

# THE CITY OF NIAGARA FALLS HOUSING DIRECTIONS STRATEGY

**DILLON**  
CONSULTING

IN ASSOCIATION WITH  
TIM WELCH CONSULTING

# HOUSING NEEDS AND SUPPLY REPORT

**JUNE 14, 2021**

# EXECUTIVE SUMMARY

As the city of Niagara Falls looks forward to emerging from the impact of the COVID 19 global pandemic, housing affordability will continue to be a major issue facing the community. The recent dramatic increase in home ownership prices, combined with increasing rents beyond the reach of many of its large service and hospitality sector workforce poses a significant challenge that different levels of government, community organizations and the private sector must collectively work together to overcome.

Over the past several years, the government of Ontario has acknowledged the issues facing many municipalities throughout the province with respect to housing supply and affordability, including the Greater Golden Horseshoe. While housing has historically been acknowledged as a basic human right, there is now an increased knowledge of and emphasis on ensuring there is an appropriate supply of housing available within a community that is both adequate and affordable to citizens of all ages and income levels.

Ensuring the provision of adequate and affordable housing across the housing continuum is a challenge for all communities. Within a two-tier system of municipal government in Ontario, upper-tier municipalities serve as the housing service manager and oversee the provision of subsidies and administration of community housing (and direct ownership and operation of a significant portion of the community housing), in addition to preparing housing and homelessness action plans to be implemented both at the upper- and lower- tier levels and monitored on a regular basis.

Lower-tier municipalities play a critical role in the provision of housing through Official Plan policies and strategic goals but have typically not been involved in the administration of community support services or shelter services.

Within a two-tier system, lower-tier municipalities have the responsibility to ensure that all available planning tools are in place to support affordable housing opportunities and that policy is consistent with the Provincial Policy Statement, Provincial Growth Plan and the Regional Official Plan.

As the pressure for action on meeting affordable housing needs has increased, many lower tier municipalities have recently begun to take a wider array of actions and initiatives to help with the creation of new affordable housing.

In recognition of the growing issues respecting housing availability and affordability in the City of Niagara Falls and the need to address the issues through the consideration of future development, the consulting team of Dillon Consulting Limited (Dillon) and Tim Welch Consulting Inc. (TWC) were retained by the City in order to conduct a Housing Directions Study,

with the intent to deliver a housing strategy that provides a range of affordable housing options throughout the City.

## KEY FINDINGS

This Housing Needs and Supply Report (the Report) provides an overview of the current housing availability and suitability for the City of Niagara Falls. It will also serve as a guide for the creation of the Housing Strategy to ensure a sufficient array of housing options are provided in the City of Niagara Falls to meet the City's housing needs along the housing continuum. Key findings of the study are summarized below:

- Growth Pressures throughout the Greater Golden Horseshoe will have impacts on the availability and price of housing within the City of Niagara Falls. The rise in ownership prices, as a result, presents significant challenges for the City when considering the proportion of residents who are employed in the hospitality/tourism sector, which are typically minimum wage and do not always provide year-round income.
- With 42.3% of Niagara Falls' age 55+ population being 55 to 64 years, the City can expect an increase in the need for both housing that is accessible to an aging population with mobility issues as well as long term care facilities in the coming years, as the largest population groups continue to age.
- One-Person Households account for just over a quarter (25.9%) of the household population for Niagara Falls, which is lower than what is seen in the region (29.2%) but is comparable to that of the province (25.4%). Over the last five years (2011 to 2016), the most notable changes in household composition have been observed in lone parent families and one-person households: 1,500 additional households have identified themselves as lone-parent families since 2011 (a 39% increase from 3,845 to 5,345 households over five years), and 5,785 additional households have identified themselves as one-person households since 2006.
- In Niagara Falls, the average household size has been slowly but steadily decreasing. Given that the average household size in Niagara Falls has been decreasing, a greater emphasis may need to be put on developing a variety of smaller housing typologies. With an aging housing stock that is two thirds comprised of single-detached dwellings (as further detailed in Section 3.1 of this report), Niagara Falls will benefit from providing its residents with an opportunity to downsize and transition into a more manageable dwelling type (in terms of affordability, maintenance, etc.).
- The average household income in the City of Niagara Falls is much lower than both the average household income in the Region of Niagara and the Province of Ontario. Almost half (49.3%) of households in Niagara Falls report before-tax earnings of less than \$60,000.
- In terms of existing conditions and context of the City's built form, single-detached dwellings comprise two thirds of the housing stock, the majority of which were built prior to 2001

- With respect to affordability, 47.4% of all rental households indicated that they were spending 30% or more of their income on household costs. In contrast, 17.6% of all owned households indicated they were spending 30% or more of their income on household costs. Renter households are ultimately disproportionately impacted by affordability.
- Rents in Niagara Falls have been steadily increasing in recent years. The average rent for a one- or two-bedroom unit has increased on average 4% annually from 2016 to 2020. The average rate of inflation over this same time period was 1.71%. Overall, rent for a one-bedroom unit is 20% more expensive in 2020 than it was in 2016, while rent for a two-bedroom unit is 16% more expensive. Based on 2020 reports, the average monthly rents in the City were as follows:
  - \$643 for a bachelor unit;
  - \$968 for a one-bedroom unit;
  - \$1,098 for a two-bedroom unit; and,
  - \$1,145 for a three-bedroom unit.
- Rising rents in excess of inflation may in part be due to low supply of rental housing in Niagara Falls. A vacancy rate of 3% is generally considered to be an acceptable balance between the supply and demand for rental accommodation by housing analysts. Vacancy rates below this can drive up rents as tenants compete for fewer units. Based on the most recent rental market survey conducted by CMHC in October of 2020, the City's overall vacancy rate is 2.4%. Vacancy rates in Niagara Falls have consistently been below this 3% threshold and, in the case of one-bedroom units, sometimes dramatically so.
- The waitlist for a unit in community housing in Niagara Falls grew by 69% between 2016 (2,212 households) to 2021 (3,735 households). In general, these trends reflect the evolving socio-economic and demographic trends within the SM Area such as declining household sizes, the loss of well-paying manufacturing employment, an increasing number of minimum and modest paying service sector employment, and an aging population.
- The need for affordable housing appears to be more acute in Niagara Falls than in the region of Niagara as a whole. Recent data from the Region of Niagara showed the waitlist for a unit in community housing in the region grew by approximately 20% between 2017 (4,829 Households) to 2019 from (5,775 households<sup>1</sup>). For comparison, the waitlist in Niagara Falls grew 37% - almost double – over the same time period from 2,138 to 2,390 households.

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<sup>1</sup> Five-year Review of Niagara's 10- year Housing and Homelessness Action Plan: Includes an Update to the Action Plan with Actions, Outcomes and Targets for Years Six to Ten (2019-2023). Jeffrey Sinclair. <https://pub-niagararegion.escribemeetings.com/filestream.ashx?DocumentId=6026>

- While some of the average rents in Niagara Falls may meet formal definitions of affordability, these rents are unaffordable for those earning minimum wage or living on fixed incomes, such as seniors or those on ODSP.
- Homeownership in the City of Niagara Falls is difficult, if not impossible, for minimum wage earning households based on current real estate trends. A home priced at \$276,500 would be considered affordable to a household with an income of \$57,000 whereas the 2020 HPI for the City was \$432,700.
- In order to afford a new build, a household would need to earn approximately \$87,800. A significant proportion of the City of Niagara Falls' population would not be able to afford the price of a new build.
- In terms of a target for affordable housing in Niagara Falls, a target of 60% of all new housing to be built as affordable would be appropriate; however, given current population projections and growth allocations for the City of Niagara Falls, a realistic and ambitious target of 40% of all new housing to be built as affordable (270 units annually)
- Of the 270 affordable units to be created annually, the City of Niagara Falls should establish a sub-target of 135 of those units to be affordable rental of \$968 a month or less
- Based on the growth allocations for Niagara Falls as set out by the Region, the City is expected to accommodate a considerable level of growth and development over the next 30 years. As part of the Housing Needs and Supply Report, the project team conducted a supply analysis in relation to the Region's preliminary 2051 forecast and growth allocations and examined the capacity for intensification within the City's existing nodes and corridors. Based on the analysis completed, there is potential for up to 23,163 units which exceeds the growth allocated by the Region.
- In relation to the target for affordable housing in Niagara Falls, it will be numerically impossible to achieve the target of 40% of new housing as affordable if the majority of new homes to come to market within the 2021-2051 period are single-detached and semi-detached. This could ultimately lead to difficulties in providing an appropriate mix of housing across the continuum. Accordingly, it is recommended that the housing mix be revisited to provide further opportunities for the development of more medium density (e.g. townhouse, back-to-back townhouse) and high density (mid-rise and tall apartment, mixed use buildings with residential above ground-oriented retail/commercial) built forms, particularly within the BUA.
- Stakeholder interviews and an online survey were conducted to complement the data presented in the report and provide on-the-ground insight on housing issues specific to the Niagara Falls context. A summary of the feedback is provided below:
  - Affordability targets should take into consideration the income and wages of those working in the hospitality, tourism and service sectors;
  - A more flexible and permissive policy framework should be included in the Official Plan to reduce barriers to creating housing;

- The amount of developable greenfield land as well as infill opportunities in the City provide an advantage and opportunity for the provision of housing;
- The City should look to explore opportunities for partnerships in the development of affordable housing;
- The City should provide incentives for the development of affordable housing; and,
- Current residents feel outside buyers from the GTHA and the growth of short-term rentals are responsible for increasing unaffordability in the City

## RECOMMENDATIONS

Based on the findings of the report, the following recommendations should be considered for inclusion in the development of the Housing Strategy to be carried out in Phase 2:

- Establish Goals and objectives for housing with associated short, medium and long term actions to achieve the goals and objectives and, ultimately, address the City's housing needs along the continuum;
- Provide policy directions to encourage, support and permit the development of affordable housing, such as
  - Supporting and permitting higher-density types of housing
  - Supporting and permitting alternate forms of housing (e.g. tiny houses, reduced minimum lot sizes, secondary suites, laneway housing, etc.)
  - Strengthening the City's secondary suite policy framework and ongoing monitoring of secondary suites
  - Strengthening conversion and demolition control policies
  - Establishing affordability thresholds and targets
  - Aligning local Official Plan housing policies with the Region's draft recommended housing policies set out in Appendix 5.3 of the Region of Niagara Report PDS 17-2021 respecting the Region's MCR and New Official Plan
- Introduce the recommended target of 40% of all new housing to be built as affordable within the City's Official Plan
- Include review of city fees and property taxes to give consideration of exemptions which can support the provision of new long-term affordable housing;
- Provide an assessment of the potential for introducing inclusionary zoning;
- Identify the responsibilities/ roles of the various players to address housing needs and gaps; and,
- Develop a monitoring program to track and measure the success of the strategy.

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# 1 INTRODUCTION

As the city of Niagara Falls looks forward to emerging from the impact of the COVID 19 global pandemic, housing affordability will continue to be a major issue facing the community. The recent dramatic increase in home ownership prices, combined with increasing rents beyond the reach of many of its large service and hospitality sector workforce poses a significant challenge that different levels of government, community organizations and the private sector must collectively work together to overcome.

Over the past several years, the government of Ontario has acknowledged the issues facing many municipalities throughout the province with respect to housing supply and affordability, including the Greater Golden Horseshoe. While housing has historically been acknowledged as a basic human right, there is now an increased knowledge of and emphasis on ensuring there is an appropriate supply of housing available within a community that is both adequate and affordable to citizens of all ages and income levels.

Organizations like the Ontario Human Rights Commission and the Federation of Canadian Municipalities have released several of publications that shed light on the role of municipal planning in overcoming barriers to housing availability and accessibility within communities.

Ensuring the provision of adequate and affordable housing across the housing continuum is a challenge for all communities. Within a two-tier system of municipal government in Ontario, upper-tier municipalities serve as the housing service manager and oversee the provision of

subsidies and administration of community housing (and direct ownership and operation of a significant portion of the community housing), in addition to preparing housing and homelessness action plans to be implemented both at the upper- and lower- tier levels and monitored on a regular basis.

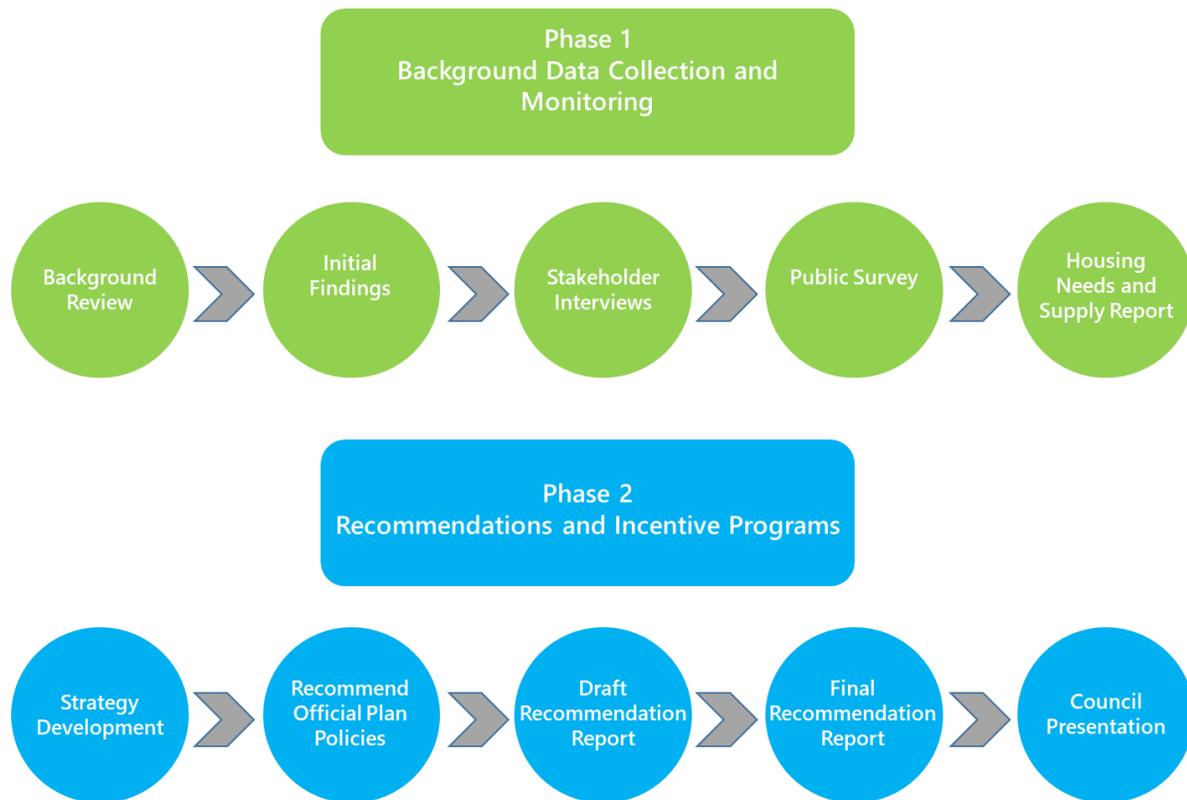
Lower-tier municipalities play a critical role in the provision of housing through Official Plan policies and strategic goals but have typically not been involved in the administration of community support services or shelter services. Most area municipalities do not act as a housing provider although there are some lower tier municipal non-profit housing corporations in Ontario. Within a two-tier system, lower-tier municipalities have the responsibility to ensure that all available planning tools are in place to support affordable housing opportunities and that policy is consistent with the Provincial Policy Statement, Provincial Growth Plan and the Regional Official Plan. Though the roles are distinct for upper and lower-tier municipalities, the efforts of both must be collaborative to develop effective solutions to affordable housing issues at a regional and local level.

As the pressure for action on meeting affordable housing needs has increased, many lower tier municipalities have recently begun to take a wider array of actions and initiatives to help with the creation of new affordable housing.

In recognition of the growing issues respecting housing availability and affordability in the City of Niagara Falls and the need to address the issues through the consideration of future development, the consulting team of Dillon Consulting Limited (Dillon) and Tim Welch Consulting Inc. (TWC) were retained by the City in order to conduct a Housing Directions Study, with the intent to deliver a housing strategy that provides a range of affordable housing options throughout the City.

The study is being conducted in two phases, with a number of key milestones, as shown in **Figure 1-1**.

**Figure 1-1: City of Niagara Falls Housing Directions Study Process**



This Housing Directions Study will serve as a guiding document and result in a strategy with the aim of ensuring that a sufficient broad array of housing options in the City of Niagara Falls to meet the full spectrum of needs found in the community. The results of this Study will help Council, stakeholders and community members (including the development community) develop a comprehensive understanding of the housing market and key housing issues.

This Housing Needs and Supply Report (the Report) provides an overview of the current housing availability and suitability for the City of Niagara Falls, Ontario (Niagara Falls).

## 1.1 Housing Needs and Supply Report Organization

This Housing Needs and Supply Report (the Report) provides an overview of the current housing availability and suitability for the City of Niagara Falls. It will also serve as a guide for the creation of the Housing Strategy to ensure a sufficient array of housing options are provided in the City of Niagara Falls to meet the City's housing needs along the housing continuum.

This Report is organized in the following eight (8) sections:

- Section 1 provides an overview of the Study and its purpose as well as background context to frame the balance of the report;
- Section 2 examines the demographic context;

- Section 3 provides an overview of the City's inventory of affordable housing stock;
- Section 4 discusses housing affordability in terms of type and targets;
- Section 5 provides a review of the City's population forecast as set out in the Region of Niagara's Municipal Comprehensive Review- Growth Allocation Update to 2051 and an overview of the supply of and demand for housing within the City;
- Section 6 discusses gaps and opportunities with respect to housing and housing need;
- Section 7 includes an overview of the programs, incentives and strategies for affordable housing at the federal, provincial, regional and local levels; and,
- Section 8 presents conclusions and recommended next steps to guide the development of the City of Niagara Falls Housing Strategy as part of the second phase of the Study.

## 1.2 What is Affordable Housing?

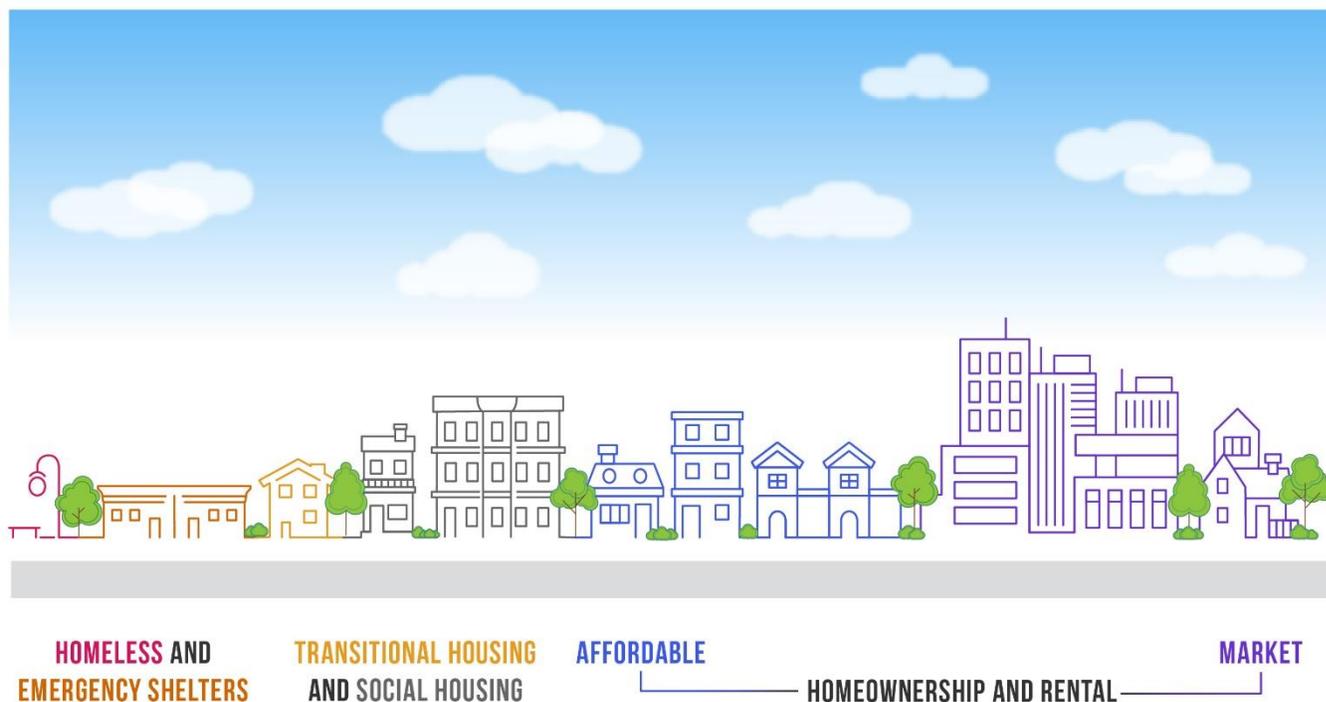
There are many different ways of defining affordable housing. Definitions that exist in provincial laws, may differ from definitions used in federal housing programs. For many people, there is a very personal definition of affordability based on their own incomes. This section provides a brief overview of the various definitions in order to set the context for the balance of this report.

### 1.2.1 The Housing Continuum

Housing, generally, can be thought of as existing along a continuum, where supply responds to the demands of a community and the market provides a broad variety of options for residents within a particular community. The housing continuum provides a way to understand housing affordability in Canada and is described as the full range of housing options an individual may need over a lifetime and includes emergency housing, social housing, affordable rental housing, affordable ownership housing, market rental housing and market homeownership. Generally, the housing continuum can be visualized as shown in **Figure 1-2**.

Municipalities have opportunities to provide tools and incentives to address issues along the continuum

**Figure 1-2: The Housing Continuum**



## 1.2.2 Provincial Policy Statement

To provide guidance on how municipalities should define affordable housing within their respective planning policies, the Provincial Policy Statement (PPS, 2020) provides the following language for affordable ownership and rental housing in Section 6.0:

- a) In the case of ownership housing, the least expensive of:
  1. Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
  2. Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area.
- b) in the case of rental housing, the least expensive of:
  1. A unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
  2. A unit for which the rent is at or below the average market rent of a unit in the regional market area

Section 6.0 of the PPS also provides a definition for low and moderate income households based on household income:

- a) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the regional market area; or
- b) in the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area.

Finally, Section 6.0 of the PPS also provides a definition for regional market area:

- a) An area that has a high degree of social and economic interaction. The upper or single-tier municipality, or planning area, will normally serve as the regional market area. However, where a regional market area extends significantly beyond these boundaries, then the regional market area may be based on the larger market area. Where regional market areas are very large and sparsely populated, a smaller area, if defined in an official plan, may be utilized.

**Table 1-1**, below, presents CMHC average rents for the St. Catharines Niagara Sub-Region. Rents at or below these levels in Niagara Falls would be deemed affordable.

**Table 1-1: Affordable Rental Prices**

Unit Type	100% Average Market Rent	80% Average Market Rent
1 Bedroom	\$958	\$766
2 Bedrooms	\$1,137	\$910

Source: CMHC

Using St. Catharines-Niagara Falls as the regional market area, the lowest 60 percent of household income distribution in Niagara Falls is annual incomes below \$70,000. **Table 1-2**, below, presents what would be considered affordable ownership prices for each income level up to \$70,000. It should be noted that a household earning under \$30,000 annually is very unlikely to qualify for a mortgage without a wealthier guarantor.

**Table 1-2: Affordable Ownership Prices for Income Levels up to \$70,000**

Annual Income	Affordable House Price
Up to \$70,000	\$328,475
Up to \$60,000	\$281,550
Up to \$50,000	\$234,600
Up to \$40,000	\$187,700
Up to \$30,000	\$140,800

Using a May 2021 Home Price Index (HPI) price of \$643,200 in Niagara Region<sup>2</sup>, affordable ownership at 10% or more below the average resale price is a house that costs up to \$578,900.

