



BOARD REPORT

REPORT No.: 2025-10

MEETING DATE: MARCH 20, 2025

SUBJECT: 10-YEAR HOUSING AND HOMELESSNESS PLAN - HOUSING TARGETS FINAL UPDATE

RECOMMENDATION

THAT with respect to Report No. 2025-10 (Integrated Social Services Division), we The District of Thunder Bay Social Services Administration Board, approve and adopt the 10-Year Housing and Homelessness Plan – Revised Housing Targets Final Update as presented;

AND THAT any further Housing Targets provided by Administration be included in future Housing and Homelessness Plan updates.

REPORT SUMMARY

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with updated information relative to the 10-year community and affordable housing targets based on the methodology adopted in 2015.

BACKGROUND

The *Housing Services Act, 2011* required Service Managers to develop a plan and identify objectives and targets related to housing and homelessness, as well as actions proposed to meet those objectives. At the July 24, 2014, Board meeting, the Board approved the adoption of the TBDSSAB 10-Year Housing and Homelessness Plan (Resolution No. 14/71) and this plan was completed as of December 2024.

At the March 26, 2015 Board meeting, the Board approved the establishment of housing targets that would inform direction and strategy in addressing community and affordable housing needs in communities throughout the District of Thunder Bay for the next 10 years (Resolution No. 15/44). These housing targets are determined using a methodology that incorporates current housing stock, current waitlists, average annual move-ins, demographic factors, and other relevant data.

Revised targets were first updated and presented to the Board at the March 24, 2016 Board meeting (Report No. 2016/12), at the March 23, 2017 Board meeting (Report No. 2017/23) then at the April 19, 2018 Board meeting (Report No. 2018/25) and most recently at the March 21, 2019 Board Meeting (Report No. 2019-16). The purpose of updating the targets on an annual basis was to determine trends and direction and to ensure that decisions made with respect to housing stock followed a data-driven process, with updates coming on a 3-year basis. March 17, 2022 was the final update provided to the TBDSSAB Board.

COMMENTS

Since 2015, TBDSSAB has utilized the housing targets to assist in decisions related to investment in new community and affordable housing units, and the use of federal and provincial funding opportunities.

As the current formula for projected need is based on applications on the centralized housing waitlist, only communities with current community/social housing stock have been included in this projection. This includes TBDSSAB owned, non-profit, and rent supplement units. Often, affordable housing options may not require a waitlist for application, as many are not offered as rent geared to income. However, TBDSSAB Administration will explore the inclusion of other variables, such as core housing need, in future reports to capture housing projections across the entire District. It is also important to note that private or municipal housing development aimed at market rent tenants would not factor into these projections.

While the trends used for housing projection over the past few years have generally remained stable, one variable of note is the overall increase in the projected need, which correlates to the housing waitlist. In December 2022, we had 1,068 on the general waitlist with the figure increasing by 12% to 1,204 in Dec 2024. The addition of TBDSSAB's Rent Supplement (RS) and Portable Housing Benefit (PHB) programs that provide subsidies for eligible applicants to access housing in the private market help ease pressures on the waitlist. These trends are factored in the projected waitlist. For example, in December 2024, 306 people across the District were in receipt of Rent Supplement, and 337 people were in receipt of a Portable Housing Benefit, assisting a total of 643 people to live in market units affordably.

In addition to our data, Canada Mortgage and Housing Corporation's (CMHC) 2024 Rental Market Report for Thunder Bay shows a reduction in vacancy rates for 1-bedroom apartments - the average vacancy rate as of October '24 was 3.3%. This shows a 13% decrease from the previous year (2023) that recorded a vacancy rate of 3.8%. CMHC's data corresponds to the growing preference for 1-bedroom apartments among majority of applicants (~72%) on the community housing waitlist.

As a result of these factors among others¹, demand for community housing is high, and even greater for affordable housing. As shown in the waitlist increase since 2022, there is a need for additional community and affordable housing to meet the growing demands. However, TBDSSAB does not have the capacity to address all housing needs in the community, as private investment, municipalities, community groups and others all have a role to play.

