

City of Port Colborne

Affordable Housing Strategy

Phase I: Housing Background Report - DRAFT

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Prepared by



26 Colborne Street
Cambridge, Ontario N1R 1R2
Office: 519.624.9271
Toll Free: 1.866.624.9271
Fax: 519.624.5556

Executive Summary

The City of Port Colborne (“City”) recognizes the importance of access to affordable housing across the entire housing spectrum to community quality of life, economic development, and future prosperity. Housing prices in Port Colborne are rising significantly, benefitting some residents, but also making it challenging for other residents to find housing that is affordable, suitable, and safe, with negative outcomes for poverty, employment and income, education, and health. To address these housing challenges and improve social and economic outcomes, the City is developing an Affordable Housing Strategy.

The Affordable Housing Strategy (“Strategy”) will highlight municipal policies and planning tools the City can implement to support more affordable housing options for residents. It is important to note that, as a lower-tier municipality in Niagara Region, the City does not offer community services, administer shelter services, or act as a housing provider, all of which are Regional responsibilities. Policies and planning tools will be used to support housing programs from upper levels of government as well as encourage community and private sector efforts to further support the creation of needed affordable housing.

The Affordable Housing Strategy will be developed in two phases:

- Phase 1 – a Housing Background Report analysing housing needs and supply in Port Colborne
- Phase 2 – the Affordable Housing Strategy informed by the findings from the Housing Background Report

This document represents the draft Phase I: Housing Background Report.

A Note on Population and Household Projections

After a period of population decline, the City saw 9% population growth between 2016 and 2021 to a current population of 20,033 (Figure 4). Projections from Niagara Region estimate the population to reach 23,230 by 2051, representing a total increase of 16% or 0.4% per year on average. The Region also estimates 2,300 new housing units will be required to accommodate this increased population. An average of 77 units will need to be built per year to meet this projection. It should be noted that the Region’s projections represent minimum targets and are subject to change pending the approval of the Regional Official Plan.

The City of Port Colborne completed its own preliminary population projections that anticipate a population of 30,000 residents by 2051 if not sooner based on the current number of development applications. The City will continue to work with Regional staff to finalize the 2051 growth forecasts and allocations to the City.

Municipal Opportunities to Address Housing Supply

Lower-tier municipalities like Port Colborne do not administer housing programs directly. However, municipalities do have tools that can be used to support the creation of affordable housing. These include:

- Official Plan & Zoning By-law reform
- Community Improvement Plans (CIP)
- Community Planning Permit System (CPPS)
- Inclusionary Zoning (IZ)
- Demolition Control Areas & Rental Housing Protection By-laws
- Municipal Capital Facility Tool
- Financial incentives

The City currently makes use of several of these tools, but there are opportunities to strengthen existing policies and introduce new ones to increase housing supply.

Demographics

Key demographic findings with implications for housing include:

- Population growth of 9% between 2016 and 2021 to 20,033 residents, following consecutive census periods of population decline
- Projected population growth to between approximately 23,000 and 30,000 residents by 2051 or sooner. Additional housing will be required to accommodate this growth.
- Over half of the population is 50 years old or older pointing to a need for housing that can accommodate seniors as this population continues to age
- Couples without children and one-person households represent 65% of all households in Port Colborne. These household sizes suggest greater demand for smaller ownership houses and bachelor or one-bedroom apartments.
- Over 50% of households earn less than \$60,000 per year, and average and median household incomes are lower in Port Colborne compared to Niagara Region. Household incomes have implications for the cost of housing that will be considered affordable
- Seventy-four percent (74%) of Port Colborne households own their homes with the remaining 26% renting. There are currently 656 purpose-built rental units in Port Colborne and 2,070 rental households per the 2016 census suggesting most renter households live secondary rental units. Secondary rental units are typically a less stable form of rental housing and more likely subject to redevelopment, particularly in hot housing markets.

Housing Market Indicators

Key housing market indicators include:

- Single-detached dwellings make up the greatest share of housing stock in Port Colborne (70.6%). Single-detached dwellings are typically the most expensive as well as most land intensive type of housing. Low-rise apartment building are the second most common housing type (12.7% of stock)
- Over 50% of housing stock in Port Colborne was built over 60 years ago. Older housing stock is typically more affordable than new, but also in worse condition and more likely to be redeveloped.
- Ownership prices have increased significantly in the past five years (2017 to 2021). The average price for an ownership unit (new and resale) was \$553,446 in 2021 compared to \$304,970 in 2017, or an increase of 81%.
- Two-bedroom units make up 62% of the total number of purpose-built rental units
- Rents in Port Colborne have increased roughly in line with inflation over the past five years. This relatively low growth may be due to the inclusion of rent-controlled units in rental calculations. Current average market rents for all unit sizes (\$1,983 per month) are significantly higher than average rents calculated by CMHC (\$962 per month).
- The rental vacancy rate in Niagara Region was 1.8% in 2021, which is below the 3% vacancy rate generally considered to be desirable. Low vacancy rates can put upward pressure on rents as tenants compete for fewer units.
- Single-detached homes are still the predominant housing type being constructed, though there have been some apartments started and completed in recent years
- Most new housing stock is targeted at the ownership market

Affordability Indicators

Key affordability indicators include:

- Renter households face greater affordability challenges than ownership households. Renter households in Port Colborne are more cost burdened (49%) than ownership households (17%). Additionally, 40% of renter households are in core housing need compared to eight percent of owner households (8%)
- Single-person households are the household type in greatest need, representing 87% of renter households in need and 85% of ownership households in need
- Current ownership prices in Port Colborne are unaffordable to low-, moderate-, and even high-income ownership households (Table ES-1)
- Average rents in Port Colborne are generally affordable for moderate-income households and above, but are not affordable for renter households in the 30th income percentile or lower (Table ES-2)

Table ES-1: Comparison of Affordable Ownership Prices to Average Ownership Prices in Port Colborne and Niagara Region by Income Decile

			CREA – Port Colborne	Niagara Association of Realtors – Port Colborne	Niagara Association of Realtors – Niagara Region
Income Decile	2022 CPI Adjusted Income	Affordable Price at 30% Affordability Threshold	Average Ownership Price (All Types)	Average Ownership Price (All Types)	Average Ownership Price (All Types)
1	\$22,513	\$80,243	\$553,446	\$505,056	\$648,967
2	\$34,234	\$122,019	\$553,446	\$505,056	\$648,967
3	\$46,187	\$164,622	\$553,446	\$505,056	\$648,967
4	\$61,157	\$217,979	\$553,446	\$505,056	\$648,967
5	\$79,376	\$282,918	\$553,446	\$505,056	\$648,967
6	\$97,828	\$348,684	\$553,446	\$505,056	\$648,967
7	\$117,440	\$421,669	\$553,446	\$505,056	\$648,967
8	\$141,810	\$512,524	\$553,446	\$505,056	\$648,967
9	\$180,918	\$658,203	\$553,446	\$505,056	\$648,967

Source: CREA, Niagara Association of Realtors

Cells that are red indicate prices/rents are **not** affordable for households at the income decile. Cells that are green indicate prices/rents are affordable for households at the income deciles

Table ES-2: Comparison of Affordable Rents to Average Rents in Port Colborne and Niagara Region by Income Decile

			Port Colborne	St. Catharines - Niagara
Income Decile	2022 CPI Adjusted Income	Affordable Rent at 30% Affordability Threshold	Average Market Rent - All units	Average Market Rent - All units
1	\$22,513	\$563	\$962	\$1,132
2	\$34,234	\$856	\$962	\$1,132
3	\$46,187	\$1,155	\$962	\$1,132
4	\$61,157	\$1,529	\$962	\$1,132
5	\$79,376	\$1,984	\$962	\$1,132
6	\$97,828	\$2,446	\$962	\$1,132
7	\$117,440	\$2,936	\$962	\$1,132
8	\$141,810	\$3,545	\$962	\$1,132
9	\$180,918	\$4,523	\$962	\$1,132

Source: CMHC

Cells that are red indicate prices/rents are **not** affordable for households at the income decile. Cells that are green indicate prices/rents are affordable for households at the income deciles

Engagement & Consultation

Three methods of engagement and consultation informed the drafting of this report.

Online Community Survey

A survey was available on to the Port Colborne website from May 2 to May 13 to solicit community feedback on housing needs. The survey consisted of a total of 25 multiple choice and short answer questions. A total of 147 respondents completed the survey.

Stakeholder Interviews

Semi-structured interviews were conducted with local and regional stakeholders in the public, private, and non-profit sectors to augment and complement the quantitative data analysis with qualitative data. A total of 23 people were interviewed over 14 interviews.

Technical Advisory Committee

A Technical Advisory Committee (TAC) consisting of representatives of the public, private, and non-profit sectors provided input, guidance, and expertise on the work of the consultant team.

Recommendations for the Affordable Housing Strategy

Based on the findings of the Housing Background Report, it is recommended that the Affordable Housing Strategy address the following:

1. Establishing formal affordability thresholds and targets
2. Ensuring the Official Plan and Zoning by-law support housing diversity
3. Rental demolition and conversion policies
4. Promotion of secondary units
5. Incentives (financial and non-financial) that can encourage housing affordability
6. Building awareness about housing issues in Port Colborne
7. Cross-sector collaboration to encourage housing affordability
8. Monitoring and tracking mechanisms

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1. Introduction

The City of Port Colborne (“City”) recognizes the importance of access to affordable housing across the entire housing spectrum to community quality of life, economic development, and future prosperity. Housing prices in Port Colborne are rising significantly, benefitting some residents, but also making it challenging for other residents to find housing that is affordable, suitable, and safe, with negative outcomes for poverty, employment and income, education, and health. To address these housing challenges and improve social and economic outcomes, the City is developing an Affordable Housing Strategy.

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1.1 Report Organization

This Housing Background Report (“Report”) presents quantitative and qualitative findings about the current state of housing in the City as well as projections for future housing needs based on anticipated population growth and changing socio-demographics. It will also serve as a guide for the creation of the Affordable Housing Strategy to ensure a sufficient array of housing options are provided in the City to meet the City’s housing needs along the housing continuum.

The remainder of the report is organized as follows:

- **Part 2** discusses various definitions of “affordable” housing
- **Part 3** presents a background on housing policy that affects housing in Port Colborne
- **Part 4** describes housing roles and responsibilities for public, private, and non-profit sectors, as well as municipal opportunities to address housing supply
- **Part 5** presents an analysis of housing needs and supply based on current conditions as well as future housing need based on population projections

- **Part 6** presents a summary of consultation and community engagement that will inform the development of the Affordable Housing Strategy
- **Part 7** discusses recommendations directions for the Affordable Housing Strategy to consider

1.2 A Note on Data

The following data sources have been used throughout this report:

- Statistics Canada Census data
- Canadian Mortgage and Housing Corporation data
- Canadian Real Estate Association (CREA) data
- Niagara Association of Realtors data

All efforts have been made to ensure the data is as up to possible, however the changing nature of house prices and rents means numbers cited in this report may differ from current market prices and rents. Additionally, the 2021 census was not available in its entirety at the time of publication. Where 2021 data was not available, data from the 2016 census was used. In some instances, 2016 data was updated to reflect estimated 2021 data.

Where CMHC data was suppressed or unavailable, St. Catharines-Niagara data was used instead as a proxy under the assumption that rents and prices in the region are likely reflective of rents and prices in Port Colborne.

1.3 About Port Colborne

The City of Port Colborne is a lower-tier municipality on Lake Erie, at the southern end of the Welland Canal, in the Niagara Region of southern Ontario, Canada. The City is one of 12 municipalities that constitute the Regional Municipality of Niagara. It shares its boundaries with the Township of Wainfleet to the west, the Town of Fort Erie to the east, and the City of Welland and City of Niagara Falls to the north. The City is geographically diverse with urban, industrial, and rural areas, with the rural area making up over three-quarters of the municipality’s geographic territory. It is also an important part of the Niagara Gateway Economic Zone and supply chain between Canada and the United States.

Figure 1: Niagara Region



Source: Niagara Regional Housing

1.4 About Tim Welch Consulting Inc. (TWC)

With offices in Cambridge and Toronto, Tim Welch Consulting (TWC) is a full-service consulting firm that specializes in undertaking research and housing policy work for municipal (upper- and lower-tier) governments and facilitates the construction of affordable rental and ownership housing developments. Since 2005, TWC has helped more than thirty not-for-profit and private sector organizations build more than 1,000 units of affordable housing across Southern Ontario.

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2 Housing As A Human Right

“Every person has a right to equal treatment with respect to the occupancy of accommodation without discrimination because of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, age, marital status, family status, disability or the receipt of public assistance.” –

Ontario Human Rights Code, s.2(1)

The Ontario Human Rights Code recognizes housing as a human right. As such, municipalities have the responsibility to promote human rights in their housing-related legislation and policies¹. This includes ensuring Official Plans and Zoning By-laws promote and support diverse housing types and tenures and are not unintentionally discriminatory, for example, by limiting the types of housing that can be constructed in certain areas of the municipality.

A human rights lens will be applied to the development of the Affordable Housing Strategy in Phase II of this work.

3 What Does “Affordable Housing” Mean?

There are many ways of defining affordable housing. Some definitions exist in provincial and municipal policies, different definitions exist in housing programs, and, for many people, there is a very personal definition of affordability based on their own incomes.

Definitions of affordability generally fall into one of two categories: income based or market based. The income based definition defines affordability in relation to one’s income such that housing is considered affordable if it costs less than a certain percentage of annual household income (typically 30%). This definition emphasizes that affordability is relative to one’s means. For example, monthly housing costs (rent or mortgage payments) of \$1,750 would be considered affordable for a household earning \$70,000 based on spending 30% of income on housing². Monthly housing costs of \$2,500 would not be considered affordable for a household earning \$70,000 but would be considered affordable for a household earning \$100,000³. The market based definition defines affordability in relation to average or median rents and prices in a market area such that housing at or below average or median market rents/prices is considered affordable. This definition is helpful in contextualizing housing costs in a community, however it does not take into consideration what households are able to pay based on their incomes. For example, a household earning \$70,000 per year living in a city with an average monthly rent of \$2,500 would have to spend 43% of its income on housing to live in an “affordable” unit⁴. Many government definitions of

¹ “In the zone: Housing, human rights and municipal planning”, Ontario Human Rights Commission (2011)

² Maximum monthly housing costs = $(\$70,000 \times 30\%) / 12 \text{ months} = \$1,750 \text{ per month}$

³ Maximum monthly housing costs = $(\$100,000 \times 30\%) / 12 \text{ months} = \$2,500 \text{ per month}$

⁴ $(\$2,500 \text{ per month} \times 12 \text{ months}) / \$70,000 = 42\%$

affordability include both income and market based calculations, with the least expensive of the two being deemed affordable.

It is important to note that though “affordable” often has a connotation of social and/or subsidized housing, it is possible for market housing to meet definitions of affordable as well. As such, while social and/or subsidized housing is designed to be affordable, not all housing that is considered affordable is social and/or subsidized.

Below is a brief overview of various definitions.

3.1.1 Provincial Policy Statement (2020)

Section 6.0 of the Provincial Policy Statement defines “affordable” as:

- a) in the case of ownership housing, the least expensive of:
 1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
 2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;
- b) in the case of rental housing, the least expensive of:
 1. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
 2. a unit for which the rent is at or below the average market rent of a unit in the regional market area.

3.1.2 Region of Niagara Official Plan (2021, Draft)

The Region of Niagara Official Plan defines “affordable” as:

1. in the case of ownership housing, the least expensive of:
 - a) housing for which the purchase price results in annual accommodation costs which do not exceed 30 per cent of gross annual household income for low and moderate income households; or
 - b) housing for which the purchase price is at least 10 per cent below the average purchase price of a resale unit in the regional market area;
2. in the case of rental housing, the least expensive of:
 - a) a unit for which the rent does not exceed 30 per cent of gross annual household income for low and moderate income households; or
 - b) a unit for which the rent is at or below the average market rent of a unit in the regional market area. (Growth Plan, 2020)

The Official Plan also includes a definition for **attainable housing** as follows:

- Rental or ownership housing provided by the market for *moderate income households* that are generally within the fifth and sixth income decile of the *regional market area*. *Attainable housing* can include dwelling types of various sizes, densities, and built forms, and is intended to provide individuals with the opportunity to access housing more suitable to their needs.

3.1.3 Port Colborne Official Plan (2017)

1. In the case of ownership housing, the least expensive of:
 - a. Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
 - b. Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;
2. In the case of rental housing, the least expensive of:
 - a. A unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
 - b. A unit for which the rent is at or below the average market rent of a unit in the regional market area.

3.1.4 CMHC

Although the definition of affordable housing can differ from one area to another, traditionally within the housing industry and according to the Canadian Mortgage and Housing Corporation (CMHC), housing is affordable for a given household if it costs less than 30% of gross (before-tax) household income.

3.1.5 Affordable Housing Definition per Housing Programs

Ontario Priorities Housing Initiative (OPHI)

Rents for the project that are at or below 80% of CMHC Average Market Rent (AMR) in the service manager's area at the time of occupancy where actual rents are calculated using actual rents paid by tenants and any rent supplements provided by the Service Manager.

National Co-investment Program (CMHC)

Rents must be below 80% of the Median Market Rental Rate (as described in the most recent CMHC Rental Market Survey) for the market and unit type in question.

Table 1: Summary of "Affordable" Definitions

	Provincial Policy Statement	Niagara Region Official Plan	Port Colborne Official Plan	CMHC	OPHI	National Co-investment Program
Ownership	<ul style="list-style-type: none"> annual accommodation costs do not exceed 30% of gross income for low and moderate income households purchase price is at least 10% below the average purchase price of a resale unit 	<ul style="list-style-type: none"> annual accommodation costs do not exceed 30% of gross income for low and moderate income households purchase price is at least 10% below the average purchase price of a resale unit 	<ul style="list-style-type: none"> annual accommodation costs do not exceed 30% of gross income for low and moderate income households purchase price is at least 10% below the average purchase price of a resale unit 	<ul style="list-style-type: none"> spending less than 30% of gross income on housing 	<ul style="list-style-type: none"> n/a 	<ul style="list-style-type: none"> n/a
Rental	<ul style="list-style-type: none"> monthly rent does not exceed 30% of gross annual household income for low and moderate income households a unit that rents at or below the average market rent of a unit in the regional market area 	<ul style="list-style-type: none"> monthly rent does not exceed 30% of gross annual household income for low and moderate income households a unit that rents at or below the average market rent of a unit in the regional market area 	<ul style="list-style-type: none"> monthly rent does not exceed 30% of gross annual household income for low and moderate income households a unit that rents at or below the average market rent of a unit in the regional market area 	<ul style="list-style-type: none"> spending less than 30% of gross income on housing 	<ul style="list-style-type: none"> rents at or below 80% of CMHC Average Market Rent (AMR) in the service manager's area 	<ul style="list-style-type: none"> rents less than 80% of Median Market rent for the market and unit type in question

Source: Provincial Policy Statement (2020), Draft Niagara Region Official Plan (2021), Port Colborne Official Plan, CMHC, OPHI

3.2 The Housing Continuum

The Housing Continuum (Figure 2) is both a model that describes the range of housing options based on income from homelessness to market housing as well as a tool to evaluate the state of housing in a community. Individuals may move along the continuum at different points in their lives based on life circumstances. Ideally, a community will have housing options available at all points on the continuum to meet the varying needs of its current and future residents. In instances where existing housing supply does not provide appropriate housing options, the Housing Continuum can be used to identify these gaps.

Things that may influence the ability of a municipality to provide housing along the continuum include population, demand, available funding, zoning, and neighbourhood opposition.

Figure 2: The Housing Continuum

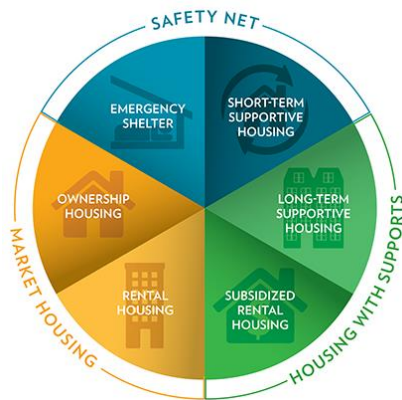


Source: CMHC

3.3 The Wheelhouse Model

Developed by the City of Kelowna, the Wheelhouse model (Figure 3) is an alternative way of looking at housing options where housing needs are organized circularly. While the Housing Continuum suggests a linear progression towards market homeownership, the Wheelhouse recognizes that housing needs can move in any direction depending on one’s life circumstances. It also recognizes that ownership may not be an end goal nor achievable for certain individuals, and the importance of a variety of housing options for a diverse and inclusive housing system.

Figure 3: The Wheelhouse Model



Source: City of Kelowna

4 Policy Review

Currently, all levels of government recognize the shortage of affordable housing and the need for legislation, policies and strategies that guide development, create housing options, and increase housing supply. This section introduces the existing policy framework associated with affording housing, including the federal National Housing Act, the Provincial Policy Statement, the Growth Plan for the Greater Golden Horseshoe, the Niagara Regional Official Plan, the Niagara Region 10-year Housing and Homelessness Action Plan, the Port Colborne Official Plan, and the Port Colborne Zoning Bylaw.

4.1.1 National Housing Act (NHA)

The purpose of this Act, in relation to financing for housing, is to promote housing affordability and choice, to facilitate access to, and competition and efficiency in the provision of, housing finance, to protect the availability of adequate funding for housing at low cost, and generally to contribute to the well-being of the housing sector in the national economy.

National Housing Act R.S.C., 1985, c. N-11:3.

The NHA is an Act that promotes the construction of new houses, the repair and modernization of existing houses and the improvement of housing and living conditions. Originally passed in 1953, this legislation outlines the Federal government's responsibilities associated with housing; the roles and powers have changed substantially over the years. The NHA defines the provisions for Canada Housing and Mortgage Corporation (CMHC), which is a Federal Crown Corporation that supports affordable housing programs.

