

Niagara's Supportive Housing Strategy Implementation Plan

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Executive Summary

At the direction of council, this Implementation Plan builds on Niagara Region's Supportive Housing Strategy and outlines a coordinated approach to expanding supportive housing across the region. Supportive housing is a critical component of the homelessness response system, providing affordable housing combined with appropriate health and social supports for individuals with complex needs.

Homelessness in Niagara is driven in part by the lack of housing that is both affordable and capable of supporting people with mental health challenges, substance use disorders, physical health needs, and age-related vulnerabilities. For many individuals with lived experience of homelessness, addressing affordability alone is insufficient to achieve housing stability. Supportive housing is matched to individual need, with more complex needs being matched with more highly specific supports, including health services and 24/7 care. Supportive housing enables residents to live as independently as possible while reducing reliance on shelters, hospitals, and other emergency services.

Niagara Region faces a significant shortfall in supportive housing supply. A 2025 Supportive Housing Review identified the need to add 945 units of varying models of supportive housing by 2035 to the 427 units currently being operated. Addressing this gap is essential to creating sustainable exits from chronic homelessness and improving outcomes for vulnerable residents.

As the Service Manager for homelessness services, Niagara Region oversees the homelessness service system, including coordinated access, service integration, and alignment of supportive housing with client needs. The Region is not mandated to develop, own, or directly operate supportive housing; however, it plays a critical leadership role in coordinating funding and directing its delivery.

The Implementation Plan recognizes that most net-new supportive housing will be developed and operated by non-profit housing providers and health partners. Niagara Region's role will focus on system coordination, partnership development, site identification, and ensuring alignment with demonstrated need. The Region may contribute to capital and operating costs where appropriate, strengthening accountability, enabling service standards, and improving access to provincial and federal funding that often requires municipal participation. The Region may also act as a flow-through for provincial operating funding in its role as service manager.

A structured and flexible approach is outlined for identifying and prioritizing viable sites, incorporating due diligence related to zoning, servicing, planning requirements, community context, and access to amenities. This approach allows the Region to adapt to changing land availability, partner readiness, and funding opportunities.

Significant progress has already been made through new supportive housing developments, strengthened coordinated access, collaboration with the health sector, and ongoing advocacy with provincial and federal partners. This Implementation Plan positions Niagara Region to scale supportive housing delivery, strengthen system integration, respond effectively to the growing and complex needs of residents experiencing homelessness, and mitigate costs to the homelessness and adjacent systems.

Introduction

Niagara's Supportive Housing Strategy Implementation Plan (hereafter referred to as the 'Implementation Plan') builds on Niagara's Supportive Housing Strategy (COM 31-2025), which was prepared for council at their direction. The purpose of the Implementation Plan is to guide the development and expansion of supportive housing units - in coordination with non-profit housing and health service providers - with the express purpose of increasing suitable and sustainable exits from homelessness. The Implementation Plan is modeled after Niagara Regional Housing's Consolidated Housing Master Plan, which guides the delivery of community housing units, but differs in that the bulk of the development of net new units will be undertaken by non-profit housing and health service providers. The Region may contribute to capital and operating costs where appropriate; however, the primary role of the Region will be system coordination, partnership development, site identification, and ensuring alignment with demonstrated need.

This document outlines the need for supportive housing and reviews the various models required, as reported in Niagara's Supportive Housing Strategy, 2025. It details the consideration and methodology used to determine how sites are identified and prioritized for supportive housing, including the unit count projections, estimated construction timelines and forecast funding need. The plan outlines the parties involved in meeting the supportive housing unit targets and their roles in accomplishing such.

Background

Niagara's Supportive Housing Strategy

What is supportive housing?

Supportive housing pairs the affordability, health, and social supports that enable people to live as independently as possible in their community. Supportive housing provides:

- Affordability in the form of rent supplements, housing allowances, or rent-geared-to income.
- Appropriate housing units that are geared to meet the physical and accessibility needs of the tenant.
- Support services matched with people's unique backgrounds, needs, and preferences.

How is supportive housing different than affordable housing?

Housing is affordable when it costs less than 30% of a household's before tax income. While supportive housing meets this affordability threshold, it also includes either on-site supports or mobile supports delivered through in-home visits. In this way, supportive housing meets the needs of those who may benefit from regular access to health and social services, especially when they have had an experience with homelessness.

Who needs supportive housing?

Many people benefit from extra supports when they have had an experience with homelessness and are moving to stable housing. Supportive Housing can also help prevent homelessness in the first place. The type, duration, and intensity of support vary to meet the needs of the people being served.

