

The Five-Year Review

Legislative Requirements

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

According to the Housing Services Act, Housing and Homelessness Plans need to include the following:

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

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

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

Niagara's 10-Year Housing and Homelessness Action Plan, "A Home for All", is intended to support the provincial vision that every person in Ontario has an affordable, suitable and adequate home to provide the foundation to secure employment, raise a

family, and build strong communities. “A Home for All” sets out the same vision for every person in Niagara. Working to achieve this vision will help reduce the number of people experiencing homelessness and increase the number of people experiencing housing stability. It also supports ending homelessness in Niagara, and specifically ending chronic homelessness aligned with provincial timelines (by 2025-2026). When people have access to stable, adequate and affordable housing it enables them to experience other positive outcomes in health, education, and employment. Ending homelessness is a key component of poverty reduction. Access to adequate, suitable and affordable housing is an essential part of the foundation to move people out of poverty.

Planning is a complex and intricate process that is undertaken at a given time, in an environment of change and uncertainty. Nevertheless, the five year review provides an opportunity for the service manager, its partners and other community stakeholders to reflect on the local plan and the actions taken in the first five years, and plan to improve the local system of housing and homelessness in a way that will lead to better outcomes for people in Niagara.

This review addresses each of the following policy directions:

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

Analysis of External Environment

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

- The Housing Market** While Niagara remains the most affordable market in the Greater Toronto Hamilton Area, it has seen the largest increase in prices from 2014 to 2019 among comparators, including an 81% rate of change in ownership prices in that five-year period. Niagara's housing market has seen dramatic changes since 2016 in both home ownership and rental prices. In 2019, St. Catharines was identified as the 10th most expensive rental market in Canada (3rd in Ontario) with the median price of \$910 for a one-bedroom rental. Increased demand, limited rental supply, an increase in student population, and increase in short term rentals (such as Air bnb's), have led to falling vacancy rates, especially for more affordable rental units. An additional 1,070 households in Niagara experienced core housing need in 2016 as compared to 2011, and numbers are expected to continue to grow if Niagara maintains the status quo approach.
- Emergency Shelter** Niagara has seen an increase in demand for emergency shelter services. While available shelter beds have been increased by 13% from 2016 to 2018, occupancy rates have continued to climb from 98.2% in 2016 to 104.3% in 2018. Front line homelessness services staff express concern that it has become significantly harder for them to secure safe, affordable rental units for clients looking to exit homelessness. In 2018, 674 (37%) of people who accessed shelter stayed for 31-179 days, using 75% of available shelter capacity of 63,231 bed nights. It is commonly agreed that additional housing and supports designed to meet the needs of this population could free up a significant portion of existing shelter capacity.
- Community Housing** Niagara has seen continued long wait times of up to 15 years for community housing units. From June 2017 to June 2019 the community housing waitlist grew by nearly 20% from 4,829 to 5,775 households. Niagara Regional Housing has identified that residents in community housing who have increased their income and are interested in moving to market units are struggling to find units in the market that they can afford. Additionally, even lower market prices for home ownership are beyond the maximum prices that qualify for use by community housing tenants seeking to enter into the home ownership market with the support of Niagara Regional Housing's Welcome Home Niagara ownership program.
- Funding and Policy Changes** The federal government redesigned the federal funding program known as the Homelessness Partnering Strategy into Reaching Home: Canada's Homelessness Strategy in 2018. Reaching Home was launched in 2018, with sweeping changes for service delivery and coordinated system design. The province also launched Home for Good funding for supportive housing in 2017 and has introduced policy changes that impact development through the Growth Plan for the Greater Golden Horseshoe and Bill 108: More Homes, More Choice.

Policy changes continue to be implemented and are expected to have broad impact on housing and the homelessness system for years 6-10 of the Action Plan. Current provincial policy direction supports an increased role for the private market in meeting housing needs. Across Canada there has been an increased awareness and discussion about the history, rights, and experience of Indigenous people, including Truth and Reconciliation, and a directive of the province to engage, coordinate, and collaborate with Indigenous housing and service providers to meet the needs of Indigenous people in the service area.

