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**Subject:** Attainable Housing Strategy

**Report To:** Growth Strategy and Economic Development Committee

**Report date:** Wednesday, August 14, 2024

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## **Recommendations**

1. That report PDS 14-2024 Niagara Region Attainable Housing Strategy **BE ENDORSED.**

## **Key Facts**

- The purpose of this report is to seek endorsement of the Niagara Region Attainable Housing Strategy (Strategy).
- The Attainable Housing Strategy defines the work of Niagara Region on attainable housing and provides context for how attainable housing relates to affordable housing and economic prosperity.
- The Strategy presents 12 actions that Niagara Region can implement to effect change on attainable housing to increase the mix of housing types and housing tenures so that residents have housing options that meet their needs.

## **Financial Considerations**

There are no direct financial considerations related to this report. Funding required to undertake some of the actions in the Strategy will be included in future operating budget processes or funded from existing operating budgets.

## **Analysis**

Attainable housing is generally understood as housing that people can access within their budget and is not rent-geared-to-income housing. Some individuals can make choices about their housing status because they have sufficient household incomes that they are not the target population for attainable housing. Attainable housing is housing that meets the needs of people who can afford to pay for some type of a dwelling, but their incomes are such that accessing a dwelling is their biggest financial burden.

Attainable housing has the following characteristics:

- Adequate in condition (no major essential repairs needed)
- Appropriate in size (bedrooms appropriate for household)

- Available (a range of housing options)
- Reasonably priced (attainable to households with incomes that are in the 5<sup>th</sup> and 6<sup>th</sup> decile of the average household income for the area)
- Requiring no government subsidy for rent

Implicit in the definition of attainable housing is the idea that a range of housing options (type, site, tenure, cost) exists in the local market, and that households at various income levels can find and attain suitable housing.

The term affordable housing is used in many ways and contexts: affordability of a home for first-time buyers, or deep affordability for low-income households, are just two examples. Affordable housing was initially a simple measure indicating no more than 30% of income was spent on housing regardless of income levels. Over time, there has been a shift in how the term is applied. In common conversation and the media, affordable housing has come to be understood as being for low-income earners who need government subsidy in the form of community housing or rent-geared-to-income housing. If affordable housing is understood to mean community housing or government subsidized housing, there is then a need to identify attainable housing which is housing that people can afford where the rent is not subsidized by government and typically is housing needed by moderate-income earners which in Niagara is households earning up to \$108,900<sup>1</sup>, which equates to the 6<sup>th</sup> income decile.

This report presents an Attainable Housing Strategy for Niagara Region which:

- Explains the housing continuum and provides definitions.
- Summarizes the roles and policies related to housing at the Federal, Provincial, Regional and local levels of government.
- Provides context on Niagara's population and housing market.
- Identifies some of the important issues facing Niagara's housing market.
- Outlines goals and strategic actions driving work of Niagara Region to address current and future needs.

Some of the actions outlined in the Strategy are already underway but need continued and sustained focus and support, while other actions will be net new initiatives.

The primary purpose of this Strategy is for Niagara Region to outline ways it can deliver on initiatives that will help create the necessary conditions to allow the housing sector to

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<sup>1</sup> Province of Ontario. 2024. Provincial Policy Statement—Housing Table, Table 1: All Households Incomes and Affordable House Prices, 2023.

build a wider range of housing types and tenures. Recognizing that the solutions involve many partners, including multiple orders of government and depend on collective and aligned efforts rather than being the responsibility of one entity, the Strategy also focuses on ways Niagara Region can support efforts across sectors (i.e., government, institutions, businesses, organizations). Collaboration, support, and coalition building are foundational to achieving meaningful outcomes related to housing and are spaces and ways in which the Region can play a pivotal role. Working together to collect, coordinate, analyze and share information about the Niagara housing context and best practices is key to developing, changing and growing.

This report also recognizes actions, policy levers and obligations within the purview of Niagara Region as an upper-tier municipality and perhaps equally important, those outside of scope for Niagara Region by clearly identifying the roles of each sector in the delivery of housing. This Strategy is not intended to suggest actions or investments that are the responsibility of other levels of government or to direct others to change their practices. The actions proposed in this Strategy are practical, purposeful and strategic work that Niagara Region can undertake irrespective of contributions from any other partner. It does not mean that the efforts outlined in this report could not be further leveraged as a direct result of further investments or interventions from other partners, but this Strategy purposefully aims to recommend an action plan that does not depend on others for implementation. It will, however, achieve its success through partnerships with others, such as the City of St. Catharines, who through its successful Housing Accelerator Fund (HAF) application, represents a unique and tangible way for the actions outlined herein to be advanced, leveraged and achieve more success than a singular approach to their implementation. Staff at both the Region, via the Strategic Transformation Office, and the City of St. Catharines, through its HAF Office, have already aligned workplans to complement and support our collective efforts in the housing space.

