Growth Standing Committee Meeting
Agenda

Tuesday, July 21, 2026, 7:00 p.m.
S.H. Blake Memorial Auditorium

Pages

1. **Growth Standing Committee in the S.H. Blake Memorial Auditorium (Council Chambers) at 7:00 p.m.**
   Chair: Councillor Trevor Giertuga

2. **Land Acknowledgement**
   A Member of Council will provide a land acknowledgement.

3. **Disclosures of Interest**

4. **Confirmation of Agenda**
   WITH RESPECT to the Tuesday, July 21, 2026 Growth Standing Committee meeting, we recommend that the agenda as printed, including any additional information and new business, be confirmed.

5. **Presentations**

   5.1 **Central Avenue - Update**
   Jillian Fazio, Senior Planner - Growth and Aaron Ward, Senior Project Manager - Growth to provide a presentation.

   5.2 **Build Thunder Bay - Mid-Year Update**
   Joel DePeuter, Director - Development Services to provide a presentation.

6. **Minutes of Previous Meetings** — 4 - 10
   Minutes of Growth Standing Committee, held on Tuesday, June 16, 2026, for information.

7. **Reports of Administration**

   7.1 **Housing Affordability Action Plan** — 11 - 102
   Report 144-2026 - Growth - Development Services presenting the draft Housing Affordability Housing Action Plan to the Growth Standing Committee for review and feedback, for information only.

Summer Stevenson, Project Manager - Growth and Paula Cunningham - Housing Accelerator Coordinator to provide a presentation.

7.2 Smart Growth Action Plan – Mid-Year Implementation Update 103 - 114

Report 199-2026 - Growth providing a Mid-Year Implementation Update on the Smart Growth Action Plan, for information only.

Matthew Pearson, Senior advisor - Growth to provide a presentation.

7.3 Property Related Matter – Transportation Museum of Thunder Bay

Confidential report 2026CLS.016 (Realty Services) to be distributed separately to all Members of Council only.

7.4 Property Related Matter - Potential Surplus of Lands - Francis St W and Metcalfe Ave 115 - 116

Memorandum dated June 18, 2026 from Deanna Walker, Manager - Realty Services recommending that the Growth Standing Committee resolve into Closed Session to receive and discuss confidential information relative to the potential disposition of City-owned lands municipally known as 1702, 1706 & 1708 Frances St. W. and Part of Metcalfe Ave. (Untraveled) for the purpose of future residential development.

Confidential report 2026CLS.015 (Realty Services) to be distributed separately to all Members of Council only.

Resolution to Recess and Resolve Into Closed Session

THAT the Growth Standing Committee resolve into Closed Session in order to receive and discuss information contained in confidential reports 2026CLS-015 and 2026CLS-016 (Growth - Development Services - Realty Services) pursuant to the Municipal Act (Section 239(2)):

(c) a proposed or pending acquisition or disposition of land by the municipality or local board;

(j) a trade secret or scientific, technical, commercial or financial information that belongs to the municipality or local board and has monetary value or potential monetary value;

(k) a position, plan, procedure, criteria or instruction to be applied to any negotiations carried on or to be carried on by or on behalf of the municipality or local board.

8. New Business

9. Adjournment

Growth Standing Committee Meeting Minutes

Tuesday, June 16, 2026, 7:00 p.m.
S.H. Blake Memorial Auditorium

Present:	Mayor Ken Boshcoff Councillor Rajni Agarwal Councillor Domenic Pasqualino Councillor Trevor Giertuga
Officials:	Jeff Walters, Deputy City Clerk John Collin, City Manager Gillian Matson, Solicitor II Keri Greaves, Commissioner - Corporate Services & City Treasurer Kerri Marshall, Commissioner - Growth Kelly Robertson, Commissioner - Community Services Cory Halvorsen, Acting Commissioner - Infrastructure & Operations Matthew Miedema, Director - Engineering Michelle Warywoda, Director - Environment Division Werner Schwar, Supervisor - Parks & Open Space Planning David Briand, Project Engineer Josh Daniels, Water & Wastewater Engineer Flo-Ann Track, Council & Committee Clerk

1. Growth Standing Committee

Chair: Councillor Trevor Giertuga

2. Land Acknowledgement

Councillor Rajni Agarwal provided a land acknowledgement.

3. Disclosures of Interest

4. Confirmation of Agenda

MOVED BY: Councillor Dominic Pasqualino
SECONDED BY: Councillor Rajni Agarwal

WITH RESPECT to the Tuesday, June 16, 2026 Growth Standing Committee meeting, we recommend that the agenda as printed, including any additional information and new business, be confirmed.

CARRIED

5. Presentations

5.1 Trunk Watermain Inspection Program

Michelle Warywoda, Director - Environment Division and Josh Daniels, Water and Wastewater Engineer to provide a presentation.

Director - Environment Division Michelle Warywoda and Water and Wastewater Engineer Josh Daniels appeared before Committee, provided a PowerPoint presentation, and responded to questions.

6. Minutes of Previous Meetings

Minutes of the Growth Standing Committee, held on Tuesday, April 28, 2026, for information.

7. Reports of Administration

7.1 Property Related Matter - 120 and 122 Cumberland St. S.

Memorandum dated June 8, 2026 from Joel DePeuter, Director - Development Services providing information relative to 120 & 122 Cumberland St. S.

Confidential report 2026CLS.013 (Realty Services) relative to the above noted was distributed separately to all Members of Council, City Manager, City Solicitor, Commissioner- Corporate Services & City Treasurer and Commissioner - Growth only on Friday, June 12, 2026.

Resolution to Recess and Resolve into Closed Session

MOVED BY: Mayor Ken Boshcoff
SECONDED BY: Councillor Dominic Pasqualino

THAT we resolve into Closed Session in order to receive information that is relative to confidential reports 2026CLS.013 (Realty Services) pursuant to the Municipal Act (Section 239 (2)):

(c) a proposed or pending acquisition or disposition of land by the municipality or local board;

(f) advice that is subject to solicitor-client privilege, including communications necessary for that purpose;

(k) a position, plan, procedure, criteria or instruction to be applied to any negotiations carried on or to be carried on by or on behalf of the municipality or local board.

CARRIED

Growth Standing Committee - Closed Session in the McNaughton Room 7:18 p.m.

Present: Mayor Ken Boshcoff
Councillor Rajni Agarwal
Councillor Domenic Pasqualino
Councillor Trevor Giertuga

Officials: Jeff Walters, Deputy City Clerk
John Collin, City Manager
Gillian Matson, Solicitor II
Keri Greaves, Commissioner - Corporate Services & City Treasurer
Kerri Marshall, Commissioner - Growth
Joel DePeuter, Director, Development Services
Deanna Walker, Manager, Realty Services

7.1.1 Growth Standing Committee – Closed Session

Chair: Councillor Trevor Giertuga

7.1.2 Disclosures of Interest

7.1.3 Reports of Municipal Officers

Confidential report 2026CLS.013 (Realty Services) relative to the above noted was distributed separately to all Members of Council, City Manager, City Solicitor, Commissioner- Corporate Services & City Treasurer and Commissioner - Growth only on Friday, June 12, 2026.

Manager - Realty Services Deanna Walker provided an overview and responded to questions.

Solicitor II Gillian Matson responded to questions.

Commissioner - Corporate Services & City Treasurer Keri Greaves responded to questions.

Director - Development Services Joel DePeuter responded to questions.

It was the consensus of Committee that Administration proceed as directed.

The Deputy City Clerk advised that the recommendation relative to Report 2026CLS.013 (Realty Services) would be presented to the Growth Standing Committee in Open Session this evening.

At 7:28 p.m. the Closed Session concluded.

Growth Standing Committee - Open Session in the S.H. Blake Memorial Auditorium (Council Chambers) at 7:29 p.m.

Present: Mayor Ken Boshcoff
Councillor Rajni Agarwal
Councillor Domenic Pasqualino
Councillor Trevor Giertuga

Officials: Jeff Walters, Deputy City Clerk
John Collin, City Manager
Gillian Matson, Solicitor II
Keri Greaves, Commissioner - Corporate Services & City Treasurer
Kerri Marshall, Commissioner - Growth
Kelly Robertson, Commissioner - Community Services
Cory Halvorsen, Acting Commissioner - Infrastructure &

Operations
Matthew Miedema, Director - Engineering
Michelle Warywoda, Director - Environment Division
Werner Schwar, Supervisor - Parks & Open Space Planning
David Briand, Project Engineer
Josh Daniels, Water & Wastewater Engineer
Flo-Ann Track, Council & Committee Clerk

7.1.4 Growth Standing Committee - Open Session

Chair: Councillor Trevor Giertuga

7.1.4.1 Property Related Matter - 120 and 122 Cumberland St. S.

Confidential Report 2026CLS.013(Realty Services) was presented in Growth Standing Committee - Closed Session held earlier in the evening.

MOVED BY: Councillor Dominic Pasqualino
SECONDED BY: Mayor Ken Boshcoff

WITH RESPECT to Report 2026CLS.013 (Growth - Development Servicers – Realty Services), we request endorsement of the Standing Committee to forward the following recommendations to City Council:

WE RECOMMEND THAT the City’s interest in the property, being part of LT 10 W/S CUMBERLAND ST, 11 W/S CUMBERLAND ST, 9 W/S CUMBERLAND ST PL PRINCE ARTHUR'S LANDING MCINTYRE; MANITOU ST PL 227 PORT ARTHUR CLOSED BY TBR175654; LT 1-6 PL 227 PORT ARTHUR; PT LT 7 W/S CUMBERLAND ST PL PRINCE ARTHUR'S LANDING MCINTYRE PT 1, 55R5278; AS IN PTA142048 EXCEPT PT 3, 4, 55R5278; PT LT 1 S/S WILSON ST OF PARKLT 1 S/S PEARL ST PL 95 1/2 PORT ARTHUR AS IN PTA135110, PTA134162, PTA134155, PTA133117, PTA132280; PT 2 FT RESERVE PL 1720 MCINTYRE AS IN PAA7985, PTA139971, PTA134153; THUNDER BAY (C231), and municipally known as 120 and 122 Cumberland Street South (the “**Lands**”) be declared surplus to the City’s requirements pursuant to the City’s policies;

AND THAT the Lands be disposed of by direct sale to the District of Thunder Bay Social Services Administration Board;

AND THAT notwithstanding Policy 09-04-65 - Corporate Land-Related Financial Assistance, the Lands be transferred to the District of Thunder Bay Social Services Administration Board for nominal consideration recognizing the ongoing use of the Lands for community housing;

AND THAT the Director – Development Services be authorized to execute all required documentation in form satisfactory to the City Solicitor and content satisfactory to the Director – Development Services;

AND THAT any necessary by-laws be presented to City Council for ratification.

CARRIED

7.2 Waterfront Trail Improvement Plan Update

Report 184-2026-Infrastructure & Operations-Engineering providing an update of the Waterfront Trail Improvement Plan, for information, was distributed separately on Friday, June 11, 2026.

Project Engineer David Briand appeared before Committee, provided a PowerPoint presentation, and responded to questions.

7.3 Communication Tower - 1580 Arthur Street West

Report 189-2026-Growth-Development Services-Planning Services seeking endorsement from the Growth Standing Committee relative to an application to Innovation, Science and Economic Development Canada (ISED), formerly known as Industry Canada, to establish a 30.0 metre self‑supported (monopole) antenna structure at 1580 Arthur Street West.

Consultant - Fontur International Inc. Lucas Cuff appeared before Committee, on behalf of the applicant, and provided a PowerPoint presentation.

MOVED BY: Mayor Ken Boshcoff
SECONDED BY: Councillor Rajni Agarwal

WITH RESPECT to Report 189-2026-Growth-Development Services-Planning Services, we request endorsement of the Standing Committee to forward the following recommendations to City Council:

WE RECOMMEND THAT the issuance of a Letter of Concurrence for the proposed antenna structure location be authorized, relative to:

1. 1580 Arthur Street West, legally described as Part of Lots 15 and 16, Concession 3, NKR, together with part of the road allowance between Lots 15 and 16, including Parts 1 and 2 on Reference Plan 55R-6255.

AND THAT any necessary by-laws be presented to City Council for ratification.

CARRIED

8. Petitions and Communications

8.1 Sleeping Giant Parkway Update

Memorandum dated June 4, 2026 from Matthew Miedema, Director - Engineering & Facilities providing an update on the plans to extend the Sleeping Giant Parkway, for information.

8.2 Potential Surplus Declaration and Sale of 60 Junot Avenue

Memorandum dated June 8, 2026 from Joel DePeuter, Director - Development Services providing an update on the status of the potential surplus declaration and sale of 60 Junot Avenue, for information.

9. Adjournment

The meeting adjourned at 8:04 p.m.

Standing Committee Report

REPORT NUMBER	144-2026-Growth-Development Services	
DATE PREPARED	June 23, 2026	***FILE***
STANDING COMMITTEE MEETING DATE	July 21, 2026	

SUBJECT Housing Affordability Action Plan

PURPOSE – Receive Feedback for Standing Committee – Growth

The purpose of this report is to present the draft Housing Affordability Action Plan to the Standing Committee – Growth for review and feedback.

EXECUTIVE SUMMARY

In recent years Thunder Bay has consistently ranked among Ontario's most affordable cities due to lower relative housing costs, making housing affordability central to Thunder Bay's value proposition to new residents. Rising rents and home purchase prices have the potential to impact this value proposition for new residents and impact quality of life for existing residents. Recognizing this, the Smart Growth Action Plan calls for developing action plans to improve housing mix and affordability (R16).

The draft Housing Affordability Action Plan has 44 actions across six pillars to address housing affordability by reducing barriers to development, increasing supports for non-market affordable housing providers, and enabling policies to help preserve the supply of affordable housing. This Action Plan expands on the work completed during the HAF Program and is intended to succeed the HAF Action Plan.

The impact of successfully implementing the Housing Affordability Action Plan will be closing Thunder Bay's housing deficit, achieving a target of 20% of new housing units as affordable, reducing the number of households living in core housing need by 20% (i.e.., households living in a dwelling that is inadequate, unsuitable, or unaffordable), and maintaining Thunder Bay's value proposition of affordability.

Following feedback from the Standing Committee – Growth, the draft Housing Affordability Action Plan will be finalized for presentation to City Council. The Affordable Housing Concierge Service extension and Seed Funding Program will be brought forward for deliberation during the budget process.

KEY CONSIDERATIONS

Thunder Bay has a significant and growing housing affordability challenge that can impact its value proposition for resident attraction.

Thunder Bay Housing Needs Assessment, 2024

In 2021, Thunder Bay had 454 homes per 1,000 usual census residents, representing a deficit of 865 homes when compared to the Organisation for Economic Co-operation and Development (OECD) average of 462 homes/1,000 residents. Going one step further, based on household incomes, Thunder Bay had an affordable housing deficit of 4,055 homes (table 1).

Table 1. Total number of homes by number of bedrooms and maximum cost required to satisfy the existing deficit (2020 $CAD; Housing Assessment Resource Tools, UBC).

Max. cost	1-bed	2-bed	3-bed	4-bed	5-bed	Total
Very Low Income ($390)	760	40	0	0	0	**800**
Low Income ($975)	2,070	440	150	45	0	**2,705**
Moderate Income ($1,560)	0	135	180	165	70	**550**
Median Income ($2,340)	0	0	0	0	0	**0**
High Income (>$2,340)	0	0	0	0	0	**0**
Total	**2,830**	**615**	**330**	**210**	**70**	**4,055**

Lessons from the Housing Accelerator Program

In 2024, Thunder Bay was approved for up to $22.9 million in Housing Accelerator Fund (HAF) funding to implement the Council Approved Action Plan and meet the Housing Supply Growth Target of 1,755 homes by February 28, 2027. To date, the City has completed 19 of the 24 milestones outlined in the Action Plan (79%). The final milestones are due by December 31, 2026, marking the end of the HAF Program.

Since initiating the Program, Thunder Bay has achieved 55% of its overall 3-year target, with a positive year-over-year unit trend. Thunder Bay has already achieved the missing middle and other multi-unit sub-targets, illustrating the success of the HAF Action Plan initiatives in incentivizing these unit types and increasing overall supply.

116 of the new units permitted since 2024 are considered affordable to low-income households who can afford up to $975/month (12%). These units are developed by not-for-profit organizations. 92 of these units were supported through the HAF funded Affordable Rental Housing Funding Program and Affordable Housing Concierge

Service. Recipients of this funding have committed to a minimum of 20 years of affordability, with some committing to affordability in perpetuity.

Through the City's Community Improvement Grants, applicants who have been issued building permits have indicated that up to 46 units will be affordable to moderate income households who can afford up to $1,560/month (5%). However, there is no binding commitment with the City to maintain these units as affordable for any duration of time. In addition, these units are not subject to rent controls. Although these units may be counted to meet the HAF targets, they are not relied upon to address the affordable housing deficit.

Based on self reported information received during the grant application process, the average monthly rent for new privately developed units is $1,733/1-bed, $2,090/2-bed, and $2,665/3-bed. These rents are only affordable for median and high-income households. CMHC suggests that, in the long-term, these new market-rate rental units will improve affordability through rent spillovers and vacancy chains.

The data gathered during the HAF program period suggests that rents are continuing to increase despite an increase in supply, with private market projects catering to median and high-income households. Additional efforts are required to improve housing affordability across the housing continuum and address the affordable housing deficit in the short term. Evidence points to increasing capacity in the non-market (not-for-profit) housing sector as one solution.

Major obstacles to advance non-market affordable housing projects include:

- Limited capacity and expertise in the non-market housing sector,
- Time required to advance projects through design phases,
- Availability of affordable shovel ready land in core areas,
- Complex, restrictive, and time limited grant funding sources, and
- High operating expenses, including municipal taxes.

Action Plan

The draft Housing Affordability Action Plan (Attachment A) will improve housing affordability by reducing barriers to development across the housing continuum, earmarking shovel ready lands for non-market housing projects, increasing tools and supports for non-market housing providers, and enabling policies to help preserve the supply of existing affordable housing.

The Action Plan includes 44 actions across 6 pillars:

1. Data collection, reporting, and integration.
2. Getting projects off the ground faster.
3. Making municipally owned lands available for housing.
4. Reducing capital and operating costs for non-market affordable housing.
    a. Property tax reductions or exemptions
    b. Fee waivers

    c. Direct grant contributions
5. Preserving the supply of existing affordable housing.
6. Supportive policies and programs

Proposed Targets

The following targets are proposed:

1. Close the housing deficit by meeting the OECD standard of 462 housing units per 1,000 usual residents.
2. 20% of all new residential units constructed each year are affordable, in line with the Official Plan.
3. Reduce the number of households living in core housing need by 20% from the baseline established in the 2026 Census.

Core Programs

Affordable Housing Concierge Service

The Affordable Housing Concierge Service pilot was launched in 2024 and is funded until 2027. A temporary “Affordable Housing Navigator” position was created to deliver the non-market Affordable Rental Housing Funding Program and support grant recipients throughout their projects. The Navigator provides support by navigating the development process, assisting with external grant applications, and liaising with internal and external services to clear roadblocks.

This is an essential capacity building service that reduces barriers for non-market housing providers and accelerates timelines. It is recommended that this service, and staff position, be extended and expanded to serve all projects that meet a minimum affordability threshold. In addition, the staff position would be the administrative resource assigned to guide the implementation of this Action Plan.

Seed Funding Program

To access many funding programs, housing developments must be considered “shovel ready.” This includes Build Canada Homes. Shovel ready projects are required to have design drawings, construction cost estimates, and operating pro formas. Getting a project to the shovel ready stage requires significant investment without a formal funding commitment, which can be challenging for non-market housing providers. CMHC recently cancelled their seed funding stream, leaving a large gap.

A Seed Funding Program would provide grant funding for non-market housing providers to complete the necessary pre-work required to access capital funding programs. The Affordable Housing Concierge would develop and deliver this program.

Municipal Land Allocation & Discount

The City's surplus lands initiative is a key component of the City's Housing Accelerator Program and has been instrumental in increasing the number of units in the development pipeline. The Plan recommends building on this work by continuing to make lands available through the call for proposals process, with a specific call for proposals issued for affordable housing development.

The City currently offers a small land discount for eligible not-for-profit organizations purchasing municipal surplus lands (25%, up to $25,000). The discount was set in 2002 and has not been updated since. It is recommended that this policy be updated to reflect current market conditions, and a discount of up to 100% be considered for non-market affordable housing.

Property Tax Relief

Increasing annual operating costs make it difficult for non-market housing providers to deliver affordable rents. To reduce operating costs, it is recommended that property tax relief be considered for new non-market affordable housing projects. Some affordable housing providers are already tax exempt, and a recent Court of Appeal decision may result in increased exemptions in the future.

Next Steps

Following feedback from the Standing Committee – Growth, the draft Housing Affordability Action Plan will be finalized for presentation to City Council. The Affordable Housing Concierge Service extension and Seed Funding Program will be brought forward for deliberation during the budget process (see: Financial Implications section).

CONSULTATION

In spring 2025, Administration engaged HTFC Planning & Design (HTFC) to conduct a Housing Affordability Study. The study (Attachment B – Housing Affordability Strategy) builds on the Housing Land Needs Study and Strategy completed by the firm in 2024 and explores policy, funding, partnership, and legislative options available to the City to address housing affordability challenges, both in home ownership and rental markets. This work was completed in three phases.

Phase 1: Background Study Report

- Collected and reviewed relevant affordable housing data; prepared an updated narrative to the Housing Land Needs Study and Strategy; reviewed best practices in affordable housing in other Ontario municipalities; reviewed provincial and municipal planning policies and studies; highlighted funding opportunities for affordable housing creation.

Phase 2: Projections, Analysis and Needs Assessment Report

- Identified current and projected housing needs relative to supply in both ownership and rental sector; projected affordable housing need, demand, supply, and condition for the next 5-years.

Phase 3: Housing Affordability Strategy

- Identified tools available to the municipality; engaged with stakeholders on tools and priorities; summarized feedback; refined tools and recommended strategy actions to support identified and projected housing needs.

The Mayor's Taskforce on Building More Homes Advisory Committee provided guidance and feedback throughout the creation of the Plan. The Taskforce expressed their support for the Housing Affordability Action Plan via resolution at their meeting on May 20, 2026.

In October 2025, HTFC invited community stakeholders to participate in a workshop to identify tools and priorities (noted in Phase 3). The Action Plan was distributed to participants on June 2, 2026, with a request for comments by June 19, 2026. No comments were received.

FINANCIAL IMPLICATION

Implementing the core actions within the Action Plan will require an annual investment of approximately $350,000 to extend the Affordable Housing Concierge service and implement a Seed Funding Grant Program. These programs will be brought forward to the budget process for consideration.

Additional funding would be required to implement additional enhancements, however these enhancements will not be brought forward for budget consideration in the near term, unless otherwise directed by Council.

Administration will continue to monitor, and apply for, external funding opportunities that could help deliver the actions in this Action Plan.

BACKGROUND

On December 2, 2025, City Council adopted the Smart Growth Action Plan (Report 282-2025). The Smart Growth Action Plan includes action R16. Housing Mix and Affordability: In collaboration with other levels of government, the District of Thunder Bay Social Services Administration Board, developers, employers, and housing partners, develop action plans to improve housing mix and affordability.

On March 20, 2025, the City of Thunder Bay and Canada Mortgage and Housing Corporation entered into an amended Contribution Agreement to increase the total Housing Accelerator Fund funding amount to $22.9 million and revise the Housing Supply Growth Target and sub-targets. The new targets are as follows:

- By February 28, 2027:
    - 1,755 permitted housing units (net).
        - 429 missing middle housing units
        - 328 other multi-unit housing units
        - 20.61% of the Housing Supply Growth Target are affordable units.

At the March 11, 2024, Committee of the Whole Meeting, Report 64-2024 – Housing Accelerator Initiatives was approved, thereby approving the administrative requirements to support the Housing Accelerator Program.

On February 5, 2024, the City of Thunder Bay and Canada Mortgage and Housing Corporation entered into a Contribution Agreement for up to $20.7 million in Housing Accelerator Fund funding.

At the August 11, 2023, Committee of the Whole Meeting, additional information was provided, and Council approved the City's application to the Housing Accelerator Fund.

At the July 24, 2023, Committee of the Whole Meeting, Report 203-2023 – Application to the Federal Housing Accelerator Fund was presented and Council referred the report back to Administration requesting additional funding.

REFERENCE MATERIAL ATTACHED

Attachment A – Draft Housing Affordability Action Plan

Attachment B – Housing Affordability Strategy

REPORT PREPARED BY

Summer Stevenson, Project Manager – Development Services

REPORT SIGNED AND VERIFIED BY

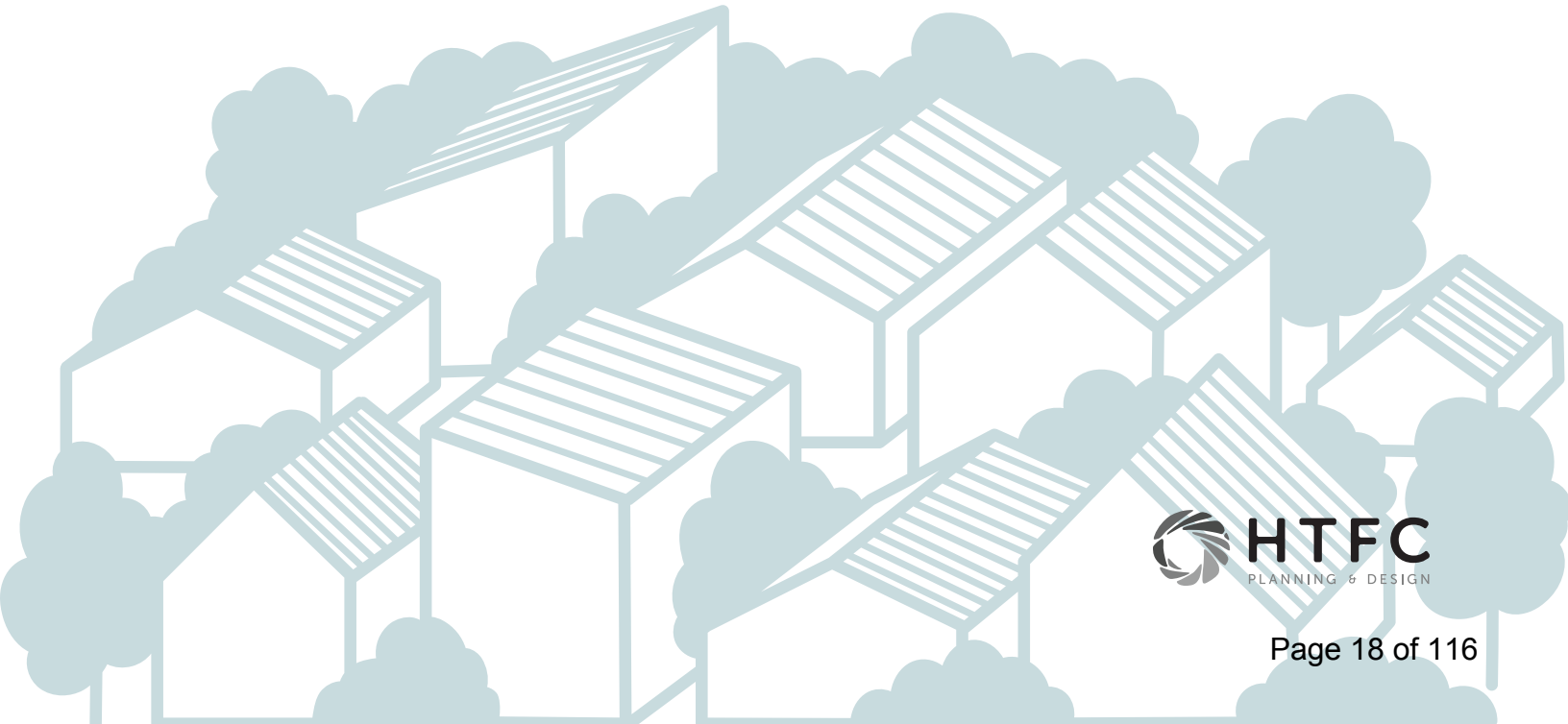
Joel DePeuter, Acting Commissioner – Growth Department

Date 06/25/2026

The City of Thunder Bay

Housing Affordability Strategy

May 2026



HTFC
PLANNING & DESIGN

Submitted To

Devon McCloskey, MCIP, RPP
Manager of Planning Services
City of Thunder Bay

Submitted By

HTFC Planning & Design
500-115 Bannatyne Avenue East
Winnipeg, Manitoba R3B 0R3

Front cover graphic design obtained from the Noun Project. Artist: Softscape.

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1. Introduction

Project Background

Canada is currently facing a nationwide housing crisis, including both a shortage of housing units and high costs. The City of Thunder Bay was once considered to have one of the most affordable housing markets among mid-sized cities in the country; however, in recent years, both rent and housing prices in the city have increased exponentially.

To address these challenges, the City of Thunder Bay is preparing a Housing Affordability Strategy and Action Plan.

The Housing Affordability Strategy will examine projected population trends, growth trends, and expected future housing needs to update findings from the City of Thunder Bay's Housing Land Needs Study and Strategy (2024). This report then recommends targets for housing development that will meaningfully move toward the goal of improved housing availability and affordability. It will also assess challenges and opportunities, drawing on best practices from other jurisdictions and consultations with stakeholders to develop a roadmap for local municipal housing initiatives.

The Action Plan is an internal document being prepared by the City of Thunder Bay that follows the recommendations of this plan and project engagement. It will provide short- and long-term steps for the city to take that will help to improve the supply of adequate and affordable rental and ownership housing, as well as to take steps to address system challenges and improve agency coordination.

Together, the Housing Affordability Strategy and Action Plan will aim to change the trajectory of growing housing costs and take steps to make affordable and suitable housing available to all Thunder Bay residents in the years to come.

Plan Scope

This Plan focuses on housing within the City of Thunder Bay and actions that can be taken to address housing affordability by the City of Thunder Bay.

However, the Plan recognizes that factors beyond municipal functions can affect housing affordability within municipal boundaries. It also recognizes that the City of Thunder Bay is only one of many organizations and levels of government that play a role in housing within the city.

How does the City of Thunder Bay define "affordable"?

The City of Thunder Bay generally classifies housing as affordable if housing payments are less than 30% of a household's income. The City of Thunder Bay Official Plan provides more specific criteria for housing affordability for both rented and owned homes. In the case of **rental housing**, an affordable dwelling unit is either: a unit for which the rent does not exceed 30% of gross annual household income for **low- and moderate-income households**[1], or a unit for which the rent is at or below the average market rent of a unit in the regional market area (City of Thunder Bay Official Plan, p. 75).

In the case of home ownership, an affordable dwelling is either: a home for which the purchase price results in annual accommodation costs that do not exceed 30% of gross annual household income for low- and moderate-income households ; or a home for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area. Note that the City of Thunder Bay prefers to use the income-based affordability definition (which defines affordability according to household income) rather than the market-based affordability definition (which defines affordability according to average rents and purchase prices in the regional market area) because this is a more human-centred approach to defining housing affordability.

Further distinctions are often made between **deeply affordable housing** and **moderately affordable housing**.

Deeply Affordable Housing

Deeply affordable housing is housing that is affordable to households in the lowest 30% of the area's income distribution; in the District of Thunder Bay, this means renter households with an annual income of $36,200 or less (2024 Provincial Policy Statement – Housing Table 3: Renter Household Incomes and Affordable Rates). Note that an annual income, before taxes, for a full-time employee making minimum wage ($17.60/hour, as of October 2025) and working 40 hours a week would be $36,608.

Deeply affordable housing can include both **rent-geared-to-income (RGI) housing** (where tenants typically pay 30% or less of their income toward rent) and **supportive housing** (for example, long-term housing with supports for people with special needs). In Thunder Bay, deeply affordable housing is primarily delivered by the District of Thunder Bay Social Services Administration Board (TBSSAB) or non-profit organizations, supported by funding from various levels of government. This type of housing ensures that people and families with a low income or other needs have access to safe, stable, and affordable homes, guaranteeing that even the most vulnerable members of the community have a secure place to live.

Moderately Affordable Housing

Moderately affordable housing (sometimes referred to as "below-market housing") is housing that is affordable to households with moderate incomes, which include households between the 31st and 60th percentiles of an area's income distribution. Generally, these households make too much money to qualify for government-subsidized or deeply affordable housing but may not earn enough to find regular market housing at a price affordable to their income. In the District of Thunder Bay, people in the 31st and 60th percentiles include:

- Renter Households with an average income of between $36,200 and $66,200 and
- Owner Households with an average annual household income of between $61,500 and $112,700 (2024 Provincial Policy Statement – Housing Table 1 and Table 3).

Both private companies and non-profit housing organizations are typically involved in the development of moderately affordable housing; however, government support or financial incentives are often required to enable this housing to remain affordable. Many of the tools that municipalities can use to encourage housing affordability are related to moderately affordable housing. These tools are discussed later in this report.

1 In Ontario, the definition of "low- and moderate-income households" varies but generally refers to households in the area with incomes in the lowest 60% of the income distribution (i.e. the 60th percentile) (see the Affordable Homes and Good Jobs Act, 2023, Bill 134).

Affordability and the Housing Continuum

Municipalities need a wide range of housing types and tenures to encourage housing affordability across the city; this range is often referred to as the housing continuum (as shown in Figure 1, below).

The left-hand side of the spectrum starts with homelessness and emergency shelters, which provide for people in crisis or without permanent residence.

Deeply affordable housing options, including transitional housing, supportive housing, and some community housing options, are shown near the middle of the housing continuum.

Moving right on the continuum are more moderately affordable housing options, which may include other kinds of community housing and affordable housing.

Private market housing, available for independent renters and homeowners, is at the right-hand side of the continuum.

The term "affordable housing" may technically apply to any part of the housing continuum, as any of these options may provide housing that meets the definition of affordable housing described above. The City's Official Plan notes, "Affordable units may include all forms of housing; however, it is recognized that the types of residential units considered most likely to be affordable to households with lower-to-moderate incomes will be smaller units, or multiple unit residential buildings" (Official Plan, p. 75).

The following sections explain each of the points on the housing continuum in more detail.

Homelessness

According to the CMHC definition, **homelessness** "describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what is known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination" (The National Housing Strategy Glossary of Common Terms).

Homelessness may look different from person to person and may even change from one night to the next. The definition also includes "invisible homelessness" where a person is staying temporarily with friends or family.

Emergency Housing

The CMHC defines **emergency housing** as "facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing, or counselling. Emergency housing is short-term accommodation for people who are homeless or in crisis. Shelters are common providers of these accommodations, and these facilities may be open year-round or only in winter. There may also be smaller religious or community-based organizations that provide emergency housing." (The National Housing Strategy Glossary of Common Terms).

Figure 1: The Housing Continuum (CMHC)



Transitional Housing

Transitional housing is an important step for different types of recovery from life crises and eventually finding permanent housing. **Transitional housing** is housing that is "intended to offer a supportive interim living environment for its residents. It is considered an intermediate step between emergency shelter and permanent supportive or independent housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years." (Built for Good, 2025, p. 20).

