

2024
Housing Needs Assessment
Thunder Bay (CY)

Table of contents

Preface.....	2
Funding Requirement.....	2
Purpose.....	2
1. Methodology.....	4
2. Community Profile and Trends.....	8
3. Household Profiles and Economic Characteristics.....	11
4. Priority Groups.....	26
5. Housing Profile.....	30
6. Projected Housing Needs and Next Steps.....	39
7. Use of Housing Needs Assessments in Long-Term Planning.....	53
Annex A: Relevant Links for Developing Housing Needs Projections.....	55
Data and Analysis.....	55
Reports & Publications.....	55
Annex B: Glossary.....	56

Preface

[Canada's Housing Plan](#) and [Budget 2024](#) both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

Purpose

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [Housing Needs Report](#) and the City of Edmonton's [Affordable Housing Needs Assessment](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

While responding to the written questions, please use as much space as required.

1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

Data fields highlighted in yellow identify where municipalities will have to source the data.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

Please provide data from the latest census except where otherwise indicated.

1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

This Housing Needs Assessment has been formulated using empirical quantitative data from sources that include the Statistics Canada Census and CMHC databases that informs growth and housing forecasting in the short and long term.

Further, qualitative research and evaluation has been garnered through engagement with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences through the creation of the City's Housing Land Needs Study and Strategy (HLNSS).

Publicly available data sources in addition to those listed above are available at the following links:

- [Municipalities Under Pressure – AMO 2025](#)
- [Ontario Housing Supply Tracker](#)
- [Point in Time Count 2024](#)
- [Thunder Bay Community Homelessness Report 2022-2023](#)
- [Thunder Bay Housing Land Needs Study & Strategy 2024](#)
- [Unmasking population undercounts, health inequities, and health service access barriers across Indigenous populations in urban Ontario](#)
- [Why Are So Many People Who Experience Homelessness in the City of Thunder Bay from Out of Town?](#)

1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)

The City undertook a Housing Land Needs Study and Strategy in 2023/2024 related to housing needs and growth management. Stakeholder groups were consulted through an Open House and online surveys. Common themes from this consultation and engagement included the need to avoid sprawl, promote gentle intensification, and support a diversity of housing types. Affordable Housing was (and is) recognized as a crisis, with more needed to be provided for all income levels.

The Thunder Bay District Social Services Administration Board (TBDSSAB), under which homelessness and housing programs fall, provided input into this Housing Needs Assessment, drawing on their data points and various resources created to address this issue.

1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

The HNA relies on the consultations conducted and data collected for the 2024 Housing Land Needs Study and Strategy. The Consultant held an in-person stakeholder workshop in Thunder Bay, conducted one-one interviews both in-person and virtually, and coordinated an online survey open to the public on the City's public engagement portal.

Engagement Details		
Date(s)	Activity	Details
January 2023	Stakeholder Workshop	Half-day, in-person workshop with 21 key stakeholders held at Thunder Bay City Hall.
January – March 2023	Targeted Interviews	19 interviews were held with targeted stakeholders.
February 2023	Public Survey	Online survey open to Thunder Bay residents via getinvolvedthunderbay.ca . The survey included an interactive mapping exercise. The survey website received 1,100 total visits, with 261 individuals completing the survey and 195 unique points placed on the map.

While the public survey was not a scientific survey, the respondent demographic was representative of the census population of Thunder Bay in terms of geographic distribution, household incomes (with some underrepresentation in households with a before tax total annual income under \$50,000), age (with an overrepresentation of 30- to 39-year-olds and very few 20 and under responses) and gender (with a slight underrepresentation of males).

2. Community Profile and Trends

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

<p>2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.</p>

The City of Thunder Bay's Official Plan was approved on March 11, 2019. The City's Official Plan has prioritized key housing objectives and targets for the City, including:

- realize a minimum of 20% of new urban dwelling units through intensification
- encourage the provision of ownership and rental housing forms and densities that are affordable for lower to moderate income households
- support the development of residential facilities that meet the housing needs of persons requiring special care or living arrangements
- promote a range and variety of dwelling unit types and an appropriate mix of densities that will facilitate a supply of housing that is accessible, affordable, accommodating to a mix of demographic and income groups, and is appropriate to the needs of the community
- provide for an adequate supply of residentially designated and serviceable land in appropriate locations in order to meet the City's housing needs
- require that new residential development within the Residential designation include at least 20% of the housing in multiple form
- 20% of all new residential units constructed each year are affordable
- Limiting conversion of rental residential properties to condominium when the vacancy rate for all rental units, as determined by the Canada Mortgage and Housing Corporation, is 3.0% or less

The Official Plan also further enables additional tools to be used to support affordable housing and housing creation. This includes the use Community Improvement Plan(s) to incentivize affordable housing and increasing density.

The City's Zoning By-law, approved in 2022 and since amended, supports increased residential density by enabling all urban residential properties to contain up to six dwelling units, reduced parking standards and increased density minimums.

The 2024 Housing Land Needs Study and Strategy identified that under the high-growth population scenario, Thunder Bay will need to construct 8,825 new housing units between the years 2021 and 2045, an average of 353 units per year. This study assisted in the City’s successful submission to the Federal Housing Accelerator Fund that requires the construction of 220 housing units per year over the ten-year period between 2021 and 2031.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	107909
	2021	108843
Population Growth (Number)	Total	934
	Percentage	0.9
Age (Years)	Average	43.7
	Median	44
Age Distribution	0 - 14 years	15420
	15 - 64 years	69595
	65+ years	23825
Mobility	Non-movers	93360
	Non-migrants	9555
	Migrants	2885

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	9190
Non-Immigrants	Total	94750
Recent Immigrants (2016-2021)	Total	1070
Interprovincial migrants (2016-2021)	Total	1905
Indigenous Identity	Total	15055

2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

Rising infrastructure and building costs coupled with increasing rental and home prices have put a strain on the affordability of dwellings to all residents. The HLNSS identified that for the City's population, there is a need to immediately construct 865 homes to meet the Organisation for Economic Co-operation and Development (OECD) average of 462 housing units per 1000 residents.

Thunder Bay's growth rate from 2016 to 2021 was a modest 0.9%. Thunder Bay's growth rate is expected to be 5.7% to 2031. This growth rate projection is expected due to Thunder Bay's increasing role as a regional hub for commerce, health care, education, and industry. Also noticeable is Thunder Bay's increasing immigration that includes regional and interregional migration and international immigration.

This results in increased demand and competition and in turn increased housing costs. Residents have expressed concerns of being priced out of the market. Young adults are experiencing heightened pressure on purchasing their first homes. Seniors have also expressed concerns about not being able to appropriately age in place or downsize to meet their needs. The competition for scarce housing supply affects all demographics and sectors of our community. Individuals are struggling to progress through the housing continuum, with there being pressure put on renters and private market purchasers alike.

By 2045, Thunder Bay's population is expected to grow to nearly 125,000 people, which represents a growth rate of over 12% from 2021. The City's housing fabric is dominated by single detached dwellings. The natural progression from detached home ownership to rental or condominium tenure is at a bottleneck due to supply of missing middle housing. Private sector pressure exists in the market to expand City infrastructure for more single detached dwelling neighbourhoods; however, the infrastructure deficit and low overall density provide the metrics to defer such sprawl.

