



# Thunder Bay Housing Land Needs Study & Strategy

Engagement Summary

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# Engagement Summary

The Thunder Bay Housing Land Needs Study and Strategy will provide a detailed look at the state of current and future housing needs in the city. A key part of understanding the current and future housing needs in the city is listening from the lived experience from the residents and housing stakeholders in Thunder Bay. To achieve this, the two main public engagement objectives for the plan were to:

1. Focus engagement on key stakeholders who are involved in the provision of housing or housing-related services in Thunder Bay to get the most detailed insights into constraints and barriers to housing development in the city. This includes private sector housing providers, contractors, social/supportive/non-profit organizations, Indigenous groups, academic and educational institutions, City of Thunder Bay staff, housing advocates, private planners/consultants/architects, real estate lawyers, and other stakeholders.
2. Engage residents of Thunder Bay that represent the full diversity of the population. This will help to provide a better understanding of lived experience with housing in the city and hear community member's ideas for the future of housing development in the city, with a recognition that all people are affected by decisions regarding housing.

To achieve these objectives, the project team held an in-person workshop in Thunder Bay, conducted one-on-one interviews both in-person and virtually, and coordinated an online survey open to the public on [getinvolvedthunderbay.ca](http://getinvolvedthunderbay.ca), the City's public engagement portal. Details of these engagement activities are listed below.

## Stakeholder Workshop

Date(s)	Activity	Details
January 24, 2023	Stakeholder Workshop	Half-day, in-person workshop with 21 key stakeholders held at Thunder Bay City Hall.

In January 2023, the project team held an in-person workshop with targeted stakeholders at Thunder Bay City Hall. Targeted stakeholders represented a diversity of interests and backgrounds with the common thread being their involvement with housing. The objective of the Housing Stakeholder Workshop was to discuss current constraints and barriers to housing development in Thunder Bay and identify potential opportunities and solutions to overcome these barriers.

The workshop included a presentation by the project team and facilitated table discussions. Discussion and feedback were guided by five key questions:

1. What is Thunder Bay doing well in terms of meeting the housing needs of its residents?
2. What are the main gaps / barriers to housing in Thunder Bay that serves the needs of all residents?
3. What types of housing are most needed to meet current and future demand?
4. Where should different types of housing growth occur?
5. What do you think should be done to address the identified housing gaps and barriers?



## Targeted Interviews

Date(s)	Activity	Details
January – March 2023	Targeted Interviews	19 interviews were held with targeted stakeholders.

From January to March 2023, the project team undertook one-on-one, semi-structured interviews. The objective of the interviews was to ask specific questions related to housing in Thunder Bay that are best answered by individuals or groups that are either:

1. Individual developers that may not share their ideas in a workshop setting; or
2. Part of an organization whose mandate goes beyond housing.

During interviews, participants were asked the same key questions from the workshop, along with further probing questions to extract additional details about their involvement with housing, the barriers they may be facing and the solutions they would propose:

For private sector housing providers:

- Tell us about your involvement in building housing in Thunder Bay. Do you build single-family homes, duplexes, multi-family housing? How many units per year?
- What is currently preventing you from building more housing units per year?
- What are your main frustrations or issues you have with building housing in Thunder Bay right now?
- Is there anything else that is making the process to build homes take longer than it should, in your opinion?
- What do you think could be done to address these issues?
- What do you think the City of Thunder Bay should do to help meet the proposed future housing demands in the city?

For social / supportive / Indigenous housing providers & educational & other stakeholders:

- What kind of housing needs are you seeing in Thunder Bay right now related to seniors, students, the Indigenous population, etc.?
- What are the main barriers / gaps you see to addressing these needs?
- What do you think could be done to address these issues?
- What do you think the City of Thunder Bay should do to help meet the proposed future housing demands in the city?

## Public Survey and Mapping Exercise

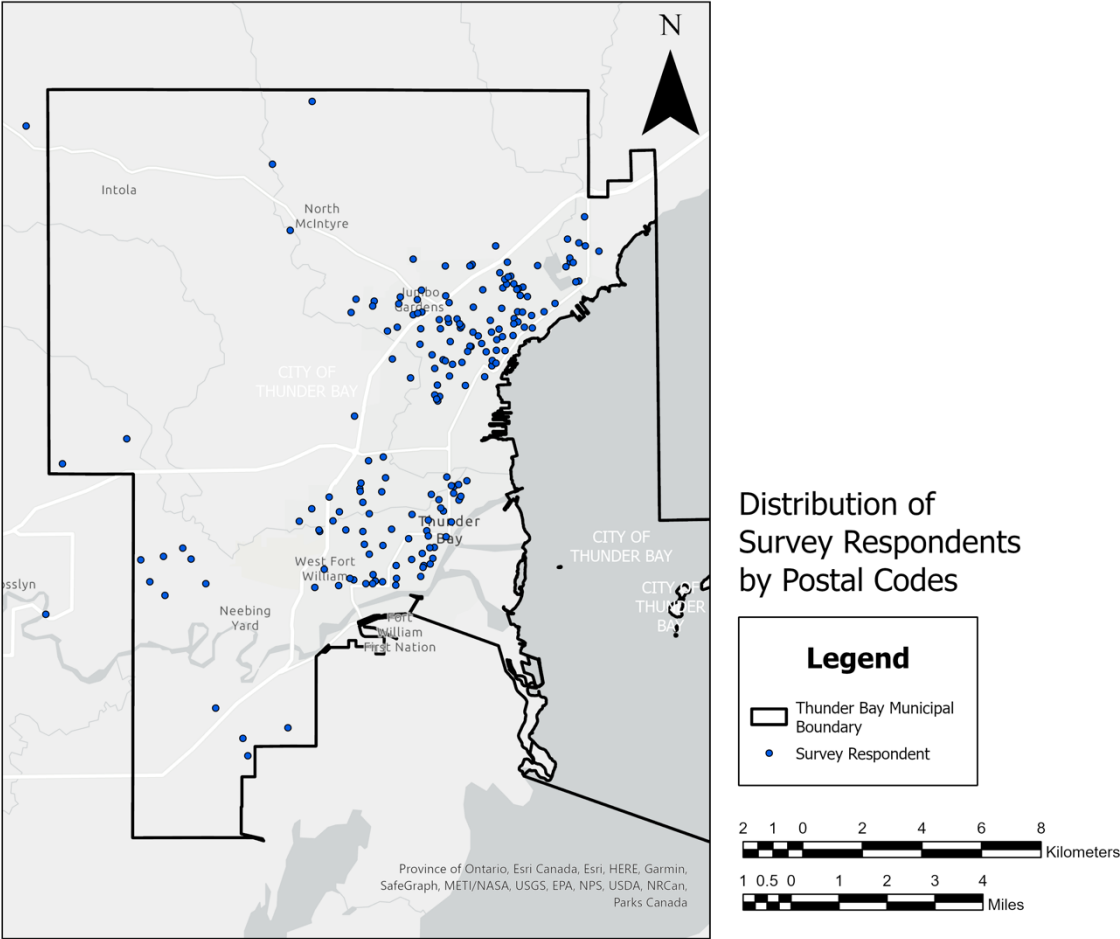
Date(s)	Activity	Details
February 2023	Public Survey	Online survey open to Thunder Bay residents via <a href="http://getinvolvedthunderbay.ca">getinvolvedthunderbay.ca</a> . The survey included an interactive mapping exercise. The survey website received 1,100 total visits, with 261 individuals completing the survey and 29 individuals completing the mapping exercise.

The public survey was live on [getinvolvedthunderbay.ca](http://getinvolvedthunderbay.ca) during the month of February, closing on March 1, 2023.



**Respondent Demographics**

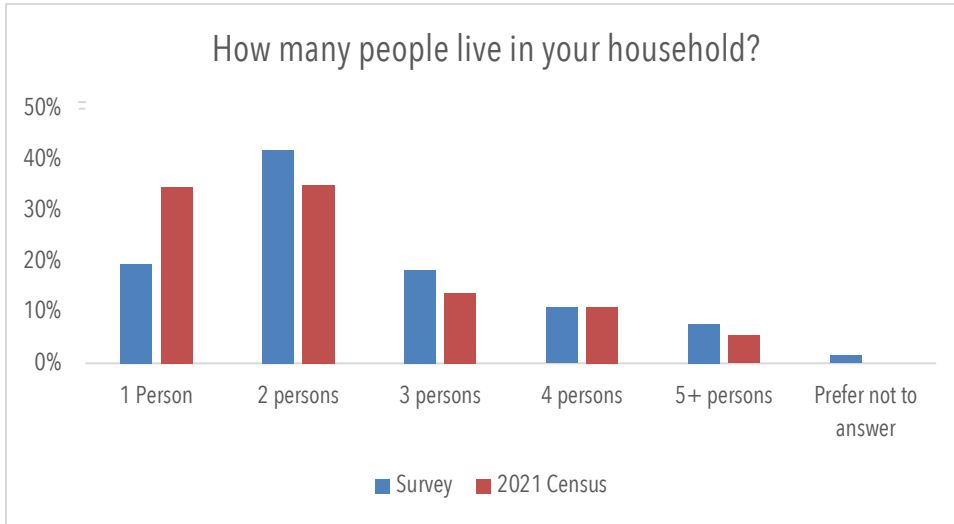
The survey captured a diverse sampling among respondents. They were distributed evenly across Thunder Bay when sorted by postal codes and represented a variety of household compositions, incomes, age groups, and genders.



**Household Composition**

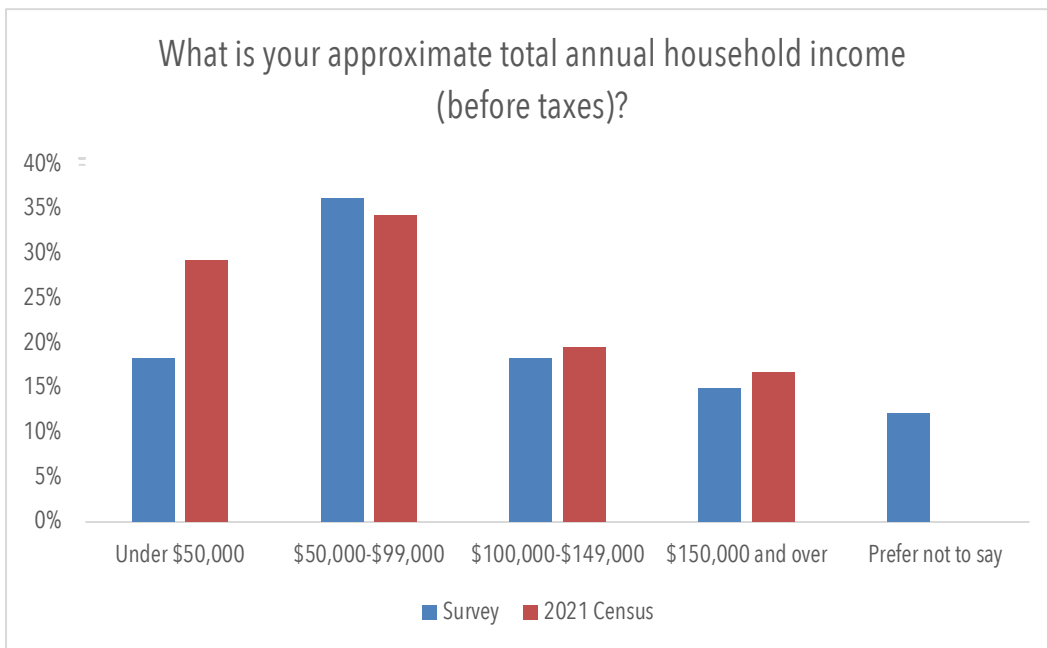
Most respondents lived in 2-person households, at 41.9%. Nearly equal amounts lived in 1-person and 3-person households at 19.5% and 18.3% respectively. The remainder lived in 4-person households (11%) and 5+ person households (7.7%). The remaining 1.6% declined to specify. Compared to 2021 census data, 1-person households were underrepresented while 2-person households were slightly overrepresented. The remainder were fairly consistent with the general population.





### Household Incomes

Aside from the lowest bracket of “under \$50,000,” the household incomes of survey respondents were highly consistent with census data. Survey responses for options encompassing \$50,000-\$150,000+ were each less than 2% apart from their census counterparts. The discrepancy of “under \$50,000” responses may be accounted for by the “prefer not to say” option, which is not offered on the census but was selected 12.2% of survey respondents.



