

Improving Safe and Affordable Housing for Women in Niagara, Before and After COVID-19

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INTRODUCTION

The COVID-19 pandemic has generated the expression: “We are all in this together” (UN 2020). However, the expression does not fairly portray the disproportional impact of the pandemic on women. COVID-19 has affected all Canadians, women more negatively and women facing barriers of race, class, gender and sexual orientation most negatively (YWCA 2022)¹. Added to these barriers is the fact that those most impacted by COVID-19 are the least represented in policy-making forums. This is particularly evident in the community housing sector.

Community housing generally has not attracted much attention federally or provincially (Bendaoud 2019, 317) but the demand has always exceeded supply (Bendaoud 2021, 442). The Niagara Region’s centralized housing waitlist grew by 11.5 per cent between 2020 and 2021, increasing to 9,171 households from 8,228 (Nicolaou 2022). The current housing crisis in Niagara is forecasted to escalate in the next 20 years (CANCEA 2019). Several factors are contributing to this: precarious employment, landlord preference for short-term and more lucrative rentals, rental-to-private-ownership conversions, and inadequate affordable housing supply are among the leading factors.

The federal government relinquished its leadership role in building social housing to the provinces in the 1980s, which Ontario then shifted to its municipalities in the 1990s (Carroll and Jones 2000). Changes in federal and provincial funding arrangements indicate that funding for social and affordable housing will decrease despite predictions of population growth and higher housing costs.

This means that municipalities will need to make up for future funding shortages to address the growing need (FAO 2021, 34).

Women have experienced severe hardship during the pandemic relative to men and were often forced to reduce work hours or completely sacrifice paid labour for at-home work caring for children and the elderly and have lagged behind men in the pandemic recovery (Sultana & Ravanera 2020). In the St. Catharines-Niagara CMA, women comprise 65.5 per cent of the part-time workforce and have a lower median wage than men. (NWPB 2020).

Skyrocketing housing prices, met with low rental supply, have affected everyone in Niagara but hit some harder than others. Indigenous Peoples, sole-support parents, women, visible minorities, and recent newcomers have been disproportionately disadvantaged (Niagara 2019b). In the Niagara region, 14 per cent of the people surveyed reported experiencing discrimination in housing (Niagara Region DEI 2022). Individuals surveyed reported discrimination based on gender (41 per cent), ethnicity (24 per cent), race (18 per cent), disability (23 per cent), sexual orientation (15 per cent), or Indigenous identity (four per cent) (Niagara Region DEI 2022).

The housing crisis also disproportionately impacted women with children, older adults, newcomers, veterans, at-risk youth, and people facing mental health or addiction issues. The housing crisis is projected to increase unless we work toward providing safe, affordable, and adequate housing for women in Niagara.

¹ In this report, we refer to overlapping systems of discrimination or disadvantage experienced by individuals whose identities interconnect social categorizations such as race, class, gender and sexual orientation as “intersectionality.”

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Homelessness is dangerous for women and gender-diverse people. In Canada, in 2016, 37.4 per cent of young homeless women experienced a sexual assault, compared to 8.2 per cent of young homeless men; 41.3 per cent of trans and gender non-binary homeless youth had experienced sexual assault, and 35.6 per cent of 2SLGBTQ+ homeless youth had experienced a sexual assault, compared to 14.8 per cent of straight homeless youth (Schwan et al. 2020, 19). Intimate partner violence intensified during the COVID-19 pandemic due to lockdowns that kept victims in their homes with their abusers providing little or no windows of opportunity to seek help. Shelters were not always available due to pandemic distancing policies. With shelters at capacity, of which were most, women were turned away, putting them at risk of returning to their abuser (Grant et al. 2022).

This policy brief builds on research investigating the “wicked problem” of accessing affordable housing in Niagara (Heritz 2020). Informed by its Strategic Plan (YWCA 2019) to achieve its goal of affordable housing for women and families, YWCA partnered with Brock University’s Niagara Community Observatory (NCO) to conduct research to inform policy change. The NCO and YWCA formed a research team, assisted by two SSHRC-funded Brock University research assistants, and an advisory council made up of people with first-hand experience dealing with issues of affordable housing, to guide the project with an aim to give voice to some of those most affected by housing policy choices. This policy brief sheds light on the lived experiences of women facing homelessness in Niagara, focusing specifically on their challenges accessing rental housing. This research resulted in the generation of primary evidence that can support advocacy for affordable housing in Niagara. We anticipate that the outcome of this project will raise public awareness and encourage concrete policy actions to increase access to safe and affordable housing for the most vulnerable women and gender-diverse people and their families in Niagara.

The rest of the policy report is organized as follows: First, we describe the method and process of data collection and analysis. Second, we present the results of the research, highlighting critical themes that characterize the challenges and difficulties women face in finding safe and affordable housing in Niagara. Finally, we conclude with insights on what we see as vital lessons that can be drawn from the lived experience of our research participants to inform the public’s understanding of affordable housing in Niagara. We also make extrapolations from these lessons to offer policy recommendations as well as reflect on broader issues of affordable housing in Ontario and Canada.

DEFINITIONS

Affordable housing is defined by the Canadian Mortgage and Housing Corporation (CMHC) in very broad terms: as costing less than 30 per cent of a household’s before-tax income on acceptable housing (CMHC 2022). Households that spend more than 30 per cent — and if their housing falls below at least one of the adequacy, affordability or suitability standards set out by Niagara Regional Housing (NRH) — are in core housing need. According to NRH, “Households in core housing need are at risk of homelessness” (NRH 2019).

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.

Rent-g 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 current calculation in Ontario 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.

Homelessness “describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, unhealthy, unsafe, stressful and distressing” (Canadian Observatory on Homelessness 2022).

