
Subject: Attainable Housing Strategy

Report To: Growth Strategy and Economic Development Committee

Report date: Wednesday, August 14, 2024

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 5th and 6th 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 \$108,900¹, which equates to the 6th 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

¹ 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.	1. Develop a public education campaign in partnership with Niagara's AMs and third parties. 2. Lead coordinated and strategic advocacy for removing barriers to the construction of rental housing. 3. Investigate strategic incentives for purpose-built rental housing.

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.	4. Identify and adapt new models for land and housing stock development and retention of existing rental housing. 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. 6. Facilitate the implementation of best practices in land use planning. 7. Create a Housing as a Priority framework. 8. Lead, facilitate, partner, and/or collaborate on the delivery of a model housing development.
To optimize use of the existing housing stock and public land.	9. Explore and enable partnerships on government-owned properties. 10. Optimize use of Niagara's existing housing stock. 11. Deliver a Student Housing Strategy.
To promote increased investments in housing enabling services and economic growth including transit, infrastructure, employment sector and skilled trades training and retention.	12. Advocate for more investment in Niagara Transit and transit-enabling infrastructure. 13. Continue to focus on employment (industrial) sector growth as a priority within the Council Strategic Plan. 14. Training and retention of skilled labour and associated housing sector professionals.

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

Attainable Housing Strategy

Niagara Region // August 14, 2024



Contents

Introduction.....	1
Defining Affordable and Attainable Housing	2
Roles	6
Federal Government.....	6
Provincial Government.....	7
Niagara Region.....	7
Area Municipalities.....	8
Private Sector	9
Niagara Context	9
Summary of Analysis	18
Goals	22
Goal 1—Increase supply of rental housing	26
Goal 2— Innovating and Implementing Best Practices	28
Goal 3 – Optimize Existing Housing Supply.....	30
Goal 4 – Enabling Investments	31

Executive Summary

Fundamental to creating healthy and inclusive communities is the availability of a variety of housing options to meet the diverse needs of current and future residents. Niagara region, like communities across Ontario and throughout all of Canada, is experiencing housing pressures due to changing demographics, market trends and the long term impacts of decades of housing policy decisions.

This Attainable Housing Strategy:

- Explains the housing continuum and provides definitions
- Summarizes the roles and policies related to housing at the Federal, Provincial, Regional and local levels
- 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

The primary purpose of this strategy is to outline ways Niagara Region can deliver on initiatives – or support efforts of others – that will help create the necessary conditions to allow the housing sector to build a wider range of housing types and tenures. It recognizes that the solutions to a problem with this level of complexity involve many partners and are not exclusively the responsibility of one agency, sector, government organization or industry, but rather an amalgam of aligned efforts. Because of this, a key area of focus in this strategy will be Niagara Region's support for efforts across sectors (i.e., government, institutions, businesses, organizations), since collaboration and coalition-building are foundational to achieving meaningful outcomes related to housing.

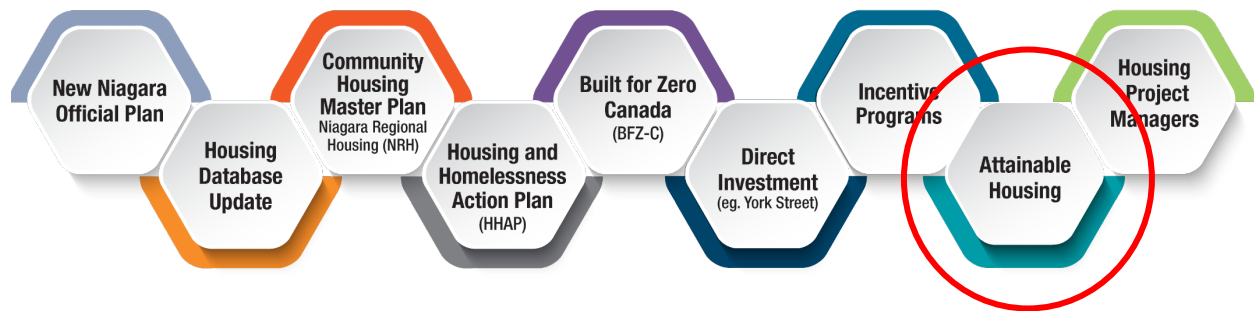
Attainable housing is generally understood as housing that people can access within their budget and is not rent geared to income housing. Some individuals can make choices about their housing status because they have sufficient household incomes that they are not the target population for attainable 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)
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Figure 1: Niagara Region's Housing Work



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. Figure 1, depicts all of the facets of housing Niagara Region is engaged in. This Strategy will direct, guide, and advance the Region's work under the Attainable Housing component of the overall housing work at Niagara Region.

Introduction

Fundamental to creating healthy and inclusive communities is the availability of a variety of housing options to meet the diverse needs of current and future residents. Niagara region, like communities across Ontario and throughout all of Canada, is experiencing housing pressures due to changing demographics, market trends and the long-term impacts of decades of housing policy decisions by upper levels of government. “The most prominent issue in the housing market is the unrelenting rise in home prices and concerns that this is pricing young households out of the market.¹” Housing is foundational to economic and social prosperity in Niagara. Access to a range of housing forms, including attainable, affordable, and accessible housing, is a priority to attract and retain new businesses and employees and to retain our youth².

To better understand the current supply and demand of housing in our community, and to develop actions aimed at ensuring that a broad array of housing options is available to meet the full spectrum of needs of Niagara residents, Niagara Region (the Region) has developed the Attainable Housing Strategy. This Strategy outlines actions, many of which are within the Region’s purview (though not exclusively), that can be enacted to help support and advance housing attainability.

This Attainable Housing Strategy:

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

The primary purpose of this strategy is to outline ways Niagara Region can deliver on initiatives – or support efforts of others – that will help create the necessary conditions to allow the housing sector to build a wider range of housing types and tenures. It recognizes that the solutions to a problem with this level of complexity involve many partners and are not exclusively the responsibility of one agency, sector, government organization or industry, but rather an amalgam of aligned efforts. Because of this, a

¹ Background Primer on Canada’s Housing System; prepared for the Office of the Federal Housing Advocate, p.37 April 2021

² Niagara Economic Development Strategy 2022-2032

key area of focus in this strategy will be Niagara Region's support for efforts across sectors (i.e., government, institutions, businesses, organizations), since collaboration and coalition-building are foundational to achieving meaningful outcomes related to housing.

Some in Niagara may be leading the industry with the tools they are employing, and there is an opportunity to share these innovations and insights so others can learn and adopt or adapt these tools. Sharing information and knowledge is a significant contributor to change.

This report recognizes actions, policy levers and obligations primarily, though not exclusively, within the purview of Niagara Region as an upper-tier municipality. The actions proposed in this strategy are practical, purposeful, and strategic work that Niagara Region can undertake irrespective of contributions from any other partner, however, the efforts outlined in this report will be further leveraged or optimized as a direct result of partnerships with others.

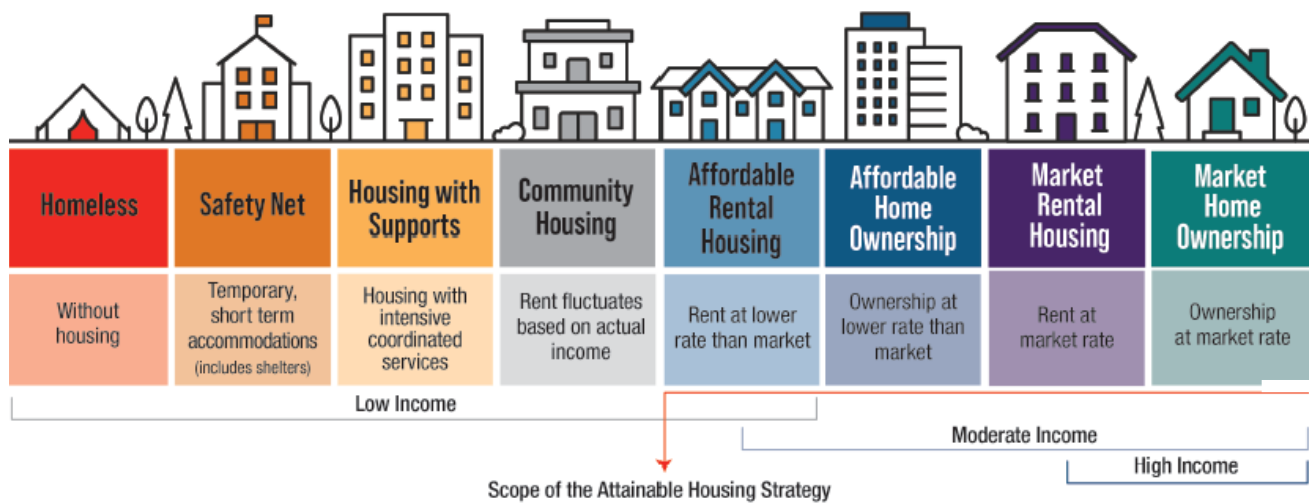
The work in this strategy does expect to be heavily focused on coalition-building and this document is intended to evolve and be a living document as the work evolves and informs the actions that are contemplated in this strategy. It will take champions and community leaders to step into this space and employ these opportunities effectively, and a forum to undertake that work in earnest.

