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**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

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## 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

# COM 40-2019 FIVE-YEAR REVIEW OF NIAGARA'S 10- YEAR HOUSING AND HOMELESSNESS ACTION PLAN - APPENDIX 1.DOCX

Includes an Update to the Action Plan  
with Actions, Outcomes and Targets  
for Years Six to Ten (2019-2023)

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## Executive Summary

This document includes a review of the first five years of Niagara's 10-Year Housing and Homelessness Action Plan, "A Home for All", and provides updated actions, outcomes and targets for years 6-10 of the action plan. Italicized Terms are defined in Appendix B.

This review is intended to meet the requirements for municipal service managers as stated in the Housing Services Act, 2011 and responds to the policy direction provided to service managers by the Ministry of Municipal Affairs and Housing for the completion of five year reviews in the *Policy Statement: Service Managers Housing and Homelessness Plans, 2016* and the guidance provided in *Five Year Review of Housing and Homelessness Plans: A Guide for Ontario Service Managers, 2018*.

Planning is a complex and intricate process that is undertaken at a given time, in an environment of change and uncertainty. Nevertheless, 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.

The formal review process considered data and information provided by the *A Home for All* Task force and working groups including the lived experience advisory, homeless services providers, non-profit housing providers and co-operative providers, Indigenous community (Niagara Aboriginal Working Group on Homelessness/NAWG), other community groups (Niagara Poverty Reduction Network, Age Friendly Niagara Network), independent consultants, local area municipal planners and affordable housing action plan working groups, and regional staff from Planning and Development Services, Community Services, Corporate Services and Niagara Regional Housing.

The review examined key trends in the external environment, including the housing market, demand for emergency shelter and community housing, funding and policy changes, changing client needs, and a focus on best practices. It also describes key undertakings in the first five years, including the development of community-led working groups, creation of an affordable housing strategy steering committee, identification of current and future affordable housing need, a review of Niagara's homeless serving system, and development of outcomes and targets for the action plan.

In the first five years of the action plan the 24 initial and 28 short-term actions were completed, while the 24 mid-term actions are on track for completion by the end of 2019. Four long term actions from the original action plan remain to be completed. The review also identified a need for the service manager to further shift focus from managing homelessness to *ending homelessness* and *chronic homelessness*, maintain ongoing and adequate reserves to support *community housing* development, increase engagement and collaboration with Indigenous partners, and address the housing and homeless services needs of other equity-seeking groups including those with *complex needs*, persons with a disability, persons with a developmental disability, older adults, youth, women, newcomers and refugees, and Franco-Canadians.

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, practices and services revised to better serve Indigenous people, older adults, youth, women, persons with a disability, Franco-Canadians, and newcomers and refugees.

## The Five-Year Review

### Legislative Requirements

This review is intended to meet the requirements of the *Housing Services Act, 2011 (HSA)* for service managers to review their housing and homelessness plan at least once every five years, and amend the plan as the service manager considers necessary or advisable. The review responds to the policy direction provided to service managers by the Ministry of Municipal Affairs and Housing for the completion of five year reviews in the *Policy Statement: Service Managers Housing and Homelessness Plans, 2016* and the guidance provided in *Five Year Review of Housing and Homelessness Plans: A Guide for Ontario Service Managers, 2018*.

According to the *HSA*, Housing and Homelessness Plans need to include the following:

1. An assessment of current and future housing needs within the service manager's service area (Assessment);
2. Objectives and targets relating to housing needs (Objectives and Targets);
3. A description of the measures proposed to meet the objectives and targets (Planning); and
4. A description of how progress towards meeting the objectives and targets will be measured (Achievement).

### Purpose of Niagara's 10-Year Plan and the Five-Year Review

Municipal service manager housing and homelessness plans provide a framework for integrated local planning to address housing affordability, coordination of homelessness and related support services and homelessness prevention. The plans can also be an important tool to support local poverty reduction. Strong partnerships and collaboration between the province, service managers, municipalities, Indigenous communities and organizations, housing providers and other stakeholders are essential to the successful implementation of local housing and homelessness plans. Leadership and a long-term funding commitment from the federal and provincial government is also considered vital.

Niagara's 10-Year Housing and Homelessness Action Plan, "A Home for All", is intended to support the provincial vision that every person in Ontario has an affordable, suitable and adequate home to provide the foundation to secure employment, raise a family, and build strong communities. "A Home for All" sets out the same vision for every person in Niagara. Working to achieve this vision will help reduce the number of people experiencing homelessness and increase the number of people experiencing housing stability. It also supports *ending homelessness* in Niagara, and specifically ending *chronic homelessness* aligned with provincial timelines (by 2025-26). When people have access to stable, adequate and affordable housing it enables them to experience other positive outcomes in health, education, and employment. *Ending homelessness* is a key component of poverty reduction. Access to adequate, suitable and affordable housing is an essential part of the foundation to move people out of poverty.

Planning is a complex and intricate process that is undertaken at a given time, in an environment of change and uncertainty. Nevertheless, 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.

This review addresses each of the following policy directions:

- Assessment of Current and Future Need
- Accountability and Outcomes (Objectives, Targets, and Achievement)
- Planning (Description of Measures Proposed to Meet Objectives and Targets) for:
  - *Ending Homelessness*, including *Chronic Homelessness*
  - Indigenous Peoples
  - Coordination with other Community Services
  - A Broad Range of Community Needs
  - Non-Profit Housing Corporations and Non-Profit Housing Co-operatives
  - The Private Housing Market
  - Climate Change and Environmental Sustainability.

The Plan has been updated to be consistent with each of these policy directions.

### Analysis of External Environment

Niagara's 10-year Housing and Homelessness Plan, "A Home for All", was initially developed in consultation with local community members, service providers and other stakeholders, and came into effect on January 1, 2014. From 2014 to 2018 significant changes have occurred in the external environment that impact the work of the plan. These include:

- **The Housing Market** - While Niagara remains the most affordable market in the GTHA, it has seen the largest increase in prices from 2014 to 2019 among comparators, including an 81% rate of change in ownership prices in that five-year period.<sup>1</sup> Niagara's housing market has seen dramatic changes since 2016 in both home ownership and rental prices. In 2019, St. Catharines was identified as the 10th most expensive rental market in Canada (3rd in Ontario) with the median price of \$910 for a one-bedroom rental.<sup>2</sup> Increased demand, limited rental supply, an increase in student population, and increase in short term rentals (such as AIRBNBs), have led to falling vacancy rates, especially for more affordable rental units. An additional 1,070 households in Niagara experienced *core housing need* in 2016 as compared to 2011, and numbers are expected to continue to grow if Niagara maintains the status quo approach.
- **Emergency Shelter** - Niagara has seen an increase in demand for emergency shelter services. While available shelter beds have been increased by 13% from 2016 to 2018, occupancy rates have continued to climb from 98.2% in 2016 to 104.3% in 2018. Front line homelessness services staff express concern that it has become significantly harder for them to secure safe, affordable rental units for clients looking to exit homelessness. In 2018, 674 (37%) of people who accessed shelter stayed for 31-179 days, using 75% of available shelter capacity of 63,231 bed nights. It is commonly agreed that additional housing and supports designed to meet the needs of this population could free up a significant portion of existing shelter capacity.
- **Community Housing** – Niagara has seen continued long wait times of up to 15 years for community housing units. From June 2017 to June 2019 the *community housing waitlist* grew by nearly 20% from 4,829 to 5,775 households. Niagara Regional Housing has identified that

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<sup>1</sup> Data sourced from The Canadian Real Estate Association (CREA)

<sup>2</sup> Retrieved from <https://www.niagarathisweek.com/news-story/6757113-st-catharines-nabs-10th-spot-on-most-expensive-rental-markets-in-canada-list/>

residents in community housing who have increased their income and are interested in moving to market units are struggling to find units in the market that they can afford. Additionally, even lower market prices for home ownership are beyond the maximum prices that qualify for use by community housing tenants seeking to enter into the home ownership market with the support of Niagara Regional Housing's *Welcome Home Niagara* ownership program.

