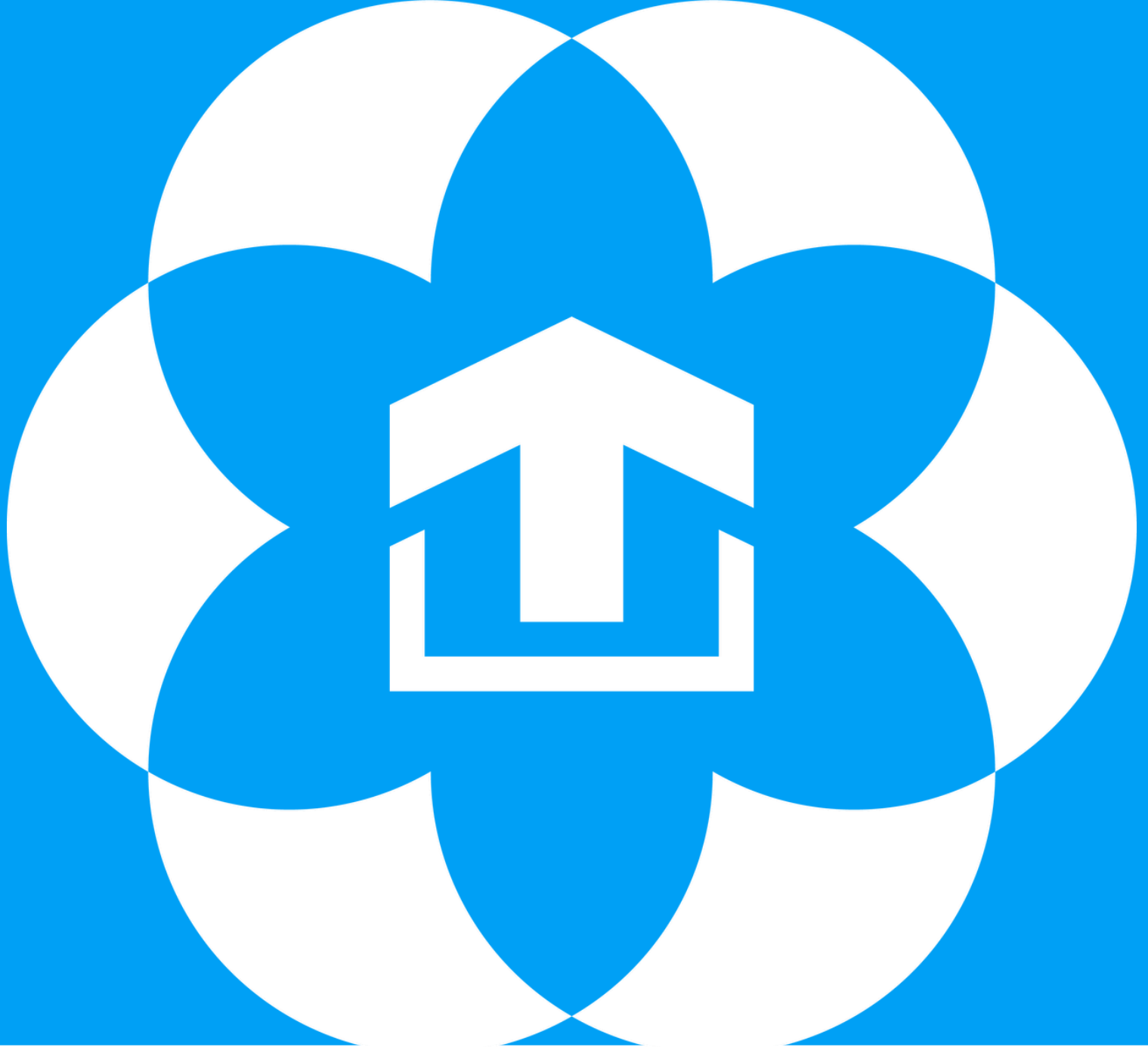




Local Office. District Impact.

Understanding the Role of CDSB for Future Municipal Leaders

Housing Services

CDSB • CSDC 

Cochrane District
Services Board

Conseil des services
du district de Cochrane

UNDERSTANDING HOUSING SERVICES



As the designated Service Manager for Housing within the Cochrane District, the CDSB is responsible for the oversight of community housing, also known as social housing.

