

District of Nipissing
Social Services
Administration Board



Conseil d'administration
des services sociaux
du district de Nipissing

The District of Nipissing Social Services Administration Board

CORP-2025-001

2025 DNSSAB Budget

January 29, 2025, DNSSAB Board Meeting



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1. Purpose

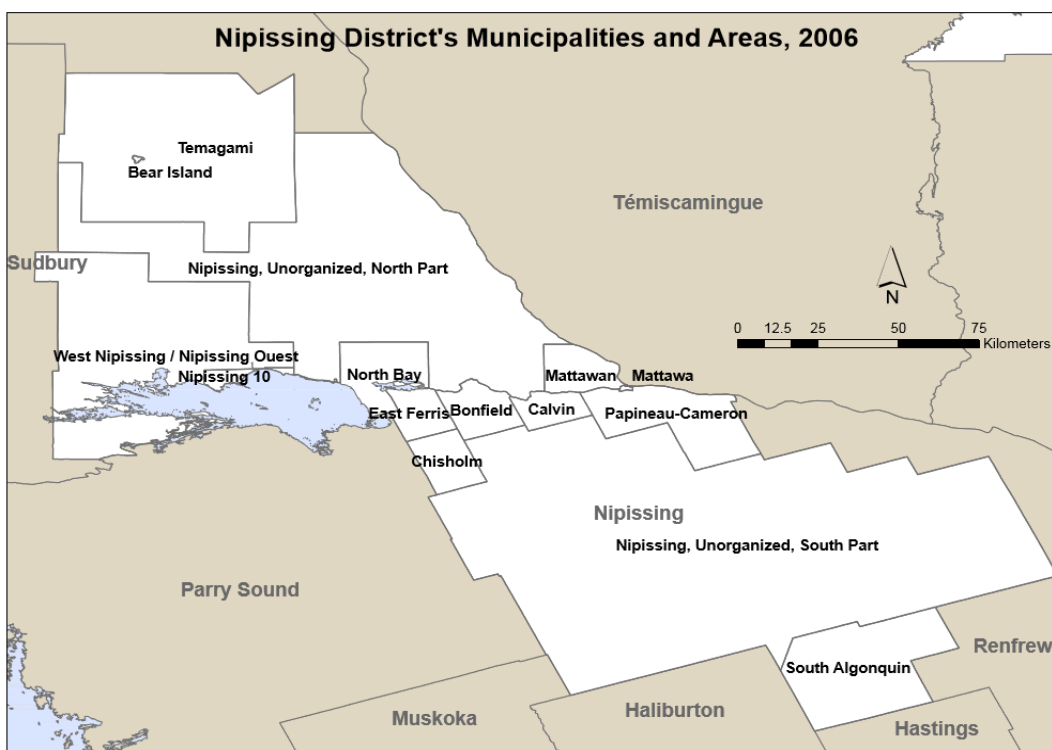
The District of Nipissing Social Services Administration Board (DNSSAB) 2025 budget has been developed with an emphasis on stable financial planning and maximizing service delivery. This is a prudent financial plan, which promotes continued excellence in client service with a continued desire to find efficiencies in service delivery and program planning.

2. Background

The DNSSAB administers and delivers provincially mandated services on behalf of the citizens of the District of Nipissing in an equitable and cost-effective manner. These services include delivery of Ontario Works (OW) programs, Paramedic Services, and the administration and service system management for Childcare and EarlyON programs as well as Social Housing and Homelessness programs.

The DNSSAB's service area includes:

- The City of North Bay
- Township of Papineau-Cameron
- Municipality of West Nipissing
- Town of Mattawa
- Municipality of East Ferris
- Township of Chisholm
- Municipality of Temagami
- Township of Mattawan
- Township of South Algonquin
- Territories without municipal organization (TWOMO)
- Township of Bonfield
- Municipality of Calvin
- Nipissing and Temagami First Nations





2.1 Cost Pressures

In September 2024, the [2025 Budget Issues Report, #CORP-2024-026](#), was presented to the Finance and Administration Committee, which detailed the expected budget pressures for 2025. Within the Budget Issues Report, it was noted that the Paramedic Services budget was expected to see significant pressures due to service enhancements approved in 2024, the use of reserves to cover operating costs, and inflation. Per page 16, there is a 5.73% year-over-year increase to the Paramedic Services budget.

Here are the highlights of the other budget pressures for 2025:

- Inflationary increase to most goods and services. Canada's inflation rate is now around 2% and is expected to remain close to the 2% target.¹ This is good news for the budget as the DNSSAB will face normal inflation pressure rather than the high levels of inflation that were experienced over the last couple of years. Inflation will always exist and lead to annual increases in the budget.
- Ontario Works Program Delivery and Employment 50/50 funding is increasing in 2025 which means the municipal levy will also need to be increased to match the funding change.
- Increases to the Housing Services budget to address service level standard shortfalls.

The 2025 budget includes some provincial and federal funding changes such as the above noted Ontario Works funding increase and the implementation of a new Child Care cost-based funding model, but DNSSAB does not anticipate any significant provincial or federal funding changes for Housing Services or Paramedic Services. However, it should be noted that some funding allocations, such as the land ambulance service grant, are not confirmed until well after the budget is prepared and approved. For these programs, provincial/federal funding included in the 2025 budget is estimated based on previous year funding allocations and trends.

Specific departmental cost pressures and provincial funding changes will be examined further in each respective department section.

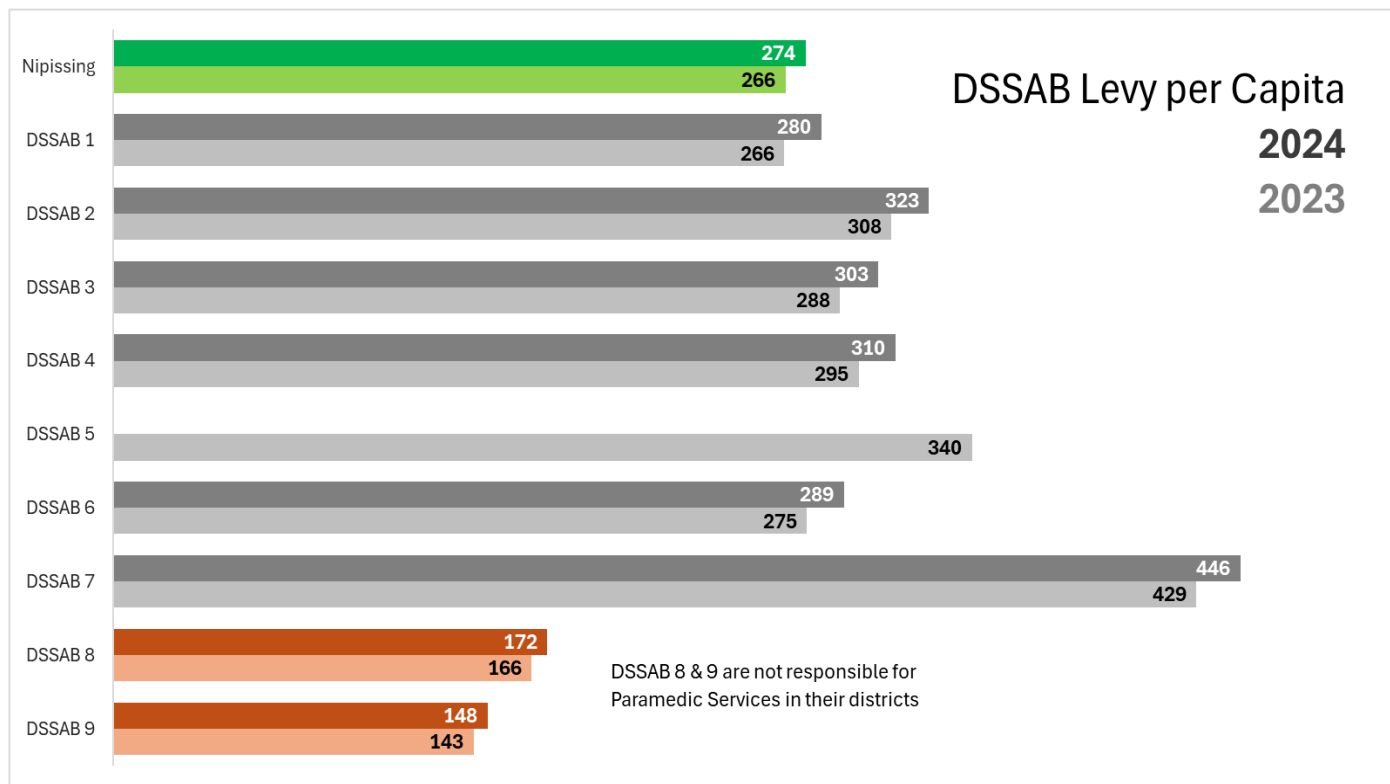
¹ Bank of Canada Monetary Policy Report October 2024
<https://www.bankofcanada.ca/publications/mpr/mpr-2024-10-23/>