- **Funding and Policy Changes** – The federal government redesigned the federal funding program known as the Homelessness Partnering Strategy into *Reaching Home: Canada's Homelessness Strategy* in 2018. *Reaching Home* was launched in 2018, with sweeping changes for service delivery and coordinated system design. The province also launched *Home for Good* funding for supportive housing in 2017 and has introduced policy changes that impact development through the *Growth Plan for the Greater Golden Horseshoe* and *Bill 108: More Homes, More Choice*. Policy changes continue to be implemented and are expected to have broad impact on housing and the homelessness system for years 6-10 of the Action Plan. Current provincial policy direction supports an increased role for the private market in meeting housing needs. Across Canada there has been an increased awareness and discussion about the history, rights, and experience of Indigenous people, including *Truth and Reconciliation*, and a directive of the province to engage, coordinate with, and collaborate with Indigenous housing and service providers to meet the needs of Indigenous people in the service area.
- **Client Needs** – While the number of individuals and families experiencing homelessness have increased, the number of people with *complex needs* accessing services has also increased. Factors such as the opioid crisis and human trafficking have led to an increase in the complexity of local need. Visible homelessness and street community are on the rise, especially in the larger municipal cores in the region. *Niagara's homeless serving system* is increasingly challenged to effectively support people experiencing a combination of experiences that may include chronic homelessness, mental illness, trauma, addictions, and social needs (inclusion and meaningful daily activity) to exit homelessness and achieve housing stability. In part a reflection of limited community-based supports to address mental health issues, emergency department visits in Niagara (2,377/100,000) are higher than Ontario as a whole (2,006/100,000) and hospitalization for intentional self-harm (96/100,000) has been significantly higher than Ontario (71/100,000) for approximately ten years. Community housing has seen a surge in vulnerable tenants due to an identified increase in mental health challenges and addictions. Opioid related emergency department visits have been significantly higher in Niagara (114/100,000) than for Ontario as a whole (54.6/100,000 in 2017), with St. Catharines topping the list of Ontario cities hardest hit by the opioid crisis.<sup>3</sup> *Community housing* providers have identified an increased need for residents to have access to a variety of services to support stable tenancy and positive community involvement.
- **Focus on Best Practices** – Housing and homelessness systems across Canada and beyond have been identifying and implementing evidence-based solutions to affordable housing and homelessness. Practices being used in other communities that could be adapted to Niagara include *Built for Zero Canada (BFZ-C)*, *Coordinated Access*, a *By-Name List*, *Assertive Street Outreach*, *Shelter Diversion* and *Housing Focused Shelter*.

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<sup>3</sup> Retrieved from <https://www.stcatharinesstandard.ca/news-story/9576721-garden-city-hardest-hit-by-opioid-crisis/>

## Review of Activities from the First Five Years

Years 1-5 of the Action Plan (2014-2018) included the development of the “A Home for All” Task Force and five working groups with community participation and leadership. Each working group supported the completion of actions outlined in the plan related to a specific area of focus, and included:

- Prevention
- Housing First
- Service Hubs
- No Wrong Door
- Housing Affordability Innovation.

These community-led groups have played a crucial role in increasing system responsiveness to changes in the community, identifying challenges and opportunities, and making recommendations to the service manager. The structure and process are based on best practices for a coordinated, community-based engagement model for creating positive systems-level change.

An additional working group of Regional staff was launched in 2018 to develop an affordable housing strategy. This group is intended to connect the work of the 10-Year Housing and Homelessness Action Plan to the work of other corporate efforts including developing a new *Regional Official Plan*, which involves the land-use planning framework. The group includes staff from Planning & Development Services, Community Services, Corporate Services and Niagara Regional Housing. This group has been seeking to align initiatives across the organization that impact the supply of affordable housing, including working with the Canadian Centre for Economic Analysis (CANCEA) in completing a *Niagara Housing Statement* that identifies the local supply and demand for affordable housing and makes a projection of affordable housing need to 2041.

The *Niagara Housing Statement* assesses current *affordable housing* need based on the number and type of households in *core housing need*, which is in total 23,813 households.

Household Type	Single or Roommate	Lone Parent	Couple	Couples with Children
Suitable Housing	Bachelor or 1 bedroom	2 or more bedrooms	1 bedroom	2 or more bedrooms
Number of households	20,002	3,254	286	271

To move these households out of core housing need, options need to be created within Niagara’s supply of housing so that they could be suitably and adequately housed in options with total monthly housing costs for rental or ownership that are at or below \$1,317. Projections of future need identifies that Niagara Region’s target growth will hold the percentage of households in *core housing need* at 13%, with an additional 10,168 additional households in core housing need by 2041.

The original 10-Year Plan includes 80 actions identified on the basis of four stages:

- 24 Initial actions – to be completed within the first year after HHAP adoption (2014)
- 28 Short-term actions – to be completed within 2-3 years (2015-2016)
- 24 Mid-term actions – to be completed within 4-6 years (2017-2019)
- Four Long-term actions – to be completed in year 7 and beyond (2020-2023).



Progress toward the completion of these actions has been reported regularly to council and the public through an annual report and community update, with the initial and short-term actions completed. It is anticipated that the mid-term actions are on track for completion by the end of 2019, with the four long-term items remaining to be completed.

The original plan also contains an appendix (Appendix D), which is dedicated to outlining actions to address issues of housing and homelessness for Indigenous people in Niagara. The Indigenous community has identified that the service manager relationship with the Indigenous community and Indigenous organizations during years 1-5 of the plan did not meet expectations for engagement and collaboration in addressing issues of Indigenous housing and homelessness. Opportunity exists for significant improvement in service manager engagement and collaboration with Indigenous partners in years 6-10.

In 2018 Whitesell and Associates was engaged to conduct a review of *Niagara's Homeless Serving System*. The resulting report identifies a two-phase process to improve service delivery through a transformation to a "*system 2.0 model*" and then a "*system 3.0 model*" during years 6-10 of the plan. The *system 2.0 model* is grounded in Housing First philosophy, includes strengthened street outreach, housing help, Housing First programs, standardized performance indicators, improved contract management, enhanced decision-making and greater collaboration. The *system 3.0 model* has not yet been defined, as the specific features of the *system 3.0 model* will be determined through a review of the 2.0 model after it is fully implemented.

The original plan did not include measures of progress that were adequate to meet the requirements of the five-year review for objectives, outcomes, measures, and targets. It is important to note that while targets have been included for market housing under Goal 3, the targets may require adjustment to reflect requirements of the *Regional Official Plan* upon its completion in 2021.

### The Process of the Five-Year Review

The benefit of the structure of the "A Home for All" Task Force and working groups has been the ongoing discussions with community partners about possible program and system changes. The richness of these ongoing discussions provided significant information for use in the five-year review prior to the formal initiation of the review in 2018.

The formal review process provided a time-bounded opportunity to engage the community partners leading and participating in the "A Home for All" working groups to reflect on the actions already completed. These discussions took place formally within the working groups throughout 2018 and into early 2019 to reflect on the work to date, discuss the changing environment, and suggest improvements that will lead to better outcomes for those in Niagara in the next five years.

More than 1,300 individuals from the community (excluding staff) participated in engagement activities for the creation of the original plan. These included boards of directors, members of the business sector, education sector, employment sector, faith groups, government sector, health sector, affordable housing providers, landlords, real estate developers, service groups, supportive housing providers, tenants, people with lived experience, Aboriginal Peoples, seniors, youth, people released from custody, immigrants, persons with disabilities, victims of domestic violence and members of the general public. Due to the broad and diverse engagement that occurred in the creation of the original plan, it was determined that further consultations for the five-year review were not required. Nevertheless, a desire

was expressed to gather additional information about the housing and homelessness needs of specific populations in Niagara through additional consultations with the following groups:

- Age Friendly Niagara Network
- Indigenous Community/Niagara Aboriginal Working Group on Homelessness (NAWG)
- Niagara Resource Managers Group/Developmental Services Ontario.

These groups were chosen because of an identified concern by community partners that an assessment of the needs of older adults, Indigenous people, and people with developmental disabilities were not being adequately addressed in *Niagara's homeless serving system*. Older adults are a significant and rapidly growing population in Niagara. Additionally, local homeless service and homeless enumeration data identified a need to review the experience of both Indigenous people and people with developmental disabilities in accessing both housing and services. The plan has been updated to reflect identified needs of these groups.

To better reflect the voice of the Indigenous community within this document, content provided by the Niagara Aboriginal Working Group on Homelessness (NAWG) has been included as a call-out in each section.

### Voice of the Indigenous Community

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*"The five-year update to the plan needs to address the context of the Indigenous community in the Niagara Region. Current Point in Time (P.I.T.) surveys (2018 Homeless Hub) indicate that 24.3% of respondents identify themselves as Indigenous. We believe that number to be higher even though they represent only 2.8% of the general population.*

*This data clearly shows that there is a strong need in the Niagara region for social services to be coordinated and directed to the housing needs of Indigenous people. These needs include the prevention of homelessness through housing location and set up, help with housing retention, increasing housing options with close client support, and access to emergency housing and shelters. There is a critical need to co-ordinate all relevant social services in the Region and to educate all persons involved in these services unique to the housing needs of Indigenous people."*

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### Key Recommendations from the Review

The following key recommendations from the five-year review have been incorporated into the plan for years 6-10:

- [1] Update the plan to reflect the identified needs of older adults, Indigenous people, and persons with a developmental disability, and persons with complex need including *chronic homelessness*.
- [2] Update the plan to be consistent with land use planning and the new *Regional Official Plan*, and based on the assessment of current and future affordable housing need in the *Niagara Housing Statement*.

[3] Maintain the four goals of the plan but revise the wording of the goals to be clearer and reflect current language in use.

[4] Recognizing the importance of addressing Indigenous housing and homelessness in Niagara, integrate content provided by the Indigenous community into the body of the plan instead of as a separate appendix.

[5] Revise the approach to measuring progress to include meaningful objectives, measures and targets that are consistent with the requirements of the revised policy statement. Develop baseline data for all outcomes using 2019 data.