**OVERSIGHT OF
2,428 HOUSING
UNITS**

**DIRECT OPERATION
OF 1,284 HOUSING
UNITS**

RESPONSIBILITIES:

- Administration of community housing programs and housing affordability programs, including the Municipal Housing Benefit, Canada-Ontario Housing Benefit (COHB), Ontario Priorities Housing Initiative (OPHI), etc.
- Management and support of non-profit, co-operative, local housing corporation and housing providers
- Development, acquisition, and renewal of affordable housing for a variety of needs.
- Management and prioritization of a centralized housing wait list.
- Ensuring compliance with all relevant housing legislation and funding requirements, including the Landlord Tenant Act.

THE CDSB OVERSEES A HOUSING PORTFOLIO THAT INCLUDES:

SINGLE, SENIOR AND FAMILY UNITS ACROSS 13 COMMUNITIES

The CDSB's housing system includes:

- Market Rent Housing
- Affordable Housing
- Deeply Affordable Housing
- Rent-Geared-to-Income Housing
- Supportive Housing

A PIPELINE OF HOUSING DEVELOPMENT PROJECTS

In order to support current and future needs, the CDSB continues to advance a range of housing projects in pre-development and construction. In pre-development is:

- Timmins - 62-Unit Housing Complex for Seniors
- Timmins - 8-Unit Housing for Medical Professionals and Medical Learners
- Matheson - 24-Unit Housing Complex
- Iroquois Falls - 37-Unit Housing Complex

In 2025, CDSB began construction on a range of projects, including four, one-bedroom duplexes and a supportive housing six-plex in Hearst.

UNDERSTANDING AFFORDABLE HOUSING IN THE COCHRANE DISTRICT



NOT ALL HOUSING IS THE SAME

When talking about housing, you'll often hear the CDSB speak about Rent-Geared-to-Income (RGI), affordable housing, deeply affordable housing, and market rent housing. Each of these types of housing serves a different purpose.

RENT-GEARED-TO-INCOME (RGI) HOUSING

RGI housing is subsidized housing where the rent is based on the household's income, rather than the market cost of the unit. Generally, rent is set at approximately 30% of the household's gross income.

These units are funded through a combination of provincial programs, municipal contributions, and existing housing agreements.

DEEPLY AFFORDABLE HOUSING

Deeply affordable housing bridges the gap between RGI and affordable housing. These units are rented at a significantly lower rate than market rate and are intended for households with very low incomes, where funding for full RGI subsidies is not available.

AFFORDABLE HOUSING

Affordable housing is defined as housing where rents are below average market rents for the community. Affordable housing helps support households that may earn too much to qualify for deeply affordable or RGI housing but still struggle to afford market rents.

MARKET RENT HOUSING

Market rent housing is rented at the prevailing rental rate in a community without ongoing subsidy. In many mixed-income housing developments, market rent units help create financially sustainable projects by generating revenue that can offset operating costs.

WHY AREN'T YOU BUILDING MORE RGI UNITS?

A common question the CDSB is asked is why new housing developments are not being built as RGI housing. The primary challenge is funding.

