



## **Response to Provincial Consultation Re: Ontario Long Term Affordable Housing Strategy**

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**Report by Niagara Regional Housing**

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# **Response to Provincial Consultation Re: Ontario Long Term Affordable Housing Strategy**

## **INTRODUCTION TO NIAGARA'S CONSULTATIONS**

Faced with long waiting lists for affordable housing, limited new affordable housing development and an aging portfolio of existing affordable housing, Niagara embraced the opportunity to contribute to the Province's Long Term Affordable Housing Strategy (LTAHS). In order to ensure that our submission included the range and depth of the Niagara perspective, the following consultative methods were used:

1. Presentation and discussion with the Community Advisory Group (CAG), Area Municipal Planners, Niagara Regional Housing (NRH) Board of Directors and Tenant Advisory Group (TAG)
2. The questions in the Province's discussion paper were customized to the experience of Niagara stakeholders and sent as written surveys to:
  - Community agencies
  - Niagara Region Departments
  - Developers
  - Elected representatives
  - Housing Providers
  - Planners
  - NRH Staff
  - Tenants

More than 3,000 surveys were distributed across Niagara.

3. An electronic survey was conducted at the NRH Annual General Meeting, which engaged attendees in a survey with general questions and with immediate results.

## **NIAGARA IN CONTEXT**

As our more than 430,000 citizens are aware, the Niagara region is a unique place to live. The differences within and between the Niagara municipalities make our region both interesting and complex. Each of the 12 municipalities that make up Niagara is defined by its individual geography and socio-economic characteristics, but the Niagara region as a whole remains interconnected and interdependent through shared services, government bodies and social and cultural communities. The St. Catharines-Niagara Census Metropolitan Area (CMA) has the second highest proportion of seniors in Ontario, a multicultural community where 20 per cent of the residents speak more than one language, and an economy transitioning out of a traditional manufacturing base.

Niagara has been experiencing a shortage of affordable housing for some time. A 2004 housing needs analysis, "People Needing Housing"<sup>1</sup> estimated that close to more than 450 units are required annually to accommodate Niagara households with incomes below \$30,000. Historically, the provincial and federal governments have funded affordable housing, but their contributions have been decreasing steadily since the 1990s. The static municipal taxbase had been struggling to absorb the provincial and federal contributions even in 2004 when Niagara's manufacturing industry was relatively stable and the economy was growing. Today, the property taxpayer is even less able to help fund affordable housing in Niagara.

The current ailing economy has hit Niagara hard. Over 1,000 manufacturing jobs were lost here in 2009. St. Catharines-Niagara's real Gross Domestic Product (GDP) is expected to decrease by 2.7 per cent this year, its lowest since 1991. And according to the Niagara Research and Planning Council's *Living in Niagara, 2008: Critical Indicators For Reflecting On Life in Niagara*, in the St. Catharines-Niagara CMA<sup>2</sup> :

- In 2006, 46.1% of tenants were spending more than 30% of their income on housing, while 19% were spending over 50% (Statistics Canada).
- In 2006, 1291 families were dealing, to some degree, with homelessness (*Living in Niagara*, pg 29).
- Statistics Canada reports that unemployment increased by 33.8% from September 2008 to September 2009.

As expected, the nation-wide recession has had an enormous impact on social services in Niagara - applications for social assistance increased by 25 per cent in the first quarter of 2009 and applications for affordable housing increased by an almost equally dramatic 19 per cent.

It is within this context that the importance of a Long Term Affordable Housing Strategy in Ontario has crystallized in Niagara.

## **THE FOUNDATIONS OF NIAGARA'S SUBMISSION**

Given the diversity in the population of Niagara, the commonalities in the consultations were striking. While our surveys included the provincial discussion questions, they did not include the provincial principles. Nevertheless, the seven principles resounded without prompting. Niagarans believe in "people-centered, partnership-based" programs and services; they want strategies that are "flexible

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<sup>1</sup> Social Housing Strategists Inc., "People Needing Housing: A Collaborative Housing Strategy for the Niagara Community", October 2004, p. 73

<sup>2</sup> The St. Catharines-Niagara CMA does not include the Township of West Lincoln or the Town of Grimsby.

and long-term”; that are “co-ordinated with other objectives” and “contain a mix of solutions”.

The consistencies that were found in Niagara did not end there. Close to 100 per cent of respondents believe that housing is a basic human right. One housing provider emphasized that it is essential that the LTAHS acknowledge housing as a “right” and that any strategy must be based on that absolute premise.