### 1.2.3 Regional and Local Official Plans

Both the City of Niagara Falls Official Plan (OP, 2019 office consolidation) and Niagara Region Official Plan (ROP, 2014 office consolidation) use the same definition of affordable housing, as the PPS, including measures of low and moderate income. The Region's Official Plan specifies the upper-tier municipality (Niagara Region) will serve as the regional market area.

In 2018 the City of Niagara Falls showed an increasing attention to affordable housing needs by amending its Official Plan to state in Section 1.10:

*Affordable housing is to be provided within the Built-up Area and Greenfield Area.*

Additionally, the following policies respecting housing and housing affordability are contained within the City's OP:

- Applications for draft plan approval of subdivisions shall include, as part of a planning report, an assessment of how the proposal will contribute to meeting affordability and demographics through subdivision design and housing mix (Policy 1.10.1).
- The City, in its review of subdivision/rezoning applications, will encourage provision of varying lot sizes, housing form and unit size in order to contribute to affordability (Policy 1.10.2).
- In disposing of surplus lands that are suitable for residential use, Council shall consider offering the lands to not-for-profit organizations for affordable housing. Similarly, various boards, commissions and agencies shall be encouraged to dispose of surplus lands suitable for residential use for the purpose of affordable housing development (Policy 1.10.3)
- The City will participate with Regional Niagara and other agencies in the provision of affordable housing and the development of targets for affordable housing (Policy 1.10.4).

The City's OP also permits accessory apartments and rooming houses, which are both forms of housing that are typically more affordable.

### 1.2.4 Niagara Region Housing and Homelessness Action Plan

The Region's Housing and Homelessness Action Plan (HHAP) utilizes the term "affordable housing" to mean units owned by Niagara Regional Housing (formerly public housing), units owned by Non-Profit Housing Corporations and Co-operative Housing providers (social

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<sup>2</sup>

<https://www.niagararealtor.ca/sites/default/files/files/Media%20Release%20%26%20Stats%20Template%20%28Complete%29.pdf>

housing), commercial, strong communities and IAH Rent Supplement as well as new development under the various Federal-Provincial housing programs of the past 15 years.

Housing affordability, on the other hand, refers to housing where a household pays no more than 30% of their gross income towards shelter costs. In the case of renters, affordability for a household is considered to be at or below the average market rent for the area where that rent is 30% or less of the household's gross income. For owners, affordability is considered to be a minimum of 10% below the average resale purchase price in the area where monthly carrying costs are 30% or less of the household's gross income (excluding utilities).

### 1.2.5 Canada Mortgage and Housing Corporation

Although the definition of affordable housing can differ from one area to another, traditionally within the housing industry and according to the Canadian Mortgage and Housing Corporation (CMHC), housing is affordable for a given household if it costs less than 30% of gross (before-tax) household income. If the household is paying more than 30% of their income, CMHC and the federal government indicate the households are in "core housing need."

### 1.2.6 Housing Programs

The definition of affordable housing in the Provincial Policy Statement (2020) differs from the definition in the Federal-Provincial new affordable housing programs of the past 15 years that have been delivered locally by Niagara Regional Housing. The most recent version of the Federal-Provincial program is known as the Ontario Priorities Housing Initiative (OPHI). That is, for properties built or renovated under the OPHI the following criteria applies:

1. Affordability is defined as having rents for the project that are at or below 80% of CMHC Average Market Rent (AMR) in the service manager's area at the time of occupancy where actual rents are calculated using actual rents paid by tenants and any rent supplements provided by the Service Manager. For example, in the St. Catharines-Niagara Falls area, an affordable one-bedroom apartment under this program would be \$766 per month while a two-bedroom would be \$910 per month.

Similarly, the National Co-Investment Fund operated by Canada Mortgage and Housing Corporation (CMHC) defines affordability as such:

1. Rents must be below 80% of the Median Market Rental Rate (as described in the most recent CMHC Rental Market Survey) for the market and unit type in question. For Niagara Falls, an affordable one-bedroom apartment under this program would be \$744 per month while a two-bedroom would be \$846 per month.

Each of these programs is discussed in greater detail in later chapters of this report.

## 1.3 City Context

The City of Niagara Falls is one of twelve (12) lower-tier municipalities forming the Region of Niagara. The Region is located in the southeast portion of the Greater Golden Horseshoe (GGH), which is one of the fastest growing Regions in North America. Located at the southern portion of the Region, Niagara Falls was incorporated as a City in 1904, and covers a land area of 212 square kilometres. According to the 2016 census, the City has a population of approximately 88,070 (and is estimated to have reached 95,570 persons based on 2019 estimates provided by Statistics Canada). The City is expected to grow to a population of 125,720 by 2041.

Niagara Falls has been an international gateway to Canada and a tourist destination for more than a century and a half, due to the impressive natural wonder of Niagara Falls. In the past quarter century, the tourism industry has been further enhanced by the introduction of a large scale casino and entertainment complex, as well as a convention centre.

In accordance with the Niagara Region's 2019 employment survey data, based on 2,715 businesses inventoried, it was determined that the City of Niagara Falls provides 32,063 full time and 9,657 part time jobs. Additionally, the accommodation and food services and retail trade sectors were identified as providing the largest proportion of these jobs at 40% of the workforce.

Based on National Occupation Classification (N.O.C) codes, the top occupations in the City are identified as follows:

- Food counter attendants, kitchen helpers and related support occupations (4.7% of total occupations);
- Light duty cleaners (3.6% of total occupations);
- Retail salespersons (3.4% of total occupations);
- Cashiers (3.0% of total occupations);
- Cooks (2.5% of total occupations);
- Food and beverage servers (2.4% of total occupations);
- Retail and wholesale trade managers (1.9% of total occupations);
- Casino occupations (1.7% of total occupations);
- Janitors, caretakers and building superintendent (1.7% of total occupations);
- Accommodation, travel, tourism and related services supervisors (1.6% of total occupations); and,
- Operators and attendants in amusement, recreation and sport (1.6% of total occupations).

Unique characteristics of the City, including its proximity to both an international border (Niagara Falls, USA) and major metropolitan areas (Toronto), tourist attractions (Niagara Falls, Niagara-on-the-Lake), a wide range of recreational opportunities (Niagara River Trail, Niagara Gorge, the Botanical Gardens, and the Niagara Glen) and major post-secondary institutions

(Brock University, Niagara College) make the city a desirable location for people to live. Additionally, the city offers a high quality of life with a generally low cost of living for an upper-middle-income earner priced out of more expensive markets (e.g. Toronto, Hamilton). This is likely to draw migration from a number of demographic groups, including first-time home buyers, families, empty nesters and seniors.

## 1.4 Regional Influences

As other cities and regions in the GGH gradually grow out, increased outward growth pressure will be placed on municipalities located in what the Provincial Growth Plan refers to as the “outer ring”. For the City of Niagara Falls, this outward growth pressure will come from the Greater Toronto and Hamilton Area (GTHA), where people are anticipated to migrate from Toronto and Hamilton to Niagara Falls (and other similar locales) in search of competitively priced ground-oriented housing forms.

The average housing prices in Niagara Falls are lower and more affordable to those moving from the GTHA, when compared to other municipalities, which is recognized as a key driver of migration to the City. The full implications of this net migration into the City on housing options available for residents are not yet understood; however, as has been seen in other “outer ring” areas that have already begun to experience the outward growth pressures, it is likely that this could drive the cost of housing up in the short-term, as is currently happening with home ownership prices in 2021.

The recent rapid rise in ownership prices presents a significant challenge in comparison to the generally modest incomes of the large percentage of the workforce in the hospitality/tourism sector.



The City is expected to experience growth pressures related to out-migration of people from the GTHA in search of competitively priced ground-oriented housing



# 2 DEMOGRAPHICS, HOUSEHOLD CHARACTERISTICS, AND INCOME

The following section provides a summary of a number of demographic characteristics of the City, generally derived from the 2016 Census, in order to better understand the context and inform future recommendations. More detailed demographic information, in the form of tables and graphs, pertaining to each of these characteristics can be found in **Appendix A1 through A3**.

## 2.1 Population Characteristics

### 2.1.1 Demographics and Age

According to the 2016 census, the population of Niagara Falls was 88,070. With a median age of 45, the population is comparable to that of the Region of Niagara (NRM), which has a median age of 45.7, but older than that of the province (median age of 41.3). The working class (age 15 to 64 years) of Niagara Falls accounts for 64.7% of the population, which is slightly higher than NRM (63.7%) but lower than Ontario (66.8%). Those aged 25 to 44 years compose 23.1% of the Niagara Falls population, which is higher than NRM (22.2%) but lower than Ontario (25.7%). The proportion of school-aged children (5-14 years) for Niagara Falls, NRM, and Ontario are similar to one another (5.9%, 5.7%, and 6.0%, respectively). With regard to the proportion of the population ages 55 and older, both Niagara Falls and NRM (35.2% and 36.5%, respectively) are

significantly higher than that of Ontario (30.3%). At 23.1%, Niagara Falls has a smaller proportion of people between the ages of 25 to 44 years, in comparison to Ontario (25.7%)

### 2.1.2 Aged 55+ and Retiree Populations

The proportion of people aged 55 and older in Niagara Falls is notably higher than both the region and the province. With 42.3% of Niagara Falls' age 55+ population being 55 to 64 years, it should be noted that Niagara Falls may expect an increase in the need for both housing that is accessible to an aging population with mobility issues as well as long term care facilities in the coming years, as the largest population groups continue to age.



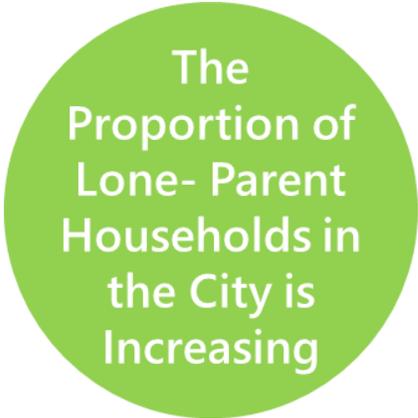
35% of the  
City's  
Population is  
over Age 55

## 2.2 Household Characteristics

### 2.2.1 Household Composition

Niagara Falls has a varied mix of household types, with Families accounting for over half (55.2%) of the household population (40.3% for Families with Children; 14.9% for Families without Children). This proportion is higher than that of NRM (50.4% for Families, both with Children and without Children) but is comparable to that of Ontario (54.5% for Families, both with Children and without Children).

One-Person Households account for just over a quarter (25.9%) of the household population for Niagara Falls, which is lower than what is seen in the region (29.2%) but is comparable to that of the province (25.4%). Comparatively, there are more families living in Niagara Falls than in NRM.



The  
Proportion of  
Lone- Parent  
Households in  
the City is  
Increasing

Over the last five years (2011 to 2016), the most notable changes in household composition have been observed in lone parent families and one-person households: 1,500 additional households have identified themselves as lone-parent families since 2011 (a 39% increase from 3,845 to 5,345 households over five years), and 5,785 additional households have identified themselves as one-person households since 2006 (a 67.2% increase from 8,615 to 14,400 households over ten years). Overall, all household compositions have seen an increase over the last 10 years, with the exception of Families with Children (-3.3%) and Other Households (-64.9%).

### 2.2.2 Household Size

One- and two-person households account for more than half (63.1%) of all households in Niagara Falls, which is consistent with what is seen in both the region (64.8%) and the province (58.7%). While there is a greater percentage of two-person households than one-person households in Niagara Falls, NRM, and Ontario, they are proportionally similar to one another (25.9%, 29.2% and 25.4% respectively).

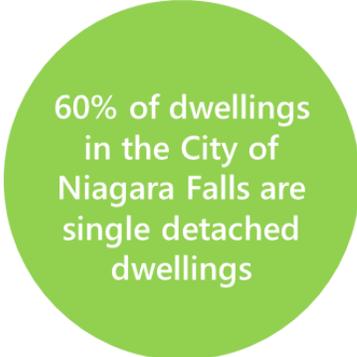
In Niagara Falls, the average household size has been slowly but steadily decreasing. Over the last three census periods (2006, 2011, and 2016), both Niagara Falls and NRM have had a relatively consistent average number of persons in private households. There was a slight decrease from 2.5 persons per private household in 2006 to 2.4 persons per private household in 2011, but it has remained unchanged from 2011 to 2016. At 2.6 persons per private household, Ontario has a higher average than both Niagara Falls and NRM, and it has remained unchanged since 2006.

Given that the average household size in Niagara Falls has been decreasing, a greater emphasis may need to be put on developing a variety of smaller housing typologies. With an aging housing stock that is two thirds comprised of single-detached dwellings (as further detailed in Section 3.1 of this report), Niagara Falls will benefit from providing its residents with an opportunity to downsize and transition into a more manageable dwelling type (in terms of affordability, maintenance, etc.).

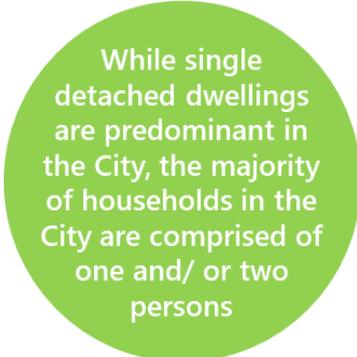
### 2.2.3 Tenure by Rental and Ownership

Based on 2016 census reports, the majority of households in Niagara Falls own their homes (71.7%) rather than rent (28.3%). Rental tenure has been consistently smaller in proportion than ownership tenure since 2006.

Both rental and ownership household tenure have grown in total numbers from 2006 to 2016. Rental tenure has increased by 3.6%, with much of its growth taking place between 2006 and 2011. Ownership tenure has also increased, at a slightly higher rate of 5.6%, with much of its growth occurring from 2011 to 2016. Of the 3,280-count increase in total households from 2006 to 2016, approximately 61% (2,000 households) own their housing units.



60% of dwellings in the City of Niagara Falls are single detached dwellings



While single detached dwellings are predominant in the City, the majority of households in the City are comprised of one and/ or two persons

## 2.3 Income

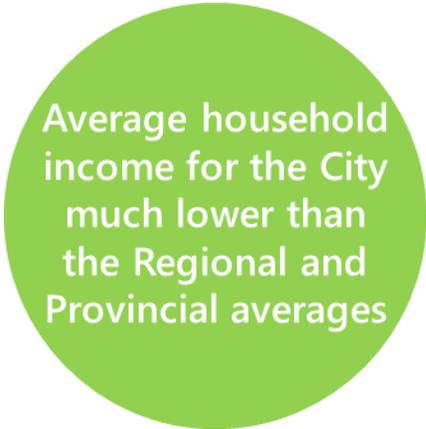
### 2.3.1 Household Income

As an indicator of housing affordability, household income includes every individual in a dwelling who may be contributing to paying for costs associated with housing. There are 37.7% of all households in Niagara Falls who identify as not being in an economic family (essentially single persons) and make a median household income of \$28,052 per year, before tax. This proportion is slightly higher than, but comparable to, both the region (36.6%) and the province (36.1%). Further, when comparing the 2015 median before-tax income for households of all economic family compositions, of \$60,727, Niagara Falls is significantly lower than the province (\$74,287) and the region (\$65,086).

From 2011 to 2016, the median household income for Niagara Falls increased by 10.9%, or 2.2% per year on average. The greatest increases in median household income were seen primarily in Families without Children (a 16.4% increase at 3.3% per year) and in households that were not in an economic family (an 11.5% increase at 2.3% per year).

### 2.3.2 Household Income Distribution

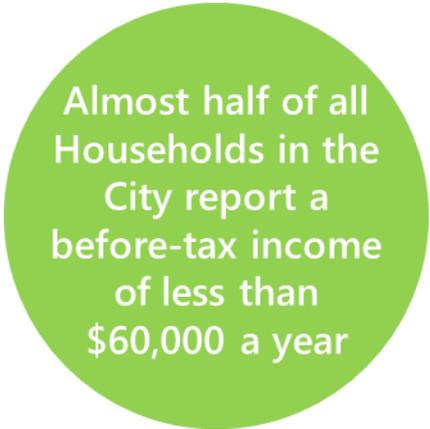
The distribution of household income can be used to determine the approximate number of affordable housing units required for different income groups. In 2015, almost a quarter (24.1%) of all households made over \$100,000 that year, which accounted for the largest proportion of households in Niagara Falls. While this income group also made up the largest proportion of all households in both NRM and Ontario, their respective proportions were higher than that of Niagara Falls (27.9% and 34.9% for NRM and Ontario, respectively). Comparatively, the average household before-tax income for Niagara Falls in 2015 was \$75,678, which was much lower than what was seen in both the region (\$81,842) and the province (\$97,856).



Average household income for the City much lower than the Regional and Provincial averages

### 2.3.3 Household Income Groups and Income Disparity

Almost half (49.3%) of households in Niagara Falls report before-tax earnings of less than \$60,000, with almost a quarter (24.1%) of households reporting before-tax earnings of greater than \$100,000. Niagara Falls has a lower proportion (14.5%) of high income earners (i.e., income range of \$120,000 and over) than both the region (17.5%) and the province (24.1%). For household income groups that make more than \$80,000 per year, Niagara Falls has consistently lower proportions (35.5%) falling with these income brackets, as compared to NRM and Ontario (40.3% and 46.3%, respectively).



Almost half of all Households in the City report a before-tax income of less than \$60,000 a year



# 3 CHARACTERIZATION OF HOUSING INVENTORY

The following section provides a summary of the current housing stock, age, and indicators of housing affordability in Niagara Falls, generally derived from the 2016 Census, in order to better understand the physical housing context in the City to inform future recommendations. Further detailed information about the housing inventory, in the form of tables and graphs, pertaining to each of these characteristics can be found in **Appendix B1 through B5**

## 3.1 Existing Housing Stock

### 3.1.1 Structure Type

Niagara Falls has a housing supply that offers a mix of low-, medium-, and high-density housing typologies. At the time of the 2016 Census, there were 35,770 dwellings in the City. Single-detached dwellings comprise two thirds of the housing stock, which is comparable to what is seen in the region (67.3%) but higher than what is seen in the province (54.3%). Apartments fewer than five storeys account for 13.1% of the housing stock, which is higher than what is seen in NRM (10.9%) and Ontario (10.1%). In contrast, apartments greater than five storeys account for only 4.0% of the housing stock, which is comparable to the region (5.5%) but much lower than the province (17.2%).



Low rise housing accounts for two-thirds of the City's housing stock

### 3.1.2 Age of Housing Stock

The majority (86.1%) of the housing stock was built before 2001, which is similar to what is seen in NRM (86.4%) and Ontario (78.7%). Of Niagara Falls' housing stock that was built before 2001, 65.6% of it was built before 1981, which is roughly the same as what is seen in NRM (65.5%) but is higher than Ontario (53.0%). Specifically, 34.0% was built prior to 1961, which is comparable to NRM (34.7%) but higher than Ontario (25.0%).

With respect to the growth of housing stock, the percentage of housing units built after 2000 in Niagara Falls (13.8%, with 5.5% built between 2011 and 2016) compares to that of NRM (13.7%, with 4.4% built between 2011 and 2016) but is much lower than that of Ontario (21.2%, with 6.4% built between 2011 and 2016).



86% of the City's housing stock was built prior to 2001

### 3.1.3 Non-Resident Ownership

In the 2016 Census period, 96% of respondents in the City indicated that they live in their residence year round. This is higher than that of NRM, where 94% reside year round, and the province, where 92% reside year round. For Niagara Falls, NRM, and Ontario, there has been a stagnant growth rate (0.1%, 0.0%, and 0.5%, respectively) in residents occupying their dwellings year-round.

## 3.2 Housing Indicators and Tenure

A house is in core housing need if it falls below at least one of the three housing standards: adequacy, suitability, or affordability.

- Adequacy – The condition of the home and whether it requires major repairs, according to residents
- Suitability – Whether the home has enough bedrooms for the size and makeup of the household
- Affordability – Whether the home is one that costs less than 30% of before-tax household income



57% of all rented households and 23% of all owned households are in core housing need

The issue of household affordability, particularly among rental households, is apparent in Niagara Falls, NRM, and Ontario. 47.4% of all rental households indicated that they were spending 30% or more of their income on household costs, which is comparable to that of NRM and Ontario. 57% of all rental households are in core housing need based on the 2016 Census (56.1% and 56.7%, respectively). In contrast, 17.6% of all owned households indicated they were spending 30% or more of their income on household costs (16.4% NRM, 19.5% Ontario) and

only 23.1% of ownership households are in core housing need, based on the 2016 census, which is higher than NRM (21.8%) but lower than Ontario (25.5%).

When comparing household affordability for renters and owners, almost half of all of rental households spend more than 30% of their before-tax income on shelter costs (47.4%, 48.0%, and 45.5% in Niagara Falls, NRM, and Ontario, respectively), which is much higher than what is observed in household affordability for owners (17.6% for Niagara Falls, 16.4% for NRM, and 19.5% for Ontario).

## 3.3 Homeowner Options

### 3.3.1 Real Estate Trends

#### 3.3.1.1 Resale

Based on a media release prepared by the Niagara Association of Realtors on January 8<sup>th</sup>, 2021, it was reported that for the Niagara Region as a whole, the MLS Home Price Index (HPI) benchmark<sup>3</sup> price for home sales was \$476,300 in the year 2020, which represents a 15% increase when compared with the 2019 year (\$414,700).

For Niagara Falls specifically, the 2019 HPI Benchmark price was \$380,500 with an average of 35 days on the market and the 2020 HPI Benchmark was \$432,700 with an average of 30 days on the market. In both instances, this is below the regional benchmark; however, the city-level average HPI change from 2019 to 2020 represents a 14% price increase.

Housing prices have continued to rise in 2021. The April 2021 HPI Benchmark price was \$578,900 compared to \$415,900 in April 2020, representing an increase of 40% in one year and continuing the trend of significant price increases in recent years. The average sale price increased by \$92,365 between 2016 and 2019, or an annual average growth rate of 9%. For comparison, the average rate of inflation over this same period was 2.04% per year suggesting that housing supply is not keeping up with demand.



Resale homes have  
a 9% average  
annual growth rate  
in sales price

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<sup>3</sup> The characteristics of the HPI composite benchmark is a home between the age of 51 to 99 with three bedrooms and two bathrooms.

### 3.3.1.2 New Builds

Part of the increase in home prices can be attributed to the rising cost of recently constructed houses. The average price has generally trended upward in recent years due to new building code requirements, increased construction costs due to inflation and other factors (e.g. development costs, price of land), and higher demand for new homes due in part to historically low interest rates during the past five years.

According to CMHC data, units priced at the lower price range of the new construction market have grown 1% annually on average and are significantly more expensive than the average sale price of all homes in the same year. While it is not unexpected for new construction to be more expensive than resale homes, these numbers illustrate that new construction in Niagara Falls is increasingly expensive and unattainable for lower-income earners.

**Table 3-1** presents current asking prices for new housing in Niagara Falls in May 2021. Prices for the least expensive units in each development range from \$345,000 (Panorama Suites) to \$708,800 (Legends on the Green) depending on the development.

New builds have a  
13% average  
annual growth rate  
in sales price

Recent real estate  
listings for new  
housing in the City  
range from \$345,000  
to \$1,043,750  
depending on  
location

**Table 3-1: Asking Prices for New Housing in Niagara Falls (May, 2021)**

Name	Type	Address	Size (Square Feet)	Price
Panorama Suites	Condominium	8056 McLeod Road	596 to 655	\$345,000 to \$383,000
Claret on St Paul Condos	Condominium	2334 Saint Paul Avenue	720 to 830	\$540,200 to \$620,840
Legends on the Green	Townhouse bungalows	8974 Willoughby Drive	2,078	\$708,800 to \$824,800
Trailside Towns	Townhouses	4311 Mann Street	1,251	\$569,900 to \$559,900
Riverwalk Niagara	Condominiums	3779 Macklem Street	601 to 1,173	\$598,900 to \$1,084,900
The Stanley District	Condominiums	Ferry Street and Stanley Avenue	927 to 1,284	\$681,345 to \$1,043,750

Source: buzzbuzzhome.com

## 3.4 The City's Rental Housing Context

### 3.4.1 Number of Private Apartment Units

The number private apartments<sup>4</sup> in the City has increased by 99 units between 2017 and 2020, with one- and two-bedroom units holding the majority (91.6%) of these units. Since 2017, the greatest increases were seen in two-bedroom units (87 units added since 2017, from a total of 1,948 to 2,035 units) and one-bedroom units (14 units added since 2017, from a total of 947 to 961 units); in contrast, the number of three-bedroom units decreased slightly (from 197 units in 2017 to 195 units in 2020), and the total number of bachelor apartments, while having fluctuated slightly, was the same (80 units) in both 2017 and 2020.

