



Living in Niagara – 2020 Report Housing and Shelter

Individuals and families having access to affordable, safe and reliable housing and shelter is fundamental to community well-being.

Happening Now

- In 2019, the 5-year review of Niagara Region’s 10-Year Housing and Homelessness Action Plan (HHAP) identified a shift toward increased focus on: ending homelessness and chronic homelessness; preventing homelessness; supporting community housing development; engagement and collaboration with Indigenous partners; and addressing the housing and homeless services needs of equity-seeking groups, including those with complex needs, persons with a disability, persons with a developmental disability, older adults, youth, women, newcomers and refugees, and Franco-Canadians.
- In mid-2019, Niagara Region joined Built for Zero Canada (BFZ-C), an ambitious national change effort helping a core group of 33 leading communities end chronic homelessness in Canada. In December, 2019 almost 300 service providers, people with lived experience of homelessness, political leaders, regional staff and others in the housing sector participated in a region-wide presentation on ending homelessness. Guest speaker Iain De Jong advocates for changing the service delivery paradigm from one of charity to one of justice. His presentation provided insights for assessing alignment of community efforts with best practice.
- The Niagara Poverty Reduction Network (NPRN) Affordable Housing Priority Table is focusing on tenant rights and responsibilities. Going forward, NPRN will increase emphasis on describing the housing crisis in Niagara through community experience and storytelling, with supporting data.
- Peer Support Navigators are easing health systems navigation for individuals experiencing homelessness, through the Niagara HELPS (Homelessness Emergency Liaison & Peer Support) project. This initiative involves individuals with lived experience utilizing both their compassion and knowledge of community resources. It also helps hospital Emergency Department staff to deepen their understanding of barriers faced by the homeless population.
- In November, 2020 Niagara became one of 23 Canadian communities in the Built for Zero Canada (BFZ-C) movement to have quality real-time, person-specific data for everyone experiencing chronic homelessness. Using this By-Name List, which at the outset included 336 people, Niagara can coordinate support and services to end homelessness for these individuals and families. The system level data on inflow, outflow, and total active homelessness can be used to inform improvement projects, as well as monitor trends and progress toward achieving functional zero chronic homelessness.





- Niagara's second homelessness Point-in-Time (PiT) Count, was conducted in late March 2018. This snapshot at a single point in time found 625 people to be experiencing homelessness, in emergency and Violence Against Women (VAW) shelters, in transitional housing programs, and in unsheltered locations. This number includes 144 children aged 0-15 years. The third PiT Count, to be conducted in March, 2021 will help to ensure the comprehensiveness of Niagara's By-Name List, and further inform local response to homelessness during COVID-19.
- At the end of 2020, there were more than 6,500 households on the Niagara Regional Housing (NRH) Centralized Waiting list, which is an increase of almost 2,000 households since 2017.
- In order to facilitate new affordable rental housing in Niagara, NRH now provides project management support to assist housing providers. Since 2017, 130 new units have been created by NRH, housing providers and developers. An additional 230 units are in the discussion stage.
- The Canada-Ontario Housing Benefit (COHB) provides a subsidy to applicants on the Centralized Waiting List toward rent to their current landlord in the private market. Since it was introduced in Spring 2020, 206 applicants in Niagara have been accepted into the COHB program through NRH.

What's Emerging

- Factors heightening the affordable housing crisis in Niagara, and related evidence, are being more fully-described. Ongoing low supply of rental stock; steep housing price increases; forecasted population growth; in-migration of population from the GTA to Niagara; demand for short-term vacation rentals; student housing; renovictions; the sizable waitlist for affordable housing units; the gig economy/trend toward working remotely; and the unmet needs of vulnerable groups are all factors.
- The RAFT (Niagara Resource Service for Youth) is significantly reducing the rate of youth going into homeless shelter by help individuals to connect with family members who are able to provide housing support.
- Niagara Regional Housing (NRH), formerly acting as Service Manager on behalf of Niagara Region, is amalgamating with Niagara Region to enhance creative opportunities and benefit from the integration of human services. In addition, NRH and community partners have formed the Housing Development Committee, to explore innovative ways to provide new affordable housing across Niagara.
- The Niagara Affordable Housing Master Plan is currently being developed. The Plan will examine Canadian and international initiatives with consideration to workplans, incentives, processes, costs and final outcomes. This will assist in the development of new social housing stock and planning for the future of affordable housing in Niagara.



Suggested Community Action Steps

1. Strengthen supports for households with low, medium, or high complexity of needs (eg. mental health and addictions; trauma) to address the impact of poverty on housing stability, in alignment with best practices and the Built for Zero Canada model.
2. Continue to focus on the need in Niagara for more rental supports, more affordable housing units and more supportive housing for households facing complex issues
3. Work together to explore options for providing client needs-based transitional housing that is flexible to support individual households.
4. Pay attention to the continuum of housing and its affordability in Niagara; be mindful that incomes are not rising in pace with housing prices; and collaborate to ensure we have good-quality safety net systems in place.

Indicators

- **Housing Availability**
- **Housing Affordability**
- **Homelessness Prevention**
- **Municipal Housing Policy and Regulations**



Indicator: Housing Availability

Housing Demand Trends

The [CMHC Housing Market Information Portal](#) provides free, easy-to-use access to the latest housing market data for Canada. Indicators include new housing construction, housing stock, population and households, and core housing need.

Source: Canada Mortgage and Housing Corporation (CMHC)

Retrieved from: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>

Published in fall 2019, the CMHC Housing Market Outlook for 2020 anticipated a Canada-wide recovery in housing activity, after a decline in 2018 and 2019. However, the national trend in housing starts declined in March, an indication that the COVID-19 pandemic began to impact residential construction activity.

Source: Canada Mortgage and Housing Corporation (CMHC)

Retrieved from: <https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/housing-market-outlook/2019/housing-market-outlook-canada-61500-2019-b02-en.pdf?rev=44f80fc8-9021-4022-8cb3-cbc8008d483f> and <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2020-housing-observer/canadas-housing-starts-trend-decline-march>

In April 2020, the Government of Ontario announced new rules temporarily restricting construction activity in the province due to the COVID-19 pandemic. Under the new rules, most industrial construction ceased and no new residential building was permitted to begin. Necessary infrastructure projects to support healthcare and transportation services, as well as residential projects that were already well underway, were permitted to continue.

Source: Government of Ontario

Retrieved from: <https://covid-19.ontario.ca/>



New Housing Starts

This table shows the number of new housing starts by local municipality, 2016- 2019.

Housing Starts by Municipality in Niagara, 2016 - 2019				
	2016	2017	2018	2019
Fort Erie	186	182	159	211
Grimsby	441	186	407	252
Lincoln	59	144	65	547
Niagara Falls	794	764	247	437
Niagara-on-the-Lake	211	132	119	101
Pelham	152	180	106	115
Port Colborne	22	39	44	48
St. Catharines	196	350	379	411
Thorold	177	215	412	576
Wainfleet	26	29	32	32
Welland	134	161	300	297
West Lincoln	n/a	n/a	n/a	n/a

Source: Canada Mortgage and Housing Corporation (CMHC)

Retrieved from: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>

Vacancy Rates

The data in this table is from the annual CMHC Rental Market Survey for the St. Catharines-Niagara CMA (does not include Grimsby and West Lincoln).