The value of affordable housing to Niagara was also clear from the responses. 100 per cent of community agencies indicated that their clients’ lives improve in affordable housing. All respondents saw that a decrease in affordable housing would have an alarming effect on the region, selecting a wide range of answers, most often: “*homelessness would increase*”, “*overcrowding and substandard/illegal housing would increase*” and “*increase in use of food banks, healthcare and other support services*”.

### ***Waiting for Affordable Housing in Niagara***

By and large, the most consistent and overwhelming concern of stakeholders in Niagara is the length of wait times for affordable housing here. As of November 1, 2009, 4,506 households or 8,321 people were waiting for affordable housing in Niagara. As indicated earlier, this is a 19% increase in the number of affordable housing applications received over last year.

Daunting as it is, the wait list still does not capture the full need for affordable housing in our region. Many households in need of affordable housing do not bother to apply once they are aware of the long wait times. Ironically, it is those potential applicants who are the most desperate and need immediate housing that cannot wait and so do not end up on the list.

The wait list also doesn’t reflect the need for affordable housing in those communities that do not currently have affordable housing buildings. Although there are households in need within those communities they are not applying because they choose to stay to be close to family and supports and in order to access affordable housing they would be required to leave their home municipality.

The long list for affordable housing in Niagara has obvious negative impacts on the individuals and families who wait. Many stay in substandard conditions or live in cramped, overcrowded environments or pay in excess of 50% of their income for shelter leaving little for other basic needs. The instability makes it difficult to find or maintain employment, integrate into schools, establish social connections and become part of the community. The detrimental effects of this instability on the wider community are well-documented.

Respondents saw the reason for the wait for affordable housing as simple: there is not enough affordable housing here. This message was consistent among all respondents. Elected representatives, community agencies, housing providers and tenants all noted the bottom line: there is insufficient affordable housing to accommodate the need in Niagara.

Thus, the Niagara consultations took place against the backdrop of a suffering economy, an increasing wait for affordable housing, a pressured property tax base and a real concern about the long-term effects of this combination. Three main themes emerged, highlighting the need for:

1. More predictable funding
2. Local flexibility within the context of a Housing Delivery Plan
3. Greater integration of support services funding with affordable housing programs

## 1. MORE PREDICTABLE FUNDING

There is widespread support for the Province's pursuit of "predictable, sustainable, innovative funding". All respondents noted that the current funding is inadequate and many stressed that the lack of sustainable funding was particularly problematic. It was clear that stakeholders found it difficult to plan for affordable housing solutions without confidence in the funding to pay for those solutions. The Rent Bank was used as an example of the effect of insecure funding, as the providers hired and let go of staff based on funding availability. This placed agencies in a position of uncertainty of whether to make referrals or not. Although the recent commitment to annual funding has made the Rent Bank a more viable option in Niagara, the same is not true of other programs, such as the development program, Housing Allowance and Homeownership.

“The issue is money, the financial support necessary...there are lots of locations available which Planners can assist with – It’s the money to build and pay for it”.

- Planner

### ***Funding and Affordable Housing Development***

The most recent Affordable Housing Development Program Extension, although richer in funding, had no particular allocation provided to Service Managers. It appeared to many that first year funding expired before the program even began. One developer estimated that over \$250,000 was spend on proposal developments in the region, though there was an indication that very few projects would ultimately be approved. Providing a predictable allocation of funding on an annual basis would allow the Service Manager to “manage” the program and expectations. Furthermore, it would help to prevent the program from appearing

onerous and alienating the very developers that need to be attracted to affordable housing projects.

### ***Funding and the Housing Allowance Program***

The Housing Allowance Program has been one method used to mitigate the long wait for applicants on the waiting list, but it is also based on temporary funding. The program has been successful in Niagara, with a total of 41 landlords currently participating and 294 households receiving assistance since it began in 2006. Locally, the program was adjusted to provide a higher set allowance for a shorter period, which contributed to the success of the program in Niagara. Although applicants were still required to move to a Housing Allowance unit, the amount of the allowance helped to outweigh the cost and inconvenience of the actual move. The Housing Allowance program has the potential to continue to reduce the pressure for those waiting for affordable housing if the funding were made permanent. However the imminent expiration of the program and funding has prevented further uptake of units at a time when they are needed most.