### 3.4.2 Average Rents

Rents in Niagara Falls have been steadily increasing in recent years. Based on 2020 reports, the average monthly rents in the City were as follows:

- \$643 for a bachelor unit;
- \$968 for a one-bedroom unit;
- \$1,098 for a two-bedroom unit; and,
- \$1,145 for a three-bedroom unit.

The average rent for a one- or two-bedroom unit has increased on average 4% annually from 2016 to 2020. The average rate of inflation over this same time period was 1.71%. Overall, rent for a one-bedroom unit is 20% more expensive in 2020 than it was in 2016, while rent for a two-bedroom unit is 16% more expensive.

Apartment units with three bedrooms or more have seen the smallest rent increase (1.0% from 2017 to 2020), with only a \$12 increase in the average rent per month. When compared with the St. Catharines-Niagara Sub-region and with the province, average rents are lower in Niagara Falls than those in both the sub-region and the province.

The above rents represent an average of rents in both old and new apartments. Occupied apartments are subject to rent controls by which rent can only increase by a certain amount each year.<sup>5</sup> As such, average rents cited in CMHC data are often lower than actual market rents.

**Table 3-2** presents market rents for apartments in Niagara Falls as of May 2021.



<sup>4</sup> Private apartments refers to purpose-built rental units

<sup>5</sup> The legal maximum increase is set by the Provincial government and based on the Ontario Consumer Price Index. Landlords can set the rent of a unit at whatever amount they like once the unit returns to the market.

**Table 3-2: Market Rents, Apartments (May, 2021)**

# of Bedrooms	Low Rent	High Rent
Bachelor	\$1,000	\$1,000
1	\$1,150	\$1,750
2	\$1,350	\$2,349
3	\$2,000	\$2,800
<i>Note: all rentals for bachelor units were priced the same</i>		

Source: rentals.ca

In addition, the CMHC rental market reports data on occupied average rents versus rents on vacant units that are being re-rented. This data shows that vacant one bedroom apartments on average are being re-rented at \$1,168 per month compared to occupied apartments at \$968 per month.

### 3.4.3 Vacancy Rates

Rising rents in excess of inflation may in part be due to low supply of rental housing in Niagara Falls. A vacancy rate of 3% is generally considered to be an acceptable balance between the supply and demand for rental accommodation by housing analysts. Vacancy rates below this can drive up rents as tenants compete for fewer units.

Based on the most recent rental market survey conducted by CMHC in October of 2020, the City's overall vacancy rate is 2.4%.

Vacancy rates in Niagara Falls have consistently been below this 3% threshold and, in the case of one-bedroom units, sometimes dramatically so.

### 3.4.4 Motels and Long-Term Stay Accommodation

It has been recognized that over the last decade, many of the older motel establishments located in the city have shifted from functioning as short-term tourist accommodations to a more long-term residential accommodation for people who may not otherwise be able to afford or find rental housing options, essentially acting as an informal "stop gap" along the housing continuum to house residents where other options are not available.

In 2018, in response to a number of Committee of Adjustment requests to convert older motels within the Tourist Commercial district along Lundy's Lane and Ferry Street to a "boarding house" residential use, a land use study was initiated by the City to better understand the extent to

Vacant one bedroom apartments on average are being re-rented at \$1,168 per month compared to occupied apartments at \$968 per month

#### 2020 Vacancy Rates

1-Bedroom: 1.4%  
2- Bedroom: 2.7%  
3+ Bedroom: 1.0  
Average: 2.3%

The City's motel stock is likely acting as a stop-gap along the housing continuum. If these were removed from availability, it would likely exacerbate the City's shelter system and result in more visible homelessness

which the City's existing motel stock is being utilized in such a manner; and, provide recommendations for regulating the use on a go-forward basis.

A preliminary inventory was completed as part of the previous work, which focused on understanding the magnitude of long-term accommodations in motels within the Lundy's Lane area of the City only. That study determined that a number of the motels were perceived to be used for longer-term accommodation as evidenced by the signage offering monthly rates and the presence of personal items on-site. While a number of the motels "informally" provide longer-term accommodation items, only one of the approximately 60 motels identified as likely to be providing this type of accommodation had legal permission to do so (the Continental Inn), while one further motel received permission to do so through a formal rezoning to a residential apartment use (the Carriage House Motor Lodge) during the time of the study.

The results of the study recommended introducing a new "Single Room Occupancy (SRO)" use to the Official Plan and Zoning By-law and establishing a licensing framework for the SRO use, which would allow for individual motel owners/ operators to operate and establish as a legal use providing long-term residential accommodation; however, Council at that time did not make a recommendation to approve the recommended amendments and Licensing By-law brought forward.

Recent data provided by the City of Niagara Falls to the Dillon/ TWC consultant team includes a motel and hotel inventory containing information updated as of July 2020. Based on this data, a high level analysis was completed to understand how many potential motel units could be providing long-term residential accommodation, and the following observations are made:

- A total of 101 hotels and motels were included in the July 2020 inventory, which provide a total of 11,512 rooms<sup>6</sup>;
- Of the 101 hotels and motels identified, 39 were queried out of the inventory as unlikely to be operating as long-term residential accommodation, due to their classification as a Resort, Hotel or forming part of a major accommodation chain;
- Based on the remaining 62 establishments in the inventory, a total of 2,541 individual rooms are identified which potentially could be operating in some way, shape or form as long-term residential accommodation during some part of the time.



Approximately 2,500 motel units could be providing long-term/ permanent housing solutions to those who could not otherwise be housed

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<sup>6</sup> The July 2020 inventory expands beyond the original study area identified in the previous 2018 Boarding House Interim Control Study. Several of the motels inventoried in the original study have since either been either taken out of the inventory through demolition or closure.

### 3.4.5 Vacation Rentals

It is inherently difficult to estimate the extent to which vacation rentals are taking from the city's available housing supply for either market rental or market ownership options; however, a high level analysis was conducted to shed light on the pervasiveness of vacation rentals in the City. For this analysis, a high-level point-in-time scan of Air BnB was conducted. The following criteria were used for this scan:

- Available for one month within the timeframe of May 2021-October 2021;
- Entire place available for rent.

The initial search yielded 300 results; however, further examination of the results indicated that a number of the units were not located in the City of Niagara Falls, proper, and were located either in a neighbouring municipality (St. Catharines, Welland, Thorold, Port Colborne and Fort Erie) or in the United States (Niagara Falls, New York).

A sample of 120 of the 300 units was inventoried, which yielded the following observations:

- Of the sample, 78 (65%) were located in Niagara Falls, Canada;
- Of the 78 records sampled, 59 were single detached dwellings while the remaining 19 were for apartment type units (either in a condominium building or self-contained units within mixed use buildings);
- Of the 59 single detached dwellings sampled, 22 of the ads were for "full house" rentals, while the remaining 37 were for units within these dwellings;
- Two of the advertisements specifically noted that the owner of the dwelling lived on premises;
- Of the 78 listings for Niagara Falls vacation rentals, the following bedroom mix was provided:
  - 8% of the vacation rentals had 4 bedrooms;
  - 17% of the vacation rentals had 3 bedrooms;
  - 41% of the vacation rentals had 2 bedrooms;
  - 34% of the vacation rentals had 1 bedroom; and,
- Monthly rates for the rentals ranged between \$1,500.00 and \$3,915.00, with a 20% discount applied for an extended stay.

It is difficult to ascertain the extent to which vacation rentals are impacting the City's housing market

At least some vacation rentals appear to be utilized by primary occupants to offset the cost of housing

The predominant built form of vacation rentals appears to be single-detached dwellings, either converted into multiple units or with the full house available to a guest

### 3.5 Subsidized Housing Supply and Wait Times

There are 1,712 units of community housing in Niagara Falls provided by both Niagara Regional Housing and other community groups. An additional 140 units of community housing are under development, bringing the total number of units to 1,852 upon completion.

The waitlist for a unit in community housing in Niagara Falls grew by 69% between 2016 (2,212 households) to 2021 (3,735 households). In general, these trends reflect the evolving socio-economic and demographic trends within the SM Area such as declining household sizes, the loss of well-paying manufacturing employment, an increasing number of minimum and modest paying service sector employment, and an aging population. What's more, the need for affordable housing appears to be more acute in Niagara Falls than in the region of Niagara as a whole. Recent data from the Region of Niagara showed the waitlist for a unit in community housing in the region grew by approximately 20% between 2017 (4,829 Households) to 2019 from (5,775 households<sup>7</sup>). For comparison, the waitlist in Niagara Falls grew 37% - almost double – over the same time period from 2,138 to 2,390 households.

Niagara Regional Housing (NRH) data shows the estimated wait time for a unit in community housing in Niagara Falls varies significantly by type of household. For example, the estimated wait time for a senior looking for a one-bedroom unit is seven years, while a single looking for a one-bedroom unit can expect to wait 18 years. The shortest estimated time to receive a unit is five years.

Community housing units are provided by Niagara Regional Housing and are intended to provide affordable options within the social housing component of the housing continuum. There are currently 884 units of community housing units available in Niagara Falls and another 140 units under development for a total of 1,024 units. The existing subsidized housing supply of 1,024 units appears to outstrip demand for these units substantially, as it is estimated to be 3.6 households are on the wait list for subsidized housing per unit of subsidized housing available.

There are 1,712 existing subsidized housing units and an additional 140 subsidized housing units under development within the City

The subsidized housing waitlist has grown by 69% between 2016 and 2021

Wait times:  
Senior, 1-bedroom:  
7 years  
Single adult, 1-bedroom:  
18 years  
Estimated time to receive a unit:  
5 years

3.6 households are on the wait list per unit of subsidized housing available

<sup>7</sup> Five-year Review of Niagara's 10- year Housing and Homelessness Action Plan: Includes an Update to the Action Plan with Actions, Outcomes and Targets for Years Six to Ten (2019-2023). Jeffrey Sinclair. <https://pub-niagararegion.escribemeetings.com/filestream.ashx?DocumentId=6026>

### 3.6 Homelessness and Shelter Services

The transient and often hidden nature of homelessness is such that it is difficult for data to capture the total number of people experiencing homelessness in Niagara Falls. A Point-in-Time (PiT) count and survey of those experiencing homelessness conducted in 2018 found at least 36 people that identified Niagara Falls as their home community and an additional 109 people that identified the Niagara region or more than one local municipality as their home community. Based on Regional data, it is likely the number of people experiencing homelessness is increasing. A Point-in-Time (PiT) count and survey conducted in 2018 found at least 625 people experiencing homelessness in Niagara Region compared to 465 in 2016, or an increase of 34%.<sup>8</sup> Of those surveyed, 80% of respondents cited unaffordable rents and/or low income as barriers to procuring housing. Additional data from Niagara Regional Housing found that 17% (842) of the households on the social housing waitlist in April 2018 were considered homeless.<sup>9</sup> Many of these households were likely not captured in the PiT counts.

The proportion of homeless people in the City is likely increasing. Between 2016 and 2018, a 34% increase in persons experiencing homelessness was observed during the Region's Point-in-Time count survey

Most of the infrastructure supporting homelessness is funded at the regional level. Niagara Region provides funding for outreach, homelessness prevention and diversion, emergency shelters, and supportive/transitional housing. There are 50 Regionally-funded emergency shelter beds (10 for youth, 20 for women/families, 6 for families, 14 for men) and three Regionally-funded transitional housing providers operating in Niagara Falls (Boys' and Girls' Club, Bethlehem, YWCA of Niagara). The provincially-funded Women's Place of South Niagara provides an additional 20 emergency shelter beds for women and children fleeing domestic violence. A 24-bed temporary housing facility is slated to open at the end of 2021 in a former library building on Victoria Avenue following transfer from the City of Niagara Falls to Niagara Regional Housing. The Region also funds the Out of the Cold Program seasonally from November to April.

Annual shelter occupancy and stays have increased across the Region. The annual occupancy rate for Regionally-funded shelters was approximately 109% in 2018. The average length of shelter stay was 19 days

Reflecting increasing rates of homelessness and difficulty accessing permanent housing, annual shelter occupancy and stays have increased across the Region.<sup>10</sup> The annual occupancy rate for Regionally-funded shelters was approximately 109% in 2018 compared to 85% in 2015. The

<sup>8</sup> <https://www.niagaraknowledgeexchange.com/wp-content/uploads/sites/2/2018/07/2018-07-24-Niagara-Counts-2018-Report-to-Committee.pdf>

<sup>9</sup> <https://pub-niagararegion.escribemeetings.com/filestream.ashx?DocumentId=2598>

<sup>10</sup> <https://www.niagaraknowledgeexchange.com/wp-content/uploads/sites/2/2018/07/2018-07-24-Niagara-Counts-2018-Report-to-Committee.pdf>

length of shelter stay also increased from 11 days in 2015 to 19 days in 2017. Shelters in Niagara Falls may serve residents from other municipalities in the Niagara Region and vice versa, thus is it difficult to determine Niagara Falls- specific demand based on occupancy rates alone.

# 4 HOUSING AFFORDABILITY



The following section provides details on affordability in order to determine the ideal mix for the City. Further detailed information, in the form of tables and graphs, can be found in **Appendix C**.

## 4.1 Rental Affordability Based on Program Definitions

### 4.1.1 Average Market Rent

Based on federal, provincial and municipal definitions of affordability outlined in Section 1.2 of this report, the following rents for one- and two-bedroom units would be considered affordable:

- 100% Average Market Rent- 1 Bedroom Unit- St. Catharines Niagara Sub-Region: \$958
- 100% Median Market Rent- 1 Bedroom Unit- Niagara Falls: \$930
- 100% Average Market Rent- 2 Bedroom Unit- St. Catharines Niagara Sub-Region: \$1,137
- 100% Median Market Rent- 2 Bedroom Unit- Niagara Falls: \$1,058
- 80% Average Market Rent- 1 Bedroom Unit- St. Catharines Niagara Sub-Region: \$766
- 80% Median Market Rent- 1 Bedroom Unit- Niagara Falls: \$744

Average Market and Median Market Rents in the City are unaffordable for those earning minimum wage, on fixed incomes or government subsidies

- 80% Average Market Rent- 2 Bedroom Unit- St. Catharines Niagara Sub-Region: \$910
- 80% Median Market Rent- 2 Bedroom Unit- Niagara Falls: \$846

While the rents presented above may meet formal definitions of affordability, these rents are unaffordable for those earning minimum wage or living on fixed incomes, such as seniors or those on ODSP, which are explored in greater detail in the following sections.

## 4.1.2 Minimum Wage, ODSP, and Seniors Benefit

### 4.1.2.1 Minimum Wage

In accordance with the definitions of affordable, a monthly rent of \$479 would be affordable to a minimum wage earner<sup>11</sup> working 28 hours per week; \$599 would be affordable to a minimum wage earner working 35 hours a week; and, \$684 would be affordable to a minimum wage earner working 40 hours a week. It is important to note that the unit type with the lowest rent in the City (bachelor units, with a 2020 average of \$643) is, essentially, unaffordable for both part-time and full-time (35 hour a week) minimum wage earners and none of these groups could afford the average rents for 1-bedroom, 2-bedroom or 3-bedroom dwellings in the City.

A full-time minimum wage worker would need to spend 42% of their income on housing to afford the average cost of a one-bedroom apartment in the City

Someone working full-time earning minimum wage would need to spend 42% of their income on housing to afford the average cost of a one-bedroom apartment. For a person working part-time, the percent of rent spent on housing rises to 60%. Even if rents were at 80% of AMR (the definition of an affordable unit for many programs), someone working part time would have to spend 48% of their income on housing, while someone working full-time would need to spend 34%.

### 4.1.2.2 Ontario Disabilities Support Payments (ODSP)

The following maximum monthly shelter allowances are provided for persons receiving Ontario Disability Support Payments:

- One-unit benefit allowance: \$497;
- Two-unit benefit allowance: \$781;
- Three-unit benefit allowance: \$846;
- Four-unit benefit allowance: \$918;
- Five-unit benefit allowance: \$991; and,
- Six or more unit benefit allowance \$1,026.

Monthly shelter allowances do not cover the cost of an average rental unit in the City

<sup>11</sup> The current minimum wage of \$14.25 per hour has been utilized for this analysis

With the exception of a two-unit benefit, the maximum monthly shelter allowances do not cover the cost of an average rental unit in Niagara Falls at either 100% AMR or 80% AMR.

#### 4.1.2.3 Ontario Works (OW)

The following maximum monthly shelter allowances are provided for persons receiving Ontario Works benefits:

- 1 person household: \$390
- 2 person household: \$642
- 3 person household: \$697

These monthly amounts do not cover the cost of any average rental unit in the Niagara Falls

The monthly Ontario Works shelter allowances do not cover the cost of any average rental unit in the City

#### 4.1.2.4 Fixed Income Seniors

Maximum monthly benefit allowances for fixed-income seniors are as follows:

- Singles: \$1,617.49
- Couples: \$2,503.30

A single senior subsisting only on the maximum benefit allowance of \$1,617 would have to spend 59% of their monthly allowance to afford a unit at 100% AMR or 47% to afford a unit at 80% AMR. Couples seeking a one-bedroom apartment would need to spend 38% of their monthly income to afford a unit at 100% AMR or 31% to afford a unit at 80% AMR.

Individual seniors on a fixed income would need to spend 59% of their monthly benefit allowance to afford a unit at 100% AMR.

## 4.2 Ownership Affordability Based on Program Definitions

House prices and salaries that would permit a household to purchase a house based on definitions of affordability were calculated using the following assumptions:

- Households spending 30% of income on mortgage costs
- Annual interest rate: 4%
- Term: 30 years
- Down payment: 20%<sup>12</sup>

<sup>12</sup> Down payments of less than 20% trigger CMHC mortgage insurance requirements

### 4.2.1 Minimum Wage

Based on the assumptions presented above, a two-person household with each member working a full-time minimum wage job (total combined income: \$57,000) could afford to purchase a house/condo with a maximum price of \$267,500. The 2020 HPI for Niagara Falls was \$432,700.

Homeownership in the City is difficult, if not impossible, for minimum wage earning households based on current real estate trends

A home priced at \$267,500 would be considered affordable to household with an income of \$57,000 whereas the 2020 HPI for the City was \$432,700

### 4.2.2 Income Required to Afford Average Home Price

A household would require an income of approximately \$119,400 to afford that average price of \$560,000 for new builds in the bottom 20<sup>th</sup> percentile of price, based on CMHC data. To afford the average price of \$650,619 for all new builds in Niagara Falls, a household would need to earn approximately \$138,700.

Based on the 2015 income data from, the most recent published census, only 13% of Niagara Falls households have an income of \$70,000 or greater<sup>13</sup>. The median total income for Niagara Falls is approximately \$61,000 and the average total income is approximately \$75,700. Ultimately, this indicates that a significant proportion of the City's population would not be able to afford the average price of a new build.

In order to afford a new build, a household would need to earn approximately \$138,700. A significant proportion of the City's population would not be able to afford the price of a new build.

## 4.3 Affordability Targets

Affordability targets are important goals and a key measure to track in terms of progress towards meeting housing needs in Niagara Falls. Achieving those goals can be very challenging, but targets are put in place as a recognition that significant actions need to be taken by all levels of government, private builders and the not-for-profit sector in order to meet the real needs in the city.

As stated in Section 5 of this report, in greater detail, from 2021 to 2051 it is expected that the City of Niagara Falls will experience significant population growth, the highest in Niagara Region. Over the 30-year period, it is expected that 20,220 new residential units will be built in the city, an average of 674 units per year.

<sup>13</sup> This is based on 2015 household income data and may not reflect current income in 2021. Updated census data is expected later in 2021.

### 4.3.1 Defining Affordability

The 60<sup>th</sup> percentile for household incomes in Niagara Falls was \$70,000 in 2015 and likely be close to \$80,000 in 2021 taking inflation into account. Increasing the 2015 reported median income of \$60,000 to reflect six years of inflation would also likely still leave the median household income below \$70,000 per year.

Niagara Region's Housing and Homelessness Action Plan (HHAP) identifies an affordable housing need for low and moderate income households, defined as follows:

#### 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.

#### 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.

It is reasonable that the City of Niagara Falls adopt similar definitions of household income targets in setting the requirements for affordable housing to allow for consistency between the two levels of government.

### 4.3.2 City of Niagara Falls Targets

Ideally, 60% of all new housing should be affordable to households earning \$84,300 or less per year given household incomes and the current backlog of unmet housing affordability needs. However, given current projections in the Hemson study referenced in Section 5 of this report that 60% of the housing to be built will be single or semi-detached, it is expected that none of that housing stock would be seen as affordable under the household income definitions. Therefore, it is recommended that the City of Niagara Falls set a more realistic, yet still ambitious goal of **40% all new housing to be built be affordable**. This would result in 270 affordable units per year.



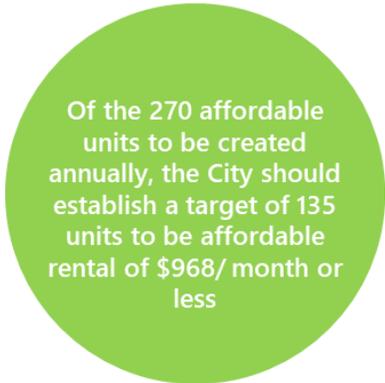
The City should establish a minimum target of 270 units to be created as affordable each year

Further, given the definitions of affordability for the rental population and the significant backlog of core housing need for existing rental households, it is important to set a sub-target for the percentage of new housing created that will be affordable to mostly rental households in core housing need.

Data from the Region of Niagara indicates there are 5,123 households in the City of Niagara Falls that are in core housing need, i.e. spending more than 30% of their income on

shelter/accommodation. It is noteworthy that 81% of all of the households in core housing needs are single persons and 18.2% are single parent households. Couples with children and couples without children make up only 0.3% of the households in core need. This points to a greater need for affordable bachelor and one-bedroom units.

Accordingly, the City should set as an affordability target to have 20% of all new housing (135 units per year) be affordable rental of \$968 per month or less (one bedroom average rent or less). While it would be complex to have a further sub-goal, it would be important to have a significant portion of these units at an even lower rate or subsidized on a rent geared to income basis in order to make the apartments affordable to minimum wage earners, seniors receiving a basic pension or persons receiving social assistance. Provision of these affordable rental units is important for economic development and employee retention given the prevalence of minimum-wage hospitality and tourist jobs in the City.



Of the 270 affordable units to be created annually, the City should establish a target of 135 units to be affordable rental of \$968/ month or less

#### 4.3.3 Housing and Homelessness Action Plan Targets

The HHAP targets a 10% year over year increase in the number of community housing units completed of which 75% are bachelor and 1-bedroom units, 20% are two- and three-bedroom units, and 5% are units with four or more bedrooms. This would result in over 800 new community housing units per year being created across the Region. With Niagara Falls representing 16% of the Region's population, this should result in 128 new community housing units per year in Niagara Falls. The HHAP further specifies desired densities for these new units such that 30% of new units are located in low-density/single detached buildings, 40% in mid-density/semi-detached and townhouses, and 30% in high-density/apartment buildings

Given that the 2021 federal census collection of data is currently underway, once new data is released it will be important to re-examine and potentially update the housing affordability targets in the coming year, or through a regular monitoring and update of the Housing Strategy in the event that it is approved and in place before the 2021 Census data has been released.

It is worth noting that the new federal housing benefit program or additional rent supplement funds can improve the affordability for residents in their existing rental homes. Programs, incentives, and strategies to achieve more affordable housing are discussed in greater detail in Section 7.