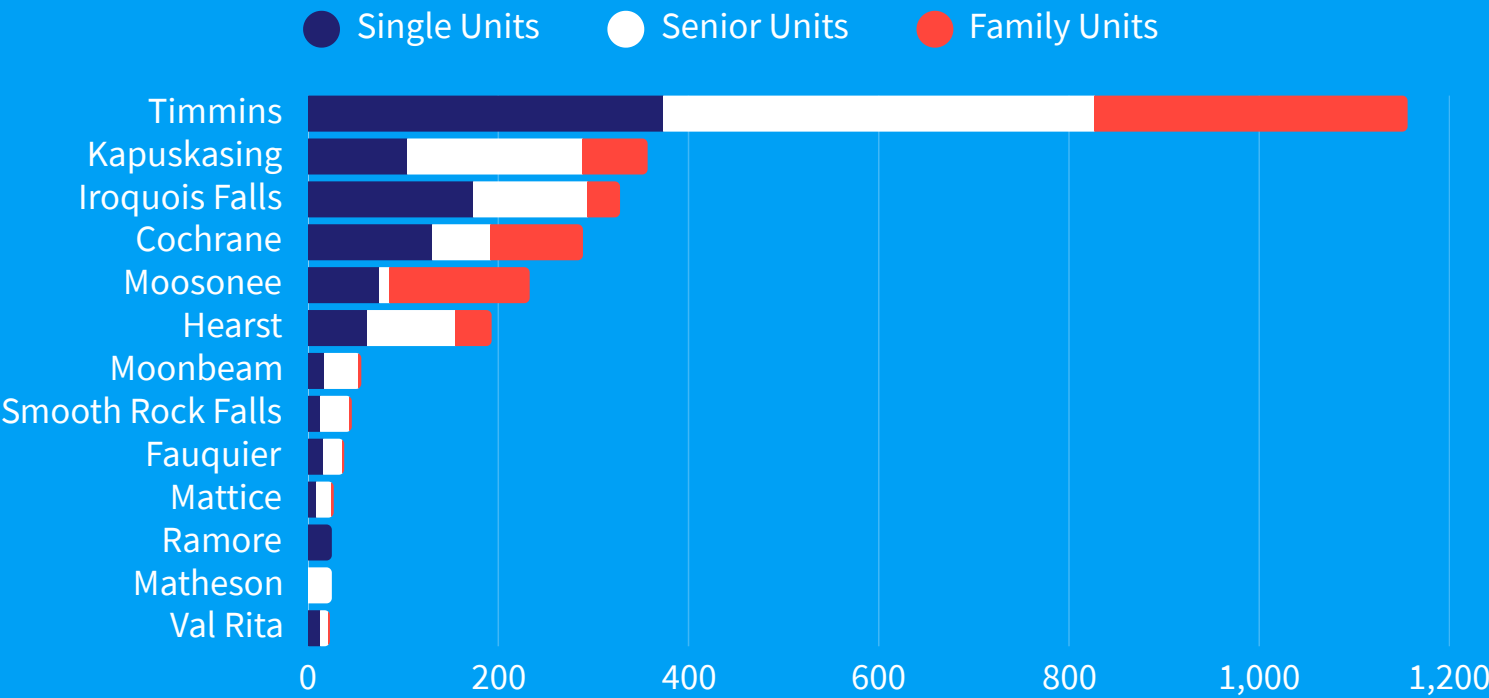
Today, funding programs support the construction of affordable housing but do not provide sufficient long-term operating funding to sustain new RGI units. Without ongoing subsidy support, the cost difference between RGI tenant rents and operating costs must be covered from other funding sources.

UNDERSTANDING THE HOUSING WAITLIST

In the Cochrane District, households complete a Housing Application Form that is part of a centralized housing wait list.

2,008 Unique Households on the Waitlist
A/O September 30th, 2026

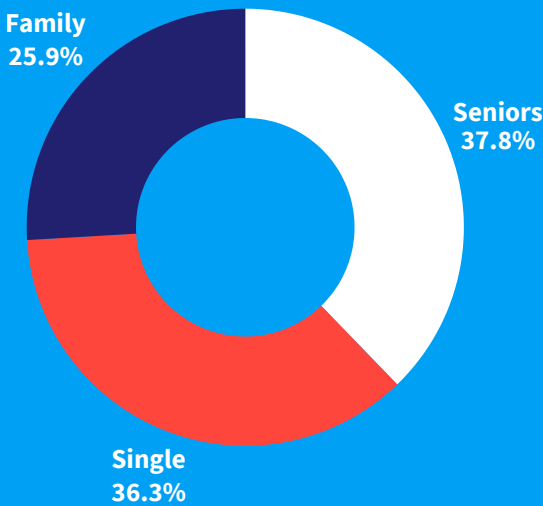
WAITLIST LIST BY COMMUNITY & HOUSING TYPE



THERE ARE A FEW KEY THINGS TO KEEP IN MIND ABOUT THE HOUSING WAITLIST:

- The waitlist is based on available housing stock only. Meaning communities that only have seniors housing units, would only show a waitlist for seniors housing units.
- Households may apply in multiple communities, for multiple types of housing. The total number of applications on the waitlist is not the total number of unique households on the waitlist.

WAITLIST BY HOUSING TYPE



UNDERSTANDING THE HOUSING WAITLIST

HOUSING WAIT TIMES ARE INFLUENCED BY MORE THAN THE NUMBER OF APPLICANTS

While an applicant’s position on the waitlist is important, several factors determine when housing becomes available and who may receive an offer first. The CDSB doesn’t provide a real-time wait time to applicants because of these factors.