3. Household Profiles and Economic Characteristics

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	47182
	2021	48405
Household income (Canadian dollars per year)	Average	93200
	Median	77500
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	56550
	Median	46800
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	113100
	Median	97000
Average household size (Number of members)	Total	2.2
Breakdown of household by size (Number of households)	Total	48405
	1 person	16765
	2 persons	16960
	3 persons	6670
	4 persons	5385
	5 or more persons	2625
Tenant households (Number of households)	Total	15640
	Percentage	32.311
Owner households (Number of households)	Total	32765
	Percentage	67.689
Percentage of tenant households in subsidized housing	Percentage	22.9
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	Higher-order (high frequency) transit refers

3.1.1 Household Income and Profile		
Characteristic	Data	Value
		to transit that operates in whole or in part in a dedicated right of way , including heavy rail, light rail, and bus rapid transit. Thunder Bay's transit system does not meet this definition.
Number of one-parent families	Total	6010
	Percentage	20.185
Number of one-parent families in which the parent is a woman+	Total	4620
Number of one-parent families in which the parent is a man+	Total	1390
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	1935
	Low (21% – 50% AMHI)	8055
	Moderate (51 – 80% AMHI)	9160
	Median (81% - 120% AMHI)	10090
	High (>120% AMHI)	18975

3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

For 2021 the 60th percentile household income for owned homes was \$94,600, which equates to an affordability home value of \$348,000. The average resale price of homes was \$289,111. The average and median home ownership incomes can afford more than the average home price in 2021. Home ownership appears to be affordable for 60th percentile given the average home sale, however low supply in the resale market and increasing population make acquiring such priced homes challenging. The Thunder Bay housing market took longer to rise due to the effects of COVID-19 than the majority of the province, with 2024 average home sale prices drastically increased (both average and median by \$20,000) from the 2021 statistics.

The tenant income levels are far below the income needed to afford the average home price. These are typically single income, single occupancy, or single parent households that cannot enter the housing market and require a wide range of rental accommodations. As noted, the increasing supply of missing middle homes is expected to allow for the natural transition of home occupancy from owner to rental and thus opening more supply of single detached homes.

Thunder Bay has a higher rate of one-maintainer households (56%) than the Ontario average (49%), with 20% of these being single-parent households, almost 77% of which are single mothers. This may speak to the fact that 23% of renter households are in subsidized housing, as opposed to the provincial average of 14%.

When compared with the median age with the rest of the province, the population of Thunder Bay is about 3 years older.

Much of the efforts to create missing middle homes and mid-rise homes are in established neighborhoods with particular focus on location near/on current transit routes.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.¹

In 2021, single mother-led households represent the largest portion of priority populations in Thunder Bay that are in Core Housing Need. A quantitative example of this is shown in the table below. Similarly impacted are Indigenous-led, Black-led and new migrant-led households. The built form of Thunder Bay has historically been predominantly single detached housing. According to 2021 Census data, 65.3% of houses within the City are single detached, and then 3.0% are row houses, 4.3% are semis, 5.0% are duplexes and approximately 21.5% are apartments. More housing supply across a variety of types and tenures is needed to allow suppressed households to enter the market.

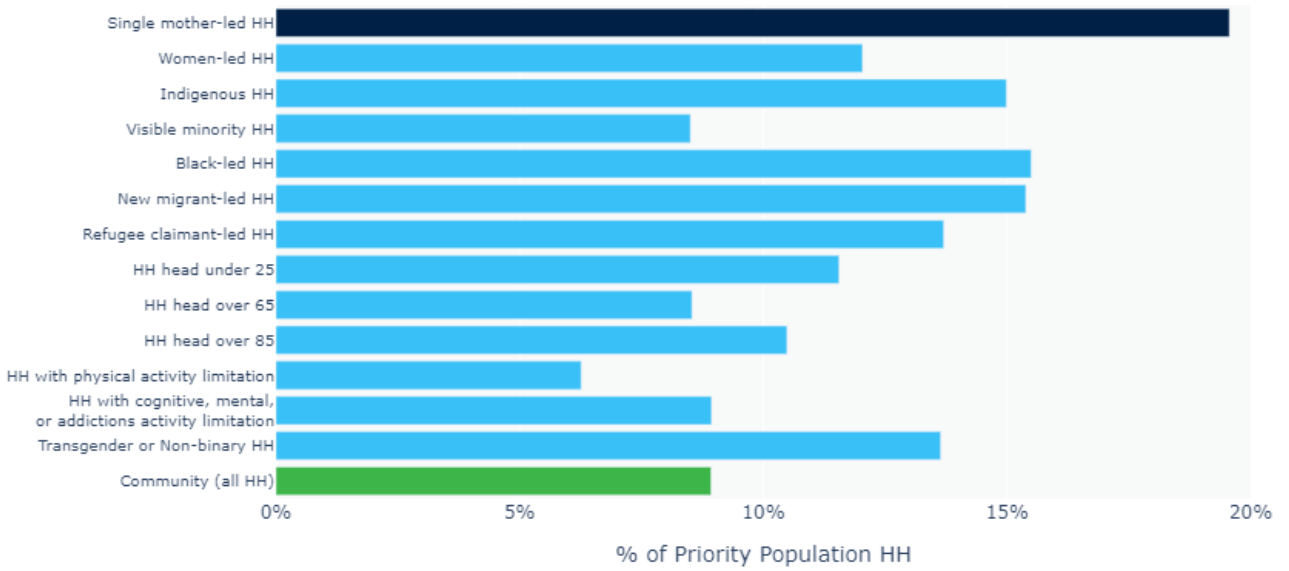
Based on HLNSS discussions, younger people are continuing to live with their parents due to affordability pressures. They have been priced out of the housing stock that they grew up in, and this is anticipated to continue unless additional tools are implemented and resources provided. It is not feasible in some cases for a single detached home to be the first home for a younger adult, nor is the supply of smaller units available for this group or seniors as the cost of entry is high.

67.7% of the City’s private households in 2021 were owned, whereas 32.3% were rented. From the HLNSS, younger individuals and seniors have had no choice but to move to an area that they qualify for, as the demand for housing in Thunder Bay is significantly high, which tends to put outward pressure on both first-time buyers as well as downsizing seniors or widows.

These trends are anticipated to continue unless more affordable housing is provided. Thunder Bay’s population growth to 2045 is forecasted to increase by over 12% from 2021. This will be spurred by new immigration and relocation within the Region. This will apply more pressure on the market and pushing younger adults, seniors, and marginalized individuals and families out, unless more is done to increase the amount and variety of housing.

¹ *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

Percentage of Households in Core Housing Need by Priority Population, 2021
Thunder Bay CY (CSD, ON)



3.4 Economic Conditions

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

3.4.1 Economy and Labour Force

Characteristic	Data	Value
Number of commuters by commuting destination	Within census subdivision	32330
	To different census subdivision	1250
	To different census division	525
	To another province/territory	90
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	34820
	Public transit	1500
	Walked	1860
	Bicycle	455
	Other method	715

3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

The evolving nature of working from home, while positive in some regards, has also had the effect of residents seeking more living space in their households to accommodate multiple offices/remote work locations. The demand for space and larger homes relative to that of that of the older urban areas continues to put downward pressure on local residents. There is also an equity gap experienced by priority populations, where income levels vary greatly between typical economic families vs. single retirees, younger adults, women-led households, marginalized households, and single occupied households.