# 5 SUPPLY AND DEMAND FOR HOUSING

## 5.1 Niagara Region Municipal Comprehensive Review – Growth Allocation Update to 2051 Summary

On May 17, 2021 the Region of Niagara released report PDS 17-2021<sup>14</sup>: Niagara Official Plan Consolidated Policy Report, which provides significant information respecting the Region’s Municipal Comprehensive Review (MCR) and associated New Official Plan, including executive overviews of many Official Plan policy sections and background reports for specific components of the Region’s New Official Plan. Included in the Consolidated Policy Report package is the local population and employment forecasts to 2051 and associated growth allocation to 2051, as well as a Draft Land Needs Assessment which was completed by Hemson Consulting.

The Draft Land Needs Assessment for the Niagara Region estimates housing growth from 2021 to 2051 in the City to be broken down as: 11,980 single and semi-detached, 5,090 row, and 3,150 apartments for a total of 20,220 units. Compared to the other 11 municipalities in the Niagara Region, the City of Niagara Falls has the largest total forecast housing growth.

Some additional highlights of the forecast include:

- The City’s household growth is estimated to be 50% in the BUA and 49.5% in the DGA and 0.5% in the Rural Area (200 units). Hemson defines the rural area as all areas outside

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<sup>14</sup> <https://www.niagararegion.ca/official-plan/consolidated-policy-report.aspx>

of Urban Settlement Areas, and includes the Agricultural System and Rural Settlements (Hamlets).

- For the City's BUA, Hemson estimates that 4,220 single/semi units, 3,050 row, and 2,830 apartment units in housing growth from 2021 to 2051.
- For the City's DGA, Hemson estimates that 7,660 single/semi units, 2,040 row, and 310 apartment units in housing growth from 2021 to 2051.

Based on the growth allocations for Niagara Falls as set out by the Region, the City is expected to accommodate a considerable level of growth and development over the next 30 years. It is important to lay out the broader growth context of the City, as understanding the geographic supply opportunities will help to shape specific tactics and tools for increasing the supply of affordable housing in the City. The following sections of this Chapter consider the supply and demand for housing within the City as well as the development potential within the City's Nodes and Corridors in relation to the Region's 2051 projected forecast and housing mix.

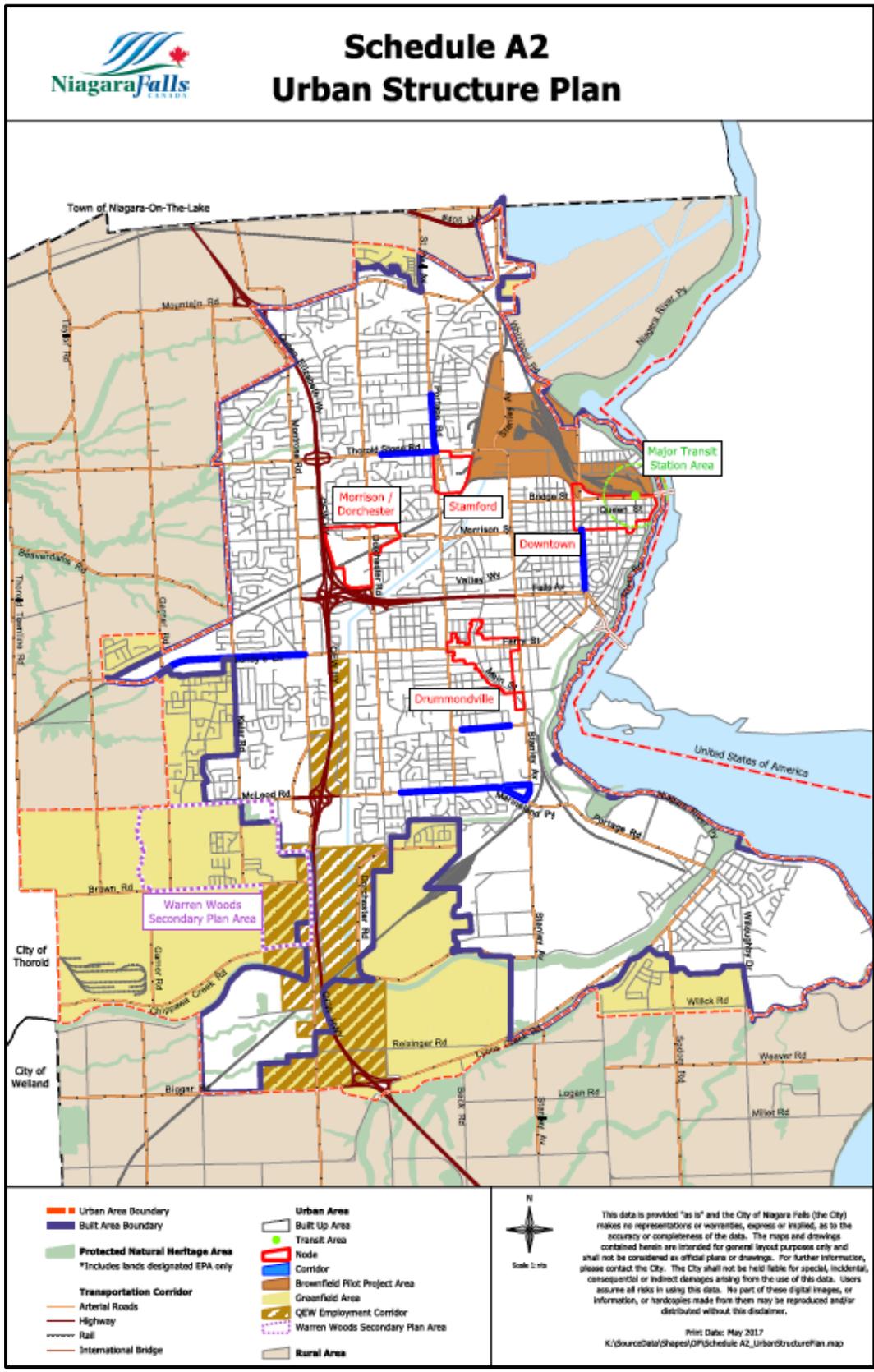
## 5.2 City of Niagara Falls' Planned Urban Structure

Provincial policy requires that municipalities plan for the long term growth by identifying opportunities for new development within the designated urban area. . In keeping with Provincial direction, a percentage of the City's annual growth must be directed to the Built Up Area (Built Boundary) where new development can take advantage of existing municipal services, the provision of public transit, and other existing community infrastructure and services. The City's Official Plan delineates the Built-Up Area (BUA) and Designated Greenfield Area (DGA), as shown on Schedule A2: Urban Structure (**Figure 5-1** of this Report).

The Urban Structure also identifies a series of Nodes and Corridors, which are intended to be the focus of future urban intensification and redevelopment. The key Nodes and Corridors include:

- The Downtown Node and Major Transit Station Area;
- Drummondville Node;
- Stamford Node;
- Morrison/Dorchester Node;
- Thorold Stone Road Corridor;
- Portage Road Corridor;
- Lundy's Lane Corridor;
- Mcleod Road Corridor; and,
- Dunn Street Corridor.

Figure 5-1: City of Niagara Falls Official Plan, Schedule A2- Urban Structure Plan



The City's Official Plan also states the following growth objective: "To achieve a minimum of 40% of all residential development occurring annually within the Built Up Area shown on Schedule A-2 by the year 2015" (OP, 7 p. 1-4) and "not more than 60% of new housing units are to be built in the Greenfield Area on an annual basis by the year 2015" (OP, 1.16, p. 2-5).

The DGA is envisioned to be "compact, complete communities with a range of housing types, employment and public transit" (OP, 8, p. 1-4). In accordance with **Figure 5-1: Schedule A2 – Urban Structure Plan of the Niagara Falls Official Plan**, the following analysis of land supply considers the DGA and lands within the BUA boundary.

### 5.3 Residential Land Supply

To better understand the potential for future growth within the BUA and DGA of the City, a residential land supply analysis was undertaken. According to the building permit and subdivision data provided by the City, there are 1,989 units of potential residential development within some form of approval (draft approved or unbuilt units on registered plans). **Table 5-1** provides a summary of the residential development approvals, by planning policy area.

**Table 5-1: Settlement Area Residential Development Approvals Summary**

Planning Policy Area	Semi Detached Units	Single Detached Units	Townhouse Units	Total Units	Total Parcel Area (hectares)
Total Built Up Area	17	279	75	371	31.0
Total Designated Greenfield Area	56	1,467	95	1,618	75.2
Total	73	1,746	170	1,989	106.2

In addition to the development approvals in Table 5-1 above, there are vacant residential lands within the BUA and DGA. **Table 5-2** provides a summary of the vacant residential lands and an estimate of the development potential within the remaining lands. Table 5-2 shows there is a potential for additional 6,743 residential units through the development of the remaining vacant lands within both the BUA and DGA. In terms of split, a total of 5,050 of these units will be located within the BUA, while 1,694 of these units will be located within the DGA.

The analysis considers an average density for the vacant lands, based on the average density in the development approvals data associated with the data in Table 5-1 and considers the target housing mix for the City as established in the Region's MCR document.

**Table 5-2: Development Potential- Vacant Residential Lands**

Planning Policy Area	Vacant Residential Land (ha)	Gross Net Adjustment	Net Developable Area	Target Housing Mix (Singles/Semis)- Region MCR	Target Housing Mix (Rows)- Region MCR	Target Housing Mix (Apts.)- Region MCR	Assumed Share of Housing Mix (Singles/Semis)	Assumed Share of Housing Mix (Rows)	Assumed Share of Housing Mix (Apts.)	Assumed Density, UPH (Singles/Semis)	Assumed Density, UPH (Rows)	Assumed Density, UPH (Apts.)	Potential Unit Count (Singles/Semis)	Potential Unit Count (Rows)	Potential Unit Count (Apts.)	Total Units
Built Up Area	182.22	85%	154.89	41.80%	30.20%	28.00%	68.14%	19.69%	12.17%	20	50	75	2,111	1,525	1,414	5,050
Designated Greenfield Area	136.61	65%	88.80	76.80%	20.10%	3.10%	91.54%	7.67%	0.79%	16	50	75	1,301	340	52	1,694
Total	318.83	N/A	243.69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3,411	1,865	1,466	6,743

Notes:  
 BUA Share derived from Table 14 and DGA Share derived from Table 16 in Hemson's MCR Allocation Update to 2051 Memorandum (Appendix 3.3 to PDS 17-2021- <https://www.niagararegion.ca/official-plan/consolidated-policy-report.aspx> )  
 Densities derived from the City's OP, representing the minimums for each in accordance with policies 1.15.5 (i)-(iii) for the BUA. BUA: low 20-40, Medium 50-75, High 75-100  
 For the DGA, the minimum densities for the various built form typologies as set out in the Garner South Secondary Plan were used (Policy 2.1.3, Policy 2.2.3, Policy 2.3.3)- Garner South: Low 16-30, Medium 50-75, high 75-125

## 5.4 Intensification Potential- Nodes and Corridors

In addition to the land supply analysis carried out in Section 5.3, an assessment of the capacity for intensification within existing locally designated nodes and corridors in the BUA was undertaken. The analysis excluded any development opportunities identified in Table 5-1 and 5-2. The results of the analysis indicate that there is potential for an additional 14,433 residential units within the City's Nodes and Corridors. **Table 5-3**, below, provides a summary of this, broken down by each node and corridor, while **Table 5-4** provides a more detailed summary of the analysis.

**Table 5-3: Intensification Potential- Nodes and Corridors**

Node/ Corridor Name	Intensification Potential- Low Density Units	Intensification Potential- Medium Density Units	Intensification Potential- High Density Units	Total (units)
Dunn Street Corridor	70	350	280	700
Lundy's Lane Corridor	274	1,369	1,095	2,737
Marineland Parkway Corridor	154	616	770	1,539
Portage Road Corridor	23	93	116	233
Thorold Stone Road Corridor	49	247	198	494
Victoria Avenue Corridor	15	77	61	153
Dorchester/ Morrison Node	201	67	403	672
Drumondville Node	935	1,169	234	2338
Stamford Node	182	364	61	607
Transit Station Secondary Plan Area	2,232	1,984	744	4,960
Total	4,136	6,335	3,961	14,433

**Table 5-4: Detailed Summary of Intensification Potential- Nodes and Corridors**

Node/ Corridor Name	Estimated Area of Major Change	Discounted Developable Area (hectares)	Low Density Assumption (UPH)	Medium Density Assumption (UPH)	High Density Assumption (UPH)	Target Housing Mix- Low Density	Target Housing Mix- Medium Density	Target Housing Mix- High Density	Assumed Share of Housing Mix – Low Density	Assumed Share of Housing Mix – Medium Density	Assumed Share of Housing Mix – High Density	Potential Unit count- Low Density	Potential Unit Count- Medium Density	Potential Unit Count- High Density	Total Units
Dunn Street Corridor	50%	10.97	50	60	75	10%	50%	40%	12.77%	53.19%	34.04%	70	350	280	700
Lundy's Lane Corridor	75%	42.89	50	60	75	10%	50%	40%	12.77%	53.19%	34.04%	274	1,369	1,095	2,737
Marineland Parkway Corridor	50%	13.66	65	100	150	10%	40%	50%	17.34%	45.09%	37.57%	154	616	770	1,539
Portage Road Corridor	25%	2.43	50	90	125	10%	40%	50%	19.15%	42.55%	38.30%	23	93	116	233
Thorold Stone Road Corridor	50%	7.74	50	60	75	10%	50%	40%	12.77%	53.19%	34.04%	49	247	198	494
Victoria Avenue Corridor	50%	2.40	50	60	75	10%	50%	40%	12.77%	53.19%	34.04%	15	77	61	153
Dorchester/ Morrison Node	25%	9.88	35	75	125	30%	10%	60%	58.29%	9.07%	32.64%	201	67	403	672
Drummondville Node	50%	21.43	75	150	200	40%	50%	10%	58.18%	36.36%	5.45%	935	1,169	234	2,338
Stamford Node	50%	10.55	35	75	125	30%	60%	10%	49.34%	46.05%	4.61%	182	364	61	607
Transit Station Secondary Plan Area	75%	78.53	50	75	100	45%	40%	15%	56.84%	33.68%	9.47%	2232	1,984	744	4,960
<b>TOTAL</b>		<b>200.46</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>4,136</b>	<b>6,335</b>	<b>3,961</b>	<b>14,443</b>

**Notes:**  
 A gross net adjustment of 75% was applied to each area, in addition to the area of major change estimate. The Discounted Developable Area has been used for all yields  
 Densities for Dunn Street, Thorold Stone Road and Victoria Avenue Corridors derived from Part 2, Section 1.15.5(ii) of the City's OP, using the minimum density for rows (the policy permits 50-75 uph) and minimum density for apartments derived from Section 1.15.5 (iii), using the minimum density (75-100 uph)  
 Within Dunn, Thorold Stone and Victoria, apartments are only permitted to develop where there is sufficient lot area, street frontage and other site attributes that would allow for the development to do so  
 Densities for the Marineland Parkway/ McLeod Road Corridor derived from Policy 3.7 of the OP (65 uph at the west end of the corridor and 150 uph at the east end of the corridor)  
 Within Marineland Parkway/ McLeod Road, the OP acknowledges that singles exist however the intended long-term future land use vision is for mid-rise residential buildings  
 Densities for the Portage Road Corridor derived from Policy 3.8 of the OP, using the minimum density (100- 150 uph at the south end, 50-75 at the north end)  
 Densities for the Lundy's Lane Corridor derived from Policy 4.2.31 of the OP, using the minimum density in the policy to apply to rows, while a mid-range density was applied for apartments (50-100 uph permitted max 6 storeys)  
 Densities for the Drummondville Node Derived from Schedule A.2 (b) of the Official Plan and averaged based on the ranges  
 Densities for Morrison/ Dorchester Node Derived from Schedule A.2 (d) of the Official Plan and averaged based on the ranges  
 Densities for the Stamford Node Derived from Schedule A.2 (c) of the Official Plan and averaged based on the ranges  
 Target Mixes applied based on estimated proportion of share of density/ height ranges based on Schedule A.2 for the various nodes. Where no height/ density schedule was available, a target mix was applied on the basis of intensification occurring in medium and high density forms, with few singles/semis in accordance with the OP direction that singles/semis should not form part of intensification plans for redevelopment within corridors  
 Estimated Area of Major Change Threshold: 75% (significant number of parcels likely to redevelop), 50% (some parcels likely to redevelop), 25% (few parcels likely to redevelop)

## 5.5 Intensification Potential- Secondary Suites

Secondary suites provide efficient opportunities for affordable housing options within existing dwellings within the BUA, as well as within new builds in the DGA. Within the BUA, they can also provide the City with additional opportunity to meet the Regional and Provincial intensification targets for new residential units within the delineated BUA annually. The City currently does not track the number of existing second suites within the BUA and, as such, estimating both the current second suites within the BUA as well as the potential for future second suites is difficult.

**Table 5-5**, below, provides an estimate of the potential yield of secondary suites within the BUA based on the total number of single-detached dwellings recorded as part of the 2016 Census. Based on this analysis, there is potential for the City to accommodate between 476 and 4,764 second suites within the BUA.

**Table 5-5: Secondary Suite Potential**

Number of Single-Detached Dwellings (per 2016 Census)	Potential Yield at 2%	Potential Yield at 5%	Potential Yield at 10%	Potential Yield at 20%
23,820	476	1,191	2,382	4,764

## 5.6 Summary

**Table 5-6** provides a summary of the growth potential within the City's Built-up Area based on the vacant land development potential and nodes and corridors intensification potential described in Sections 5.3 and 5.4 of this report. As shown in Table 5-6, there is physical potential for a considerable amount of new development and redevelopment within the City's BUA, with potential for up to 19,853 units.

**Table 5-6: Summary of Growth Potential in the BUA**

	Low Density	Medium Density	High Density	Totals
Recent Development approvals	296	75	N/A	371
Vacant Land	2,111	1,524	1,414	5,049
Nodes and Corridors	4,136	6,335	3,961	14,433
Total	6,543	7,934	5,375	19,853

**Table 5-7** provides a detailed breakdown of the growth potential for the City's Built-up Area based on the analysis completed in this section in relation to Hemson's MCR Allocation Update to 2051 Memorandum prepared for the Region's Municipal Comprehensive Review.

**Table 5-7: Growth Potential in the BUA related to Hemson's MCR Allocation Update to 2051 Memorandum**

Hemson- Single/ Semi	Housing Strategy Analysis- Low Density	Hemson- Row	Housing Strategy Analysis- Medium Density	Hemson- Apartment	Housing Strategy Analysis- High Density
4,220	6,543	3,050	7,934	4,764	5,375

In all three instances, the analysis indicates that the City is well-positioned to accommodate more growth within the BUA than allocated by the Region.

**Table 5-8** provides a summary of the potential growth within the DGA, in accordance with this analysis.

**Table 5-8: Summary of Growth Potential in the DGA**

	Low Density	Medium Density	High Density
Recent Development Approvals	1,523	95	N/A
Vacant Land	1,301	340	52
Total	2,824	435	52

Within the DGA, the City's existing Greenfield lands have the potential to accommodate an additional 3,311 units, including those already in the development pipeline, with the following mix: 2,824 single/ semis, 435 rowhouse and 52 apartment units. This falls short of the yield allocated by Hemson, indicating a need for expansion of the Urban Area in order to accommodate this growth; however, the findings of this analysis suggest that given the intensification potential within the BUA, there may be less additional DGA land required to accommodate the City's growth to 2051.

**Table 5-9** provides a summary of the potential growth within the City, as a whole, based on the analysis conducted in this report. As shown in Table 5-9, there is physical potential for a considerable amount of new development and redevelopment throughout City, with potential for up to 23,163 units across the DGA and BUA.

**Table 5-9: Summary of City-Wide Growth Potential**

Policy Planning Area	Low Density	Medium Density	High Density	
BUA	6,543	7,934	5,375	19,852
DGA	2,824	435	52	3,311
Total	9,367	8,369	5,427	23,163

In relation to the affordability targets set out in Section 4 of this report, however, it will be numerically impossible to achieve the target of 40% of new housing as affordable if the majority of new homes to come to market within the 2021-2051 period are single-detached and semi-detached. This could ultimately lead to difficulties in providing an appropriate mix of housing across the continuum. Accordingly, it is recommended that the housing mix be revisited to provide further opportunities for the development of more medium density (e.g. townhouse, back-to-back townhouse) and high density (mid-rise and tall apartment, mixed use buildings with residential above ground-oriented retail/commercial) built forms, particularly within the BUA.



# 6 STAKEHOLDER AND RESIDENT FEEDBACK

In order to complement the data story provided in Sections 2 through 4 and the housing projections and supply analysis provided in Section 5, this chapter provides a summary of input and feedback received through stakeholder interviews and an online public survey. The purpose and intent of the stakeholder and public outreach conducted in this phase of the Study was to obtain on-the-ground insight on housing issues specific to the Niagara Falls context from local experts and the public.

## 6.1.1 Stakeholder Consultation

Sixteen (16) semi-structured interviews with 21 local and regional stakeholders were conducted between March 24 and April 19, 2021 over video and teleconference. A detailed breakdown of interviewees by sector is presented in **Table 6-1**. A list of interview questions can be found at **Appendix D1**.

**Table 6-1 Interviews by Sector**

Sector	Stakeholder	# of Interviewees
Public	City of Niagara Falls	4
	Region of Niagara	1
Private	Developer	2
	Planning Firm	2
	Niagara Falls Chamber of Commerce	1
	Niagara Association of Realtors	1
Non-Profit	Non-Profit Housing Provider	3

	Emergency Shelters	2
	Regional Post-Secondary Institution	1

Several themes emerged during conversations. Key takeaways from each are summarized in the following subsections.

### 6.1.1.1 Defining Affordability

Most of the interviewees felt housing that costs 30% or less of income was appropriate because it is tied to actual earnings, though it was noted that this metric may still be too high for low-income households. It was also noted that the definition of affordability should be consistent with Regional and Provincial definitions to simplify reporting and communication between different levels of government. Numerous stakeholders mentioned the importance of targeting affordability to income and wages in the hospitality, tourism, and service sectors as these jobs are prevalent in Niagara Falls.

Affordability targets should take into consideration the income and wages of those working in the hospitality, tourism and service sectors

### 6.1.1.2 Housing Demand & Supply

There was unanimous agreement that housing in Niagara Falls has become increasingly expensive in recent years with home ownership demand driven by GTHA buyers, retirees, and low interest rates. Historical demand for single-family homes is still present in the city, but there is a growing demand for higher-density housing. These consumer preferences are reflected in recent and planned supply of single-family houses and townhouses with occasional proposals for higher-density developments. However, there is a significant need for supply serving singles and single-parent households, as well as those working in tourism, hospitality, and agriculture. Many stakeholders cited the importance of having diverse housing typologies to provide more options for residents beyond single-family homes. Zoning for downtown sites was recently amended to allow for higher densities, however, there has been little developer uptake to date.

### 6.1.1.3 Barriers for Housing

Stakeholders mentioned several barriers to affordable housing in Niagara Falls. First, the high cost of land in the city makes development expensive. It was the opinion of several stakeholders that existing environmental regulations are too stringent, particularly related to protected wetlands, thereby reducing the amount of developable land and driving up land costs as a result. Additional regulations around restrictive zoning, current levels of permitted density in the Official Plan (100 units/ha), and mandatory parking requirements for new developments were also viewed as contributing to expensive housing. A lack of affordable housing near major employment areas as well as a poor transit system were also cited as barriers, making it difficult for employees to find housing close to jobs

A more flexible and permissive policy framework should be included in the Official Plan to reduce barriers to creating housing

or get to work without a car. Some stakeholders mentioned slow municipal processes noting low staffing levels, a slow approvals process, and no dedicated person/team for affordable housing. Finally, non-profit housing providers mentioned a lack of funding for affordable housing is an additional barrier, noting that current affordable housing programs typically only provide development financing where grants would be more effective.

