

LOOKING AHEAD AND LOOKING UP: Affordable Housing in Niagara

INTRODUCTION

There is a perfect storm of factors that are contributing to the wicked problem of affordable housing in Niagara. Currently there are not enough rental units to keep with demand. Less than seven per cent of new housing across Ontario in the past 20 years has been designated as rental. Rental prices have increased 10 to 15 per cent just since 2019, and 56 per cent of renters cannot afford an average two-bedroom apartment. Meanwhile, incomes increased just two per cent per year between 2008-2017 (Ontario 2019). In Niagara, the housing market has seen a dramatic increase in both rental and home ownership prices. St. Catharines was the 10th most expensive rental market in Canada with an average price of \$910 for a one-bedroom rental in 2019 (Niagara Region 2019b).

Meanwhile, Niagara is expected to experience a 30-per-cent population increase by 2041: to 609,990 residents from its current size of 450,320. (Niagara Region 2016).

The housing crisis affects everyone in Niagara but hits some harder than others. The most vulnerable bear the brunt of the shortage of affordable housing, including Indigenous Peoples, women and children, older adults, newcomers, veterans, at-risk youth, the LGBTQ2S community and people facing mental health or addiction issues. This policy brief aims to answer the following questions: What are the issues contributing to the affordable housing crisis? What is being done to increase affordable housing stock? Will there be enough to meet future need? It finds a myriad of factors contribute to Niagara's housing crisis, from a lack of affordable housing units and an increase in prices, to a growing population and the region's predominance of employment in lower-paying service jobs.

RESEARCH METHOD

This policy brief is based on research of municipal planning and policy documents from Niagara Region and its municipalities and social service organizations engaged in affordable housing provision. Information was gathered from 21 interviews that took place in person, by telephone or via email from November 2019 to April 2020. Participants who agreed to be interviewed included Niagara Regional and municipal officials, Niagara Regional Housing, and stakeholders representing the legal community and social service organizations whose mandate includes providing housing assistance.

While affordable housing formulas can apply to single dwelling home buyers, this brief will focus mainly on the affordability and availability of rental units across Niagara, keeping in mind that single dwellings also impact the housing market. Rental units should not be confused with condos (condominiums). Condos refer to units usually in high-rise buildings that are owned and not rented. Developers prefer to build condos over rental apartments because they usually secure payment for many of the higher priced condo units before building begins, compared to apartments that generate rent only after the construction has been completed.

What is affordable housing?

Some definitions

Simply stated, affordable housing is where someone lives and what a person can budget to stay housed and have enough left to cover other needs such as food and transportation, usually calculated on a monthly basis. There is no universal standard for what constitutes “affordable”. Government and housing agencies have different criteria for their affordable housing policies which means that there are various formulas for determining who may be eligible for assistance for their housing needs.

The Canadian Mortgage and Housing Corporation (CMHC) defines **affordable housing** as a household that spends less than 30 per cent of its before-tax income (gross income) on acceptable housing, meaning adequate in condition, suitable in size, and affordable. Households that spend more than 30 per cent are in **core housing need** and those that spend more than 50 per cent are in **severe housing need**, the total of which amounts to 23,747 households in Niagara (CANCEA 2019, 15).

Rent-geared-to-income (RGI) assistance means the financial assistance provided to a household to reduce the amount they would be required to pay to occupy a unit (Ontario 2011). The social housing calculation is determined by the provincial government and is 30 per cent of a household’s gross income (Ontario 2019).

Transitional housing is housing with social supports that is available for a limited time period to assist people after a crisis, such as homelessness or domestic violence.

Supportive housing is affordable housing with permanent regular services which may include physical and mental health monitoring, life skills training, and substance abuse treatment.

Note: CMHC calculates affordability using a formula based on Average Market Rent (AMR). Affordable housing is below the AMR. Based on CMHC calculations, new rental units have been considered affordable at 80 per cent of AMR, therefore 20 per cent below the AMR. In the current market conditions 80 per cent AMR may still be unaffordable for households or persons with limited income, such as those on social assistance. Other terms related to housing are not solely based on formulas of income eligibility, but on additional factors that contribute to being homeless.

