

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-2026-001

2026 DNSSAB

Approved Budget

January 28, 2026, Board Meeting



Table of Contents

1. Purpose	2
2. Background	2
2.1 Cost Pressures	3
2.2 Municipal Levy Comparisons	4
3. Report	5
3.1 Budget Overview	5
3.2 Ontario Works	6
3.3 Children's Services	9
3.4 Housing Services	12
3.5 Paramedic Services	17
3.6 Healthy Communities Fund	20
3.7 Corporate Services	21
3.8 Board	23
3.9 Summary	24
4 2027 Outlook	26
4.1 Ontario Works Program Delivery and Employment Funding	26
4.2 Children's Services	26
4.3 Housing Services	26
4.4 Paramedic Services	27



1. Purpose

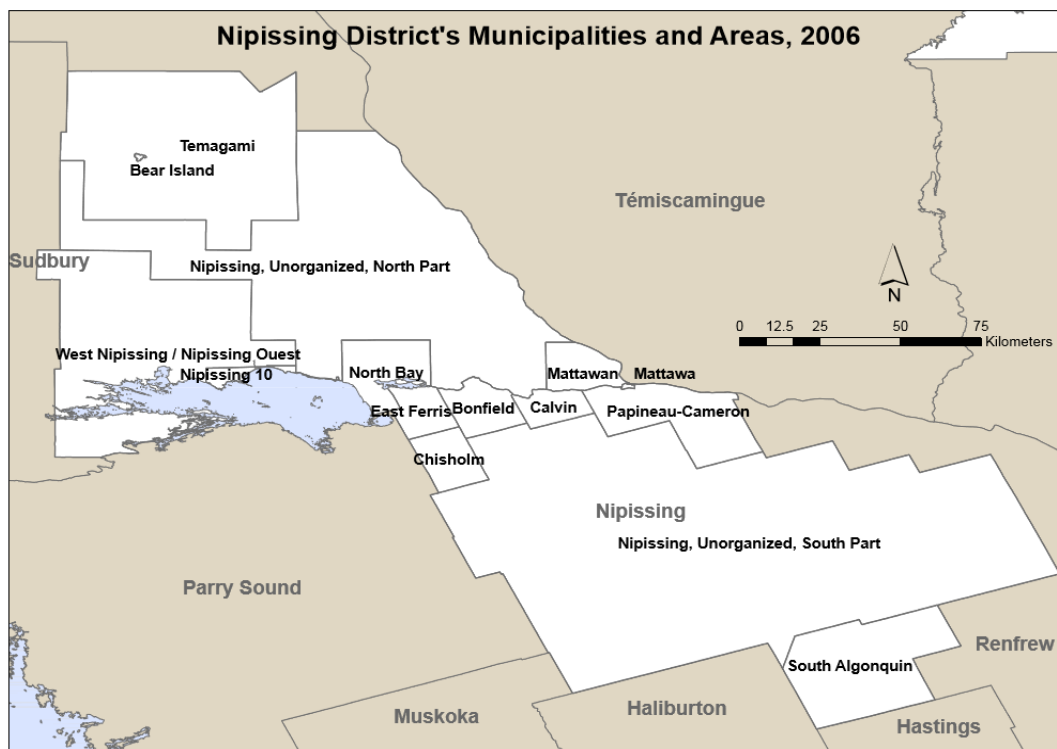
The District of Nipissing Social Services Administration Board (DNSSAB) 2026 budget has been developed with an emphasis on stable financial planning and maximizing service delivery. This is a prudent financial plan, which promotes continued excellence in client service with a continued desire to find 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 Child Care and EarlyON programs as well as Social Housing and Homelessness programs.

The DNSSAB's service area includes:

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



[Board Report #CORP-2023-018, 2024 Budget Update Report](#), can be referred to in order to gain an understanding of how the annual budget is compiled and how the various departments and programs are funded.

The [2025 Budget](#) can also be reviewed for additional background information.

2.1 Cost Pressures

In September 2025, the [2026 Budget Issues Report, #CORP-2025-018](#), was presented to the Finance and Administration Committee, which detailed the expected budget pressures for 2026. 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.

In 2025, the Board has already approved levy increases through Board reports #HS-2025-002 and HS-2025-012 in the amount of \$235,000. \$175,000 or 0.73% of this increase is applicable for 2026 while the remaining \$60,000 is expected to impact the 2027 budget.

Here are the highlights of the other budget pressures for 2026:

- Inflation is expected to remain close to the 2% target in 2026.¹
- Increases to the Housing Services budget due to increased rent supplements to address the service level standards shortfall and decreased provincial/federal social housing funding.

While DNSSAB does not anticipate any new significant provincial or federal funding changes, 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 2026 budget is estimated based on previous year funding allocations and trends.

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

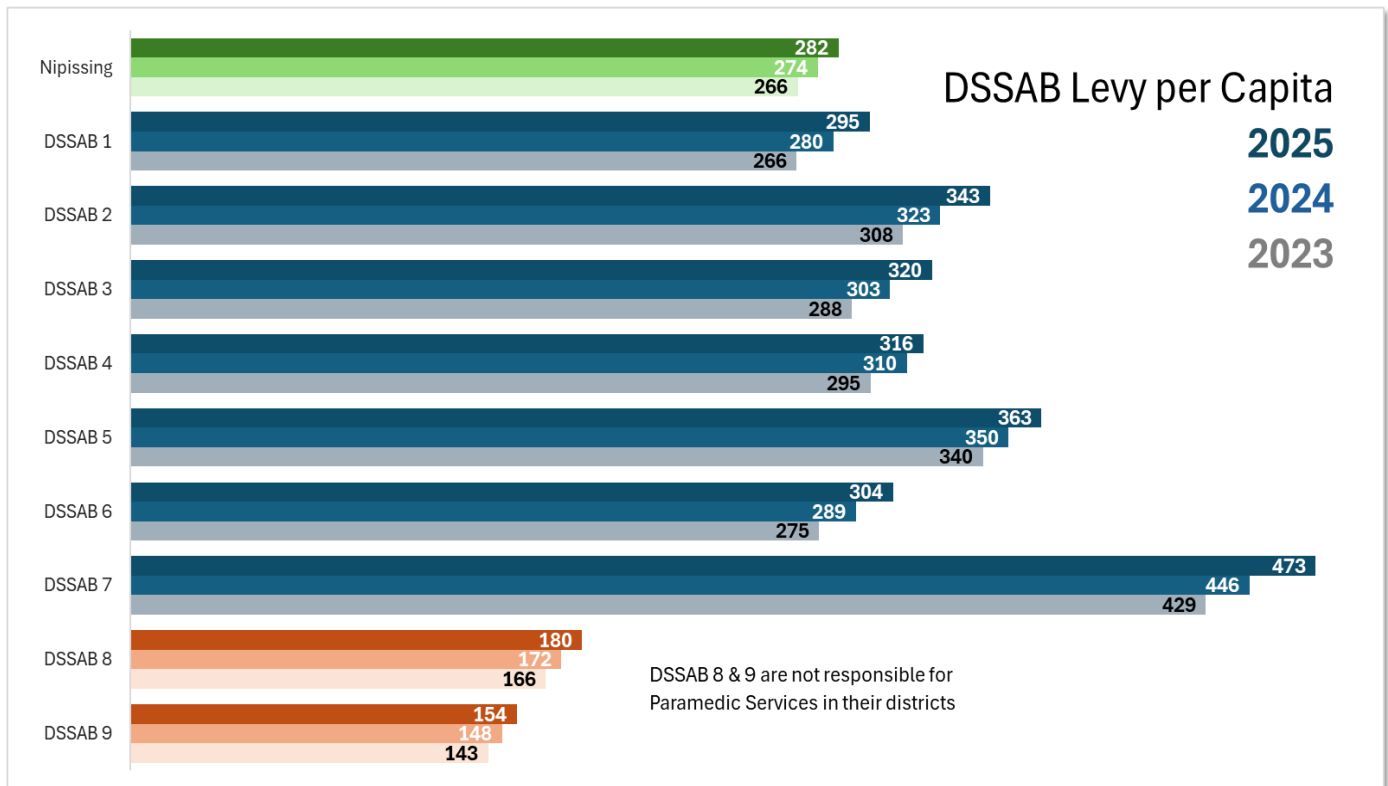
¹ Bank of Canada Monetary Policy Report - October 2025
<https://www.bankofcanada.ca/publications/mpr/mpr-2025-10-29/>



2.2 Municipal Levy Comparisons

DNSSAB compiled municipal levy data from each District Social Services Administration 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.