Supportive Housing

Supportive housing is defined as housing with integrated support services, including medical, mental health, addictions, and social supports, to help residents live independently. This Study defines supportive housing as a permanent, congregate or non-congregate form of housing typically provided primarily by government-funded and/or non-profit housing providers, sometimes in partnership with support service agencies. To ensure the benefits of housing stability, supportive housing is ideally a long-term living arrangement, or it ends if the resident is ready to live more independently. Residents may go through transitional housing first or may be placed from some other facility. By contrast, transitional housing may provide supports in a similar manner, but the intention is for the resident to stabilize and/or gain skills in order to move on to another residence after a set amount of time.

Community Housing

The CMHC defines **community housing** as "an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments (The National Housing Strategy Glossary of Common Terms)." Community housing includes social housing, subsidized housing, and tenures such as co-operative housing. Generally, social housing is owned by the government, while other forms of community housing are owned by non-profits, though there may be exceptions through other funding agreements (Segel-Brown, 2025).

Affordable Housing (Rentals and Home Ownership)

Affordable housing is rental and owned housing that meets the definition of affordability (for example, it is affordable if a household spends less than 30% of its pre-tax income on shelter). However, even some of the least expensive rental and owned housing may still be unaffordable for those with very low incomes.

Market Housing (Rentals and Home Ownership)

Market housing refers to housing where the cost is set at whatever price the market allows; in the case of market rental housing, the price is set by landlords, while home and condominium ownership prices are determined by whatever cost the housing goes for on the market. There are no included discounts or subsidies for people with lower incomes. Homeowners must cover the full costs of buying, maintaining, and repairing their properties. However, there are sometimes organizations, tax incentives, and grants that can assist certain qualifying homebuyers, such as First Time Homebuyer programs.

How the Strategy was Developed

This work builds on years of previous work that the City of Thunder Bay and its partners have been undertaking relating to housing. Some of the key documents include:

- City of Thunder Bay Housing Needs Assessment (2025)
- Thunder Bay Housing Land Needs Study & Strategy (2024)
- Under One Roof: A Housing and Homelessness Plan (TBDSSAB 10-Year Plan)
- TBDSSAB Market Rent Study (2022)
- Municipal Tools for Affordable Housing – Ministry of Municipal Affairs and Housing
- City of Thunder Bay Growth Action Plan (2025)
- Affordable Rental Housing Funding Program Policy
- Housing Accelerator Annual Reports

In the spring of 2025, the City of Thunder Bay sought to further understand current housing conditions, identify key challenges, and gather input on potential tools and approaches to improve housing affordability and availability.

As part of the Strategy, the project team conducted extensive research into Thunder Bay's population trends and housing costs. A significant part of the research involved engagement with 13 housing stakeholders from Thunder Bay, representing a range of housing-related sectors, including:

- Private sector home builders and real estate industry members - to discuss challenges and opportunities in providing affordable market housing in Thunder Bay;
- The DSSAB, non-profit / charitable housing providers, and representatives from social services organizations – to discuss social housing and deeply affordable housing;
- Post-secondary education institutions – to discuss affordable student housing; and
- Indigenous organizations involved in housing provision - to understand housing realities and needs within Thunder Bay's Indigenous community.

In October of 2025, the team convened a workshop of 19 housing stakeholders at Thunder Bay City Hall to share research findings and possible tools that the City could use to improve housing affordability. Stakeholders were invited to discuss these options and identify which ones would be most likely to improve affordability. Finally, this feedback was shared with the Mayor's Taskforce on Building More Homes, which assessed and prioritized the tools. The next sections will show the results of this work.



Image of Thunder Bay Stakeholder Workshop, October 2025

What We Heard

This section summarizes the key points that were heard during the stakeholder engagement for this project.

Housing Affordability Crisis

Feedback from stakeholders shows that housing affordability and availability are significant and growing concerns in Thunder Bay. Participants consistently reported that housing costs, including both rents and home prices, have increased substantially in recent years and are not keeping pace with local incomes. Stakeholders noted the lack of mid-range housing options, with available housing tending to be either high-cost market units or subsidized housing. Lower-cost units are often of poor quality or located in less desirable areas. Demand for subsidized housing has increased, with longer waitlists and supports that are not keeping pace with current market conditions.

Supply Challenges

Stakeholders also identified challenges related to housing supply. While new construction is occurring, it is generally focused on higher-priced units and is not meeting the needs of many residents, particularly those with low and moderate incomes. Constraints on development include a shortage of skilled trades and construction capacity, as well as high material costs. In addition, aging housing stock and insufficient maintenance contribute to a reduction in available and suitable units.

Gaps in Housing Types

Stakeholders named several gaps in the range of existing housing options. There is a need for increased supportive housing to serve a variety of populations, including seniors, youth transitioning out of care, individuals with disabilities, and those experiencing or at risk of homelessness. In particular, stakeholders noted that Indigenous housing needs are distinct and require targeted approaches, including culturally appropriate housing and supports for larger or multigenerational households. Stakeholders also mentioned that students and individuals relocating from northern communities face specific housing challenges that also must be addressed in unique ways.

Systemic Barriers

Stakeholders noted that there are systemic barriers to the development of housing that is affordable. They said funding for affordable housing initiatives is often limited, inconsistent, and primarily focused on capital projects rather than ongoing operations and maintenance. Development processes and regulatory requirements can create delays and increase costs. In addition, stigma and community opposition to certain types of housing—particularly affordable and supportive housing—can create challenges for project implementation.

Opportunities & Solutions

Participants discussed a range of potential tools and approaches to address these challenges. Stakeholders saw financial tools such as seed funding, reserve funds, grants, and tax or fee reductions as important mechanisms to support affordable housing development. They highlighted planning and regulatory tools, including streamlining development processes and implementing zoning measures such as upzoning and inclusionary zoning, as other opportunities the City should keep pursuing. Additional strategies discussed include leveraging public lands, pursuing land banking and property acquisition, strengthening partnerships with Indigenous and community organizations, and increasing efforts to address stigma and improve public awareness.

Key Messages

Overall, the engagement process confirmed that housing affordability and availability are key issues in Thunder Bay. While new housing development is occurring, it is not aligned with the full needs of the community. Addressing these challenges will require a coordinated approach that considers funding, policy, land use, and partnerships.

2. Current Affordable Housing Needs

Population Trends

In the 2021 Canadian census, the City of Thunder Bay's population was listed as 108,843, making it the 51st most populous municipality in the country and the 25th most populous in Ontario (Statistics Canada, 2021). The figure below shows population growth in the City of Thunder Bay since the year 1951.

In that year, the population of Thunder Bay was 66,108—approximately 60 percent of its current size. In the span of fifteen years, the population rapidly expanded. By 1966, the City had a population of 104,539, with an average 5-year growth rate of 16.5% during that period.

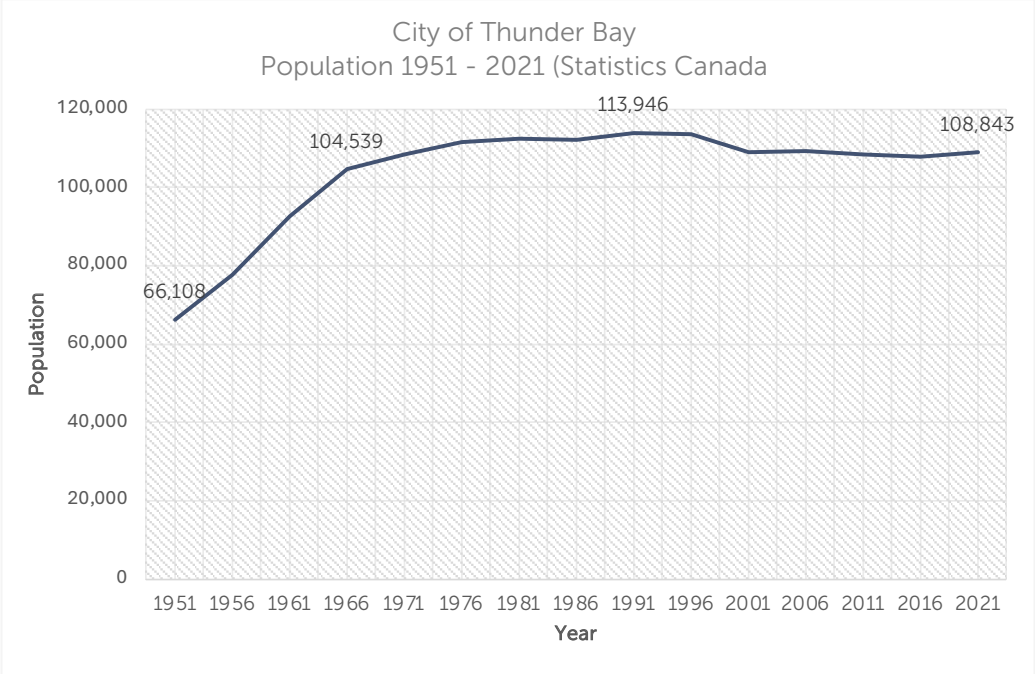
However, growth in the City of Thunder Bay slowed in the 1970s, dropping to an average 5-year growth rate of only 1.7% between 1971 and 1991. Thunder Bay's census population peaked in the early 1990s, with the highest recorded total at 113,946.

In the two decades from 1996 to 2016, Thunder Bay's population slowly declined, with an average 5-year change in that period of -1.1%. In that time, the only growth took place between 2001 and 2006, which saw a slight increase of 124 people in the city over those five years (a growth rate of 0.1%).

The most recent census showed the start of another five-year period of growth in Thunder Bay. Almost 1,000 people were added to the population between 2016 and 2021. This represents a growth rate of 0.9%.

It should be noted that there are several limitations to the census data that may obscure the true state of the population and housing situation in Thunder Bay. The COVID-19 pandemic likely affected the count of international students, who would normally have been in Thunder Bay for studies but returned to their home countries during the pandemic-era quarantines. Other uncounted residents would be those from neighbouring Indigenous communities temporarily living in Thunder Bay for medical or other services but were likely counted in the census as residing in their home community. Studies estimated that Thunder Bay's population could be undercounted by 8,025 to 27,586 people, or 7% to 25% of the current census population. More information on these limitations is provided in the *Thunder Bay Housing Land Needs Study & Strategy* (2024).

Figure 2: City of Thunder Bay Population 1951-2021 (Statistics Canada)



Age and Sex

Statistics Canada defines a generation as a "cohort of people who have grown up in a specific social, economic and political context that can shape their view of the world. The year of birth determines which generation a person belongs to" (Statistics Canada, "A generational portrait of Canada's aging population from the 2021 Census", 2022). They define the generations in Canada in the 2021 census as follows:

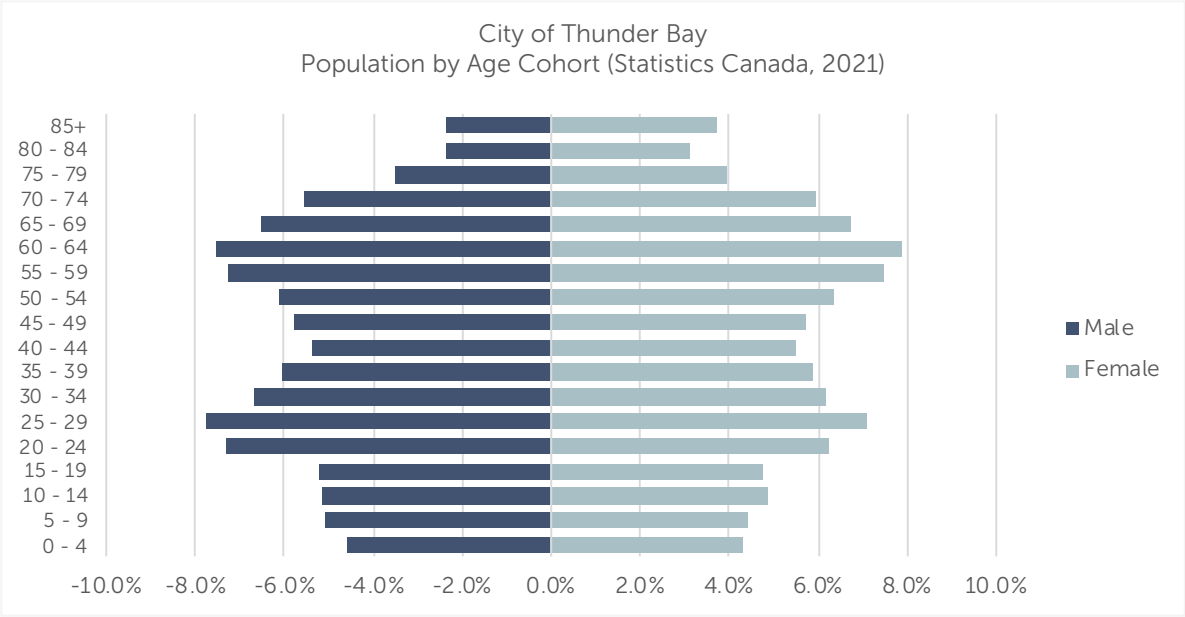
- **Greatest Generation:** people aged 94 or older (born before 1928)
- **Interwar Generation:** people aged 76 to 93 (born between 1928 and 1945)
- **Baby Boomer Generation:** people aged 56 to 75 (born between 1946 and 1965)
- **Generation X:** people aged 41 to 55 (born between 1966 and 1980)
- **Generation Y (millennials):** people aged 25 to 40 (born between 1981 and 1996)
- **Generation Z:** people aged 9 to 24 (born between 1997 and 2012)
- **Generation Alpha:** people aged 8 or younger (born between 2013 and 2021)

An analysis of Thunder Bay's population by age and sex reveals that there are two age groups with significant population "bubbles" that stand out from the average population, one younger and one older (see graph below).

The graph shows a significant bubble in the age 20-24 (early generation Z) and 25-29 cohorts (young millennials). This bubble of 20–29-year-olds is not observed in cities like Sault Ste. Marie or Kenora, although it is seen in other parts of Ontario. The reason for this increase is not immediately clear, though it may be attributed to students moving to Thunder Bay for post-secondary school.

Starting with the 30-34 age cohort (mid to late millennials), population numbers decline before rebounding beginning with the 45-49 age cohort and remaining relatively high through the baby boomer generation (particularly in the 55-64 age cohort) until experiencing a steep decline between 70-74 and 75-79 (early baby boomers to interwar generation).

Figure 3: City of Thunder Bay Age Cohorts (Statistics Canada, 2021)



The table below shows the ways Thunder Bay's age cohorts differ from the age cohorts that are seen in the comparison cities. In this table, and in other tables throughout this document, green text or cell shading is used to represent the highest value in a category while red is used to represent the lowest value. The following text summarizes the content in the table:

- **Age 0 – 14:** Thunder Bay has a slightly lower percentage of 0- to 14-year-olds (14.2%) than in Greater Sudbury, Kenora, and the provincial average (16.2%).
- **Age 15 – 29:** Thunder Bay has a sizeable group of 15- to 29-year-olds (19.1%), which is one to three percentage points higher than any of the other comparison cities in northern Ontario, but similar to the provincial average.
- **Age 30 – 59:** The percentage of adults in the 30- to 44-year-old and 45- to 59-year-old cohorts are all within two percent of the provincial average and other comparison cities.
- **Age 60+:** Thunder Bay's 60- to 74-year-old age cohort and age 75 and older cohort are both several percentage points higher than the provincial average, as are other comparison cities in the north.
- **Average Age**: These findings are captured in the average age of Thunder Bay, which is 43.7 years old. This is almost two years older than the provincial average of 41.8 years old, but in line with the comparison cities.

Table 1: Grouped Cohort Percentage - Comparison Cities (2021)

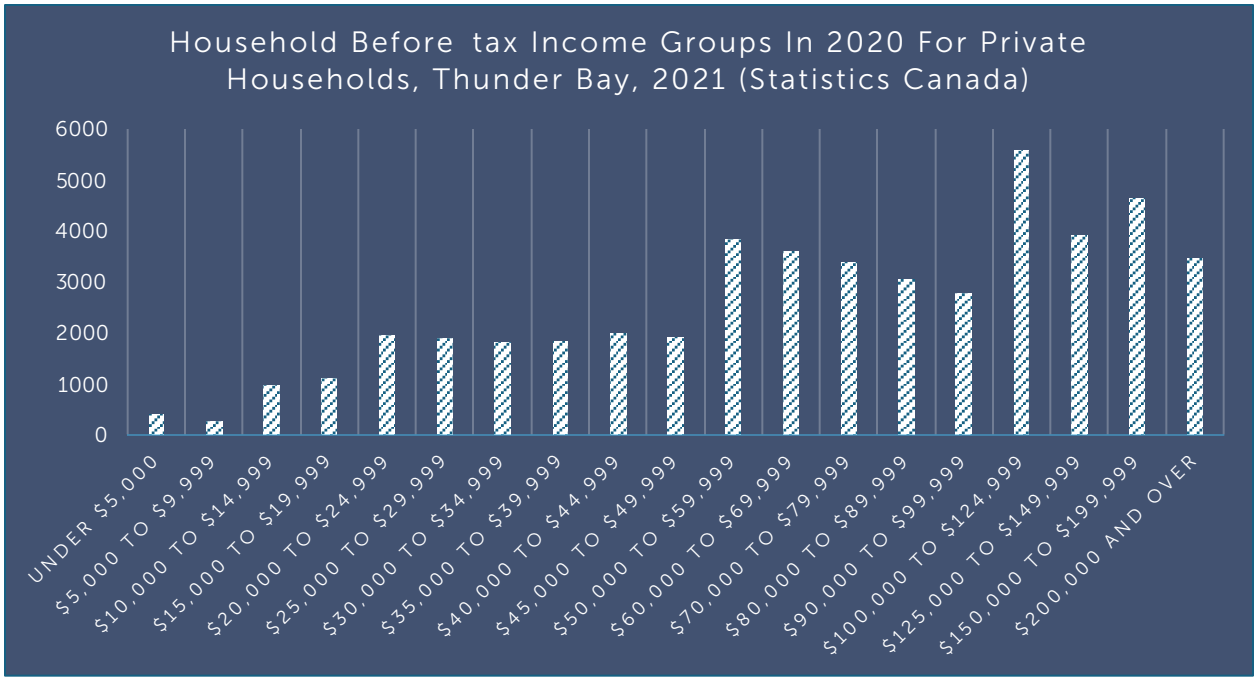
Grouped Cohort Percentage - Comparison Cities (2021)					
Age	Thunder Bay	Sault Ste. Marie	Greater Sudbury	Kenora	Ontario
75+	9.5%	11.4%	8.9%	8.8%	7.9%
60 - 74	20.1%	21.7%	18.8%	20.9%	17.3%
45 - 59	19.3%	19.1%	20.2%	19.6%	20.1%
30 - 44	17.8%	17.1%	18.5%	18.7%	19.7%
15 - 29	19.1%	16.4%	18.1%	16.7%	18.7%
0 - 14	14.2%	14.2%	15.4%	15.3%	16.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%
Average Age of Population	43.7	45.4	42.9	43.6	41.8

Income

The figure below shows household before-tax income groups in 2020 for private households in the City of Thunder Bay. The median household after-tax income for Thunder Bay was $69,000 in 2020. This is an increase of $5,800 from the previous census (Statistics Canada, 2021). Those earning less than $20,000 per year represented 4.5% of all households. For households earning between $20,000 and $50,000, income is almost evenly distributed across income intervals. At this point, there is a significant increase in household earnings that tapers off until the $100,000 threshold is reached. The $100,000 to $124,999 bracket contains more households than any other, followed by $150,000 to $199,999.

Thunder Bay's household income levels have clear implications for housing affordability. Middle income earners may struggle to afford market housing in Thunder Bay, but also earn too much to qualify for assistance. More housing needs to be provided across the entirety of the housing continuum in order to account for all individual and family needs.

Figure 4: City of Thunder Bay household before-tax income groupings (2020)



Economic and Labour Force Conditions

The table below highlights key information related to the economy and labour force in the City of Thunder Bay. In total, there are 53,355 workers in the Thunder Bay labour force, as of the 2021 census. The five main industries include (in order): health care and social assistance; retail trade; educational services; public administration; and accommodation and food services. The majority of these are permanent positions within the area (that is, few travel outside Thunder Bay to work).

While Thunder Bay is diverse in the economic sector due to its status as a regional hub, it also sees in-migration from surrounding communities when there is an economic downturn. In January of 2024, for example, the pulp mill and main employer in Terrace Bay shuttered. Due to the layoffs and subsequent suffering of other local businesses, many lost their livelihoods. As people could no longer afford their homes, they moved to Thunder Bay, seeking social supports not available in their small community. This puts additional pressures on the city to accommodate the housing needs of the region (Housing Needs Assessment, 2024, p. 19).

Table 2: City of Thunder Bay labour force participation and top industries (Statistics Canada 2021)

Characteristic	Data	Value
Number of workers in the Labour Force	Total	53355
Number of workers by industry (Top 10 only)	Health care and social assistance	10685
	Retail trade	6890
	Educational services	4720
	Public administration	3865
	Accommodation and food services	3730
	Construction	3600
	Transportation and warehousing	3020
	Professional, scientific and technical services	2965
	Other services (except public administration)	2350
	Manufacturing	1895
Unemployment rate and participation rate (Percent)	Unemployment rate	11.17
	Participation rate	58.481
All classes of workers (Number)	Total	52205
Employees (Number)	Total	47735
Permanent position (Number)	Total	39360
Temporary position (Number)	Total	8375
Fixed term (1 year or more, Number)	Total	2725
Casual, seasonal or short-term position (less than 1 year, Number)	Total	5655
Self-employed (Number)	Total	4475
Number of commuters by commuting destination	Within census subdivision	32330
	To different census subdivision	1250
	To different census division	525
	To another province/territory	90

Components of Population Change

Statistics Canada provides information on the components of population change at the census metropolitan area (CMA) level on an annual basis. The figure below shows the components of population change in the Thunder Bay CMA from 2023 to 2024 (note that there is no data available for just the City of Thunder Bay; however, the City of Thunder Bay makes up approximately 88 percent of the total population of the Thunder Bay CMA). These include births, deaths, immigration, emigration, and non-permanent residency. Each of these components is described in more detail below.

Births

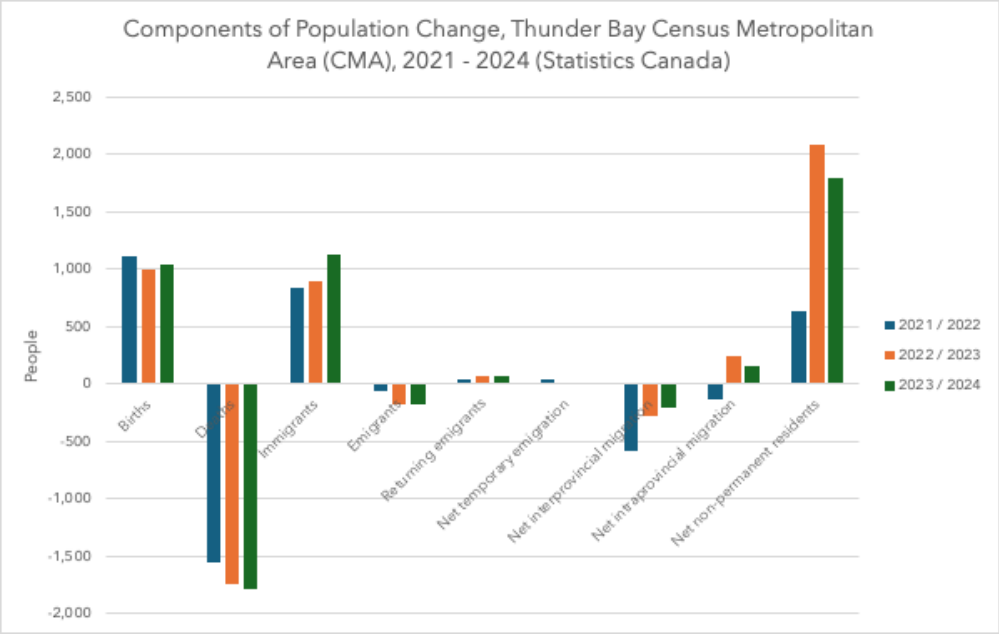
Between July 1, 2023 and June 30, 2024, there were an estimated 1,041 births in the Thunder Bay CMA (slightly up from 996 in 2022/2023 but below the 1,119 births in 2021/2022). This ranks among the lowest number of births among census metropolitan areas across the country (the lowest was Fredericton, NB, with 973 births in the same period). However, there is a distinct possibility that births in Thunder Bay may rise sharply over the next census periods as the observed population "bubble" of 20 to 29-year-olds in Thunder Bay grows older into the prime childbearing age (in Canada, the mean age of mother at time of delivery is now 31.4 years old (Statistics Canada, 2021).

Deaths

Between 2023 and 2024, there were an estimated 1,790 deaths in the Thunder Bay metropolitan area (up from 1,737 in 2022/2023 and 1,546 in 2021/2022). This means that without immigration, Thunder Bay's population would have decreased by 749 in that one-year period alone. Over a five-year period from 2016 to 2021, the number of deaths exceeded the number of births in the Thunder Bay CMA by 1,619.

A key factor in the number of deaths in Thunder Bay is the rate of premature mortality (death between 0 and 74 years of age). The rate of premature mortality in the Thunder Bay District is 464 per 100,000 population—1.6 times higher than the Ontario-wide rate of 287 per 100,000 people (Statistics Canada, 2015-2017).

Figure 5: Components of population change, Thunder Bay CMA - 2021-2024 (Statistics Canada)



Migrations

Migrations are a significant component of population change in Thunder Bay.

An immigrant refers to a landed immigrant or permanent resident who has been granted the right to live in Canada permanently by immigration authorities. Immigrants who have obtained Canadian citizenship by naturalization are included in this group. 1,133 new immigrants came to the Thunder Bay CMA between 2023 and 2024. This is up from 896 immigrants in the 2022/2023 period and 843 in the 2021/2022 period.

Emigrants are Canadian citizens or immigrants who have left Canada to establish a permanent residence in another country. In the census, permanent emigration involves severing residential ties with Canada and acquiring permanent residency in another country. 178 people emigrated (moved away) from the Thunder Bay CMA during the 2023 to 2024 period. This is more than 172 in 2022/2023 and 65 emigrants in 2021/2022.

Returning emigrants are Canadian citizens or immigrants having previously emigrated from Canada and subsequently returned to Canada to re-establish a permanent residence. 69 came to the Thunder Bay metropolitan area in 2023/2024 (up from 66 and 35 in the two years prior).

Net temporary emigration refers to people who leave Canada to live temporarily in another country and to others who were temporarily outside Canada who have returned. The net result of those departures and returns is the component known as "net temporary emigration". The net temporary emigration in the Thunder Bay CMA in 2023 – 2024 was null. The last recorded net temporary emigration numbers were 44 in 2021/2022.

Net interprovincial migration represents the difference between in-migrants and out-migrants for a given province or territory involving a change in the usual place of residence. 205 more people left the Thunder Bay CMA than came in due to interprovincial migration in the 2023 to 2024 period. In 2022/2023, 276 more people left Thunder Bay than came in due to interprovincial migration. In 2021/2022, 584 more people left Thunder Bay than came in for this reason.

Net intraprovincial migration represents the difference between in-migrants and out-migrants in a given region. In the Thunder Bay CMA, net intraprovincial migration was 163 between 2023 and 2024. The year before, it was even higher, at 244. In 2021/2022, the Thunder Bay CMA net intraprovincial migration was negative, at -137.

The net non-permanent residents count in the figure represents the difference between non-permanent residents (or temporary immigrant) coming to the area and leaving that area. A non-permanent resident is a person lawfully in Canada on a temporary basis under the authority of a valid document (work permit, study permit, ministerial permit) issued to that person along with members of their family living with them. There was a net increase of 1,799 non-permanent residents in the Thunder Bay RMA between 2023 and 2024. This is slightly lower than in 2022/2023, where there were 2,083. In 2021/2022, there were 966 net non-permanent residents. The numbers for the previous years were affected by the Covid-19 pandemic. In 2020/2021, there were –529 net non-permanent residents. In 2019/2020 there were 538 net non-permanent residents, while there were 835 in the 2018-2019 period.

Household Profiles and Economic Characteristics

Household Size

The 2021 census identifies 50,995 private dwellings in the City of Thunder Bay; 48,405 of these housing units are counted as "private dwellings occupied by usual residents."[2] Using the census count of 106,645 persons in private households, this equates to an average size of 2.2 persons per household and approximately 454 housing units per 1,000 residents.

Thunder Bay's household sizes are generally consistent with its neighbouring comparison cities.

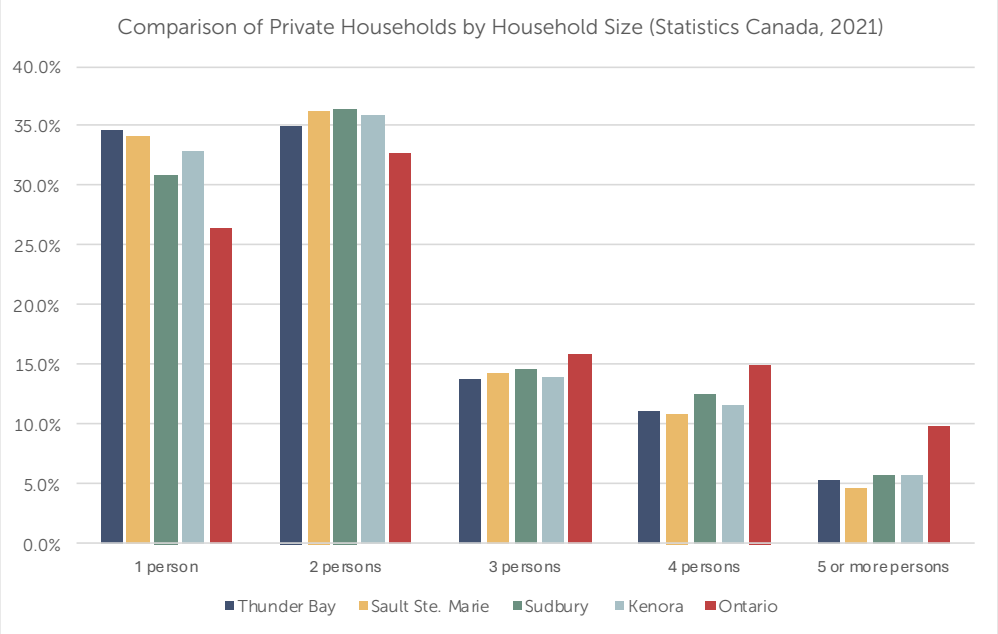
Compared to Sault Ste. Marie, Greater Sudbury, Kenora, and the provincial average, Thunder Bay had the highest percentage of 1-person households (see chart below).

For 2-person households, Thunder Bay was ahead of only Ontario as a whole. However, all municipalities were within 2% of one another.

This trend continues for 3-person, 4-person, and 5+ person households, as Thunder Bay remained consistent with its peer cities.

When looking at the four cities averaged, they trend counter to the provincial average. Ontario starts the dataset 6.6% behind the cities for 1 person households, with that gap shrinking successively until Ontario leads by 4.6% for 5+ person households. This reveals differences in the housing environments of Northern Ontario and Southern Ontario. Thunder Bay and its comparison cities have more one-person households than the provincial average, which is skewed by the more populous south. The relatively higher share of 1-person households suggests there is a greater opportunity to add additional units within single-detached homes or as freestanding units in the backyard.

Figure 6: Comparison of Private Households by Household Size (Statistics Canada, 2021)



2 According to the census, "A private dwelling occupied by usual residents refers to a private dwelling in which a person or a group of persons is permanently residing. Also included are private dwellings whose usual residents are temporarily absent on May 11, 2021. Unless otherwise specified, all data in housing products are for occupied private dwellings, rather than for unoccupied private dwellings or dwellings occupied solely by foreign residents and/or by temporarily present persons" (Statistics Canada, 2021).

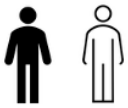
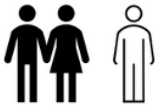
Household Type

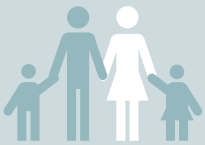
The figure below depicts examples of different household types, based on the classifications used in the Canadian census.

Statistics Canada defines census family households as those that contain at least one census family. Non-census-family households are either one person living alone or a group of two-or-more-persons who live together but do not constitute a census family. Overall, 60.5% of all households in Thunder Bay (29,255 households) are census family households while 39.5% (19,150 households) are non-census-family households.

The information and the chart below shows the breakdown of each household census family type in the City of Thunder Bay.

Table 3: Types of Households - Census Families (Statistics Canada)

Types of Households – Census Families					
One-family	Single-person	Two-or-more-person non-family	One-family with additional persons	Multigenerational	Multiple-family
					



One-family households form the majority of households in Thunder Bay (56% of all households). Such families are defined as a married couple (with or without children), a common-law couple (with or without children), or a one-parent family.

In total, there are 6,010 **one-parent families** in the City of Thunder Bay (20% of all families). 77% of one-parent families are those in which the parent is a woman (4,620). The section on core housing need later in this report will highlight that single mother-led households represented the largest portion of priority populations in Thunder Bay that are in core housing need.



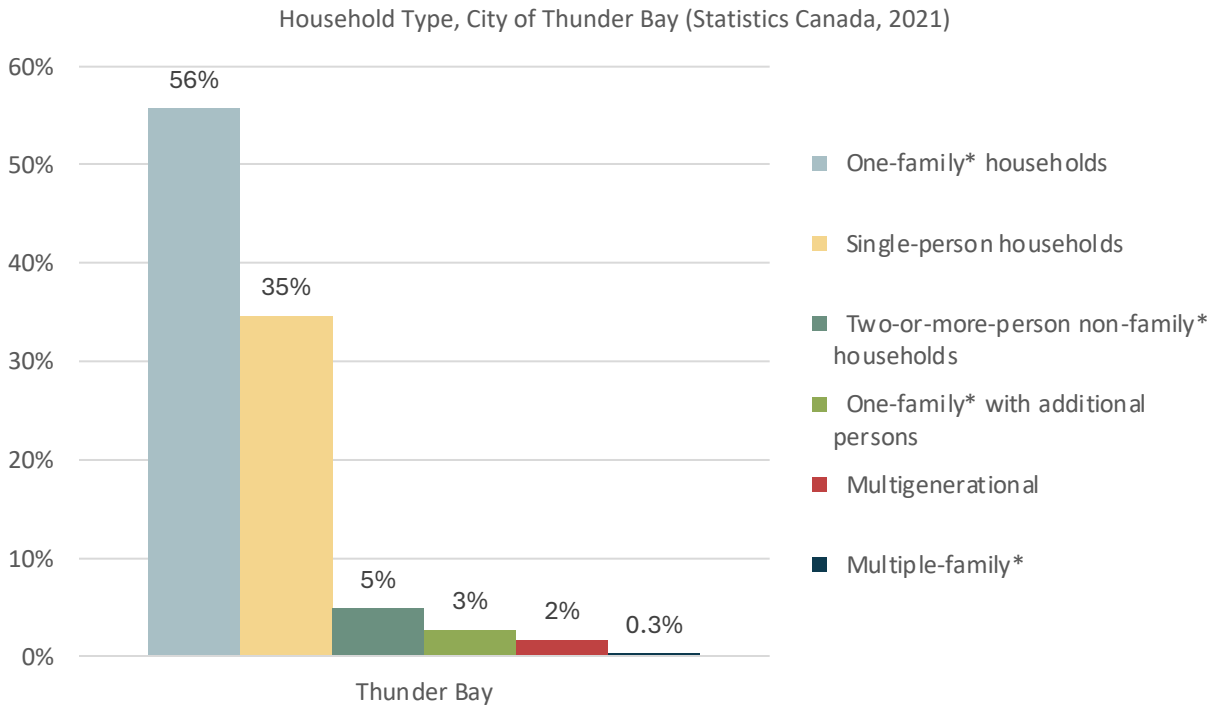
Single-person households make-up 35% of all households in the City of Thunder Bay.

