



# A HOME FOR ALL:

Niagara's 10-year community action plan to help people find and keep housing



[www.niagararegion.ca](http://www.niagararegion.ca)

November 2013



*Niagara's Housing and Homelessness Action Plan is about doing what's needed so that everyone in Niagara has an affordable, suitable and adequate place to live.*





## P R E F A C E :

This document provides a summary of the Niagara Region Housing and Homelessness Action Plan. The full 115- page plan plus additional information about housing and homelessness in Niagara is available at [www.niagararegion.ca/HHAP](http://www.niagararegion.ca/HHAP).



Note: Words italicized in this document have specific meanings. Definitions are available at [www.niagararegion.ca/HHAP](http://www.niagararegion.ca/HHAP).





*This plan represents the collective voice of the community.*

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## **HOUSING IS THE CORNERSTONE OF ANY COMMUNITY**

Having a place to live means much more than a roof over one's head. Housing provides the foundation upon which people build their lives and participate in society and in the economy. Niagara's Housing and Homelessness Action Plan is about doing what's needed so that everyone in Niagara has an affordable, suitable and adequate place to live.

By addressing Niagara's housing needs across the entire continuum, from homelessness to affordable homeownership, the plan provides a complete and comprehensive vision for the next 10 years. Many of the actions contained in the Plan continue or build on the good work already being done in Niagara to help people have a home that meets their needs and that they can afford.

The plan was developed with the help and input of stakeholders across Niagara who participated in a number of ways, including online surveys, community workshops, interviews and town hall meetings. With responses from nearly 1,300 individuals representing agencies, service providers and their clients, landlords, tenants, the business community, seniors, youth and many others, the plan represents the collective voice of the community. We are grateful to everyone who gave of their time to share their views, insights and ideas.



*Niagara has a range of housing choices and support services available, but demand continues to outstrip supply.*



## HOW THE HOUSING AND HOMELESSNESS ACTION PLAN WAS DEVELOPED

The process of creating the Housing and Homelessness Action Plan began in 2012 and built on existing work of the Region and its community partners in identifying current and future housing needs. Development of the plan was carried out in three phases led by a steering committee composed of Regional staff representatives from Community Services, Public Health, Integrated Community Planning and Niagara Regional Housing.

A total of 1,290 members of the community took part in engagement activities. Participants represented the business, education, health, government and voluntary sectors and included representatives from faith groups,

Affordable Housing providers, landlords, real estate developers, service groups, supportive housing providers, tenants, people with lived experience, Aboriginal Peoples, seniors, youth, people released from custody, immigrants, persons with disabilities and victims of domestic violence.

The plan was reviewed by Niagara Regional Council in July 2013, submitted to the Ministry of Municipal Affairs and Housing for review and comment, and presented for approval by Niagara Regional Council in November 2013. Implementation of the Plan will begin in 2014.

### Niagara Region and Local Area Municipalities





People who are homeless or experience repeated episodes of homelessness, have difficulty maintaining stable, long-term accommodations, have poor life quality indicators including reduced life expectancy and use a disproportionate share of public services.

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## Our key priorities

Niagara has a range of housing choices and support services available, but demand continues to outstrip supply due to a number of factors, including Niagara's higher than average proportion of seniors and a slow economic recovery from the 2008 global recession. Analyzing the gaps in the system, the community responded by identifying four key priorities:

### Improve options to house people who do not have a home

- The available emergency options and supply of transitional units is inadequate to meet the need. Current homelessness prevention programs and street outreach services are limited and not adequately funded.

### Expand supports to help people find and retain their homes

- The barriers to accessing services and supports include lack of knowledge of available resources, social stigma and transportation. Additional supportive housing options and support service options for seniors, immigrants, refugees and persons with mental health issues and persons with physical disabilities are needed.

### Increase opportunities and options across the housing continuum

- The demand for Affordable Housing is outstripping supply. The age and sustainability of existing social housing stock is a concern. At the same time, the number of rental units have been decreasing while average rents in Niagara continue to rise. While rental housing is becoming unaffordable to low income earners, average house prices in Niagara continue to rise making home ownership less affordable.

### Improve the effectiveness of the housing system

- A systematic approach to data collection and sharing of resources would strengthen the housing system through better coordinated services, increased awareness of resources among stakeholders and improved advocacy efforts for funding and legislative changes to improve Niagara's ability to respond to housing needs.

589 – the number of applicants on the affordable housing wait list who are homeless.



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## NIAGARA'S HOUSING PICTURE

### Housing Demand

With 431,000 residents, Niagara continues to experience modest population growth. At the same time, there is a disproportionate growth in the number of households, reflecting the trend toward smaller, more diverse households. This trend is affecting the demand for different housing types though construction of single detached homes is outpacing that of other housing types.

The housing market in Niagara has a broad range of options, including:

- Rental and home ownership options in the private market
- *Affordable Housing* options for households with lower incomes
- *Supportive housing* for households who require additional supports to live independently
- Emergency and transitional housing options for households in crisis

Despite the range of options, there are gaps in the housing choices available. Emergency shelters and hostels are limited in number, are located unevenly throughout the region, and do not fully address the need. In addition, street outreach services are limited and are not available in all communities. The number of *transitional housing* options increased in recent years, however, similar to emergency hostels, these are still insufficient to meet the immediate needs in the region.

