

Street Outreach services: A mobile service that supports people living outside by assisting them to gain access to emergency shelter or housing, and provide supports to those who remain outdoors

Appendix C: A Closer Look: Housing Issues and Gaps in Niagara

A closer look at specific issues faced by households and sub-populations across the housing market is warranted to better understand the housing situation in Niagara. These issues and gaps have been identified through demographic trends, reports and statistics, and have been augmented by feedback from the various HHAP consultations.

There is a need to improve options to house people who do not have a home

The available emergency options do not adequately meet the need

There are a total of 256 emergency beds in Niagara³⁷. Most of these beds are located in St. Catharines with others in Niagara Falls, Fort Erie, and Welland³⁸. In the last four years, shelter occupancy has decreased by 10%³⁹ on average, demonstrating that the shift to a focus on *homelessness prevention* has been effective, but there are still a large number of people in Niagara who are homeless⁴⁰. It is estimated that there are 319 people who are *absolutely homeless* on any given night, with 125 people staying in an *emergency shelter*, 134 staying in temporary or *transitional housing*, and 60 sleeping outside⁴¹. In addition,

Applicants on the affordable housing wait list who are homeless = 589

consultations with youth service providers suggest that the number of people living outside is underestimated. Consultations also indicate that youth couch surfers, such as those staying with friends' parents, do not see themselves as homeless so are not counted.

Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

- Canadian Homelessness Research Network definition

³⁷ Niagara Region (2013). Housing and Homelessness Statistics in Niagara (Technical Report). Accessed from www.niagararegion.ca/social-services/technical-report

³⁸ Data from Niagara Region

³⁹ Average reduction for all Regionally funded shelters. Variations occur depending on the time of year and/or the needs of the group served by individual shelters.

⁴⁰ Niagara Region (2013). Housing and Homelessness Statistics in Niagara (Technical Report). Accessed from www.niagararegion.ca/social-services/technical-report

⁴¹ Niagara Region (n.d.) Consultation Workbook: Developing a Housing and Homelessness Action Plan for Niagara

As of Dec 31, 2012, 589 applicants on the *Affordable Housing* waiting list identified themselves as homeless⁴². Consultations identified a need for shelters for single males. A need was also identified for shelter and transitional units that are large enough to accommodate an entire family, given that in 2006 approximately 1,200 families were dealing with homelessness to some degree⁴³. In 2011, families stayed in shelters an average of 12 nights, up from 6.7 nights in 2008⁴⁴.

There are two organizations that operate shelters for victims of domestic violence in Niagara Region with a total of 64 beds directly funded by the province. These are Gillian's Place in St. Catharines and Women's Place, which operates Nova House in Niagara Falls and Serenity Place in Welland. The number of women served in these three shelters has increased by 62% from 2008/2009 to 2010/2011. The number of women provided with legal support, advocacy and outreach services through these shelters has also risen by 79% in the same time period⁴⁵.

The supply of transitional units has increased but is still inadequate to meet the need

There are seven agencies with *transitional housing* in Niagara Region with a total of 112 units⁴⁶. The number of *transitional housing* units has increased in the last few years and this has resulted in the ability to house previous hostel users on the path to more stable housing. The increase still does not meet the need in the community, as most *transitional housing* providers still have a wait list. Without the ability to transition to more stable housing, backlogs are created in the system, leaving the homeless population to compete with those who do not seek or require *emergency shelter* services for transitional units⁴⁷.

Homelessness exists in all communities, small and large, but services tend to be more widely available in urban centres than rural areas. The Salvation Army Community & Family Services aims to bridge the gaps to improve access to these much needed services with a sense of dignity and hope through its Mobile Outreach Project. A team of outreach staff and volunteers operate their Community Response Vehicle in high-need areas across Niagara after business hours to provide basic goods such as food, clothing and assistance in securing shelter to people living on the street or staying in temporary accommodations. Staff engage with clients to build rapport and complete rapid reassessments in order to identify and provide supports that can help address their needs.

⁴² Niagara Region (n.d.) Consultation Workbook: Developing a Housing and Homelessness Action Plan for Niagara

⁴³ Niagara Regional Housing (n.d.). Response to Provincial Consultation Re: Ontario Long Term Affordable Housing Strategy

⁴⁴ Niagara Region (2013). Housing and Homelessness Statistics in Niagara (Technical Report). Accessed from www.niagararegion.ca/social-services/technical-report

⁴⁵ DeGeer, I. and Hotson, B. (2012). The Niagara Region Domestic Violence Report Card 2011/2012

⁴⁶ Data from Niagara Region

⁴⁷ Niagara Region (2011). Niagara Homelessness Services Community Plan

Current homelessness prevention programs and street outreach services are limited in number and are not adequately funded

Homelessness prevention programs and street outreach services are available in all municipalities throughout Niagara, however, the level of service is not evenly distributed across municipalities. There are five agencies in Niagara region that have *homelessness prevention programs*. Two are located in St. Catharines, one in Port Colborne, one in Welland, and one that serves the entire region. In addition, the Salvation Army’s Community and Family Services provides street outreach to individuals/households throughout the region⁴⁸. These outreach services are only available part time and, often, the service is reactive rather than proactive⁴⁹.

Since 2005, base provincial funding for homelessness programs has remained unchanged in spite of Niagara’s worsening economic situation. On a per capital basis, Niagara Region’s base provincial homelessness funding is about \$1.5M less than peer regions. According to recent statistics provided by MCSS (2010/11), Niagara Region has the 6th highest number of social assistance cases in Ontario, and when that is factored in, Niagara’s base provincial homelessness funding is about \$3M less than our peers. The underfunding was not addressed by the province prior to consolidation of provincial homelessness programs. This underfunding was further exacerbated by the termination of the Community Start Up and Maintenance Benefit (CSUMB) in January 2013. The underfunding situation is similar for federal homelessness funding, which is also not based on need.

Niagara Region implemented a one-year program for 2013 called the Housing Stability Plan to help mitigate the loss of CSUMB. Continued funding is necessary to meet *homelessness prevention* and street outreach needs in the community⁵⁰. In October 2013 Council made the Housing Stability Plan permanent.

Quotes from people with lived experience of homelessness

“[I’ve used the CSUMB for] leaving an abusive relationship back in March 2010 I used it for getting an apartment and hydro hookup.”

