
Subject: Five-Year Review of Niagara's 10-Year Housing and Homelessness Action Plan

Report to: Public Health and Social Services Committee

Report date: Tuesday, October 8, 2019

Recommendations

That Council **APPROVE** (subject to Ministry approval) the Five-Year review of the Niagara Region 10-Year Housing and Homelessness Action Plan, including the action items, outcomes and targets for 2019 to 2023 which resulted from the review.

Key Facts

- Since 2014, Niagara Region has had a 10-Year Housing and Homelessness Action Plan, "A Home for All". The Plan meets the municipal service manager responsibility for a 10-Year Plan as directed under the *Housing Services Act, 2011*, and provides a framework for integrated local planning to address market housing affordability, community housing, coordination of homelessness and related support services, and homelessness prevention.
- The *Housing Services Act, 2011* requires the Region, in its role as service manager, to review its 10-Year Plan at least every five years. Niagara Region is required to submit its Five-Year review to the Ministry of Municipal Affairs and Housing (MMAH) for approval before the end of 2019.
- The Five-Year review provides an opportunity for the service manager, its partners and other community stakeholders to reflect on the local plan and the actions taken in the first five years, and plan to improve the local system of housing and homelessness in a way that will lead to better outcomes for people in Niagara.
- Staff conducted the Five-Year review during 2018 and the first half of 2019 following the direction provided by the Ministry for 10-Year Plans and for completing Five-Year reviews.
- The review identified 75 action items to be completed in years 6-10 of the Action Plan to achieve 12 key outcomes related to housing and homelessness.

Financial Considerations

The Five-Year review outlines actions, outcomes, and targets related to homelessness services, community housing, and affordable private market housing. Progress toward achieving the targets identified in the Five-Year review will in part be dependent upon strategic financial investments of levy dollars as well as provincial, federal, and private financial resources over the next several years.

The 2020 budget contains capital and operating initiatives related to affordable housing that further supports the objectives of the 10-Year Housing and Homelessness Action Plan.

Capital

In 2020 an estimated total number of 72 housing units will be added in the Niagara market through the following projects:

Niagara Regional Housing (NRH) is intensifying an existing NRH owned social housing community. Included in the 2020 Capital Budget is a construction project valued at \$20.9 million that will replace 12 single detached wartime houses with two new apartment buildings. One building will contain 18 much needed one-bedroom units. The second building will contain nine bachelors, 27 one-bedroom, 15 two-bedroom and four three-bedroom units. The nine bachelors will be targeted for Housing First (supported housing units to address homelessness needs). Community Services will supply the support services for those nine units. Twenty of the units will be affordable (80% Canadian Mortgage and Housing Corporation (CMHC) average market rent (AMR)), 28 units will be full rent geared to income (RGI) and 25 will be low end of market. This project will create 61 net new units. The proposed funding sources are as follows:

- \$ 3,000,000 Federal/Provincial funding (Capital for 20 Units)
- \$ 3,186,013 NRH Reserves
- \$14,713,987 funded by Development Charges

In November of 2019, NRH will be opening the new 12 unit stacked townhouse build on Roach Street in Welland. This project intensified a neighbourhood by replacing two duplexes with 12 stacked townhouses for eight net new units. Eight units will be RGI and four units will be at 80% CMHC AMR. All units will be filled from the centralized housing waitlist.

In February of 2019, NRH purchased two properties at the corner of St. David's Road and Ormond Street in Thorold. There were six existing affordable housing units at the time of purchase. NRH is in the process of constructing four to five new units at that site. These additional units should be available by the beginning of 2020.

In June 2019 the Niagara Region and NRH was directed to partner with the City of Niagara Falls to develop a public process to solicit competitive bids for a not for profit partner to provide an affordable housing development at 4500 Park Street in Niagara Falls in order to increase supply of units at or below average market rents. This facility additionally is hoped to provide housing for a number of residents on the NRH waitlist for a share of units allocated by agreement. The allocated share of units for affordable housing may be provided up to a full exemption from property taxes and Development Charges (DCs).