Supportive housing is prioritized for individuals who have or have had:

- Chronic experiences of homelessness
- Mental health challenges
- Physical health needs
- Substance use disorders
- Complex and persistent conditions
- Age-related challenges (cognitive decline, frailty, etc.)
- Experiences of trauma, or
- A combination of these factors

According to Niagara's By-Name Data (an up-to-date record of who is known to be experiencing homelessness at a certain time) in December 2025, there were just over 1200 individuals known to be experiencing homelessness in the region. This number represents individuals who have accessed a homelessness service (such as housing-focused shelters or Niagara Assertive Street Outreach) within the past 90 days and is documented in the Homeless Individuals and Families Information System (HIFIS), a database shared between all regionally funded homelessness services. The sustained pressure under which Niagara's shelter system is operating (average occupancy of 96% in 2025) is reflective of a "growing number of individuals with complex needs staying in shelter for longer durations, unable to transition into stable housing due to a lack of available and appropriate options particularly supportive housing models designed for people [with] complex, co-occurring needs." (OrgCode, 2025)



Supportive Housing Models

To be effective in providing the best opportunity for individuals to transition into stable housing, supportive housing must be appropriately matched with individual's unique needs. As such, a range of supportive housing models is required.

Supportive Housing serves people with moderate needs that can be met through case management and connections to other community-based supports. This level of supportive housing may be provided in two ways:

- a) Through housing units across the community with support delivered through in-home visits
- b) Through buildings with some units designated for supportive housing with on-site supports, for individuals with slightly higher needs where independent housing isn't appropriate

Highly Supportive Housing serves people with even higher needs that cannot be met through lower levels of service and need 24/7 on-site staffing and intensive supports within buildings with units designated for supportive housing. See figure below.

	 Supportive Housing	 Highly Supportive Housing
Serves people with	Moderate needs that can be met through case management and connections to other community-based supports	High needs who cannot be served through lower levels of support and need on-site intensive supports
Supports may include	<ul style="list-style-type: none"> • Life skills training • Tenancy management • Navigating and supporting connection to other services • Access to home care • Cultural, recreational supports • Community engagement 	24/7 on-site staffing providing a combination of the supports provided in supportive housing along with: <ul style="list-style-type: none"> • Food Support • Health supports including primary care, mental health and substance use
Type of accommodation	<ul style="list-style-type: none"> • Housing units across the community with support delivered through in-home visits OR <ul style="list-style-type: none"> • Buildings with units that are designated for supportive housing with on-site supports 	<ul style="list-style-type: none"> • Buildings with units that are designated for supportive housing and include on-site supports for residents • Ideally designed and built for this purpose

Supportive Housing Review

In 2025, OrgCode Consulting on behalf of Niagara Region completed a Supportive Housing Review (Strengthening Supportive Housing in Niagara, 2025) to assess and address the current and growing demand for supportive housing services in Niagara to increase the exits from homelessness to suitable and sustainable housing. This Supportive Housing Review contains assessment of Niagara’s current and forecast supportive housing needs based on a review of the existing homelessness system assets. Its analysis is grounded in multiple local data sources, including Niagara’s By-Name Data, shelter usage patterns, health and behavioural health indicators, and the number of people receiving ODSP while having No Fixed Address.

Niagara Region’s Current Supportive Housing Supply

The Supportive Housing Review counted a total of 427 current supportive housing units or caseload spaces across a variety of models currently funded through Homelessness Services and operated by non-profit providers (See Table 1)

Table 1 - Current Supportive Housing Units / Caseload Spaces

Program Model	Temporary / Ongoing	Units / Spaces
Housing First Program (mobile case management)	Temporary stay	272
Transitional Housing	Temporary stay	115
Bridge Housing	Temporary stay	15
Permanent Supportive Housing	Ongoing stay	25
Totals	-	427

The Supportive Housing Review did note that “many other supportive housing providers in Niagara - particularly those funded through health or mental health systems - often participate in working groups, planning table, and broader system coordination efforts. However, these programs cannot be relied upon to meet the housing and support needs of those experiencing chronic homelessness.” (OrgCode, 2025)

Niagara Region’s Current and Forecast Supportive Housing Need

The results of the Supportive Housing Review identified the need for 1372 supportive housing units of varying models by the year 2035 with an estimated unit supply gap of 945 supportive housing units (See Table 2). The number of units needed for each model are determined by vulnerability assessment (see definitions of VI-SPDAT) score range associated with said model (i.e. VI-SPDAT score 1-8 = supportive housing).