The remaining 9% of household types from greatest to least are two-or-more person non-family households (5%), one-family with additional persons (3%), and multi-generational households (2%).



Multiple-family households came last at less than 1%, or at approximately 150 households in real numbers.

Figure 7: Breakdown of household types in Thunder Bay (Statistics Canada)



Household and Income Profile

The table below shows the key household income characteristics for the City of Thunder Bay for the 2021 census year.

The average household income in that year was $93,200, while the median household income was $77,500. However, there was a distinct difference in incomes between tenant and owner households. Tenant household income was an average of $56,550 (more than $35,000 less than the overall average household income!), while owner household income was an average of $113,100 (almost $20,000 more than the overall average household income).

The tenant income levels are far below the income needed to afford the average home price. These are typically single income, single occupancy, or single parent households that cannot enter the housing market and require a wide range of rental accommodations. These numbers also reflect the need for financial assistance to many renters in Thunder Bay. 22.9% of tenant households were in subsidized housing. This is much higher than the provincial average of 14%.

The section below will provide more information on how income is related to housing affordability and suitability.

Table 4: Key household income characteristics for the City of Thunder Bay (Statistics Canada 2021)

Household Income - Characteristic	Data	Value
Total number of households	2016	47182
	2021	48405
Household income (Canadian dollars per year)	Average	$93,200
	Median	$77,500
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	$56,550
	Median	$46,800
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	$113,100
	Median	$97,000
Percentage of tenant households in subsidized housing	Percentage	22.9
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	1935
	Low (21% – 50% AMHI)	8055
	Moderate (51 – 80% AMHI)	9160
	Median (81% - 120% AMHI)	10090
	High (>120% AMHI)	18975

Overall Housing Situation

This section examines historic and current housing data from the City of Thunder Bay that provides insight into future housing needs in the city. The analysis starts with a look at the current housing supply, average household sizes, and a breakdown of dwellings by type and tenure. The analysis also includes an assessment of housing condition and the rate of retirement of housing stock, as well as an analysis of demand for residential units over the last decade.

Total Housing Units and Household Size

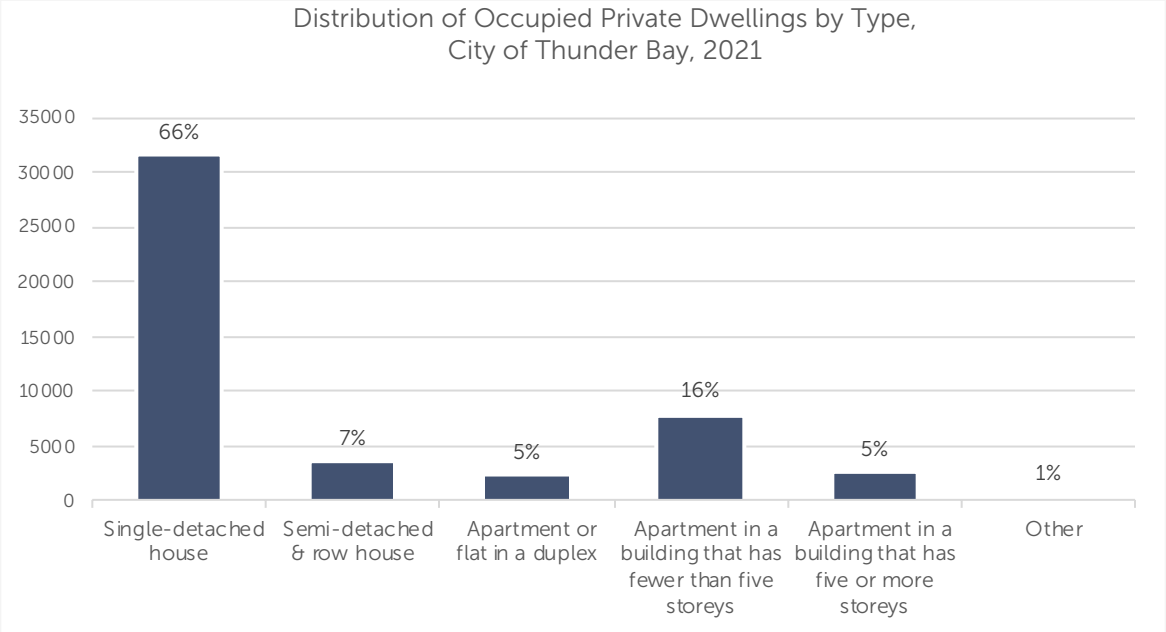
As described above, the 2021 census identifies 50,995 private dwellings in the City of Thunder Bay; 48,405 of these housing units are counted as "private dwellings occupied by usual residents."[3] Using the census count of 106,645 persons in private households, this equates to an average size of 2.2 persons per household and approximately 454 housing units per 1,000 residents.

Housing Type

Distribution of Private Dwellings by Type

The figure below shows the distribution of occupied private dwellings by type in the City of Thunder Bay for the census year 2021. The definitions of each type follow Statistics Canada's classification of residential structures.

Table 5: Distribution of private household types in Thunder Bay (Statistics Canada 2021)



3 According to the census, "A private dwelling occupied by usual residents refers to a private dwelling in which a person or a group of persons is permanently residing. Also included are private dwellings whose usual residents are temporarily absent on May 11, 2021. Unless otherwise specified, all data in housing products are for occupied private dwellings, rather than for unoccupied private dwellings or dwellings occupied solely by foreign residents and/or by temporarily present persons" (Statistics Canada, 2021).











Single-detached houses are single dwellings not connected to another dwelling or structure (aside from its own garage, for example). According to the Statistics Canada definition, a mobile home fixed permanently to a foundation is counted as a single-detached house.

Semi-detached houses are one of two dwellings usually attached side by side (or sometimes back-to-back) with no dwellings above or below.

Row houses are three or more dwellings, usually joined side by side (such as townhouses), but not having any other dwellings either above or below.

Duplexes are buildings with two dwellings, located one above the other.

Apartments are dwelling units attached to other dwelling units, commercial units, or other non-residential space. Data is broken out for apartments in buildings with both fewer or more than five storeys.

Other housing includes single-attached houses that do not fall into any of the other categories, such as dwellings attached to a store or a church, as well as movable dwellings like mobile homes and houseboats.

Within the City of Thunder Bay, single-detached homes are the most popular type of housing by a large margin (66%), followed by apartments in buildings with fewer than five storeys (16%). The remaining 18% consists of semi-detached & row houses (7%), apartments in a building with five or more storeys (5%), apartments or flats in a duplex (5%) and other dwellings (including other single-attached houses, mobile homes, and other movable dwellings) (1%).

Dwelling Type Distribution in Comparison Cities

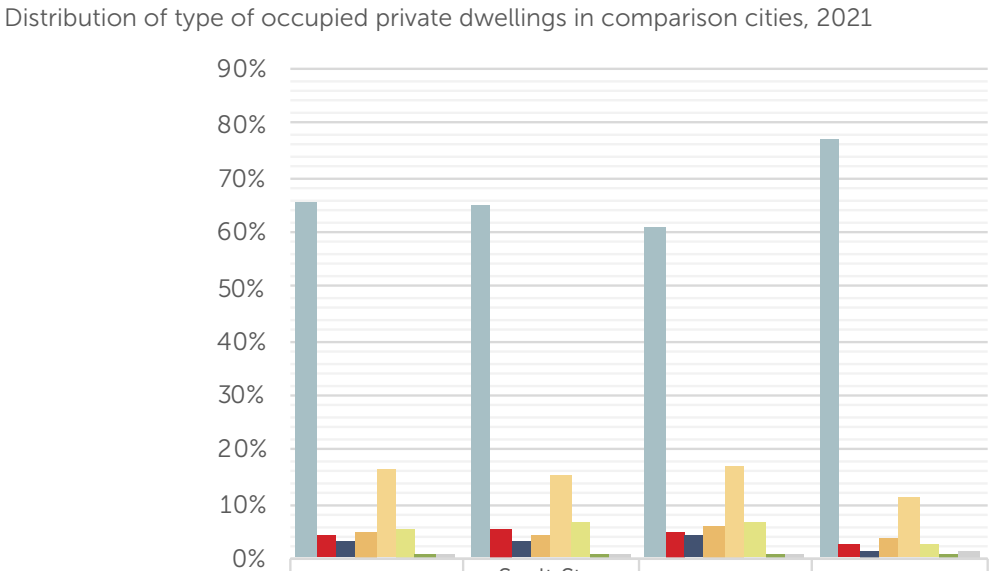
The figure below shows a comparison of the distribution of types of occupied private dwellings in the comparison cities.

Thunder Bay has a distribution of housing types very similar to Sault Ste. Marie. Kenora has a notably higher percentage of single-detached houses (77%) than Thunder Bay, while Greater Sudbury's is lower (60%).

Greater Sudbury has larger proportions of row houses (4%), apartments in buildings with five or more stories (7%), and apartments or flats in a duplex than Thunder Bay (6%).

Greater Sudbury's housing type distribution can provide instruction to the City of Thunder Bay as the latter aims to grow its population over the coming years.

Table 6: Distribution of types of occupied private dwellings in comparison cities (2021)



	Thunder Bay	Sault Ste. Marie	Sudbury	Kenora
Single-detached house	65.5	65.0	60.6	77.1
Semi-detached house	4.3	5.6	4.6	2.6
Row house	3.0	2.9	4.1	1.4
Apartment or flat in a duplex	5.0	4.4	6.3	3.8
Apartment in a building that has fewer than five storeys	16.2	15.3	16.8	11.0
Apartment in a building that has five or more storeys	5.3	6.3	6.7	2.5
Other single-attached house	0.2	0.3	0.2	0.3
Movable dwelling	0.5	0.2	0.7	1.3

Housing Tenure

The figure below shows a comparison of owners and renters in private households in the City of Thunder Bay, as well as how this compares to other cities in northern Ontario. In Thunder Bay, there is approximately one renter-occupied dwelling (32%) for every two owner-occupied dwellings (68%).

The ratio of owners to renters in Thunder Bay is consistent with Sault Ste. Marie and the provincial average. Among the comparison cities, Greater Sudbury has the highest share of renters (36%) while Kenora has the highest share of owners (74%).

Figure 8: City of Thunder Bay Private Households by Tenure (2021)

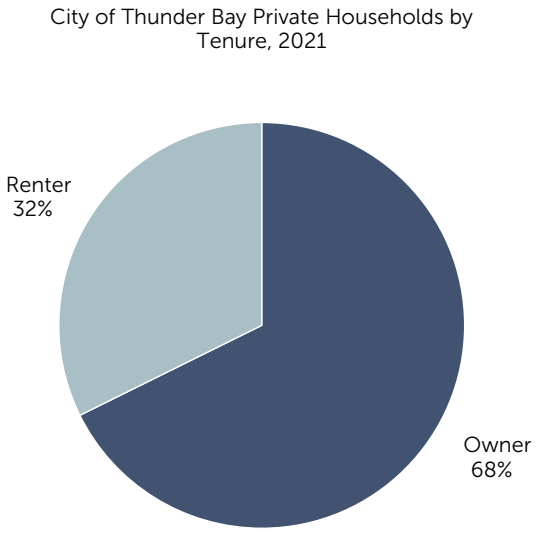
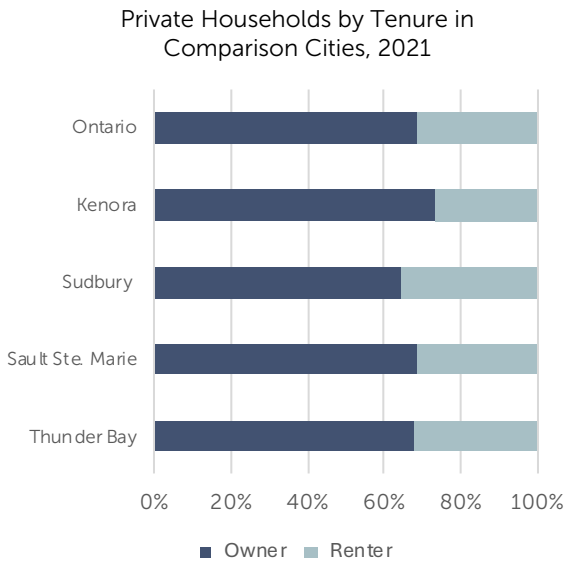


Figure 9: Private Household by Tenure in Comparison Cities (2021)

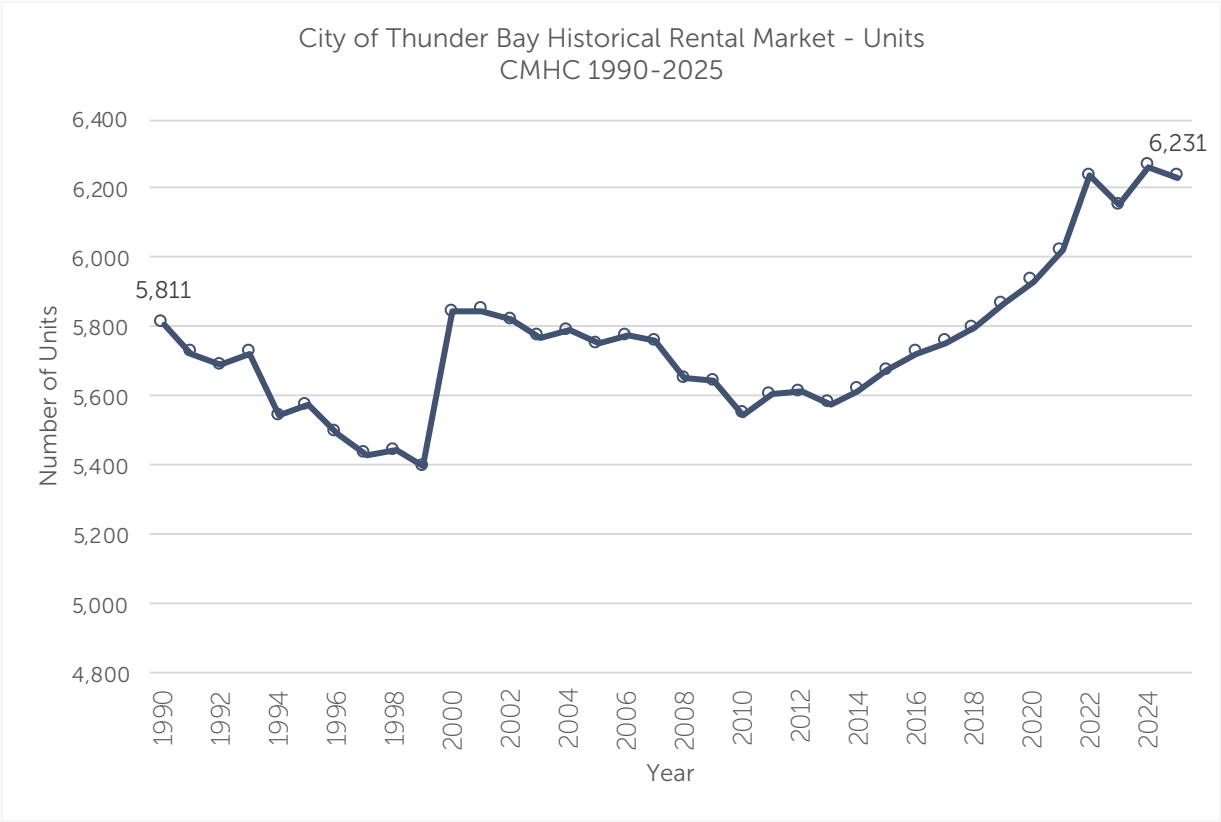


Rental Units

Change in Rental Market Over Time

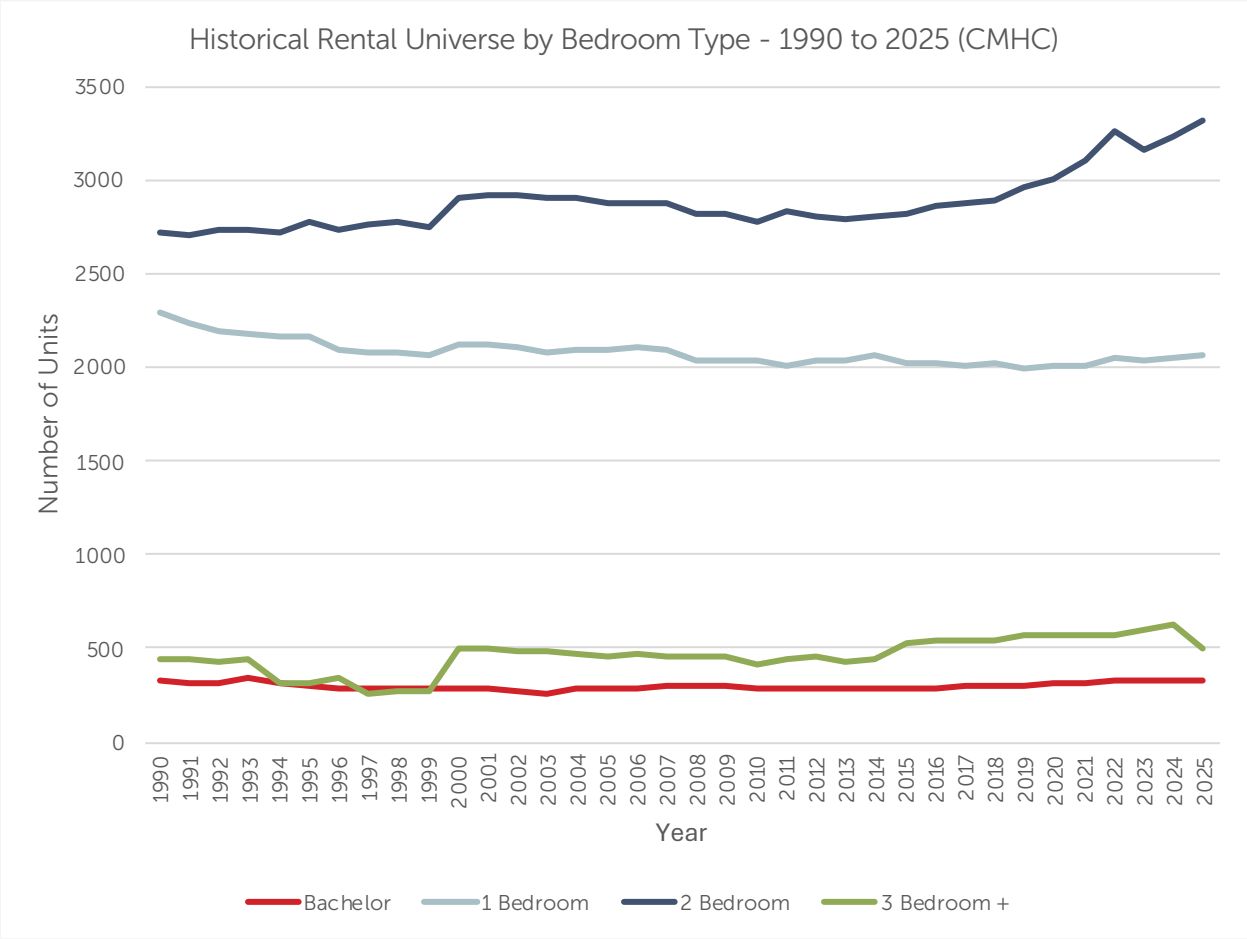
The figure below shows the change in existing rental units in Thunder Bay since 1990. The longer story of housing stock development illustrates a somewhat erratic trend of decline and expansion until 2012, at which point the number of units increases more quickly and steadily. Despite a brief downturn from 2022-2023, the number of units has continued to increase overall since the COVID-19 pandemic. As of October 2025, there were 6,231 rental units within the City of Thunder Bay.

Figure 10: Thunder Bay Historical Rental Market - Units (CMHC 1990-2025)



The following figure breaks down the historical rental universe in Thunder Bay by bedroom type. The most common apartment type is the two-bedroom unit, while bachelors and 3+ bedroom units are much less common. One-bedroom units are the second most common type of housing.

Figure 11: Historical Rental Universe by Bedroom Type 1990 to 2025 (CMHC)



The figure below shows an isolated look at one-bedroom units over time. This graph reveals a notable decrease in one-bedroom units between the years 1990 and 2025, from 2,302 to 2,068. This means there are actually 234 fewer one-bedroom units in Thunder Bay now than there were in the year 1990—a decrease of more than 10% over 35 years. There has, however, been a slight rebound in the number of one-bedroom units since 2019.

Similar changes, however, took place in other northwestern Ontario cities over this time period. North Bay, Kenora, Sault Ste. Marie, and Timmins all saw decreases in the number of one-bedroom units between 1990 and 2024. Only Greater Sudbury recorded a growth in one-bedroom units, with an increase in 13.8% in units over that period. This speaks to larger trends of condominium conversions and demolitions that contribute to the loss of one-bedroom units over time.

Figure 12: 1-Bedroom Units in Thunder Bay 1990 to 2025 (CMHC)

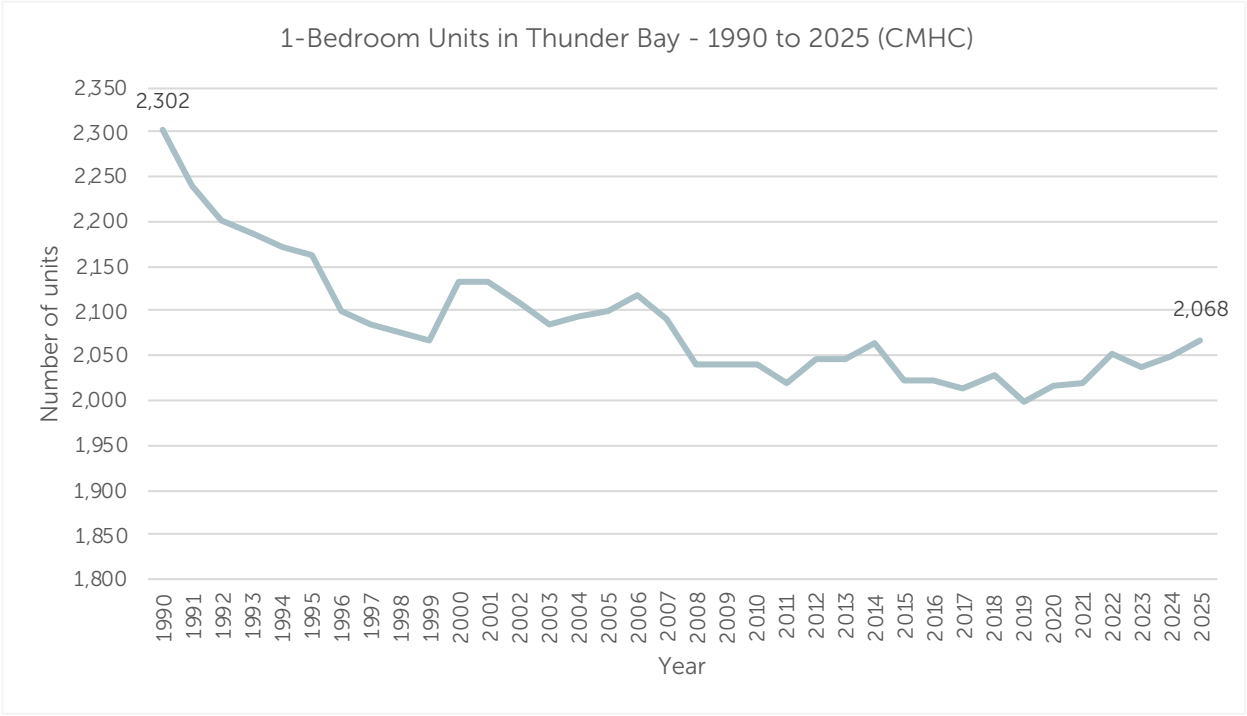


Table 7: Change in 1-Bed Units in Northern Ontario Cities (1990-2024)

City	1990 1-bed units	2024 1-bed units	Change (%)
Thunder Bay	2,302	2,049	-10.99%
Greater Sudbury	3,442	3,917	13.80%
Kenora	154	137	-11.04%
North Bay	1,168	998	-14.55%
Sault Ste. Marie	1,728	1,608	-6.94%
Timmins	654	627	-4.13%

The numbers for bachelor units are also concerning. The figure below shows the number of bachelor units is essentially the same today as it was in 1990 (325 in 1990 compared to 327 in 2025).

Fortunately, there has been strong growth in the number of two-bedroom units over the last few decades. In 1990, there were 2,731 of these units. As of 2025, there were 3,320. This is an increase of 589 units.

Figure 13: Bachelor Units in Thunder Bay (CMHC 2024)

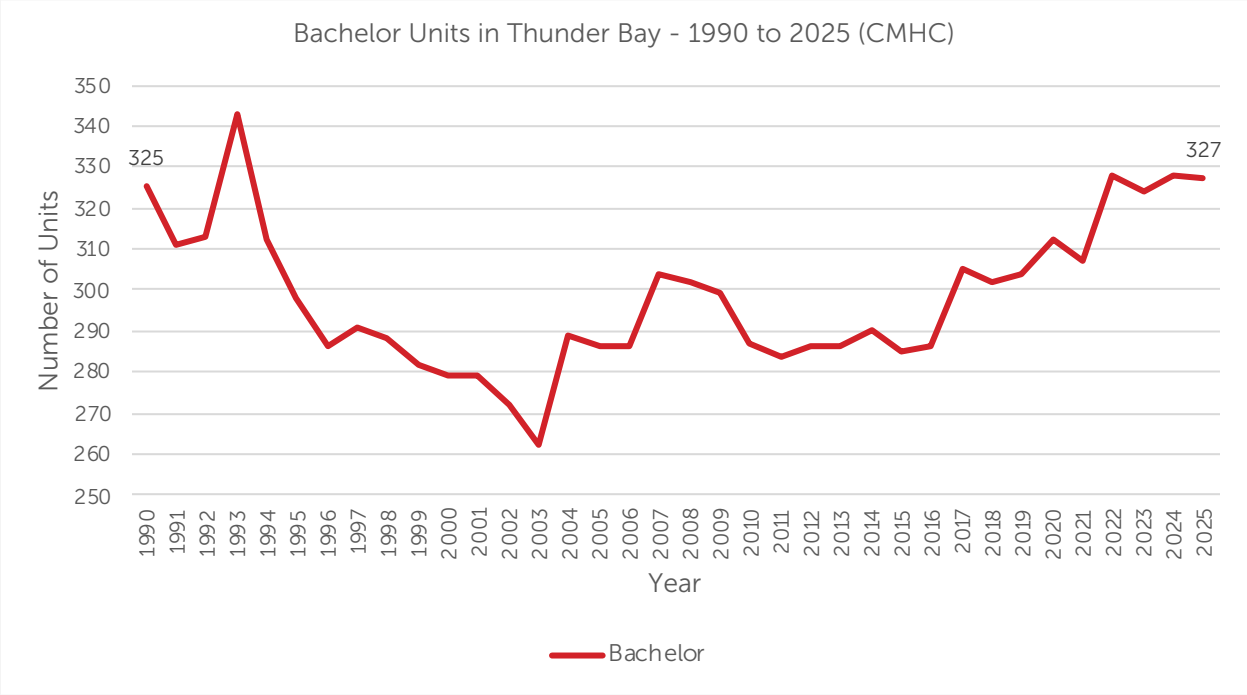
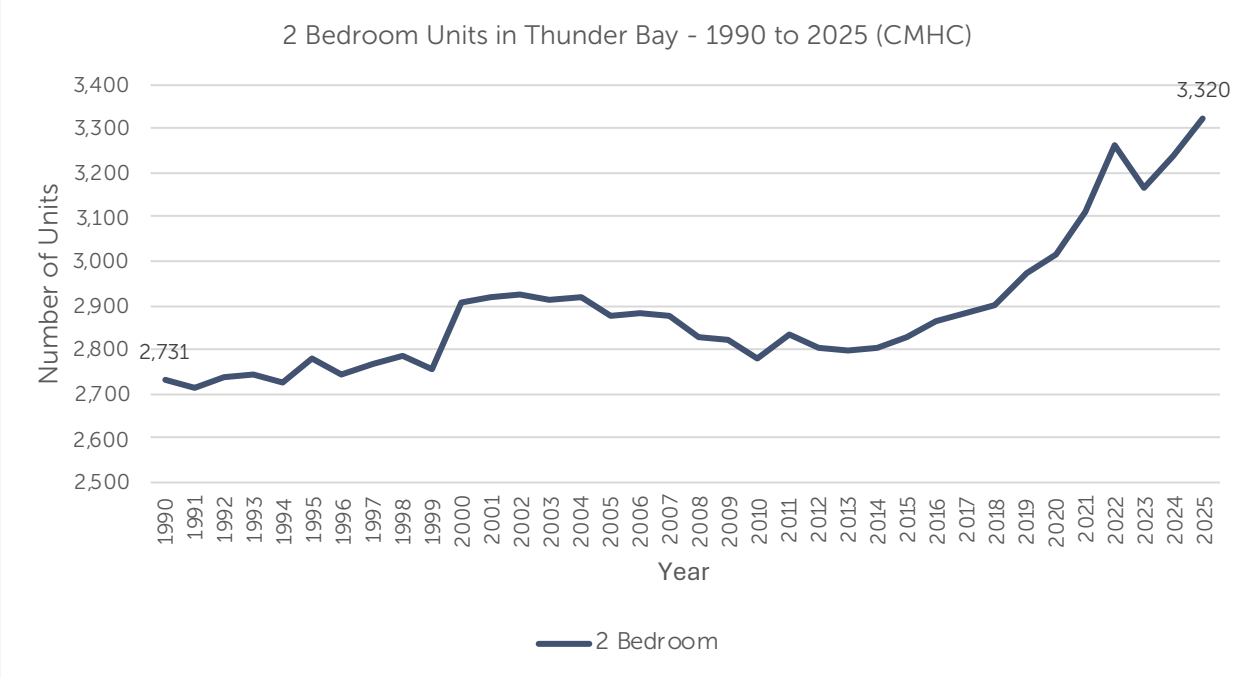
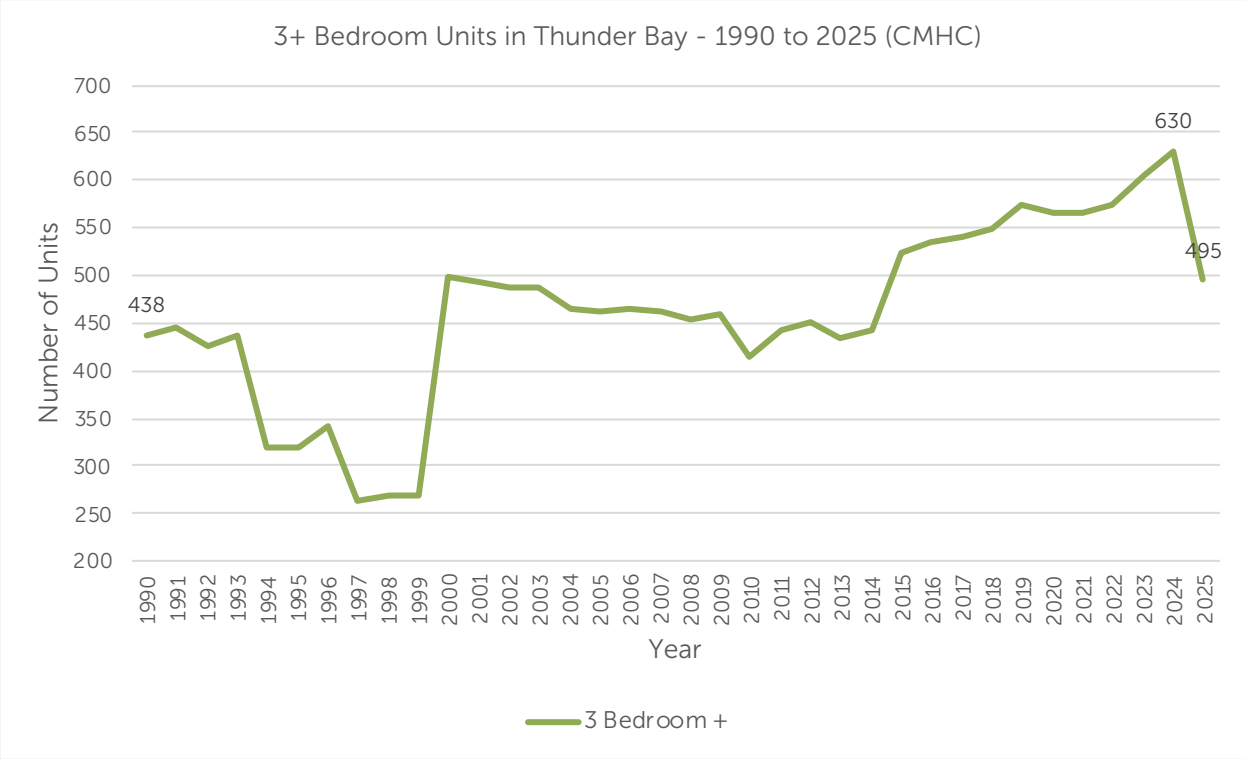


Figure 14: 2 Bedroom Units in Thunder Bay 1990 to 2025 (CMHC)



The chart below shows the number of 3+ bedroom units over time. In 1990, there were 438 of these units in Thunder Bay. Now, there are 495. This is an increase of 57 units. Note that the data shows a loss of 135 3+ bedroom units between 2024 and 2025, which is likely due to conversion of these to 2-bedroom units.