4.1.2 Ontario Planning Act

The Planning Act is provincial legislation that sets out the ground rules for land use planning in Ontario. It describes how land uses may be controlled, and who may control them.

4.1.3 Provincial Policy Statement, 2020 (PPS)

The PPS governs legislation for land use planning in Ontario. It sets rules for managing growth, policies for public health and safety, managing natural resources and environmental protection. It gives provincial policy direction on the provision of sufficient housing to meet changing needs, including affordable housing.

Significant policy changes to the PPS were undertaken between 2014 and 2019 with the intention of encouraging an increase in the mix and supply of housing, protection of the environment and public safety, reduction of barriers and costs for development, to support rural northern and Indigenous communities, and to support economy and job creation. One of the outcomes of the most recent review was the development of the Housing Supply Action Plan to address housing challenges.

4.1.4 More Homes, More Choice: Ontario’s Housing Supply Action Plan (Bill 108)

To address Ontario’s housing crisis, a multi-pronged strategy is under development at the provincial level. Key strategies include the sale of unused government-owned properties to build homes, care facilities and affordable housing, and fast-tracking development projects near transit. Changes to the Planning Act is intended to streamline processes for builders. Of relevance for the affordable housing sector is Bill 108 (enacted in 2019), that makes it easier for homeowners to create residential units. Significantly, the bill includes requirements for Official Plans to permit second units in single dwellings *in addition to* accessory units in an ancillary structure.

A new strategy aimed at improving the community housing system (the Community Housing Renewal Strategy) is under development.

4.1.5 Report of the Ontario Housing Affordability Task Force (OHATF)

The recently released recommendations of the OHATF address issues of supply shortages of housing across the province, recommending that multi-unit housing be allowed in more locations “as of right”. One aspect of addressing barriers recommends that new housing take precedence over preservation of neighbourhood character or urban design details, and that parking requirements be reduced. Citing that NIMBYism (not in my back yard) stands in the way of housing creation, the task force recommends fewer public consultations. While the Task Force recommendations have not become legislation, their potential impact on zoning will be considered as part of the Affordable Housing Strategy.

4.1.6 More Homes for Everyone Act (Bill 109)

The More Homes for Everyone Act (Bill 109) received Royal Assent in April 2022. The bill amends several pieces of legislation based on some of the recommendations from the OHATF including the Planning Act, the City of Toronto Act, the Development Charges Act, the New Home Construction Licensing Act, and the Ontario New Home Warranties Plan Act. Changes of note include requiring municipalities to refund application fees for zoning by-law amendments, combined zoning and Official Plan by-law amendments, and site plan approval, if application decisions are not made within the statutory approvals timelines (ranging from 60 to 120 days depending on the type of application) and the creation of the Community Infrastructure and Housing Accelerator (CIHA) tool that allows municipalities to request the Minister make a zoning order for housing developments (including affordable housing), employment and economic developments, and mixed-use developments⁵. In both cases, the intent of these changes is to incentivize supply and avoid costs associated with lengthy approvals.

4.1.7 A Place to Grow: Growth Plan for the Greater Golden Horseshoe

As in many thriving metropolitan regions, many communities in the GGH are facing issues of housing affordability, which are being driven primarily by sustained

⁵ Public consultation is still required prior to requesting a zoning order through this tool

population growth and factors such as a lack of housing supply with record low vacancy rates. This Plan helps to address this challenge by providing direction to plan for a range and mix of housing options, including additional residential units and affordable housing and, in particular, higher density housing options that can accommodate a range of household sizes in locations that can provide access to transit and other amenities. There is also a need for stakeholders to work collaboratively to find opportunities to redevelop sites using more age-friendly community design.

A Place to Grow, page 12

Ontario's Place to Grow Act, legislated in 2005, was flowed by the Growth Plan for the Greater Golden Horseshoe in 2006, and further revised in 2020. The Act was intended to stimulate urban growth and density while curbing urban sprawl. It is intended to encourage growth and development, foster economic prosperity, protect the environment. A significant outcome of this plan is that benchmarks for density in greenfield development areas (new development on vacant sites). Target densities were originally 50 residents and jobs per hectare in 2020 but shifting to 60 by 2022 and up to 80 residents and jobs by 2031. Target densities in Port Colborne are staying at 50 residents per hectare per Policy 2.1.7.35 in the Official Plan. The plan also focuses on a diverse range of housing options and choices in urban centers.

4.1.8 Niagara Region Official Plan

The existing Niagara Region Official Plan sets of policies for housing in section 11: Housing and community services. Policies encourage a variety of housing types, sets out affordable housing supply targets for each local municipality, encourages policies that support the creation of secondary suites, and discourages the demolition or conversion of rental housing.

Niagara is currently developing a new Official Plan; a draft of this plan is currently available for review. Part of the plan is to ensure that Niagara has an adequate and diverse supply of attainable housing; a primary directive is to diversify the housing stock to accommodate all ages and incomes. Key aspects of the strategy are to support density in Designated Greenfield Areas, and municipalities are encouraged to exceed minimum densities of 50 residents and jobs combined per hectare. In section 2.3, Housing policies are outlined in detail, including minimum targets for affordable housing: 20% of all new rental housing is to be affordable; and 10% of all new ownership housing is to be affordable. Planning tools are considered, such as as-of-right permissions for additional residential units, streamlined planning approvals, financial incentive programs, and inclusion of a mix of unit sizes.

4.1.9 Niagara Region 10-Year Housing and Homelessness Action Plan (HHAP)

The Housing and Homelessness Action Plan was launched in 2014 and updated in 2019 and 2020. It provides a strategy for addressing the issues of affordable housing and homelessness and coordinates strategies in increase access to affordable housing and end chronic homelessness in Niagara Region. The plan is expected to respond to changes in the community and the housing market that affect demand for homelessness services and affordable housing. A series of goals are outlined:

2. House people who do not have a home;
3. Help people to retain a home;
4. Increase housing options and opportunities for low-and medium income households, and;
5. Building capacity and improve the effectiveness and efficiency of the housing and homelessness system.

To achieve these goals, a series of action items are recommended. The HHAP incorporates recognized best practices in the areas of land use planning, affordable housing, and homelessness services.

4.1.10 Port Colborne Official Plan (OP)

Provide the opportunity for a mix of residential accommodations for households with diverse social and economic characteristics, needs and desires. In parallel with goals of creating a mix of housing opportunities are goals of environmental protection, efficient land use development patterns and compact building design.

Port Colborne Official Plan, Vision Statement, 2.1.b

The City of Port Colborne sets of policies that guide development of the city. One of the guiding principles of the OP is to create a range of housing opportunities and choices. Growth management strategies are laid out in detail that include direction for housing development, including infill and intensification in Urban Residential zones, Hamlets, and Downtown Commercial areas. In a section on housing, policies to support housing are outlined that focus on the development of an appropriate mix of housing types, densities, and tenures to meet diverse needs.

A Community Improvement strategy is also outlined in the OP that will establish programs to encourage private sector development. An “inadequate mix of housing types” has been identified as a Community Improvement Project Area, with plans to encourage residential infill and intensification, and encourage the construction of affordable housing.

The OP contains secondary plans for particular neighbourhoods that have specific goals and policies for housing, including the East Waterfront Secondary Plan and the Westwood Park Secondary Plan.

4.1.11 Port Colborne Zoning By-law (ZBL)

The purpose of the Port Colborne ZBL is to implement to policies of the OP. Where the OP is a general document, the ZBL regulates details, including built form on a lot, specific provisions for parking, and the type of land uses permissible in certain zones. Of relevance to affordable housing are restrictions based on land use, building type definitions, building setbacks, lot area per unit size requirements, minimum sizes for dwelling units, maximum sizes for accessory dwelling units, height limits, lots size restrictions, and parking requirements.

5 Housing Roles & Responsibilities

This section discusses the different sectors that contribute to affordable housing. The public, private, and non-profit sectors all have a role to play in providing affordable housing.

5.1 Federal⁶

In 1996 the Federal government delegated housing programs to provincial governments and thus has had limited involvement in housing initiatives until more recently. In 2017 the Federal government launched the National Housing Strategy, a 10 year plan to invest in affordable housing in the country and combat shortages. As of March 2022, only a third of the promised \$75 billion grant funding through the NHS had been invested. The primary implementation of the Strategy is through funding/financing agreements through the Canadian Mortgage & Housing Corporation (CMHC). CMHC is a financing resource for housing providers to build affordable housing either through grants or low-interest loans. The main buckets of funding through the NHS are the following:

- Rental Construction Financing Initiative (RCFI) supports new construction of market rentals mainly through low-interest loans. This initiative has been the most successful thus far and creating over 9,000 affordable units.
- National Housing Co-Investment Fund (NHCI), supports co-ops, non-profits and non-market housing through both grants and loans for new construction, repairs, and retrofits. This initiative has created over 3,000 new affordable units so far.
- Rapid Housing Initiative (RHI) provides capital funding for expedited new build and conversion projects for social and supportive housing initiatives, largely through loans. This was specifically designed to house vulnerable populations during the COVID-19 pandemic. This initiative has announced roughly 4,000 new units so far and is the newest funding bucket.
- Affordable Housing Innovation Fund encourages innovative financing options and business strategies to build new housing but has not yet been utilized to create new affordable units.
- Federal Lands Initiative aims to create new housing units by offering federal land to housing providers. This initiative has also been underutilized and has only create 14 new affordable units.

Federal monetary policy such as interest rates also influences housing indirectly by affecting mortgages.

⁶ Source: <https://www.policynote.ca/national-housing-strategy/>

5.2 Provincial and Regional⁷

The Provincial government delegated responsibility for existing social housing to municipalities in 2000. However, it does provide some funding for affordable housing through municipal/regional Service Managers such as Niagara Region. Service Managers distribute federal and provincial funds for social housing and oversee other affordable housing and homelessness initiatives in their respective municipalities/regions.

The Regional Municipality of Niagara has been a Service Manager for over 15 years to all of Niagara Region including Port Colborne. Niagara Region Housing (NRH) is the housing corporation that provides market and subsidized rental housing in Niagara Region. Funding from Ontario to service managers include:

- The Canada-Ontario Community Housing Initiative replaces federal funding agreements that expire every three years. This funding is used for repairs, conversions, and new projects.
- Canada-Ontario Affordable Housing Program is a partnership between NRH and Federal, Provincial, Regional, and local municipal governments to administer the funding to developers both for profit and non-profit. These programs have provided funding totaling over \$58M through a forgivable loan with the agreement that rents remain affordable for at least 20 years. In 2020, 734 units were provided through this program. Port Colborne specifically has used roughly \$3 million to provide 35 affordable units.
- The Ontario Priorities Housing Initiative provides flexible funding to address local housing issues including housing supply, new construction of affordable units, housing repair, rental assistance, tenant supports and affordable homeownership.
- The Canada-Ontario Housing Benefit (COHB) is jointly funded by the federal and provincial governments but distributed by the province but focusses on providing housing assistance to households – not construction.

Niagara Region Housing contributes to housing in the following ways, oftentimes with the help of provincial funding:

- Public Housing units are Niagara-region owned, rent-g geared-to-income units. There are 2,850 units occupied by 5,000 tenants. There are also three projects, which have a mix of affordable and market rate units in Niagara Falls, St. Catharine’s, and Thorold. NRH owns three properties in Port Colborne: 709 King Street (five two- and three-bedroom townhouse units), Kinnear Park Place (82 one-bedroom apartments for seniors in two locations 561 Steele St and 557 Steele St)
- Housing providers such as non-profits and co-ops that have funding agreements with the Region. Housing Providers have a mix of approximately 75% Rent-Geared-to-Income and 25% market

⁷ Sources: <https://www.nrh.ca/>, <https://www.niagararegion.ca/housing-homelessness/default.aspx>, <https://www.ontario.ca/page/community-housing-renewal-strategy>

rental units. As of 2020, there were 53 non-profits and housing co-ops providing 3,564 units through this program. This includes apartments, semi-detached/detached homes, and townhouses. 109 of these units are in Port Colborne.

- The Rent Supplement Program subsidizes rents for market rate housing for tenants. The Housing Allowance Program is a benefit program tenants can access while they are on a waiting list for affordable housing. Both programs are supported through the COHB, above. In 2020, 1,668 units were provided through this program.
- Niagara Renovates Program supports low-income homeowners with repairs and/or accessibility renovations in their home. Approximately thirty residents are annually supported by this program.
- Welcome Home Niagara Homeownership Program offers down payment assistance for low to middle income residents. Approximately twenty-five residents are supported annually by this program.
- Housing First is an initiative focused on homelessness reduction through a recovery process. In 2020, 42 new households were provided housing through this program.

There is a clear need for an increased supply of affordable housing. At the end of 2021, 9,171 households were on a centralized waiting list for community housing in Niagara Region. In Port Colborne specifically, wait times range from four to twelve years depending on the number of bedrooms.

Regional governments also influence housing through Regional development fees, and Regional property taxes. Provincial policies such as the Planning Act, Provincial Policy Statement, Growth Plan for the Greater Golden Horseshoe, and Housing Services Act also influence housing, as does Regional policies and plans such as the Housing and Homelessness Action Plan and Affordable Housing Strategy.

5.3 Municipal

Municipal governments have arguably the greatest involvement in housing policy, though they typically do not build housing directly unless they are also the Service Manager. They determine land use through Official Plans and Zoning By-laws as well as control planning approvals and collect development fees, both of which impact the cost of housing. Municipalities also can provide financial or regulatory incentives to developers to build affordable housing.

As mentioned above there are several affordable housing units in Port Colborne provided by non-profits, private developers, and co-ops. The municipality is not responsible for them.

Affordable housing is evidently important for the City of Port Colborne and this housing strategy is a priority that came out of the Strategic Plan 2020-2023. Addressing the long wait times for affordable housing in the city (4-12 years), the City of Port Colborne has also donated Chestnut Park to Port Cares, a non-profit organization, to build affordable housing. This is a big step in a climate where high land costs contribute to limiting new construction of affordable housing.

5.4 Private Sector

The private sector can supply affordable housing, but this is typically incentivized or mandated through specific agreements on title by municipal governments. Port Colborne has 35 affordable units in privately owned buildings.

5.5 Non-Profit Sector⁸

Non-profits typically provide housing and/or supports/services for specific demographics such as low-income households, those with physical or mental health challenges, those with substance use issues, or those fleeing domestic violence. Non-profits can both develop and manage their own housing or manage units in an existing building. Non-profits often have a strong understanding of client needs but lack the capacity to undertake larger developments without outside funding.

Most affordable housing in Port Colborne is built by the non-profit/co-op sector. Across the region as of 2020, there were 53 non-profits and housing co-ops providing 3,564 units. This includes apartments, semi-detached/detached homes, and townhouses. 109 of these units are in Port Colborne. There is one co-op and one non-profit housing provider in Port Colborne. Port Colborne Co-operative is a non-profit co-op with both two- (17 units) and three-bedroom (31 units) townhouses and two-, three- and four-bedroom apartments (3 units). South Niagara Gateway is a non-profit that provides three-bedroom townhouses (12 units) and semi-detached homes (4 units) as well as one-(9 units), two-(25 units) and three-bedroom (8 units) apartments. Chestnut Park is the newest non-profit affordable housing project that is a partnership between NRH, The City of Port Colborne and Port Cares to build a 30-40 unit apartment building. The project is currently in the re-zoning phase. The anticipated waitlist for the building is 400 people.

5.6 Municipal Opportunities to Address Housing Supply

Lower-tier municipalities like Port Colborne do not administer housing programs directly. However, municipalities do have tools that can be used to support the creation of affordable housing. These include:

- Official Plan & Zoning By-law reform
- Community Improvement Plans (CIP)
- Community Planning Permit System (CPPS)
- Inclusionary Zoning (IZ)

⁸ Sources: <https://www.nrh.ca/scripts/find-a-unit.pl?municipality=Port%20Colborne>, <https://www.portcolborne.ca/en/city-hall/chestnut-park-affordable-housing-project.aspx#Chestnut-Park-Media-Releases-Public-Notices-Articles>

- Demolition Control Areas & Rental Housing Protection By-laws
- Municipal Capital Facility Tool
- Financial incentives

A high-level description of each follows below including how the tools are used in Port Colborne, if at all.

5.6.1 Official Plan & Zoning By-law Reform

Official Plans and Zoning By-laws control land use in municipalities. The Official Plan establishes the general land use policies of a municipality, for example, where residential, commercial, or industrial uses will be located. The Zoning By-law administers the Official Plan through specific land use requirements including where buildings and other structures can be located, the types of buildings that are permitted and how they may be used, and elements that may affect building design such as lot sizes and dimensions, parking requirements, maximum building heights and densities, and setbacks from the street. As such, Official Plans and Zoning By-laws affect both the type of housing permitted and where it can be located. Reforming Official Plans and Zoning By-laws to be more permissive to different types of housing can increase housing diversity in a community with potential positive effects on affordability through increased supply and traditionally less expensive housing types (for example, a townhouse vs. a single-detached house).

Currently used in Port Colborne?	No	Amendments to the Official Plan and Zoning By-law have been completed on a case-by-case basis. A comprehensive review of the OP and ZBL has not been completed.
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5.6.2 Community Improvement Plans

Municipalities are permitted to provide financial incentives in support of development or redevelopment in a specific geographic area by establishing a Community Improvement Plan (CIP). Affordable housing is included under the definition of “community improvement” and CIPs can be used to provide grants or loans for proposed affordable housing in designated CIP areas. A CIP area may be as small as a neighbourhood or as large as an entire municipality. Ontario Regulation 221/07 (under the *Planning Act*) allows affordable CIP at both the Regional and local level in Niagara. CIP may be coordinated such that proponents can benefit from participation in both.

Currently used in Port Colborne?	Yes	<p>The City currently offers CIPs for commercial, industrial, and residential revitalization⁹. CIPs with housing components include:</p> <ul style="list-style-type: none"> • Brownfield Community Improvement Plan
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⁹ <https://www.portcolborne.ca/en/business-and-development/incentives-and-grants.aspx>

		<ul style="list-style-type: none"> • Downtown Central Business District Community Improvement Plan • East Waterfront Community Improvement Plan • Olde Humberstone Community Improvement Plan <p>The East Waterfront CIP includes a program that provides \$10 per square foot as a grant (up to \$10,000 and a maximum of four units) or \$15 per square foot as a loan (up to \$15,000 per unit and a maximum of four units) for the creation of affordable housing. The Olde Humberstone CIP includes a program that provides a grant of 50% (up to \$2,000) toward the cost of creating a new affordable housing unit. Other CIP programs are aimed at increasing the supply of housing generally through planning/development application grants, property tax grants, and, in the case of brownfield sites, assistance with remediation.</p> <p>A review of City’s CIPs is running concurrently with the Affordable Housing Strategy.</p>
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5.6.3 Municipal Capital Facility Tool

Municipalities can also provide financial assistance for specific developments by passing municipal capital facilities bylaws on a case-by-case basis. Assistance can include:

- Giving or lending money
- Giving, leasing, or lending property
- Guaranteeing borrowing
- Property tax exemptions or reductions

Provincial legislation requires a municipal housing facility bylaw be in place before a housing development can be deemed a municipal capital facility. The housing facility bylaw must include a definition of “affordable housing”, policies regarding public eligibility for the housing units to be provided as part of the municipal capital facility, and a summary of the provisions that an agreement respecting municipal housing project facilities is required to contain.

Currently used in Port Colborne?	No	The City has not designated any Municipal Capital Facilities
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5.6.4 Financial Incentives

There are several financial incentives municipalities can offer to support the creation of more affordable housing stock by lowering capital and/or operating costs:

- Development charges grants or deferrals
- Planning application fees grants, or waivers
- Parkland dedication fees grants or waivers
- Property tax reduction or deferrals

These incentives can only be offered through CIP or as part of a municipal capital facilities bylaw.

Currently used in Port Colborne?	No	There are no additional incentives outside of CIP programs. Other incentive programs are provincial and federal.
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5.6.5 Community Planning Permit System

A Community Planning Permit System (CPPS) allows proponents to combine zoning, site plan, and minor variance in one application and approval process to streamline the approvals process and decrease the time it takes for housing to get to market. Municipalities must adopt an official plan amendment that defines the CPPS area and a community planning permit by-law before being able to issue permits under the CPPS.

Currently used in Port Colborne?	No	The City does not have a Community Planning Permit System
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5.6.6 Social Housing Development Charges

Municipalities can collect development charges for new developments specifically for the provision of constructing new social housing. These charges are typically collected by upper-tier or single-tier municipalities (City of Hamilton, Simcoe County, York Region), but can also be collected by lower-tier municipalities in a two-tier system. The City of Cambridge, a lower-tier non-Service Manager municipality, has begun collecting modest funds on a negotiated basis from larger private sector developments that do not provide affordable units as part of the developments. These funds can, in turn, be used to help fund affordable housing developments in the City.

Currently used in Port Colborne?	No	The City does not collect social housing development charges
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5.6.7 Inclusionary Zoning

Provincial legislation allows municipalities to implement inclusionary zoning (IZ) bylaws to mandate and/or incentivize the creation of affordable units in market-rate developments, typically as a percentage of the total number of units. Current legislation only permits IZ to be implemented in Protected Major Transit Station Areas (PTMSA), typically higher-order transit such as regional passenger rail, subways/streetcars, or buses.

Currently used in Port Colborne?	No	There are currently no PTMSA designated in Port Colborne and IZ cannot be implemented at this time.
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5.6.8 Demolition Control Areas & Rental Housing Protection By-laws

Municipalities can establish areas where residential properties (ownership or rental) require authorization from the municipality before they are demolished to avoid losing residential housing stock. Typically, a permit is provided only if a permit has already been issued for a new development on the demolition site. Municipalities are also allowed to pass rental housing protection bylaws that regulate the demolition of multi-unit residential rental properties or their conversion to non-rental uses. Bylaws vary my municipality, but typically require the replacement of any residential units impacted by new development. For example, a 12-storey condominium replacing a six-unit rental building would have to include six rental units in the development.