[6] Include the following actions from the original plan in the updated plan for years 6-10:

- The four long-term actions 3.6a, 3.6b, 3.6c and 3.6d from the original plan. These are actions 3.7b, 3.8c, 3.8f, and 3.8j respectively in the updated plan.
- Item 3.1d from the original plan “Maintaining on-going and adequate contributions to the Affordable Housing reserve” be included as an action in years 6-10, as adequate reserves have not been kept through years 1-5, and maintaining adequate reserves aligns with best practices in financial management of *community housing*. This is action 3.8b in the updated plan.
- Actions 1.3d, 2.3a, and 2.3b from Appendix D of the original plan related to Indigenous issues. These are actions 4.12a, 4.10i and 2.9c respectively in the updated plan.

[7] Revise the structure of the community-led working groups and Task Force to reflect the priority areas of activity for years 6-10.

[8] Recognizing that the language used to discuss homelessness, affordable housing, and the planning and development process often has specific technical meanings, include definitions of key words and phrases used in the five-year review. These definitions are provided in appendix B of this document.

## The Updated Action Plan

The following section presents an updated Housing and Homelessness Action Plan for years 6-10 (2019 to 2023) that responds to what was heard through the review process. The updated plan includes 75 new actions that support the achievement of the following four goals:

Goal 1 – House People Who Do Not Have a Home (11 actions)

Goal 2 – Help People to Retain a Home (16 actions)

Goal 3 – Increase Housing Options and Opportunities for Low- and Medium-Income households (24 actions)

Goal 4 – Build Capacity and Improve the Effectiveness and Efficiency of the Housing and Homelessness System (24 actions)

## Goal 1 – House People Who Do Not Have a Home

### What We Heard

- Address both *primary homelessness* and *secondary homelessness*, with a focus on those experiencing *chronic homelessness* and long-term and frequent users of *emergency homelessness services*.

- Focus on providing everyone experiencing homelessness in Niagara with rapid access to permanent housing alongside services and supports that will help them get back on their feet.
- Shift focus away from managing homelessness through *emergency homelessness services* to *ending homelessness* through *prevention services* and the provision of *housing-focused supports*.

## Voice of the Indigenous Community

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*“The Indigenous community would like to see an increase in housing and support services in collaboration with Niagara Aboriginal Working Group (NAWG) organizations and mainstream organizations for Indigenous people exiting the justice system, health care system, fleeing domestic violence/sex trafficking and Indigenous children aging out of the child protection system into homelessness. The Indigenous community requests an increase in emergency beds designated for Indigenous men, women, and children with emergency housing and supports provided with an Indigenous lens. Additionally, the Indigenous Community would like to see an increase in street outreach that is culturally appropriate for Indigenous people experiencing homelessness and supports that increase housing stability for those who are exiting homelessness that are inline with their cultural identity.”*

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### Objectives:

- i. Improve access to *assertive street outreach* in locations where people are living rough across the entire service area, especially for Indigenous persons and families, youth, and those who need mental health and/or addictions supports.
- ii. Improve *coordinated access* to housing supports to secure and maintain housing for those who use *emergency shelters* repeatedly or for a long period of time through a shift to *housing-focused shelters*.
- iii. Increase access, prioritization and funding for *housing with supports* to address *chronic homelessness*, especially for those whose needs cannot be adequately met by available *housing with support* programs.

## Goal 1.4 - Shorter Term (2019-2021)

### What We Heard

- Adapt recommendations of the *homeless services system review* to transform to a *system 2.0 model* for *Niagara’s homeless serving system*, a group of agencies and programs that coordinate to provide housing and homelessness services in Niagara.
- Implement best practices in *assertive street outreach*, *emergency shelter*, *supportive transitional housing* and *supportive housing* to assist those experiencing homelessness to exit homelessness.

### Actions

1.4a) Develop a *By-Name List*, *By-Name Priority List*, and *coordinated access* policy and procedure to connect people who don’t have a home to appropriate housing in a more streamlined and coordinated way, including:

- Maintaining a current list of individuals and families who do not have a home and their housing needs.
- Maintaining a current list of available housing solutions for the people who do not have a home.
- Identifying community priority populations and applying consistent criteria to ensure fairness and consistency in the housing process.

1.4b) Create with community partners a measurable aim statement to reach *functional zero* for *chronic homelessness*, based on projections from the *By-Name List* data, informed by the community, and aligned with provincial and federal goals on ending *chronic homelessness*.

1.4c) Support a shift to *assertive street outreach* to engage those who are living rough and support them to access the broader system of housing and homelessness services.

1.4d) Support a shift to *housing-focused shelters* that maintain a focus on helping shelter stayers to access housing and in all that shelters do, and facilitate movement from homelessness to housing.

1.4e) Increase access to *low-barrier* housing and supports for those experiencing *chronic homelessness*, especially for those experiencing developmental disability, mental health issues, and/or addictions.

1.4f) Increase access for Indigenous persons and families experiencing homelessness to housing and supports provided with an Indigenous lens, to assist them in reconnecting with housing, cultural identity and relations, including:

- Culturally appropriate *assertive street outreach*
- Emergency beds designated for Indigenous men, women, and children.

1.4g) Undertake a *homeless services system review* prior to the 2023-2025 funding allocation to determine the effectiveness of the *system 2.0 model* and identify areas for transformation to a *system 3.0 model* and the creation of a comprehensive systems framework.

## Goal 1.5 – Longer term (2022-2023)

### What We Heard

- Adapt recommendations of the *homeless services system review* (1.4g) and best practices to transform *street outreach*, *emergency shelter*, *supportive transitional housing* and *supportive housing* to a *system 3.0 model*.

### Actions

1.5a) Introduce or increase services and supports to meet the needs of those on the *By-Name List* who are experiencing *chronic homelessness* to exit homelessness and remain stably housed.

1.5b) Support a transformation of *supportive transitional housing* to align with best practices for *housing with supports*, including a *Housing First approach*, and the recommendations for the *system 3.0 model*.

1.5c) Introduce a *rapid rehousing program* to provide short term supports and financial assistance for housing related expenses (e.g., rent arrears, ongoing rent assistance, moving costs) to individuals and families with mid-acuity of need (without complex mental health and addictions needs) who are experiencing homelessness.

1.5d) Explore opportunities to shift system resources away from *emergency homelessness services* toward *prevention services* and *housing with supports*, in alignment with best practices for homeless serving systems and a *Housing First approach*.

### Goal 1 – Metrics and Targets

Objectives	Outcomes	Measures	Targets
To provide housing and supports to people experiencing homelessness, who are <i>unsheltered</i>	Improved access to housing and supports for those who are <i>unsheltered</i>	Percentage of individuals engaged through outreach entering shelter or more stable housing situations annually	<ul style="list-style-type: none"> <li>All: 20% of individuals engaged enter shelter or stable housing</li> </ul>
To provide <i>emergency shelter</i> to people experiencing homelessness, while they search for housing and engage in a housing plan	Rapid exit from <i>emergency shelter</i> to permanent housing and housing resources	Average length of stay in days per admission to emergency shelters for youth, family, and singles during the reporting period	<ul style="list-style-type: none"> <li>All Households: 30 days</li> <li>Singles: 10 days</li> <li>Youth: 17 days</li> <li>Refugees/Newcomers: 60 days</li> <li>Families: 38 days</li> </ul>
To support people experiencing homelessness to access more stable housing	Improved housing situation for those who are <i>emergency sheltered</i>	Percentage of those who are emergency sheltered who transition to more stable housing quarterly, including <i>supportive transitional housing, supportive housing</i> and regular housing.	<ul style="list-style-type: none"> <li>35% of those in shelter transition to more stable housing</li> </ul>

## Goal 2 – Help People to Retain a Home

### What We Heard

- Focus prevention to reduce the flow of new individuals or families into homelessness and to avoid worsening or recurrence for those with repeated or regular housing instability or experience of homelessness.
- Provide *primary prevention* to reduce the risk of housing loss among high-risk groups in the community, with a focus on youth.
- Provide *secondary prevention* to prevent housing loss among those at *imminent risk of housing loss*, including households in *deep core housing need*, and *low income households* or *moderate income households* experiencing short-term financial instability.
- Provide *tertiary prevention* to support individuals and families with a history of housing loss or homelessness with access to housing and the supports necessary to support housing stability, especially those with *complex needs*.
- Shift focus away from managing homelessness through *emergency homelessness services* to *ending homelessness* through *prevention services* and the provision of *housing-focused supports*.