3. Report

3.1 Budget Overview

The 2026 budget presents a municipal levy increase of \$957,135 (4.00%) with an overall decrease in the budget of \$5,684,137 from \$111,160,111 in 2025 to \$105,457,035 in 2026.

**DISTRICT OF NIPISSING SOCIAL SERVICES ADMINISTRATION BOARD
2026 BUDGET SUMMARY**

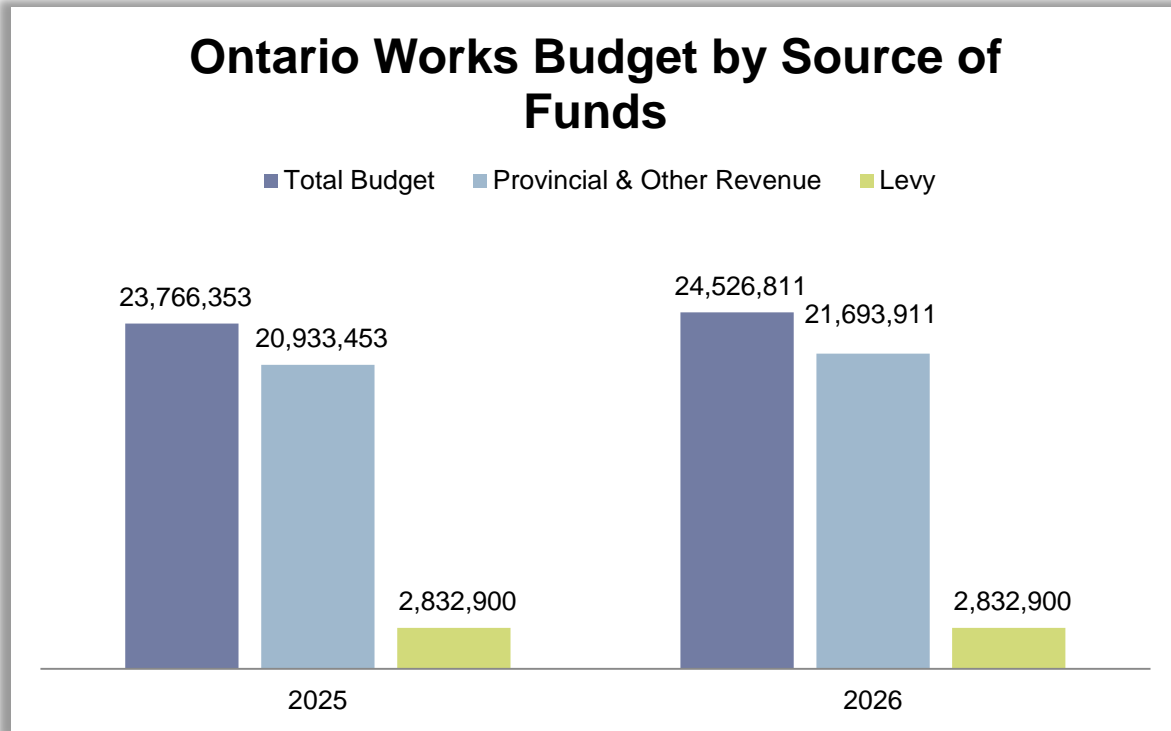
Department	2025 Forecast to Year End	2025 Budget	2026 Budget	Increase (Decrease)	2025 Municipal Share of Budget	2026 Municipal Share of Budget	Increase (Decrease)	%
Ontario Works	17,109,616	17,009,385	17,970,711	961,326	95,010	73,875	(21,135)	(22.25%)
Housing Services	21,998,508	21,431,886	21,328,004	(103,882)	10,746,019	11,336,590	590,571	5.50%
Children's Services	33,445,343	43,723,139	36,764,883	(6,958,256)	1,071,955	1,071,955	-	0.00%
Paramedic Services	15,457,216	14,873,882	15,196,081	322,199	5,754,348	5,956,680	202,332	3.52%
Program Delivery & Corporate Services	14,446,212	13,801,819	13,877,356	75,537	5,940,985	6,126,352	185,367	3.12%
Healthy Communities Fund	320,000	320,000	320,000	-	320,000	320,000	-	0.00%
Total	102,776,895	111,160,111	105,457,035	-5,703,076	23,928,317	24,885,452	957,135	
% Increase (Decrease)				(5.13%)	% Increase		4.00%	
2026 Provincial/Federal Share	78,693,097		74.62%					
2026 Repayments & Other Income	1,878,486		1.78%					
2026 Municipal Share	24,885,452		23.60%					
2025 Municipal Share	23,928,317		21.53%					

The budget maintains services at the 2025 level, with a couple exceptions noted below, while including any service changes that the Board approved in 2025. Here are some highlights of the significant changes from the 2025 budget:

- As noted previously, there are increases in the municipal share of the Paramedic Services budget due to enhanced deployment hours that were approved in 2024 and the use of reserves in 2024 and 2025 to cover these increased operating costs as well as inflationary pressures. Reserves have been used again in 2026 to mitigate the impact on the municipal levy which will result in a significant municipal levy increase in 2027.
- There are pressures within the Housing Services budget due to increased rent supplements to address the service level standards shortfall and decreased provincial/federal social housing funding.
- The 2026 budget includes a recommended reduction to motel/hotel emergency shelter overflow services.

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

3.2 Ontario Works



Ontario Works Total Budget by Program and Municipal Share 2025 and 2026

Ontario Works	2025	2025	2026	Increase	2025	2026	Increase	%
	Forecast to YE	Budget	Budget	(Decrease)	Municipal Share	Municipal Share	(Decrease)	
Financial Assistance	\$ 15,818,400	\$ 15,429,753	\$ 16,590,711	\$ 1,160,958	\$ -	\$ -	\$ -	0.00%
Discretionary Benefits	699,055	774,000	720,000	(54,000)	-	-	-	0.00%
Mandatory Benefits	427,904	540,000	450,000	(90,000)	-	-	-	0.00%
Funerals - Type B	97,464	120,000	120,000	-	36,000	36,000	-	0.00%
Participation Benefits	66,793	145,632	90,000	(55,632)	59,010	37,875	(21,135)	-35.82%
Program Delivery	6,866,085	6,756,968	6,556,100	(200,868)	2,737,890	2,759,025	21,135	0.77%
Total	\$ 23,975,701	\$ 23,766,353	\$ 24,526,811	\$ 760,458	\$ 2,832,900	\$ 2,832,900	\$ -	0.00%

- The Ontario Works (OW) budget has increased year over year by \$760,458 or 3.2% with no change in the municipal share. The increase to the OW budget is mainly due to expected higher financial assistance costs, due to a gradually increasing OW caseload, which is partially offset by reduced program delivery and participation benefits provincial funding as part of the Employment Services Transformation.