### ***Funding and Homeownership***

Stabilized homeownership funding would allow Service Managers to plan to continue to meet the needs of those households who otherwise would not be able to enter the homeownership market. Consistent funding for Homeownership would allow Services Managers to market the program. Increased uptake of the program would free up rental units, stimulate the local economy and offer a consistent goal for renters aiming to own their own homes and invest in their futures.

### ***Federal Funding***

Another funding concern is the effect of decreasing federal funding on affordable housing. Federal funding represents almost one fifth of NRH's funding, but this funding is on a decline as the rent supplement program winds down and housing provider mortgages and debentures on owned units expire. This loss, combined with the legislative responsibility to maintain service level standards, is adding to the burden currently experienced by property tax payers.

As Housing Provider mortgages expire, the continuation of affordable housing will most definitely be at risk as most housing providers will be unable to operate on rental revenues alone. Furthermore, since the mortgages are tied to the operating agreements providers will be under no obligation to maintain affordability.

In addition to the need for consistent funding for housing programs and new development, participants in the Niagara consultations identified a need to repair existing affordable housing portfolios and fund existing programs. When asked

*“What are the most crucial elements of a provincial affordable housing strategy?”*, the next most popular answer after *“public investment in affordable housing stock”*, were *“repair of existing housing stock”* and *“housing allowance programs”*.

Without the assurance of adequate, predictable funding, programs are unreliable for clients and service deliverers alike and Service Managers are unable to plan strategically for the future. This is an uncertain and somewhat directionless environment in which to operate the affordable housing system upon which so many vulnerable citizens depend.

**RECOMMENDATION:** Predictable, “block” funding allocations that allow the Service Manager to plan and respond to local needs and the continuation of federal funding after the current funding arrangement expires.

## **2. LOCAL FLEXIBILITY WITHIN THE CONTEXT OF A HOUSING DELIVERY PLAN**

It was interesting to note that participants overwhelmingly favoured a full range of housing options, citing the vast array of needs and circumstances faced by residents of Niagara. It was apparent that “one solution does not fit all” and that stakeholders believe that programs should be targeted to the specific needs of the community. The “top down” approach from the Federal and Provincial government was criticized for failing to give the opportunity to respond to specific local needs.

### ***Local Flexibility and the Housing Allowance Program***

The Housing Allowance Program was identified as suffering from over-prescriptive requirements. The temporary nature of the Housing Allowance Program, its set allowance amount, mandatory two moves for applicants and quota for Victims of Domestic Violence made it very restrictive. Housing Allowance programs would be more effective if offered to households for their current accommodations while they remained on the waiting list. This would be a far more inexpensive program. Families would not be required to move twice and incur expenses and there would be further savings for those on Ontario Works (OW) as they would not need to provide Community Start Up funding for more than one move. Local Service Managers could address these issues if given the ability to adjust the programs within broader policy guidelines.

### ***Local Flexibility and the Affordable Housing Development Program***

The recent Affordable Housing Development Extension, with its emphasis on seniors, is another example of programming that does not meet local needs. In Niagara, there is a steady high demand for 1 bedroom non-senior units with wait

times of up to 8 years. The pre-determined program targeted those units to seniors whereas local review would have allowed the one bedroom units to be open to a broader age range. Having each Service Manager develop a local housing plan, based on consultation and needs assessment, that was shared with the Ministry could allow for a more predictable funding allocation for both parties. It would also give the Service Manager the ability to target funds into the appropriate program in the area where they were needed most,

### ***Local Flexibility and Planning***

Planners that participated in the Niagara consultations also noted the need for increased flexibility to meet local needs. During the Community Advisory Committee meeting, one planner noted that the emphasis on affordable housing for seniors certainly works for some Niagara municipalities, but is not necessarily appropriate in all.

Niagara Region recognizes the importance of making affordable housing issues a part of planning policy whenever possible. In a recent Regional Policy Plan Amendment dealing with conformity with new Provincial Plans and policies including the 2005 Provincial Policy Statement and Places to Grow in association with Niagara's Regional Growth Management Strategy several directions were charted to support the development of affordable housing in Niagara. The new Sustainable Community Policies (RPPA 2-2009) include a wide range of initiatives to support the establishment of new affordable housing opportunities. In addition to those specific directions the amendment reflects the importance of complete communities, transit supportive densities and a mix of uses. The vision established recognizes that affordability also includes transportation costs associated with a location including the trips to specialized services, to shopping and daily needs, to school and to work. The Sustainable Community Policies offer direction for the location of new affordable housing which will be in close proximity to places of work and daily needs for residents.<sup>3</sup> With enhanced block funding and increased local flexibility and supportive policies, Niagara will be well positioned to develop the affordable housing that is needed to address the increasing need.