These include:

- The number of housing units available in the community or communities being applied for
- The type of housing being requested (wheelchair accessible, ground floor, number of bedrooms in family units, etc.)
- Vacancy rates within existing housing units
- Special or Local Urgent Priority Status applications

The CDSB will make an offer of housing when a vacant unit becomes available. The average turnover period of a unit is 60 days. This turnaround time can be impacted by renovations required, backordered items, and contractor availability. CDSB Housing Services works as quickly as possible to have units available for those on the waitlist.

WHY ARE SOME APPLICANTS RECEIVING HOUSING SOONER?

Ontario’s housing rules require Service Managers to give priority to certain households facing urgent circumstances. Additionally, Local Urgent Priority Statuses are identified at a service area level to address urgent local needs. In the Cochrane District, these include:

SPECIAL PRIORITY STATUS

PROVINCIALY IDENTIFIED

INDIVIDUALS FLEEING
DOMESTIC VIOLENCE

INDIVIDUALS EXPERIENCING
OR WHO HAVE EXPERIENCED
HUMAN TRAFFICKING

Specific requirements and criteria
information can be found at:
<https://cdsb.care/applying-for-community-housing/>

LOCAL URGENT PRIORITY STATUS

LOCALLY (COCHRANE DISTRICT) IDENTIFIED

UNINHABITABLE HOUSING

SAFETY

CD SYSTEM OF CARE BY-NAME LIST

LIFE-THREATENING MEDICAL

UNDERSTANDING FUNDING & CHALLENGES



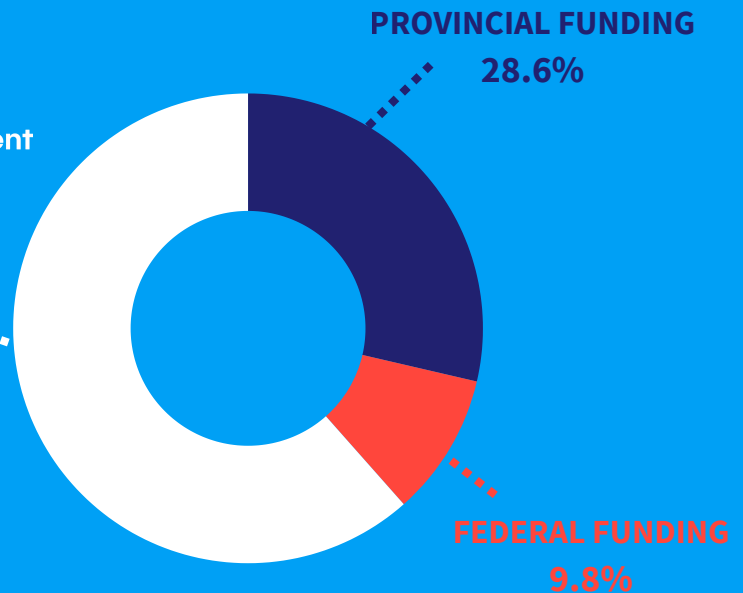
CDSB • CSDC

Housing
Services

Services
de logement

In 2025, the total expenses for Housing Services was \$23,099,216, or 25.6% of CDSB's total expenses.

**MUNICIPAL &
TWOMO LEVY**
61.5%



CHALLENGES

Some of the key challenges the Cochrane District faces include:

HIGH NORTHERN ONTARIO CONSTRUCTION COSTS

- Building and maintaining housing in Northern Ontario is more expensive than in many southern communities. Higher construction, transportation, labour, and material costs increase both the development costs and long-term operating costs of housing projects. This makes it difficult to create affordable housing without significant government funding.
- The CDSB maintains a pipeline of shovel-ready and in-development housing projects when advocating for funding.

AGING HOUSING INFRASTRUCTURE

- Much of Ontario's community housing stock was transferred from the Province decades ago, and now requires significant investment in repairs, modernization, accessibility improvements, and replacement of major building systems. Preserving existing affordable housing costs are rising and are important as building new supply.

GROWING DEMANDS & LIMITED HOUSING TURNOVER

- Demand for community housing continues to grow across the Cochrane District, while available housing supply remains relatively unchanged. In 2025 the CDSB processed 910 new housing applications, with 146 households exiting community housing. Nearly 50% of those move-outs were because tenants either passed away or could no longer remain in their unit due to health-related needs.

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