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 would begin in March 2025 for the Nipissing District. Responsibility for employment services for social assistance recipients would be transferred from MCCSS to the Ministry of Labour, Immigration, Training and Skills Development (MLITSD) Service System Managers. Due to the change of responsibility, there is also a corresponding reduction to DNSSAB's OW Program Delivery and Participation Benefits (previously Employment) funding. MCCSS and MLITSD agreed on a gradual funding transfer approach to recognize the gradual transfer of clients, therefore OW Program Delivery and Participation Benefits funding will be impacted as follows:
 - 2025 - \$766,200 reduction
 - 2026 - \$1,022,700 reduction
 - 2027 and beyond - \$1,043,300 reduction
- MCCSS provided the DNSSAB with its 2026 planning allocation on August 26, 2025, which shows no change to the previously announced funding changes noted above. The 2026 planning allocation results in a \$256,500 (= \$1,022,700 - \$766,200) year over year reduction in the 100% provincial portion of the OW Program Delivery and Participation Benefits funding. There was no change to the 50/50 funding in the planning allocation letter, so there are no changes to the municipal levy for OW.

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 2026, the only costs that remain cost shared are program delivery and participation benefits. 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.



Participation Benefits and Program Delivery

Participation benefits and program delivery is combined into one pocket of funding from MCCSS. With the above noted changes, MCCSS' allocation for 2026 is \$1,052,300 in 100% provincial funding and an additional \$2,796,900 in 50/50 funding for total provincial funding of \$3,849,200. The required matching levy contribution is \$2,796,900.

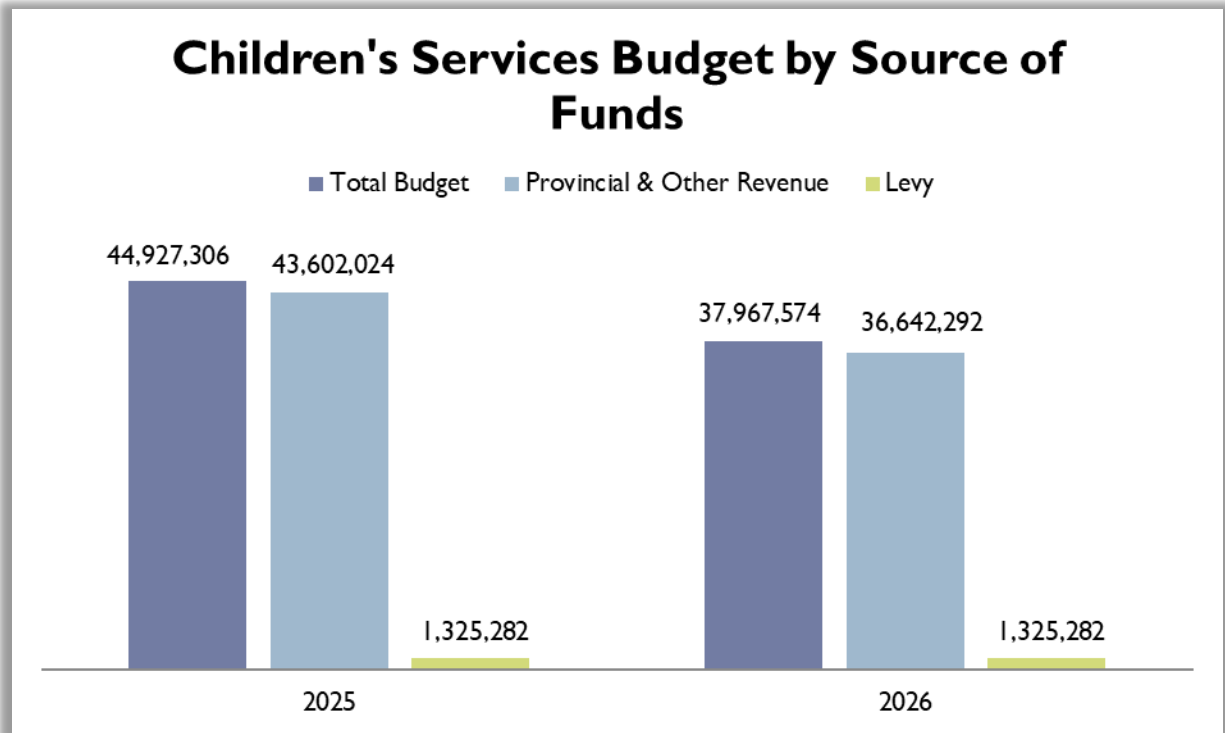
- OW financial benefits costs are expected to increase in 2026 from budgeted expenditures for 2025 by \$1,160,958 or 7.52%. This assumes that the caseload will continue to slowly grow and that the cost per case will remain similar to previous years based on actual trends over the last few years.
- The average monthly caseload in 2026 is estimated to be 2,035, which is an increase from the budgeted average monthly caseload of 1,892 for 2025. The 2025 year-to-date (YTD) actual average monthly caseload was 1,947 as of September 30, 2025.
- The annual average cost per case in 2026 is budgeted to be \$679.48 compared to \$679.57, the annual average budgeted in 2025. This is based on current trends.
- Mandatory and discretionary benefits budgets have been adjusted based on recent trends and expected caseload changes.
- Participation benefits expenditures are decreasing \$55,632 (38.2%) 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 \$200,868 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. Participation benefits and program delivery are combined into one pocket of funding from MCCSS.



3.3 Children's Services



Children's Services Total Budget by Program and Municipal Share 2025 and 2026

Children's Services Programs	2025	2025	2026	Increase	2025	2026	Increase	%
	Forecast to YE	Budget	Budget	(Decrease)	Municipal Share	Municipal Share	(Decrease)	
Fee Subsidy	\$ 2,008,409	\$ 2,024,000	\$ 2,061,433	\$ 37,433	\$ 1,071,955	\$ 1,071,955	\$ -	0.00%
Fee Subsidy - OW Formal	270,077	400,000	300,000	(100,000)	-	-	-	0.00%
Fee Subsidy - OW Informal	4,000	7,791	7,791	-	-	-	-	0.00%
Fee Subsidy - School Age Recreation	51,885	65,000	40,000	(25,000)	-	-	-	0.00%
Special Needs	1,239,205	1,239,205	1,312,088	72,883	-	-	-	0.00%
General Operating	1,079,378	1,144,845	1,063,297	(81,548)	-	-	-	0.00%
Pay Equity	56,818	56,818	27,879	(28,939)	-	-	-	0.00%
Wage Enhancement	116,235	202,213	202,213	-	-	-	-	0.00%
Repair and Maintenance	-	-	-	-	-	-	-	0.00%
Play-Based Material & Equipment	-	-	-	-	-	-	-	0.00%
Capacity Building	98,061	98,061	40,000	(58,061)	-	-	-	0.00%
Transformation	-	-	-	-	-	-	-	0.00%
Professional Learning	107,831	107,831	107,831	-	-	-	-	0.00%
Workforce Compensation	91,494	337,329	508,877	171,548	-	-	-	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	2,404,242	2,167,965	2,131,376	(36,589)	-	-	-	0.00%
Cost-Based Funding (CWELCC)	21,922,134	34,695,876	27,859,163	(6,836,713)	-	-	-	0.00%
Start-Up Grants	988,522	205,500	-	(205,500)	-	-	-	0.00%
ELCC Infrastructure Fund	2,036,347	-	-	-	-	-	-	0.00%
Innovation Fund	-	-	127,230	127,230	-	-	-	0.00%
ECE Promotional Fund	-	-	5,000	5,000	-	-	-	0.00%
Program Delivery	1,222,388	1,204,167	1,202,691	(1,476)	253,327	253,327	-	0.00%
Total	\$ 34,667,731	\$ 44,927,306	\$ 37,967,574	\$ (6,959,732)	\$ 1,325,282	\$ 1,325,282	\$ -	0.00%

- In 2026, the Children's Services budget decreased year over year by \$6,959,732 or 15.49%. This is primarily due to a reduction in the Canada-Wide Early Learning and Child Care (CWELCC) funding which the Ministry of Education (EDU) has restructured under the new Cost-Based Funding model. This decrease is not expected to negatively impact services in 2026 as DNSSAB was not able to use the full Cost-Based funding allocation in previous years. However, adjustments made to funding for children aged 6-12, as noted below, are expected to have an adverse impact on service delivery.