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

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

3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

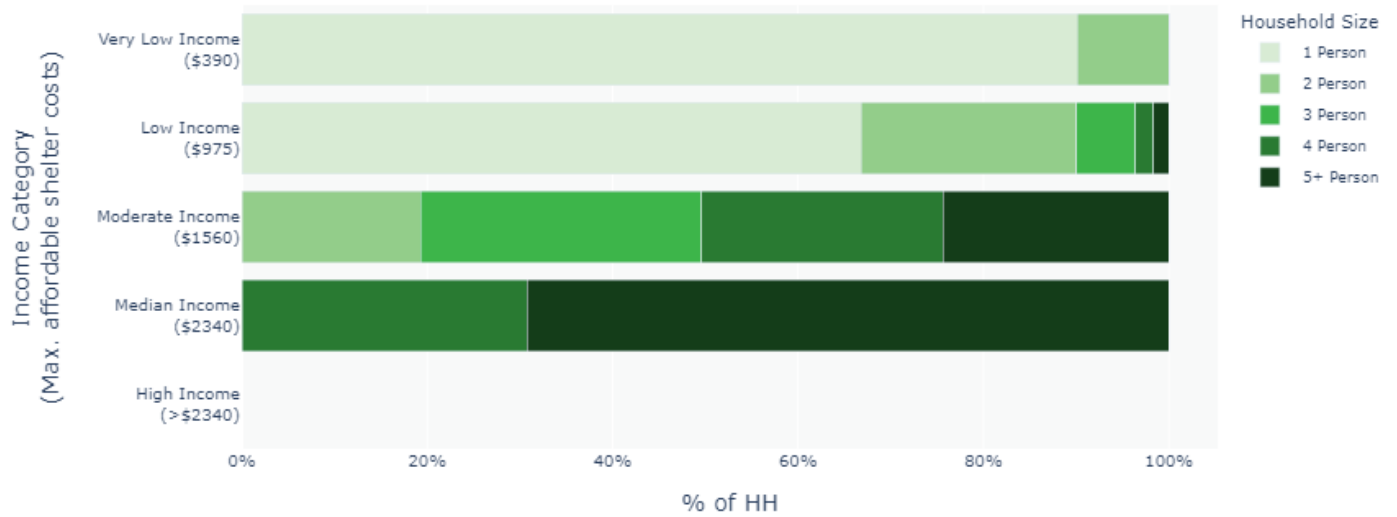
Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

Income Categories and Affordable Shelter Costs:

Thunder Bay CY (CSD, ON)	Thunder Bay CY (CSD, ON)	Thunder Bay CY (CSD, ON)	Thunder Bay CY (CSD, ON)
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$78,000	\$1,950
Very Low Income (20% or under of AMHI)	2.94%	<= \$15,600	<= \$390
Low Income (21% to 50% of AMHI)	16.73%	\$15,600 - \$39,000	\$390 - \$975
Moderate Income (51% to 80% of AMHI)	19.22%	\$39,000 - \$62,400	\$975 - \$1,560
Median Income (81% to 120% of AMHI)	21.21%	\$62,400 - \$93,600	\$1,560 - \$2,340
High Income (121% and more of AMHI)	39.89%	>= \$93,601	>= \$2,341

Percentage of Households in Core Housing Need, by Income Category and Household Size:

Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021
Thunder Bay CY (CSD, ON)



2021 Affordable Housing Deficit:

Thunder Bay CY (CSD, ON)	Thunder Bay CY (CSD,ON)	Thunder Bay CY (CSD,ON)	Thunder Bay CY (CSD,ON)	Thunder Bay CY (CSD,ON)	Thunder Bay CY (CSD,ON)	Thunder Bay CY (CSD,ON)
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$390)	730	80	0	0	0	810
Low Income (\$975)	1840	640	175	55	45	2755
Moderate Income (\$1560)	0	115	180	155	145	595
Median Income (\$2340)	0	0	0	20	45	65
High Income (>\$2340)	0	0	0	0	0	0
Total	2570	835	355	230	235	4225

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	7695
	Percentage	16
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	3635
	Percentage	7.6
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	4720
	Percentage	30.4
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	2590
	Percentage	5.4
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	2975
	Percentage	9.1
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1040
	Percentage	2.2
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	3650
	Percentage	7.5
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	765
	Percentage	1.6
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	1310
	Percentage	8.4
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	485
	Percentage	1
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	2340
	Percentage	7.1
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	280
	Percentage	0.6
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	1615
	Percentage	3.3
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	420
	Percentage	0.9
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	1070
	Percentage	6.8
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	365
	Percentage	0.8
Suitability – Owner households in unsuitable dwellings (# and %)	Total	550
	Percentage	1.7
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	55
	Percentage	0.1
Total households in core housing need	Total	4240
Percentage of tenant households in core housing need	Percentage	19.8
Percentage of owner households in core housing need	Percentage	3.8

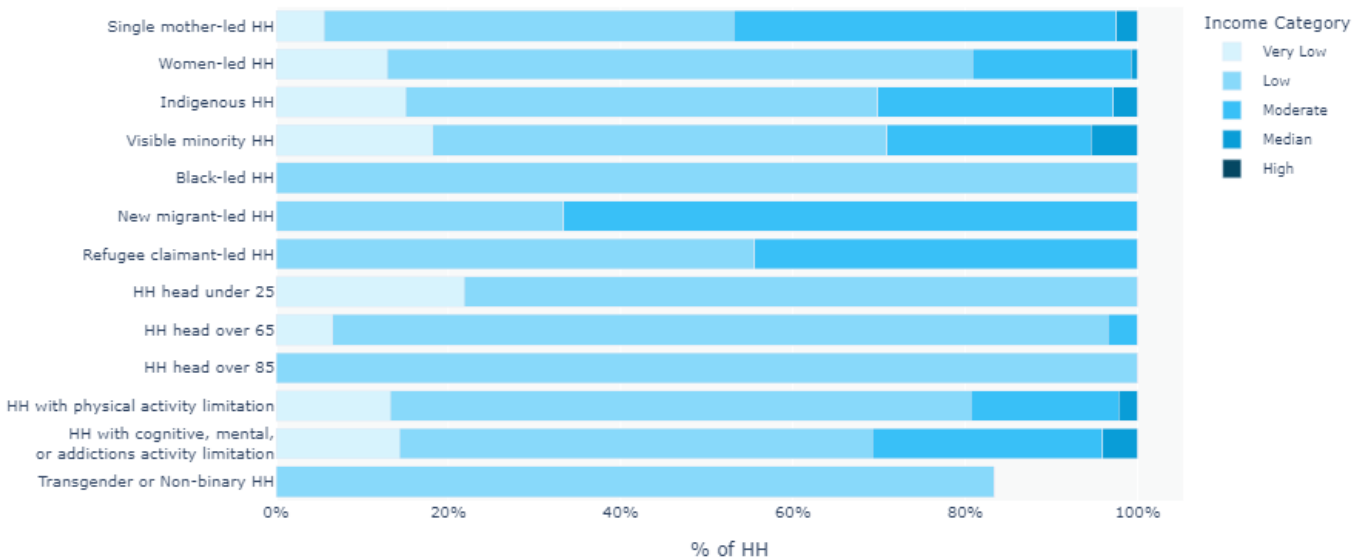
3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

It is important to note that Thunder Bay has one of the oldest housing stocks in the country. From this, we can extrapolate that the percentage of households in the adequacy component of core housing need has the potential to increase exponentially as over 70% of the housing stock was built before 1980, and 37% of overall housing stock was built before 1960.

It is also crucial to recognize that Thunder Bay’s fastest-growing population are Indigenous households, which tend to be larger than the average Canadian household size. These households also often fall under core housing need, as there are often not enough bedrooms to accommodate the family size. Multi-generational families are also often found in this priority group, compounding the lack of space and thus suitability of housing.

The additional quantitative data below shows that seniors, those with physical or mental limitations, black-led and women-led households continue to be priority populations that have very low and low income levels, which disproportionately impacts their ability to afford safe, secure, and affordable housing. Also impacted are younger adults and new-migrant led, and Indigenous-led households. These groups similarly represent some of the largest proportions of the population in core housing need, while income levels are not able to match the market availability of housing within the community. Opportunities for subsidizing need to be made available to help offset this discrepancy.

