

Town of Fort Erie Housing Action Strategy



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Section 1: A Strategy for Fort Erie

1.1 Background

The Town of Fort Erie is one of 12 municipalities in the Niagara Region. It has both urban and rural communities with diverse housing needs. While affordable housing and homelessness may seem to be “big city” problems, studies have shown that precarious housing and homelessness in smaller and rural communities can be more difficult to see and address than in larger cities. In January 2018, Fort Erie Council passed a resolution to investigate the creation of a Housing Action Strategy for Fort Erie and in September 2018 appointed an Affordable Housing Committee.

1.2 Housing in Ontario

By way of the Municipal Act, the Province provides high level policy direction to upper and lower tier municipalities. The Region of Niagara, as part of a two-tier governance, serves as Service Manager when it comes to the provision of social and affordable housing.

The Region of Niagara Official Plan contains Housing Policies that encourage diversity in housing type, size and tenure to meet projected demographic and market requirements of current and future residents. The policies contain targets to be used in measuring the overall provision of housing during the span of the Official Plan.

Additionally, Niagara Regional Housing is actively working to identify current and future housing needs, provide strategies to improve access to housing and ensure everyone in Niagara has an adequate, suitable and affordable place to live, through its Housing and Homelessness Action Plan (HHAP).

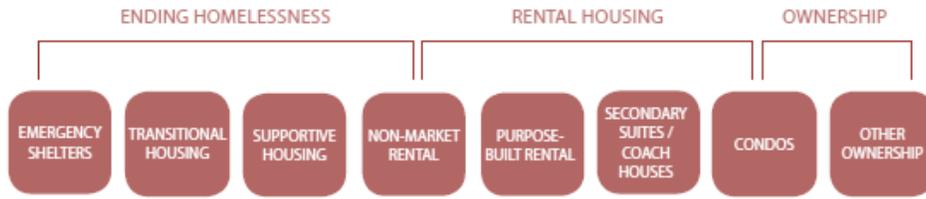
The goal of the HHAP is to address Niagara’s housing needs across the entire housing continuum, from homelessness to affordable home ownership and provides a complete, comprehensive vision for housing across the entire Region of Niagara.

1.3 Housing Continuum

The housing market can be viewed as a continuum where the supply of housing responds to the range of housing demand in a community. The housing continuum can be summarized as a range or series of housing choices which includes emergency shelters, affordable housing units and market units. Due to the range of social, economic and geographic factors, the full range of housing needs in a community is not always met in the private housing market.

This is particularly true for individuals and families with low incomes or for persons with special housing needs. The housing needs of these groups are often met by non-market housing provided by the public and non-profit sectors. It should be noted that households can move back and forth along the continuum through different stages of their lifecycle. For example, senior homeowners may choose to sell their homes and move to the private rental market. There may also be households who move from market rental or ownership into subsidized rental due to an illness or loss of

employment. Alternatively, there may be households who moved from subsidized rentals to affordable ownership. As such, it is important for each community to have an adequate supply of units throughout the continuum.



Section 2: Data Review

2.1 Priority Populations

While housing affordability and homelessness are present in nearly every municipality in Canada, the ways in which these issues manifest vary for each individual town and city. A review of the demographic data for the Town of Fort Erie has identified a number of priority groups of people who are at a higher risk to not have adequate access to affordable, safe and suitable housing. Accordingly to Statistics Canada census data, Fort Erie has a large rate of single person, single parent, senior and aboriginal households. This data will help to inform housing policies moving forward and assist the Town in promoting a sustainable and economically diverse community.

2.2 Core Housing Need

A household is said to be in “core housing need” if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards). Housing standards are defined as follows:

- **Adequate Housing** is reported by residents as not requiring any major repairs
- **Affordable Housing** costs less than 30% of total before-tax household income
- **Suitable Housing** has enough bedrooms for the size and makeup for resident households, according to National Occupancy Standard Requirements

Households in core housing need are at risk of housing loss.

According to the 2016 census data, the incidence of Core Housing Need in Fort Erie is higher than the regional average overall and in each of the age categories. Over 25% of Fort Erie households spend more than 30% on shelter, and 14% of all households are in core housing need. The incidence of need is highest among youth (aged 15-29).