“[Without CSUMB] to help me, I probably would have been homeless and depressed and may have went back to the abusive relationship.”

“I was living in a rooming house in Niagara Falls. I used the start up for first and last month’s rent. Without CSUMB I would have stayed in that harmful situation. I would have had to move with a shopping cart.”

⁴⁸ Data from Niagara Region

⁴⁹ Niagara Region (2011). Niagara Homelessness Services Community Plan

⁵⁰ Niagara Region (2013). Niagara Week 2013 Background Note

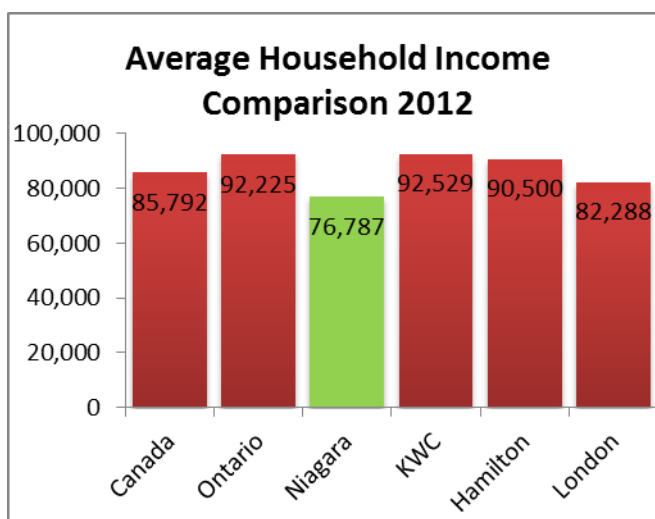
There is a need to expand supports to help people find and retain their homes

Low incomes and high unemployment contribute to homelessness and housing instability

Income and employment supports are needed to help respond to changes in the economy. Upheavals in the global economy and the rapidly changing nature of the wider Canadian economy have been paralleled by economic change and restructuring in Niagara. The region has seen a decline in traditional manufacturing and in traditional industries. At the same time, there has been an increase in some kinds of specialized manufacturing, and also the emergence of new clusters, markets and levels of innovation.

To a significant extent, the region's economy is now characterized by rapid evolution, increased global competition and accelerated technological and workforce change⁵¹. This is leading to a change in the nature of new jobs being created. Many of these new opportunities are available to workers who are highly skilled trades people, or who have relevant post-secondary education and work experience. At the same time, employment opportunities are being created in the sales, service and hospitality sectors which may require fewer skills but are also relatively lower paying and more precarious.

Household incomes in Niagara are relatively low, reflecting our economic base. In 2012 the average Niagara household had an income of \$76,787, while our peer municipalities had average incomes from \$5,501 to \$15,742 higher.



While incomes in Niagara are low, there are recent signs of improvement. The personal income per capital in Niagara increased 4.1% between 2011 and 2012 (\$34,726 to \$36,151). In comparison, personal incomes in Ontario increased by 1.3% over that same period, from

⁵¹ Niagara Region Economic Growth Strategy 2013-2015. Report to the Public.
<http://www.niagaracanada.com/LinkClick.aspx?fileticket=gleEjznxQR8%3d&tabid=294>

\$38,503 to \$39,012⁵². One reason for Niagara's relatively low household and personal income levels is the high unemployment rate. In 2011, Niagara's unemployment rate was 8.2% as compared to 7.8% for Ontario. In 2012, however, the annual rate fell to 7.8%, equal to the 2012 rate for Ontario.

The unemployment rate provides one insight into the economy, however, the picture is not complete. For example, it does not reflect people who have given up looking for work or people who are underemployed. A more telling indicator is the Ontario Works caseload. Generally speaking, recipients of Ontario Works are people who are ready, willing and able to work, if a job were available. Since the onset of the economic recession (late 2008), the Ontario Works caseload has increased by 47%, representing more than 22,172 men, women and children. In contrast, the Ontario Works caseload for the entire province grew by 33% over that same period⁵³.

In addition to the implications for the broader economy when 11.3% of the population relies on social assistance and/or employment insurance to make ends meet, the benefits provided through social assistance for housing costs fall well below what it actually costs to have a home.

Individuals who are working are also experiencing financial challenges, with 15% of working households in the region earning less than \$20,000 per year in 2005⁵⁴. In addition, in 2010, 8.8% of people in Niagara (about 34,000 people) were living below the low income cut-off (LICO)⁵⁵ although the proportion of people living below the poverty line varies drastically across the region, from 4.1% in West Lincoln to 14.8% in St. Catharines⁵⁶. This suggests a need for affordable housing options for households who are currently unemployed and relying on social assistance as well as the working poor.

⁵² Statistics Canada Labour Force Survey Estimates and Conference Board of Canada, e-data, for the St. Catharines-Niagara CMA. (Data for Niagara Region's Local Area Municipalities (LAMs) outside of the CMA are not available. This means the LAMs of Grimsby and West Lincoln are excluded from the information within this section)

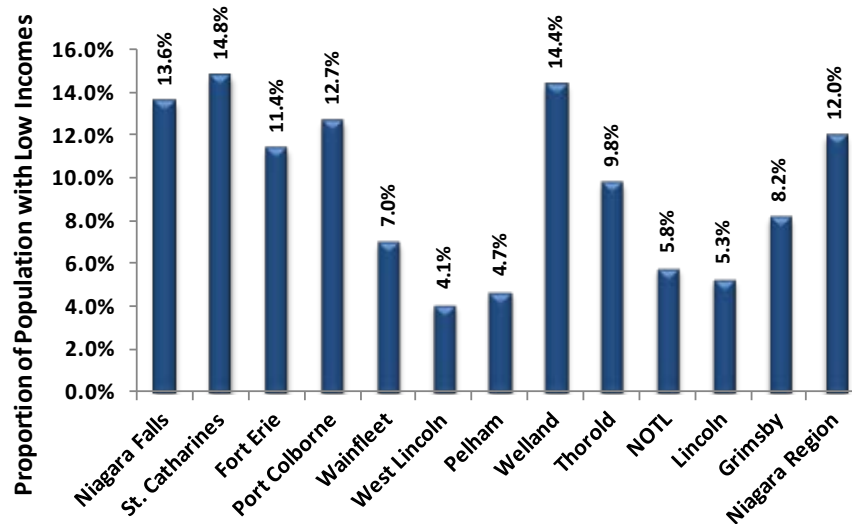
⁵³ Niagara Region PHSSC report COM 20-2012 and COM 36-2012. The New Normal: Unemployment and Increasing Social Assistance Caseloads in Niagara Region

