



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

2025 Operating and Capital Budget

TABLE OF CONTENTS	PAGE NO.
Organization Profile	2
Corporate Organizational Structure	3
Strategic Plan (2024 - 2027)	5
The Budget Process	6
2025 Operating Budget	7
2025 Operating Budget Overview	8
2025 Divisional Operating Budgets	13
The District of Thunder Bay Social Services Administration Board	14
Office of the Chief Executive Officer	15
Corporate Services Division	16
Integrated Social Services Division	17
2025 Program Budget Details	18
Social Assistance	19
Child Care and Early Years Programs	23
Housing and Homelessness Program and Housing Operations	29
2025 Capital Budget	39
2025 Capital Budget Overview	40

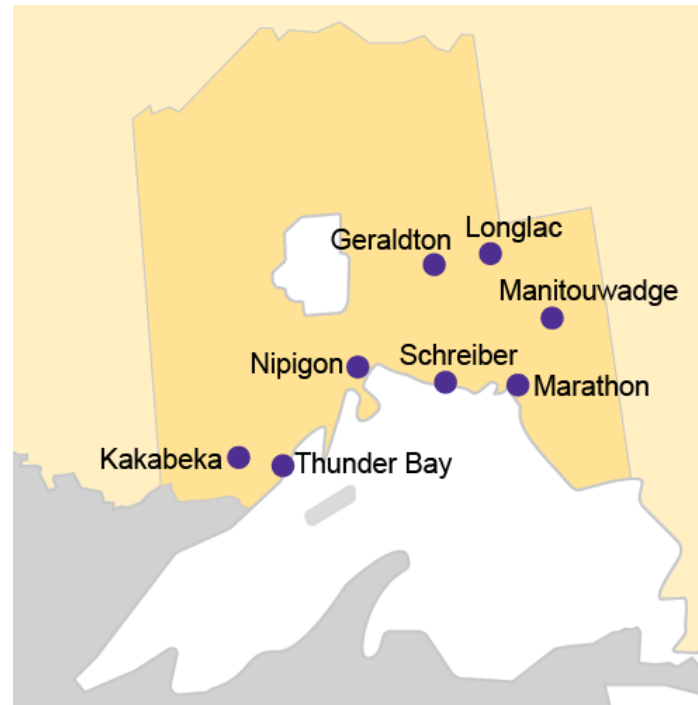
Organization Profile

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 2,493 TBDSSAB-owned housing units.

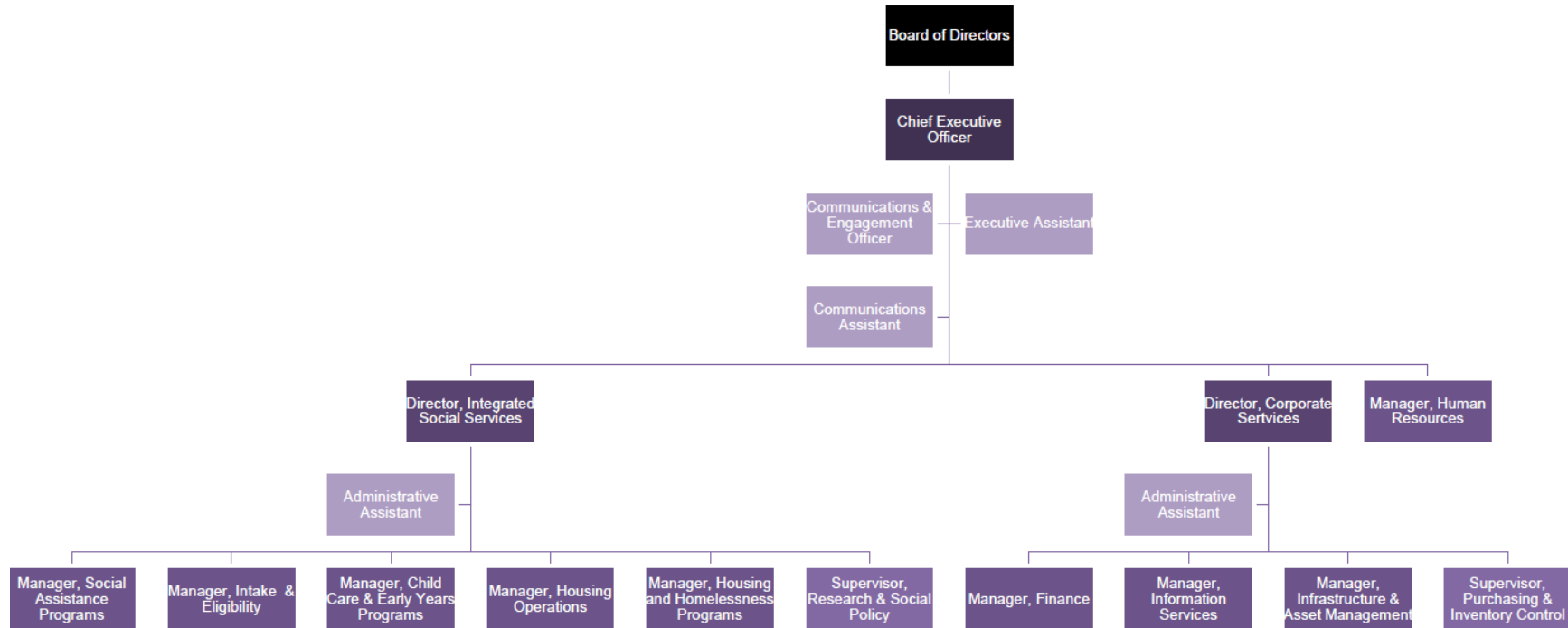
TBDSSAB administers and delivers services in the territorial District of Thunder Bay, which includes:

- 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



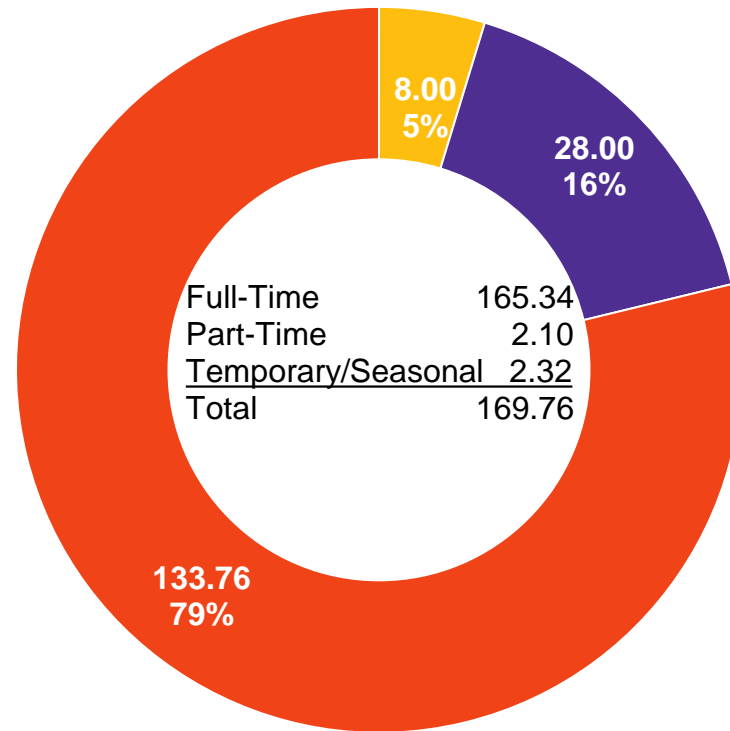
Corporate Organizational Structure



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 2025 TBDSSAB Operating Budget includes a staff complement totalling 169.76 Full-Time-Equivalent (FTE) positions. The following chart shows the allocation of the TBDSSAB FTE staff complement by Division.