Hidden homelessness refers to people who live in a car, with family or friends, and are therefore not included in Point-in-Time counts. Hidden homelessness is more prevalent compared to street homelessness especially for women who negotiate high-risk survival strategies, for themselves and their children, to avoid the dangers of the street and co-ed shelters. They may stay in unsafe relationships or exchange sex for shelter (Schwan et al. 2020, 4).

METHODOLOGY

A community-based action research approach was used on this project. The research was guided by a housing advisory council comprised of women with lived experience of homelessness. Community-based research acknowledges that participants have much to contribute to the goal of social justice based on their knowledge about themselves and their communities (Boyd 2008, 39–40; Wallis & Kwok 2008; Fung 2006). By listening to women’s lived experiences and understanding women’s membership in social systems, research can reveal “previously neglected or misunderstood worlds of experience” (Reinharz 1992, 44). The qualitative descriptive approach used characterized the challenges women face in accessing affordable housing and gave voice to a vulnerable population that rarely gets a voice to advocate for their interests (Ramsay et al. 2019, 1840; Colorafi & Evans 2016, 16). Advisory groups that acknowledge the inequalities in society and believe that including individuals experiencing homelessness is a shift toward a balanced approach to ending homelessness in Canada (Dej 2020; Paradis 2017; LEAC 2016). Following principles of inclusion that aim to shift the role of the person experiencing homelessness from a social services recipient to a housing policy advisor (Heritz 2020; LEAC 2016), advisory groups provide input for service delivery and system planning for housing services at the regional level of government (Niagara 2019). From a public policy perspective, the project’s advisory council, current and former recipients of social services, became repositories and conduits of knowledge, informing decision-makers of the need for housing policy change.

This community-based research project focused on women who have knowledge and experience about everyday life especially regarding issues of housing. With this in mind,

a Housing Advisory Council (HAC) was established with the help of the YWCA Niagara Region specifically for this research project, comprising women and gender-diverse people with intersectional identities who have experiences of homelessness; members of organizations who represent people with lived expertise of homelessness; the YWCA’s Executive Director and members of the board’s Advocacy Committee; and researchers from the NCO. Some of the women also faced additional intersectional barriers based on their Indigeneity, race, age, gender-identification, and ability (YWCA 2019; Clark 2016; LEAC 2016; Findlay 2015; Crenshaw 1989).

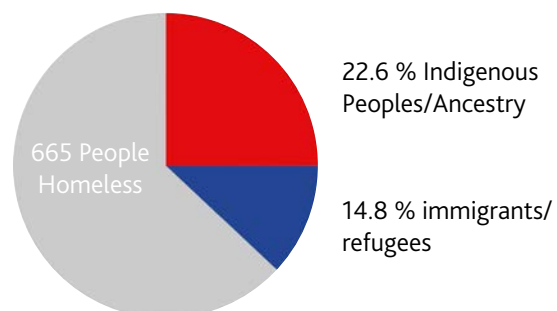
The Council’s first task was to determine the questions for the three focus groups. Two focus groups, one representing current residents at the YWCA shelter and one representing women in transitional housing were held in March 2022 at the YWCA’s Oakdale Commons. The third focus group was held virtually in April 2022 and consisted of 11 members of Niagara Region’s Lived Experience Advisory Network (LEAN) who represented women and gender-diverse people in our community who have been navigating through the housing system. Altogether, 20 participants attended the three focus groups. The HAC contributed to the identification of the key themes emerging from the research upon review of each of the focus group reports. The key themes will be explored below.

The research was supported by a literature review of peer reviewed articles, grey literature and government documents that included: federal, provincial and municipal policy documents regarding affordable housing provision, and Statistics Canada data on housing, demographics and the labour force.

WHO IS UNHOUSED AND WHY?

The Niagara region is experiencing an “unhoused crisis.” The rapid spread of people experiencing homelessness does not appear to be ending soon due to population growth in Niagara and limited housing stock with skyrocketing prices. On March 23, 2021, the Niagara Region Point-in-Time Count indicated 665 people were experiencing homelessness (Niagara Region 2021). This is an increase from 625 in 2018. Indigenous or from Indigenous ancestry (22.6 per cent) and immigrants/refugees (14.8 per cent) were disproportionately experiencing homelessness as compared to the overall population.

Niagara Region Point-in-time Count, March 23, 2021



There were 1,053 people on the Region’s ‘By Name List’ of registered individuals experiencing homelessness in 2021. Of those, 424 were experiencing chronic homelessness (unhoused for six or more months in one year) (Niagara Region HHAP 2022). Exact numbers based on gender were not available. What we do know, is that from the 2021 Point-in-Time survey, women occupied 56.3 per cent of transitional housing space which is disproportionate compared to the overall regional population of women (52 per cent) and 33.2 per cent of emergency shelters and crisis beds (Niagara Region 2021). The numbers are not showing the number of the ‘hidden homeless’, that tend to be women (Schwan et al. 2020).

Three general themes emerge when discussing why people experience homelessness: affordability, trauma, and discrimination. We briefly introduce the factors below with some background information and will later elaborate on them in our Findings and Analysis section.

Affordability is the key barrier for accessing housing. Most of the unhoused population in Niagara stated that their primary source of income was Ontario Works (OW) and the Ontario Disability Support Program (ODSP). Unaffordable rents were given as the central reason for the ongoing problem of homelessness with 80 per cent of the unhoused population indicating they cannot afford rents in Niagara despite social support and disability benefits (Niagara Region, 2018).

The affordability crisis pre-dates the COVID-19 pandemic but has persisted and even exacerbated throughout the crisis, with average rental prices for bachelor units increasing to \$796 in 2021. People earning minimum wage in Niagara spent more than 30 per cent of their monthly income on rent in 2021. A single working parent earning minimum wage spent over half her income on

housing in 2021 (she would also receive \$600 per month in Canada Child Benefit per child). The increase in rents in 2022, estimated at 25 per cent higher, now places “living” wage earners in core housing need.