Annual Rental Vacancy Rates by Bedroom Type, St. Catharines-Niagara CMA			
	2017	2018	2019
Bachelor (double hyphens indicate suppressed values)	--	--	--
One bedroom	1.4%	2.9%	2.6%
Two bedrooms	1.6%	2.1%	2.0%
Three or more bedrooms	0.9%	2.2%	3.0%
Overall vacancy rate	1.5%	2.5%	2.3%

Source: CMHC Rental Market Report, St. Catharines-Niagara CMA

Retrieved from: CMHC annual Rental Market Survey, 2019: <https://bit.ly/3fNFYFK> ; 2018:

<https://bit.ly/3vBE3Lf> ; 2017: <https://bit.ly/2SFGf5l>





Indicator: Housing Affordability

Spending 30% of Income on Housing and Shelter

This measure speaks to the affordability of housing related to household earnings. It is generally discouraged by mortgage lenders that individuals spend 30% or more of their household income on housing, as it will create financial difficulties.

When a household is spending 30% or more of their income on rent, it is an indicator of overall housing affordability, poverty, and it can lead to housing precarity. This table shows the rate (per cent) of renter-households in the 12 local areas of the Niagara region that are paying 30% or more of household income on rent, for 2011 & 2016. Note: this data will be updated in 2021.

Local Municipality in Niagara	Percent of renter-households paying 30% or more of income on rent, 2011	Percent of renter-households paying 30% or more of income on rent, 2016
Fort Erie	43%	49%
Grimsby	41%	42%
Lincoln	41%	36%
Niagara Falls	42%	48%
Niagara-on-the-Lake	36%	41%
Pelham	44%	45%
Port Colborne	45%	49%
St. Catharines	44%	50%
Thorold	44%	51%
Wainfleet	n/a	21.4%
Welland	48%	48%
West Lincoln	31%	28%

Source: Statistics Canada. 2011 data from: <https://bit.ly/3fvdEJx> ; 2016: <https://bit.ly/2R29nDS>

The Niagara Prosperity Initiative (NPI) Story Map provides a visual representation of the ‘30% of income’ measure at the neighbourhood level, showing municipalities with neighbourhoods that have rates that are of concern. According to 2016 census data, this includes Fort Erie, Port Colborne, St. Catharines, and Thorold. The NPI Story Map tool allows this measure to be compared to other neighbourhood-level statistics, such as Low-Income Measure (LIM), income inequality, working poverty and unemployment.

Source: Niagara Prosperity Initiative (NPI).

Retrieved from: <https://bit.ly/3wNmCHI>





Average Market Rent

The CMHC Housing Market Information Portal provides data describing the average market rent (\$) for rowhouses and apartments on an annual basis. Figures are not available for Niagara-on-the-Lake, Wainfleet and West Lincoln.

Average Market Rent for 9 of the Local Municipalities in Niagara				
	2016	2017	2018	2019
Fort Erie	837	860	891	905
Grimsby	833	835	903	931
Lincoln	754	714	870	894
Niagara Falls	896	924	962	1,001
Pelham	843	n/a	905	n/a
Port Colborne	858	886	928	977
St. Catharines	942	984	1,036	1,092
Thorold	769	818	924	992
Welland	874	892	901	965

Source: CMHC Housing Market Information Portal

Retrieved from: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>

Average Monthly Rent Trends

The following data is taken from the annual CMHC Rental Market Survey. It is based on the St. Catharines-Niagara Census Metropolitan Area (CMA); does not include Grimsby and West Lincoln. The table illustrates yearly trends in average monthly rent by bedroom type.

Annual Average Monthly Rent by Bedroom Type, St. Catharines-Niagara CMA				
	2016	2017	2018	2019
Bachelor	634	642	658	689
One bedroom	801	822	871	914
Two bedrooms	957	992	1,035	1,091
Three or more bedrooms	1,103	1,141	1,137	1,206
Average rent across all bedroom types	906	938	981	1,034

Source: CMHC Housing Market Information Portal

Retrieved from: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>





Purchase Price of a Home in Niagara

Residential home sales activity recorded through the multiple listing system for Niagara’s association of realtors totaled 8,157 units in the year 2020, representing an increase of 13.5% from the year 2019. The association reports a \$476,300 composite benchmark price for 2020, an increase of 15% over 2019. The tables on this page are presented in the Niagara Association of Realtors’ Annual Statistics report released in January, 2021. The report is released on behalf of over 1300 realtors serving the communities of Fort Erie, Fonthill/Pelham, Lincoln, Niagara Falls, Niagara-on-the-Lake, Port Colborne/Wainfleet, St Catharines, Thorold and Welland. (Note: this does not include Grimsby and West Lincoln.)

Market Report:

Annual Residential Overview – Year vs Year

Areas	Number of New Listings		Number of Sales		HPI Benchmark Price		Average Days on Market	
	2019	2020	2019	2020	2019	2020	2019	2020
Fonthill/Pelham	522	492	273	377	\$572,800	\$636,400	61	44
Fort Erie	1,191	1,130	667	837	\$330,100	\$377,000	58	47
Lincoln	626	501	423	427	\$516,700	\$566,500	36	29
Niagara Falls	2,260	2,226	1,353	1,623	\$380,500	\$432,700	35	30
Niagara-on-the-lake	815	794	296	454	\$734,200	\$808,700	62	57
Port Colborne/Wainfleet	640	541	411	457	\$320,400	\$378,200	43	38
St. Catharines	3,211	2,865	2,194	2,230	\$387,900	\$448,300	31	23
Thorold	701	700	419	534	\$358,500	\$412,400	41	36
Welland	1,448	1,204	982	1,032	\$326,100	\$381,100	37	27
West Lincoln	239	225	167	186	\$510,100	\$572,400	39	32
Niagara Totals	11,653	10,678	7,185	8,157	\$414,700	\$476,300	44	36

Note: Numbers of sales represents sales reported annually on or before 01/07/2021.

Total number of sales, average sale price and average days on market comparison of 2019 and 2020 in all jurisdictions of the Niagara Association of REALTORS®.

Residential Only	2019	2020	% Change
Number of Sales	7,185	8,157	13.5%
HPI Benchmark Price	\$414,700	\$476,300	15%
Average Days on Market	44	36	-18.1%
Number of New Listings	11,653	10,678	-8.4%

Source: Niagara Association of Realtors Annual Statistics, 2019-2020.

Retrieved from: <https://www.niagararealtor.ca/sites/default/files/Annual%20Stats%202019-2020%20%28COMPLETE%29.pdf>



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Market Absorption Rate

This measure helps to inform a comprehensive picture of housing availability and the rate at which housing is being used and bought in a defined geographic area, as well as needs to be met in the housing market.

Methodology for the CMHA Market Absorption Survey is available at: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/ScsMasMethodology>. An absorbed unit is a new structure – a housing unit that has been sold and completed. A unit is considered sold when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser.

Homeowner and Condominium Units Absorbed in 2020 by Census Subdivision in St. Catharines - Niagara CMA* (Census Metropolitan Area)			
Area within CMA	Units Absorbed		
	2018	2019	2020
Fort Erie	137	101	200
Lincoln	35	28	117
Niagara Falls	308	147	236
Niagara-on-the-Lake	67	44	54
Pelham	168	52	53
Port Colborne	22	16	25
St. Catharines	106	60	66
Thorold	199	179	377
Wainfleet	13	19	19
Welland	149	107	176
St. Catharines-Niagara CMA* total	1,204	1,323	753
<i>*St. Catharines-Niagara CMA does not include Grimsby and West Lincoln</i>			

Source: CMHC Market Absorption Survey, 2020.

