

HAF Agreement and Action Plan Summary Thunder Bay, Ontario

Summary of Agreement Targets and Funding

Status as of March 21, 2025

Overall Permitted Unit Targets (3 years)	1,755
Units expected without HAF (baseline)	1,043
Units incented by HAF (HAF-incented)	712
Municipality's 10-year unit projection	7369

Permitted Unit Targets with Breakdown	Total Target	Year 1 Forecast	Year 1 Progress
Housing Supply Growth Target	1,755	339	345
<ul style="list-style-type: none"> • Multi-Unit housing units in close proximity to rapid transit 	0	<i>Note: there are no annual forecasts for different unit types.</i>	0
<ul style="list-style-type: none"> • Missing middle housing units 	429		124
<ul style="list-style-type: none"> • Other multi-unit housing units 	328		181
Affordable Housing Units	362		27

HAF recipients who demonstrated growth above expectations were eligible to add a new initiative and resulting growth to their Action Plan during the first annual report process. As a top performer, Thunder Bay was approved to add Initiatives 9 and 10 to its action plan, which will result in an additional 64 permitted units, for a new Housing Supply Growth Target of 1,755. A total of \$2,077,000 is added to their funding, resulting in a new total funding eligibility of \$22,861,059.50.

HAF Funding Schedule and Explanatory Notes:

The total funding envelope for HAF recipients is based on the number of HAF-incented units, as described in Section 10 of the Pre-Application Reference Material. Advances are disbursed annually, subject to compliance with the terms and conditions of the HAF agreement.

Total funding eligibility	\$22,861,059.50
Second advance amount	\$5,888,348.21

CMHC has reviewed Thunder Bay's first annual report and is satisfied that the city is meeting its commitments under the HAF agreement. The second advance will be made in full.

Summary of Initiatives and Milestones

Initiative 1: Multi-Unit & Affordable Housing Incentive

Accelerating the development of affordable housing in priority areas of the City.

- Introduction of a Housing Community Improvement Plan (CIP) that identifies priority areas that are near transit with adequate servicing.
- Introduction of a grant program, such as planning and development fee rebate, with additional financial support for multi-unit developments
- Introduction of a grant program that provides financial support for Not-for-Profit affordable housing developments.
- Evaluation to assess impact informing post HAF program extension.

Initiative	Due Date	Status
Multi-Unit & Affordable Housing Incentive	2026-06-01	On Track
Milestones	Due Date	Status
Develop and Implement the Grant Program	2024-09-30	Completed
Develop the Community Improvement Plan	2024-09-30	Completed
Program Evaluation and Potential Extension	2026-06-01	Not Started

Initiative 2: Encouraging Accessory Dwelling Units

Accelerating development of Accessory Dwelling Units (ADUs) in the urban, low-rise zone of the City.

- Developing an incentive program for the construction of ADUs.
- Introducing pre-approved ADU templates for free-standing units.
- Publication of materials and outreach promotion of ADUs and ADU incentive program in the urban, low-rise zone.
- Conduct a midway point assessment to make improvements where needed to maximize effectiveness.

Initiative	Due Date	Status
Encouraging Accessory Dwelling Units	20205-06-01	On Track
Milestones	Due Date	Status
Promotional Materials and Outreach	2024-06-30	Completed
Implement ADU Incentive Program	2024-12-31	Completed
Monitoring and Evaluation	2025-06-01	On Track

Initiative 3: Affordable Housing Navigator

Offering no-cost guidance on the development process to affordable housing developers.

- Hiring an Affordable Housing Navigator to work with non-profit housing developers, community organizations, advocacy groups, and developers to include affordable housing units in their projects.
- Affordable Housing Navigator will prepare and distribute outreach material to affordable housing developers, recommend zoning by-law amendments and policy suggestions to support affordable housing.
- Conduct a performance review of Housing Navigator impact with an eye to making the position permanent beyond the end of the HAF program

Initiative	Due Date	Status
Affordable Housing Navigator	2026-12-31	On Track
Milestones	Due Date	Status
Hire Affordable Housing Navigator	2024-03-31	Completed
Publicize Services and Initiate Outreach	2026-12-31	On Track
Performance Review of Navigator Position	2026-02-01	Not Started

Initiative 4: Vacant Commercial Development Incentive

Promoting the densification of residential housing units over commercial sites, including the waterfront commercial zone, business zone, and the regional centre zone.

