

# HAF-CMHC Annual Attestation Text Copy

Attestation Type: Annual Attestation

Due Date: March 9, 2026

Reporting Period: February 4, 2025 – February 5, 2026 (Financials); March 1, 2025 – February 28, 2026 (Action Plan & Building Permits).

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# Agreement Report

Question	Answer
How many net new units were permitted in the reporting period?	530
Of the net new units that were permitted in the reporting period, how many were single detached homes?	35
Of the net new units that were permitted in the reporting period, how many were multi-unit housing in close proximity to rapid transit?	0
Of the net new units that were permitted in the reporting period, how many were missing middle housing?	336
Of the net new units that were permitted in the reporting period, how many were other multi-unit housing?	160
Of the net new units that were permitted in the reporting period, how many were affordable units?	108
Are you on pace to surpass your housing supply growth target?	No
Are there any additional initiatives that you would like to implement that will increase your housing supply growth target, should additional funding become available?	No
What is the amount of HAF spent in the reporting period?	\$ 2,294,938
What is the total amount of HAF funding spent for all reporting periods, based on all advance(s) to date?	\$ 3,063,248
Have you provided an update to all the initiatives and milestones within this attestation?	Yes
If behind on unit targets, explain why, share recovery plan, pipeline, and extra efforts beyond the approved action plan.	See Below

## **If behind on unit targets, explain why, share recovery plan, pipeline, and extra efforts beyond the approved action plan.**

Thunder Bay's housing supply growth target is 1,755 units by February 28, 2027, with the annual targets as follows: 339 (year one), 676 (year two), and 740 (year three). Thunder Bay exceeded the first reporting period target by 6 units and fell short of the second reporting period target by 146 units. Therefore, a total of 880 units is needed in the third reporting period to meet the housing supply growth target. Despite being slightly behind on the overall housing supply growth target, Thunder Bay has already achieved the Missing Middle and Other Multi-Unit sub-targets.

Thunder Bay is experiencing a labour shortage that is creating delays in development processes and increasing the cost of construction. This shortage includes registered designers, environmental consultants, project coordinators, electricians, plumbers, and labourers. For example, individuals looking to construct an Additional Dwelling Unit are being placed on 5-month waitlists for design drawings and contractors are already booked through to fall 2026.

There are 88 registered vacant lots in approved plans of subdivision, 78 non-registered vacant lots in approved plans of subdivision, and 620 vacant lots in draft approved plans of subdivision, illustrating that there is suitable and available land for constructing single detached and missing middle housing.

*Recovery Plan & Pipeline:*

In 2025, the City issued a Call for Proposals for 10 large parcels of municipally owned land. Submitted proposals were evaluated and City Council declared four parcels surplus in January 2026 to support 1,300 units. Should these projects proceed on schedule, 600 units are expected to be permitted within the third reporting period.

In addition, 24 of the 90 projects that have been awarded funding through the City’s approved action plan grant programs are still progressing to the permit stage (156 units). The third and final grant program intake closed on February 27, 2026, which will incentivize an additional 50-80 units before the end of the reporting period.

*Efforts Beyond the Approved Action Plan:*

The City has developed a Smart Growth Action Plan, adopted by Council in December 2025, that is built around three core goals: expanding Thunder Bay’s tax base, strengthening the local workforce, and attracting new residents. The actions contained within this plan will help address the capacity issues faced by the housing sector.

However, building additional capacity will take time as businesses navigate the increase in development activity. We anticipate that Thunder Bay will continue to experience capacity shortages throughout the life of the Housing Accelerator Fund. To reduce delays at the municipal level, the City launched its “One Stop Development Shop” in July 2025 to provide dedicated concierge services to large development projects to help navigate approvals processes.