THE WICKED PROBLEM OF AFFORDABLE HOUSING IN NIAGARA

The wicked problem of affordable housing refers to the several factors that contribute to the housing crisis in Niagara. Landlords are realizing that rental properties have the potential to generate more income as room rentals for students or short-term vacation properties (especially in tourist areas) than rental units. Municipal councils are hearing more complaints from citizens regarding short-term vacation properties and are looking at zoning changes and licencing requirements. “Renovictions” are another challenge to keeping housing affordable. Tenants are being evicted from their apartments under the guise of renovations. When renovated units become available, the adjusted higher rental rate exceeds what the evicted tenant can afford. The “gig economy” refers to being part-time or temporarily employed. Applied to sales and service occupations, it is generally associated with lower wages, and is the most common occupation in Niagara’s tourism economy (CANCEA 2019, 12).

The combination of less rental stock, higher rents, a growing population, and the local predominance of vulnerable sales and service occupations makes access to affordable housing challenging for some groups more than others, in particular the Indigenous community, women, and older adults.

The Indigenous community is harder hit by housing availability. The Point-In-Time survey of those who were experiencing homelessness in Niagara in 2018 indicated that 24.3 per cent identified as Indigenous – a number which the Indigenous community believes is a conservative estimate, even though they represent less than three per cent of the general population. Niagara Region has recognized the need for social services to address the housing needs of Indigenous Peoples (Niagara Region 2019b, 10).

The number of women who are experiencing homelessness or are vulnerably housed are at increased risk of intimate partner violence. Families experiencing homelessness with children (which disproportionately impacts women) are also at risk for child separations and foster care placements. Permanent supportive housing for women is effective in lowering psychological distress and improving quality of life for women and their families (Pottie et al 2020, 6).

Older adults in Niagara face other housing challenges. Niagara has an aging population and it will continue to be proportionately older over time. Long-term residents of Niagara want to remain in their municipality throughout their lifetime, whether they live in St Catharines or St. David's, Welland or Wainfleet. There are many older adults who are looking to downsize, and they want to move from their single-dwelling home to an apartment in their community. There is short supply of this type of housing available across Niagara. The high prices of newer units may reduce or eliminate the financial benefit to downsizing, resulting in older adults staying in their current home, termed "overhoused." These homes are not available in the market for families and new home buyers.

Niagara is seeing an increase in visible street community often associated with homelessness. Contrary to common myths, not everyone involved in street culture is experiencing homelessness, however, there is a shortage of transitional and supportive housing for those who are experiencing homelessness (Hughes 2018).

The availability of social housing has not kept up to demand. Wait times at Niagara Regional Housing for a one-bedroom apartment ranges from nine years in Lincoln to 17 years in Niagara Falls (Niagara Region 2019a). Between 2017 and 2019 Niagara's housing waitlist grew nearly 20 per cent to 5,775 households from 4,829 (Niagara Region 2019b, 6).

Low supply of rental stock, steep increases in housing prices, forecasted population growth, migration of population from the GTA to Niagara, preferences for short-term vacation rentals, renovations, the decades-long waitlist for social housing, the gig economy, and the unmet needs of vulnerable groups, all contribute to the affordable housing crisis in Niagara. Next is a look at what is being done to address housing availability by the upper levels of government, and how municipalities are using those tools and guidelines locally.

WHAT ARE WE DOING ABOUT IT?

Federal Government

The federal government does not build homes anymore. However its new *National Housing Strategy Act 2019* through A Place To Call Home, is providing funding and financing opportunities to address the housing needs of vulnerable groups, such as Indigenous Peoples, homeless women, older adults, newcomers, women and children at risk of family violence, people with disabilities, veterans, at-risk youth, the LGBTQ2S community, and people with mental health or addiction issues. Approximately one in eight Canadians, or just over 12 per cent of the population, require supports with their housing needs (Canada 2018, 8).

The Act also recognizes that the right to adequate housing is a fundamental human right. Instead of adopting a needs-based strategy that would provide funding from year to year, human rights recognition is based on the notion that the stakeholders involved are equal partners in solving housing policy issues. Therefore, the Canadian government is setting a tone that invites inclusion of stakeholders in developing housing policy.

Provincial Government

The *More Homes, More Choice Act* (Bill 108), passed June 2019, allows for additional residential units in houses by permitting a secondary unit in the main dwelling and/or in an ancillary building, such as a garage. This means that the changes in legislation (Ontario 2011; Ontario 2016; Ontario 2019) now permit up to three units on a single lot. In response, some municipalities in Niagara are already on board with zoning bylaws that permit secondary and ancillary units in single dwellings, including St Catharines, Thorold, Welland (see below) and West Lincoln, while the remaining municipalities are at various stages in the process of amending their zoning by-laws to align with the new legislation.