#### 6.1.1.4 Opportunities for Housing

While land may be expensive in Niagara Falls, stakeholders noted the city has a significant amount of serviced greenfield land compared to other municipalities in the region, which can help to accommodate new supply. Regarding planning regulations, increasing permissible densities, zoning more areas for mixed residential and commercial uses, and removing parking requirements were all cited as potential ways to increase the amount of affordable housing. One stakeholder noted that smaller/older homes in or near the downtown would be prime sites for redevelopment as duplexes or triplexes if permitted by the zoning. The City's by-law permitting accessory dwelling units is seen as a positive step to create affordable units, generate a revenue stream for owners, and/or allow residents to age in place.

The amount of developable greenfield land as well as infill opportunities available in the City provide an advantage and opportunity for the provision of housing

Inclusionary zoning, by which developers are mandated or incentivized to provide affordable housing in new market-rate developments, was also suggested as an opportunity to increase affordable housing. However, it was noted by both development and non-development stakeholders that an inclusionary zoning policy would have to receive buy-in from the development community<sup>15</sup>.

Many stakeholders also mentioned an increased role for the municipal government either by providing "shovel-ready" municipal land (cleaned and with servicing) to developers for purchase or lease to drive down major capital costs of development or by purchasing and repurposing derelict buildings for affordable housing.

The City should look explore opportunities for partnerships in the development of affordable housing (e.g. public-private partnership)

Developing affordable housing through partnerships between government, private, and non-profit sectors was also seen as promising by bringing complementary resources and expertise to new builds.

Finally, stakeholders also mentioned significant opportunities from investing in inter- and intra-city transit to allow residents to live in less

<sup>15</sup> Provincial legislation currently only permits Inclusionary Zoning (IZ) within Protected Major Transit Station Areas (PMTSA). The City of Niagara Falls does not currently have any PMTSAs and would need to go through a formal process of designating them.

expensive areas and still commute to work easily. A more robust cycling network would also allow residents to save on transportation costs and potentially divert some of these savings to housing.

#### 6.1.1.5 Incentives

Almost all interviewees suggested incentives to encourage the creation of affordable housing in Niagara Falls. Many had to do with reducing the capital costs by waiving or deferring planning fees for affordable housing developments where rezoning, Official Plan Amendments, development charges, or minor variances for are required. Receiving serviced municipal land/ buildings at low or no cost is also desirable. Reducing or waiving parking requirements for affordable housing developments or providing direct grants would also help to bring down capital costs. Property tax exemptions, rebates, or deferrals for affordable housing may also help to incentivize development by reducing operating costs. Finally, an expedited approvals process would also help to reduce costs and uncertainty associated with development.

The City should look for opportunities to provide incentives for the development of affordable housing

### 6.1.2 Niagara Falls Housing Directions Study- Community Survey Summary

A community survey was conducted to contextualize quantitative data and supplement key stakeholder interviews by providing a broad community perspective on housing issues in Niagara Falls. Due to COVID-19 safety protocols, the survey was only available online on the Housing Directions Strategy website from April 6 to 27, 2021. The survey was promoted by the City through social media channels and sent directly to key stakeholders to share with their wider networks. A full copy of survey questions can be found at **Appendix D2**.

#### 6.1.2.1 Survey Design and Analysis

The survey included 16 questions and was a mixture of multiple choice and short answers. Responses were analysed based on the number of responses as a calculated percentage. Short-answer responses were coded to identify common themes where possible. Multiple choice questions where respondents were asked to provide additional information if selecting "Other" were also coded for common themes.

#### 6.1.2.2 Respondents

Four hundred and forty-eight (448) respondents answered at least one survey question. Of these, 385 responses were deemed complete (86%). The majority of respondents were over the age of 50 (57%) and 68% were female. Approximately 50% were married with or without children while

Survey respondents:  
57% over age 50  
68% female, 32% male  
60% live in a detached dwelling  
21% live in a multiple dwelling  
51% own their home

20% of respondents lived alone. Almost 60% of respondents lived in a detached house (57%) while 21% lived in an apartment building or condominium, broadly reflective of the existing housing stock in Niagara Falls. Just over half of respondents (51%) own their home and almost three-quarters have lived in the city for more than 10 years (73%).

Just under a third of respondents (32%) worked in the service sector, including tourism and hospitality. A range of incomes were represented in the responses with 21% earning less than \$30,000 per year, 38% earning between \$30,000 and \$70,000 per year, and 41% earning over \$70,000 per year. However, residents are significantly cost burdened. Seventy percent (70%) of respondents reported paying more than 30% of their pre-tax income for housing. This includes 26% that pay more than 50% of their pre-tax income for housing. It is unclear from the data if renters who responded to the survey are more significantly burdened than owners.

Survey respondents:  
73% have lived in Niagara Falls for 10 or more years  
32% are employed in the service sector  
70% are paying more than 30% of their pre-tax income on housing

### 6.1.2.3 Housing Affordability

Understanding community perspective on housing affordability was a primary goal of the survey. Two survey questions mentioned housing affordability specifically. When asked why they chose the housing they currently live in, 59% of respondents cited affordability as at least one of the reasons.

The second question asked respondents to provide a personal definition of housing affordability. The majority of respondents define affordability based on income such that there is money left over for other life expenses and savings after housing costs. Where a percentage of income was provided, 30% or less of income towards housing was the most commonly cited amount followed by 50% or less. Some respondents specified the type of income that should be used to define affordability, for example, housing would be considered affordable if it is attainable for minimum wage employees or those on fixed incomes including ODSP, OW, or a pension. Other respondents defined affordability in absolute terms by tenure, for example, an affordable apartment is \$700 per month. Suggested affordable rents ranged from \$600 to \$1,600 per month with \$1,000 or less being cited most. Suggested ownership prices ranged from \$200,000 to \$650,000, with most responses citing less than \$400,000. Stating rents and prices without other contextual factors (number of bedrooms, amenities, location, etc.) makes it difficult to draw any definitive conclusions, however these numbers provide some indication of price expectations for community members. Interestingly, only one response used a market-based definition of affordability.

Current residents feel outside buyers from the GTHA and the growth of short-term rentals are responsible for increasing unaffordability in the City

Many respondents feel outside buyers, particularly from the Greater Toronto Area, are responsible for increasing unaffordability in Niagara Falls as they are able to outbid local residents for housing especially given the prevalence of low-paying jobs in the Niagara Region. The growth in properties being used as short-term rentals were also cited as a reason for increasing unaffordability.

#### 6.1.2.4 Housing Need

When asked to identify which groups need the most assistance finding housing in Niagara Falls, 71% of respondents identified those experiencing homelessness as the group with the greatest need. Other groups respondents noted as having a great need include those requiring mental health support (64%), seniors (62%), single-parent families (53%), and those requiring accessible or barrier-free housing (50%).



Groups with the greatest need:  
Homeless  
Persons requiring mental health support  
Seniors  
Single-parent households  
Persons requiring accessible/barrier-free housing

#### 6.1.2.5 Government Policies and Actions

Respondents were asked to rank five possible government actions to address affordable housing needs in order of preference. The results of the survey, in terms of rank, are provided in **Table 6-2**.

**Table 6-2: Respondents' Ranking of Actions to Address Affordable Housing Needs in the City of Niagara Falls**

Rank	Government Action
1	Directly build affordable housing
2	Increase incomes of lower-income residents
3	Provide government land for developers of affordable housing
4	Provide reductions in government fees when building affordable housing
5	Provide grants for companies/organizations building new affordable housing

These actions were echoed in responses to other survey questions. Other actions mentioned elsewhere in the survey included:

- Amending zoning by-laws to support higher-density types of housing;
- Amending zoning by-laws to support accessory dwelling units (i.e., "granny suites");
- Amending zoning by-laws to support "tiny houses" and reduced minimum lot sizes;
- Requiring a percentage of affordable units as part of new development (i.e., inclusionary zoning);
- Lowering property taxes; and,
- Introducing rent control or rent caps.

### 6.1.2.6 Other Themes

In addition to those themes noted above, there were two additional themes that emerged as common among respondents, which are noted below:

- **Housing quality:** existing housing that is affordable to residents is often of a low quality; affordable housing must also be suitable, clean, and safe; and,
- **Housing waitlist:** the waitlist for affordable housing units is very long.

## 6.2 Understanding the Lived Experience

Understanding the lived experience is an important part of developing housing policy that meets the needs of residents. Unfortunately interviews with residents could not be carried out due to COVID-19 restrictions. However, interviews with non-profit and shelter staff as well as responses to survey questions provided insight into the lived experience of Niagara Falls residents. Summaries of each are provided below.

### 6.2.1 Non-profit Housing Providers and Shelter Services

Most women accessing shelter services in Niagara Falls and in need of housing receive OW or ODSP, child benefits, and work in lower paying service industry jobs. This makes it increasingly difficult to find housing units. Limited health benefits in the service industry also makes women more vulnerable to losing their housing as they are not compensated for taking time off work in the event of an illness. As a result, many women end up partnering with a stranger to afford a place to live. Many families with children also face discrimination when trying to rent, resulting in an additional barrier for women with children.

### 6.2.2 Survey Responses

Survey responses also provided insight at a high level into the lived experience of Niagara Falls residents. **Figure 6-1** provides a word cloud of recurring responses to some of the survey questions.

Precarious housing was a recurring theme with respondents mentioning fearing being priced out, living paycheck to paycheck, as well as having little income left over for basic necessities after paying rent. Many also mentioned having to live in non-ideal settings including moving back in with family members, having family members move in with them, or having to live in shared accommodation. Finally, there is frustration with being outbid by non-locals for housing and the low quality of housing for the sales price. Overall, responses reflected fear, frustration, and hopelessness regarding affordable housing in Niagara Falls.

**Figure 6-1: Survey Responses- Word Cloud**

*"I have to rely on help from my family to afford the cost of housing"*  
*"Being on a small fixed income severely limits my housing choices"*  
**"I can't afford to live on my own"**  
 "We both work full-time and can't afford to live here"  
*"At this rate I will never be able to purchase a home"*  
**"Impossible to find anywhere reasonable"**  
**"Am I supposed to rent until I die?"**  
**"The prices are outrageous and we will be forced to move out of the city soon"**  
*"I am paying 100% of my income on my rent and barely survive on the regional subsidy"*  
**"I don't even know who to call anymore"**  
**"We struggle daily to live"**



# 7 PROGRAMS, INCENTIVES AND STRATEGIES FOR AFFORDABLE HOUSING

## 7.1 Affordable Housing Initiatives

There are several existing initiatives to assist with the funding and financing of the development of affordable housing at the Federal and Provincial levels of government, as well as opportunities available through other social enterprise organizations. It is helpful for the City of Niagara Falls to be aware of the programs and initiatives (which are often evolving) and look to work with potential new housing proponents in order to maximize the opportunities that are, or soon could be, available.

These current programs include:

- CMHC: Seed funding, Co-investment Funding, Rental Construction Financing, Mortgage Insurance
- Federation of Canadian Municipalities, Green Municipal Fund, Sustainable Affordable Housing (SAH) funding
- Federal-Provincial housing program (currently Ontario Priorities Housing Initiative - OPHI)
- Rapid Housing Initiative
- Social enterprise financing such as Community Forward Fund, Canadian Co-operative Investment Fund, HPC Housing Investment Corporation and New Market funds; and,
- Infrastructure Ontario

Each of these options is summarized in the following sections.

## 7.1.1 Canada Mortgage and Housing Corporation

The Canada Mortgage and Housing Corporation (CMHC) was established by federal parliament in 1944 and currently has a number of roles such as housing research, promoting the development of affordable housing and mortgage insurance. CMHC is an excellent resource for groups wanting to develop affordable housing.

### 7.1.1.1 CMHC Seed Funding

For 15 years, CMHC Seed funding has provided grants and loans to assist groups with affordable housing pre-development activities such as business plans, and preliminary development activities and studies. The rules for Seed funding occasionally change. It is important to speak with a CMHC representative or check CMHC's website for the most up-to-date program guidelines for development non-repayable contributions/interest free loans. Currently, there is up to \$150,000 in contribution funding available and up to \$350,000 in CMHC repayable loan funding available. These maximum seed funding amounts may only be available for very large housing developments.

### 7.1.1.2 CMHC- Co-investment Funding, New Construction Stream

The CMHC Co-investment Fund is primarily a loan program that prioritizes partnerships between governments, non-profits, private sector, among others and provides low-cost loans and/or small forgivable loans<sup>16</sup>.

Beyond demonstrated financial viability, projects must offer rents at 80% of the median market rent (MMR) for a minimum of 20 years for at least 30% of the units in the development. The fund prioritizes projects that are socially inclusive and are above Ontario Building Code in terms of energy efficiency, accessibility and provide deeper level of affordability. The loan can be amortized up to 50 years, resulting in lower than typical mortgage payments.

It should be noted that the process for moving from initial application to a release of the funds can take a year or more although CMHC is aiming to shorten turnaround times. CMHC co-investment will not flow funds until a project is fully under construction.

### 7.1.1.3 CMHC- Rental Construction Financing

This program offers rental construction financing to eligible borrowers during the risky phases of development of rental apartments (construction through to stabilized operations). Projects must decrease energy use and greenhouse gas emissions 15% below the 2015 National Energy Code for buildings and at least 10% of the project's units must meet or exceed accessibility standards as regulated by local codes. The energy efficiency and accessibility thresholds for this program are not as stringent as the Co-Investment program. At least 20% of the rental units

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<sup>16</sup> Information pertaining to this CMHC affordable housing loan program can be found at the following link <https://www.cmhc-schl.gc.ca/en/nhs/co-investment-fund---new-construction-stream>,

must be affordable to rental households with median incomes or less (which can mean rents in Niagara Falls below the \$1,700 per month range).

For both CMHC Co-investment and Rental Construction financing, one of the key benefits are borrowing at interest rates that are below market levels. Even during times of low interest rates, this can be very helpful financially.

#### 7.1.1.4 CMHC Mortgage Insurance

The mortgage insurance provided by CMHC is to the lender, and financial institutions may require mortgages be CMHC insured. The benefits of CMHC insurance for affordable housing are:

- A longer amortization period – up to 40 years (without CMHC mortgage insurance the maximum amortization is typically 25 years);
- Reduced equity requirements and larger loans; and
- More financial institutions will be willing to loan development funds.

This requires a longer timeframe to get approval for mortgage financing as not only the financial institution but CMHC assesses the financial capacity of the housing provider to take on a mortgage. There is a \$200 per unit fee for CMHC to determine an organization's eligibility and there is a CMHC extra premium for amortizations longer than 25 years for CMHC mortgage insurance. The premium is generally added on top of the mortgage rather than payable up front.

#### 7.1.1.5 Rapid Housing Initiative

The Rapid Housing Initiative was announced by the federal government in the fall of 2020 and submissions were due no later than December 31, 2020. This capital funding, of up to \$300,000 per unit was targeted to non-profit housing providers creating very affordable rents for vulnerable Canadians, many of whom would require support services in order to live independently.

The RHI focusses on rental housing that can be brought to occupancy within 12 months, with a focus on conversion of non-residential structures as well as modular building. In April of 2021 the federal government announced a further \$1.5 billion in capital funding for rapid housing although it appears it will be limited to proposals that have previously been submitted for RHI funding. It is uncertain if there will be further RHI funding allocations but if so, it offers an opportunity to provide housing for lower income, vulnerable residents of Niagara Falls.

### 7.1.2 Provincial Level

#### 7.1.2.1 Ontario Priorities Housing Initiative

As of 2021, for 15 years there has been federal/provincial affordable housing program funding which allocated capital funding to each of the Municipal Service Managers in the province (locally, Niagara Regional Housing). The Service Manager approved Housing Provider's projects

(often through a competitive proposal call) and provided up to 75% of the total capital cost or a maximum of \$150,000 per rental unit, whichever is less. This funding is generally structured as a forgivable loan which is registered on the title of the property for a minimum period of 20 years. The loan is forgiven at the end of the affordability period if affordable rent levels have been maintained during that period.

The most recent version of this program, the Ontario Priorities Housing Initiative is finishing in 2021. It is anticipated there will be a further three year federal-provincial funding although current expectations are the amount of funding available will be reduced from previous years.

### **7.1.3 Federation of Canadian Municipalities, Green Municipal Fund, Sustainable Affordable Housing (SAH)**

The SAH funding initiative is targeted to municipal, not-for-profit organizations and housing co-ops that are interested in retrofitting existing affordable housing units or constructing new affordable housing. In terms of affordability, the required eligibility threshold is 30% of the units have rents set at 80% of the local median market rent (MMR) for the duration of the loan repayment period with FCM. With regard to energy efficiency for retrofits, a minimum of 25% reduction in building energy consumption from current performance must be achieved. If building new affordable housing, the project must be working toward net-zero energy (NZE) or net-zero energy ready (NZER) performance.

There are different SAH funding grants to assist organizations at the various stages of development including studies, planning, pilots and capital projects.

### **7.1.4 Social Enterprise Financing**

Social enterprise financing is innovative financing available to not-for-profit and cooperative organizations to help them achieve affordable housing projects with long-term community benefits.

The Community Forward Fund is a \$12 million fund that provides innovative financing to community organizations throughout Canada including not for profit housing providers. They provide loans to not-for-profit organizations and social enterprises to enable their mission of providing long-term community benefit.

The Canadian Co-Operative Investment Fund is a source of alternative financing for co-operatives across Canada including housing co-operatives. It works collaboratively to bridge gaps in access to capital for co-operative enterprises so they can realize their goals and strengthen their communities.

New Market Funds is a multi-fund manager that delivers investment opportunities with financial returns for lasting community benefit of new affordable housing. They manage \$65 million of capital from foundations, financial and other institutions, and can provide equity investment in new not-for-profit housing.

The HPC Housing Investment Corporation delivers long-term, low-cost financing to housing non-profits and cooperatives to build more affordable housing and regenerate Canadian community housing portfolios. They are an affordable housing focused corporation that can lock in interest rates for up to a 30-year period.

### 7.1.5 Infrastructure Ontario

Infrastructure Ontario is part of the government of Ontario and is another option for construction and take out financing for new not-for-profit housing. They offer competitive rates (both construction financing and take-out financing) and the ability to fix an interest rate for up to 25 years – which can provide a level of cost certainty for the operation of new housing.

## 7.2 Strategies

### 7.2.1 Federal Level: National Housing Strategy

The National Housing Strategy (“NHS”), a plan being led by CMHC, aims to “strengthen the middle class, cut chronic homelessness in half, and fuel [the] economy” (CMHC, 2018c) by offering a toolkit to meet certain national housing targets within a 10-year span. Through a mix of funding, grants, and loans, now more than \$75 billion will be invested in housing initiatives, programs, and infrastructure to create affordable, stable, and liveable communities. Almost half of this funding is for low interest loans.

The programs under the NHS can be accessed by non-for profit and private sector organizations in Niagara Falls. Key strategy initiatives include: building new affordable housing and renewing the existing affordable housing stock; providing technical assistance, tools, and resources to build capacity in the community housing sector and funds to support local organizations; and supporting research, capacity-building, excellence, and innovation in housing research .

The NHS is built upon the idea of housing as a human right, which makes the lack of affordable housing an issue of social equity and justice. A priority area for action<sup>17</sup> is therefore to focus on providing housing for vulnerable populations, as they are most in need of appropriate and adequate housing and/or are at greater risk of experiencing homelessness than other population groups. The NHS acknowledges that there are gaps in the affordable housing bigger picture that must be resolved, with regard to reporting and monitoring on progress, implementation in Indigenous/First Nations communities, delegation of responsibility to the Provinces, and funding sources at the provincial level. Provincial Level: Ontario’s Long-Term Affordable Housing Strategy

The Long-Term Affordable Housing Strategy (“LTAHS”) for Ontario sets a plan to improve the affordable housing system for the province, with a vision of improving Ontarians’ access to

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<sup>17</sup> Other priority areas for action include: social housing sustainability; Indigenous housing; northern housing; sustainable housing and communities; and a balanced supply of housing.

adequate, suitable, and affordable housing, and providing a solid foundation on which to secure employment, raise families and build strong communities. The LTAHS includes investments into the housing system (e.g., building and repairing affordable and social housing units; providing rent supplements through a Short-Term Rent Support Program; Infrastructure Ontario loan program; annual operating funding for housing and homelessness services). The LTAHS also provides information on affordable housing options that are promoted through amendments made in 2006 to the Planning Act, including the allowance of second units in new and existing developments, as well as the protection of non-profit and co-operative housing organizations.

### 7.2.2 Provincial Level: Community Housing Renewal Strategy

The Community Housing Renewal Strategy (CHRS) outlines how the Province will work with housing partners to grow the community housing sector in recognition of the importance of housing for health, education, and employment outcomes. The strategy aims to address problems related to community housing supply, tenant outcomes, and the overall community housing system. Specific problems include:

- **Supply:** current supply is reaching the end of its useful life and affordability obligations between funders and providers are ending putting community housing stock at risk
- **Tenant outcomes:** mismatch between housing needs of those on the waiting list and type of housing available; lack of coordination between the community housing system and other housing access systems; issues of safety in community housing units; lack of support services

Key outcomes of the CHRS are as follows:

- Repairing and increasing the supply and mix of well-maintained housing that meets people's needs
- Providing opportunity for people to live in housing that meets their needs and supporting them to participate in the economy and their community
- Increasing efficiency in the system by removing red-tape, improving coordination and helping providers offer sustainable housing

The strategy also outlines the role of municipalities, the province, and the federal government in delivering community housing (funding, policy, planning) and the necessity of continued partnerships.

Funding for the CHRS comes through the Canada-Ontario Community Housing Initiative (part of the National Housing Strategy) and Ontario Priorities Housing Initiative (OPHI). Both programs provide Service Managers with flexible funding for community housing needs including, but not limited to, affordable rental construction, repair, and rental assistance. The Canada-Ontario Community Housing Agreement gives priority to Indigenous Housing Providers. No funding specific to the CHRS has been identified.

### 7.2.3 Local Level: Niagara Region Housing and Homelessness Action Plan

A Home for All: Niagara's 10-Year Housing and Homelessness Action Plan was adopted in 2013 and addresses local housing and homelessness needs in Niagara Region. Municipal plans addressing housing and homelessness are required under Section 6 of the Housing Services Act 2011.

The plan identifies regional housing challenges related to decreasing affordability, increasing demands for social assistance, differing needs for diverse population groups, and gaps in housing options and services available in the region, and aims to address housing needs across the entire continuum. The plan was developed with input from 1,300 community members and presents a total of 80 actions to be implemented over the immediate, short-, mid-, and long-term in support of the following four goals:

1. Housing people who do not have a home
2. Helping people find and retain their home
3. Increasing opportunities and options across the housing continuum
4. Building capacity and improve effectiveness of the housing system

Immediate (2014) and short-term actions (2015-16) focused on homelessness services while mid-term actions (2017-19) focus on increasing available affordable rental housing and building system capacity.

The HHAP notes that some actions can be implemented within existing funding structures while others require increased funding and/or support from higher levels of government.

Progress on HHAP actions are reported in an annual report card and success is measured using key indicators related to homelessness (e.g. shelter occupancy rates, number of homelessness individuals housed), subsidized housing (e.g. number of households on affordable housing waitlists, number of new affordable units developed), and market housing (e.g. vacancy rates, changes in average market rents), as well as metrics in the Ontario Municipal Benchmarking Initiative (OMBI).

Objectives specific goal 3 – increasing opportunities and options across the housing continuum are to retain, protect, and increase the supply of both affordable and market housing. Actions to achieve these objectives include:

- Promoting initiatives that help sustain existing housing assets and expand new supply
- Incorporating accessibility and energy standards into housing initiatives
- Leveraging the use of land, building and equity to advance Affordable Housing development
- Advocating for additional funding to repair, renovate and build Affordable Housing
- Promoting the engagement of the private sector in Affordable Housing initiatives through funding, incentives and land-use policy tools.

### 7.2.4 Community Improvement Plans

Community Improvement Plans (CIP) focus on the maintenance, rehabilitation, development, and redevelopment of targeted areas in a municipality. CIP legislation allows municipalities to offer grants, loans, or tax assistance for projects in CIP areas to assist with these improvements, which can include housing. While CIPs are not necessarily focussed on affordable housing, they can be used to increase developments including medium and higher density which could help with affordability, or in some municipalities (Peterborough . Cambridge, for example) CIPs have been used to provide relief from municipal fees and property taxes for new affordable housing.