Defining Affordable and Attainable Housing

One of the issues with the housing conversation is the diverse interpretation or use of terms. Ensuring common understandings of terms, at the very least for the purposes of this report, is critical to ensuring the efforts outlined herein are targeted and actioned appropriately and with the right intentions.

This section provides definitions that will be used throughout this report and the ensuing attainable housing work of Niagara Region. Initial consultations have made clear that clarifying and defining terms pertaining to housing (both affordable and attainable), with emphasis on the differentiation of attainable housing, should be a priority. The figure below demonstrates the relationship between affordable and attainable and market housing.

Figure 2: Housing Spectrum



There are many definitions used in the housing sector, and a lack of alignment is part of the challenge in having conversations about housing. Definition of terminology and roles sets the foundation for the work that both private and public sector partners are engaged in and is the first step to being able to develop and implement actions to increase housing attainability.

Housing affordability and affordable housing should be viewed differently and will be treated as such in this report.

Diverse, if frequent, use of the term “affordable housing” has created considerable confusion. There are federal, provincial, and local definitions of affordable housing that exist for the explicit purposes of land use planning, funding for community and other housing incentives, in addition to those specified for development charges, which are applicable and valid in relation to specific planning or program delivery documents. The definitions provided in this report do not replace those definitions but are clarified for application to a broader community conversation about affordable and attainable housing.

Housing affordability is used to discuss the concept of being able to afford housing based on household income and in relation to the cost of housing whether rental or ownership.

There is no universal definition of attainable housing; however, based on a review of several definitions by government and other non-profit entities who have examined the

housing continuum, the following definition will be used in this report and will guide the Region's attainable housing efforts going forward.

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 5th and 6th decile of the average household income for the area)
- Requiring no government subsidy for rent

Specific definitions for housing adequacy, suitability, and affordability have been developed:

- Adequate Housing: Housing that does not need any major repairs as reported by residents is adequate housing. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.
- Suitable Housing: Suitable housing makes sure that there are enough bedrooms for the size and make-up of resident households based upon the National Occupancy Standard.
- Affordable Housing: Housing that has shelter costs equal to or less than 30% of total before-tax household income is affordable housing.

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.

There are many factors that affect the availability of attainable housing supply including but not limited to:

- cost of property and land
- interest rates
- cost and access to building materials
- availability of skilled trades and construction labour

- availability of housing supply (both existing and new housing stock; both rental and ownership options)
- market demand
- socioeconomic conditions (inflation, employee wages, unemployment and workforce participation rates)
- changes to a household's income and/or debt services

Attainability can be summarized as the freedom to choose to live in different types of housing options at either affordable or market rates without government subsidy.

The term affordable housing is used in many ways and contexts: affordability of a home for first-time buyers, affordability of rental units, or deep affordability for low-income households, are the most frequent examples. Affordable housing is generally a measure indicating no more than 30% of income was spent on housing regardless of income levels. 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 \$108,900³.

The Niagara Official Plan adopts a definition of Affordable Housing widely used in Provincial and Federal government documents. It is defined as:

- Housing, both rental and purchase, for which the costs do not exceed 30 per cent of gross annual household income for low- and moderate-income households; or
- Purchase price which is at least 10% below the average price of a resale unit in the area; or
- Rent which is at or below the average market rent of a unit in the area⁴.

Within the range of affordable housing, there is housing that needs additional supports, partnerships and incentives to enable the housing to be affordable for some lower income households, and then there are other households that have the financial capacity to access housing so long as the market provides a greater range of housing types and unit sizes. Instead of direct subsidies to the monthly cost of rent, government

³ Province of Ontario. Provincial Policy Statement—Housing Table, Table 1: All Households Incomes and Affordable House Prices, 2023.

⁴ Niagara Region. *Niagara Official Plan*. 2022. Chapter 9-Glossary of Terms

may provide grants and incentives that help reduce the overall capital cost of the housing so that the housing can be offered at below average market rate to achieve attainable price points. Attainable housing is housing that is within the higher end of the affordable range and the lower end of the average market cost of housing and in the current housing market would require incentives in order to achieve these price points.

The above definitions aim to clarify and frame the conversation around attainable housing and how it relates to affordable housing. Most government housing programs are aimed at meeting the housing needs of lower-income earners and is what people commonly refer to as affordable housing, whereas moderate-income household earners are typically the ones searching for attainable housing options.

Focusing on attainable housing is important for economic prosperity: a lack of attainable housing impacts employee recruitment, employee retention, demographic diversity, and it leads to increased commuting which leads to increased transportation costs, and less local spending on goods and services because too much income is being spent on housing. Ensuring there is a sufficient supply of appropriate housing is critical to economic and social success and sustainability.

In addition to defining the housing terms, it is important to understand the areas of influence and responsibility. The section below defines the roles each level of government plays in housing and making housing options attainable.

Roles

The following summarizes the current roles and responsibilities for housing policy and delivery.

Federal Government

The federal government provides funding and financing for housing through a variety of programs and agencies. The federal government has incentivized housing construction and the housing market in various ways over the decades, particularly since World War II. Currently there is a renewed focus on providing funding for rental apartment units, secondary dwelling units, transit, and infrastructure. Typically, the Federal government has not been involved in land use planning as it is a provincial and local matter; however, current funding programs are being tied to more permissive and transit-oriented policies based on an understanding that intensification and transit are intrinsically linked, as is improved fiscal performance for municipalities. Sprawl is not

fiscally sustainable or climate friendly, and the federal government is tying their new funding programs to ones aimed at achieving larger policy objectives.

One gap that continues to exist since the federal government stopped funding community housing is the lack of federal funding for existing community housing units.

It remains to be seen how the new programs that have been announced in 2024 will be administered. There is a role for Niagara Region to participate in any consultation with respect to program structure and requirements, and to advocate on behalf of our municipalities for programs that they are or may be eligible for and can reasonably access.

Provincial Government

The Province of Ontario sets housing policy direction, is the steward of the housing and homelessness system, and sets the overall vision for housing by establishing legislative and policy frameworks. The Province has released several policy documents in the past five years aimed at making it easier for Ontarians to find a home that meets their needs and budget. There are also various funding programs available to support the delivery of housing, including provincial transfers for affordable housing (rent-geared-to-income) and infrastructure. However, there is still limited funding for building new affordable housing units, and program details of infrastructure and transit funds are not yet available. There is a role for Niagara Region to continue to engage and advocate with provincial ministries with respect to program requirements to ensure our communities can access the available funding for transit, infrastructure, and community housing.

Niagara Region

Niagara Region is responsible for delivering and operating homelessness services, affordable housing transfers from the provincial government, and operating existing affordable housing.

Additionally, Niagara Region is responsible for a 10-Year Economic Development Strategy to build a strong and sustainable economy which is particularly relevant to housing in two ways. One, as we cannot build our way out of the housing problem, increased income and economic productivity are key to better housing outcomes; and two, without attainable housing, employee attraction and retention are problematic and negatively impact achieving the economic development strategy.

Niagara Region also has a Master Servicing Strategy that coordinates regional growth and works to deliver appropriate services at the appropriate time for anticipated growth across the region. Integrated servicing plans are essential to being able to meet housing demand, as infrastructure is one of the fundamental gaps and financial pressures in delivering new housing. Continuous work on coordination and resourcing of this plan is an important element of having land that is development ready. With changing timelines and population projections, this infrastructure servicing document is dynamic and needs dedicated resources to ensure the plan is a living document and can be relied on for 10-year capital planning.

Area Municipalities

Area municipalities approve policy documents, plans and by-laws that manage land and resources and guide decisions about where to build housing and what forms of housing are permitted. They may participate with other levels of government and with interested parties to enable housing projects or apply for funding.

Tools municipalities have available that can impact the housing system to increase the number, type and tenure of housing include Official Plans, Zoning By-laws, Community Improvement Plans, Rental Licensing By-laws, Rental Replacement By-laws, Municipal Development Corporations, Short-term Rental by-laws, making municipally-owned land available to housing providers (i.e., Niagara Region Housing Services or community non-profit organizations) for affordable housing development, and expediting development approvals for affordable housing projects.

There are best practices in land use planning that other municipalities across Canada, including in Niagara, are employing and which should arguably be considered for broader application across Niagara. Some examples include:

- identifying affordable housing as a public use
- reducing lot sizes to encourage smaller new dwellings
- removing minimum parking requirements
- updating and including more permissive zoning to reduce the need for zoning amendments, which reduce approval timelines, normalize the expectation for intensification, and increase efficiency of land use
- updating as-of-right zoning to reduce the opportunity to create value for investors who upzone property to leverage it for financing for other projects
 - by increasing the supply of lands already zoned for these uses it reduces the premium on the cost of land that is appropriately zoned for multi-unit developments, which will help to reduce the demand for a

scarce supply of land that can accommodate projects like purpose-built rental housing

Area municipalities are best positioned to enact changes to policy that can help address the need for more housing and protecting existing rental housing stock. Most initiatives in this strategy will include partnerships or collaborating with area municipalities and working to advocate for program requirements so that all area municipalities can effectively access funding for infrastructure and other housing supportive funding programs.