### ***Local Flexibility and Provincial and National Housing Strategies***

It is important to note that, while the forthcoming provincial strategy is an important piece of the puzzle, a National Affordable Housing strategy is critical to any comprehensive plan. Federal and Provincial strategies would provide a consistent framework for affordable housing and pave the way for a Local Housing Delivery Plan, which was identified by respondents as a potentially helpful tool for stakeholders and providers alike. Ideally, the Regional planning vision, predictable "block" funding and Federal and Provincial Strategies would

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<sup>3</sup> It should be noted that although the amendment has been approved by Regional Council, it has been referred to the Ontario Municipal Board by a number of appellants.

set a course for a Local Housing Delivery Plan that could respond to local needs and conditions now and well into the future. The foundation for the Housing Delivery Plan would be within the policy framework set by the Federal and Provincial government.

**RECOMMENDATION:** Greater local flexibility within the context of consistent funding and Provincial and Federal Affordable Housing Strategies to allow for a comprehensive Local Affordable Housing Delivery Plan.

### 3. GREATER INTEGRATION OF SUPPORT SERVICES FUNDING WITH AFFORDABLE HOUSING PROGRAMS

“Affordable housing is not the only answer to the problem of homelessness. There is no point in housing individuals if the primary presenting problem is unstabilized addiction/mental illness”

-Community Agency

The strong need for additional support service funding and services to be included as part of a Long Term Affordable Housing Strategy for Ontario was made evident throughout the Niagara consultations. The need for support services and programs was the second most common answer to the question “*What do you think are the biggest issues in affordable housing today?*” All respondents saw an increasing need for additional services and programs in Niagara. A follow-up question, “*What services/programs do you think could improve the lives of people living in affordable housing communities?*” provided a range of support needs in Niagara. These

included: the need for additional income support, employment supports, physical and mental health support and children’s/recreational programs.

At the NRH Annual General Meeting this year, the speaker from the Hamilton Niagara Haldimand Brant Local Health Integration Network (LHIN) underscored the value of supportive housing for independent living and healthy communities. She emphasized the need for flexible services that respond to people's changing needs and new ways to meet those needs. She noted too that housing design should respond to people's shifting abilities and the range of services and supports required in the home to meet changing circumstances.

#### ***Addiction, Mental Health and Homeless Support Services***

In particular, in Niagara, addiction and mental health supports were seen as a priority, even in the applicant stage of housing. Supportive housing was identified as one of the keys to addressing homelessness here. It was pointed out that homeless individuals waiting for affordable housing may be in the process of participating in homelessness prevention support programs in the private sector market, but may not be able to retain such support once their status changes. As a result, any progress is jeopardized. Thus, the linking of

housing and homelessness policy as well as programming was seen as an important step to strengthen the development and ongoing maintenance of such supports.

### ***Support Services and Affordable Housing Development***

It was also suggested that funding for affordable housing development should be tied to funding for support services that assist people of all ages to live independently based on their current and changing needs. There should be benchmark standards that tie a housing support to a ratio of new affordable units. This benchmark would be a province wide standard that is a requirement for receiving funding for new developments.

### ***Support Services and Special Priority Status***

Additional supports were also advocated for applicants and tenants with Special Priority Status. Improvements to the Special Priority Process (SPP) were recommended, including the opportunity for SPP applicants to receive transitional housing supports prior to placement and during their tenancy.

The priority that Niagara's affordable housing stakeholders place on supports mirrors the tenets of the Regional poverty strategy, which calls for increased access to supports. In particular, Niagara's poverty strategy, "A Legacy of Poverty? Addressing Cycles of Poverty and the Impact on Child Health in Niagara Region" focuses on child poverty and the importance of bolstering the strength of the family in order to better support children. The report emphasizes the value of stable and adequate housing to the development of healthy children.<sup>4</sup> Stable housing often depends on the supports necessary to maintain tenancies and improve lives within the affordable housing environment.

**RECOMMENDATION:** That Provincial funding for support services be included as a priority in the provincial strategy and linked to affordable housing programs to allow households to remain housed and to live independently.