### Voice of the Indigenous Community

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*“The Indigenous community would like the Niagara Region to resource education for tenants, service providers and landlords that supports successful tenancies, and requests that the Service Manager play an active role in supporting the right to housing for Indigenous people and the responsibility of landlords to not discriminate against Indigenous people seeking housing, including support for legal aid when discrimination plays a factor in landlord-tenant matters. The Indigenous community would also like to see an increase in rental supports for Indigenous households exiting or at risk of homelessness and increased access to community housing for Indigenous persons and families exiting emergency shelter, transitional housing, the health care system, justice system or aging out of the child welfare system into homelessness. The Indigenous community would like the Niagara Region to ensure landlords, community housing providers and service providers are provided cultural competency training.”*

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### Objectives:

- i. Expand wrap-around supports and financial assistance that keep people housed
- ii. Enhance services that prevent homelessness and allow people to bridge short periods of financial instability, especially for households with *low to moderate incomes*
- iii. Foster longer-term housing stability through financial and case management supports that enable households exiting homelessness to avoid further experience of homelessness

## Goal 2.8 - Shorter Term (2019-2021)

### What We Heard

- Adapt recommendations of the *homeless services system review* to transform to a *system 2.0 model* for *Niagara's homeless serving system*, a group of agencies and programs that coordinate to provide housing and homelessness services in Niagara.
- Implement best practices in homelessness prevention to support those *at risk of homelessness* or a return to homelessness to retain housing.

### Actions

#### Primary Prevention

2.8a) Increase access for landlords and tenants to education about their rights and responsibilities for those who rent property in Ontario.

2.8b) Expand the youth prevention pilot to strengthen early identification and support diversion of youth who are *at risk of homelessness*.

2.8c) Explore options to support the right to housing for Indigenous people, recognizing the definition of Indigenous homelessness in Canada.

#### Secondary Prevention

2.8d) Expand the youth shelter diversion pilot to implement diversion best practices across all emergency shelters in the homelessness system.

2.8e) Continue to support programming on affordable home ownership with a special focus on supporting *low or moderate income* households to buy their first home.

2.8f) Increase access to housing and supports to prevent homelessness among Indigenous people exiting the health care system, the justice system or aging out of the child welfare system.

2.8g) Continue to support the renovation support program, with a special focus on supporting persons with accessibility issues to remain housed.

#### Tertiary Prevention

2.8h) Expand the landlord engagement specialist pilot to improve access to affordable market rental units, support positive landlord-tenant relationships, and mitigate tenancy issues.

2.8i) Revise the *trusteeship* program to align with *Housing First approach* and a *recovery orientation*, to support trustees to move to self-sufficiency as appropriate.

2.8j) Explore opportunities to enhance service access in response to the findings of the concurrent disorders shelter assessment pilot.

## Goal 2.9 – Longer term (2022-2023)

### What We Heard

- Adapt recommendations of the *homeless services system review* (1.4 g) and best practices to transform *prevention services* to a *system 3.0 model*.



## Actions

### *Primary Prevention*

2.9a) Develop a mechanism to identify earlier those households with increasing risk of housing loss, and rapidly connect them with appropriate services and supports, especially older adults and households with *a low income or moderate income* and minimal assets

2.9b) Address discrimination against Indigenous individuals and families seeking to secure housing and support for legal aid for Indigenous households when discrimination plays a factor in landlord-tenant matters.

2.9c) (adapted from 2.3b in Appendix D of the original plan) Continue to advocate to senior government to allow working recipients to keep a larger portion of their social assistance, to empower individuals to increase their income and build their skills through work experience while in programs such as transitional housing and the Indigenous Homeward Bound program.

### *Secondary Prevention*

2.9d) Strengthen the connection between the homeless priority status on the *Centralized Housing waitlist* and the *homeless serving system* to improve access to community housing for those experiencing homelessness through coordinated access policy and procedure.

2.9e) Provide access to rental assistance to households in *deep core housing need* spending 50% or more of their income on housing costs.

### *Tertiary Prevention*

2.9f) Continue to work with the Local Health Integrated Network (LHIN), Ontario Health Teams (OHT), Niagara Health System (NHS) and health services providers to further improve access to appropriate health, mental health, trauma, and addictions supports for those exiting *chronic homelessness*.

## Goal 2 – Metrics and Targets

Objectives	Outcomes	Measures	Targets
To provide timely access to <i>prevention services</i> for those <i>at risk of homelessness</i>	Rapid access to prevention services	Average time taken to receive appropriate housing supports from entering <i>prevention services</i> a. Single b. Family c. Youth	First Contact • Immediate: 1-2 business days • Non-immediate: 1-2 business days Connection to Service • Immediate: 1-2 business days • Non-immediate: 3-5 business days
To provide <i>prevention services</i> to people that help them retain housing for at least three months	Improved housing stability for households <i>at risk of housing loss</i>	Average percentage of clients that retained their long-term housing after receiving a subsidy and/or supports after three months a. Eviction prevention b. Landlord mediation c. Niagara Emergency Energy Fund (NEEF) d. Housing Stability Plan e. Trusteeship	75% of clients retain their housing for three months or longer after intervention
To support long-term housing stability for people who have graduated successfully from <i>housing with support programs</i>	Improved housing stability for households that have graduated from <i>housing with support programs</i>	Percentage of clients exited from <i>Supportive Transitional Housing, Housing First, and Home for Good</i> programs and returned to homelessness after six months / 12 months	HF: 5% or less STH: 2% or less (6 months), 15% or less (12 months)

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

### What We Heard

- Niagara needs an adequate supply of *affordable market housing* and *community housing* that supports households of all sizes, incomes, and ages to have safe, permanent and affordable housing contributes to a vibrant and prosperous community.
- The target mix for affordability of housing needed in Niagara should reflect to the family sizes and household incomes of those who are spending more than 30% of their income on their housing costs.
- Use the planning and development process to facilitate the creation of appropriate *market housing* and *affordable housing* stock.
- Collaborate with local area municipalities to understand and meet local housing needs.
- Collaborate with local area municipalities to streamline the development process.
- *Non-profit housing* and *co-operative housing* providers are crucial for providing *affordable housing* options where the market does not provide enough *affordable housing* options for *low* and *moderate income* households.

### Voice of the Indigenous Community

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*“The Indigenous community would like to see an increase in timely access to community housing options for single-person and lone-parent Indigenous households. We would like Indigenous housing and service providers to be provided opportunity to participate in opportunities to create new affordable housing development, including access to available land, incentives and initiatives.”*

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### Objectives:

- i. Retain, protect and increase the supply of housing in the private *market housing* to meet local needs.
- ii. Retain, protect, and increase the supply of appropriate *community housing* to meet local needs.

## Goal 3.7 – Plan for Affordable Housing (2019-2023)

### What We Heard

- Use local planning and financial tools such as *community improvement plans (CIPs)*, grant or deferral of development charges.
- Offer partnership programs to private and non-profit housing providers who meet specific criteria for an equity contribution or *municipal capital facility designation* for tax incentives.
- Leverage provincial and federal funding to create *affordable housing* development to meet identified need for housing.

## Actions

3.7a) Develop a *Niagara Housing Statement* that clearly defines affordability and describes the unmet demand for *affordable market housing* and *community housing*, including the number of units by size, type, location, and cost, and a forecast of need up to 2041.

3.7b) (adapted from item 3.6a in the original plan) Support a comprehensive affordable housing strategy integrating the policies and targets of the new *Regional Official Plan* and the policies and targets of the 10-Year Housing and Homelessness Action Plan, to support the longer-term goals of the *Growth Plan for the Greater Golden Horseshoe* and support the development of complete communities that are compact, sustainable, and meet the minimum density and intensification targets laid out in the *Regional Official Plan*.

3.7c) Provide data and other support for the development and implementation of affordable housing plans by local area municipalities.

3.7d) Support inclusion of *affordable housing* options within focused areas of strategic growth, such as major transit station areas.

3.7e) Work with local municipal planners and the development community to streamline the development process and explore the feasibility of a concierge service or other means to expedite the approval process for priority projects.

3.7f) Implement best practices for addressing “*Not in My Backyard (NIMBYism)*” responses as a barrier to new housing developments that provide a diverse range and mix of housing options, densities, and tenures and support different populations and lifestyles.

3.7g) Work with the development community to explore innovative housing solutions that address the costs of *affordable housing* including cost of land, design, construction, financing, sales and aftersales, including:

- Access to equity or low-interest financing
- Provision of municipal land for *affordable housing* development
- Innovative design to reduce cost
- Innovative use of materials and construction techniques
- Addressing real and perceived risk of *affordable housing* development.

3.7h) (item 3.3d in the original plan) In concert with other Ontario municipalities, continue to advocate for:

- On-going, predictable funding for new housing initiatives (i.e. for new development, rent supplements).
- Sustained federal funding to maintain affordability in existing social housing post *End of Operation Agreement* (i.e. after mortgage/debt maturity).
- Funding to repair, renovate and renew aging *community housing* stock.

## Goal 3.8 – Develop Affordable Housing Units (2019-2023)

### What We Heard

- Support the development of new *purpose-built market rental units* and *community housing* units to meet local need.

### Actions

3.8a) Ensure adequate financial resources are available and targeted to support the new development of *market housing* and *community housing* stock to meet identified local need.

3.8b) (adapted from 3.1d in the original plan) Maintain on-going and adequate contributions to the capital reserves to support investment in new or existing *community housing*.

3.8c) (originally item 3.6b in the original plan) Support and facilitate local municipalities to partner with the Region on financial incentives with emphasis on consistent application of tools that support the development of *affordable housing*.