Trauma negatively impacts on housing stability. Trauma often results in mental health challenges such as PTSD, anxiety, and depression that make daily interactions and duties difficult to maintain (van der Kolk, 2014). Most often, substance and alcohol users are stigmatized and cast aside in our society, however, substance and alcohol use are often the outcomes of traumatic events rather than a willed choice; they are a way to cope with trauma by providing moments of relief from the chaos, pain, and torment within (Maté 2008). The trauma women and gender-diverse people experience do not end when they have escaped their abuser (Schwan et al. 2020; WomenACT 2022; WomanACT 2018). While previous experiences of trauma are pathways into homelessness, losing a home and homelessness are traumatic events themselves (Somerville, 2013; Graffy et al. 2019; Guarino & Bassuk, 2010). Often homelessness and poverty accumulate, adding more emotional layers of worthlessness, shame and stigmatization, and perpetuating the cycle of substance and alcohol use to cope with both the new and historical layers of traumatization (McNaughton, 2008; Guarino & Bassuk, 2010; Schwan et al. 2020).

Discrimination prevents access to housing. It comes in many forms, alienating groups of people based on race, class, gender, sexuality, ability, religion, mental health, illness, age, and citizenship status (Homeless Hub 2022). As a result of discrimination, individuals and communities that are “othered” suffer from poorer health and are at a disadvantage in society (Robson & Akford, 2020). Next, we will disclose the extent to which these factors impact on the housing situation of vulnerable members in Niagara.

Income and Rental Costs 2021 (Bachelor and 2-bedroom units)

	Income & Source	Rental Cost	% Income Spent on Rent	Affordable rent (30% of monthly income)
Single Working Person	Minimum Wage \$2,176 Living Wage \$2,866	Bachelor \$796	Minimum Wage 36.58% Living Wage 27.77%	Minimum Wage \$627.90 Living Wage \$826.80
Single Working Parent	Minimum Wage \$2,176 Living Wage \$2,866	2 bedrooms \$1,191	Minimum Wage 54.73% Living Wage 41.56%	Minimum Wage \$627.90 Living Wage \$826.80
Single Person Social Assistance	Ontario Works (OW) \$733 Ontario Disability Support (ODSP) \$1,169	Bachelor \$796	OW 108.60% ODSP 68.09%	OW \$219.90 ODSP \$350.70

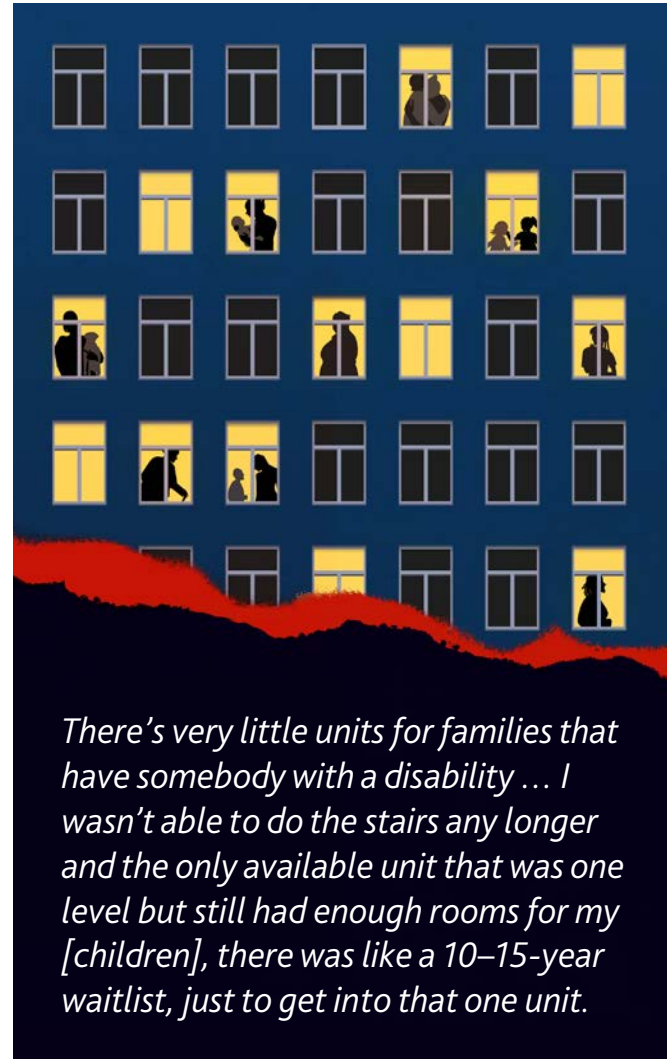
BARRIERS TO HOUSING

Data analysis from the focus group transcripts disclosed an overarching theme of barriers; financial, systemic, and discriminatory. According to the participants, the overlapping of these barriers worsened their housing situation. Women navigating scarce shelter and housing availability and social service agencies often felt overwhelmed by bureaucracy. Extensive waitlists and “penalization” of support payments by social services directly affected participants’ access to housing. Social service regulations that required direct contact with landlords operated as a barrier because the policy exposed participants to poverty-related stigma and discrimination. “Intent to Rent” forms and Pay Direct programs, often used as housing stabilization strategies that require cooperation from landlords, may also operate as barriers in the rental market in this way. Participants described additional barriers to renting such as credit checks, police checks, and reference checks. Each was described as a barrier for individuals without a rental history or with limited financial resources. During COVID-19, women were vulnerable to scams when rental units were posted virtually, and “landlords” asked for first and last months’ rent for units that they did not own. Participants also reported impeded access to transit, grocery stores, banks, housing services, internet, and cellphones.