Full-Time	165.34
Part-Time	2.10
Temporary/Seasonal	2.32
Total	169.76

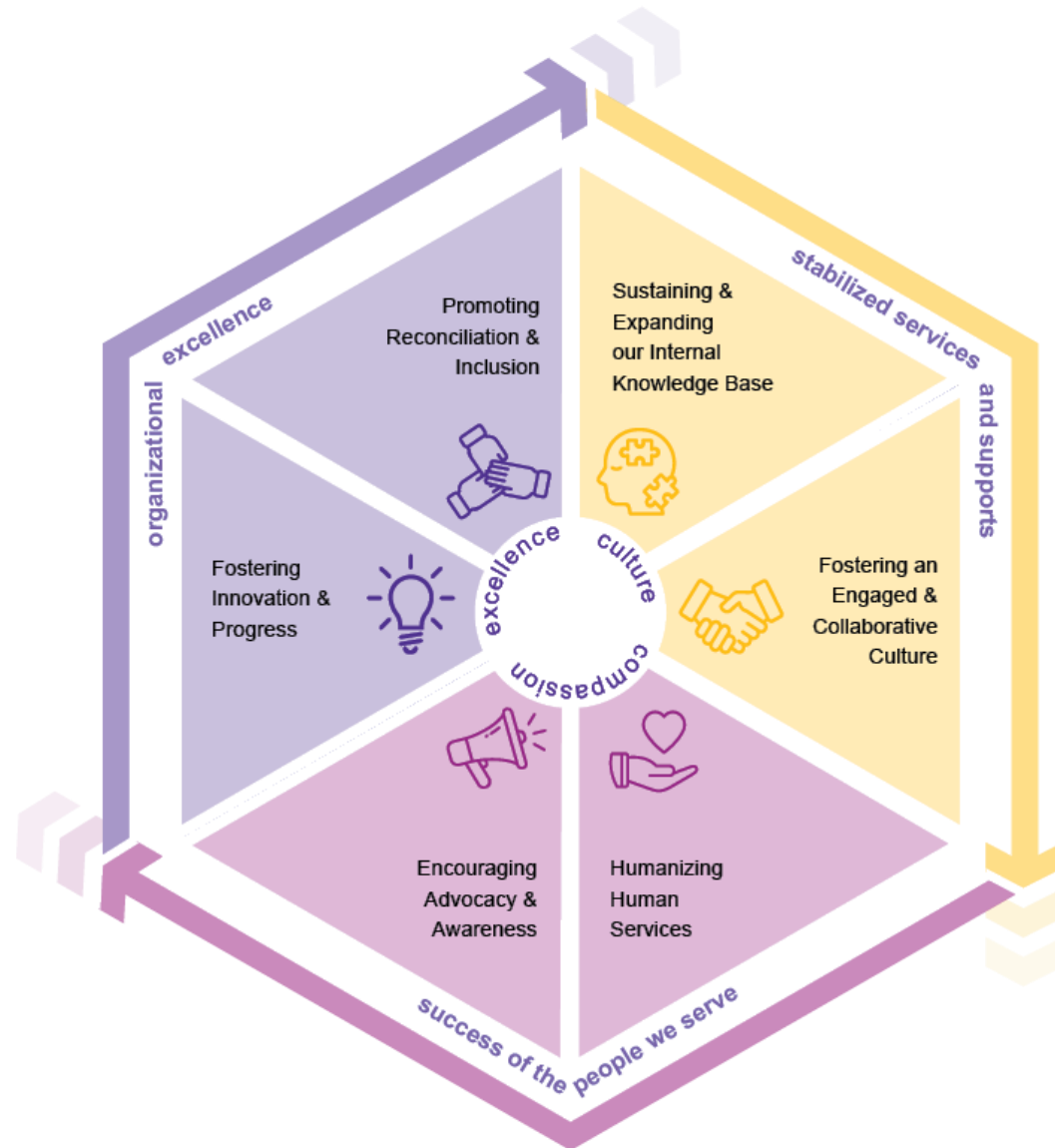
■ Office of the CEO ■ Corporate Services ■ Integrated Social Services

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 new 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 2025 totals \$132,680,800.

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 2025 totals \$3,165,000.

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 2024 Reserve Fund Strategy on October 17, 2024. The approved direction has been incorporated into the budget as appropriate.



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

2025 Operating Budget

2025 Operating Budget Overview

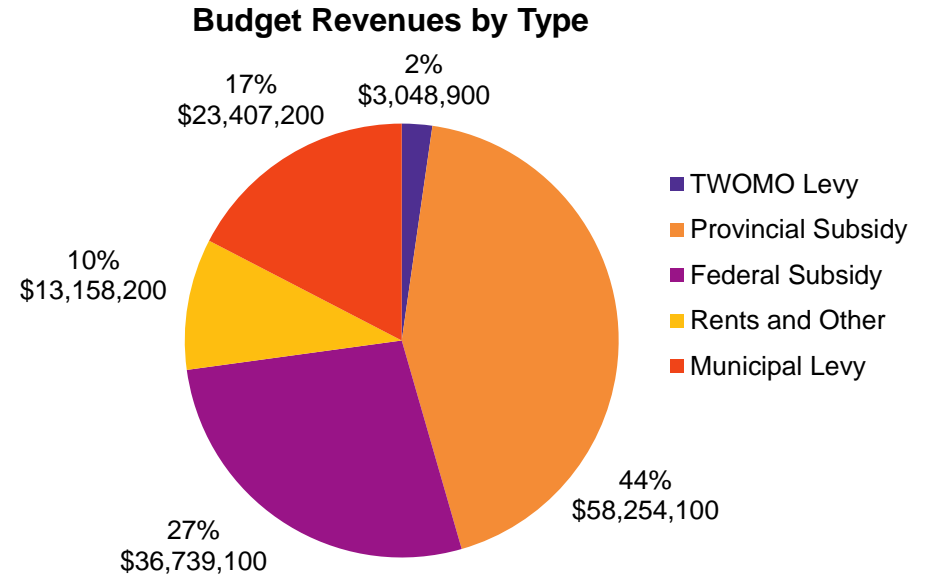
The total 2025 TBDSSAB Operating Budget of \$132.7 million represents an \$11,933,700 increase from the prior year's Budget, of \$120.7 million.

	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)
Revenues			
Levy to municipalities and TWOMO	24,330,500	25,233,000	26,456,100
Income on unrestricted funds	300,000	400,000	400,000
Income on restricted funds	722,600	750,000	750,000
Rents	11,410,200	11,535,500	11,762,600
Provincial grants	54,032,900	64,001,700	58,254,100
Federal grants	22,570,300	21,343,800	36,739,100
Other revenue	377,300	357,800	245,600
Total Revenues	113,743,800	123,621,800	134,607,500
Expenditures			
Personnel services	14,867,700	15,210,000	15,998,900
Interest on long-term debt	226,700	173,900	124,500
Materials	21,442,700	22,750,700	24,330,800
Contracted services	198,000	271,800	238,300
Rents and financial expenses	130,500	130,300	130,300
External transfers	71,592,900	80,067,600	89,940,500
Repayment of long-term debt	2,351,900	2,142,800	1,917,500
Total Expenditures	110,810,400	120,747,100	132,680,800
Financing			
To (from) reserve funds	2,933,400	2,874,700	1,926,700

Revenues

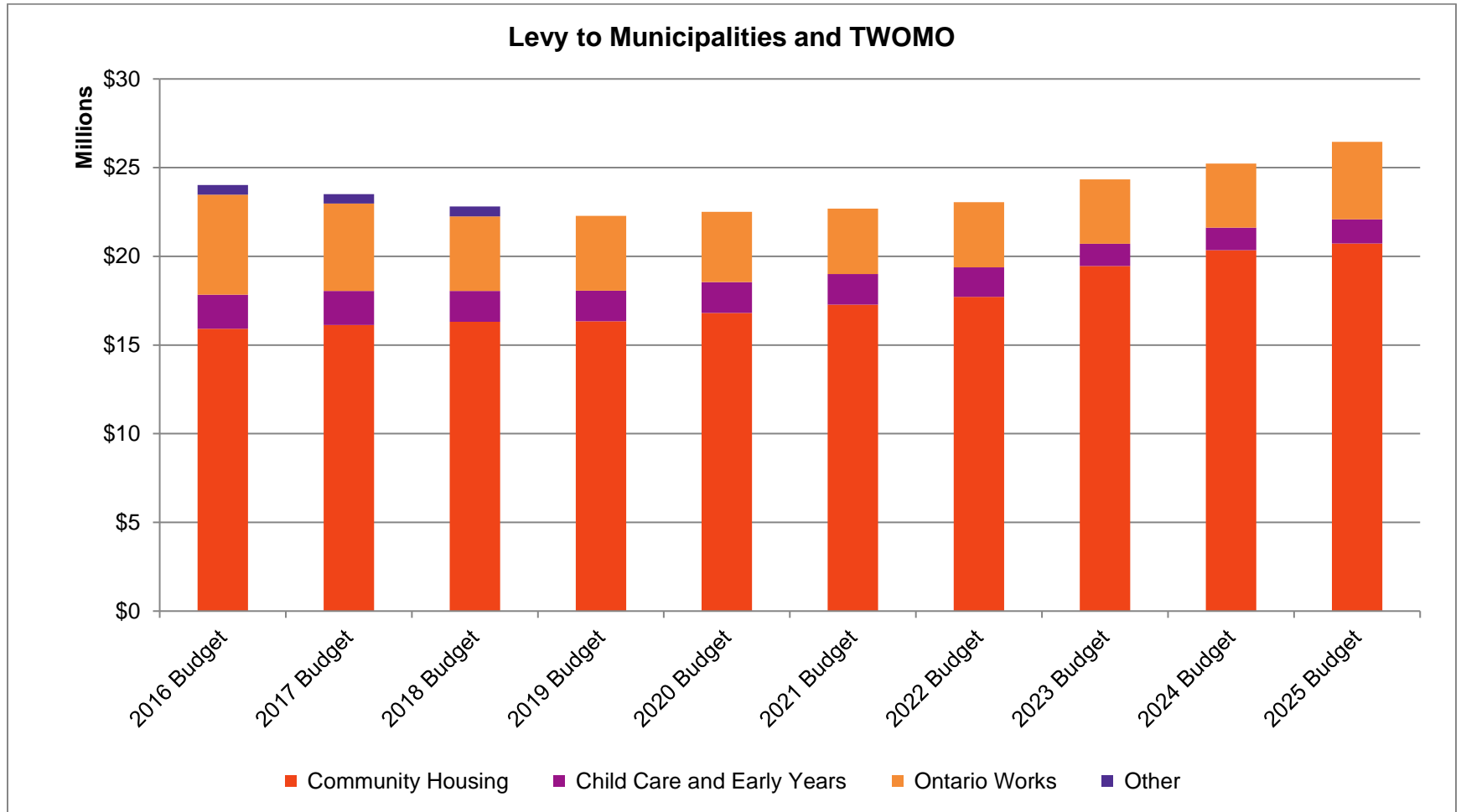
TBDSSAB is funded through the following revenue sources:

- Provincial funding accounts for the single largest category, at 44% (\$58.3 million).
- Levy for TWOMO, which is billed to the Province, total 2% (\$3.0 million).
- Federal funding accounts for an additional 27% (\$36.7 million) of funding.
- Tenant rents and other revenues account for 10% (\$13.2 million).
- The levy to municipalities represents 17% (\$23.4 million) of the revenue.



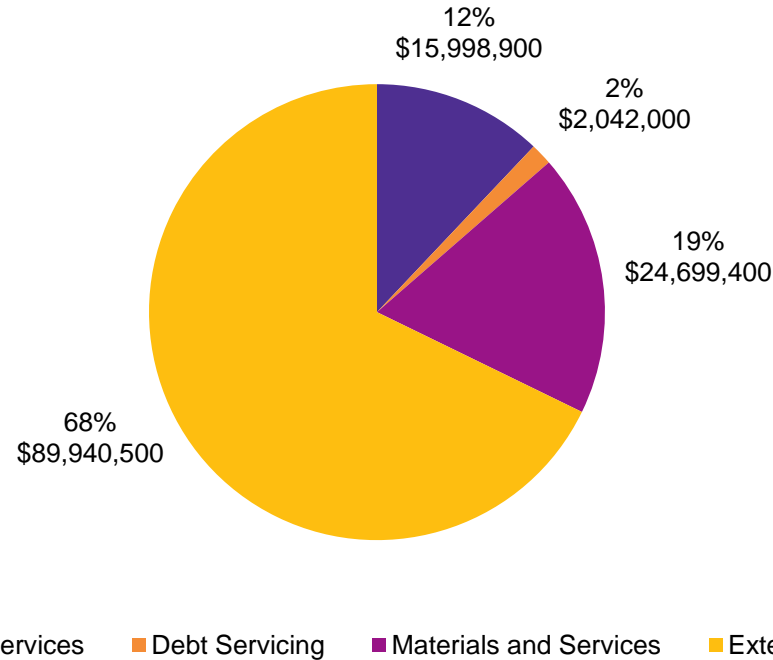
Overall, 73% of TBDSSAB revenues are from senior levels of government.

The Levy to Municipalities and the TWOMO chart provides a breakdown of the levy by program since 2016:



Expenditures

Budget Expenditures by Type

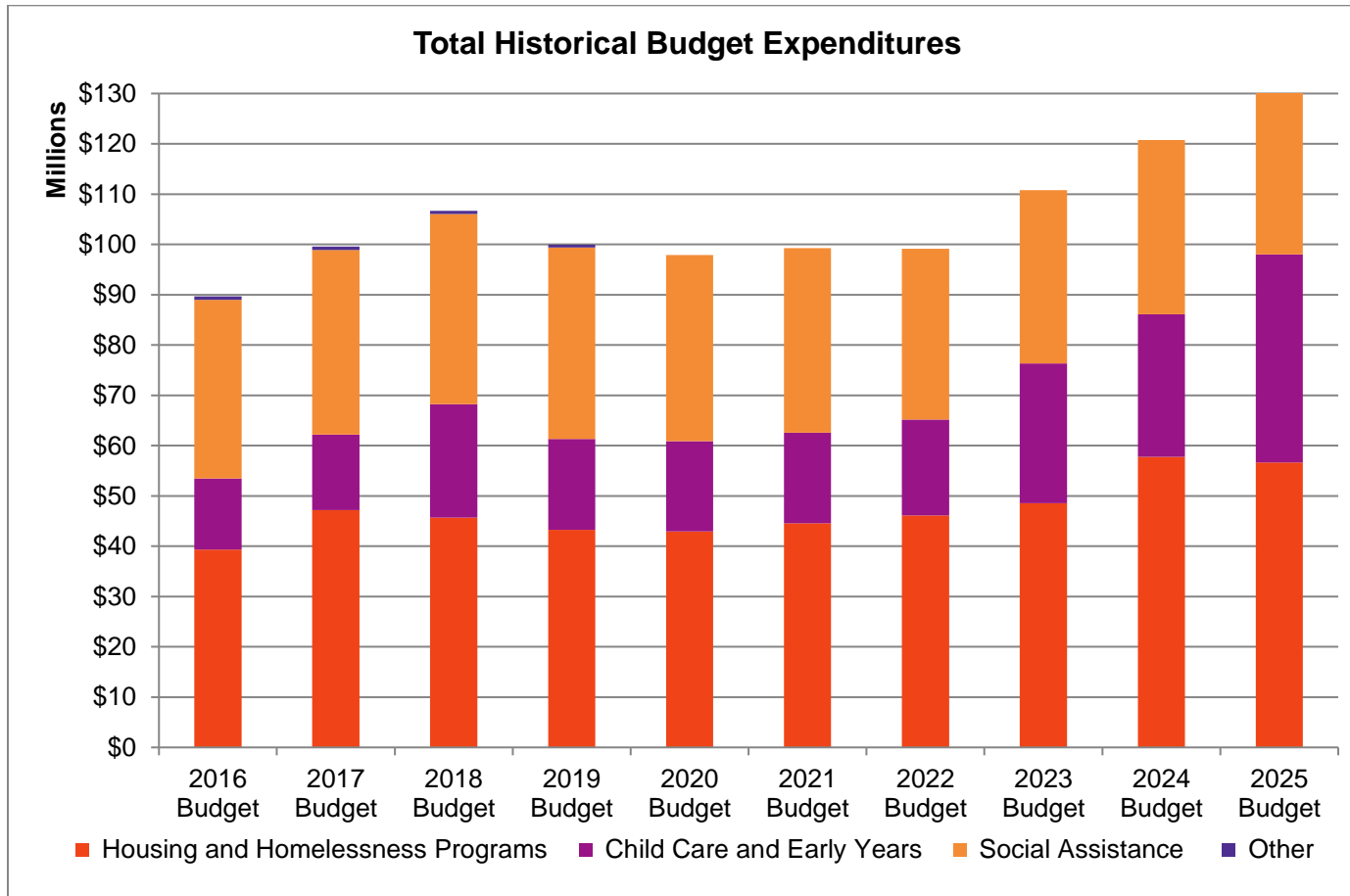


The largest component of the TBDSSAB Budget relates to external transfers to organizations and eligible individuals and families, at \$89.9 million, or 68% of the total. When combined with the materials and services, which include uncontrollable costs related to municipal property taxes (\$5.9 million) and utilities (\$4.6 million) for direct-owned housing properties, these categories account for 87%, or \$114.6 million, of the total budget.

Personnel services accounts for 12%, or \$16.0 million, of the total budget.