## Approved Initiatives and Milestones

### Initiatives Overview

Initiative Name	Start Date	Completion Date	Estimated # of Units the Initiative will Incent	Status
Multi-Unit & Affordable Housing Initiative	2024-02-05	2026-06-01	80	On Track
Encouraging Additional Dwelling Units	2024-02-05	2025-06-01	187	Completed
Affordable Housing Navigator	2024-02-05	2026-12-31	0	On Track
Vacant Commercial Development Incentive	2024-02-05	2024-09-19	60	Completed
Core Areas “CIP” Grants for Residential Infill	2024-02-05	2024-07-22	40	Completed
Secondary Planning & Infrastructure Planning	2024-02-05	2026-12-31	151	On Track

in Support of Housing Strategy				
Vacant Industrial Land Assessment & Conversion Program	2024-02-05	2026-12-31	100	On Track
Archaeological Management Plan	2024-02-05	2026-04-30	30	On Track
Enhanced Vacant & Dilapidated Buildings Program	2025-06-01	2026-08-31	64	On Track

## Milestone Summaries

### Initiative 1: Multi-Unit & Affordable Housing Initiative

Milestone Name	Start Date	Completion Date	Status
Develop and Implement the Grant Program	2024-02-05	2024-09-30	Completed

Reported in 2025 Annual Attestation.

Milestone Name	Start Date	Completion Date	Status
Develop the Community Improvement Plan	2024-02-05	2024-08-31	Completed

Reported in 2025 Annual Attestation.

Milestone Name	Start Date	Completion Date	Status
Program Evaluation and Potential Extension	2026-03-01	2026-06-01	On Track

Evaluation initiated early March, on track to complete before June deadline.

To date:

- 22 projects have been awarded funding through the Multi-Unit Residential Grant Program, supporting 235 new units. 12 projects (55%) have received a building permit, with 10 projects remaining.
- 6 projects have been awarded funding through the Affordable Rental Housing Funding Program, supporting 221 new units. 2 projects (33%) have received a building permit, with 4 projects remaining.
- \$6.8 million in funding has been allocated to these programs.

### Initiative 2: Encouraging Additional Dwelling Units

Milestone Name	Start Date	Completion Date	Status
Promotional Materials and Outreach	2024-02-05	2024-09-30	Completed

Reported in 2025 Annual Attestation.

<b>Milestone Name</b>	<b>Start Date</b>	<b>Completion Date</b>	<b>Status</b>
Implement ADU Incentive Program	2024-09-09	2024-12-19	Completed

Reported in 2025 Annual Attestation.

<b>Milestone Name</b>	<b>Start Date</b>	<b>Completion Date</b>	<b>Status</b>
Monitoring and Evaluation	2024-02-03	2025-06-01	Completed

The Additional Dwelling Unit (ADU) Grant Midway Program Review was completed by June 1, 2025. The results from the review were presented to the Mayor's Taskforce on Building More Homes Advisory Committee on June 18, 2025.

The Midway Program Review assessed program uptake and evaluated if the ADU Grant Program was meeting expectations. The Review concluded that the ADU Grant Program was meeting the goals set out in the Housing Accelerator Fund Action Plan and Housing Community Improvement Plan. No changes to the program were recommended at the time of the review.

From 2010-2024, the average number of ADUs permitted per year was 12 (building codes 110, 210, and 310). 2011 saw the lowest year with 3 permitted ADUs, and 2015 and 2024 saw the highest years with 19 permitted ADUs. In 2024, 14 of the 19 permitted ADUs were grant supported (74%). At the time of the review, it was unclear whether the grant supported ADUs were a result of the program. However, after a full calendar year with an active program, the results are much clearer. In 2025, 63 ADUs were permitted representing a 425% increase above the 10-year average. 33 of these ADUs were grant supported (52%)

The results from 2025 suggest that the ADU Grant Program has spurred an increase in non-funded, and funded, ADU projects.

### Initiative 3: Affordable Housing Navigator

<b>Milestone Name</b>	<b>Start Date</b>	<b>Completion Date</b>	<b>Status</b>
Hire Affordable Housing Navigator	2024-02-05	2024-04-22	Completed

Reported in 2025 Annual Attestation.

<b>Milestone Name</b>	<b>Start Date</b>	<b>Completion Date</b>	<b>Status</b>
Performance Review of Navigator Position	2026-01-01	2026-02-01	Completed.

Performance review of the Navigator position was completed through the City of Thunder Bay's Performance Assessment program. The Navigator position has supported capacity building in the not-for-profit building sector by guiding organizations through the development process, from ideation to completion. Two projects supported by the Navigator have received building permits (44 units), two projects have applied for building permits (101 units), and two projects are working towards the building permit stage (78 units).