⁵⁴ Dillon Consulting (2007). Regional Municipality of Niagara Growth Management Strategy

⁵⁵ Niagara Region (2013). Housing and Homelessness Statistics in Niagara (Technical Report). Accessed from www.niagararegion.ca/social-services/technical-report

⁵⁶ Statistics Canada 2006 Census

**PROPORTION OF THE POPULATION WITH LOW INCOMES
BY LOCAL MUNICIPALITY IN NIAGARA REGION; 2005**



Source: Statistics Canada 2006 Census

There are a number of barriers to accessing services and supports, including the lack of knowledge of available resources, social stigma and transportation

The lack of transportation options, particularly in smaller communities, is a barrier for people needing to access services. Stakeholders from many different population groups felt that the issue of transportation is the primary barrier facing those living in rural communities related to the ability to access jobs, services, and child care. Other barriers to accessing services include a social stigma associated with asking for help, and the lack of awareness of available services. Stakeholders suggested promoting the availability of resources at more appropriate venues such as *food banks* and drop in centres. Stakeholders also felt that information on available resources should be accessible through a variety of diverse and flexible mediums. Approaches are also needed to help connect people to services and programs that they may benefit from, but are not aware of or able to access, such as seniors, youth, and persons who are *at risk of homelessness*.

Easier access to resources and information on homelessness prevention is needed

Additional crisis services or facilities where people who were homeless could go to for assistance was identified as a need particularly in smaller communities. Stakeholders also noted the need for crisis services to be available 24/7 and that staff providing these services be trained on the resources available. Stakeholders suggested that having a central access point for information on services and resources available would be helpful. It was also suggested that this information be available in diverse formats, should be culturally sensitive and provided in different languages.

There is a need for additional *supportive housing* spaces to support people who would otherwise go to long term care homes

There are a total of 3,549 long term care beds located within 22 long-term care homes in Niagara region operated by private or not-for-profit owners, including 46 interim long-stay beds. In addition, the Region operates eight long term care homes with a total of 957 beds (20 beds are being used for a two-year convalescent care pilot, to help seniors return to their homes after hospital treatment and reduce the need for long-term care housing). Seven of these homes offer secure special care areas for Alzheimer’s or dementia patients. The Ministry of Health and Long Term Care (MOHLTC) also recently approved 96 new licensed long term care beds for Welland. In spite of this, there were 1,149 people waiting for placement in the private or not-for-profit long term care homes as of December 2012. This total number is comprised of 584 individuals waiting in the community (i.e. private residence or hospital) and 565 waiting to be transferred from one long term care home to another. The median wait time for people in the community for first placement is 187 days⁵⁷. Current demand for hospital beds and community support services is exceeding supply and placing further demand on long term care beds in the region⁵⁸.




Non-regional LTC facilities
 Long term care beds = **3,549**
 People waiting for beds = **1,149**

Niagara’s Age Friendly Community Initiative works toward supporting communities where people can remain in their homes and participate in their communities regardless of age.

There is a need for additional *supportive housing* and support service options for seniors throughout the communities in the region

In 2011, seniors made up 18.8% of the population in Niagara region (the average senior population for Ontario is 14.6%)⁵⁹ increasing from 17.4% in 2006⁶⁰. Population forecasts suggest that this population group will continue to grow, with seniors making up approximately 24% of the population in the region by 2031⁶¹. There are seven programs in Niagara that provide senior *supportive housing* with a total of 542 beds / units. All programs are operating

SENIOR POPULATION IN NIAGARA

2006	17.4%	
2011	18.8%	
2031	24.0%	

⁵⁷ Niagara Region Community Services, Senior Services
⁵⁸ Dillon Consulting (2007). Regional Municipality of Niagara Growth Management Strategy
⁵⁹ Statistics Canada, 2011 Census
⁶⁰ Statistics Canada 2006 and 2011 Census
⁶¹ Niagara Region (2013). Housing and Homelessness Statistics in Niagara (Technical Report). Accessed from www.niagararegion.ca/social-services/technical-report

at 90% capacity or greater and most programs indicate they are straining to operating at maximum levels⁶². The higher out-migration levels in those 85 years and older suggest that Niagara is lacking the appropriate housing and support service options to adequately accommodate older, more dependent seniors⁶³. Stakeholders indicate that there are not enough resources and volunteers to meet all the needs of seniors, leading to long waiting lists for programs and services.

In addition to challenges due to limited resources, seniors and their caregivers face challenges related to program eligibility requirements that can be overly prescriptive, language barriers, technology gaps, and accessibility barriers in buildings where programs are offered. While there is a range of in-home support programs available, seniors who remain in their own homes face challenges with accessing these programs due to the location and availability of services. Additionally, seniors who wish to age at home face challenges related to social isolation, lack of help with basic household cleaning and yard work, assistance with personal care, lack of transportation options, and concern about safety and trust in those giving in-home assistance. Financial assistance is needed by some seniors to make their current homes safe and accessible or to modify accommodations which allow them to live independently with their caregivers⁶⁴. This suggests a need for more *supportive housing*/assisted living options to avoid unnecessary admissions into long term care homes.

To help reduce demand on long term care beds across the province, MOHLTC has developed a provincial Seniors Care Strategy and is implementing the strategy through incremental initiatives. Niagara Region has benefited from some of these initiatives⁶⁵, and through its Aging Well in Niagara consultations, is positioning itself to capitalize on future MOHLTC initiatives.