Figure 15: 3+ Bedroom Units in Thunder Bay 1990 to 2025 (CMHC)



Rent costs

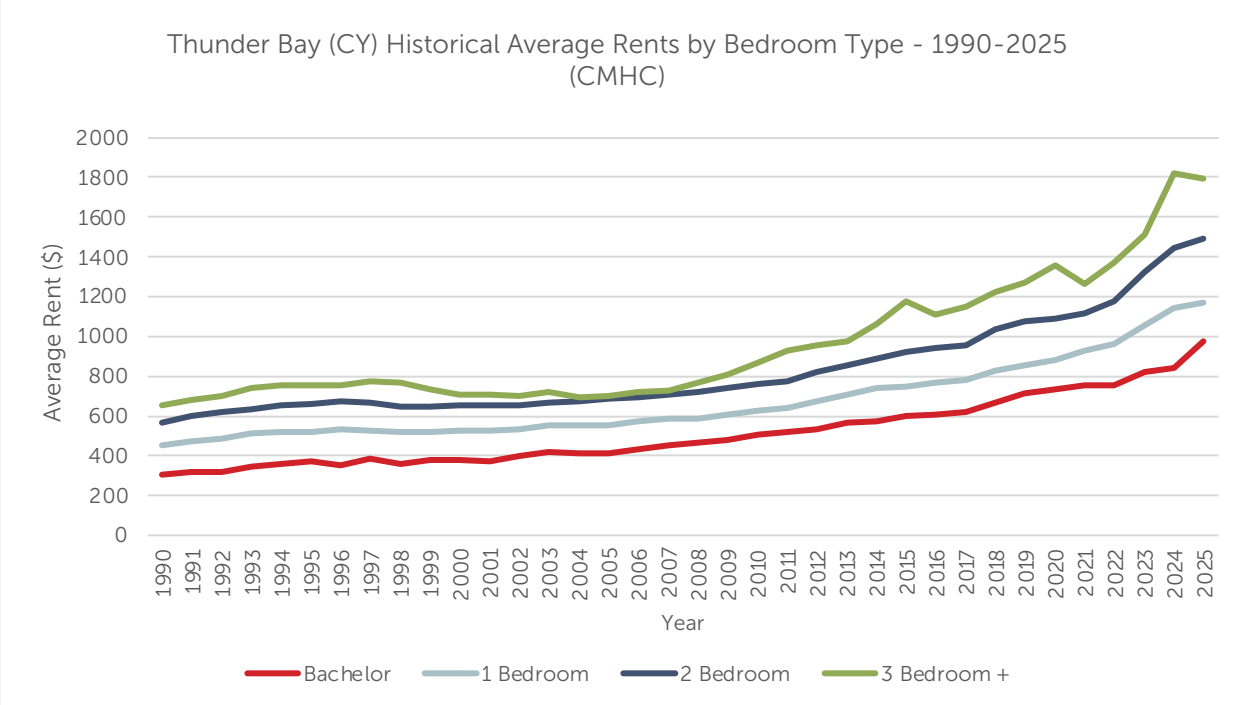
The figure below depicts historical average rents by bedroom type from 1990 to 2025. These rents increased slightly from 1990 to approximately 2007 (and in some cases even decreased slightly). After 2007, the rents began to notably increase. Around 2021-2022, 1-bedroom and 2-bedroom apartment rent costs increased steeply, although bachelor units leveled off somewhat. Three-bedroom unit rents have increased the most dramatically in recent years, costing almost $600 more per month in 2025 than they did in 2021. However, rents for most unit types (aside from bachelor units) have shown some stabilization between 2024 and 2025, which may indicate the effect of housing policy changes or increased supply helping to address demand.

Between 2024 and 2025:

- Average rent on bachelor units rent increased $136 per month, from $840 to $976.
- Average rent on one-bedroom units increased $27 per month, from $1,146 in 2024 to $1,173 in 2025. This shows a slowdown from previous year, where one-bedroom rents increased by $92 per month from $1,054 in 2023, which was an increase of 8.7%.
- Average rent on two-bedroom units increased $48 per month, from $1,445 in 2024 to $1,493 in 2025. This also shows a stabilization of rapid increases experienced in previous years. From 2023-2024, average rent on two-bedroom units increased $124, or 9.3%.
- Average rent on three-bedroom or larger units actually decreased by $28 per month, from $1,822 to $1,794. Rent for these units had experienced rapid growth seen in the previous year (2023-2024), where the average 3-bedroom apartment increased $311 per month: a 20.6% change.

However, Thunder Bay housing stakeholders expressed that the CMHC numbers do not accurately describe the true cost of rental units that are available on the market. To compare, the study examined 46 units available to rent in the City of Thunder Bay posted online on sites including Facebook Marketplace, Rentals.ca and Rentpanda.ca in October 2025 and compared these prices to the CMHC figures provided above.

Figure 16: Thunder Bay (CY) Historical Average Rents by Bedroom Type 1990 to 2025 (CMHC)



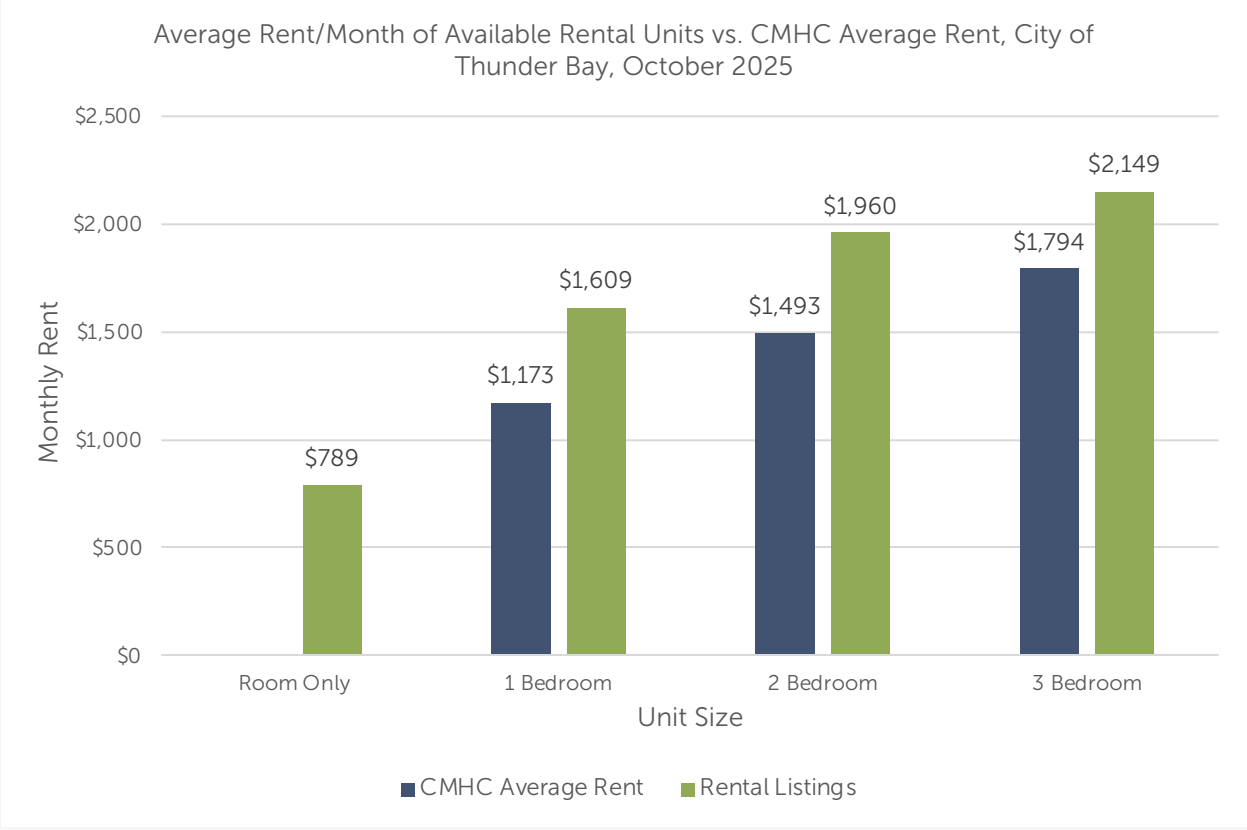
The data from October 2025 is provided in the figure below and shows:

- The average cost to rent an available room only (that is, one room in a house, sharing washroom and kitchen facilities) is $789/month. This is slightly different than the CMHC data available for bachelor units, so no comparison is shown.
- The average cost to rent an available 1-bedroom unit is $1,609/month. This is $436/month more than the CMHC 1-bedroom average rent.
- The average cost to rent an available 2-bedroom unit is $1,960/month. That is $467/month more than the CMHC 2-bedroom average rent.
- The average cost to rent an available 3-bedroom unit is $2,149/month. That is $355/month more than the CMHC 3-bedroom average rent.

Approximately 24% of the units available for rent online had all utilities included. Renters in other units would be responsible to pay for some or all of the other utility costs for heat, water, and electricity (as well as cable and internet), all of which could further increase the monthly shelter costs.

Note that this study will reference both the CMHC numbers—which reflect statistically significant data that includes the rent of what tenants are paying—and the observed average rent of available rental units—which reflect the true costs of what people have to pay if they are looking for an available rental unit in the Thunder Bay market.

Figure 17: Average Rent/Month of Available Rental Units (Thunder Bay, Oct 2025)



The figure below shows the percent change in CMHC-measured average rental costs year by year (some data is missing). Judging from early 2000s data to 2025 data, rent costs initially showed moderate fluctuation while staying under a 4% change. In 2012, the increase was steeper and higher towards an increase over 5%. From there, rent fluctuations have been more extreme. High points are seen for the years 2012 (just under 6%), 2018 (over 6%), and 2024 (over 8%), interspersed with minimal increases in 2016 and 2020 of around 2%. The rate of change from 2024-2025, 6.8%, is slightly below changes in the previous three years, peaking at 8.4% between 2023 and 2024.

Figure 18 shows the average rent according to age and year of construction. Generally, pricing and annual price increases remained steady among housing stock, with small incremental rent increases until the year 2010. The data begins to reflect new builds at that time, and the initial rents for these new units began at nearly $250 higher than units built prior to the year 2000. That same year, similar older units had a smaller price difference of $155 or less among them.

After 2010, rents for new builds have been both higher and much more unstable than the rents in older buildings, culminating in a major spike starting in the 2021-2022 period. By 2025, the average rent of a post-2000 build was $2,151, an increase of $909 over the $1,242 average rent on a unit built from 1980-1999. In turn, the difference between the 80s-90s- era unit and those built before 1960 was just $24 per month (interestingly, units from 1960 – 1979 had an average cost of $1,347 per month).

Figure 18: Thunder Bay Historical Rental Market - % Change (CMHC 1990-2024)

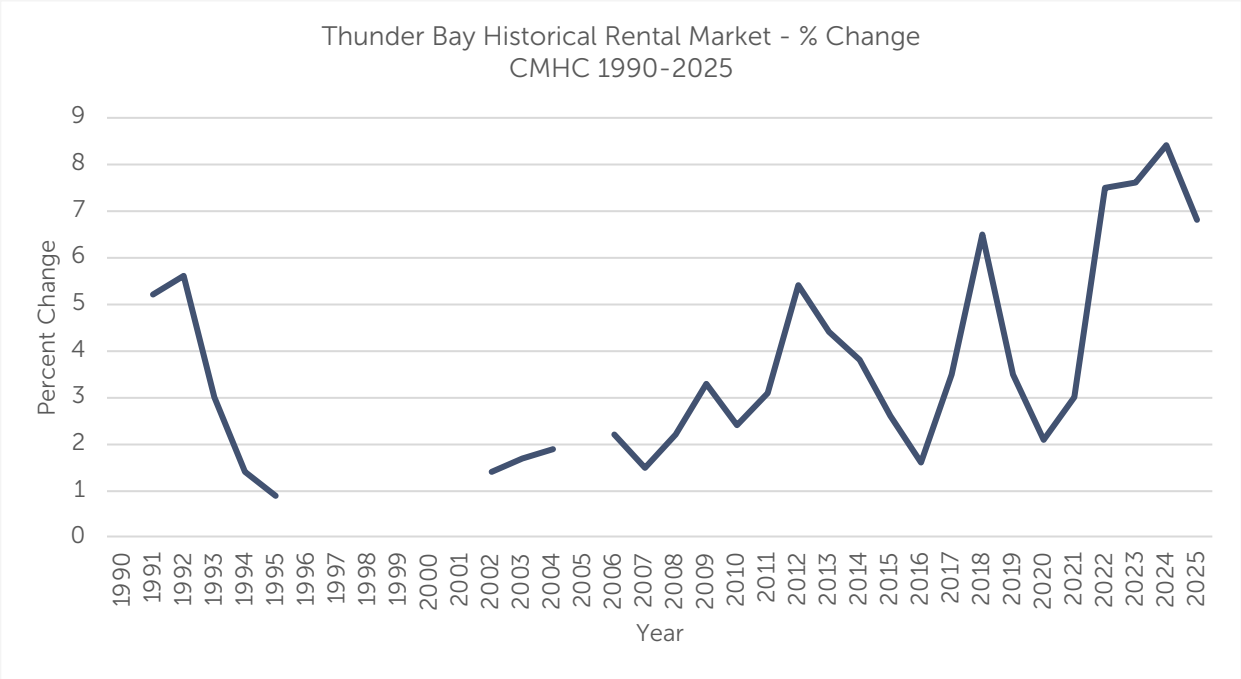
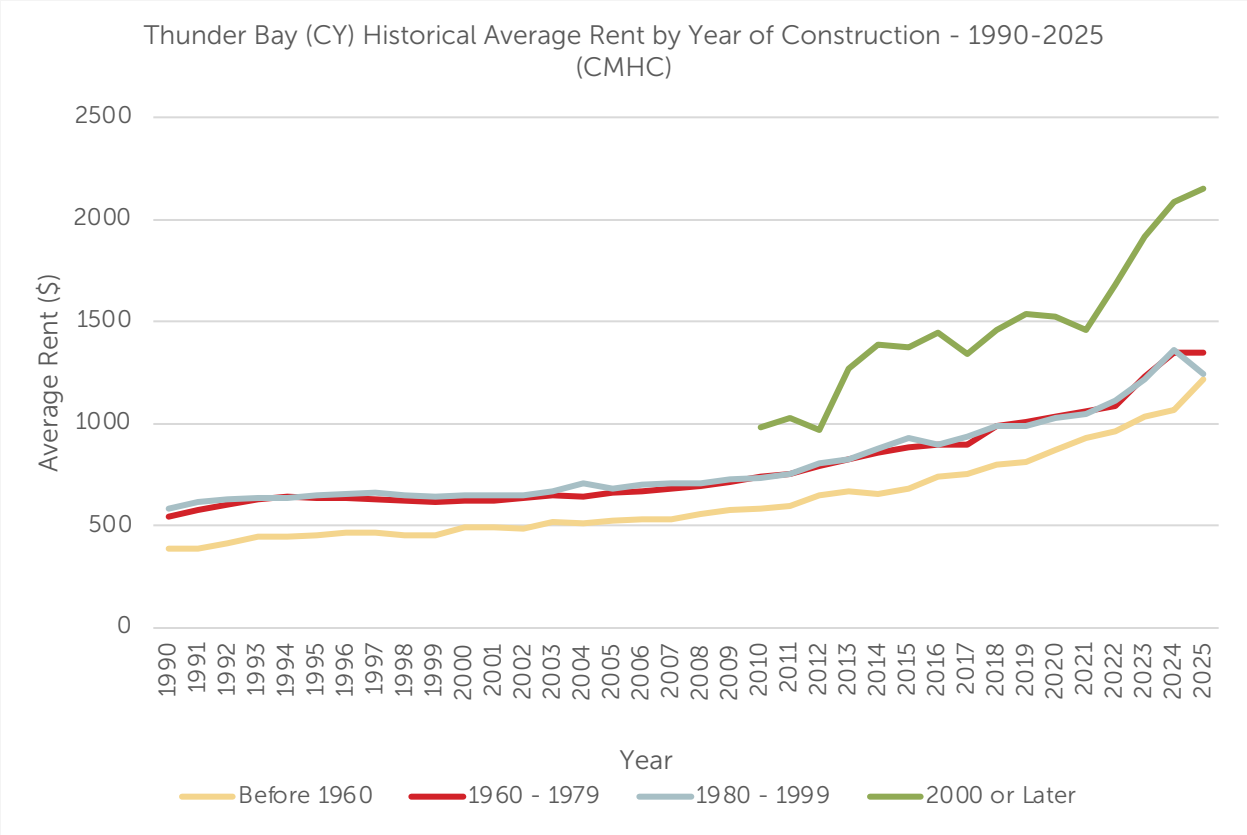


Figure 19: Thunder Bay (CY) Historical Average Rent by Year of Construction – 1990 to 2025 (CMHC)



Vacancy Rates

The graph below shows the historical trend in vacancy rates in Thunder Bay.

A healthy rental market is usually defined as having a 3% vacancy rate — meaning about three out of every 100 units are empty and ready to rent. A vacancy rate of 3% is considered balanced, providing no clear advantage to either landlords or tenants. Rates above 3% point to an oversupplied market, which could lead to conditions more favorable for renters, while rates below this threshold indicate a tight rental market, when rents typically rise.

As shown below, Thunder Bay's vacancy rate has approached the 3% benchmark approximately eight times in the past 34 years. Since 2018-2019, the vacancy rate had shown a variable downward trend, until it reached a low below 2% in 2022. As of 2024, the vacancy rate has rebounded to approximately 3%.

Figure 20 further breaks down vacancy rates by type of bedroom unit. As of 2025, one-bedroom and 2-bedroom units have a vacancy rate around 4%, slightly above the 3% vacancy target. The 2025 vacancy rate for 3+ bedroom units is below this target, sitting at 2.6%. Recall that 135 3-bedroom or larger units were taken off the market between 2024 and 2025, which is likely having an effect on vacancy rates in that category.

Figure 20: Thunder Bay Historical Rental Market - Vacancy Rate (%) 1990 - 2025 (CMHC)1990 to 2025 (CMHC)

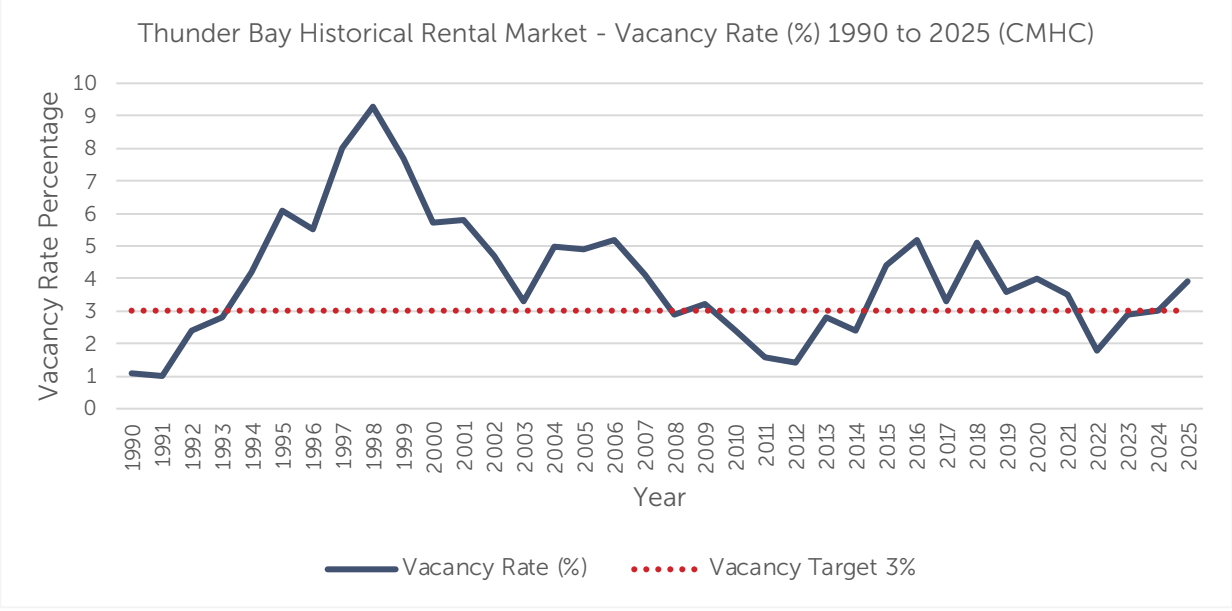
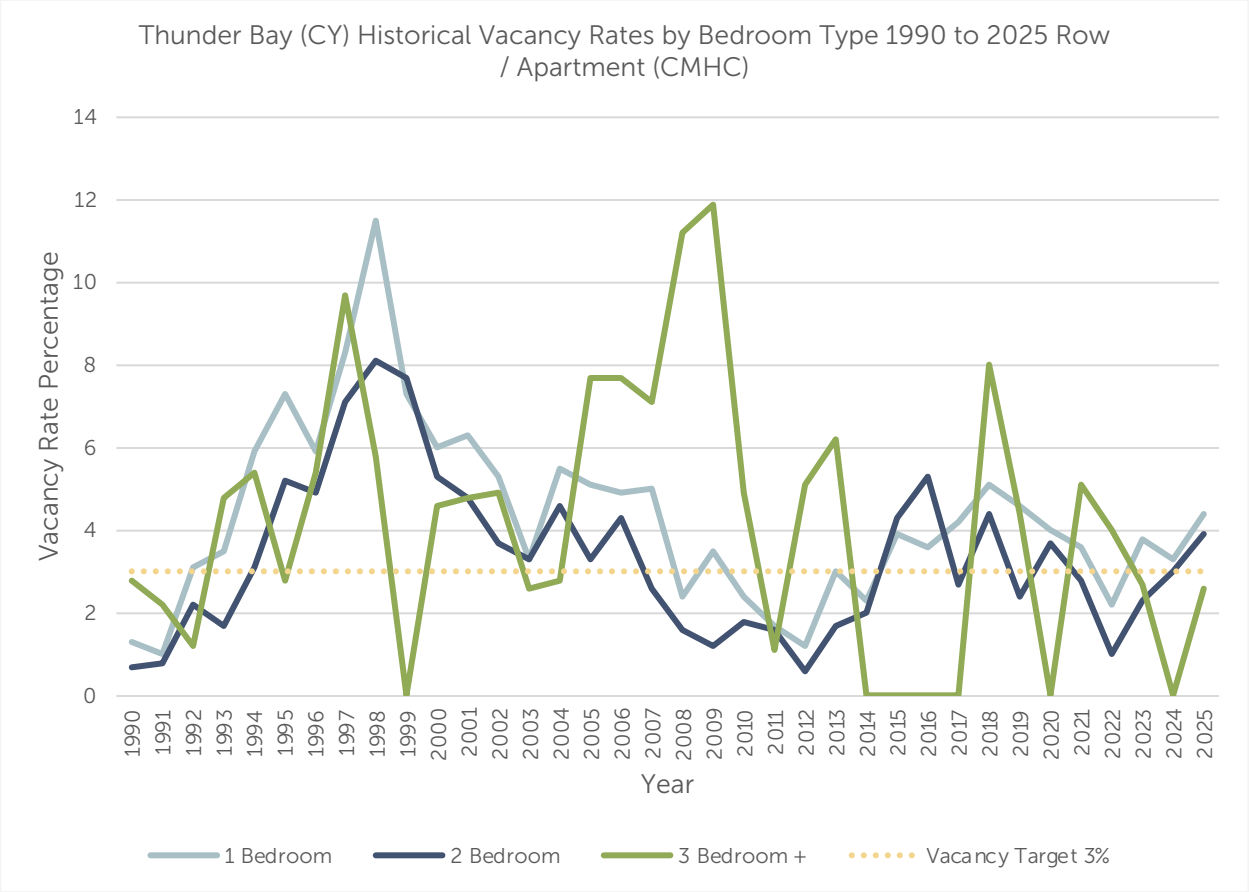


Figure 21: Thunder Bay Historical Vacancy Rates by Bedroom Type (CMHC 2024)

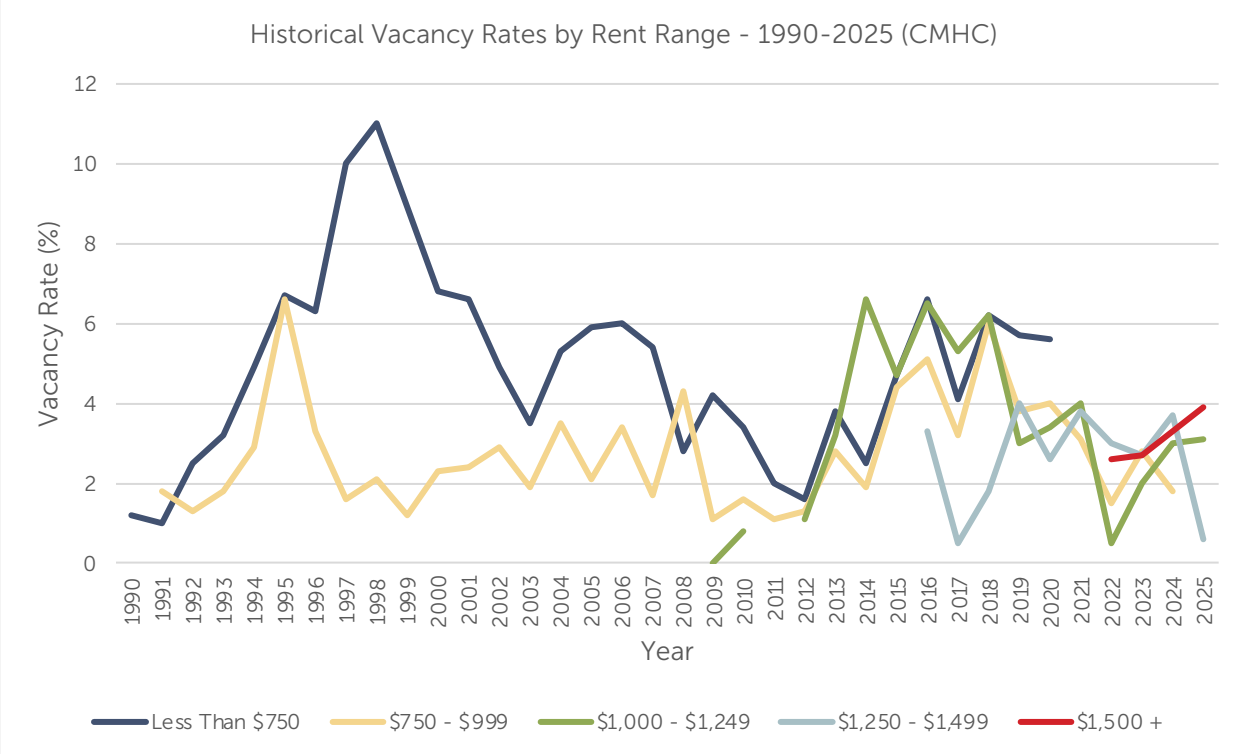


The figure below shows vacancy rates for different rent ranges between 1990 and 2025. The category of rents under $750 has a vacancy rate that has dwindled from 5.6% in 2020 to not available in 2025, likely because there are few to no vacant units available in that price range. The vacancy rate for the $750-$999 rent range has also dropped from 6% vacancy in 2018 to a level where data is not statistically reliable (once again, likely due to very low numbers).

Vacancy rates for units in the $1,000 to $1,249 range are around the target mark, at 3.1%. Interestingly, there has been a drop in the last year of vacant units in the $1,250 - $1,499 range; in 2024, there was a 3.7% vacancy rate on those units, while in 2025 the vacancy rate in that rent category is only 0.6 percent. These numbers may be catching trends observed in other markets across Ontario the year before. The United Way Built for Good report states, for example, "As of October 2024, the vacancy rate for units that rent for less than $1,500 a month fell near or below 1% across the province. A vacancy rate of 3% is generally accepted as a 'healthy' vacancy rate, indicating a balance between the supply of and need for rental housing. Vacancy rates in Ontario have hovered consistently below 3% since 2010, with exceptions in only a handful of years. This emphasizes the lack of affordable rental options in Ontario" (Built for Good, p. 24).

In 2025, the vacancy rate for units in the $1,500+ range in the Thunder Bay market was 3.9%, up from 3.3% the previous year. This may indicate there is likely to be a buyers' market for these units in the near future, which may help to limit the prices of these top-end units.

Figure 22: Historic Vacancy Rates by Rent Range, 1990 to 2025 (CMHC)(CMHC)



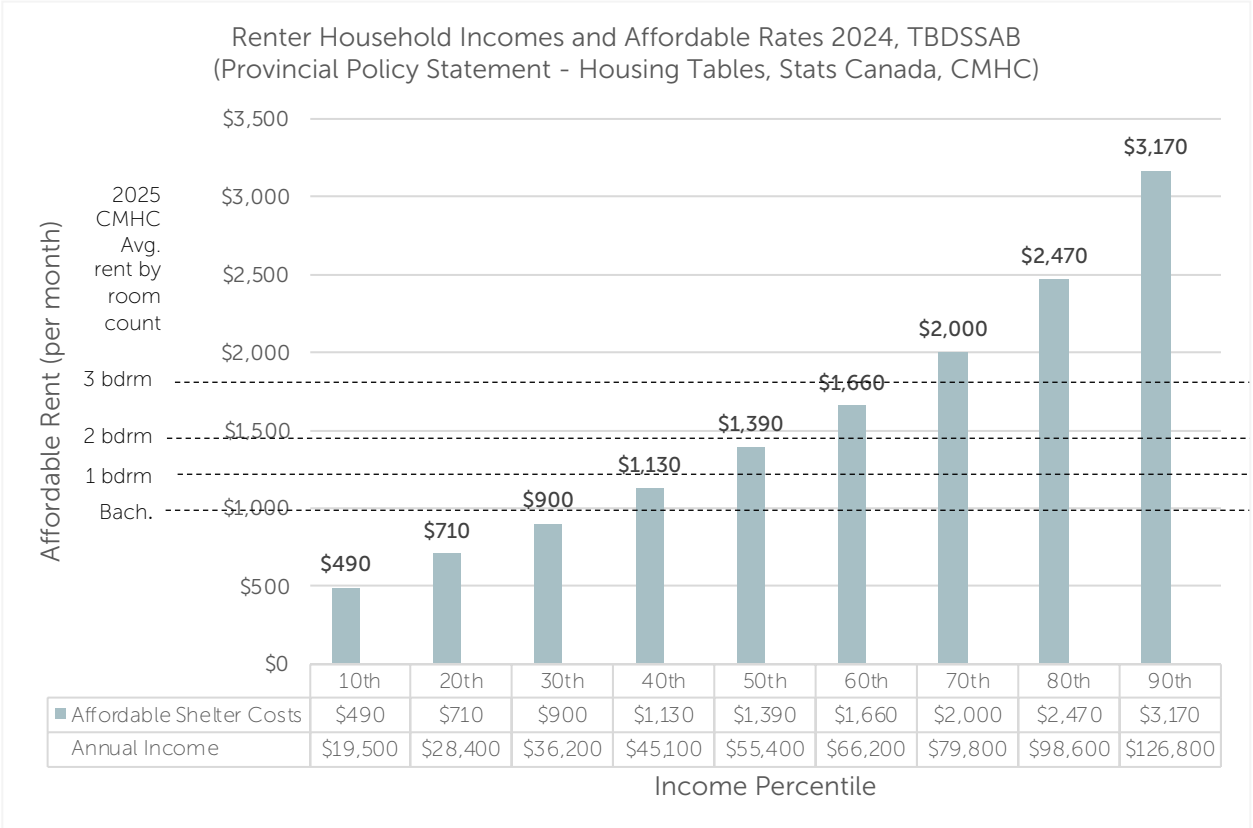
Renter Household Incomes and Affordable Rental Rates

The CMHC states that housing is considered "affordable" if the total shelter costs are less than 30% of a household's before-tax income. According to Statistics Canada, the cost of shelter for a renter household includes "the rent and costs of electricity, heat, water and other municipal services." This definition of affordable housing refers to both rental and ownership costs.

The figures below show renter household incomes and affordable rates for the Thunder Bay DSSAB area in 2024 (this is the most recently published provincial data at the time of this report. Note that the data is for the entire Thunder Bay district served by the DSSAB, which goes beyond the Thunder Bay city limits). In 2024, renters earning the 10th percentile of household incomes could only afford to pay $490 a month, based on definitions of affordable housing that are less than 30% of a household's income. At the 50th percentile, this increases to $1,390 a month, and at the 90th percentile it reaches $3,170 a month.

When comparing these values to the CMHC average rent costs (October 2025 data is shown in the chart, which is similar to the data in 2024), the picture of housing affordability appears grim (note that incomes may have also increased during the one-year period). **To afford a one-bedroom apartment (which in 2025 cost an average of $1,173 a month in the City of Thunder Bay), a household must have an income in the 50th percentile**. This means that half of all households in the Thunder Bay district earn less than the income needed to rent a one-bedroom apartment in the City of Thunder Bay at an affordable rate. To upsize to a 2-bedroom apartment at an average of $1,493 a month, a household must earn in the 60th percentile, meaning 60 percent of renters in the area are immediately priced out of housing affordability for this apartment type. In 2025, the average 3-bedroom apartment cost $1,822 per month in the City of Thunder Bay; only renters in the 70th percentile would be able to rent these units at an affordable rate. The numbers show that many Thunder Bay renters are either underhoused or financially overextending themselves to achieve shelter.

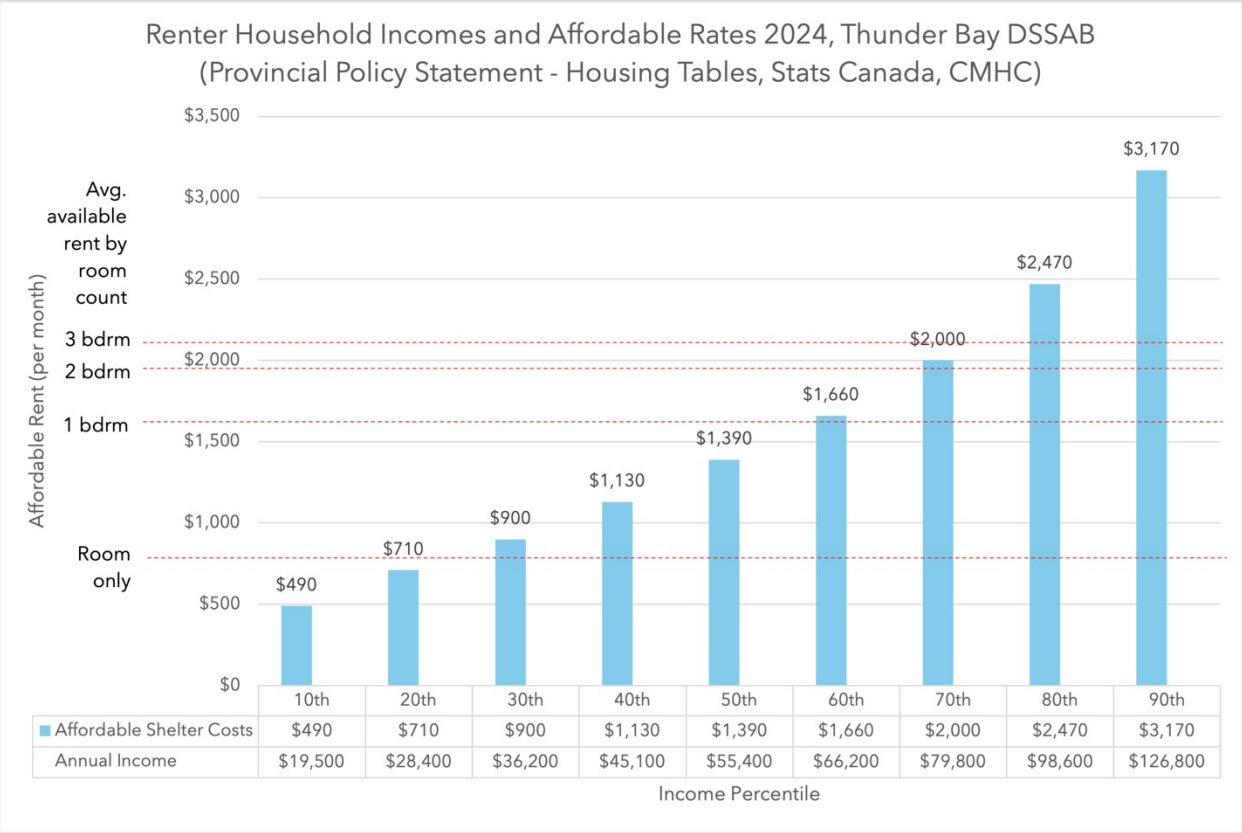
Figure 23: Renter Household Incomes and Affordable Rates 2024, Thunder Bay DSSAB (Provincial Policy Statement, Statistics Canada, CMHC)



When comparing these values to the average rent costs for units available online in October 2025, the picture of housing affordability is even more dire.