The City of Niagara Falls currently has three (3) CIP encompassing residential areas

- Downtown Community Improvement Plan
- Historic Drummondville Community Improvement Plan
- Lundy's Lane Community Improvement Plan

There are four (4) programs within these CIP that promote the creation of new housing:

1. Residential Loan Program (Downtown CIP and Drummondville CIP): intended to stimulate the creation of residential units in the Downtown CIP by providing 0% interest loans for conversion of non-residential buildings to residential use, upgrading existing residential buildings to current codes, and the construction of residential units on vacant properties
2. Revitalization Grant Program (Downtown CIP and Drummondville CIP) : provides a grant to offset increased property taxes that can result from the rehabilitation and revitalization of downtown residential and commercial properties
3. Adaptive Reuse & Motel Revitalization Grant Program (Lundy's Lane CIP only): provides a grant to promote the conversion of existing commercial uses or vacant buildings to a mixed-use building
4. Tax Increment Based Grant (Lundy's Lane CIP only): provides a grant to offset increased property taxes resulting from redeveloping a property for mixed use, redeveloping a vacant property for multi-unit residential, converting upper storey space to residential units in an existing building

### 7.2.5 Municipal Affordable Housing Incentive Programs

While it may be possible for some non-profit and private organizations to build affordable housing without capital funding and/or incentives from local or senior governments, these situations are the exception rather than the rule. This is largely due to the relatively high cost of constructing affordable housing (land, soft and hard costs) and the relatively modest cash flow generated by affordable rents. As a result, a considerable number of affordable projects, even

with funding through Canada/Ontario capital programs, require some form of assistance from local municipalities to be financially viable.

To help promote the construction of and enhance the affordability of purpose-built rental housing, a growing number of municipalities, including area municipalities in a two-tier system, are providing financial and other incentives for proponents. This section examines some of the incentives being used by Ontario municipalities to promote affordable housing.

### 7.2.5.1 Regulatory and Process Tools

In recent years, some municipalities have provided two incentives related to the planning approvals process. These incentives include:

**Expedited Processing:** In some Ontario municipalities, affordable housing development are provided with expedited processing to reduce the amount of time an application is spent in the development approvals process. Depending on the complexity of the development application and the number of applications being processed by municipal staff, it could take 6 – 12 months (or longer) to obtain all of the necessary development approvals to begin construction; and

**Reduced Parking Requirements:** The purpose of reduced parking requirements is to reduce the overall costs to construct new affordable housing. In addition to requiring less land, each above ground parking space can add approximately \$7,000 – 9,000 in hard costs while an underground space can add up to \$40,000 per space. Kitchener and Mississauga have recently considered reductions in the parking requirements for affordable housing units and in particular, along major transit routes. The City of Toronto is currently reviewing parking requirements for new developments in support of increasing the supply of affordable housing.

### 7.2.5.2 Community Improvement Plans

As mentioned in Section 7.2.4, Community Improvement Plans (CIP) can be used to assist in the provision of housing, including affordable housing, in designated areas of a municipality by providing incentives to private or non-profit developers. Incentives in current CIP in Niagara Falls apply equally to all types of residential development. No specific provisions are made for affordable housing.

At least three Ontario municipalities are currently providing incentives for new affordable housing developments through Community Improvement Plans (CIPs): Barrie, Cambridge, and Peterborough. These incentives typically provided non-payment of city development charges and other municipal fees in exchange for a written commitment to long-term affordability. In Cambridge and Peterborough there are also long-term exemptions (up to 20 years) from paying city property taxes.

In Cambridge, the CIP provides incentives for new affordable housing developments within eight areas of the city including four neighbourhood regeneration areas and four intensification nodes. These areas were chosen as they are determined to be ideal for new affordable housing

due to their broad range of services including employment opportunities, retail, schools, social services, transit access and recreational opportunities.

The CIPs in Barrie and Peterborough are much more expansive. Peterborough's CIP, which was created specifically to administer affordable housing incentives covers almost all of the city's existing built-up area. Similarly, Barrie's CIP provides incentives for affordable housing developments on all of the land within its built boundary.

Incentives in the CIPs vary but generally include waivers for municipal fees, parkland dedication fees and development charges as well as tax increment financing grants.

### 7.2.5.3 Property Tax Reductions

#### 7.2.5.3.1 [Reduced Multi-Residential Property Tax Mill Rates/Property Tax Exemptions](#)

Throughout much of the 20<sup>th</sup> century, the majority of Ontario's municipalities have taxed multi-residential dwellings at a higher rate than lower density forms of housing. While the high tax rate may provide additional revenue for the municipality it also reduces the viability of constructing new market and affordable housing due to its impact on operating expenses.

To help stimulate new rental construction, the Province passed legislation in 2017 requiring municipalities to set property tax rates for multi-residential buildings 1 to 1.1 times greater than the residential tax rate. As a result, the tax rate for residential and new multi-residential buildings in Niagara Falls is now the same (approximately 1.31%).

Of note is that the Province did not require municipalities to lower the property tax rate for existing multi-residential buildings. While this practice would help improve the operating cash flow for existing housing providers, particularly smaller non-profit and co-op housing corporations, there could be a sizeable loss of property tax revenue for local municipalities. As a result, this initiative appears to have been implemented only in York Region and Simcoe County. The tax rate for existing multi-residential properties in Niagara Falls is approximately 2.34%.

Less prevalent are property tax exemptions for new affordable rental developments. These tax exemptions, which waive property taxes for eligible developments over a prescribed period, appear to occur only in Toronto through its Open Door program. The property tax exemption lasts for the program's affordability period which is 25 years. There have also been a number of cases where specific affordable housing developments have been provided with municipal property tax exemptions on a "one-off" basis by their respective municipal councils.

#### 7.2.5.3.2 [Tax Increment Financing Programs](#)

Tax increment financing (TIF) is a municipal tool used to finance the development of projects that will increase the property tax revenue for a municipality upon completion. With TIF, a municipality estimates the amount of future property tax revenue the project will generate and diverts a portion of these taxes back into the development to assist with financing for a set term.

The municipality collects the full amount of increased property taxes once the TIF term has ended. The City of Niagara Falls currently offers a Tax Increment-Based Grant for redevelopment in the Lundy's Lane CIP only. This grant program differs from traditional TIF programs in that the City reimburses the property owner following the completion of the development, not as a source of financing during construction.

In Ontario, the City of Peterborough provides eligible affordable housing projects with a 10-year Tax Increment Financing grant while the City of Cambridge provides a similar grant program over a 20-year period. The City of Barrie provides a five-year tax increment financing grant and is somewhat unique in that the reductions to the tax increment grant in years three to five are directed to the CIP's reserve fund to help pay for future tax grants.

#### 7.2.5.4 Development Charges

##### 7.2.5.4.1 Social Housing Development Charges

At least three municipalities (Hamilton, Simcoe, York) collect DCs from all new residential developments in order to use that funding for the provision of constructing new social housing. As shown on **Table 7-1**, the amount collected by each municipality from different dwelling types varies from a \$360 to \$1,312 per single and semi-detached dwelling. The amount collected by each municipality reflects their respective 10-year capital plan for new "social housing" developments. For example, Simcoe County's Social Housing DCs are based on constructing 350 new units over a 10-year period to meet the growing demand for affordable housing due to new population growth and to help recover a negative reserve fund balance. Based on these figures, the social housing DCs are expected to raise \$51.87 million. The remainder of capital funding for these units is expected to be provided through Federal/Provincial capital funding programs and other sources.

**Table 7-1: Social Housing Development Charges in Selected Municipalities, 2018**

Location	Single/ Semi- Detached	Townhouse and other multi-unit	Apt., 2+ BR	Apt., Bach. and 1-BR	Residential Facility Dwelling	Non- Residential
Hamilton	\$565	\$408	\$345	\$240	\$184	\$0
Simcoe	\$1,312	\$1,088	\$741	\$741	N/A	\$0
York	\$360	\$295	\$212	\$156	N/A	\$0

##### 7.2.5.4.2 Development Charge Waivers/ Grant Programs

Development charge (DC) waivers or grant programs exist in the City of Peterborough, the City of Owen Sound, Grey County, the City of Barrie, and the City of Toronto, among others. The majority of the programs provide grants for DCs through dedicated funds (the City of Owen Sound provides full exemptions). Grants are often favoured because they do not require amending a city's development charge by law and waivers are often viewed as being unfair by

other classes of development. However, the ability of affordable housing proponents to access DC grants relies exclusively on there being funding available.

The City of Cambridge has a development charge deferral program that allows for the deferment of city DCs for up to 20 years from the date a Building Permit is issued and after signing an agreement that units remain affordable for a period of no less than 20 years. The benefit of the deferral is a reduction in upfront soft costs, an overall reduction in financing/carrying costs, and easier cash flow during construction. The reduction of these costs can allow proponents to instead purchase more efficient HVAC systems, improve insulation values or other aspects of construction and/or increase operating cash flow to build up capital reserves.

There are also a number of examples of “one-off” decisions by municipal councils for specific affordable housing developments. The City of Thorold, for example, exempts its own municipal housing corporation from paying city development charges.

#### 7.2.5.4.3 Municipal Fee Waivers

**Table 7-2** shows that a number of municipalities are now waiving the fees associated with planning applications (Official Plan, Zoning Amendment and Minor Variance), Building Permits and Cash in Lieu of Parkland. These waivers of municipal fees are provided as they can:

- Provide some financial relief, particularly non-profit providers, who may not be able to pay all of the fees prior to obtaining the first payment of capital funding from federal/provincial programs or CMHC Co-investment low interest loan programs;
- Reduce costs related to financing as mortgage draws can be delayed; and
- Lower costs related to financing by reducing the overall cost of the project.

The impact of the fee waiver on an affordable housing development varies depending on the amounts charged by a municipality. For example, the development charges for a 20 one-bedroom apartment building can range from \$184,980 in Kawartha Lakes to \$352,880 in Toronto.

**Table 7-2: Municipal Fee Waivers for Planning Applications**

Location	Planning Application Fees	Building Permit Fees	Cash in Lieu of Parkland	Notes
City of Cambridge	X	X		Up to 100% of applicable fees
City of Peterborough	X	X	X	
City of Barrie	X	X		Amount waived depends on housing type
City of Toronto	X	X	X	Through the Open Doors program

City of Kawartha Lakes	X	X	X	Exemption is only for Municipally Owned Housing Corporation
City of Ottawa	X	X	X	As part of City's Action Ottawa program

#### 7.2.5.4.4 Capital Funding Grants/ Housing Trusts

Housing Trust Funds are organizations that have a dedicated and ongoing source of revenue that is distributed to organizations who create new affordable housing. This dedicated revenue is typically established through a dedicated program or policy and funding is provided primarily from the municipality through user fees, property taxes or the interest from financial investments. In practice, the primary purpose of HTFs has been to fill the “gaps” in capital funding left by other sources of funding (e.g. federal capital funding programs). As a result, HTFs are often used to address predevelopment costs, gap financing, emergency and bridge financing and reducing risk for lenders.

While HTFs are more common in the United States, there are a number of examples of municipalities implementing these funding programs within Canada including the City of London, the City of Kingston, the City of Guelph and the City of Vancouver.

#### 7.2.5.5 Secondary Suite Incentives

As secondary suites can increase the supply of market and affordable rental housing, some communities have implemented incentive programs to promote their construction within existing and new residential dwellings. In most programs (both within and outside of Ontario), the incentives are generally used to help reduce the capital costs of constructing a second unit. Unique in the province, the City of Kingston also provides incentives to reduce the City's fees associated with obtaining the necessary development approvals for constructing the second unit (e.g. planning, building permit etc.).

Niagara Regional Housing provides up to \$25,000 of funding for secondary suites through the Niagara Renovates Program. This amount as well as eligibility criteria is similar to other programs in Ontario.

#### 7.2.5.6 Leveraging Municipal Land

Providing surplus municipal land and low or no cost can increase project viability by significantly lowering capital costs for affordable housing proponents. Municipalities may choose to either sell the land outright or lease the land at a nominal amount for the purposes of affordable housing. As part of the terms of sale, a municipality may dictate that the land be used for affordable housing for a set number of years. Some municipalities selling the land will register a mortgage on title that will last for 25 years or longer as a method of enforcing long-term affordability. This approach can provide for long-term affordability but not affordability in

perpetuity as it is not guaranteed that the site will continue to be used for affordable housing once the agreements in the sales terms expire. Land leasing allows the municipality both to retain ownership of the land as well as procure affordable housing through the terms of the lease. A benefit of continued ownership is that the municipality can renegotiate the lease where necessary depending on municipal needs.

The City of St. Catharines recently put out RFPs for two surplus City sites on Geneva St. and Academy St. with affordable housing requirements as part of the terms of sale. For the Geneva St. site, terms of sale stipulated that one third of units be affordable at 80% of CMHC average market rates, another third be social housing units, and the final third can be market-rate units. Other examples of leveraging municipal land for affordable housing include the 555 Beechwood Site in Waterloo earmarked for an affordable housing development by the Region of Waterloo as well as the Housing Now program in Toronto which aims to create affordable housing as part of mixed-use, mixed-income, and transit-oriented communities on 17 City-owned sites.

The City of Niagara Falls provided a positive example of this approach by recently donating a surplus former library building to Niagara Regional Housing to be repurposed as a 24-bed temporary housing facility. The City also waived building permit fees in support of this project.



# 8 RECOMMENDATIONS AND NEXT STEPS

## 8.1 Recommendations

It is recommended that the Housing Strategy be prepared as part of Phase 2 of the project based on the information contained in this report. The Strategy should include:

- Goals and objectives for housing with associated short, medium and long term actions to achieve the goals and objectives and address the City's housing needs along the continuum;
- Policy directions to encourage, support and permit the development of affordable housing, such as
  - Supporting and permitting higher-density types of housing
  - Supporting and permitting alternate forms of housing (e.g. tiny houses, reduced minimum lot sizes, secondary suites, laneway housing, etc.)
  - Strengthening the City's secondary suite policy framework and ongoing monitoring of secondary suites
  - Strengthening conversion and demolition control policies
  - Establishing affordability thresholds and targets
  - Aligning local Official Plan housing policies with the Region's draft recommended housing policies set out in Appendix 5.3 of the Region of Niagara Report PDS 17-2021 respecting the Region's MCR and New Official Plan
- Introduction of a new affordable housing target in the City's Official Plan;
- A review of possible exemptions to City fees and property taxes to support the provision of new long-term affordable housing;

- Assessment of the potential for introducing inclusionary zoning;
- Identification of responsibilities/ roles of the various sectors (public, private, non-profit) to address housing needs and gaps; and,
- Development of a monitoring program to track and measure the success of the strategy.

## 8.2 Next Steps

The following immediate next steps are required prior to advancing to Phase 2, the development of a housing strategy:

- Present the Housing Needs and Supply Report and recommendations for the Housing Strategy to Council;
- Following presentation of the Housing Needs and Supply Report to Council, the draft Housing Strategy report, in addition to Official Plan and Zoning By-law Amendments to implement recommendations, as applicable will be prepared; and,
- Present the Final Housing Strategy, Official Plan Amendment, and Zoning By-law Amendment (as applicable) to Council for approval.

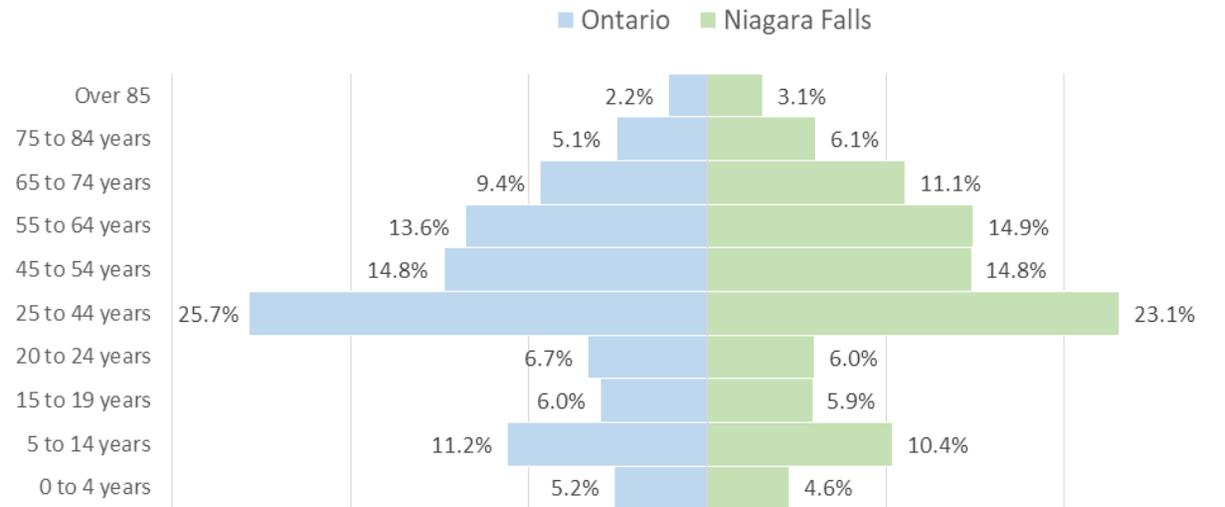
# APPENDIX A1: POPULATION CHARACTERISTICS

*Table A1-1: Niagara Falls Age Categories, 2016 (Statistics Canada, 2017)*

Age	Niagara Falls	% total	NRM	% total	ON	% total
0 to 4 years	4,070	4.6%	20,775	4.6%	697,360	5.2%
5 to 14 years	9,185	10.4%	45,985	10.3%	1,510,615	11.2%
15 to 19 years	5,175	5.9%	25,710	5.7%	811,670	6.0%
20 to 24 years	5,290	6.0%	28,155	6.3%	894,390	6.7%
25 to 44 years	20,375	23.1%	99,235	22.2%	3,453,475	25.7%
45 to 54 years	13,030	14.8%	64,480	14.4%	1,993,730	14.8%
55 to 64 years	13,100	14.9%	67,710	15.1%	1,835,605	13.6%
65 to 74 years	9,765	11.1%	52,810	11.8%	1,266,390	9.4%
75 to 84 years	5,360	6.1%	29,005	6.5%	684,195	5.1%
Over 85	2,720	3.1%	14,030	3.1%	301,075	2.2%
<b>Totals</b>	<b>88,070</b>	<b>100.0%</b>	<b>447,895</b>	<b>100.0%</b>	<b>13,448,505</b>	<b>100.0%</b>
<b>Median Age</b>	<b>45</b>	<b>N/A</b>	<b>45.7</b>	<b>N/A</b>	<b>41.3</b>	<b>N/A</b>

**Figure A1-1: Population Pyramid for Niagara Falls and Ontario**

Population Pyramid: Ontario and Niagara Falls



**Table A1-2: Aged 55+ Population for Niagara Falls (Statistics Canada, 2017)**

Age	Niagara Falls	% Total	NRM	% Total	ON	% Total
55 to 59 years	6,865	22.2%	16,820	22.3%	989,460	24.2%
60 to 64 years	6,235	20.1%	15,530	20.6%	846,145	20.7%
65 to 69 years	5,670	18.3%	14,420	19.1%	737,745	18.0%
70 to 74 years	4,095	13.2%	10,915	14.4%	528,645	12.9%
75 to 79 years	2,975	9.6%	7,595	10.1%	393,010	9.6%
80 to 84 years	2,385	7.7%	5,375	7.1%	291,185	7.1%
Over 85	2,720	8.8%	4,890	6.5%	301,075	7.4%
<b>Totals</b>	<b>30,945</b>	<b>100.0%</b>	<b>75,545</b>	<b>100.0%</b>	<b>4,087,265</b>	<b>100.0%</b>
<b>% Total Population</b>	<b>N/A</b>	<b>35.1%</b>	<b>N/A</b>	<b>16.9%</b>	<b>N/A</b>	<b>30.4%</b>

# APPENDIX A2: HOUSEHOLD CHARACTERISTICS

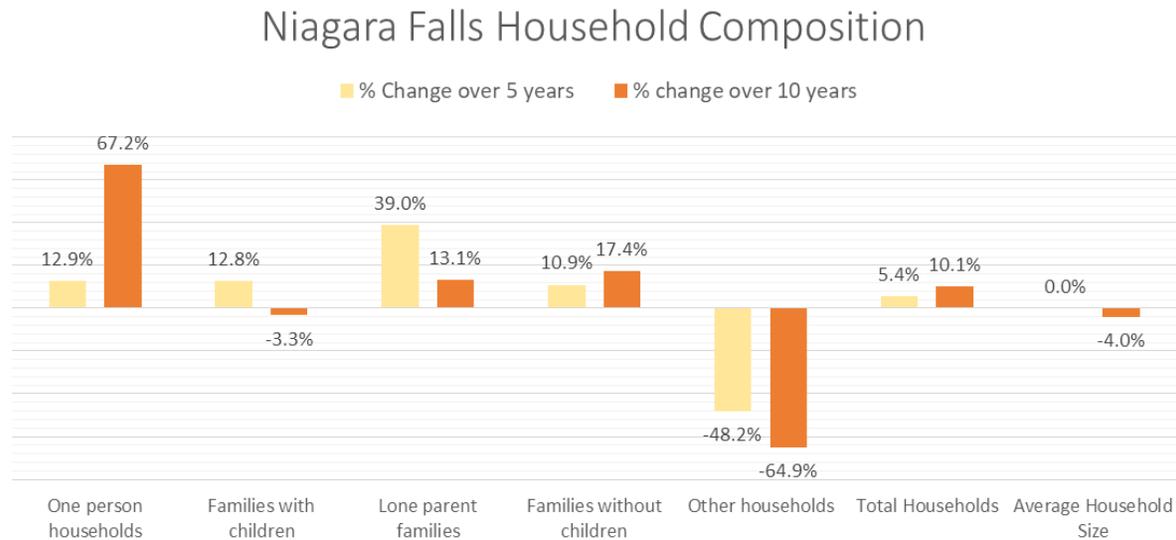
**Table A2-1: Niagara Falls Household Composition (Statistics Canada, 2017)**

Household Composition	Niagara Falls	% total	NRM	% total	ON	% total
Families with children	14,400	40.3%	69,615	37.9%	2,170,315	42.0%
Families without children	5,345	14.9%	22,930	12.5%	644,975	12.5%
Lone parent families	10,110	28.3%	51,215	27.9%	1,341,305	25.9%
One person households	9,270	25.9%	53,730	29.2%	1,311,575	25.4%
Two or more person non-census family households	705	2.0%	3,025	1.6%	145,615	2.8%
Multiple census family households	1,290	3.6%	6,240	3.4%	200,365	3.9%
<b>Total Households</b>	<b>35,775</b>	<b>100%</b>	<b>183,825</b>	<b>100%</b>	<b>5,169,175</b>	<b>100%</b>

**Table A2-2: Change in Niagara Falls Household Composition- 2006, 2011, 2016 (Statistics Canada)**

Household Composition	2006	2011	2016	5-Year Change	5-year % Change	10-Year Change	10-year % Change
Lone parent families	4,725	3,845	5,345	1,500	39.0%	620	13.1%
One person households	8,615	12,760	14,400	1,640	12.9%	5,785	67.2%
Families with children	9,590	8,215	9,270	1,055	12.8%	-320	-3.3%
Families without children	8,610	9,120	10,110	990	10.9%	1,500	17.4%
Other households	5,680	3,855	1,995	-1,860	-48.2%	-3,685	-64.9%
<b>Total Households</b>	<b>32,495</b>	<b>33,950</b>	<b>35,775</b>	<b>1,825</b>	<b>5.4%</b>	<b>3280</b>	<b>10.1%</b>
<b>Average Household Size</b>	<b>2.5</b>	<b>2.4</b>	<b>2.4</b>	<b>-</b>	<b>0.0%</b>	<b>-0.1</b>	<b>-4.0%</b>