The position is funded through to 2028. These services are being further evaluated through the completion of the Housing Affordability Strategy & Action Plan to determine the best use of limited municipal resources.

<b>Milestone Name</b>	<b>Start Date</b>	<b>Completion Date</b>	<b>Status</b>
Publicize Services and Initiate Outreach	2024-05-06	2026-12-31	On Track

Information about the Navigator position was shared on the City website in May 2024.

The Navigator continues to support successful Affordable Rental Housing Funding Program applicants through the development process and provides additional assistance by identifying other funding opportunities and supporting grant applications. In addition, the Navigator maintains connections with community organizations and agencies to gain an understanding of upcoming projects that may require support.

In 2026, further formalization of Navigator services will take place through the build out of the City’s One Stop Development Shop concierge service, launched in 2025.

#### Initiative 4: Vacant Commercial Development Incentive

<b>Milestone Name</b>	<b>Start Date</b>	<b>Completion Date</b>	<b>Status</b>
Review and Amend Zoning By-Law	2024-02-05	2024-08-26	Completed

Reported in 2025 Annual Attestation.

<b>Milestone Name</b>	<b>Start Date</b>	<b>Completion Date</b>	<b>Status</b>
Develop and Launch Implementation Program	2024-02-05	2024-09-30	Completed

Reported in 2025 Annual Attestation.

#### Initiative 5: Core Areas “CIP” Grants for Residential Infill

<b>Milestone Name</b>	<b>Start Date</b>	<b>Completion Date</b>	<b>Status</b>
Amend the Core Areas Community Improvement Plan	2024-02-05	2024-07-22	Completed

Reported in 2025 Annual Attestation.

<b>Milestone Name</b>	<b>Start Date</b>	<b>Completion Date</b>	<b>Status</b>
Develop and Implement Incentive Program	2024-02-05	2024-07-22	Completed

Reported in 2025 Annual Attestation.

## Initiative 6: Secondary Planning & Infrastructure Planning in Support of Housing Strategy

Milestone Name	Start Date	Completion Date	Status
Conduct Infrastructure Planning	2024-02-05	2025-12-31	Complete

There are two components to this milestone: (1) studies to support Surplus Lands Initiative; and (2) studies to support Infrastructure Projects.

**1. Studies to support Surplus Lands Initiative.** To support housing development within the urban area, a review of municipal lands was completed to determine optimal municipally owned lands to surplus for residential development. Over the course of 2024, 14 properties were declared surplus by City Council. A development proposal and review matrix process were introduced which requires interested buyers to submit a residential development proposal along with the request to purchase these lands. All proposals are evaluated against a matrix to determine alignment with HAF objectives and project readiness to ensure housing development.

In 2025, the City expanded on work completed in 2024 and launched a Call for Proposals for 10 large opportunity sites. More than a dozen submissions were received for 6 of the 10 properties. The four highest scoring proposals were selected to proceed. Administration initiated the surplus process for the four parcels in December 2025, with Council voting in favour and ratifying their decision early January 2026. Administration has now entered the negotiation process to advance the purchase and sale of these properties, with will result in the creation of 1,100 new units.

The City initiated and completed studies on several parcels of land to reduce the burden on future development projects. These studies include Surplus Lands Concepts & Best Use Plans, Archaeological Assessments, Scoped EIS, Geotech/Rock Depth, Noise & Vibration Studies, and Traffic Studies. These studies will support both future residential development and required infrastructure work to service underserviced parcels.

**2. Studies to support Infrastructure Projects.** There are three infrastructure projects planned for 2025/2026, with preparation completed in 2025. These projects include a road extension to unlock a parcel of municipal land (Empire Ave West), a trunk sewer extension to unlock public and private lands (Burwood Road), and phase 1 of the Central Avenue Development Lands Servicing Project that will extend municipal services to support 100 acres of public and private lands. These projects will support over 2,500 units when complete.

The Burwood Extension Phase II began in July 2025 and will be complete July 2026. The Empire Avenue Road Extension is ready for tender and will be constructed from July to October 2026. The Central Avenue (Interocean) Development Servicing Project Phase I will begin construction July 2026 and be completed in 2027.