Table 2 - Current and Forecast Supportive Housing Shortfall

Supportive Housing Model	Accommodation Type	Estimated Additional Unit / Caseload Needs (Current)	Estimated Additional Unit / Caseload Needs (10-Year Outlook)	Totals
Supportive Housing with mobile case management	Housing units across the community with support delivered through in-home visits	290	90	380
Supportive Housing with on-site case management	Buildings with units that are designated for supportive housing with on-site supports	250	78	328
Highly Supportive Housing with on-site intensive case management	Buildings with units that are designated for supportive housing with 24/7 on-site supports	180	57	237
Totals	-	720	225	945

It is evident that the demand does not match the supply, which has resulted in an increase in lengthy experiences of homelessness. Addressing the supply gap will enable for more timely and appropriate exits from both sheltered and unsheltered homelessness.

Approach and Methodology

The objective of the Supportive Housing Implementation Plan is to guide the delivery of supportive housing units across Niagara in a practical and economically responsible manner. The Implementation Plan utilizes a similar approach to the Consolidated Housing Master Plan Implementation Plan, which guides the delivery of community housing (also referred to as “affordable housing,” see definitions), but differs in that responsibilities for delivering new supportive housing units will be shared between non-profit housing providers and Niagara Region. There is also less certainty in the landscape of supportive housing, as the lands, development, and capital and operating

sources are not known. This Implementation Plan will respond dynamically and adapt to available community partnerships, land, and funding opportunities. Most net-new supportive housing will be developed by non-profit housing providers and health partners. The Region may contribute to operating and capital costs where appropriate.

Non-profit housing providers are governed by independent boards and have a lower degree of predictability with respect to their resourcing capacity and decision-making ability. As a result, it is difficult to accurately forecast the appetite for non-profit housing providers to expand their existing operations. The uncertainty of this matter compromises the ability to accurately forecast the delivery of potential new supportive housing units and any funding support needed for their implementation. As such, the Implementation Plan endeavours to provide projections of unit delivery timelines but, as above, will need to adapt to a changing landscape.

For projects led by the Niagara Region, the Implementation Plan follows a comprehensive due diligence review for each identified site, the scope of which includes preliminary indication of any expected Planning Act development applications or permits, availability of municipal servicing infrastructure, and any potential site preparation or study requirements that may be needed for future (re)development.

The Implementation Plan also considers building-specific unit counts as they relate to best practices in supportive housing models. Depending on the level of needs of the target population for a particular building, the appropriate number of units will vary. For example, a building meant to provide intensive on-site 24/7 services to individuals with high needs should have only 15-30 units. This range allows for appropriate management of behaviours and the provision of suitable supports. In contrast, a building designed to house individuals with lower needs may have a higher density as the service provision requirements and behavioural expectations are significantly lower.

Who is Involved

Niagara Region will need to collaborate with a variety of parties—including non-profit housing providers, health service providers, and local area municipalities—in closing the supply gap and meeting the current and forecast supportive housing need. The primary responsibility of Niagara Region will focus on system coordination, partnership development, site identification, and ensuring alignment with demonstrated need.

Non-profit housing providers

As experts in supportive housing services delivery, most net-new units will be delivered by non-profit housing providers within and outside of Niagara Region. Non-profit housing providers may have or acquire lands, can participate in new development, will

operate new programs, and must be involved in the active pursuit of funding through various ministries and levels of government.

Health service providers

Especially in highly supportive housing programs, health services will play an essential role in service delivery. Many individuals who have had an experience with homelessness have underlying or overt health, mental health, and/or substance use needs that must be met to achieve ongoing housing stability. Health service providers may partner with housing providers in operating supportive housing programs.

Local Area Municipalities

Local area municipalities are key partners in providing appropriate lands or building assets with consideration for location, access to services, and compatibility with the surrounding community. They will aid in site plan approvals, zoning, minor variances, and any other working permits. Local area municipalities may also be strategic allies in advocacy to senior levels of government for capital and operating funds.

Niagara Region

As above, the primary responsibility of Niagara Region is to align development efforts with need and integrate new program operations to existing homelessness service provision. Niagara Region is committed to posting an annual Expression of Interest (EOI) geared toward non-profit housing providers that have an interest in growing their existing operations or expanding into Niagara from elsewhere. Respondents to the annual EOI may access consultation and support through the project visioning process, project management services, and/or relevant data and letters of support to enhance funding applications. Niagara Region will maintain a list of projects in the visioning, shovel-ready, and in development phases and endeavor to provide support at each stage. Niagara Region is unable to independently construct and operate the number of supportive housing units that are required to address the identified shortfall that currently exists. The Region will support the efforts of non-profit entities - especially those identified through the EOI process - to undertake their own projects.

Given the appropriate partnerships, land availability, and funding opportunities, Niagara Region - through Niagara Regional Housing Services - may also be involved in some development of new supportive housing assets. Following development, through a Request for Proposal (RFP) process, operations of the new asset would be turned over to a non-profit housing, and potentially a health services, provider. No capital development will commence without committed operating funding.