It is worth noting that there are additional variables beyond the housing targets calculation that should be factored into future discussions surrounding housing decisions. These include the scope of responsibility of TBDSSAB and partner agencies, Federal and Provincial funding initiatives, changing demographics, employment relocation trends across communities, private landlord influences and others. Targets set, and actuals realized by TBDSSAB are subject to these influences. TBDSSAB is not able to address all housing needs in the different communities but does play an important role along the housing continuum.

For instance, the projected need for community and affordable housing is not uniform throughout the district. There are some communities that will experience pressures for more (beyond current projections) affordable housing in the coming years (for example, Oliver Paipooonge, Marathon, Nipigon, and Schreiber). While others will see a reduced demand. Greenstone may also see an increase in demand, at least in the short term, with the construction of a new mine near the community underway. Based on trends from past data, we anticipate that the future demand will continue to be targeted at 1-bedroom units, with a reduced need for 2+ bedroom homes.

With that said, from the inputs and calculations prepared for this report, it is anticipated that by 2034, TBDSSAB would require 323 additional units than current to maintain a waitlist of 25% of current stock. Based on our updated forecast, we recommend continued investments in single units as there is a growing demand and preference among applicants. Additionally, the relatively modest and declining (actual and projected) demand for larger family-style homes (4-bedrooms and larger) provides for an opportunity to divest some of these resources and reinvest in establishing single units. This has occurred over the past few years with several family-style homes sold in the City of Thunder Bay.

STRATEGIC PLAN IMPACT

This report supports the previous TBDSSAB Strategic Plan vision of establishing flexible, inclusive services through the provision of relevant diverse housing support and supports the current TBDSSAB Strategic Plan vision of humanizing human services. The program supports the success of the people we serve.

¹ Using data from the 2016 Statistics Canada Income Survey, CMHC's Core Housing Need Statistics shows that 6,200 households in the Thunder Bay Census Metropolitan Area have core housing needs. Of this figure, 9.1% are experiencing severe needs and live below 'Affordability Standards'.

FINANCIAL IMPLICATIONS

There is no immediate financial implication for TBDSSAB with the update of housing targets, though plans for the sale of current units and the development and/or construction of new units would involve financial implications at that time.

CONCLUSION

It is concluded that the updated housing targets as presented shows significant change in trends from the 2022 targets. These changes are influenced by the growth of the waitlist over the last few years and how it influences the projected number of units needed to maintain 25% of the housing stock. We recommend that these targets continue to be used to inform direction and strategy in addressing social and affordable housing need.

REFERENCE MATERIALS

Attachment #1 [Social and Affordable Housing Targets Housing Projections – March 2025 Update](#)

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Social and Affordable Housing Targets