There is a need for additional *supportive housing* options for persons with mental health issues

In 2002, there were a total of 188 units available for persons with mental illness in Niagara, representing 26% of the MOHLTC benchmark level of 736 units. A 2002 report states that mental health programs and services in Niagara and the Central South regions continue to be underfunded compared with other areas of Ontario⁶⁶. Niagara is formally designated an under-served area by MOHLTC recognizing the severe shortage of family physicians and psychiatrists. This is supported by the fact that, in January 2002, there were 44 persons on the waiting list for

⁶² SHS Consulting (2004). People Needing Housing

⁶³ Dillon Consulting (2007). Regional Municipality of Niagara Growth Management Strategy

⁶⁴ Niagara Region (2013). Aging Well in Niagara Region

⁶⁵ For more information: <http://www.niagararegion.ca/council/Council%20Documents/OCRBW-COM%2002-20132013-01-15%20154434.pdf> and <http://www.niagararegion.ca/council/Council%20Documents/OCRBW-COM%2008-20132013-02-20%20131411.pdf>

⁶⁶ As referenced in SHS Consulting (2004). People Needing Housing

supported units under the MOHLTC Homelessness Initiative and there were additional clients on the waiting list for supportive units under the group home and lodging home programs⁶⁷.

The Canadian Mental Health Association Niagara (CMHA), one of several agencies that provides support for individuals and families dealing with mental health issues, serves over 800 clients across the region with programs and services including mental health counselling, employment services, housing support and crisis services. The agency also provides *supported housing* services to 40 individuals in designated units in NRH communities in addition to providing supports to tenants across *Affordable Housing* communities. Average wait times are as follows:⁶⁸

- for community supports - 54 days
- for phase II housing - 313 days
- for lodging - 341 days
- for counselling - is 150 days
- for employment supports - 75 days

These wait times show pent up demand for supports and clearly illustrate a service gap.

Approximately 2,000 patients are admitted to the Niagara Health System (NHS) for mental health services each year. There are a total of sixty inpatient mental health beds across NHS sites and there are close to 18,000 outpatient clinic visits each year. Mental health patients requiring specialized inpatient or ambulatory mental healthcare must access programs in Hamilton, London or Toronto⁶⁹. This suggests that there is a need for housing and supports for persons with mental health issues in Niagara. This also suggests that continued advocacy for other levels of government funding for supports and housing for persons with mental health issues is required to help meet the needs in the community.

There is a need for additional housing and supports for persons with physical disabilities

Three agencies provide *supportive housing* for persons with physical disabilities in Niagara. Ontario March of Dimes is funded to provide four *supportive housing* sites and through these, serves ten units in the Niagara Regional Housing portfolio⁷⁰. Tanguay Place is funded to provide one site with sixteen units. Brain Injury Community Re-entry has 33 residential beds for persons with physical disabilities due to Acquired Brain Injury. As of 2004, there were a total of 93 funded spots and in 2002, there were 98 clients being served by these agencies. Both agencies are operating at capacity with about 100 people on the March of Dimes wait list and about 20 people on the Tanguay wait list. *Supportive housing* units for persons with physical

⁶⁷ SHS Consulting (2004). People Needing Housing

⁶⁸ Arai, S. and Burke, R. (2007). A Legacy of Poverty? Addressing Cycles of Poverty and the Impact of Child Health in Niagara Region

⁶⁹ Dillon Consulting (2007). Regional Municipality of Niagara Growth Management Strategy

⁷⁰ Niagara Region Housing (NRH) Program Data

disabilities are not available in all municipalities in Niagara; Welland, Fort Erie and Port Colborne do not have units for persons with disabilities⁷¹.

Supports, including housing and employment supports, are needed to help recent immigrants and refugees integrate into Canadian society

As of 2006, there were almost 76,000 immigrants in the Niagara region and 7,885 of these immigrants arrived between 2001 and 2006⁷². The data from Fort Erie from April 2003 to March 2004 indicated that about 22.8% of refugees (982 people) intended to stay in Niagara⁷³. Peace Bridge Newcomer statistics for 2006 indicate that 1,829 refugees made a claim and were allowed to enter Canada. Of those refugees, 383 remained in Niagara. Upon entering the country, refugees typically rely on shelters until they are able to find permanent housing⁷⁴. As of March 2013, two emergency hostel providers in Niagara were specifically mandated for refugees, both in Fort Erie: Casa El Norte with eight beds and Matthew House with eight beds⁷⁵. Upon leaving the shelter system, many refugee households have difficulty finding affordable rental accommodation. Most are limited to receiving Ontario Works (OW) benefits for the first six months or even longer if they can't find employment and the OW shelter benefit is not enough to afford average market rents. While they are encouraged to apply for subsidized housing, it typically takes at least one year before they are housed⁷⁶. In addition to the need for housing and financial supports, a 2002 report states that settlement workers estimate that approximately 35% of newcomers need mental health services and supports⁷⁷.

Refugees and immigrants with language barriers, limited financial resources and no support network in Niagara have very few housing options upon their arrival. Some have left behind family, friends, employment or dangerous situations for better opportunities so the change can be overwhelming for them to handle on their own. Casa el Norte and Matthew House operate emergency hostels for refugees and immigrants and during their stay, staff will provide supports to address their immediate needs as well as assist their transition as they settle in through providing referrals to services such as counseling and English classes.

⁷¹ SHS Consulting (2004). People Needing Housing

⁷² Statistics Canada 2006 Census

⁷³ SHS Consulting (2004). People Needing Housing

⁷⁴ Arai, S. and Burke, R. (2007). A Legacy of Poverty? Addressing Cycles of Poverty and the Impact of Child Health in Niagara Region

⁷⁵ Data from Niagara Region

⁷⁶ SHS Consulting (2004). People Needing Housing

⁷⁷ Arai, S. and Burke, R. (2007). A Legacy of Poverty? Addressing Cycles of Poverty and the Impact of Child Health in Niagara Region

Income and employment supports are needed to help respond to changes in the economy.

The Niagara Workforce Planning Board reports that the region’s labour market has made a significant shift from manufacturing to sales and service, which made up the largest segment of the labour force in 2006. Women made up a large proportion of the sales and service, clerical, skilled administrative and business sector positions. In addition, visible minorities were disproportionately represented in the sales and service, natural applied science and health sectors⁷⁸.