Currently used in Port Colborne?	Yes	A Demolition Permit is required to demolish any structures that exceeds 108 square feet (10 square metres). At this time there is no specific bylaw protecting rental housing from demolition.
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5.6.9 Housing Trust Funds

Housing Trust Funds (HTF) are organizations that have a dedicated and ongoing source of revenue that is distributed to organizations who create new affordable housing. This dedicated revenue is typically established through a dedicated program or policy and funding is provided primary from the municipality through user fees, property taxes or the interest from financial investments. In practice, the primary purpose of HTFs has been to fill the “gaps” in capital funding left by other sources of funding (e.g., federal capital funding programs). As a result, HTFs are often used to address predevelopment costs, gap financing, emergency and bridge financing and reducing risk for lenders.

Currently used in Port Colborne?	No	The City does not have any Housing Trust Funds
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5.6.10 Policies for Public Lands

Providing surplus municipal land at low or no cost can increase project viability by significantly lowering capital costs for affordable housing proponents. Municipalities may choose to either sell the land outright or lease the land for a long term (typically 50 years), often at a nominal amount, for the purposes of affordable housing. As part of the terms of sale, a municipality may require the land be used for affordable housing for a set number of years. Some municipalities selling the land will register a mortgage on title that will last for 25 years or longer as a method of enforcing long-term affordability. While this approach can provide long-term affordability, it does not provide affordability in perpetuity as it is not guaranteed that the site will continue to be used for affordable housing once the agreements in the sales terms expire. Land leasing allows the municipality both to retain ownership of the land as well as procure affordable housing through the terms of the lease. A benefit of continued ownership is that the municipality can renegotiate the lease where necessary depending on municipal needs.

Currently used in Port Colborne?	No	The City has previously sold land for housing on a case-by-case basis. No formal policy exists.
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6 Emerging Trends: Housing & Tenure Classifications

Terms like, “single family home” and “multi-unit residential building” are commonly used umbrella terms intended to classify varying housing typologies. They are often seen in policy documents such as zoning by-laws, or real estate descriptions. Beyond these two broad classifications, there are numerous building forms and physical dwelling arrangements, and numerous forms of ownership, tenure, and management structures. An overview of common housing types is presented in this section, with a focus on emerging trends in affordable housing.

6.1 Dwelling Types

A single dwelling on a single parcel of land, sharing no walls with adjoining houses, is often referred to as a “Single Family” home (SF). Generally, they contain a living space, one kitchen, one or more bathrooms, a front yard and entry and a private back yard, commonly with 2-5 bedrooms. The “single family” designation implies that the bedrooms are occupied by members of a related family. It is becoming widely understood that on a single lot, many different living arrangements can be found under a single roof. The largest share of occupied private dwellings in Canada are single detached dwellings (Statistics Canada 2016). However, new ways of living and new ways of building are challenging the predominance of the SF model in Ontario. SF homes range in size from very small buildings to sprawling estates.

6.1.1 Multi-Family Single Homes

There are many variations of single buildings that house multiple families or individuals. An owner-occupied home may have a rented apartment in a basement, upper floor, or converted garage, commonly referred to as Second Units (SUs) or Accessory Dwelling Units (ADUs). Additional units may also be located on ancillary buildings on one residential lot. Single Room Occupancy (SRO) are a type of housing where rooms in a single house are rented to individual tenants, and bathroom and kitchen facilities are shared. Sometimes SROs have a small kitchenette or a private bathroom, but not both. Some familiar forms of SRO housing are Fraternity or Sorority Houses, designed for college or University students. Other types of SROs include rooming houses, boarding houses and group homes.

- Rooming Houses, also known as multi-tenant houses, can be any home, apartment or building where four or more people pay individual rent, often with shorter lease periods such as weekly or bi-weekly. The kitchen, washroom, any common areas and amenities are all shared between residents.
- Boarding Houses are similar to Rooming Houses; in a single home, different rooms are rented to individual tenants or lodgers. Typically, Boarding houses provided “room and board” with meals or services such as laundry provided to residents.
- Group Homes are similar to rooming houses, but these living environments include support services, such as medical care or supervision. In Ontario, Group Homes can provide housing for

up to 10 individuals plus staff. Examples include homes for children or youth in care, individuals recovering from substance abuse, or care homes for seniors.

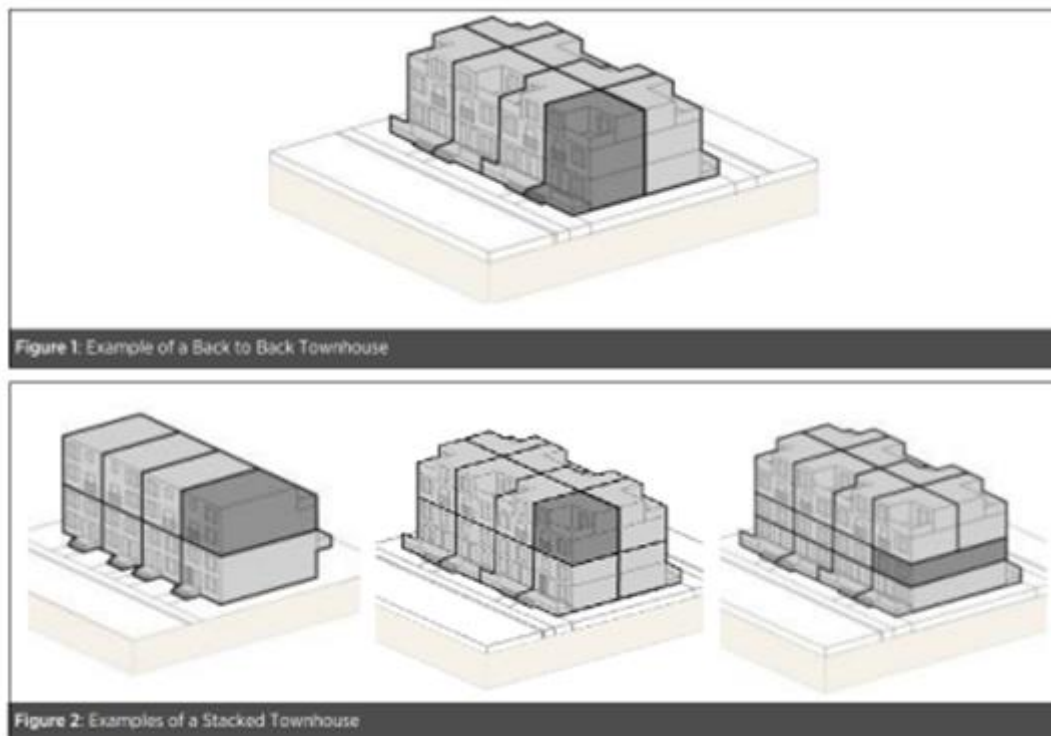
Homeless shelters provide temporary housing for individuals or families with overnight sleeping facilities. Many shelters have additional services such as meal and counselling services.

6.1.2 Semi-Detached and Townhouses.

Semi-detached homes (semis) are two separate dwellings on two separate parcels of land that are physically joined by a common wall. Semis have private front entrances, side yards and private rear yards. Townhouses are a row of dwellings (anywhere from 3 to 12 units) joined together by common walls. They are also referred to as row houses. The most well-known form of townhouse has a private front entrance, and a private back yard, usually with fencing delineating each rear yard space. “Freehold townhouses” or “Street townhouses” indicate that the building lot and the dwelling are owned individually. Condominium townhouses (sometimes called “block townhouses” indicate that the dwelling is privately owned, but the land is owned collectively rather than individually.

Emerging forms of townhouses that permit higher densities of dwelling units while maintaining street-level access are becoming increasingly popular in Ontario, including back-to-back and stacked townhouses, often 2-4 storeys in height. Stacked townhouses consist of a row of townhouses that are also divided vertically: one dwelling unit is located on the main floor or lower level, and a second unit occupies the second or third floors. The upper unit usually has outdoor space in the form of a balcony or roof garden, while the lower unit has ground level outdoor space. The main entrances to stacked townhouses may be located in the front yard, or one may enter from the front and one from the rear yard. Back-to-back townhouses share common side walls and a common rear wall, with windows and front entrance doors accessible only from one side for each unit. There are no rear yards. Townhouses can be back-to-back and stacked (see figure 1).

Figure 4: Back-to-Back and Stacked Townhouses Illustration



Source: <https://www.mississauga.ca/wp-content/uploads/2020/02/06112315/Back-to-Back-and-Stacked-Townhouses-Urban-Design-Guidelines.pdf>

Duplexes are single buildings on a single lot that contain two separate dwelling units, each with a separate entrance. Similarly, triplexes (3 units), quadruplexes (4 units) also contain multiple units on a single parcel of land, each with a separate entrance. Typically, these units are rented, although the building owner may occupy one of the units and rent out the others.

6.1.3 Large Multi-Unit Buildings

Larger buildings with multiple dwelling units are most often referred to as Apartment Buildings. Typically, these structures have grouped parking areas (either surface parking or underground parking). Apartment buildings have a single main entrance, and individual dwellings are entered from a shared corridor. There are shared spaces such as an entrance lobby, access to shared stairwells, or an elevator. While each dwelling unit does not have access to a garden space, upper units usually have an open or an enclosed balcony space. There may be other shared spaces as well, such as roof gardens, landscape spaces on the ground, or shared common rooms within the buildings. Apartment buildings in Ontario vary tremendously in physical form, from 2- storey, 4-unit apartment buildings to luxury skyscrapers with hundreds of units, (such as the 85 storey building at 1 Bloor Street West in Toronto). In Port Colborne, apartment buildings are typically 5 storeys (Such as Princess Bay, or South Niagara Gateway Family Homes). There may be one or several apartment buildings on a single land parcel. An apartment within a building can be rented or individually owned; the latter is usually described as a condominium, or condo.

Apartments may be large (3-4 bedrooms) or very small; Studio apartments contain living and sleeping areas in a single space. Micro units of under 30 square metres have a functional kitchen although the spaces are so small they often include flexible elements such as foldaway beds to improve space efficiency.

6.1.4 Mixed-Use Buildings

Many apartment buildings are designed in areas with commercial space on the lower floor(s) and residential space above. From a planning perspective, mixed use buildings gained popularity as a way to enliven core business areas of a city, where the absence of local residents can lead to neighbourhoods that lack vibrancy outside of business hours. However, mixed-use buildings are becoming more popular in traditionally residential zones; commercial components such as grocery stores or local banks can create more walkable neighbourhoods and decrease car-dependence. Live/work units are a form of mixed-use housing where individual dwellings contain a commercial or business component.

6.1.5 Co-Housing

Co-housing or co-living communities are emerging as a housing alternative that combines complete individual dwelling units with common cooking and dining facilities, and other shared amenities. There are many variations on building configurations: some co-housing communities are located in rural settings on large plots of land, with individual families occupying single, semi-detached or townhouses and a common facility located in a centrally accessed area. Others are designed as apartment buildings in urban locations, with common facilities located within the building. Not yet well-established in Ontario, these communities have become quite common in Europe over the past 30 years, particularly in Scandinavia.

Ownership and management structures vary in co-housing projects: some operate like co-operatives where residents buy a share in the co-housing development, and; if they move the share is sold back to the development at a fixed price. Other units are purchased like a condominium and can be sold on the open market to new purchasers (although new residents are usually screened to ensure social compatibility with existing residents). A differentiating element of co-housing is that the communal amenities include a large kitchen, and shared dining (usually at least 4 shared dinners per week) is considered a distinctive aspect of the housing type. Residents feel connected to each other, with social bonds created by preparing food and eating together often.

6.2 Tenure and Management Types

The term tenure refers to the arrangement that allows a person or family to live in a dwelling unit. Home ownership indicates that the dwelling is owned by the person or family who lives in it. It could be a single house on a lot, or a unit in a multiple unit building. In the latter form, condominium ownership, the individual dwelling unit is owned and paid for by the owner, but the cost of amenities, facilities and maintenance is shared by the group of owners.

6.2.1 Tenancy types

Tenancy, or “rental” housing, is an arrangement where rent is paid for the use of the dwelling to the owner for a specified period of time. The owner of the building may be an individual, a non-profit organization, a for-profit company or a co-operative. Rental housing may be in a single house on a lot, or a multi-unit building such as an apartment building. Market rent describes units where rent is initially established at current market levels, while subsidized rental units describe units where a portion of rent is supported financially (usually by government sponsorship). Tenants in subsidized units meet certain criteria for assistance. Rent Geared to Income units (RGI) are a form of subsidized housing where rent is established according to the income of the resident.

Duration of rental arrangements varies widely: short-term rental indicates that dwellings are rented by the week or month: usually these units are furnished. Long term rental indicates periods of more than 6 months.

6.2.2 Housing Co-operatives

Housing co-operatives (co-ops) are a form of membership-based housing tenure. Instead of owning housing outright, residents own a share in a corporation that owns a number of units. The share is partly based on the size of unit that they live in, and fees are collected to cover shared expenses such as maintenance. Residents usually run small co-ops, with sharing of duties, such as maintenance, landscaping, and setting rules. Large co-ops usually have a board of directors. Shares in co-operatives can usually be sold, but sales are usually overseen by a co-op board.

6.2.3 Life Lease

Life Lease is a form of tenure that is most often geared to mature adults and seniors. A builder or owner sponsors and operates the property and buildings, and most life lease communities have shared common facilities such as a community center, gym or kitchen. Residents purchase an exclusive interest in a dwelling unit from the owner (usually at market value), with the right to transfer ownership or sell the property in future (at market value). Similar to a condominium, residents share in the operating costs of shared amenities. Unlike a condominium, under a life lease agreement, there is a specified arrangement of how the unit is sold to a new resident (for instance, the sponsor may have a right to buy back the unit, or there may be regulations about how new purchasers are approved by the community). A core goal of life lease communities is social compatibility among residents.

6.2.4 Community Land Trusts (CLTs) and Land Assembly Solutions

Community Land Trusts (CLTs) are land acquired and held by either a private corporation or non-profit for the purpose of securing affordable access to land for the community. Land trusts are not limited to housing but are often used as a means to secure land for the use of affordable housing.

Land assembly solutions are a general term for municipal or community-led initiatives for acquiring, holding and managing land for affordable housing developments, for the benefit of local community.

These emerging trends particularly gained traction in 2021 under the National Housing Strategy (NHS) Demonstrations Initiative where eligible land trusts and land assembly solutions across the country could receive funding¹⁰.

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¹⁰ <https://www.cmhc-schl.gc.ca/en/media-newsroom/news-releases/2021/sixteen-projects-showcase-clts-land-assembly-solutions>

7 Housing Needs & Supply Analysis

7.1 Demographic Analysis

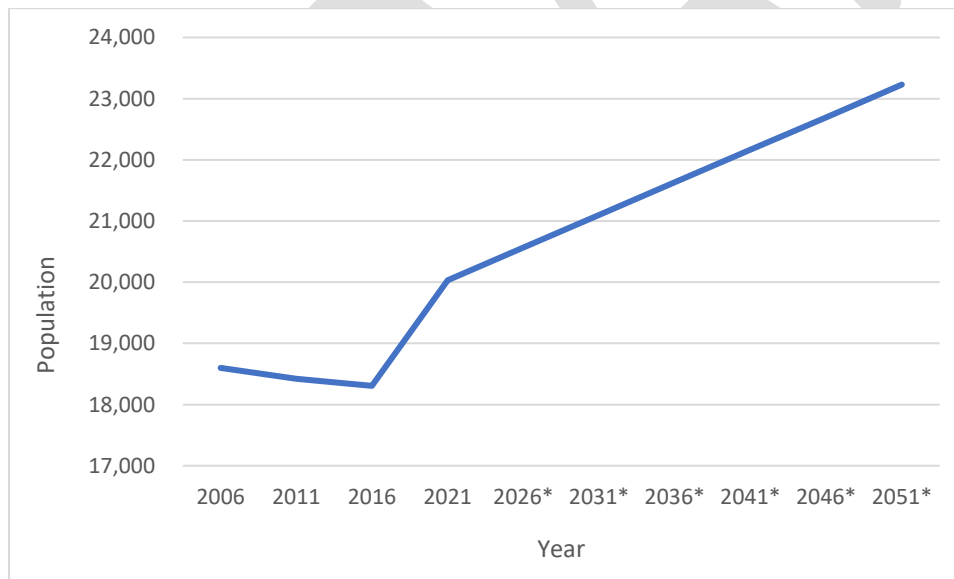
This section presents demographic factors affecting housing in Port Colborne.

7.1.1 Population

After a period of population decline, the City saw 9% population growth between 2016 and 2021 to a current population of 20,033 (Figure 4). Projections from Niagara Region estimate the population to reach 23,230 by 2051, representing a total increase of 16% or 0.4% per year on average. The Region also estimates 2,300 new housing units will be required to accommodate this increased population. An average of 77 units will need to be built per year to meet this projection. It should be noted that the Region’s projections represent minimum targets and are subject to change pending the approval of the Regional Official Plan.

The City of Port Colborne completed its own preliminary population projections that anticipate a population of 30,000 residents by 2051 if not sooner based on the current number of development applications. The City will continue to work with Regional staff to finalize the 2051 growth forecasts and allocations to the City.

Figure 5: Port Colborne Population (2006 to 2051)



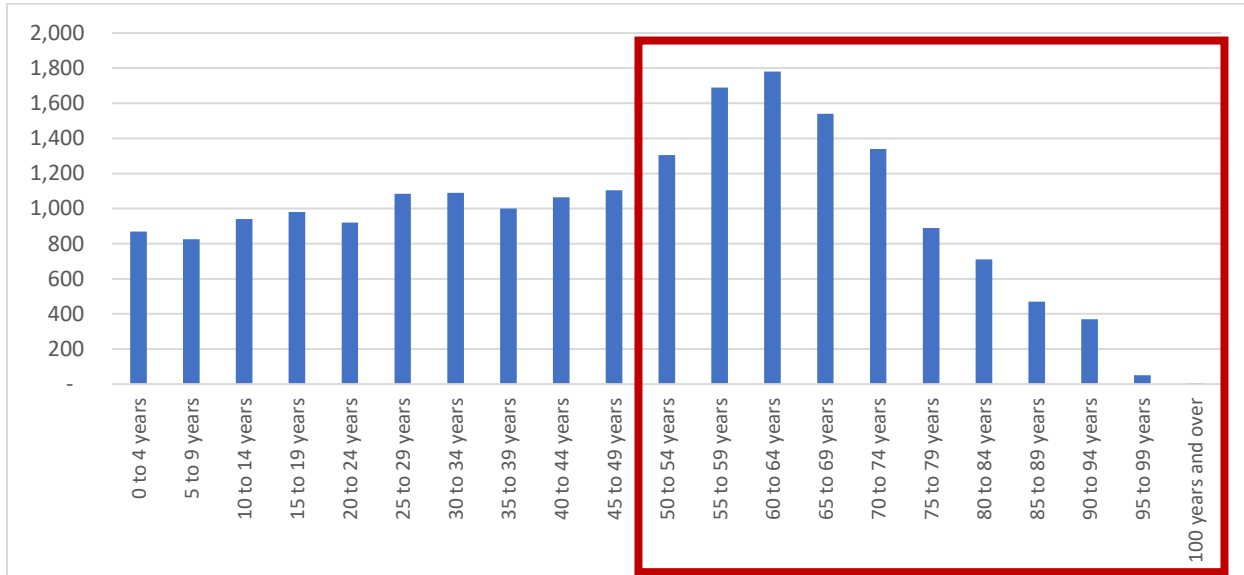
Source: Statistics Canada, Niagara Region Draft Official Plan

7.1.2 Age

Just over half of the population of Port Colborne is 50 years old (51%) or above pointing to a need for seniors housing as this population continues to age (Figure 5). Port Colborne is also seeing an increase in both younger and older residents, with notable increases in residents between the ages of 25 and 40 and

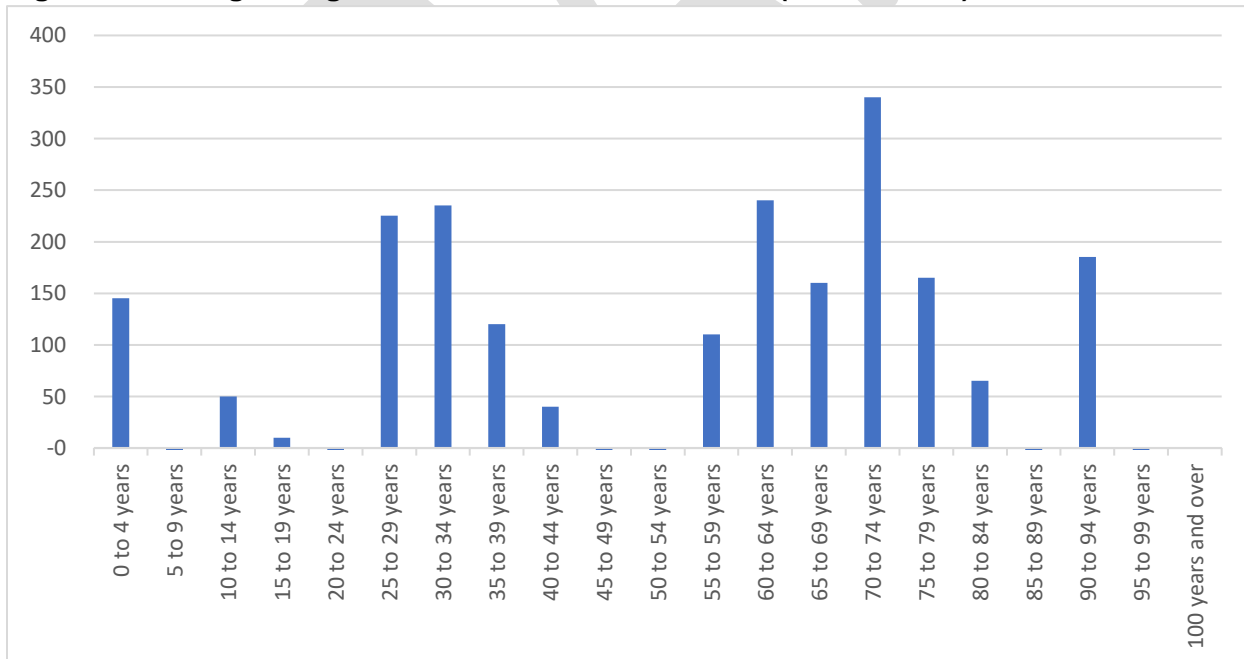
55 to 80 (Figures 6 and 7). The increase in young children and adolescents is likely due to younger families moving to the community.