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### Affordable Housing

Niagara has more than 8,200 *Affordable Housing* units, however the current waiting list for these units exceeds 5,800 households. Wait times range from 1.5 to 11 years depending on the unit type and location. These wait times exceed the provincial average, according to the Ontario Non-Profit Housing Association's 2012 waiting lists survey. Notably, the average wait times in Niagara for families (4 years), and non-senior singles/couples (7 years) are almost double the average in Ontario.

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*Wait times for Affordable Housing units range from 1.5 to 11 years.  
More than 5,800 households are on the list.*

”



### What homeless people are saying:

“People have been waiting for years to find an affordable place that isn’t a dump that they can call home, but it doesn’t look like it is anywhere in sight.”



“Being able to be somewhere where you don’t have to worry every second of the day if someone is going to take your things and/or your home.”

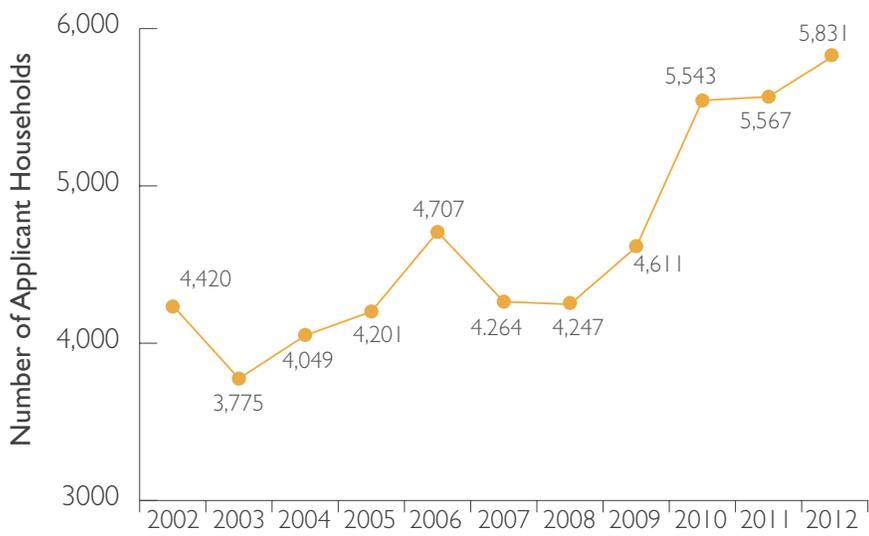


“I am homeless and I don’t see things improving in the near future. We need to find a solution; stop trying to build homes for money and start taking care of the people who are the community.”



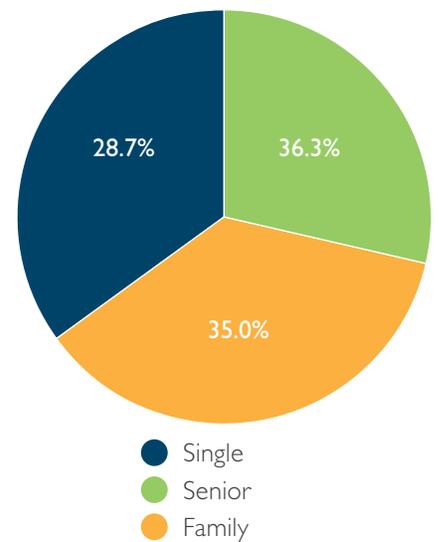
**“Homelessness”** describes the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.  
 - Canadian Homelessness Research Network definition

### Trends in the Affordable Housing Wait List 2002-2012



Source: Niagara Regional Housing Data

### Niagara Region Affordable Housing Wait List; 2012



Source: Niagara Regional Housing Data

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## SUB-POPULATIONS WITHIN NIAGARA

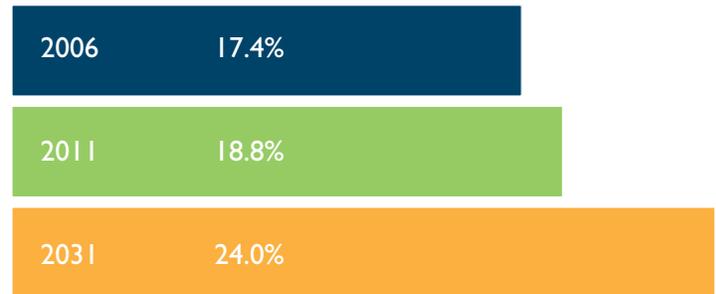
There are some population groups that face particular challenges related to housing and supports.

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### Seniors

Seniors make up almost one fifth of Niagara's population and their number is rising. While many seniors are in good health and have enough retirement income to live comfortably, a significant number have low incomes and require affordable housing options. In fact, seniors make up about one-third of households on the *Affordable Housing* waiting list. In addition, the majority of seniors require supports as they age, including assistance related to activities of daily living and maintaining their homes. Some seniors are also at a higher risk of social isolation if they live in the rural areas where transportation options are limited. Seniors also face issues related to accessing information on available programs and resources in terms of online-only availability, strict program eligibility criteria, and language barriers.

### Senior Polulation in Niagara





The Wellness Supportive Living Program has assisted more than 800 seniors to live independently in Niagara Regional Housing communities since 2009. The program allows the community partners to deliver a range of services from personal care, friendly visiting and housekeeping to wellness health clinics such as foot care and blood pressure monitoring, social events and falls prevention.