Labour Market Characteristics: March 2013		
	St. Catherines-Niagara CMA	Ontario
Unemployment Rate	9.2%	8.0%
Employment Rate	57.3%	60.4%
Participation Rate	63.1%	65.7%

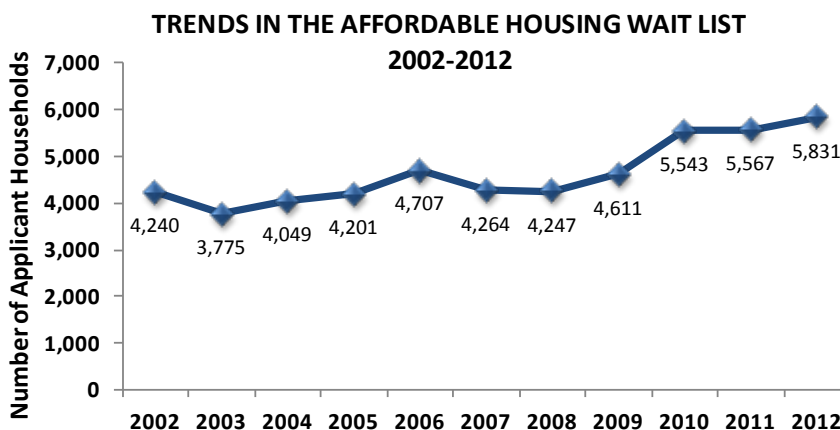
Source: Niagara Workforce Planning Board

As of March 2013, the unemployment rate for St. Catharines-Niagara CMA is 9.2% compared to 8.0% for Ontario⁷⁹. Stakeholders have indicated that average market rents are unaffordable for a person relying on social assistance. This is supported by findings of the Niagara Community Services where 62% of Ontario Works recipients living in market rent accommodation are paying beyond their shelter allowance for rent. This rate is even higher among families with two children at 69.6%⁸⁰.

There is a need to increase opportunities and options across the housing continuum

There is a continuing lack of permanent Affordable Housing as compared to demand

There are a total of 8,211 *Social Housing* and *Affordable Housing* units in Niagara, including 597 that are new developments or under construction and 524 units that are funded through temporary



Source: Niagara Regional Housing Data

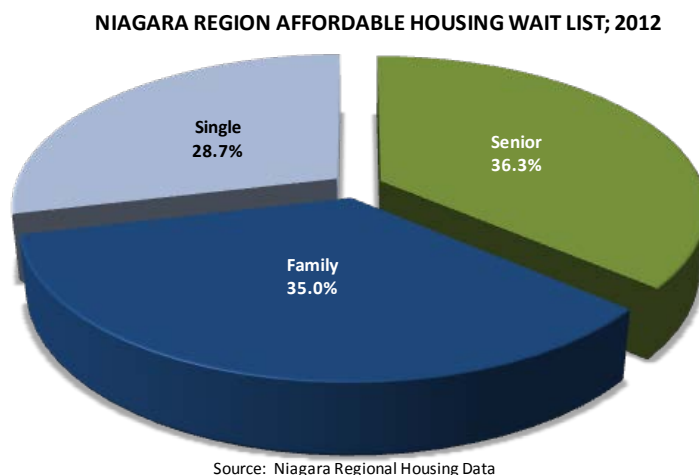
⁷⁸ Arai, S. and Burke, R. (2007). A Living in Niagara Region

⁷⁹ Niagara Workforce Planning Board

⁸⁰ Niagara Region Housing (n.d.). A Research

programs (short term provincial *rent supplements*). The largest proportion of these units (43.0%) is located in St. Catharines followed by 25.1% in Niagara Falls. In 2012, there were 5,831 households on the *Affordable Housing* wait list and this number increased by 37.5% (1,591 households) in the last ten years. The most dramatic increase to the *Affordable Housing* waiting list started in 2009 after the recession. In 2012, there were 616 households housed in *social housing* units with an average of almost 700 households housed every year from 2008 to 2012⁸¹. 2012 saw the lowest turnover rate in the last 10 years, despite the fact the number of units has increased overall. This is likely the result of several factors including limited job opportunities to allow households to establish themselves financially and move out of *Affordable Housing* and seniors are receiving more supports allowing them to *age in place* rather than moving to long-term care facilities.

Senior households make up 36.3% (2,116 households) of the total households on the wait list. Families make up 35.0% (2,040 households). Single individuals made up 28.7% (1,675 households) of the total households on the wait list⁸². Wait times range from 1.25 years to 10 years depending on the location, mandate and size of the unit. As a result, many households in need of *Affordable Housing* do not apply once they are aware of the long wait times⁸³.



The age and sustainability of the existing *social housing* stock is a concern

In addition to the shortage of *Affordable Housing* units, the *social housing* stock is aging, with just under half of the stock being between 30 and 60 years old. In 2005, the Ministry of Municipal Affairs and Housing confirmed that annual contributions to capital reserves were underfunded by 15% for provincial units and 223% for federal units. Some housing providers in Niagara have already depleted their reserves and over half will have depleted their funds by 2015⁸⁴. This suggests a need to ensure the proper capital upgrades of the existing *Affordable Housing* stock and building new *Affordable Housing* units to replace those units that have reached the end of their life expectancy.

⁸¹ NRH Program Data

⁸² NRH Program Data

⁸³ Niagara Region (2013). Housing and Homelessness Statistics in Niagara (Technical Report). Accessed from www.niagararegion.ca/social-services/technical-report

⁸⁴ Niagara Region Housing (n.d.). Faces and Places of Affordable Housing: 2008-2012 Strategic Plan

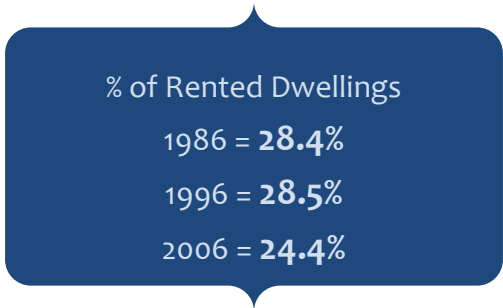
Vacancy rates in the region have increased and are slightly above what is considered a healthy rental market

Vacancy rates for the St. Catharines-Niagara CMA⁸⁵ have increased from 3.2% in 2011 to 4.0% in 2012. This increase may be partly due to older renters moving to home ownership and younger renters delaying household formation by staying in parental homes longer. In 2012, employment increased for both the 25-44 age group and for the 45-64 age group. This improvement in employment prospects combined with lower interest rates have resulted in more established renters moving to the home ownership market. This is further supported by data from CMHC showing that first-time home buying activity in the region was strongest in the beginning of 2012. The increase in vacancy rates are also due to employment declining for the 15-24 age group which has resulted in fewer households from this age cohort entering the rental market⁸⁶.