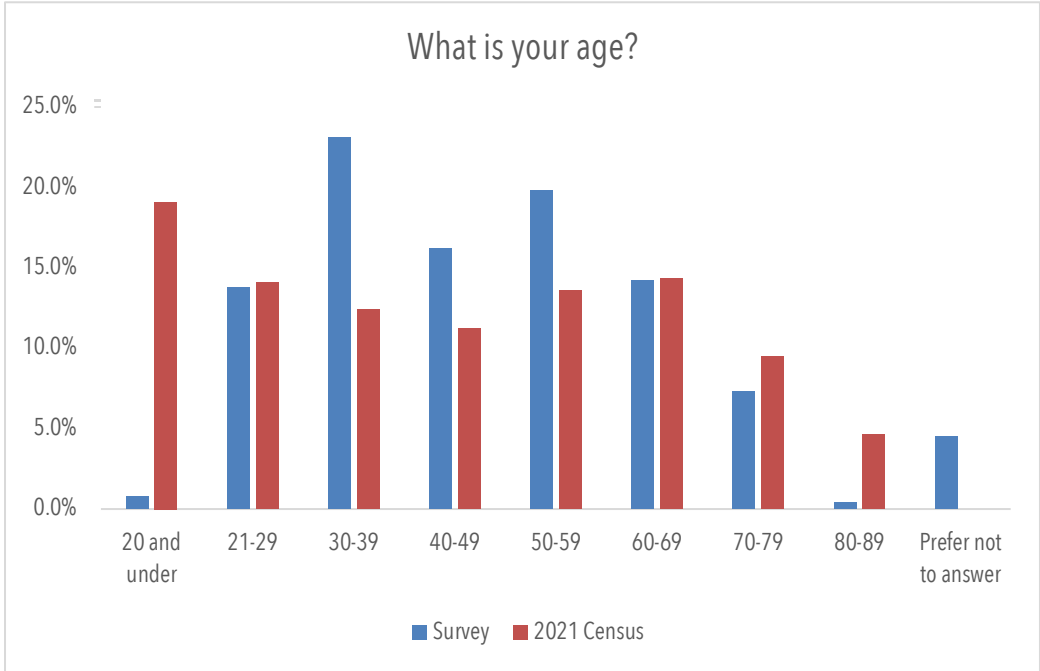
### Age Groups

In real numbers, only two respondents (0.8%) indicated they were part of the “20 and under” cohort. This is well below the 19.1% reflected in the census data. A similar trend was observed with the age 80-89 cohort, which had



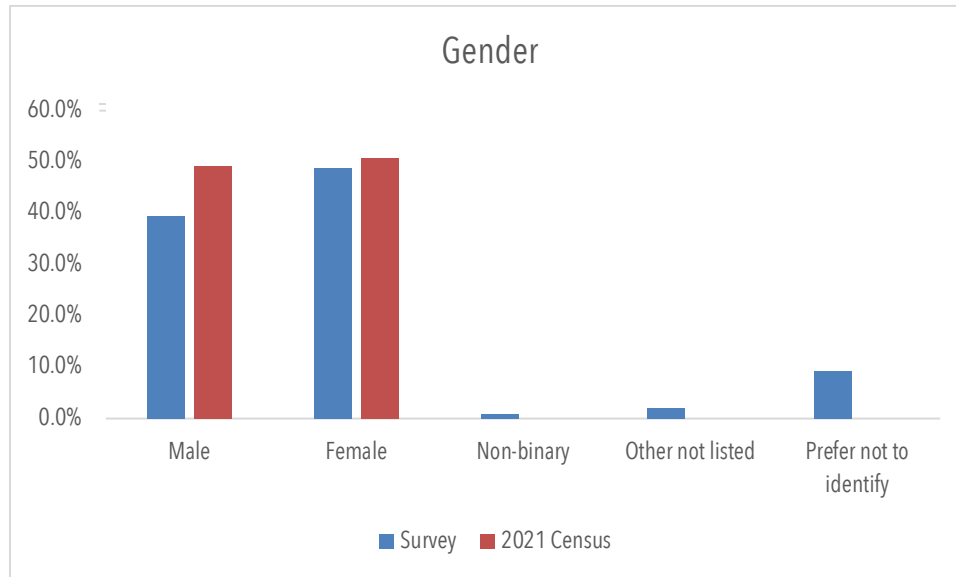
one survey respondent (0.4%) despite making up 4.6% of the total population. Note that this was the highest age bracket offered in the survey while the census continues on to 100 years and over. The age 70-79 cohort was also underrepresented in the survey, but by a much smaller margin. In general, the survey respondents skewed younger than the actual population, bookended by nearly perfect representation among the age 21-29 and 60-69 cohorts. The age 30-39 group was the most overrepresented in the survey by a ratio of nearly 2:1. The age 40-49 and 50-59 cohorts had comparable gaps, at 5% and 6.2% above census levels.

These discrepancies could be explained by respondent interests in housing issues. The “20 and under” cohort is likely living at home en masse or not financially positioned to purchase a home or rent. Similarly, the older cohorts may have secure housing situations, drawing interest from only those who do not. The remaining age cohorts are more likely to be buying their first home, upsizing, or nearing the end of their mortgages, which could explain the heightened interest in this survey.



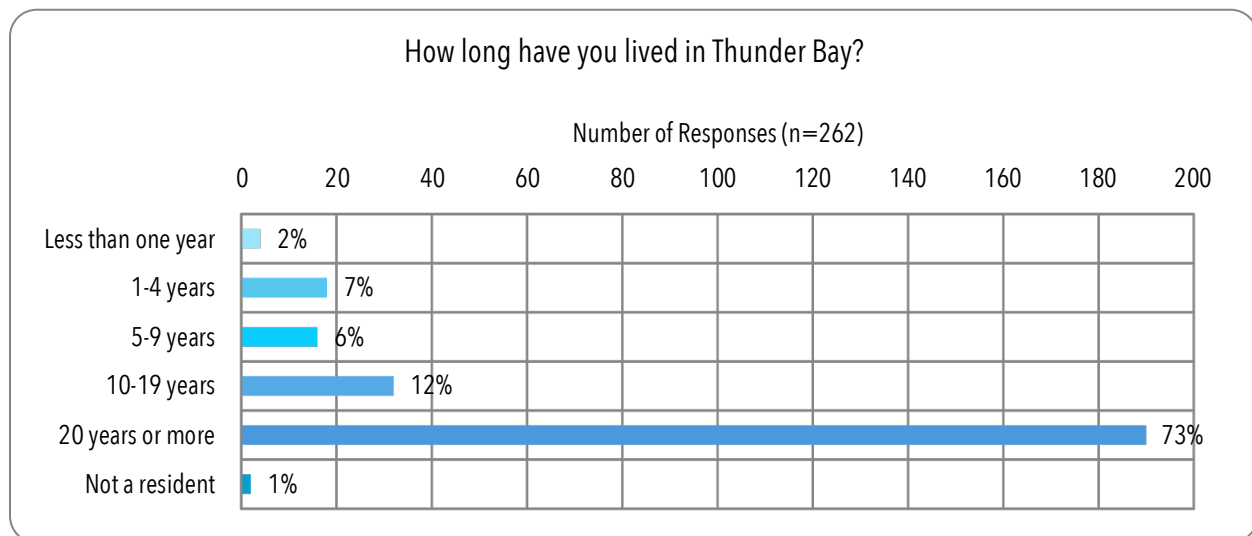
## Gender

The self-reported genders of survey respondents were consistent with census data for females, but had less representation among males, with 11.9% selecting options other than male or female. Statistics Canada only reports gender as male+ or female+, distributing other responses such as “non-binary” across the two categories. As such, drawing conclusions from this dataset is more challenging as they cannot be fully and directly compared.



## Other Demographic Information

The survey also asked respondents other demographic information, including the length of time living in Thunder Bay, their home ownership or rental status, and their involvement (if any) in providing housing or related services in the City.



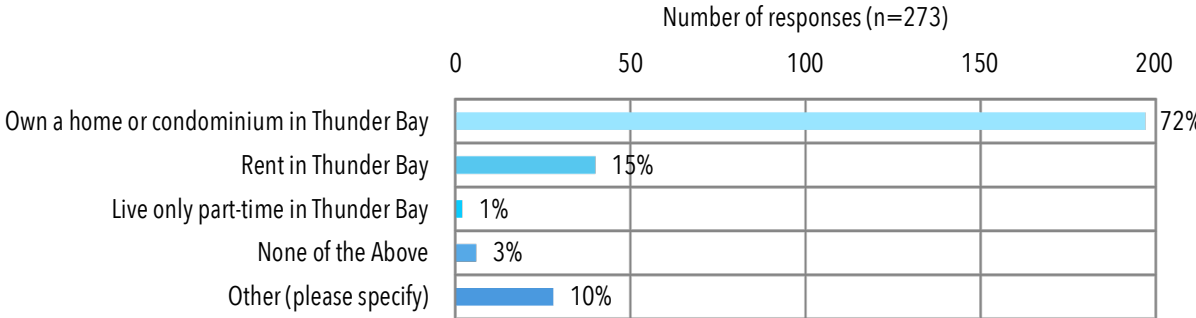
When asked how long they have lived in Thunder Bay, 73 percent of survey respondents indicated they had lived in the city for 20 years or more. 12 percent said they had lived in Thunder Bay for 10 to 19 years, 6 percent from 5 to 9 years and 7 percent from 1 to 4 years. 2 percent said they had lived in the city for less than one year. Another





1 percent said they were not a resident in the city. This response rate may indicate two things: first, that Thunder Bay is a city where people tend to settle and stay for a long period of time; second, that those who live in a place the longest are more likely to complete a survey related to the future of the city, as they want to see the best for that place.

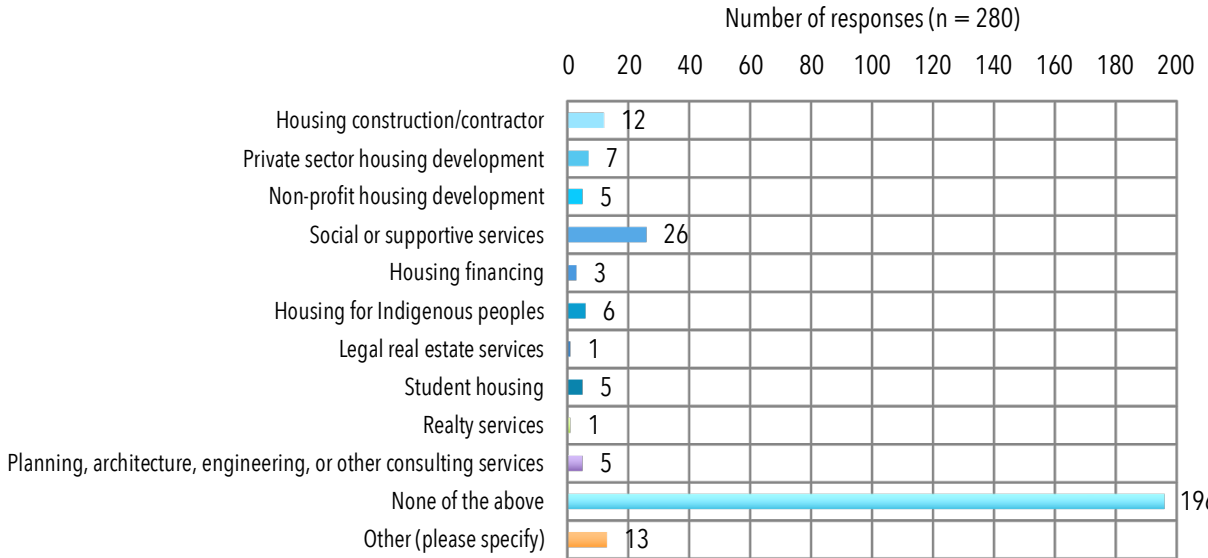
Why are you interested in this survey? (Select one response)



When asked why they were interested in this survey, 72 percent said they owned a home or condominium in Thunder Bay and 15 percent said they rented in Thunder Bay (in comparison, the 2021 Census shows that 68 percent of Thunder Bay residents are owners and 32 percent are renters). 10 percent of respondents selected “Other” — the majority of these responses were from people living just outside of Thunder Bay, people who were looking to move to Thunder Bay in the future, or people who worked in providing housing services in Thunder Bay. 1 percent of respondents said they lived part-time in Thunder Bay, while 3 percent selected “None of the Above.”

The majority of survey respondents (70%) were residents that were not involved in providing housing or related services. Respondents that were represented a variety of backgrounds, ranging from housing development to social or support services.

Are you involved in providing housing or related services in Thunder Bay?