3.3.1 Children's Services Provincial Funding Impact

While there have not been any significantly impactful changes to Children's Services funding for 2026, there are some ongoing issues with the current funding system and one new change in 2026 that will negatively impact services that are noted below:

- Administration allocations remain unchanged. When the Province freezes funding, it shifts the burden of inflation to the municipal levy. If funding continues to remain static, Children's Services will not be able to maintain its current capacity in future years due to annual collective bargaining increases to payroll and other inflationary pressure. 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.
- If adequate funding is not provided for children aged 6-12, the CWELCC system risks creating a two-tiered child care system. Advocacy will be needed to ensure that adequate funding is provided for this age group. Ideally, the child care system should operate under a unified model rather than fragmented allocations with separate requirements. Achieving this would require a change to the bi-lateral agreement between the federal and provincial governments.
- DNSSAB's total Local Priorities funding has not changed, however, within the Local Priorities allocation, the EDU has reallocated funds away from Flexibility Funding, which is used to support child care for children aged 6-12, into Workforce Compensation. Workforce Compensation is subject to strict eligibility criteria and DNSSAB has historically been unable to fully utilize the existing allocation. As a result, the newly reallocated funding will likely need to be repaid to the EDU rather than used to support children aged 6-12 through fee subsidies for families, special needs resourcing, capacity building, and general operating grants for child care agencies. Advocacy is needed to increase funding allocations that support child care for children aged 6-12 and to increase flexibility within current allocations so unspent portions can be reallocated rather than returned to the EDU to avoid the creation of a two-tiered child care system. DNSSAB is actively pursuing these issues through delegation requests at the Rural Ontario Municipal Association (ROMA) conference.



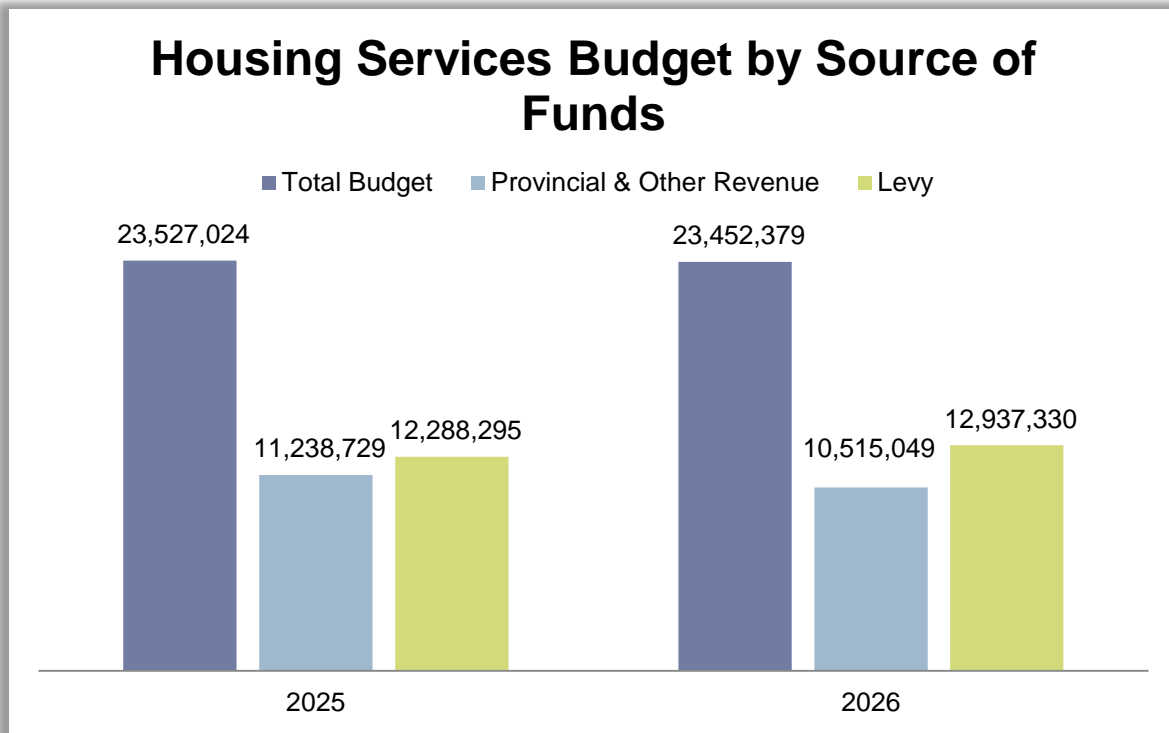
3.3.2 Children's Services Programs

- The total 2026 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 cost-based funding approach, Service System Managers (SSM) have limited discretion over funding allocations for child care 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 2025 and 2026

Housing Services	2025	2025	2026	Increase	2025	2026	Increase	%
	Forecast to YE	Budget	Budget	(Decrease)	Municipal Share	Municipal Share	(Decrease)	
Provincially Reformed non-profit	\$ 5,149,828	\$ 5,162,460	\$ 5,171,988	\$ 9,528	\$ 4,865,506	\$ 4,875,034	\$ 9,528	0.20%
Urban Native	455,560	477,264	162,240	(315,024)	-	-	-	0.00%
Nipissing District Housing Corp	2,976,094	2,976,094	3,197,860	221,766	2,730,617	3,101,196	370,579	13.57%
Commercial Rent Supplement	538,524	646,000	716,850	70,850	514,428	601,920	87,492	17.01%
Portable Housing Benefit	101,227	117,624	119,184	1,560	117,624	119,184	1,560	1.33%
Transitional Housing Allowance	289,473	319,600	444,000	124,400	319,600	444,000	124,400	38.92%
Northern Remote - Build	122,644	123,372	122,652	(720)	123,372	122,652	(720)	-0.58%
Homelessness Prevention Program	5,624,550	5,013,782	5,101,793	88,011	-	-	-	0.00%
Reaching Home	1,193,216	873,812	787,902	(85,910)	-	-	-	0.00%
COCHI	1,503,377	1,502,616	2,278,678	776,062	-	-	-	0.00%
OPHI	352,399	563,410	347,253	(216,157)	-	-	-	0.00%
Northern Pines Phase 1	598,361	472,308	515,100	42,792	472,308	515,100	42,792	9.06%
Northern Pines Phase 2	561,024	419,832	391,692	(28,140)	419,832	391,692	(28,140)	-6.70%
Northern Pines Phase 3	811,934	573,144	375,228	(197,916)	573,144	375,228	(197,916)	-34.53%
Low Barrier Shelter	620,898	609,588	790,584	180,996	609,588	790,584	180,996	29.69%
Additional Dwelling Units	113,493	1,130,980	480,000	(650,980)	-	-	-	0.00%
Affordable Housing Reserve	975,000	450,000	325,000	(125,000)	-	-	-	0.00%
Program Delivery	2,137,340	2,095,138	2,124,375	29,237	1,542,276	1,600,740	58,464	3.79%
Total	\$ 24,135,848	\$ 23,527,024	\$ 23,452,379	\$ (46,505)	\$ 12,288,295	\$ 12,937,330	\$ 649,035	5.28%