Intensification is another housing issue with increased attention in provincial policy. In response to sustained population growth, the lack of housing supply and low vacancies, *A Place to Grow* provides plans for a range and mix of higher density housing options that can accommodate a range of household sizes in close proximity to transit and other amenities. The plan realizes the need for stakeholders to find opportunities to

redevelop sites using an “age-friendly community design” (Ontario 2019). The province has also set intensification goals for municipalities.

In the next 20 years we will see the impact of intensification policies in buildings with higher storeys along the main corridors of both larger and smaller municipalities across Niagara. Intensification policies are contributing to municipalities growing upward, as the reality is that they are constrained in growing outward. There is little or no designated greenfield, or new land, available for new housing communities in municipalities such as Grimsby, Pelham and St Catharines.

What’s Happening in Niagara

Secondary Suites in Welland

Welland developed its secondary suite policy in 2010 to meet its goals of housing intensification as set out by the province and is currently exceeding provincial requirements in its built-up areas. For Welland, secondary suites address the issues of providing housing for the aging population, offer lower-cost units in a higher-priced housing market, and appeal to developers who see them as a marketing tool (CMHC 2017). Welland was acknowledged by CMHC as a champion of secondary suites in 2017 (CMHC 2017) and continues building them, with the addition of 39 secondary suites in 2019.

Intensification in West Lincoln and Pelham

An example of provincial intensification policy is West Lincoln’s proposed development on two school properties in close proximity to the main regional road in Smithville. Plans for one property include 90 units of stacked townhouses distributed across five complexes, and a 69-unit building that includes commercial space on the first floor of a six-storey building, which is one storey higher than the maximum allowable height. These plans address intensification policies while designating smaller and more affordable units. However, they do not necessarily meet affordable housing criteria.

Pelham’s plan for housing intensification will include units that meet affordability requirements. Council approved a building on the former Fonthill Lumber site along the corridor in Fonthill. Currently referred to as “Parkhill,” the 10-storey development will include 96 rental units (no condos), two-thirds of which will be one bedroom, which is geared for singles and older adults. Pelham’s negotiations with the developer secured 60 per cent of the units meeting affordability requirements. Council responded to older adults who voiced their concerns about wanting to stay in Pelham in affordable housing. The public response to Parkhill is positive, with 200 names

already on the waiting list. However, it is uncertain at this time whether the development will proceed.

Niagara’s Housing and Homelessness Action Plan

A Home for All, a 10-year housing and homelessness action plan, is Niagara’s response to provincial policy that everyone in Ontario has an affordable, suitable, and adequate home. The *Home for All* vision aims to reduce the number of people experiencing homelessness, increase the number of people achieving housing stability, and enable them to experience positive outcomes in health, education and employment (Niagara Region 2019b, 5). The *Home for All* vision is incorporated in Niagara Region’s five-year review of its 10-year housing and homelessness action plan which began in 2019. The action plan has four goals: 1. house people who do not have a home; 2. help people to retain a home; 3. increase housing options for low- and medium-income households, and 4. build capacity and improve the effectiveness and efficiency of the housing and homelessness system (Niagara Region 2019b, 3-4). The review also identified the need to “increase engagement and collaboration with Indigenous partners, and address the housing and homeless services needs of other equity-seeking groups including those with complex needs, persons with a disability, persons with a developmental disability, older adults, youth, women, newcomers and refugees, and Franco-Canadians” (Niagara Region 2019b, 3).

Niagara Regional Housing

Niagara Regional Housing (NRH) has been administering community housing on behalf of Niagara Region since 2002. NRH is the service manager with legislated responsibility for affordable housing among Niagara’s 12 local area municipalities that provides housing, programs, and incentives to assist residents across the region. NRH operates the Niagara Renovates Program which helps fund the creation of secondary suites in single-family dwellings. It also provides support and legislative oversight for 60 non-profit and cooperative housing corporations throughout Niagara that provide a mix of 3,601 townhouse and apartment units for older adults, families, and people with physical or mental health challenges. Its most recent builds include a non-smoking, older adults, LEEDS certified building on Fitch Street in Welland (Birchwood Place), a non-smoking high-rise on Carlton Street that is the first development built in St. Catharines in 40 years designated as public housing, and a future 73-unit project in Niagara Falls (Hawkins Street) made available by removing 12 wartime houses. The mix of rental arrangements allow the buildings to be self-sustaining, which means that the rents will cover the building costs. The builds are detailed in Table 1.