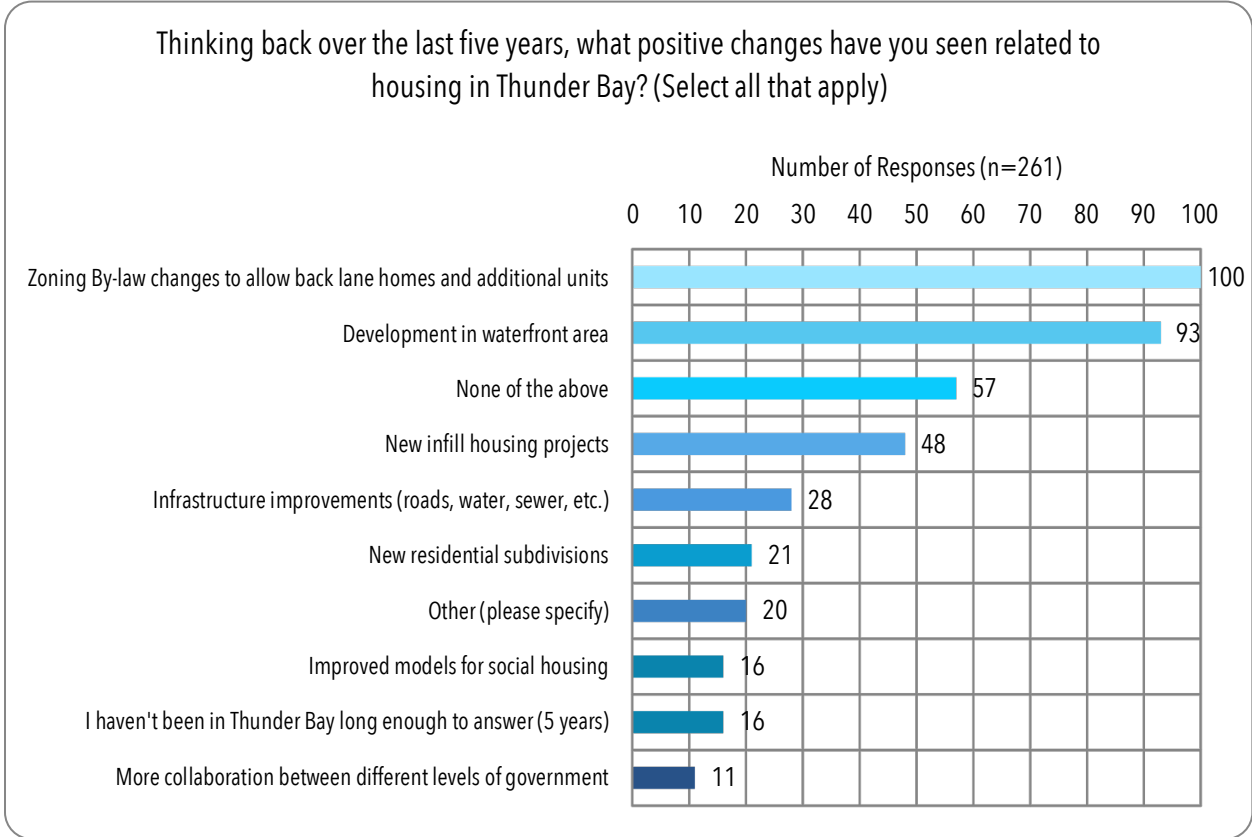


# What We Heard

The tables on the following pages provide a look into engagement outcomes from the stakeholder workshop and interviews. Each table represents feedback categorized into an *engagement outcome*, based on a specific question, or shared line of discussion. Where applicable, the source *sector* of the person providing the comment has been captured (in brackets).

Each engagement theme includes a summary of key findings, followed by a list of unique comments recorded during the workshop and interviews.

## Recent Positive Changes



Survey participants were asked, “thinking back over the last five years, what positive changes have you seen related to housing in Thunder Bay?” Participants were able to pick multiple responses from a list that was prepared based off feedback from the stakeholder workshop. Participants could also add their own options by choosing “other”.

The most population answer respondents gave for positive housing-related changes in the past five years was “zoning by-law changes to allow back lane homes and additional units,” which was chosen by 100 respondents. In close second was “development in waterfront area,” selected by 93 respondents. Nearly a quarter (57) selected “none of the above.” Note that popularity of an answer does not indicate support or preference for an option, merely that the respondent has noticed it. This could be why the popular answers are also among the most visible in the urban environment.

“Other” answers were largely negative, and include the following samples:



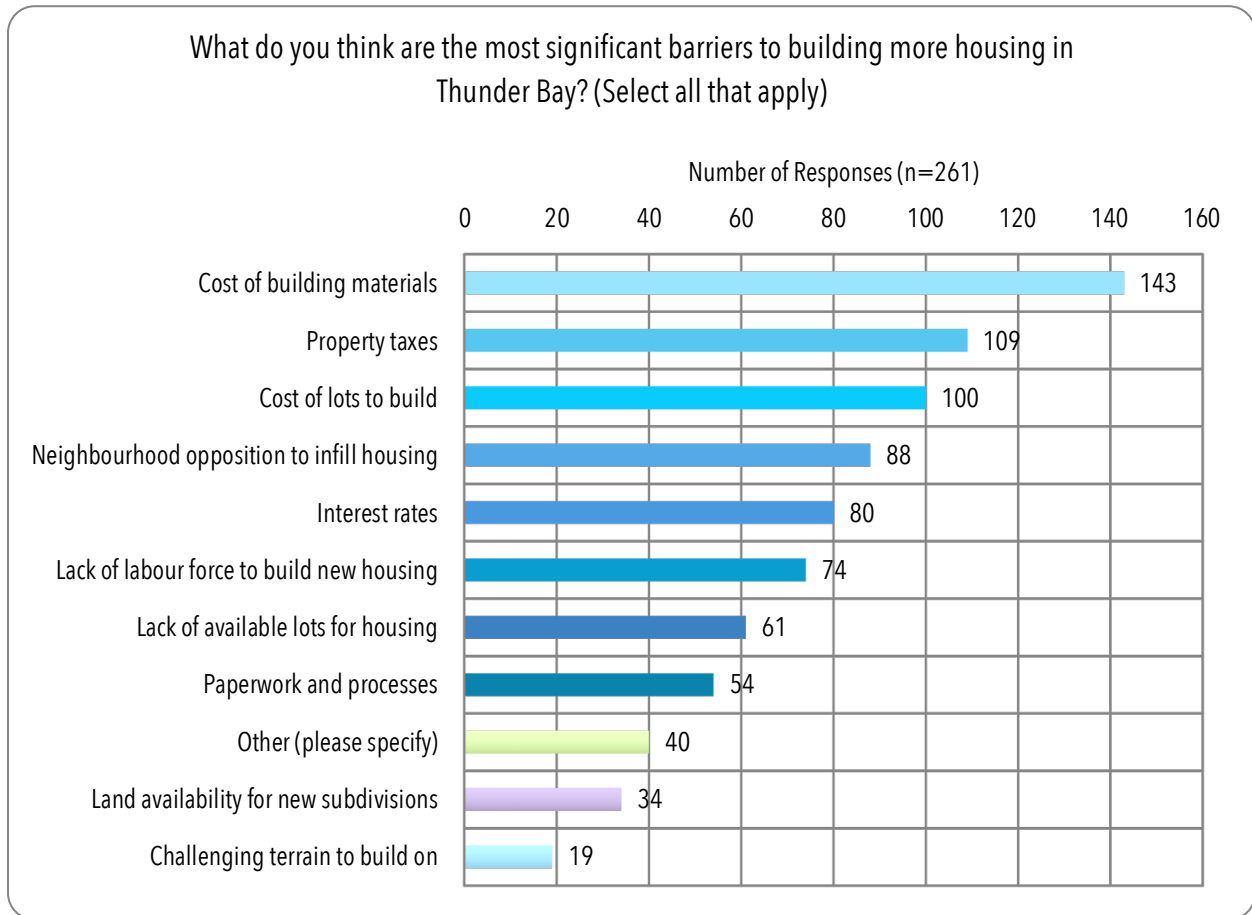
- "I haven't seen any positive changes. In fact, I am seeing more people getting priced out of buying or renting a place. I have seen a huge increase in our unhoused community members and them being ignored."
- "It's hard to answer this question. I see Thunder Bay sprawling and worry about how we are going to continue servicing these new neighbourhoods with snow ploughing, sewers, etc. I really love living in TBay but do worry about the future. I want to see us help residents to renovate, not relocate (like those design shows!)"

Engagement Theme	Summary of Key Findings
<p><b><i>What Thunder Bay is Doing Well to Meet Housing Needs</i></b></p>	<p>The survey responses were largely echoed by stakeholders. In general, stakeholders believe that city services and infrastructure have been improving, and there are good models of social housing already running in town. The City has already made zoning bylaws more flexible, with the goal of increasing density and affordability through infill developments. Stakeholders liked the examples of adaptive reuse of old buildings and underutilized lots in the city, such as building multi-unit dwellings on underutilized old school grounds. Not surprisingly, developers value the lack of development charges and think these make the city an attractive location for future development.</p>
<b><i>What We Heard</i></b>	
<p><b>Zoning By-Law Changes:</b></p> <ul style="list-style-type: none"> <li>• (Workshop Comment) New infill projects, redevelopments and reusing existing buildings is good.</li> <li>• (Workshop Comment) Appreciate the new bylaw changes allowing secondary suites, back lane housing and denser building on existing lots.</li> <li>• (Private Sector Housing) The zoning bylaw is more flexible now.</li> </ul> <p><b>Adaptive Re-use of Buildings and Underutilized Lots:</b></p> <ul style="list-style-type: none"> <li>• (Workshop Comment) Positive developments repurposing older buildings or old schools into multi-family.</li> </ul> <p><b>Lack of Development Charges:</b></p> <ul style="list-style-type: none"> <li>• (Workshop Comment) There are no development charges in Thunder Bay — good for developers to keep up-front costs down.</li> </ul> <p><b>Infrastructure Improvements:</b></p> <ul style="list-style-type: none"> <li>• (Workshop Comment) The City is improving infrastructure, which helps with infill developments.</li> </ul> <p><b>Housing That is Working Well:</b></p> <ul style="list-style-type: none"> <li>• (Workshop Comment) Thunder Bay has good models for social housing.</li> <li>• (Private Planners / Architects / Consultants) There are lots of community based, independent living seniors. People can live at home longer in Thunder Bay.</li> </ul> <p><b>City Services:</b></p> <ul style="list-style-type: none"> <li>• (Workshop Comment) Services at the City are better now than they have been in the past.</li> <li>• (Indigenous Organization / First Nation) There are staff at the City who are very helpful, and good with managing relationships.</li> </ul> <p><b>Collaboration Between Different Levels of Government:</b></p>	



- (Workshop Comment) We've seen more multi-party discussions between the Municipal, Provincial and Federal levels to address the housing crisis.

### Barriers to Housing Development



When asked their thoughts on the most significant barriers to building more housing in Thunder Bay, respondents selected “cost of building materials” as the most popular answer (59.3% of respondents). “Property taxes” was the second highest response (45.2%) and the “cost of lots to build” was the third (41.5%).

Challenging terrain to build on or the availability of land for new subdivisions were not seen as significant barriers to building more housing in Thunder Bay, selected by 7.9% and 14.1% of respondents respectively.

“Other” responses were varied, including statements such as:

- “City does not look to/ encourage building/renovating older areas. Leaves too much to developers which build out and then later turn the infrastructure back to the city and the taxpayers.”
- “Investors buying properties. Look into it. I bet we have a 20-25% investment ownership level in Thunder Bay. We should disallow people to own more than 5 individual properties, and corporations should not be allowed to purchase properties.”
- “Absence of a strong plan to improve inner city housing opportunities, including incentives for builders to choose that option over costly and environmentally unsound suburban sprawl.”