Municipality	Age of Primary Maintainer			
	Overall	Youth (15-29)	Adult (30-54)	Older Adult (55+)
Region of Niagara	13.3%	20.2%	13.0%	12.7%
Town of Fort Erie	14.1%	22.7%	13.8%	13.6%

2.2.1 Single Person Households

Single person households are those with only one individual living in them. Examples include recent graduates not in a relationship, or widowers. According to census data for Fort Erie, 31% of the total population is classified as single person households and they make up the majority of the households in core housing need. As the sole source

of income, single people can be more vulnerable due to job loss and therefore home ownership and other more stable housing types can be difficult to access.

2.2.2 Single Parent Households

While single parent households make up only 10% of the overall population in Fort Erie, nearly 85% of these households are spending over 30% of their gross annual income on housing and 58% are in core housing need. Similarly to single person households, single parents are the sole source of income for their family and can be vulnerable to job loss, making home ownership and other more stable housing difficult to access.

2.2.3 Aboriginal Community

Fort Erie has two times the percentage of indigenous residents than other Niagara municipalities. Indigenous peoples are eight times more likely to be homeless and make up nearly 5% of Fort Erie’s overall population.

2.2.4 Seniors

According to the 2016 census information, Fort Erie has a population of 30,710, with a projected annual increase of 1.4% through 2041. Between 2011 and 2016, the total population aged 65+ grew from 19.9% to 23.7%, an increase of 19%. This is substantially higher than the federal and provincial growth rate and it expected that retirees moving into the Town from surrounding areas will continue to drive Fort Erie’s population growth.

An increasing older adult population requires greater support and services related to accessibility, affordability, access to healthcare and access to transit. While many seniors may own their own homes, they are often on a fixed income and looking to downsize. Aging in place, a term that describes having the health and social supports and services one needs to live safely and independently in their home or community for as long as you wish and are able, is becoming increasingly important to seniors. The Town needs to ensure that housing options are in place to facilitate this concept.

2.3 Housing Supply

Housing stock in the Town is comprised of a majority of single-detached dwellings and a mix of semi-detached, row/town house, apartments and duplexes. 85% of the dwellings are low density (singles and semi-detached), 13% are medium density (duplex, row) and only 2% are high density (apartments).

Dwelling Type	Number of Units	Density Classification	% of Housing Stock
Single- Detached	10,572	Low Density	85%
Semi-Detached	246	Low Density	
Row/Town House	258	Medium Density	13%
Apartment < 5 Storeys	872	Medium Density	
Duplex Apartment	483	Medium Density	
Apartment Over 5 Storeys	290	High Density	2%

Section 3: Current Housing Policy Review

3.1 Jurisdiction

There are a number of plans and governing bodies that impact housing in Fort Erie. The Province provides high level policy direction to municipalities. As part of a two-tier governance system, the Region of Niagara serves as Service Manager when it comes to the provision of social and affordable housing. The Region of Niagara Official Plan contains Housing Policies that encourage diversity in housing type, size and tenure to meet projected demographic and market requirements of current and future residents. The policies contain targets to be used in measuring the overall provision of housing during the span of the Official Plan. Additionally, Niagara Regional Housing is actively working to identify current and future housing needs, provide strategies to improve access to housing and ensure everyone in Niagara has an adequate, suitable and affordable place to live through its Housing and Homelessness Action Plan (HHAP).

The Town of Fort Erie is responsible for maintaining its planning policy documents to conform with Regional and Provincial policies and encourages a range of housing types within the Town.