Private Sector

The private sector (i.e., developers, investors, property management corporations, etc.) can take on a variety of roles in the housing continuum. Traditionally, they have been responsible for developing market housing ownership, rental housing options, and/or managing rental housing stock. They are important community builders responsible for delivering market-driven housing options in Niagara.

It should also be noted that there are many non-profit and co-operative housing providers in Niagara that supply affordable housing units, housing with supports, and cooperative housing units that are a part of the housing ecosystem.

Niagara Context

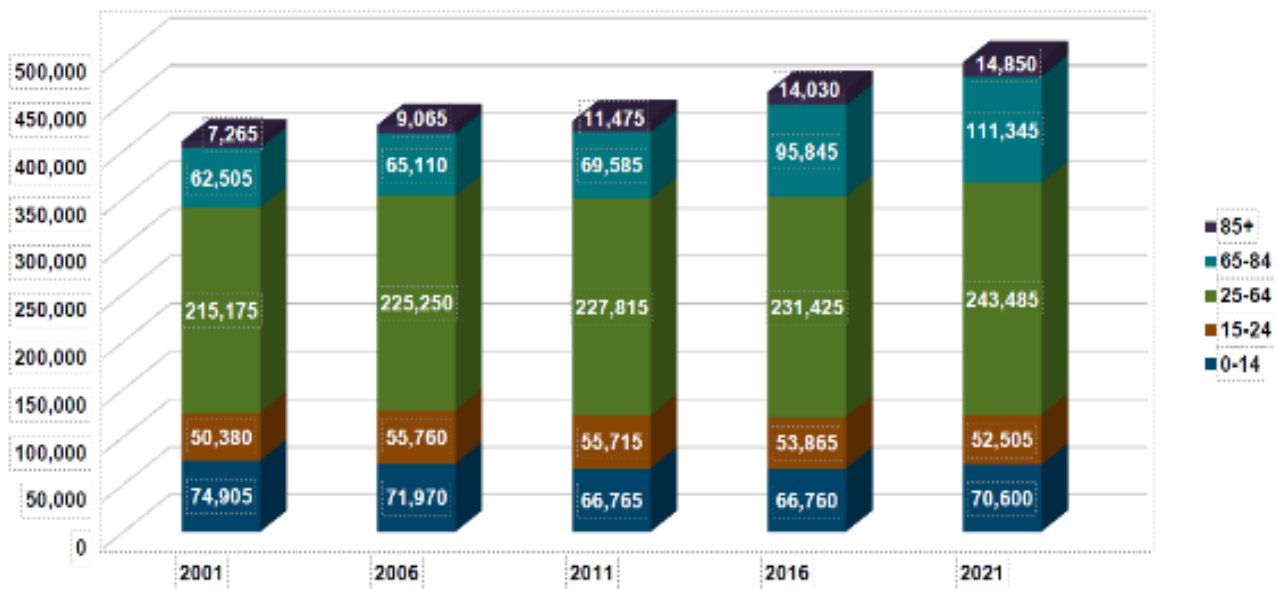
After periods of modest population growth and new construction, Niagara region has recently seen a shift from a relatively quiet housing market to a robust one. A long period of low interest/borrowing rates resulted in a surge in home prices in the Greater Toronto Area (GTA). This has, in turn, caused a significant impact on outlying communities, including those in Niagara. The shift in the housing market has pushed the most attainable entry-level homeownership prices to new heights.

The Region's Ten-Year Economic Development Strategy identifies housing affordability and rising cost of living as two challenges for lower-income families residing or wanting to reside in Niagara. The affordability of housing has dramatic impacts on the economic prosperity and development of the region, as the employees required to sustain and grow our largest employment sectors such as retail, agriculture, manufacturing, and the service industry cannot afford to reside in the community.

Labour force participation rates have been falling in Niagara, and the Region's Ten-Year Economic Development Strategy recognizes that it is critical that this trend be mitigated. There are many social issues that need to be addressed to increase participation in the labour force to ensure equal employment opportunities for everyone. These issues include availability of affordable and available childcare, availability of attainable housing, availability of integrated regional transit with routes and times to suit work schedules, employers offering flexible working arrangements around school hours, and access to reliable broadband coverage across the region.

Niagara needs a growing population and a working-age population to achieve economic growth and prosperity. As Figure 3 below illustrates, though the population is growing, most of the growth is in the 65+ demographic, which creates challenges for Niagara's economic productivity and indicates that Niagara is not attracting enough new, young residents to keep the age distribution in balance.

Figure 3: Age Distribution of Niagara's Population 2001-2021

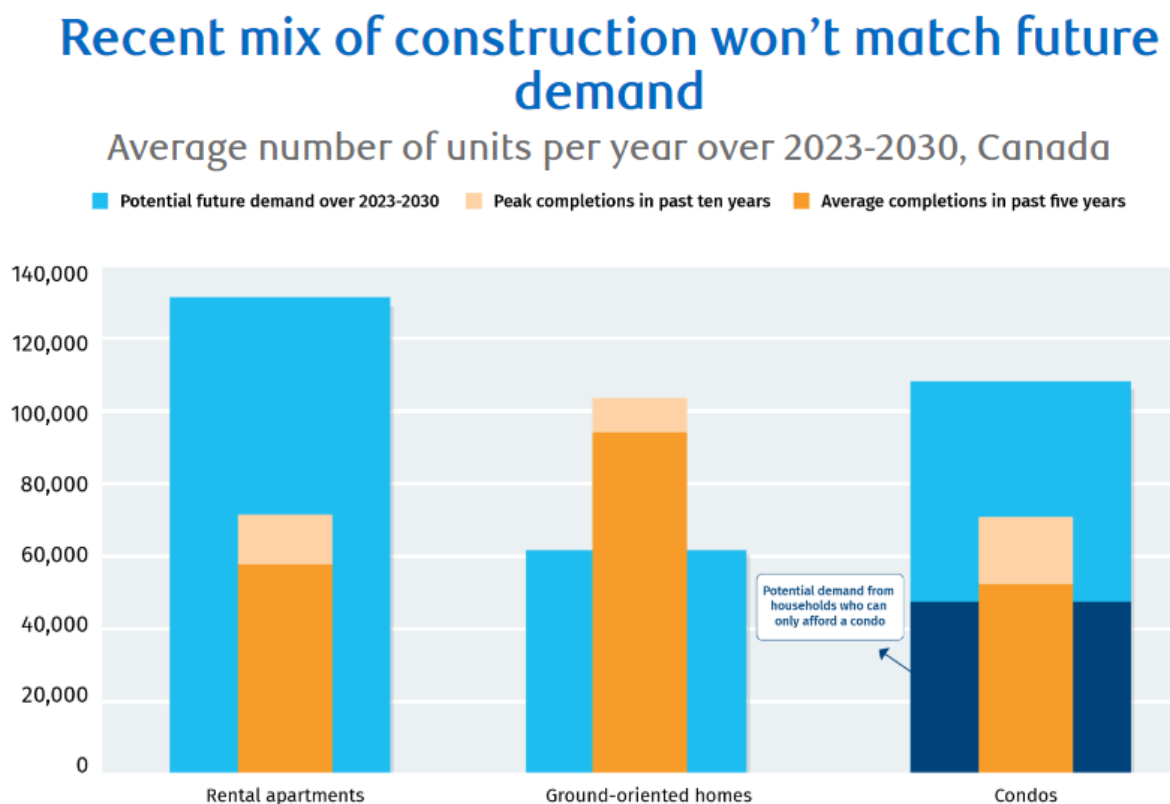


Source: Statistics Canada, Census, 2021

The aging of Niagara's population not only impacts labour force participation rates, but it also has implications for the housing market and housing attainability. The change in population distribution toward seniors will lead to a demand for smaller dwellings, including apartments as the population continues to age; therefore, Niagara needs more

construction of multiple unit dwellings (i.e., apartments), partly due to demand for smaller dwellings due to the age of the population and household sizes, and partly due to affordability needs. Across Canada, it is predicted that potential condominium buyers would outnumber buyers of single detached dwellings by two-to-one by 2030⁵. More specifically, Niagara, like all communities, needs to increase the supply of all forms of rental housing because the buying environment is likely not conducive to the same high levels of ownership that have historically been seen in Canada.

Figure 4: Future demand for dwellings in Canada to 2030



Source: Statistics Canada, CMHC, RBC Economics

According to the above analysis by RBC Canada, in Canada, where demand is poised to increase significantly for rental units it is clear based on past completion rates for rental units there is a significant shortfall and the market is will be unable meet demand unless there is a very significant shift in the completion rate of new rental apartments. This trend or issue of a lack of supply of rental apartments is also visible in the market

⁵ RBC Economics & Thought Leadership. 2024. RBC Housing Report; The Great Rebuild: Seven ways to fix Canada's housing shortage.