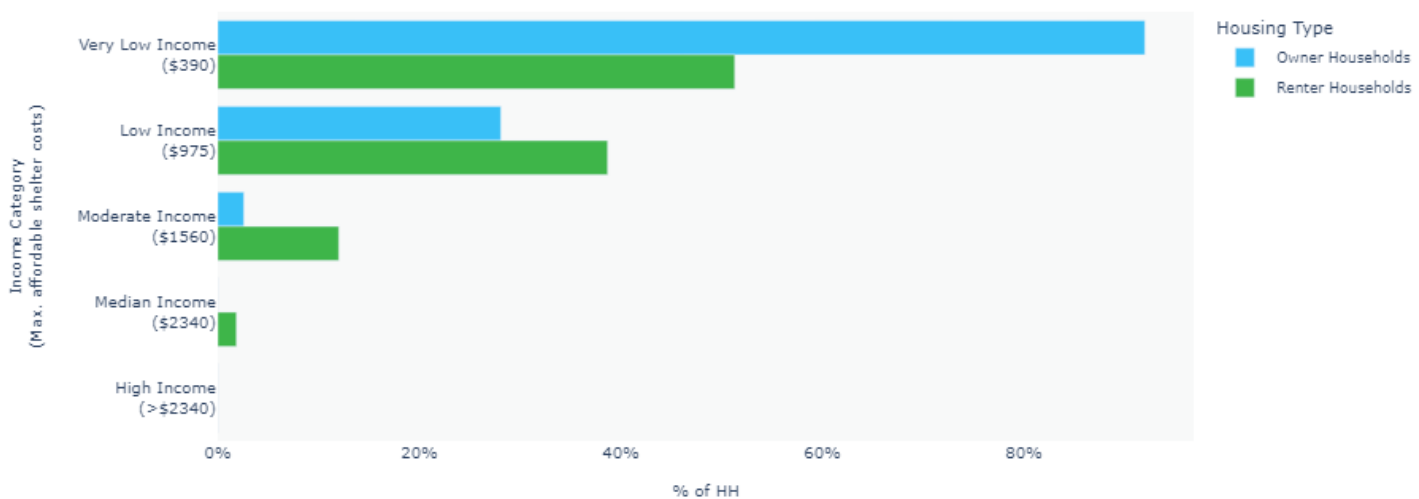
Percentage of Households in Core Housing Need by Priority Population and Income Category, 2021
Thunder Bay CY (CSD, ON)



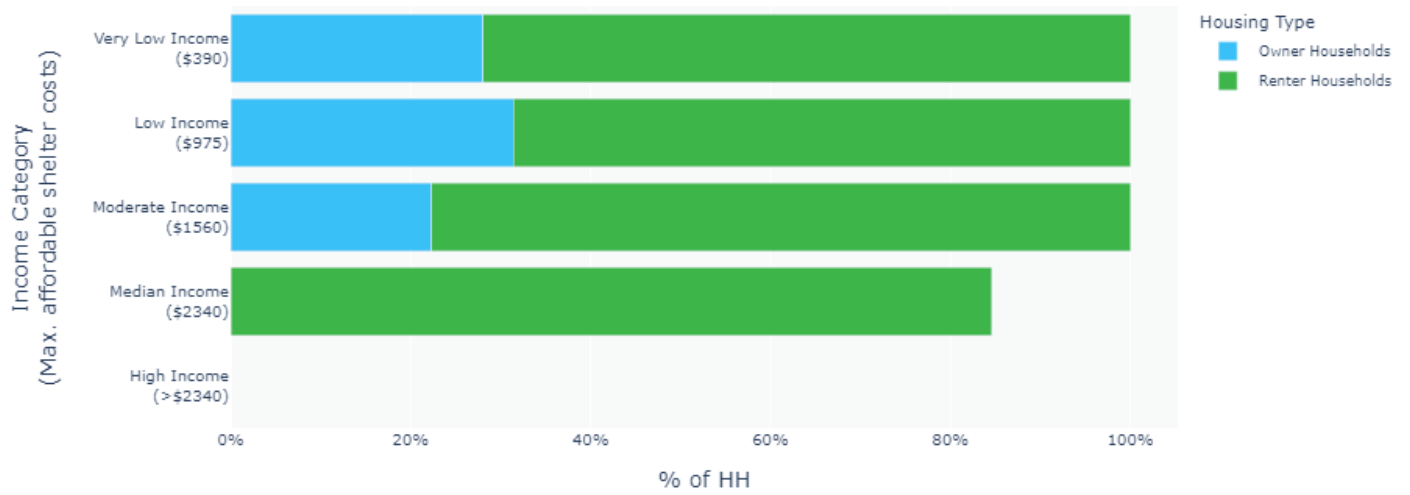
Further, even moderate (as well as low and very low income) earners represent a significant proportion of those in core housing need, as shown in the additional table included below. The data below points to very low income earners also being owner households, which, as further supported by the qualitative analysis undertaken, seems to indicate that seniors may be significantly impacted in this category. Seniors may have owned their homes but suffered the loss of a partner or reduced income in retirement such that maintaining home affordability is difficult.

Moderate and low income earners in Thunder Bay are also impacted by not being able to enter the housing market, as shown below, with the majorities being renter households. Costs of living have increased significantly throughout the years making it unattainable for many. Higher costs of living also impact the ability to maintain suitable and adequate housing.

Percentage of Households in Core Housing Need, by Income Category, Thunder Bay CY (CSD, ON) Renter Households vs Owner Households



Percentage of Households in Core Housing Need, by Income Category and HH Type, 2021 Thunder Bay CY (CSD, ON)



4. Priority Groups

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

Homelessness has been a growing issue in the City of Thunder Bay with over 900 names on the By Name List of homeless individuals. Although 190 transitional and supportive housing units have been created since 2021, the need for next stage housing remains.

Individuals being supported in transitional housing units have difficulty in securing housing units even when provided a Portable Housing Benefit (PHB). There are currently 1,424 applicants on the Community Housing Waitlist and 71% of these applicants are waiting for a 1 bedroom unit.

Of individuals who were surveyed during the Point-in-Time Count for homelessness, substance use was experienced by 80% of respondents, and 61% reported mental health issues. Illness and/or medical conditions were reported by 37%, and physical mobility was an issue for 33%. Indigenous people made up 78% of the homeless counted. There were 36 community members experiencing homelessness between the ages of 16 and 24, and another 201 people who were between the ages of 25 and 35.

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

As of January 2025, the TBDSSAB has 953 individuals on the By Name List of Homeless Individuals.

During the most recent Point-in-Time Count from October 2024, there were a total of 557 participants. Of those that participated, 78% identified as Indigenous, 22% sleeping at an emergency shelter, 22% sleeping at an encampment and 18% outdoors in a public space, and 26% identified as being chronic homeless. Of those counted, 47% of people had experienced homelessness before the age of 24, and 61% had experienced homelessness for more than 18 months in the past three years. Being in the foster care system appeared to have a high correlation with homelessness, as 43% of respondents had spent time in foster care or a group home, and 11% began experiencing homelessness within one year of leaving the system. Of the 43%, 32% feel that Child Protection Services was not helpful in transitioning them to independence after leaving foster care or a group home.

Substance use was listed as the #1 reason for housing loss, and 80% of participants reported substance use. Problems with a partner followed for the #2 spot, while not enough income was cited as #3, problems with the landlord was #4, and unsafe housing conditions was the #5 reason for housing loss.

Of the top challenges people have experienced when trying to find permanent housing, the #1 reason is that rent is too high (67% of respondents), while the #2 reason is that participants say they do not have enough income (62%). Substance use issues accounted for 39%, while poor housing conditions were cited by 28% of respondents and 25% listed no identification as a barrier to permanent housing. The Association of Municipalities of Ontario released a report in January of 2025 on the homelessness crisis, stating that, "Ontario is at a tipping point in its homelessness crisis". The data they released on known homelessness indicates a 25% increase since 2022 across the province. Much more alarmingly, homelessness in Northern Ontario has risen by 204% since 2016, which is more than four times faster than in Southern Ontario in the same timeframe.

4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

A major factor contributing to homelessness in the city of Thunder Bay is migration to the city. In 2018, the District of Thunder Bay Social Services Administration Board (TBDSSAB) and the Lakehead Social Planning Council (LSPC) conducted a Point-in-Time count (PiT). The PiT count found that 74% of people experiencing homelessness had migrated to the city from elsewhere and that approximately 20% of those were from out of province. There are a myriad of reasons for individuals migrating to the city of Thunder Bay. As the largest urban centre in northwestern Ontario the opportunities and services that exist here are not found in other areas.