3.8d) (adapted from 3.5c in the original plan) Prioritize funding to continue to support and establish new incentives that encourage private market and not-for-profit investment in new *affordable housing*, in particular purpose built rental and reinvestment and retention of existing owned *affordable housing*, including incentives related to Development Charges, Community Benefit Charges or as part of a *Community Improvement Plan (CIP)*.

3.8e) (item 3.3b in the original plan) Broaden access to the *Niagara Renovates* and *Welcome Home Niagara* programs to expand support for low income households in partnership with local area municipalities.

3.8f) (item 3.6c in the original plan) Advocate to other levels of government (federal and provincial) for continued funding and incentives that encourage developers to build.

3.8g) Support the development of affordable market units to enable older adults to downsize and age in place within their community by collaborating with housing providers and local municipalities to encourage, promote, and permit creative solutions such as secondary units, tiny homes, life lease arrangements, modular homes, and reduced parking requirements where appropriate.

3.8h) (adapted from item 3.3a in the original plan) Work with the Indigenous community to improve Indigenous access to municipal land, incentives, and initiatives for creating new *affordable housing* options for single-person and lone-parent Indigenous households.

3.8i) Explore opportunities to collaborate with the LHIN, OHT, NHS and health services providers to create *low barrier supportive housing* for people with *complex needs*, including physical disability, mental illness, addictions, and trauma who are experiencing homelessness or *at risk of homelessness*.

3.8j) (item 3.6d in the original plan) Align with actions specific to housing support under *Niagara Sustainability Plan* infrastructure goals (e.g. setting energy reduction targets consistent with those under the *Niagara Sustainability Plan* for *affordable housing* and establishing action plans to achieve them).

3.8k) Utilize capital retrofit programs that reduce greenhouse gas emission and create more energy efficient *community housing*, to reduce operating costs for buildings and improve housing provider sustainability.

## Goal 3.9 – Support Non-Profit and Co-operative Housing Providers (2019-2023)

### What We Heard

- Housing providers are critical partners in the provision of *affordable housing*.
- A number of *community housing providers* have become 'de facto' *supportive housing* without expertise to provide supports.
- Some tenants require intensive supports to maintain successful tenancies, including home care, mental illness, and addictions support.
- *Community housing* providers typically do not have the professional staff resources or funds to provide these critical services.
- *Community housing* operators with an interest in new development may lack the capacity to undertake new development.

### Actions

3.9a) Review and amend the policies of the *Centralized Housing waitlist* in accordance with provincial policy direction and the recommendations of the 2017 Annual Report of the Auditor General of Ontario's Review of Social and Affordable Housing.

3.9b) (adapted from item 3.3c in the original plan) Establish capital reserves or financing to address *End of Operating Agreements* and *End of Mortgage Agreements* to prevent the loss of current *community housing* stock.

3.9c) Establish capital reserves or financing to address the capital repair needs of *community housing* providers.

3.9d) Increase available resources for *non-profit housing* and *co-operative housing* tenants who need additional supports in order to remain successfully housed, such as *Community Programs Coordinators (CPCs)*.

3.9e) Improve the capacity of interested *non-profit housing* and *co-operative housing* providers to finance, develop and maintain new affordable housing stock.

### Goal 3 – Metrics and Targets

Objectives	Outcomes	Measures	Targets
To provide an adequate supply and mix of housing options at different densities	Increase the supply of denser housing forms	Percentage of units of new housing at the desired densities required to meet target growth scenario (Develop baseline data in 2019)	<ul style="list-style-type: none"> <li>• 30% low-density/single detached</li> <li>• 40% mid-density/semi-detached and townhouse</li> <li>• 30% high density/apartments</li> </ul>
To provide an adequate supply and mix of <i>community housing</i> options	Increase the supply of <i>community housing</i> units that meet community need	Increase in number of new <i>community housing</i> units (Niagara Regional Housing, <i>Non-Profit Housing</i> , <i>Co-operative Housing</i> ) by unit type, per year (Develop baseline data in 2019)	<ul style="list-style-type: none"> <li>• A 10% year over year increase in the number of new community housing units completed, including:</li> <li>• 75% bachelors and 1 bedroom units</li> <li>• 20% two and three bedroom units</li> <li>• 5% Four or more bedroom units</li> </ul>
To maintain the supply of existing <i>community housing</i> stock	Prevent the loss of <i>community housing</i> units	Number of <i>community housing</i> units lost to <i>End of Operating</i> or <i>End of Mortgage Agreements</i> annually (develop baseline data in 2019)	<ul style="list-style-type: none"> <li>• Zero units lost</li> </ul>

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

### What We Heard

- Support the alignment of all stakeholders to the purpose of *ending homelessness*.
- Communicate more frequently and broadly about housing and services provided in Niagara and about the 10-Year Housing and Homelessness Action Plan.
- Continue to address homelessness and *affordable housing* through increased collaboration between Regional departments as well as between the Region and partners in Niagara's housing and homelessness system, health care and other systems, and other levels of government.
- Increase the participation and voice of those who use the homelessness system and those who face barriers when accessing housing or services.

### Voice of the Indigenous Community

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*"The Indigenous community would like to see increased engagement by the Service Manager with Indigenous organizations including NAWG and communities within the work of the 10-year housing and homelessness action plan. We would like to see an increase in partnerships and collaborations with mainstream homelessness service providers and organizational members of NAWG. We would also like to see an increase in support and resourcing for Indigenous designed housing and homelessness services for Indigenous people and families by Indigenous people. The Indigenous community requests that the Niagara Region work with NAWG to explore options for the Service Manager to fund Indigenous organizations for the delivery of homelessness services to Indigenous people at risk of or experiencing homelessness, in a way that respects the needs of Indigenous people, concerns for data security, accountability, and municipal procurement requirements. We would like all funding streams in homelessness services open to Indigenous applicants and the evaluation of projects that affect Indigenous people to have an Indigenous context by NAWG. Furthermore, we would like to work collaboratively with the Service Manager to advocate in support of Indigenous human rights."*

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### Objectives:

- i. Increase housing awareness and enhance capacity.
- ii. Coordinate resources and integrate decision-making through a transformation to a *system 3.0 model* and in partnership with other systems.
- iii. Collect, maintain and use meaningful data for decision-making.

### Goal 4.10 - System and Service Design

#### Actions

4.10a) Develop a common vision for *Niagara's homeless serving system* for the *system 2.0 model* that aligns with this Action Plan and *ending homelessness*.



4.10b) Embed a *Housing First approach* within the entire housing and homelessness system and all homeless services.

4.10c) Increase alignment of contracted services with the *system 2.0 model* by introducing concepts and requirements to service providers through a Negotiated Request for Proposal (NRFP) process.

4.10d) Work with NAWG to explore options for the service manager to fund Indigenous organizations for the delivery of homelessness services to Indigenous people at risk of or experiencing homelessness, in a way that respects the needs of Indigenous people, concerns for data security, accountability, and municipal procurement requirements, including:

- Opening all homeless services funding streams to Indigenous applicants.
- Supporting Indigenous-designed housing and homelessness services provided for Indigenous people and families by Indigenous people.
- Including NAWG to provide Indigenous context in the evaluation of all homelessness services applications that include projects that affect Indigenous people.

4.10e) Increase the accuracy and completeness for homeless services data, including client data, within HIFIS.

4.10f) Increase the use of system and program standards within funded homeless services as part of improved contract management.

4.10g) Support increased provider capacity to support the implementation of best practices for service delivery through informal and formal training and support.

4.10h) Increase opportunities for consumers of housing and homeless services to provide feedback to providers and the system manager.

4.10i) (adapted from 2.3a in Appendix D of the original plan) Explore additional opportunities that help address transportation concerns of equity-seeking populations such as the Indigenous community by promoting better access to service, with a special focus on helping people in rural communities to access services.

## Goal 4.11 Communication and Collaboration

### What We Heard

- Work across sectors and leverage positive relationships with other systems to provide immediate solutions to those experiencing homelessness or in need of *affordable housing*.
- Indigenous people are currently overrepresented in Niagara's homeless population. The reasons are complex and specific housing and homelessness interventions are necessary.
- Indigenous communities and service providers should be engaged to determine what is needed to address the unique challenges facing Indigenous people in Niagara.
- Disability, mental illness, trauma and addictions related services are important for many individuals experiencing *chronic homelessness*.
- The health system and service providers should be further engaged to increase access to housing and services for people with *complex needs*.
- Other provincial systems should be further engaged in efforts to reduce exit from those systems into homelessness.

4.11a) Increase the frequency and quality of communication to partners and the broader community, to support a common understanding of issues, best practices, and local solutions addressing homelessness and affordable housing.

4.11b) Increase service manager engagement and collaboration with Indigenous organizations, including NAWG within the work of the 10-Year Housing and Homelessness Action Plan, and increased collaboration between Indigenous and mainstream homelessness services providers.

4.11c) Increase engagement and collaboration with the LHIN, OHT, NHS, and health providers in addressing homelessness and housing stability for persons with *complex needs*.