2.2 Municipal Levy Comparisons

DNSSAB compiled municipal levy data from each District Social Services Board (DSSAB) from public sources such as each district's respective municipal Financial Information Returns as well as publicly posted budgets. DNSSAB then compared the total municipal levy for each district to each district's population per the 2021 census data available from Statistics Canada. The findings noted below in Chart 1² show that Nipissing has the lowest municipal levy per capita amongst all the DSSABs, other than the two DSSABs that do not fund paramedic services within their district (DSSABs 8 and 9).

Chart 1:



² Chart 1 is organized by DNSSAB's closest comparators, top to bottom, based on size of organization, geography, and services provided. DSSAB 5 did not have their 2024 budget available on their website, so only their 2023 data is included.



3. Report

3.1 Budget Overview

The 2025 budget presents a municipal levy increase of \$694,196 (2.99%) with an overall increase in the budget of \$16,384,928 from \$94,775,183 in 2024 to \$111,160,111 in 2025.

DISTRICT OF NIPISSING SOCIAL SERVICES ADMINISTRATION BOARD 2025 BUDGET SUMMARY

Department	2024 Forecast to Year End	2024 Budget	2025 Budget	Increase (Decrease)	2024 Municipal Share of Budget	2025 Municipal Share of Budget	Increase (Decrease)	%
Ontario Works	16,407,583	17,454,250	17,009,385	(444,865)	199,365	95,010	(104,355)	(52.34%)
Housing Services	23,114,474	21,790,449	21,431,886	(358,563)	10,572,656	10,746,019	173,363	1.64%
Children's Services	26,437,246	27,189,294	43,723,139	16,533,845	1,069,758	1,071,955	2,197	0.21%
Paramedic Services	14,723,084	14,200,544	14,873,882	673,338	5,704,400	5,754,348	49,948	0.88%
Program Delivery & Corporate Services	14,013,530	13,820,646	13,801,819	(18,827)	5,367,942	5,940,985	573,043	10.68%
Healthy Communities Fund	320,000	320,000	320,000	-	320,000	320,000	-	0.00%
Total	95,015,917	94,775,183	111,160,111	16,384,928	23,234,121	23,928,317	694,196	
% Increase (Decrease)				17.29%	% Increase		2.99%	
2025 Provincial/Federal Share	85,329,220		76.76%					
2025 Repayments & Other Income	1,902,574		1.71%					
2025 Municipal Share	23,928,317		21.53%					
2024 Municipal Share	23,234,121		24.51%					

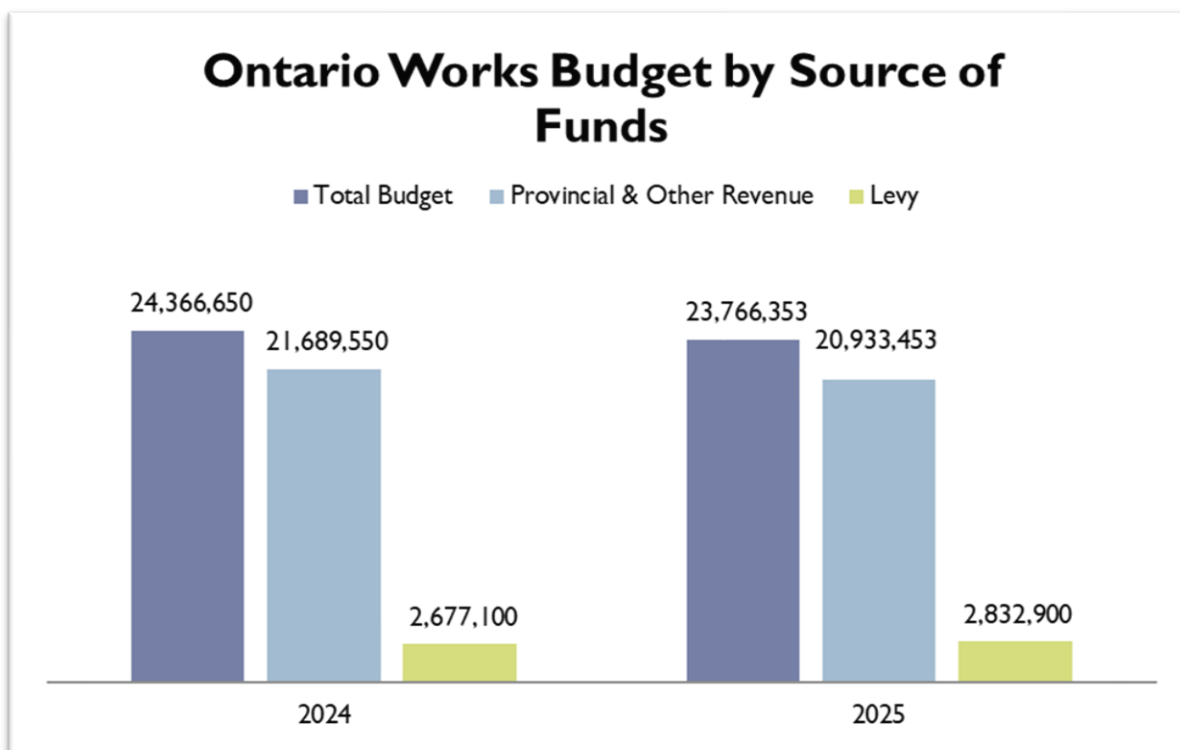
The budget maintains services at the 2024 level while including any service changes that the Board approved in 2024. Here are some highlights of the significant changes from the 2024 budget:

- Change to the provincial Ontario Works Program Delivery and Employment funding is resulting in an increase to the municipal levy.
- Increased provincial/federal funding for Children's Services as part of the Canada-Wide Early Learning & Childcare (CWELCC) agreement.
- As noted previously, there are increases to the Paramedic Services budget due to enhanced deployment hours and the use of reserves in 2024 to cover these increased operating costs. \$508,800 in reserves are being used in 2025 to reduce the impact on the municipal levy from these increased operating costs.
- The budget includes the use of up to \$1,130,980 in reserves to fund the Additional Dwelling Units program that was approved in 2024 (see [Board Report #HS-2024-027](#)).

Additional details will be reviewed in further detail throughout the report.



3.2 Ontario Works



Ontario Works Total Budget by Program and Municipal Share 2024 and 2025

Ontario Works	2024 Forecast to YE	2024 Budget	2025 Budget	Increase (Decrease)	2024 Municipal Share	2025 Municipal Share	Increase (Decrease)	%
Financial Assistance	\$ 14,874,487	\$ 15,543,550	\$ 15,429,753	\$ (113,797)	\$ -	\$ -	\$ -	0.00%
Discretionary Benefits	693,238	774,000	774,000	-	-	-	-	0.00%
Mandatory Benefits	498,926	600,000	540,000	(60,000)	-	-	-	0.00%
Funerals - Type B	100,397	120,000	120,000	-	50,000	36,000	(14,000)	-28.00%
Employment Assistance	240,535	416,700	145,632	(271,068)	149,365	59,010	(90,355)	-60.49%
Program Delivery	6,880,261	6,912,400	6,756,968	(155,432)	2,477,735	2,737,890	260,155	10.50%
Total	\$ 23,287,844	\$ 24,366,650	\$ 23,766,353	\$ (600,297)	\$ 2,677,100	\$ 2,832,900	\$ 155,800	5.82%

- In 2025, the Ontario Works (OW) budget has decreased year over year by \$600,297 or 2.46% with an increase in the municipal share of \$155,800. The increase to the municipal levy is due to the provincial funding change that is explained in further detail on the following page and is partially offset by a reduced municipal contribution towards type B municipal funerals/burials (for non-social assistance recipients).