To afford an available one-bedroom apartment (which in 2025 cost an average of $1,609 a month in Thunder Bay), a household must have an income in the 60th percentile. This means that 60% of all renter households in the Thunder Bay district earn less than the income needed to rent an available one-bedroom apartment at an affordable rate. For an available 2-bedroom apartment at an average of $1,960 a month, a household must earn in the 70th percentile (earning $79,800 per year), meaning 70 percent of renters in the Thunder Bay district are immediately priced out of housing affordability for available units of this apartment type. In October 2025, the average available 3-bedroom apartment cost $2,149 per month in the Thunder Bay district; only renters in the 80th percentile (earning $98,600 per year) would be able to rent these units at an affordable rate. The numbers show that many Thunder Bay renters are either underhoused or financially overextending themselves to achieve shelter.

Table 8: Renter Household Incomes and Affordable Rates 2024, Thunder Bay DSSAB (Provincial Policy Statement, Statistics Canada, CMHC)



Homeownership

Ownership by Age

The figure below shows the homeownership rate by age of primary household maintainer for the City of Thunder Bay and how this has changed between the years 2016 and 2021. For both the 2016 census and 2021 census, the rate of homeownership generally increases with the age of the primary household maintainer. In 2021, just over 54 percent of millennials (25-40 age range) owned a home; this jumps to 70 percent for Generation X (41-55) and peaks with 75 percent homeownership rate in the 55-75 cohort (baby boomers) before falling slightly to 73 percent for those over 75. However, from 2016 to 2021, the share of homeownership fell across all age groups. This suggests the amount of rental housing stock is rising faster than owner-occupied housing stock.

Figure 24 shows how the homeownership rate by age in the City of Thunder Bay compares to the comparison cities and the Province as a whole.

The chart shows that the homeownership rate in the 15 to 24 age category (Generation Z) is lower in Thunder Bay than in all the comparison cities except Greater Sudbury. Thunder Bay's homeownership rate for Generation Z, at 19 percent, is slightly lower than the provincial average of 20 percent and significantly lower than the City of Kenora's rate, at 30 percent.

In the 25 to 39 age category (millennials), Thunder Bay and Greater Sudbury once again have the lowest homeownership rates among the other comparison cities, at 54 percent, slightly above the provincial average of 52 percent. The ownership rate in this age group in the City of Kenora is 69 percent.

The homeownership rate in the 40 to 54 age cohort (Generation X) in the City of Thunder Bay and in Greater Sudbury is 71 percent. Once again, this is lower than the other comparison cities and close to the provincial average (also 71 percent). In Kenora, the homeownership rate for this age cohort is 78 percent.

In the City of Thunder Bay, the homeownership rate for the 55 to 74 age cohort (baby boomers) is 76 percent. This is slightly above the rates in Greater Sudbury (71 percent) and Sault Ste. Marie (74 percent), but below Kenora (78 percent) and the provincial average rate (77 percent).

Among the interwar generation (75+ age category), the homeownership rate in Thunder Bay of 74 percent is higher than every other comparison city. The lowest homeownership rates in this category are in Kenora, at 62 percent, and Greater Sudbury, at 65 percent.

Overall, the data shows that older generations (baby boomers and the interwar generation) in the City of Thunder Bay are staying in their homes longer than they are in other cities. Once the people in these age cohorts can find other housing suitable to their needs later in life, this should bring a large number of homes to the market that may help to increase the homeownership rates in the under-40 age groups. However, this requires that an adequate supply and variety of housing for seniors is available in the city, such as rentals and supported living options.

Figure 24: Homeownership rate by age of primary household maintainer (City of Thunder Bay, 2016-2021)

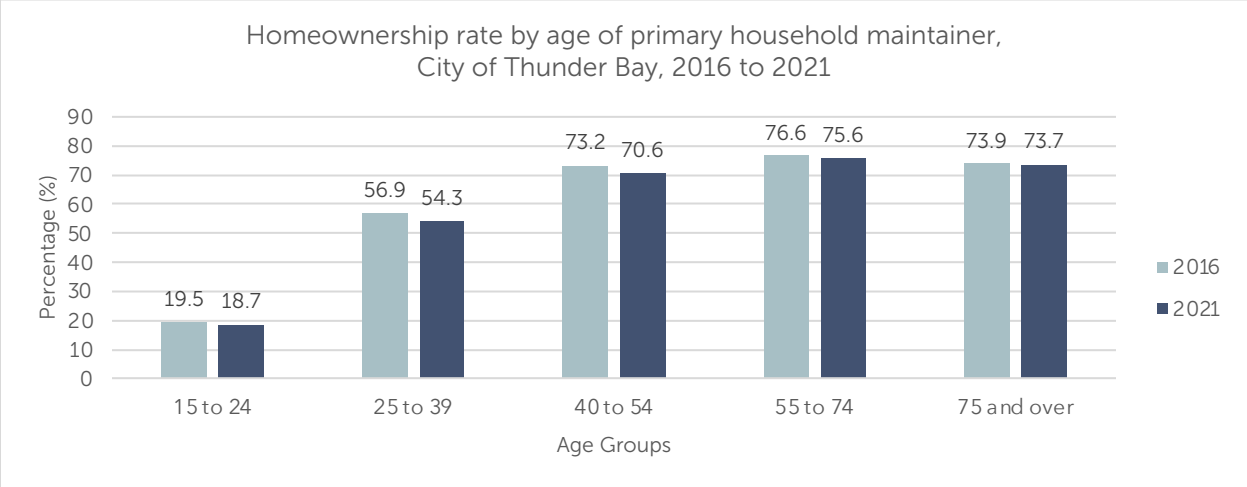
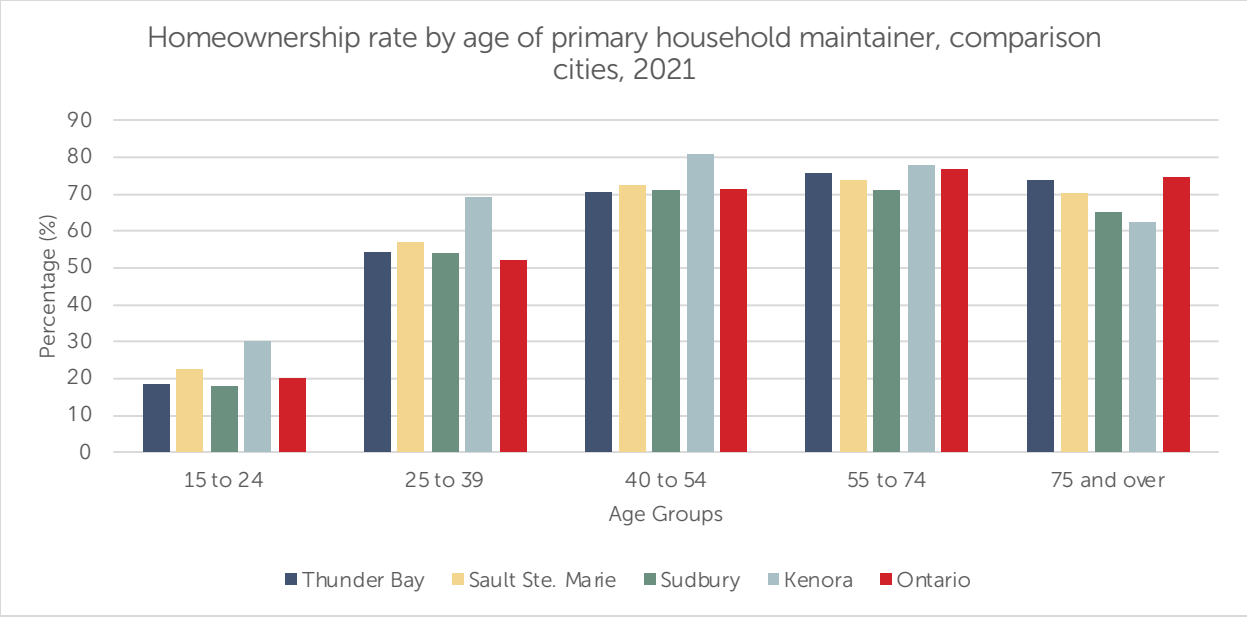


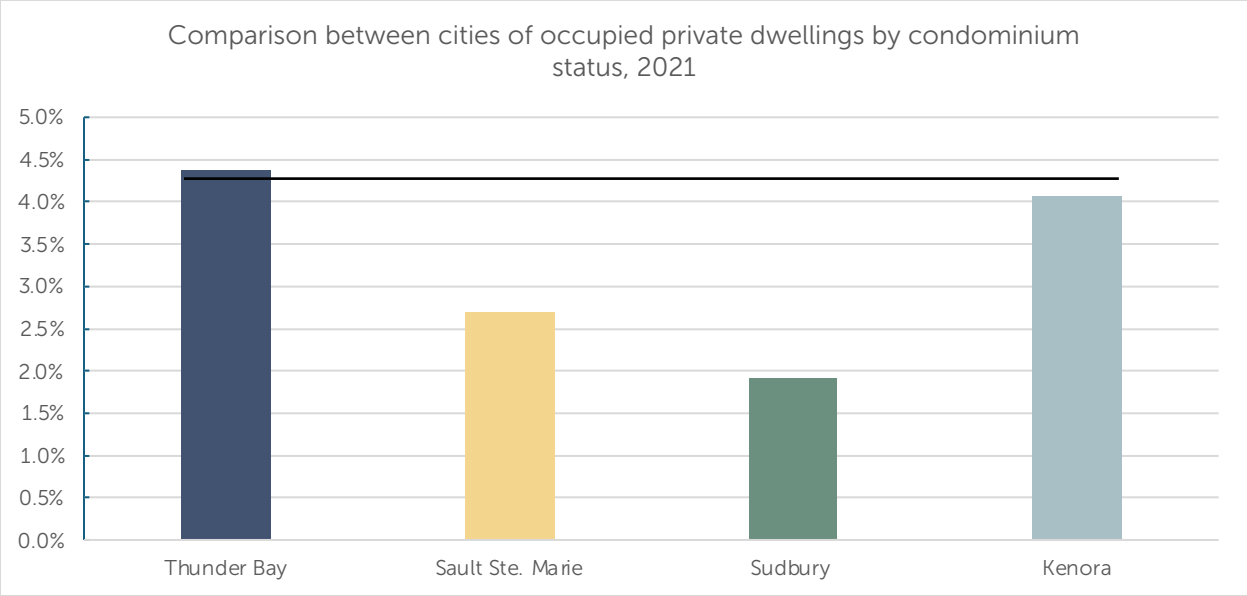
Figure 25: Homeownership rate by age of primary household maintainer, comparison cities (2021)



Condominium Status

The figure below provides a comparison between cities of occupied private dwellings by condominium status for the year 2021. While the overall percentage of private dwellings with condominium status in Thunder Bay (4.4%) is relatively low compared to private dwellings without condominium status (95.6%), it is noteworthy that Thunder Bay has the highest ratio of condominium status to non-condominium status dwellings among comparison cities in northern Ontario. Greater Sudbury has the lowest ratio, with only 1.9% of private dwellings having condominium status.

Figure 26: Comparison between cities of occupied private dwellings by condominium status (2021)



Thunder Bay Housing Market

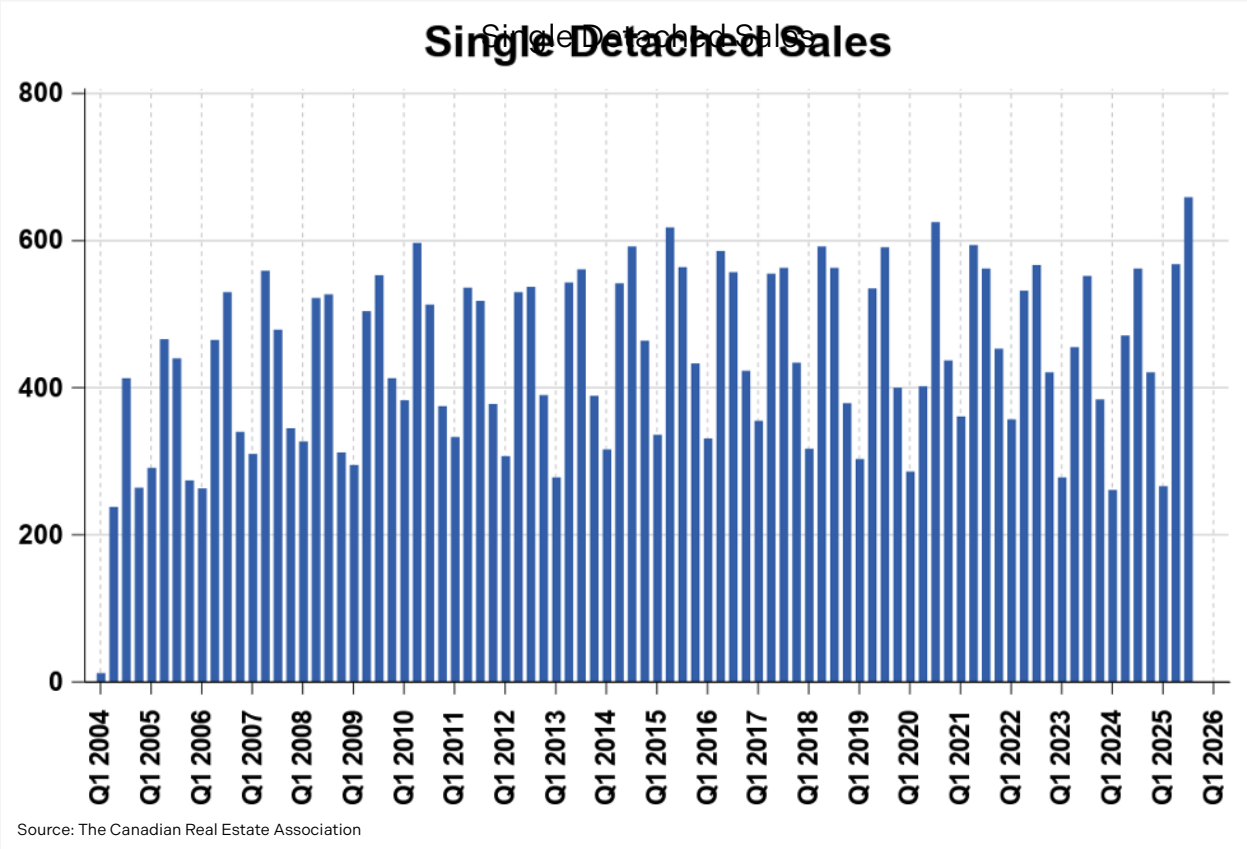
The Thunder Bay housing market saw 786 housing units sold in 2025's third quarter—15.9% higher than the number of sales in the third quarter of 2024.

659 of these property sales (84%) were for single detached homes. This is an increase of 17.3% from the single detached home sales the year before (see the chart below). According to the Canadian Real Estate Association (CREA), this is the highest quarterly level of sales ever in Thunder Bay (CREA, 2025).

According to CREA data, the tightest market for single detached homes was in the $350,000 to $450,000 range—where there was the lowest supply in relation to demand and the shortest time spent on the market.

The REMAX Fall 2025 Market Update for Thunder Bay states, "Although there are new listings coming to market, there still is not enough to accommodate the amount of demand. New Canadians, investment buyers, families and couples continue to drive sales in Thunder Bay, which is expected to remain the same throughout the year. Retirees and second time homebuyers are also becoming more active in the region. In this competitive market, sellers are often able to achieve multiple offers, with properly marketed homes frequently selling above the listing price . . . Rarely is an offer with a house sale condition accepted" (REMAX, 2025).

Figure 27: Single detached sales in Thunder Bay (Canadian Real Estate Association)



Source: The Canadian Real Estate Association

Months of Inventory

Months of inventory (MOI) is a statistic useful for determining the state of the housing market, indicating how long it would take the current inventory of housing stock to sell at current sales volumes. The more months of inventory available, the longer one would expect a home to sit on the market before selling.

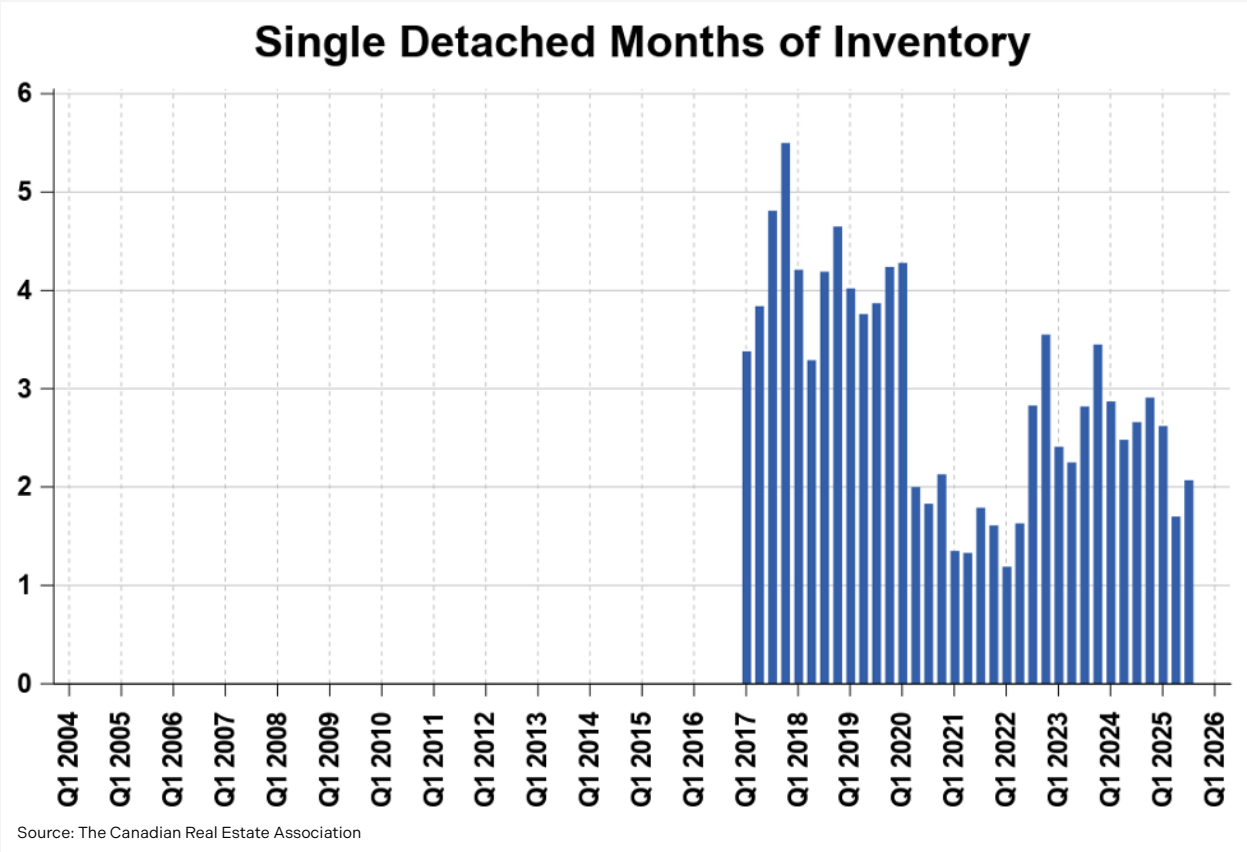
A market is generally considered to be balanced when the MOI is between four and six months, with anything lower indicating a seller's market and anything higher indicating a buyer's market (MoneySense, 2016). In a seller's market, low inventory drives prices up, and in a buyer's market, high inventory brings prices down. A balanced market falls in the middle, with prices holding steady.

In the third quarter of 2025, the MOI for single detached homes in Thunder Bay was 2.1 months, indicating a strong seller's market. The chart below shows this is down from 2.7 months in the same period in 2024.

In this seller's market, homes spent a median of 19 days on the market in the third quarter of 2025. This is down from a median of 21 days the year before.

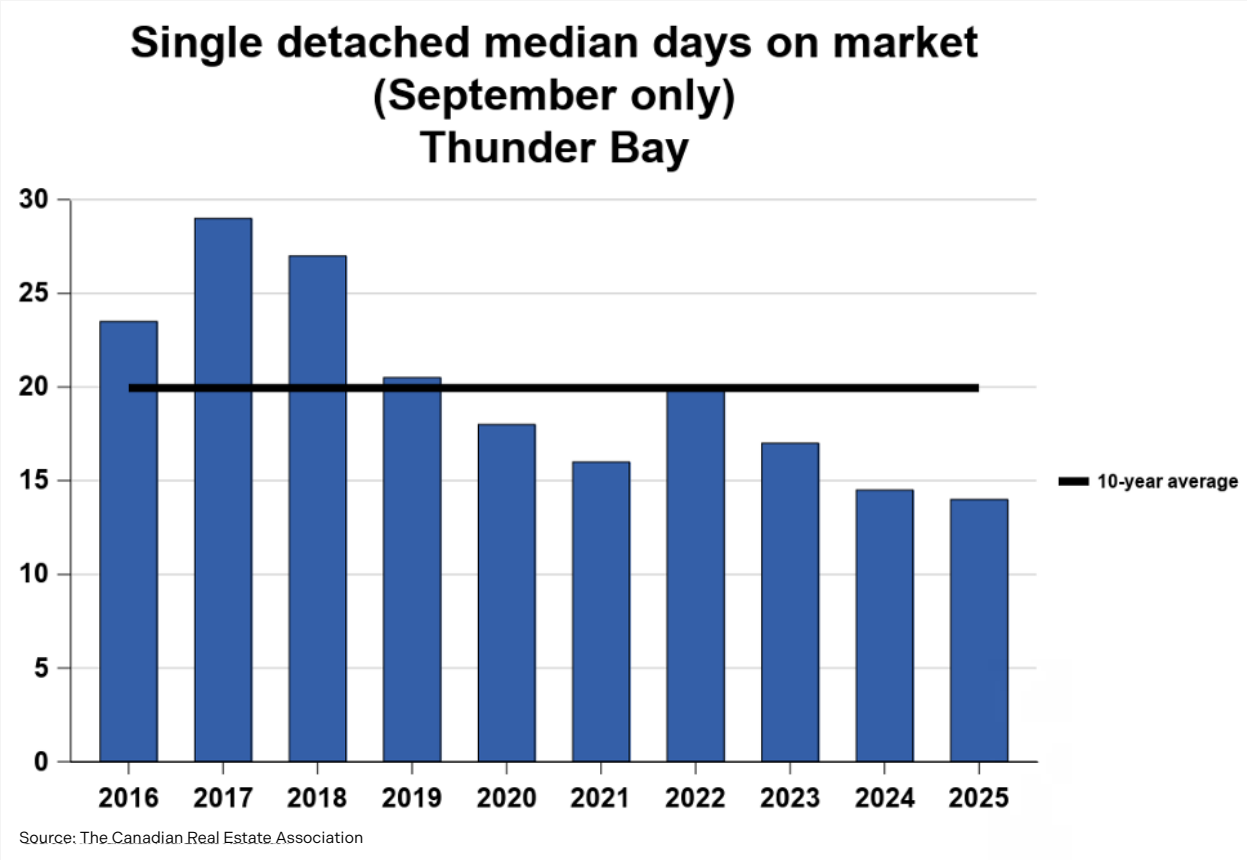
When comparing September numbers only, the current median days on market (approximately 14) is considerably below the 10-year average (of 20), as shown on the chart below.

Figure 28: Single detached months of inventory in Thunder Bay (Canadian Real Estate Association)



Source: The Canadian Real Estate Association

Figure 29: Single detached median days on market in Thunder Bay for September (Canadian Real Estate Association)



Source: The Canadian Real Estate Association

Owner Household Incomes and Affordable House Prices

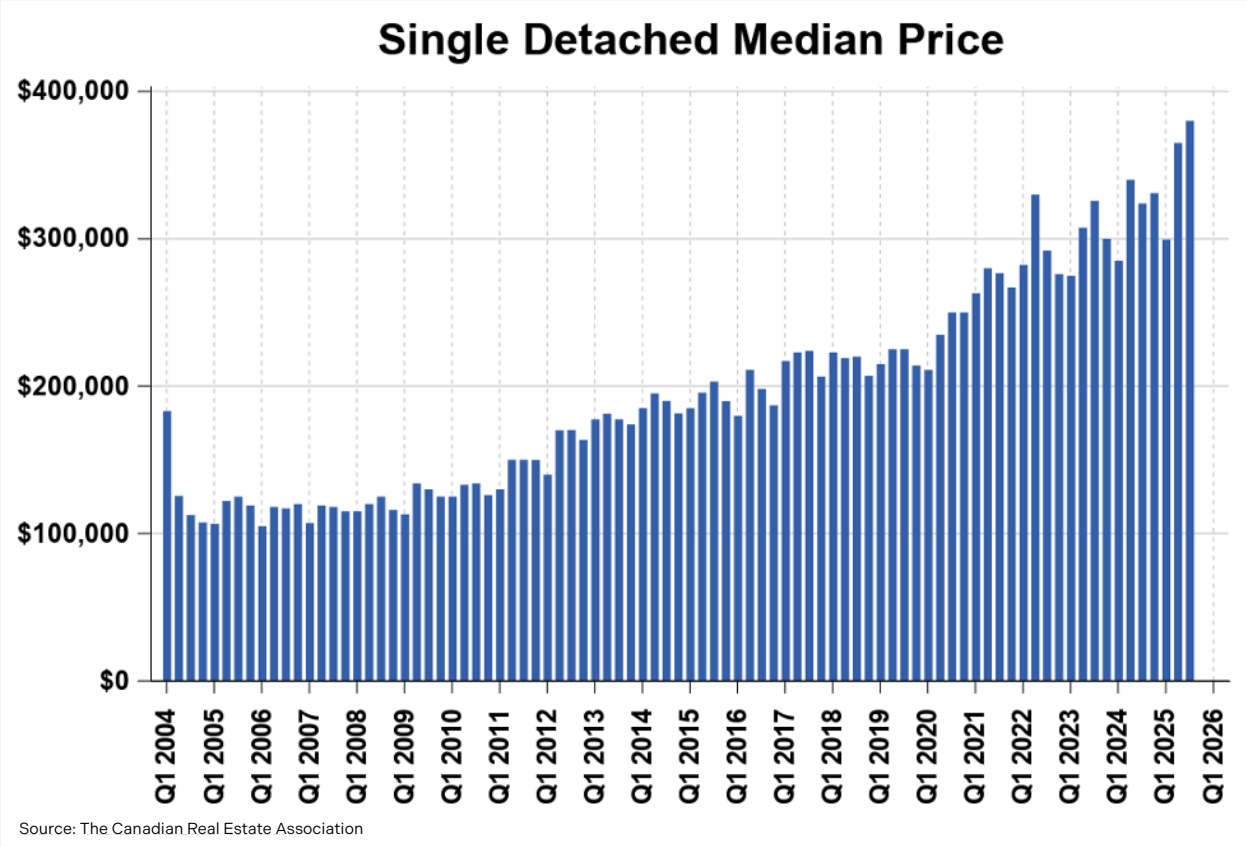
The City of Thunder Bay was once known as one of the most affordable housing markets in the country. In 1991, the average price for a dwelling in Thunder Bay was $118,859. That same year, the median income for a family in Thunder Bay was $50,011 (Statistics Canada, 1991).

However, house prices in the city started to rise sharply in 2008. By 2021, the average price for a house was $300,000—a 152 percent increase over that 30-year period. In comparison, the median total household income in 2021 was $77,500—only a 54 percent increase over those 30 years (Statistics Canada, 2021). This disparity between increase in incomes and the cost of housing is a main factor driving the housing crisis in Canada.

House prices in Thunder Bay continued to rise through the COVID-19 pandemic, reaching a peak in early 2022 before dropping slightly near the end of the year and then rising again through 2023.

The image below shows the single detached median price in Thunder Bay from 2004 to present. As of the third quarter of 2025, the median price for a single detached home in Thunder Bay was $380,000. Looking at September alone, the median sale price for single detached homes sold in the month was $392,500. This is a new record price, up 21.7% from September 2024. According to the CREA, "The more comprehensive year-to-date median price was $400,000, a gain of 14.3% from the first nine months of 2024"—this is due to a spike in August 2025 when the median sale price was $450,000 (CREA, 2025).

Figure 30: Single detached median price for Thunder Bay (Canadian Real Estate Association)



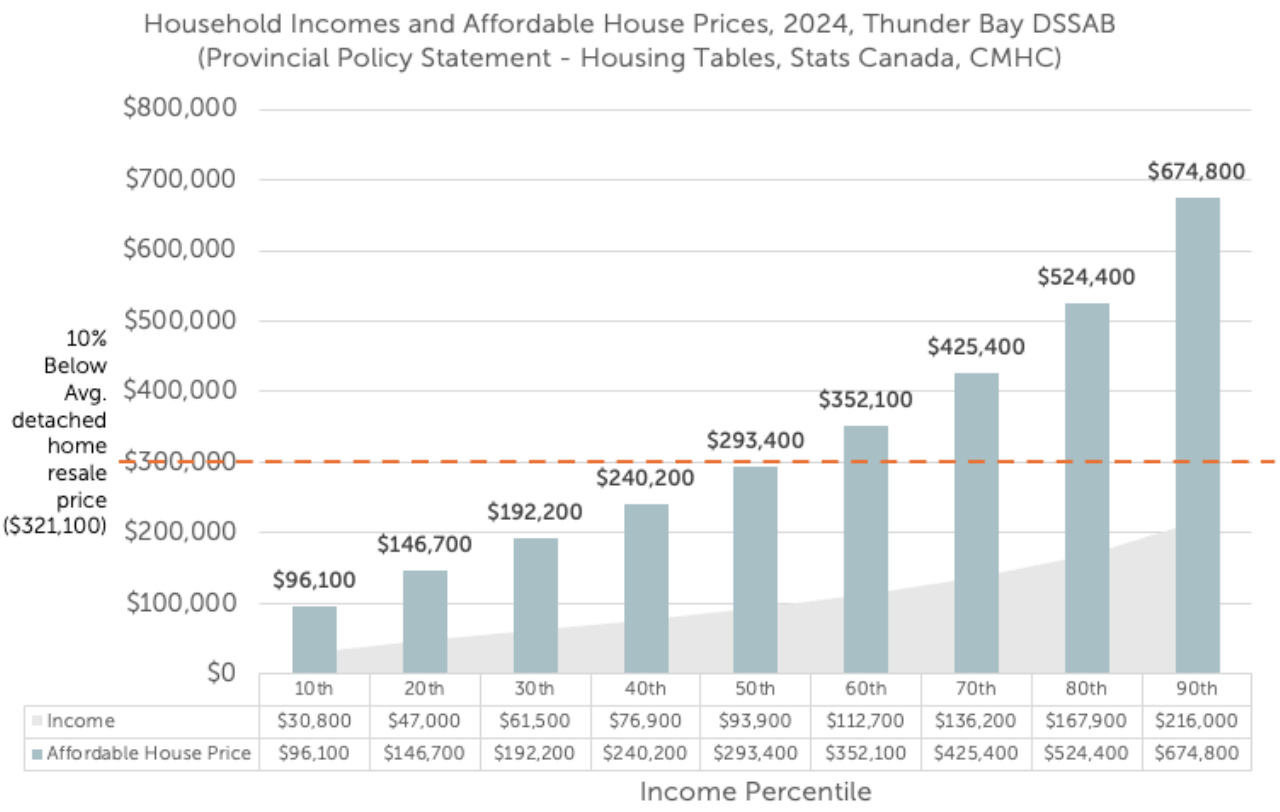
Source: The Canadian Real Estate Association

The figure below demonstrates the financial barrier to home ownership in Thunder Bay DSSAB area.

In 2024, the average resale price of a detached home was more than $325,000 in the Thunder Bay district (note that 2024 numbers are used in this instance because 2025 numbers are not available for incomes). The affordable rate for home ownership—at 10% below the average resale price—was $321,100. This is higher than the affordable house price for those in the 50th income percentile of homeowners (with household incomes of $93,900), who can afford a house of $293,400 at 30% of their income.

This means that more than half of all households in the Thunder Bay district would not have been able to purchase an average-priced home at a cost affordable to their income (i.e. without spending more than 30% of their income on housing).

Figure 31: Household incomes and affordable house prices, 2024, Thunder Bay DSSAB (Provincial Policy Statement, Statistics Canada, CMHC)



Households Spending 30% or More Income on Shelter Costs

The figure below shows the percentage of Thunder Bay households (both homeowners and renters) that spent 30% or more of their income on shelter costs, showing data from the 2016 census and 2021 census periods.

From 2016 to 2021, the share of all households (renter and owner combined) spending 30% or more of their income on shelter (the cut-off for housing to be considered affordable) fell from 20.2% to 16.0%. However, with the recent rise in housing costs observed after 2021, these numbers are likely to increase during the next census period.

The figure below shows households that spent more than 30% of their income on housing by city in 2021. In general, percentages of homeowners that spend more than 30% of their income on housing in Thunder Bay are in-line with Sault Ste. Marie, Greater Sudbury, and Kenora. Interestingly, the percentage of renters in Thunder Bay who spend more than 30% of their income on housing are the lowest of the comparison cities. However, this should not minimize the affordable housing needs of renters in Thunder Bay. In comparison to the 9.1% of owner households that spent 30% or more on shelter costs, 30.4% of tenant households spend more than 30% of their income on housing in the City of Thunder Bay.