4.11d) Seek additional opportunities to work with partners in the NHS to decrease exit from hospital into homelessness and improve coordination of the health and the homeless serving systems so that if a person is discharged into homelessness, it is rare, brief and non-recurring.

4.11e) Seek additional opportunities to work with partners in the corrections system to decrease exit from corrections into homelessness and improve coordination of the corrections and the homeless serving systems so that if a person is discharged into homelessness, it is rare, brief and non-recurring.

4.11f) Seek additional opportunities to work with partners in the child welfare system to decrease exit from child welfare into homelessness and improve coordination of the child welfare and the homeless serving systems so that if a person is discharged into homelessness, it is rare, brief and non-recurring.

4.11g) Offer Indigenous cultural competency training to Regional staff, landlords, community housing providers and service providers again.

4.11h) Include *Niagara's homeless serving system* within integrated human services planning and delivery and consider the *homeless serving system* within the Community Safety and Wellbeing Plan.

## Goal 4.12 Improve Access to Housing and Homelessness Services for Equity Seeking Groups

### What We Heard

- Include strategies to address a variety of housing and service needs within Niagara, including those with *complex needs*, persons with a disability, survivors of domestic violence, older adults, Indigenous people, people with a developmental disability, youth, women, newcomers and refugees, and Franco-Canadians.

### Notes on Actions to Address the Needs of Older Adults, Youth, and Indigenous People

The needs of older adults are addressed above in actions 2.9a and 3.8g.

The needs of youth are addressed above in actions 2.8b and 2.8d as well as the metrics for Goals 1 and 2.

The needs of Indigenous people are also addressed above in actions 1.4f, 2.8c, 2.8f, 2.9b, 2.9c, 3.8h, 4.10d, 4.11b and 4.11g.

### Actions

4.12a) (adapted from 1.3d in Appendix D of the original plan) Implement and support a peer support model within *Niagara's homeless serving system* to formalize how those with previous lived experience

of homelessness provide support to people who are experiencing *chronic homelessness*, to help them to leave the street.

4.12b) Work in partnership with the NAWG to advance co-developed, Indigenous-driven housing and homelessness solutions that meet the needs of local Indigenous people.

4.12c) Ensure an intersectional gender lens is applied to housing and homeless policies, practices and services, recognizing that women's experience of homelessness is unique, and recognizing the need for survivors of domestic violence to secure safe affordable housing.

4.12d) Address identified barriers for persons with a disability in accessing appropriate housing and services.

4.12e) Review the experience of persons with a developmental disability to identify and address barriers they face in accessing appropriate housing and services in Niagara.

4.12f) Review the experience of Franco-Canadians to identify and address barriers they face in accessing appropriate housing and services in Niagara.

4.12g) Review the experience of newcomers and refugees to identify and address barriers they face in accessing appropriate housing and services in Niagara.

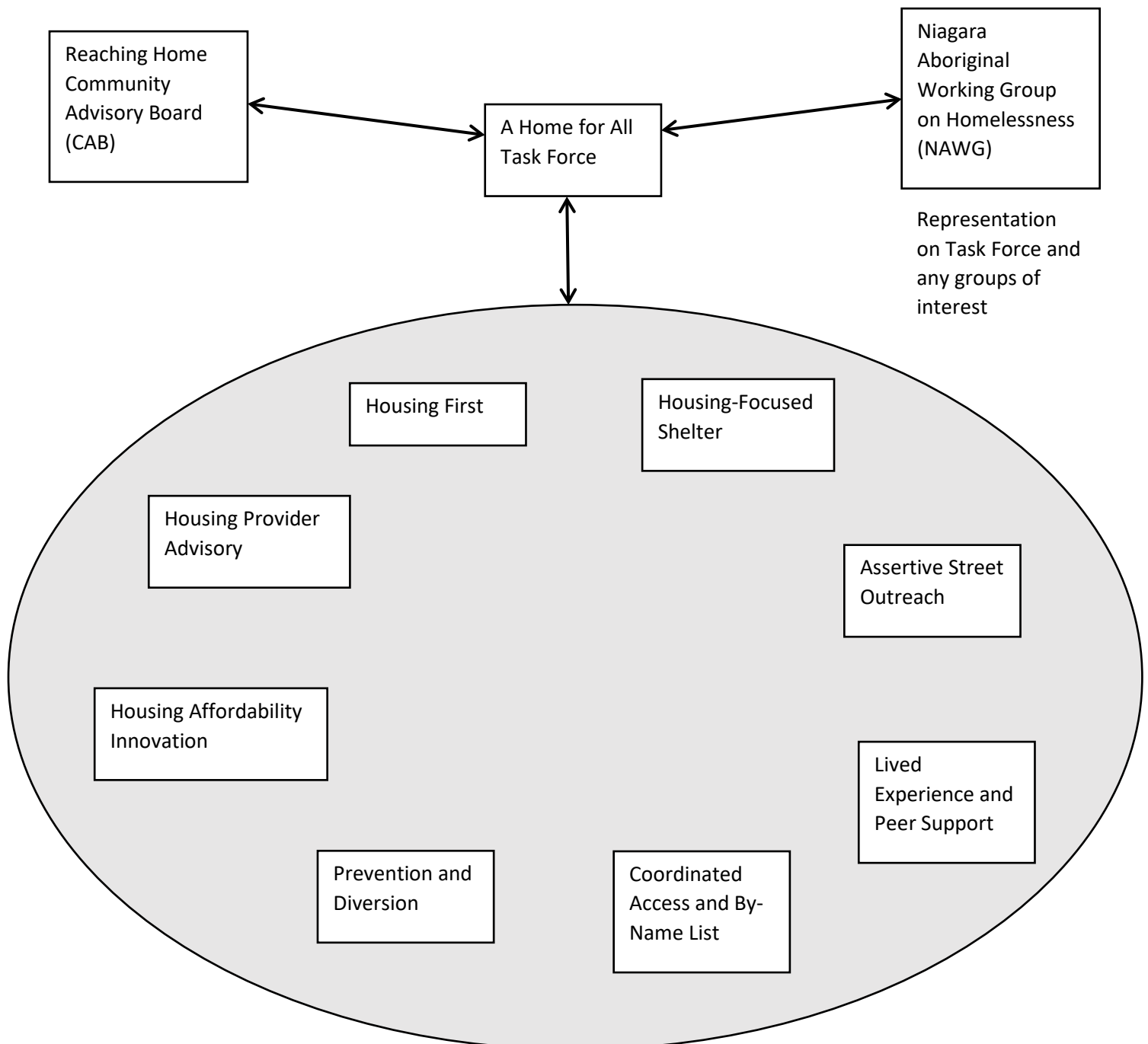
#### Goal 4 – Metrics and Targets

Objectives	Outcomes	Measures	Targets
To improve service and system Design	Increase alignment of services to the <i>system 2.0/3.0 model</i>	Percentage of funded programs revised to reflect current and emerging best practices	43% (3 of 7 program areas) by 2021 100% (7 of 7 program areas) by 2023
To increase collaboration with other systems	Increase the number of new initiatives created in partnership with other systems	Number of new housing or service initiatives with partners in Indigenous, health, corrections, or child welfare systems	Two initiatives per year, with at least one new initiative with each system by 2023
To reduce barriers to service	Increase the number of policies, practices or services revised to better serve equity-seeking groups within Niagara	Number of policies, practices and services revised to reflect the needs of: <ul style="list-style-type: none"> <li>• Indigenous people</li> <li>• Older Adults</li> <li>• Youth</li> <li>• Women</li> <li>• Persons with a disability</li> <li>• Franco- Canadians</li> <li>• Newcomers and refugees</li> </ul>	Two policies, practices or services per year, with at least one policy or service revised to reflect the needs of each group by 2023

## Appendix A - Revised Structure to Support Community Engagement

### Proposed new structure for “A Home for All” working groups:

- Eight working groups will support [1] system planning and [2] policy development in specific areas, each with a seat on the Task Force.
- All eight groups will have terms of reference that link to the vision and mission of the 10-Year Action Plan.
- NAWG will be invited to participate with a formal seat provided.
- Task force will link with CAB.



## Appendix B - Definitions of Key Terms Used

The following terms are used in this report with a specific intended meaning:

**Affordable Housing** – In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it’s a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.

**Affordable Market Housing** – Refers to rental or ownership housing provided by the private market that meets the criteria provided below. Note that when ownership prices are higher, affordable ownership will be determined using calculation I.

In the case of ownership housing, the least expensive of:

- I. Housing for which the purchase price results in annual accommodation costs (mortgage payments, property taxes, condominium fees, along with the costs of electricity, heat, water and other municipal services) which do not exceed 30% of gross annual household income for low and moderate income households; or
- II. Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area;

In the case of rental housing, a total shelter cost (rent plus utilities) that does not exceed 30% of gross annual household income for low and moderate income households.

**Assertive Street Outreach** – An effective service approach for engaging people experiencing unsheltered homelessness to promote access to emergency shelter, housing and support services.