Figure 6 – Age Distribution in Port Colborne (2021)



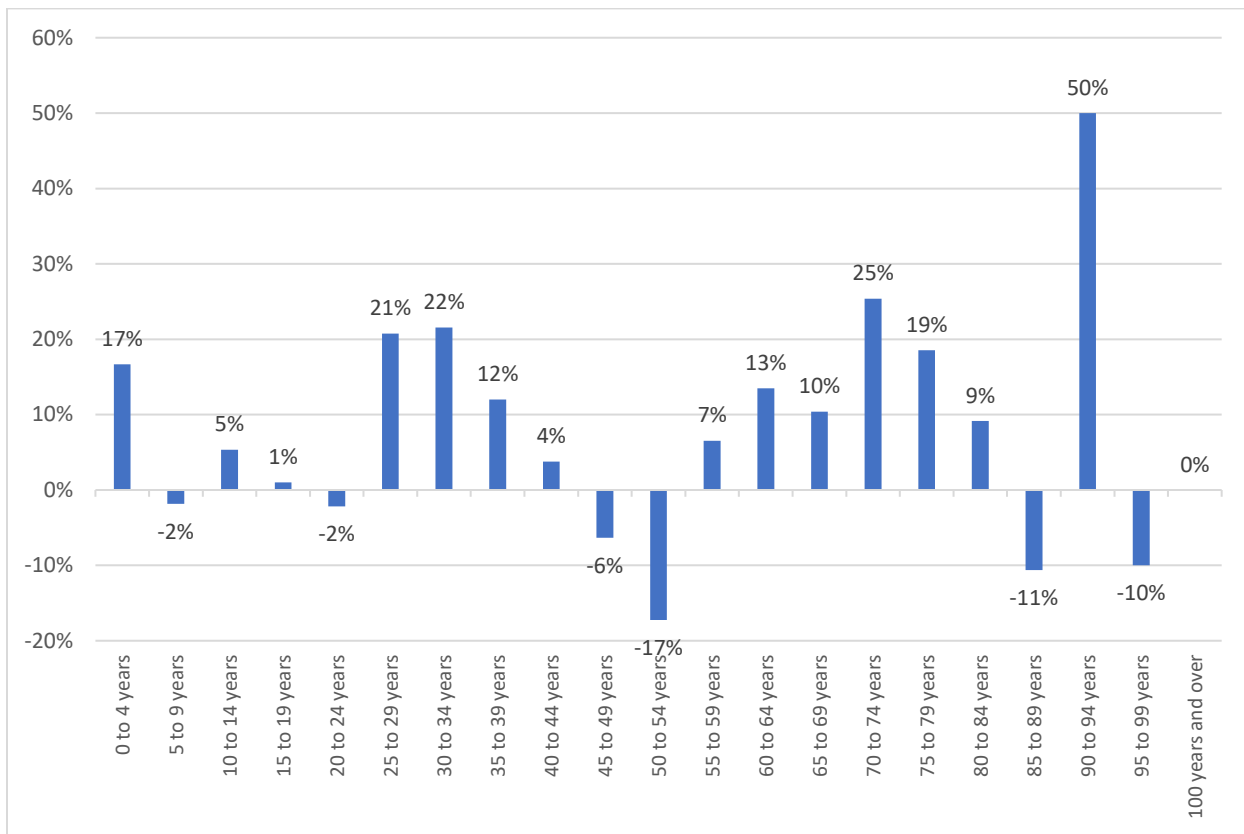
Source: Statistics Canada 2021 Census

Figure 7 – Change in Age Distribution in Port Colborne (2016 to 2021)



Source: Statistics Canada 2016 and 2021 Census

Figure 8 – Percent Change in Age Distribution in Port Colborne (2016 to 2021)

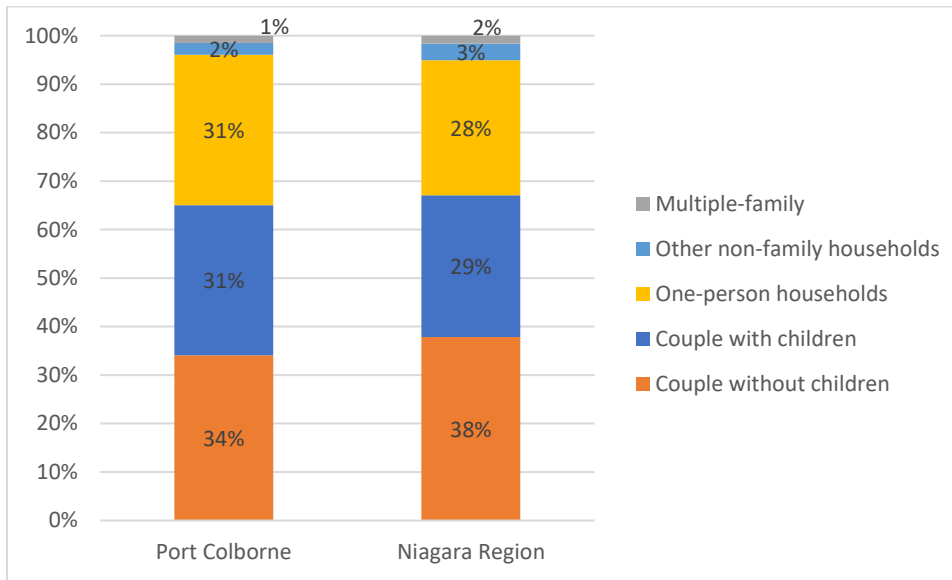


Source: Statistics Canada 2016 and 2021 Census

7.1.3 Households

Households in Port Colborne are roughly equally divided between couples without children (34%), couples with children (31%), and one-person households (31%) (Figure 8). Other non-family households and multiple family households make up the remaining 3%. The current household mix suggests a demand for smaller ownership houses and bachelor or one-bedroom apartments.

Figure 9: Distribution of Household Types in Port Colborne and Niagara Region (2016)

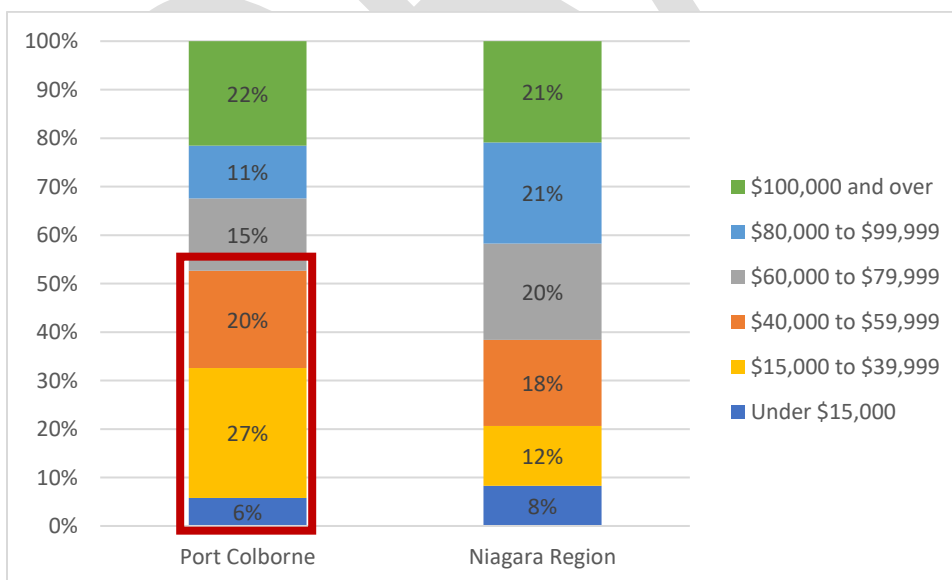


Source: Statistics Canada 2016 Census

7.1.4 Income

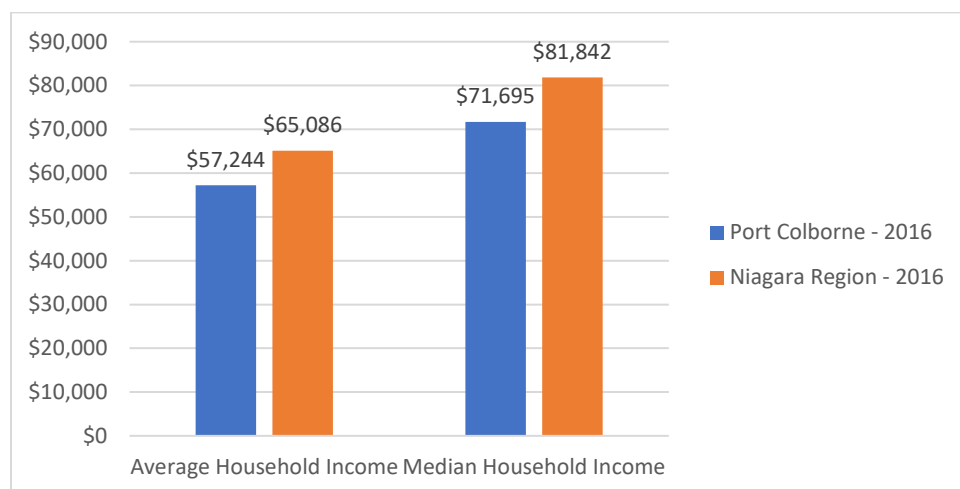
Port Colborne has a larger share of lower-income households compared to Niagara Region with over 50% of households earning less than \$60,000 per year (Figure 9). Average and median household incomes are also lower in Port Colborne compared to Niagara Region. Incomes have implications for the cost of housing that will be considered affordable.

Figure 10 – Income Distribution (2016)



Source: Statistics Canada 2016 Census

Figure 11 – Average and Median Household Incomes (2016)



Source: Statistics Canada 2016 Census

7.1.5 Housing Tenure

Seventy-four (74%) of Port Colborne households own their homes with the remaining 26% renting (Table 2). This tenure distribution is the same as the tenure distribution in the region. There are currently 656 purpose-built rental units in Port Colborne (see Table 4 in Section 5.2.4). With 2,070 rental households per the 2016 Census, the number of purpose-built rental units suggests most renter households live in secondary rental units (e.g., rented ownership households, duplex apartments, accessory apartments, rented condominiums, or apartments above storefronts).

Table 2 – Housing Tenure (2016)

	Port Colborne - # of Households	Port Colborne - % of Total Households	Niagara Region - # of Households	Niagara Region - % of Total Households
Ownership	5,950	74%	136,115	74%
Rental	2,070	26%	47,720	26%
Total	8,020	100%	183,825	100%

Source: Statistics Canada 2016 Census

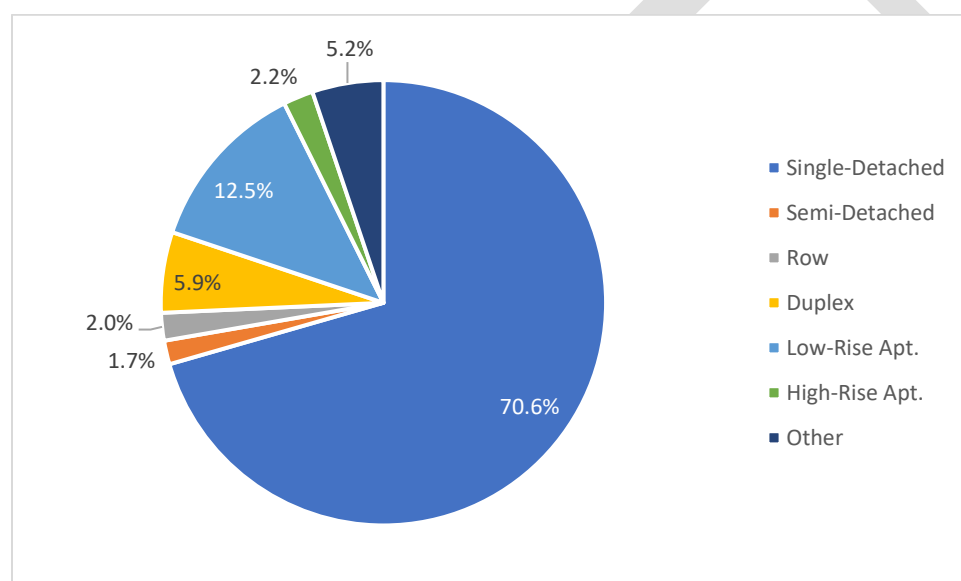
7.2 Housing Market Indicators

7.2.1 Current and Projected Housing Stock

Single-detached dwellings make up most housing stock in Port Colborne (70.6%) (Figure 11). Single-detached dwellings are typically the most expensive as well as most land intensive. Low-rise apartment buildings are the second most common housing type making up 12.7% of all housing units.

Niagara Region projects an additional 2,300 units will be required to accommodate projected population growth to 2051, or an average of approximately 77 new units per year (Table 3). The projected unit mix is similar to the current unit mix with approximately 73% of new units being single/semi-detached, 19% being row houses, and the remaining 8% being apartment units.

Figure 12: Current Housing Stock by Type (2021)



Source: Statistics Canada 2021 Census

Table 3: Port Colborne Projected New Housing Units (2021 to 2051)

Unit Type	Projected New Units to 2051	Percentage of Projected New Units to 2051
Single/semi-detached	1,690	73%
Row	430	19%
Apartment	180	8%
Total	2,300	100%

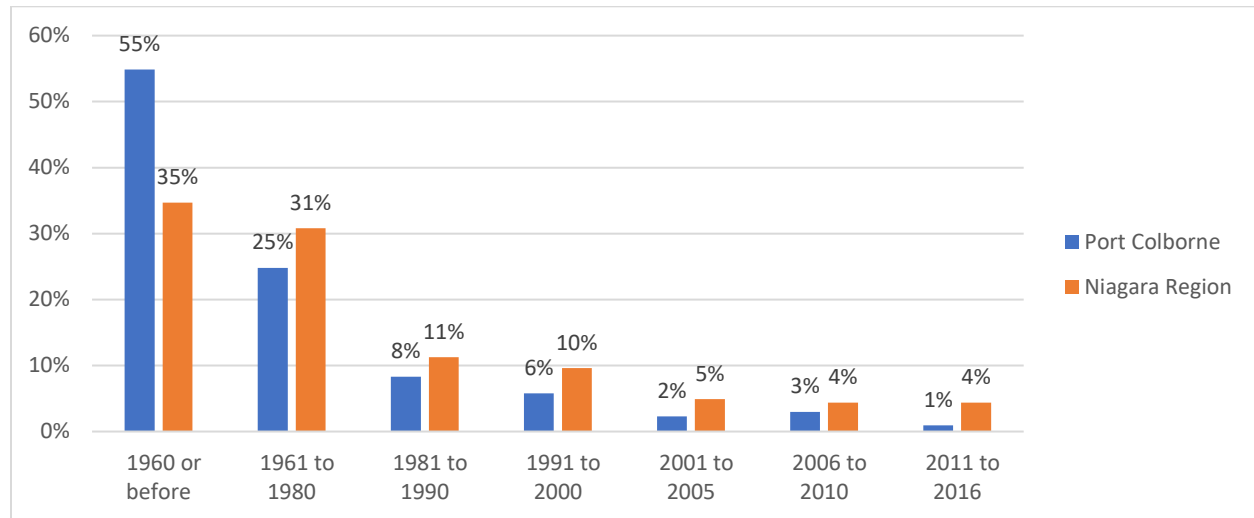
Source: Niagara Region Draft Official Plan (2021), Table 6

7.2.2 Age of Housing Stock

Housing stock in Port Colborne is aging with more than 50% of housing built over 60 years ago (Figure 12). Older housing may be more affordable than new, but it is also typically in worse condition. Older

housing is often more likely to be redeveloped at a greater price, especially as population increases and there is greater demand for housing. Given indicators that many renter households are living in secondary rental units, redevelopment of these units may result in displacement and housing challenges given the lack of purpose-built rental stock in the community.

Figure 13 – Age of Housing Stock (2016)



Source: Statistics Canada 2016 Census

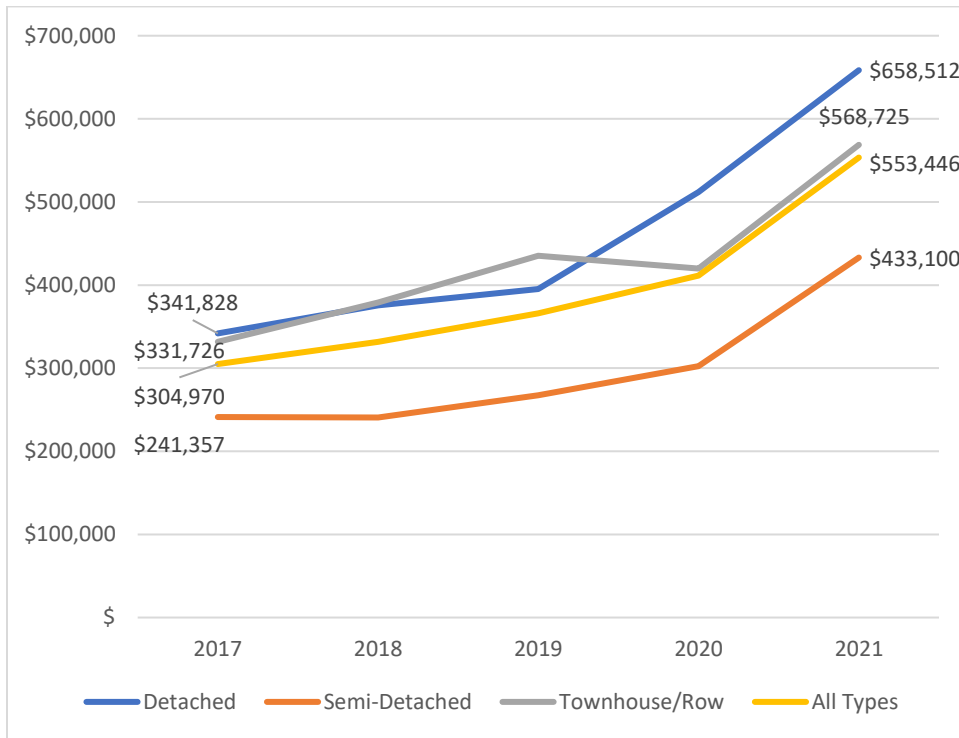
7.2.3 Ownership - Average and Median Prices

Ownership prices have increased significantly in the past five years (2017 to 2021) (Figures 13 and 14). The average price for an ownership unit (detached, semi-detached, and row houses; including new and resale houses) increased 81% from \$304,970 in 2017 to \$553,446 in 2021. Detached houses saw the biggest average increase (93%) to an average price of \$658,512 in 2021. Median prices for detached (+88%) and semi-detached houses (+93%) almost doubled over the same period.

Removing resale units, which often sell for less than new builds, the average price of a new house¹¹ increased 45% from \$433,622 in 2017 to \$629,461 in 2021.

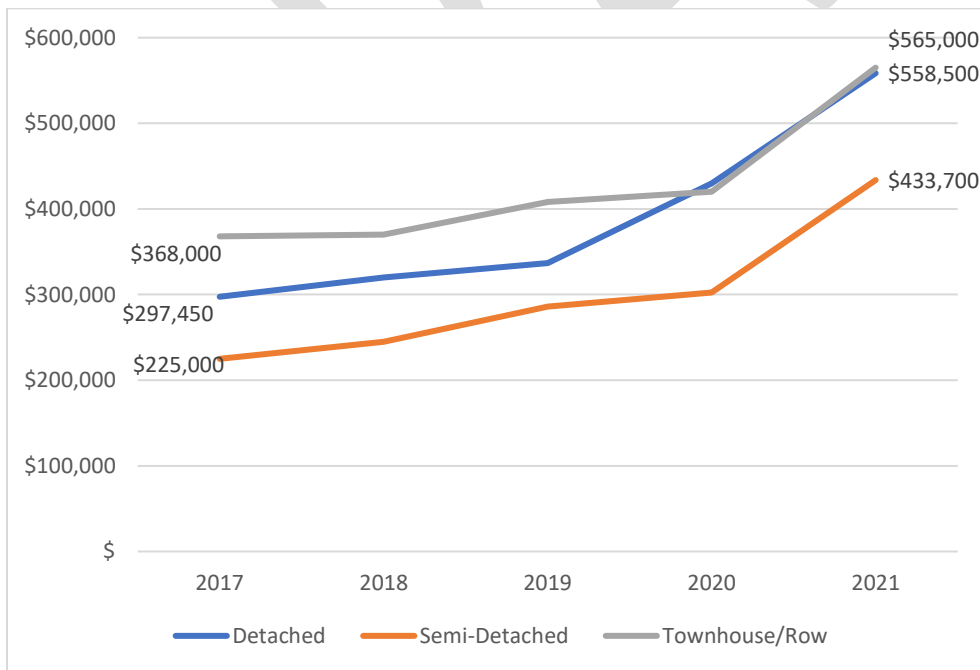
¹¹ CMHC figure includes detached and semi-detached houses only

Figure 14: Average Ownership Sale Price (2017 to 2021)



Source: CREA

Figure 15: Median Ownership Sale Price (2017 to 2021)



Source: CREA

7.2.4 Rental – Units in the Rental Universe

There are currently 656 purpose-built rental units in Port Colborne (Table 4). Of these, 62% are 2-bedroom units, 27% are one-bedroom units, 10% are 3+-bedroom units, and one percent are bachelor units. With 2,070 rental households per the 2016 Census, the number of purpose-built rental units suggests most renter households live in secondary rental units (e.g., rented ownership households, duplex apartments, accessory apartments, rented condominiums, or apartments above storefronts).