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## Youth

While the share of the youth population is decreasing in contrast to the total population, people aged 19 years and younger still make up over one fifth of the region's population. There are many youth who leave their parental homes and face challenges in finding appropriate and affordable housing. These youth are also faced with reduced employment prospects in the region which makes their ability to find affordable housing even more difficult. Many who cannot afford to live on their own end up couch surfing. Some youth who couch surf do not consider themselves homeless, thus they are not counted nor do they seek services that would help them find more appropriate housing. Youth who are homeless often also require life skills training to help them keep their housing as many have never lived on their own.

## Victims of Domestic Violence

In 2010, the Niagara Regional Police Service responded to nearly 7,000 domestic violence-related calls, almost double the number in 2006. Victims of domestic violence include women, men, children and members of the gender diverse community. Victims of domestic violence require affordable housing that is also safe and appropriate, particularly for those who have children. They also require supports to assist them in transitioning to more stable living environments and rebuilding their lives. These supports are best provided by support workers who are trusted and knowledgeable about available resources, and are sensitive to client situations.



Refugees and immigrants with language barriers, limited financial resources and no support network in Niagara have very few housing options upon their arrival. Casa el Norte and Matthew House operate emergency hostels for refugees and immigrants and assist in their transition by providing referrals to services such as counseling and English classes.

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### **French-Speaking Community**

The French-speaking population in Niagara makes up approximately three per cent of the total population. In general, the French-speaking population faces the same issues related to housing as the rest of the population, but they also face challenges related to language. Some information and services are not available in French, possibly limiting access to these services by members of the French-speaking community. Social isolation for housed seniors who are members of the French-speaking community is a particular concern for Niagara.

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### **Aboriginal Peoples**

The number of Aboriginal people in Niagara ranges from the 2011 Census figure of 9,000 to 11,000 – 12,000 people suggested by Aboriginal organizations. Aboriginal households face many of the same issues related to housing as the rest of the population as well as some additional challenges. With lower average incomes than non-Aboriginals, Aboriginal individuals have greater challenges accessing housing that is affordable.

The Aboriginal community feels cultural prejudices against Aboriginal households still exist and create additional barriers for accessing housing. Accommodating multigenerational families is a further issue as is the lack of cultural sensitivity in the delivery of housing-related services.

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### **Immigrants and Refugees**

Niagara's 76,000 immigrants make up approximately 18 per cent of the total population. Immigrants, particularly recent immigrants, typically have lower incomes compared with the general population resulting in challenges finding affordable housing. Like other groups, visible minorities may face prejudices and language barriers in accessing accommodation or services. Refugees have additional challenges as they often rely on social assistance when they first arrive in the country. Unfortunately, this social assistance is insufficient to cover average market rents, which in turn severely limits the housing options available to these households.

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## Persons with Disabilities

There is a larger proportion of residents in Niagara with a disability than Canada as a whole, partly because of the high number of seniors in the region. In addition to physical disabilities, many people in Niagara are dealing with mental health problems and addiction. In Niagara the hospitalization rate for mental illness is 650 per 100,000 people which is significantly higher than the provincial average. Patients in Niagara also experience higher rates of re-hospitalization than the rest of the province, indicating that the needs of individuals with a mental illness are not being fully addressed by the current system.

Persons living with disabilities (physical, developmental, mental health etc.) face additional challenges related to housing. Persons with disabilities typically have lower incomes compared with the population in general. Some individuals with disabilities rely on social assistance and typically this is insufficient to cover average market rents. Persons with disabilities often require additional supports to allow them to live independently. Accessing these services becomes a challenge as support services tend to be located in larger communities and transportation options, particularly for persons with disabilities, are very limited in smaller, rural communities. Funding for supports by other levels of government is typically insufficient to meet demands, limiting the capacity of agencies to serve persons with disabilities. *Accessible housing* units are not available in all communities in the region, making it difficult for some persons with disabilities to remain in their own communities and social networks.

Niagara's Accessibility Advisory Committees are advisory bodies established to advise Regional and Municipal Councils on compliance and other issues relating to the *Accessibility for Ontarians with Disabilities Act (2005)* as well as the *Ontarians with Disabilities Act (2001)*. Committee members are composed of representatives of Regional or Municipal Council, people with disabilities, citizen or caregiver volunteers and community or professional stakeholders. They provide advice on the preparation of annual accessibility plans that address the identification, removal and prevention of barriers to persons with disabilities in the Regional or Municipal by-laws, policies, programs, practices and services.





*Strong partnerships and collaboration among the Province, Niagara Region, local area municipalities, housing providers and other stakeholders will be essential to the successful implementation of this Plan.*

The proposed actions for the HHAP are grouped under four goals and they build on the programs, policies and initiatives underway in the community. Actions are also staged, recognizing that certain actions take priority and that implementation of the HHAP will be carried out over the next 10 year period. In that regard, actions are identified on the basis of four stages:

- Initial – within the first year after HHAP adoption
- Short term – within 2-3 years
- Mid-term – within 4-6 years
- Long term – 7 years and beyond

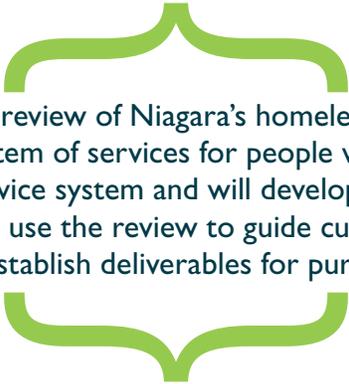
Delivery of housing, including the services that help people find and keep housing, is facilitated through an interconnected and coordinated system of partners from the private, public and non-for-profit sectors. Putting the Plan into action over the next 10 years will require the community and all levels of government to work together.