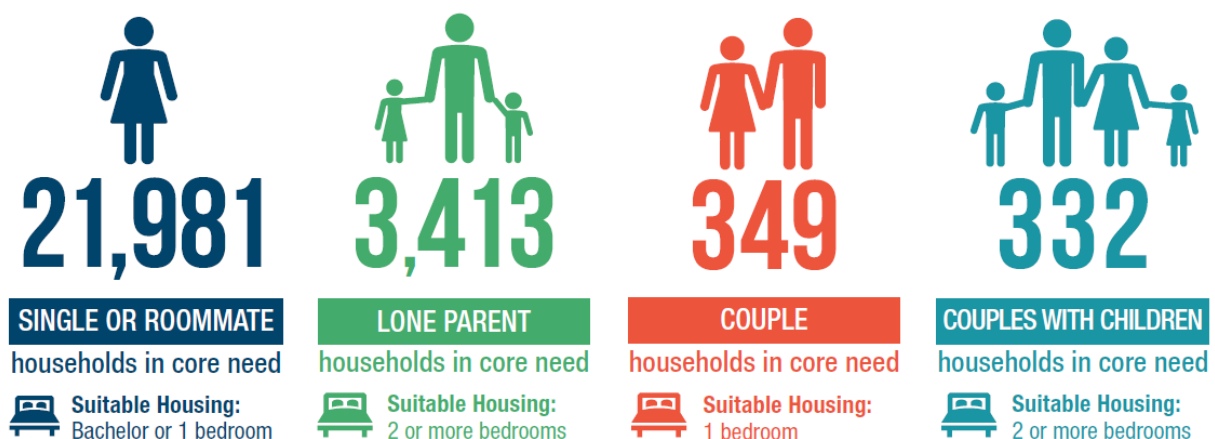
with vacancy rates for rental dwellings currently at historic lows across the country and in Niagara. The biggest driver of demand for apartment dwellings is the increase in single or two-person households across all age demographics. Seniors' increasing demand for apartments and the fact that younger cohorts can only afford apartments or smaller dwellings will create significant demand for a dwelling type that is currently in very low supply in Niagara. This market situation means younger households are unable to move to Niagara for work, or similarly, younger earners are unable to move out of their parents' homes to live independently.

Life circumstances, financial choices, and housing needs mean there is an increasing demand for rental options of all types and at every price point. A lack of supply of rental units results in higher prices for rental housing due to high demand. Demand is also being driven by the fact that moderate income earners cannot afford to move into homeownership and are therefore renting units that may otherwise be available if there were more movement between ownership and rental tenure.

Single persons, who represent 28% of the households in Niagara⁶, are particularly challenged in having their housing needs met, as this group is likely being priced out of the existing housing market at a higher rate than households with multiple income earners. In addition to this, there is a lack of appropriately-sized housing to accommodate single person households, making the housing realities for this demographic more precarious.

Figure 5: Core Housing Need by Dwelling Size

TYPES OF HOUSEHOLDS THAT ARE MOST CHALLENGED WITH AFFORDABILITY:



⁶ Statistics Canada, Census, 2021

Source: Niagara Region; 2021 Data Analysis; Core Need Projection from Niagara Dataset 2051—Canadian Centre for Economic Analysis

In 2021 there were 26,093 households in core housing need⁷, the vast majority of whom need bachelor or one bedroom accommodations⁸. In addition, of Niagara's overall population, 65% of the households are one- or two-person households, indicating there is a significant market demand for smaller dwelling types.

Rising costs of living and a low inventory of single-bedroom units further threaten an increase in the number of individuals and families experiencing, or nearing, a state of homelessness. Cost of living has increased significantly since 2020; increases include transportation costs, food, energy, and other staples of daily life. The ability to afford a dwelling has become much more nuanced as market conditions have changed and rents and house prices have increased at a pace well beyond the pace of income growth. With increased cost of living and wages that have not kept pace, there are more variables to be considered when measuring the affordability of housing. The pandemic created worsening conditions for people already living in precarious housing situations. Since the pandemic, Niagara has seen an increase in visible homelessness and the use of emergency accommodation, putting further strain on our community and social services.

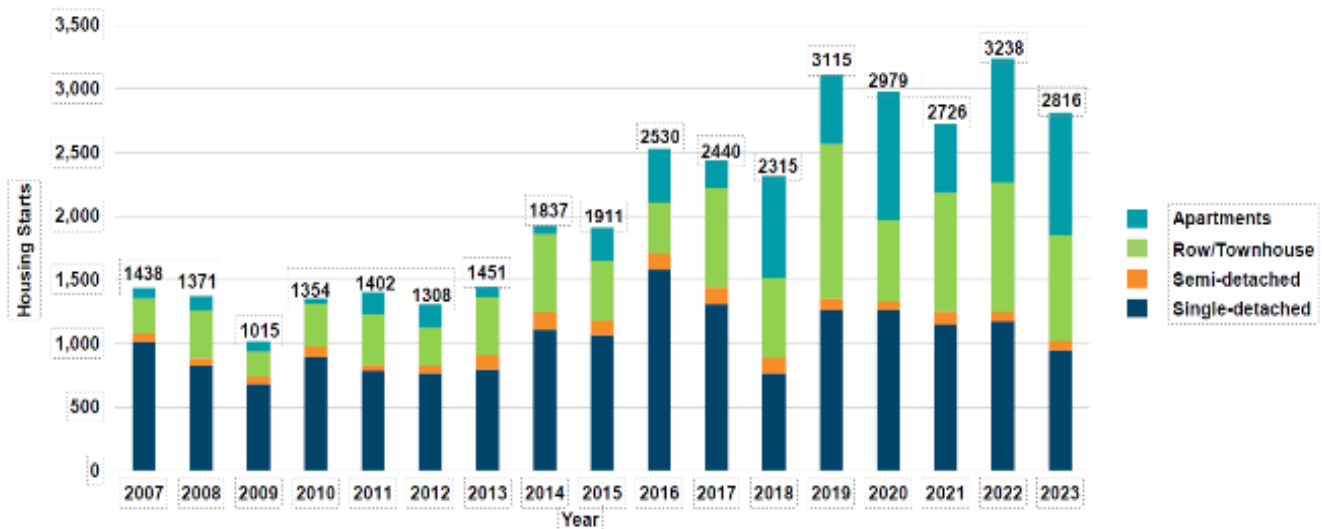
Beginning in 2014 (Figure 6), annual housing starts in Niagara began to increase in response to a modest increase in population growth. Around the same time, there was also a shift in the mix of dwelling types. The shift to constructing more multiple unit dwellings was welcome and much needed in the Niagara market; however, due to the long history of predominately single-detached dwellings being constructed in Niagara, the increase in mix has not been significant enough to balance the supply of housing types. There is still a significant need for more multi-unit dwellings to meet existing and future demand. Given that purpose-built rental tends to be in the form of apartment buildings to increase the supply of rental housing in a meaningful way, there must be even more emphasis placed on the construction of apartment dwellings throughout Niagara but will require changes to policy, financing, and broader acceptance of apartments in communities across all of Niagara. Achieving greater density, a greater

⁷ Core housing need is an indicator of the need for community housing in the regional market area. A household is considered to be in core housing need if: its housing is unacceptable (does not meet one or more of the adequacies, suitability, or affordability standards); and acceptable alternative housing in the community would cost 30% or more of its before-tax income.

⁸ Statistics Canada, Census, 2021

mix, and a greater number of new units will enable housing attainability options for moderate-income households such as teachers, nurses, personal support workers, hospitality and service industry employees, and transit and municipal employees, in addition to increasing options for where seniors live to enable seniors to age in their communities.