Retrieved from: <https://bit.ly/3i6prj8>





New Housing Price Index (NHPI)

According to Statistics Canada, the New Housing Price Index (NHPI), “measures change over time in the contractors’ selling prices of new residential houses, where detailed specifications pertaining to each house remain the same between two consecutive periods.” NHPI was 100 for all markets in 2007 (the year of reference).

The following table contains the New Housing Price Index data for the St. Catharines-Niagara CMA* (Census Metropolitan Area), at two points each year from 2017 to 2020. Data for each month is available at the source listed. *The CMA does not include Grimsby or West Lincoln.

	Mar. 2017	Sept. 2017	Mar. 2018	Sept. 2018	Mar. 2019	Sept. 2019	Mar. 2020
St. Catharines-Niagara CMA	101.0	104.5	105.1	105.7	106.4	106.5	108.7
Ontario	101.4	104.3	104.3	104.4	104.6	105.0	106.3
Canada	100.7	103.6	103.1	103.3	103.2	103.2	104.1

Source: Statistics Canada. *New housing price index, monthly*

Retrieved from: <https://www150.statcan.gc.ca/t1/tb1/en/cv.action?pid=1810020501#timeframe>





Indicator: Affordable Housing and Homelessness Prevention

Wait Times and Availability of Affordable and Subsidized Housing

Niagara Regional Housing (NRH) is responsible for maintaining the Centralized Waiting List for over 180 properties.

At the end of 2020, more than 6,500 households were on the NRH Centralized Waiting List, an increase of almost 2,000 households since 2017.

A Centralized Waiting List Fact Sheet is provided at: <http://www.nrh.ca/applicants/fact-sheets/centralized-waiting-list.shtml>

2020 Housing Wait Times – Niagara Regional Housing								
Below are estimated wait times (in years) for Housing in Niagara:								
– indicates No units of this size available in this community								
Municipality	Seniors Age 55 and older		Singles Age 16-54		Households with Dependents			
	Bachelor	1 Bedroom	Bachelor	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5 Bedrooms
Fort Erie	-	11	3	7	2	2	6	-
Grimsby	-	5	-	-	-	-	-	-
Lincoln	-	6	-	10	6	10	-	-
Niagara Falls	5	7	-	18	5	5	12	16
Niagara-on-the-Lake	-	6	-	-	-	-	-	-
Port Colborne	-	8	-	12	5	3	4	-
St. Catharines	-	5	9	16	3	3	3	11
Thorold	-	7	-	13	3	11	-	-
Welland	-	6	7	16	7	3	8	7
West Lincoln	-	5	-	-	10	6	-	-

Source: Niagara Regional Housing

Retrieved from: <http://www.nrh.ca/applicants/Wait-Times-Chart.shtml> and <http://www.nrh.ca/applicants/fact-sheets/centralized-waiting-list.shtml>

The table on the next page provides Niagara Regional Housing Centralized Waiting List details from October, 2019 to December, 2020.





Q4 (October 1 to December 31, 2020)

21-196-3.5.
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CENTRALIZED WAITING LIST:		2019- Q4	2020- Q1	2020- Q2	2020- Q3	2020- Q4
		# of households				
A	Rent-Geared-to-Income (RGI) waiting list:					
	Niagara resident RGI waiting list	5,154	5,322	5,264	5,296	5,425
	Applicants from outside of Niagara	977	1,045	1,078	1,129	1,173
	TOTAL RGI waiting list:	6,131	6,367	6,342	6,425	6,598
	Housing Allowance: a set allowance to help applicants on the waiting list with affordability in the private market until housed in an RGI unit	742	739	723	702	669
A1	RGI waiting list demographics:					
	Seniors	2,455	2,514	2,487	2,506	2,557
	Adults no dependents	1,979	2,041	2,026	2,049	2,137
	Adults with dependents	1,697	1,812	1,829	1,870	1,904
A2	RGI list further segmented (#'s included in A & A1):					
	SPP – Special Provincial Priority (Ministry Priority): helps victims of violence separate permanently from their abuser	148	146	142	128	132
	URG – Urgent (Local Priority): for applicants with mobility barriers and/or extreme hardship where their current accommodation puts them at extreme risk and/or causes hardship	142	152	144	135	153
	HML – Homeless (Local Priority): provides increased opportunity for placement to homeless households	1,075	1,145	1,119	1,134	1,146
	SUP – Supportive/Transitional: provides targeted, provisional services to assist individuals to transition beyond basic needs to more permanent housing	16	23	10	11	11
B	In addition, NRH manages:					
	Overhoused: households who are living in subsidized accommodation with more bedrooms than they are eligible for	174	176	173	157	145
	Transfer: households who are currently living in subsidized accommodation and have requested a transfer to another provider	613	635	637	660	656
	TOTAL RGI households on waiting list managed by NRH:	6,918	7,178	7,152	7,242	7,399
C	NRH maintains a waiting list for market rent units (62 Non-Profit Housing Programs):					
	Market: applicants who have applied for a market rent unit in the Non-Profit Housing Programs portfolio	784	810	805	808	829
	TOTAL households on waiting list managed by NRH:	7,702	7,988	7,157	8,050	8,228
	TOTAL individuals on waiting list managed by NRH:	13,587	14,197	14,180	14,429	14,737

Note: the above chart includes only those who apply to the Centralized Waiting List and does not capture the full number of those in need of affordable housing in Niagara.

Source: Niagara Regional Housing Quarterly Report October 1 to December 31, 2020
Retrieved from: <https://pelham-pub.escribemeetings.com/filestream.ashx?DocumentId=24371>



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In November 2019, the Ontario Ministry of Municipal Affairs and Housing published a report to share outcomes from the eighth year of the Investment in Affordable Housing (IAH) program and the third year of the Social Infrastructure Fund.

The IAH program provides joint federal and provincial funding to service managers to improve access to suitable, sustainable and affordable housing across Ontario. The Social Infrastructure Fund under IAH is available for service managers to build, renovate and provide critical affordable housing. Service managers have the flexibility to select which program components to participate in, based on local housing needs (eg. new rental construction, home repair, housing allowances, rent supplements, home ownership). Detailed information about program outcomes can be accessed here: <https://www.ontario.ca/page/2018-2019-investment-affordable-housing-annual-public-reports>

Source: Ontario Ministry of Municipal Affairs and Housing

Retrieved from: <https://www.ontario.ca/page/2018-2019-investment-affordable-housing-annual-public-reports>

Core Housing Need

In the last decade the Niagara region saw a significant increase in the proportion of households experiencing core housing need. Even though Niagara has a lower rate of core housing need than comparator jurisdictions such as Hamilton, London, and Simcoe, and has a lower rate than Ontario as a whole, the increase in Niagara is cause for concern. This information is provided in the 2019 Niagara Regional Housing (NRH) 'Core Housing Need' publication.

A household is said to be in 'core housing need' if its housing falls below at least one of the standards: adequacy, affordability or suitability (defined below), and it would have to spend 30% or more of its total before-tax income in rent. Households in core housing need are at risk of homelessness.

The three housing standards are defined as follows. (Note: figures do not add to 100% as some households experience more than one of these three challenges.)

1. Suitability: housing that is too small for the size of the household (5.4% of households in core housing need)
2. Adequacy: housing that needs significant repair (13.1% of households in core housing need)
3. Affordability: paying more than 30% of income to shelter costs (95.3% of households in core housing need)

The municipalities of Port Colborne, Welland, St. Catharines, Niagara Falls and Fort Erie have a higher proportion of households in core housing need than Niagara as a whole. The table at the top of the next page contains data about core housing need across local municipalities.