In addition to leadership and engagement of all stakeholders, implementation of this plan will require resources – human, financial, and political capital. Many of the actions in this plan can be implemented within existing resources, and/or with flexible and innovative use of existing resources.

Others may require additional financial assistance and for this reason, there are actions related to advocacy and innovative funding. Political capital may also be needed to advance advocacy efforts, both from Niagara and also to support provincial and national campaigns where appropriate.

Reductions in homelessness, and improvements in people's financial situation, will result in savings. These savings may be invested in further actions to achieve even better outcomes. Investments in actions such as those recommended in this plan can help reduce the estimated \$1.38B annual cost of poverty in Niagara.<sup>1</sup>

*1. Niagara Community Observatory Report, Sept 2012*



Regional Council has approved a formal review of Niagara’s homelessness system to be undertaken in 2013. This review will examine the current system of services for people who are homeless in Niagara. The review will document and assess the current service system and will develop strategies to maximize the effectiveness and efficiency of services. The Region will use the review to guide current and future planning and investments in Niagara as well as to establish deliverables for purchase of service agencies.

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## GOAL I: HOUSE PEOPLE WHO DO NOT HAVE A HOME

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Those most disconnected from the housing system are least able to meet the most basic of shelter needs and end up relying on assistance and supports to survive. These needs can be compounded by mental health issues, substance abuse or other factors that can influence housing stability. In addition to the immediate need to provide safe shelter and supports to help mitigate the dangers of living outside, supports and services are necessary to help individuals establish themselves in the housing system.

With the onset of tougher economic times in Niagara, there continue to be individuals who live outside, and while shelter usage has declined on average since the shift to setting prevention as a priority, it still remains high. The average length of stay in shelters has increased from 9.4 days in 2011 to 9.8 days in 2012, indicating that it is becoming more difficult to exit shelters for housing. The number of people accessing emergency services has also been notable, especially in the case of victims of domestic violence. Challenges have also been evident in the case of family households who on average, tend to be staying longer in shelters. Overall, needs continue to exceed available resources.

### Objectives

Goal I includes three specific objectives for meeting the needs of the *absolutely homeless*:

1. Improve access to *street outreach services* across the entire service area, especially for people who need mental health supports and homeless youth populations
2. Invest in *transitional housing* with supports to address *chronic* and *episodic homelessness*, helping people to transition through the housing system, particularly families and victims of violence against women
3. Increase access and funding for *homelessness prevention / stabilization programs*

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### Actions

Recommended actions to achieve these objectives are:

- 1.1 **Initially:**
  - a. Expand the use of the Housing First and Supported Transitional pilot projects
  - b. Develop a permanent housing stability program to recommend for Council approval as part of the 2014 budget process, to be implemented when the current Housing Stability Plan expires at the end of 2013



Niagara Resource Service for Youth (RAFT) operates a youth emergency shelter and a community-based prevention program called the Youth Reconnect Initiative. The program reconnects high risk youth between the ages of 16 – 22 to their home community. The program focuses on connecting rural and under-served clients to community resources and helps youths find housing, employment, maintain school attachment and develop a social safety net in their home community.

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## I.2 Short term

- a. Undertake a homelessness services review to determine how best to coordinate Regional and community resources in meeting the needs of the homeless population
- b. Sustain Regional funding for current homelessness services and shelter initiatives
- c. Explore options for flexible housing models that can provide short-term *emergency shelter* and/or transitional accommodation, depending on shifting needs
- d. Investigate the opportunity to add emergency/*transitional housing* accommodations using a flexible housing model approach and identify funding mechanisms for enabling such development; particularly in Niagara Falls
- e. Secure a formal five-year Homelessness Partnership Strategy funding commitment for Niagara in response to the recent federal announcements

## I.3 Mid and longer term

- a. Refine homelessness service system mapping based on the results of the homeless system review
- b. Provide tools/resources that help to support agencies that provide homelessness services, in accordance with system review results
- c. Advocate for additional funding that is outcome-based in order to promote the Housing First principle of getting people housed more permanently



## Trusteeships

Voluntary trusteeships help people to better manage limited budgets. This support reduces homelessness by ensuring housing costs are paid, and helping people access resources to stretch their budgets, such as food banks and emergency energy funds. Trusteeship supports are available in Niagara Falls, St. Catharines and Welland and funding was enhanced in 2013 as part of the Region's Housing Stability Program.



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## GOAL 2: HELP PEOPLE FIND AND RETAIN THEIR HOME

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In addition to those with emergency housing needs, there are some households who require access to more affordable or appropriate housing, depending on their needs or changing situations. Being appropriately housed is an important foundation since housing is considered a key determinant of health. Staying housed is equally important in terms of household stability and quality of life. Many households live in precarious situations and may be one episode away from becoming homeless for financial reasons. Other households may be at risk due to their need for supports to enable them to live independently. In either case, the provision of some form of support can be the deciding factor as to whether they retain housing or risk becoming homeless.