Site Identification and Suitability

The ongoing housing crisis has exposed a gap in the existing supply of supportive and highly supportive housing units across Niagara. Historically, Niagara Region has had limited participation in the construction and operation of these types of units which has primarily been accommodated through a combination of non-profit housing service providers, as well as scattered pockets of private market landlords. The construction of supportive and highly supportive housing units is a relatively new project area for Niagara Region. Prior to 2020, the Region's commitment of either land and/or funding towards the delivery of these initiatives was limited. Since 2020, the Region has undertaken several projects, primarily funded by upper levels of government, that measurably contribute to the supply of supportive housing units in Niagara. These projects include:

- 5528 Buchanan Avenue, Niagara Falls (completed in 2021)
- 5017 Victoria Avenue, Niagara Falls (completed in 2022)
- 745 Crescent Road, Fort Erie (completed in 2025)
- 320 Geneva Street (Phase 1), St. Catharines (under construction and is targeting completion by Q4 2026)

The Implementation Plan sets out to continuously evaluate new potential sites that could be suitable for this type of use and can be developed within a 10-year horizon. Sites have and will continue to be identified through a variety of approaches, including:

- Reviewing all existing Region-owned lands to determine whether any properties and/or buildings can be available and dedicated for this use
- Monitoring Niagara Region's corporate Land Optimization Framework circulations
- Reviewing strategic corporate documents for opportunities to utilize properties that are earmarked for decommissioning or disposition
- Reviewing upcoming capital projects where opportunities for co-location with other municipal services may be suitable
- Reviewing surplus land notices that are circulated by local area municipalities, agencies, boards, and commissions, in addition to monitoring existing property lists that are published by these same entities and senior levels of government
- Reviewing respondent information that is gathered through Niagara Region's Supportive Housing Expression of Interest project list to explore potential partnership opportunities or other means for support
- Reviewing real estate listings amongst private market entities
- Facilitating dialogue when opportunities for partnership are identified (i.e., entities reaching out to Niagara Region, or Niagara Region identifying lands of interest)

- Seeking opportunities for process improvements both internal and external to the corporation that can improve the ability to identify potential candidate sites

A nuanced challenge that has been observed with supportive housing and highly supportive housing is its technical interpretation being defined as a residential land use; however, its day-to-day operations and clientele being atypical to the broader community perception of what is typically expected of a residential use. Accordingly, it is recognized that the development of supportive housing and highly supportive housing may not always be suitable in locations that are planned for and permit residential use as-of-right.

The evaluation of sites for supportive housing and/or highly supportive housing must carefully consider and balance compatibility with the surrounding community. Attention must be given to the project's distance to perceived sensitive uses, its scale of operation that is being introduced, its proximity to other similar forms of housing, and accessibility to amenities and services that are desired by and will best serve its anticipated clientele. All sites that are identified for review will be subjected to a blend of qualitative and quantitative due diligence considerations to determine the strengths, weaknesses, opportunities, and threats that may impact project feasibility. These considerations are further described in the section below.

Determining Project Priority

The Implementation Plan is intended to be a living document that can adapt to change. The ongoing management of a supportive housing and highly supportive housing project portfolio that is subjected to many different influencing factors must be flexible to enable evidence-based that leverages opportunities arising. Projects will be prioritized based on sites that offer a high degree of confidence, certainty, and predictability for shovel-readiness with the least amount of risk on matters related to approvals, costs, and timing.

It is recognized that Niagara Region is unable to independently construct and operate the number of supportive housing and highly supportive housing units that are needed to address the identified shortfall that currently exists. As such, it will be paramount for the Region to support the efforts of non-profit entities to undertake their own projects, which may result in the prioritization of some non-profit projects ahead of the Region's own projects. Considerations that will be reviewed to determine project priority for both Niagara Region's projects and non-profit projects include:

- Understanding the project's funding sources in terms of available, committed funds, and unconfirmed funding amounts related to capital and operating costs.

- Proximity and distance separation from sensitive community uses (for example: schools and licensed childcare facilities).
- Proximity to community amenities, municipal services, and businesses that are desirable and advantageous to the development's expected clientele.
- Identifying risks that could adversely impact site preparation efforts, such as due diligence studies and legal/land transfer agreements, as well as the potential severity of burden that may result from undertaking this work.
- Verifying access and the ability to connect to adequate municipal servicing infrastructure for water, sanitary, and stormwater.
- Clarifying the funding support that is needed to progress efforts related to site preparation, planning and design, demolition, construction, and unit occupancy.
- Identifying the need to undertake Planning Act applications, such as amendments to local official plans and/or zoning by-laws, consent (severance or minor lot boundary adjustments), minor variances, and site plan approvals, or any other working permits, such as the Ministry of Transportation or Niagara Peninsula Conservation Authority.
- Determining whether the envisioned project will qualify for public use provisions or any other delegated staff authority for approvals under local municipal policy frameworks.