Five key sub-themes emerging from the data analysis were: affordability, support systems, trauma, discrimination, and safety. Each sub-theme is described, followed by an analysis of how the themes intersect and inform our understanding of the challenges women and gender-diverse people face in finding safe and affordable housing in Niagara.

AFFORDABILITY

Because of increasing rental costs in Niagara and inadequate social assistance, some women felt they had no choice but to find a roommate with whom to share rental costs or seek to rent a room in a house, apartment, or motel. It is important to note that room rentals do not accommodate the housing needs of women with children, and that renting a room can introduce safety concerns for women seeking safe and affordable housing in Niagara. Moreover, although rooms in houses, apartments, or motels had lower rental prices than a full unit, costs often exceeded what was affordable on a low-income budget, especially social assistance. Participants described a dearth of affordable housing for families with children and even fewer available units for families with a disabled family member.



Changes in rental arrangements like adding utilities payments when they were formerly included in rent, asking for first and last months’ rent, and renovations were also reported by women as barriers to attaining or keeping their housing. Women also reported that affordable housing was often located in unsafe neighborhoods, close to substance use, with few services and poor transportation. In one case a mother had inadequate housing for her children, so when custody switched to the father, her social assistance was reduced, further curtailing any prospects of finding adequate housing for herself and her children. In each of the focus groups, participants reported food and bank deserts (lacking in nearby grocery stores and banks; problematic if you don’t have access to appropriate transit) in the neighbourhoods where housing was affordable, such as the Queenston neighbourhood in St. Catharines and Drummond Road area in Niagara Falls.

One participant described how safe housing needs competed with other basic needs:

If you can afford it, it's probably not going to be in a very good neighbourhood ... or you go above your budget and pay for something in a little bit nicer of an area, but then you're not eating and you're not able to take care of yourself and your needs.

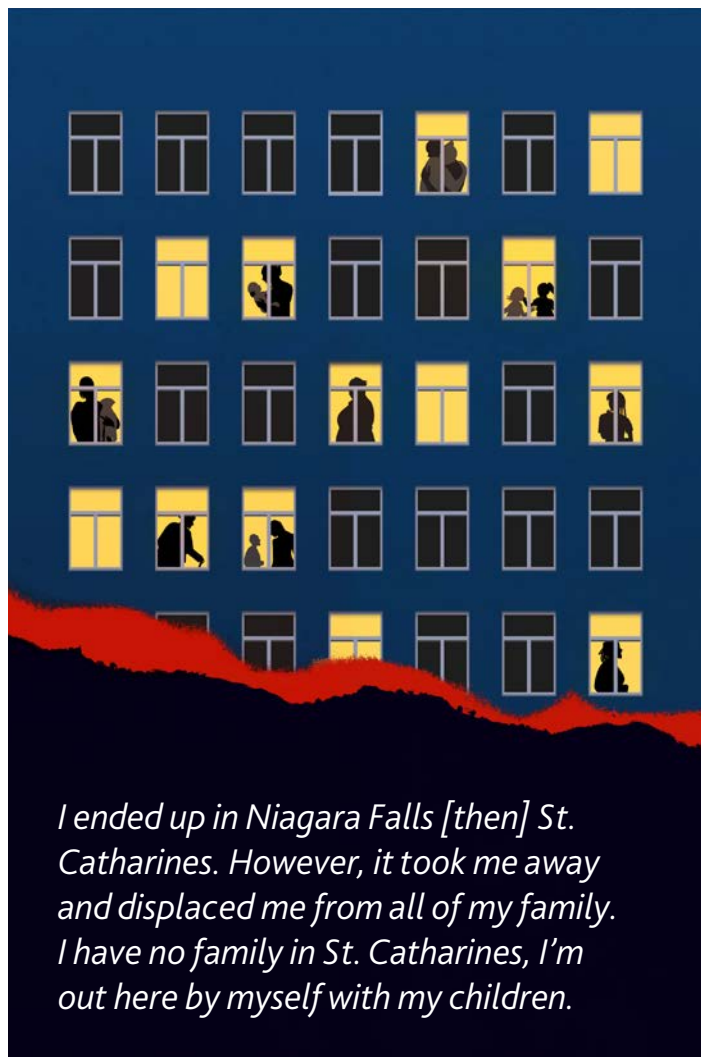
While there is an emphasis on accessing rental housing in this report, participants discussed home ownership.

Owning's cheaper in a lot of ways, like my mortgage is a hell of a lot less than I'd be paying if I was renting anywhere. But it means that there's no money to afford to do basic maintenance.



SUPPORT SYSTEMS

An intersectional relationship was found between the lack of community housing and displacement of women's social networks. More than half of the women participating in the focus groups reported long waiting lists for community housing and some reported the lack of disability units. Waitlists for shelters and housing assistance in Ontario reportedly displaced women and their families. Several women stated that housing offered to them required moving away from family and support systems.



I ended up in Niagara Falls [then] St. Catharines. However, it took me away and displaced me from all of my family. I have no family in St. Catharines, I'm out here by myself with my children.

Waitlists are not getting shorter, commented one participant, because people can't afford to move. An intersectional relationship was also found between disruption of women's support networks and policies governing income support. One participant commented that ODSP and OW employed "bad logic" when assuming "that, if you're living with a family member, then basically like you don't need this program because someone else can support you."

Just because you live with them doesn't mean they can afford to support you or would want to support you.

Income support policies and remittances are intended to make housing more affordable yet the social support system itself felt like "a barrier or a trap" to one participant because it penalized people who were attempting to better themselves.