Figure 32: Households that spent 30% or more of income on shelter costs, City of Thunder Bay, 2016-2021 (Statistics Canada, 2021)

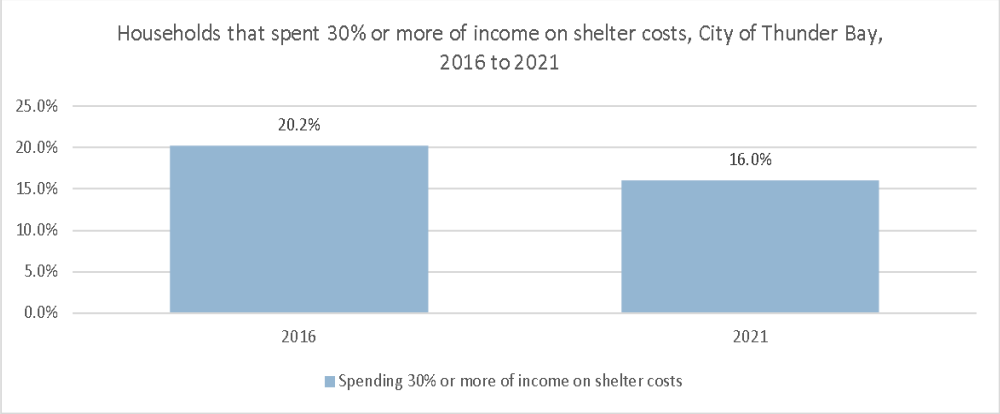
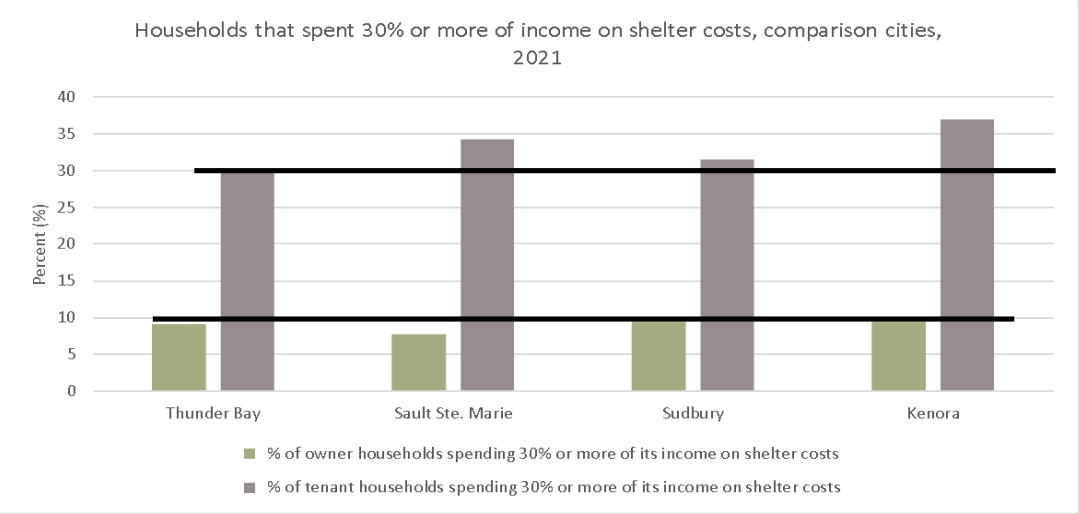


Figure 33: Households that spent 30% or more of income on shelter costs, comparison cities (Statistics Canada, 2021)2021 (Statistics Canada, 2021)



Number of Bedrooms

The figure below shows the number of occupied private dwellings by number of bedrooms, by comparison city. Overall, the distribution of bedroom counts in occupied private dwellings was relatively consistent across Thunder Bay and the comparison cities.

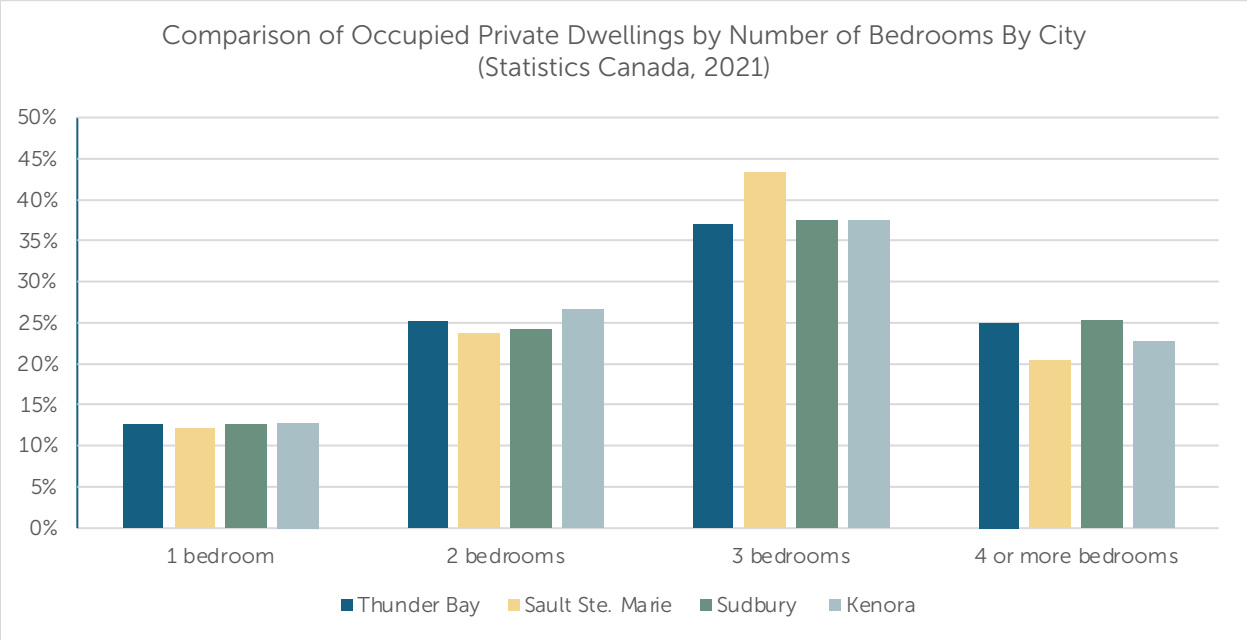
1-bedroom dwellings had the smallest share and was very similar across the four cities, all falling within 1% of each other.

The share of **2-bedroom** dwellings had higher variability with a 3% spread.

Among all cities, **3-bedroom** dwellings achieved plurality, with Sault Ste. Marie emerging as an outlier among its peers.

The share of **4+ bedroom** dwellings was similar to 2-bedroom dwellings but contained the highest in-group variability at 4.7%. In this set, Thunder Bay was most comparable to Greater Sudbury.

Figure 34: Comparison of occupied private dwellings by number of bedrooms by city (Statistics Canada, 2021)2021 (Statistics Canada, 2021)



Housing Suitability

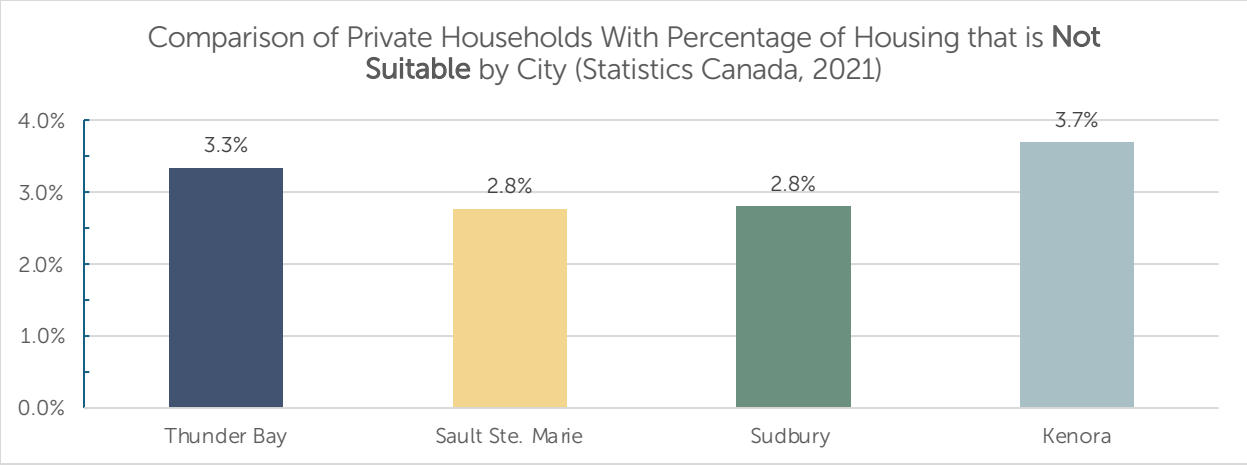
According to Statistics Canada definitions, "suitable housing" has enough bedrooms for the size and composition of private households according to the National Occupancy Standard.

A large majority of private households in Thunder Bay (96.7%) and the comparison cities live in housing suited to the size and composition of the occupants.

In Thunder Bay, approximately 3.3% of private households were not living in suitable housing according to the National Occupancy Standard.

In the comparison cities, Sault Ste. Marie and Greater Sudbury had the lowest share of housing that is not suitable, with 2.8% each. Kenora had the highest share of housing that is not suitable, at 3.7%.

Figure 35: Comparison of private households with percentage of housing that is not suitable by city (Statistics Canada, 2021)



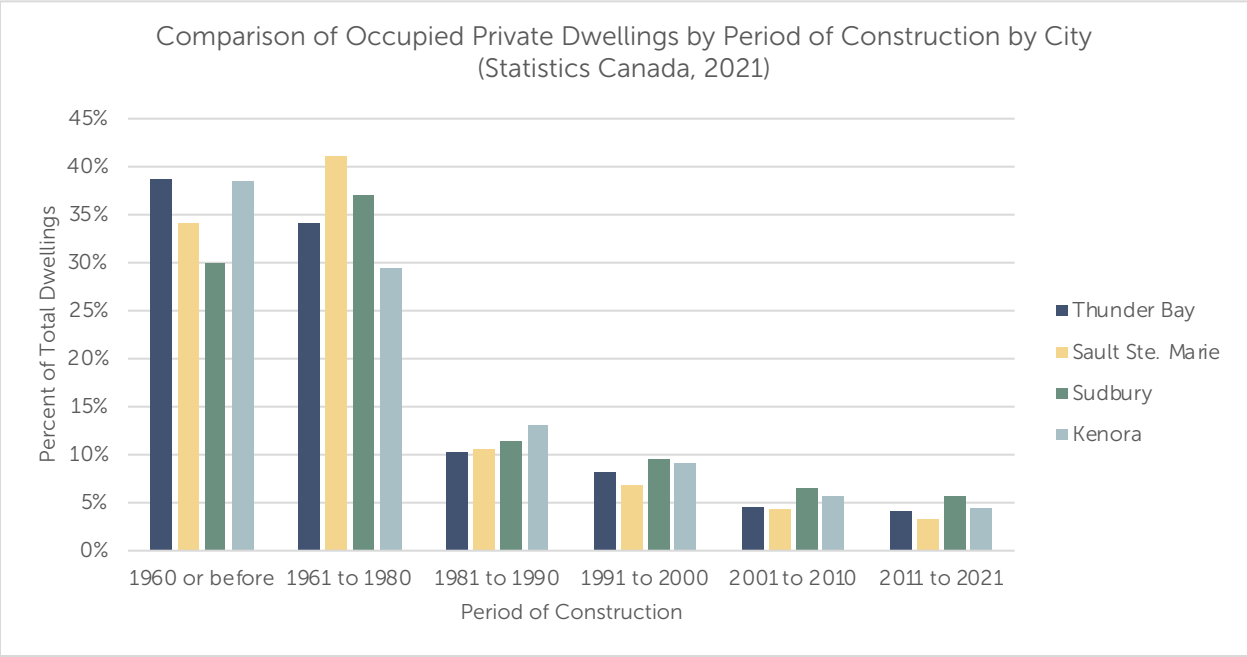
Housing Stock Age

As evidenced by the occupancy numbers, housing stock in Thunder Bay and the comparison cities skews toward a pre-1981 construction date. In the City of Thunder Bay, 39% of occupied private dwellings were built prior to 1961, making it a city with some of the oldest housing stock in Canada. In comparison to other cities with old housing stock, Moose Jaw had 37.5% of its housing stock built prior to 1961, Hamilton had 32.8%, Winnipeg had 31.3%, Toronto had 29.3%. Edmonton only had 12.7% of its housing built prior to 1961. Across Canadian municipalities, an average of only 20% of dwellings were built prior to 1961. In fact, when looking at census metropolitan areas (CMAs) across the country, Thunder Bay's CMA has the highest proportion of dwellings built prior to 1961 (at 36.5%).

In Thunder Bay, 34% of occupied dwellings were built between 1961 and 1980. Construction of the remaining 27% spans a 40-year period from 1981-2021, with percentages declining each decade from 10% in 1981-1990 to just 4% in 2011-2021. The slow growth of housing aligns with the slow growth of Thunder Bay's population, which experienced little growth in the 1970s before stagnating in the 1980s and experiencing periods of decline in the 1986, 1996, 2001, 2011, and 2016 census years.

The comparison cities follow similar trends, as seen in Figure 19. Kenora, which also has a high percentage of occupied dwellings built in 1960 or before, experiences the same downward trajectory as Thunder Bay over time with comparable numbers. In Sault Ste. Marie and Greater Sudbury, the period of 1961-1980 saw the most housing construction. Beginning in 1981 however, all four cities saw a steady decline decade-over-decade.

Figure 36: Comparison of occupied private dwellings by period of construction by city (Statistics Canada, 2021)

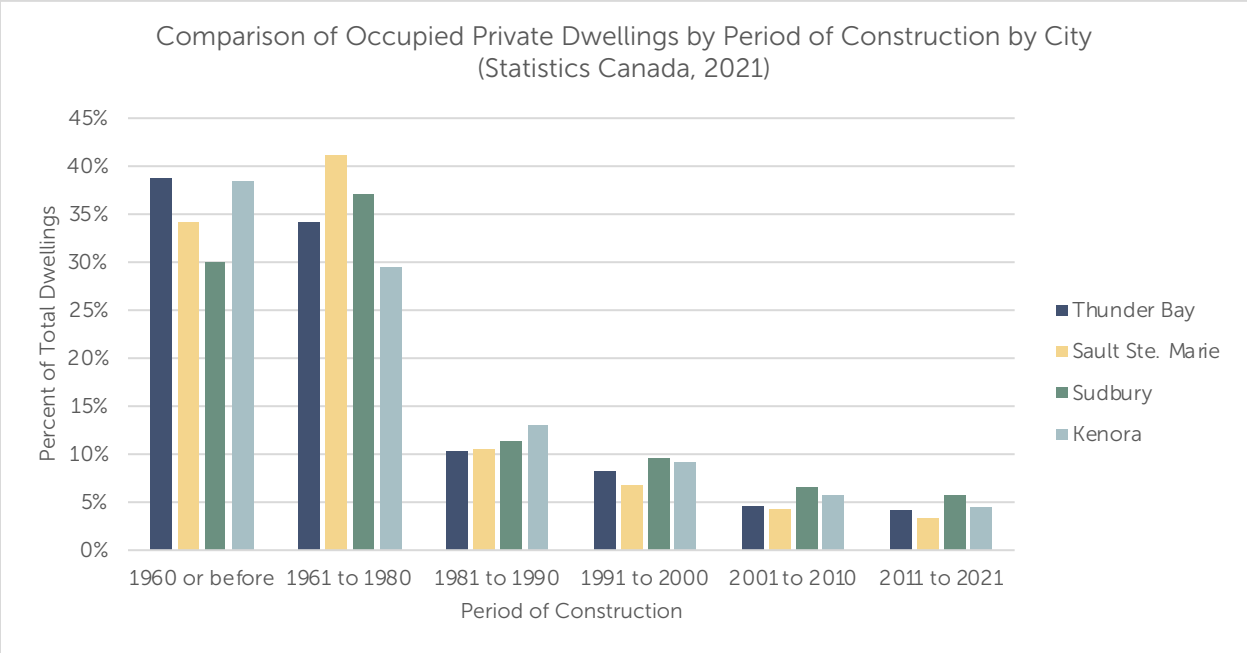


Inadequate Housing

A dwelling is considered inadequate when it requires major repairs (regardless of its suitability to the household composition). This figure was self-reported on the 2021 census. In Thunder Bay, 7.5% of households live in inadequate dwellings (see figure below). This means that major repairs are needed on 3,650 housing units in the city.

This percentage is slightly higher (within one percent) than in the comparison cities of Sault Ste. Marie and Greater Sudbury. Kenora has the highest percentage of inadequate dwellings amongst comparison cities, with 9.8% of households considered inadequate.

Figure 37: Percent of Households in inadequate housing (requiring major repairs) by city (Statistics Canada, 2021)



Analysis of Trends in Core Housing Need

According to the Statistics Canada definition, a household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,

2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs.

According to the 2021 Census, there are 4,240 households in core housing need in the City of Thunder Bay. The percentage of households experiencing core housing needs in Thunder Bay (see figure below) reveals a stark contrast between renters and owners. While an overall 8.9% of households have at least one core housing need, this number is over twice as high for tenants (19.8%) and less than half for owners (3.8%).

It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, etc. This means that core housing need figures may underestimate overall housing need.

Of the reasons why households may be in core housing need, the key issue in the City of Thunder Bay is housing affordability. As shown in the chart below, 57% of census respondents who met one of the criteria for core housing need said it was because they were spending 30% or more of their income on shelter costs. Another 6% said it was because they were both spending more than 30% on their shelter costs and that their housing was in need of major repairs. 23% of respondents meeting the criteria said it was because their housing was in need of major repairs but was otherwise affordable and suitable. 11% said that their housing was not suitable but was affordable and not in need of major repairs. 3% of the other respondents meeting the criteria identified other combinations of two or more factors.

Thus, the housing crisis in the City of Thunder Bay is primarily related to housing affordability, although the need for housing repairs and suitable housing sizes also contribute to housing issues in the city.

Figure 38: Percent of households in core housing need, Thunder Bay (Statistics Canada, 2021)

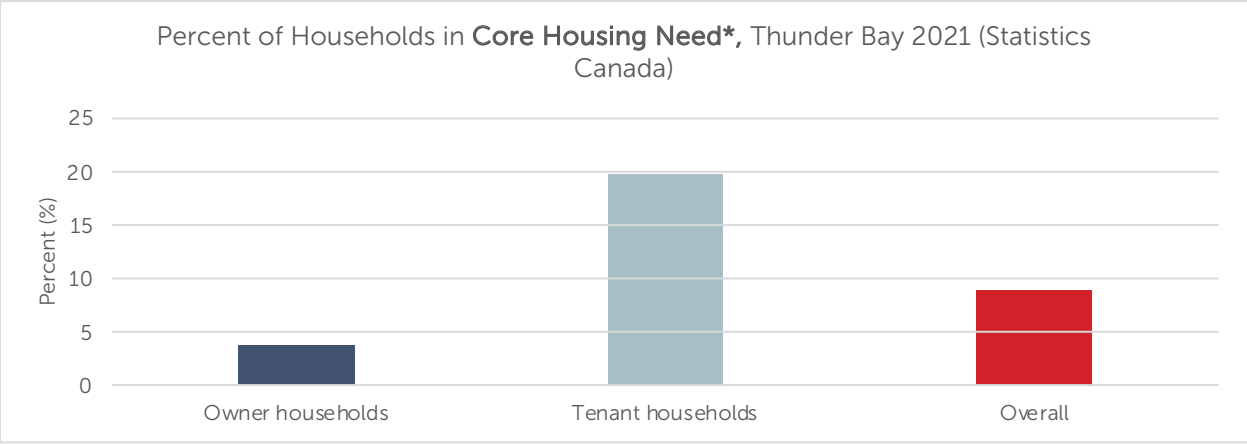
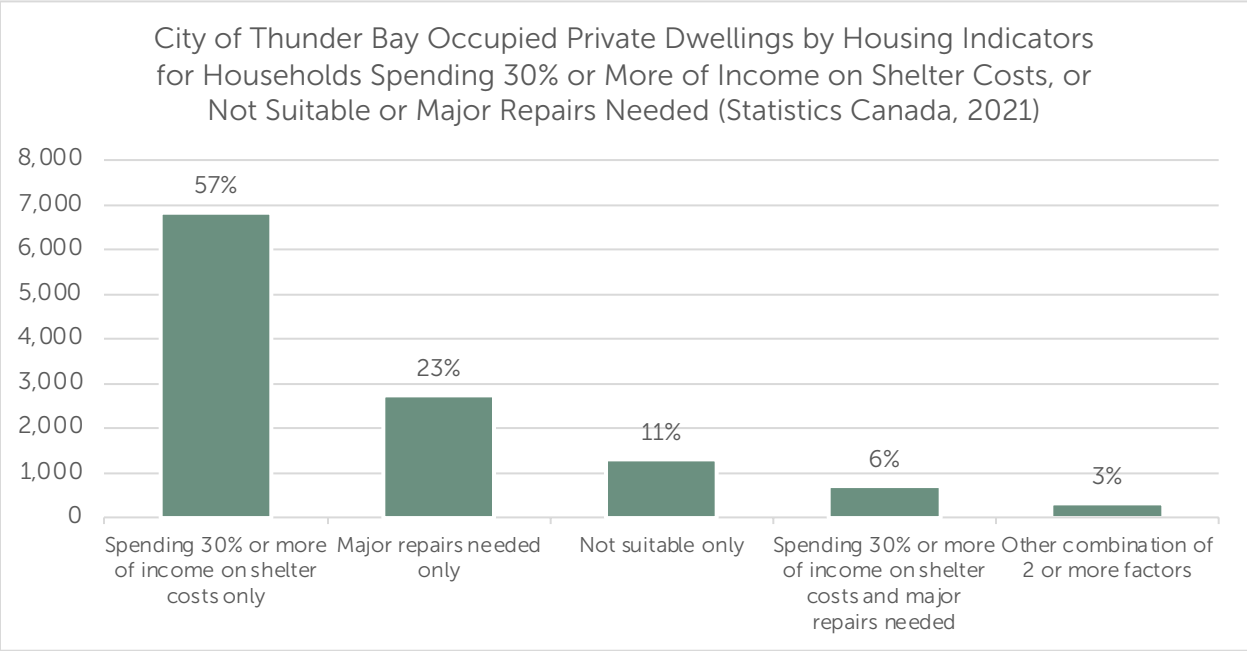


Figure 39: City of Thunder Bay occupied private swellings by housing indicators for households spending 30% or more of income on shelter costs, or not suitable, or major repairs needed (Statistics Canada, 2021)

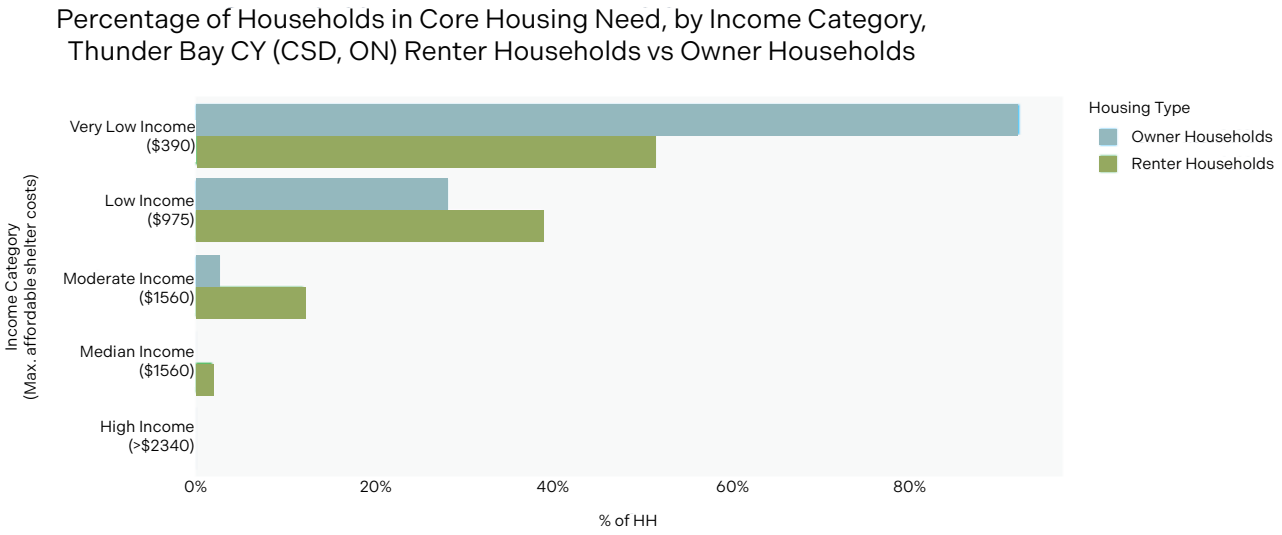


Core Housing Need by Income Category and Household Size

The table below shows that households in core housing need are mostly found in very low-income, low-income, and even moderate-income households.

Moderate- and low-income earners in Thunder Bay are also impacted by not being able to enter the housing market, as shown below, with the majorities being renter households (shown in green). Higher costs of living also impact the ability to maintain suitable and adequate housing.

Figure 40: Percentage of households in core housing need, by income category, Thunder Bay renter households vs. owner households



The following table shows the total number of households in Core Housing Need within the City of Thunder Bay by household size and income category, as analyzed using the Housing Assessment Resource Tools (HART). According to the data, of the approximately 4,225 Thunder Bay households in core housing need, most of this need is found in:

- One person households (61% of all households, by household size)
- Low-income households (65% of all households, by income)

Table 9: Total number of households in core housing need in Thunder Bay by household size and income category (Housing Assessment Resource Tools)

Income Category (Annual HH Income, 2021) in Core Housing Need	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (< $15,600)	730	80	0	0	0	810 (19%)
Low Income ($15,600 - $39,000)	1840	640	175	55	45	2755 (65%)
Moderate Income ($39,000 - $62,400)	0	115	180	155	145	595 (14%)
Median Income ($62,400 - $93,600)	0	0	0	20	45	65 (2%)
High Income (>$93,601)	0	0	0	0	0	0 (0%)
Total	2570 (61%)	835 (20%)	355 (8%)	230 (5%)	235 (6%)	4225 (100%)

The table below shows the core housing need by number of bedrooms. The primary need is for:

- 1-bedroom homes (70% of all households, by number of bedrooms); and
- 2-bedroom homes (15% of all households, by number of bedrooms).

Recall that 1-bedroom units were exactly the type of units that saw an overall decrease in unit numbers from 1990 to the present day.

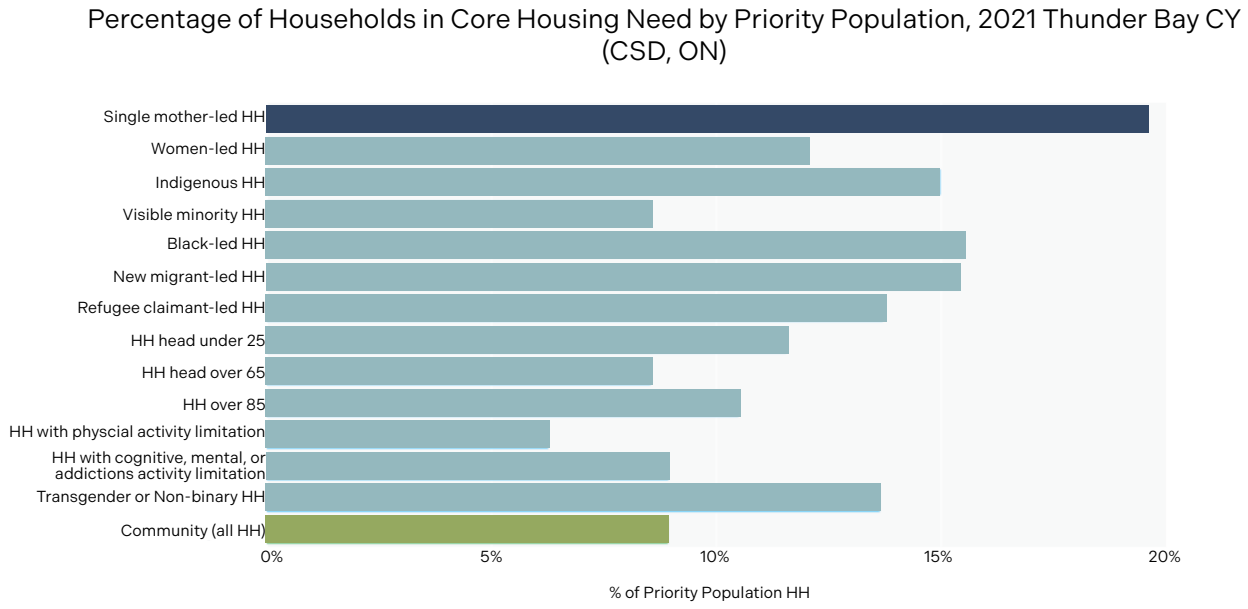
Table 10: Core housing need by number of bedrooms in Thunder Bay (Housing Assessment Resource Tools)

Income Category (Annual HH Income, 2021) by Core Housing Need	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	Total
Very Low Income (< $15,600)	760	40	0	0	0	800
Low Income ($15,600 - $39,000)	2070	440	150	45	0	2705
Moderate Income ($39,000 - $62,400)	0	135	180	165	70	550
Median Income ($62,400 - $93,600)	0	0	0	0	0	0
High Income (>$93,601)	0	0	0	0	0	0
Total	2830 (70%)	615 (15%)	330 (8%)	210 (5%)	70 (2%)	4055

The table below shows that in 2021, single mother-led households represented the largest portion of priority populations in Thunder Bay that are in Core Housing Need. Similarly impacted are Indigenous-led, Black-led, Newcomer-led, and transgender or non-binary households.

Seniors, those with physical or mental limitations, and households with a household head under age 25 continue to be priority populations whose income levels are not able to match the market availability of housing within the community, which disproportionately impacts their ability to afford safe, secure, and affordable housing.

Figure 41: Percentage of households in core housing need by priority population in Thunder Bay (2021)



3. Projected Future Housing Needs

This section includes projections about the City of Thunder Bay's affordable housing need, demand, supply and condition for the next five years, assuming no interventions.

The projections are based on socioeconomic, economic and demographic trends in the City of Thunder Bay and larger region, including historic changes in population, population demographics, and information on the local economy and employment.

Population Projections

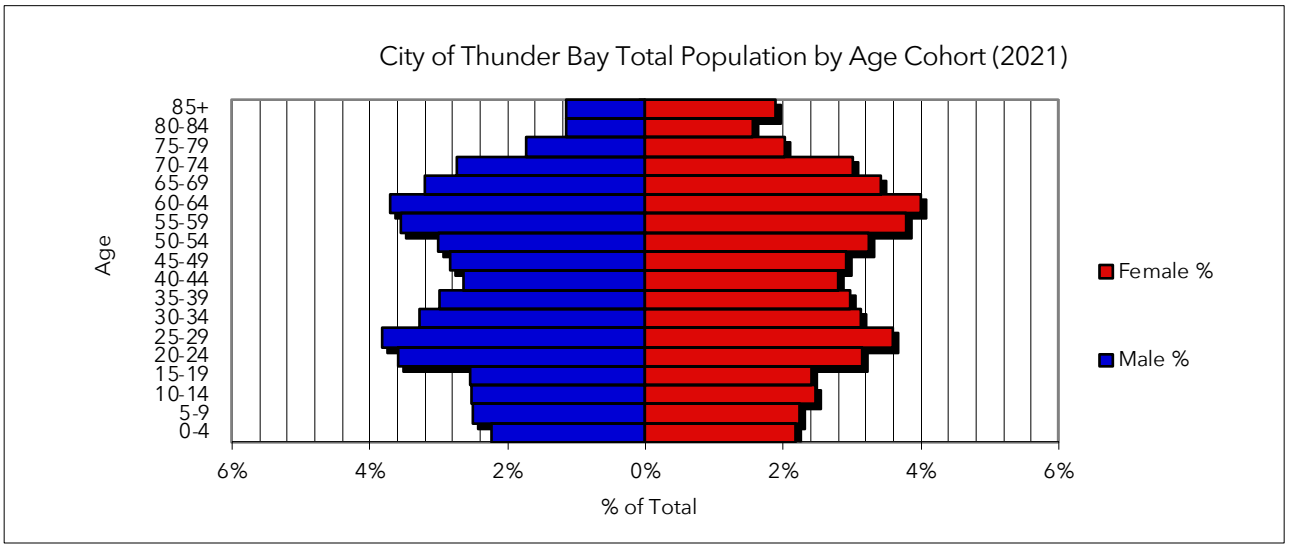
The *Thunder Bay Housing Land Needs Study and Strategy* (2024) provided three population projections for the future of Thunder Bay: a low-growth scenario, medium-growth scenario, and high-growth scenario. The projections were based on socio-economic, economic and demographic trends in the City of Thunder Bay and larger region, including historic changes in population, population demographics, information on the local economy and employment, and through Ontario's Long-Term Report on the Economy (Ministry of Finance, 2020). Note that these projections use census data, and therefore do not reflect for the potential undercounted populations identified above. Under all three scenarios, the City is expected to grow (or, in the case of the low-growth scenario, decline) at a modest pace.

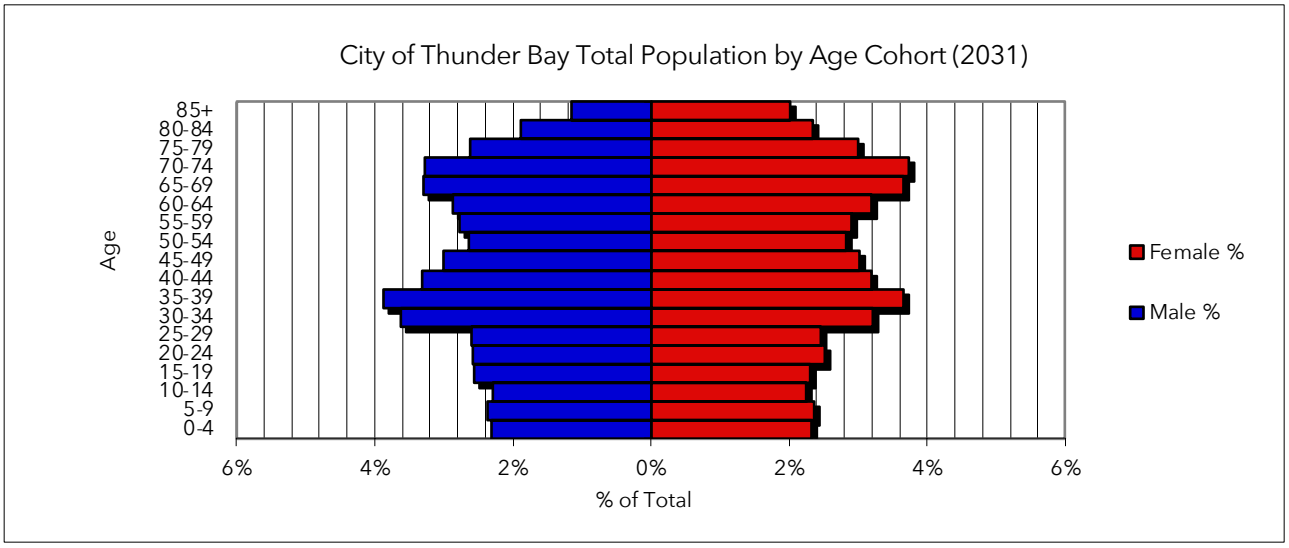
The City's demographic makeup will also change over this time period. The population pyramids and chart below show the estimated demographic makeup of Thunder Bay as it was in the 2021 census period and how it is projected to look in the year 2031 according to the *Thunder Bay Housing Land Needs Study and Strategy*'s high growth scenario. The changes show an increase in the average age of the population, from 43.8 to 44.5. Most of this growth will take place in the age 65-84 cohort, which will grow 5% to make up 23.8% of the entire population in the next 5 years.