Municipality in Niagara	Percent of households in core housing need (2016 Statistics Canada data)
Fort Erie	14.1%
Grimsby	7.2%
Lincoln	5.3%
Niagara Falls	14.7%
Niagara-on-the-Lake	6.2%
Pelham	5.9%
Port Colborne	16.2%
St. Catharines	15.7%
Thorold	13%
Wainfleet	5.9%
Welland	16.1%
West Lincoln	5.3%
Niagara Region	13.3%

Though 2/3 of households in core housing need are owners of their current dwelling, affordability is of particular concern to renter households. Core housing need is more common when the head of the household is a youth, sole support parent, person living alone, of Indigenous identity, female, a visible minority or a recent newcomer.

Source: Niagara Regional Housing. Core Housing Need in Niagara, 2019.

Retrieved from: <http://www.niagaraknowledgeexchange.com/resources-publications/core-housing-need-in-niagara/>

Homelessness and Use of Shelters

A 2019 brief published by Public Health Ontario provides an overview of the associations between homelessness and health from review-level evidence. It identifies specific health outcomes associated with homelessness to inform planning and priority-setting by Ontario public health practitioners. These outcomes include infectious diseases (eg. sexually transmitted infections); mental health issues, including substance use disorders; cognitive impairments; foot issues; chronic diseases (e.g. hypertension, diabetes) and injuries.

Source: Public Health Ontario. Homelessness and Health Outcomes: What are the associations?

Retrieved from: <http://www.niagaraknowledgeexchange.com/resources-publications/public-health-ontario-evidence-brief-homelessness-and-health-outcomes/>





The HEART Project articulates the views of homeless individuals in Niagara, regarding the significant healthcare challenges they face around: access and discharge from hospitals; adequate and comprehensive psychiatric and mental health services across service providers; and availability and continuity of care from family doctors.

The [HEART Project team](#) completed a qualitative research study to examine these issues and develop themes, which was drafted into a forum theatre play. This play was staged for three audiences: healthcare profession students, healthcare professionals, and Niagara's homeless community. From these shows, individuals could intervene in key conflicts in the play. With their suggestions to improve the outcome of the scene, a multidisciplinary team of policymakers drafted policy for implementing these changes, which the audience then voted to pass or reject the policy.

The [Health Equity Priority Table](#) of the Niagara Poverty Reduction Network (NPRN) is working to advance the recommendations highlighted in the HEART Project report. Ontario Trillium Foundation funding is advancing this work, through the Niagara HELPS (Homelessness Emergency Liaison & Peer Support) project, being coordinated through Quest Community Health Centre (CHC).

In 2020, Niagara Connects hosted a [webinar](#) in partnership with Quest CHC and Niagara HELPS project partners, to share information about the work of Niagara HELPS project Peer Support Navigators, who are easing health systems navigation for individuals experiencing homelessness. The Navigators are individuals with lived experience who are utilizing both their compassion and knowledge of community resources. This work also helps hospital Emergency Department staff to deepen their understanding of barriers faced by the homeless population.

Source: HEART Project and Niagara HELPS Project c/o Quest Community Health Centre.

Retrieved from: <https://heart-program.com/niagara-pilot-study/> and

<http://www.niagaraknowledgeexchange.com/community-blog/health-policy-by-the-homeless-empowering-niagaras-most-marginalized-to-become-policymakers-through-research-and-theatre/> and <https://niagaraknowledgeexchange.com/resources-publications/peer-support-navigators-easing-health-systems-navigation-for-individuals-experiencing-homelessness-in-niagara-event-recording/>



A Point-in-Time (PiT) Count is conducted in Niagara, typically every two years, to provide a snapshot of homelessness at a single point in time. A PiT Count includes a homeless enumeration and an accompanying survey (eg. information on the demographics, experience and service needs of Niagara's self-identified homeless population).

The first PiT Count in Niagara was conducted in 2016, resulting in a count total of 424 individuals.

Niagara's second PiT Count was conducted in late March 2018. It found 625 people to be experiencing homelessness, in emergency and Violence Against Women (VAW) shelters, in transitional housing programs, and in unsheltered locations. The 2018 number includes 481 adults; and 144 children aged 0-15 years. The third PiT Count, originally scheduled for 2020, was postponed due to risks associated with COVID-19. It was rescheduled to March 23, 2021.

Related to this, in November, 2020, Niagara became one of 23 communities in the [Built for Zero Canada \(BFZ-C\)](#) movement to have quality real-time, person-specific data for everyone experiencing chronic homelessness. Using this By-Name List, which at the outset included 336 people, Niagara can coordinate support and services to end homelessness for these individuals and families. The system level data on inflow, outflow, and total active homelessness can be used to inform improvement projects, as well as monitor trends and progress toward achieving functional zero chronic homelessness.

The intent is for the [2021 PiT Count](#) to help to ensure the comprehensiveness of Niagara's By-Name List, and further inform local response to homelessness during COVID-19.

Built for Zero Canada (BFZ-C) Community Progress Indicators for Niagara Region are based on September, 2020 as the baseline month. Indicator tracking is available at: https://docs.google.com/spreadsheets/d/1KwAnm7ijAF84bhHTp89qT0rcZ6zl9am_6YDB5km5s_E/edit#gid=2142048322

Source: Niagara Region Social Services

Retrieved from: <http://www.niagaraknowledgeexchange.com/resources-publications/niagara-counts-2018-homelessness-point-in-time-count-report/> and <https://pub-niagararegion.escribemeetings.com/filestream.ashx?DocumentId=2598> and <https://www.niagararegion.ca/housing-homelessness/niagara-counts.aspx#:~:text=Niagara%20Counts%202021%2C%20Niagara's%20third,and%20what%20their%20needs%20are.>

Niagara Region Community Services (NRCS) provides information about regionally-funded Hostels and Homelessness Prevention services and programs across Niagara. NRCS manages the administration of homelessness prevention programs in the region using funding from the provincial and federal governments. They also contract with agencies for shelter placement and hostel provision. The table at the top of the next page presents the list of agencies contracted by NRCS to administer homelessness prevention programs, across Niagara. *For additional homeless prevention services, Dial 211 or visit [INCommunities](#)*





Location in Niagara	Organizations contracted by Niagara Region for homelessness prevention programs, shelter placement or hostel provision
Fort Erie	<ul style="list-style-type: none"> • Casa El Norte – transitional home offering shelter for refugees coming to Canada • Matthew House – assistance to refugees and recent immigrants to Canada • Salvation Army – Fort Erie Community & Family Services – homelessness prevention
Grimsby	<ul style="list-style-type: none"> • West Niagara Affordable Housing – YWCA (YWCA WNAH) – transitional supportive housing
Lincoln	<ul style="list-style-type: none"> • Community Care of West Niagara – emergency and community assistance of food, clothing and other supports, including information and referrals to other available resources
Niagara Falls	<ul style="list-style-type: none"> • Nightlight Youth Shelter (Boys and Girls of Niagara) – emergency shelter for homeless and at-risk youth • Project SHARE – emergency food and utility supports • YWCA Niagara Region – emergency housing for women and their children, and emergency housing for men through a modified shelter • The Hope Centre – hotel based in Niagara Falls
Port Colborne	<ul style="list-style-type: none"> • Port Cares – wide range of services including housing
St. Catharines	<ul style="list-style-type: none"> • Bethlehem Housing and Support Services - transitional and permanent housing • Canadian Mental Health Association (CMHA) Niagara Branch – short-term accommodation for non-medical crisis resolution, housing supports, group living, and transitional housing support • Community Care of St. Catharines and Thorold – Housing Help program offering a full continuum of services and supports • Salvation Army Booth Centre – overnight accommodation for transient men over age 18 • Southridge Shelter – temporary housing and shelter for men and women over the age of 18 • YWCA Niagara Region – emergency housing for women and their children; and transitional housing • Start Me Up Niagara – Out of the Cold program; housing preservation supports for individuals who have experienced chronic homelessness to maintain housing • The RAFT – shelter and supports for high-risk youth
Welland	<ul style="list-style-type: none"> • The HOPE Centre – services and supports for individuals and families, including a housing stabilization program