Carlton Street, St. Catharines



Fitch Street, Welland

Table 1 - Niagara Regional Housing Most Recent Builds

	Fitch Street, Welland	Carlton Street, St. Catharines	Hawkins Street, Niagara Falls
Units	67	85	73
Construction Status	Completed 2014	Completed 2019	Commence June 2020
Housing Types	Fully Accessible Partially Accessible	Fully Accessible Partially Accessible Supported	Fully Accessible Partially Accessible Supported
Rent Levels	Affordable Market RGI	Affordable	Affordable Market RGI
Self-sustaining	Yes	Yes	Yes

*RGI - rent geared to income



Oakdale Commons, St. Catharines

Reducing Risk

Niagara Falls, one of the most popular tourist destinations in Canada, also has demand for housing for the number of residents involved in the service sector. Tourists were increasingly attracted to the high-rise brand-name hotels closer to the Falls, which challenged the viability of motels along Lundy's Lane. Some of these motel units presently serve as housing for residents as well as shelters for social service organizations. Niagara Falls has put in place a zoning plan and bylaws to allow for safe single occupancy. While Council admits that residents need better places to live, they do not want to evict them due to code violations, because there are presently no alternative housing arrangements.

Transitional and Supportive Housing

The construction of Oakdale Commons at 176 Oakdale Drive, St. Catharines, was undertaken by the YWCA to address the problem of supporting families in apartments spread across Niagara. Scheduled to open in early 2021, Oakdale Commons will provide 24 long-term permanent units including accessible, emergency, transitional and supportive housing, a play space, communal green space, common space and centralized administration, allowing staff to provide higher levels of support, resources and care. The building is funded by CMHC, the provincial government under the Home for Good program, Niagara Region, community and individual donors. Project management support is provided by NRH. The mix of housing types will ensure that the building will be self-sustaining.

Public-Private Partnership

North Church Court, located at 111 Church Street in downtown St. Catharines, opened in May 2020. It includes 127 apartments (one-, two- and three-bedroom units) with rents no higher than 100 per cent of the Average Market Rent (AMR) as set by CMHC, and 20 of which receive NRH housing allowance subsidies. The property will also include a licensed day care centre, administrative office, and community meeting space. Initiated by Bethlehem Housing and Support Services (BHSS), a non-profit organization, North Church Court is a public-private partnership. The developer, owner and landlord (the private partner), was responsible for the construction and financing of the project; BHSS (the public partner) is the primary tenant and property manager; and both Niagara Region and the City of St Catharines declared the building a municipal capital facility for the purpose of affordable housing (BHSS 2020).



North Church Court, St Catharines

WHO SPEAKS FOR AFFORDABLE HOUSING?

Not everyone is in favour of the changes in neighbourhoods in response to intensification. High-rise buildings that accommodate affordable housing are not always welcome in established single-dwelling neighbourhoods. Public meetings where planners release new building projects can be contentious. We know that residents can be vocal in their opposition. But who speaks for members of our community who require affordable housing? Families working multiple jobs, people who do not have addresses, newcomers waiting for their citizenship and voting rights, are struggling and not as mobilized to advocate for affordable housing compared to house owners or developers who have more success in accessing politicians. Homeless people and those seeking affordable housing are democratically underrepresented in the political system. Advocacy for affordable housing also includes Niagara Poverty Reduction Network, Age Friendly Niagara Network, Niagara Region's A Home For All Taskforce as well as variety of municipal and municipally mandated working groups across Niagara such as Port Colborne Housing Task Force and Fort Erie Housing Coalition. Habitat for Humanity, for example, has built 65 homes and served 71 families including 248 children in Niagara since 1993 (habitatniagara.ca).

The NRH Tenants Advisory Committee, tenant surveys, and regular and informal tenant meetings, provide input for NRH-owned communities. While all tenants who represent a mix of ages and diversity are eligible for these advisory groups, they seem to attract older residents who may tend to prioritize their unique concerns. It would be beneficial to have all groups represented so that everyone has their concerns addressed going forward.

Another initiative to include the voices and input of people seeking housing is the formation of the Homelessness Services Lived Experience Advisory Group, one of eight advisory groups formed by Niagara Region to support the work of the 10-year Housing and Homelessness Action Plan (Niagara Region 2019a). Lived experience advisory groups acknowledge the inequalities in society and believe that including individuals experiencing homelessness is a shift to a balanced approach to end homelessness in Canada (LEAC, 2016). Following principles of inclusion that aim to shift the role of the homeless person from service recipient to advisor, the self-directed advisory group meets regularly to provide input for service delivery and system planning for housing services at the regional level of government.

WILL WE HAVE ENOUGH HOUSING?