- Reviewing and amending zoning by-law to permit residential, multi-unit housing above the first floor (as-of-right) and removing the requirement for a rezoning application and public hearing.
- Introduction of an incentive program that will provide grants to developers who create residential units on a vacant commercial sites or commercial buildings.

Initiative	Due Date	Status
Vacant Commercial Development Incentive	2024-12-31	Completed
Milestones	Due Date	Status
Review and Amend Zoning By-Law	2024-08-30	Completed
Develop and Launch Implementation Program	2024-12-31	Completed

Initiative 5: Core Areas "Community Improvement Plan" Grants for Residential Infill

- Updating Thunder Bay’s Core Areas Community Improvement Plan (CIP) to further support accelerating housing.
- Expanding the current Strategic Core Areas Community Improvement Plan grants to offer financial incentives to develop residential infills (both redevelopment and new construction) in areas identified in the CIP.

Initiative	Due Date	Status
Core Areas "Community Improvement Plan" Grants for Residential Infill	2024-12-31	Completed
Milestones	Due Date	Status
Amend the Core Areas Community Improvement Plan	2024-09-30	Completed
Develop and implement incentive program	2024-12-31	Completed

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

Supporting the creation of more residential housing by undertaking secondary and infrastructure planning for areas identified in the Housing Land Needs Study.

- Completing secondary planning and concurrent infrastructure planning in areas such as downtown cores and university neighbourhoods, to remove existing barriers to residential, infill development.

Initiative	Due Date	Status
Secondary Planning & Infrastructure Planning in Support of Housing Strategy	2026-12-31	On Track
Milestones	Due Date	Status
Conduct Infrastructure Planning	2025-12-31	On Track
First Permits Issued	2025-12-31	On Track
Undertake Secondary / Neighbourhood Planning	2025-12-31	On Track

Initiative 7: Vacant Industrial Land Assessment & Conversion Program

- The 406 vacant and undeveloped properties identified in a 2020 Land Study and currently designated for industrial use will be targeted for conversion to residential infill.
- Environmental engineer will assist the City in determining the best properties for conversion to residential use.
- Environmental Assessments, records of site condition and other documentation will be undertaken to expedite residential development.
- Evaluate the program and consider developing a vision for long-term use of industrial lands.

Initiative	Due Date	Status
Vacant Industrial Land Assessment & Conversion Program	2026-12-31	On Track
Milestones	Due Date	Status
Undertake Industrial Land Assessment	2024-12-31	Completed
Environmental Assessments and Records	2025-07-01	On Track
Long-Term Industrial Land Assessments	2026-12-31	Not Started

Initiative 8: Developing an Archaeological Management Plan

Preparing an Archaeological Management Plan that supports goals and directions of provincial planning statement, streamlines the planning and development and review process, and provides clear direction.

- Developing partnerships with Fort William First Nation and Lakehead University to verify and correct the inventory of known heritage sites, preparing tenders or requests for proposals and public engagement about heritage resources to support the Archeological Management Plan.

Initiative	Due Date	Status
Developing an Archaeological Management Plan	2026-04-30	On Track
Milestones	Due Date	Status
Public Engagement Process	2025-01-01	Completed
Undertake Archeological Management Plan	2026-04-30	On Track

Initiative 9: Vacant & Dilapidated Buildings Program

Developing a comprehensive Vacant & Dilapidated Buildings program to address derelict buildings, with a particular focus in the downtown cores.

- Review the existing Property Standards By-law and its enforcement to determine effectiveness, assess best practices across Canadian municipalities, and complete an inventory of vacant buildings and their reuse or redevelopment potential.
- Amend the existing or introduce a new by-law specific to vacant and dilapidated buildings to accelerate timelines and clearly outline delegation of authority; launch the program with tools and disincentives to encourage landowners to address vacant or dilapidated buildings.

Initiative	Due Date	Status
Vacant & Dilapidated Buildings Program	2025-06-01	New
Milestones	Due Date	Status
Undertake Property Standards By-law Review and Assessment	2025-12-31	New
Develop and Launch Program	2026-06-30	New

Initiative 10: Enhanced Vacant & Dilapidated Buildings Program

Accelerating the comprehensive Vacant & Dilapidated Buildings Program (Initiative 9) to further address derelict buildings, with a focus in the downtown cores.

- Acquire up to three priority buildings during the program period to either demolish the structure to allow for new construction or rehabilitate the structure to allow for residential uses.

Initiative	Due Date	Status
Enhanced Vacant & Dilapidated Buildings Program	2026-08-31	New
Milestones	Due Date	Status
Acquire and Address Priority Buildings	2026-08-31	New