## **PROVINCIAL QUESTIONS**

### **1. What specific roles should each of the housing partners play in the delivery of affordable housing?**

During NRH's consultations it was clear that our stakeholders have valuable opinions and a desire for a strong role in affordable housing. Thus, it is important to include the various partners including housing providers, private landlords,

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<sup>4</sup> Region of Niagara, "A Legacy of Poverty: Addressing Cycles of Poverty and the Impact on Child Health in Niagara Region", June 2007

developers and community agencies in the planning and delivery of affordable housing. The refrain of “local flexibility” ran throughout discussions in Niagara, in the firm belief that affordable housing programs and services would be more responsive to the unique needs of our community.

Stakeholders in affordable housing in Niagara indicated that, while funding and policy-making should be provided by a combination of federal and provincial governments, it is critical that allowances are made for considerable local flexibility and that the actual delivery of affordable housing is in the hands of local government and non-governmental agencies. It is clear that the overlap of the federal-provincial roles has created a complicated environment for providers and proponents. The federal-provincial role could be simplified significantly with a more flexible Service Manager role in administration and decision making within the framework of a Local Housing Delivery Plan.

A Local Housing Delivery Plan would encourage and set the stage for a greater role for existing and potential partners and guide effective collaboration between them. Moreover, such a plan would enable badly-needed supports to be fully integrated into the local affordable housing framework. As indicated earlier, however, even with the guidance of a provincial affordable housing strategy, clear funding commitments and a National strategy are necessary for any local plan to be effective.

Of course, any long-range planning depends not only upon Provincial and Federal Affordable Housing Strategies, but also upon the certainty of funding to put those plans into action.

**2. What changes are needed to our housing programs to better use resources and improve access to affordable housing? Changes could include modifications to the Affordable Housing Program or the simplification of housing and homelessness programs.**

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“Too many levels of accountability.....(we) recommend that Service Managers be given authority for processing required documents....then prepare one roll-up of all proponents to demonstrate the monies were used appropriately”

-Developer

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***Affordable Housing Program***

The Canada-Ontario Affordable Housing Program (AHP), while appreciated for its ability to stimulate new development, seldom reduces the numbers on the waiting list, as the rents are too high to be affordable to those on the list. One consultation participant suggested blocking a percentage of units that are capped at the OW/Ontario Disability Support Program (ODSP) rate to make new development units affordable for individuals on the waiting list.

The AHP evoked a great deal of criticism about its bureaucratic processes, which will assist Service Managers as we move ahead with program delivery in 2010. Developers commented that the program had onerous milestones and requirements for proponents to request funding that often takes an inordinate amount of time to

receive. Late payments have put a strain on all stakeholders involved in development. From the builder who is often left unpaid until such time as monies are received to the consultant who may be paid with the final draw.

“Red tape” was identified as a major concern in response to the question, “*What do you think are the biggest issues in affordable housing today?*”

One developer wrote,

“the financing arrangements are so complex and lengthy so as to be an almost insurmountable obstacle....CMHC insurance requirements, bonding and processing of information appears to be primarily, or at least, partially responsible. Is it not possible that CMHC provide the mortgage so that all aspects are co-ordinated? Constant obstacles and delays in processing financing create a lack of confidence in the affordable housing program”.

Complicating development processes even further is the time required to obtain Ministerial signatures for routine postponements or acknowledgments and direction. This creates additional expense and stress for the proponent and the Service Manager.

There was a recommendation that, “there should be a weighting in favour of non-profits” in development programs, given that “the housing will remain affordable in perpetuity”. Furthermore, it was noted that the structure of Requests for Proposals put non-profits at a disadvantage within the Affordable Housing Development program, because of the strict timelines and requirements. Non-profits commented that they need more time to establish the partnerships and coordinate the uncertain funding and services that are required to develop submissions.

It was also suggested that there is a need to eliminate the requirement to register programs on separate titles to streamline the process. One developer asked, “Is it not possible that CMHC provide the mortgage so that all aspects are coordinated?” In summary, there was widespread agreement that interest in affordable housing development was hampered by the complicated, expensive and time-consuming processes required of affordable housing development. One Planner was particularly succinct, writing only four words “More funding – less red tape”. NRH will use the insight provided by our consultations to address developers concerns in future program delivery.