There is meaningful and important work being done by a wide variety of contributors to address the housing challenges in Niagara, but there is a persistent need to continue to look for new tools to bring about change within our respective domains of influence. Some in Niagara may be leading the industry with the tools they are employing and there is opportunity to share these innovations and insights so others can learn and adopt or adapt the same tools. Sharing information and knowledge is key to consequential change.

In developing this report, staff conducted research on best practices, completed a jurisdictional scan of other attainable housing strategies in municipalities across Ontario,

and conducted primary research including meetings with municipalities, engaging with the Women’s Advisory Committee and Accessibility Advisory Committee, numerous meetings with select interested parties including developers and consultants and an online public survey. All of these engagement platforms have helped to inform and shape the following goals and actions.

The Region’s Attainable Housing Strategy will strive to achieve four main goals:

- 1) To increase the supply of rental housing.
- 2) To foster innovation and implement best practices that lead to more housing options, including a mix of unit types, tenure, and supports, to meet the needs of current and future residents.
- 3) To optimize use of Niagara’s existing housing stock.
- 4) To promote increased investments in housing-enabling services and economic growth including transit, infrastructure, key employment sectors and skilled trades training and retention.

The goals have several proposed actions which drive tangible outcomes:

GOAL	ACTIONS
To increase the supply of rental housing.	<ol style="list-style-type: none"><li>1. Develop a public education campaign in partnership with Niagara’s AMs and third parties.</li><li>2. Lead coordinated and strategic advocacy for removing barriers to the construction of rental housing.</li><li>3. Investigate strategic incentives for purpose-built rental housing.</li></ol>

GOAL	ACTIONS
To foster innovation and implement best practices that lead to more housing options, including a mix of unit types, tenure, and supports, to meet the needs of current and future residents.	<ul style="list-style-type: none"> <li>4. Identify and adapt new models for land and housing stock development and retention of existing rental housing.</li> <li>5. Enable and participate in housing forums designed to showcase, innovate or adapt housing solutions and to create effective partnerships with a clear path to implementation.</li> <li>6. Facilitate the implementation of best practices in land use planning.</li> <li>7. Create a Housing as a Priority framework.</li> <li>8. Lead, facilitate, partner, and/or collaborate on the delivery of a model housing development.</li> </ul>
To optimize use of the existing housing stock and public land.	<ul style="list-style-type: none"> <li>9. Explore and enable partnerships on government-owned properties.</li> <li>10. Optimize use of Niagara's existing housing stock.</li> <li>11. Deliver a Student Housing Strategy.</li> </ul>
To promote increased investments in housing enabling services and economic growth including transit, infrastructure, employment sector and skilled trades training and retention.	<ul style="list-style-type: none"> <li>12. Advocate for more investment in Niagara Transit and transit-enabling infrastructure.</li> <li>13. Continue to focus on employment (industrial) sector growth as a priority within the Council Strategic Plan.</li> <li>14. Training and retention of skilled labour and associated housing sector professionals.</li> </ul>

## **Alternatives Reviewed**

An alternative to endorsing the proposed Attainable Housing Strategy would be not to undertake the work outlined above or in the manner outlined; however, undertaking these actions in a focused, aligned and strategic manner is critical to ensure that Niagara Region is growing and evolving in a way that meets the needs of current and future residents and the capacity for them to live, work and grow in our communities.

The areas of focus identified above are where gaps currently exist in the work that is underway and represent actions Niagara Region can take or facilitate with other parties such as Area Municipalities to effect change. The work may be done in collaboration with others but none of the proposed actions are fully the responsibility of other parties to initiate and implement. The goal is to not duplicate efforts or interfere in existing programs, but instead to address the gaps that do not fall within the mandate of other groups, or of other housing work taking place at Niagara Region and across Niagara and to augment the important work that is already ongoing.

## **Relationship to Council Strategic Priorities**

The work described in this report contributes to Regional Council's 2023-2026 Strategic Priorities and its pillars relating to an Effective Region and an Equitable Region, specifically Council Strategic Priority 3.3 Improve access to affordable and attainable housing. Providing a range and mix of housing to address both affordable and market housing options is critical to ensuring the full range of housing needs are met. Improving access to attainable housing as part of the overall affordable housing strategy creates market-end solutions to ensure undersupplied housing options do not create cascading pressures on the whole market, and that pressure on demand for community housing delivered by NRH can be mitigated.

## **Other Pertinent Reports**

### [PDS 10-2023 Strategic Transformation Office Overview and Priorities](#)

(<https://pub-niagararegion.escribemeetings.com/filestream.ashx?DocumentId=32171>)

### [PDS 27-2023 Attainable Housing Workplan](#)

(<https://pub-niagararegion.escribemeetings.com/filestream.ashx?DocumentId=33065>)

[PDS 29-2023 Housing as a Priority Lens](#)

(<https://pub-niagararegion.escribemeetings.com/Meeting.aspx?Id=1954e2b7-bb12-4e20-a85a-e8b36cba82fa&Agenda=Merged&lang=English&Item=14&Tab=attachments>)

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**Appendices**

Appendix 1            Attainable Housing Strategy