Table 4: Units in the Port Colborne Rental Universe (2021)

Unit Size	# of Units	% of Total Number of Units
Bachelor	9	1%
1 Bedroom	177	27%
2 Bedroom	404	62%
3 Bedroom +	66	10%
Total	656	100%

Source: CMHC

7.2.5 Rental - Average and Median Rents

Rents in Port Colborne have grown slowly in recent years (Figures 15 and 16). Average rents rose 9% between 2017 and 2021, or approximately 2.1% per year while median rents rose 5.6%, or approximately 1.4% per year. Average inflation over this same period was 1.82% per year. Average and median rents as of October 2021 are presented in Table 5. Though average and median rents for all unit sizes increased between 2020 and 2021, 2021 rents are less expensive than average and median rents in 2019.

Rents presented in Table 5 represent an average of rents in both old and new apartments. Occupied apartments are subject to rent controls by which rent can only increase by a certain amount each year¹². As such, average and median rents cited in CMHC data are often lower than actual market rents. Table 6 presents market rents for apartments in Port Colborne as of March 2022. These rents are significantly higher than CMHC rents. There were also only a total of seven (7) rental units listed.

¹² Rent control only applies to rental units occupied before November 15, 2018. Given the age of housing stock in Port Colborne, it is likely most rental units are subject to rent control. The legal maximum increase is set by the Provincial government and based on the Ontario Consumer Price Index. Property owners can reset the rent of a unit to whatever amount they like once the unit is vacated and returns to the market. Rent increases were frozen during 2020 and 2021 due to the COVID-19 pandemic, however, the rent freeze ended in December 2021. The maximum allowable rent increase for 2022 is 1.2%.

Table 5: CMHC Average and Median Rents in Port Colborne by Unit Size (2021)

Unit Size	Average Rent	Median Rent
1 Bedroom	\$856	\$913
2 Bedroom	\$983	\$1,027
3 Bedroom +	Data suppressed by CMHC	Data suppressed by CMHC
All Sizes	\$962	\$977

Source: CMHC

Table 6: Average Market Rents in Port Colborne by Unit Size (March 2022)

Unit Size	Number of Listings	Average Rent
Bachelor	No units listed	No units listed
1 Bedroom	1	\$1,195
2 Bedroom	1	\$2,095
3 Bedroom	5	\$2,119
Average		\$1,983

Source: rentals.ca/port-colborne, accessed March 22, 2022

7.2.6 Rental Vacancy Rate

A vacancy rate of 3% is generally considered to be an acceptable balance between supply and demand for rental housing. Vacancy rates below this can drive up rents as tenants compete for fewer units.

Reliable vacancy rate data was not available for Port Colborne. Using the St. Catharines-Niagara subregion as a proxy, the overall vacancy rate in the region was 1.8% in 2021 (Table 7) and has been below 3% since 2015. Vacancy rates also differ by unit size. Figures 19 and 20 shows declining vacancy rates for 1- and 3-bedroom units since 2018. The vacancy rate for 2-bedroom units also declined between 2020 and 2021. It is anticipated these trends are present in Port Colborne as well.

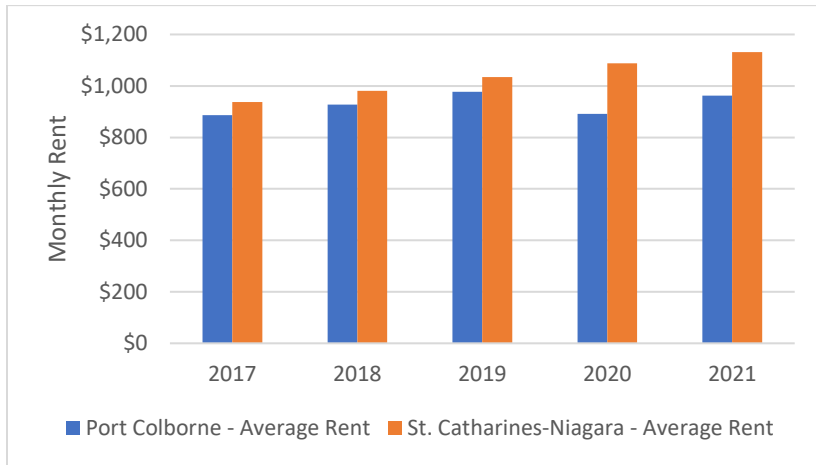
Table 7: Vacancy Rates in St. Catharines-Niagara by Unit Size (2021)¹³

Unit Size	2021 Vacancy Rate
1 bedroom	2.1%
2 bedroom	1.8%
3 bedroom +	1.1%
All unit sizes	1.8%

Source: CMHC

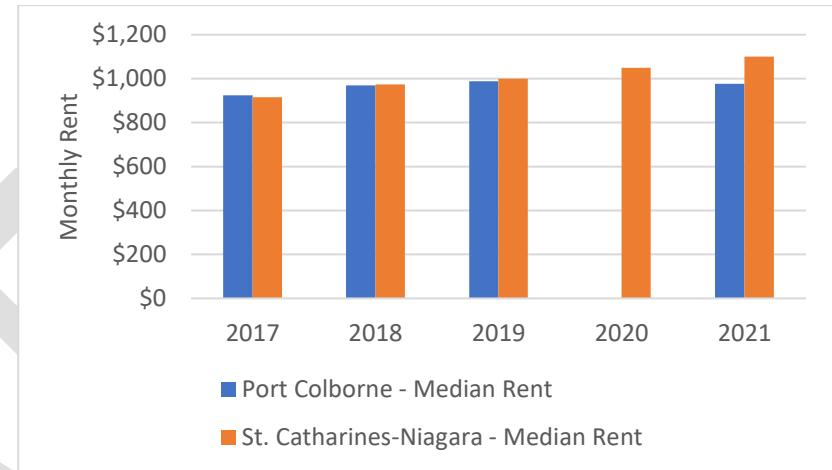
¹³ Bachelor units are not included in the analysis due to a lack of reliable data for the years 2017 to 2020

Figure 16: Comparison of Average Rent in Port Colborne and St. Catharines - All Unit Sizes (2017 to 2021)



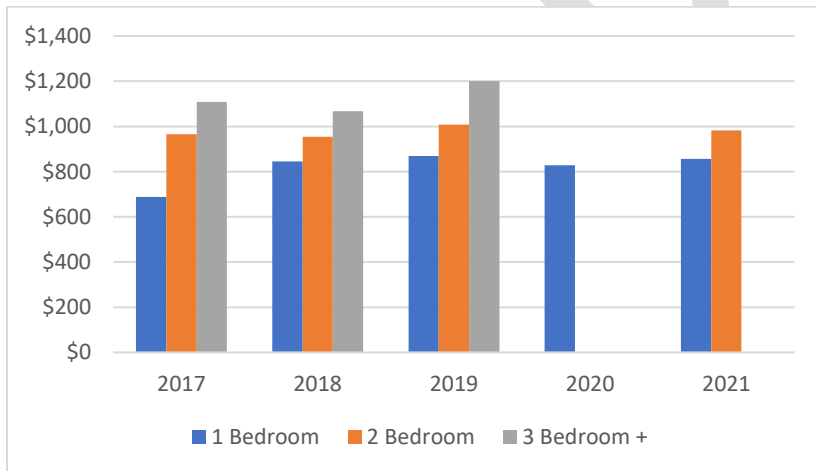
Source: CMHC

Figure 17: Comparison of Median Rent in Port Colborne and St. Catharines-Niagara - All Unit Sizes (2017 to 2021)



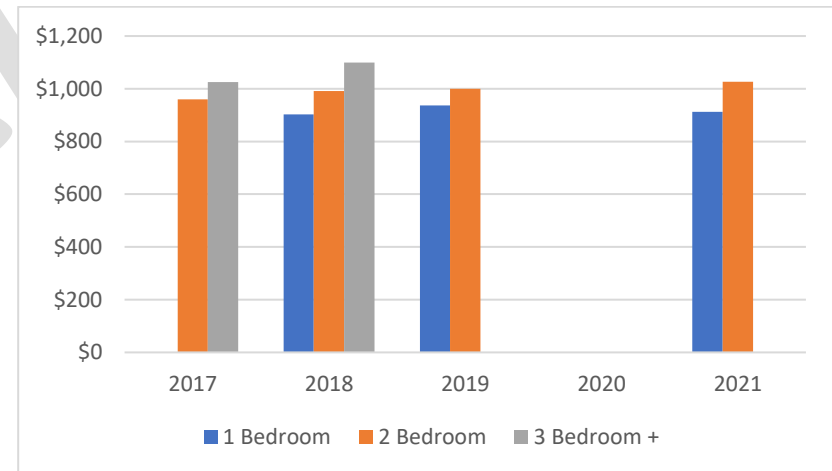
Source: CMHC

Figure 18: Average Rent by Unit Size in Port Colborne (2017 to 2021)



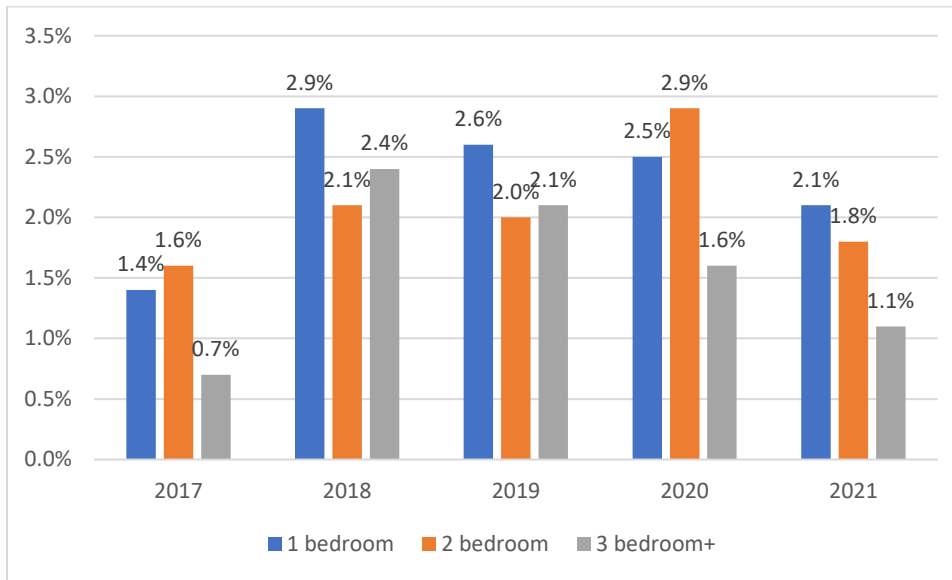
Source: CMHC

Figure 19: Median Rent by Unit Size in Port Colborne (2017 to 2021)



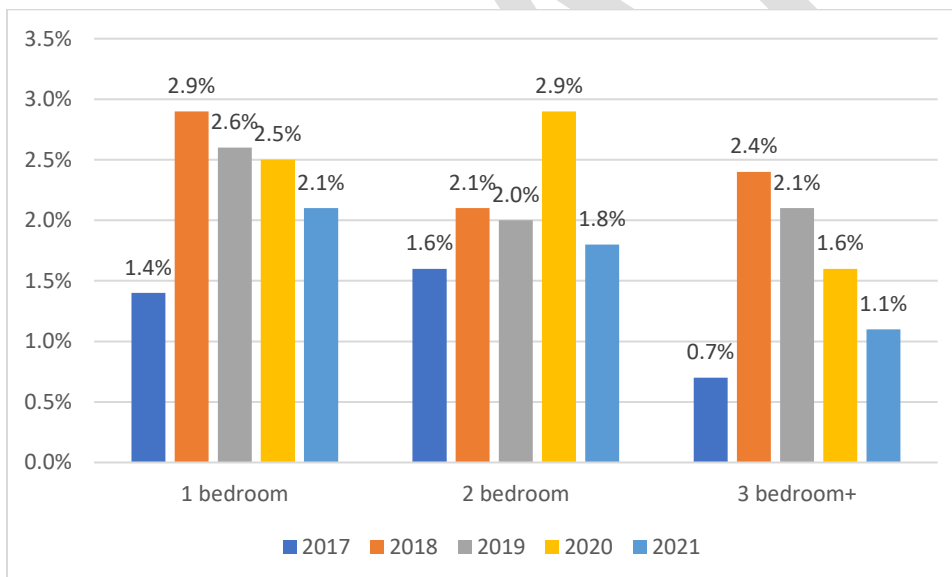
Source: CMHC

Figure 20: Vacancy Rates in St. Catharines-Niagara by Unit Size (2017 to 2021)



Source: CMHC

Figure 21: Change in Vacancy Rates in St. Catharines-Niagara by Unit Size (2017 to 2021)

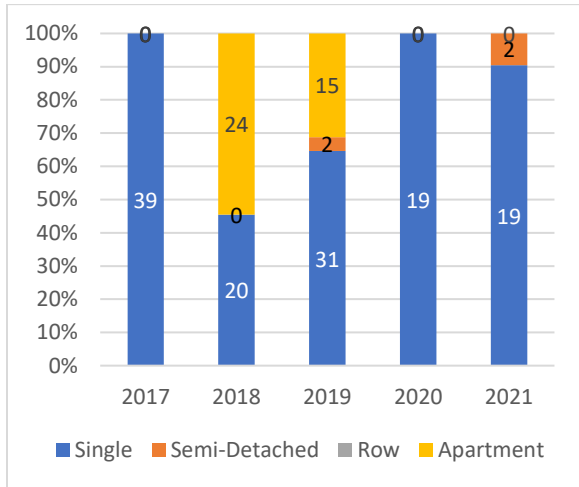


Source: CMHC

7.2.7 Housing Starts and Completions

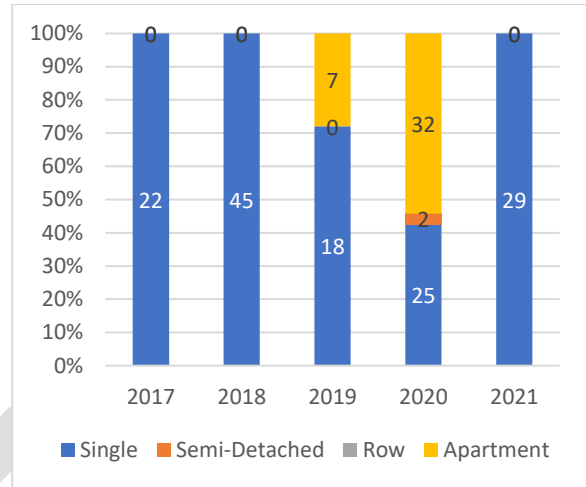
Single-detached homes are still the predominant housing type being constructed in Port Colborne, though there have been some apartment started and completed in recent years (Figures 21 and 22). Most new stock is targeted at the ownership market which may increase the difficulty for renter households to find housing in the city (Figures 23 and 24).

Figure 22: Port Colborne Starts by Housing Type



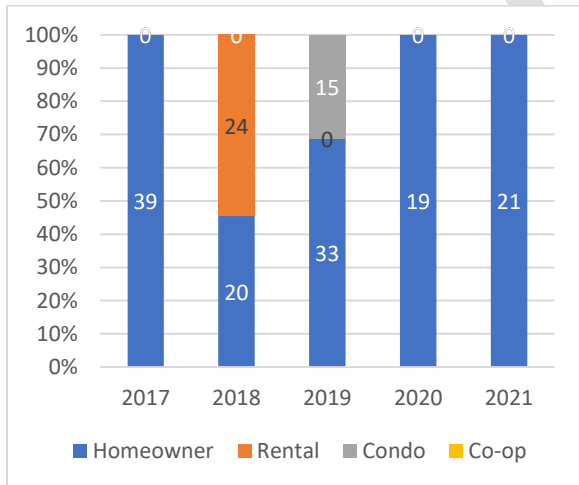
Source: CMHC

Figure 23: Port Colborne Completions by Housing Type



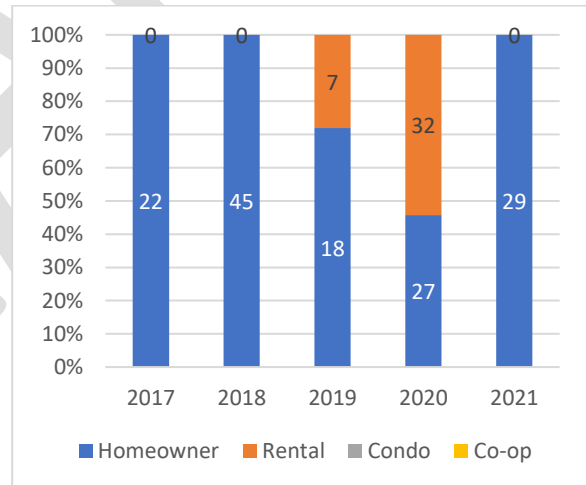
Source: CMHC

Figure 24: Port Colborne Starts by Intended Market



Source: CMHC

Figure 25: Port Colborne Completions by Intended Market



Source: CMHC

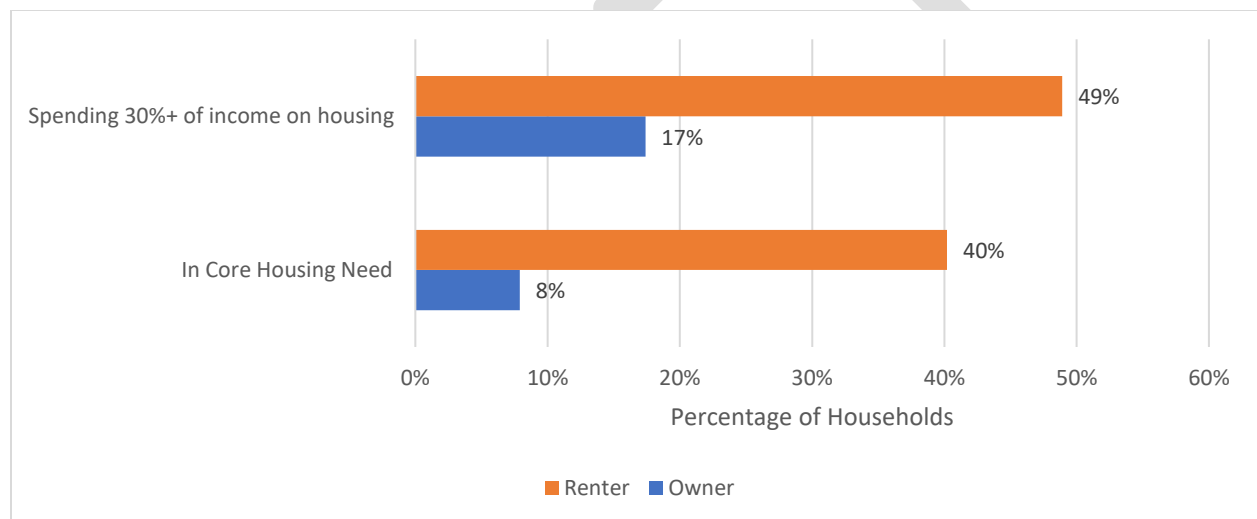
7.3 Affordability Indicators

7.3.1 Cost-Burdened and Core Housing Need

Housing is generally considered affordable when it costs 30% or less of household pre-tax income. A household paying more than 30% is considered “cost burdened”. Renter households in Port Colborne are more cost burdened (49%) than ownership households (17%) (Figure 25).

It is also important to look at households that are in **core housing need**. According to CMHC, a household is considered to be in core housing need if it needs repairs or is overcrowded AND the household would have to spend more than 30% of its before-tax income to find housing that does not require repairs and is not overcrowded. Overall, forty percent (40%) of renter households are in core housing need compared to owner households (8%).

Figure 26: Port Colborne Cost-Burdened and Core Housing Need Households (2016)



Source: CMHC

7.3.2 Household Types in Need

There are currently 789 renter households and 629 ownership households in core housing need in Port Colborne according to data compiled by Niagara Regional Housing (Table 7). It should be noted that the number of renter households in core housing need exceeds the number of purpose-built rental units in Port Colborne (656 units).

Single-person household are overwhelmingly the greatest household type in need, representing 87% of all renter households in need and 85% of ownership households in need (Table 8). Households earning less than \$19,400 per year represent the greatest number of households in core need by income decile (Table 9). Ninety-seven percent (97%) of households in core need cannot afford housing costs more than \$995 per month. Seventy-two percent (72%) of households in core need cannot afford housing costs more than \$737 per month, an amount that is lower than CMHC average market rents in Port Colborne (\$962 per month) and lower than mortgage payments required to purchase a house based on average

ownership prices. Overall, core need data points to demand for bachelor and one-bedroom units and housing with costs of \$995 per month or less.