The above considerations will not be weighed against each other as their influence on a project will vary on a case-by-case basis. Regional staff will continuously monitor the Implementation Plan to ensure that its project priority list remains accurate. It is expected that the project priority list will change over time as initiatives progress and circumstances evolve, such as the completion of projects, the emergence of new partnership opportunities, or funding announcements by senior levels of government.

Financial Modeling

While Niagara Region will not be accountable to deliver on all required new units, it is important to understand the highest possible capital and operating implications as well as potential funding sources of delivering said units.

A financial modeling framework outlines the cost analysis, long-term financial projections and fiscal responsibility of the Implementation Plan. This framework allows for sequencing of projects, both those being developed independently by non-profit housing providers and those directly developed by Niagara Region. It also provides understanding of when and how many units can be expected to come online to forecast the need for operating dollars.

Meeting the target of 945 net new supportive housing units within a 10-year horizon will have the financial implications listed below.

Capital Implications

The total capital budget requirement has been estimated using an average unit cost of **\$375,000 per unit**, not including land acquisition or necessary design work and site preparation activities required to bring each project to a construction-ready state. This standardized per-unit assumption provides a consistent and transparent basis for early-stage budgeting and supports comparability across projects as the supportive housing portfolio advances through planning and delivery.

Future construction costs have been forecast by reviewing the anticipated project schedule and applying cost escalation factors to account for expected increases in both material pricing and labour rates over time. This approach reflects prevailing market conditions in the construction industry and recognizes that costs incurred in later years will generally be higher than costs incurred today. Incorporating escalation into the forecast is particularly important in a multi-year capital program, where projects proceed through distinct phases and cashflows are distributed across several budget cycles.

Including escalation assumptions in the capital forecast is essential to maintaining capital budget accuracy over extended timelines and reducing the risk of underestimating total project requirements. In the event supportive housing units are built and owned by Niagara Region, aligning the forecast with the expected timing of expenditures will strengthen financial planning, improve cost predictability, and enhance overall accountability to Council and the public.

The current capital cost forecast assumes that all future sites will require land acquisition, which can represent a sizeable portion of total project cost depending on location and market availability. As a result, Niagara Region is actively pursuing opportunities to identify both Regionally owned and locally owned properties that could be suitable for supportive housing development. Leveraging existing public land or other locally controlled assets where feasible can reduce or eliminate land purchase costs and improve overall project affordability, while also supporting more timely project delivery. Projects delivered by entities other than Niagara Region will not have the same capital impacts but will still be coordinated and tracked as part of this plan.

Based on the forecasted development timeline, the schedule of expected expenditures, and the application of cost escalation assumptions, the current best estimate for total capital costs is approximately **\$253.4 million**. This estimate will continue to be refined as individual projects progress through site selection, due diligence, design development, construction, and as more definitive cost information becomes available.

Operating Implications

The operational impacts of the Supportive Housing Implementation Plan have been developed using three service delivery models – Supportive with mobile supports, Supportive with on-site supports, and Highly Supportive operations. Each model reflects a different intensity of wrap-around supports and on-site services, resulting in corresponding differences in operational requirements and overall funding levels. This approach allows Niagara Region to present a clear, differentiated view of the anticipated operating pressures associated with the range of supportive housing environments proposed under the Plan.

Niagara Region's intent is **not** to deliver these services directly. Rather, the Region's objective in preparing the operating cost forecast is to understand the magnitude and timing of operating costs that may be incurred if Niagara Region flows funding to community-based service providers responsible for delivering supports. The distinction is important for financial planning purposes, as the operating impacts are expected to materialize primarily through funding agreements, operating subsidies, and partnerships rather than through the creation of an internal regional service delivery function.

Estimated operating costs were developed through a combination of jurisdictional scans and financial modelling. Specifically, staff reviewed current supportive housing operations and funding approaches across other Ontario jurisdictions to identify relevant cost benchmarks and service assumptions. These benchmarks were then used to build location-specific proformas that reflect the expected unit counts and operational characteristics of each planned site.

To improve accuracy over a 10-year implementation period, operating estimates have been escalated in alignment with the forecasted construction and occupancy timeline. This ensures operative costs account for anticipated cost increases over time as sites become active in later years of the Plan. Aligning escalation with the development schedule reduces the risk of underestimating future operating requirements and supports clear long-term budget planning.

Based on the above assumptions and modelling, the total estimated operational cost over the 10-year project scope for new units is **\$276.7 million**. This forecast will continue to be refined as individual projects advance, service delivery plans are confirmed with partners, and more detailed operating agreements are established.