In June 2019 a pilot project was established to encourage investment in the development of new purpose-built rental stock through the Partnership Housing Program (PHP). Under this program the Region provides an up-front capital contribution in exchange for an agreement for share of units for affordable housing. Under the pilot project Niagara Region would be a minority equity participant (up to 35% share in a Joint Venture) in the development, using funds raised through DCs (\$1.575 million) as well as the capital levy reserve (\$0.175 million). Rents used for affordable housing would be subsidized by the incremental property tax generated by the building.

These initiatives align with action items 3.7g, 3.8c and 3.8d in the updated action plan (see appendix), which support the following outcomes:

- Increase the number of new community housing units developed, and the proportion of new community housing units that are bachelor/1-bedroom units or four or more bedroom units.
- Increase the supply of higher-density housing forms, including townhouse and apartments.

Operating

In 2020 it is estimated that 120 new housing units will be provided with subsidy in the Niagara market through the following initiatives:

- In December of 2016 Niagara Region Council approved the New Development Rent Supplement Program which dedicated 20 housing allowances for the New Bethlehem Housing Build on Church Street in St. Catharines. The building is opening in January of 2020 and NRH will house 20 applicants from the centralized housing waitlist. This represents a 20 year commitment of approximately \$75,000 per year.
- In 2019 Niagara Regional Housing allocated subsidy for 50 new RGI Units under the Rent Supplement Program for the abovementioned partnership project with the City of Niagara Falls and Niagara Region for an approximately 200 unit build. This represents a 20 year commitment of approximately \$240,000 per year.
- Niagara Regional Housing will be providing approximately 15 potential low to moderate income earners in 2020 with 5% down payment assistance through the Welcome Home Niagara Program. This includes five Habitat for Humanity builds.
- Niagara Regional Housing will be assisting approximately 35 low income homeowners in 2020 with accessibility and emergency repairs under the Niagara Renovates Program to allow them to be able to remain in their homes.

Additionally, Niagara Regional Housing is currently assisting a number of housing providers with their funding applications to CMHC for new development. There are

providers with available land who lack the resources and expertise to advance their projects. NRH has included a Project Manager in the 2019/2020 budget to assist with these projects.

Niagara Regional Housing is experiencing significant challenges in the Rent Supplement program. NRH has budget available for RGI units but is challenged to find landlords who have vacancies that offer affordable rents which align with program policy. NRH is currently advertising to landlords to participate in the program.

Niagara Regional Housing continues to work with the federal housing providers who are coming to the end of their operating agreements, ensuring continued affordable housing supply by entering into new rent supplement agreements. NRH is using some of the recent federal/provincial funding for capital repairs for the housing provider portfolio to ensure sustainability and safety of existing housing stock.

Niagara Regional Housing continues to support in excess of 740 housing applicants with a housing allowance to make housing a little more affordable while they wait for permanent RGI units. This includes the Housing First Program of which Community Services supplies the support dollars and resources.

These initiatives align with action items 2.8e, 2.8g, 2.9d, 2.9e, 3.8e, 3.9b, 3.9d, and 3.9e in the updated action plan, which support the following outcomes:

- Improve long-term housing stability for households at risk of homelessness
- Prevent the loss of current community housing stock.

Analysis

Since 2014, Niagara Region has had a 10-Year Housing and Homelessness Action Plan, "A Home for All". The Plan meets the service manager responsibility for a 10-Year Plan under the *Housing Services Act, 2011*, and provides a framework for integrated local planning to address market housing affordability, community housing, coordination of homelessness and related support services and homelessness prevention.

The *Housing Services Act, 2011* requires the Region, in its role as service manager, to review its 10-Year Plan at least every five years. Niagara Region is required to submit its Five-Year review to the Ministry of Municipal Affairs and Housing (MMAH) for approval before the end of 2019.

The Five-Year review provides an opportunity for the service manager, its partners and other community stakeholders to reflect on the local plan and the actions taken in the first five years, and plan to improve the local system of housing and homelessness in a way that will lead to better outcomes for people in Niagara.