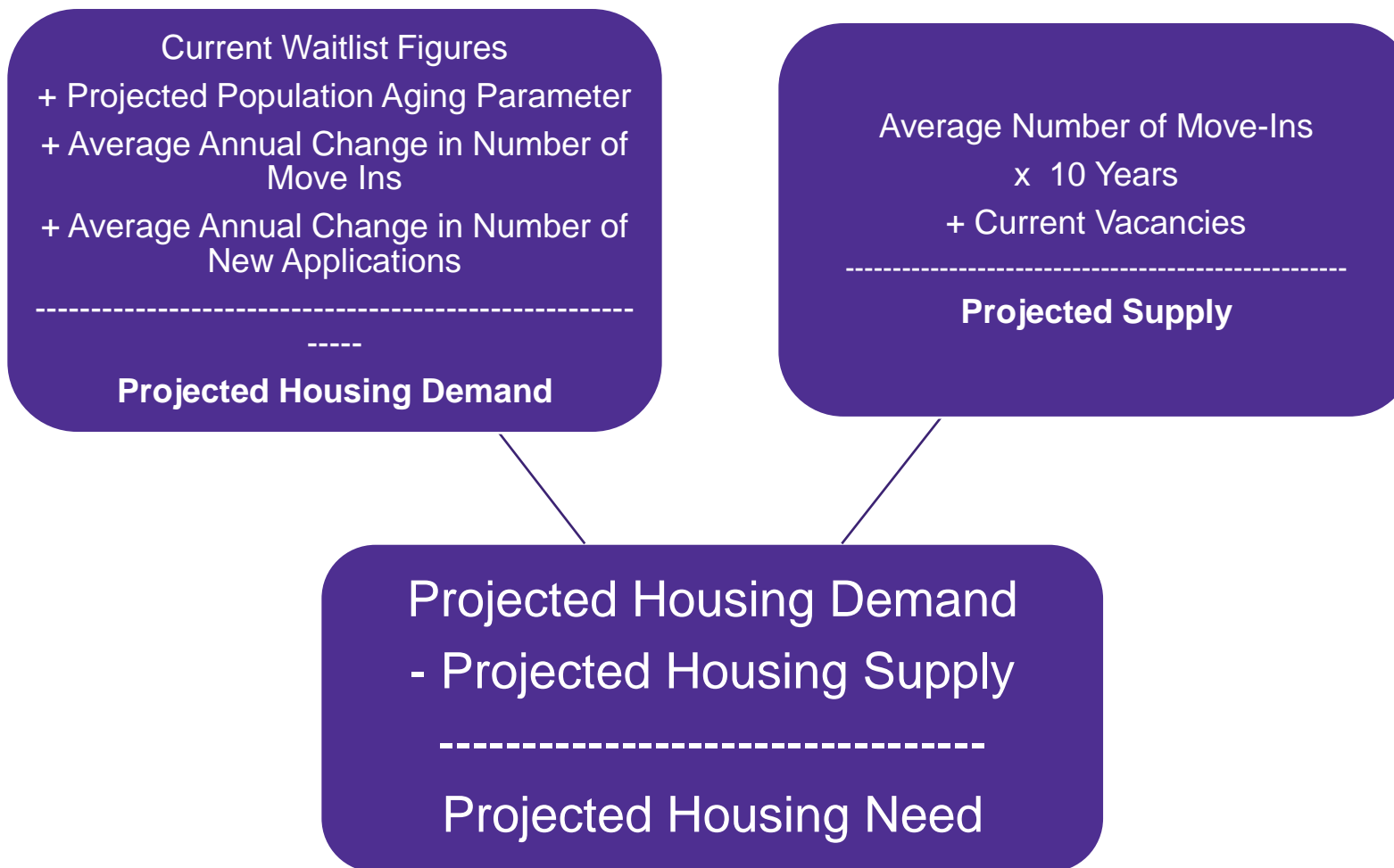
Housing Projections Update
March 2025



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



Social Housing Development Target Formula



Projected Housing Demand

Applicants in Housing Stress
+ Projected Population Aging
Parameter
+ Projected 5-year allocation to
applicants in housing stress
+ projected 5-year variation in
housing stress

Projected Housing Demand

Variable	Measure
Applicants in Housing Stress	Waitlist Information (December 31 st , 2024)
Population Aging*	Population under 65 is projected to decrease 0.4% each year for the next 10 years. Population 65+ is projected to increase 1.6% each year for the next 10 years
Projected 5-year allocation to applicants in housing stress	Based on 10-year average annual move-ins
Variation in Housing Stress	Based on 10-year average annual new applications



Projected Supply

Projected 5-Year Re-lets
x Number of Years for the
Projection
+ Current Vacancies

Projected Supply

Variable	Measure
Projected Re-Lets	Based on 10-year average annual move ins
Number of Years for the Projection	10 years (span of Housing and Homelessness Plan)
Current Vacancies	All vacant units (excluding those which are for sale or uninhabitable) as of December 31 st , 2024.



Needs Calculation

Projected Housing Demand
- Projected Housing Supply

Projected Housing Need

- This updated needs calculation gives us the projected waitlist total for 2034.
- From this number, we can estimate the number of units we need, to have our waitlist at a desirable number
- For a healthy social housing system, we need to maintain a waitlist to ensure our units will be full. We estimate that the waitlist should be 25% of our actual stock.