The vacancy rate stayed relatively flat for one-bedroom units while rates for two- and three-bedroom units increased significantly from 2011 to 2012 (3.1% to 4.1% for two-bedroom units and 3.2% to 5.0% for three+ bedroom units)⁸⁷. This trend may be partly due to the fact that St. Catharines-Niagara has a relatively high proportion of one- and two-person households and the share of these household groups has increased from 2006 to 2011.

The number of rental units has been decreasing

Rental housing fulfills an important role in the housing market as it provides a more affordable option for many households, who can no longer maintain their homes and low-income households who cannot afford home ownership, and provides flexibility for others for whom home ownership is not convenient or preferred. Rental units as a proportion of the total housing stock in Niagara have been decreasing in the last 20 years; decreasing from 28.4% of the total stock in 1986 to 24.0% in 2006⁸⁸. The decrease in the number of rental units is partly due to the conversion of these units to condominiums, which has occurred in part so landlords can access lower residential tax rates. Between 2006 and 2011, 643 rental apartment units were built but 1,097 were approved



⁸⁵ Data for Niagara Region's Local Area Municipalities (LAMs) outside of the CMA are not available. This means the LAMs of Grimsby and West Lincoln are excluded from the information within this section

⁸⁶ Canada Mortgage and Housing Corporation (CMHC) (Fall 2012). Rental Market Report: St. Catharines-Niagara CMA

⁸⁷ Canada Mortgage and Housing Corporation (CMHC) (Fall 2012). Rental Market Report: St. Catharines-Niagara CMA

⁸⁸ Statistics Canada 2006 Census

for conversion to condominiums, resulting in a net loss of 454 rental units⁸⁹. While vacancy rates indicate that there currently is a lower demand for market rental housing, economic conditions, the increasing seniors population in the region, and potential for new household formation as youth find work and leave home, suggest that the need for rental housing, particularly smaller rental housing units, will increase in the future.

Average rents in Niagara are increasing and becoming unaffordable to households with low incomes

Rental housing in Niagara is relatively more affordable compared to adjacent communities in the GTHA. Average rents in Niagara are between 16% and 25% lower than the average rental price in Ontario and the average rental increase for 2012 was lower than the provincial average. In spite of this, average rents in Niagara have increased and are becoming unaffordable to households with lower incomes⁹⁰. Average rents increased by 5.2% from 2010 to 2012; with the highest increase in rents for bachelor apartments (8.0% increase)⁹¹. When rents are compared to household incomes, a household would have to earn about \$32,400 to be able to afford the average rent of \$809 in 2012. This suggests that about 27.0% of all households (over 45,000 households in 2006) who earn less than \$30,000 annually would not be able to afford the average rent in the region.

The housing stock in Niagara is older than the provincial stock but is in relatively good repair

About 40% of private dwellings in Niagara were built before 1961 compared to about 30% in Ontario. Port Colborne stands out as having the largest proportion of dwellings built before 1961, at 60.3% of the municipality's total housing stock. While a large proportion of dwellings were built over fifty years ago, the majority of the total housing stock is in relatively good condition with 68.3% of the total stock requiring only regular maintenance⁹².

Private landlords face challenges as a result of aging stock, vacancies, and property management

As a result of the aging stock private market landlords are faced with increasing costs to maintain the current condition of their units. This puts pressure on landlords to consider whether to raise rents to cover the increased costs or do without needed repairs. Rental units at the low end of the rental market may not offer a large return for private landlords and are

⁸⁹ Niagara Region (2013). Housing and Homelessness Statistics in Niagara (Technical Report) Note: Data for Niagara Region's Local Area Municipalities (LAMs) outside of the CMA are not available. This means the LAMs of Grimsby and West Lincoln are excluded from the information within this section) Accessed from www.niagararegion.ca/social-services/technical-report

⁹⁰ Niagara Region (2013). Housing and Homelessness Statistics in Niagara (Technical Report). Accessed from www.niagararegion.ca/social-services/technical-report

⁹¹ Canada Mortgage and Housing Corporation (CMHC) (Fall 2012). Rental Market Report: St. Catharines-Niagara CMA

⁹² Statistics Canada 2006 Census

therefore less likely to receive the same level of investment as units at the upper end of the rental market. As a result, units affordable to low and moderate income households are much more likely to be in poor condition, and may be subject to more vacancies. Vacancies for lower cost units in poor condition, and demand for better quality (but higher cost) units, may explain why both vacancy rates and rent levels are increasing. Initiatives aimed at reinvesting in lower cost rental units can enhance the supply of housing people would be willing to rent, while maintaining the affordability of the units.

Through consultation, many landlords indicated that they have very good tenants and positive relationships. They commented about how they understood the impact rent increases have, and the importance of stable housing. However, they also commented that the minority of tenants who cause damage or engage in other negative behaviours were a considerable burden. While provincial legislation does contain provisions for evicting tenants in such circumstances, eviction is not always the best option for either the landlord or the tenant. Landlords noted that there is very little support available to landlords, especially those with smaller holdings, either through legislation or in the community, to help them to deal with challenging tenants. Supports that help both landlords and tenants understand their rights and obligations (e.g. education, housing help services, pay direct of shelter allowances), and supports for when the relationship is at risk of breaking down (e.g. mediation, *rent bank* loans) would not only assist landlords avoid the need for repairs but would also help to keep people housed and avoid becoming homelessness.