Jurisdiction	Policy	Responsibilities
Province of Ontario	<ul style="list-style-type: none"> ▪ Municipal Act ▪ Provincial Policy Statement ▪ Places to Grow Act ▪ Long-term Affordable Housing Strategy 	<ul style="list-style-type: none"> ▪ Policy sets Ontario's priorities ▪ Direct lower tier municipalities to consider affordable housing in their planning and develop Housing and Homelessness Action Plans
Region of Niagara	<ul style="list-style-type: none"> ▪ Regional Official Plan ▪ Homelessness and Housing Action Plan (HHAP) 	<ul style="list-style-type: none"> ▪ Development of the HHAP ▪ Service provider for affordable housing programs (i.e. shelters, rent geared to income programs) ▪ Set policies to encourage a range of housing types in the Region
Town of Fort Erie	<ul style="list-style-type: none"> ▪ Official Plan including Secondary Plans ▪ Zoning By-law 	<ul style="list-style-type: none"> ▪ Set policies to encourage a range of housing types in the Town

3.1.1 Province of Ontario

Provincial Policy Statement (2014)

The Provincial Policy Statement makes affordable housing a very clear priority, arguing in its introduction that optimal land use includes the promotion of a mix of housing, including affordable housing.

The PPS outlines the need for an appropriate range and mix of residential options. Through the permission of secondary units, the rental market is provided more options, and the primary dwelling owner is able to subsidize home ownership through the rent

they collect on their second unit. These units make the housing market more accessible for all. Additionally, the PPS dictates minimum targets to the Region, for the provision of affordable housing.

Growth Plan for the Greater Golden Horseshoe (Places to Grow Plan)

The Growth Plan for the Greater Golden Horseshoe, also known as the Places to Grow Plan or P2G, was updated in July 2017 with new references to ensuring the provision and protection of affordable housing options.

The P2G Plan outlines affordable housing as a key issue and states that all policies contained within will “support a range and mix of housing options, including second units and affordable housing, to serve all sizes, incomes, and ages of households.” The Plan identifies that many communities are facing issues of housing affordability, and that these issues are being driven primarily by sustained population growth and socio-economic factors. The Plan directs municipalities to address this challenge by providing a range and mix of housing options including secondary units, affordable housing, and in particular, higher density housing options that can accommodate a range of household sizes in locations that provide access to transit and other amenities.

Ontario’s Long-Term Affordable Housing Strategy

Ontario’s Long-Term Affordable Housing Strategy was created to ensure every person has an affordable, suitable and adequate home to provide the foundation to secure employment, raise a family and build strong communities. This strategy was updated in 2016 in conjunction with the passing of the *Promoting Affordable Housing Act*, seeking to provide the people of Ontario with better access to affordable and suitable housing. The *Promoting Affordable Housing Act* aims to increase the supply of affordable housing and modernize social housing by:

- Giving municipalities the option to implement inclusionary zoning, which requires affordable housing units be included in residential developments;
- Making second units such as above-garage apartments or basement units in new homes less costly to build by exempting them from development charges;
- Giving local service managers more choice in how they deliver and administer social housing programs and services to reduce wait lists and make it easier for people in Ontario to access a range of housing options;
- Encouraging inclusive communities and strengthening tenant rights by preventing unnecessary evictions from social housing and creating mixed-income housing; and
- Gathering data about homelessness in Ontario by requiring service managers to conduct enumeration of those who are homeless in their communities so that Ontario can work towards its goal of ending chronic homelessness by 2025.

With the 2018 change of provincial government, a policy shift was introduced culminating in the introduction of a new Housing Supply Action Plan (currently under development). While the *Promoting Affordable Housing Act* is still in effect, it is not clear how implementation of the Long-Term Affordable Housing Strategy will proceed in conjunction with the Housing Supply Action Plan.

3.1.2 Region of Niagara

Regional Official Plan

The Region of Niagara is currently undertaking the development of a new Official Plan. As part of this, the Plan will respond to the Provincial Policy Statement's directive to establish targets for the minimum provision of affordable housing. Additionally, this new plan will incorporate a comprehensive Affordable Housing Strategy. Currently the Regional Official Plan only commits to developing further policy that sets these standards. Policy 11.A.4 of the current Regional Official Plan highlights this commitment, giving direction to municipalities to include targets that do not exist in their official plans.

While it becomes difficult for local-tier municipalities to implement target commitments for affordable housing without this direction, Section 11.A does address housing issues broadly. Titled "Residential Areas and Housing," Section 11.A speaks to issues of housing mix and affordability, and reaffirms many policies from the Provincial Policy Statement and Places to Grow. While most directives are permissive as opposed to prescriptive, they provide a foundation for policy actions and planning tools that Fort Erie can apply to promote affordable housing within the Town.