- In 2026, the total Housing Services budget remained relatively steady with only a \$46,505 or 0.2% decrease. However, there has been changes within the specific Housing Services programs that have had a significant impact on the municipal levy. This 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 table below describes how each is 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 are 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/federal 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's expenses by the 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.
- Subsidy requirements for Nipissing District Housing Corporation's (NDHC) Phase III have increased by \$221,766, however, there is a \$370,579 increase to the municipal levy as legacy provincial/federal funding for this program decreased by \$148,813 for 2026. The provincial/federal funding that helps offset these costs is gradually being reduced each year with 2029 being the last year with provincial/federal funding. Deferred capital revenue is being used in the NDHC budget to mitigate the impact of the legacy funding decrease on the municipal levy.
- Provincial 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 163 RGI housing units as of December 31, 2024. 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. Rent subsidy increases are funded through the municipal levy. Recent progress is not shown in the December 31, 2024, SLS figure above; as of December 31, 2025, the estimated SLS shortfall is 108 and with the investments in 2026, the service level shortfall is expected to be reduced to 48 units by the end of 2026. These efforts include, but are not limited to the following:
 - 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.
 - Providing rent supplements for the Canadore College Co-Habitation project which has added 24 subsidized units to date.
 - 85% of the Urban Native Housing Program stock has now reached the end of their mortgage and operating agreements. As a result, they are now receiving subsidies through COCHI, which allows these units to count towards service levels.

- 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 spent.

- 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 are funded by the municipal levy. Although these budgets do not show annual growth, this is due to a substantial portion of HPP funding being allocated to these programs, which is recorded under the HPP budget line. 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. Within the 2026 budget, the opening of Phase 3 of Northern Pines will be delayed until May 2026 while the Cold Weather and Housing Response Program (CWHRP) continues to operate out of the Northern Pines Phase 3 space for the 2025/26 winter season, until April 30, 2026. When the CWHRP ends, Northern Pines Phase 3 will convert to transitional housing as was originally planned for that space. The low-barrier shelter will then operate for 12 hours per day out of the temporary portables from May 1, 2026, to November 1, 2026, when it will then operate 24/7 for the 2026/27 winter season.

- The 2026 budget includes a recommendation to eliminate emergency shelter overflow services in motels/hotels except during extreme cold weather alerts. To manage costs, a set number of rooms would be secured during the winter. When there is no extreme cold weather alert, these rooms could serve as emergency shelter overflow, prioritizing families with children. Without this reduction to motel/hotel emergency shelter overflow, additional municipal levy contributions would be required to support these services. The emergency shelter overflow units at two of NDHC's Gormanville properties and the Crisis Centre North Bay's Chippewa property are being maintained for families.

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 the interest rate cutting cycle continued through 2025. Therefore, there will be less excess interest revenue to go towards reserves in 2026. Excess interest revenue is estimated at \$400,000 in 2026 compared to the budgeted figure of \$450,000 in 2025. It is recommended that this excess interest revenue be placed in the Affordable Housing Reserve. The actual excess revenue for 2026 will not be known until the 2026 yearend process is completed in early 2027, so the amount to be transferred will be determined by the Director of Finance and Administration, with approval from the CAO.

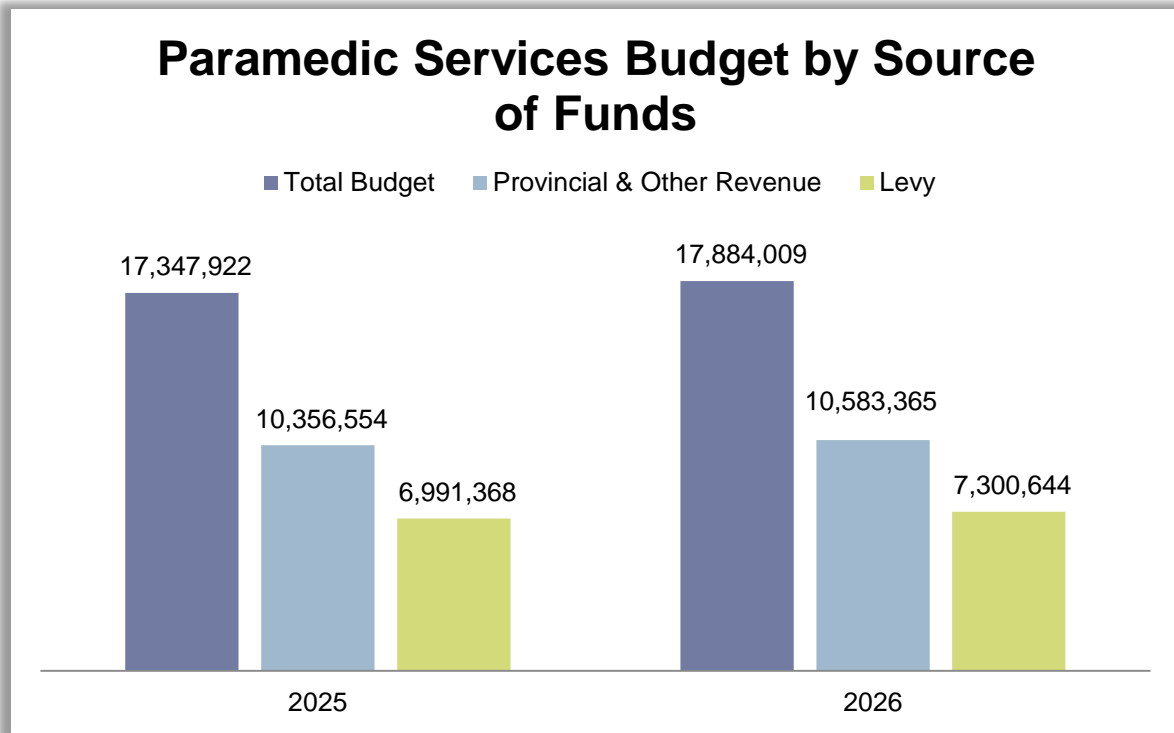
- Since interest rates are gradually coming back down, it is not recommended to use this excess revenue to offset operating costs as this will only put more pressure on the municipal levy in future years. Reserves also need to be grown to support future housing development and to take advantage of future 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 permanent twenty-four (24) hour Housing and Homelessness Hub.
- Overall, a decrease is expected in the Affordable Housing Reserve in 2025 due to the Additional Dwelling Unit Program and the 111 Cartier Street project. Per [Board Report #HS-2024-027](#), \$1,130,980 has been approved to be used to fund the development of additional dwelling units. It is estimated that \$480,000 will be expended in this program in 2026 with the remaining balance to be spent in future years. \$325,000 is expected to be spent on the 111 Cartier Street project in 2026. The excess interest revenue of \$400,000 offsets these amounts, resulting in an anticipated reduction of \$405,000 to the Affordable Housing Reserve in 2026.

Affordable Housing Reserve	Budgeted Amount
Additional Dwelling Unit Program	(\$480,000)
111 Cartier Street Project	(\$325,000)
Excess Interest Revenue	\$400,000
Net Usage	(\$405,000)

3.4.3 Housing Services Program Delivery

- The Housing Services program delivery budget has increased year over year by \$29,237 or 1.4%. The levy portion of this budget has increased by \$58,464 because of the lower provincial/federal funding available for program delivery in 2026 due to some one-time funding allocations that were included in the 2025 budget.