- **Client Needs** While the number of individuals and families experiencing homelessness have increased, the number of people with complex needs accessing services has also increased. Factors such as the opioid crisis and human trafficking have led to an increase in the complexity of local need. Visible homelessness and street community are on the rise, especially in the larger municipal cores in the region. Niagara's homeless serving system is increasingly challenged to effectively support people experiencing a combination of experiences that may include chronic homelessness, mental illness, trauma, addictions, and social needs (inclusion and meaningful daily activity) to exit homelessness and achieve housing stability. In part a reflection of limited community-based supports to address mental health issues, emergency department visits in Niagara (2,377/100,000) are higher than Ontario as a whole (2,006/100,000) and hospitalization for intentional self-harm (96/100,000) has been significantly higher than Ontario (71/100,000) for approximately ten years. Community housing has seen a surge in vulnerable tenants due to an identified increase in mental health challenges and addictions. Opioid related emergency department visits have been significantly higher in Niagara (114/100,000) than for Ontario as a whole (54.6/100,000 in 2017), with St. Catharines topping the list of Ontario cities hardest hit by the opioid crisis. Community housing providers have identified an increased need for residents to have access to a variety of services to support stable tenancy and positive community involvement.
- **Focus on Best Practices** Housing and homelessness systems across Canada and beyond have been identifying and implementing evidence-based solutions to affordable housing and homelessness. Practices being used in other communities that could be adapted to Niagara include Built for Zero Canada (BFZ-C), Coordinated Access, a By-Name List, Assertive Street Outreach, Shelter Diversion and Housing Focused Shelter.

Review of Activities from the First Five Years

Years 1-5 of the Action Plan (2014-2018) included the development of the "A Home for All" Task Force and five working groups with community participation and leadership.

Each working group supported the completion of actions outlined in the plan related to a specific area of focus, and included:

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

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

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

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

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

To move these households out of core housing need, options need to be created within Niagara’s supply of housing so that they could be suitably and adequately housed in

options with total monthly housing costs for rental or ownership that are at or below \$1,317. Projections of future need identifies that Niagara Region's target growth will hold the percentage of households in core housing need at 13%, with an additional 10,168 additional households in core housing need by 2041.

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

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

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

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

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

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

The Process of the Five-Year Review

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

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

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

- Age Friendly Niagara Network
- Indigenous Community/Niagara Indigenous Community Advisory Board on Homelessness
- Niagara Resource Managers Group/Developmental Services Ontario.

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

To better reflect the voice of the Indigenous community within this document, content provided by the Niagara Indigenous Community Advisory Board on Homelessness has been included as a call-out in each section.

Voice of the Indigenous Community

“The five-year update to the plan needs to address the context of the Indigenous community in the Niagara Region. Current Point in Time (P.I.T.) surveys (2018 Homeless Hub) indicate that 24.3% of respondents identify themselves as Indigenous. We believe that number to be higher even though they represent only 2.8% of the general population. This data clearly shows that there is a strong need in the Niagara region for social services to be coordinated and directed to the housing needs of Indigenous people. These needs include the prevention of homelessness through housing location and set up, help with housing retention, increasing housing options with close client support, and access to emergency housing and shelters. There is a critical need to co-ordinate all relevant social services in the Region and to educate all persons involved in these services unique to the housing needs of Indigenous people.”

Key Recommendations from the Review

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

- 1) Update the plan to reflect the identified needs of older adults, Indigenous people, and persons with a developmental disability, and persons with complex need including chronic homelessness.
- 2) Update the plan to be consistent with land use planning and the new Regional Official Plan, and based on the assessment of current and future affordable housing need in the Niagara Housing Statement.
- 3) Maintain the four goals of the plan but revise the wording of the goals to be clearer and reflect current language in use.
- 4) Recognizing the importance of addressing Indigenous housing and homelessness in Niagara, integrate content provided by the Indigenous community into the body of the plan instead of as a separate appendix.

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

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

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

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

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