While many municipalities across the North are grappling with this rise in homelessness and lack of resources, Thunder Bay as a regional hub is experiencing a disproportionate percentage of that population, with people migrating to the city expecting resources to be more easily attainable. Following the 2018 PiT count, Lakehead University and the Thunder Bay District Social Services Administration Board collaborated on a paper entitled, "Why are so many people who experience homelessness in the City of Thunder Bay from out of town?", released in November 2022. The report found that 69% of migration from neighbouring districts come from First Nations Communities. The summary concluded that 43% of people came due to social factors (family, friends, or a sense of community), 31% came due to service factors (health care, housing, or social services), and 22% of people migrated due to economic factors (employment or education).

The cost of rent is high in Thunder Bay and has risen drastically over the past few years. Service providers report continued difficulties with housing clients in the private market due to these unsustainable increases. Service providers have also anecdotally reported experiencing challenges housing clients due to racism and classism.

4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

Currently there are 188 emergency shelter beds which include the 40 overflow beds that the TBDSSAB added to the system in November of 2024 to ensure that enough capacity existed in the system. Generally, there have been 10-15 spaces available each night over the past few weeks.

Additionally, there are 191 transitional housing spaces that have been funded by the TBDSSAB through the Provincial Homelessness Prevention Program (HPP) funding. Of these 191 units, 69 are still under development and slated to be open by the summer of 2025. The 122 transitional housing units that are operational are fully utilized with many chronic homeless individuals requiring these programs.

4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

There is evidence that a significant portion of Thunder Bay's Indigenous population is undercounted in the census. Statistics Canada's official census population of Indigenous people in Thunder Bay is 15,055. However, according to a study by the action research centre Well Living House, Thunder Bay's Indigenous population is estimated to be somewhere between 23,080 and 42,641. The authors of the report say the reason for this is that Indigenous people who come to Thunder Bay for medical or other services would likely be counted in the census as residing in their home communities rather than in Thunder Bay, even if they spend a large portion, or all, of the year in the city. This means the entire Thunder Bay population could be undercounted by 8,025 to 27,586 people, or between 7 and 25% of the current census population.

Stakeholders highlighted that students need access to affordable student housing rentals during school and entry-level homes to retain them long-term as new graduates. Stakeholders stressed that student housing is one of the big housing challenges facing Thunder Bay. Stakeholders also reiterated that 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. Stakeholders noted that there is a gap in safe and accessible housing that supports women and transgender people experiencing homelessness.

5. Housing Profile

5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:

Historically, Thunder Bay has developed predominately with a built form of single detached dwellings. A summary is provided below:

Private Dwelling Structural Type	Total within City	Proportion
All dwellings	48,405	100%
Single-detached	31,685	65.5%
Semi-detached	2,075	4.3%
Row house	1,445	3.0%
Apartment/flat in a duplex	2,430	5.0%
Apartment in a building that has fewer than 5 storeys	7,865	16.2%
Apartment in a building that has 5 or more storeys	2,575	5.3%
Other single attached	110	0.2%
Movable dwelling	220	0.5%

As historically two cities that merged with rural lands to form Thunder Bay in 1970, the majority of growth over the better part of the past century has been low density, ground oriented, single detached housing. Much of the low-density growth is a result of greenfield development at the urban periphery. While land is not scarce, the expansion of urban services to promote low density development comes with the financial strain of expanding infrastructure. From a housing, climate, and transportation perspective, this requires balancing the need to encourage greater levels of intensification in the built-up area and in proximity to major transit with tempering the perceived demand for new greenfield low density development at the periphery. It is expected that with increased missing middle housing and mid-rise housing that the natural housing cycle will occur, freeing up single detached housing to the resale market.

This table illustrates the housing demands projected over the census period and forecasted to 2031:

Thunder Bay CY (CSD, ON)						
HH Income Category	1 Person	2 Person	3 Person	4 Person	5+ Person	Total
Very Low Income	1,919	81	51	0	9	2,060
Low Income	6,158	1,264	169	86	49	7,726
Moderate Income	5,204	3,149	936	300	280	9,869
Median Income	2,999	5,390	1,350	531	326	10,596
High Income	1,631	8,051	3,953	3,654	1,806	19,095
Total	17,911	17,935	6,459	4,571	2,470	49,346

Supply for new single detached housing is struggling to keep up with overall demand despite a decade worth of approved supply remaining unbuilt. Long term, the challenge will be about continuing to encourage greater levels of intensification and ensuring that new development can prioritize the supply of units needed to meet ongoing migration, economic, social, and demographic demands. Housing approvals are predominantly now occurring in the multi-unit sector.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	48405
Breakdown by structural types of units (number of units)	Single-detached	31685
	Semi-detached	2075
	Row house	1445
	Apartment/flat in a duplex	2430
	Apartment in a building that has fewer than 5 storeys	7865
	Apartment in a building that has 5 or more storeys	2575
	Other single attached	110
	Movable dwelling	220
Breakdown by size (number of units)	Total	48405
	No bedrooms	195
	1 bedroom	6065
	2 bedrooms	12175

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	3 bedrooms	17925
	4 or more bedrooms	12050
Breakdown by date built (number of units)	Total	48405
	1960 or before	18775
	1961 to 1980	16535
	1981 to 1990	4980
	1991 to 2000	3935
	2001 to 2005	1090
	2006 to 2010	1105
	2011 to 2015	1085
	2016 to 2021	905
Rental vacancy rate (Percent)	Total	3.5
	Bachelor	*
	1 bedroom	3.6
	2 bedrooms	2.8
	3 bedrooms+	5.1
Number of primary and secondary rental units	Primary	5999
	Secondary	Data not available from CMHC sources
Number of short-term rental units	Total	360

5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

Prior to programs afforded by the Housing Accelerator Fund, the construction of a 58 youth transitional housing facility on Junot Avenue commenced. That facility is scheduled to be open in 2026. Further, the Ontario government is providing more than \$8.3 million dollars through the Homelessness Prevention Program (HPP) to help create 66 transitional housing units in Thunder Bay that will support individuals experiencing or at-risk of homelessness.

With zoning by-law changes, a noticeable trend is the increase in gentle density secondary suite opportunities, which provide a more affordable housing option while also allowing homeowners to reduce the costs of their own mortgages by renting out. Noticeable too is that secondary suites are being used to provide opportunities for seniors to live with their families and downsize affordably. Seniors and retirees can often be disproportionately impacted by lower incomes in retirement, so this type of housing is vital as the community continues to grow and age. Additional statistics are provided below:

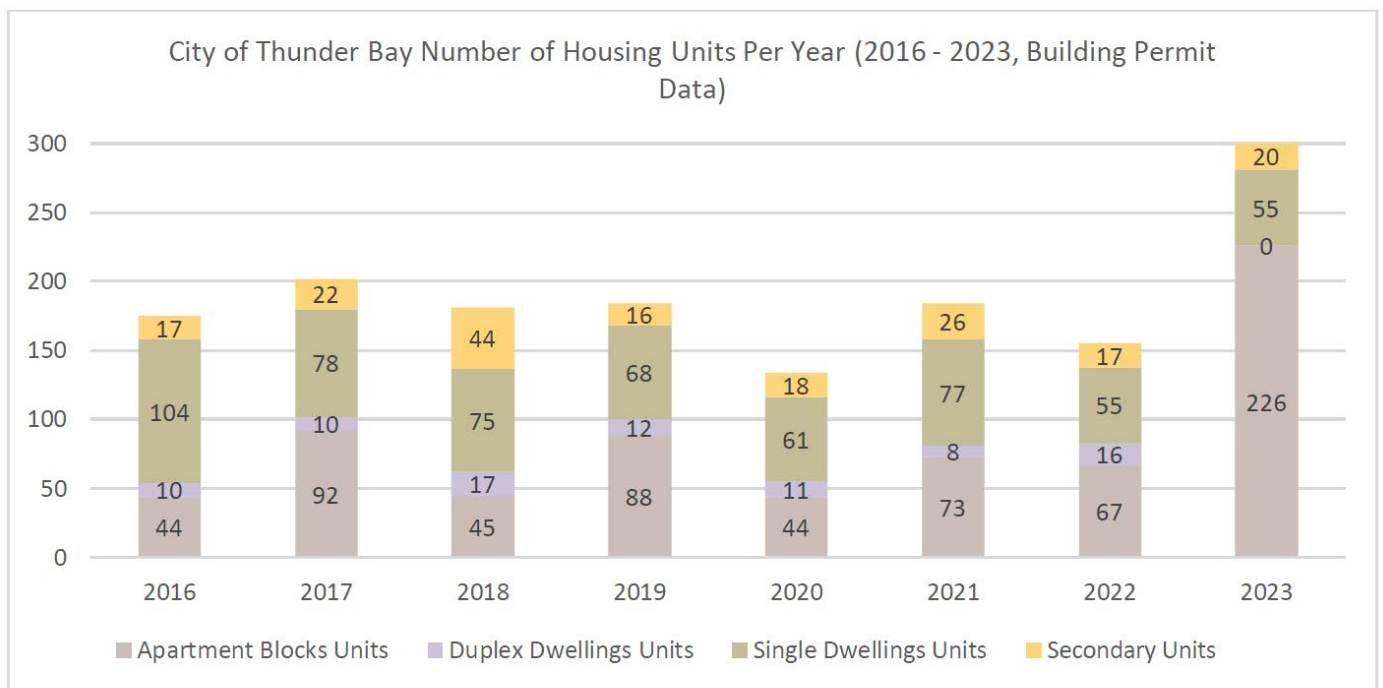


Figure 2.39: City of Thunder Bay Number of Housing Units Per Year, 2016 - 2023, Building Permit Data, 2023

5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

The average rent prices from 2010 to 2021 have increased by 48.1% in the City of Thunder Bay. In 2010, average rent was \$700 and in 2021 average rent was \$1,037. In 2023, average rents were \$1,221, which represents an increase of almost 75% since 2010.

Inflationary pressures, a lack of supply, population growth, and other economic factors including income levels continue to influence these changes. There are an increasing number of tenants either choosing or only able to rent as opposed to buy, which also makes the demand for rental properties stronger.

5.5 How have vacancy rates changed over time? What factors have influenced this change?

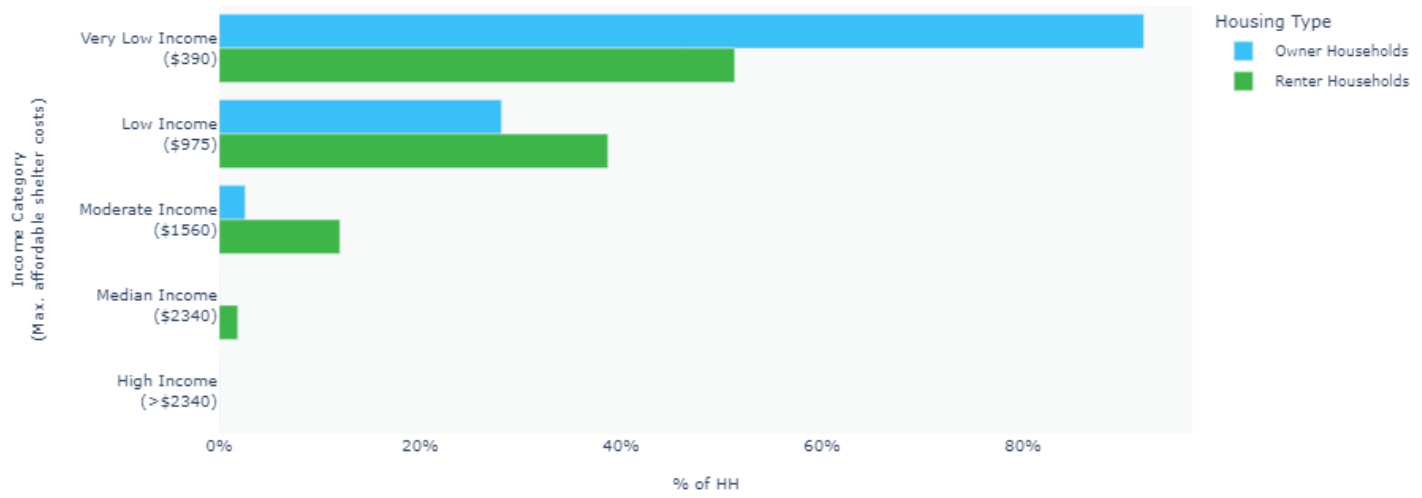
Thunder Bay's 2023 vacancy rate, per CMHC data, is 2.9%. This compares to 5.2% in 2016.

A decreasing vacancy rate is concerning, despite recent gains in the building of rental units. This demonstrates that demand continues to outpace supply in Thunder Bay. Influencing factors include increasingly high population growth, as well as higher mortgage rates and persistently high home prices continuing to make it harder and less attractive for renters to transition to homeownership.

5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

Per the table below, core housing need demands continue to disproportionately impact moderate, low and very low income earners. A noticeable shift would be that with elevated prices for housing, even moderate income earners (both tenant and owner-occupied) are falling into core housing need. Very low and low income earners continue to exorbitantly bare the brunt of proportionally being in core housing need. Housing costs are outpacing income levels, and supply across the housing continuum is not being delivered to match the financial needs of moderate, low and very low income earners.

Percentage of Households in Core Housing Need, by Income Category, Thunder Bay CY (CSD, ON) Renter Households vs Owner Households



5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units (2021)		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	820
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	380
Number of co-operative housing units	Total	326
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	1275*

*2014 numbers

5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

Through the consultation for the HLNSS, the types of housing that respondents said were most needed were: Assisted living, entry-level / affordable single-detached houses, 55+ / seniors living, and small apartments, followed closely by other supportive housing.

5.9 Housing Trends

5.9.1 Housing Values (2021)		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	970
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1053
	Bachelor	751

5.9.1 Housing Values (2021)

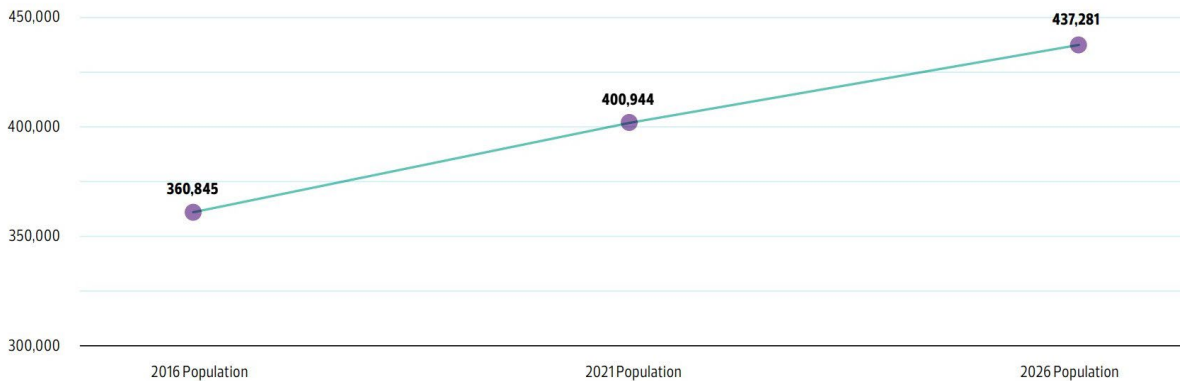
Characteristic	Data	Value
	1 bedroom	928
	2 bedrooms	1116
	3 bedrooms+	1261
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1010
	Bachelor	750
	1 bedroom	950
	2 bedrooms	1065
	3 bedrooms+	1246
Sale prices (Canadian dollars)	Average	\$297,796
	Median	\$276,500
Sale prices by unit size (Average, Canadian dollars)	Average	\$297,796
	Bachelor	No data available
	1 bedroom	\$187,078
	2 bedrooms	\$229,515
	3 bedrooms+	\$323,787
Sale prices by unit size (Median, Canadian dollars)	Median	\$276,500
	Bachelor	No data available
	1 bedrooms	\$160,000
	2 bedrooms	\$220,000
	3 bedrooms+	\$302,000

5.9.2 Housing Units: Change in Housing Stock (2021)		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	11
	Owner	11
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	182
	Single	76
	Semi-detached	6
	Row	0
	Apartment	100
Completed – Breakdown by tenure (annual, number of structures)	Tenant	100
	Owner	82
	Condo	0
	Coop	0
Housing starts by structural type and tenure	Total	182

6. Projected Housing Needs and Next Steps

This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from [Edmonton's Affordable Housing Needs Assessment](#) is provided below.



Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its

various projection methodologies are available to family and non-family household types by calculating the difference between the projected age groups as it takes place over the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
 - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
 - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.
 - Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
 - Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.

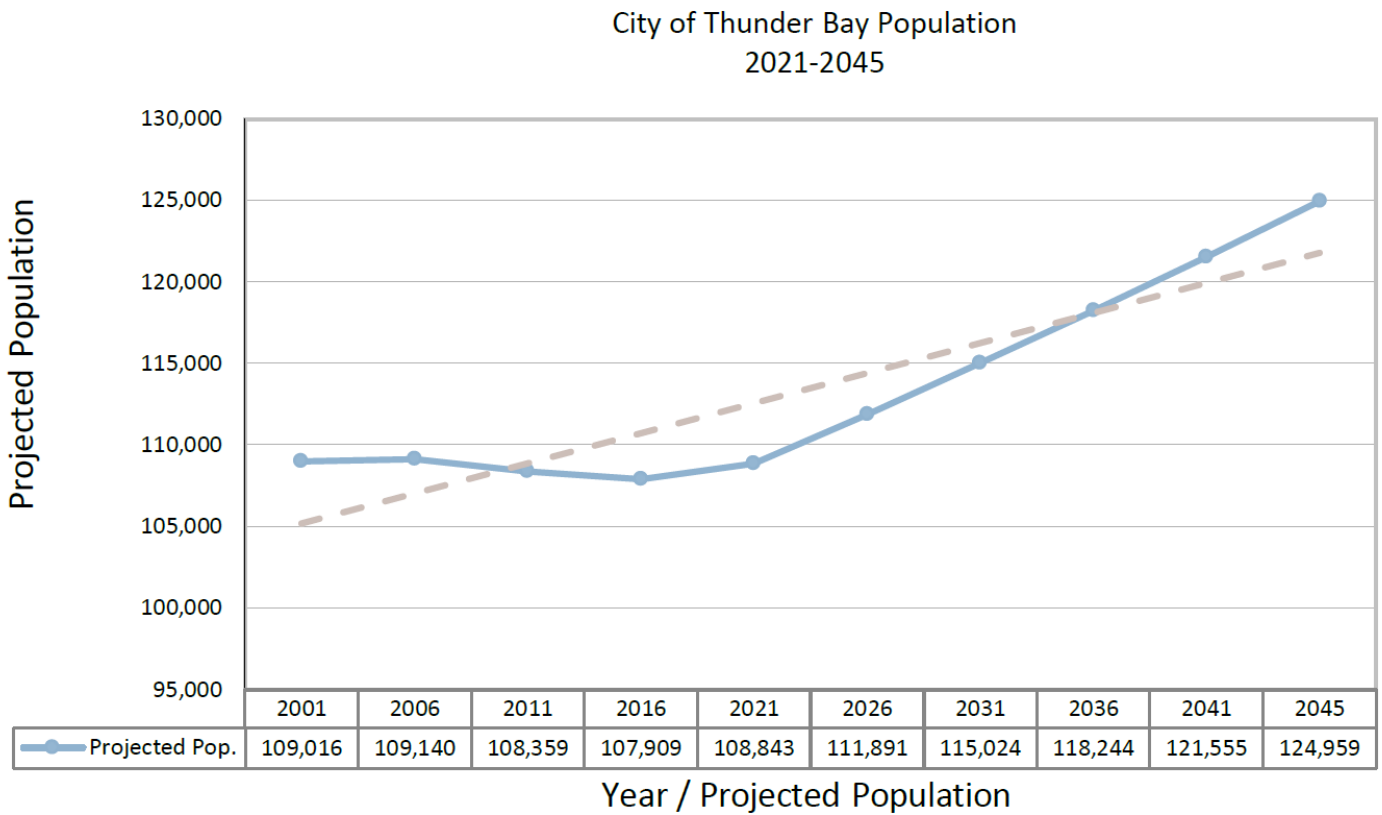
Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
 - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
 - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

Overview:

As an introduction to this segment, please see the City of Thunder Bay’s population projection below, which is contained in the recent [Thunder Bay Housing Land Needs Study & Strategy 2024](#).

Further information on this graph is also outlined later on in this HNA.



HART Household Projections – Projected Households by Household Size and Income Category

The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community’s projected population.

Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – [Housing Needs Assessment Tool | HART](#)

6.1.1 2031 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	1919	81	51	0	9	2060
Low Income	6158	1264	169	86	49	7726
Moderate Income	5204	3149	936	300	280	9869
Median Income	2999	5390	1350	531	326	10596
High Income	1631	8051	3953	3654	1806	19095
Total	17911	17935	6459	4571	2470	49346

Key Considerations

Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
 - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
 - One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
 - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
 - Project household composition by family/non-family households using latest census proportions by family type.
 - Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
 - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

6.2 Projection Methodology

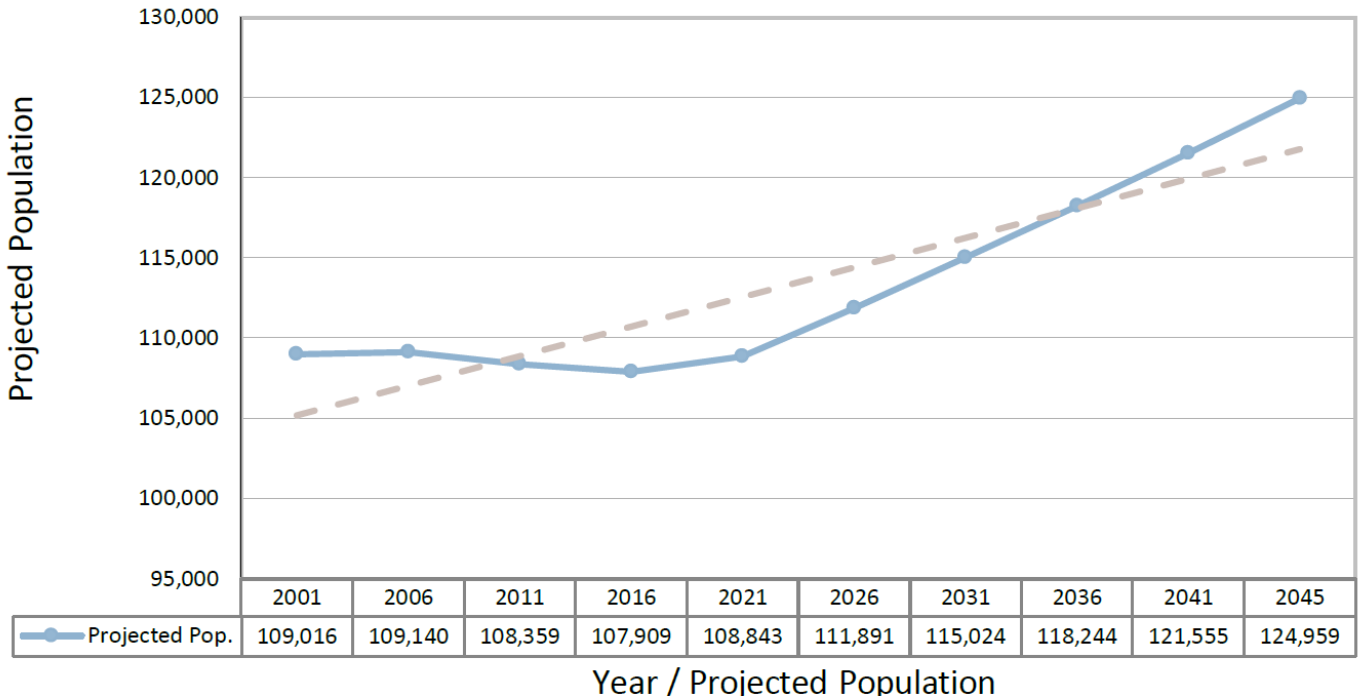
Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