Looking Ahead - Increasing Rental Stock

We can see that there are several sizable housing projects completed and still underway. One future plan is an extensive development of the Glendale neighbourhood at the intersection of the QEW and Glendale Road, by the Region and the municipalities of Niagara-on-the-Lake

and St Catharines. The Glendale District Plan is an urban vision that forecasts an approximate population of 15,000 with 7,500 jobs. While the plan includes a mix of housing types, including affordable housing, the completion of the plan will extend beyond the typical planning horizon of 2041 (Niagara Region 2020). While a lot is being done

to address the housing crisis, forecasts indicate that this momentum must be sustained or increased, to meet housing needs for the next 20 years. As stated above, population predictions indicate that Niagara will continue to experience a steady growth rate so that its current population of 450,320 will increase to 609,990, or up 30 per cent by 2041 (Niagara 2019). Forecasts for core housing stock for affordable housing indicate that housing need will continue at present levels across Niagara

(see Table 2). These predictions also indicate that apartments will be in the highest demand requiring an additional 19,325 units by 2041, or 870 units annually (see Table 3) (CANCEA 2019, 8). These projections also indicate that the largest unmet demand for housing in Niagara will come from people in minimum wage sales and service occupations that are a significant sector of Niagara's tourism-based economy (CANCEA 2019, 12).

Table 2 - Number and percentage of households in core housing need by local municipality (CANCEA 2019, 15)

	2016		2041 Target Growth	
	Number	Percentage	Number	Percentage
Port Colborne	1,336	18%	1,721	19%
Welland	3,540	16%	4,999	18%
St Catharines	8,665	16%	10,788	15%
Fort Erie	1,809	14%	2,944	16%
Niagara Falls	5,135	14%	7,337	14%
Niagara Region	23,747	13%	33,915	13%
Thorold	945	12%	1,916	16%
Grimsby	727	6%	847	5%
Niagara-on-the-Lake	413	6%	979	9%
Wainfleet	139	5%	224	7%
Pelham	372	5%	669	6%
Lincoln	433	4%	844	6%
West Lincoln	233	4%	647	5%

Table 3 - Additional Units Required to Meet Target Growth 2018-2041 (CANCEA 2019, 6)

	2018-2021	2022-2026	2027-2031	2032-2036	2037-2041	2018-2041 Total
Single	3,110	4,625	4,584	4,586	4,586	21,491
Semi-Detached	463	1,486	1,535	1,537	1,535	6,556
Row	1,720	4,465	4,578	4,578	4,578	19,919
Apartment	1,162	4,408	4,585	4,584	4,586	19,325
Total	6,455	14,984	15,282	15,285	15,285	67,291

Some municipalities have started prioritizing affordable housing policies. Fort Erie made affordable housing a priority as part of its Housing Action Strategy, with a plan to provide a mix of housing for single parent households, older adults and Indigenous Peoples. Fort Erie has a significant Indigenous population and they are eight times more likely to be homeless (Fort Erie 2019).

St Catharines' Community Improvement Plan targets affordable housing in its proposed amendments, such as residential construction grants and application and permit fee waiver or rebates for proposed affordable rental units (St. Catharines 2019).

CONCLUSION

Despite the growing number of new affordable housing builds in Niagara, population forecasts indicate housing demand will continue for the next 20 years, especially for single-person units, not only in Niagara Falls, St. Catharines, and Welland, but across the region. This demand comes from a variety of residents, but in particular, from lower income workers, who are vital for a viable tourist economy in Niagara.

Provincial plans to address significant population increases include increasing density along major corridors in all municipalities, so we will see more high-rise apartments designed for single occupants across the region. Provincially mandated changes to allow secondary suites and ancillary buildings on single dwellings have been implemented in some municipalities and are awaiting rezoning by-laws in other municipalities.

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Niagara Regional Housing is addressing the increased demands for affordable housing by building new apartments, repurposing existing housing and including tenants in policy networks. Other housing builds include Bethlehem Housing and Support Service's P3 that facilitated the construction of North Church Court in St. Catharines, and the YWCA is addressing emergency and transitional needs with the Oakdale Commons. All these models, while the recipients of various funding arrangements during the building stage, will be self-sustaining properties at no long-term cost to the taxpayer once building is completed and occupied. They also demonstrate various innovative approaches to building models that are integral to meeting the substantial demand for increased housing across Niagara moving toward 2041.

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The Niagara Community Observatory is a public-policy think-tank working in partnership with the Niagara community to foster, produce and disseminate research on current and emerging issues. An electronic copy of this policy brief can be found on our website at www.brocku.ca/nco

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