Potential Funding Sources

Regional funding for the Supportive Housing Implementation Plan will require a multi-faceted approach that combines several funding sources to maximize overall impact.

The proposed financing strategy assumes a blend of rent revenues, planned contributions from the levy and senior government support, recognizing that the scale of the program cannot be sustained at the regional level alone or through any single funding stream.

Source One – Rent Revenue

Rent revenue is forecast to contribute approximately **\$15.8 million** for net new units over the implementation period. This reflects the portion of operating costs that can be recovered through occupancy while maintaining alignment with affordability objectives and applicable program requirements. The total forecast rent revenue represents approximately 6% of total forecasted operating costs.

Source Two – Operating Placeholders

Under Niagara Region's budget planning by-law, operational costs must be budgeted at the time Council approves the related capital budget for regionally owned units. As a result, unspent operating budget authority will be redirected to help fund future sites.

Source Three – Incremental Levy Contributions

Incremental levy contributions are projected to provide approximately **\$65.2 million** over 10 years, representing 25% of net forecasted operating costs. This represents an additional annual levy-supported contribution intended to keep the Plan on track toward the Region's targeted funding share (i.e., achieving the 25% local contribution over the 10-year period). The annual amount may vary based on the realized contribution from the other funding sources.

Source Four – Federal and Provincial Grants

Federal and provincial grants are expected to represent the largest portion of funding. The Region's objective is to secure or assist community partners in securing senior government contributions sufficient to cover remaining funding requirements after regional support and fundraising efforts are exhausted. This support will be achieved through ongoing advocacy and alignment with eligible provincial and federal housing and homelessness programs. Housing as an asset class is, by nature, extremely costly. Without strong support from upper levels of government, the Implementation Plan will most likely need to be significantly scaled back and restructured.

Funding Scenario (25% of Operational Costs)

A viable funding scenario is for Niagara Region to phase in general-levy support so that, over a 10-year horizon, the levy funds 25% of net ongoing supportive housing operating

costs, recognizing that operating dollars are significantly harder to secure on a sustained basis while provincial and federal programs are more consistently available for capital investments. Establishing a predictable operating funding commitment also strengthens the Region's ability to unlock community partner-led unit development, since many proponents must demonstrate confirmed operating funding before they will proceed to build new units. Throughout the plan, the Region would continue to advocate to the Province and Federal government for both capital and operational funding, and if external operating dollars are secured, incremental levy contributions can be repurposed to support new unit construction.

Establishing and committing to this local share ensures the Region has equitable interest and strengthens its ability to advance partner projects by committing to operational funding support, improving competitiveness when seeking federal and provincial funding as senior governments generally prioritize initiatives that demonstrate delivery readiness. This target is intended to be assessed across the full program scope as specific funding opportunities will continue to be influenced by timing, site conditions, procurement outcomes, partnership arrangements, and the availability of provincial and federal funding programs.

While there has been strong community partner interest, opportunities and commitments are still emerging and may change over time. Accordingly, the financial projections will be updated as partner-led delivery opportunities are confirmed, to ensure the Region's annual levy contributions remain aligned with actual need while still supporting achievement of the long-term 25% funding objective.

By making small, annual incremental levy contributions across the 10-year project scope, the Region minimizes the impact on any single budget cycle while deliberately building the base budget required to sustain 25% of net total supportive housing operations by the end of the period.

For 2026, the budget impacts include a \$2.5 million operating placeholder associated with Geneva Phase 1 supportive housing units and \$840,000 for the incremental annual levy contribution. These allocations support compliance with budget planning requirements and advance the Region's longer-term reserve and funding strategy.

The full 10-year cost summary snapshot based on the aforementioned assumptions is displayed in **Appendix 1**.

Progress to Date

Implementing Niagara's Supportive Housing Strategy is possible only due to years of investment in housing and homelessness response, a mature coordinated access system, and a network of dedicated service partners. The current homelessness serving system, with established policies and procedures, and robust data collection and analysis capabilities, is the foundation upon which the supportive housing system can evolve and expand.

A key outcome of the establishment of Niagara's Supportive Housing Strategy has targeted efforts to understand the appetite amongst non-profit housing providers to expand current operations or undertake new development. Through the annual Supportive Housing Expression of Interest (EOI) described above, eight initial responses were received to the October 2025 EOI, all of which received follow up by Regional staff to provide consultation and support through the project visioning process, project management services, and/or provision of data and letters of support to enhance funding applications. As stated, Niagara Region will maintain a list of projects in the visioning, shovel-ready, and in development phases and endeavor to provide support at each stage.