The City of Thunder Bay's Housing Land Needs Study and Strategy aims to ensure an adequate supply of housing in the city over the next 20 years. The Study forecasts future population growth and trends; identifies the existing and future projected housing supply and demand in the city by type; and analyzes opportunities and limitations in the designated land supply. These components are built off first-hand knowledge of residents and housing providers in Thunder Bay through stakeholder workshops and online engagement of Thunder Bay residents.

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

The City is expected to grow at a modest pace, with projections to 2051 representing a growth rate of over 14.8% from 2021, and growth to 2031 representing approximately 5.7%. Knowing this allows for forecast assumptions to be made in line with population and demographic expectations to this target 2031 year. The HNA is expected to be updated at frequent intervals to reflect latest data and trends, particularly in line with latest StatsCan and CMHC data as well as they come available. As the City continues to intensify, the data will also see greater increases in the proportion of higher density housing units. The population growth forecast for Thunder Bay is also highlighted in a visual graph format below.

City of Thunder Bay Population
2021-2045



6.2.1 Projections to 2031		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	7,960 (13.6%)
	15-19	2,649 (4.5%)
	20-24	2,900 (4.9%)
	25-64	28,158 (48.0%)
	65-84	14,646 (25.0%)
	85+	2,315 (3.9%)
Male Births	Births x Estimated Proportion of Male Births	5,269
Female Births	Total births – Male Births	5,274

6.2.1 Projections to 2031

Characteristic	Data/Formula	Value
Survival Rate	Survival rate for those not yet born at the beginning of the census year	92.6% (projected ten-year for all ages, both sexes, 2021 - 2031) 99.1% survival rate to 2031 for those not yet born in 2021.
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	7,683 total net migrations (2021-2031) 704 net migrations for those not born at the beginning of 2021
Projected Family Households	Age-group population x projected age-specific family headship rate	30,366
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	23,570
Total Projected Headship Rate	Family headship rates + non-family headship rates	53.9% (rate of 0.539)
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Family – 30,366 Non-Family – 23,570 Total = 53,936
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	34,627
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	19,363

6.2.1 Projections to 2031		
Characteristic	Data/Formula	Value
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Single-detached house (64.1%) Apartment under 5 storeys (17.6%) Apartment over 5 storeys (5.1%) Duplex (5%) Semi-Detached (4.3%) Row House (3.2%) Movable dwelling (0.5%) Other (0.2%)

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2031		
Characteristic	Data	Value
Anticipated population	Total	115,024
Anticipated population growth	Total	6181
	Percentage	5.7%
Anticipated age	Average	44.5
	Median	43
Anticipated age distribution (# and %)	0-14	15,979 (13.9%)
	15-19	5,594 (4.9%)
	20-24	5,868 (5.1%)
	25-64	56,551 (49.2%)
	65-84	27,392 (23.8%)
	85+	3,643 (3.2%)

Source: Thunder Bay Housing Land Needs Study & Strategy 2024

6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
Current number of households	Total	48505
Anticipated number of households	Total	51270
Anticipated Household Age	Average	59 years (Constructed ~1972)
	Median	60.5 years (Constructed in 1961 to 1980)
Anticipated Households by Tenure	Renter	16532
	Owner	34738
Anticipated Units by Type	Total	54921
	Single	32863
	Semi-detached	2566
	Row	1936
	Apartment	12870
Anticipated Units by Number of Bedrooms	1 bedroom	6411
	2 bedroom	12869
	3 bedroom	18947
	4 bedroom	12737
	5 bedroom	<i>Census uses 4 or more</i>
Anticipated Households by Income	Average	9863
	Median	9617
	Very Low	2025
	Low	7728
	Moderate	10885
	High	19085

6.3.2 Anticipated Households by 2031

Characteristic	Data	Value
Anticipated average household size	Total	1 Person HH Size – 17916
		2 Person HH Size - 17943
		3 Person HH Size - 6462
		4 Person HH Size - 4525
		5+ Person HH Size - 2468
Draft approved lots by planned housing type	Total	2078 units (1250 as apartments)
Draft approved lots by tenure	Tenant	1322 units
	Owner	756 units

7. Use of Housing Needs Assessments in Long-Term Planning

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

The City of Thunder Bay's Official Plan (2019) lays the policy foundation for implementing action items to meet the housing needs identified in this HNA. Priorities for the City include continuing to encourage gentle density and intensification, focusing on transit-oriented community growth along our main corridors, and implementing tools to streamline the development approval process and build housing across all tenures faster.

Recently Council has approved a Zoning By-law amendment to permit 6 units per residential lot, which will assist in meeting population and growth forecasts while providing attainable and secure housing for priority groups in line with the data from this HNA. The City continues to work with the development industry to provide a more diverse range of housing options, including higher density housing and purpose built rental housing. The City will continue to advance policy and land use planning change including through measures such as a Community Improvement Plans and the ongoing review of the Zoning By-law to enable more flexibility for housing creation. This HNA demonstrates the continued need for policy attention specifically to seniors housing as the population continues to age. This HNA also supports the planning being done and investments being made for intensification of the underutilized residential areas to promote complete communities that will need to provide a diverse range of housing opportunities to meet the needs of the community and priority groups as reflected in this HNA.

- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**

The HNA aligns well with the City's Official Plan and overall growth management strategies. By identifying core needs, the City will proactively be developing policies aimed at improving housing, such as those mentioned above. The data will significantly assist with ensuring there is servicing capacity to meet forecasted growth targets and housing needs. The HNA is a useful tool to dovetail with other growth management strategies and documents to collectively demonstrate effective short- and long-term growth and planning needs. The HNA will also assist with site-specific development application reviews to

ensure market delivery of housing matches the needs of the community. The HNA re-enforces the need to proactively plan and pursue housing opportunities across the entirety of the housing continuum, while also advancing priorities around intensification, missing middle housing, transit-oriented community development, and smart growth.

- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

As described above, adequate servicing (water and wastewater) is required in order to meet the known housing growth demands as illustrated in this HNA. Additionally, to ensure the anticipated levels of growth match infrastructure needs at a social, community and natural infrastructure level, more demand will be placed on cultural services, parks, community facilities and economic development opportunities to ensure balanced growth and smart growth development. The City continues to enhance its downtown cores as housing and economic development destinations, with infrastructure assistance required in order to ensure the health, vibrancy, and vitality of these areas as the community continues to grow. The vision for these areas promote an array of housing types and tenures but are required to be supported with equal parts investment in physical and social/cultural infrastructure. Further investment will also need to be made to transit to promote healthy communities that have access to all goods, services, amenities and health care.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

[Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

[CMHC - Housing Shortages in Canada Report](#)

[University of British Columbia - Housing Assessment Resource Tools \(HART\)](#)

[University of London - Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

Annex B: Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income: The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

Core Housing Need: Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

Household: A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

Household Formation: The net change in the number of households.

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Permanent Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Purpose-Built Rental: Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

Short-Term Rentals: All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and Cityhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.