### ***Housing and Homelessness***

During the Niagara consultations, the need for the integration of supports into the affordable housing became a popular and recurring theme. Ideally, these supports would complement and combine with local Poverty Reduction Strategies to offer flexible support services to those in need. There was a

recognition that affordable housing plans should go hand-in-hand with poverty-reduction strategies and their approaches to local needs.

It was also emphasized that, in designing a comprehensive affordable housing strategy it is important to consider the entirety of the housing continuum and the supports that can sustain it. Programs that support the homeless population to move them towards sustainable housing should be included.

### **3. What changes are required to the Social Housing Reform Act, 2000 to reduce the regulatory burden and improve the management of social housing?**

“Affordable housing should be part of and considered as part of every subdivision plan that is processed”

-Planner

There were repeated recommendations that the SHRA be amended to provide more local flexibility in all programming.

#### ***Ongoing Eligibility Requirements***

The administration of the Affordable Housing wait lists could benefit from changes to SHRA regulations, so that hard to serve applicants do not get bumped off the waiting list only to be required to reapply. NRH has cancelled 1568 household applicants from the Affordable Housing Waiting List since November 2008. The overwhelming majority of the cancelled applications were the result on the on-going eligibility requirement as legislated in the Social Housing Reform Act 2000, O. Reg. 298/01. This often results in the

removal of some of the most vulnerable applicants (eg.the homeless or those with mental health issues) from the waiting list because they fail to make contact, do not return required documents or are no longer using the same contact address. This becomes a revolving door as they reapply for affordable housing with a new chronological date. This puts these vulnerable applicants back on the bottom of the list and is an inefficient use of administrative time. Recognizing the challenges faced by the homeless, allowing their applications to be reinstated to the waiting list with original date might be a more effective response.

#### ***Special Priority Programs***

It was further suggested that the Social Housing Reform Act (SHRA) require SPP applicants to select a minimum number of housing location selections in order to speed the placement process and reduce the number of placements refusals. It is believed that this would ensure that those wishing to separate permanently from their partners for safety reasons are able to do so in a more timely fashion and reduce the need to spend time in emergency shelters.

## ***Ontario Works***

The SHRA should allow for better coordination with Ontario Works Act such as treatment of student incomes and self employment rules. Rent and utility scales should be aligned with OW shelter components.

### **4. What creative new ideas could improve the current housing system? This could include new planning tools, innovative financial options and new green technologies.**

The assortment of planning options that were offered during the consultations was heartening, as planners and stakeholders alike supported the need for a wide range of ways to improve affordable housing in Niagara. These included innovative financing, flexible zoning, inclusionary zoning, the use of government lands for affordable housing and support for “granny flats”. There was widespread belief that non-traditional planning is necessary to fill the need for affordable housing, particularly in Niagara, where some municipalities have limited land availability.

One Planner suggested, “Consider Convert-to-Rent programs with grants and/or loans to provide units in existing dwellings that have underutilized space. This would provide affordable rental units”. Another Planner commented that, “Local Official Plans should permit “accessory apartments” as-of-right and use “bonussing” provisions for contributing to affordable housing projects”. Planners also noted the need for increased local flexibility to meet local needs.

## ***Financing***

It was suggested that there be a review of current RGI calculations to see if there is a method that could take into account different household circumstances. Single person households paying 30% of their income in rent should be recognized as having a great deal more disposable income than a family household paying the same percentage. A new rent calculation tool may provide a fairer disbursement of funds.

A local developer suggested that there is a need for steady, low-interest or zero per cent interest mortgages to encourage developers to create new affordable housing in Niagara. It was further recommended that development funding should be structured so that funds flow at the beginning of a project, when they are needed most, rather than the current practice in which the developer receives them only after the completion of the work.

## ***Green Technologies***

While no new ideas emerged from our discussion of green technologies, it was clear that there is room for improvement in the coordination of programs.

Niagara affordable housing stakeholders were very supportive of environmental initiatives, but the enthusiasm was unfortunately offset by disillusionment with the application processes and lack of short-term benefits. A review of the green programs could reveal simpler strategies and better incentives to encourage participation.

Support for environmentally responsible affordable housing was apparent throughout our consultations. Indeed, the issue was never whether green technology should be a factor in existing or development of affordable housing. The issue was only how to make the “greening” of affordable housing more achievable.