If you take steps to transition out of supportive housing, such as getting a job, your benefits are reduced or eliminated, and you are unable to meet your health care and dental health needs. Additionally, your rent is increased, and you are not able to save to transition out of housing.

TRAUMA

An overwhelming majority of women must often relocate to flee an abusive relationship. Survivors of partner abuse face economic challenges that range from low income or inadequate social assistance, dependence on the abusive spouse for financial support, poor credit scores, and precarious employment that leads to mental health and self-worth issues.

Intimate partner violence intensified during the COVID-19 pandemic due to lockdowns that kept victims in their homes with their abusers, providing little or no windows of opportunity to seek help. Shelters were not always available due to pandemic distancing policies and the increased demand on shelters. With shelters at capacity, many women were turned away putting them at risk of homelessness. One woman stated:

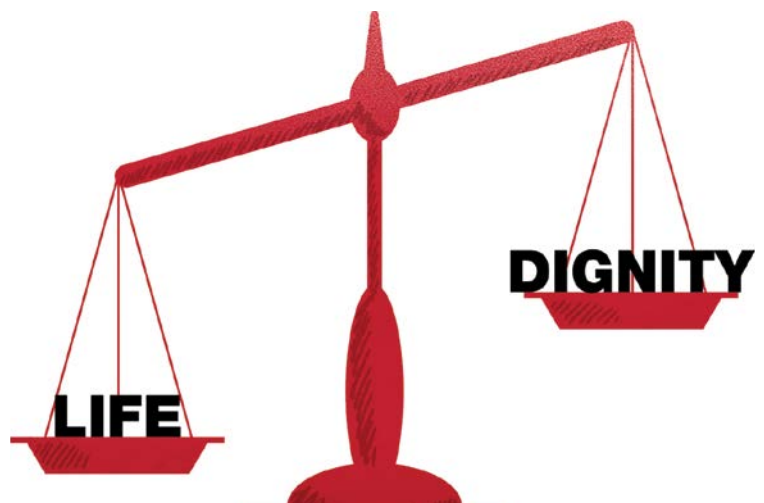
I was in a relationship for 28 years. It was very, very abusive. I ended up with an alcohol problem and now I have been on and off homelessness for five or six years.

Trauma results from instability and the stress of homelessness and it impacts coping mechanisms. One woman living in a shelter and another living in transitional housing reported being fearful and stressed about having to transition out of supportive housing. Women recovering from addiction mentioned that housing is usually in locations with active substance use, which can be triggering. Another woman explained that she struggled with the basics and feared she might burst into tears even thinking about going out to a job.

Because I know at the “Y”, obviously you can’t live there forever ... I was, you know, freaking out. Where am I gonna go? Who am I gonna live with? What’s gonna happen? ... What [with] being three months clean at that time, I was still new in my sobriety.

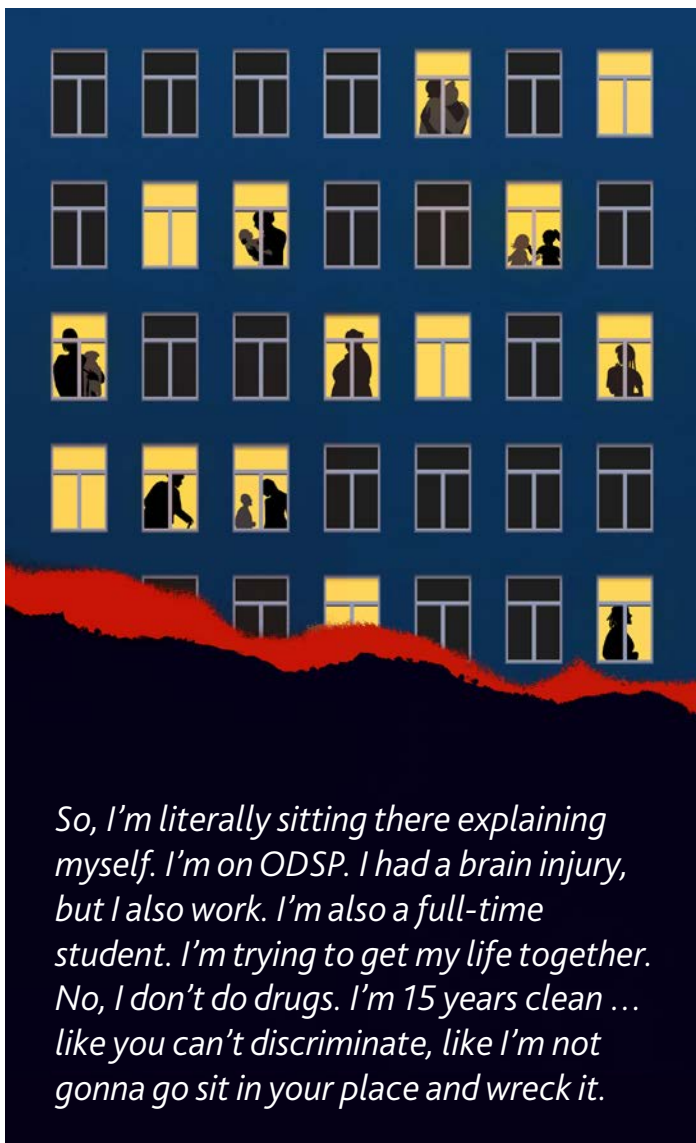
DISCRIMINATION

The prevalence of racial discrimination was identified as an added barrier to affordable housing for low-income and homeless Black, Indigenous, and People of Colour. One Black participant commented that “racism is still alive and well in St. Catharines and in other regions.” A second participant stated that she, too, had observed racism by landlords. Our research found that housing was also denied based on gender, gender identity, and immigration status.



If you are somebody who is not cisgender but somebody who is transgender or somebody who is of same sex, you're at the mercy of the person who is renting out these apartments if they do not agree with your sexual orientation ...