Engagement Theme	Summary of Key Findings
<p><b><i>Gaps and Barriers to Building and Developing Housing</i></b></p>	<p>Stakeholders highlighted several gaps and barriers that must be addressed to encourage more housing development. Among these issues were high property taxes, which go up even further when converting a property to multi-residential use. There are also issues with construction costs and other financial issues can prohibit development. Many in the industry highlighted labour shortages, a lack of development-ready lots, and a variety of challenges with infill development. They also mentioned city, provincial and federal administrative processes and communication gaps that could be addressed.</p>
<i>What We Heard</i>	
<p><b>Property Taxes:</b></p> <ul style="list-style-type: none"> <li>• (Workshop Comment) Property taxes being charged as soon as a lot is registered creates barriers.</li> <li>• (Private Planners / Architects / Consultants) We redeveloped a vacant, downtown building and combined two properties into one. We reduced one water line, one sewer connection and a hydro hookup, but the taxes went up more than six times even though it was less of a burden on City infrastructure.</li> <li>• (Private Planners / Architects / Consultants) Property taxes in the core are high. The only people that can afford these taxes are snowbirds who leave in winter, and don't contribute to activity in the core.</li> <li>• (Private Planners / Architects / Consultants) There are just as high taxes in the downtown cores as in the suburbs, but when you develop in the core you have to deal with all the social issues.</li> <li>• (Private Sector Housing) Property taxes do not encourage development. Taxes on multi-unit residential are way too high.</li> <li>• (Private Sector Housing) The taxes go up so much for converting to multi-family, it is worth it to not redevelop.</li> <li>• (Advocates) The property tax regime for new subdivisions or larger tracts of properties is an issue.</li> <li>• (Advocates) Taxes on designation is a huge issue.</li> </ul> <p><b>Construction Costs:</b></p> <ul style="list-style-type: none"> <li>• (Workshop Comment) Building costs are very high in Thunder Bay.</li> <li>• (Workshop Comment) It is more cost effective to retrofit instead of building new with materials costs.</li> <li>• (Workshop Comment) The overall costs of development are prohibitive.</li> <li>• (Private Sector Housing) Nobody is developing new housing because of the costs, putting increased pressures on existing stock. There is little incentive to build.</li> <li>• (Private Sector Housing) Building materials costs increased due to the supply chain issues.</li> <li>• (Private Planners / Architects / Consultants) The costs of new builds vs. redevelopment. It can be \$380 per square foot or higher for a new build.</li> </ul> <p><b>Other Financial Hurdles:</b></p> <ul style="list-style-type: none"> <li>• (Workshop) Organizations building for homeless are supported by grants, but the City should be involved too.</li> <li>• (Workshop) CMHC and other grants are available, but small developers or non-profits can't access them.</li> <li>• (Private Sector Housing) There are no incentives to build dense or to build affordable housing.</li> </ul>	



- (Indigenous Organization / First Nation) Duplexes are not financially viable anymore. Even 4-plexes are getting difficult. You need more bedrooms to make finances possible.
- (Indigenous Organization / First Nation) We have looked at purchasing vacant buildings in Thunder Bay to redevelop as housing for our people. But the economics of those projects didn't work out at the time. These projects need to be about more than just housing to work for the First Nation.
- (Indigenous Organization / First Nation) All organizations doing social or housing for Indigenous people are applying to the same resources. There are frequent funding rejections.
- (Indigenous Organization / First Nation) 1-bedroom housing for Indigenous people is in the highest demand but provides the lowest rent and is the most difficult to finance.
- (Indigenous Organization / First Nation) If we build anything over three bedrooms, it gets the same funding as three. It is a difficult balance.

**Shortage of Labour & Volunteers:**

- (Workshop Comment) The costs of construction materials and the shortage of labour are major barriers.
- (Private Sector Housing) There are a limited number of house builders in Thunder Bay.
- (Private Sector Housing) There is a limited number of contractors.
- (Private Sector Housing) There is a labour shortage, and a short building season. There are no contractors to build developments.
- (Advocates) There is a shortage of skilled labour.
- (Private Sector Housing) Sub-contractors are busy working in the surrounding communities, limiting trades to service the Thunder Bay area.
- (Social/Supportive/Non-Profit) There is a volunteer shortage, and a shortage of people to work everywhere.
- (Indigenous Organization / First Nation) The challenge in finding workers is pervasive, and COVID made it worse.

**Lack of Development-Ready Lots:**

- (Workshop Comment) Finding good land is hard. Finding good land for higher density is even harder.
- (Private Sector Housing) Land developers are holding lots to select specific builders. There is no inventory for other developers.
- (Advocates) The City's freeze on servicing lands outside of currently approved areas.
- (Advocates) The city thinks that land is at a premium, but it is not.
- (Private Sector Housing) The City lockdown on servicing properties.
- (Private Sector Housing) There is a grid lock, where we have lots of vacant properties, but the only development is sprawl. It leads to a city that feels full of "lots of shitty small car dealerships".
- (Private Sector Housing) We need to address the demographic issues around housing supply. COVID is making seniors not change over the supply. Millennials are still a major buying cohort driving up prices.
- (Private Planners / Architects / Consultants) It is easier for developers to get commitments to buy for larger lots.
- (Private Planners / Architects / Consultants) It costs the same to develop in the core as elsewhere, but suburban developments make a premium, so nobody wants to develop the core.
- (Advocates) The City attitude is that subdivisions are bad and cost the city money, but some studies suggest that subdivisions provide ongoing profits to the city.



- (Private Sector Housing) Different kinds of housing are not paying their fair share, and with sprawl it only gets worse.
- (Indigenous Organization / First Nation) There are way less lots available today compared to the past. You need personal knowledge to find them.
- (Indigenous Organization / First Nation) To succeed with a development, you need to have the right people to help find the right land at the right time.
- (Indigenous Organization / First Nation) The provincial mandate to encourage infill has created more interest in the urban lots we are usually looking for.
- (Advocates) Mining companies are always asking where their employees can live. There are no lots available, even though there is land.
- (Workshop Comment) Feeling like some lots are locked down due to lack of services.

#### **City-Owned Land:**

- (Workshop Comment) The City is the largest property owner and should identify affordable development opportunities and locations.
- (Workshop Comment) The City is selling off property that it could have developed.
- (Workshop Comment) Difficult discussions between the City and Province. Changes are driven by larger centres in southern Ontario and may not suit Thunder Bay.
- (Social/Supportive/Non-Profit) The City is the largest property holder; they need to work with community organizations.

#### **Challenges with Infill:**

- (Workshop Comment) Infill housing can reinforce social divisions. People don't want infill because of the stigma.
- (Workshop Comment) Parking minimums and other restrictions. For infill, where will people park?
- (Workshop Comment) Lot sizes in Thunder Bay are small, and inexpensive, but hard to build on. 25' and 33' lots are hard to develop.
- (Private Sector Housing) There won't likely be a big uptake in secondary suites under the new zoning. The land size constraint is still there, and it is hard to service additional buildings. Additional parking is also an issue. Where do you park 3 or 4 vehicles?
- (Private Sector Housing) 25' lots are hard to sell in Thunder Bay, they are seen as less desirable. Builders who do develop them cut costs.
- (Indigenous Organization / First Nation) Not every site can benefit from the new zoning. You can't always fit three units on a 33' lot.
- (Indigenous Organization / First Nation) We faced lots of pushback from the community and NIMBYism about the transitional housing project. It was appealed, but we won.
- (Private Planners / Architects / Consultants) The new zoning is good, but laneway homes face real infrastructure issues.
- (Indigenous Organization / First Nation) Sometimes the limitations are strange. Like needing to keep sight lines, but the zoning doesn't allow for denser buildings anyways.
- (Indigenous Organization / First Nation) We had parking issues with one building. It was originally allowed in the front, but during re-zoning it had to be moved to the back. This made access and shoveling hard.
- (Private Sector Housing) The costs to develop different lots are exactly the same, but you get more money for bigger lots so there is no incentive to do infill.

#### **Communication:**



- (Workshop Comment) There are barriers and blocks at the City. It is hard to get answers even over the phone.
- (Private Planners / Architects / Consultants) There are a lot of mom and pop developers. People who own one or two houses to rent them out. This has been going on for decades.
- (Private Sector Housing) If you are a small developer, or have a couple of rentals, you probably aren't invited to share your opinion with the "big players".

**City Development Application Timelines / "Red Tape":**

- (Private Sector Housing) The City should have less oversight and control on new developments.
- (Private Sector Housing) Developers will choose the low hanging fruit and build outside of Thunder Bay to avoid the red tape. There is too much bureaucracy here.
- (Private Sector Housing) The City rezoning approvals are becoming more involved, with secondary plan requirements, landscaping requirements etc.
- (Private Planners / Architects / Consultants) There are lots of issues with the timeline to bring new lots online.
- (Advocates) People are choosing to build in surrounding communities instead of Thunder Bay because it is cheaper and faster.

**Provincial and Federal Development Processes / Timelines:**

- (Workshop Comment) Issues with the length of time to register new subdivisions.
- (Workshop Comment) Provincial environmental assessments take too long (up to two months to get an email).
- (Advocates) The bureaucracy of dealing with two levels of government for permitting and approvals is challenging.
- (Private Sector Housing) There is provincial government bureaucracy for land subdivisions, road access and environmental assessments.
- (Private Sector Housing) There are problems with the Ontario new home warranty program. It is a big hold up. You need to be registered to sell any property in Ontario, it adds time and costs.
- (Indigenous Organization / First Nation) There are hurdles with the provincial environmental regulations. The application process takes a long time, and if the regulator comes back with any questions it resets your timeline.
- (Indigenous Organization / First Nation) Provincial and federal funding models have strict timelines that don't always line up with the short building season.
- (Indigenous Organization / First Nation) The province and City weren't clear about environmental study requirements. They need to be upfront and clear about ESA requirements for developments.
- (Indigenous Organization / First Nation) The Record of Site Condition when changing uses is long and arduous. It doesn't just affect changing commercial to residential but changing vacant land to residential too.

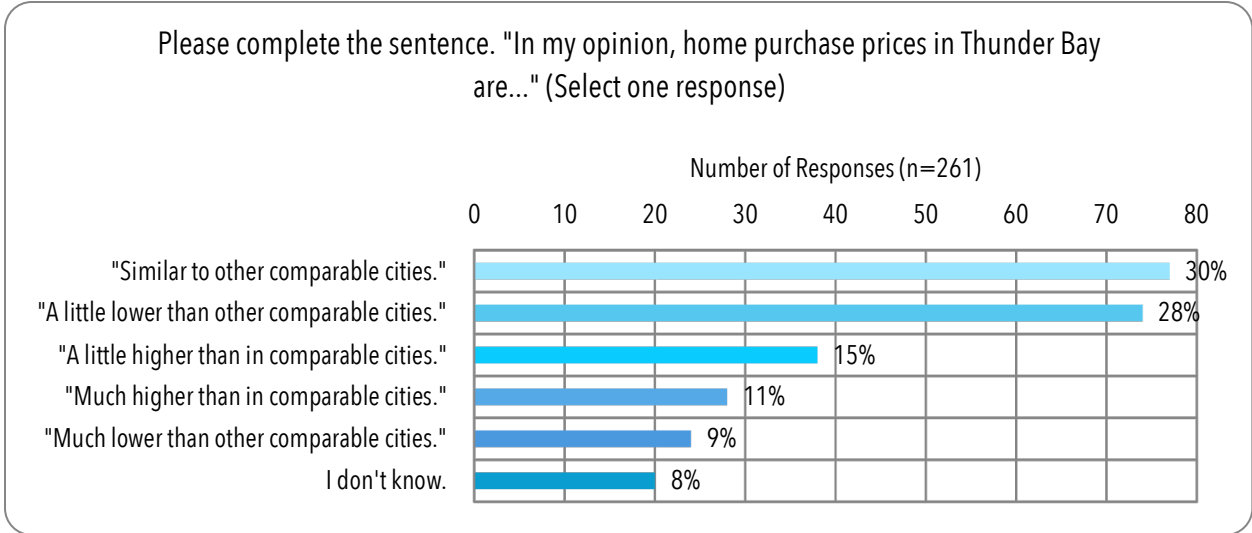
**Other:**

- (Workshop Comment) The lead time for utilities is a barrier (water hookups can take months).