Table 11: Projected Demographic Changes 2021 - 2031 (High Growth Scenario)

Data	2021	2031	Change 2021 - 2031
Total Population	108,843	115,024	6181 (+5.7%)
Average	43.8	44.5	+0.7
0-14 Cohort	15,415 (14.2%)	15,979 (13.9%)	-0.3%
15-19 Cohort	5,400 (5.0%)	5,594 (4.9%)	-0.1%
20-24 Cohort	7,327 (6.7%)	5,868 (5.1%)	-1.6%
25-64 Cohort	56,880 (52.3%)	56,551 (49.2%)	-3.1%
65-84 Cohort	20,503 (18.8%)	27,392 (23.8%)	+5%
85+ Cohort	3,320 (3.1%)	3,643 (3.2%)	+0.1%

Figure 42: Projected Change in Demographic Makeup of City of Thunder Bay 2021 - 2031 (High Growth Scenario)

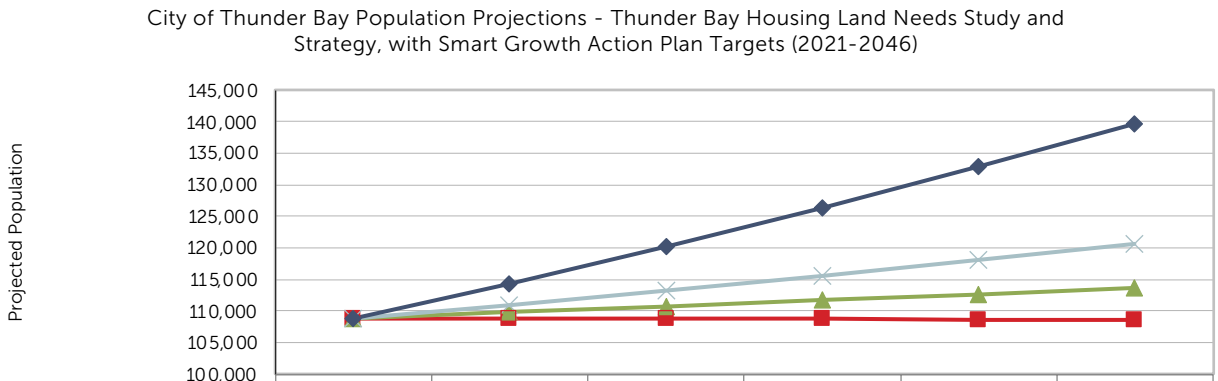




The chart below shows the total projected population changes to the year 2046 in the three scenarios in the *Thunder Bay Housing Land Needs Study and Strategy*. The table has also been modified to include targets from the City of Thunder Bay's *Smart Growth Action Plan*, released in December 2025. This plan includes a target population growth of 1% annually (5.1% over a 5-year period). Note that the chart below also uses the census for the base population data, which differs slightly from the base numbers used in the *Smart Growth Action Plan*.

Based on these four scenarios, the estimated census population for the City of Thunder Bay for the year 2031 ranges from 108,761 (low-growth scenario) to 120,230 (Smart Growth Action Plan target).

Figure 43: City of Thunder Bay Population Projections - Thunder Bay Housing Land Needs Study and Strategy, with Smart Growth Action Plan Targets (2021-2046)



	2021	2026	2031	2036	2041	2046
Low Growth	108,843	108,802	108,761	108,719	108,678	108,637
Medium Growth	108,843	109,785	110,735	111,694	112,661	113,636
High Growth	108,843	110,994	113,242	115,592	118,049	120,619
Smart Growth Target*	108,843	114,395	120,230	126,363	132,809	139,584

*Note: The Smart Growth Action Plan target is shown here using the 2021 Census data as a base line and applies a 1% annual growth.

Housing Need Projections

The table below, adapted from the *Thunder Bay Housing Land Needs Study and Strategy,* shows the City's projected future housing needs to 2031 according to the four scenarios identified above. The projections factor in the current deficit in the housing stock; the rate of retirement of housing stock (103 units lost in a 5-year period); and the OECD target housing standard.

According to the table, Thunder Bay will need to construct anywhere between 1,071 total new housing units (low growth scenario), 1,945 new housing units (medium growth scenario), 3,926 new units (high growth scenario) and 6,332 new housing units (Smart Growth target) in the ten-year period between 2021 and 2031 (or 107, 195, 393, and 633 units per year, respectively).

Table 12: Future Housing Need by Growth Scenario

Year	Low Growth Scenario			Medium Growth Scenario			High Growth Scenario			Smart Growth Target		
	Projected Pop.	Change from 2021	New Housing Needed*	Projected Pop.	Change from 2021	New Housing Needed*	Projected Pop.	Change from 2021	New Housing Needed*	Projected Pop.	Change from 2021	New Housing Needed*
2021	108,843	0	865	108,843	0	865	108,843	0	865	108,843	0	865
2026	108,802	-41	968	109,785	942	1,403	111,891	3,048	2,376	114,395	5,552	3,533
2031	108,761	-82	1,071	110,735	1,892	1,945	115,024	6,181	3,926	120,230	11,387	6,332

* Based on existing housing deficit of 865 and an average of 103 residential units lost in a 5-year period, plus factoring in OECD standards of 462 housing units per 1,000 residents for new residents from 2021.



Affordable Housing Need Projections

The Official Plan is the primary document for guiding land use in the City of Thunder Bay. Adopted in 2019, the document outlines Thunder Bay's goals, objectives, and policies for growth and development. The Plan covers both urban and rural lands, public infrastructure, and natural heritage. The policies established in the Plan set the foundation for all other policies, by-laws, and municipal activities carried out in Thunder Bay.

One of the Official Plan's guiding principles is related to creating diverse and affordable housing. It says, "The City will encourage the development of diverse and affordable housing to help attract and retain young families, to accommodate people of all ages and abilities, and to provide housing options for an aging population." (p. 5)

To accomplish this guiding principle, the Official Plan includes several general objectives related to housing affordability. The City will a) "Promote a range and variety of dwelling unit types and an appropriate mix of densities that will facilitate a supply of housing that is accessible, affordable, accommodating to a mix of demographic and income groups, and is appropriate to the needs of the community;" and b) "Encourage the provision of ownership and rental housing forms and densities that are affordable for lower to moderate income households" (p. 72). According to the Official Plan, the type of residential units most likely to be affordable will be smaller unit or found in multiple unit residential buildings.

The Official Plan's goal is that 20% of all new residential units constructed each year are affordable in accordance with the following criteria:

a) In the case of **home ownership**, the least expensive of:

- Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for **low- and moderate-income households**; or
- Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.

b) In the case of **rental housing**, the least expensive of:

- A unit for which the rent does not exceed 30% of gross annual household income for **low- and moderate-income households**; or
- A unit for which the rent is at or below the average market rent of a unit in the regional market area." (p. 75).

The table below shows the annual and 5-year targets for the number of new affordable housing units needed in order to meet the Official Plan's goal of 20% of all new units being affordable.

Table 13: Affordable Housing Need Projection for the City of Thunder Bay (Annual and 5-Year)

	Total New Housing Needed 2021 - 2031	Annual New Housing Needed - Total	Annual Affordable Housing Need (20% of total)	Affordable Housing Need over 5-Years
Low Growth	1071	107	21	107
Medium Growth	1945	195	39	195
High Growth	3926	393	79	393
Smart Growth	6332	633	127	633
Other Projections				
Provincial Housing Target	2,200 + 550	275	55	275
DSSAB Deeply Affordable Housing Units	261*		26	131
DSSAB Supportive Housing Units			134	672
Built for Good			158	790

*2024-2034.

The bottom of the table includes data from several other projections, which are helpful in comparing the identified targets to the targets derived from the four growth scenarios.

- **Thunder Bay's Provincial Housing Target:** In August 2023, the Ontario government assigned the City of Thunder Bay a housing target of 2,200 new homes by the year 2031 (note that an extra 550 units are added to the table above to account for the two missing years needed to make the figure cover a 10 year period like other data in the table). This would require the construction of 275 housing units per year over the eight-year period between 2023 and 2031. Using the 20% affordability goal identified in the Official Plan, this means that a minimum of 55 units per year would have to meet the affordability criteria (or 275 over a 5-year period).
- **DSSAB Deeply Affordable Housing Units:** In March 2025, the District of Thunder Bay Social Services Administration Board (DSSAB) released their *10-Year Housing and Homelessness Plan - Housing Targets Final Update*. The Plan projected a need of 261 new deeply affordable units within the City of Thunder Bay over a 10-year period ending in 2034. This would equate to 26 units per year or 131 over a 5-year period. Note that the DSSAB total does not include all affordable units that the City would need, just those managed by the DSSAB. The plan shows there is the highest need for units for single people (516 units needed by 2034, although some of these might be converted from existing rooms for families and seniors, where there is a surplus of 115 and 140 units, respectively), which are predominantly 1-bedroom units (325 new 1-bedroom units are needed). There is also a need for 23 new 2-bedroom units and 34 new 4+bedroom units. There is an existing surplus of 121 3-bedroom units.
- **DSSAB Supportive Housing Units:** A news article by TBnewswatch.com published December 15, 2025 reported that the District of Thunder Bay Social Services Administration Board (DSSAB) is working with OrgCode on a yet unreleased district-wide homelessness report. According to the article, 840 new supportive housing units are needed to meet demand in the district over the next five years. Based on other numbers by the DSSAB, approximately 80% of the units needed in the district are for the City of Thunder Bay. Using this assumption, the City would need to have 672 new supportive housing units over a 5-year period, or 134 units developed per year.
- **Built for Good:** The *Built for Good: Delivering the Housing Ontario Needs* report (2025), prepared by the United Way and the Co-operative Housing Federation of Canada, sets out a path to solve core housing need in Ontario by achieving ten-year targets for the creation of deeply affordable housing units, moderately affordable units and for the acquisition, repair, and maintenance of affordable units by non-profits and housing co-operatives. The report further breaks down the targets by shorter milestones and by region. This Thunder Bay Housing Affordability Study uses the five-year milestones identified in the report for the northwest region, assuming that 47 percent of the units identified for northwestern Ontario will be built in the City of Thunder Bay, based on the current population makeup of the region. This approach would require the construction of a minimum of 158 housing units per year that meet the affordability criteria (790 over a 5-year period). The *Built for Good* report also breaks down the type of affordable housing needed into different categories, based on the particular need. This break down is used to inform the need in Thunder Bay on the table below.

The table below breaks down the affordable housing identified in the four growth targets identified above into more nuanced information about the affordability and tenure criteria for that housing. These targets are informed by the *Built for Good: Delivering the Housing Ontario Needs* report, the *Thunder Bay Housing Land Needs Study*, and the research completed as part of this Thunder Bay Housing Affordability Study.

Table 14: Affordable housing targets for Thunder Bay (Allocated based on Built for Good Targets)

	Minimum Number of Housing Units Needed Annually				Minimum Number of Housing Units Needed 5-Years			
Type	Low Target	Medium Target	High Target	Smart Growth Target	Low Target	Medium Target	High Target	Smart Growth Target
Newly Constructed Moderately Affordable Ownership Housing	7	12	25	40	33	62	125	201
Newly Constructed Moderately Affordable Non-Profit or Co-Op Housing	5	10	19	31	25	50	95	153
Newly Constructed Deeply Affordable Units*	9	17	35	56	47	86	175	281
Total New Affordable Units	21	39	79	127	105	198	395	635

*Thunder Bay DSSAB may provide different target numbers for deeply affordable units.

The table shows the following highlights:

- A target of **a minimum of 7 to 40 new moderately affordable ownership homes per year** (which primarily includes housing types such as single detached homes, duplexes, condominium units, and row housing), for the purpose of entry-level or affordable home ownership. This equates to **33 to 201 homes over a 5-year period**. Note that it may be challenging to build new housing that is less than 30% of a household's income; however, it may be possible to meet the other definition of ownership affordability, in which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area. Affordable ownership housing, if following the definition of a home costing 10% less than the average home purchase for an area, would mean a maximum price of $321,200 based on 2024 numbers.
- A target of a minimum of 5 to 31 new moderately affordable units per year in non-profit or co-operative housing. This equates to 25 to 153 units over a 5-year period. Of these units, it is recommended that at least 15% should be allocated for Indigenous households and Indigenous-led housing providers, recognizing the significant Indigenous population in Thunder Bay (note: the Built for Good report recommends 8% to be dedicated to Indigenous housing Province-wide).
- A target of **a minimum 9 to 56 new deeply affordable units per year**, or **47 to 281 over a 5-year period**. [Note that this total is approximately 30 percent of the total deeply affordable housing units needed; the other 70 percent will need to be enabled through new benefits and rent subsidies for tenants. These numbers are not included here because they do not fall within the authority of the City of Thunder Bay]. The number of deeply affordable units needed includes supportive housing for households with developmental disabilities; households with mental health and addictions challenges; households anticipated to be exiting homelessness; and households with physical disabilities as well as deeply affordable housing units specifically allocated for Indigenous households and Indigenous-led housing providers.

Table 15: New affordable units needed by number of bedrooms in Thunder Bay (Built for Good, 2025)

	Minimum Number of Affordable Housing Units Needed Annually				Minimum Number of Affordable Housing Units Needed 5-Years			
Type	Low Target	Medium Target	High Target	Smart Growth Target	Low Target	Medium Target	High Target	Smart Growth Target
Newly 1-bedroom units	11	22	43	69	57	108	215	346
New 2-bedroom units	4	8	15	24	20	40	76	121
New 3+ bedroom units	6	10	21	34	28	50	104	168
Total New Affordable Units	21	40	79	127	105	198	395	635

The table shows:

- **57 to 346 of the affordable units built over a 5-year period should be 1-bedroom units**. This number factors in that 70% of all current core housing need was in 1-bedroom units and that 61 percent of the households in core-housing need were one-person households. To address this existing gap, this plan recommends that 85% of the new deeply affordable units and 70% of the new moderately affordable non-profit or co-op housing units should be 1-bedroom in size.
- **20 to 121 of the affordable units built over a 5-year period should be 2-bedroom units**. This includes 10 percent of the deeply affordable, 15 percent of the moderately affordable rental units and 35 percent of the moderately affordable single-detached homes.
- **28 to 168 of the affordable units built over a 5-year period should be 3- or more bedroom units**. This includes 5 percent of the deeply affordable units, 15 percent of moderately affordable rental units and 65 percent of the moderately affordable single-detached homes.

Over the next five years, Thunder Bay should also encourage affordable housing options that specifically supports:

- A gradually aging population, including increasing availability of a variety of housing types and tenures that are suitable for people aged 65 and up.
- Indigenous populations, as Thunder Bay is a key hub for many surrounding First Nations.
- Newcomers, as Thunder Bay attracts many people from other countries for education and employment.
- Transgender or non-binary households.
- Housing for people with physical or mental limitations.
- Housing for young people (with a household head under age 25).
- A variety of housing types and tenures, including the support for housing co-operatives; tiny homes or small homes (including groups of these in pocket neighbourhoods); and non-profit housing that meets the needs of particular groups or demographics (e.g. housing for artists, etc.).

4. Tools for Developing and Protecting Affordable Housing in Thunder Bay

This section describes four different categories of tools that can be utilized by the City of Thunder Bay to develop and protect affordable housing:

- Tools to reduce the capital and operating costs of a project;
- Tools to get projects off the ground faster;
- Tools to create greater certainty around approvals; and
- Other Tools for Creation & Protection of Affordable Housing

These categories are derived from those found in *The Municipal Role in Housing* (2022), particularly the article entitled, "Non-Profit Rental Housing: Streamline Approvals Process to Accelerate Construction" by Lilian Chau and Jill Atkey.

Below is a short description of each tool and its function. These tools were presented and discussed at the affordable housing stakeholder workshop held in October 2025.

Tools to Reduce the Capital and Operating Costs of a Project

Exemptions on permit fees

- All new construction development projects require fees to be paid for applications and permitting.
- Municipalities can exempt permit fees, development charges and other zoning/planning charges on development.
- Exempting fees can have a significant impact on reducing the cost of creating new housing.
- The City of Thunder Bay does not implement Development Cost Charges. This means that all housing development in Thunder Bay—affordable and market housing alike—is already exempt from these fees, which can be significant in other Ontario cities.
- Thunder Bay already reduces building and permit fees for developments that provide affordable housing. The City of Thunder Bay Housing Community Improvement Plan (CIP) sets out five Financial Incentive Programs available to eligible applicants, including the Planning and Building Permit Fees Grant. The Planning and Building Permit Fee Grant may cover up to 100% of the eligible fees required by the City for a proposed project, to a maximum of $10,000. For large developments, however, permit fees will likely surpass the $10,000 maximum offered through the grant. Additional exemptions on permit fees could help to incentivize the development of affordable housing.

Property tax increment grants and rebates

- Property taxes can make up a large portion of operating expenses for affordable housing.
- Specialized municipal grants / rebates can cover the property taxes, or a multi-year agreement can reduce taxes for a certain number of years. Other Ontario municipalities have tax increment grants that range from 3 to 20 years.
- Tax increment grants are a popular tool because municipalities can use them to support affordable housing without having to provide a direct financial contribution that would come out of an annual budget.
- Instead, municipalities give up some or all of the future property tax revenue that would have been earned over the grant period.
- Thunder Bay currently does not offer tax-increment grants.

Multi-Residential & Affordable Housing Tax Rates

- Historically, different residential property categories have different tax rates, with multi-residential set at the highest rate.
- Some ON municipalities have lowered this rate for multi-residential to incentivize housing development. Thunder Bay has now set the municipal tax rate for new multi-residential at the same rate as other non-multi residential buildings.
- In 2025, ON passed legislation to create an "affordable rental housing" category with lower tax rates. The legislation allows municipalities to reduce taxes up to 35 percent for these affordable rental units. Municipalities have been slow to adopt this, but some upper tier municipalities (e.g. SDG Counties) have enabled their member counties to enact the tax category.
- Thunder Bay chose not to implement the affordable rental housing tax subclass in the 2025 budget but may examine this in the future.
- Thunder Bay has a tax rebate for registered charitable organizations and not-for-profit organizations, who may apply for a tax rebate of 40% of the taxes payable on eligible property it occupies in one of the commercial classes or industrial classes. It currently does not apply in residential classes.

Municipal Capital Facilities / Municipal Housing Facility By-Law

- Ontario Regulation 603/06 Municipal and School Capital Facilities – Agreement and Tax Exemptions enables municipalities to exempt land from all or part of the taxes levied for municipal and school purposes if it falls under one of several classes of municipal capital facilities, including municipal housing project facilities.
- To exempt taxes on municipal housing project facilities, the municipality must first enact a "municipal housing facility by-law", which must:
    i. Define "Affordable Housing"
    ii. Contain policies regarding eligibility for the units
    iii. Include provisions that must be included in agreements with housing providers
- This tool is used in municipalities of all sizes in Ontario, from Kenora to North Bay to Toronto.
- Thunder Bay has not adopted a Municipal Housing Project Facilities By-Law.

Affordable Housing Reserve Funds & Grants

- A municipality can establish a reserve fund to provide grants to affordable housing providers.
- Funding can come from a variety of sources, such as levies, taxes, private donations, or other fundraising mechanisms.
- The City of Thunder Bay does not have a specific affordable housing reserve fund and has not explored options to enable private donations or other fundraising mechanisms to contribute to housing affordability.
- However, Thunder Bay has grants that support affordable housing (although some of these funds are currently set to expire once the Housing Accelerator Fund period concludes):
    i. The Affordable Rental Housing Funding Program supports nonprofit organizations that create affordable housing in the City for low to moderate income households.
    ii. The Housing Community Improvement Plan (CIP) has 5 grant streams: Planning and Building Permit Fees Grant; Additional Dwelling Units Grant; Servicing Grant; Multi-Unit Residential Grant; Housing Rehabilitation and Conversion Grant.

Seed Funding for Affordable Housing Projects

- Municipalities can provide funding to organizations looking to develop affordable housing.
- Funds are intended to support pre-development activities, such as studies, application fees, site assessments, and design work. Other municipalities in Ontario, from North Bay to Lambton County (Sarnia), have set up affordable housing seed programs that fund anywhere from $5,000 to $200,000 per project.
- Thunder Bay does not currently offer seed funding, although this approach was recommended by several interviewees. A memorandum to the Mayor's Task Force on Affordable Housing also acknowledges the difficulties many affordable housing developers have with securing pre-build costs for projects.

Parking Reform

- Most zoning by-laws include parking minimums: requiring a certain amount of parking spaces to be provided in every development, according to the zone or, more commonly, the type of use on the site.
- Parking resources often exceed need and add significant cost to housing.
- Removing or diminishing parking minimums reduces costs, possibly increases unit density.
- Approximately 140 municipalities across Canada have reduced parking minimums or implemented parking maximums. In 2020, Edmonton became one of the first major cities in Canada to remove parking minimums citywide.
- In Thunder Bay, the city still has parking minimums for its residential zones. In the primary residential zones (urban neighbourhoods), 1 parking space is typically required per home.
- For apartments with more than 6 homes, there is a requirement of providing a minimum of 1.25 parking spaces per home.
- Parking is already reduced in residential zones for care housing but could be done for other uses.

Tools to Get Projects off the Ground Faster

Streamline Development Processes

- The development process can take a lot of time, cost a lot of money, and include a lot of uncertainty about approvals being granted.
- Streamlining this process can improve success and speed of housing delivery and reduce cost.
- Non-profit and co-op housing initiatives would especially benefit from streamlined development.
- Streamlining involves a full review of the entire rezoning and development permit process and assessing where changes could be made to:
    i. Reduce the overall length of the process,
    ii. Limit the number of required revisions, and
    iii. Minimize the chance of a rejection of the permit or the inclusion of conditions that hinder the ability of the project to provide housing at affordable rates.
- The CMHC Housing Accelerator Fund Best Practices list included several strategies for streamlining development processes, such as to: Fast-track permit reviews for non-market housing; eliminate rezoning, public hearing and urban design review panel requirements for affordable housing; and create a concierge service to help non-profit providers navigate the development and building permit process.
- Thunder Bay has been developing an online system for planning applications and building permits. The online portal can be used to apply for pre-consultation, single-family home building permits, multi-unit residential building permits, demolition permits, and permits for accessory structures.
- Thunder Bay's Affordable Housing Navigator provides free-of-charge guidance to navigate the development process, where to find land, and funding opportunities for affordable housing. The Navigator identifies zoning by-law and policy amendments to further create systemic change in support of affordable housing.

Municipal Arms-Length Development Corporation

- A municipal arms-length development corporation is an agency funded by the city that operates independently from its municipal government
- Allows for flexibility and focus in pursuing its goals:
    i. Creation of affordable housing and economic development.
    ii. Innovative partnerships in the disposal of city-owned land for development.
- This has worked successfully in other cities across Canada. For example, Winnipeg's CentreVenture Development Corporation has facilitated more than 150 development projects in Winnipeg's downtown area since 1999. CentreVenture actively acquires and markets derelict and underutilized properties for sale.
- There are no arm's-length development corporations in Thunder Bay. However, several recent studies in Thunder Bay have recommended the creation of an arms-length development corporation, including the Thunder Bay Housing Land Needs Study & Strategy (2023) and the Tools to Revitalize Downtown Fort William report (2024).
- An arm's-length development corporations appealed to stakeholders interviewed for this project, who thought that a development corporation could be set up specifically to encourage development of specific types of housing, such as co-op housing.
- A City of Thunder Bay development corporation could kickstart downtown revitalization projects and initiate the strategic disposal of important parcels of land by preparing affordable housing developers.

Leveraging Public Lands for Housing

- Surplus municipally-owned land can be leveraged for affordable and co-op housing projects.
- Improved access to land resources will help to get building projects underway much faster.
- Many cities across Canada maintain websites with the list of available non-market affordable housing lands. Cities will often provide these lots to affordable housing developers and rezone them to allow for housing to be built immediately.
- In 2025, Thunder Bay issued a call for proposals to develop ten "Opportunity Sites", which were "prime for high-quality, multi-residential and mixed-use projects that support Thunder Bay's bold development vision." These sites are zoned appropriately and had the required studies completed before putting them up on the list.
- Thunder Bay's Land-Related Financial Assistance Policy provides a 25% discount to a maximum of $25,000 to registered non-profit organizations to lease or purchase city-owned lands.

Land Banking and Housing Acquisition

- Land banking is when a municipality actively pursues land and building acquisition for the specific purpose of developing affordable housing more rapidly.
- Land is removed from the speculative market, enables scaled-up developments, and forms the basis of project agreements with non-profits and co-ops.
- In 2020, for example, the City of Greater Sudbury Council approved Phase 1 of the Affordable Housing Land Banking Strategy, which set up the framework for evaluating surplus municipal properties to determine suitability for affordable housing. Greater Sudbury's land banking strategies included:
    i. Divesting of sites at less than market value with an affordable housing agreement in placeInnovative partnerships in the disposal of city-owned land for development.
    ii. Selling sites at full market value and using the revenues to fund affordable housing development at a different location.
    iii. Utilizing funds to acquire strategic sites that meet locational criteria for affordable housing development.
- The City of Thunder Bay does not have Official Plan policies related to land supply. The Maamawe – Growing Together Strategic Plan 2023-2027 has an action plan to identify surplus City lands for housing, but there is no directive to strategically acquire new lands for future affordable housing development.

Tools to Provide Greater Certainty Around Approvals

Pre-Zoning and Upzoning

- Pre-zoning is when a city changes the zone of a site before development.
- Upzoning is when a city changes the zone of a site or the rules for a particular zone to allow for increased density.
- This adds certainty and saves a housing developer from having to spend the time and money to make these changes for a new project.
- The majority of municipalities who were awarded funding through the CMHC's Housing Accelerator Fund were required to participate in some level of upzoning (e.g. allowing a minimum of 4 units as-of-right in low-density zones).
- The City of Thunder Bay already permitted up to 4 units to be built in low-density neighbourhoods as-of-right across the city before the Housing Accelerator Fund made this a requirement. However, Thunder Bay continued to make further amendments to its City-wide Official Plan and Zoning By-law following its successful application to the CMHC Housing Accelerator Fund to continue to support housing affordability, including permitting 6 units on one lot as-of-right in the Urban Low-rise Zone (UL) and allowing mid-rise and high-rise residential uses within specific non-residential areas.

Counter-NIMBY Strategy

- NIMBY (not in my backyard) sentiments are a common roadblock to new development, especially for rental units, affordable units, transitional housing units and social housing units.
- A communication strategy can educate the public about common discriminatory myths regarding new builds and different community needs for housing.
- Elsewhere in Ontario, Lambton County (Sarnia) prepared an engagement campaign entitled "Be Part of the Solution", which includes content on myths about homelessness, FAQs on "why are we seeing more homelessness on our streets?", "What is considered affordable housing?", and other related topics.
- Thunder Bay does not currently have a counter-NIMBY engagement strategy. Several interviewees suggested this would be a good approach.

Other Tools for Creation & Protection of Affordable Housing

Vacant Home Taxes

- In March 2024, new Ontario legislation enabled all single- and upper-tier municipalities the ability to impose a tax on vacant homes.
- This tax is intended to increase affordable housing supply by incentivizing owners to sell or rent unoccupied homes.
- Municipalities can set their own vacant home tax rates. Toronto, for example, increased its vacant home tax rate from 1% to 3% of current assessment value in 2024; residential property owners are required to declare occupancy status of their property annually. In Sault Ste. Marie, the vacant home tax rate is 4% of assessment value; the program is complaint-based. People who suspect a home is vacant can submit a tip for the City to investigate.
- Thunder Bay has not established a Vacant Home Tax By-Law.

Rental Conversion Policies

- Municipalities can use rental conversion policies to set limits and restrictions on when developers are permitted to convert rental units into non-rental housing tenures, such as condominiums.
- These policies are often set in a municipality's official plan or other key planning documents and are usually tied to low vacancy rates.
- Thunder Bay's Official Plan includes a rental conversion policy: "To protect the City's supply of rental accommodations, the conversion of rental residential properties to condominium or co-operative will be discouraged when the vacancy rate for all rental units, as determined by the Canada Mortgage and Housing Corporation, is 3.0% or less" (p. 75); however, the City did not specifically restrict conversion when vacancy rates fell below 3.0%.

Short-Term Rental Regulation

- A short-term rental is all or part of a dwelling unit (including a house, condominium, or apartment) that is rented out for payment by a property owner or primary tenant as a temporary accommodation (the exact length is defined by each municipality).
- Short-term rentals are typically booked through online platforms such as Airbnb or Vrbo.
- Short-term rentals can include bed and breakfasts, but exclude hotels, motels, and student residences owned or operated by government funded or educational institutions.
- It also does not include other accommodations where payment is not involved.
- Unlicensed short-term rentals such as Airbnb can occupy viable housing stock that would otherwise be available to locals.
- Regulation of short-term rentals is therefore often done to prevent this loss of housing stock.
- Thunder Bay requires Short Term Accommodation (STA) operators to collect the Municipal Accommodation Tax (MAT) (5%)
- STA providers must complete an Accommodation Establishment Information form and submit this to the City 30 days after start of operations.
- The City of Thunder Bay Zoning By-law does not currently include a separate designation or regulations for a short-term rental.
- In 2021, there were 319 short-term rentals in Thunder Bay, with 69 of them classified as potential long-term dwellings (PLTDs). A 2024 TBDSSAB report identified 385 AirBnB rentals in the City. This study noted, "It is identified that short term rentals do not have a substantial impact on the typical rental market in the District of Thunder Bay."

Partner with Indigenous & Newcomer Organizations

- Municipalities must actively work to build partnerships with Indigenous-, Newcomer, and minority-led organizations involved in the provision of housing that is both affordable and best suited to meet the needs of their communities.
- Indigenous communities and people of colour disproportionately face difficulties in accessing safe and appropriate housing, often over generations.
- Indigenous-led organizations have been at the forefront of housing in Thunder Bay for decades: The Native People of Thunder Bay Development Corporation (NPTBDC) was created in 1973; Matawa Non-Profit Housing Corporation was established in 1996.
- The Maamawe, *Growing Together: City of Thunder Bay Strategic Plan 2023-2027* is a high-level plan of Thunder Bay's goals for City operations that honour Indigenous interests, inclusivity, community safety, community wellness, growth, and sustainability.
- The City has an Indigenous Relations Office, which works with Indigenous partners and communities while advancing Indigenous peoples' inclusion in the City's opportunities and growth.
- The Coordinated Housing Access Table consists of 14 organizations that provide homeless support and housing access services. Beendigen, Dilico, Anishinabek Family Care, Ka Na Chi Hih, and Ontario Native Women's Association are members.
- However, stakeholder engagement pointed to the need to build more housing that is affordable and suitable to meet the specific needs of Indigenous people in Thunder Bay.

Inclusionary Zoning

- Inclusionary zoning is a tool where municipalities require new developments—particularly those over a certain number of units—to provide a percentage of those units as affordable or social housing.
- The legislation around inclusionary zoning varies from province to province. In Ontario, the Ontario Planning Act includes several provisions related to inclusionary zoning.
- Bill 108 (the More Homes, More Choice Act, 2019), enacted on June 6, 2019, amended the Planning Act to limit inclusionary zoning to Protected Major Transit Station Areas and areas where a Development Permit System is in place.
- The Development Permit System (DPS) was replaced in 2017 by the Community Planning Permit System (CPPS).
- Currently, there are differing interpretations on where inclusionary zoning may be implemented based on the Planning Act provisions.
- While inclusionary zoning (IZ) may be implemented within a Protected Major Transit Station Area, it remains unclear whether a CPPS would need to be established by the Minister in order to implement IZ, or if it could apply within a City-initiated CPPS Area.
- Thunder Bay does not have inclusionary zoning and may not be allowed to adopt it, depending upon the interpretation of the Planning Act. To pursue inclusionary zoning, Thunder Bay would have to lobby the Province to change Planning Act legislation or get more clarity on whether there is any way it could be done under the current system.

Summary

This Housing Affordability Strategy presents a comprehensive assessment of housing affordability in Thunder Bay and outlines a strategic framework to address current and future housing needs. The Strategy builds on prior studies, data analysis, and stakeholder engagement to guide municipal actions aimed at improving housing supply and overall affordability.

While Thunder Bay has a reputation as an affordable city, recent years have seen rapid increases in both rental and ownership costs, making housing less attainable for many residents. This Strategy emphasizes the importance of looking at affordability across the full housing continuum, ranging from supportive housing to market ownership housing. It highlights the need for a balanced supply across this continuum to meet diverse community needs, particularly for vulnerable populations.

An analysis of current conditions shows that Thunder Bay's population is relatively stable but aging, with notable concentrations of young adults (likely students) and older residents. Income data indicates that many households fall into ranges where they struggle to afford market housing but do not qualify for assistance, reinforcing the need for more moderately affordable housing options.

The housing market analysis identifies several key challenges. Rental supply has not kept pace with demand, vacancy rates are low, and rents have increased significantly over time. Homeownership has also become less accessible due to rising prices. A portion of the housing stock is aging and in need of repair, further limiting suitable housing availability. Additionally, a sizable number of households are in core housing need, meaning they cannot access adequate, suitable, and affordable housing.

Population trends and projections suggest there will be continued pressure on the housing system over the next 5 years. While natural population growth is limited due to higher death rates than births, migration—including immigration and movement from surrounding communities—continues to drive demand.

Looking ahead, the Strategy projects future housing demand under different growth scenarios and establishes targets for new housing units, including affordable units by type and bedroom size. These projections highlight the need for sustained and coordinated housing development over the coming years.

To address these challenges, the report outlines a range of tools available to the City. These include financial tools to reduce development costs, such as grants, tax incentives, and fee exemptions; regulatory tools to streamline approvals and provide greater certainty; and land-based strategies such as leveraging public land and land banking. The Strategy also emphasizes the importance of partnerships, particularly with non-profit organizations and Indigenous groups, and recognizes that many factors influencing housing affordability extend beyond municipal control.

Overall, the Strategy concludes that improving housing affordability in Thunder Bay will require a coordinated, multi-faceted approach. While the City has an important role to play, collaboration with other levels of government and community partners will be essential. The Strategy provides a roadmap to guide municipal decision-making and support the development of an accompanying Action Plan to implement specific measures to help make housing more affordable for all Thunder Bay residents in the years to come.

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Housing Affordability Action Plan (2026 – 2031)

May 20, 2026

The Housing Affordability Action Plan presents a set of actions to guide administration's work on housing over the next 5-years. The actions in this plan are intended to improve housing affordability by reducing barriers to development across the housing continuum, increasing supports for non-market affordable housing providers, and enabling policies to help preserve the supply of existing affordable housing.

This action plan was prepared in consultation with stakeholders that have been working to provide affordable housing in Thunder Bay and surrounding areas, the Mayor's Taskforce on Building More Homes Advisory Committee, and internal departments, informed by the Housing Affordability Strategy prepared by HTFC Planning & Design.