**At Risk of Homelessness** – Refers to households who are not homeless, but whose current economic and/or housing situation is precarious and/or does not meet public health, or safety standards. They are living in housing that is intended for permanent human habitation, and could potentially be permanent. However, as a result of external hardship, poverty, personal crisis, discrimination, a lack of other available and affordable housing, insecurity of tenure and / or the inappropriateness of their current housing (which may be overcrowded or does not meet public health and safety standards) residents may be “at risk” of homelessness.

**Built for Zero Canada (BFZ-C)** -Built for Zero Canada (BFZ-C) is an ambitious national movement dedicated to helping participating communities end chronic and high-acuity homelessness. The group of communities that participate in BFZ-C are referred to as the BFZ-C Collaborative.

**By-Name List** – A list of all known individuals experiencing homelessness in the community updated in real-time. It includes a robust set of data points that support coordinated access and service prioritization at a household level, and an understanding of homelessness inflow and outflow at a system level. In other words, a By-Name List allows the community to answer important questions about people (ex. Has the person been housed?) and about the system overall (ex. Has homelessness declined?).

**By-Name Priority List** – A sub-section of a By-Name List that identifies those with the highest priority for matching to available housing resources. Prioritization criteria is tested and determined by community overtime. Individuals on the Priority List are active, eligible, and interested in the housing support resources being offered as part of the community's Coordinated Access System.

**Chronic Homelessness** – Refers to individuals who are currently experiencing homelessness AND who meet at least one of the following criteria:

- They have a total of at least six months (180 days) of homelessness over the past year.
- They have recurrent experiences of homelessness over the past three years, with a cumulative duration of at least 18 months (546 days).

Chronic homelessness includes time spent in the following contexts:

1. Staying in unsheltered locations, that is public or private spaces without consent or contract, or places not intended for permanent human habitation.
2. Staying in emergency shelters, including overnight shelters for people experiencing homelessness (including those for specific populations, such as youth, families, and newcomers), shelters for people impacted by family violence, and emergency shelters for people fleeing a natural disaster or destruction of accommodation.
3. Staying temporarily with others without guarantee of continued residency or the immediate prospects for accessing permanent housing, or short-term rental accommodations (for example, motels) without security of tenure.

It does *not* include situations where individuals have access to secure, permanent housing, whether subsidized or not. The definition also does not include time spent in transitional housing or in public institutions (for example, health and corrections), although individuals who are discharged into homelessness from transitional housing or public institutions can be considered chronically homeless if they were experiencing chronic homelessness upon entry to transitional housing or the public institution.

**Community Housing** – Refers to housing that was built or funded under a range of federal, provincial or municipal housing programs and is provided to eligible tenants on the basis of defined need. Rents are typically geared to a household's income but there are some units which are rented at the low end of the market or market rates. The landlords for community housing, typically called housing providers, include community-based non-profit and co-operative housing corporations as well as units owned by Niagara Regional Housing.

**Centralized Housing Waitlist** – A list of applicants who are waiting for housing at over 180 community housing properties, managed by Niagara Regional Housing.

**Community Improvement Plan (CIP)** – A sustainable community planning tool used by municipalities to revitalize areas of a city or community through programs, grants and incentives. CIPs also address the reuse and restoration of lands, buildings and infrastructure and address growth management challenges.

**Community Programs Coordinator (CPC)** – A multi-disciplinary team at Niagara Regional Housing responsible for the resolution of tenant-related issues and the provision of a wide range of quality of life community initiatives aimed to reducing evictions. CPCs also act as a resource for community efforts to develop and implement locally based plans and to address the needs of individual residents and tenant groups.

**Complex Needs** – Refers to a combination of different needs, such as a combination of multiple chronic conditions, mental illness, addiction issues, and social vulnerability.

**Co-operative Housing** – Co-operatives are a type of community housing owned and managed by the members who live in the housing project. The volunteer Board of Directors is elected from the membership and governs in accordance with applicable legislation, their own by-laws and the *Co-operatives Corporations Act*. Co-operatives have their own operating by-laws and restrictions regarding pets which can vary from project to project. A key difference between a co-op and other non-profit housing is that members are required to volunteer their time to help with the running of their co-op.

**Coordinated Access** – A Coordinated Access system is the process by which individuals and families who are experiencing or at-risk of homelessness are: directed to access points to service; supported through triage and assessment to access the right resources in a community (i.e. service planning and referrals); and supported to access specific housing resources that are managed centrally, if they are eligible and interested in them. Coordinated Access is a standardized process across all agencies and programs in a homeless serving system for intake, consent, assessment, prioritization, and referral to housing and support resources.

**Core Housing Need** – CMHC defines a household as being in core housing need if its housing: “falls below at least one of the adequacy, affordability or suitability standards and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).” (CMHC, 2012)

- **Adequate** housing is reported by residents as not requiring any major repairs. Housing that is inadequate may have excessive mold, inadequate heating or water supply, significant damage, etc.
- **Affordable** dwelling costs less than 30% of total before-tax household income. It should be noted that the lower the household income, the more onerous this expense becomes.
- **Suitable** housing has enough bedrooms for the size and composition of the resident household, according to National Occupancy Standard (NOS) requirements.

**Deep Core Housing Need** – Similar to core housing need, however those in deep core housing need pay 50% or more of their income on housing.

**Development Charge Deferrals/Waivers** – Development charges are fees collected from developers for the cost of infrastructure required to provide municipal services to new development, such as roads, transit, water and sewer infrastructure, community centres and fire and police facilities. A municipality may defer or waive the charges for projects that support identified community goals, such as the development of affordable housing.

**Emergency Homelessness Services** – Services intended to provide short-term and temporary “band-aids” to homelessness, such as homeless shelters, drop-ins, meal programs, outreach services and other

activities provided by municipalities, non-profit and community organizations and faith communities. While there will always be an important role for emergency services within the homeless serving system, an overreliance on emergency services creates a system in which people become “trapped” in homelessness.

**Emergency Shelter** - A facility designed to meet the immediate needs of people who are homeless. Emergency shelters may target specific sub-populations, including women, families, youth or Aboriginal persons. These shelters typically have minimal eligibility criteria, may offer shared sleeping facilities and amenities, and may expect clients to leave in the morning. They may offer food, clothing or other services. This would include hotel and motel stays, where no emergency shelters exist or in overflow situations, but does not include extreme weather shelters, such as Out of the Cold programs and crash beds. While emergency shelters are a fundamental component of a homeless serving system, emergency shelter is not considered a solution to homelessness because emergency shelters are not intended to provide long-term housing.

**Emergency Sheltered** – A type of homelessness in which people who, because they cannot secure permanent housing, are accessing emergency shelter and system supports, generally provided at no cost or minimal cost to the user. Such accommodation represents a stopgap institutional response to homelessness provided by government, non-profit, faith based organizations and/or volunteers.

**End of Mortgage Agreement** – End of Mortgages (EOM) generally refers to the issues associated with the end of original mortgages for social housing projects that were either partially or entirely funded by the province. These projects had their original operating agreements replaced with a legislative framework (the *Social Housing Reform Act, 2000*, subsequently replaced by the *Housing Services Act, 2011*), however, they retained their original mortgages.

**End of Operating Agreement** – End of Operating Agreements (EOA) generally refers to issues associated with the end of operating agreements for social housing projects that were entirely funded by the federal government. For a project’s operating agreement, this end date generally coincides with the date of mortgage maturity.

**Ending Homelessness** – Situations leading to homeless are inevitable. Ending homelessness means that a community has a system in place to ensure the prevention of homelessness where possible, or is otherwise rare, brief, and non-reoccurring.

**Functional Zero Chronic Homelessness** – Functional Zero Chronic Homelessness occurs when a community has three or fewer people experiencing chronic homelessness over three months.

**Homeless** – The situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

**HIFIS (Homeless Individuals and Families Information System)** – A comprehensive data collection and case management system on individuals experiencing homelessness in the community.

**Homeless Services System Review** – An independent review of *Niagara’s homeless serving system*, most recently conducted by Whitesell and Associates in 2018. The resulting “Whitesell report” identified a transformation of Niagara’s homeless serving system through two future stages, identified as *system 2.0 model* and *system 3.0 model*.



**Housing First Approach** – A *recovery-oriented* approach to *ending homelessness* that centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed. It is an approach first popularized by Sam Tsemberis and Pathways to Housing in New York in the 1990s. The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed. This is as true for people experiencing homelessness and those with mental illness and addictions issues as it is for anyone. Housing is provided first and then supports are provided including physical and mental health, education, employment, substance abuse and community connections.

**Housing Focused Shelter** – A best practice approach that aligns the delivery of emergency shelter services to the goal of *ending homelessness*, by maintaining a focus on supporting people to rapidly access housing in all that it does.

**Housing Focused Supports** – Any supports provided to an individual or family that are intended to support rapid access to housing (such as help acquiring personal identification) or to address risk of homelessness (such as case management or landlord mediation). The specific supports provided will be determined by the unique needs and goals for each person or family served.