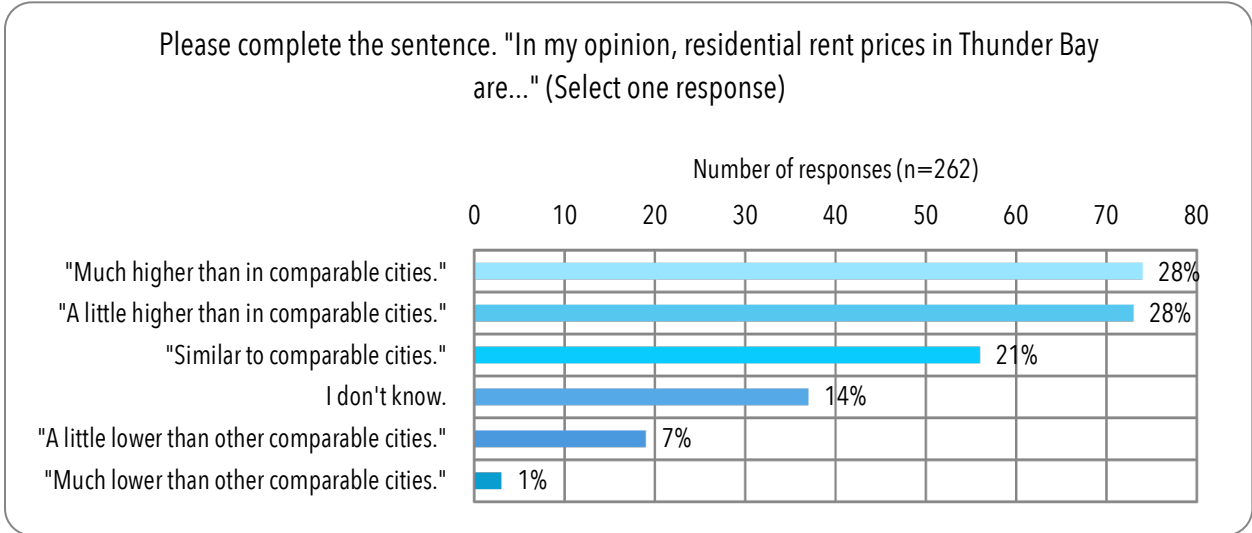




**Housing Affordability and Access**

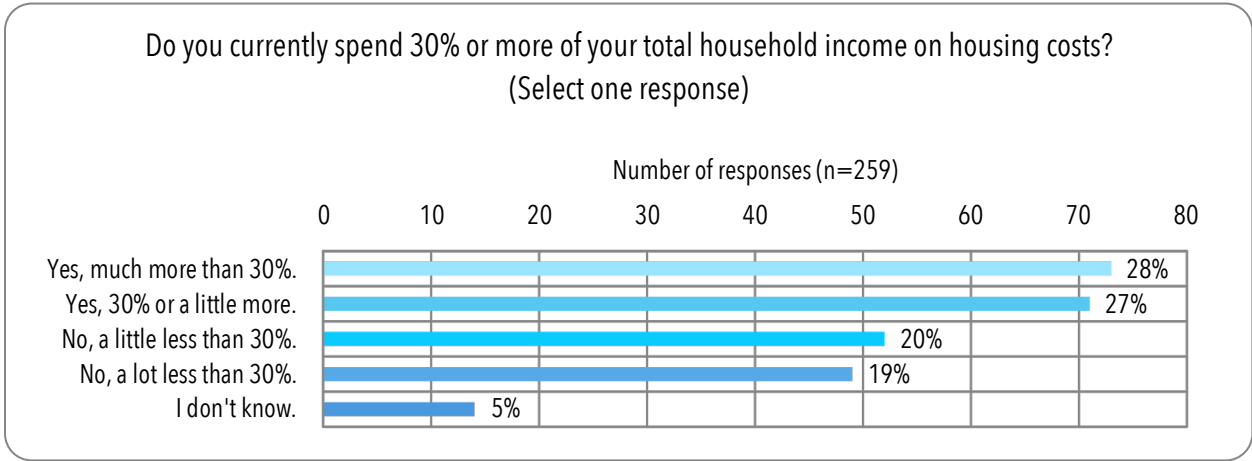


The survey asked respondents for their opinions on home purchase prices in Thunder Bay relative to comparable cities. Over one third (38%) felt home purchase prices are lower in Thunder Bay than in comparable cities. Among those responses, 9% felt prices were much lower and 28% felt they were a little lower. At 30%, "similar to other comparable cities" was the largest individual response. The "higher" responses were divided into "a little higher" (15%) and "much higher" (11%). The remaining 8% said they did not know. These responses indicate a lack of consensus among respondent perceptions of home purchase prices in Thunder Bay. In general, it is a fair assessment to say home prices in Thunder Bay are seen as similar to or lower than comparable cities, as these categories comprise 67% of all responses.



In contrast to home purchase prices, respondents felt residential rent prices in Thunder Bay skew much higher than in comparable cities. A majority of respondents felt prices were higher in Thunder Bay, split nearly evenly between "much higher" (29%) and "a little higher" (28%). Only 8% felt Thunder Bay's prices were lower, while 21% felt they were similar. The remaining 14% did not know how to complete the prompt. These responses suggest Thunder Bay's rental market is perceived as more expensive than peer cities, but conclusions cannot be drawn about actual affordability from this question alone.





Regardless of ownership or rental status, survey results show housing in Thunder Bay is unaffordable, with most respondents indicating they were spending 30% or more of their total household income on housing costs. This is broken down into “much more” at 28.2% and “a little more” at 27.4%. Of those spending less than 30% of their income on housing, 20.1% were spending “a little less” and 18.9% were spending “a lot less.” The remaining 5.4% did not know. These results place over 50% of respondents in unaffordable arrangements, illustrating a troubling picture of the housing environment in Thunder Bay.

Engagement Theme	Summary of Key Findings
<b><i>Housing Affordability and Access</i></b>	<p>Stakeholders noted several challenges to housing affordability in Thunder Bay. Rentals are expensive, dispersed, and not meeting the needs of students, seniors, or the Indigenous population. Stakeholders feel that the home ownership market is more reasonably priced compared to the rental market. However, average incomes are relatively low in Thunder Bay compared to larger urban centres in Ontario and the lack of entry-level housing stock makes entering the market a challenge. This is compounded by those taking advantage of low real estate prices and holding onto land, adding to the scarcity of affordable homes that would otherwise be on the market. The lack of options has forced some people to rent beyond their means, live in hotels, or even be forced into homelessness. Low-income earners have been overlooked by developers, and affordability remains the biggest barrier to secure housing.</p>
<b><i>What We Heard</i></b>	
<ul style="list-style-type: none"> <li>• (Workshop Comment) Average incomes are still low and create difficult decisions whether to rent or buy.</li> <li>• (Workshop Comment) Racism remains a huge barrier and leads to homelessness.</li> <li>• (Workshop Comment) Homelessness disproportionately affecting the Indigenous population.</li> <li>• (Workshop Comment) Professionals are retiring to surrounding communities or moving away.</li> <li>• (Workshop Comment) The social housing stock is not adequately maintained. Struggles with operating costs.</li> <li>• (Workshop Comment) There is a shortage of rentals and housing.</li> </ul>	

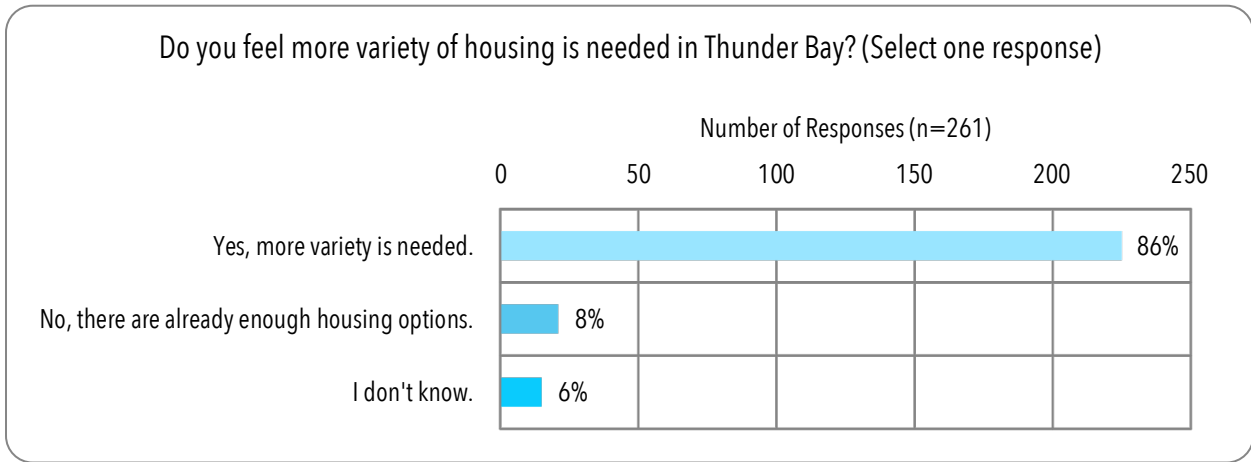


- (Academic) The college only provides information about campus residences. The college only provides students with guidance on what to look for in a landlord.
- (Academic) Students only want 9-month leases for the semester, but residences and landlords ask for annual commitments. This forces students into other housing because they are looking for more affordable solutions.
- (Advocates) Housing is spread out, there is limited bus service and proximity to services/shopping etc.
- (Private Planners / Architects / Consultants) There is a natural transition in housing, from small to bigger later in life, but there are not that many affordable homes for people entering the market.
- (Private Planners / Architects / Consultants) There are people living in hotels for long periods of time because there are no other options.
- (Private Sector Housing) The price to rent ratio is very skewed in Thunder Bay. It is cheap to buy but expensive to rent. There are limited options to buy, so most people are forced into expensive rentals.
- (Private Sector Housing) The bar to get into the rental market as a landlord has been low in Thunder Bay. 70-80% of the stock could be in rentals. Lots of people are buying then renting out.
- (Private Sector Housing) Rental housing is very dispersed. Less in suburban zones and none in the intercity.
- (Private Sector Housing) The relative affordability of real estate led to a lot of rentals and less options to buy. This has been going on for a long time.
- (Private Sector Housing) Developers are only building high-end homes.
- (Private Sector Housing) Rental housing has lagged behind sprawl and creates its own dynamics.
- (Private Sector Housing) Even when new developments hold certain parts for density or affordability, it is still mostly single detached housing.
- (Private Sector Housing) When we talk about affordable housing, people almost always talk about the price of buying a new home, but 60% of the city rents, and most renters are lower income (students, seniors etc.).
- (Private Sector Housing) Builders and developers are looking for ROI, and it is very hard to see it for affordable housing and helping with homelessness.
- (Private Sector Housing) No new construction will ever be affordable; it will be a struggle for anyone making less than six-figures.
- (Social/Supportive/Non-Profit) Substance abuse is a significant barrier to housing for individuals experiencing homelessness. It can make them ineligible for housing that would otherwise be available.
- (Social/Supportive/Non-Profit) Systemic discrimination exists in Thunder Bay, especially for Indigenous peoples and it is a barrier to housing.
- (Social/Supportive/Non-Profit) People don't apply for supportive housing because the wait can be 15-20 years.
- (Social/Supportive/Non-Profit) People needing more care or supportive housing end up inadequately housed in the community.
- (Social/Supportive/Non-Profit) Lots of young people (20s, 30s, 40s) need supportive housing because of health or other issues.
- (Social/Supportive/Non-Profit) Homelessness is concentrated in Fort William because this is where services and affordable housing are located.
- (Indigenous Organization / First Nation) There are not many people tackling the issue of homelessness. The City needs to advocate more.
- (Indigenous Organization / First Nation) We can't manage our resident intake; it is through the District Social Services Administration Board (DSSAB). The list could be up to 1000 people now.
- (Indigenous Organization / First Nation) There is an affordable housing crisis in Thunder Bay.



- (Indigenous Organization / First Nation) Wequedong Lodge provides stays for people coming for medical treatments, but it is over capacity. They are trying to expand but facing roadblocks.
- (Indigenous Organization / First Nation) We have no Elders' housing in our community, so they all have to go to Thunder Bay.
- (Indigenous Organization / First Nation) There are barriers to housing for our members in Thunder Bay, so they want to build homes on-Reserve, but there are loan and funding barriers too.
- Indigenous Organization / First Nation) Our Nation provides maintenance funding to members living in Thunder Bay. You can use it for repairs or renovations. The amount goes up if you are over 55 years old.

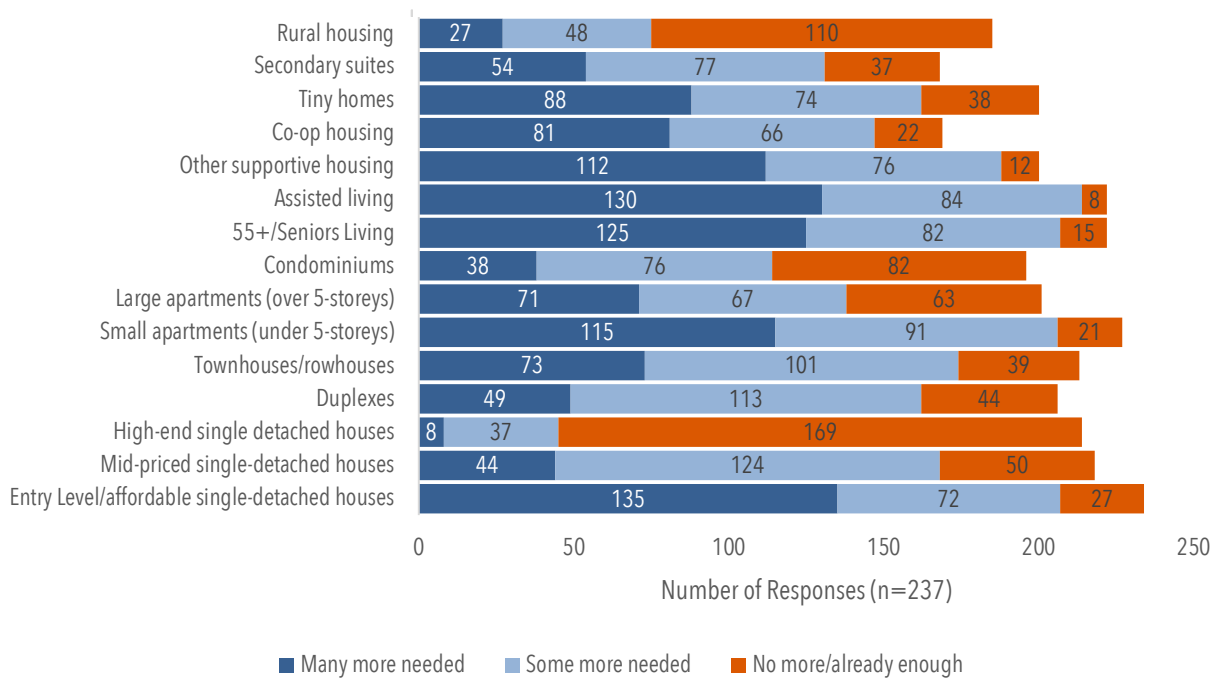
*Desired Housing Types*



The survey asked respondents if they felt more variety of housing is needed in Thunder Bay. Respondents overwhelmingly indicated support for more housing options in Thunder Bay, with 86% agreeing more variety is needed. Only 8% felt there was already enough variety in existing housing inventory while 6% did not know how to answer.