Regional staff continue to engage with providers across a variety of sectors, to establish common understanding of the scope of the need and efforts to close the supply gap. Specific engagement has occurred between housing, homelessness and health providers—including the provincially funded HART Hub program—to map out potential collaborations in service provision, especially in highly supportive housing.

As noted above, a 49-unit building at 320 Geneva St. in St. Catharines is projected for completion in late 2026, with occupancy targeted for December 2026. An RFP for an appropriate non-profit housing provider to operate this facility is underway as of March 2026. These 49 units will contribute to the target and will prioritize individuals with moderate support needs who are unable to stably live independently.

Niagara Region has taken the lead on the active pursuit of funding federally and provincially, with delegations to Ottawa for the Association of Municipalities of Ontario (AMO) conference, and to Queen's Park for Niagara Week. In both instances, Regional staff and councillors were equipped with briefing notes describing the need for supportive housing in Niagara and the proposed solution. A detailed document outlining the return on investment across a variety of ministries was provided to the ministers to further outline Niagara's readiness to address this challenge.

Next Steps

The Implementation Plan demonstrates a commitment to addressing the shortfall in supportive housing in a coordinated and fiscally responsible manner. This will ensure that the Region can meet current and future supportive housing demands, which can measurably reduce experiences of homelessness without compromising the Region's financial stability.

The Implementation Plan will serve as a living document that will be monitored and updated by staff on a regular basis as projects progress, and funding and partnership opportunities emerge. To this end, staff will continue to engage with non-profit agencies and organizations through the Supportive Housing Action Table, and the annual Supportive Housing Expression of Interest. Staff will also continue to actively monitor the availability and suitability of sites - both those owned by the Region and those owned by other entities, such as local area municipalities and the provincial or federal government - and conduct due diligence when appropriate.

All parties can contribute to furthering this plan by clearly and consistently advocating to senior levels of government about the demonstrated need, the designed solutions, and the return on any investment in supportive and highly supportive housing.

This document will be monitored and managed by Community Services, in close collaboration with Niagara Regional Housing, as they have access to property and building information. Further, these departments manage other closely related initiatives such as Expression of Interests for non-profit supportive housing provider project readiness and preliminary visioning, which are invaluable tools that inform opportunities for partnerships to construct more supportive housing units.

Definitions

Supportive Housing generally describes a wide range of housing programs and options with support services that enable people exiting homelessness, people with mental health issues, addictions, physical disabilities, developmental disabilities, people with acquired brain injuries, survivors of domestic violence, and many more, to achieve housing stability and live as independently as possible in the community. It offers a combination of housing assistance (e.g. rent-geared-to-income and rent supplements) and wraparound support which can include clinical and non-clinical services (e.g. counselling, addictions support, peer support, life skills training, personal care, nursing, etc.) all provided in a culturally safe and appropriate manner.

Supportive housing is divided into two (2) categories based on the complexity of an individual's circumstances:

- **Supportive Housing** – For those who require low to moderate support, can include scattered-site or fixed site, transitional housing, rent assistance, and moderate, time-limited case management support.
- **Highly Supportive Housing** – For those with complex and persistent needs (e.g. chronic health conditions, severe mental health and addictions), programs with clinical and non-clinical support services available on-site (i.e. fixed site), including intensive case management and rent subsidy.

Affordable Housing (Community Housing) – Housing where the cost does not exceed 30% of a household's before-tax income, including rental and ownership.

Supportive Housing with mobile case management – For individuals who can live independently in units leased from private landlords with financial support through a subsidy and mobile supports provided by a team or dedicated case worker.

Supportive Housing with on-site case management – Site-based housing, often with 24/7 or higher-intensity supports.

Supportive housing caseload spaces – Typically referring to mobile case management supportive housing where supports are provided by a team or dedicated case manager in the community.

Units of supportive housing – Typically referring to fixed-site supportive housing, measured by the physical unit at a particular address where on-site or mobile supports are provided.

Coordinated Access – Coordinated access provides communities with a consistent way to provide housing and related services to people experiencing or at risk of

homelessness. Core components of a strong coordinated access system include: A Housing First approach, real-time data about the supply of and demand for housing resources, a streamlined service delivery approach with access points to service, a standardized workflow for triage and assessment, prioritization, and vacancy matching and referral.

By-Name Data / List – A real-time record of all those known to be experiencing homelessness in the community as documented in Homeless Individuals and Families Information System (HIFIS). This data can be prioritized to best match individuals with appropriate support resources.

Chronic Homelessness

- Continuous duration (past 12 months): Homeless for 180 days total in the last 12 months (can be continuous or accumulated), or
- Episodic/recurrent (past 3 years): Homelessness episodes over the last 3 years that add up to 546 days

Emergency Sheltered and Unsheltered Homelessness - Niagara's homelessness system commonly treats someone as "currently homeless" if they are:

- Unsheltered (sleeping outdoors or in places not meant for habitation), or
- Emergency sheltered (staying in an emergency housing-focused shelter)

Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT) - A pre-screening triage tool used by homelessness service providers to assess the vulnerability and urgency of need for housing assistance.