Milestone Name	Start Date	Completion Date	Status
First Permits Issued	2024-07-29	2025-06-06	Complete

The first parcels of land designated surplus under the Surplus Lands Initiative were listed on the City website and MLS in 2024. Since 2024, 9 properties have sold and 4 permits have been issued resulting in 16 new missing middle units. The first permit was issued on June 6, 2025.

Additionally, 4 properties have submitted a building permit application and are in the review stage (17 missing middle units).

Purchase and sale negotiations are underway on the 4 large opportunity sites declared surplus by Council in January 2026. Should these projects advance, they will result in 1,100 units over the next three years. Permits for 600 units are anticipated by the end of the next HAF reporting period (February 28, 2027).

Two of the three infrastructure projects are expected to be completed this year, which will allow for more permits to be issued in the medium- to long-term, supporting the City's 10-year housing goals to be completed this year, which will allow for more permits to be issued late 2025, early 2026.

Milestone Name	Start Date	Completion Date	Status
Undertake Secondary/Neighbourhood Planning	2024-02-05	2025-12-31	Delayed

Details regarding the Surplus Lands Initiative can be found in Milestone 1: Conduct Infrastructure Planning and Milestone 2: First Permits Issued.

Infrastructure planning and associated studies are informing the creation of a Development Plan (neighbourhood plan) for the Central Avenue (Interocean) Development Lands Servicing Project. The creation of this plan has been delayed due to two factors outside of the municipality's control

**1. Presence of an endangered species in the study area.** During the Environmental Impact Study, the presence of black ash trees (<250) was confirmed, with black ash trees being added to the Endangered Species List (ESL) in 2024. As a new addition to the ESL, a framework for the mitigation requirements relating to black ash removal is still pending from the Ontario Ministry of Environment, Conservation, and Parks (MECP). Based on the City's initial discussion with MECP staff, it may take up to 1-year to obtain approvals from the MECP to work within the 30m radius habitat protection zone or to remove certain black ash trees. This has caused delays in the technical site servicing plan, which impacts the development planning process. The potential impacts of the black ash trees may be reduced through the proposed Species Conservation Act; however, this regulation has yet to receive Provincial approval and is not yet in force and effect.

**2. Presence of archaeological resources in the study area.** During the Archaeological Assessments, significant archaeological resources were discovered and reported to the Ontario Ministry of Municipal Affairs and Housing in July 2025. The results of these findings have been evaluated, and a further Stage 3 and Stage 4 Archaeological Assessment will be required. While this work has commenced, the field work is on hold due to winter conditions (frozen ground) and will continue in the late spring of 2026. It is anticipated the Stage 3 and 4 field work will extend into the later summer 2026, with the actual schedule to be confirmed.

Due to these factors, the timeline for the neighbourhood plan was revised. The planning process will be re-initiated in spring 2026. Until the City receives the results approvals from MECP regarding the black ash tree, and results from the Stage 3 and 4 Archaeological Assessment, a completion timeline cannot be determined. However, the intention is that the development plan

will be ready in draft form by the fall of 2026. While this milestone is facing a delay, the City is still on track to meet the overall initiative deadline of December 31, 2026.

## Initiative 7: Vacant Industrial Land Assessment & Conversion Program

Milestone Name	Start Date	Completion Date	Status
Undertake Industrial Land Assessment	2024-02-05	2024-12-20	Completed

Reported in 2025 Annual Attestation.

Milestone Name	Start Date	Completion Date	Status
Environmental Assessments and Records	2024-02-05	2025-07-01	Completed

Five properties/areas were identified as high potential sites at the onset of the Initiative: Jasper Drive, 1000 Athabasca, 530 High Street West, Simpson Street, 114 Miles Street. The following studies have been completed:

- Jasper Drive: Phase 1 Archaeological, Phase 1 Environmental Site Assessment, Land Use Compatibility, and Noise Study. In 2025, Council approved the surplus of lands, sale, and development plan for 210+ units in the Jasper Lands area (former industrial, rezoned).
- 1000 Athabasca Street: Phase 1 & 2 Environmental Site Assessment, Land Use Compatibility Study, and Noise & Vibration Study
- 530 High Street South: Phase 1 & 2 Environmental Site Assessment and Reference Plan.
- Simpson Street: Land Use Compatibility Study and Noise & Vibration Study.
- 114 Miles Street East: Phase 1 & 2 Environmental Site Assessment and Reference Plan. Identified as a large opportunity site and the City is continuing to accept development proposals for this parcel.