Figure 6: Housing Starts by Unit Type

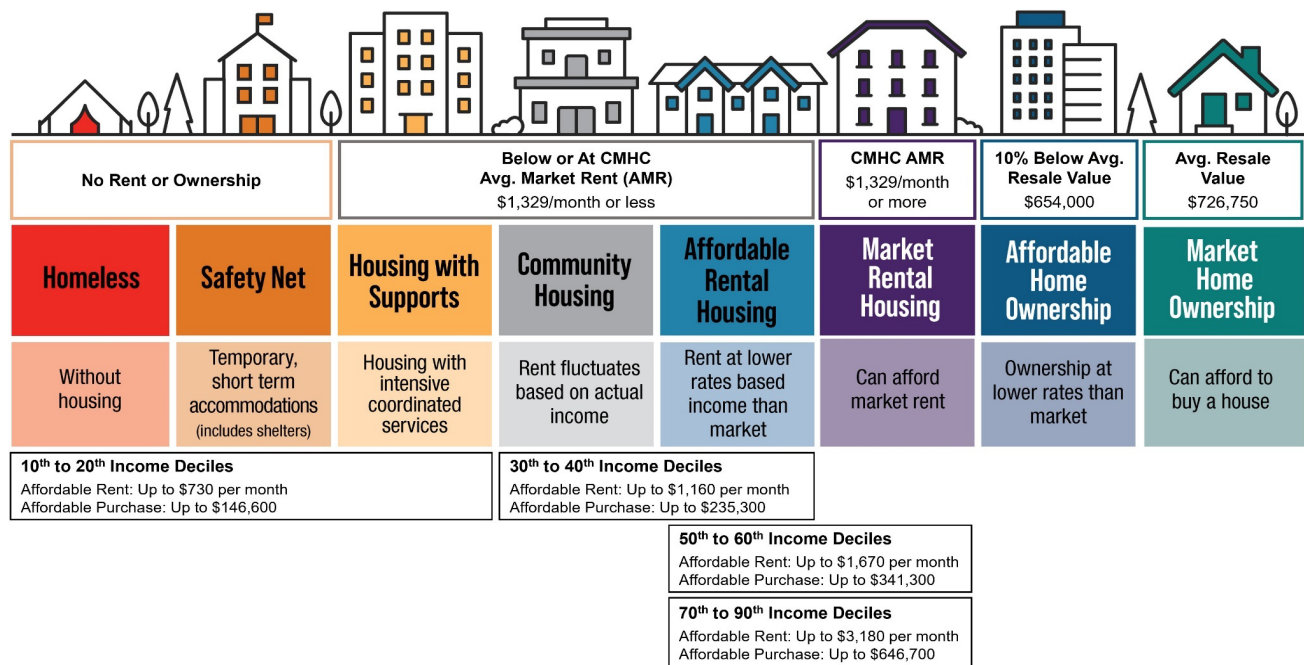


Source: CMHC, Housing Starts and Completions Survey, 2023

Renting has traditionally been seen as a more cost-effective housing option; however, due to a lack of supply and high demand for rental housing, the cost of rental housing has been increasing rapidly. CMHC indicates that rates have increased by 8.5% in the past year⁹. High demand and lack of supply have fueled this rapid increase in the cost of rental housing and driven up the cost of what was once an attainable housing solution.

⁹ CMHC, Rental Market Report, 2024

Figure 7: Housing Affordability and Income Deciles



As a new renter in the Niagara market, a person will be facing much higher rents to enter the rental market than the rates shown in the graphic above indicate. The CMHC data on average rent is based on all rents that residents are paying, including long-tenured renters who may be paying prices well below the average market rent, whereas current listings for units available for rent indicate a much higher rent price. In May 2024, the average asking rent for a two-bedroom unit in St. Catharines was \$1,954, while average asking price for a one-bedroom unit was \$1,698 per month¹⁰.

Given that average rent of all existing rental units in the Niagara market is \$1,199, based on the average rental price for a dwelling and the income needed, any household earning less than \$44,600 cannot afford an average rental dwelling in Niagara. With increasing costs of living including groceries, transportation, clothing and necessities, most household income is being eroded such that there is not 30% of their pre-tax income remaining to assign to housing. “According to Statistics Canada, shelter is our largest household expense at 31.4%. And while the cost of food has recently overtaken

¹⁰ Rentals.ca. May 2024 National Rent rankings

second place, transportation is in a close third, accounting for 15% of household spending.¹¹

The current market situation also means that many households have little choice when it comes to housing and are also likely living in housing that may not be adequate for their needs or in a state of good repair as evidenced by the significant number of households who are in core housing need in Niagara.

Between 2016 and 2021, there was an 8.6% increase in the number of households spending more than 30% of their income on housing (a measure of need for affordable housing)¹². In addition to the rising cost of housing, there has also been a significant increase in the cost of living because of rising inflation and wages have not kept pace. “Increasing rents inflict the most significant harm on the lowest-income Canadians, including seniors, people on fixed incomes, single-parent led households, students, newcomers to Canada and Indigenous peoples¹³.” Increasing the supply of rental housing, coupled with government investment in affordable housing, will lead to positive outcomes for the entire market and begin to address the core issue: supply that provides housing choice for all segments of the market.

The story for people looking to rent in Niagara is not a positive one; the barriers for residents in Niagara with respect to homeownership are even more significant. A household must have an income of roughly \$200,000 to potentially afford the average resale home in Niagara.

Due to the high-income threshold to enter the housing market in Niagara, one can conclude that households earning less than \$200,000/year remain in the rental market or cannot afford to move to Niagara for work. Having a large portion of Niagara’s population unable to afford home ownership creates demand for rental housing that cannot be met given the current rental supply which is why rental rates have increased so significantly year over year, driven by high demand due to the unaffordable ownership market and low supply in Niagara’s rental market.

¹¹ Jordan Lavin; “What is the total cost of ownership for a car?”; January 30, 20024; <https://www.ratehub.ca/blog/what-is-the-total-cost-of-owning-a-car/>; accessed on April 30, 2024.

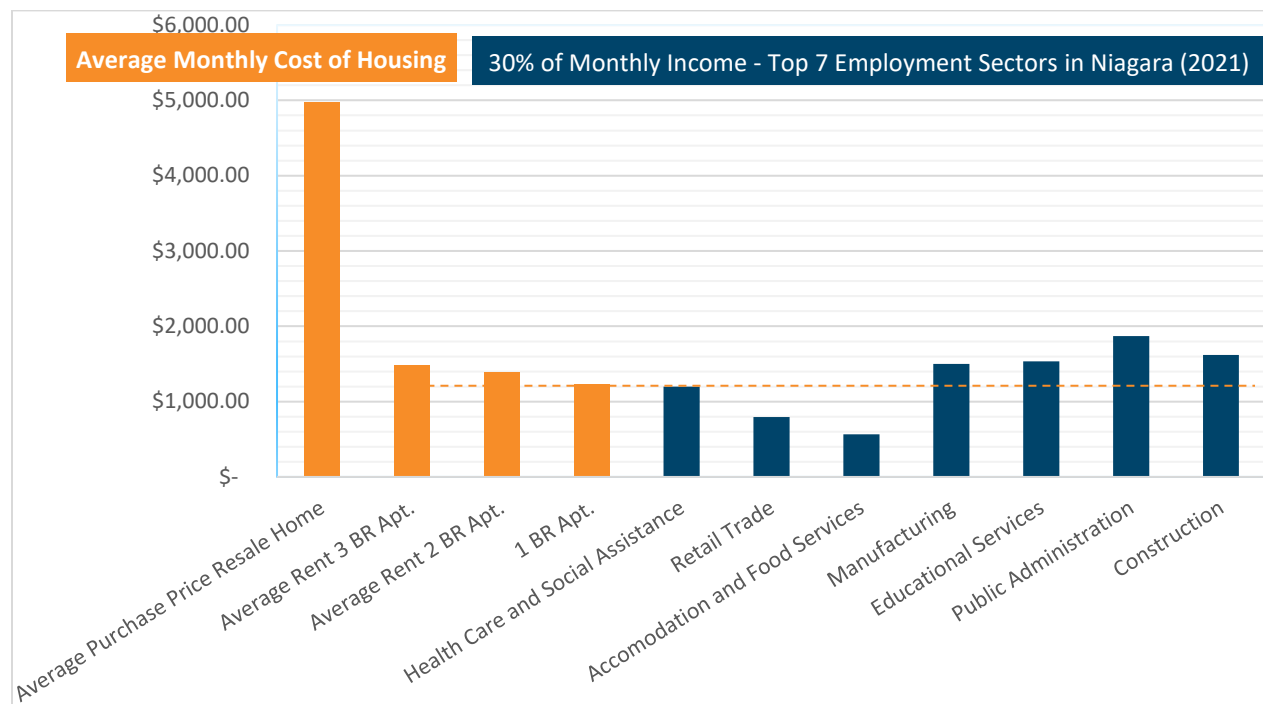
¹² Statistics Canada, Census, 2021

¹³ The National Housing Accord: A Multi-Sector Approach to Ending Canada’s Rental Housing Crisis

The average income in Niagara of people who are employed full year, full time is \$70,400, while the overall average income of private households in 2020 was \$41,920¹⁴. As Niagara's population is predominately employed in the service and health care services sectors, there are likely many employed residents who are not employed full year, full time. The data indicates that most people who are income-earning in Niagara are excluded from purchasing a dwelling under the current market conditions.

Figure 8 shows the average monthly cost of apartments and the average monthly carrying cost of a mortgage for a home that sells at the average price of a single detached dwelling in Niagara and compares this with how much an employee can afford to pay for housing monthly based on their annual average income. The seven sectors shown in Figure 8 are the largest employment sectors in Niagara, representing a substantial portion of Niagara's working population, many of whom would not be able to enter the market at today's prices. This data clearly demonstrate that housing is not attainable to many residents or to potential employees in the sectors that employ the most people in Niagara.

Figure 8: Monthly Cost of Housing and Maximum Affordable Rent Level



¹⁴ Statistics Canada, Census, 2021

¹⁵ This number includes households where income earners may work seasonally or part-time as opposed to being employed full time, full year

Source: Ontario Works Act, ODSP Act, Employment Standards Act, Government of Canada, Job Bank – Wages in Hamilton-Niagara, MMAH’s 2023 Update to Provincial Policy Statement Affordable House Price and Rents Table - Niagara Region.

As the information above regarding Niagara’s population, labour force, housing market conditions, and analysis of the needs going forward demonstrates, despite the important work that is happening there is clearly a need to do more on creating more diverse, balanced housing opportunities. Both Niagara Region and area municipalities have already adopted many best practices for delivering attainable housing. However, the need is greater than the Region can fulfill just by focusing on affordable housing. Affordable housing is needed, and the solution of building more appears simple although not without significant cost. There is a need for more funding for affordable housing so that non-profits and housing service providers like Niagara Region can build more units. Market conditions (i.e., construction costs) have clearly demonstrated that the market cannot build affordable housing units that target those in core housing need: only government or non-profits can build, operate, and maintain these units, as the degree of subsidization is significant and far outstrips the market’s ability to deliver at a profit. Aside from affordable housing, there is a need for broader intervention in the housing sector.