Projected Unit Needs to 2034

December 31, 2024, waitlist at 1,204

Municipality	Projected Waitlist	Projected Waitlist as a Percentage of Current Stock	Projected Number of Additional Units Required (10-year target)
District of Thunder Bay	1050	29%	323
Oliver Paipoonge	14	34%	6
Greenstone	34	27%	9
Manitouwadge	24	32%	9
Marathon	43	46%	25
Nipigon	23	50%	14
Red Rock	3	21%	0
Schreiber	4	16%	-1
City of Thunder Bay	905	28%	261

** Projected number of units needed accounts for having a waitlist of 25 per cent of current stock to ensure all units are occupied



City of Thunder Bay

Unit Type	Projected Waitlist 2034	Projected Waitlist as a Percentage of Current Stock 2034	Projected Number of Additional Units Required in 2034**
Single	652	96%	516
Families	140	11%	-115
Senior	114	9%	-140
1 Bdrm	723	36%	325
2 bdrm	121	25%	23
3 bdrm	11	2%	-121
4+ bdrm	50	-64%	34



Oliver Paipoonge

Unit Type	Projected Waitlist 2034	Projected Waitlist as a Percentage of Current Stock 2034	Projected Number of Additional Units Required in 2034**
Single	6	0%	6
Families	4	0%	4
Senior	3	6%	-4
1 Bdrm	9	36%	5
2 bdrm	2	13%	-1
3 bdrm	2	0%	2
4+ bdrm	0	0%	0



Greenstone – Geraldton and Longlac

Unit Type	Projected Waitlist 2034	Projected Waitlist as a Percentage of Current Stock 2034	Projected Number of Additional Units Required in 2034**
Single	22	184%	20
Families	8	14%	-4
Senior	3	6%	-7
1 Bdrm	24	54%	12
2 bdrm	6	72%	4
3 bdrm	1	5%	-10
4+ bdrm	3	0%	3



Manitouwadge

Unit Type	Projected Waitlist 2034	Projected Waitlist as a Percentage of Current Stock 2034	Projected Number of Additional Units Required in 2034**
Single	19	133%	16
Families	2	5%	-7
Senior	3	22%	0
1 Bdrm	21	79%	15
2 bdrm	2	7%	-4
3 bdrm	1	6%	-3
4+ bdrm	0	0%	1



Marathon

Unit Type	Projected Waitlist 2034	Projected Waitlist as a Percentage of Current Stock 2034	Projected Number of Additional Units Required in 2034**
Single	27	133%	23
Families	12	21%	1
Senior	4	0%	1
1 Bdrm	31	96%	24
2 bdrm	6	13%	-3
3 bdrm	1	9%	-1
4+ bdrm	5	0%	5



Nipigon

Unit Type	Projected Waitlist 2034	Projected Waitlist as a Percentage of Current Stock 2034	Projected Number of Additional Units Required in 2034**
Single	15	91%	11
Families	9	105%	8
Senior	-1	-7%	-5
1 Bdrm	14	38%	7
2 bdrm	3	0%	3
3 bdrm	2	41%	1
4+ bdrm	4	94%	3



Red Rock

Unit Type	Projected Waitlist 2034	Projected Waitlist as a Percentage of Current Stock 2034	Projected Number of Additional Units Required in 2034**
Single	2	0%	2
Families	1	0%	0
Senior	0	-10%	-2
1 Bdrm	2	16%	1
2 bdrm	1	8%	-1*
3 bdrm	0	0%	0
4+ bdrm	0	0%	0



Schreiber

Unit Type	Projected Waitlist 2032	Projected Waitlist as a Percentage of Current Stock 2032	Projected Number of Additional Units Required in 2032**
Single	3	0%	3
Families	1	0%	1
Senior	-1	5%	-5
1 Bdrm	3	17%	-2
2 bdrm	1	0%	1
3 bdrm	0	0%	0
4+ bdrm	0	-2%	0