Women faced unique barriers because of gendered stereotypes. Participants reported that landlords made assumptions that single women were sex workers, or “having parties, or one-night stands”. One woman described sexual harassment by a landlord who wanted sexual favours. Women also reported that they were denied housing based on having children, ODSP, or a disability.



So, I'm literally sitting there explaining myself. I'm on ODSP. I had a brain injury, but I also work. I'm also a full-time student. I'm trying to get my life together. No, I don't do drugs. I'm 15 years clean ... like you can't discriminate, like I'm not gonna go sit in your place and wreck it.

Landlords tended to “automatically assume the worst” when they heard that the participant was associated with the shelter. Many women were assumed to have substance-use disorders, unable to pay rent or were actively engaged in sex work. Landlords also often denied participants shelter because they assumed that single women in the shelter system had “crazy ex-boyfriends” or “have lots of kids.” As a result, landlord preference has often gone to students or women in heterosexual relationships, further marginalizing the most vulnerable women in our society.

SAFETY

Participants reported that stable, affordable housing was critical to increasing safety for women and gender-diverse people, especially for survivors of intimate partner violence. They described safe housing as clean, well-maintained, and free from “critters.” Extra locks, security cameras, and opportunities to live above the ground level were all described as key to safety, especially as it relates to abusive ex-partners. Participants also emphasized that affordability is central to safe housing, providing security and the ability to meet one’s basic needs.

Safety was key for participants who were renting homes and sharing living spaces with strangers including bathrooms and kitchens. Safety also meant no harassment, especially from landlords. Some participants described experiences where landlords asked questions or talked to them in ways that they felt violated their personal boundaries.

The substance-use epidemic in Niagara manifests itself in low-income housing across the region. Participants talked about “good neighbourhoods”, highlighting neighbourhoods and rental spaces with access to grocery stores, banks and buses versus “bad areas,” where active substance use was visible and problematic to their safety and to some, their own recovery. One participant talked about the visibility of substance use, theft of property (bikes), yelling, and violence as aspects of “drug houses” that contribute to a dangerous environment. Living in proximity to “drug houses” is simply unsafe, especially for children, she explained. And, often, units with the lowest rental prices are in proximity to active substance use.

Renting a room in a house is the most difficult thing because [you] don't know who you're going to be living with ... and how is your safety going to be impacted living with someone you don't know?



RESILIENCE AND RESISTANCE

The purpose of this community-based participatory research was to gather the perspectives of women with lived experience of homelessness about barriers to accessing safe and affordable housing, and the actions needed to overcome them. The YWCA and NCO participatory action research showed that historically underrepresented women are willing and able to contribute to discourse that informs policies that will directly affect them. The women participating

in the shelter, transitional housing and community housing focus groups were enthusiastic to share their perspectives. They commented that being homeless did not mean they were a victim without agency. One member of the Housing Advisory Council described being part of the solution in her neighbourhood as an active member of a tenant-led group of women with experience of being unhoused. The group is advocating for supports and services for women.

RECOMMENDATIONS FROM THE FOCUS GROUPS

The current plan to build over one million homes in Ontario in the next decade does not address the fact that most of the women and gender-diverse people who face intersectional barriers described in this policy brief will not be able to afford to rent or buy these new homes without policies, funding and other resources to enable access.

There are systemic barriers that must be overcome to make safe housing affordable for everyone. The recommendations start with the input from the three focus groups followed by recommendations for each level of government from the Housing Advisory Council. They were further confirmed and validated by YWCA's participation in *The Pan-Canadian Women's Housing & Homelessness Survey* (Schwan et al. 2021, 54–61):

Focus group participants made recommendations that would address structural barriers to affordable housing:

- Increase Internet access at public libraries and throughout the community.
- Locate affordable housing in areas with access to supermarkets, banks, public libraries, and community gardens.

- Provide transportation assistance; transit tickets; volunteer drivers.
- Provide accessible (phone) support services navigating all systems: health, welfare, licensing.
- Provide on-site support services in shelters, community and transitional housing (e.g. counseling and employment services)
- Start financial literacy and use of electronics in the school curriculum at a young age.
- Remove requirements for first and last months' rent prior to moving in. Allow last month's rent to be paid in installments.
- Stop reducing benefits when family members share housing.
- Allow individuals with ODSP to co-own a home as co-tenants.
- Require committees, not just the property owner, to review rental applications to reduce discrimination.
- Increase security in rental buildings, including phone numbers to call for help.
- Provide resources at the federal, provincial, and municipal levels of government to foster agency by women and gender-diverse people with lived experience of homelessness, recognizing that they may require assistance in advocacy.

RECOMMENDATIONS FOR GOVERNMENT

FEDERAL GOVERNMENT

Ensure gender-based equity in funding for the National Housing Strategy. Ensure all federal programs prioritize those in greatest need, including women and gender-diverse people with disabilities, Indigenous and Black women.

Redesign and further invest in the Canada Housing Benefit (CHB.) CHB helps families with rent subsidies, but it is not enough. Subsidies should close the gap between the cost of rent and 30 per cent of a person's income.

Recalculate housing formulas. CMHC calculation of 80 per cent of market rent is not an affordable standard considering the current housing prices in Niagara.

Actively prevent the financialization of housing. Regulate Real Estate Investment Trusts (REIT) that are reducing the availability of affordable housing.

PROVINCIAL GOVERNMENT

Raise social assistance rates, disability benefits, and minimum wage. Social assistance (OW and ODSP) rates should follow the federal government's COVID-19 CERB example of \$2,000 per person per month, which comes closer to what is needed to access safe and affordable housing in Niagara today.