3.2.1 OW Provincial Funding Impact

- On May 29, 2024, the Ministry of Children, Community and Social Services (MCCSS) announced that phase 3 of the Employment Services Transformation will begin in March 2025 for the Nipissing district. Responsibility for employment services for social assistance recipients will be transferred from MCCSS to the Ministry of Labour, Immigration, Training and Skills Development (MLITSD) Service System Managers. Due to the responsibility change, there is also a corresponding reduction to DNSSAB's OW Program Delivery and Employment funding. MCCSS and MLITSD have agreed on a gradual funding transfer approach to recognize the gradual transfer of clients, therefore OW Program Delivery and Employment funding will be impacted as follows:
 - 2025 - \$766,200 reduction
 - 2026 - \$1,022,700 reduction
 - 2027 and beyond - \$1,043,300 reduction
- On September 6, 2024, MCCSS notified the DNSSAB that the ministry would no longer hold Ontario Works delivery partners' funding at their 2018 expenditure actuals and would be reinstating the previous funding model with a few modifications (i.e. lifting funding freeze that had been in place since 2019). Within this notice, MCCSS also provided DNSSAB's 2025 Ontario Works Program Delivery Funding planning allocation which is \$169,900 higher than what was communicated on May 29, 2024. The lifting of the funding freeze since 2019 is very positive news, however, the new funding is in the 50/50 allocation and will therefore require matching municipal funding to access. Matching this new funding results in a 0.73% increase to the municipal levy.
- These combined changes are resulting in a \$766,100 decrease to the 100% provincially funded allocation and a \$168,800 increase to the 50/50 allocation.

3.2.2 OW Programs

- OW financial assistance and mandatory benefits have been 100% funded by the Province since 2018. Discretionary benefits are also provincially funded but are capped at \$10 per average case per month with any costs exceeding the cap being municipally funded.
- Type B municipal funerals/burials for non-social assistance recipients are 100% municipally funded. This service is not mandated by the DSSAB Act and the DNSSAB provides this service on behalf of its member municipalities.
- In 2025, the only costs that remain cost shared are program delivery and employment services. Below is a summary of how the various OW programs are funded:



Program	Funding Source
Financial Assistance	100% funded by the MCCSS
Mandatory Benefits	100% funded by the MCCSS
Discretionary Benefits	Funded by MCCSS up to a cap of \$10 per average case per month
Funerals – Type B	Funerals for non-social assistance recipients are funded by the municipal levy. These funerals are a municipal responsibility that DNSSAB oversees for its member municipalities.
Employment Assistance and Program Delivery	Employment assistance and program delivery is combined into one pocket of funding from MCCSS. With the above noted changes, MCCSS' allocation for 2025 is \$1,308,800 in 100% provincial funding and an additional \$2,796,900 in 50/50 funding for total provincial funding of \$4,105,700. The required matching levy contribution is \$2,796,900.

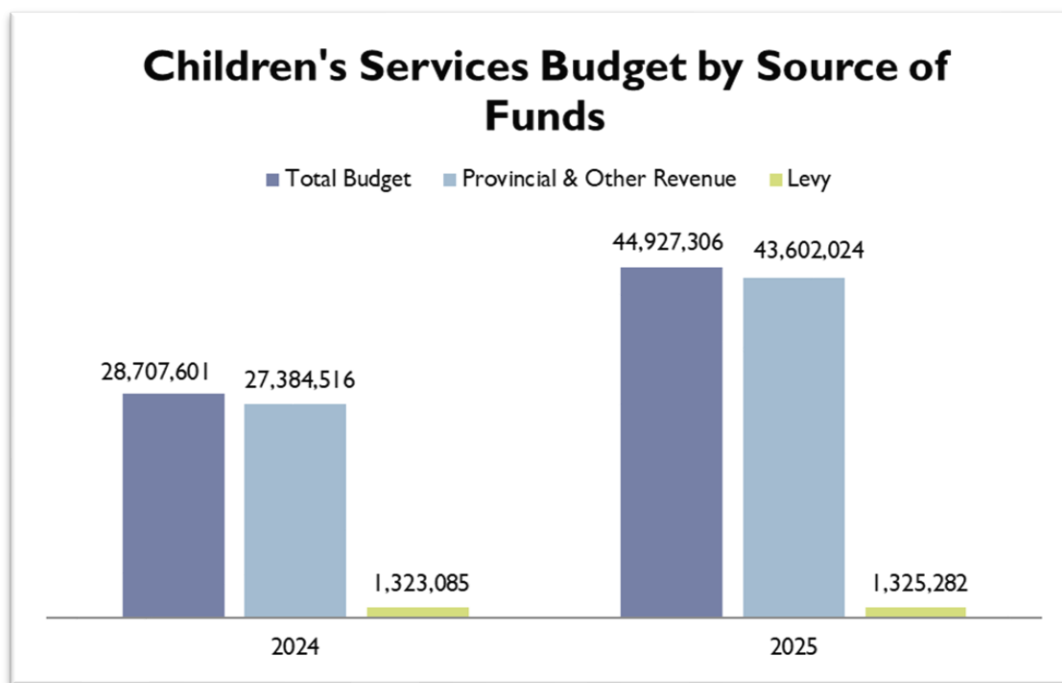
- OW financial benefits costs are expected to decrease slightly in 2025 from budgeted expenditures for 2024 by \$113,797 or 0.73%. This assumes that the caseload will continue to slowly grow and that the cost per case will remain lower than previously budgeted based on actual trends over the last few years.
- The average monthly caseload in 2025 is expected to be 1,892, which is a very small increase from the budgeted average monthly caseload of 1,888 for 2024. The 2024 year-to-date (YTD) actual average monthly caseload was 1,850 as of September 30, 2024.
- The annual average cost per case in 2025 is budgeted to be \$679.57 compared to \$685.89, the annual average budgeted in 2024. This change is based on current trends.
- Mandatory and discretionary benefits budgets have been adjusted based on recent trends and expected caseload changes.
- Employment assistance expenditures are decreasing \$271,068 (63.79%) due to the transfer of the responsibility for employment services for social assistance recipients and corresponding reduction in funding as noted above.

3.2.3 *OW Program Delivery*

- The \$155,432 decrease in program delivery costs is also due to the transfer of responsibility for employment services for social assistance recipients and corresponding reduction in funding. Employment assistance and program delivery is combined into one pocket of funding from MCCSS, so the combined increase to the municipal levy in these programs of \$169,800 is due to the increase to the 50/50 funding provided by MCCSS which requires a matching contribution from the municipal levy.



3.3 Children's Services



Children's Services Total Budget by Program and Municipal Share 2024 and 2025

Children's Services Programs	2024	2024	2025	Increase	2024	2025	Increase	%
	Forecast to YE	Budget	Budget	(Decrease)	Municipal Share	Municipal Share	(Decrease)	
Fee Subsidy	\$ 1,988,524	\$ 2,170,000	\$ 2,024,000	\$ (146,000)	\$ 1,069,758	\$ 1,071,955	\$ 2,197	0.21%
Fee Subsidy - OW Formal	374,539	328,773	400,000	71,227	-	-	-	0.00%
Fee Subsidy - OW Informal	6,601	7,791	7,791	-	-	-	-	0.00%
Fee Subsidy - School Age Recreation	90,374	90,374	65,000	(25,374)	-	-	-	0.00%
Special Needs	1,092,236	1,092,236	1,239,205	146,969	-	-	-	0.00%
General Operating	4,628,232	4,837,011	1,144,845	(3,692,166)	-	-	-	0.00%
Pay Equity	171,122	171,122	56,818	(114,304)	-	-	-	0.00%
Wage Enhancement	1,514,089	1,444,375	202,213	(1,242,162)	-	-	-	0.00%
Repair and Maintenance	148,795	375,000	-	(375,000)	-	-	-	0.00%
Play-Based Material & Equipment	696,775	225,000	-	(225,000)	-	-	-	0.00%
Capacity Building	280,094	793,049	98,061	(694,988)	-	-	-	0.00%
Transformation	576,000	576,000	-	(576,000)	-	-	-	0.00%
Professional Learning	-	-	107,831	107,831	-	-	-	0.00%
Workforce Compensation	-	-	337,329	337,329	-	-	-	0.00%
Indigenous Led - Childcare	541,978	541,978	541,978	-	-	-	-	0.00%
Indigenous Led - EarlyON	428,727	428,727	428,727	-	-	-	-	0.00%
EarlyON Programs	2,167,965	2,167,965	2,167,965	-	-	-	-	0.00%
Cost-Based Funding (CWELCC)	11,731,195	11,939,893	34,901,376	22,961,483	-	-	-	0.00%
Program Delivery	1,800,496	1,518,307	1,204,167	(314,140)	253,327	253,327	-	0.00%
Total	\$ 28,237,742	\$ 28,707,601	\$ 44,927,306	\$ 16,219,705	\$ 1,323,085	\$ 1,325,282	\$ 2,197	0.17%