Given the range of household needs, finite and insufficient funding sources and diversity of support providers in the community, it is not surprising that coordination of efforts can be a challenge. The need for affordable housing is linked to income and employment, and Niagara's economy has been hard hit by global economic upheavals. Having the resources to adequately address needs continues to be a concern, especially given the high social assistance caseloads, long *Affordable Housing* waiting lists and sustained unemployment. Erosion in funding for housing support programs and time-limited funding for *rent supplement programs* make it harder to keep pace with demands. The de-institutionalization mandate in the health sector (especially mental health) continues to place pressure on the support system at a time when needs for it are increasing.

### Objectives

Goal 2 includes three specific objectives that target the needs of those who are at *risk of homelessness* and those who have exited homelessness:

1. Expand supports and financial assistance that get people housed
2. Enhance services that help prevent homelessness and allow people to bridge short periods of financial instability, regardless of where they are in the housing market
3. Foster longer term housing stability through financial and other supports that enable households to become more self-sufficient



**Aging Well in Niagara** is a community conversation about the needs of seniors. The project began with extensive consultations throughout Niagara about what people feel they need to help them live well and for as long as possible in their own homes. It will help the Region and other service providers align their services with the direction the provincial government is taking in responding to the pressures of the growing proportion of seniors, including fiscal pressures. It also provides opportunities for Niagara to better support our even larger growth in seniors.

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## Actions

Recommended actions to enable people to find appropriate housing and related supports are:

### 2.1 Initially

- a. Research applicants on the *Affordable Housing* waiting list to identify interim supports that could help households cope/alleviate housing issues
- b. Provide a report to Council in fall 2013 on the outcomes of the Housing Stability Plan and communicate these results to community service providers
- c. Advocate for the federal and provincial governments to allocate homelessness funding based on current needs
- d. Develop a plan to help address the needs identified from the Aging Well in Niagara consultation with respect to housing
- e. Promote housing accessibility for people living with physical disabilities through home modification grants
- f. Strategically position *rent supplements* over the next 10 years where subsidies can best meet the needs of households on the affordable housing waiting list
- g. Use case management supports such as pay direct and trusteeship to stabilize tenancies when appropriate
- h. Enhance life skills training and mentoring as a way to encourage self-reliance and improved housing stability
- i. Continue to support employment programs that help households move on from social assistance

### 2.2 Short Term

- a. Increase stakeholder awareness of supports and services by communicating on initiatives and activities as part of Housing Stability Plan implementation
- b. Determine how best to coordinate Regional and community resources to meet the needs of vulnerable and at-risk populations, as part of the homelessness system review
- c. Engage landlords and tenants in identifying and developing approaches for improved landlord tenant relationships, to help reduce evictions, establish successful tenancies and increase access to affordable rental housing
- d. Review the funding experience of the Niagara Emergency Energy Fund and revise the program as required to more adequately and appropriately address need

### 2.3 Mid and Longer term

- a. Advocate for flexibility in the use of funding from other levels of government (e.g. being able to shift funds between programs, permitting rent allowances to be used in a range of housing types)
- b. Explore opportunities that help address transportation concerns of vulnerable populations by promoting better access to services



### **Housing Stability Plan**

The Community Start Up and Maintenance Benefit (CSUMB) was terminated by the Province effective Jan. 1, 2013. CSUMB was available to Ontario Works (OW) and Ontario Disability Support Program (ODSP) clients primarily to help them find and keep housing. To address the loss of CSUMB, Regional Council approved the investment of \$4.6 million into a Housing Stability Plan (HSP) from Jan. 1, 2013 to Dec. 31, 2013. The HSP provides urgently needed assistance for housing costs.

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## **GOAL 3: INCREASE OPPORTUNITIES AND OPTIONS ACROSS THE HOUSING CONTINUUM**

In an ideal community, housing supply fully responds to housing needs, providing flexibility to changing conditions over time. With a multitude of partners in the housing system and given the various roles and responsibilities they have, responding to housing needs can be challenging. Having a healthy housing market is important because housing: is a key determinant of health; provides a foundation from which to actively participate in the community; helps support sound growth principles; and helps attract economic investment.

Recent housing trends in Niagara show a continuing affinity towards the production of ownership housing. At the same time the rental market is diminishing due largely to condominium conversions. Having an adequate supply of purpose-built rental housing provides an important element of flexibility to address certain segments of the housing market. Low and moderate income households rely on the affordability of this stock to address their housing needs. While vacancy rates have remained slightly above a balanced market, demand for rental housing remains as demonstrated by rising average rents.



Niagara Region has adopted and implemented the **Smarter Niagara Incentives Program (SNIP)** which is a program of financial incentives, cost-shared with Niagara municipalities, to support the redevelopment of brownfields and the creation of new housing units. The program supports the following Smart Growth objectives: Brownfield Redevelopment; Downtown and Commercial Area Revitalization and Redevelopment; Residential Conversion and Intensification; and Heritage Restoration and Improvement.

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## Objectives

Goal 2 includes two specific objectives for increasing housing opportunities and expanding options across the entire housing continuum:

1. Retain, protect, and increase the supply of *Affordable Housing*
2. Retain, protect and increase the supply of housing in the private market

## Actions

Recommended actions to achieve these objectives are:

### 3.1 Initially

- a. Conduct financial analysis of *Affordable Housing* providers to help plan for ongoing viability and prevent *social housing* loss as operating agreements expire
- b. Support the retention of existing stock through renovation programs
- c. Incorporate accessibility standards and energy efficiency standards into all capital renewal, renovation and housing supply initiatives/programs for *Affordable Housing*
- d. Maintain on-going and adequate contributions to the *Affordable Housing* reserve
- e. Seek extended funding from the province to sustain the Investment in Affordable Housing (IAH) programs, in recognition of the recent federal extension.