Source: Niagara Region Community Services

Retrieved from: <https://www.niagararegion.ca/social-services/hostels-homelessness-prevention.aspx>





Out of the Cold - In the coldest months, people living on a limited income may be faced with making a choice between buying food and paying for utilities. Having access to Out of the Cold is one way to help individuals and families stay housed. When people are able to get a hot meal, they can direct their funds to paying for utilities and other expenses, and thus maintain their housing.

For individuals without a home, Out of the Cold provides a hot meal plus a safe warm bed. It also provides a connection point to other community services. The dinners are well-attended, with more than 30,000 served each year, between November and March.

Out of the Cold St Catharines began in 1995. After hearing about Out of the Cold in Toronto and being very concerned about increased poverty and homelessness, people at Queen Street Baptist Church in St. Catharines started an Out of the Cold pilot project, operating one night a week. Soon other churches gathered volunteers and opened their doors, making Out of the Cold services available every night from November 1- March 31. Today, Out of the Cold is supported by churches, community organizations and individuals who are concerned about poverty and homelessness.

Source: Start Me Up Niagara

Retrieved from: <https://startmeupniagara.ca/out-of-the-cold-2019-20/>

In November 2018, Project SHARE launched a two-year pilot Out of the Cold program in Niagara Falls. Twenty beds were available to offer overnight relief from the extreme winter weather. The program's second year ran from November 1, 2019 to April 9, 2020. This two-year pilot project was funded in part by Niagara Region, the Branscombe Family Foundation and the City of Niagara Falls.

In March 2020, to respond to the COVID-19 pandemic this program expanded to become a 24/7 shelter providing residents three meals per day and a safe, warm bed.

Source: Project SHARE

Retrieved from: <https://www.projectshare.ca/out-of-the-cold-program>

[The RAFT](#) is an organization that offers a range of supports to youth in Niagara, helping them to become independent and self-sufficient individuals. The RAFT also engages in community development initiatives that seek to empower individuals and groups to make positive changes in their communities (eg. neighbourhood gardens, greening initiatives, neighbourhood conversations, neighbourhood houses, and community events).

Through the Youth Reconnect program, the RAFT provides youth who are without secure housing with services and supports within their community. It helps youth remain in their home communities so they can give back both socially and economically. Youth Reconnect Workers coordinate access to services to ensure basic needs are met, link youth to appropriate services locally and regionally, and support youth in transitional housing.





The Upstream Project is a school-based youth homelessness prevention program that identifies students who are at-risk and connects them with wraparound supports to prevent youth from becoming homeless; reduce school drop-out rates, family breakdown and involvement in crime; and to increase school engagement, graduation rates, and access to safe, stable housing.

Source: The RAFT

Retrieved from: <http://www.theraft.ca/site/youth-reconnect> ; and <https://www.niagararegion.ca/council/Council%20Documents/2017/PHSSC-agenda-oct-17-2017.pdf#page=3>

Implementation of HIFIS (Homeless Individuals and Families Information System) began in Niagara in 2017. HIFIS is a web-based homeless information management system created by the Government of Canada. It is a tool that can improve coordination of services for clients and support the development of an evidence-informed system.

In the initial stage, staff at Niagara Region-funded community agencies were trained to enter basic client demographics into HIFIS. Following this, emergency shelter staff were trained to capture the admission and stay details of clients in addition to basic demographics. Further training enables the entry of information about services received by clients through funded projects, housing history, and detailed demographics.

Most client information in HIFIS is shared across homelessness service providers to facilitate better coordination of services between staff at community agencies and Niagara Region. This tool also simplifies the collection of data for local service planning purposes and for reporting to funders.

Source: Niagara Region Public Health and Social Services Committee. *Homelessness Services Report 2018*

Retrieved from: <https://pub-niagararegion.escrimemeetings.com/filestream.ashx?DocumentId=3897>

Published in 2017 by the Canadian Observatory on Homelessness, the Definition of Indigenous Homelessness in Canada describes the issue of homelessness through a composite lens of Indigenous worldviews. Indigenous homelessness is a human condition that describes First Nations, Métis and Inuit individuals, families or communities lacking stable, permanent, appropriate housing, or the immediate prospect, means or ability to acquire such housing.

Indigenous Peoples across Canada have articulated 12 dimensions of Indigenous homelessness:

1. Historic Displacement

- Indigenous communities and Nations made historically homeless after being displaced from pre-colonial Indigenous lands





2. Contemporary Geographic Separation
 - An Indigenous individual's or community's separation from Indigenous lands after colonial control
3. Spiritual Disconnection
 - An Indigenous individual's or community's separation from Indigenous worldviews or connection to the Creator or equivalent deity
4. Mental Disruption and Imbalance
 - Mental homelessness, described as an imbalance of mental faculties, experienced by Indigenous individuals and communities caused by colonization's entrenched social and economic marginalization of Indigenous Peoples
5. Cultural Disintegration and Loss
 - Homelessness that totally dislocates or alienates Indigenous individuals and communities from their culture and from the relationship web of Indigenous society known as "All My Relations"
6. Overcrowding
 - The number of people per dwelling in urban and rural Indigenous households that exceeds the national Canadian household average, thus contributing to and creating unsafe, unhealthy and overcrowded living spaces, in turn causing homelessness
7. Relocation and Mobility
 - Mobile Indigenous homeless people travelling over geographic distances between urban and rural spaces for access to work, health, education, recreation, legal and childcare services, to attend spiritual events and ceremonies, have access to affordable housing, and to see family, friends and community members
8. Going Home
 - An Indigenous individual or family who has grown up or lived outside their home community for a period of time, and on returning "home", are often seen as outsiders, making them unable to secure a physical structure in which to live, due to federal, provincial, territorial or municipal bureaucratic barriers, uncooperative band or community councils, hostile community and kin members, lateral violence and cultural dislocation
9. Nowhere to Go
 - A complete lack of access to stable shelter, housing, accommodation, shelter services or relationships; literally having nowhere to go
10. Escaping or Evading Harm
 - Indigenous persons fleeing, leaving or vacating unstable, unsafe, unhealthy or overcrowded households or homes to obtain a measure of safety or to survive. Young people, women and LTGBQ2S people are particularly vulnerable
11. Emergency Crisis



- Natural disasters, large-scale environmental manipulation and acts of human mischief and destruction, along with bureaucratic red tape, combining to cause Indigenous people to lose their homes because the system is not ready or willing to cope with an immediate demand for housing

12. Climatic Refugee

- Indigenous peoples whose lifestyle, subsistence patterns and food sources, relationships to animals, and connection to land and water have been greatly altered by drastic and cumulative weather shifts due to climate change. These shifts have made individuals and entire Indigenous communities homeless

Source: Canadian Observatory on Homelessness

Retrieved from: <https://www.homelesshub.ca/IndigenousHomelessness>

Hidden homelessness is a term that refers to people who live temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing. This describes people who are staying with relatives, friends, neighbours or strangers because they have no other option. These individuals are not included in standard statistics regarding homelessness as they do not access homelessness supports and services.