- In 2025, the Children's Services budget has increased year over year by \$16,219,705 or 56.5%. This is due to an increase in the Canada-Wide Early Learning & Childcare (CWELCC) funding which the Ministry of Education (EDU) is now calling Cost-Based Funding. Cost-Based Funding is funding for childcare for children aged 0-5 and the increase to this funding is partially offset by a decrease in funding for children aged 6-12.



3.3.1 Children's Services Provincial Funding Impact

2025 will be the first year of the new cost-based funding approach which was announced by the EDU on August 15, 2024. Although the overall funding increase is very positive and will support access to affordable and quality childcare spaces in the district, there are some issues with the funding as follows:

- Administration allocations remain flat. When the Province freezes funding, it shifts the burden of inflation to the municipal levy. Children's Services has had to eliminate positions to work within the current funding allocations and not seek additional municipal levy contributions beyond what's required from the EDU. However, Children's Services will not be able to maintain this current reduced capacity in future years due to annual collective bargaining increases to payroll and other inflationary pressure if funding remains frozen. The EDU mandates a significant amount of administrative work to access the funding but does not provide adequate funding to complete the work, and then threatens financial penalties if the work is not completed. This will lead to increases in the municipal levy if not addressed. Advocacy efforts will be needed to increase the administrative funding allocations which has been initiated by Ontario Municipal Social Service Association (OMSSA) and Northern Ontario Service Deliverers Association (NOSDA).
- CWELCC may lead to a two-tiered childcare system if sufficient funding is not made available for children aged 6-12. Advocacy will be needed to ensure that adequate funding is provided for this age group. The best solution would be to not have the childcare system fragmented with separate funding allocations and requirements, but this would require a change to the bi-lateral agreement between the federal and provincial governments.

3.3.2 Children's Services Programs

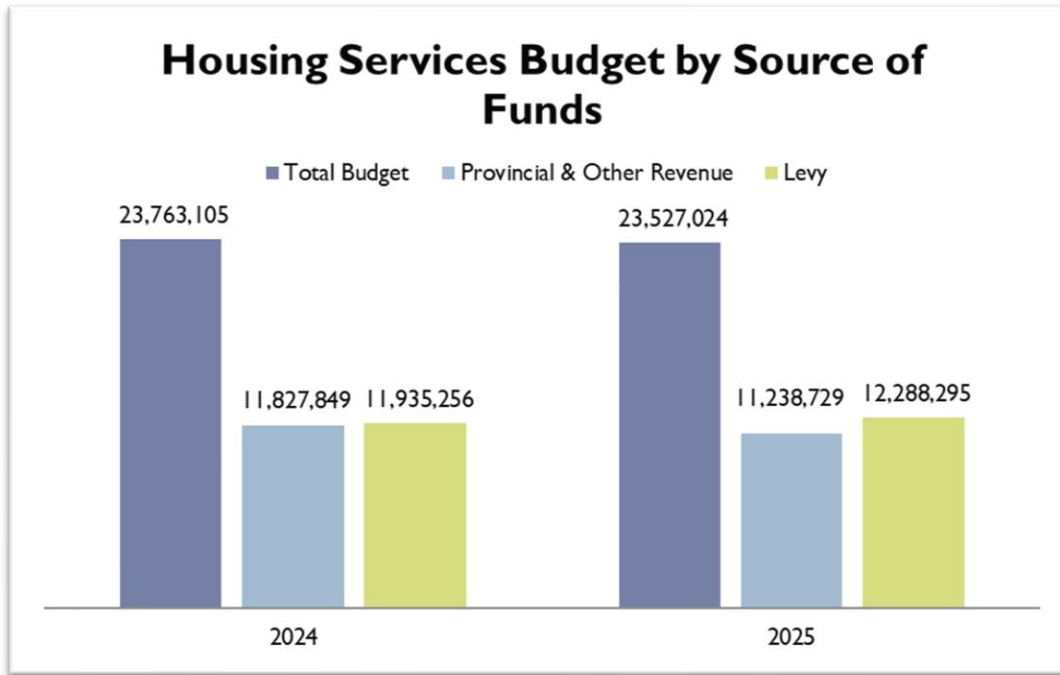
- The total 2025 Children's Services budget is the amount set out in the transfer payment agreement (TPA) with the EDU. The municipal levy allocation is the minimum cost share requirement based on the TPA.
- With the implementation of the new cost-based funding approach, there is no longer any service system manager (SSM) discretion on funding allocations for childcare services for children aged 0-5. There remains some flexibility for services for children aged 6-12. While the total funding allocation for this age group is set, there is SSM discretion on how this funding can be allocated (i.e. through fee subsidy, special needs resourcing, general operating grants, etc.).

3.3.3 Children's Services Program Delivery

- Similar to Children's Services programs, the amounts allocated to program delivery are set out within the transfer payment agreement with the EDU.



3.4 Housing Services



Housing Services Total Budget by Program and Municipal Share 2024 and 2025

Housing Services	2024 Forecast to YE	2024 Budget	2025 Budget	Increase (Decrease)	2024 Municipal Share	2025 Municipal Share	Increase (Decrease)	%
Provincially Reformed non-profit	\$ 5,458,413	\$ 5,485,826	\$ 5,162,460	\$ (323,366)	\$ 4,781,855	\$ 4,865,506	\$ 83,651	1.75%
Urban Native	579,214	625,107	477,264	(147,843)	-	-	-	0.00%
Nipissing District Housing Corp	3,146,346	3,146,346	2,976,094	(170,252)	2,650,932	2,730,617	79,685	3.01%
Commercial Rent Supplement	473,372	741,060	646,000	(95,060)	597,600	514,428	(83,172)	-13.92%
Portable Housing Benefit	111,367	111,009	117,624	6,615	111,009	117,624	6,615	5.96%
Transitional Housing Allowance	75,952	-	319,600	319,600	-	319,600	319,600	0.00%
Northern Remote - Build	122,644	122,652	123,372	720	122,652	123,372	720	0.59%
Homelessness Prevention Program	5,633,039	4,834,461	5,013,782	179,321	-	-	-	0.00%
SSRF 5	47,090	-	-	-	-	-	-	0.00%
Reaching Home	756,290	572,419	873,812	301,393	-	-	-	0.00%
Community Capacity and Innovation	5,493	96,356	-	(96,356)	-	-	-	0.00%
SIF	18,979	19,500	-	(19,500)	-	-	-	0.00%
COCHI	2,271,828	1,468,655	1,502,616	33,961	-	-	-	0.00%
OPHI	678,864	858,450	563,410	(295,040)	-	-	-	0.00%
Northern Pines Phase 1	854,404	630,012	472,308	(157,704)	630,012	472,308	(157,704)	-25.03%
Northern Pines Phase 2	603,968	494,736	419,832	(84,904)	494,736	419,832	(74,904)	-15.14%
Northern Pines Phase 3	649,097	533,388	573,144	39,756	533,388	573,144	39,756	7.45%
Low Barrier Shelter	525,061	650,472	609,588	(40,884)	650,472	609,588	(40,884)	-6.29%
Revolving Loan Fund	-	300,000	-	(300,000)	-	-	-	0.00%
Additional Dwelling Units	3,053	-	1,130,980	1,130,980	-	-	-	0.00%
Affordable Housing Reserve	1,100,000	1,100,000	450,000	(650,000)	-	-	-	0.00%
Program Delivery	1,920,695	1,861,647	2,095,138	233,491	1,362,600	1,542,276	179,676	13.19%
Total	\$ 25,035,169	\$ 23,652,096	\$ 23,527,024	\$ (50,168)	\$ 11,935,256	\$ 12,288,295	\$ 353,039	2.96%

- In 2025, the Housing Services budget has decreased year over year by \$50,168 or 0.21%. This is due to a combination of changes throughout most of the Housing Services programs and will be described in further detail below.



