



Niagara Community
Observatory

Housing

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What is the Municipality Responsible for in Housing?

- Unlike all the other provinces in Canada, municipalities in Ontario are responsible for community housing.
- Municipalities must ensure that they are providing deeply affordable rental units.
- Municipalities write their Official Plans, Community Improvement Plans and Strategic Plans.
- Municipal councils approve housing developments and bylaw changes.

What is "Affordable Housing"?

Affordable housing means a household spends less than 30 per cent of its before-tax income (gross income) on acceptable housing: adequate in condition, suitable in size, and affordable. Households that spend more than 50 per cent are in severe housing need. For a person earning minimum wage at \$17.95 an hour, 30 per cent of their before-tax income for affordable housing is *\$933.40 per month*.



Trends and Developments

As Niagara's population grows, so does its need for more affordable housing.

The number of households spending more than 50 per cent of their household income on rent could increase to more than 15,000 households by 2051. An additional 12,500 affordable units are needed in the next 30 years, or approximately 14 per cent of all new dwelling construction



12,500 affordable units
are needed in the next
30 years

The cost of housing continues to increase while income, especially for the lower deciles of income, does not increase adequately to the cost of living.

The cost of housing, especially rentals, has increased significantly. Apartments.com lists average one-bedroom rentals at \$1,659 per month and two-bedroom rentals at \$1,931 per month in St Catharines.



Average one-
bedroom rentals:
\$1,659 per month

People on the Ontario Disability Support Program (ODSP) and Ontario Works (OW) do not receive enough to cover their household expenses. **One person on ODSP receives \$851 per month which does not cover rent.** A single parent on OW with two children receives \$2,636 per month which, after rent, leaves approximately \$700.00 per month for groceries, transportation, clothing and other household needs.

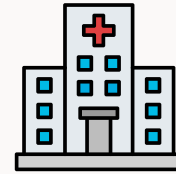
Niagara Regional Housing wait times for two bedrooms for households with dependents is seven years in St Catharines, six years in Niagara Falls, and 10 years in Thorold.

There are significant increases in food bank visits and congregate meals because there is little money left after paying for housing. Increasing numbers of children are housing insecure, therefore food insecure. Lack of nutrition for children has lifelong impacts on their physical and mental health.



**Significant
increases in food
bank visits**

Food insecurity is associated with increased emergency department visits and hospitalizations. Food-insecure adults are more likely to be admitted to hospital, have longer lengths of stay in hospital and incur more per person-year in acute care costs compared to food-secure adults



Food-insecure adults are more likely to be admitted to hospital

Ongoing Challenges for Niagara



There are a growing number of people who are homeless. Rather than building shelters, studies show that people experiencing homelessness and housing insecurity need safe and affordable housing. Those who are struggling with mental health and substance use need safe housing with supports.



When municipalities decide to build emergency shelters, they must keep in mind that traumatized women and the children in their care require separate shelters from men.



The Indigenous community is disproportionately unhoused in Niagara, a community that makes up three per cent of Niagara's total population.

Of the 665 people experiencing homelessness, 22% identify as Indigenous

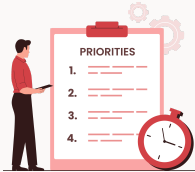


Hidden homelessness (people who live in a car or with family/friends) disproportionately impacts women and children in their care. Women will risk their safety to stay in a relationship to avoid living on the street with their children. Statistics report shelter numbers are mostly men and do not show the hidden homeless that tend to be women. Also, shelters for women experiencing intimate partner violence are not always counted in homeless statistics.



The Canadian Alliance to End Homelessness (CAEH) reported that Canada's low-cost rental market is rapidly becoming less affordable and less available. While rental housing has expanded in recent years, it is not reaching those at risk of homelessness because the new supply is at the higher end of the market price.

Questions for Municipal Candidates



What are your housing priorities?



What have you done/will do to build safe and affordable housing for the most vulnerable in Niagara?



What will you do to ensure that women and children in their care are included in plans and builds for safe and affordable housing?

For More Information:

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<https://brocku.ca/niagara-community-observatory/policy/>

Niagara Region. 2026. Find a Community Housing Unit – Wait times.

<https://www.niagararegion.ca/housing-homelessness/nrh/find-a-unit/>

Schwan, Kaitlin, Alicia Versteegh, Melissa Perri, Rachel Caplan, Khulud Biag, Erin Dej, Jesse Jenkinson, Hannah Brais, Faith Eiboff and Tina Pahlevan Chaleshtari. 2020. The State of Women's Housing Need & Homelessness in Canada: Literature Review, edited by Arlene Hache, Alex Nelson, Eva Kratochvil and Jayne Malenfant. Toronto: Canadian

Observatory of Homelessness Press. <https://bit.ly/3Sd2sin>

Tang, Karen, Lynn McIntyre, and Sandra Berzins. 2026. "Canada's new strategy won't solve food insecurity or the health issues it creates." The Conversation.

<https://doi.org/10.64628/AAM.7pytt5j6s>