When you think of the following types of housing, how much more of each type will be needed in Thunder Bay over the next 20 years?



Respondents were asked if they thought Thunder Bay will need “many more,” “some more,” or “no more/already enough” of 15 different housing types over the next 20 years. They also had an option to choose “I don’t know” (not shown on the graph above).

The four types of housing that respondents said were most needed were: **Assisted living, entry-level/affordable single-detached houses, 55+/seniors living, and small apartments.** Further comments on different housing types are provided below:

- For **single-detached houses**, respondents felt Thunder Bay needs more entry level/affordable homes, some more mid-priced homes, and no more high-end homes.
- Respondents saw a clear need for more **duplexes and townhouses/rowhouses**, with a small percentage feeling there is already enough of each.
- On **apartments**, respondents preferred small buildings (under 5-storeys) to large buildings (over 5-storeys), but support was strong for both.
- Regarding **tiny homes**, 68% of respondents said many (37%) or some (31%) more **tiny homes** were needed in Thunder Bay in the future.
- Respondents also had favourable opinions on **co-op housing**, with 34% saying many more were needed and 28% saying some more are needed. One participant said, “Co-operative housing is a proven model. Self-supporting. Thunder Bay has 3 housing co-operatives that I know of, all self-supporting. All self-governing. The City of Thunder Bay should be supporting this model.”
- Participants had mixed opinions on **condominiums**, with 37% of respondents feeling there was already enough, 34% suggesting some more are needed, and 17% saying many more were needed.



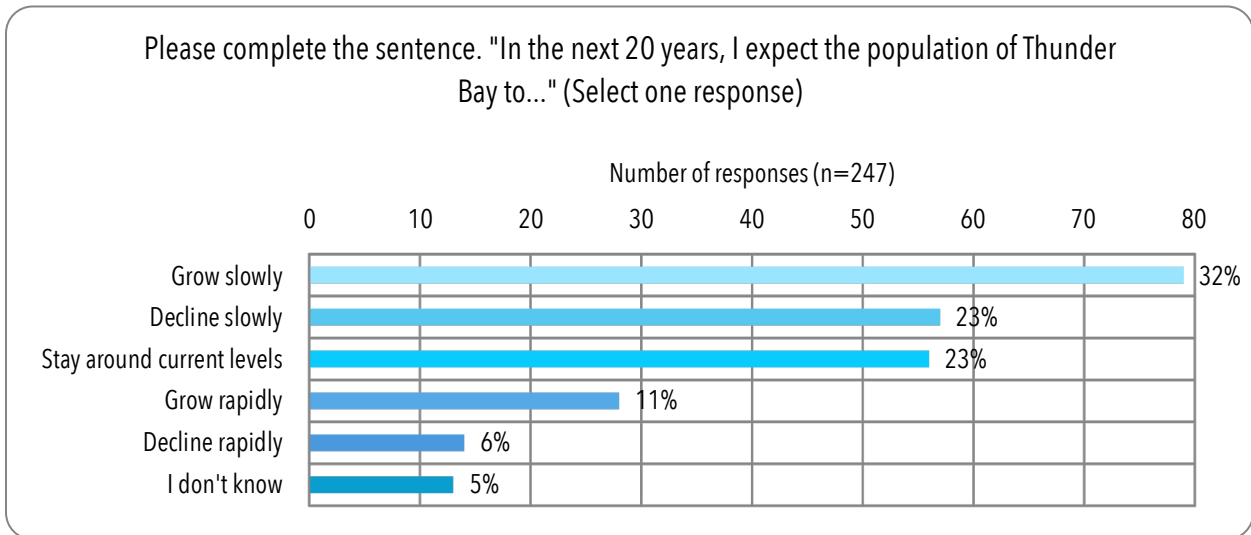
- **Secondary suites** received high levels of support (56% saying many or some more were needed) but also had the highest rate of “I don’t know” responses.
- **Rural housing** was dominated by “already enough” responses (46%). 32% said some more or many more rural housing units were needed.

Engagement Theme	Summary of Key Findings
<p style="text-align: center;"><i>Types of Housing Most Needed</i></p>	<p>Stakeholders had a wide range of answers regarding which housing types were most needed in Thunder Bay. Students need access to affordable rentals during school and entry-level homes to retain them long-term as new graduates. Seniors need affordable, accessible buildings with the option for assisted living. Alternative models of affordability like co-ops, rent-to-own properties, and tiny homes were suggested, as well as transitional housing for those experiencing homelessness. Indigenous stakeholders highlighted the need for permanent lifetime housing while recognizing that 1-bedroom housing is the most sought-after. Stakeholders also said there was an appetite for higher end multifamily units and condos as well, which were not identified as high needs by the residents in the community survey.</p>
<i>What We Heard</i>	
<ul style="list-style-type: none"> <li>• (Workshop Comment) Seniors’ residences and accessible buildings.</li> <li>• (Workshop Comment) Affordable housing, coops, resources for homelessness.</li> <li>• (Workshop Comment) Rent-to-own options.</li> <li>• (Workshop Comment) Tiny homes.</li> <li>• (Workshop Comment) Single-detached, estate sized homes.</li> <li>• (Workshop Comment) Potential for land lease.</li> <li>• (Workshop Comment) Higher end four and six-plexes.</li> <li>• (Workshop Comment) Student housing for college and university, starter homes.</li> <li>• (Workshop Comment) Seniors assisted living and seniors patio style homes.</li> <li>• (Workshop Comment) More affordable housing. We need to look at the trends to see the need for rentals vs. ownership.</li> <li>• (Workshop Comment) We should be fixing the older housing stock.</li> <li>• (Workshop Comment) Transitional housing for people experiencing homelessness.</li> <li>• (Workshop Comment) More apartments for rentals.</li> <li>• (Workshop Comment) Supportive housing near transit and services.</li> <li>• (Advocates) The people that want to live and work in Thunder Bay are well-to-do mining and forestry people. They have different wants and needs that aren’t being met. The City doesn’t want to hear that mining people want to move to Thunder Bay.</li> <li>• (Academic) There is a lack of affordable housing to retain graduated students in the community.</li> <li>• (Private Sector Housing) There is a shortage of seniors and affordable housing units.</li> <li>• (Private Planners / Architects / Consultants) We need to see more options and variety of housing.</li> <li>• (Private Planners / Architects / Consultants) More seniors and assisted living options are needed.</li> </ul>	



- (Private Planners / Architects / Consultants) We have heard about four new hotels in development now.
- (Private Planners / Architects / Consultants) The market we are seeing wants single family, larger, suburban style homes with frontage. These lots need septic, even if they have City water.
- (Private Sector Housing) Student housing is one of the big housing challenges facing Thunder Bay.
- (Private Sector Housing) The vast majority of rentals in Thunder Bay are single detached houses converted to rentals.
- (Private Sector Housing) You can build housing that is not a big suburban home. People will want nice condos.
- (Indigenous Organization / First Nation) There is a gap in addressing women and transgender people experiencing homelessness.
- (Indigenous Organization / First Nation) Housing for Indigenous residents is intended to be permanent, lifetime housing.
- (Indigenous Organization / First Nation) 1-bedroom housing for Indigenous people is in the highest demand.
- (Indigenous Organization / First Nation) There is an interesting idea about using Tiny Homes. Mattawa is looking at this with a local developer.
- (Municipal Government/Agencies) We have heard that hotels are being used as long-term housing for the mining industry because there is not enough housing.
- (Municipal Government/Agencies) The mining industry would likely see all levels of need and desire, from different workers. Some bigger homes with yards, some people with families etc.
- (Municipal Government/Agencies) There are lots of mining operations that fly in and fly out, or use short term rentals. There can be some opportunities for staff living in Thunder Bay and some on-site, it is a mix.

**Population Changes**



When projecting population changes over the next 20 years, there is little consensus among respondents. Those predicting growth accounted for 43% of responses, with "grow slowly" being the most popular response overall at 32%. Those predicting decline accounted for 29% of responses, with just 6% of responses foreseeing a rapid decline. The population was expected to "stay around current levels" by 23% of respondents while 5% did not know how to answer. The majority of responses predicted Thunder Bay will either grow slowly or stay the same,



which is relatively consistent with prior trends.

Engagement Theme	Summary of Key Findings
<p><i>Population Changes</i></p>	<p>Stakeholders pointed to several trends to explain Thunder Bay’s changing population. They noted that it is widely believed residents (particularly Indigenous residents) are undercounted by as much as 28% of the census figures. This hurts Thunder Bay as some government funding sources are based on population. New immigrants are moving to Thunder Bay by the hundreds annually, with many expected to remain long-term. In 2022, refugees from Afghanistan arrived and were settled into hotels because there were no other options. Growth has also long been anticipated from the mining industry, but the city cannot provide adequate housing to current workers, with some living out of hotels long-term. A future threat to the population includes smaller municipalities competing with Thunder Bay for growth.</p>
<p><i>What We Heard</i></p>	
<ul style="list-style-type: none"> <li>• (Workshop Comment) We estimate that the population of Thunder Bay is undercounted. There could be 20,000 people not counted.</li> <li>• (Workshop Comment) If the city had better population statistics, we could access better sources of provincial or federal funding.</li> <li>• (Private Sector Housing) Slow population growth means lower demand for housing.</li> <li>• (Municipal Government/Agencies) The role of the Northern Immigration Pilot Program is big. The allocation is for 400 recommendations this year. This would turn into more than 400 new residents. To date, 500 recommendations turned into 700 people (including family members of the individuals recommended).</li> <li>• (Municipal Government/Agencies) Many new immigrants are expected to stay in Thunder Bay. Immigration is expected to increase. There is a study to see how many new immigrants stay in Thunder Bay or leave for better jobs.</li> <li>• (Municipal Government/Agencies) When new immigrants arrive, the housing they get depends a lot on the company that they work for, or the supporting agency.</li> <li>• (Municipal Government/Agencies) The multi-cultural centre is responsible for settlement services. They supported 100 refugees from Afghanistan in December. We have heard that hotels are being used because of a lack of alternatives.</li> <li>• (Advocates) Smaller municipalities are attracting growth and will eat into our population.</li> <li>• (Advocates) Thunder Bay has between 20,000-30,000 people not being counted in the population. If the hidden population was recognized, would this change attitudes at City Hall? Would their view on development change?</li> <li>• (Municipal Government/Agencies) For any mining operations within 100-200km, there is a high likelihood that staff would be living in Thunder Bay.</li> <li>• (Private Sector Housing) Developers are always saying “the mining boom is coming, where are we going to house all these people?”, but there has always been a “boom” just around the corner in Thunder Bay, for decades it has always been “coming”.</li> </ul>	