- Housing Services is funded by the Ministry of Municipal Affairs and Housing (MMAH), the Federal government, and the municipal levy. There are many different program components that make up the department budget. The below table describes how each are funded (some similar programs are combined for simplicity):

Program	Funding Source
Social Housing Subsidies	There is some legacy federal funding that is tied to operating agreements/mortgages; however, the majority of these budgets is funded by the municipal levy. The levy contribution is calculated as the difference between the required subsidies and the federal funding.
Commercial Rent Supplements	Similar to social housing subsidies, there is some legacy federal funding; however, the majority of this budget is funded by the municipal levy. The levy contribution is calculated as the difference between the required rent supplements and the federal funding.
Portable Housing Benefit (Rent Supplement)	100% funded by the municipal levy
Transitional Housing Allowance (Rent Supplement)	100% funded by the municipal levy
Homelessness Prevention Program (HPP)	100% funded by MMAH
Canada-Ontario Community Housing Initiative (COCHI)	100% funded by MMAH through a provincial and federal bi-lateral agreement
Ontario Priorities Housing Initiative (OPHI)	100% funded by MMAH through a provincial and federal bi-lateral agreement
Canada-Ontario Housing Benefit (COHB)	100% funded by MMAH through a provincial and federal bi-lateral agreement
Reaching Home	100% federally funded through Housing, Infrastructure and Communities Canada
Northern Pines	Combination of provincial funding through HPP and the municipal levy
Low Barrier Shelter	Combination of provincial funding through HPP and the municipal levy
Program Delivery	Combination of provincial funding through administration allocations for the various provincial/federal funded programs (HPP, COCHI, OPHI, COHB, and Reaching Home) and the municipal levy

3.4.1 Housing Services Programs

- Funding for social housing programs is generally determined by adjusting previous year expenses by provincially legislated cost indices. There is base federal/provincial funding that is tied to operating agreements and the municipal levy funds the difference between the required subsidies and federal/provincial funding. The provincial/federal funding does not change year over year (except decreasing with the expiration of operating agreements), therefore, the proportion of municipal funding required to support social housing providers gradually increases over time. This is demonstrated in 2025 as the overall subsidy for social housing providers is



decreasing due to the expiration of several mortgages/operating agreements, but the municipal share to fund these programs is increasing.

- Subsidy requirements for Nipissing District Housing Corporation's (NDHC) Phase III have decreased by \$170,252, however, there is a \$79,685 increase to the municipal levy as legacy federal funding for this program decreased by \$249,937 for 2025. The federal funding that helps offset these costs is gradually being reduced each year with 2029 being the last year with federal funding. Deferred capital revenue is being used in the NDHC budget to mitigate the impact of this funding decrease on the municipal levy.
- Legislation outlines the DNSSAB's service level standards (SLS) which details the specific number of Rent Geared-to-Income (RGI) units that are required to be funded. DNSSAB is currently not meeting this obligation and is short approximately 194 RGI housing units as of December 31, 2023. The SLS Action Plan sees the DNSSAB making gradual investments over a 10-year period (2019-2029) to address the SLS shortfall. This is the reasoning for the net increase to the rent supplement budgets (Commercial Rent Supplement, Portable Housing Benefit, and Transitional Housing Allowance). Each of these programs provides rent subsidies to clients, which count towards the SLS. Increases to rent subsidies are funded through the municipal levy. Significant strides have been made recently that are not reflected in the December 31, 2023, SLS figure above and the SLS shortfall is estimated to be 142 as of December 31, 2024:
 - Rent supplements are being phased in at Mackay Homes upon unit turnover. There are 65 units at Mackay Homes and the turnover of all units is expected to be complete around 2031.
 - Rent Supplements, Portable Housing Benefits, and Transitional Housing Allowances were added through partnerships with CMHA, Suswin, and Futures to subsidize 20 units in the community. These will count towards SLS.
- The HPP, Reaching Home, Community Capacity and Innovation, COCHI, and OPHI programs are fully funded by the provincial and federal governments for homelessness initiatives and to address local housing priorities that include affordability, repair and new construction. Housing staff bring forward regular reports to the Board to approve investment plans detailing how these funding allocations will be expended.
- A new Coordinated Access Nipissing Community Coordinator position will be created in 2025 which will be fully funded through the federal Reaching Home program and will therefore not impact the municipal levy.



- Northern Pines and the Low Barrier Shelter are both operated by Crisis Centre North Bay. Costs for these programs increase annually due to collective bargaining and inflationary increases. Available HPP funding is used where possible to offset the impact on the municipal levy, however, with HPP funding being fixed, annual increases to these budgets will need to be funded by the municipal levy. It appears that these budgets are not increasing year over year, but that is because there is a significant amount of HPP funding going towards these programs which falls under the HPP line of the budget. What is displayed under the Northern Pines and the Low Barrier Shelter lines of the budget is the remaining portion of these budgets that is funded by the municipal levy.

3.4.2 Affordable Housing Reserve

- Given the sharp increase in interest rates that started in 2022, DNSSAB is currently earning excess interest revenue. In 2024, interest rates began to decrease, and it is expected that rates will continue to fall throughout 2025. Therefore, there will be less excess interest revenue to go towards reserves in 2025. Excess interest revenue is estimated at \$450,000 in 2025 compared to \$1,100,000 in 2024. It is recommended that this excess interest revenue be placed in the Affordable Housing Reserve. The actual excess revenue for 2025 will not be known until the 2025 yearend process is completed in early 2026, so it is recommended that the amount to be transferred be determined at the discretion of the Director of Finance and Administration, with approval from the CAO.
- Because interest rates are gradually coming back down, it is not recommended to use this excess revenue to offset operating costs as this will only put more pressure on the municipal levy in future years. Reserves also need to be grown to take advantage of future funding opportunities for housing development. Most housing development funding is currently application based with scoring grids, and higher scores are awarded for projects that have higher equity contributions. Therefore, to be successful in funding applications, appropriate levels of reserves are needed to support the required equity contributions. Significant reserves will also likely be required to support the development of a twenty-four (24) hour Housing and Homelessness Hub.
- Overall, there is expected to be a decrease to the Affordable Housing Reserve in 2025 due to the Additional Dwelling Unit Program. Per [Board Report #HS-2024-027](#), \$1,130,980 has been approved to be used to fund the development of additional dwelling units. This is offset by the excess interest revenue of \$450,000 so there will be an estimated \$680,980 reduction to the Affordable Housing Reserve in 2025.