**Figure A2-1: Percentage Change in Household Composition after 5 and 10 years**



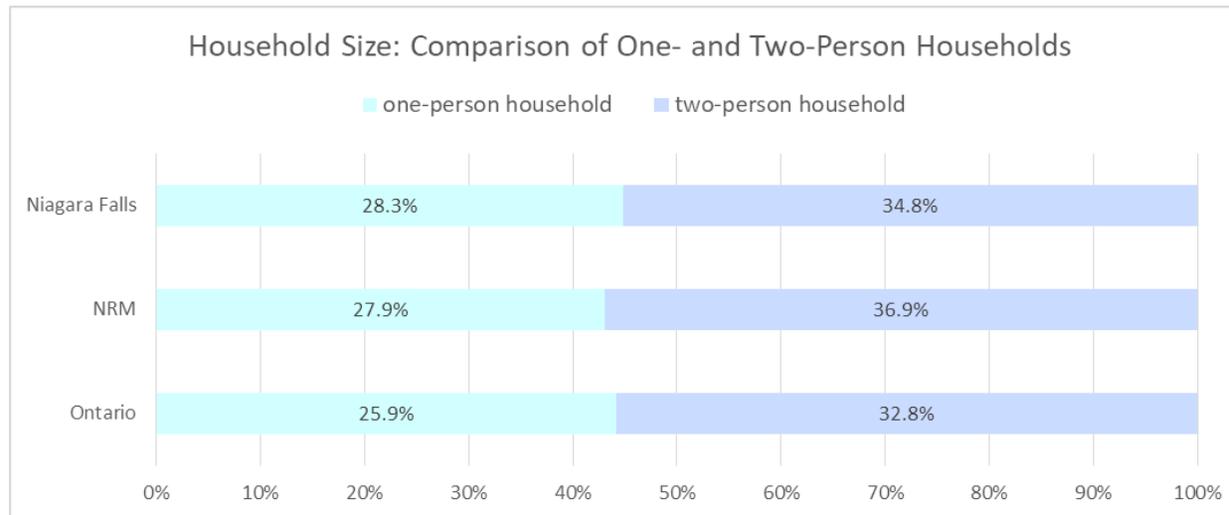
**Table A2-3: Household Size (Statistics Canada, 2017)**

Household Size	Niagara Falls	% Total	NRM	% Total	ON	% Total
1 person	10,110	28.3%	51,210	27.9%	1,341,300	25.9%
2 persons	12,445	34.8%	67,765	36.9%	1,693,525	32.8%
3 persons	5,790	16.2%	27,720	15.1%	834,260	16.1%
4 persons	4,770	13.3%	23,960	13.0%	796,320	15.4%
5 or more persons	2,655	7.4%	13,170	7.2%	503,775	9.7%
# Private households	35,775	100%	183,825	100%	5,169,170	100%
# Persons in private households	85,975		438,160		13,242,160	
<b>Average # of Persons</b>	2.4		2.4		2.6	

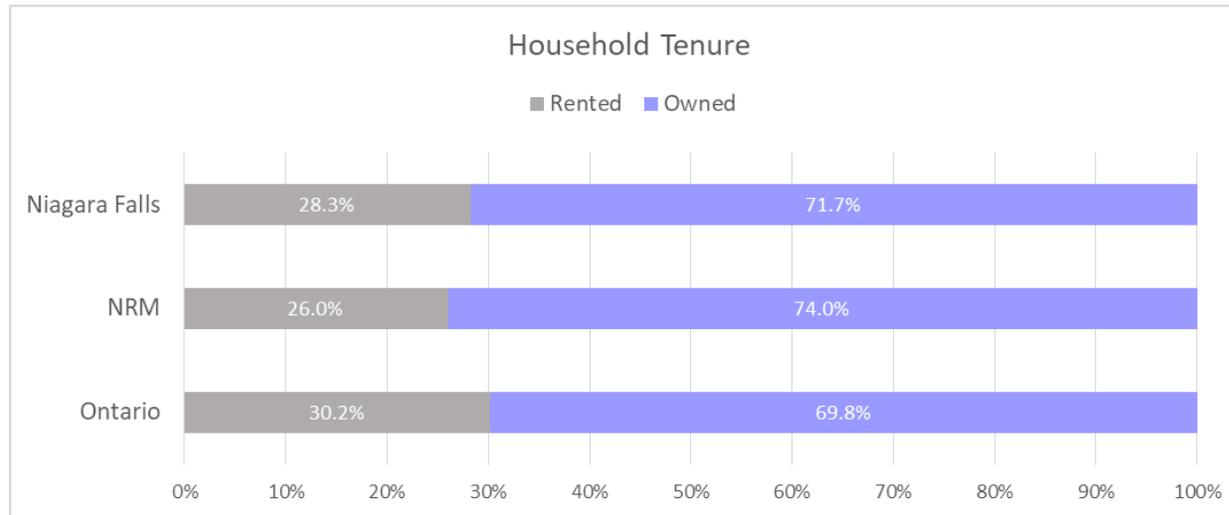
**Table A2-3: Household Tenure- Rental versus Ownership in 2016 (Statistics Canada, 2017)**

Household Tenure	Niagara Falls	% Total	NRM	% Total	ON	% Total
Rented	10,120	28.3%	47,720	26.0%	1,559,720	30.2%
Owned	25,655	71.7%	136,115	74.0%	3,601,825	69.8%
<b>Total Households</b>	<b>35,775</b>	<b>100%</b>	<b>183,835</b>	<b>100%</b>	<b>5,161,545</b>	<b>100%</b>

**Figure A2-2: Comparison of One- and Two- Person Households**



**Figure A2-3: Household Tenure- Rental versus Ownership in 2016 (Statistics Canada, 2017)**

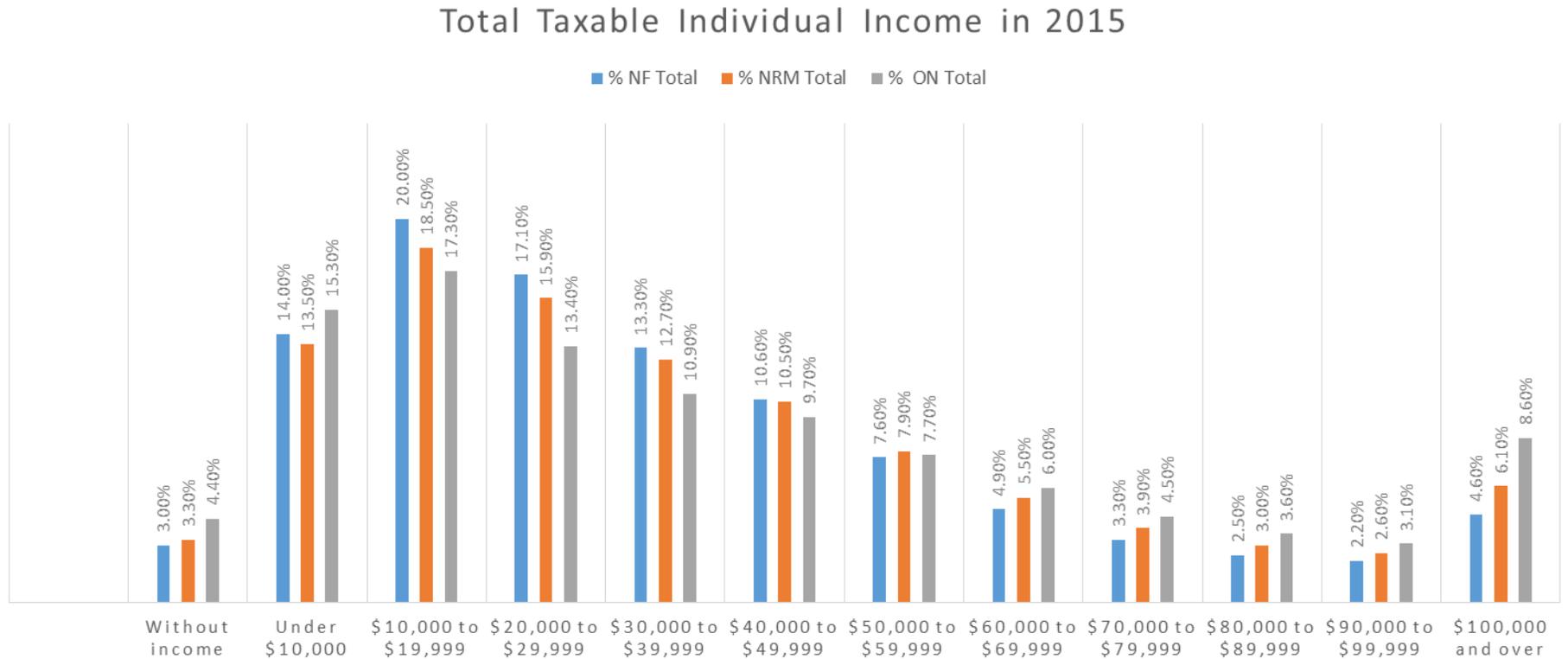


# APPENDIX A3: INCOME CHARACTERISTICS

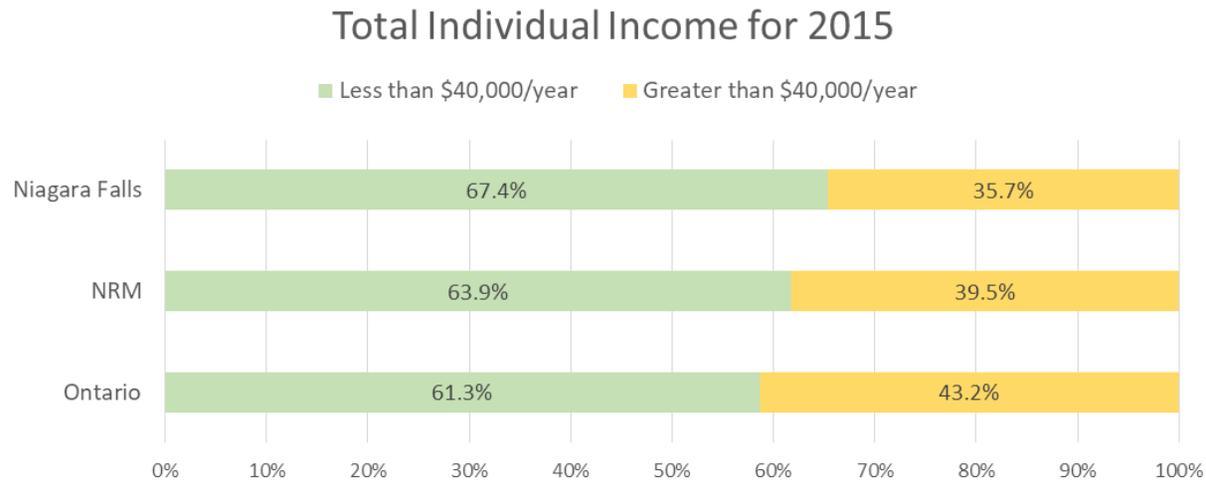
*Table A3-1: Total Taxable Individual Income in 2015 (Statistics Canada, 2017)*

Total Income 2015	Niagara Falls (persons)	% Total	NRM (persons)	% Total	ON (persons)	% Total
Without income	2,190	3.0%	12,280	3.3%	481,500	4.4%
Under \$10,000 (including loss)	9,865	14.0%	48,410	13.5%	1,615,790	15.3%
\$10,000 to \$19,999	14,140	20.0%	66,370	18.5%	1,829,355	17.3%
\$20,000 to \$29,999	12,040	17.1%	56,950	15.9%	1,410,760	13.4%
\$30,000 to \$39,999	9,390	13.3%	45,685	12.7%	1,147,510	10.9%
\$40,000 to \$49,999	7,500	10.6%	37,865	10.5%	1,021,880	9.7%
\$50,000 to \$59,999	5,350	7.6%	28,255	7.9%	809,115	7.7%
\$60,000 to \$69,999	3,445	4.9%	19,830	5.5%	630,635	6.0%
\$70,000 to \$79,999	2,320	3.3%	14,105	3.9%	479,890	4.5%
\$80,000 to \$89,999	1,755	2.5%	10,650	3.0%	378,185	3.6%
\$90,000 to \$99,999	1,540	2.2%	9,330	2.6%	324,810	3.1%
\$100,000 and over	3,230	4.6%	21,810	6.1%	909,005	8.6%
<b>Total Reporting Income</b>	<b>70,575</b>	<b>100%</b>	<b>359,275</b>	<b>100%</b>	<b>0,556,940</b>	<b>100%</b>

Figure A3-1: Total Taxable Individual Income in 2015 (Statistics Canada, 2017)



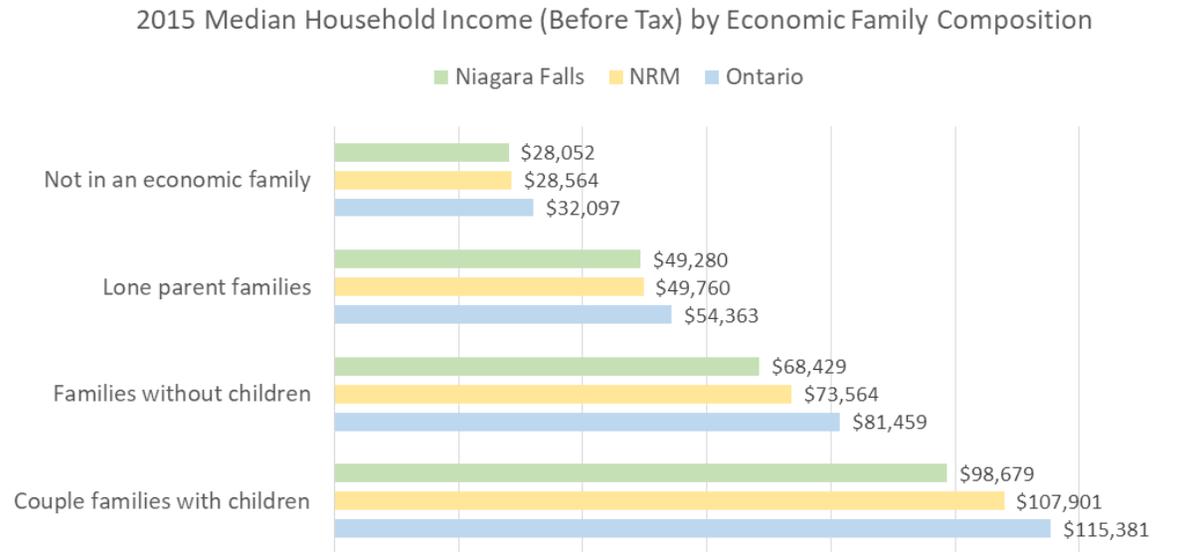
**Figure A3-2: Distribution of Total Individual Income from the 2016 Census (Statistics Canada, 2017)**



**TableA3-2: Median Household Income in 2015 (Statistics Canada, 2017)**

<b>Economic Family Composition</b>	<b>Niagara Falls</b>	<b>% Total</b>	<b>NRM</b>	<b>% Total</b>	<b>ON</b>	<b>% Total</b>
Couple families with children	\$98,679	24.6%	\$107,901	24.6%	\$115,381	28.9%
Families without children	\$68,429	24.4%	\$73,564	27.6%	\$81,459	24.1%
Lone parent families	\$49,280	13.3%	\$49,760	11.2%	\$54,363	10.9%
Not in an economic family	\$28,052	37.7%	\$28,564	36.6%	\$32,097	36.1%
<b>Median Total Income of All Households in 2015</b>	<b>\$60,727</b>	<b>100%</b>	<b>\$65,086</b>	<b>100%</b>	<b>\$74,287</b>	<b>100%</b>

**Figure A3-3: Mean Household Income (Before Tax) by Economic Family Composition in 2015 (Statistics Canada,**



2017)

**Table A3-3: Changes in Median Household Income from 2011 to 2016 for Niagara Falls (Statistics Canada, 2017)**

Economic Family Composition	2011	2016	Change \$	Change %	avg./year
Families without children	\$58,799	\$68,426	\$9,627	16.4%	3.3%
Not in an economic family	\$25,154	\$28,052	\$2,898	11.5%	2.3%
Lone parent families	\$44,722	\$49,280	\$4,558	10.2%	2.0%
Couple families with children	\$90,343	\$98,679	\$8,336	9.2%	1.8%
<b>Median Total Income of All Households</b>	<b>\$54,783</b>	<b>\$60,727</b>	<b>\$5,944</b>	<b>10.9%</b>	<b>2.2%</b>

**Table A3-4: Household Income Distribution (Statistics Canada, 2017)**

<b>Total Income 2015</b>	<b>Niagara Falls</b>	<b>% Total</b>	<b>NRM</b>	<b>% Total</b>	<b>ON</b>	<b>% Total</b>
Under \$5,000	375	1.0%	2,365	1.3%	86,720	1.7%
\$5,000 to \$9,999	500	1.4%	2,240	1.2%	70,245	1.4%
\$10,000 to \$14,999	1,060	3.0%	5,420	2.9%	134,395	2.6%
\$15,000 to \$19,999	1,580	4.4%	7,295	4.0%	185,245	3.6%
\$20,000 to \$24,999	1,865	5.2%	8,835	4.8%	200,770	3.9%
\$25,000 to \$29,999	1,680	4.7%	7,950	4.3%	189,450	3.7%
\$30,000 to \$34,999	1,780	5.0%	8,555	4.7%	202,580	3.9%
\$35,000 to \$39,999	1,850	5.2%	8,780	4.8%	207,180	4.0%
\$40,000 to \$44,999	1,815	5.1%	8,720	4.7%	206,605	4.0%
\$45,000 to \$49,999	1,875	5.2%	8,515	4.6%	202,015	3.9%
\$50,000 to \$59,999	3,265	9.1%	15,800	8.6%	388,820	7.5%
\$60,000 to \$69,999	2,920	8.2%	14,160	7.7%	363,580	7.0%
\$70,000 to \$79,999	2,500	7.0%	12,730	6.9%	335,770	6.5%
\$80,000 to \$89,999	2,260	6.3%	11,275	6.1%	309,105	6.0%
\$90,000 to \$99,999	1,820	5.1%	9,965	5.4%	282,740	5.5%
\$100,000 and over	8,625	24.1%	51,225	27.9%	1,803,955	34.9%
<b>Total Households Reporting Income</b>	35,770	100.0%	183,830	100.0%	5,169,175	100.0%
<b>Median Total Income of Households in 2015</b>	<b>\$60,727.00</b>	<b>N/A</b>	<b>65,086.00</b>	<b>N/A</b>	<b>\$74,287.00</b>	<b>N/A</b>
<b>Average Total Income of Households in 2015</b>	<b>\$75,678.00</b>	<b>N/A</b>	<b>\$81,842.00</b>	<b>N/A</b>	<b>\$97,856.00</b>	<b>N/A</b>

*Table A3-5: Niagara Falls Household Income Distribution from 2005 to 2015 (Statistics Canada, 2017)*

Household Income	2005	% Total	2010	% Total	2015	% Total	Change 2005-2015	% Change
Under \$9,999	1,250	3.8%	1,145	3.4%	875	2.4%	-375	-30.0%
\$10,000 to \$19,999	3,305	10.2%	2,920	8.7%	2,640	7.4%	-665	-20.1%
\$20,000 to \$29,999	3,575	11.0%	3,710	11.1%	3,545	9.9%	-30	-0.8%
\$30,000 to \$39,999	3,925	12.1%	3,545	10.6%	3,630	10.1%	-295	-7.5%
\$40,000 to \$49,999	3,720	11.4%	3,530	10.6%	3,690	10.3%	-30	-0.8%
\$50,000 to \$59,999	2,940	9.0%	3,505	10.5%	3,265	9.1%	325	11.1%
\$60,000 to \$79,999	5,200	16.0%	4,790	14.3%	5,420	15.2%	220	4.2%
\$80,000 to \$99,999	3,680	11.3%	3,530	10.6%	4,080	11.4%	400	10.9%
\$100,000 and over	4,910	15.1%	2,895	8.7%	8,625	24.1%	3,715	75.7%
Total Reporting Income	32,500	100.0%	33,380	100.0%	35,770	100.0%	3,270	10.1%
<b>Median Household Income</b>	<b>\$51,500</b>		<b>\$54,783</b>		<b>\$60,727</b>		<b>\$9,227</b>	<b>17.9%</b>
<b>Average Household Income</b>	<b>\$62,115</b>		<b>\$67,982</b>		<b>\$75,678</b>		<b>\$13,563</b>	<b>21.8%</b>

**Table A3-6: Niagara Falls Household Income Groups in 2015 (Statistics Canada, 2017)**

Income Groups	Definition	Income Range	Niagara Falls	% Total
Little to no income	under \$15,000	under \$15,000	1,935	5.4%
Low income	15,000 to 50% median	\$15,000 to \$39,999	8,755	24.5%
Low to moderate income	50% - 80% median	\$40,000 to \$59,999	6,955	19.4%
Moderate	80% - 110% median	\$60,000 to \$79,999	5,420	15.2%
Moderate to above moderate	110% - 130% median	\$80,000 to \$99,999	4,080	11.4%
Above moderate to high	130% - 160% median	\$100,000 to \$119,999	3,420	9.6%
High income	160% median +	\$120,000 and over	5,200	14.5%
<b>Median Total Income of All Households in 2015</b>	<b>\$60,727</b>	<b>N/A</b>	<b>35,765</b>	<b>100%</b>

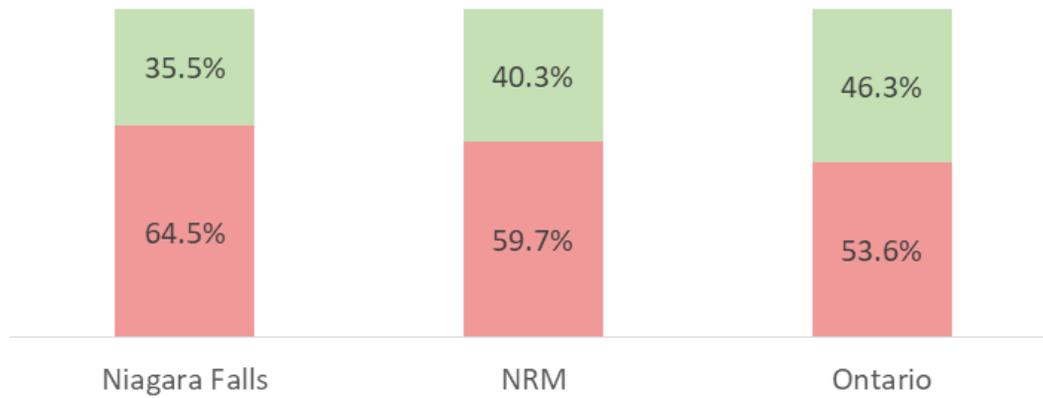
**Table A3-7: Household Income Groups in 2015 (Statistics Canada, 2017)**

Total Income 2015	Income Range	Niagara Falls	% Total	NRM	% Total	ON	% Total
<b>Median Income</b>		<b>60,727</b>		<b>\$65,068</b>		<b>\$74,287</b>	
Little to no income	under \$15,000	1,935	5.4%	10,025	5.4%	291,360	5.6%
Low income	\$15,000 to \$39,999	8,755	24.5%	41,415	22.2%	985,225	19.1%
Low to moderate income	\$40,000 to \$59,999	6,955	19.4%	33,035	17.7%	797,440	15.4%
Moderate	\$60,000 to \$79,999	5,420	15.2%	26,890	14.4%	699,350	13.5%
Moderate to above moderate	\$80,000 to \$99,999	4,080	11.4%	21,240	11.4%	591,845	11.4%
Above moderate to high	\$100,000 to \$119,999	3,420	9.6%	21,240	11.4%	560,090	10.8%
High income	\$120,000 and over	5,200	14.5%	732,670	17.5%	1,243,865	24.1%
<b>Total</b>		<b>35,765</b>	<b>100%</b>	<b>186,515</b>	<b>100%</b>	<b>5,169,175</b>	<b>100%</b>