Table 8

Household Type	Number of Renter Households in Core Housing Need	Percentage of Renter Households in Core Housing Need	Number of Ownership Households in Core Housing Need	Percentage of Ownership Households in Core Housing Need
Non-Census Singles	688	87%	537	85%
Lone Parent Households	97	12%	68	11%
Couples with Children	1	0%	5	1%
Couples without children	3	0%	19	3%
Total	789	100%	629	100%

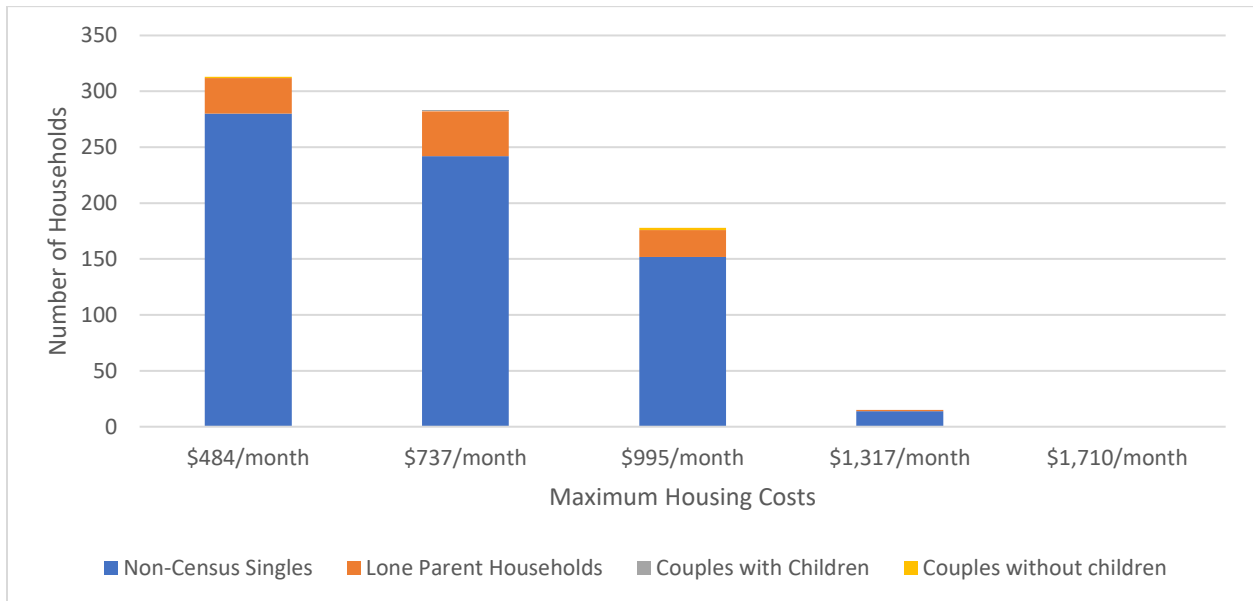
Source: Niagara Regional Housing

Table 9: Maximum Monthly Housing Costs for Port Colborne Households in Core Need (2021)

Income Decile	1	2	3	4	5
Income Range	Less than \$19,400	\$19,400 to \$29,500	\$29,500 to \$39,800	\$39,800 to \$52,700	\$52,700 to \$68,400
Maximum Affordable Housing Cost	\$484 per month	\$737 per month	\$995 per month	\$1,317 per month	\$1,710 per month
Non-Census Singles Households	482	421	291	31	0
Lone Parent Households	43	60	54	8	0
Couples with Children Households	0	4	2	0	0
Couples without Children Households	1	3	12	6	0
Total Households	526	488	359	45	0
Total as Percentage of All Households	37%	34%	25%	3%	0%

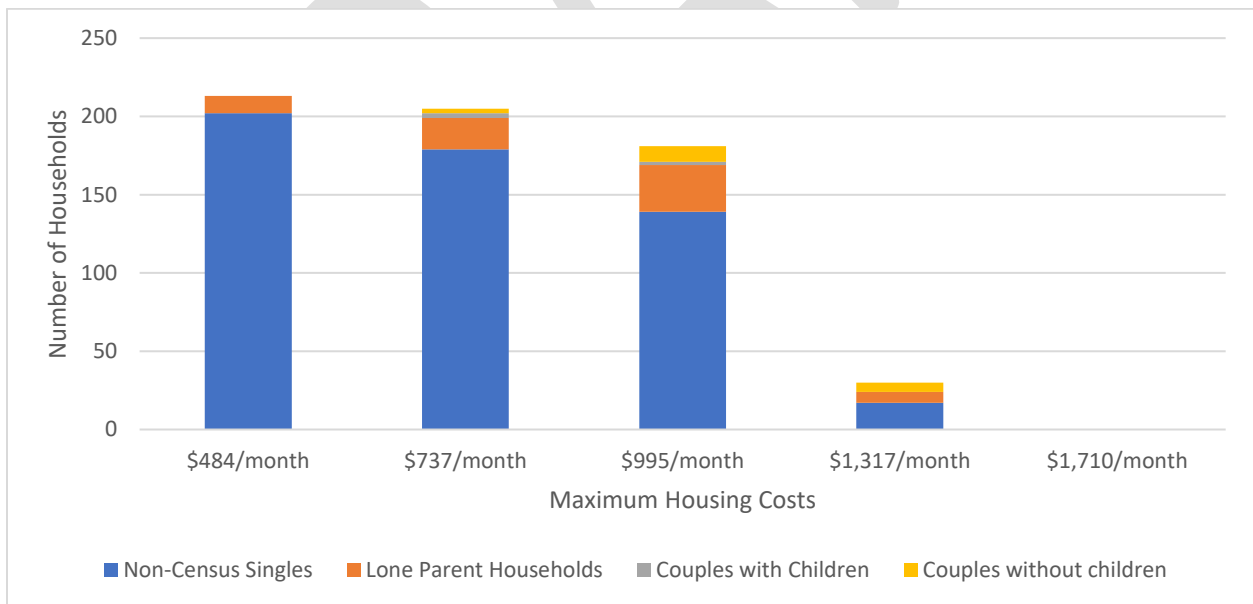
Source: Niagara Regional Housing

Figure 27: Port Colborne Renter Households in Core Need by Maximum Affordable Housing Cost (2021)



Source: Niagara Regional Housing

Figure 28: Port Colborne Owner Households in Core Need by Maximum Affordable Housing Cost (2021)



Source: Niagara Regional Housing

7.3.3 Adjusted Incomes

Table 10 below shows 2016 income deciles adjusted for 2022 based on changes in the consumer price index (CPI) from December 2016 to December 2021. Income decile data from the 2021 census was not available at the time of publication. Estimated 2022 incomes shown in Column D are used in the remainder of the report to calculate affordability. Table 11 shows average and median incomes adjusted for 2022 based on the same changes in the CPI.

Table 10: 2022 Adjusted Income Deciles

A	B	C	D = B x C
Income Decile	2016 Income	CPI Change 2016 to 2022	2022 Adjusted Income
1	\$19,400	16.05%	\$22,513
2	\$29,500	16.05%	\$34,234
3	\$39,800	16.05%	\$46,187
4	\$52,700	16.05%	\$61,157
5	\$68,400	16.05%	\$79,376
6	\$84,300	16.05%	\$97,828
7	\$101,200	16.05%	\$117,440
8	\$122,200	16.05%	\$141,810
9	\$155,900	16.05%	\$180,918

Source: CANCEA, Bank of Canada

Table 11: 2022 Adjusted Average and Median Incomes

	2016	CPI Change 2016 to 2022	2022 Adjusted Income
Average Income	\$57,244	16.05%	\$66,430
Median Income	\$71,695	16.05%	\$83,200

Source: Statistics Canada 2016 Census, Bank of Canada

7.3.4 Affordable Prices and Rents

Table 12 shows affordable rents and prices for average and median incomes adjusted for 2022 using the 30% affordability threshold. A household earning the average income could afford an ownership price of approximately \$236,800 and a monthly rent of approximately \$1,700. Households earning the median income could afford a slightly higher ownership price of approximately \$296,500 and rent of \$2,100. Affordable prices and rents at both average and median incomes are significantly below current market prices for houses in Port Colborne (see

Table 12: Affordable Prices and Rents Based on Average and Median Income

	2022 CPI Adjusted Income	Affordable Price at 30% of Income ¹⁴	Affordable Rent at 30% of Income
Average Income	\$66,430	\$236,774	\$1,661
Median Income	\$83,200	\$296,546	\$2,080

Source: Statistics Canada 2016 Census

Tables 14 and 15 compare affordable ownership prices and rents to average ownership prices and rents in Port Colborne. Cells that are red indicate prices/rents are **not** affordable for households at the income decile. Cells that are green indicate prices/rents are affordable for households at each income deciles. For ownership, affordable prices are compared to average prices reported in CREA and NAR data. NAR data for both Port Colborne-Wainfleet and Niagara region was included as CMHC considers St. Catharines-Niagara to be the local market area. Based on the 30% or less definition of affordability, ownership prices in Port Colborne are unaffordable to low-, moderate-, and even high-income ownership households.

For rental, affordable rents are compared to average rents reported by CMHC for both Port Colborne and St. Catharines-Niagara as the regional market area. Based on the standard that a maximum of 30% of pre-tax income be spent on housing, rents in Port Colborne are generally affordable for moderate-income renter households but are not affordable for renter households in the 30th percentile or lower.

Rents and ownership prices are significantly out of reach for low-income households on fixed incomes, earning minimum wage, or receiving Ontario Disability Support Program (ODSP) or Ontario Works (OW) payments.

¹⁴ Assumptions:

Table 13: Comparison of Affordable Ownership Prices to Average Ownership Prices in Port Colborne and Niagara Region by Income Decile

Income Decile	2022 CPI Adjusted Income	Affordable Price at 30% Affordability Threshold ¹⁵	CREA – Port Colborne		Niagara Association of Realtors – Port Colborne		Niagara Association of Realtors – Niagara Region	
			Average Ownership Price (All Types) ¹⁶	Average Ownership Price – 10% Below	Average Ownership Price (All Types) ¹⁷	Average Ownership Price – 10% Below	Average Ownership Price (All Types) ¹⁸	Average Ownership Price – 10% Below
1	\$22,513	\$80,243	\$553,446	\$498,101	\$505,056	\$454,550	\$648,967	\$584,070
2	\$34,234	\$122,019	\$553,446	\$498,101	\$505,056	\$454,550	\$648,967	\$584,070
3	\$46,187	\$164,622	\$553,446	\$498,101	\$505,056	\$454,550	\$648,967	\$584,070
4	\$61,157	\$217,979	\$553,446	\$498,101	\$505,056	\$454,550	\$648,967	\$584,070
5	\$79,376	\$282,918	\$553,446	\$498,101	\$505,056	\$454,550	\$648,967	\$584,070
6	\$97,828	\$348,684	\$553,446	\$498,101	\$505,056	\$454,550	\$648,967	\$584,070
7	\$117,440	\$421,669	\$553,446	\$498,101	\$505,056	\$454,550	\$648,967	\$584,070
8	\$141,810	\$512,524	\$553,446	\$498,101	\$505,056	\$454,550	\$648,967	\$584,070
9	\$180,918	\$658,203	\$553,446	\$498,101	\$505,056	\$454,550	\$648,967	\$584,070

Source: CREA, Niagara Association of Realtors

¹⁵ Assumptions: see Footnote 1

¹⁶ CREA Port Colborne average sales price of single detached, semi-detached, and row houses (2021)

¹⁷ Niagara Association of Realtors Annual Residential Overview – Year vs Year (2021)

¹⁸ Niagara Association of Realtors Annual Residential Overview – Year vs Year (2021)

Table 14: Comparison of Affordable Rents to Average Rents in Port Colborne and Niagara Region by Income Decile

Income Decile	2022 CPI Adjusted Income	Affordable Rent at 30% Affordability Threshold	Port Colborne					St. Catharines-Niagara				
			Average Market Rent - Bachelor	Average Market Rent - 1-bedroom	Average Market Rent - 2-bedroom	Average Market Rent - 3+-bedroom	Average Market Rent - All units	Average Market Rent - Bachelor	Average Market Rent - 1-bedroom	Average Market Rent - 2-bedroom	Average Market Rent - 3+-bedroom	Average Market Rent - All units
1	\$22,513	\$563	Data not available	\$856	\$983	Not available	\$962	\$796	\$1,011	\$1,191	\$1,266	\$1,132
2	\$34,234	\$856	Not available	\$856	\$983	Not available	\$962	\$796	\$1,011	\$1,191	\$1,266	\$1,132
3	\$46,187	\$1,155	Not available	\$856	\$983	Not available	\$962	\$796	\$1,011	\$1,191	\$1,266	\$1,132
4	\$61,157	\$1,529	Not available	\$856	\$983	Not available	\$962	\$796	\$1,011	\$1,191	\$1,266	\$1,132
5	\$79,376	\$1,984	Not available	\$856	\$983	Not available	\$962	\$796	\$1,011	\$1,191	\$1,266	\$1,132
6	\$97,828	\$2,446	Not available	\$856	\$983	Not available	\$962	\$796	\$1,011	\$1,191	\$1,266	\$1,132
7	\$117,440	\$2,936	Not available	\$856	\$983	Not available	\$962	\$796	\$1,011	\$1,191	\$1,266	\$1,132
8	\$141,810	\$3,545	Not available	\$856	\$983	Not available	\$962	\$796	\$1,011	\$1,191	\$1,266	\$1,132
9	\$180,918	\$4,523	Not available	\$856	\$983	Not available	\$962	\$796	\$1,011	\$1,191	\$1,266	\$1,132

Source: CMHC

7.4 Non-Market Housing

7.4.1 Non-Market Housing Supply & Wait Times

There are currently 227 non-market housing units in Port Colborne provided by Niagara Regional Housing (NRH) and other community groups (Table 16). Of these, 196 are subsidized affordable units and the remaining 31 are supportive housing units. An additional 40 units is planned for the Port Cares development at Chestnut Park. Once completed, the total number of non-market housing units will be 267.

Since 2011, the total number of households on the waitlist for Niagara Regional Housing units has increased 278% to 1,612 households (Table 17). This increase is consistent across household types with the number of seniors (+280%), singles (+235%), and family (+332%) households growing significantly. NRH data also shows the estimated wait time for a unit in NRH housing in Port Colborne varies significantly by unit size (Table 18). For example, the estimated wait time for a one-bedroom unit is 12 years. A senior looking a one-bedroom unit can expect to wait an average of eight (8) years. The shortest estimated time to receive a unit is three (3) years for a three-bedroom unit.

Taken together, the increase in households on the wait list and long wait times point to significant housing affordability challenges for Port Colborne households and a lack of affordable rental stock.

7.5 Homelessness & Shelter Services

The transient and often hidden nature of homelessness is such that is difficult for data to capture the total number of people experiencing homelessness, particularly in smaller municipalities like Port Colborne. Homelessness counts and surveys conducted by the Region in 2018 did not find any homeless individuals in Port Colborne. Proxy data such as increasing rents and prices, increasing applications and wait times for non-market housing, and increasing food bank usage suggest that the number of people experiencing homelessness or at risk of homelessness may be growing. Anecdotally, stakeholders interviewed for this report noted an increase in visible homelessness in the community, including encampments.

Most of the infrastructure supporting homelessness is funded at the regional level, including funding for outreach, homelessness prevention and diversion, emergency shelters, and supportive/transitional housing. There is currently no emergency shelter in Port Colborne. The closest emergency shelter is operated by the Hope Centre in Welland.

Table 15: Non-Market Housing Stock

Affordable/ Supportive	Operator	Bachelor	1-bedroom	2-bedroom	3-bedroom	4-bedroom	Total
Affordable	Niagara Regional Housing		82	3	2		87
	Port Colborne Cooperative Homes Apartment			18	32	1	51
	South Niagara Gateway Family Homes		9	25	24		58
	Port Cares (in process)			40			40
Affordable Total			91	86	58	1	236
Supportive	Gateway Residential & Community Support Services	2	11	18			31
Supportive Total		2	11	18			31
Grand Total		2	102	104	58	1	267

Source: Niagara Regional Housing

Table 16: Number of Households on Niagara Regional Housing Waitlist

	December 2011	December 2021	Percentage Change
Seniors	133	505	+280%
Singles	168	563	+235%
Families	126	544	+332%
Total	427	1,612	+278%

Source: Niagara Regional Housing

Figure 29: Number of Households on Niagara Regional Housing Waitlist

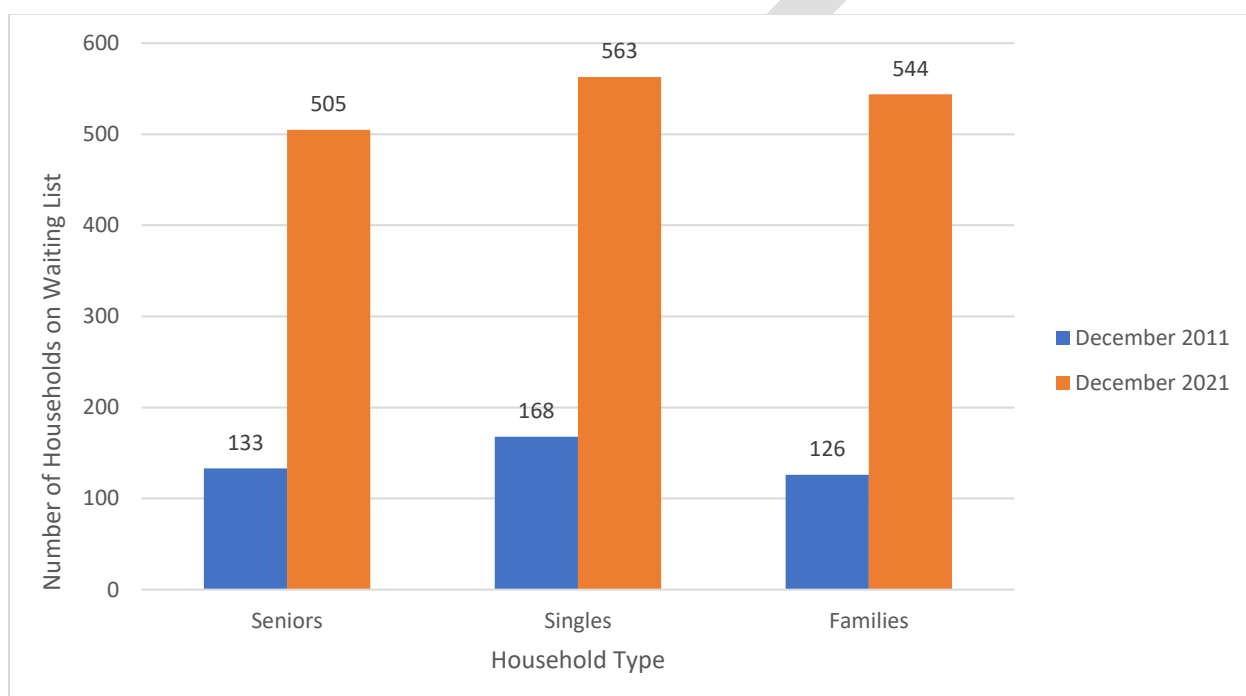


Table 17: Average Wait Time for Niagara Regional Housing Units

Unit Size	Wait Time (Years)
1-bedroom	12
1-bedroom (seniors)	8
2-bedroom	5
3-bedroom	3
4-bedroom	4

Source: <https://www.nrh.ca/applicants/Wait-Times-Chart.shtml> (accessed April 2022)

8 Analysis of Port Colborne Zoning By-law

The City will promote the development of an appropriate mix of housing types, densities and tenures to meet the diverse needs in Port Colborne, taking into account current and future demographic characteristics, income levels, special needs and lifestyle considerations. (Port Colborne Official Plan, 2.4.2 Housing)

Background research and interviews indicate that the most pressing need in Port Colborne is for more availability and diversity of choice in housing. The Official Plan (OP) suggests several ways to promote this objective:

a) New housing development should:

- i) Be located in the urban area to make use of existing infrastructure and facilities;
- ii) Be accessible to medical facilities, shopping and any future public transportation system;
- iii) Be close to or be developed with on-site parks and open space; iv) Incorporate design features for an aging population;
- v) Use housing forms suitable for an aging population such as at-grade housing or medium density apartment buildings;
- vi) Provide for a range of smaller lots and homes suitable to smaller households; and
- vii) Be close to or be developed with social and recreational facilities.

A preliminary review of the Port Colborne Zoning By-law (ZBL) indicates that restrictions based on land use, parking requirements, building type definitions, building setbacks, lot area per unit size requirements, minimum sizes for dwelling units, maximum sizes for accessory dwelling units, height limits, lot size restrictions, and parking requirements present barriers to the creation of an appropriate mix of housing types and tenures.

8.1 Permitted Residential Uses in the Zoning By-law

Table 19 shows the types of housing that can be built in zones where housing is permitted. In total, there are 14 zones in the Port Colborne zoning by-law that permit housing. Of these, the R4 zone (Fourth density residential zone) allows the greatest number of housing types to be built (ten housing types), followed by the MU zone (mixed use) (nine housing types) and the R3 zone (Third density residential zone) (seven housing types).

The zoning by-law is most supportive of low-density detached dwelling units, permitting them in 11 zones. Semi-detached houses and duplexes are the next most supported housing type, with permissions in four zones each. The least supported housing type is boarding or lodging houses, which are only permitted in R4 zones.

Table 18 – Permitted Residential Uses by Zone Code

	A	AR	DC	HC	HR	LR	MU	NC	R1	R2	R3	R4	RR	RU	Grand Total
Permitted Uses	Agricultural	Agricultural Residential	Downtown Commercial Zone	Highway Commercial	Hamlet Residential	Lakeshore Residential	Mixed Use	Neighbourhood Commercial Zone	First Density Residential Zone	Second Density Residential Zone	Third Density Residential Zone	Fourth Density Residential Zone	Rural Residential	Rural	
Apartment Building			1				1					1			3
Apartment Building, Public			1				1					1			3
Boarding or Lodging House												1			1
Dwelling, Accessory				1			1	1							3
Dwelling, Detached	1	1			1	1	1		1	1	1	1	1	1	11
Dwelling, Duplex							1			1	1	1			4
Dwelling, Fourplex							1				1	1			3
Dwelling, Semi-Detached							1			1	1	1			4
Dwelling, Townhouse Block											1	1			2
Dwelling, Townhouse Street							1				1	1			3
Dwelling, Triplex							1				1	1			3
Grand Total	1	1	2	1	1	1	9	1	1	3	7	10	1	1	40

Source: City of Port Colborne Comprehensive Zoning By-Law (By-law 6575/30/18), analysis conducted by TWC.

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The “R” zoning code denotes areas that are zoned exclusively for residential uses. There are four of these zones in Port Colborne (R1 to R4). The number of housing types permitted in R zones increases with its number. R1 only permits detached dwellings, R2 expands permissions to include semi-detached dwellings and duplexes, R3 expands permissions further to triplexes, fourplexes, and townhouses, and R4 permits all dwelling types including apartments and boarding/lodging houses. Figure 34 shows that most residentially zoned land in Port Colborne is R1. While R3 and R4 zoning have more residential permissions, there is relatively little land with this zoning.

8.2 Land Use Restrictions

The traditional detached “single-family” home is the typology that predominates in Port Colborne, as it does in almost all smaller cities and suburbs in North America. This housing form typically does not meet the needs of an aging population, does not provide choice for smaller households, and it does not address the need to consider diverse tenure types or income levels.