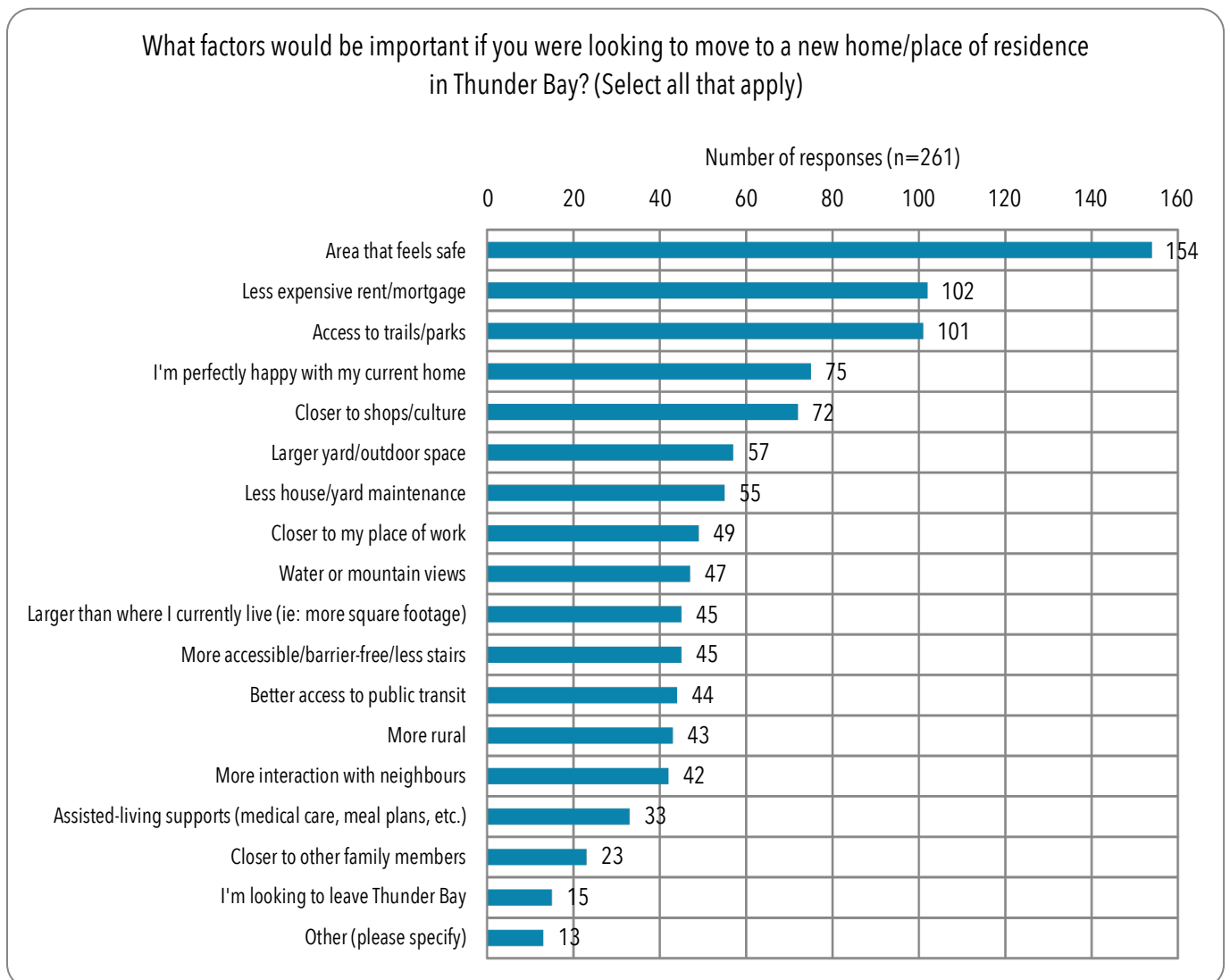


## Location of New Housing

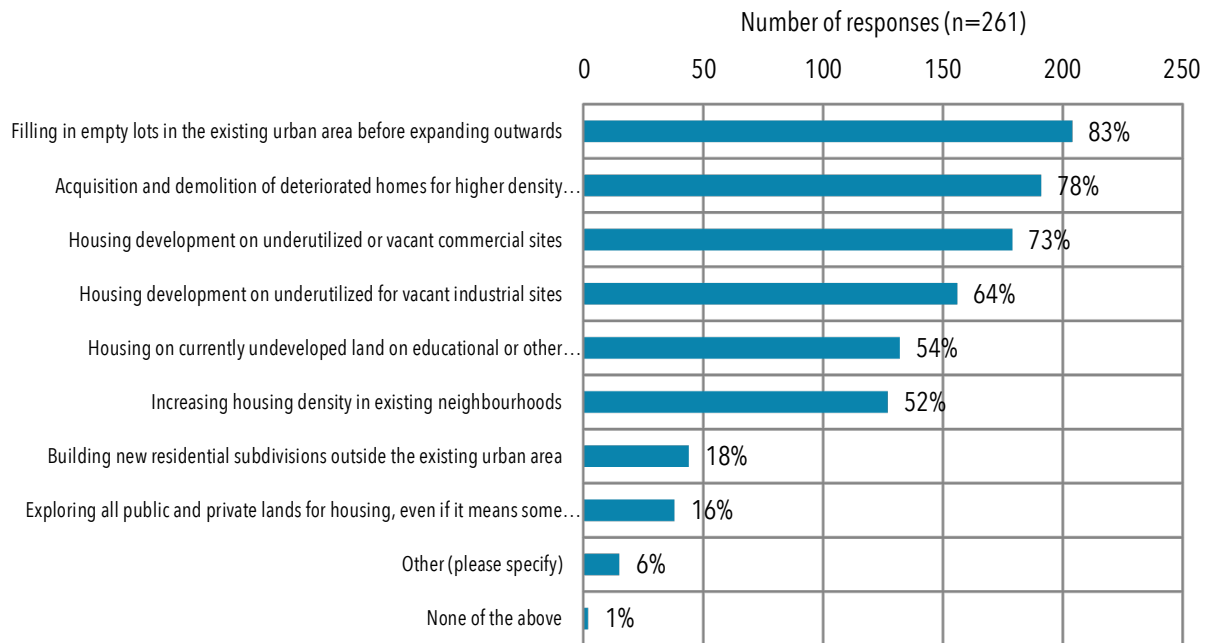
Asked about the most important factors were the respondent seeking a new residence in Thunder Bay, several clear favourites emerged.

The most popular response was an “area that feels safe,” selected by 62.3% of respondents at a nearly 3:2 ratio over the next most popular answers, “less expensive rent/mortgage” and “access to trails/parks.”

An additional 30.4% of respondents made “I’m perfectly happy with my current home” the fourth most popular answer, while “closer to shops/culture” rounded out the top five. After the fifth answer, there is a much lower degree of separation between options until reaching the bottom 3 answers. These were “closer to other family members” (9.3%), “I’m looking to leave Thunder Bay” (6.1%), and “other” (5.3%).



## When looking for places to develop housing, the City of Thunder Bay should encourage... (Select all that apply)



According to most respondents, the City of Thunder Bay should encourage infill over greenfield development when looking for new housing sites. Among infill options, **building on empty lots in existing urban areas** was the most popular response, selected by 83% of respondents. **Acquiring deteriorated homes for demolition to build in higher densities** was also popular, receiving support from 78%. **Repurposing underutilized or vacant commercial and industrial sites** were third and fourth with 73% and 64% respectively. Using **educational or other institutional sites** toward the same goal was less popular, receiving support from 54% of respondents.

Despite the popularity of infill options, only 52% said the City should encourage increasing density in existing neighbourhoods, suggesting perhaps that some who support infill would prefer to see it done at densities consistent with the current housing stock.

Greenfield development options were unpopular overall. Fewer than one in five (18%) supported new subdivisions beyond the existing urban area, and only 16% supported the idea of using existing greenspace if necessary. The "other" response was selected by 6%, and only 2 respondents (1%) said "none of the above".

"Other" responses consisted mostly of respondents stressing the need for infill development over new subdivisions outside the urban area:

- "Stop spreading subdivisions outward!!!! This is feeding the growing tax problems. Our taxes are too high here but in order to maintain our infrastructure, we need taxes. Start taxing corporations at a higher rate and leave the private citizens! In fact, the private citizens should be paying less in taxes because it is too high."
- "Under NO circumstances should we further degrade any existing greenspaces within city limits or allow further sprawl for housing development."



- “More creative solutions are needed, that don't destroy the uniformity of a neighbourhood or skyline. The Algoma Street Apartments for University Students is a good example of the old school yard.”
- “Build more affordable housing including rent geared to income. Stop attacking the homeless population. Allow space for encampments.”

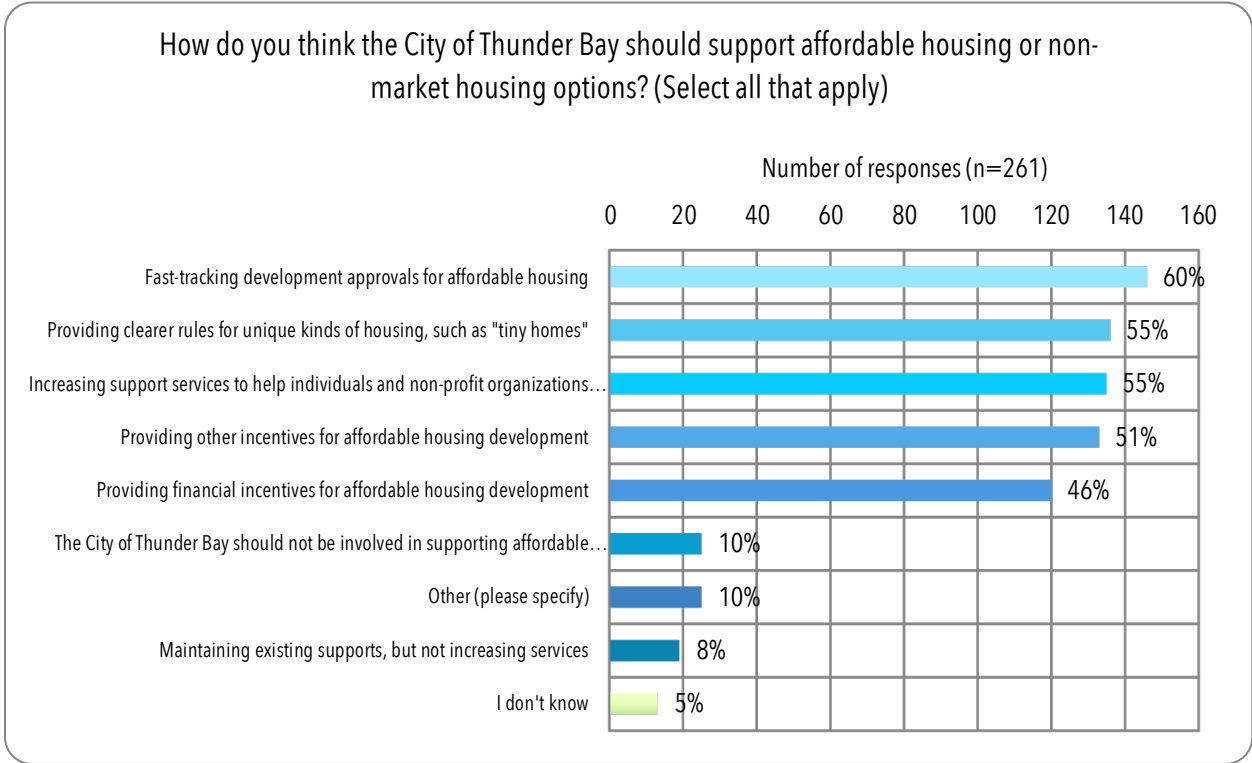
Engagement Theme	Summary of Key Findings
<p><b><i>Location of New Housing</i></b></p>	<p>Stakeholders largely agreed with residents in the survey that land already serviced by the city should be prioritized over greenfield development, and housing should be located near transit and other amenities. While some acknowledged the push-pull relationship between sprawl and densification in Thunder Bay, most were focused on making use of existing infrastructure and reuse of vacant buildings or lots in mature neighborhoods. Employee housing for mining and other industries of all types and tenures is in demand, from rentals to large family homes with yards. Stakeholders highlighted several specific locations where they wanted to see new housing development: the Lakehead Psychiatric Hospital, the Waterfront, and Fort William.</p>
<p><b><i>What We Heard</i></b></p>	
<ul style="list-style-type: none"> <li>• (Workshop Comment) Any location where it is allowed and suitable for the specific type of development.</li> <li>• (Workshop Comment) Using existing buildings, take advantage of what is not in use.</li> <li>• (Workshop Comment) Empty schools or other buildings. They also have lots of open land and have existing services.</li> <li>• (Workshop Comment) The waterfront, with opportunities for a range of types and costs.</li> <li>• (Workshop Comment) Affordable housing needs to be located where the land cost is cheaper, downtown or the south end.</li> <li>• (Workshop Comment) Empty lots or other cost viable areas. But if there are no hookups to utilities then it is costly.</li> <li>• (Workshop Comment) In locations that take advantage of existing services.</li> <li>• (Workshop Comment) In locations nearby amenities, bus routes, grocery stores and schools.</li> <li>• (Workshop Comment) The LPH lands. Redeveloping or building new on this big site.</li> <li>• (Workshop Comment) Lands behind the current police station on Balmoral.</li> <li>• (Workshop Comment) Fill in the gaps where there is older housing stock. The older neighbourhoods are more beautiful.</li> <li>• (Workshop Comment) The urban limits shouldn't restrict where people want to build or live.</li> <li>• (Private Sector Housing) Even new developments are exclusively residential, with no commercial or mixed use. They don't include a local neighbourhood fabric.</li> <li>• (Private Sector Housing) We need to encourage walkability and transit for new developments. They aren't accessible.</li> <li>• (Private Sector Housing) The people that often get a voice are developers and the construction industry, with a vested interest in expansion. This puts an enormous strain on the City to pay for infrastructure.</li> <li>• (Private Sector Housing) There are social issues with the downtown (Fort William) core. There is also a lack of grocery stores and essential services in the downtown core, Fort William. This makes it hard to attract housing.</li> </ul>	