Source: Canadian Observatory on Homelessness

Retrieved from: <https://www.homelesshub.ca/about-homelessness/population-specific/hidden-homelessness>

In 2019, the Y-Foundation published a collection of essays that aims to distill the wisdom needed to end homelessness from all the knowledge that leading researchers have gained from their extensive work. It covers hopeful visions, dystopian scenarios, insights by country, and paradigms and policy.

Source: Y-Foundation. Homelessness in 2030: Essays on Possible Futures, 2019.

Retrieved from: <http://www.niagaraknowledgeexchange.com/resources-publications/homelessness-in-2030-essays-on-possible-futures/>

Housing Initiatives

[A Home for All](#) is the Niagara Region 10-year Housing and Homelessness Action Plan (HHAP), designed to help everyone in Niagara have a home. Launched in 2014, the plan provides a complete and comprehensive vision for addressing homelessness through prevention; emergency interventions; services and supports; social, public and market housing; and system improvements. Activities in the plan in its first 5 years were supporting the achievement of four goals:

1. House people who do not have a home
2. Help people find and retain a home
3. Increase opportunities and options across the housing continuum
4. Build capacity and improve the effectiveness of the housing system





The following figures were provided by Niagara Region as part of their 2017 and 2018 HHAP updates to the community. Note: This preceded the 5-year HHAP review and update in 2019.

Housing & Homelessness Services by Numbers (2017-2018)		
	2017	2018
Issuances of the housing stability plan assistance	5,528	3,615
Households accessed supportive transitional housing	444	451
Average number of days in shelter per user	39.5	39.6
Households utilized emergency hostel services	1,641	1,835
Households placed through the Housing First program	83	67
Households were helped through homelessness prevention services	1,997	2,162
Households were on the affordable housing waitlist	Over 5,001	5,377
Households received a forgivable loan to help buy their first home	33	47
Homeowners received assistance through Niagara Renovates	56	49
Rent-Geared-to-Income units provided (public housing)	2,660	2,684
Non-Profit and Co-operative units provided	3,732	3,601
Rent Supplement and Housing Allowance units provided	1,186	1,370

Source: Niagara Region

2017 figures retrieved from: <http://www.niagaraknowledgeexchange.com/resources-publications/a-home-for-all-niagaras-housing-and-homelessness-action-plan-2018-community-update/> 2018 figures retrieved from: <https://www.niagararegion.ca/social-services/action-plan/home-for-all-task-force.aspx>

In April 2019, Niagara Region published the Niagara Housing Statement. This document is provided to paint an accurate picture of the housing landscape in the region, project the need for future stock and inform strategies that improve access to adequate, suitable and affordable housing. The Statement highlights the types of households that are most challenged with affordability, which includes single or roommate households, lone parent households, couples, and couples with children. It provides a breakdown of households in core housing need by income level, and takes stock of the current housing supply.

Source: Niagara Region. Niagara Housing Statement, April, 2019.

Retrieved from: <http://www.niagaraknowledgeexchange.com/resources-publications/niagara-housing-statement-002/>





In October 2019, the 5-year review and update of Niagara Region's 10-Year Housing and Homelessness Action Plan (HHAP) was approved by Niagara Regional council. The update identified a shift toward increased focus on:

- ending homelessness and chronic homelessness;
- preventing homelessness;
- supporting community housing development;
- engagement and collaboration with Indigenous partners; and
- addressing the housing and homeless services needs of equity-seeking groups, including those with complex needs, persons with a disability, persons with a developmental disability, older adults, youth, women, newcomers and refugees, and Franco-Canadians.

Source: Niagara Region Community Services and Niagara Regional Housing

Retrieved from: <https://www.niagararegion.ca/housing-homelessness/action-plan/default.aspx>

The Urban Indigenous Homeward Bound Program (UIHB) is an innovative initiative that aims to tackle the complex and multiple barriers faced by sole-parent Indigenous women when trying to find meaningful employment, enhanced wellbeing, and prosperity for themselves and their children. UIHB follows a four-year program delivery model founded on the provision of key supports such as housing, access to culture, childcare, education and life-skills, transportation, case coordination, health access, and mental health supports.

In partnership with the Ontario Federation of Indigenous Friendship Centres and six other Indigenous Friendship Centres across Ontario, the Fort Erie Native Friendship Centre and Niagara Native Friendship Centre are implementing this program in Niagara.

Source: Ontario Federation of Indigenous Friendship Centres. *Connecting for the Dream: Urban Indigenous Homeward Bound Program Evaluation*

Retrieved from: <http://www.ontarioaboriginalhousing.ca/wp-content/uploads/2019/09/UIHB-Evaluation-Final-Report.pdf>

Habitat for Humanity brings the community, volunteers and the private sector together to help build strength, stability and independence through affordable homeownership. Habitat bridges the gap that exists in the housing continuum between social and rental housing; and market ownership, by providing an opportunity for families that would otherwise have no chance at homeownership. Habitat homeowners pay for their homes, through an affordable mortgage that is never more than 30 percent of their income. Habitat for Humanity Niagara reports that every Habitat home built creates a social return on investment of \$175,000 for the local community.

In honour of their 25th anniversary, Habitat for Humanity Niagara published an impact report highlighting key figures and impact from 1993 to 2018. During this period, Habitat for Humanity Niagara reports the following:



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- 62 homes built
- 68 families served
- 239 children moved into Habitat Niagara homes
- 10,123 volunteers donated 301,979 hours of their time, including 1,009 youth builders

Habitat for Humanity Canada reports the impact of Habitat organizations on the families they serve:

- 87% report less asthma and allergy-related conditions
- 76% report improvements in family health
- 76% report improvements in children's grades
- 88% report improvements in their children's confidence
- Family income rises by 6% each year they are in their Habitat home
- Every \$1 invested in Habitat or Humanity produces \$4 worth of social benefit

Source: Habitat for Humanity Niagara. *25th Anniversary Impact Report*

Retrieved from: <https://www.habitatniagara.ca/policies-and-resources>

The YWCA Niagara Region Off Site Supported Transitional Housing Program is offered through partnerships with local landlords. Clients in need of housing are matched with a clean and affordable place to live while they work toward regaining their independence. The YWCA connects with landlords who are willing to offer all-inclusive affordable units and signs a one-year lease, acting as an intermediary between the client and the landlord. During the course of the year, the client is provided with supports and a long-term plan. When the year concluded, the client is given the option to enter a lease of their own with the landlord.

Source: YWCA Niagara Region

Retrieved from: <https://www.ywcaniagararegion.ca/our-work/transitional-housing/> and <https://www.stcatharinesstandard.ca/news-story/9240919-ywca-landlord-partnership-connects-niagarans-to-affordable-housing/?fbclid=iwar0t3mgwbm37pt8vvaihdattmiipc5yxxk3yppzwbvrmkl9vw7ti4megnd-8#.XJpy5doozS4.twitter>

Niagara is a well-known hub in Canada for human trafficking. Shae Invidiata, founder of *Free Them* (an anti-human trafficking advocacy group) states that Ontario's Golden Horseshoe accounts for 75% of all human trafficking cases in Canada, with Niagara, Stoney Creek, Grimsby, Ancaster, and Hamilton identified as major hot spots.