The Niagara Renovates Program was introduced in 2012 to assist low- and modest-income households with housing repairs, housing modifications for persons with disabilities and the creation of secondary suites in single family homes. Niagara Renovates enabled 34 households to make their homes safer, improve accessibility or create a secondary suite in the last year alone. It is anticipated that 150 households will be assisted through this program by 2015.

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### 3.2 Short term

- a. Develop a strategic asset management plan for the *Affordable Housing* portfolio which includes an asset rationalization analysis to better align stock with community needs
- b. Explore opportunities to enhance/increase the supply of *Affordable Housing* by leveraging land, buildings and equity in the public portfolio
- c. Ensure redevelopment for *Affordable Housing*, especially those that benefit from municipal financial incentives, are consistent with intensification, inclusion, flexibility and sustainability objectives that support healthy community policies of the Regional Policy Plan (RPP) and local area municipality plans
- d. Analyze program options and viability for extending mortgage incentives for renters (i.e. rent-to-own, etc.)
- e. Continue to implement Regional Policy Plan policies in partnership with local municipalities at the local level which promote rental housing options by limiting condo conversions, encouraging investment in existing stock, supporting second suites, single room occupancies and rooming, boarding and lodging homes, mixed use developments and encouraging adaptive reuse of non-residential buildings
- f. Support Regional Policy Plan policies by strategically directing funding/incentives for housing programs (e.g. Niagara Renovates, Smarter Niagara)
- g. Incorporate accessibility and energy efficiency standards into all private market housing supply initiatives/programs
- h. Continue to encourage the promotion and streamlined approval for secondary suites.
- i. Identify and evaluate options for funding housing initiatives through creative approaches such as linkage fees, property tax relief or reallocation of budget surpluses
- j. Incorporate housing as a priority use for surplus property in Regional and local municipal bylaws

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### 3.3 Mid term

- a. Continue to implement Regional Policy Plan policies at the local level which promote a range of ownership housing options by sustaining existing stock through renovation, pursuing alternative development standards, promoting small lot singles, piloting innovative seniors housing options and establishing affordability targets
- b. Expand and provide assistance to local municipalities on the use of development tools such as Community Improvement Plans, Brownfield incentives, targeted tax relief, and other forms of municipal capital facility bylaws
- c. Promote incentives that encourage private market investment in new affordable housing, and reinvesting and retention of existing affordable housing through Community Improvement Plans and the Smarter Niagara initiative
- d. Advocate to senior governments for incentives to assist private and affordable housing landlords to make improvements to existing rental housing stock aimed at enhancing energy efficiency and reducing utility costs for tenants

### 3.4 Mid to Longer term

- a. Explore off-reserve Aboriginal housing opportunities that can help augment current market options in collaboration with the Aboriginal community
- b. Broaden access to the *Niagara Renovates* program to expand support for low income households in partnership with local area municipalities
- c. Undertake financial sustainability analysis to help plan for and mitigate the future step down of federal funding for *social housing* and the impact of funding horizons under the Investment in Affordable Housing (IAH) programs
- d. In concert with other Ontario municipalities, continue advocating for:
  - On-going, predictable funding for new housing initiatives (i.e. new development, *rent supplements*)
  - Sustained federal funding to maintain affordability in existing *social housing* post End of Operation Agreement (i.e. after mortgage/debt maturity)
  - Funding to repair, renovate and renew *aging social housing* stock
- e. Continue to implement Regional Policy Plan policies at the local level which promote a range of ownership housing options by sustaining existing stock through renovation, pursuing alternative development standards, promoting small lot singles, piloting innovative seniors housing options and establishing affordability targets
- f. Expand and provide assistance to local municipalities on the use of development tools such as Community Improvement Plans, Brownfield incentives, targeted tax relief, and other forms of municipal capital facility bylaws



Various initiatives are being launched to certify builders, renovators and developers of housing who include age friendly / accessible features into their new housing projects and renovations. Information about one such program can be found at [www.betterlivingdesign.org](http://www.betterlivingdesign.org).

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### 3.5 Long term

- a. Continue to support achievement of longer term housing needs by promoting Regional Policy Plan policies for healthy and inclusive communities, compact development, intensification and sustainability
- b. Support and facilitate the consistent application and promotion of tools and incentives by local municipalities with particular emphasis on financed-based tools to support affordable housing
- c. Advocate to other levels of government for continued funding and incentives that encourage developers to build and retain housing (i.e. tax policies for rental housing)
- d. Align with actions specific to housing support under Niagara Sustainability Plan infrastructure goals (e.g. setting energy reduction targets consistent with those under the Niagara Sustainability Plan for affordable housing and establishing action plans to achieve them)



Reducing home energy usage can make the cost of housing more affordable in the long term. There are currently programs available to help home owners and landlords retrofit properties to make them more energy efficient. Examples include: the peaksaver program, which provides a free programmable thermometer to help monitor energy usage; the fridge and freezer pick up, where they will come and pick up an old, inefficient fridge or freezer for free; coupons; and the heating and cooling incentive, which provides rebates of up to \$650 dollars for replacing and inefficient appliance with an EnergyStar model.