3.5 Paramedic Services



3.5.1 Land Ambulance Provincial Funding Impact

On August 26, 2025, the Ministry of Health (MOH) provided DNSSAB with its Land Ambulance Service Grant (LASG) allocation for 2025. The 2025 allocation was as expected and in line with the 2025 budget. This has been the process for several years where current year funding increases are announced in August. Therefore, DNSSAB will likely not receive confirmation of land ambulance funding for 2026 until August of 2026. 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 2026.

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 2026 50/50 provincial funding would be based on the 2025 budget as opposed to the 2026 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's budget. In 2018, this incremental increase was 1.7% or \$150,658. For 2019 through 2025, there has not been any incremental increases.



3.5.2 Paramedic Services Budget

Paramedic Services Total Budget by Program and Municipal Share 2025 and 2026

Paramedic Services	2025	2025	2026	Increase	2025	2026	Increase	%
	Forecast to YE	Budget	Budget	(Decrease)	Municipal Share	Municipal Share	(Decrease)	
Land Ambulance	\$ 13,239,174	\$ 12,737,728	\$ 13,089,012	\$ 351,284	\$ 5,754,348	\$ 5,956,680	\$ 202,332	3.52%
Community Paramedicine	2,218,042	2,136,154	2,107,069	(29,085)	-	-	-	0.00%
Program Delivery	2,621,606	2,474,040	2,687,928	213,888	1,237,020	1,343,964	106,944	8.65%
Total	\$ 18,078,822	\$ 17,347,922	\$ 17,884,009	\$ 536,087	\$ 6,991,368	\$ 7,300,644	\$ 309,276	4.42%

3.5.2.1 Land Ambulance

- 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 twenty-four (24) hours 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.
- In 2024, \$934,000 in reserves was used to offset the impact on the municipal levy from the deployment changes. The 2025 budget included 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. \$435,036 in reserves have been used again in 2026 to mitigate the impact on the municipal levy which will result in a significant municipal levy increase in 2027.
- The increase in the Paramedic Services budgeted municipal share is primarily due to the use of reserves to cover operating costs in previous years, as well as estimated collective bargaining and other inflationary increases. Additional details are as follows:
 - Significant insurance premium increases including a year over year increase to medical malpractice premiums of 31.10%.
 - Some additional pressure on payroll related costs due to medical leaves of absence.
 - Increased legal and consulting fees for collective bargaining. The collective agreement between the Ontario Public Service Employees Union (OPSEU) Local 647 and the District of DNSSAB is set to expire on December 31, 2025, so a new collective agreement will need to be negotiated in 2026.
 - Various budget lines are increasing at a higher rate of inflation such as uniforms and maintenance on medical equipment based on current year trends and known changes (e.g. recent uniform RFP results).

- The [KPMG Organizational Review Final Report](#) that was presented to the Board on June 25, 2025, recommended adding two positions. One to enhance Human Resources capacity and another to provide dedicated support for employee mental health and well-being. Both recommendations were driven by pressures created by bringing Paramedic Services in-house. To balance the need for these services with the corresponding costs, one new position was originally included in the Paramedic Services budget to support both recommendations. However, at the December 17, 2025, Finance and Administration Committee meeting, the Committee advised staff to remove this position from the 2026 budget.

3.5.2.2 Community Paramedicine

Community Paramedicine Total Budget by Program and Municipal Share 2025 and 2026

Community Paramedicine	2025 Forecast to YE	2025 Budget	2026 Budget	Increase (Decrease)	2025 Municipal Share	2026 Municipal Share	Increase (Decrease)	%
CP Long-Term Care (CP LTC)	\$ 1,043,202	\$ 1,000,000	\$ 1,000,000	\$ -	\$ -	\$ -	\$ -	0.00%
CP Base	137,600	137,600	137,600	-	-	-	-	0.00%
Geriatric Community-Paramedicine Outreach Program (CP GPOC)	306,779	310,623	301,575	(9,048)	-	-	-	0.00%
CP Alternate Level of Care (CP ALC)	358,827	369,592	358,827	(10,765)	-	-	-	0.00%
CP High Intensity Support at Home (HISH)	342,549	318,339	309,067	(9,272)	-	-	-	0.00%
Total	\$ 2,188,957	\$ 1,817,815	\$ 2,107,069	\$ (29,085)	\$ -	\$ -	\$ -	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, and subsequently 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. On August 5, 2025, it was announced that the CP LTC program has been made permanent. This is positive news and helps with long-term planning for this program. However, since this program was initially announced in 2021, there has not been any increase to the annual funding of \$1 million while there has been annual collective bargained and inflationary increases to the costs to operate this program. Without increases in provincial funding, services will eventually need to be reduced to continue operating within the allocation provided.
- 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.
- A portion of rent for the paramedic bases throughout the District was previously allocated to the Community Paramedicine programs, however, due to Community Paramedicine funding being frozen and the cost pressures noted above, there is no longer room in the Community Paramedicine budgets for these shared allocations which results in increased rent costs being

assigned to Land Ambulance Services which is 50/50 funded by the municipal levy as opposed to 100% provincial Community Paramedicine funding. This is contributing to the municipal levy increase in 2026. This issue is continually communicated to the funding ministries.

- Total provincial funding for Community Paramedicine programs is expected to be \$2,107,069 in 2026. 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. On October 22, 2025, through [Board Report #CORP-2025-022](#), the Board approved maintaining the current annual allocations. 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.

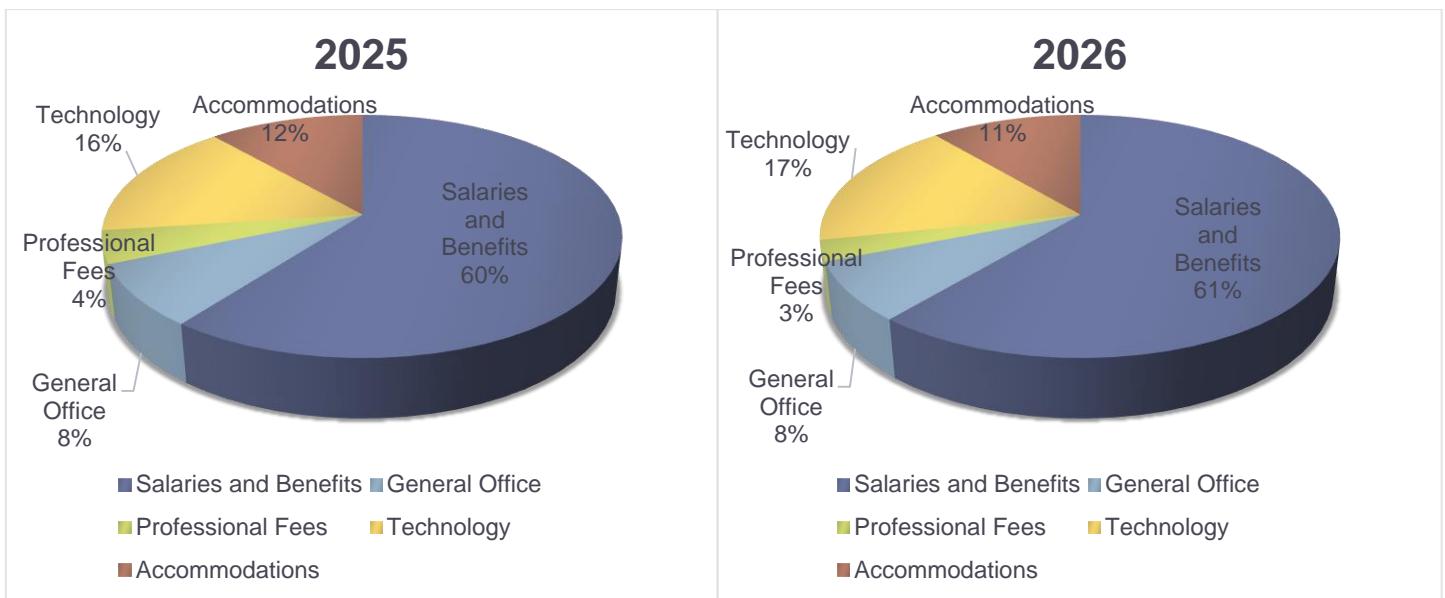
Organization	Program/Service	Annual Funding
Crisis Centre North Bay	ID Clinic	\$30,000
	Food Security	\$25,000
The Gathering Place	Souper Suppers	\$20,000
	Food Outreach	\$30,000
Nipissing First Nation	True Self Debwewendizwin Rural Outreach	\$55,000
Salvation Army	Household Setup	\$10,000
Low Income 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