Long-term investments in women-led and women-focused organizations, non-profits, and housing providers serving women and gender-diverse people and families. Investments should rapidly advance these organizations' ability to develop supportive and affordable housing for women and gender-diverse people impacted by homelessness, substance use, disabilities, and child welfare involvement.

Improve accessibility to mental health and addiction supports as ongoing services for everyone experiencing trauma due to intimate partner violence and homelessness.

Ensure landlord/tenant legislation does not directly or indirectly discriminate against women, girls, and gender-diverse people who are residing in transitional or social housing.

NIAGARA REGION

Gender lens. Municipalities must include a gender lens in their Official Plans. This would assist in planning neighbourhoods that are accessible, walkable (to grocery stores, banks), and include childcare centres.

Lived expertise. Include lived experts who face intersectional and gender barriers in policy development regarding coordination of services, improving shelter spaces, and increasing the supply of safe, accessible and affordable housing.

Improve and coordinate access to legal information, advice, and representation for women, girls, and gender-diverse people facing housing precarity or housing rights violations.

Supportive housing. More supportive housing is required in Niagara to assist women and gender-diverse people and their children out of homelessness. All municipalities must support Niagara Region in securing federal and provincial funding for supportive housing.

Vacant or underused city-owned land, infrastructure and buildings. Municipalities should partner with the federal government's rapid housing initiative, for housing for women and gender-diverse people with intersectional identities.

Inclusionary zoning. Municipalities include Inclusionary Zoning (designate a percentage of units as affordable housing in new builds) to increase access to affordable units to residents across Niagara.

Landlords. Implement a landlord registry to regulate the conditions of available units. Implement replacement bylaws to house people impacted by renovations.

While the recommendations above identify specific action-steps that each level of government should consider, an ideal situation from the standpoint of integrated and comprehensive public policy would be a multilevel governance approach to safe and affordable housing in which the three levels of government closely coordinate their program and funding initiatives. Multilevel governance would allow for more institutionally synchronized policy measures rooted in respect for local and regional municipal jurisdictions as frontlines of community-driven solutions supported by upper-tier governments.

FEDERAL GOVERNMENT

The federal government does not build homes anymore. However, the *National Housing Strategy Act 2019*, through *A Place To Call Home*, provides 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 (Canada 2018, 8). In 2020, the federal government's Rapid Housing Initiative (RHI) allocated \$1 billion to address the urgent needs of vulnerable Canadians during the COVID-19 pandemic. Twenty-five per cent of the total NHS and RHI funding (through CMHC) is designated for projects that serve the unique needs of women and their children (Canada 2021).

Note: In January 2022, the federal government through CMHC announced its investment of \$10.5 million to create 42 affordable units on former school property on York Street in Welland, allocated as follows: 12 for women and children escaping domestic violence, 10 for people experiencing homelessness, nine for people with physical disabilities, six for Indigenous Peoples, and five for Black Canadians (Johnson 2022)

PROVINCIAL GOVERNMENT

Ontario is the only Canadian province where municipalities are responsible for funding and delivering community housing. The *Housing Services Act 2011* mandates that Consolidated Municipal Service System Managers (CMSM) develop a 10-year housing and homelessness plan (AMO 2022, 15). The provincial government partnered with the federal government's NHS through CMHC that created three new federal-provincial housing programs: the Canada-Ontario Community Housing Initiative (COCHI) that will preserve the existing stock of rent-assisted housing in Ontario through operating subsidies and capital repairs, and fund new social housing units; the Ontario Priorities Housing Initiative (OPHI) that provides homeownership assistance and rent supplements and housing support services; and the Canada-Ontario Housing Benefit (COHB), a portable rent supplement that subsidizes the difference between 80 per cent of the CMHC average market rent in the household's area and 30 per of a household's adjusted net income (FAO 2021). While the federal and provincial governments are providing funding for affordable housing initiatives, their total funding commitment will be less over time (FAO 2021).

The Ontario government has stated it aims to end homelessness by 2025 through its Home for Good program that prioritizes supportive housing for Indigenous homelessness, chronic homelessness, and youth homelessness. *More Homes, More Choice* is the current housing policy for Ontario that paves the way for secondary suites in single dwellings and increases density limits for all municipalities, especially in areas served by public transit. Unlike the federal government, it does not appear the provincial government has made explicit commitments to accommodate the housing needs of women and gender-diverse people facing intersectional barriers.

The recent Report of Ontario Housing Affordability Task Force highlighted the need for over one million homes to be built across the province in the next 10 years, with 55 recommendations targeting the following four themes to achieve its goal: 1) increased housing density; 2) end municipal rules that delay new housing; 3) revise the housing appeals process; and 4) provide financial support to municipalities that build more housing (HATF 2022, 3). The task force's focus on building one million homes emphasizes home ownership, falling short of stating how the province would increase its supply of rental apartments to meet current and future needs of vulnerable groups in greatest need of affordable housing or what policies or programs would be created to foster affordable, sustainable home ownership by vulnerable groups.

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.

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 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 interested parties to find opportunities to redevelop sites using an "age-friendly community design" to increase accessibility (Ontario 2019).

The province has also set intensification goals for municipalities where we will see 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. These initiatives fail to articulate two crucial factors: What provisions will be made to ensure that these new builds adhere to affordable housing definitions? Will this increased supply of housing be fairly distributed to equity-deserving groups?

It does not appear the provincial government has made explicit commitments to accommodate the housing needs of women and gender-diverse people or women who face additional intersectional barriers such as racism, ableism, or immigration status.

NIAGARA REGION

Niagara's Housing and Homelessness Action Plan, *A Home for All*, is a 10-year housing and homelessness action plan mandated by the province. It 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 2019, 5). The Niagara Housing and Homelessness Action Plan 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 2019, 3).