Based on research on housing, discussions with local area municipalities, conversations with various private sector parties, and the above data, there are several conclusions that are relevant to the attainable housing strategy.

Summary of Analysis

The analysis of Niagara’s economy, population distribution, and current housing supply indicates that the first need is for more purpose-built rental of all types (ground-oriented, mid-and high-rise), specifically rental units, in order to meet the current and projected future housing demands of our community. The high number of single person households and two-person households indicates a need for smaller dwellings. This is also evident in the data Niagara Region has on affordable housing.

It is reasonable to determine that the projected demand for rental units and condos will hold true for Niagara, even if the pressures and the scale of the issues vary, as do factors including access to transit, ability to attract and retain new skilled labour, the local labour market, availability of land, availability of financing, and the unique needs of Niagara’s predominant economic sectors. Due to the site-specific nature of the housing

sector, we need to be able to collect and share more data about the local context to accurately frame conversations and make informed policy decisions specifically relevant to Niagara. Through collaboration with local agencies and groups, the intention is to better develop Niagara-specific information about housing to properly inform Niagara-based solutions.

A second issue that is clear based on Niagara data is there is a need for new housing supply to be in the form of smaller units. Sixty-five percent of Niagara's households are either one or two-person households, and most of our core housing need is also for 1-bedroom units: we need more multiple unit housing options, not more single detached dwellings. Over housed seniors seeking to downsize from their large single detached dwellings want options for smaller dwellings within their neighbourhoods, so they do not lose their sense of community or proximity to family and services. By preventing smaller lots, smaller dwelling sizes, stacked townhouses, and apartment buildings from being integrated into existing neighbourhoods, and opposing these built forms in locations where they are appropriate, new housing options that people can afford – or that are more conducive to single and two-person households – are not available, and the impacts to the housing market, now and into the future, are significant.

There is also a need to make better use of existing housing stock. One way to achieve this is for over housed smaller or single-person households to downsize to appropriately-sized dwellings, to allow the larger dwellings to be occupied by families. We have sufficient supply of single detached dwellings, but too many people are living in houses with extra, unoccupied rooms. There is an opportunity to right-size household dwelling sizes in Niagara, but that relies on there being more housing choices provided in the market so there are opportunities to downsize. Due to increasing housing prices and limited housing options, one- and two-person households are not downsizing from their larger, single-detached dwellings into more appropriately sized dwellings because there is no financial benefit to downsize, and there are no appropriate housing options. Providing opportunities for households to downsize will lead to the re-sale or rental of existing single detached dwellings, making those units available to the 35% of our population that need larger dwellings. Multi-unit dwellings and missing middle type housing forms are best positioned to meet the market demand for smaller dwellings and must be planned for in the appropriate locations and permitted as of right to remove barriers to construction.

A way to use the current housing supply more efficiently is for homeowners to rent out rooms to generate income. This would allow for seniors to offset the costs of maintaining their homes and allow them to age in their dwellings while also using the

existing housing stock more efficiently. Municipalities can adopt bylaws that explicitly permit the renting of rooms within dwellings. There can be expansion and promotion of existing programs that match seniors with students, these third parties assist with screening and matching tenants and seniors.

Housing stock can also be used more effectively by focusing on the conversion of existing homes into multiple units where the building footprint and floor area can accommodate adding additional units. Additions to existing buildings for additional units and detached additional dwelling units can also add more units incrementally and use existing lots in a more efficient manner. There could be expedited permit review processes or incentives to facilitate this and where needed there could be changes to zoning by-laws so that restrictive zoning does not inhibit the creation on additional units on existing lots.

Another area of focus is the need for investment in enabling services and infrastructure. Through research and engagement with a cross-section of interested parties, the link between housing and enabling investments in transit, water/wastewater infrastructure, employment growth, and skilled trades development and retention has been repeatedly highlighted as a key need.

Reducing car dependence impacts housing on two fronts: the cost of housing can decrease if there are no parking requirements, and the ability to afford housing can increase if transportation spending is reduced. Focusing on increasing mobility options and focusing on reducing parking requirements can significantly impact housing. Transit and active transportation are critical, so that there is the option of living and working in Niagara without needing to own a car. The average annual cost of owning a car is now \$16,644 or \$1,387 per month¹⁶. Car ownership consumes a significant portion of a households income and there are limited opportunities to reduce the monthly cost in a significant manner due to insurance, gas, and maintenance costs regardless of the vehicle. In Niagara, given the cost of insurance, a new SUV will cost upwards of \$1,600/month¹⁷. Additionally, providing parking is expensive and a driver of housing cost. The cost of living is continuing to increase; being able to control cost or reduce costs helps people secure housing.

¹⁶ Jordan Lavin; "What is the total cost of ownership for a car?"; January 30, 2024; <https://www.ratehub.ca/blog/what-is-the-total-cost-of-owning-a-car/>; accessed on April 30, 2024.

¹⁷ CAA. <https://carcosts.caa.ca/>

Reduced parking requirements are not a viable option unless there are alternative mobility options and solutions available to residents. It is very clear that parking requirements consume large amounts of land in new developments, and that this land requirement comes at a high cost to the consumer. Providing for alternate modes of transportation will allow for parking reductions, which will decrease the cost of housing. More intensification of development is hindered by a lack of reliable transit in suburban communities. To enable more densification, there is a need for increased funding and investment in transit.

Transit remains a critical source of mobility and transportation for low- and moderate-income earners who rely on affordable and attainable housing. Without efforts to intensify and increase housing supply these groups will be negatively impacted. The expansion and consistency of transit in enabling community mobility, social equity and labour movement is essential to ensuring attainable and affordable efforts are successful. The priority upper orders of government are placing on the relationship between transit and housing is becoming extremely evident, with programs, funding and policy all driving toward a more deliberate and strategic alignment of these two key areas. Niagara will need to ensure its transit investments are a foundational component of the affordable and attainable housing solution.

Focus is also needed on investments and advocacy in three other areas: water/wastewater infrastructure, employment growth, and skilled trades development and retention. The availability of adequate services for new housing, whether intensification in existing areas or new development areas, is critical to being able to increase housing supply. Need for more funding to support the delivery of these services will need to be part of an ongoing government relations strategy. There also needs to be focus on growing Niagara's employment sector. Increased productivity and increased incomes are key inputs into addressing housing affordability for Niagara's residents. Finally, housing construction and cost of construction is influenced by the availability of skilled trades. Limited supply of skilled tradespeople is driving up construction cost and constraining the ability for builders to deliver new housing. There needs to be an emphasis on training skilled labourers in Niagara and retaining them to live and work in Niagara. Successful work is occurring on this important issue, but Niagara Region needs to support the work, and advocate for more provincial funding for these successful programs.

Having set out the conditions, context and analysis of all contributing factors in Niagara's housing market, the following sections set out the goals of the Region's

Attainable Housing Strategy and actions aimed at continuing to effect change for the delivery of more housing in Niagara.

Goals

The scope and complexity of the housing crisis can appear daunting when viewed through the lens of a single actor or contributor. Just as it has multi-faceted causes which have evolved over time, supporting increases to the housing stock is going to take equally broad-based action, implemented over time. Conversations with community partners make clear this imperative; however, we must begin addressing these problems now. Niagara municipalities have instituted several initiatives that are already proving helpful, and more are being discussed and planned.

The Region has committed to prioritizing housing through several of its policies and programs, and through the mobilization of dedicated staff in the Strategic Transformation Office to implement this Attainable Housing Strategy. These individual efforts are important, but as research and comments from municipal partners recognize, the most promising approaches are likely to result from collaborative efforts: to innovate, to share ideas and best practices, to think specifically about Niagara's needs and solutions, and to work as partners on ways to provide appropriate housing for all residents of our region.