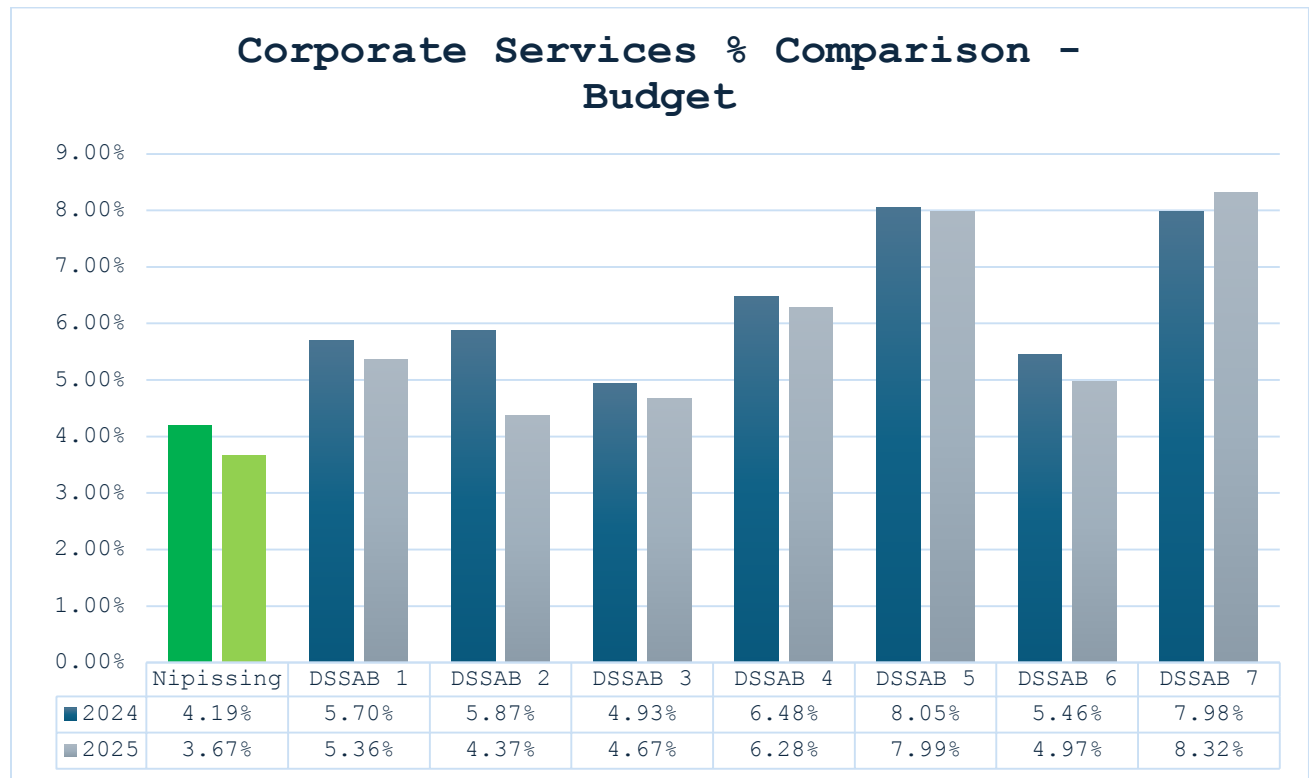
The Corporate Services Division supports the organization through the CAO, Finance, Human Resources, Project Management and Information Services, Purchasing, Planning and Analytics, Risk Management and Administration. The 2026 budgeted expenses for Corporate Services total \$4,209,385, an increase of \$125,679 (3.08%) over the 2025 budgeted expenses of \$4,083,706. The primary reasons for the increase are annual payroll increases and increased costs for information technology services.

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 and 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.



The 2026 Corporate Services budget represents 3.99% of the total DNSSAB recommended budget compared to 3.67% in 2025. This change is mainly due to the decrease in the Children’s Services budget, which has led to a reduction in the total DNSSAB budget, as there have not been any significant changes to the Corporate Services budget. Per 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 variances year over year are as follows:

- Increased costs for information technology related products and services.
- Inflationary increases.
- Increase in salaries and benefits due to the annual cost of living and step increases.

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 2026							
	YTD Actual	Forecast to YE	Budget 2025	Budget 2026	Variance to Budget	% Change	
Revenues:							
Municipal levy	\$ 127,854	\$ 170,472	\$ 170,472	\$ 169,296	\$ (1,176)	-0.69%	
Total Revenues	\$ 127,854	\$ 170,472	\$ 170,472	\$ 169,296	\$ (1,176)	-0.69%	
Expenditures:							
Honorariums	\$ 56,201	\$ 93,669	\$ 77,515	\$ 88,096	\$ 10,581	13.65%	
Training	13,067	17,423	24,664	13,324	(11,340)	-45.98%	
Travel	1,288	1,718	2,000	1,500	(500)	-25.00%	
Technology	16,039	16,039	14,748	15,636	888	6.02%	
General office	774	1,032	2,100	2,200	100	4.76%	
Allocated administration costs	40,095	49,445	49,445	48,540	(905)	-1.83%	
Total Expenditures	\$ 127,465	\$ 179,325	\$ 170,472	\$ 169,296	\$ (1,176)	-0.69%	
Surplus (Deficit)	\$ 389	\$ (8,853)	\$ -	\$ -	\$ -	0.00%	

In 2026, the Board budget decreased year over year by \$1,176 or 0.69%. The overall budget has not changed much, but an increase in honorariums, due to annual increases and higher attendance, is offset by reduced training costs. The main reason for the reduction in training is because the 2026 annual NOSDA conference will be held in North Bay and therefore there will not be Board related travel expenses for that conference such as mileage, meals, and accommodations.

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 2026 budget originally presented a municipal levy increase of \$1,491,243 (6.23%). At the December 17, 2025, Finance and Administration Committee meeting, the Committee made revisions to remove one position from the budget and use reserves to reduce the municipal levy. With these revisions, the budget now presents a municipal levy increase of \$957,135 (4.00%) with an overall decrease in the budget from \$111,160,111 in 2025 to \$105,457,035 in 2026.