The remaining 2%, or \$2.0 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 2016:



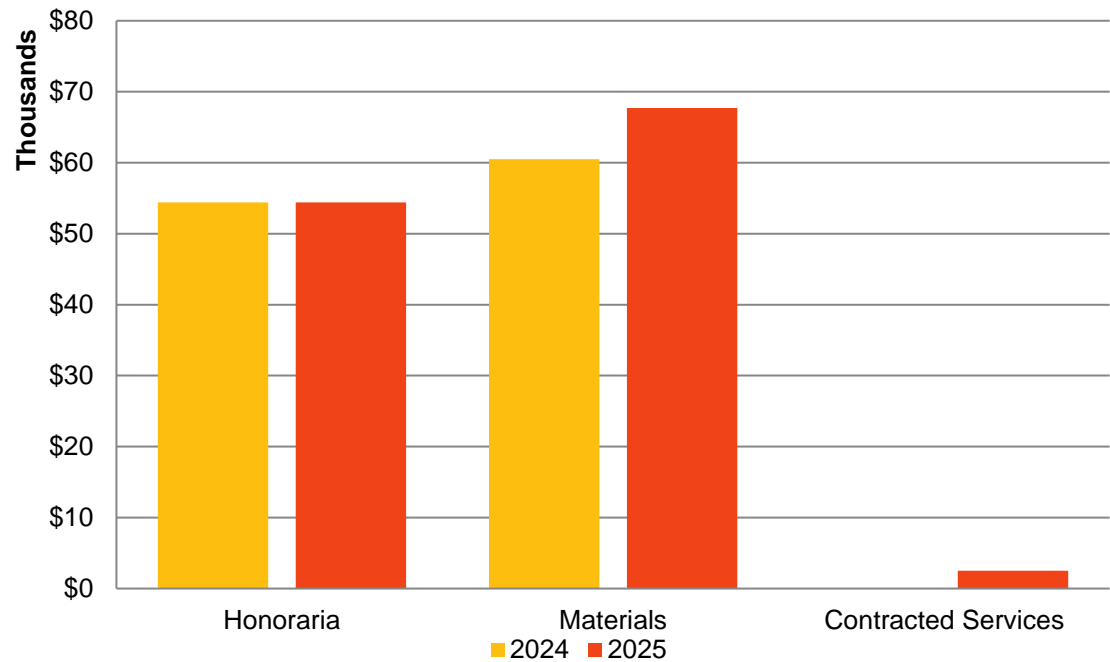


**THE DISTRICT OF THUNDER BAY
SOCIAL SERVICES ADMINISTRATION BOARD**

2025 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 Administrative Officer.



Description	2023 Budget (\$)	2024 Budget (\$)	2025	2024 to 2025	
			Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	55,900	54,400	54,400	-	0.0%
Interest on long-term debt	-	-	-	-	n/a
Materials	56,700	60,500	67,700	7,200	11.9%
Contracted services	30,000	-	2,500	2,500	n/a
Rents and financial expenses	-	-	-	-	n/a
External transfers	-	-	-	-	n/a
Total Expenditures	142,600	114,900	124,600	9,700	8.4%

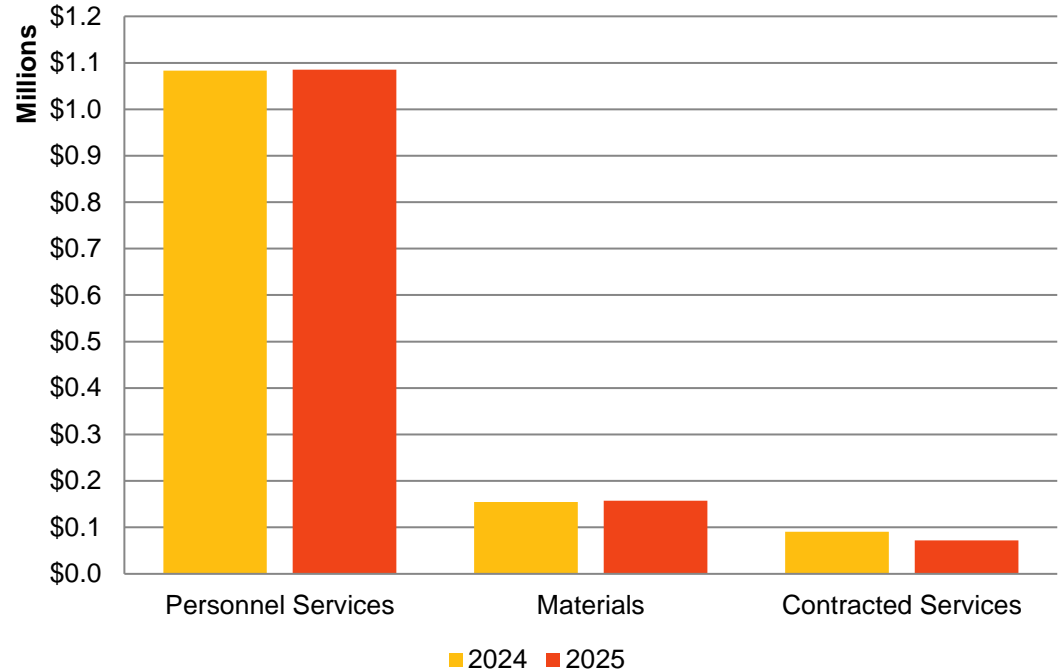
Office of the Chief Executive Officer

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 CAO’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.



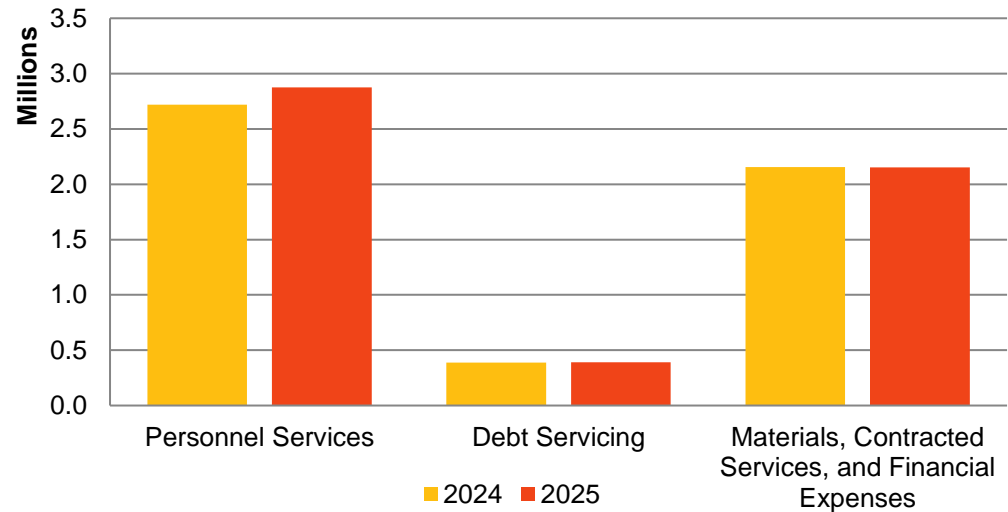
Description	2023 Budget (\$)	2024 Budget (\$)	2025	2024 to 2025	
			Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	1,041,400	1,083,300	1,085,300	2,000	0.2%
Interest on long-term debt	-	-	-	-	n/a
Materials	157,800	154,400	157,200	2,800	1.8%
Contracted services	75,300	90,300	72,300	(18,000)	-19.9%
Rents and financial expenses	-	-	-	-	n/a
External transfers	-	-	-	-	n/a
Total Expenditures	1,274,500	1,328,000	1,314,800	(13,200)	-1.0%

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.