The YWCA of Niagara documented 134 disclosures of human trafficking in the 2018-2019 year. Victims Services Niagara made 49 referrals for trafficked individuals. In the last fiscal year, YWCA Niagara Region's drop-in program for sex trade workers supported 140 individual women, of which 80% stated that they were initially trafficked as young girls.

The YWCA has seen an increase in individuals accessing shelter as a response to fleeing a trafficking situation. Previously, one or two people every few months requested assistance,



however over the past six months (first half of 2019), the average has increased to five or six survivors accessing YWCA emergency shelter every month. This does not include data from Niagara's domestic violence shelters.

A safe house pilot will provide safe housing and programming to young women fleeing or exiting their exploitive situation. The house will be staffed 24 hours a day, seven days a week and have a peer worker on staff. This is a partnership initiative between the YWCA and the Niagara Regional Native Centre, with Niagara Region funding 50% of the costs, leveraging the Provincial Home for Good supportive housing funding. The pilot will run for up to two years and will support six to eight women at any given time.

Source: Niagara Region Public Health and Social Services Committee

Retrieved from: <https://pub-niagararegion.escribemeetings.com/FileStream.ashx?DocumentId=3903#page=103>

The above information is also included in the Community Safety Sector of this report.

In March 2019, Niagara Region's Corporate Services Committee voted to move \$1.2 million of a year-end budget surplus to support Niagara Regional Housing, and \$600,000 to re-establish the Smarter Niagara Incentive Program. This program offered incentives to support private developers with environmental assessment studies, building and façade improvements, heritage restoration, property rehabilitation and redevelopment, community improvements and brownfield tax assistance.

Source: Niagara Region Corporate Services Committee

Retrieved from: <https://pub-niagararegion.escribemeetings.com/FileStream.ashx?DocumentId=3338> and <https://www.stcatharinesstandard.ca/news-story/9232159-niagara-region-politicians-put-year-end-surplus-toward-housing-community-investment/>

Built for Zero Canada is a movement led by the Canadian Alliance to End Homelessness, which supports participating Canadian communities to achieve a 'Functional Zero' end to chronic homelessness. A Functional Zero end to chronic homelessness is achieved when there are three or less people experiencing chronic homelessness in a given community, sustained over three consecutive months. Niagara Region joined the Built for Zero movement in the fall 2019. Participation in this movement provides access to a variety of resources that would support the achievement of a Functional Zero.

Source: Niagara Region Public Health and Social Services Committee

Retrieved from: <https://pub-niagararegion.escribemeetings.com/FileStream.ashx?DocumentId=3903#page=92>

The Niagara Poverty Reduction Network (NPRN) Housing Priority Table points out that safe, affordable, decent housing can be out of reach for individuals and families living on a low





income. This NPRN group is working to identify the key issues in Niagara and advocate for improvements across the housing continuum. Currently, the focus is on tenant rights and responsibilities. Going forward, increased emphasis is being put on describing the housing crisis in Niagara through community experience and storytelling, with supporting data.

Source: Niagara Poverty Reduction Network

Retrieved from: <https://www.wipeoutpoverty.ca/taskgroups>

The Age-Friendly Niagara Network (AFNN) established three Action Groups as part of their 2017-2019 work to begin implementing the Niagara Aging Strategy and Action Plan (NASAP). The AFNN-NASAP Action Group 3 (Improved Services, Systems and Infrastructure) gathered evidence to support advocacy on optimizing access to a range of suitable housing options for older people at all income levels.

In 2019, to inform the 5-year review of the Niagara Region 10-year Housing and Homelessness Action Plan (HHAP), Niagara Region Community Services partnered with the AFNN to host two consultation sessions. The AFNN engaged over 50 older adult and Age-Friendly Community Planning leaders from across Niagara to learn about the ongoing work of the HHAP, and provide input about the housing needs of older adults and how those needs could be addressed, from 2019 to 2023.

Source: Age-Friendly Niagara Network

Retrieved from: <https://www.agefriendlyniagara.com/>

In 2018, Niagara Region engaged the community to gather feedback on what Niagara Regional Council should focus on in the development of their 2019-2022 strategic plan. Input was collected through in-person engagement events and an online survey. The resulting strategic plan was released in 2019.

Of the five priorities that were identified, one is directly relevant to the Housing and Shelter Sector:

Priority 2: Healthy and Vibrant Community – foster a high quality of life through safe, inclusive neighbourhoods and delivery of quality, affordable and accessible human services

Objective 2.3: Addressing Affordable Housing Needs

- Retain, protect and increase the supply of affordable housing stock to provide a broad range of housing to meet the needs of the community
- Support clients through the stages of the housing continuum, towards more stable and permanent housing

Source: Niagara Region

Retrieved from: <http://www.niagaraknowledgeexchange.com/resources-publications/niagara-region-strategic-plan-2019-2022/>



Indicator: Municipal Housing Policy and Regulations

Community Improvement Plans

Community Improvement Plans are intended to help municipalities:

- Focus public attention on local priorities and municipal initiatives
- Target areas in transition or in need of repair, rehabilitation and redevelopment
- Facilitate and encourage community change in a coordinated manner
- Stimulate private sector investment through municipal incentive-based programs

Source: Ontario Ministry of Municipal Affairs and Housing. *Community Improvement Planning Handbook*

Retrieved from: <https://collections.ola.org/mon/14000/262948.pdf>

The Town of Fort Erie has several Community Improvement Plans and Programs set up to assist employers and downtown commercial businesses and property owners. These programs are set up under three categories:

- Downtown Commercial Core Area CIP Grant Programs (cover the areas of Southend-Riverwalk, Stevensville, Ridgeway, and Bridgeburg)
- Brownfield Incentive Programs
- Gateway Economic Zone Incentive Programs

Source: Town of Fort Erie

Retrieved from: <https://www.forterie.ca/pages/CommunityImprovementPlansV2>

The Town of Lincoln has approved four Community Improvement Plans. This includes:

- Industrial Lands and Rural Area CIP – encourages private sector industrial and agricultural development
- Mixed Use and Residential Intensification CIP – promotes private sector mixed use development and intensification
- Vineland Central Business District CIP – recommends public realm improvements, including building rehabilitation, redevelopment, and façade improvements in defined area
- Beamsville Central Business District and the Ontario Street Commercial Area CIP – recommends public realm improvements, including building rehabilitation, redevelopment, and façade improvements in defined area

Source: Town of Lincoln

Retrieved from: <https://lincoln.ca/community-improvement-plans>

The City of Niagara Falls has approved five Community Improvement Plans that provide guidelines and financial incentives towards physical, economic and environmental improvements within the Plan area:



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- Downtown Community Improvement Plan
- Historic Drummondville Community Improvement Plan
- Lundy's Lane Community Improvement Plan
- City Wide Brownfields Community Improvement Plan
- Niagara Gateway Economic Zone Community Improvement Plan

Source: City of Niagara Falls

Retrieved from: <https://niagarafalls.ca/business/community-improvement-plans/default.aspx>

The Town of Pelham has designated areas within the Villages of Fonthill and Fenwick as Community Improvement Areas. The CIP contains a package of financial incentive programs designed to encourage private sector investment, rehabilitation, adaptive reuse, redevelopment, and construction activity in the two downtown commercial areas.