Niagara Region Housing and Homelessness Action Plan (HHAP)

In 2013 this document was launched as part of a province-wide effort to address the issue of housing and homelessness. The strategy aims to address the following four goals:

1. Homeless people who do not have a home;
2. Help people find and retain a home;
3. Increase opportunities and options across housing continuum; and
4. Build capacity and improve effectiveness of the housing system.

This 10-year action plan was created with the goal of ensuring everyone in Niagara has an adequate, suitable and affordable place to live. It includes priorities, and outlines strategies to improve access to housing for families and individuals.

As part of this plan, the 'A Home for All' Taskforce and five working groups were developed in 2015. Each group addresses a key area of work, is led by a community leader/stakeholder, and is comprised of a cross section of service providers and other partners. Town Staff participate on the Region's 'A Home for All' Housing Affordability Innovation Working Group, which supports the goals of the HHAP.

3.1.3 Town of Fort Erie

As the Town of Fort Erie is part of a two-tier municipal structure, it does not provide community services, administer shelter services, or act as a housing provider (such as Niagara Regional Housing). The Town does not have the jurisdiction, funding or staff to facilitate these services. Instead it is the Town's responsibility to ensure that all available planning tools are in place to support affordable housing opportunities, and that policy is consistent with the Provincial Policy Statement, Places to Grow Plan and

Regional Official Plan. Though the roles are distinct for upper and local-tier municipalities, the efforts of both must be collaborative to develop effective solutions to affordable housing issues in the Town and Region. The Town currently has a number of policies that support and encourage affordable housing in its Official Plan, Secondary Plans, and Zoning By-law.

Town of Fort Erie Official Plan

Affordable housing is defined in the Town's Official Plan the same way as in the Provincial Policy Statement and Places to Grow, and has policies in place that support a wide range of housing types. Section 5.3 Affordable Housing specifically outlines many of the existing ways through which the Town has committed itself to increasing the prevalence and availability of affordable housing. Many of the Strategic Priorities identified later in this *Housing Action Strategy* stem from the policies of Section 5.3.

Secondary Plans

Each of the Town's seven Secondary Plans includes the following direction with respect to affordable housing:

“An appropriate level of affordable housing and senior citizen's housing shall be considered by the Town when reviewing development applications in the Neighborhood, in keeping with Provincial Policy. Such developments shall be integrated with other forms of housing rather than segregated and isolated, in order to provide a more cohesive and inclusive neighborhood and environment.”

While this policy does not commit the Town to providing affordable housing, it does identify that where affordable housing is provided, it should be integrated into other forms of housing.

Town of Fort Erie Zoning By-law

The Town's Zoning By-law has provisions to ensure that residential infill and intensification are appropriate and compatible with the surrounding neighborhood, but do not detract from the opportunity and ability to create affordable housing opportunities within the Town, including:

- Permitting interior accessory dwelling units in any detached, semi-detached or townhouse dwelling unit in the R1, R2, R2A, R3, RM1, A, RU, RR and CMU2 Zones, subject to zone requirements;
- Permitting a second dwelling unit (detached) on any lot located in the R1 Zone, subject to specific zoning requirements;
- Permitting residential units within commercial units in the Commercial Zones; and
- Permitting mixed use zones and encourages the combination of residential and commercial uses.

Town Staff have had inquiries into secondary units on several occasions, but there has been no uptake. This is generally attributed to building fees, as development charges

can cost upwards of \$30,000. There has been some uptake on attached accessory units, which are not assessed development charges and are generally used as in-law suites, student housing or rentals.

3.2 Definitions

3.2.1 Canada Mortgage and Housing Corporation (CMHC)

The CMHC defines housing as affordable when a household spends less than 30 percent of its gross (before-tax) income on acceptable shelter. Acceptable shelter refers to housing that is adequate in condition, suitable in size and affordable. In other words, affordable housing means housing that is available at a cost that does not compromise a household's ability to attain other basic needs of life, including needs for food, clothing and access to education. Under these definitions, affordable housing applies to all Canadians, whether they earn \$20,000 or \$200,000 per year. It is simply a ratio of a household's shelter costs in comparison to their income.