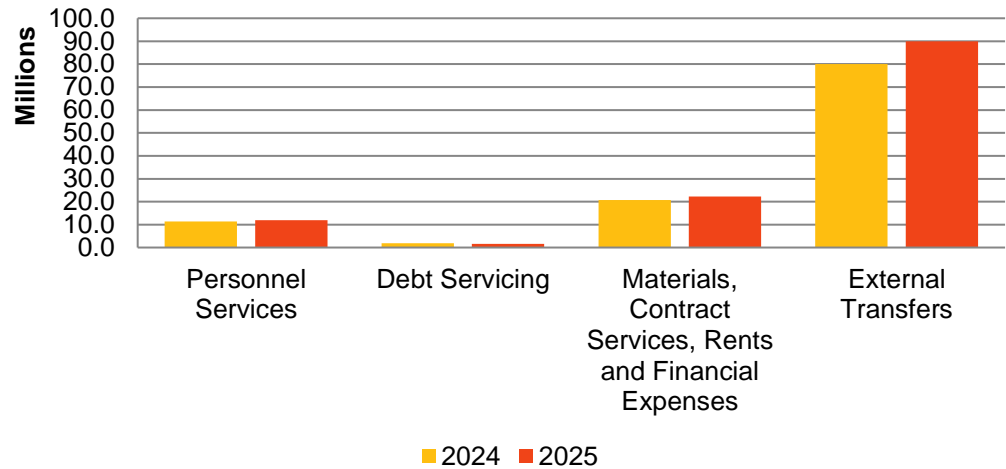
Description	2023 Budget (\$)	2024 Budget (\$)	2025	2024 to 2025	
			Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	2,790,000	2,718,100	2,875,600	157,500	5.8%
Interest on long-term debt	81,600	73,900	65,000	(8,900)	-12.0%
Materials	1,718,700	1,990,600	1,990,200	(400)	0.0%
Contracted services	56,700	151,800	83,800	(68,000)	-44.8%
Rents and financial expenses	13,500	13,500	13,500	-	0.0%
External transfers	-	-	-	-	n/a
Repayment of long-term debt	306,000	315,000	326,000	11,000	3.5%
Internal administrative expense	63,400	61,100	65,900	4,800	7.9%
Total Expenditures	5,029,900	5,324,000	5,420,000	96,000	1.8%

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	2023	2024	2025	2024 to 2025	
	Budget (\$)	Budget (\$)	Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	10,980,400	11,354,200	11,983,600	629,400	5.5%
Interest on long-term debt	145,100	100,000	59,500	-40,500	-40.5%
Materials	19,534,500	20,545,200	22,115,700	1,570,500	7.6%
Contracted services	36,000	29,700	79,700	50,000	168.4%
Rents and financial expenses	117,000	116,800	116,800	0	0.0%
External transfers	71,567,900	80,067,600	89,940,500	9,872,900	12.3%
Repayment of long-term debt	2,045,900	1,827,800	1,591,500	-236,300	-12.9%
Total Expenditures	104,426,800	114,041,300	125,887,300	11,846,000	10.4%



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

2025 Program Budget Details

Social Assistance

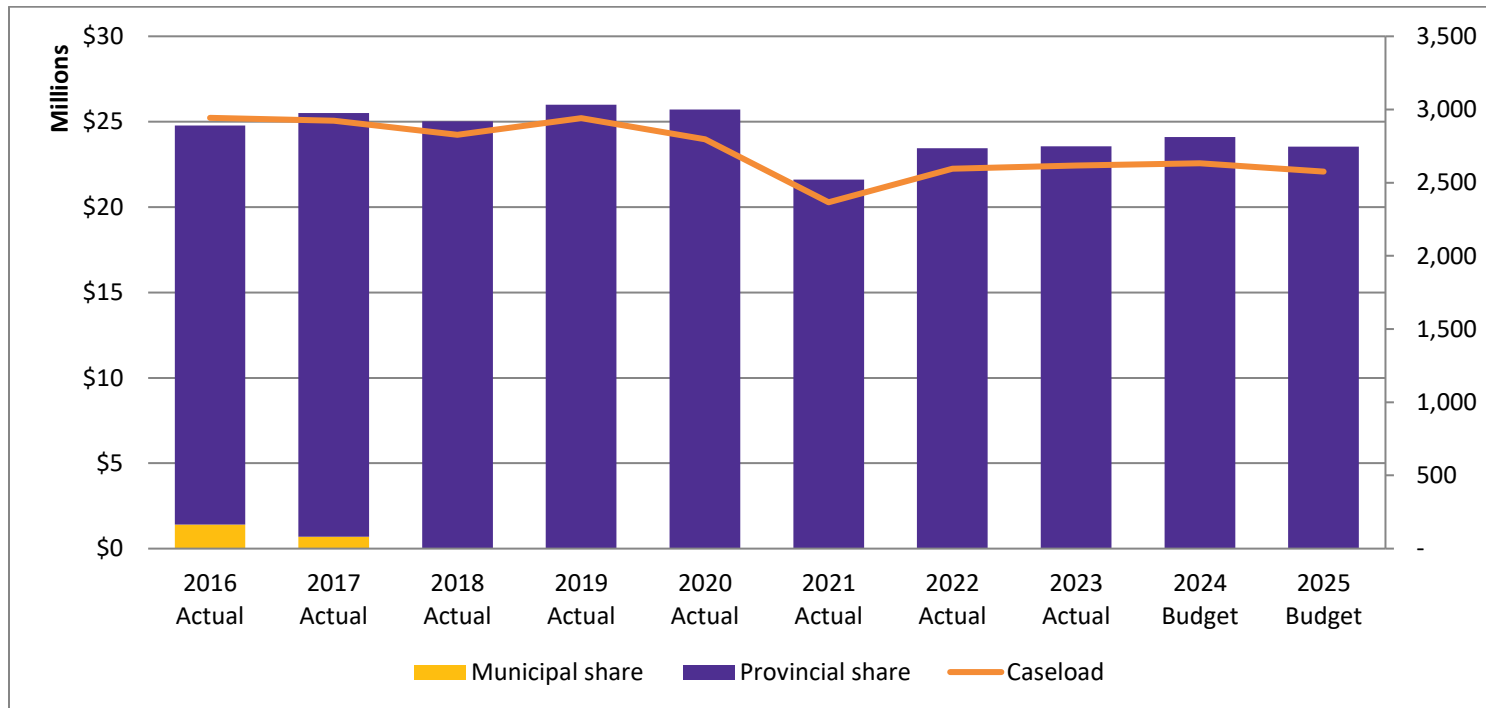
The largest component of the Integrated Social Services Division budget relates to the delivery of Ontario Works (OW) programs, whereby TBDSSAB provides short-term social assistance to, or on behalf of, eligible individuals and families. This assistance takes the form of financial and employment benefits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

Description	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)	2024 to 2025	
				Change (\$)	Change (%)
Expenditures					
Ontario Works Financial Assistance	23,944,000	24,102,600	23,546,200	(556,400)	-2.3%
Ontario Works Program Delivery	10,640,200	10,604,800	11,202,700	597,900	5.6%
Total Expenditures	34,584,200	34,707,400	34,748,900	41,500	0.1%
Grants					
Provincial Grants - OW	(30,748,700)	(30,889,500)	(30,121,100)	768,400	-2.5%
Financing					
Imputed Rent Adjustment	(167,900)	(141,400)	(187,000)	(45,600)	32.2%
Cost to be Levied	3,667,600	3,676,500	4,440,800	764,300	20.8%

Ontario Works Financial Assistance

Description	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)	2024 to 2025	
				Change (\$)	Change (%)
Expenditures					
Basic allowance	13,083,500	13,329,200	12,885,500	(443,700)	-3.3%
Shelter	11,019,400	11,323,400	10,907,900	(415,500)	-3.7%
Start-up benefits	158,800	129,400	123,600	(5,800)	-4.5%
Health-related benefits	381,100	355,900	339,900	(16,000)	-4.5%
Mandatory special necessities	285,800	258,800	278,100	19,300	7.5%
Special assistance	920,900	1,035,300	927,000	(108,300)	-10.5%
Transitional child benefit	127,000	97,100	30,900	(66,200)	-68.2%
Total Expenditures	25,976,500	26,529,100	25,492,900	(1,036,200)	-3.9%
Client Revenue and Recovery					
Income revenue	(1,048,000)	(776,500)	(741,600)	34,900	-4.5%
OW recovery	(603,400)	(873,500)	(741,600)	131,900	-15.1%
Repayments and reimbursements	(381,100)	(776,500)	(463,500)	313,000	-40.3%
Total Client Revenue & Recovery	(2,032,500)	(2,426,500)	(1,946,700)	479,800	-19.8%
Net Cost	23,944,000	24,102,600	23,546,200	(556,400)	-2.3%
Grants					
Provincial grants - OW	(23,944,000)	(24,102,600)	(23,546,200)	556,400	-2.3%
Cost to be Levied	-	-	-	-	n/a