Household growth in Niagara is outpacing population growth and with changes in household type, a greater range of dwelling types are needed

The population in Niagara increased by 3,926 people to 431,346 in the period from 2006 to 2011; an increase of less than 1.0%. In comparison, the number of households increased by 3.05% from 2006 to 2011⁹³. The higher rate of household growth is due to the decline in persons per unit (PPU) from 3.0 in 1981 to 2.62 in 2006, a trend that is being seen across North America. Net migration from the Greater Toronto and Hamilton Area (GTHA) and the Greater Golden Horseshoe (GGH) will represent a major source of population growth for Niagara. This population influx is largely fueled by Niagara's attractiveness to empty nesters and the retirement market. If current trends continue, then higher growth levels in the 55+ age group will accelerate the rate of PPU decline in the region⁹⁴. This increase in smaller households creates a demand for a broader range of housing options suitable for an aging population, especially those that are smaller in size and have lower maintenance requirements. Initiatives currently underway to maximize Niagara's economic potential, create employment opportunities and strengthen transportation options to the GTHA could impact these trends.

⁹³ Statistics Canada 2006 and 2011 Census

⁹⁴ Dillon Consulting (2007). Regional Municipality of Niagara Growth Management Strategy

Impacts from planning policies, 'Places to Grow' legislation and differences in Niagara municipalities will also shape changes in the housing stock going forward.

The majority of dwellings in Niagara are single detached dwellings, and data on housing starts indicates that this trend will continue. Single detached dwellings make up 68.6% of all dwellings in 2011, up from 67.9% in 2006⁹⁵. Housing starts (additions to the existing housing stock) also show prominence for single detached units, accounting for 62.4% of all starts in the St. Catharines-Niagara CMA in 2012⁹⁶. Housing forecasts for 2031 for Niagara show that this trend is expected to continue with 71.6% low density dwellings, 12.8% medium density, and 15.7% high density dwellings⁹⁷. While the majority of households prefer single detached dwellings, an aging population and smaller household size creates a demand for a wider range of housing options, including more compact forms and those with less maintenance.

Growth and associated housing demands will continue to vary in Niagara, with highest actual growth occurring in larger urban centres

Household distribution is not even throughout Niagara municipalities, with the urban centres of Niagara Falls, St. Catharines and Welland accounting for the majority of households in the region. St. Catharines has the largest proportion of households (31.7%) followed by 19.1% in Niagara Falls and 12.3% in Welland. In contrast, the highest rate of growth in the number of households from 2006 to 2011 was in Grimsby, which experienced a 9.78% increase followed by Niagara-on-the-Lake (8.72%), West Lincoln (7.8%), and Lincoln (6.18%). The lowest rate of household growth from 2006 to 2011 was seen in Thorold, at 0.35% while Wainfleet experienced a decrease of 2.09% in the number of households from 2006 to 2011⁹⁸. While population will continue to cluster in the largest urbanized areas, proportionally higher growth in other areas will require planning in order to meet Niagara's housing needs.

⁹⁵ Statistics Canada 2006 and 2011 Census

⁹⁶ CMHC (Fall 2012). Housing Market Outlook: St. Catharines-Niagara CMA

⁹⁷ Dillon Consulting (2007). Regional Municipality of Niagara Growth Management Strategy

⁹⁸ Statistics Canada 2006 and 2011 Census

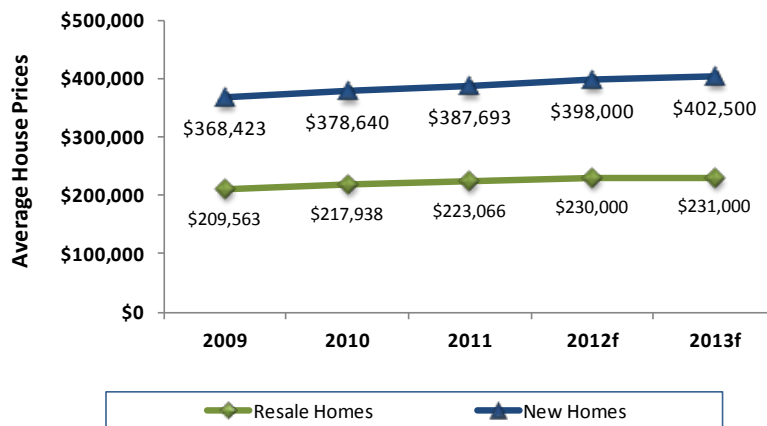
Average house prices in Niagara are increasing and becoming less affordable to households with lower incomes

Average prices of resale homes in St. Catharines-Niagara CMA increased by 3.1% from 2009 to 2012, with an average house price of \$231,000 in 2012. Average prices for new single detached homes in St. Catharines-Niagara CMA increased by 2.7% during the same period⁹⁹. When average house prices are compared to household incomes in Niagara, about 47% of households can afford the average price of a resale home while only about 10% can afford the average price of a new home. In addition, sales figures from 2011 for new homes show that only 1.6% of all sales were affordable to about 26% of all households. This suggests that a large number of households in Niagara need to spend more than 30% of their income on housing costs in order to afford home ownership.

The majority of households in Niagara are owners and this proportion has been increasing

Owner households made up 75.6% of all households in Niagara region in 2006, an increase from 74% in 2001 and 71.5% in 1996. The proportion of renter households in Niagara is lower than the provincial proportion (24.4% compared to 28.8%). This may be partly due to lower costs for ownership housing which have facilitated entry into the home ownership market for some households. Additionally, economic conditions, including limited job opportunities for younger workers, may have delayed entry into the rental market of these population groups. Among the different types of households, couples with children,

TRENDS IN AVERAGE HOUSE PRICES; 2009-2013



Source: CMHC Housing Market Outlook: St. Catherines-Niagara CMA Fall 2012
 Note: Prices for 2012 and 2013 are estimates



Niagara region is three-times the geographical size of the GTA so identifying and locating services can be difficult. 211 Niagara addresses this issue by providing information and referrals to link people in need with available resources in the community 24-hours a day. Staff are trained to identify the services that would best meet the needs of callers and when warranted, trained staff are able to intervene in crisis situations and provide advocacy on their behalf.

⁹⁹ CMHC (Fall 2012). Housing Market Outlook: St. Catharines-Niagara CMA and Housing Market Outlook: Toronto CMA

couples without children, and ‘other’ family households¹⁰⁰ are largely home owners. Lone parent families and individuals are typically renters¹⁰¹. Increasing homeownership would normally be a positive sign where incomes are pacing with affordable ownership options but that is simply not the reality in Niagara. Limited ownership options and eroding purchasing power for middle income households make this trend a concern, particularly in light of rental stock losses. While interest rates have remained at historical lows, upward movements could increase carrying costs and create affordability pressures for those who are currently just managing in the ownership market.