Alignment with the Smart Growth Action Plan

Housing affordability is critical to the success of Thunder Bay's growth objectives. This action plan is one of the outcomes of action R16 (Housing Mix and Affordability) in the Smart Growth Action Plan (SGAP). The implementation of this action plan, and its principles, will help inform 24 actions in the SGAP (Appendix A). In addition, many of the SGAP actions will support housing affordability.

Targets

1. Close the housing deficit by meeting the international Organisation for Economic Co-operation and Development standard of 462 housing units per 1,000 usual residents.
2. 20% of all new residential units constructed each year are affordable, in line with the Official Plan.
3. Reduce the number of households living in core housing need by 20%, from the baseline established in the 2026 census.

Scope

Meeting our targets will require supply across the housing continuum (image 1).

The City of Thunder Bay is primarily responsible for the right side of the housing continuum, affordable and market housing. The District of Thunder Bay Social Services Administration Board (TBDSSAB) is the provincial service system manager for the provision of housing on the left side of the housing continuum, from homelessness to community housing. Although the City's focus is on affordable and market housing, many actions in this plan will support the TBDSSAB and other non-market housing providers that respond to transitional, supportive, and community housing needs.

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This Action Plan is not a duplication of efforts. It is intended to provide a roadmap to further define the role of the City in the broader issue of housing affordability and build on the work carried out through the Housing Accelerator Program.

While this plan is intended to guide the City of Thunder Bay and not external organizations or other levels of government, achieving our targets will require significant funding from other orders of government and collaboration across the community.

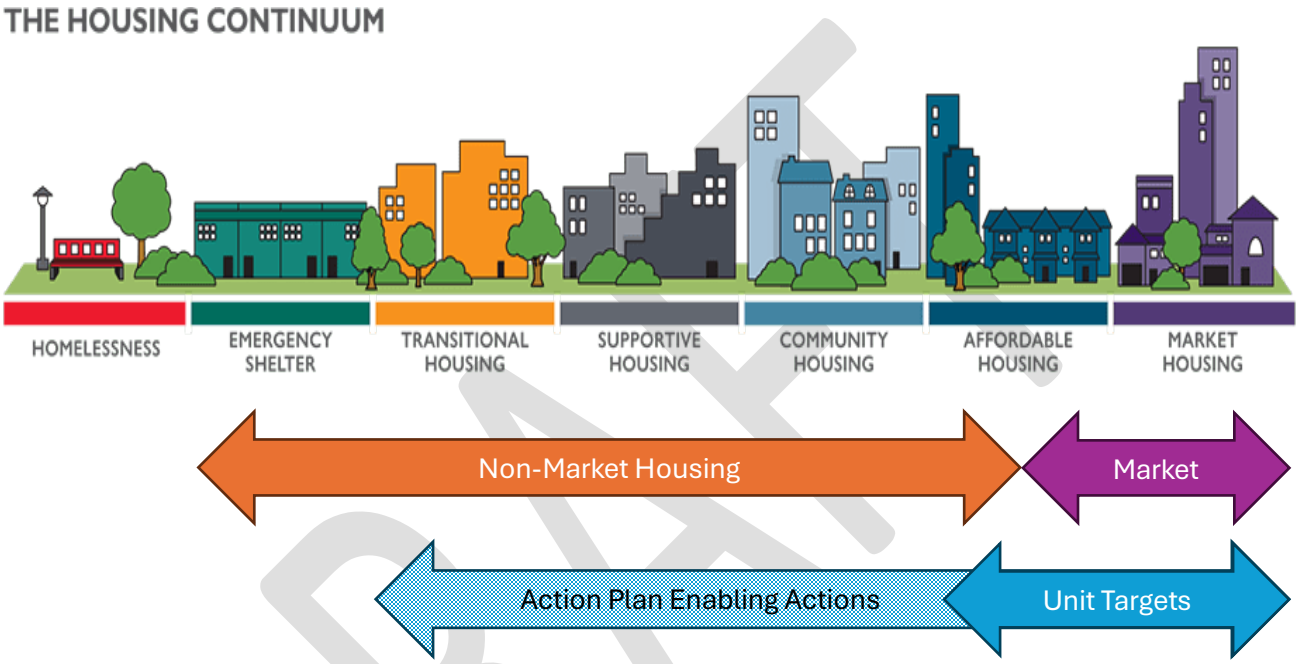


Image 1. The Housing Continuum.

Pillars

The Housing Affordability Action Plan includes 44 actions across 6 pillars:

1. Data collection, reporting, and integration.
2. Getting projects off the ground faster.
3. Making municipally owned lands available for housing.
4. Reducing capital and operating costs for non-market affordable housing.
    a. Property tax reductions or exemptions
    b. Fee waivers
    c. Direct grant contributions
5. Preserving the supply of existing affordable and non-market housing.
6. Supportive policies and programs.

Actions

Legend

#	Action	Key Partners	Short Term 2026-2027	Med. Term 2028-2029	Long Term 2030-2031	Ongoing
Numeric identifier.	Specific action or project.	Departments required for successful implementation.	Anticipated start date of each action.			

Cell Colour	Description
White	Core Actions
Yellow	Identified in the Smart Growth Action Plan
Grey	Requires additional investments

1. Data collection, reporting, and integration.

#	Action	Key Partners	Short Term 2026-2027	Medium Term 2028-2029	Long Term 2030-2031	Ongoing
1.1	Establish a methodology for tracking newly constructed affordable units.	Development Services	X			
1.2	Improve data collection process for tracking existing affordable units.	Development Services	X			
1.3	Improve internal collaboration and data alignment processes.	Corporate Wide	X			
1.4	Establish a coordinating committee with community partners to guide housing advocacy and policy or participate in an existing committee aligned with the goals of this Action Plan.	Community Strategies, Development Services, Service Providers	X			

2. Getting projects off the ground faster.

#	Action	Key Partners	Short Term 2026-2027	Medium Term 2028-2029	Long Term 2030-2031	Ongoing
2.1	Continue to implement and streamline the One Stop Development Shop service model.	Development Services	X			

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2.2	Formalize "Affordable Housing Navigator" role and expand Affordable Housing Concierge services to all projects that meet a minimum affordability threshold.	Development Services	X			
2.3	Integrate Affordable Housing Concierge services into One Stop Development Shop processes.	Development Services	X			
2.4	Include Affordable Housing Navigator role in the operating budget (1.0 FTE).	Development Services		X		
2.5	Continue to expand the e-permitting system as outlined in the AMANDA Roadmap and Digital Strategy.	Development Services, CIT				X
2.6	Revise existing educational resources, identify gaps, and create new materials in consultation with stakeholders.	Development Services				X
2.7	Review and assess available planning exemptions for affordable housing.	Development Services	X			
2.8	Monitor provincial changes to the inclusionary zoning mechanism.	Development Services				X
2.9	Review parking requirements for projects that meet minimum affordability thresholds.	Development Services		X		
2.10	Review zoning to determine if further upzoning or prezoning is required to support housing affordability.	Development Services		X		
2.11	Should permit volumes continue to grow, develop preferential processing policies for projects that meet minimum affordability thresholds.	Development Services			X	

3. Making municipally owned lands available for housing.

#	Action	Key Partners	Short Term 2026-2027	Medium Term 2028-2029	Long Term 2030-2031	Ongoing
3.1	Leverage City-owned land and assess ways to improve the disposal of land process to support housing affordability.	Development Services				X
3.2	Integrate affordability considerations into the Central Avenue Development Lands project.	Development Services	X			

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3.3	Identify and allocate City-owned land for affordable housing development and issue a specific Call for Proposals.	Development Services	X			
3.4	Develop a Land Banking Strategy to support long-term land availability and readiness.	Development Services		X		
3.5	Continue to advocate for transfer of provincial and federal surplus lands to City, collaborating with community partners where appropriate.	External Relations				X

4. Reducing capital and operating costs for non-market affordable housing.

#	Action	Key Partners	Short Term 2026-2027	Medium Term 2028-2029	Long Term 2030-2031	Ongoing
4.1	Establish funding source for suite of affordable housing funding programs (annual review).	Development Services, Revenue	X	X	X	
4a.	**Property tax reductions or exemptions**					
4a.1	Assess opportunities to provide property tax relief for projects that meet minimum affordability thresholds.	Development Services, Revenue	X			
4a.2	Review existing tax rates and assess whether changes are needed to support affordable housing.	Development Services, Revenue		X		
4a.3	Continue to monitor the potential impacts of the recent Court of Appeal decision on property tax exemptions for affordable housing providers.	Development Services, Legal, Revenue				X
4b.	**Fee waivers**					
4b.1	Review existing municipal land discount for not-for-profit organizations and update to provide deeper discount for the purposes of affordable housing.	Development Services	X			
4b.2	Examine current municipal service fee system and assess feasibility of waiving or rebating fees for non-market affordable housing.	Development Services, Engineering & Operations, Environment, Revenue		X		

4b.3	Examine current municipal permit fee system and assess feasibility of waiving or rebating fees for non-market affordable housing.	Development Services, Revenue		X		
4c.	**Direct grant contributions**					
4c.1	Create seed funding program for non-market affordable housing projects once a funding source has been identified.	Development Services	X			
4c.2	Review existing Affordable Rental Housing Funding Program once a funding source has been identified.	Development Services		X		
4c.3	Investigate new tools for creatively financing affordable housing, including front-end financing or infrastructure agreements.	Development Services				X

5. Preserving the supply of existing affordable and non-market housing

#	Action	Key Partners	Short Term 2026-2027	Medium Term 2028-2029	Long Term 2030-2031	Ongoing
5.1	Assess if short-term rental regulations would improve housing affordability.	Development Services, Licensing & Enforcement		X		
5.2	Incorporate affordability considerations into the City-wide retrofit program.	Community Strategies		X		
5.3	Assess feasibility and impact of implementing a vacant home tax.	Development Services, Revenue			X	
5.4	Monitor rental conversion requests to determine if a rental conversion policy is required.	Development Services				X
5.5	Identify funding source to activate and offer the Housing Rehabilitation and Conversion Grant Program; modify the Program to incorporate affordability considerations.	Development Services			X	
5.6	Identify other tools available to support affordable housing providers with the maintenance and upgrade of their existing units.	Development Services			X	

5.7	Review municipal by-laws, policies, and programs that increase protections for tenants to determine suitability for Thunder Bay (ex., Renoviction By-laws, etc.)	Community Strategies, Development Services			X	

6. Supportive policies and projects

#	Action	Key Partners	Short Term 2026-2027	Medium Term 2028-2029	Long Term 2030-2031	Ongoing
6.1	Actively apply for funding from other orders of government, when available and appropriate, to support the actions in this plan.	Finance, Development Services				X
6.2	Increase advocacy to other orders of government for sufficient and sustainable levels of infrastructure funding to support housing.	External Relations				X
6.3	Support advocacy led by community partners for sufficient and sustainable levels of capital and operating funding for affordable housing.	External Relations				X
6.4	Explore programs, policies, or strategies to address environmental contamination and remediation of public and private lands to support housing.	Development Services, Community Strategies		X		
6.5	Explore and evaluate other types of affordable housing that the City could help advance, such as co-housing models, modular housing, or Community Land Trusts.	Development Services		X		
6.6	Identify funding source to continue offering the Additional Dwelling Unit Grant Program.	Development Services		X		
6.7	Assess the feasibility of establishing a Municipal Development Corporation to accelerate affordable housing development and intensification.	Development Services			X	

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Monitoring and Evaluation

Data collection, reporting, and integration has been identified as a key pillar in the Plan. Improved data collection will assist in monitoring the impacts of new housing initiatives on housing affordability in Thunder Bay.

Performance Indicators

- New units: all new units, proportion of affordable units (CTB, TBDSSAB)
- Units lost: all units lost, estimated proportion of affordable units lost (CTB, TBDSSAB)
- Average market rent (CMHC)
- Observed market rent (Kijiji, Facebook, Rent Panda)
- Vacancy Rate (CMHC)
- Housing market data: median sale price, days on market, months supply (Thunder Bay Real Estate Board)

Reporting Cycle

Progress on the action plan and performance indicators will be presented to the Growth and/or Quality of Life Standing Committees of Council on an annual basis.

Appendix A

Supporting actions in the Smart Growth Action Plan.

#	Action	Description	Timeline
R6	Central Avenue Lands	Develop a vision and construct municipal services, such as road and water services for the Central Avenue lands to open opportunities for residential and commercial units.	Short
R11	Burwood Road Growth Opportunities	Expand the Burwood Road municipal utility services to enable the highest and best use of the lands.	Medium
R17	Infill Housing in Urban Serviced Areas	Explore new and expanded incentives and policies to encourage housing development in the areas connected to municipal services – where roads, water, and other infrastructure is already in place.	Short
R18	Increase Housing in the Downtown Cores	As part of the revitalization efforts for the downtown cores, expand incentives, policies, and partnerships to support higher-density housing.	Short
R19	Public Lands for Housing	Identify additional opportunities to unlock underused public lands for housing.	Short
R20	Build Canada Homes	Leverage the federal Build Canada Homes initiative to unlock and accelerate housing	Short

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		development through all available programs, partnerships, and investment tools.	
R21	Secondary Plan Approval	Explore methods to improve the Secondary Plan processes (for example, subdivision plans).	Short
R22	Underutilized Residential Properties	Bring more housing to market by identifying and promoting underused residential properties to intensify their number of housing units.	Medium
R23	Launch a City-Wide Retrofit Program	Implement a city-wide retrofit program to help residents make their homes more energy efficient (such as insulation upgrades or energy-efficient heating systems), reducing costs and emissions in line with the Net-Zero Strategy.	Medium
R24	Innovative Housing Models	Develop and share educational resources – such as guides, workshops, or demonstration events – to showcase sustainable, lower-cost, and alternative housing models.	Medium
R25	Sustainable & Inclusive Neighbourhood Demonstration Project	Plan and launch a demonstration project that showcases best practices in sustainable, inclusive, and mixed-use neighbourhood design.	Medium
R26	Privately Held Lands for Housing	Develop policies and tools including changes to the tax system to encourage the redevelopment of privately held vacant lands for housing.	Long
R27	One-Stop Development Shop	Improve the development experience for residents and builders by launching a One-Stop Development Shop to streamline approvals, enhance customer service, and provide clear online tools and guidance materials to help navigate the process more easily.	Short
R28	Inventory of Public Lands	Develop and maintain a public inventory map of public lands available for residential, commercial, and industrial development.	Short
R29	Land Disposal Process	Streamline the City's process for marketing and selling surplus lands.	Medium
R30	Site Plan Control Process	Review the Site Plan Control process and implement city-wide changes to make it more efficient, effective, and clear, while continuing to guide how new development fits into the community.	Medium
R31	Archaeological Management Plan	Complete an Archaeological Management Plan.	Short
R32	Coordinated Community Response to Homelessness	Work with partners and other orders of Government to implement the long-term solutions to address homelessness.	Short
R33	Green Development Standard	Recognizing recent changes to Provincial legislation, explore possible options for Green Development Standards.	Short

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R35	City Development Standards to Support Growth Opportunities	Review City standards, including the Engineering & Development Standards and Parks & Open Spaces Design Guidelines to identify opportunities to support growth.	Short
R36	City Grants Alignment with Growth Objectives	Review municipal grant and funding programs for alignment with the City's growth objectives and adjust as needed.	Short
R40	Official Plan & Zoning By-law Review	Conduct a review of the City's Official Plan and Zoning By-law to identify further updates that support increased housing density, infill, mixed-use development, and targeted growth.	Medium
R41	Development Charges	In consultation with the development community, complete background studies and prepare a policy framework to support the potential introduction of Development Charges, with implementation no earlier than 2030.	Medium
R42	Infrastructure Capacity for Growth	Assess the capacity of existing municipal and non-municipal infrastructure, including the Water Treatment Plant, to support future growth, integrate growth objectives into the City's Asset Management Plan, and identify future upgrades needed in overall capacity or to address local servicing gaps.	Short

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Standing Committee Report

REPORT NUMBER	199-2026-Growth-	
DATE PREPARED	June 22, 2026	***FILE***
STANDING COMMITTEE MEETING DATE	July 21, 2026	

SUBJECT Smart Growth Action Plan – Mid-Year Implementation Update

PURPOSE

This report provides a Mid-Year Implementation Update on the Smart Growth Action Plan for information.

EXECUTIVE SUMMARY

The Smart Growth Action Plan (SGAP) was adopted by City Council in late 2025 as Thunder Bay's long-term roadmap for sustainable population growth, tax base growth, and an improved mix and availability of Industrial and Commercial lands.

This report provides Standing Committee with the first comprehensive update on implementation following adoption of the Smart Growth Action Plan. The report summarizes progress achieved during the first six months and demonstrates how the Plan is becoming embedded within municipal operations, corporate planning, and community partnerships.

Over the past six months, the City has transitioned from strategic planning to coordinated execution. Significant progress has been made to embed the Smart Growth Action Plan into municipal operations, establish governance and accountability frameworks, strengthen partnerships, build organizational capacity, increase community awareness, and advance priority actions. Early results indicate that municipal operations and community partners are increasingly aligning their activities with Thunder Bay's long-term growth objectives.

Highlights include:

- Integration of City-led Smart Growth Action Plan actions into the City Manager Work Plan to strengthen corporate accountability.
- Ongoing implementation support across City departments through presentations, workshops, and strategic advisory services.

- Expanded collaboration with community partners and Task Force Growth to support a coordinated delivery of SGAP initiatives.
- Establishment of the Project Management Office to strengthen governance, coordination, and delivery of complex strategic projects.
- Establishment of a Data & Performance Indicators Sub-Committee of Task Force Growth to strengthen accountability and performance measurement.
- Launch of a comprehensive communication program, including branding, public awareness, project signage, etc. to increase visibility and community engagement.
- Evidence that community partners are incorporating SGAP priorities into their own strategic planning and investment decisions.
- Significant progress on many individual actions within the SGAP across all pillars.

While this report focuses primarily on City-led implementation activities, work is also progressing across a number of partner-led actions. Community organizations continue to advance initiatives that align with the Smart Growth Action Plan through their own strategic plans, investments, and programs. A more comprehensive update on partner-led implementation and community contributions will be included in the year-end implementation review.

Collectively, these initiatives establish the foundation required to successfully implement more than 100 Smart Growth Action Plan actions over the next decade. While implementation remains in its early stages, the City has established a strong foundation for sustained execution and is well positioned to achieve Council's long-term growth objectives.

KEY CONSIDERATIONS

Progress at a Glance

Implementation Area	Progress
Governance	Smart Growth Action Plan integrated into the City Manager Work Plan and departmental implementation activities.
Organizational Capacity	Project Management Office established to strengthen strategic project delivery.
Partnerships	Task Force Growth continues to coordinate cross-sector implementation and strengthen collaboration with community partners.
Performance Measurement	Data & Performance Indicators Sub-Committee established to strengthen accountability.
Communications	Comprehensive communication program launched, including branding, videos, project signage, presentations and public engagement initiatives.

Implementation	Implementation is progressing across all three strategic pillars, with dozens of Smart Growth actions advancing through planning, coordination, and execution.
Community Alignment	Community partner organizations are increasingly aligning their strategic planning and organizational initiatives with the SGAP.

Implementation and Organizational Alignment

Since adoption, a primary focus has been embedding the Smart Growth Action Plan into the City's strategic planning, operational decision-making and corporate priorities.

Many City-led, short and medium-term actions have been incorporated into the City Manager Work Plan, aligning Smart Growth priorities with departmental business planning and corporate priorities. As the City is responsible for leading approximately 70% of the Plan's actions, this integration represents a significant milestone in embedding the Plan within day-to-day municipal operations and decision-making processes.

To support corporate implementation, Growth Department staff have undertaken presentations, workshops, individual meetings, and project-specific consultations across City divisions. These discussions have strengthened organizational understanding of the Smart Growth Action Plan, clarified departmental responsibilities, and identified opportunities to integrate growth objectives into operational planning, project delivery, and corporate communications, and Council reporting.

Building on this work, the Senior Advisor - Growth has worked directly with project leads to clarify the intent, scope, sequencing, and implementation requirements for individual actions. This ongoing leadership support is helping transition the Plan from a strategic framework into an integrated implementation program that supports coordinated project delivery across the organization.

As implementation continues to mature, the City's focus is increasingly shifting from organizational awareness to coordinated execution. As departments continue advancing individual Smart Growth actions, the Growth Department continues to provide implementation support, coordination, and monitoring to promote consistent application of the Plan across the corporation.

Project Management Office

The establishment of the Project Management Office (PMO) represents a significant investment in the City's capacity to implement the Smart Growth Action Plan. The PMO provides dedicated capacity to coordinate complex cross-departmental corporate

initiatives that support Council's strategic growth objectives, including many of the actions within the Smart Growth Action Plan.

Once fully operational, the PMO will provide consistent project governance, strengthen cross-departmental coordination, improve accountability, standardize project reporting, and enhance oversight of strategic initiatives. The PMO will also support proactive risk management, improve executive decision-making through timely reporting, identify project dependencies to support the successful delivery of Smart Growth Action Plan initiatives.

Community Partnerships and Task Force Growth

Task Force Growth continues to serve as the City's primary collaborative forum for guiding the coordinated implementation of the Smart Growth Action Plan.

Since adoption of the Plan, the Senior Advisor Growth has continued to engage with Task Force members and community organizations to identify opportunities, strengthen collaboration, and coordinate implementation activities, and promote shared ownership of Thunder Bay's long-term growth objectives.

As implementation has progressed, engagement with community partners has evolved from awareness-building to active collaboration and coordinated action. Increasingly, organizations are using the Smart Growth Action Plan to inform their own strategic planning, capital investments, and organizational initiatives, reinforcing that sustainable growth is a shared community objective rather than solely a municipal responsibility.

This collaborative approach recognizes that achieving the goals of the Smart Growth Action Plan extends beyond municipal government. Sustainable growth depends on coordinated action by businesses, institutions, Indigenous partners, community organizations, governments, and residents working toward shared objectives.

As implementation matures, continued collaboration through Task Force Growth will strengthen coordination across sectors, leverage existing community capacity, and improve collective progress toward Thunder Bay's long-term growth objectives.

Performance Measurement and Accountability

A robust performance measurement framework is fundamental to demonstrating accountability, evaluating progress, and informing future decision-making throughout implementation of the Smart Growth Action Plan.

Approximately half of the performance indicators identified within the Smart Growth Action Plan have now been collected and validated. Remaining work includes confirming indicator methodologies, establishing reliable data sources, and developing standardized reporting processes to support ongoing performance monitoring.

To strengthen the integrity of performance reporting, the Growth Department has initiated the establishment of a Data & Performance Indicators Sub-Committee through Task Force Growth. The Sub-Committee will provide technical advice on indicator selection, methodology, data quality, interpretation, and reporting, helping ensure performance measurement remain evidence-based, transparent, and consistent over time.

Once fully implemented, the performance measurement framework will support regular public reporting on implementation progress, improve transparency and accountability, and assist Council in monitoring implementation progress and evaluating the Smart Growth Action Plan's long-term objectives.

Together, these initiatives establish the governance framework required to support transparent reporting, accountability, and evidence-informed decision-making throughout implementation of the Smart Growth Action Plan.

Communications and Public Awareness

Communications activities during the initial implementation period have focused on building awareness of the Smart Growth Action Plan, strengthening public understanding of Thunder Bay's growth objectives, and establishing a consistent identity for initiatives advancing actions within the Plan.

Recognizing that successful implementation depends upon community awareness and shared understanding, a coordinated communications program has been developed that promotes the Smart Growth Action Plan, celebrates implementation progress, and strengthens connections between individual projects and Thunder Bay's broader growth strategy.

Key initiatives completed or underway include:

- Development of the Smart Growth Action Plan Communications Strategy.
- Development of Smart Growth branding and visual identity.
- Creation of public-facing promotion and communications materials.
- Production of an introductory Smart Growth Action Plan video.
- Introduction of Smart Growth project signage recognizing initiatives supporting implementation.
- Presentations to City departments, community organizations, and stakeholder groups.
- Public engagement through Thunder Bay Talks and other community events.
- Increased integration of Smart Growth messaging into City reports, presentations, and media communications.
- Development of implementation reporting tools, dashboards, and ongoing performance reporting.
- Significant progress on many individual actions within the SGAP

The Smart Growth Action Plan was featured during Thunder Bay Talks, where residents had opportunities to engage directly with staff and learn more about growth initiatives. Community engagement activities, including Thunder Bay Talks, provided opportunities to introduce the Smart Growth Action Plan, discuss implementation priorities, and increase public understanding of how growth initiatives contribute to Thunder Bay's long-term development. These engagements also informed ongoing communications and implementation activities.

Project signage has been introduced to improve public recognition of initiatives that support the Smart Growth Action Plan. By connecting visible community investments to broader strategic objectives, this initiative reinforces the relationship between individual projects and Thunder Bay's long-term growth plan.

Early Action Progress Highlights

In addition to establishing the governance, organizational capacity, communications and partnerships necessary to support implementation, the City has advanced a broad range of actions across each of the Smart Growth Action Plan's three strategic pillars; Readiness, Attraction, and Talent. While many initiatives remain in the early stages of implementation, meaningful progress has been made in creating the conditions necessary to support Thunder Bay’s long-term growth objectives.

Many of these initiatives have been considered by City Council over the past year and collectively demonstrate that implementation is progressing across all three strategic pillars. Together, they reflect the City's deliberate approach to aligning corporate priorities, investments, and decision-making within a single coordinated implementation framework.

Examples include:

Readiness initiatives focus on strengthening the City's capacity to accommodate future growth by improving development readiness, increasing housing opportunities, modernizing municipal processes, preparing employment lands, and investing in enabling infrastructure. Collectively, these initiatives establish the foundational conditions required to support sustainable population and economic growth.

	Name	Update
R1	City-Wide Growth Community Improvement Plan	Implementation of the Growth CIP is underway, including the launch of the Employment Growth Tax Incentive Grant, Capital Contribution Grant, and Brownfield Rehabilitation Grant.
R3	Industrial Land Intensification Strategy	Actively working with public and private sector property owners to

		identify opportunities to intensify industrial lands.
R5	Innova Business Park Review	Work is underway to review existing development guidelines to accelerate development.
R6	Central Avenue Lands	Development of the Preferred Development Plan is underway, informed by community feedback from Public Open House #1, while Phase I construction has been awarded.
R8	Strategic Industrial Development of Mission & McKellar Islands	Continue work to improve industrial land readiness, including Mission and McKellar Islands
R11	Burwood Road Growth Opportunities	Extension of infrastructure services and zoning changes have been effective to stimulate new development interest. Work continues to advance development opportunities north of Oliver Road.
R16	Housing Mix & Affordability	A Housing Affordability Plan will be presented to the Growth Standing Committee on July 21st .
R17	Infill Housing in Urban Serviced Areas	Momentum continues to accelerate following execution of the Housing Accelerator Action Plan and surplusing of City owned lands to support housing
R19	Public Lands for Housing	Work is underway to identify and advance additional opportunities to unlock underused public lands for future housing development.
R23	Launch a City-Wide Retrofit Program	Work continues on Phase 2 of the Home Energy Improvement Loan Program Design Study.
R27	One-Stop Development Shop	Continual improvements to the One-Stop Development Shop, including making all permits available online – streamlining customer service and development approvals.
R31	Archaeological Management Plan	Development of the Plan is in the final stages and will be shared with the

		Growth Standing Committee in September 2026.
R32	Coordinated Community Response to Homelessness	Implementation of the Enhanced Encampment Response 10 – Part Plan to improve response to unsheltered homelessness and encampments.
R37	Artificial Intelligence	Use of AI policy was implemented this year.
R42	Infrastructure Capacity for Growth	Advancement of infrastructure planning, including Water System Master Plan and other infrastructure capacity initiatives. Growth objectives were included in the Asset Management Plan and Policy.
R45	Expressway Upgrades & the Northwest Arterial	Advocacy efforts to designate this as a priority project under the Northern Highway Program are ongoing. The Class Environmental Study is complete, property acquisitions and site servicing reviews are advancing, and the Province has advertised the Thunder Bay Expressway preliminary design assignment.
R46	Sleeping Giant Parkway to Central Avenue	Extension of Sleeping Giant Parkway is reflected in the Pool 6 Master Plan update. Environmental Assessment planned to start in 2027.

Attraction initiatives are intended to enhance Thunder Bay's competitiveness by improving quality of place, strengthening community amenities, investing in strategic infrastructure, and supporting projects that encourage people and businesses to choose Thunder Bay as a place to live, work, invest, and visit.

Name		Update
A1	Reimagine Victoriaville	Demolition is complete, road construction is underway.
A4	Overall Waterfront Plan	Continued implementation of the Waterfront Trail Plan and associated waterfront improvements.
A5	Pool 6 Lands Development	Completion of the Pool 6 Vision and Master Plan has established a long-term framework for redevelopment.

		Environmental site assessments and railway noise and vibration studies are underway to support future development planning.
A7	Marina Park Festival Area	Construction of Phase I of the area redevelopment is underway, delivering key infrastructure improvements that support future waterfront development.
A10	Vacant & Dilapidated Building Program	A report recommending the establishment of the Vacant & Dilapidated Building Program and associated capital funding has been presented to Council for consideration.
A12	Branding the City	Foundational work is underway to support the City's refreshed brand and marketing strategy, including website renewal and improvements to public engagement framework.
A23	Multi-Use Indoor Turf Facility	Ongoing construction of the Tbaytel Multiplex.
A24	Centennial Botanical Conservatory	Completion of the $12.5 Million renewal project.
A26	Event Equipment Lending Program	Internal work completed by Community Services.
A31	Recreation & Parks Master Plan	Project initiation is underway for the integrated Recreation & Parks Master Plan.
A32	Arena Renewal Plan	Project is underway. Public engagement was launched in June 2026 through a survey.
A34	Active Transportation Network	Work continues to expand the active transportation network in 2026. Projects currently underway include new trails on Sibley Drive and Central Avenue, new sidewalks on Oliver Road and Pacific Avenue, and new pedestrian bridge at McIntyre River on Oliver Road.
A35	Thunder Bay Transit	Continued investment in Thunder Bay Transit and transportation initiatives supporting future growth. Transit Service Optimization review is out for public feedback.

A37	Airport Access & Regional Connectivity	Ongoing work to improvements in customer experience and flight network.
A38	Digital Connectivity	Tbaytel has completed the Fibre upgrade across Thunder Bay.
A40	Community Safety & Well-Being Plan	Development of the Community Safety & Well-Being Plan is underway, supported by implementation of the Downtown Community Safety Ambassador Program.

Talent initiatives support Thunder Bay's long-term economic competitiveness by strengthening workforce development, improving connections between education and industry, and creating clearer pathways for residents to study, work, and build careers within the community.

Name		Update
T6	Post-Secondary Program Alignment	Lakehead University recently launched their new Shaping the Evolution: Lakehead University's 2025-2030 Strategic Plan, highlighting alignment with strategic direction and the SGAP.
T8	Research Partnerships & Co-Op Placements	Development of a three-year CityStudio partnership with Lakehead University, Confederation College, and NOSM University is underway to strengthen research partnerships and experiential learning opportunities

Although some Smart Growth Action Plan actions are in planning or early implementation stages, the breadth of progress achieved during the first six months demonstrates that implementation is advancing across all three pillars of the Plan.

Implementation Outlook

The Smart Growth Action Plan includes more than 100 actions to be implemented over the next decade. While implementation is progressing across all three strategic pillars, individual actions will advance at different rates depending on funding, partnerships, Council direction, regulatory requirements, and project complexity.

During the first six months, the City's focus has been on establishing the governance, organizational capacity, partnerships, and implementation processes necessary to support long-term success while advancing priority initiatives across the plan. As implementation continues to mature, additional actions will transition from planning to implementation, and future reports to Council will provide updates on implementation

progress, performance indicators, and emerging priorities.

CONCLUSION

The first six months of implementation have focused on establishing the organizational structures, governance, partnerships, and implementation capacity required to successfully deliver the Smart Growth Action Plan over the next decade. While implementation is in early stages, measurable progress has been achieved across each of the Plan's three strategic pillars. Continued collaboration with City departments, Task Force Growth, community partners, and Council will be essential to maintaining implementation momentum and achieving Thunder Bay's long-term growth objectives.

CONSULTATION

Preparation of this report included ongoing collaboration with Task Force Growth, City departments, and community partners supporting implementation of the SGAP.

FINANCIAL IMPLICATION

There are no direct financial implications arising from this report.

Future implementation requirements will continue to be considered through the City's annual operating and capital budget processes. Where additional funding is required to advance specific Smart Growth Action Plan initiatives, separate reports and funding requests will be presented to Council for consideration.

BACKGROUND

In December 2025, R 383-2025 – Smart Growth Action Plan (Growth) was presented to City Council, recommending the adoption of the Smart Growth Action Plan and that Administration report two times per year on the implementation of the Plan.

In November 2025, R 377-2025- Presentation of Updated Smart Growth Action Plan (Growth) was presented to the Growth Standing Committee, seeking the endorsement of the updated Smart Growth Action Plan.

In October 2025, the draft Plan was presented to the Growth Standing Committee where feedback was received.

In October 2025, a draft Smart Growth Action Plan was presented to City Council for information.

In June 2025, an initial presentation on the development of the Smart Growth Action Plan at a Non-Business Meeting of City Council.

In February 2025, City Council received the 2025-2027 City Manager Work Plan, which identified the development of a Smart Growth Action Plan as a key corporate initiative.

REPORT PREPARED BY

Matt Pearson, Senior Advisor Growth - Growth Department

REPORT SIGNED AND VERIFIED BY

Kerri Marshall, Commissioner - Growth Department

Date (07/13/2026)

CITY OF Thunder Bay
Superior by Nature

Growth Department

Memorandum

TO:	Jeff Walters Manager - Legislative Services & Deputy City Clerk	**FILE:** 26 602474
FROM:	Deanna Walker, Manager – Realty Services Growth – Development Services – Realty Services	
DATE:	June 18, 2026	
SUBJECT:	Property Related Matter – Potential Surplus of Lands – 1702, 1706 & 1708 Francis St. W. and Part of Metcalfe Ave. (Untraveled)	
MEETING & DATE:	Growth Standing Committee July 21, 2026	

This memo recommends that the Growth Standing Committee resolve into Closed Session to receive and discuss confidential information relative to the potential disposition of City-owned lands municipally known as 1702, 1706 & 1708 Francis St. W. and Part of Metcalfe Ave. (Untraveled) for the purpose of future residential development.

Recommendation

THAT the Growth Standing Committee resolve into Closed Session in order to receive and discuss information contained in confidential report 2026CLS-015 (Growth-Development Services- Realty Services) pursuant to the Municipal Act (Section 239(2)):

(c) a proposed or pending acquisition or disposition of land by the municipality or local board;

(j) a trade secret or scientific, technical, commercial or financial information that belongs to the municipality or local board and has monetary value or potential monetary value;

(k) a position, plan, procedure, criteria or instruction to be applied to any negotiations carried on or to be carried on by or on behalf of the municipality or local board.