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## **GOAL 4: BUILD CAPACITY AND IMPROVE THE EFFECTIVENESS OF THE HOUSING SYSTEM**

The housing system is a complex, interconnected arrangement of partners, relationships and resources that shape the built environment and the human fabric that connects it. The interconnected network of service providers, agencies, funders and program administrators, work to address housing and homelessness needs in Niagara. The housing needs of the community cover the full spectrum of the housing market, from those most vulnerable to those economically independent and all points in between. Planners, builders, developers and lenders influence the housing system and shape of our communities through their actions.

Ensuring a healthy non-profit service sector is important for successful human service outcomes, including housing and homelessness. Non-profits, however, are facing many challenges, primarily among them being fractured and time-limited funding, a competitive funding environment, and almost overwhelming reporting requirements. While there is a strong need for improved data and collaboration, any approaches must have regard for the very real challenges non-profits experience in chasing funding, managing multiple funders, and delivering services.

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### **Objectives**

Goal 4 includes three specific objectives for improving the effectiveness of the housing system:

1. Increase housing awareness and enhancing capacity
2. Coordinate resources and integrating decision-making
3. Develop systems to collect, maintain and monitor meaningful data

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## Actions

Recommended actions to achieve these objectives are:

### 4.1 Initially

- a. Increase awareness of housing and homelessness issues in Niagara, and the HHAP by developing and implementing a communications strategy
- b. Enhance access to housing and homelessness services by developing and implementing an education strategy for service providers, and a communications strategy for the general public
- c. Establish and define a coordinated, community-based engagement model reflective of community-based principles for implementation of the HHAP and its recommended actions, and clarify the governance structure (decision-making) that will support implementation of the HHAP
- d. Use the HHAP to establish the housing role within the broader community context, clarifying its distinct but linked relationship to poverty reduction initiatives, human services responsibilities and land use planning
- e. Establish community ownership of the HHAP with a defined Regional leadership role, ensuring internal coordination of departments/resources
- f. Update the accountability agreement between the Region and Niagara Regional Housing to clarify roles and better reflect the evolving local housing system
- g. Create streamlined tools and processes for agencies to report on housing and homelessness services delivered as well as client outcomes
- h. Coordinate Housing Stability Plan supports through Regional social assistance staff to help strengthen linkages between social assistance and *homelessness prevention* service areas



Neighbourhood Mapping is used to define neighbourhoods, identify those in need of attention and match areas of need with focused funding to support the building of strong, healthy, safe and prosperous neighbourhoods with engaged residents.

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#### 4.2 Short term

- a. Continue to define housing impacts and explore opportunities to address off-reserve housing needs within the housing system, in concert with local Aboriginal representatives
- b. Establish a housing system map and support service framework that defines the local housing options and use this as a baseline with stakeholders as part of the local service inventory
- c. Provide information about housing services and supports in multiple media formats, including social media, to better address the range of communication needs throughout the community
- d. Enhance linguistic, cultural and geographic access to housing services and supports
- e. Promote coordination and consistent practices among funded agencies and homelessness service providers who operate within the local housing system, based on the outcomes of the homelessness system review, recognizing that the system is made up of the Region and other funders
- f. Re-establish the regional/local area planning working group to coordinate planning efforts in support of the HHAP and the broader housing system
- g. Establish a single, common monitoring report to track key housing indicators
- h. Establish common service statistics to create a clearer picture of service need and use to support improved service planning
- i. Maintain sufficient regional resources to support ongoing data collection and interpretation of housing and homelessness data for program and planning purposes

#### 4.3 Mid term

- a. Work with the community to create and build innovative *Affordable Housing* solutions in order to take advantage of future funding opportunities
- b. Strengthen relationships with the private development sector and economic development sector in order to continue to build support for the housing agenda
- c. Using the HHAP as an aligning vehicle for future housing initiatives, both regionally and in local area municipalities.
- d. Continue to work in conjunction with the Niagara Homelessness Advisory Committee and Community Advisory Board to align federally funded homelessness initiatives with priorities as expressed in the Homelessness Service Community Plan and the HHAP
- e. Continue to collaborate and align support initiatives with the Hamilton Niagara Haldimand Brant Local Health Integration Network (HNHB LHIN) as an important service manager and funder, and with Community Health Centres as an important service provider.
- f. Explore opportunities for community-oriented funding incentives such as an endowment fund for donation matching, donor-matched government funding and no/low cost community group loans to support improvements in housing supply and related initiatives
- g. Investigate approaches to reduce administrative burdens and enhance the capacity of non-profit agencies to deliver services in partnership with funders and non-profit organizations.

**The Niagara Prosperity Initiative (NPI)** is a neighbourhood-based approach to addressing poverty, investing in the areas of Niagara most in need. Since its establishment in 2008, the NPI has funded 218 projects through 62 different community agencies in Niagara with almost half aimed at assisting children and youth. NPI is building sustainable commitments in Niagara communities by generating community interest and involvement at the individual and neighbourhood levels to increase community capacity.