Milestone Name	Start Date	Completion Date	Status
Long-Term Industrial Land Assessments	2025-04-01	2026-12-31	On Track

The former industrial lands along the waterfront area, specifically the Pool 6 Lands, have been identified as the focus of the Long-Term Industrial Land Assessments initiative. Two studies are underway:

**1. Land Use Compatibility Assessment.** An assessment is underway to determine how multi-unit residential developments may be impacted by, and may in turn impact, local industry in the area. The assessment will evaluate the land use compatibility between multi-unit residential and the neighbouring land uses utilizing guidance provided by the Ontario Ministry of Environment, Conservation, and Parks Guideline D-6 Compatibility.

**2. Visioning Exercise.** The City has retained an architecture/urban design firm to lead a comprehensive visioning exercise including a series of conceptual development scenarios to guide the future redevelopment of the Pool 6 waterfront lands. The process is informed by an extensive review of technical studies, environmental assessments, land use compatibility analysis, archaeological work, identified constraints, and prior planning initiatives, alongside public input and collaborative engagement with City staff and the Thunder Bay Community Economic Development Commission. The initial concepts were presented to the Growth Standing Committee of Council in January 2026.

### Initiative 8: Archaeological Management Plan

Milestone Name	Start Date	Completion Date	Status
Public Engagement Process	2024-07-08	2024-12-20	Completed

Reported in 2025 Annual Attestation.

Milestone Name	Start Date	Completion Date	Status
Undertake Archaeological Management Plan	2024-02-05	2026-04-30	On Track

Woodland Heritage Northwest has been hired to prepare a city-wide Archaeological Management Plan. Work is progressing on the Plan, with the latest update provided to the Indigenous Advisory Council on February 5, 2026.

### Initiative 9 & 10: Enhanced Vacant & Dilapidated Buildings Program

Milestone Name	Start Date	Completion Date	Status
Undertake Property Standards By-law Review and Assessment	2025-06-01	2025-12-31	Completed

A review of the City's existing tools and "business as usual" action on vacant buildings was completed, including a comprehensive review of the Municipal Standards for Property By-law (BL 95/2022) and the Vacant Building Security By-law (BL 96/2022). The City retained a planning firm to complete an existing policy review, comparator analysis, and gap analysis. A review of five comparator municipalities was conducted to examine the strategies employed by other municipalities of similar size and objectives. Thunder Bay is in line with comparators for standards within the respective By-laws, and consistent with identified best practices.

Findings from the policy review, comparator analysis, and gap analysis were combined with an internal review of existing processes for implementation, as well as data collection on known vacant buildings, to inform the creation of a Vacant Building Response Plan. The Response Plan is broken down into three phases and includes 12 actions, many of which have already begun (Milestone 2: Develop and Launch Program).

Milestone Name	Start Date	Completion Date	Status
Develop and Launch Program	2026-01-01	2026-06-30	On Track

The Vacant Building Response Plan was presented to the Growth Standing Committee of Council in November 2025. The City has begun implementing the Plan and is on track to launch the formal Vacant & Dilapidated Building Program in June 2026. The Program will include two dedicated staff to support program coordination and inspections.

In addition, Corporate Information Technology is developing an online Vacant Building Registry application form, digitizing internal processes, and creating an online vacant building complaint form. These digital resources are essential to operationalizing the existing Vacant Building Security By-law and will provide the foundation of the response program. Education campaigns will be developed and launched following the completion of the digital toolkit.

<b>Milestone Name</b>	<b>Start Date</b>	<b>Completion Date</b>	<b>Status</b>
Acquire and Address Priority Buildings	2026-01-01	2026-08-31	On Track

Data collection to inform this work is underway, this includes determining the number of known vacant buildings, completing exterior inspections to determine building condition, and identifying additional sources of data to support prioritization. An internal Steering Committee is being established to guide this work and create a priority response matrix to rank the list of known vacant buildings to initiate remediation work. These actions are expected to be completed by the end of March. Actions to address priority buildings will begin April and continue through to the end of this milestone and beyond.