- (Social/Supportive/Non-Profit) Transitional housing for youth is in progress at a site on Junot Avenue, close to the EMS building. The site is close to amenities, walkable and has services nearby. The site also has trees adjacent, helping maintain a connection to the land for indigenous youth.
- (Social/Supportive/Non-Profit) We are looking at two sites, one on George St. and one on Donald St. as possible expansion for [the shelter]. Both sites are close to Simpson St.
- (Social/Supportive/Non-Profit) The old McKellar hospital was redeveloped into seniors assisted living successfully.
- (Social/Supportive/Non-Profit) It is too easy in Thunder Bay to develop in the forest. Buy some bush, bulldoze, and you go.
- (Academic) The college has no plans to develop or sell property currently. The plan is to keep the campus as green as possible and stick to the current footprint.
- (Academic) The private sector built the two apartments, and the College leases the buildings. The apartments are mainly for international students.
- (Advocates) There is a shortage of serviced land to build/develop.
- (Advocates) Allow for housing in areas set aside for green space (River Park area).
- (Advocates) The LPH lands, you could build 400 houses there tomorrow, but the City attitude about that is negative.
- (Private Planners / Architects / Consultants) First time homebuyers have different needs, their first home is not going to be suburban in Thunder Bay.
- (Private Sector Housing) There is a push-pull right now between sprawl and densification. Thunder Bay is very suburban.
- (Private Sector Housing) The waterfront has historically been the least attractive part of the city. It is still mostly industrial and disconnected by rail.
- (Private Sector Housing) There are ways to build high-end in a dense way. Look at the waterfront redevelopment.
- (Private Sector Housing) Fort William is a big opportunity. If there was no more open land, developers would be pushed to think about building in other parts of the city.
- (Private Sector Housing) There are lots of brownfield opportunities, most of the waterfront is brownfield, but it is not prioritized because of costs.
- (Private Sector Housing) The City should push a lot more about the south side, to contribute to fiscal sustainability.
- (Private Sector Housing) We need to motivate the City to convert commercial into residential. And to open good City land along bus routes and underutilized parks.
- (Indigenous Organization / First Nation) Our units are scattered around the city. We used to learn about available land from the City website, but that information is lacking now.
- (Indigenous Organization / First Nation) We try to find lots that are close to services and walkable.
- (Indigenous Organization / First Nation) Our youth transitional housing project is in progress on Junot Avenue, behind the EMS building.
- (Indigenous Organization / First Nation) It was important to find a space with some open land, so the youth in transition can remain connected to it.
- (Indigenous Organization / First Nation) Transitional housing needs to be located close to services and transportation.



*Opportunities for the City of Thunder Bay to Support Housing Development*



To support affordable or non-market housing options, respondents felt the City of Thunder Bay should be “fast-tracking development approvals for affordable housing” (60%), “providing clearer rules for unique kinds of housing, such as ‘tiny homes’” (55%), and “increasing support services to help individuals and non-profit organizations navigate development processes” (55%). Only 10% felt the City should not be involved in supporting affordable housing, and 8% suggested maintaining existing supports but not increasing services.

“Other” responses and further clarification about why people chose the a including those on the following topics:

**Zoning Changes**

- “Allow for rapid rezoning of low-density housing areas. Able to bypass the nimbys.”
- “Promoting dense development in walkable areas, getting rid of zoning bylaws and parking minimums to promote mixed use neighbourhoods, immediate end to all suburban development.”
- “Make it way harder to build in outlying areas, the city should not be sprawling out into the woods, it should be filling in”
- Develop clearer rules and guidelines around “unique” housing developments to lower the barrier to entry for people not from a development background.
- We must eliminate the profit motive, and if we are considering up-zoning areas to increase density, then there must be a focus on affordable community housing for low-income households and the non-profit, cooperative and municipal housing sector must be given priority support over for-profit development.
- Transit oriented development with fast tracked approval for said developments.



### **Tax Changes: Incentives & Disincentives**

- "Provide more aid for subsidized housing or more alternatives to help get more people in safe places. Also maintaining the current units."
- "Levy a large disincentive tax on any landlord that leaves any housing unit empty while not being actively renovated. This would drag rent down across the board and increase available units rather than allowing them to be hoarded away for market manipulation by the owner class. Penalize house-flippers with taxes also, or flat out prevent them from selling houses they have not lived in. Pass a law so that a portion of money paid in rent becomes equity in the rental property for the renter. Renters should not be paying mortgages for landlords when the equity only goes towards the capitalist class and away from working people."
- "Offer financial incentives to gentrify unused/in need of repair houses and buildings into affordable social housing."
- "Some of the old infrastructure needs to be torn down, give people incentives to buy the cheaper homes and they have to live in them."
- "Financial support (loans, downpayments, etc.) for individual property owners to build laneway houses or apartments to increase rental units."
- "Negotiate with First Nations and related Federal Government agencies to provide FN housing. The city could reduce or eliminate land development fees. Provide financial incentive to attract factory construction of pre-built houses. This provides better quality control, year-round construction opportunities (build in sections, store and install in warmer weather) Also provides commercial opportunity to sell the houses to agencies and people outside the Thunder Bay area."
- The City must financially incentivize small infill projects to attract builders because small infill projects produce marginal return on investment compared to subdivisions and large multi-unit projects. Bring together citizens and developers in a think tank to brainstorm better solutions to housing.
- Offer incentives to refurbish abandoned/run-down buildings for housing.

### **Rent Controls & Standards for Landlords and Tenants**

- "Creating rules to limit rent prices/ increases"
- "Enforce or create appropriate by-laws applicable to landlords and tenants so everyone is treated fairly"
- "In terms of support the city should try to support the "affordable" market housing by asking landlords to maintain them (do they inspect them ever? is there a minimum standard of upkeep?); in terms of creating more - creating incentives would be helpful - as long as they are maintained"
- Rent control, accountability for landlords, more enforcement regarding slumlords and rooming houses.

### **Developing City-Owned Land**

- "COTB should consider subdividing some of its larger land holdings and selling individual residential lots. This would mean more revenue for the municipality, and improved availability of land for smaller/ family scale development. This would also promote variety in new developments, which is important for a healthy neighborhood."
- "Reduce the cost of city owned land and lower taxes"
- "Thunder Bay should use taxpayer money to build affordable housing. It is the local taxpayers that are complaining about the poor people, not people from Ottawa or Toronto. They are our neighbours that need help. We know best what we are working with here. We need to step up and if anyone doesn't want to help people, don't listen to them."
- "City developed not for profit co-op housing. Not all RGI. CASTLEGREEN has a 3-5 YEAR waiting list."



- “The province needs to step in with more nonprofit housing as was case in the 90s. The City would take back its nonprofit housing portfolio, especially supportive housing.”

**City Staffing**

- “The city should have a strategic plan regarding improving the current housing stock of affordable housing and consider having a municipal housing advocate whose main responsibility is to focus on the right to housing in all municipal affairs.”
- City’s role should be support and guidance of the agencies increasing affordable housing inventory. Not the City’s role to undertake projects themselves and only “adds a layer of government that the projects don’t need.”
- “The rules are ever changing and non-profits cannot keep up. The city can contribute by assisting to navigate the process free of charge.”

**Other Comments**

- “Explore turning properties seized due to unpaid taxes into affordable housing.”
- “Look to cities who have eliminated homelessness and follow their models. Supporting a Universal Basic Income that is a living wage would be the quickest way.”

Engagement Theme	Summary of Key Findings
<p><b><i>Solutions to Gaps and Barriers</i></b></p>	<p>Stakeholders felt the City of Thunder Bay has some power to address the gaps and barriers of solving the housing crisis. Several mentioned changing zoning laws to influence where future development takes place. Also popular was the desire to reduce administrative hurdles at the City and expedite the permitting and approval process. Some saw opportunities for financial incentives to influence development, such as higher taxes on vacant land, grants, and tax rebates. Additionally, the opportunity to develop City-owned land was recognized, with suggestions to expand the availability of these properties for development.</p>
<p><i>What We Heard</i></p>	
<p><b>Zoning Changes</b></p> <ul style="list-style-type: none"> <li>• (Private Sector Housing) Further extending zoning allowances, or zoning overlays on parts of the city that are low density to make it possible to build higher in these older neighbourhoods.</li> <li>• (Private Sector Housing) Give a height limit for affordable housing.</li> <li>• (Private Sector Housing) Rezone or prepare an overlay for the waterfront. Then support development there with policy, and advocate at the provincial/federal level for environmental funding.</li> <li>• (Private Sector Housing) Older shopping malls, older areas along Simpson could be converted to housing.</li> <li>• (Private Sector Housing) The solution is finding affordable housing and using the underutilized commercial spaces to convert to housing. Older neighbourhoods have large, main floor commercial spaces that could be converted.</li> <li>• (Private Planners / Architects / Consultants) We need to see the City push incentives to develop downtown. Push things like street trees etc.</li> </ul> <p><b>Tax Changes &amp; Incentives</b></p> <ul style="list-style-type: none"> <li>• (Private Sector Housing) The City should be taxing the heck out of brownfield and vacant property. There is so much vacant property. The City doesn’t own it, and people are just sitting on properties. Force them to sell or move on.</li> </ul>	



- (Workshop Comment) Incentives for builds and tax breaks for first time buyers.
- (Workshop Comment) Tax incentives or CMHC incentives.
- (Workshop Comment) Rent subsidies.
- (Private Planners / Architects / Consultants) Reduce taxes for any urban infill developments in both downtown cores, this is needed for development.
- (Private Sector Housing) There is a big potential return on investment for creative developments. If the City would contribute to an environmental remediation fund to support the waterfront it would pay back big.

#### **Developing City-Owned Land**

- (Workshop Comment) The City should lease it's land at a lower rate to allow for social and other developments.
- (Workshop Comment) Use parkland dedication lots for infill, they are city owned.
- (Workshop Comment) Inventory and characterize available lots (what are shovel ready).
- (Workshop Comment) Better use of current lands.
- (Private Sector Housing) The City should make its land and education land holdings available.
- (Private Sector Housing) We need to inventory all City owned lands.
- (Social/Supportive/Non-Profit) The City is the largest property holder; they need to work with community organizations.

#### **City Review Timelines & Application Process**

- (Workshop Comment) Shortened timelines for the registration process for individual lots.
- (Advocates) Resolve City IT issues to deal with inspections.
- (Private Sector Housing) You need a one-stop-shopping process, with online applications to speed up development processes.
- (Indigenous Organization / First Nation) The City could have a one-stop-shop to help developers. A checklist would be good. An online portal that is interactive would be good.
- (Private Sector Housing) You need a more open comment period and circular at the City.
- (Advocates) Slow City building department inspections.
- (Private Sector Housing) We need to avoid permit delays at the City. There are so many delays.
- (Private Sector Housing) You need permits, inspections all in place before the short building season.

#### **City Staffing**

- (Workshop Comment) The City needs more staff, more skilled professionals in the planning department.
- (Workshop Comment) The City has issues with hiring and retaining qualified staff.
- (Social/Supportive/Non-Profit) No one wants to build a white elephant that can't be used because of no staff, no operating dollars, especially the City.
- (Private Sector Housing) The City is short on staff in the planning department, and there is limited access to real persons for developers.

#### **Increased Collaboration**

- (Workshop Comment) More collaboration between interest groups.
- (Workshop Comment) Indigenous partnerships with neighbouring First Nations and Indigenous organizations.





- (Indigenous Organization / First Nation) There are opportunities to work with other social services on homelessness, we collaborate well together.

#### **Addressing the Labour Shortage**

- (Workshop Comment) We need to improve recruiting more tradespeople.
- (Private Sector Housing) Attract more qualified labour for the construction industry.
- (Private Sector Housing) Attract more home builders.

#### **Other Comments**

- (Workshop Comment) The City letting the market have more of a say for development vs. having more control.
- (Workshop Comment) Adjust policies to better suit northern Ontario.
- (Workshop Comment) Happier cities have mixed income and mixed housing types to contribute to healthy areas.
- (Private Sector Housing) Neighbourhood development corporations are not ever discussed. They could be supported. They could buy single family homes to convert into tri-plexes, you don't need a lot of capital.
- (Advocates) the CEDC needs more money to do a mining strategy update. They identified 350 new jobs around Thunder Bay in the next three years, but not enough housing for them. Some mining companies are considering offering financial incentives in forgivable loans for employees to build homes, but Thunder Bay is missing out on this opportunity.