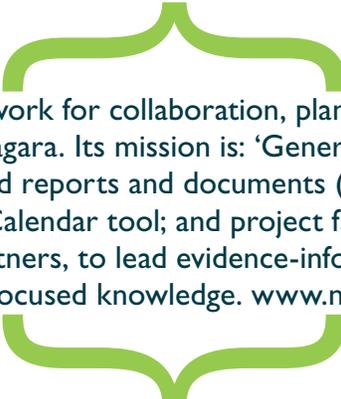


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#### 4.4 Mid and Longer term

- a. Develop and publish an annual community report card on HHAP priorities and progress
- b. Linking/expanding neighbourhood mapping (e.g. Prosperity Initiative) to further support housing reports, information and messaging
- c. Undertake a formal review of the HHAP by the five year mark to determine Plan effectiveness and to adjust strategic directions for the next five years where necessary
- d. Partner with the academic community to advance research and analyse data to support planning, attract funders and generate interest in ongoing housing and homelessness research





Niagara Connects is a Niagara-wide network for collaboration, planning, learning, innovation and community action toward a stronger future for Niagara. Its mission is: ‘Generating knowledge that drives community action’. Products include: Niagara-focused reports and documents (eg. Living in Niagara report); the Niagara Knowledge Exchange and Community Calendar tool; and project facilitation services that build bridges and weave ties among diverse community partners, to lead evidence-informed decision-making, based on relevant, reliable Niagara-focused knowledge. [www.niagaracommunity.ca](http://www.niagaracommunity.ca)

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## ABORIGINAL COMMUNITY PERSPECTIVES

While the need for a home is universal, this plan recognizes that Niagara is made up of communities which have distinct needs and challenges and may sometimes require unique and targeted strategies.

Aboriginal organizations in Niagara estimate that there are 11,000-12,000 Aboriginal people living in the region with most residing in Niagara Falls, St. Catharines and Welland. With lower than average incomes, Aboriginal people face particular challenges in finding affordable housing. A 2002 report indicated that more than 1,000 Aboriginal families and individuals require housing assistance, including affordable permanent housing, *transitional housing*, and emergency services. This same report also identified a total of 528 Aboriginal households seeking accommodation in Niagara Region.<sup>2</sup>

There is a need for more *Affordable Housing* options for Aboriginal people. The two Aboriginal housing providers in Niagara operate a total of 133 units in St. Catharines and Fort Erie. As of 2013, these housing providers had a total of 257 applicants on their waiting list.

While Aboriginal households face similar *housing affordability* and supply issues as other priority populations, they also face additional challenges. Through consultations, stakeholders identified issues around youth homelessness and the need for housing units to accommodate multigenerational families. Cultural prejudices against Aboriginal households still exist and also create additional barriers for accessing housing. A need for cultural heritage training for service staff, particularly for outreach workers, was also identified as needed in order to help gain the trust of those seeking services.

Two recommended actions in the HHAP actions apply specifically to the Aboriginal community:

- Explore off-reserve Aboriginal housing opportunities that can help augment current market options, in collaboration with the Aboriginal community (Goal 3.3)
- Continue to define housing impacts and explore opportunities to address off-reserve housing needs within the housing system, in concert with local Aboriginal representatives (Goal 4.4)

For more information on Aboriginal perspectives, see Appendix D in the complete HHAP at [www.niagararegion.ca/HHAP](http://www.niagararegion.ca/HHAP).

2. SHS Consulting (2004). *People Needing Housing*

About one in four households pay more than 30% of their income on housing.



## ENGAGEMENT

As a community-based plan, implementation will be undertaken according to the following principles:

- Engaging stakeholders, including people with lived experience in developing actions, setting priorities and providing oversight of the plan's implementation
- Leveraging resources and existing assets and opportunities already in the community such as community networks, planning tables and advisory bodies
- Taking action based on evidence of what works according to the specific needs of identified populations and communities
- Working collaboratively to increase resources dedicated to ensuring that everyone in Niagara has a home

Based on these principles, the Region will work with community stakeholders to establish a group of community leaders that will oversee the implementation of the HHAP. This group will provide advice and guidance to the Region to ensure the plan reflects priorities identified by the community and that actions are responsive to stakeholder feedback. Until this group is established, the Region will engage with stakeholders by bringing the HHAP to existing advisory bodies such as the Niagara Homelessness Advisory Committee, the Niagara Poverty Reduction Network, Smarter Niagara and the Niagara Regional Housing Board. The advice of these tables will guide the work of the Region in reporting to Regional Council and the province

## HHAP Accountability & Engagement Framework

### Actions

While the delivery of the HHAP actions including funding allocations, is ultimately a Regional responsibility, many actions will require leadership or support from a variety of stakeholders, including other levels of government.



### Accountability Framework

Niagara Regional Council is responsible for development and administration of HHAP.

### Engagement

Community provides ongoing oversight and advice, including input into the five year review of HHAP.

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## ACCOUNTABILITY

As a formally approved Regional plan, strategic accountability for the HHAP under this model ultimately rests with Regional Council, working within the standing committee framework it has established for conducting business. Matters related to the overall Plan will be addressed by the Public Health and Social Services Committee (PHSSC) while housing-focused issues would rise via the Niagara Regional Housing (NRH) Board before going forward to PHSSC. Matters linked with planning, land use and economic development would reside with the Integrated Community Planning Committee (ICPC). Final decisions rest with Council.

As an action of this Plan, the Region will further review and refine both the conceptual community engagement model and governance structure, developing a formal Terms of Reference for the core advisory group and setting out accountabilities, roles and reporting linkages for HHAP implementation.

For the complete report,  
visit [www.niagararegion/HHAP](http://www.niagararegion/HHAP).