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

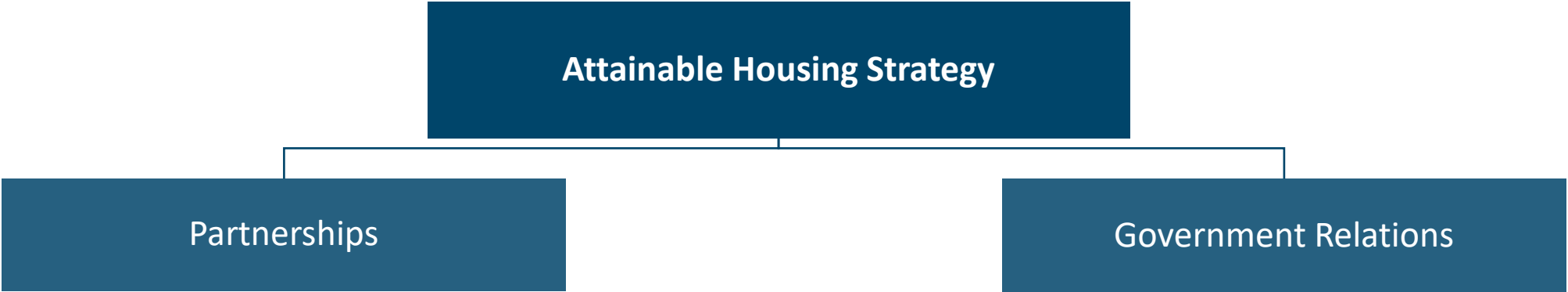
- 1) To increase the supply of rental housing
- 2) To foster innovation and implement best practices that lead to more housing options, including a mix of unit types, tenure, and supports, to meet the needs of current and future residents
- 3) To optimize use of the existing housing stock and public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

Niagara Region can work toward these four goals by leading, innovating, supporting, collaborating and facilitating actions and initiatives. Niagara will do this by building a coalition of groups, agencies, and businesses that are involved in housing, developing and implementing a collaborative and targeted government relations strategy, building

effective partnerships for delivery of more housing options, and supporting work that is underway in Niagara.

The graphic below demonstrates the attainable housing work within the rest of the housing work underway at Niagara Region, summarizes the goals and the actions, and shows how there are two overarching activities that are related to implementing the goals and actions.

Figure 9: Attainable Housing Strategy Summary



GOALS	ACTIONS
Increase the Supply of Rental Housing	• Changes to the Landlord Tenancy Act/Increase Capacity of Tribunal • Education Campaign to help remove barriers to intensification and Additional Dwelling Units • Lead coordinated and strategic advocacy for removing barriers to the construction of rental housing • Investigate strategic incentives for purpose-built rental housing
Innovate and Collaborate	• Symposiums on best practices in land use planning and housing innovation • Solutions for investing in existing housing stock • Housing Development Community Partnerships (i.e., Partnership with St. Catharines) • Leveraging Region-owned lands (i.e., Housing-as-a-Priority Framework) • Co-location of services on Regionally owned lands
Optimize Existing Housing Supply and Public Lands	• Partnerships on government-owned properties • Co-Housing Opportunities • Student Housing Strategy—Homesharing, Provincial and Federal policy initiatives, Purpose Built Student Rental Housing
Enabling Investments	• Advocate for increased investment in transit • Continue to focus on employment (industrial) sector growth as a priority within the Council Strategic Plan • Skilled trades training and retention projects

The work has been organized into four goals, and then there are two overarching components of the work that will contribute to achieving the goals and are important implementation tools for this strategy.

The first overarching activity of the strategy that will be critical to achieving success on any of the four goals will be establishing effective partnerships. There are numerous organizations and groups mobilized in Niagara to address the array of factors contributing to housing challenges. Facilitating more of them to come together, and purposefully connecting their aligned interests, will leverage the impact of these groups and harness their innovative, collaborative and informed ideas. Examples of these critical connections include those between students, seniors, employees, newcomers to address labour force needs, youth retention, housing for employees, co-housing opportunities, and co-op placement and training opportunities in the community.

Other partnerships are needed among a variety of community sectors to deliver on attainable housing projects, including business, institutional, financial, labour, industry, real estate, and the development industry. One example is to identify, in partnership with Niagara's financial institutions, innovative financial partnership models for delivering affordable and attainable housing that enable new financial capital to be made available based on Niagara's development conditions. Partnerships within the community are important for retaining our students from Niagara's award-winning post-secondary institutions and integrating them into our communities. In order to be economically sustainable, Niagara needs to attract and retain new skilled talent, and our existing post-secondary student population is an important pool of future potential labour.

The second overarching activity will be an ongoing government relations strategy to continue and sharpen advocacy for appropriate funding for affordable housing, infrastructure, transit, skilled trades training in Niagara, and funding for post-secondary institutions to ensure we are training people for the jobs we need to deliver housing and also to grow Niagara's economy and household incomes.

Increased investment from upper levels of government in delivering affordable housing is a critical piece of ongoing government relations work. Investment in affordable housing directly impacts all levels of the housing market and makes housing attainability more viable. The significant financial interventions required to successfully deliver affordable conditions (i.e., incentives, interest-free loans, and/or rent subsidy) mean the private sector is severely challenged to deliver deeply affordable housing such as community housing, even with grants and incentives. In addition to the overarching

activities there area specific actions associated with each of the four goals. A summary table with proposed implementation timelines is provided in Appendix 1.

Goal 1—Increase the supply of rental housing

1) Develop an Education Campaign.

Despite progressive planning policy enabling new housing mixes, and proposals for new housing forms and densities being recommended for approval, many examples exist of rejected development. These occur in municipalities across Niagara and are driven by public sentiment around NIMBYism and public pressure to reject what is believed to be non-conforming new development within existing neighbourhoods.

In partnership with Area Municipalities, and leveraging the expertise of outside industry voices, this campaign would develop tools for communicating and hosting community conversations based on the foundation of complete communities, to explain the complexity of issues associated with housing and why choice of housing type, housing tenure and intensification are important. So often decision makers or residents are faced with specific proposals which in turn create specific and targeted responses. Creation of a campaign agnostic to specific development proposals based on complete community conversations delivered by a cross-section of housing voices, will allow a conversation to unfold more dispassionately and without attachment synonymous with particular proposals or development. Education will focus on personalizing the conversation so communities come to better understand that key contributors to the community like nurses, bus drivers, service sector employees, health care workers, and public sector employees need housing options they can afford to keep their communities functioning, and that those options will include both ownership and rental of all housing forms.

2) Lead coordinated and strategic advocacy for removing barriers to the construction of rental housing.

Policy updates at the provincial level can help to permit more diverse forms of housing and create more favourable market conditions for delivering rental housing. In some cases, these efforts are led by organizations like Federation of Canadian Municipalities, Association of Municipalities of Ontario, or Regional Planning Commissioners of Ontario. Niagara Region needs to continue to be active in leveraging and contributing to these leadership voices.

Provincial policy or regulation updates can also include changes to land tenure or unit ownership rules to allow for the ‘missing middle’ to be constructed and sold as individual units, without the need for a condominium corporation. The market cannot deliver on small multi-unit ownership developments because condominium corporations are not sustainable for missing middle-sized developments.

Changes to the Landlord Tenancy Act have been identified as a crucial intervention to clear the path for more rental housing. Current conditions deter the development of new purpose-built rental housing and discourage existing independent landlords from offering units for rent, which is decreasing the supply of rental housing. Individual landlords (those who may only own one or two rental dwellings or who rent out their own dwelling in some fashion) are exiting the rental market due to issues around non-compliant tenants. The costs associated with resolving the disputes at the Tribunal, combined with the burden of mortgage carrying costs until non-compliance is resolved. These are significant deterrents to landlords and means providing units for rent is not financially feasible, especially for independent landlords. Delays at the tribunal is a significant issue and one that is well documented and negatively impacts the delivery of more rental units within the current rental market.

3) Investigate strategic incentives for purpose-built rental housing

The current and projected future demand for rental housing is so significant that Niagara Region should explore opportunities to provide incentives for purpose-built rental housing. Arguably, this is the only type of housing that Niagara Region should be considering for incentives, which aim to generate activity in specific areas of need. If Niagara already possesses a disproportionate number of single detached dwellings (supply), has a large majority of single and two-person households (demand), and seeks to unlock existing supply of over housed individuals, it follows that incentives should be exclusively targeted at dwelling types that are smaller, denser, more targeted to the need in Niagara, create a mix of forms, and are connected to transit.

Affordable housing needs dedicated capital funding that should fall outside of incentives and grants, but attainable housing is achievable with appropriate incentives. The greatest demand in the housing market is for purpose-built rental and the greatest impact to the entire housing system stems from the availability of rental units. Creating more rental units has cascading effects even within the ownership market. Focused and targeted efforts to increase the supply of rental

housing is the single most important action that can effect meaningful change in the housing market.

Expected outcomes:

- Changes to the regulatory environment that will remove barriers to building multi-unit residential, including missing middle built forms, and will improve the environment for purpose-built rental housing. Further details on the need for policy and code changes will emerge through the forums and partnerships of Action #5 and #6.
- Increased supply of a range of built forms of housing, and more approvals for multi-unit developments in Niagara.
- Increased supply of rental units in Niagara.

Goal 2— Innovating and Implementing Best Practices

4) Identify and adapt new models for land and housing stock development and retention of existing rental housing

Identify, explore, enable and/or support the groups and municipalities doing work in these areas. Specific areas of focus could be interventions related to direct investment to build housing stock, providing seed funding to enable acquisition programs for land, preserving precarious existing housing stock, and ensuring continued attainability of housing in Niagara.

5) Enable and participate in housing forums designed to showcase, innovate or adapt housing solutions and to create effective partnerships and plans to implement them

There is exciting and innovative work happening within Niagara that others need to know about, just as there are solutions outside of Niagara that need to be brought to the region. There are also partners within our communities that may have innovative solutions that need to be heard, enabled, or adopted.