Homelessness Services staff conducted the Five-Year review during 2018 and the first half of 2019 following the direction provided by the Ministry for 10-Year Plans and for completing Five-year reviews.

The review considered data and other information provided by:

- The “A Home For All” Task Force and its related community-led working groups, including the lived experience advisory.
- Community organizations providing services as part of Niagara’s homeless serving system.
- Non-profit housing providers and co-operative providers.
- Other community groups, including the Niagara Poverty Reduction Network (NPRN), and the Age Friendly Niagara Network.
- Indigenous community and providers through the Niagara Aboriginal Working Group on Homelessness (NAWG).
- Independent consultants, including Whitesell & Associates and the Canadian Centre for Economic Analysis (CANCEA).
- Municipalities through municipal planners and municipal affordable housing action plan working groups.
- Regional staff from Planning & Development Services, Community Services, Corporate Services and Niagara Regional Housing, who are collaborating through an affordable housing strategy steering committee.

The review identified the following key issues to be addressed in years 6-10 of the plan:

- An inadequate supply and mix of market housing options that support households of all sizes, incomes, and ages to have safe, permanent, affordable housing.
- Increasing demand and limited capacity of emergency homelessness services and community housing.
- Federal and provincial policy and funding changes related to housing and homelessness.
- The need for provision of appropriate housing and services for clients with complex needs, including chronic homelessness, mental health, trauma, addictions and social need.
- Best and emerging practices in Canada for ending homelessness.

The action plan has four goals:

Goal 1 – House People Who Do Not Have a Home

Goal 2 – Help People to Retain a Home

Goal 3 – Increase Housing Options and Opportunities for Low- and Medium-Income households

Goal 4 – Build Capacity and Improve the Effectiveness and Efficiency of the Housing and Homelessness System

The review identified 75 action items to be completed in years 6-10 of the Action Plan to support the following twelve outcomes related to the four goals:

1. Improve access to shelter and housing for those experiencing unsheltered homelessness.
2. Reduce the time spent in emergency shelter before successful exit.
3. Improve the housing situation for those exiting emergency shelter.
4. Reduce the time it takes for those who are at risk of homelessness to access prevention services.
5. Improve long-term housing stability for households at risk of homelessness.
6. Improve long-term housing stability for households that have graduated from housing with support programs.
7. Increase the supply of higher-density housing forms, including townhouse and apartments.
8. Increase the number of new community housing units developed, and the proportion of new community housing units that are bachelor/1-bedroom units or four or more bedroom units.
9. Prevent the loss of current community housing stock.
10. Increase the use of best practices in all funded homeless services programs.
11. Increase the number of new initiatives created in partnership with Indigenous, health, corrections, or child welfare systems.
12. Increase the number of policies and services revised to better serve Indigenous people, older adults, youth, women, persons with a disability, Franco-Canadians, and newcomers and refugees.

Alternatives Reviewed

Not Applicable. The Five-Year review is required under the *Housing Services Act, 2011* per its regulations as noted above.

Relationship to Council Strategic Priorities

- The Five-Year review recommends actions, outcomes, and targets for the priority project of Affordable Housing that supports the Council Priority of a Healthy and Vibrant Community and contributes to Council's direction to develop and implement an affordable housing strategy.

Other Pertinent Reports

PDS 17-2019	Niagara Housing Statement: Affordable Housing Data
COM 23-2019	Niagara Region Application for Built for Zero Canada
COM 15-2019	Housing and Homelessness Action Plan Update 2018
COM 10-2019	Homelessness Services System Review
COM 16-2018	Homelessness Point-in-Time Count Report

COM 10-2018	Housing and Homelessness Action Plan Update 2017
COM 12-2017	Housing and Homelessness Action Plan Update 2016
COM 17-2016	Housing and Homelessness Action Plan Update 2015
COM 16-2015	Housing and Homelessness Action Plan Update 2014
COM 35-2013	Final Version of A Home for All: Niagara's 10-Year Community Action Plan to Help People Find and Keep Housing

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Appendices

Appendix 1 Five-Year review of the Niagara Region 10-Year Housing and Homelessness Action Plan