The TBDSSAB average monthly OW caseload in 2024 (2,565) decreased 2.0% versus the prior year (2,618 cases). The 2025 Provincial Budget did not include any increase in Social Assistance rates. It is expected that the OW caseload will increase locally during 2025 by 1.7%. The 2025 Budget for OW financial assistance represents a decrease of \$556,400 (2.3%) versus 2024; 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	2023	2024	2025	2024 to 2025	
	Budget (\$)	Budget (\$)	Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	4,077,900	3,977,000	3,911,400	(65,600)	-1.6%
Materials and services	523,900	484,600	366,200	(118,400)	-24.4%
Contracted services	5,000	5,000	5,000	-	0.0%
Rents and financial expenses	107,400	107,200	107,200	-	0.0%
External transfers	985,100	1,102,400	521,300	(581,100)	-52.7%
Internal administrative expense	4,012,300	4,088,200	5,285,200	1,197,000	29.3%
Imputed rent recovery	971,400	971,400	1,138,400	167,000	17.2%
Total Expenditures	10,683,000	10,735,800	11,334,700	598,900	5.6%
Recoveries					
From homelessness programs	(42,800)	(131,000)	(132,000)	(1,000)	0.8%
Total Expenditures Less Recoveries	10,640,200	10,604,800	11,202,700	597,900	5.6%
Grants					
Provincial grants - OW	(6,804,700)	(6,786,900)	(6,574,900)	212,000	-3.1%
Financing					
From Levy Stabilization Reserve Fund	-	-	-	-	n/a
Imputed rent adjustment	(167,900)	(141,400)	(187,000)	(45,600)	32.2%
Cost to be Levied	3,667,600	3,676,500	4,440,800	764,300	20.8%

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	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)	2024 to 2025	
				Change (\$)	Change (%)
Expenditures					
Child Care Programs	23,437,500	23,840,700	36,759,700	12,919,000	54.2%
EarlyON	3,837,300	3,886,600	3,886,600	-	0.0%
Child Care Program Delivery	601,400	629,700	803,400	173,700	27.6%
Total Expenditures	27,876,200	28,357,000	41,449,700	13,092,700	46.2%
Grants					
Provincial Grants - Child Care	(15,503,100)	(15,517,300)	(10,796,100)	4,721,200	-30.4%
Federal Grants - Child Care	(11,089,400)	(11,495,600)	(29,268,600)	(17,773,000)	154.6%
Financing					
Early Years reserve fund	-	(50,000)	-	50,000	-100.0%
Imputed Rent Adjustment	(12,100)	(10,200)	(12,100)	(1,900)	18.6%
Cost to be Levied	1,271,600	1,283,900	1,372,900	89,000	6.9%

Child Care Programs

Description	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)	2024 to 2025	
				Change (\$)	Change (%)
Expenditures					
Fee subsidy	2,000,000	2,000,000	1,000,000	(1,000,000)	-50.0%
Special needs resourcing	1,543,600	1,543,600	1,698,000	154,400	10.0%
General operating	8,028,600	7,977,200	5,436,400	(2,540,800)	-31.9%
Wage enhancement	1,225,200	1,225,200	-	(1,225,200)	-100.0%
Other	499,800	601,200	355,100	(246,100)	-40.9%
Workforce funding	696,300	-	-	-	n/a
Internal administrative expense (Workforce)	29,000	-	-	-	n/a
CWELCC	9,415,000.00	10,493,500	28,270,200	17,776,700	169.4%
Total Expenditures	23,437,500	23,840,700	36,759,700	12,919,000	54.2%
Financing					
From Early Years Reserve Fund	-	(50,000)	-	50,000	-100.0%
Grants					
Provincial grants - child care	(12,314,300)	(12,314,300)	(7,506,600)	4,807,700	-39.0%
Provincial grants - child care (mitigation)	-	-	-	-	n/a
Federal grants - child care	(10,140,300)	(10,493,500)	(28,270,200)	(17,776,700)	169.4%
Total Financing	(22,454,600)	(22,807,800)	(35,776,800)	(12,919,000)	56.9%
Cost to be Levied	982,900	982,900	982,900	-	0.0%

Fee Subsidy

Fee Subsidy is income-tested financial assistance provided toward the cost of child care for parents, or legal guardians, of children between birth and 12 years. TBDSSAB provides funding to Child Care Centres to cover the difference between what the client can pay based on their income and the lower of the TBDSSAB-established rate, or the Child Care Centre’s rate.

TBDSSAB calculates the amount an eligible parent or legal guardian can pay for child care. This amount is paid by the parent or legal guardian directly to the licensed child care operator. The difference between the actual daily rate charged by the child care operator and the amount the parent or legal guardian can pay is provided directly to the child care operator by TBDSSAB as a fee subsidy.

Historically, child care operators may determine their daily child care rates based on their own internal business model. However, TBDSSAB establishes the maximum daily rates upon which it will provide fee subsidy.

New in 2023, was the impact of the Canada Wide Early Learning Child Care (CWELCC) program. Under CWELCC, the province has established that the 2025 maximum base fee for child care operators enrolled in the CWELCC program \$22 per space.

In that regard, TBDSSAB will change 2025 rates as follows:

Age Category	2024 Rates	2025 Rates	Increase/(Decrease)
Infant	\$ 74	\$ 22	(70.0%)
Toddler	\$ 55	\$ 22	(60.0%)
Pre-School	\$ 49	\$ 22	(55.1%)
Kindergarten	\$ 41	\$ 22	(46.3%)
School Age	\$ 41	\$ 42	2.5%

Since CWELCC funding has lowered the Child Care Operator fees, the amount of Fee Subsidy issued on behalf of eligible families is significantly reduced. As a result, Administration estimates the amount of Fee Subsidy required will be reduced to \$1.0 million.

Special Needs Resource Programs

TBDSSAB has engaged Children's Centre Thunder Bay as the third-party administrator for Special Needs Resource Programs throughout the District of Thunder Bay. Through this partnership, Administration works with the service provider to ensure that goals and deliverables are met, and further enhance the Program offering.

General Operating

TBDSSAB provides General Operating funding to Child Care Operators to subsidize child care operations. The 2025 General Operating budget amount, as presented, is an estimate of the total amount required to sustain the Child Care and Early Years system.

Canada Wide Early Learning Child Care (CWELCC)

In 2022, the Province announced the CWELCC program which aims to reduce child care rates to an average of \$10 per day. CWELCC is 100% Federally funding so there is no impact on the levy to Municipalities and TWOMO, however there are significant impacts on the total planning allocation. The CWELCC funding is provided to replace the revenue lost as a result of Child Care Operators reducing their fees for providing care to children under the age of 6 years old. Beginning in January 1, 2025, the base fee has been set at \$22. The \$28.3 million Budget for 2025 represents Administration's estimate of the CWELCC requirement.

EarlyON

Effective January 1, 2018, TBDSSAB is responsible for administering the EarlyON programs, with the following budgeted resources for 2025:

Description	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)	2024 to 2025	
				Change (\$)	Change (%)
Expenditures					
Ontario early years centres	2,123,900	2,164,600	2,164,600	-	0.0%
Early child development planning	34,100	38,500	38,500	-	0.0%
Data analysis services	103,100	105,200	105,200	-	0.0%
Early Years Officer	103,100	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	3,837,300	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)	(949,100)	(998,400)	(998,400)	-	0.0%
Total Financing	(3,837,300)	(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	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)	2024 to 2025	
				Change (\$)	Change (%)
Expenditures					
Personnel services	457,600	442,300	465,000	22,700	5.1%
Interest on long-term debt	-	-	-	-	n/a
Materials	42,500	50,800	56,000	5,200	10.2%
Contracted services	1,000	4,700	4,700	-	0.0%
Rents and financial expenses	-	-	-	-	n/a
External transfers	-	-	-	-	n/a
Internal administrative expense	721,300	729,500	871,800	142,300	19.5%
Imputed rent recovery	70,400	70,400	73,900	3,500	5.0%
Total Expenditures	1,292,800	1,297,700	1,471,400	173,700	13.4%
Recoveries					
From EarlyON	(353,100)	(355,200)	(355,200)	-	0.0%
From EarlyON (Early Years Officer)	(103,100)	(105,200)	(105,200)	-	0.0%
From workforce funding	(29,000)	-	-	-	n/a
From capacity building (Child Care Program Officers)	(206,200)	(207,600)	(207,600)	-	0.0%
Total Expenditures Less Recoveries	601,400	629,700	803,400	173,700	27.6%
Grants					
Provincial grants - child care	(300,600)	(314,800)	(401,300)	(86,500)	27.5%
Federal grants - child care	-	(3,700)	-	3,700	-100.0%
Financing					
Imputed rent adjustment	(12,100)	(10,200)	(12,100)	(1,900)	18.6%
Cost to be Levied	288,700	301,000	390,000	89,000	29.6%