**Figure A3-4: Comparison of Household Income Groups in 2015 (Statistics Canada, 2017)**

Before-Tax Household Income in 2015

■ Less than \$80,000 per year    ■ More than \$80,000 per year



# APPENDIX B1: HOUSING CHARACTERISTICS

*Table B1-1: Niagara Falls Housing by Structure Type*

Structure Type	Niagara Falls	% Total	NRM	% Total	ON	% Total
Single-detached house	23,820	66.6%	123,700	67.3%	2,807,380	54.3%
Apartment, fewer than 5 storeys	4,690	13.1%	19,980	10.9%	522,810	10.1%
Row house	2,420	6.8%	13,050	7.1%	460,425	8.9%
Semi-detached house	2,010	5.6%	9,600	5.2%	289,975	5.6%
Apartment, greater than 5 storeys	1,420	4.0%	10,120	5.5%	886,705	17.2%
Apartment, duplex	1,300	3.6%	6,410	3.5%	176,080	3.4%
Other single-attached house	65	0.2%	680	0.4%	10,910	0.2%
Movable dwelling	45	0.1%	285	0.2%	14,890	0.3%
<b>Total Private Dwellings</b>	<b>35,770</b>	<b>100%</b>	<b>183,825</b>	<b>100%</b>	<b>5,169,175</b>	<b>100%</b>

*Table B1-2: Dwelling Age Statistics*

Construction Period	Niagara Falls	% Total	NRM	% Total	ON	% Total
1960 or before	12,170	34.0%	63,755	34.7%	1,293,135	25.0%
1961 to 1980	11,310	31.6%	56,655	30.8%	1,449,585	28.0%
1981 to 1990	3,975	11.1%	20,705	11.3%	709,135	13.7%
1991 to 2000	3,370	9.4%	17,655	9.6%	622,565	12.0%
2001 to 2005	1,500	4.2%	8,990	4.9%	396,130	7.7%
2006 to 2010	1,480	4.1%	8,050	4.4%	368,235	7.1%
2011 to 2016	1,965	5.5%	8,025	4.4%	330,390	6.4%
<b>Total</b>	<b>35,770</b>	<b>100%</b>	<b>183,835</b>	<b>100%</b>	<b>5,169,175</b>	<b>100%</b>

*Table B1-3: Dwellings Occupied by Usual Residents from 2006 to 2016 (Statistics Canada, 2017)*

Census Year	Niagara Falls	NRM	ON
2016	96.0%	94%	92%
2011	94.8%	91.2%	90.7%
2006	95.9%	93.6%	91.9%
<b>% Change 2006-2016</b>	<b>0.1%</b>	<b>0.0%</b>	<b>0.5%</b>

# APPENDIX B2: HOUSING NEED INDICATORS

**Table B2-1: Core Housing Need Indicators- Rental Households (Statistics Canada, 2017)**

Households in Rented Dwellings	Niagara Falls	% Total	NRM	% Total	ON	% Total
Adequacy: Major repairs needed	1,105	10.9%	4,500	9.4%	135,465	8.7%
Suitability: Not suitable	690	6.8%	2,850	6.0%	184,745	11.8%
Affordability: 30% or more of household income is spent on shelter costs	4,800	47.4%	22,890	48.0%	709,245	45.5%
Adequacy, suitability or affordability: Major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs (at least one)	5,770	57.0%	26,760	56.1%	884,195	56.7%

**Table B2-2: Core Housing Need Indicators- Ownership Households (Statistics Canada, 2017)**

Households in Owned Dwellings	Niagara Falls	% Total	NRM	% Total	ON	% Total
Adequacy: Major repairs needed	1,350	5.3%	7,040	5.2%	172,135	4.8%
Suitability: Not suitable	585	2.3%	2,655	2.0%	121,985	3.4%
Affordability: 30% or more of household income is spent on shelter costs	4,505	17.6%	22,375	16.4%	702,655	19.5%
Adequacy, suitability or affordability: Major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs (at least one)	5,935	23.1%	29,640	21.8%	916,895	25.5%

# APPENDIX B3: HOMEOWNER OPTIONS

**Table B3-1: Average House Price and Annual Growth in Niagara Falls (CY) (Source: Cancea)**

Year	Average Price	Annual Growth	Average Annual Growth
2016	1,350	N/A	N/A
2017	585	14%	N/A
2018	4,505	5%	N/A
2019	5,935	7%	N/A
<b>Total Change</b>	<b>\$92,365</b>	<b>28%</b>	<b>9%</b>

**Table B3-2: Average House Price and Annual Growth for New Construction in Niagara Falls (CY) (CMHC, 2020)**

Year	All Units Average Price	All Units Annual Growth	All Units Average Annual Growth	20 <sup>th</sup> Percentile Average Price	20 <sup>th</sup> Percentile Annual Growth	20 <sup>th</sup> Percentile Average Annual Growth
2016	\$413,392	N/A	N/A	\$340,000	N/A	N/A
2017	\$518,172	25%	N/A	\$365,000	7%	N/A
2018	\$648,365	25%	N/A	\$520,000	42%	N/A
2019	\$618,128	-5%	N/A	\$530,000	2%	N/A
2020	\$650,619	5%	N/A	\$560,000	6%	N/A
<b>Total Change</b>	<b>\$237,227</b>	<b>57%</b>	<b>13%</b>	<b>\$220,000</b>	<b>65%</b>	<b>14%</b>

*Table B3-4: Real Estate Trends 2019 and 2020- Niagara Region (Niagara Association of Realtors, 2021)*

Area	2019 New Listings	2020 New Listings	2019 Sales	2020 Sales	2019 HPI Benchmark Price	2020 Benchmark Price	2019 Average Days on Market	2020 Average Days on Market
Fonthill/ Pelham	522	492	273	377	\$572,800	\$636,400	61	44
Fort Erie	1,191	1,130	667	837	\$330,100	\$377,000	58	47
Lincoln	626	501	423	427	\$516,700	\$566,500	36	29
Niagara Falls	2,260	2,226	1,353	1,623	\$380,500	\$432,700	35	30
Niagara-on- the-Lake	815	794	296	454	\$734,200	\$808,700	62	57
Port Colborne/ Wainfleet	640	541	411	457	\$320,000	\$378,200	43	38
St. Catharines	3,211	2,865	2,194	2,230	\$387,900	\$448,300	31	23
Thorold	701	700	419	534	\$358,500	\$412,400	41	36
Welland	1,448	1,204	982	1,032	\$326,100	\$381,100	37	27
West Lincoln	239	225	167	186	\$510,100	\$572,400	39	32
<b>Niagara Region Totals</b>	<b>11,653</b>	<b>10,678</b>	<b>7,185</b>	<b>8,157</b>	<b>\$414,700</b>	<b>\$476,300</b>	<b>44</b>	<b>36</b>

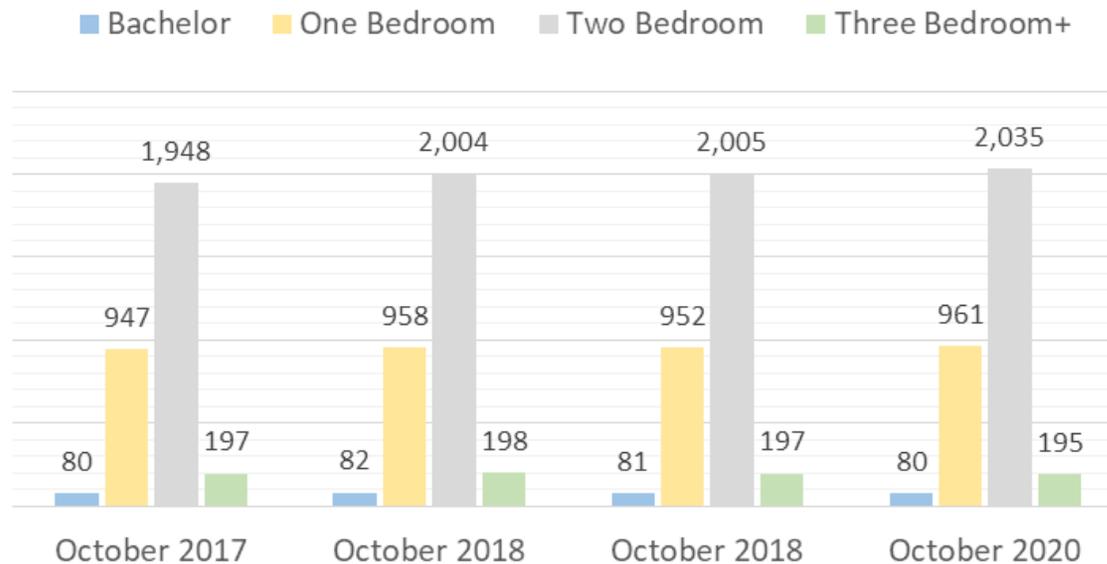
# APPENDIX B4: AVERAGE RENTS AND RENTAL AVAILABILITY

**Table B4-1: City of Niagara Falls- Number of Private Apartment Units (CMHC Rental Market Survey, 2020)**

Unit Type	October 2017	October 2018	October 2019	October 2020
Bachelor	80	82	81	80
One Bedroom	947	958	952	961
Two Bedroom	1,948	2,004	2,005	2,035
Three Bedroom+	197	198	197	195
<b>Total</b>	<b>3,172</b>	<b>3,242</b>	<b>3,235</b>	<b>3,271</b>

**Figure B4-1: Comparison of the Total Number of Private Unit Apartments from October 2017 to October 2020 (CMHC Rental Market Survey 2020)**

### Number of Private Unit Apartments



*Table B4-2: Average Rents and Annual Growth for One Bedroom Units in Niagara Falls (CY) (CMHC, 2020)*

Year	100% AMR	Annual Growth	Average Annual Growth
2016	\$807	N/A	N/A
2017	\$810	0%	N/A
2018	\$881	9%	N/A
2019	\$909	3%	N/A
2020	\$968	6%	N/A
<b>Total Change</b>	<b>\$161</b>	<b>20%</b>	<b>4%</b>

*Table B4-3: Average Rents and Annual Growth for Two Bedroom Units in Niagara Falls (CY) (CMHC, 2020)*

Year	100% AMR	Annual Growth	Average Annual Growth
2016	\$945	N/A	N/A
2017	\$965	2%	N/A
2018	\$989	2%	N/A
2019	\$1,045	6%	N/A
2020	\$1,098	5%	N/A
<b>Total Change</b>	<b>\$153</b>	<b>16%</b>	<b>4%</b>

*Table B4-4: City of Niagara Falls- Vacancy Rates (CMHC Rental Market Survey, 2020)*

Unit Type	October 2017	October 2018	October 2019	October 2020
Bachelor	0.0%	n/a	0.0%	n/a
One Bedroom	1.8%	n/a	0.6%	1.4%
Two Bedroom	2.6%	2.7%	0.6%	2.7%
Three Bedroom+	0.0%	N/A	N/A	1.0%
<b>Total</b>	<b>2.2%</b>	<b>3.8%</b>	<b>0.7%</b>	<b>2.3%</b>

*Table B4-5: City of Niagara Falls- Vacancy Rates for One- and Two- Bedroom Units in Niagara Falls (CY) (CMHC, 2020)*

<b>Year</b>	<b>One-Bedroom</b>	<b>Two-Bedroom</b>
2016	3.6%	1.7%
2017	1.8%	2.6%
2018	N/A	2.7%
2019	0.6%	0.6%
2020	1.4%	2.7%
<b>Average Annual Vacancy</b>	<b>0.95%</b>	<b>2.15%</b>

# APPENDIX B5: COMMUNITY HOUSING WAITING LIST

**Table B5-1: City of Niagara Falls Community Housing Waiting List, 2016-2021**

Year	Number of Households	% Change
2016	2,212	N/A
2017	2,138	-3%
2018	2,476	+16%
2019	2,930	+18%
2020	3,475	+19%
2021	3,735	+7%
<b>Total % Change</b>		<b>+69%</b>

**Table B5-2: Niagara Regional Housing Estimated Wait Times for Niagara Falls (Niagara Regional Housing and ONPHA)**

Household Type	Unit Type	Niagara Falls Estimated Wait Time (Years) Niagara Falls	Ontario Estimated Wait Time (Years), 2016
Seniors (55+ Years)	Bachelor	5	4.4 (aggregate bachelor and 1 bedroom)
Seniors (55+ Years)	1 Bedroom	7	4.4 (aggregate bachelor and 1 bedroom)
Singles (16-54 Years)	Bachelor	N/A	3.9 (aggregate bachelor and 1 bedroom)
Singles (16-54 Years)	1 Bedroom	18	3.9 (aggregate bachelor and 1 bedroom)
Households with Dependents	2 Bedrooms	5	3.7 (aggregate all unit types)
Households with Dependents	3 Bedrooms	5	3.7 (aggregate all unit types)
Households with Dependents	4 Bedrooms	12	3.7 (aggregate all unit types)
Households with Dependents	5 Bedrooms	16	3.7 (aggregate all unit types)

# APPENDIX C: RENTAL AFFORDABILITY

**Table C1: Affordable Rents Based on Federal, Provincial and Municipal Definitions of Affordability (CMHC, 2020)**

Unit Size	100% AMR (St. Catharines- Niagara CMA)	80% AMR (St. Catharines-Niagara CMA)	100% MMR (Niagara Falls)	80% MMR (Niagara Falls)
1 Bedroom	\$958	\$766	\$930	\$744
2 Bedroom	\$1,137	\$910	\$1,058	\$846

**Table C2: Comparison of Affordable Rents for an Individual Earning Minimum Wage to Affordable Rents by Definition (CMHC, 2020)**

Employment	Minimum Wage (A)	Monthly Gross Income (B = A x [28,35,40] x 4)	30% Affordable Rate (C = B x 30%)	100% AMR Rents (D)	% Income to Rent (100% AMR) (E = D / B)	80% AMR Rents (F)	% Income to Rent (80% AMR) (G = F / B)
Part-time (28 hours)	\$14.25	\$1,596	\$479	\$958	60%	\$766	48%
Full-time (35 hours)	\$14.25	\$1,995	\$599	\$958	48%	\$766	38%
Full-time (40 hours)	\$14.25	\$2,280	\$684	\$958	42%	\$766	34%

**Table C3: Comparison of Affordable Rents for an Individual on ODSP to Affordable Rents by Definition (CMHC, 2020, Ministry of Children, Community and Social Services)**

Benefit Unit Size	Maximum Monthly Shelter Allowance	100% AMR	% Allowance to 100% AMR	80% AMR	% Allowance to 80% AMR
1	\$497	\$958	52%	\$766	65%
2	\$781	\$958	82%	\$766	102%
3	\$846	\$1,137	74%	\$910	93%
4	\$918	No data available	No data available	No data available	No data available
5	\$991	No data available	No data available	No data available	No data available
6 or more	\$1,026	No data available	No data available	No data available	No data available

**Table C4: Comparison of Affordable Rents for Fixed-Income Seniors to Affordable Rents by Definition (CMHC 2020, Government of Ontario)**

Senior Household Size	Maximum Monthly Benefit Allowance	1-Bedroom 100% AMR	% of Benefit to 100% AMR	1-Bedroom 80% AMR	% of Benefit to 80% AMR
Single	\$1,617.49	\$958	59%	\$766	47%
Couple	\$2,503.30	\$958	38%	\$766	31%

# APPENDIX D1: STAKEHOLDER INTERVIEW QUESTION

## City of Niagara Falls Housing Directions Strategy- Stakeholder Interview Questions

General questions asked to all interviewees:

- 1) How much of an issue is “affordable housing” in your community? (e.g., households paying more than 30% of their before-tax income on housing)
- 2) How much of an issue is “adequate housing” in your community? (e.g., homes needed major repairs, lacking basic services, or infested with vermin/black mould?)
- 3) How much of an issue is “suitable housing” in your community? (e.g., persons/households dealing with overcrowding?)
- 4) Do you think the cost of purchasing a home in Niagara Falls is a significant issue for the community?
- 5) What factors prevent tenants from obtaining appropriate housing in your community?
  - a. Affordability (e.g. households paying more than 30% of their before-tax income on housing)
  - b. Adequacy (e.g. homes needed major repairs, lacking of basic services, or infested with vermin/ black mould)
  - c. Suitability (e.g. persons/households dealing with overcrowding)
- 6) What impacts do housing issues have on the community’s residents in terms of:
  - a. Family impacts (e.g., family instability, domestic violence, increasing stress)
  - b. Social impacts (e.g., social isolation)
  - c. Health impacts (e.g., reduced physical and/or mental health)
  - d. Educational impacts (e.g., poorer grades, inability to upgrade one’s education)
  - e. Economic impacts (e.g., staff recruitment challenges, staff turnover, reduced levels of service)
- 7) Is homelessness (e.g., living on the street, living in a car) or near-homelessness (e.g., people living in hotels, people living on couches) a concern in Niagara Falls?
  - a. If so, what type(s) of community-specific evidence support this?
  - b. If so, what segment(s) of the population is affected by this?
- 8) As the City of Niagara Falls works towards an affordable housing strategy, how should it define affordable housing?
- 9) What do you think the key barriers are to improving housing affordability, adequacy, suitability and/or accessibility in Niagara Falls?
- 10) What do you think the key housing priorities for Niagara Falls should be?
  - a. Reducing homelessness/creating supportive housing
  - b. Creating additional affordable rental housing
  - c. Helping people purchase their first homes
- 11) To help with these priorities, what actions should the City of Niagara Falls undertake?

- 12) To help with these priorities, what actions should the Region, Province or Federal government take?
- 13) To help with these priorities what actions should community organizations and the private sector undertake?

### **Sector-specific questions**

#### Business Community/Chamber of Commerce

- 1) Does housing in Niagara Falls currently meet the needs of the workforce/businesses?
- 2) What are the biggest housing issues facing businesses, employers, and employees in the City of Niagara Falls?
- 3) How does housing affect the ability of businesses to attract/retain employees? Do you have information on the breakdown between year-round and seasonal employees?
- 4) Where do Niagara Falls service sector employees typically live? Are workers able to easily find adequate and affordable accommodation in Niagara Falls?
- 5) Are there any special housing considerations for the seasonal/tourist workforce?

#### Developers/Builders

- 1) Are you members building more ownership or rental? Why?
- 2) What type of supply is coming online?
- 3) Have you noticed any trends in terms of locational preferences for development, for example particular neighbourhoods?
- 4) Have you noticed any changes in the types of homes being bought/sold over the past five years?
- 5) What is the role of the development community in providing affordable housing?
- 6) What policies would make it more likely/appealing for the private sector to build affordable ownership or rental homes?

#### Non-profit Groups

- 1) What are the most urgent housing needs in Niagara Falls?
- 2) What are the barriers to providing affordable housing development in Niagara Falls?
- 3) What is the role of non-profit groups in providing affordable housing?
- 4) Which demographics are you serving? Which are in the greatest need?

#### Niagara Regional Housing

- 1) Who needs affordable housing/what kind of affordable housing is needed? Which demographics are you serving, or not currently able to serve?
- 2) What are the barriers to providing new affordable housing in Niagara Falls/the Region?
- 3) What is the role of the Region/NRH in providing affordable housing?
- 4) What does the Region/NRH housing see as important specific actions the City of Niagara Falls could undertake to help meet the affordable housing needs in that community?

Realtors

- 1) What type of housing is seeing the greatest demand?
- 2) What are the demographics of people who are buying/selling?
- 3) Have you noticed any changes in the types of homes being bought/sold over the past five years?
- 4) Are there any particular areas/neighbourhoods with higher sales?
- 5) Are you seeing an influx of buyers from outside Niagara purchasing homes in Niagara Falls over the past year?

# APPENDIX D2: ONLINE SURVEY QUESTIONS

**Niagara Falls Housing Directions Strategy- Online Survey Questions**

- 1) What is your age range?
  - a. Under 20 years
  - b. 20-29 years
  - c. 30-39 years
  - d. 40-49 years
  - e. 50-64 years
  - f. 65-74 years
  - g. 75 and above
  
- 2) What is your gender?
  - a. Female
  - b. Male
  - c. Third gender/other
  - d. Prefer not to say
  
- 3) What best describes your household?
  - a. Live alone
  - b. Live with non-family roommates
  - c. Married or couple with children
  - d. Married or couple without children
  - e. Single parent with children
  - f. Other:
  
- 4) What best describes your physical type of accommodation:
  - a. A detached house
  - b. A semi-detached house
  - c. A townhouse
  - d. An apartment building (rented or condo)
  - e. A mobile home
  - f. Motel/hotel
  - g. I am experiencing homelessness/ I am using a shelter
  - h. No fixed address (couch surfing/ other)
  - i. Other
  
- 5) Why did you choose the housing you currently live in (select all that apply)?
  - a. Close to work/school
  - b. Close to family
  - c. Close to services
  - d. Close to transit
  - e. Affordability

- f. Other
- 6) What best describes your housing situation? (Choose all that apply)
- a. I feel comfortable and safe in my home
  - b. I do not feel comfortable and safe in my home
  - c. I have more than enough room
  - d. I do not have enough room
  - e. There are too many people living in my home
  - f. I live close enough to school/work/shops and services
  - g. Getting to school/work/shops and services from my home is difficult for me
  - h. I am not worried about losing my housing
  - i. I am worried about losing my housing
  - j. Additional comments:
- 7) How long have you lived in the City of Niagara Falls?
- a. 1- 3 years
  - b. 4-6 years
  - c. 7-9 years
  - d. 10+ years
- 8) If you have lived somewhere other than Niagara Falls, please select the option below that best describes your prior place of residence
- a. Elsewhere in the Niagara Region
  - b. Hamilton
  - c. Greater Toronto Area
  - d. Elsewhere in Ontario
  - e. Elsewhere in Canada
  - f. Another Country
  - g. I have always lived in Niagara Falls
- 9) If employed, do you work in:
- a. Tourism/hospitality sector
  - b. Other service sector
  - c. Manufacturing
  - d. Office administration
  - e. Transportation sector
  - f. Professional services

- 10) What is your household income range before tax? This is the combined total of all sources of income for everyone living in your household.
- Less than \$20,000
  - \$20,000 to \$29,999
  - \$30,000 to \$39,999
  - \$40,000 to \$49,999
  - \$50,000 to \$59,999
  - \$60,000 to \$79,999
  - \$80,000 to \$99,999
  - \$100,000 and over
  - Prefer not to say
- 11) If you rent your home, what is your household's monthly rent (or your rent if you live in shared accommodation)?
- Under \$500
  - \$500 to \$999
  - \$1,000 to \$1,499
  - \$1,500 to \$1,999
  - \$2,000 to \$2,499
  - \$2,500 and above
  - Not applicable/ I own my home
- 12) Please describe what you personally believe to be affordability in relation to housing? How do you define "affordable"? Based on your definition of affordability, do you believe there is a shortage of affordable housing in Niagara Falls?
- 13) What proportion of your pre-tax income do you estimate you spend on housing costs, including utilities
- Less than 30% of my pre-tax income goes toward housing costs
  - 30- 39% of my pre-tax income goes toward housing costs
  - 40-50% of my pre-tax income goes toward housing costs
  - More than 50% of my pre-tax income goes toward housing costs
  - Not sure
- 14) Considering the needs of all residents in Niagara Falls, in your opinion, which groups need the most assistance to find housing (select all that apply)?
- People needing Accessible or barrier-free housing
  - people who need support services for mental health or other reasons
  - housing for persons who are currently homeless
  - Housing for students
  - Housing for people working in the tourism sector

- f. Seasonal workers
  - g. Larger households
  - h. Smaller households
  - i. Single parent families
  - j. Single individuals
  - k. Young adults (18-29 years)
  - l. Seniors housing
  - m. Other (please describe)
- 15) What are the most important actions governments could take to help meet the need for affordable housing (please rank in preference)
- a. Provide government land for developers of affordable housing
  - b. Provide reductions in government fees when building affordable housing
  - c. Increase incomes of lower income residents
  - d. Provide grants for companies/organizations building new affordable housing
  - e. Directly build affordable housing
  - f. Other (there could be a long list of options here)
- 16) Is there anything else you would like to add about affordable housing in Niagara Falls or this survey?