APPENDIX 1: 10-Year Cost and Funding Summary

FINANCIAL IMPACTS	5 - YEAR OUTLOOK						10 - YEAR OUTLOOK					
	2026	2027	2028	2029	2030	2026-2030	2031	2032	2033	2034	2035	2026-2035
COSTS												
Capital Costs - Construction	\$ -	\$ 44,875,000	\$ 34,250,000	\$ 34,250,000	\$ 34,250,000	\$ 147,625,000	\$ 33,125,000	\$ 12,625,000	\$ 12,625,000	\$ 12,625,000	\$ 11,500,000	\$ 230,125,000
<i>Escalated Capital Construction Costs</i>	\$ -	\$ 46,522,895	\$ 36,348,156	\$ 37,075,119	\$ 37,816,621	\$ 157,762,791	\$ 37,305,959	\$ 14,502,867	\$ 14,792,925	\$ 15,088,783	\$ 13,914,934	\$ 253,368,259
Operating Costs	\$ -	\$ 7,336,004	\$ 12,947,530	\$ 18,559,056	\$ 24,170,582	\$ 63,013,173	\$ 29,642,286	\$ 32,970,043	\$ 36,281,668	\$ 39,561,028	\$ 42,524,300	\$ 243,992,498
<i>Escalated Operating Costs</i>	\$ -	\$ 7,565,053	\$ 13,602,774	\$ 19,865,696	\$ 26,360,545	\$ 67,394,068	\$ 32,937,929	\$ 37,310,447	\$ 41,814,455	\$ 46,436,031	\$ 50,831,736	\$ 276,724,665
LESS: Rent Revenue	\$ -	\$ (345,811)	\$ (728,672)	\$ (949,490)	\$ (1,388,162)	\$ (3,412,135)	\$ (1,826,834)	\$ (2,261,060)	\$ (2,613,776)	\$ (2,761,976)	\$ (2,910,176)	\$ (15,785,957)
<i>Net Escalated Operating Costs</i>	\$ -	\$ 7,219,242	\$ 12,874,102	\$ 18,916,206	\$ 24,972,383	\$ 63,981,933	\$ 31,111,095	\$ 35,049,387	\$ 39,200,679	\$ 43,674,055	\$ 47,921,560	\$ 260,938,708
TOTAL Cost (Capital + Operating)	\$ -	\$ 52,211,004	\$ 47,197,530	\$ 52,809,056	\$ 58,420,582	\$ 210,638,173	\$ 62,767,286	\$ 45,595,043	\$ 48,906,668	\$ 52,186,028	\$ 54,024,300	\$ 474,117,498
<i>TOTAL Escalated Cost (Capital + Operating)</i>	\$ -	\$ 54,087,949	\$ 49,950,930	\$ 56,940,814	\$ 64,177,166	\$ 225,156,859	\$ 70,243,888	\$ 51,813,314	\$ 56,607,380	\$ 61,524,814	\$ 64,746,669	\$ 530,092,924
BUDGET REQUIREMENTS												
Net Operating Budget Requirement - 25% Funding	\$ -	\$ 1,804,811	\$ 3,218,525	\$ 4,729,051	\$ 6,243,096	\$ 15,995,483	\$ 7,777,774	\$ 8,762,347	\$ 9,800,170	\$ 10,918,514	\$ 11,980,390	\$ 65,234,677
Incremental Operating Budget Requirement	\$ -	\$ 1,804,811	\$ 1,413,715	\$ 1,510,526	\$ 1,514,044	\$ 6,243,096	\$ 1,534,678	\$ 984,573	\$ 1,037,823	\$ 1,118,344	\$ 1,061,876	\$ 11,980,390
AVAILABLE FUNDING												
Incremental Levy Contributions	\$ (840,000)	\$ (1,102,348)	\$ (1,157,465)	\$ (1,215,338)	\$ (1,276,105)	\$ (5,591,256)	\$ (1,339,910)	\$ (1,406,906)	\$ (1,477,251)	\$ (1,551,114)	\$ (1,628,670)	\$ (12,995,108)
Cumulative Funding	\$ (840,000)	\$ (1,942,348)	\$ (3,099,813)	\$ (4,315,151)	\$ (5,591,256)	\$ (15,788,568)	\$ (6,931,167)	\$ (8,338,073)	\$ (9,815,324)	\$ (11,366,438)	\$ (12,995,108)	\$ (65,234,677)