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 over 50 non-profit and cooperative housing corporations throughout Niagara that provide a mix of 3,273 townhouse and apartment units for older adults, families, and people with physical or mental health challenges. Its most recent builds include a 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 (NRH 2022). In Niagara's two-tier system of government, Niagara Region

is responsible for community housing, while each of the 12 municipalities are responsible for supplying housing stock that meets the needs of its residents, including affordable housing. While these jurisdictions may appear separate in Niagara, the Region and each municipality may share housing projects to ensure there is mix of supportive, transitional (community) and RGI (affordable) units within a building complex.

Municipalities in Niagara are formally responding to the affordable housing crisis and projected population growth through their Official Plans (OP), Community Improvement Plans (CIP), task forces and community advisory committees. All OP policies concerning affordable housing encourage the development of diverse and increased dwelling densities to meet a range of incomes, family compositions, and ages. The Niagara Regional Official Plan states that 20 per cent of all new rental housing must be affordable and 10 per cent of all new ownership housing must be affordable (Niagara Region 2022). Furthermore, rental housing may only be converted to ownership (e.g., condos) when the average rental vacancy rate exceeds three per cent over the preceding three-year period, conversion would create affordable housing, or health & safety renovations would result in rental levels exceeding the definition for affordable. Renovations act as a de-facto loophole for landlords wishing to convert rental units to private ownership. Tenants facing "renovictions" are unable to afford their former apartment. The trend of 'renovictions' has been rising in St. Catharines (Walter 2021).

Each OP locates infill or intensification areas that can accommodate new development rather than designating new, more costly land to meet the need for affordable housing. In all cases (except Niagara-on-the-Lake), the OP addresses the renovation and rehabilitation of underutilized spaces. Lincoln has explicitly stated that they are encouraging the conversion of underutilized commercial space into affordable rental units. A specific goal that aligns with the Region was undertaken by Grimsby, St. Catharines, Thorold, Wainfleet, and West Lincoln by designating 30 per cent of all new development as affordable housing through the next 10-year period.

In addition to the Region's Housing and Homeless Action Plan (HHAP), the Region consults with members of lived experience groups, such as the Lived Experience Advisory Network (LEAN). Four municipalities have recently created housing advisory committees that report to their councils to tackle housing challenges in their communities: Fort Erie's Affordable Housing Committee in 2018; Lincoln's Housing and Homelessness Community Partnership Advisory Committee in 2021; Thorold's One Thorold Housing Committee in 2019; and Welland's Affordable Housing Advisory Committee in 2022. Selected approaches undertaken by various municipalities in Niagara regarding affordable housing policies are described.

FORT ERIE

Fort Erie is the only municipality that has recognized Indigenous Peoples' disproportionate need for affordable housing. Nearly five per cent of the town's population identify as Indigenous, however, they are eight times more likely to be homeless (Fort Erie 2019, 6). While the Town states its desire for an adequate supply of mixed housing for singles, single-family households, seniors and Indigenous Peoples, it falls short of specific policies indicating how it will meet its goal.

NIAGARA FALLS

Of the 21 recommendations from the Housing Needs and Supply Report that informed its Housing Strategy, two are noteworthy. In one recommendation, the city set a 40 per cent affordability target for all new housing. This means that 40 per cent of all new housing would be affordable to households earning \$95,900 or less (in 2021), providing approximately 270 affordable units per year until 2051 and a sub-target of 20 per cent of all new housing (135 units per year) be affordable rentals of \$968 per month or less (one-bedroom apartment average rent or less) (Niagara Falls 2021). These targets, however, are not affordable to people making less than \$30,640, which includes minimum wage workers and people on social assistance.

A second recommendation is for the city to revisit and finalize its use of motels as long-term stay accommodations, aka single-room occupancy (SRO). As many as 101 motels could provide up to 11,512 rooms for permanent long-term stay rental units. A 2018 study recommended introducing SRO use to OP and Zoning By-law and establishing a licencing framework for SRO use. Council did not approve this (Niagara Falls 2021, 12). Residents in motels for SRO are overrepresented as OW recipients and active substance users. The specialized needs of these groups should be within a housing plan for motels. However, there is no mention of how this initiative could be applied to address the housing needs of these groups.

THOROLD

In 2019, Thorold adopted a Housing First model that provides immediate, barrier-free access to permanent housing with supports. The Thorold Housing Group has partnered with Bethlehem Housing and Supportive Services to develop Artisan Ridge, a proposed 50-unit mixed-used subdivision that includes residential and commercial, and affordable housing with supports (Thorold 2022; Drevjall 2022; Imran 2022).

WELLAND

In addition to the housing development at the northeast section of the Seaway Mall, Warbler Place Urban Village plans to build 1,300 housing units. The majority of the 129 units in one of the builds at 697–699 Niagara Street will have purpose-built bachelor and one-bedroom rentals that address one aspect of core housing need in the Region. These builds also meet the Region's growth strategy of increasing housing stock through intensification (Johnson 2021).

While municipalities are addressing the affordable housing crisis in their OP, CIP and housing committees, they are falling short of addressing "affordability" for the growing number of Niagara's residents who receive Ontario Works (OW) or Ontario Disability Support Program (ODSP) assistance, or earn minimum and living wages. The regional centralized housing wait list grew by 11.5 per cent from December 2020 to December 2021 (to 9,171 from 8,228 households) (Nicolau 2022). Therefore, we need to be mindful of whether these policies are addressing the needs of women and gender-diverse people in core housing need.

THE HOUSING CONTINUUM

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The Niagara Community Observatory (NCO) at Brock University is a public-policy think-tank working in partnership with the Niagara community to foster, produce, and disseminate research on current and emerging local issues. More information on the NCO office, and an electronic copy of this report, can be found on its website www.brocku.ca/nco

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