDSSAB's new 10-Year Housing and Homelessness Plan with the goal of providing culturally appropriate supports delivered by our Indigenous partners. In the District of Thunder Bay, a higher portion of residents are Indigenous (16%) compared to all of Canada (5%)¹.

As indicated in the Urban, Rural, and Northern Indigenous Housing Strategy, culturally appropriate housing is necessary for Indigenous people who face heightened discrimination, stigmatization, and higher rates of homelessness². In Canada, 17.5% of Indigenous peoples report living below the poverty line, compared to 9.5% of non-Indigenous people³. This is especially true in the District of Thunder Bay where an increasing number of Indigenous peoples are experiencing homelessness.

As a result, the need for more affordable housing for Indigenous people is increasing, as demonstrated by data that reflects current realities:

- On the TBDSSAB housing Waitlist 36.6% (457) of applicants self-reported their housing status as homeless, which is a 5.8% increase over the last two years. Additionally, 74 individuals are under High Needs Homeless (HNN) status, which prioritizes people experiencing chronic homelessness⁴.

1 Statistics Canada (2021). Census of Population. Census Profile, 2021 Census of Population

2 Canada Mortgage and Housing Corporation 2023. CMHC.ca/IndigenousHousingStrategy.

3 Statistics Canada. (2024). Canadian Income Survey, 2022. The Daily. <https://www150.statcan.gc.ca/n1/daily-quotidien/240426/dq240426a-eng.htm>

4 As of February 2026.

- In the District of Thunder Bay's homelessness By-Name List (BNL) 1129 individuals are actively homeless⁵, and 58% (660) self-reported as Indigenous⁶. This is double when compared to general statistics across Canada, whereby consistently since 2015 about 30% of individuals who have used shelters across Canada were Indigenous^{7,8}.

Past research also supports the noticeable overrepresentation of Indigenous people experiencing homelessness. In a 2022 Homelessness Migration Study by TBDSSAB and faculty staff from Lakehead University, the research project focused on understanding the disproportional increase. Of those who participated in the study, 86% were Indigenous, and 57% of participants migrated directly from a First Nation community in Northern Ontario.

One of the findings showed that a high number of individuals who were experiencing homelessness in the city of Thunder Bay moved from First Nation communities⁹. The findings also highlighted common factors that drove migration into the city. These include social factors (friends, family, sense of community) and service factors (health care, housing, social services). For instance, a frequent theme that came up from the 'service factor' was respondents, who self-identified as Indigenous, migrated to the City of Thunder Bay to receive necessary supports that are not available in their communities. Upon arrival, respondents ended up staying in an emergency shelter space as they had no other options.

Other findings showed that 46% of Indigenous respondents did not have access to permanent housing in their community, and 32% do not have access to safe housing. This takeaway further highlights the importance of providing Indigenous housing

⁵ BNL numbers are reported as of the end of 2025. It is not entirely accurate as reporting switched from excel sheets to the new Homelessness Service System Data tool (HSSDT) in September 2025.

⁶ TBDSSAB expects that this number is underreported as a result of optional self-identification.

⁷ Homelessness Data Snapshot: The National Shelter Study 2023 Update (2023). Stats Can. [Housing, Infrastructure and Communities Canada - Homelessness Data Snapshot: The National Shelter Study 2023 Update](#)

⁸ Housing, Infrastructure, and Communities Canada (2025). Everyone Counts 2024: Highlights Report Part 2- Survey of People Experiencing Homelessness. [Housing, Infrastructure and Communities Canada - Everyone Counts 2024 Highlights Report Part 2 – Survey of people experiencing homelessness](#)

⁹ R. Gokani., K. Lovato-Day, R. Liyanage, V. Mago, A. Park, T. Hay, R. Schiff, K. Ranta, & S. Cummings. (2022) Why Are So Many People Who Experience Homelessness in the City of Thunder Bay from Out of Town or Province? A Report on a Preliminary Mixed Methods Study Using Machine Learning Models to Understand Migration and Homelessness. Lakehead University, Thunder Bay.

solutions in the District that are designed and managed by Indigenous-led entities to provide safe, affordable, and culturally appropriate housing options.

Through initiatives under the Homelessness Prevention Program (HPP), and other programs such as Homes for Good (HFG) and COCHI/OPHI funding, TBDSSAB supports and partners with many Indigenous organizations to provide housing and supports to Indigenous individuals. The importance and benefits of funding allocated through these programs are evident in the following examples:

- HFG has been central to funding 30 transitional housing spaces and providing appropriate social supports to facilitate successful transitions into stable permanent housing. Since its inception, the HFG Program has supported a total of 677 individuals, 419 of which have been housed. In the program, 157 Indigenous people have been supported, and of that 75% (117) have been housed. Currently, HFG supports 177 clients, 28.6% (50) of which are Indigenous.
- Funding allocated towards preserving Urban Native Housing (UNH) units assists The Native People of Thunder Bay Development Corporation and the Geraldton Native Housing Corporation to meet their housing needs by providing subsidized housing units, as well as supportive and transitional housing for Indigenous peoples. Through these organizations, TBDSSAB supports over 270 existing legacy UNH housing units, yet there are still long waitlists for access to this housing.

TBDSSAB has worked with our local Indigenous housing partners for many years, including Dilico Anishinabek Family Care, Matawa First Nations, Ontario Aboriginal Housing Services, and Beendingen as they play a vital role in supporting individuals and families on their journey toward stable, safe, and culturally appropriate housing. Through their deep community connections and holistic approaches, these organizations provide not only shelter but also wraparound supports that address mental health, addictions, family wellbeing, and cultural reconnection. TBDSSAB is committed to continuing these relationships to collaboratively reach success for our community.

Without adequate funding that provides appropriate resources for supportive and affordable housing, Indigenous individuals experiencing homelessness have a much lower likelihood of moving along the housing continuum. Dedicated program funding would enable TBDSSAB to develop new affordable housing units that help provide

shelter and culturally-appropriate supports to Indigenous Individuals who are currently on the housing waitlists.

Therefore, TBDSSAB requests that the Ministry of Indigenous Affairs provides funding through the First Nations Infrastructure Funds program in the amount of \$6,750,000 that would focus on supporting the development of a minimum of 20 new units to house Indigenous individuals experiencing homelessness in the District of Thunder Bay.