**Housing with Supports** – Housing with supports (formerly domiciliary hostels) offers housing and daily meals for people who need supervision of their daily living activities. These are permanent homes for most people who stay there.

**Imminent Risk of Housing Loss** – Households at risk of homelessness that are facing the onset of a crisis, a turn in events, or the increase in acuity of one or more underlying risk factors, including:

- Precarious employment.
- Sudden unemployment.
- Supportive housing with supports that are about to be discontinued.
- Households facing eviction.
- Severe and persistent mental illness, active addictions, substance use and/or behavioral issues.
- Household or family breakup.
- Violence / abuse (or direct fear of) in current housing situation.
- Institutional care that is inadequate or unsuited to the individual or family needs.

**Low Barrier** – A service or housing which accepts people as they are, are easy to access and as user-friendly as possible. Low-barrier housing and services are important for successfully engaging and supporting marginalized individuals and families, such as those with *complex needs*, including those experiencing *chronic homelessness*. Low barrier does not mean there are no barriers in place, as it is best practice to minimize, but not remove entirely, those barriers to housing or services that support the health and safety of staff and other clients, such as expectations about illegal and/or violent behaviors.

**Low Income Household** – A household in the 1<sup>st</sup>, 2<sup>nd</sup>, or 3<sup>rd</sup> income decile. The Niagara Housing Statement identifies low income households in Niagara as those with total annual earnings of less than \$39,800.

**Market Housing** – Ownership or rental housing provided by private developers or landlords without subsidies provided through an affordable housing program. An adequate supply of market housing that

is affordable for low or moderate income households is an important factor in lowering demand for community housing and homeless services.

**Moderate Income Household** – A household in the 4<sup>th</sup>, 5<sup>th</sup>, or 6<sup>th</sup> income decile. The Niagara Housing Statement identifies moderate income households in Niagara as those with total annual earnings of \$39,800 to \$84,300.

**Municipal Capital Facility Designation** – A municipal capital facility designation allows a municipality to provide financial or other assistance at less than fair market value or at no cost to a person who has entered into an agreement to provide facilities under section 110 of the *Municipal Act*. This may include exemption from all or part of the taxes or development charges. The designation is established through by-law in accordance with section 110 of the *Municipal Act*.

**NAWG (Niagara Aboriginal Working Group on Homelessness)** – The Niagara Aboriginal Working Group represents the majority of Indigenous people in the Niagara region. Indigenous diversity is reflected in the following groups of people serviced: First Nations, Métis and Inuit (Status and Non-Status). The working group members ensure services are provided to clients in a culturally appropriate way and address such issues as: housing, access to shelters, access to culture and homelessness programs. The members consist of representation from the Niagara Regional Native Centre, Abbey House, Fort Erie Native Friendship Centre, Oonuhseh Niagara Native Housing, Niagara Chapter of Native Women, Niagara Region Métis Council, Ganawageh Urban Homes, and Indigenous Diabetes Health Circle.

**Niagara Housing Statement** – A statement of supply and demand for housing in general and affordable housing in particular within the Niagara region and each of the twelve local area municipalities, with historical data from 1996 to 2016 as well as projections of demand out to 2041. The Canadian Centre for Economic Analysis (CANCEA) prepared data in 2019, using data provided by Census Canada, the Canadian Mortgage and Housing Corporation (CMHC) and Niagara Region.

**Niagara Renovates** – A program administered by Niagara Regional Housing that provides support for low to moderate income homeowners to make major repairs to bring their home up to an acceptable health and safety standard or to make accessibility modifications to their home.

**Niagara's Homeless Serving System** – Niagara's *homeless serving system* is a group of agencies and programs that work together to deliver coordinated homelessness and housing services in the region.

**Non-Profit Housing** – Non-profit housing corporations are a type of community housing that is privately owned and operated by housing organizations, managed by an elected Board of Directors made up of community volunteers. The Board oversees the operations of their housing project(s) and the staff hired to operate it. The corporation's actions are governed by their by-laws as well as legislation regarding non-profit organizations, social housing and the *Residential Tenancies Act*.

**Not in My Backyard (NIMBYism)** – The phenomenon in which residents of a neighbourhood designate a new development (e.g. shelter, affordable housing, or group home) or change in occupancy of an existing development as inappropriate or unwanted for their local area. The opposition to affordable, supportive or transitional housing is usually based on the assumed characteristics of the population that will be living in the development. Common arguments are that there will be increases in crime, litter, thefts, violence and that property values will decrease. Benefits for the residents of the development are often ignored. Community consultations and meetings are held as part of the process for beginning

a new housing development. Proponents and opponents of the development are given an opportunity to speak. While politicians do consider these comments, increasingly, there is recognition that it is necessary to solve homelessness through housing and that developments should be spread throughout a community rather than isolated in one area.

**Prevention Services** – Intended to stop the flow of individuals and families into homelessness. To be successful, prevention efforts must be made simultaneously at the policy, system, and individual levels in order to stop the occurrence of homelessness and to ensure that those who are homeless do not experience it again. While there are several ways to categorize homelessness prevention, the “A Home for All” Task Force have reached a consensus to adopt the language of *primary, secondary, and tertiary prevention*.

**Primary Homelessness** – Experienced by people without conventional accommodation (e.g. sleeping rough or in improvised dwellings).

**Primary Prevention** – Working upstream in order to increase population health and help people avoid housing loss in the first place.

**Purpose Built Rental** – The primary rental market, also known as the purpose-built rental market, is occupied rental units in privately initiated, purpose-built rental structures of three units or more, and includes both apartments and row houses.

**Recovery Orientation** – A key component of a Housing First approach, a recovery orientation ensures that clients have access to a range of supports that enable them to nurture and maintain social, recreational, educational, occupational and vocational activities. It is often linked to trauma-aware practices, and requires a focus on the client’s individual needs and choice, based on an understanding of where the client is coming from and the issues they have faced in the past.

**Regional Official Plan** – The Regional Official Plan is the long-range, community-planning document used to guide the physical, economic and social development of Niagara. Generally, it contains objectives, policies and mapping that implement the Region's approach to managing growth, growing the economy, protecting the natural environment, resources and agricultural land, and providing infrastructure. The Regional Official Plan must also implement provincial policies and plans. A new Regional Official Plan will be complete in 2021.

**Secondary Homelessness** – Experienced by people who frequently move from one temporary shelter to another (e.g. emergency accommodation, youth refugees, and “couch surfing”).

**Secondary Prevention** – Refers to interventions directed at individuals or families after they have been identified as at risk of housing loss.

**Shelter Diversion** – A formalized best practice within a homeless serving system used to prevent the use of emergency shelter by providing individualized supports before families and individuals enter the shelter system. Diversion identifies immediate alternate housing arrangements and, if necessary, connects shelter seekers with services and financial assistance to help them return to permanent housing. Where implemented successfully, shelter diversion has the potential to reduce demand on the emergency shelter system in a safe and effective way

**Supportive Transitional Housing** – A supportive, yet temporary type of accommodation that is meant to bridge the gap from homelessness to permanent housing by offering structure, supervision, support, life skills, education, etc.

**Supportive Housing** – Within Ontario’s supportive housing framework, supportive housing generally refers to a combination of housing assistance and supports that enable people to live as independently as possible in their community. This definition includes several forms of housing assistance (e.g., rent geared-to-income, rent supplements, housing allowances) and housing types (e.g., dedicated buildings, individual units). Supports also take a variety of forms and vary in intensity based on people’s unique needs. A few examples of supports include counselling, personal support, case management, income support and assistance with applying for social assistance, assistance with medication, and life skills training (e.g., purchasing food/meal preparation, and money management). For the purposes of the framework, supportive housing includes both permanent supportive housing and *supportive transitional housing*. Programs offered in Niagara that fit within this framework include *supportive transitional housing*, *Housing First*, and *Home for Good*.

**System 2.0 Model** – A system model for *Niagara’s homeless serving system* recommended through the 2018 homeless services system review conducted by Whitesell and Associates. The 2.0 model is grounded in Housing First philosophy, includes strengthened street outreach, housing help, Housing First programs, standardized performance indicators, improved contract management, enhanced decision making and greater collaboration.

**System 3.0 Model** – A system model for *Niagara’s homeless serving system* recommended through the 2018 homeless services system review conducted by Whitesell and Associates. The specific features of the 3.0 model will be determined through a review of the 2.0 model after it is fully implemented.

**Tertiary Prevention** - Involves helping people to manage long-term housing instability, or to avoid the recurrence of homelessness.

**Trusteeship** – Assistance for people with a history of substance use and homelessness by providing money management assistance. The goal is to facilitate an improved, independent lifestyle.

**Unsheltered** – A type of homelessness in which people lack housing and are not accessing emergency shelters or accommodation, except during extreme weather conditions. In most cases, people are staying in places that are not designed for, or fit for human habitation, such as parks, forests, vacant buildings, or living in cars, garages, makeshift shelters or tents.

**Welcome Home Niagara** – A Niagara Regional Housing program that makes home ownership a reality for low to moderate income households in Niagara by offering down payment assistance for homebuyers through a 5% forgivable loan.