8.3 The Need for Missing Middle Housing in Port Colborne

One approach to generating much-needed housing stock is to support the creation of Missing Middle Housing – a term coined by architect and urbanist Dan Parolek to describe house-scale buildings with multiple units that are compatible with the character of established neighbourhoods of single homes.

Figure 30: Illustration of Missing Middle Housing



Source: Opticos Design Inc.

Figure 31: Missing Middle Example



This 28-unit apartment building in London, Ontario (77 Tecumseh Avenue) is designed to fit within a neighbourhood of single-detached homes and provides a housing type suitable for an aging population.

Photo credit and architectural design: Nicholson Sheffield Architects. <https://nicholsonsheffield.ca/project/77-tecumseh-avenue/>

A review of Port Colborne’s zoning bylaw (ZBL) shows that as-of-right zoning does not currently exist for most of the walkable areas where missing middle housing would be highly desirable. Some zoning policies are supportive of diverse forms of housing creation, such as Accessory Dwelling Unit policies, as-of-right zoning for apartment buildings within the “Institutional”, Mixed-use and Downtown Commercial classifications, and reduced parking for “public” apartments. However, our interview process revealed a number of zoning barriers that have caused delays and cost escalation for local affordable housing providers. Other policies may prohibit the development of cost-effective construction, such as exclusions within R1 and R2 areas, or policies that are “one size fits all” and would be improved with differentiation when classifying housing form and size.

This section contains a review of ZBL policies, highlighting those that support missing middle housing, and those that may present barriers to future development.

8.4 R1 Zones –Housing Beyond the Single Unit.

There is no single housing typology that defines missing middle housing; rather, it is a spectrum of housing choices intended to create more housing units per area of land without altering the established character of a neighbourhood or city.

Figure 32: Missing Middle Housing in Port Colborne



These homes on Saturn Crescent in Port Colborne represent missing middle housing that fits the established character of the single unit homes in the neighbourhood. Currently this type of housing requires R3 zoning and is excluded from most areas of the city. Source: Google Streetview

Figure 33: Missing Middle Example in Upscale Area



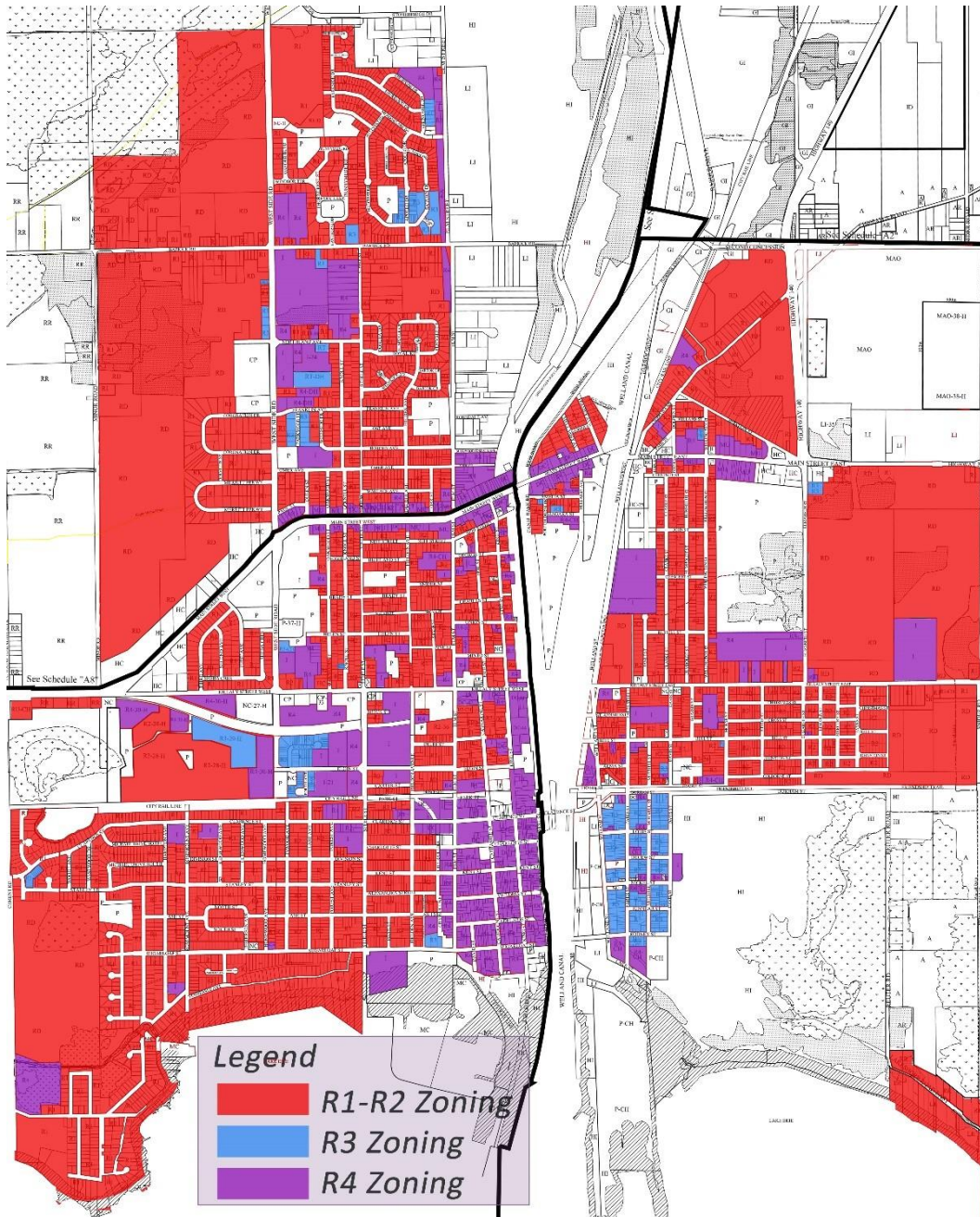
*This triplex was designed fit in with the upscale homes in this upscale area.
Photo: Dan Parolek*

There are a wide variety and range of multi-unit or clustered housing types that are compatible in scale with single homes. However, R1 and R2 zones in Port Colborne prohibit townhouses, triplexes and fourplexes. Other forms of missing middle housing such as small apartment buildings require R4, institutional, mixed use or downtown commercial zoning, and the availability of land with as-of-right zoning is limited. Emerging forms of affordable housing such as stacked townhouses, courtyard buildings and live-work units require costly and time-consuming zoning amendments to gain planning approval.

An analysis of the core areas of Port Colborne, within a walkable distance to amenities such as shopping, medical facilities, recreation centers and parks can be conducted to determine where missing middle housing types are excluded. The red areas in the maps below (for illustration purposes only) show that a large segment of the city prohibits most missing middle housing forms.

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Figure 34: Exclusionary Zoning in Port Colborne



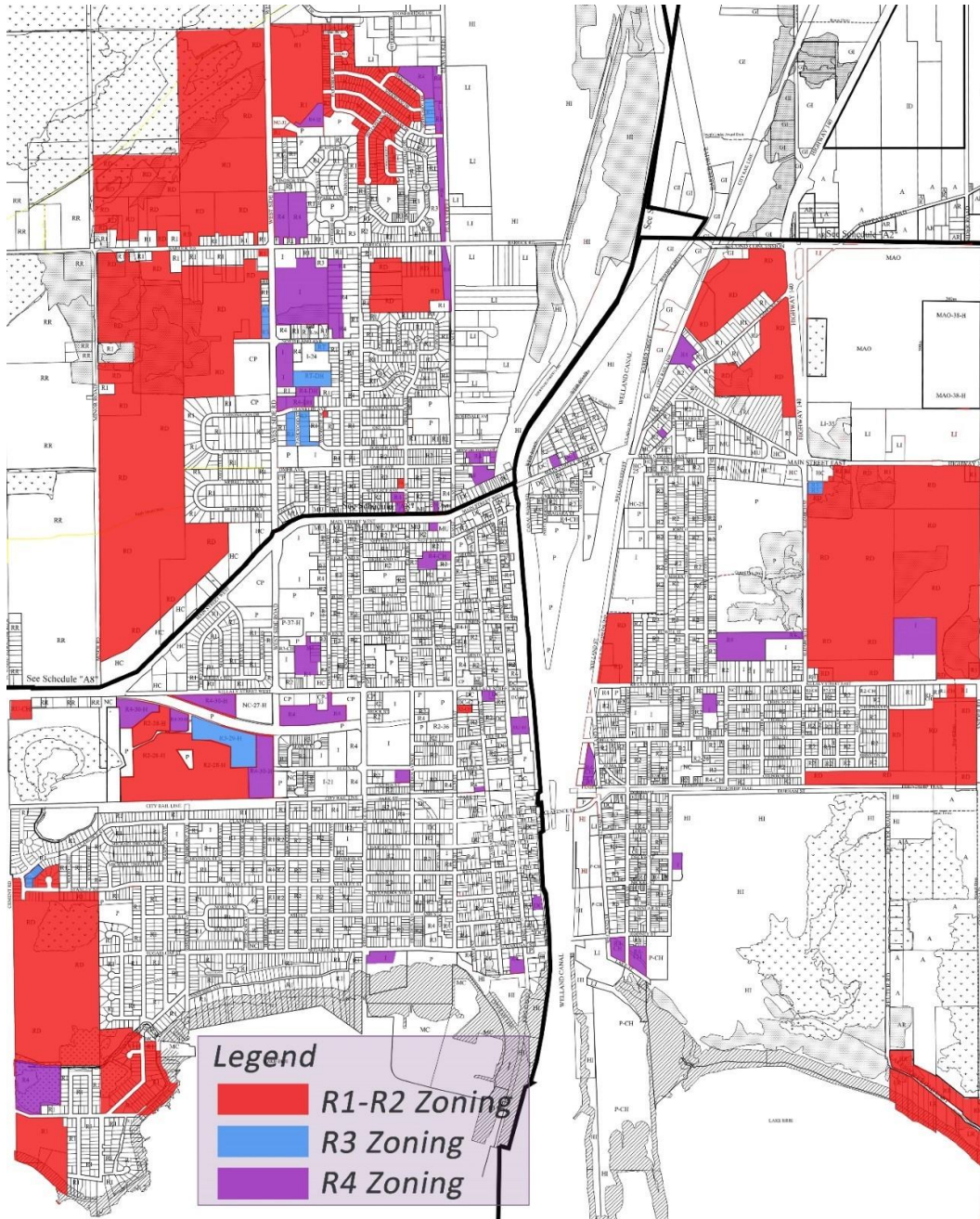
A map outlining zoning shows where it is possible to building missing middle housing. Red zones indicate exclusionary zoning policies. For illustrative purposes only.

Source: TWC

8.5 Underutilized Lands in Port Colborne

A preliminary review of land that is not already built on shows that most available development land is designated as low density residential. Currently, apartments of more than four units are permitted only in R4, institutional, Downtown Commercial or Mixed-Use zones.

Figure 35: Underutilized Lands in Port Colborne



A map outlining areas of land that appear underutilized in the core areas of Port Colborne can be a helpful tool when considering priority sites. For illustrative purposes only.

Source: TWC

8.6 Parking Requirements

The most common request for variances in zoning regulation for all types of development stem from parking requirements. In the ZBL item 3.1.1, Apartment Buildings require 1.25 parking spaces per unit, while Public Apartment Buildings (which may include not-for-profit apartments) require 1 space per 3 units. As there is no differentiation between walkable core areas, and peripheral urban areas, housing providers in the private sector are unable to build housing without parking even if their clientele is not in need of it.

Unnecessary parking is costly and puts undue strain on ecosystems. A number of larger cities such as Toronto and Vancouver have removed minimum parking space requirements entirely for new developments, permitting developers to build spaces based on market demand. While cities with public transit have more options for car-free living, some smaller communities in Ontario have eliminated parking requirements in walkable core areas, such as Penetanguishene, to give housing providers more flexibility.

Figure 36: Abundant Paving at a Port Colborne Plaza (Killaly Street and Steele Street)



Source: Google Earth

8.7 Building Type Definitions

Emerging housing forms of affordable housing such as stacked townhouses, courtyard buildings, live-work units, and small scale multiplex apartment buildings are not differentiated in a way that is different from large scale apartment buildings., and not currently permissible in R3 zones

8.8 Lot Line Setbacks

One of the most common variances in planning applications for multi-unit dwellings stem from lot line setbacks. Lot line setbacks in Port Colborne do not reflect smaller building profiles for smaller apartment buildings that may be similar in scale to townhouses; front yard setbacks of 9m for a building of 3 storeys may restrict viability of a small infill apartment.

8.9 Minimum Lot Area per Unit

In section 8.7b), the policy requires 125 sqm of lot area per unit. But given that unit sizes can vary greatly, the “per unit” designation limiting density does not consider that the same exterior building mass can contain far more small units than large units. For affordable housing providers, the greatest need in Port Colborne is for smaller units, and lot area requirements that reflect varying unit sizes may result in better utilization of land. In Chatham Kent, lot area minimums are higher for the first 5 units (836.1 m²) but only 92.8 m² for additional units.

8.10 Minimum Floor Area for a Unit

Our interview process cited minimum floor area standards as a costly barrier to development. Item 8.7j) in the ZBL specifies 50m² as a minimum for each dwelling unit, which is consistent with the City of Toronto Affordable Housing guidelines for one-bedroom apartments (525 ft², or 49 m²). However, some affordable housing providers find that studio or bachelor apartments are more suitable for the needs of their clientele, especially those build support services and/or shared amenities onsite. Aligning with CMHC guidelines, and Ontario Building Code standards, many housing providers are finding that micro-units can meet these standards with very small unit dimensions, even as low as 27 m² in dense urban environments. Comparable small cities in Ontario currently use lower minimum size standards than Port Colborne (e.g., The City of Owen Sound specifies 37 m², the City of Chatham-Kent specifies 40 m²).

8.11 Height Limits

For apartment buildings in R4 zones, the as-of-right height limit of 20m is in line with (or more generous than) other similar-sized cities in Ontario. However, for R3 zones, the height limit of 11m may be considered restrictive for, particularly as height is measured from the grade to the highest point of the roof. What this means is that for a gabled-or hip-roofed building, a full storey height would be lost in comparison to a flat-roofed building. From a pedestrian perspective, heights of buildings are generally perceived to the soffit. Depending on how the building is perceived, height limits that differentiate between sloped roofs and flat roofs may give housing providers more options for building design.

9 Affordable Housing Targets

9.1 Defining Affordable

Both the City of Port Colborne and Region of Niagara define affordable as:

1. in the case of ownership housing, the least expensive of:
 - c) housing for which the purchase price results in annual accommodation costs which do not exceed 30 per cent of gross annual household income for low and moderate income households; or
 - d) housing for which the purchase price is at least 10 per cent below the average purchase price of a resale unit in the regional market area;
2. in the case of rental housing, the least expensive of:
 - c. a) a unit for which the rent does not exceed 30 per cent of gross annual household income for low and moderate income households; or
 - d. b) a unit for which the rent is at or below the average market rent of a unit in the regional market area. (Growth Plan, 2020)

Low- and moderate-income households represent households in the 60th income percentile and below. Per Table 10, households qualify as low- or moderate-income if they earn **\$97,828 or less**¹⁹.

It is recommended the City continue to use the same definition of “affordable” as the Region for consistency between the two levels of government. Affordable prices and rents based on this definition are presented in Table 18.

Table 19 – Affordable Prices/Rents by Local & Regional Definition of Affordable

Ownership/Rental	Affordable Price/Rent – 30% of Income	Affordable Price/Rent – Average Market Price/Rent
Ownership	\$348,684 or less	\$454,500 to \$498,101 or less
Rental	\$2,446 per month or less	\$962 per month or less

Accordingly, given “affordable” is defined as the least expensive of income-based and market-based calculations, **housing is considered affordable if it costs \$348,684 or less or rents at \$962 per month or less.**

¹⁹ See Section 7.3.3

9.2 Targets

Per Section 7.2.1, approximately 2,300 additional housing units are projected to be built in the City by 2051, averaging 77 new units per year. Based on the needs assessment, it is recommended that **40% of all new units** be built to be affordable at prices/rents outlined in Section 9.1. This would result in an average of approximately **31 units per year** of housing that is considered affordable.

Given greater affordability challenges for renter households, it is important to set a sub-target for the percentage of new housing that will be affordable to rental households in core housing need. Accordingly, the City should set a sub-target to have **20% of all new units (16 units per year on average)** be affordable rental of **\$962 per month or less**. It is important to have a portion of these units at even lower rents or subsidized on a rent-geared-to-income basis to make apartments affordable to low-income households, minimum wage earners, seniors receiving a basic pension, or persons receiving social assistance. Where possible, the City should encourage bachelor and one-bedroom units given 87% of renter households in core housing need are singles (see Section 7.3.2)

Table 20 – Affordable Housing Targets

	Average Number of Units per Year	Percentage of New Units
Total New Units (Affordable & Market)	77 units	100%
Total New Affordable Units (Rental & Ownership)	31 units	40%
Affordable Rental Units	16 units	20%
Affordable Units - Rental and/or Ownership	15 units	20%

10 Engagement & Consultation

Engagement and consultation activities were undertaken to augment and complement the quantitative analysis with qualitative data from community members and local and regional housing experts. There were three primary points of engagement and consultation as part of the Housing Background Report:

- Online community survey
- Stakeholder interviews
- Technical Advisory Committee

A description and summary of findings for each is presented below.

10.1 Summary of Community Survey Results

A survey was available on the Port Colborne website from May 2 to May 13 to solicit community feedback on housing needs. The survey consisted of a total of 25 multiple choice and short answer questions. The survey was promoted by the City through a formal press release as well as its social media channels. It was also distributed to members of the Technical Advisory Committee (see section 9.4) to distribute through their networks. Three gift cards to local grocery stores were offered as incentives to complete the survey.

There were 147 responses. The list of survey questions are included in Appendix B of this report.

10.1.1 Demographics

Key demographics from survey respondents include:

- Eighty-four percent (84%) of respondents lived in the urban area of Port Colborne
- Residents aged 39 to 39 represented the single largest group (25%) followed by residents aged 20 to 29 (22%) and residents aged 40 to 49 (21%). Twenty-nine percent (29%) of respondents were over the age of 50.
- Fifty-seven percent (57%) of respondents were couples with (30%) or without (27%) children. Twenty percent (20%) of respondents lived alone.
- Fifty-nine percent (59%) of respondents were homeowners and 33% were renters. Four percent (4%) of respondents were either experiencing homelessness or did not have a fixed address
- Sixty-five percent of respondents (65%) lived in a detached house and 24% lived in rental accommodation, either apartments or condominiums
- Thirty-seven percent of respondents previously lived elsewhere in Niagara Region before moving to Port Colborne. Thirty-two percent (32%) had always lived in Port Colborne.

10.1.2 Housing Preferences

There is a preference for detached housing with 71% of respondents answering that this is the type of housing that best meets their current needs. Sixteen percent (16%) of respondents answered that

apartments best meet their current needs. However, 32% of respondents noted they have been unable to find housing in Port Colborne that meets their needs. Of these respondents, 54% are unable to find suitable detached housing and 14% are unable to find suitable apartment accommodation. Many cited high housing costs as the reason.

Sixty-three percent (63%) of respondents cited affordability as at least one of the reasons they chose their current housing. However, responses also indicated that many residents did not feel they had a choice as to their current housing situation. Nineteen percent (19%) of respondents also reported being worried about losing their housing.

“It was literally the only apartment we could find”

“It’s all there was”

“Necessity, not choice”

“No other options”

“Was literally the ONLY house available for a family when we were forced out of last rental”

Forty-nine percent (49%) of residents anticipate needing detached housing in the next thirty years, but many also anticipated requiring smaller accommodations such as apartments (12%), row or townhouses (11%), and condominiums (7%), suggesting future demand for higher-density housing options. Fourteen percent (14%) anticipate living in retirement homes or supported living.

10.1.3 Affordability

Responses indicate affordability challenges for both renter and ownership households. Seventy-three percent (73%) of renter households and 65% of ownership households reported spending more than 30% of their income on housing. Renter households appear to be slightly more cost burdened with 43% reporting spending more than 50% of income on housing compared to only 20% of ownership households.

When asked how they define “affordable”, 84% of respondents cited an income-based measurement such that affordability should be defined as a percentage of one’s income. Spending 30-40% of one’s income on housing was the most cited percentage when one was given. Other responses answered more generally that housing costs should leave money left over for other life expenses and savings. Housing that is affordable to those earning minimum wage was also cited explicitly in several responses.

Sixteen percent (16%) of respondents cited an income-based definition of affordability where affordability is an objective price or rent. Many respondents felt prices under \$500,000 and rents under \$800 per month would be considered affordable, however, these numbers were given without explicitly mentioning factors that influence rents and prices, namely size and location.

Eight-five percent (85%) of respondents felt there was a shortage of affordable housing in Port Colborne based on their definition.

10.1.4 Residents in Housing Need

More than 50% of respondents felt low-income households, those experiencing homelessness, those requiring physically accessible housing, and seniors were the groups requiring the greatest assistance to find housing in Port Colborne. A full list of groups is presented in Table 21. Relatively high percentages for most groups suggest widespread housing need in the community.

“EVERYONE NEEDS THIS!! Let’s not discriminate based on age, marital or parental status, [or] disability. There is no excuse for any of these groups to be ignored”

Table 21: Groups Requiring Most Assistance to Find Housing

Group	Number of Responses	Percentage of Respondents
Low-income	109	74%
Homeless	91	62%
Accessible/barrier-free housing	82	56%
Seniors	79	54%
Support services for mental health	72	49%
Single-parent households	66	45%
Young adults	66	45%
Single persons	46	31%
Smaller households	31	21%
Larger households	28	19%
Other	7	5%

10.1.5 Government Actions to Support Housing Affordability

Respondents were asked to select the most important actions government could undertake to support housing affordability. Requiring a percentage of affordable units in new market developments (Inclusionary Zoning; see Section 5) was the most selected action (61%) followed by providing government land for affordable housing (56%). There was less enthusiasm for providing direct financial assistance for affordable housing either through grants (39%) or a reduction of fees (38%) and using government land for market housing was the least selected response (28%).