There is a need for a range of housing options for seniors of varying abilities

Seniors make up 18.8% of the total population in the region and this population group is expected to continue to increase due to the aging population and the attractiveness of Niagara to empty nesters and retiring seniors. This suggests a need for a range of housing options that are appropriate for seniors, including ownership and rental options as well as options that are affordable for seniors with lower incomes. Stakeholders have indicated that there are issues in finding smaller-sized homes and apartments that are appropriate for seniors. This is supported by data on the housing stock which shows that the majority of existing and new dwellings in the region are single detached dwellings. Stakeholders also suggested that a range of seniors housing options is required as co-living arrangements with family members may not suit all seniors.

There is a need to improve the effectiveness of the housing system

There is a lack of a systemic approach to data collection and sharing of resources which results in knowledge gaps

Access to accurate and timely data and information is vital to appropriately addressing needs yet many support service agencies in Niagara do not share data and information, including information on available programs, services and funding opportunities¹⁰². Data gaps have also been identified for agencies providing housing and homelessness services in the region. Concerns have been expressed about consistency, tracking and reporting of data¹⁰³. Descriptive and analytical data on the wide range of facilities, programs and services offered region-wide is not available in a coordinated and comprehensive database. Some of this information is available from agency websites but the data is not always up-to-date¹⁰⁴. In addition, data collection for homelessness has been inconsistent and data is typically not

¹⁰⁰ Other family households are households with additional persons or multiple family households

¹⁰¹ Niagara Region (2013). Housing and Homelessness Statistics in Niagara (Technical Report). Accessed from www.niagararegion.ca/social-services/technical-report

¹⁰² Niagara Region (2011). Niagara Homelessness Services Community Plan

¹⁰³ Niagara Region (2011). Niagara Homelessness Services Community Plan

¹⁰⁴ Dillon Consulting (2007). Regional Municipality of Niagara Growth Management Strategy

shared beyond the agency or service sector. To address this gap, one of the goals of the Homelessness Community Plan for the Region (2011) is to have all service agencies use the Homeless Individuals and Families Information System (HIFIS) and initiatives have been undertaken to move toward this goal¹⁰⁵. Stakeholders have identified a need for both formal and informal partnerships to share resources, data and knowledge among housing stakeholders, area municipalities, housing-related agencies and private market landlords in order to better address the housing needs in the community. It was also suggested that the 211 Niagara could be more effectively used as a means to better communicate available services. 211 Niagara makes information available online in an index or by telephone and individuals can call by dialling 211 to receive support in finding the right services to meet their needs.

Stakeholders see the need for greater coordination of services and clarity on housing roles

Through consultations, stakeholders noted the perception that agencies operate in silos and that there is a lack of knowledge about programs and available resources. It was also suggested that some agencies focus on their success rather than shared success and client well-being. For example, there are over thirty agencies in Niagara providing training and employment programs to residents. Each agency works independently and it has been recognized that greater coordination would increase the effectiveness of the service.

Stakeholders identified a need to coordinate services, including outreach services for people who are homeless or *at risk of homelessness*¹⁰⁶. Collaborations and partnerships do occur among some agencies already. For example, the collaboration between Gillian's Place and Family and Children's Services and the creation of the Domestic Violence Advocate (DVA) position as well as the collaboration of the High Risk Review Team with the Criminal Justice Sector resulted in sharing of resources and the increased capacity to address the needs of victims of domestic violence. The collaboration between Gillian's Place and Family and Children's Services resulted in the opportunity for support workers to access a higher level of expertise. It was further noted that the collaboration with the DVA often resulted in deeper levels of engagement with women and better relationships. These collaborations also resulted in working with others towards common goals rather than working in silos¹⁰⁷.

Stakeholders also suggested a need for integrated planning with the Region, Niagara Regional Housing and other stakeholders¹⁰⁸ (e.g. local area municipalities) to achieve housing goals.

¹⁰⁵ Niagara Region (2011). Niagara Homelessness Services Community Plan

¹⁰⁶ Niagara Region (2011). Niagara Homelessness Services Community Plan as well as HHAP consultation feedback

¹⁰⁷ DeGeer, I. and Hotson, B. (2012). The Niagara Region Domestic Violence Report Card 2011/2012

¹⁰⁸ Niagara Region Housing (n.d.). Affordable Housing in Niagara: A Summary of Key Issues and Stakeholder Research

The lack of public awareness of the benefits of *Affordable Housing* is impeding opportunities to build community support

Stakeholders noted that prejudices against those who live in *Affordable Housing* projects still exist among the general public and that building *Affordable Housing* results in “socio-economic ghettos.” A disconnect exists between how *Affordable Housing* is perceived by the housing sector and the community at large. Tenants are touched by the social stigma associated with assisted or *social housing* which can lead to low self-esteem and feelings of isolation from the rest of the neighbourhood¹⁰⁹. This suggests an opportunity for public education on the benefits of *Affordable Housing* for communities and to build community support for *Affordable Housing* projects.

Additional training and awareness of available resources among stakeholders is necessary to better address client needs

Stakeholders identified a need for more workshops, training and special programs on a range of issues to help support service providers and other stakeholders work more effectively together. Additional training was also identified as a need for those providing supports for victims of domestic violence, including police officers¹¹⁰.

Advocacy for funding and legislative changes is required to better respond to Niagara’s housing needs

Key stakeholders stated that there is a need to advocate for additional funding from senior levels of government for housing and supports, including funding for maintenance and upgrading of the existing *Affordable Housing* stock, funding for new *Affordable Housing* units, and funding for supports to allow individuals with disabilities to live independently. Stakeholders also felt that advocating for legislative changes was required in order to simplify current housing legislation, policies and procedures¹¹¹.

¹⁰⁹ Niagara Region Housing (n.d.). *Affordable Housing in Niagara: A Summary of Key Issues and Stakeholder Research*

¹¹⁰ DeGeer, I. and Hotson, B. (2012). *The Niagara Region Domestic Violence Report Card 2011/2012*

¹¹¹ Niagara Region Housing (n.d.). *Affordable Housing in Niagara: A Summary of Key Issues and Stakeholder Research*