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	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)	2024 to 2025	
				Change (\$)	Change (%)
Expenditures					
Community Housing	17,518,300	16,317,500	14,693,700	(1,623,800)	-10.0%
Homelessness Prevention	5,946,800	16,844,900	16,988,500	143,600	0.9%
Social Services Relief Fund	1,050,000	-	-	-	n/a
Housing Program Delivery	1,128,900	949,600	579,600	(370,000)	-39.0%
Housing Portfolio Property Management	23,085,400	23,756,700	24,557,100	800,400	3.4%
Total Expenditures	48,729,400	57,868,700	56,818,900	(1,049,800)	-1.8%
Revenue					
Rent revenue	(11,410,200)	(11,535,500)	(11,762,600)	(227,100)	2.0%
Other revenue	(338,800)	(354,300)	(242,100)	112,200	-31.7%
Grants					
Provincial Grants - Housing	(784,200)	(750,000)	(348,400)	401,600	-53.5%
Provincial Grants - Homelessness	(6,996,800)	(16,844,900)	(16,988,500)	(143,600)	0.9%
Federal Grants - Housing	(5,594,500)	(4,564,400)	(3,807,300)	757,100	-16.6%
Federal Block Funding	(5,886,400)	(5,283,800)	(3,663,200)	1,620,600	-30.7%
Financing					
From Community Housing Reserve Fund	(10,000)	(10,000)	(60,000)	(50,000)	500.0%
From Levy Stabilization Reserve Fund	(368,200)	(206,800)	(325,000)	(118,200)	57.2%
To Housing Portfolio Capital Reserve Fund	2,414,400	2,406,900	1,464,200	(942,700)	-39.2%
Imputed Rent Adjustment	(63,300)	(53,300)	(43,600)	9,700	-18.2%
Cost to be Levied	19,691,400	20,672,600	21,042,400	369,800	1.8%

Community Housing

Description	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)	2024 to 2025	
				Change (\$)	Change (%)
Expenditures					
Provincial Reformed (with market component)	3,656,900	3,264,500	2,887,000	(377,500)	-11.6%
Provincial Reformed (100% RGI)	1,970,900	1,882,200	2,000,800	118,600	6.3%
Former Provincial Reformed (post mortgage expiry)	291,100	388,700	541,100	152,400	39.2%
Urban Native housing program	1,046,000	1,047,700	808,800	(238,900)	-22.8%
Private landlord rent supplement	2,385,800	2,482,500	2,279,700	(202,800)	-8.2%
Non-profit rent supplement	789,600	807,700	749,400	(58,300)	-7.2%
Portable Housing Benefit	1,022,300	1,129,800	1,271,200	141,400	12.5%
Investment in Affordable Housing	72,400	500,000	300,000	(200,000)	-40.0%
Ontario Priorities Housing Initiative	1,473,000	1,000,000	396,800	(603,200)	-60.3%
Canada-Ontario Community Housing Initiative	4,810,300	3,814,400	3,458,900	(355,500)	-9.3%
Total Expenditures	17,518,300	16,317,500	14,693,700	(1,623,800)	-10.0%
Grants					
Provincial grants - housing	(772,700)	(750,000)	(348,400)	401,600	-53.5%
Federal grants - housing	(5,583,000)	(4,564,400)	(3,807,300)	757,100	-16.6%
Federal block funding	(3,368,100)	(3,087,800)	(2,373,800)	714,000	-23.1%
Financing					
From Levy Stabilization Reserve Fund	(300,000)	(50,000)	-	50,000	-100.0%
Total Financing	(10,023,800)	(8,452,200)	(6,529,500)	1,922,700	-22.7%
Cost to be Levied	7,494,500	7,865,300	8,164,200	298,900	3.8%

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 2024, upon mortgage expiry, two (2) housing provider operating agreements ended. In 2025 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 2025 Budget includes \$541,400 (2024 \$388,700) which will provide rent subsidy to the six (6) non-profit housing providers with expired mortgages.

After removing the six (6) former Provincial Reformed housing providers, and applying the MMAH indices to the remaining providers, the 2025 subsidy to Provincial Reformed housing providers will be \$4,887,800 (2024 \$5,146,700) which is \$258,900 less than the 2024 approved Budget. There is a corresponding decrease (\$714,000) in the Federal 'block' funding as a result of operating agreement expiries.

Urban Native Housing

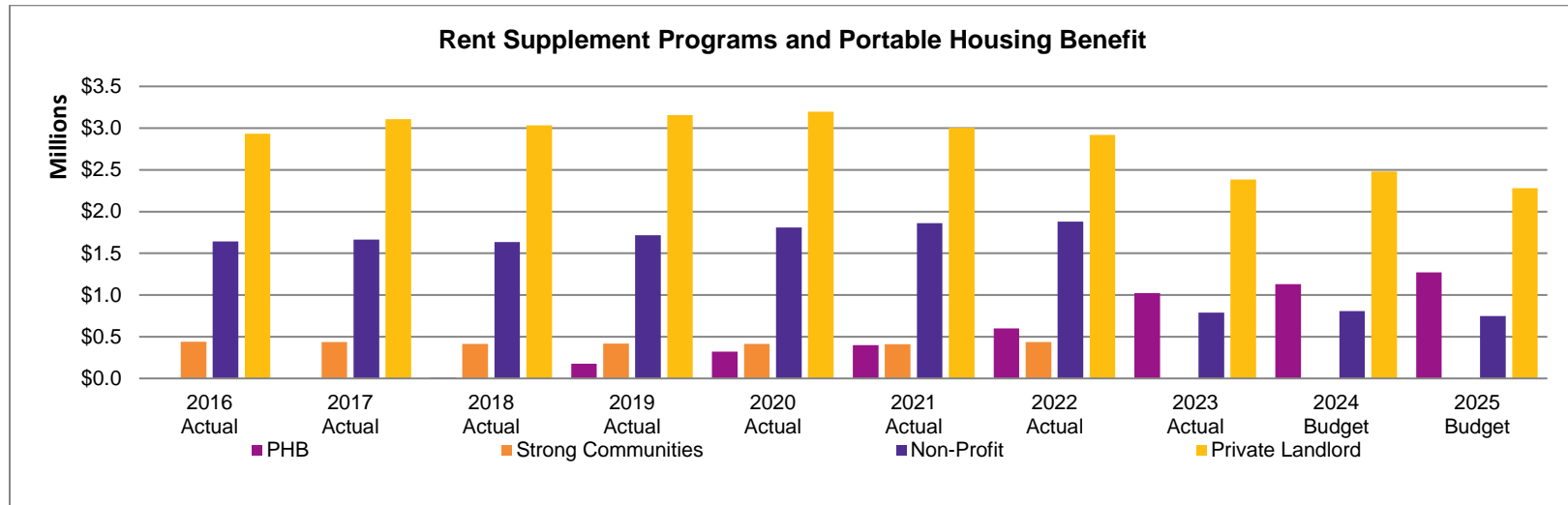
For 2025, there is a decrease of \$238,900 in subsidy to these housing providers to \$808,800 (2024: \$1,047,700). Under the Canada-Ontario Community Housing Initiative (COCHI) Program, one of the priorities is to ensure continued funding of Urban Native housing units through rent supplement agreements (COCHI is described below).

Rent Supplement and Portable Housing Benefit

The total proposed 2025 Rent Supplement Budget (Private Landlord and Non-Profit) of \$3,079,100 (2024: \$3,290,200) is \$211,100 lower than the 2024 approved budget. The proposed 2025 Budget reflects a strategy to maintain the average units expected for 2025. The budget allows for an average of 402 rent supplement units per month (2024: 432).

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 2025, the PHB budget expenditures of \$1,271,200 are \$141,400 higher than the 2024 approved budget (\$1,129,800) and support the recommendations within

Report No. 2024-40 – Update on the Attainment of TBDSSAB’s Service Level Standards, approved at the October 17, 2024, Board Meeting to secure 20 additional PHBs. This will bring the total to an average of 351 PHBs per month for 2025.



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	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)	2024 to 2025	
				Change (\$)	Change (%)
IAH					
Rent Supplement	46,700	-	-	-	n/a
IAH - Social Infrastructure Fund					
Housing Allowance	23,600	-	-	-	n/a
Rental Housing	-	-	-	-	n/a
Internal administrative expense	2,100	-	-	-	n/a
Reinvested Ontario Renovates	-	500,000	300,000	(200,000)	-40.0%
Total Expenditures	72,400	500,000	300,000	(200,000)	-40.0%
Grants					
Provincial grants - housing	(36,200)	(250,000)	(150,000)	100,000	-40.0%
Federal grants - housing	(36,200)	(250,000)	(150,000)	100,000	-40.0%
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 2025, 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	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)	2024 to 2025	
				Change (\$)	Change (%)
Rental Housing	500,000				
Ontario Renovates - Internal	480,000		377,000	(591,800)	-61.1%
Ontario Renovates - External	415,000	968,800			
Internal administrative expense	78,000	31,200	19,800	(11,400)	-36.5%
Total Expenditures	1,473,000	1,000,000	396,800	(603,200)	-60.3%
Grants					
Provincial grants - housing	(736,500)	(500,000)	(198,400)	301,600	-60.3%
Federal grants - housing	(736,500)	(500,000)	(198,400)	301,600	-60.3%
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 COCHI 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 2025, Administration will use COCHI funds to support rent supplement agreements for former Urban Native Housing Program units (\$1,159,050) and continue to provide transitional operating funding. The remaining COCHI allocation (\$2,170,000) will be split between TBDSSAB direct-owned housing and non-profit housing providers, in the form of forgivable loans, to address capital needs. This initiative supports the sustainability of community housing by maintaining the supply of affordable housing units in the portfolio.