It should be noted that Port Colborne is unable to enact inclusionary zoning based on current provincial legislation. However, the City can still encourage private developers to include affordable units as part of their developments through discussions during the planning approvals process. The City is able to provide land for affordable housing, and has done so recently with the Port Cares development at Chestnut Park. The City also currently provides grants and fee reductions for affordable housing through CIPs (see Section 5).

Other suggested actions included zoning reform to allow for greater density and housing diversity, with tiny homes, laneway homes, and higher-density apartments mentioned specifically. Some suggested

actions (rent freezes, living wages, building housing directly) are under provincial/regional jurisdiction and outside the purview of municipal government.

Table 22: Most Important Government Actions to Support Affordable Housing

Action	Number of Responses	Percentage of Respondents
Require a percentage of affordable units in new developments	90	61%
Government land for affordable housing	83	56%
Grants for affordable housing	58	39%
Reduction in fees for affordable housing	56	38%
Government land for market housing	41	28%
Other	25	17%

10.2 Summary of Stakeholder Interviews

Semi-structured interviews were conducted with local and regional stakeholders in the public, private, and non-profit sectors to augment and complement the quantitative data analysis with qualitative data. A total of 23 people were interviewed over 14 interviews (Table 19). Interview questions focused on housing challenges and opportunities in Port Colborne and are included in Appendix C of this report. A summary of interviewees is presented in Table 19.

Table 23 - Stakeholder Interviews

Sector	Stakeholder Group	Number of Interviewees
Public	Port Colborne Planning Staff	2
Public	Port Colborne Mayor & Councillors	3
Public	Niagara Regional Housing	4
Public	Niagara Region	1
Private	Niagara Association of Realtors	1
Private	Port Colborne-Wainfleet Chamber of Commerce & Downtown BIA	2
Private	Cairnwood Homes	1
Private	Grandstone Living Inc.	1
Private	Grey Isle Design	1
Non-Profit	Gateway of Niagara	2
Non-Profit	Port Cares	1
Non-Profit	The Hope Centre*	1
Other	Port Colborne Senior Citizens Advisory Committee	1
Other	Port Colborne Social Determinants of Health Committee	2
	Total	23

*Sent written responses

10.2.1 Demographics in Need

Stakeholders noted there are affordability challenges for much of the population. Specific groups in need or facing the greatest challenges include single-person households, lone-parent households, and seniors. Bachelor and 1-bedroom units are required housing stock for much of this population. There are also specific affordability challenges for rental households between the 3rd and 6th income deciles due to a lack of middle market rental housing options. Many people are staying in social housing because there are no market options available for them resulting in longer waits on the affordable housing wait list

Stakeholder also expressed concerns about the possibility of losing skilled young people if housing is not affordable. Many are choosing to move out of Port Colborne even if they still technically work there because of the ease of working remotely. It appears most of the housing focus has been on housing needs for seniors and not as much on the future needs for young people to be able to afford to live in the city.

It was also noted that visible homelessness has been increasing and it is expected that hidden homelessness is prevalent.

10.2.2 Housing Challenges & Opportunities

Challenges

1. There is a lack of housing diversity. Rental inventory is becoming very limited and there is very little purpose-built rental stock. Many property owners are selling and, whereas larger properties may have previously operated as secondary rental units, new owners are buying to live in themselves, further limiting rental supply.

2. Lack of funding from upper tier government to support housing affordability

"When it comes to other levels of government – where are they? They say much, they do nothing"

3. Few property owners in Port Colborne want to work with affordable housing

"Our clients are not the ones that the traditional landlord wants"

4. Housing subsidies is currently too low relative to the cost of housing

5. Rising construction costs are increasing housing costs

6. Bedrock underneath the city makes it challenging to build.

7. Some housing proponents have had limited support from the City

"We had to do everything on our own"

8. An influx of residents from outside of Niagara or elsewhere in Niagara is putting upward pressure on prices and rents

9. Rooming houses are not a housing option in Port Colborne although Welland has some.
10. NIMBYism exists for higher-density units and affordable housing

"When [residents] hear the term affordable housing they assume it's going to be crime-ridden".

11. The lack of viable regional transportation limits the ability of residents to move to more affordable municipalities while still working in Port Colborne.
12. Mismatch between perceived public desire for single-detached homes and community need for denser multi-unit housing

Opportunities

1. Port Colborne has lots of available public and private land for residential development
2. Strong leadership and vision for housing in the East Waterfront Secondary Plan

"The city has a great plan – the east waterfront revitalization plan. They are going to change the area and it will become more desirable".

"I can see the vision"

3. Homesharing may be an opportunity to increase rental stock and help with social isolation
4. Secondary suites present a significantly opportunity but can be prohibitively expensive for some households. A public outreach campaign may help to increase awareness of the program.

10.2.3 Housing Priorities

Interviewees were asked which of the following should be housing priorities in Port Colborne

- Creating more affordable ownership housing
- Creating more affordable rental housing
- Increasing the diversity of housing stock
- All of the above
- Other

Almost all interviewees answered, "All of the above". Many emphasized the importance of affordable rental housing given the need in the community as well as it being more straightforward to provide compared to affordable ownership housing. Stakeholders noted there is "absolutely" a demand for higher-density housing, and increasing diversity of housing stock is a priority

"A healthy community has a healthy mix [of housing]"

10.2.4 Definition of Affordability

Stakeholders agreed it was important to define what "affordable" means, noting "affordable housing" can be a confusing term because it can mean too many things. Stakeholders felt an income-based definition of affordable was appropriate, also noting the definition should be consistent with affordable definitions

from upper-levels of government to procure funding. However, some stakeholders noted that an income-based definition may still put housing out of reach for very low-income households.

10.2.5 Incentives

Stakeholders noted the following incentives would be helpful to encourage greater housing affordability in Port Colborne:

- Reduced parking requirements
- Reduced minimum floor area for single units
- Streamlined planning approvals process
- Lowering or eliminating fees for non-profit affordable housing

One interviewee felt incentives should only be provided for brown and greyfield sites, noting there is little need to provide incentives for greenfield sites. It is also important to note the City is currently reviewing incentives as part of its CIP update concurrent with the Affordable Housing Strategy.

10.2.6 Role of the Municipality

By and large, interviewees noted a positive experience working with the City on development.

"Without a doubt they are better than in other municipalities...some municipalities don't want you to develop at all"

Some suggested it can sometimes take too long to receive responses, which can be discouraging, though the responses that are provided are thorough. Others said the building department was not inviting enough and could potentially cause developers to walk away from projects. Fort Erie and Welland were cited as positive examples of “concierge, at-your-service style” city hall, which is welcoming, encouraging, not antagonistic and very cooperative. Most stated that the City has not been proactive with design guidelines, waiting until a developer approaches.

Interviewees felt the City could continue to support housing affordability by ensuring policies support intensification and allow for creative use of space that may be unconventional (i.e., non-traditional/innovative built form(s), hybrid residential/non-residential uses) though a combination of rezoning, prezoning, and upzoning land for housing. They also suggested the City take time to consistently engage the community (residents, businesses) about housing issues.

Interviewees also provided the following suggestions for changes to the by-law to assist with affordability:

- Consider increase thresholds for site plan approval from 5 units to 10 units or more.
- As-of-right zoning should include a fourplex in all areas.
- Recognize stacked townhouses as a built form

Making municipal land available for affordable housing at low or no cost and reducing or eliminating fees for affordable units was also viewed favourably. Some interviewees suggested a faster approvals process would assist with financial viability and suggested having a dedicated staff member to move housing projects forward

Beyond policy work, it was noted that the City should act as a facilitator between groups looking to build housing and provide leadership in the face of NIMBY concerns.

"They need to be more inviting – more dialogue...if you get the right people together really good things can happen"

"What people don't realize is that if you're going to rezone then you have community meetings – some of the councillors don't like to push back against their constituents"

Finally, the City should advocate to upper levels of government for a "fair share" of funding for housing.

10.2.7 Other

Other comments included:

- Housing is a human right, and this must be acknowledged as part of the Affordable Housing Strategy
- Demand for rental housing is anticipated to continue and there is anticipated demand for multigenerational housing
- There have been staffing challenges in skilled trades and service industries since the pandemic due to cost of housing
- Intensification is important for environmental reasons, and it is important to ensure housing is located near amenities and services
- The opioid crisis has devastated communities and community groups are dealing with crisis after crisis.

"Food bank data is the canary in the coalmine"

"You can't solve poverty without solving housing"

10.3 Technical Advisory Committee

A Technical Advisory Committee (TAC) consisting of representatives of the public, private, and non-profit sectors provided input, guidance, and expertise on the work of the consultant team. A full list of TAC members is presented in Table 20.

The TAC met twice during the Phase I work to provide feedback on the overall housing strategy direction and comments on the draft Housing Background Report.

Table 24 - Technical Advisory Committee Membership

Sector	Organization	Name
Public	Niagara Region Community Services	Jeff Sinclair
Public	Port Colborne Planning Staff	David Schulz
Public	Port Colborne Economic Development	Gary Long
Private	Cairwood Homes	Roberta Machado DeSouza
Private	Grandstone Living Inc.	Marc Vaillancourt
Private	Newcastle Communities	Chris Lamb
Private	Grey Isle Design	Ryan Thompson
Private	Port Colborne-Wainfleet Chamber of Commerce	Dolores Fabiano
Private	Port Colborne Downtown BIA	Jesse Poole
Non-Profit	Port Cares	Christine Clark Lafleur

11 Recommendations for the Affordable Housing Strategy

Based on the findings of the Housing Background Report, it is recommended that the Affordable Housing Strategy address the following:

1. Establishing formal affordability thresholds and targets
2. Ensuring the Official Plan and Zoning by-law support housing diversity
3. Rental demolition and conversion policies
4. Promotion of secondary units
5. Incentives (financial and non-financial) that can encourage housing affordability
6. Building awareness about housing issues in Port Colborne
7. Cross-sector collaboration to encourage housing affordability
8. Monitoring and tracking mechanisms

Appendix A: Other Tables

Table A-1: Port Colborne Average Rents by Unit Size (2017 to 2021)

Unit Size	Average Rent 2017	Average Rent 2018	Average Rent 2019	Average Rent 2020	Average Rent 2021
1 Bedroom	\$688	\$845	\$869	\$828	\$856
2 Bedroom	\$965	\$954	\$1,008	Data suppressed by CMHC	\$983
3 Bedroom	\$1,109	\$1,068	\$1,201	Data suppressed by CMHC	Data suppressed by CMHC
All Sizes	\$886	\$928	\$977	\$891	\$962

Source: CMHC

Table A-2: Port Colborne Median Rents by Unit Size (2017 to 2021)

Unit Size	Median Rent 2017	Median Rent 2018	Median Rent 2019	Median Rent 2020	Median Rent 2021
1 Bedroom	Data suppressed by CMHC	\$903	\$937	Data suppressed by CMHC	\$913
2 Bedroom	\$960	\$992	\$1,000	Data suppressed by CMHC	\$1,027
3 Bedroom	\$1,026	\$1,100	Data suppressed by CMHC	Data suppressed by CMHC	Data suppressed by CMHC
All Sizes	\$925	\$970	\$988	Data suppressed by CMHC	\$977

Source: CMHC

Table A-3: Average Ownership Prices in Port Colborne and Niagara Region (2021)

	Port Colborne-Wainfleet	Niagara Region
Niagara Association of Realtors HPI Benchmark Price	\$505,056	\$648,967
Canadian Real Estate Association	\$553,446	n/a

Appendix B: Community Survey Questions

The City of Port Colborne is currently developing an Affordable Housing Strategy to ensure there are affordable housing options for new and existing residents. This survey is an opportunity for residents to provide insight into their housing needs and preferences. Responses will be used to inform recommendations in the Strategy.

The survey consists of 25 questions and should take approximately 10 to 15 minutes to complete. Please answer each question to the best of your ability. Survey participants may choose to enter to win one (1) of four (4) \$25 grocery gift cards. To be entered, please provide your email at the end of the survey.

- 1) Which community do you live in?
 - a. Urban Port Colborne
 - b. Rural Port Colborne
 - c. Other
- 2) What is your age?
 - a. Under 20 years
 - b. 20-29 years
 - c. 30-39 years
 - d. 40-49 years
 - e. 50-64 years
 - f. 65-74 years
 - g. 75 and above
 - h. Prefer not to say
- 3) What best describes your household?
 - a. Live alone
 - b. Live with roommates (non-family)
 - c. Married or couple with child/children
 - d. Married or couple without child/children
 - e. Single parent with child/children
 - f. Multi-generational household (grandparents, parents, children)
 - g. Other (please describe):
- 4) What best describes your residency in Port Colborne?
 - a. Renter
 - b. Homeowner
 - c. No fixed address (couch surfing/other)
 - d. I do not have a home/ I am experiencing homelessness
 - e. Other (please describe)
- 5) What best describes your physical type of housing?
 - a. A detached house
 - b. A semi-detached house
 - c. A townhouse
 - d. An apartment or condo building (rented)
 - e. A condo building (owned)

- f. A mobile home
 - g. Shelter
 - h. Other (please describe): apartment above a store
- 6) Why did you choose the housing you currently live in? Select all that apply.
- a. Close to work/school
 - b. Close to family
 - c. Close to services
 - d. Close to transit
 - e. Affordability
 - f. Other (please describe)
- 7) What best describes your housing situation? Select all that apply.
- a. I feel comfortable and safe in my home
 - b. I do not feel comfortable and safe in my home
 - c. I have more than enough room
 - d. I do not have enough room
 - e. There are too many people living in my home
 - f. I live close enough to school/work/shops and services
 - g. Getting to school/work/shops and services from my home is difficult for me
 - h. I am not worried about losing my housing
 - i. I am worried about losing my housing
 - j. Additional comments:
- 8) What type of housing best suits your current needs?
- a. Detached house
 - b. Semi-detached house
 - c. Row/townhouse
 - d. Apartment
 - e. Condo
 - f. Retirement home/supported living
 - g. Other (please describe):
- 9) Have you been able to find housing in Port Colborne that meets your needs?
- a. Yes
 - b. No
 - c. Not sure
 - d. Other (please specify):
 - e. Additional comments:
- 10) If you answered 'no' to Question 9, what type of housing are you looking for?
- a. Detached house
 - b. Semi-detached house
 - c. Row/townhouse
 - d. Apartment
 - e. Condo
 - f. Other (please describe):
 - g. My housing meets my current needs
- 11) What type of housing do you anticipate needing in the next 30 years (to 2051)?

- a. Detached house
 - b. Semi-detached house
 - c. Row/townhouse
 - d. Apartment
 - e. Condo
 - f. Retirement home/supported living
 - g. Other (please describe):
- 12) How long have you lived in Port Colborne?
- a. 1- 3 years
 - b. 4-6 years
 - c. 7-9 years
 - d. 10+ years
- 13) Please select the option below that best describes your prior place of residence
- a. Elsewhere in Niagara Region
 - b. Greater Toronto Area & Hamilton Area
 - c. Elsewhere in Ontario
 - d. Elsewhere in Canada
 - e. Another country
 - f. I have always lived in Port Colborne
- 14) If employed, where do you work? If you work remotely on a part-time basis, please answer based on the physical location of your place of work. If you work remotely on a full-time basis, please select 'Full-time remote'.
- a. In Port Colborne
 - b. Elsewhere in Niagara Region (St. Catharines, Thorold, Welland, Fort Erie, Niagara Falls, other)
 - c. In the Greater Toronto Area & Hamilton Area
 - d. Full-time remote
 - e. Other (please describe):
- 15) If employed, do you work in:
- a. Manufacturing
 - b. Office administration
 - c. Professional services
 - d. Tourism/hospitality sector
 - e. Transportation sector
 - f. Other (please describe):
- 16) What is your household income before tax? This is the combined total of all sources of income for everyone living in your household.
- a. Less than \$50,000
 - b. \$50,000 to \$59,999
 - c. \$60,000 to \$79,999
 - d. \$80,000 to \$99,999
 - e. \$100,000 to \$149,999
 - f. \$150,000 to \$199,999
 - g. \$200,000 to \$249,999

- h. \$250,000 or greater
 - i. Prefer not to say
- 17) If you own your home, what is the estimated value of your home in the current real estate market?
- a. Under \$500,000
 - b. \$500,000 to \$749,000
 - c. \$750,000 to \$999,999
 - d. \$1,000,000 to \$1,249,999
 - e. \$1,250,000 to \$1,499,999
 - f. \$1,500,000 or above
 - g. Not applicable/ I rent
- 18) If you rent your home, what is your household's monthly rent (or your rent if you live in shared accommodation)?
- a. Under \$500
 - b. \$500 to \$999
 - c. \$1,000 to \$1,499
 - d. \$1,500 to \$1,999
 - e. \$2,000 to \$2,499
 - f. \$2,500 and above
 - g. Not applicable/ I own my home
- 19) If you are currently renting, would you prefer to own your home? If so, at what price range would you consider purchasing a home? Check all that apply:
- a. I prefer to rent my home
 - b. Under \$500,000
 - c. \$500,000 to \$749,999
 - d. \$750,000 to \$999,999
 - e. \$1,000,000 to \$1,249,999
 - f. \$1,250,000 to \$1,499,999
 - g. \$1,500,000 and above
 - h. I would like to own but there is a barrier to me
- 20) Please describe what you personally believe to be affordable in relation to housing. How do you define "affordable"?
- 21) Based on your definition of affordability, do you believe there is a shortage of affordable housing in Port Colborne?
- a. Yes
 - b. No
 - c. Not sure
- 22) What percent of your pre-tax income do you estimate you spend on housing costs, including utilities, property taxes, interest, maintenance, etc.?
- a. I RENT and less than 30% of my pre-tax income goes toward housing costs
 - b. I RENT and 30-50% of my pre-tax income goes toward housing costs
 - c. I RENT and more than 50% of my pre-tax income goes toward housing costs
 - d. I OWN and less than 30% of my pre-tax income goes toward housing costs
 - e. I OWN and 30-50% of my pre-tax income goes toward housing costs

- f. I OWN and more than 50% of my pre-tax income goes toward housing costs
 - g. Not sure
- 23) Considering the needs of all residents in Port Colborne, in your opinion, which groups need the most assistance to find housing? Select all that apply.
- a. People who accessible or barrier-free housing
 - b. People who need support services for mental health or other reasons
 - c. Housing for persons who are currently homeless
 - d. Low-income households
 - e. Medium-income households
 - f. Larger households
 - g. Smaller households
 - h. Single-parent families
 - i. Single individuals
 - j. Young adults (18-29 years)
 - k. Seniors
 - l. Other (please describe):
- 24) What are the most important actions governments could take to help meet the need for affordable housing? Please rank in order of preference.
- a. Provide government (municipal or regional) land for market housing (i.e., for-profit housing built by the private sector)
 - b. Provide government (municipal or regional) land for affordable housing
 - c. Provide reductions in government fees when building new affordable housing
 - d. Provide grants for companies/organizations building new affordable housing
 - e. Require a percentage of housing in new developments to be affordable
 - f. Other (please describe):
- 25) Is there anything else you would like to add about affordable housing in Port Colborne or this survey?

Please provide your email if you would like to be entered to win the grocery store gift card:

For updates and more information about this project, visit the Affordable Housing page on www.portcolborne.ca

For additional information or questions, please email: gary.long@portcolborne.ca

Appendix C: Stakeholder Interview Questions

General Questions

1. What are other current housing issues, challenges, concerns in Port Colborne?
2. How much of an issue is housing **affordability** (e.g., households paying more than 30% of their before-tax income on housing), **adequacy** (e.g., homes needed major repairs, lacking basic services, or infested with vermin/black mould), and **suitability** (e.g., persons/households dealing with overcrowding) in Port Colborne?
3. What impacts do housing issues have on residents in terms of:
 - a. Family impacts (e.g., family instability, domestic violence, increasing stress)
 - b. Social impacts (e.g., social isolation)
 - c. Health impacts (e.g., reduced physical and/or mental health)
 - d. Educational impacts (e.g., poorer grades, inability to upgrade one's education)
 - e. Economic impacts (e.g., staff recruitment challenges, staff turnover, reduced levels of service)
4. Is homelessness (e.g., living on the street, living in a car) or near-homelessness (e.g., people living in hotels, people living on couches) a concern in Port Colborne?
5. What do you think the key housing priorities for Port Colborne should be?
 - a. Creating more affordable **ownership** housing
 - b. Creating more affordable **rental** housing
 - c. Increasing the diversity of housing stock
 - d. All of the above
 - e. Other
6. To help with these priorities, what actions should Port Colborne undertake?
7. To help with these priorities, what actions should the Region, Province or Federal government take?
8. To help with these priorities what actions should community organizations and the private sector undertake?
9. Other comments

Public Sector Questions

10. Which demographics are in most need housing?
11. Do you think the cost of purchasing a home in Port Colborne is a significant issue for the community?
12. The population of Port Colborne is projected to grow to approximately 30,000 people by the year 2051. What is the best way for Port Colborne to accommodate this growth?
13. What has recent residential development looked like in Port Colborne?

14. Is there a demand for higher-density housing in Port Colborne?

Private Sector/Developer Questions

15. Which demographics are in most need housing?

16. Do you think the cost of purchasing a home in Port Colborne is a significant issue for the community?

17. The population of Port Colborne is projected to grow to approximately 30,000 people by the year 2051. What is the best way for Port Colborne to accommodate this growth?

18. What has recent residential development looked like in Port Colborne?

19. Is there a demand for higher-density housing in Port Colborne?

20. What has your experience been like developing in Port Colborne?

Non-Profit Questions

21. What type(s) of housing can best accommodate your clientele? Is this type of housing currently available in Port Colborne?

22. What type of services do your clients require in addition to housing (if any)?

Business/Chamber of Commerce Questions

23. Does housing in Port Colborne currently meet the needs of the workforce/businesses?

24. What are the biggest housing issues facing businesses, employers, and employees in the Port Colborne?

25. How does housing affect the ability of businesses to attract/retain employees?