One stakeholder called for bonuses for exceeding LEEDS standards as part of Affordable Housing development programs. Housing providers and developers noted that simpler loan/grant programs and incentives that offer immediate/short-term benefits would help to move toward more environmentally sustainable communities. “Red tape” was identified as a barrier to effective environmental initiatives in the answer that “simpler grant/loan programs” would “help to maintain more environmentally sustainable communities”, particularly in the case of housing providers.

At the NRH Community Advisory Committee meeting, green technology incentive programs were described as “too complicated...and many don’t fit with affordable housing”. It was noted that, “some incentives have a 20 year wait for payback (for example, ground-water heating), making it difficult to commit to now”.

The need for more straightforward applications and programs recurred throughout discussions, as stakeholders noted the frustration involved in wading through requirements. While environmental advancement is by nature a long process, stakeholders expressed the need for a more immediate return on their investment in order to justify costs in a shrinking Niagara economy.

There was also concern that strict timelines impeded the ability to incorporate green technology into development plans. One provider commented that, “green technology requires additional upfront planning time in the design phase” so “when working under such strident timelines, shortcuts are taken which impact the quality of buildings and will result in more costly ongoing operations and continued damage to the environment”.

A local Planner noted that although these standards require additional design work the investment will be a critical element of affordability in the long term. Utility and maintenance expenses will be considerably more constant over the long term, which reduces the long term risk to affordability.

It was pointed out that environmental factors can also be external to building design. Smart Growth principles were described as important to environmental success as they promote walkability and encourage transit use as alternatives to the automobile.

##### **5. What should be used as the housing indicator for Ontario's Poverty Reduction Strategy? In this context, what do terms like affordable, adequate and suitable housing mean to you?**

The broad vision of Niagara's respondents can be seen in the answers to the question *"What should be used as a housing indicator for Ontario's Poverty Reduction Strategy?"* Predictably, the statistical indicator (*"reduction of wait list"*) was the most selected answer, but the next common answer was *"a variety of housing options"*. This indicates that citizens of Niagara do not believe in a "one-size-fits-all" solution to affordable housing here. Repeatedly in discussions and in the surveys alike, the need for a mix of housing was clear.

“(We) need a mix of market and non-market tenants. Don't create tenements please. Mixes are needed.”

- *Tenant*

Next to reduction in the wait list, participants in Niagara's consultations consistently viewed less homelessness and more disposable income after rent to be reliable housing indicators for Ontario's Poverty Reduction Strategy.

Niagarans share a consistent definition of affordable housing, including in their definition a variety of subsidies and "a healthy environment". Surprisingly, respondents did not define affordable housing as representing 30 per cent of income. It seems that affordable housing here has expanded past a rigid financial definition and now embraces the need for quality of housing.

The intertwining of Poverty Reduction and Affordable Housing Strategies is a critical component for the Affordable Housing Strategy. It was clear throughout the Niagara consultations that the coordination of services must be included in poverty and housing indicators. Poverty and housing are inextricably connected and cannot be considered in isolation of each other if there is to be meaningful improvements in the lives of our citizens.

##### **Conclusion:**

There are many social, economic and environmental benefits of an affordable housing strategy. The most fundamental benefit is the expansion of the community's capacity to plan to meet the needs of individuals experiencing difficulty competing in the housing market. There are also a number of other important social and economic benefits to be realized, including:

- helping to ensure the availability of a local labour force for all types of commercial activity by providing the ability to live closer to employment – or the ability to live closer to transportation to employment
- bringing stability to the lives of families and individuals, thereby enhancing the social environment of the entire community and providing a greater opportunity for these individuals and families to become productive members of the community;
- lowering the cost of the other support services, such as emergency shelters, hospitals and food banks

The Niagara consultations for the Provincial Long Term Affordable Housing Strategy proved to be a valuable exercise, in and of itself. Our discussions revealed worthwhile insight into the affordable housing needs of our community. We were encouraged by the strong commitment to affordable housing and support for local solutions. Most importantly, we were bolstered by the knowledge that our positions would be considered for the Provincial Long Term Affordable Housing Strategy.

It is in that spirit, that Niagara would like the funding and flexibility to forge ahead with planning that fits the needs of Niagara. With the right tools through the provincial Long Term Affordable Housing Strategy, Niagara would be able to design a Local Affordable Housing Plan to effectively use funding, integrate support services, maximize partnerships and address specific local needs into the future. We are confident that a Local Housing Delivery Plan would maximize funding in the areas needed most and customize programs to serve our citizens.

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