DISTRICT OF NIPISSING SOCIAL SERVICES ADMINISTRATION BOARD 2026 BUDGET SUMMARY

Department	2025 Forecast to Year End	2025 Budget	2026 Budget	Increase (Decrease)	2025 Municipal Share of Budget	2026 Municipal Share of Budget	Increase (Decrease)	%
Ontario Works	17,109,616	17,009,385	17,970,711	961,326	95,010	73,875	(21,135)	(22.25%)
Housing Services	21,998,508	21,431,886	21,328,004	(103,882)	10,746,019	11,336,590	590,571	5.50%
Children's Services	33,445,343	43,723,139	36,764,883	(6,958,256)	1,071,955	1,071,955	-	0.00%
Paramedic Services	15,457,216	14,873,882	15,196,081	322,199	5,754,348	5,956,680	202,332	3.52%
Program Delivery & Corporate Services	14,446,212	13,801,819	13,877,356	75,537	5,940,985	6,126,352	185,367	3.12%
Healthy Communities Fund	320,000	320,000	320,000	-	320,000	320,000	-	0.00%
Total	102,776,895	111,160,111	105,457,035	-5,703,076	23,928,317	24,885,452	957,135	
				% Increase (Decrease)	(5.13%)	% Increase	4.00%	
2026 Provincial/Federal Share	78,693,097		74.62%					
2026 Repayments & Other Income	1,878,486		1.78%					
2026 Municipal Share	24,885,452		23.60%					
2025 Municipal Share	23,928,317		21.53%					

	2025 Budget	2026 Budget	\$ Change	% Change
Estimated Revenues				
Municipal Levy	23,928,317	24,885,452	957,135	4.00%
Provincial and Federal Funding	84,139,440	77,793,061	(6,346,379)	-7.54%
Other	1,902,574	1,938,486	35,912	1.89%
Total Estimated Revenues	109,970,331	104,616,999	(5,353,332)	-4.87%
Total Estimated Expenditures	111,160,111	105,457,035	(5,703,076)	-5.13%
Surplus (Deficit) Before Use of Reserves	(1,189,780)	(840,036)	349,744	-29.40%
Net Transfer (To)/From Reserves	1,189,780	840,036	(349,744)	-29.40%
Net Surplus (Deficit)	-	-	-	0.00%

The budget maintains services at the 2025 level, with a couple of previously noted exceptions, while including any service changes that the Board approved in 2025.

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

- The use of reserves to cover Paramedic Services enhanced deployment hours at the Mattawa, Temagami, and South Algonquin bases in previous years (\$508,800 of reserves used in 2025) as well as inflationary increases.
- Increases to the Housing Services budget due to:
 - Decreased provincial/federal funding for social housing.
 - Increased rent supplements to address service level standard shortfalls.
 - Inflationary increases to service provider budgets.

The 2026 budget also includes a recommended reduction to motel/hotel emergency shelter overflow services to reduce the increase on the municipal levy. Without this change, significant additional municipal levy contributions would be required.

Had reserves not been used to lower the levy in 2025, the originally presented increase to the levy in 2026 would have been 4.1% versus 6.23%. As noted in the [2026 Budget Issues Report, #CORP-2025-018](#), reserves should not be used to cover operating costs and should instead be used for one-time costs. Using reserves to cover operating costs only defers the increase to the municipal levy while financially weakening the organization. This can lead to larger long-term increases to the municipal levy and less resources to go towards one-time capital related projects such as affordable housing, emergency shelter, or paramedic base development. With 2026 being a municipal election year, any decision to continue to use reserves to lower the municipal levy in 2026 would leave a financial burden for the next newly elected Board.

In the original proposed budget for 2026, the following options were included to reduce the municipal levy:

1. The Board could choose not to add the new position to enhance Human Resources capacity and provide dedicated support for employee mental health and well-being that was recommended as part of the organizational review. This would result in estimated municipal levy savings of \$98,746 or a 0.41% reduction to the 2026 increase of 6.23% for a net increase of 5.82%.
2. The Board could choose to reduce or eliminate the Healthy Communities Fund. Completely eliminating the fund would result in municipal levy savings of \$320,000 or a 1.34% reduction to the 2026 increase of 6.23% for a net increase of 4.89%.

At the December 17, 2025, Finance and Administration Committee meeting, the Committee chose option 1 and directed staff to use reserves to bring the municipal levy increase down to 4%. This results in \$435,036 in reserves being used again in 2026 to artificially reduce the municipal levy. This will now leave a substantial financial burden for the next Board and will likely result in a very significant municipal levy increase in 2027. The estimated net use of reserves for 2026 is calculated as follows:



Reserves	Budgeted Amount
Additional Dwelling Unit Program	(\$480,000)
111 Cartier Street Project	(\$325,000)
Excess Interest Revenue	\$400,000
Municipal Levy Reduction	(\$435,036)
Net Usage	(\$840,036)

4 2027 Outlook

4.1 Ontario Works Program Delivery and Employment Funding

As noted in the OW section of the budget, there will be a final \$20,600 reduction to the 100% MCCSS funded Program Delivery and Participation Benefits allocation in 2027 due to the Employment Services Transformation.

At this time, it is not clear if there will be any increases to the 50/50 funding threshold as MCCSS has not been clear on its funding approach, however with caseloads gradually increasing, it is possible this could increase in 2027. If MCCSS increases 50/50 funding in 2027, there would be a corresponding increase to the municipal levy.

4.2 Children's Services

The Province has confirmed a one-year extension to the CWELCC system, ensuring continued stability and affordable child care fees, averaging \$19 per day, with a maximum of \$22 per day, until December 31, 2026. Due to the extension only being agreed to for one year, there is some uncertainty with Children's Services funding in 2027 and beyond, however it is anticipated that the federal and provincial governments will reach some kind of agreement to extend this funding beyond 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 a small reduction in funding associated with social housing legacy programs in 2027 with three social housing projects reaching the end of their operating agreements throughout 2026 and 2027. The reductions in funding from the end of operating agreements will be offset by a one-time increase in untargeted funding that is used to support NDHC. The net impact for 2027 is a reduction of \$2,035. There will however be larger decreases in this funding in 2028 and 2029 with reductions of \$364,122 and \$223,201 respectively. Some of these reductions in funding will be offset by reduced subsidy requirements because of expired mortgages, but provincially legislated cost indices still lead to annual increases to social housing subsidies. These annual increases are fully funded by the municipal levy so the responsibility of funding social housing will continue to shift more and more onto

the shoulders of municipalities. After 2029, social housing will be fully funded by the municipal levy except for the limited COCHI/OPHI funding. COCHI/OPHI funding was meant to help DSSABs/CMSMs fund social housing with the end of operating agreements, but COCHI/OPHI funding has remained relatively flat (even decreasing for some years) while federal/provincial legacy social housing funding has decreased by millions of dollars in the last few years.

The 2026 budget only includes eight (8) months of operating costs for Northern Pines Phase 3 (NP3) as it is anticipated this space will be required for the Cold Weather Response Program for the 2025/2026 winter season. The NP3 operations are budgeted to begin in May 2026. Therefore, there will be a significant increase in the municipal levy in 2027 to increase the budget for a full year of operations for NP3.

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. Also, any potential move to a different location for these services would result in increased pressure on the municipal levy due to duplication of services and potential capital investment.

Deferred capital revenue is currently being used to mainly fund NDHC's Phase III capital budget to mitigate the impact on the levy. Levy funding for this capital budget will gradually need to be increased in future years as this deferred revenue is exhausted.

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.

There will be additional pressure on the Paramedic Services budget in 2027 for the implementation of Mobile Computer Aided Dispatch (MCAD) and the need to change the replacement cycle for ambulances and paramedic response units (PRU). The current replacement cycle for Paramedic Services vehicles is eight (8) years, which results in two (2) new ambulance purchases each year with a third vehicle (PRU) replacement every few years. Due to increasing maintenance issues from vehicles with high kilometres, the replacement cycle will be changed to six (6) years. This will result in three (3) vehicles being purchased each year. An example of the new replacement cycle is noted below.

- Year 1 – 2 new ambulances, 1 re-mount ambulance
- Year 2 – 2 new ambulances, 1 PRU
- Year 3 – 2 new ambulances, 1 re-mount ambulance
- Year 4 – 2 new ambulances, 1 re-mount ambulance
- Year 5 – 2 new ambulances, 1 PRU
- Year 6 – 2 new ambulances, 1 re-mount ambulance