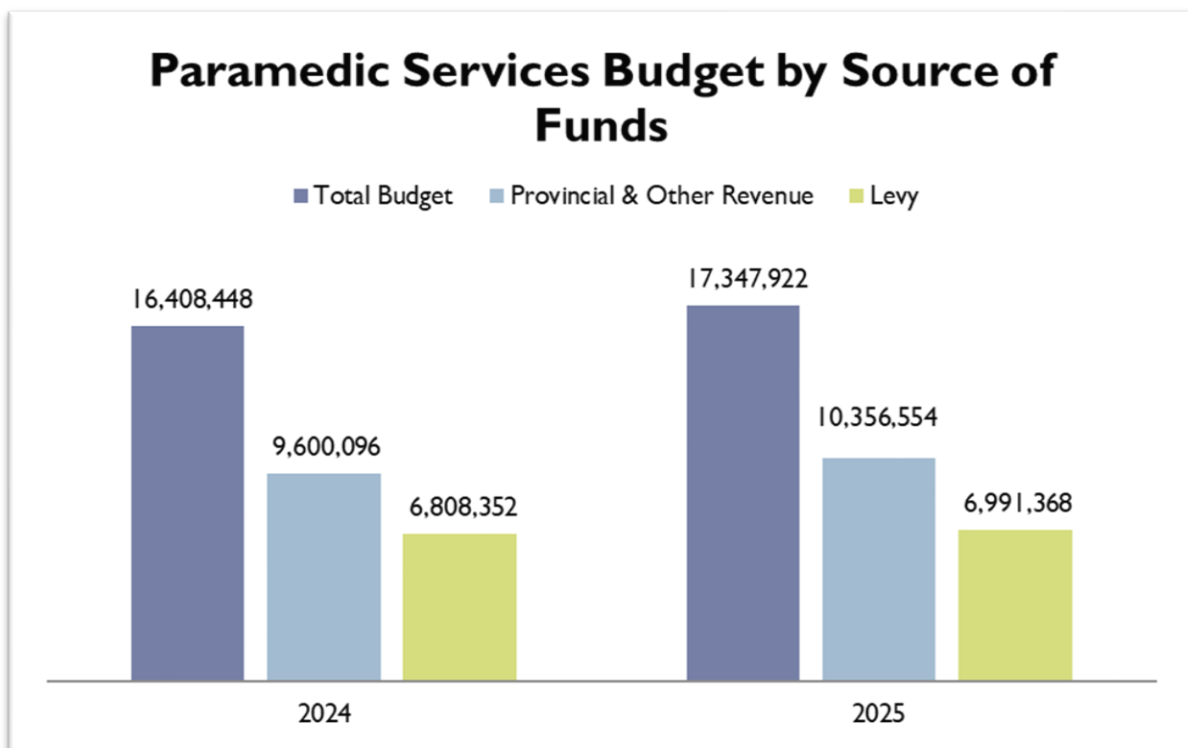
Affordable Housing Reserve	Budgeted Amount
Additional Dwelling Unit Program	(\$1,130,980)
Excess Interest Revenue	\$450,000
Net Usage	(\$680,980)



3.4.3 Housing Services Program Delivery

- The Housing Services program delivery budget has increased year over year by \$233,491 or 12.54%. This is due to the existing Manager of Project Development position being allocated 100% to Housing Services when it was split 50/50 with NDHC in previous years, as well as the addition of a new Housing Programs Administrator position that is required due to the increased workload associated with the growing rent supplement, portable housing benefit, and transitional housing benefit programs as well as the administration of the Additional Dwelling Unit program.

3.5 Paramedic Services



3.5.1 Land Ambulance Provincial Funding Impact

On August 22, 2024, the Ministry of Health (MOH) provided DNSSAB with its Land Ambulance Service Grant (LASG) allocation for 2024. The 2024 allocation was as expected and in line with the 2024 budget. This has been the process for several years now where current year funding increases are announced in August. Therefore, DNSSAB will likely not receive confirmation of land ambulance funding for 2025 until August of 2025. Given the fact that the funding formula has not changed and there have not been any announced upcoming changes, it is expected that the funding formula will remain the same for 2025.



The way the LASG is calculated (in a simplified way) is that the DNSSAB essentially receives 50% of the previous year's approved budget plus a 100% portion to cover TWOMO and First Nations funding. Therefore, the 2025 50/50 provincial funding would be based on the 2024 budget as opposed to the 2025 budget. The issue with this is that the provincial funding is then a year behind on budget increases from call volume changes, service enhancements and inflationary increases. The MOH had previously addressed this timing difference by including an incremental (inflationary) increase to the previous year budget. In 2018, this incremental increase was 1.7% or \$150,658. For 2019 through 2024, the incremental increase was set at 0%.

3.5.2 Paramedic Services Budget

Paramedic Services Total Budget by Program and Municipal Share 2024 and 2025

Paramedic Services	2024 Forecast to YE	2024 Budget	2025 Budget	Increase (Decrease)	2024 Municipal Share	2025 Municipal Share	Increase (Decrease)	%
Land Ambulance	\$ 12,214,572	\$ 12,424,956	\$ 12,737,728	\$ 312,772	\$ 5,704,400	\$ 5,754,348	\$ 49,948	0.88%
Community Paramedicine	2,508,512	1,775,588	2,136,154	360,566	-	-	-	0.00%
Program Delivery	2,162,471	2,207,904	2,474,040	266,136	1,103,952	1,237,020	133,068	12.05%
Total	\$ 16,885,555	\$ 16,408,448	\$ 17,347,922	\$ 939,474	\$ 6,808,352	\$ 6,991,368	\$ 183,016	2.69%

3.5.2.1 Land Ambulance

- In November 2021, the Board approved a transition to a direct delivery model for paramedic services effective prior to January 1, 2023. The transition was completed in December 2022. Paramedic Services was previously contracted out to North Bay Regional Health Centre (North Bay and area, West Nipissing, and South Algonquin), Mattawa Hospital (Mattawa and area) and the Municipality of Temagami (Temagami).
- Due to increased call volumes, employee recruitment and retention issues, and the need to meet response time standards, the 2024 Paramedic Services budget increased deployment hours in Mattawa from eight (8) hours on-site and sixteen (16) hours on-call to a twenty-four (24) hour on-site service. Deployment hours for Temagami and South Algonquin were also increased from eight (8) hours on-site and sixteen (16) hours on-call to twelve (12) hours on-site and twelve (12) hours on-call. The 2024 budget did not include the full annual costs of the service enhancements as they were planned to be implemented part way through the year. Therefore, there is an increase to the 2025 budget to account for a full year of the increased hours.
- The 2024 budget also included the use of \$934,000 in reserves to offset the impact on the municipal levy from the deployment changes. This leads to additional pressure on the levy as reserves cannot be used to fund operating costs on an ongoing basis. The 2025 budget includes the use of \$508,800 in reserves to reduce the impact on the municipal levy from these increased operating costs and to fund the one-time purchase of an off-road response vehicle.



- The increase to the Paramedic Services budget is primarily due to the changes noted above as well as collective bargaining and other inflationary increases. Additional details are as follows:
 - Two ambulance purchases are planned for 2025, continuing the normal replacement cycle. The cost of ambulances has increased significantly in recent years. A new Paramedic Response Unit (PRU) vehicle is also required as the PRU being replaced was purchased in 2014, has over 140,000 kilometers on it, and is not adequately set up to accommodate today's required equipment.
 - Various budget lines are increasing at a higher rate of inflation such as uniforms, medical supplies, and medications based on current year trends and known changes (e.g. recent uniform RFP results).

3.5.2.2 Community Paramedicine

Community Paramedicine Total Budget by Program and Municipal Share 2024 and 2025

Community Paramedicine	2024	2025		Increase	2024	2025	Increase	%
	Forecast to YE	Budget	Budget	(Decrease)	Municipal Share	Municipal Share	(Decrease)	
CP Long-Term Care (CP LTC)	\$ 1,035,231	\$ 1,000,000	\$ 1,000,000	\$ -	\$ -	\$ -	\$ -	0.00%
CP Base	138,447	137,600	137,600	-	-	-	-	0.00%
Geriatric Community-Paramedicine Outreach Program (CP GPOC)	319,487	294,379	310,623	16,244	-	-	-	0.00%
CP Alternate Level of Care (CP ALC)	356,037	343,609	369,592	25,983	-	-	-	0.00%
CP Mobile (One-Time Funding)	327,810	-	-	-	-	-	-	0.00%
CP High Intensity Support at Home (HISH)	331,500	-	318,339	318,339	-	-	-	0.00%
Total	\$ 2,508,512	\$ 1,775,588	\$ 2,136,154	\$ 360,566	\$ -	\$ -	\$ -	0.00%

- On March 1, 2021, DNSSAB was approved by the Ministry of Long-Term Care (MLTC) to operate a community paramedicine (CP) program for a three-year period from January 1, 2021, to March 31, 2024. On June 16, 2023, this program was extended for an additional 2-year period, until March 31, 2026. This program (CP LTC) is 100% provincially funded and provides up to \$1 million per year. The program is designed to support seniors on the provincial long-term care waitlist, or soon to be eligible for long-term care, with community paramedicine services in the comfort of their own homes.
- The DNSSAB also operates four other community paramedicine programs that are funded 100% by Ontario Health. These are the CP Base (Base funding), CP GCOP (Geriatric Community-Paramedicine Outreach Program), CP ALC (Alternate Level of Care), and CP HISH (High Intensity Supports at Home) programs.
- Total provincial funding for community paramedicine programs is expected to be \$2,136,154 in 2025. There is no impact on the municipal levy to operate these programs.