Affordability Figures

The following tables provide an approximation of what shelter costs should be limited to for households earning between \$20,000 and \$100,000 in order to meet the CMHC's definition of affordability. These figures take into account:

Renter Costs

- Rent Payment
- Electricity
- Heating
- Essential Municipal Services (i.e. water)

Home Owner Costs

- Mortgage Payment (principal & interest)
- Property Taxes
- Condominium Fees (if applicable)
- Electricity
- Heating
- Essential Municipal Services (i.e. water)

RENTAL					
Gross Annual Income	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000
30% of Gross Income per Month	\$500	\$1,000	\$1,500	\$2,000	\$2,500
Less Utilities (monthly)	(\$150)	(\$150)	(\$150)	(\$150)	(\$150)
Maximum Rent (monthly)	\$350	\$850	\$1,350	\$1,850	\$2,350

*Assumption: A portion of the utility cost is covered in the rent amount (i.e. water and sewer)

The table demonstrates that a household earning \$60,000 per year would need to keep its rent below \$1,350 per month to meet the CMHC definition of affordability. This figure is based on the assumption that a portion of utility costs (i.e. water and sewer) is covered in the rent amount, which is common in many rental accommodations. If heat and electricity utilities cost more than \$150 per month, then the household would need to reduce its rent accordingly to remain under the affordability threshold.

OWNERSHIP					
Gross Annual Income	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000
30% of Gross Income per Month	\$500	\$1,000	\$1,500	\$2,000	\$2,500
Less Utilities (monthly)	(\$150)	(\$150)	(\$150)	(\$150)	(\$150)
Less Property Taxes (monthly)	(\$25)	(\$25)	(\$25)	(\$25)	(\$25)
Maximum Mortgage Payment (monthly)	\$225	\$670	\$1,115	\$1,565	\$2,010
Maximum Purchase Price	\$39,000	\$117,000	\$195,000	\$274,000	\$350,000

Assumptions: 5% down payment, 5% interest rate, 25 year amortization

In terms of home ownership, the same household earning \$60,000 would need to keep its mortgage payment below \$1,115 per month to meet the affordability threshold. Assuming a 5 per cent down payment, 5 per cent interest rate and a 25 year amortization, a maximum mortgage payment of \$1,115 per month would allow a household to purchase a home worth approximately \$195,000.

3.2.2 Provincial Policy Statement (PPS) and Places to Grow Act (P2G)

Both the PPS and P2G define “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*.

Low and Moderate Income Households are defined as:

- a) In the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the *regional market area*; or
- b) In the case of rental housing, households with income in the lowest 60 percent of the income distribution for renter households for the *regional market area*.

Regional Market Area is defined as an area that has a high degree of social and economic interaction. The upper or single-tier municipality, or planning area, will normally serve as the *regional market area*. However, where a *regional market area* extends significantly beyond these boundaries, then the *regional market area* may be based on the larger market area. Where *regional market areas* are very large and sparsely populated, a smaller area, if defined in an official plan, may be utilized.

To apply these definitions to Fort Erie in a general context:

RENTER

Affordability Measure		Cost
Below Regional Market Average		\$931/month
30% of Gross Annual Income	30 th Percentile (\$40,000/year)	\$1,000/month

The table demonstrates that a household earning in the 30th percentile in Fort Erie per year would need to keep its rent below \$1,000 per month to meet the CMHC definition of affordability. This is slightly higher than the market average for the Region.

OWNERSHIP

Affordability Measure		Cost
10% Less than Regional Market Resale Average		\$360,000
30% of Gross Annual Income	30 th Percentile (\$40,000/year)	\$186,000

The table demonstrates that for a household earning in the 30th percentile in Fort Erie, the maximum amount available to spend to remain “affordable” would be \$186,000. This is well below the average market resale cost for the Region.

Section 4: Strategic Priorities

As noted, Fort Erie does not have the jurisdiction to provide community services, administer shelter services, nor act as the Housing Provider. The Town does have the responsibility to ensure appropriate policy is being implemented and all available tools are being accessed to support a range of housing options in the community.