Source: Town of Pelham

Retrieved from: <https://www.pelham.ca/en/town-hall/community-improvement-plan.aspx>

The City of Port Colborne has implemented six Community Improvement Plans:

- Brownfield Community Improvement Plan
- Downtown Central Business District Community Improvement Plan
- Industrial Community Improvement Plan
- Niagara Gateway Economic Zone and Centre Community Improvement Plan
- Waterfront Community Improvement Plan

Source: City of Port Colborne

Retrieved from: http://portcolborne.ca/page/Community_Improvement_Plans

The St. Catharines Community Improvement Plan offers five municipal financial incentive programs to the private sector to stimulate new investment in community renewal. The financial incentive programs are intended to offset a portion of costs incurred by property owners in undertaking renewal projects. The five programs of the St. Catharines Community Improvement Plan are as follows:

- Tax Increment Finance (TIF) Program – for redevelopment projects
- Brownfield Tax Increment Finance (BTIF) Program – for redevelopment projects with soil remediation
- Brownfield Tax Assistance (BTA) Program – for remediation of contaminated soils
- Façade Improvement (FIP) Program – building façade, storefront enhancements
- Residential/Office Conversion (ROC) Program – conversion of small, unused vacant space for new residential dwelling units or leasable office space



The St. Catharines Community Improvement Plan was under review as of spring 2019. Recommendations for the 2020 Community Improvement Plan were scheduled to be presented to City Council in March 2020; this was postponed due to COVID-19.

Source: City of St. Catharines

Retrieved from:

https://www.stcatharines.ca/en/investin/CommunityImprovementPlan.asp?_mid_=17111#

The City of Welland has approved three Community Improvement Plans, which are intended to encourage rehabilitation initiatives and stimulate development:

- Niagara Gateway Economic Zone and Centre Community Improvement Plan
- Brownfield Community Improvement Plan
- Downtown Health and Wellness Cluster Community Improvement Plan

Source: City of Welland

Retrieved from: <https://www.welland.ca/Planning/CIPPlansIncentives.asp>

Municipal Housing Development Incentives

Examples of local municipal housing development initiatives include:

- The construction and funding of 50 new rental housing units in Welland was announced in March, 2019. The federal government invested \$5.9 million through the CMHC Rental Construction Financing initiative (RCFi) for construction of Old Oak Place, a 4-storey building with 30 units having rents below 30% of median household income in the area, and 10% of units being accessible. The RCFi, a National Housing Strategy initiative delivered by CMHC, supports affordable rental housing construction projects to encourage a stable supply of affordable rental housing across the country for middle-class families struggling in expensive housing markets. The project aligns with the City of Welland health and wellness corridor focus, and the affordable housing component of the city's incentive programs. The rental market vacancy rate for Welland in 2019 was 2.6%.

Source: CMHC media release, March 15, 2019. 'Making Housing More Affordable for Middle-Class Families in Welland'

Retrieved from: <https://www.newswire.ca/news-releases/making-housing-more-affordable-for-middle-class-families-in-welland-844126568.html>

- In December, 2020, the City of Port Colborne Council voted unanimously to donate Chestnut Park to Port Cares, as a site upon which to build affordable housing units for the community. Niagara Regional Housing is working with Port Cares, to provide project management services on this development.



Source: City of Port Colborne Media Release, December 16, 2020. 'City Partners with Port Cares to create more affordable housing'.

Retrieved From: <https://www.portcolborne.ca/en/news/Media%20Release%20-%20City%20partners%20with%20Port%20Cares%20to%20create%20more%20affordable%20housing.pdf>

Short-Term Rentals

Some Niagara municipalities have identified Short-term rentals (STRs) as a housing issue of concern. STR refers to a type of housing use often advertised through online platforms such as Airbnb, VRBO and Flipkey. Housing used for STRs tend to be dwellings where the unit is rented for no more than 28 days; the entire dwelling unit is rented; and the owner is not on the premises during the rental period.

- A 2017 report published by the School of Urban Planning at McGill University examines the impact of Airbnb on Canadian housing markets. It notes that as of 2017, there were 13,700 entire homes (not private rooms within an otherwise-occupied dwelling) rented 60 or more days per year on Airbnb in Toronto, Montreal and Vancouver. These homes are unlikely to be rented to long-term tenants, and are thus removed from the local rental market. Many neighbourhoods in these cities have seen two or three percent of their housing stock converted into short-term rentals. The report concludes with the following recommendations for Canadian cities in responding to the regulatory challenge of the growing short-term rental market, through the lens of affordable housing for city residents:
 1. Require home-sharing hosts to share their homes by renting out private rooms, and only permitting each host to list a single unit
 2. Prohibit hosts from renting out their homes for a large amount of the year, regardless of if that home is a primary residence or not
 3. Encourage online short-term rental websites to modify their platform based on local regulations (eg. disallowing further rentals from a listing that has reached its 60-day limit)

Source: Urban Politics and Governance Research Group, University of McGill's School of Urban Planning. *Short-term cities: Airbnb's impact on Canadian housing markets*

Retrieved from: <https://upgo.lab.mcgill.ca/publication/short-term-cities/short-term-cities.pdf>

- In July 2019, the Town of Fort Erie adopted a one-year pilot project that includes bylaw enforcement and a modified licensing program. The program focused on regulatory items related to health and safety, outdoor sleeping accommodations, and ensuring the availability of a local contact person.

Source: Town of Fort Erie





Retrieved from:

<https://forterie.civicweb.net/FileStorage/5E8D64EEAB624576B91AA0BCB8C18404-113-2019%20Short%20Term%20Rental.pdf> and <https://blog.forterie.ca/2019/07/new-short-term-rentals-pilot-program-starting-in-2020/>

- The Town of Niagara-on-the-Lake requires all short-term rentals within the town to be licensed in order to operate. An application must be submitted annually, including a valid certificate of insurance, scaled site plans and floor plans, and payment of licensing fees.

Source: Town of Niagara-on-the-Lake

Retrieved from: <https://www.notl.org/content/short-term-rentals>

- The City of St. Catharines reviewed short-term rental use, impacts and permissions. A process to engage citizens in a Short-term Rental Zoning By-law Amendment began in late 2019. The intent was to understand the community's experiences with short-term rentals, their thoughts, and what residents feel the city should focus on for short-term rentals. A public meeting regarding proposed by-law amendments was held in November, 2020.

In November 2020 Council approved an amendment to the City's Zoning By-law allowing for some STR operations in residential areas provided they aren't the primary use of the property. The property must operate first and foremost as a full-time residence, with the resident temporarily renting out the entire dwelling unit on an occasional basis. The property cannot function solely as a STR.

This limited permission ensures residential housing stock is not impacted by year-round STR operations while still allowing for property owners to capture income from their property when they are not at home.

Requirements for permitted STRs under the Zoning By-law:

- Defined as a home-based business
- The unit is rented for a period not exceeding 28 consecutive days
- STR is the primary residence of the operator (owner / tenant)
- Can operate out of any residence, but must be secondary use of the property as a home-based business
- Provision of one parking space per bedroom
- The entire dwelling unit is rented (operations where the operator stays and hosts guests in their unit are covered under by-laws related to the operation of a bed and breakfast)

Source: City of St. Catharines

Retrieved from: <https://www.stcatharines.ca/en/livein/short-term-rental-issues.asp> and <https://www.engagestc.ca/shorttermrental> and <https://www.stcatharines.ca/en/buildin/short-term-rental-licensing.asp>