3.6 Healthy Communities Fund

The Healthy Communities Fund (HCF) is a non-mandated program administered by the DNSSAB on behalf of the District's municipalities. Currently, the fund is focused on poverty reduction in Nipissing District. Previously, HCF was allocated to various organizations and their projects/programs through an annual application process. Per briefing note B25-21, that was approved by the Board in November 2021, funding has been annualized to specific organizations based on previous funding allocations and results from a Community Advisory Board survey in April 2021. The table below shows the distribution of funds by organization and their respective programs/services.

The Gateway Hub has been consolidated into the HCF to combine all community funding that does not fall under Ontario Works, Housing Services, Children's Services or Paramedic Services mandates, into one program. The Gateway Hub is a situation table and was established in the Nipissing district in 2013. A situation table is a strategic alliance of human service providers, guided by common principles and processes, that reviews situations of acutely elevated risk to determine if an individual or family is at imminent risk of harm and victimization and coordinates services for these individuals with the relevant services.

The total annual HCF budget of \$320,000 remains unchanged from the previous year.

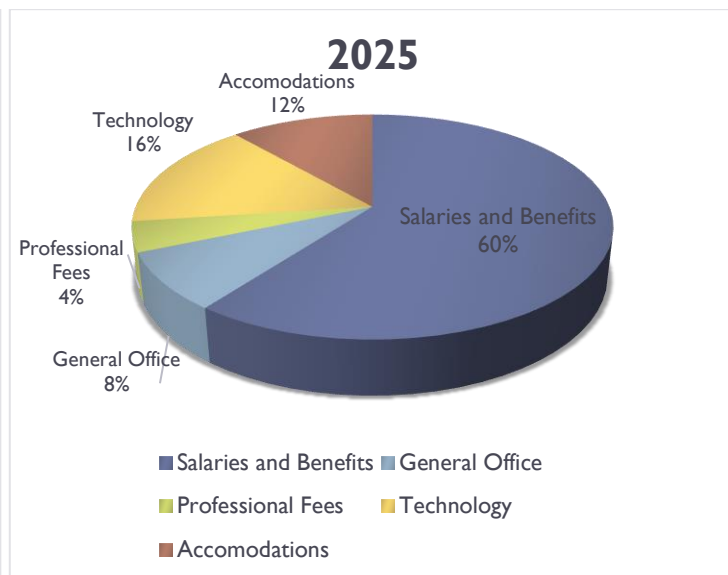
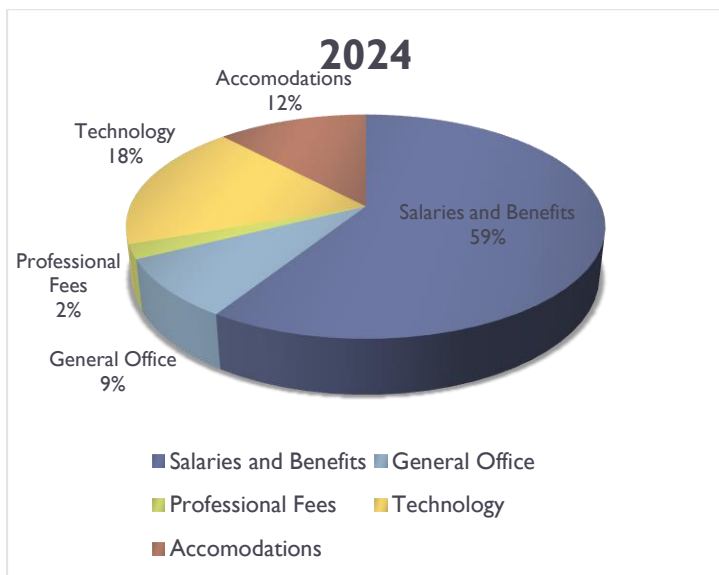
Organization	Program/Service	Annual Funding
Crisis Centre North Bay	ID Clinic	\$30,000
	Food Security	\$25,000
The Gathering Place	Souper Suppers	\$20,000
	Food Outreach	\$30,000
Nipissing First Nation	True Self Debwewendizwin Rural Outreach	\$55,000
Salvation Army	Household Setup	\$10,000
Low Income People Involvement	Emergency Dental Assistance	\$30,000
	Essential Health	\$30,000
	Denture Assistance	\$30,000
	Community Volunteer Tax Program	\$10,000
	Community Recreation and Engagement	\$30,000
North Bay Parry Sound District Health Unit	Gateway Hub	\$20,000
Total		\$320,000



3.7 Corporate Services

The Corporate Services Division supports the organization through the CAO, Finance, Human Resources, Project Management & Information Services, Purchasing, Planning & Analytics, Risk Management and Administration. The 2025 budgeted expenses for Corporate Services total \$4,083,706, an increase of \$108,554 (2.73%) over the 2024 approved budgeted expenses of \$3,975,152. The primary reason for the increase is annual payroll increases and the organizational review.

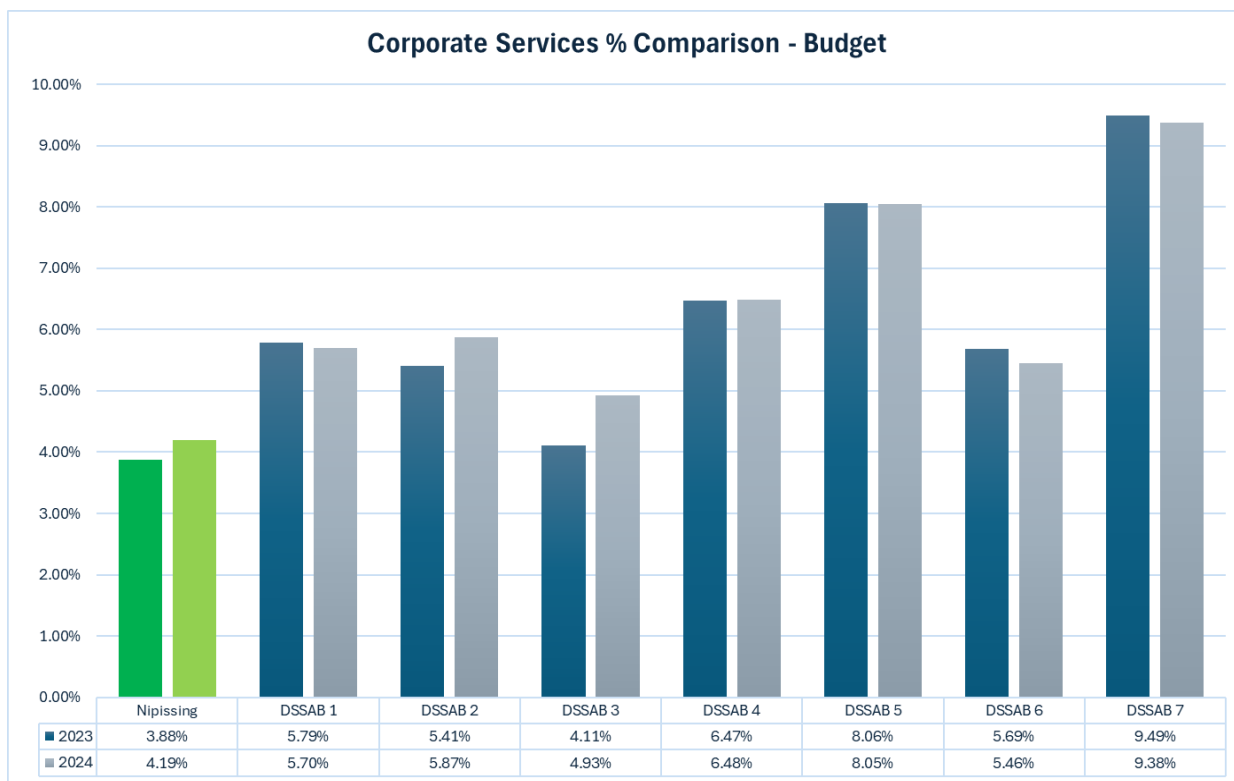
The Corporate Services budget includes various corporate-wide costs, for example, staffing for the above departments, rent for office space, utilities, telephone, insurance premiums, audit & legal fees, computer software and more. These costs are allocated across the portfolio of programs. The general mix of expenses has not changed significantly year over year with the exception of professional fees doubling due to the organizational review.