Description	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)	2024 to 2025	
				Change (\$)	Change (%)
<u>Capital Component:</u>					
Repairs - Internal	2,337,400				
Repairs - External	872,400				
New Build					
			3,329,100	(403,000)	-10.8%
<u>Operating Component:</u>					
Rent Supplement	889,000				
Transitional operating	90,900				
Building Condition Assessment	475,000	3,732,100			
Internal administrative expense	145,600	82,300	129,800	47,500	57.7%
Total Expenditures	4,810,300	3,814,400	3,458,900	(355,500)	-9.3%
Grants					
Federal grants - housing	(4,810,300)	(3,814,400)	(3,458,900)	355,500	-9.3%
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 2025 Budget, of \$16,883,800 includes \$8,115,000 allocated across Operating service categories (Community Outreach and Support, Emergency Shelter Solutions, Housing Assistance, Supportive Housing), and \$7,946,200 allocated to Capital (new facilities) is consistent with the Board approved Investment Plan.

Description	2023 Budget (\$)	2024 Budget (\$)	2025 Budget (\$)	2024 to 2025	
				Change (\$)	Change (%)
Expenditures					
Homelessness Prevention Program	5,842,100	16,740,200	16,883,800	143,600	0.9%
Home for Good (capital)	104,700	104,700	104,700	-	0.0%
Social Services Relief Fund	1,050,000	-	-	-	n/a
Total Expenditures	6,996,800	16,844,900	16,988,500	143,600	0.9%
Grants					
Provincial grants - homelessness	(6,996,800)	(16,844,900)	(16,988,500)	(143,600)	0.9%
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	2023 Budget (\$)	2024 Budget (\$)	2025	2024 to 2025	
			Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	452,200	515,300	572,600	57,300	11.1%
Interest on long-term debt	-	-	-	-	n/a
Materials	27,400	27,700	29,100	1,400	5.1%
Contracted services	20,000	10,000	60,000	50,000	500.0%
Rents and financial expenses	-	-	-	-	n/a
External transfers	60,000	60,000	-	(60,000)	-100.0%
Repayment of long-term debt	-	-	-	-	n/a
Internal administrative expense	951,400	982,900	683,000	(299,900)	-30.5%
Imputed rent recovery	112,600	112,600	118,300	5,700	5.1%
Total Expenditures	1,623,600	1,708,500	1,463,000	(245,500)	-14.4%
Recoveries					
From housing and homelessness programs	(494,700)	(758,900)	(883,400)	(124,500)	16.4%
Total Expenditures Less Recoveries	1,128,900	949,600	579,600	(370,000)	-39.0%
Revenue					
Other revenue (Housing Partnering Strategy)	(60,000)	(60,000)	-	60,000	-100.0%
Financing					
From Community Housing Reserve Fund	(10,000)	(10,000)	(60,000)	(50,000)	500.0%
Imputed rent adjustment	(19,500)	(16,400)	(19,400)	(3,000)	18.3%
Cost to be Levied	1,039,400	863,200	500,200	(363,000)	-42.1%

Housing Portfolio Property Management

TBDSSAB owns and operates 2,493 units in 53 community housing projects in the District of Thunder Bay. The 2025 Budget for Direct-Owned Housing includes costs associated with operating and maintaining these housing units:

Description	2023 Budget (\$)	2024 Base (\$)	2025	2024 to 2025	
			Budget (\$)	Change (\$)	Change (%)
Expenditures					
Personnel services	3,748,500	4,006,100	4,429,100	423,000	10.6%
Interest on long-term debt	145,100	100,000	59,500	(40,500)	-40.5%
Materials	15,569,900	16,185,500	18,273,100	2,087,600	12.9%
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	1,400	71,400	71,400	-	0.0%
Repayment of long-term debt	2,045,900	1,827,800	1,591,500	(236,300)	-12.9%
Internal administrative expense	1,967,000	1,992,300	1,208,700	(783,600)	-39.3%
Imputed rent recovery	253,400	253,400	147,900	(105,500)	-41.6%
Total Expenditures	23,750,800	24,456,100	25,800,800	1,344,700	5.5%
Recoveries					
From housing and homelessness programs	(365,200)	(392,400)	(1,016,700)	(624,300)	159.1%
From Ontario Works	(279,800)	(287,200)	(205,300)	81,900	-28.5%
From building operating	(20,400)	(19,800)	(21,700)	(1,900)	9.6%
Total Expenditures Less Recoveries	23,085,400	23,756,700	24,557,100	800,400	3.4%
Revenue					
RGI rent	(10,271,700)	(10,271,700)	(10,548,000)	(276,300)	2.7%
Market rent	(1,084,500)	(1,084,500)	(1,034,900)	49,600	-4.6%
Commercial rent	(54,000)	(179,300)	(179,700)	(400)	0.2%
Miscellaneous tenant revenue	(152,100)	(151,500)	(150,300)	1,200	-0.8%
Revenue-generating projects	(126,700)	(142,800)	(91,800)	51,000	-35.7%
Grants					
Provincial Grants	(11,500)	-	-	-	n/a
Federal Grants	(11,500)	-	-	-	n/a
Federal Block Funding	(2,518,300)	(2,196,000)	(1,289,400)	906,600	-41.3%
Financing					
To Housing Portfolio Capital Reserve Fund	2,414,400	2,406,900	1,464,200	(942,700)	-39.2%
Transfer from Levy Stabilization Reserve Fund	(68,200)	(156,800)	(325,000)	(168,200)	107.3%
Imputed rent adjustment	(43,800)	(36,900)	(24,200)	12,700	-34.4%
Cost to be Levied	11,157,500	11,944,100	12,378,000	433,900	3.6%



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

2025 Capital Budget

2025 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 2025, the Capital Budget includes 69 projects totaling \$3,165,000.

The capital forecast for the next nine (9) years identifies projects across the portfolio and will be updated in 2025 for any changes.

Direct-Owned Capital Budget and Forecast	Forecast								
	2026	2027	2028	2029	2030	2031	2032	2033	2034
Roofing	1,085,000	340,000	362,400	1,540,200	464,000	442,500	467,500	1,192,500	887,500
Windows	700,000	1,035,000	770,000	637,000	655,000	640,000	575,000	660,000	530,000
Doors	375,000	336,000	177,000	160,000	488,000	210,000	135,000	145,000	75,000
Sitework	321,000	193,000	274,000	261,000	215,000	710,000	615,000	430,000	510,000
Elevator	360,000	20,000	344,000	265,000	340,000	725,000	-	650,000	-
Flooring	250,000	328,500	317,120	235,600	370,000	175,000	100,000	75,000	-
Electrical	580,000	515,000	55,000	95,500	347,000	410,000	402,000	245,000	805,000
Mechanical	701,000	137,000	615,000	507,000	675,000	465,000	510,000	150,000	301,000
Life Safety	330,000	97,000	639,600	150,800	145,000	385,000	100,000	-	190,000
Accessibility Modifications	-	-	-	-	-	-	-	95,000	-
Plumbing	230,000	250,000	222,650	127,200	275,000	90,000	15,000	-	45,000
Painting	284,000	390,000	218,000	444,000	175,000	280,000	300,000	225,000	60,000
Appliances	150,000	141,000	-	97,000	145,000	40,000	-	-	-
Building Interior Upgrades	30,000	298,000	136,000	30,000	155,000	100,000	40,000	-	-
Building Exterior Repairs	380,000	511,000	348,850	170,100	376,000	120,000	623,000	80,000	50,000
Security	50,000	-	80,000	80,000	-	75,000	-	75,000	335,000
Common Rooms	18,500	40,000	6,500	2,500	5,000	2,500	48,500	3,500	3,500
TOTAL	\$ 5,844,500	\$ 4,631,500	\$ 4,566,120	\$ 4,802,900	\$ 4,830,000	\$ 4,870,000	\$ 3,931,000	\$ 4,026,000	\$ 3,792,000