Establishing and facilitating housing forums will allow for knowledge sharing, dialogue, discourse, and coalition building to effect positive change. Through these symposiums the goal will be to identify appropriate people and experts to provide advice on innovative and realistic actions to implement the Regional Attainable Housing Strategy aimed at increasing Niagara's attainable housing stock. Solutions to the housing challenges identified in this report will not come from one actor, one action, or even one sector. Building a coalition of aligned groups and invested people to create dialogue about housing is critical to being able to innovate, advocate, and act.

6) Facilitate the implementation of best practices in land use planning

Based on recommendations from the symposiums facilitate, collaborate on, and encourage the implementation of best practices in land use planning to allow as-of-right the development of a variety of housing forms and innovative land use concepts that allow for more density in existing and planned neighbourhoods. This could also include developing designs for detached additional dwelling units that homeowners can access for free and are pre-approved. This would help to lower costs for these units and expedite the building permit process.

7) Create a Housing as a Priority framework

Land is a critical ingredient in any successful housing development and is a primary driver of cost and location. Creation of a Housing-as-a-Priority framework allows Niagara Region to make a tangible impact on the availability of publicly held land to enable affordable or attainable housing. The framework will guide strategic review, analysis, and disposition of Region-owned lands after applying a housing-as-a-priority lens on parcels deemed underutilized, surplus, or vacant. This action will help ensure that Niagara Region is optimizing the use of its real estate assets, making available lands deemed surplus to Regional service delivery. It also pilots a funding mechanism aimed at providing some alternative financial resources for a variety of affordable or attainable housing options. The Province of Ontario and Government of Canada have also taken this approach with their publicly held lands.

8) Lead, facilitate, partner, or collaborate on the delivery of a model housing development

The potential for an innovative partnership between the public and private sectors could be to develop a pilot project to implement one of the first if not the first subdivision utilizing Smart City solutions that would make the neighborhood self-sustainable from a utility perspective, given battery solutions and other innovations that could be applied to keep the subdivision grid neutral. A model housing development will be achieved in partnership with the construction, finance, development and community building sectors in Niagara.

Expected Outcomes:

- Creating a housing project in Niagara that is developed in collaboration with key community partners using an innovative financing and delivery model to deliver housing that is below the average market price and intended to house employed residents in Niagara who have

a household income that does not currently afford them the opportunity to obtain housing. Examples of this exist in other jurisdictions, but similar models of delivery have not been implemented to date in Niagara. Opportunities are already being explored in partnership with the City of St. Catharines.

- The number of Region-owned parcels identified and made available, and the corresponding revenue generated and re-invested into the Region's affordable and attainable housing efforts. This action is in the implementation stage and has been endorsed as a policy until December 31, 2026. There could be an opportunity to extend the use of this policy beyond 2026.
- The creation of an active coalition of engaged private and public sector partners who advance and advocate for change and innovation. The foundation for change is broad coalition and consensus building so that partners are working toward shared outcomes instead of cross-purposes.
- The establishment of a land trust in Niagara. Niagara Region would not be the initiator or entity to establish the trust, as there is already a group in Niagara working toward this but would work with municipal partners and community leaders to help a land trust be established.

Goal 3 – Optimize Existing Housing Supply and Public Lands

9) Partnerships on government-owned properties

Increase the efficiency of the use of Region-owned land by pursuing co-location of housing and other services, inter-generational housing, and home sharing. Partnership or collaboration could also include other Niagara municipalities who have municipally-owned lands they have identified for housing opportunities as well. Using existing real estate assets more strategically and intensely, whether land or buildings, needs to be part of the stewardship of assets both for the public sector and for private owners. Looking for opportunities to co-locate services instead of single-use development of sites is an important part of intensification and efficient use of land and assets.

10) Optimize use of existing housing

New construction is costly; therefore, use of the existing housing stock must be part of the strategy for increasing the supply of housing. Making it feasible for those who may be over housed to rent portions of their homes or co-ownership of dwellings are ways to make better use of the existing housing stock. Canada has

many unused bedrooms in its housing stock; using these more efficiently is one part of the solution. As part of this strategy, facilitating opportunities to unlock Niagara's unused bedrooms will allow for additional housing opportunities to be realized using existing housing stock. Optimizing use of existing housing stock could include promotion of existing third party companies that facilitate matches between people who have rooms available and people who are searching for rooms, or initiatives to help with design and approval costs of new additional dwelling units within existing structures, or removing barriers to co-ownership of dwellings for groups of unrelated people to purchase and co-own dwellings, or other ideas on how to optimize use of existing housing stock that maybe identified as part of community engagement.

11) Student housing strategy

Delivering a student housing strategy that identifies student-driven options such as increasing the number of purpose-built student rentals and identifying redevelopment corridors with targeted incentives will also free up existing housing stock, while creating units aimed at student living. The strategy may also consider that Niagara is trying to not only attract but retain students and integrating them into our communities during their post-secondary education is a proven method of doing so.

Expected Outcomes:

- More accessory dwellings, and rental options for existing dwellings with unused bedrooms. Included in this action is a forthcoming student housing report to better define and prioritize actions related to student housing.
- More co-location of government services, with land owned by Niagara Region and municipalities being used more intensely and for a variety of operational needs where feasible.
- Purpose built rental housing incentives that would specifically include (and could focus on) student purpose built rental

Goal 4 – Enabling Investments

12) Advocate for more investment in NRT and transit-enabling infrastructure

Transit provides connections to employment and is central to being a sustainable and thriving economic centre. Transit is also a more economical means of transportation than owning a car. Car ownership in Canada costs on average \$1,387/month while a monthly transit pass in Niagara is \$160. However, transit

has to be frequent and robust enough service to make it a viable alternative. As more and more alignment of housing and transit becomes evident, expansion will not only be needed for mobility but is increasingly becoming a fundamental requirement for access to more funding opportunities to support transit and housing growth. Working closely with the Niagara Transit Commission on its network review will be key to understanding the growth projections, network expansion and investments needed to successfully ensure transit and the mobility it ensures, remains a backbone of the housing solution.

The federal government's Public Transit Fund (PTF) requires direct connections be made between housing and transit in order to take advantage of the various new funding streams. Niagara Region will need to undertake this work as it is also tied in with transportation planning; in particular, the increase in active transportation infrastructure and climate change initiatives to reduce greenhouse gas emissions. This coordinated effort will be critical to unlocking more federal and provincial funding and further underscores the growing linkages between transit and housing by upper orders of government.

13) Continue to focus on employment (industrial) sector growth as a priority within the Council Strategic Plan

Continued focus on attracting higher-wage employment such as jobs in the industrial sector, given the resulting pay scale of those jobs provides for more disposable income. Increasing household incomes is the single most effective way to improve the ability of residents to obtain housing in Niagara.

14) Training and retention of skilled labour and associated housing sector professionals

Through partnerships, with groups such as Workforce Collective and Niagara post-secondary institutions, Niagara needs to retain skilled, trained individuals in our community after graduation to fill the jobs that support all sectors of our economy, including the housing industry. Skilled trades, manufacturing, administrators, financial and accounting, engineering, or other professionals in a range of occupations that are directly or indirectly a part of the housing sector are all being strategically educated and trained by Niagara's post-secondary institutions and connecting back into our community via co-ops and apprenticeships. Retaining them is key to Niagara's future.

Expected Outcomes:

- Increased frequency of transit service, and increased transit ridership will indicate that transit is increasing the modal split and demonstrate that transit is increasingly becoming a choice for residents.
- Successfully accessing PTF which will provide critical access to new funds for transit expansion and directly result in decreased greenhouse gas emissions, more service, increased availability of active transportation options and infrastructure, all in support of increased densities and using land and infrastructure more efficiently.
- Increased employment in the industrial sector.
- Increased enrollment in skilled trades programs in Niagara and increased or maintained employment levels in the skilled trades sector.

Appendix 1: Implementation

GOALS	ACTION	LEAD	TIMING
Increase the supply of rental housing	Develop an Education Campaign	Region/Area Municipalities	2024
	Lead coordinated and strategic advocacy for removing barriers to the construction of rental housing	Region	2025
	Investigate strategic incentives for purpose-built rental housing	Region/Area Municipalities	2025
Innovation and implement best practices	Identify and adapt new models for land and housing stock development and retention of existing rental housing	Region//Non-profits/Area Municipalities	Ongoing
	Enable and participate in housing forums designed to showcase, innovate or adapt housing solutions and to create effective partnerships and plans to implement them	Development Industry/Region/Area Municipalities	Ongoing
	Facilitate the implementation of best practices in land use planning	Region and Area Municipalities	Ongoing
	Create a Housing as a Priority Framework	Region	2024

GOALS	ACTION	LEAD	TIMING
Optimize the use of the existing housing stock and public lands	Partnerships on government-owned properties	Region/Non-profits/Area Municipalities	
	Optimize use of existing housing	Development Industry/Region/Area Municipalities/Non-profits	
	Student Housing Strategy	Region	2024
Enabling Investments	Advocate for more investment in NRT and transit-enabling infrastructure	Region	Ongoing
	Continue to focus on employment (industrial) sector growth as a priority within the Council Strategic Plan	Region	Ongoing
	Skilled labour and associated housing sector professionals training and retention	Region/Development Industry	Ongoing

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