The 2025 Corporate Services budget represents 3.67% of the total DNSSAB recommended budget compared to 4.19% in 2024. This change is mainly due to the increase in the Children’s Services budget as there has not been any significant changes to the Corporate Services budget. Per the Chart 2 below, DNSSAB continues to have one of the lowest corporate services costs relative to the total budget amongst all the DSSABs.³

Chart 2:



Staff continue to search for cost savings throughout the organization. Explanations for the significant variances year over year are as follows:

- Increased professional fees due to the organizational review.
- Inflationary increases.
- Increase in salaries and benefits due to the annual cost of living increase.

³ Chart 2 is organized by DNSSAB’s closest comparators, left to right, based on size of organization, geography, and services provided. Seven other DSSABs had their budgets available on their website.



3.8 Board

Board							
Proposed Budget for 2025							
	YTD Actual	Forecast to YE	Budget 2024	Budget 2025	Variance to Budget	% Change	
Revenues:							
Municipal levy	\$ 127,746	\$ 170,328	\$ 170,328	\$ 170,472	\$ 144	0.08%	
Total Revenues	\$ 127,746	\$ 170,328	\$ 170,328	\$ 170,472	\$ 144	0.08%	
Expenditures:							
Honorariums	\$ 53,775	\$ 83,361	\$ 79,600	\$ 77,515	\$ (2,085)	-2.62%	
Training	11,783	15,710	22,395	24,664	2,269	10.13%	
Travel	2,039	2,471	2,000	2,000	-	0.00%	
Technology	13,915	13,915	13,920	14,748	828	5.95%	
General office	844	1,125	1,250	2,100	850	68.00%	
Allocated administration costs	40,613	51,163	51,163	49,445	(1,718)	-3.36%	
Total Expenditures	\$ 122,968	\$ 167,745	\$ 170,328	\$ 170,472	\$ 144	0.08%	
Surplus (Deficit)	\$ 4,778	\$ 2,583	\$ -	\$ -	\$ -	0.00%	

In 2025, the Board budget has increased year over year by \$144 or 0.08% with no significant changes. Honorariums are adjusted to reflect actual attendance levels and annual rate increases. Annual honoraria rate increases continue to be tied to the consumer price index for a fair and transparent process. Honorariums are also based on attendance to reflect the respective contributions of Board members.



3.9 Summary

The 2025 budget presents a municipal levy increase of \$694,196 (2.99%) with an overall increase in the budget from \$94,775,183 in 2024 to \$111,160,111 in 2025.

DISTRICT OF NIPISSING SOCIAL SERVICES ADMINISTRATION BOARD 2025 BUDGET SUMMARY

Department	2024 Forecast to Year End	2024 Budget	2025 Budget	Increase (Decrease)	2024 Municipal Share of Budget	2025 Municipal Share of Budget	Increase (Decrease)	%
Ontario Works	16,407,583	17,454,250	17,009,385	(444,865)	199,365	95,010	(104,355)	(52.34%)
Housing Services	23,114,474	21,790,449	21,431,886	(358,563)	10,572,656	10,746,019	173,363	1.64%
Children's Services	26,437,246	27,189,294	43,723,139	16,533,845	1,069,758	1,071,955	2,197	0.21%
Paramedic Services	14,723,084	14,200,544	14,873,882	673,338	5,704,400	5,754,348	49,948	0.88%
Program Delivery & Corporate Services	14,013,530	13,820,646	13,801,819	(18,827)	5,367,942	5,940,985	573,043	10.68%
Healthy Communities Fund	320,000	320,000	320,000	-	320,000	320,000	-	0.00%
Total	95,015,917	94,775,183	111,160,111	16,384,928	23,234,121	23,928,317	694,196	
				% Increase (Decrease)	17.29%	% Increase	2.99%	
2025 Provincial/Federal Share	85,329,220		76.76%					
2025 Repayments & Other Income	1,902,574		1.71%					
2025 Municipal Share	23,928,317		21.53%					
2024 Municipal Share	23,234,121		24.51%					

The budget maintains services at the 2024 level while including any service changes that the Board approved in 2024.

As described previously in the Budget, the primary reasons for the increase in the municipal levy are:

- Inflation and collective bargaining increases.
- Ontario Works Program Delivery and Employment 50/50 funding is increasing in 2025 which means the municipal levy will also need to be increased to match the funding change.
- Increases to the Housing Services budget to address service level standard shortfalls.
- Enhanced deployment hours at the Mattawa, Temagami, and South Algonquin bases and the use of reserves in 2024 to cover the increased operating costs.



The budget includes the use of up to \$1,130,980 in reserves to fund the Additional Dwelling Units program that was approved in 2024 (see [Board Report #HS-2024-027](#)) as well as \$508,800 to minimize the increase to the municipal levy per Board direction provided at the Finance and Administration Committee meeting on December 18, 2024. This will result in estimated usage of reserves of \$1,189,780 in 2025:

Reserves	Budgeted Amount
Additional Dwelling Unit Program	(\$1,130,980)
Excess Interest Revenue Contribution	\$450,000
Municipal Levy Reduction	(\$508,800)
Net Usage	(\$1,189,780)

The use of reserves to pay for operating costs will have a significant impact on the 2026 budget and a large increase to the municipal levy will be expected in 2026 as a result. The challenge with using reserves to cover operating costs is that it delays the full impact of the costs until the next budget as the increased operating costs will eventually need to be funded by the levy. In 2026, the Bank of Canada is expecting inflation to remain near the target rate of 2%⁴ and collective bargaining increases will be 3%, therefore before considering anything else, a levy increase in the range of 2% to 3% would be expected. The use of reserves to lower the municipal levy in the amount of \$508,800 equals a 2.19% reduction. Therefore, a levy increase for the 2026 budget is expected to be in the 4% to 5% range before considering the other pressures noted below in the Section 4 2026 Outlook such as further funding formula changes, service level standards, and the potential development of a 24-hour housing and homelessness hub. Therefore, it is very likely that the municipal levy increase will exceed 5% in 2026 and could be significantly higher depending on Board direction, especially regarding the potential 24-hour housing and homelessness hub.

⁴ Bank of Canada Monetary Policy Report October 2024
<https://www.bankofcanada.ca/publications/mpr/mpr-2024-10-23/>



4 2026 Outlook

4.1 Ontario Works Program Delivery and Employment Funding

With MCCSS lifting the funding freeze on OW Program Delivery and Employment Funding in 2025, it is possible there will be another increase to the 50/50 funding allocation in 2026 which would require a matching increase to the municipal levy. Changes to this funding allocation are tied to OW caseloads and the Province is estimating a slow but steady increase in OW caseloads.

As noted in the OW section of the budget, there will also be a \$256,500 decrease to the 100% MCCSS funded Program Delivery and Employment allocation in 2026 due to the employment services transformation.

4.2 Children's Services

As noted above in the Children's Services section of the budget, administrative funding is currently frozen which will put pressure on the municipal levy to meet EDU requirements.

It is also expected that overall funding for Children's Services will increase again in 2026 as the Province works towards the CWELCC goal of reducing fees to an average of \$10 per day for children under the age of 6 in licensed child care by March 2026.

4.3 Housing Services

As mentioned previously in the Budget, inflation will continue to result in annual budget increases for Northern Pines and the Low Barrier Shelter and additional rent supplements will need to be provided to meet the DNSSAB's legislated service level standards. These increases will need to be funded by the municipal levy.

Housing Services will see reductions in funding associated with social housing legacy programs in 2025. Provincial and federal funding for social housing will see a year over year reduction of \$480,474 or 43.5%. This is a direct result of four social housing projects reaching the end of their operating agreements throughout 2025 and 2026. Some of these reductions in funding will be offset by reduced subsidy requirements because of expired mortgages.

The potential development of a 24-hour housing and homelessness hub could result in significant pressure on the municipal levy for increased operating costs and reserves for capital purchases.

4.4 Paramedic Services

The MOH continues to announce growth rates to funding on a one-year basis. At this time, it is assumed that the funding formula will remain the same, however, there is uncertainty every year due to the delayed timing of funding announcements for Land Ambulance Service Grants.