Priority	Initiative	Key Organization Responsible
Immediate and Ongoing	Identifying and Strengthening Municipal Partnerships	Affordable Housing Committee
	Education and Public Consultation	Affordable Housing Committee Town of Fort Erie
	Housing Needs Study	Town of Fort Erie Affordable Housing Committee
	Identifying Innovative Housing Solutions	Affordable Housing Committee
Short Term (1-2 Years)	Flexible Zoning	Town of Fort Erie
	Secondary Suite Policy	Town of Fort Erie
Medium Term (2-5 Years)	Density Bonusing	Town of Fort Erie
	Community Improvement Plan for Affordable Housing	Town of Fort Erie
Long Term (5+ Years)	Development Charge Deferrals	Town of Fort Erie Region of Niagara
	Upzoning	Town of Fort Erie

4.1 Identifying and Strengthening Municipal Partnerships

4.1.1 Description

Within the local community, there are many service providers that address both symptoms and causes of housing issues within the Town. In Fort Erie, there are over 15 different agencies or organizations that provide support, services and programming for at-risk individuals. These groups are familiar with the needs of the community and include:

- United Way
- Port Cares
- Fort Erie Housing Coalition
- Niagara Community Foundation
- Salvation Army
- Bridges Community Healthcare
- Niagara Regional Housing
- YWCA
- Fort Erie Multicultural Centre
- Niagara Chapter of Native Women
- First Steps in Niagara
- Fort Erie Native Friendship Centre
- Casa El Norte
- Habitat for Humanity
- Private Sector Development
- Matthew House
- Local Faith Groups

Identifying, maintaining and strengthening relationships with all key stakeholders in Fort Erie and Niagara is an integral part of ensuring the Town can react appropriately and quickly when opportunities to address housing needs arise in the community. As the largest public agency, the Town of Fort Erie has the capacity to serve as a connector and facilitator between the private, sector, public sector and not-for-profit sector.

Many opportunities exist for the Town to partner with stakeholders in the community to provide affordable housing solutions. For example, one of the most important assets a stakeholder can bring to a proposed housing development is land. Both the Town and many community groups in Fort Erie have developable land available but lack the technical expertise or capacity to develop their land. By seeking out partnerships, the Town can become a driving force in connecting stakeholders interested in providing their resources or assets, in exchange for mutually beneficial outcomes. These outcomes could include any development that provides greater affordable housing options for Fort Erie residents.

4.1.2 Key Stakeholders

The key stakeholders for implementation of this priority include:

- Town of Fort Erie Affordable Housing Committee
- Town Staff
- All Community Stakeholders
- Town Council
- Region of Niagara
- Development Community

4.1.3 Timeframe and Action Items

The timeframe for this priority is immediate and ongoing. The Affordable Housing Committee will work to develop a fulsome list of community stakeholders and report to Staff and Council on potential opportunities for partnerships.

4.2 Education and Public Consultation

4.2.1 Description

There is currently a degree of stigmatism, misunderstanding and general NIMBYism (Not in My Backyard) surrounding the topic of affordable housing. Working with the Affordable Housing Committee, a strong education and public outreach program should be developed that will better help the public understand the complexities surrounding affordable housing.

This program may include:

- Public open houses and information sessions
- Surveys
- Brochures and Information Packages
- Housing Events (i.e. National Housing Day)

4.2.2 Key Stakeholders

The key stakeholders for implementation of this priority include:

- Town Staff
- Town Council
- Town of Fort Erie Affordable Housing Committee

4.2.3 Timeframe and Action Items

The timeframe for this priority is immediate and ongoing. The Affordable Housing Committee has made education and community outreach a priority and is working on creating tools to inform, educate and promote affordable housing in the Town of Fort Erie. Staff will work with the Committee to support the implementation of this priority.

4.3 Preparing a Housing Needs Study

4.3.1 Description

The Town of Fort Erie is a community with diverse housing needs. 85% of the existing housing stock is single detached homes suitable for families; however there is a demonstrated need for alternative forms and tenures that would address seniors, single persons, single parent families and the aboriginal community. Homelessness, special needs (developmentally challenged, group homes, co-housing), affordability (including second units), ownership and rental options along the housing continuum also need to be identified.

The results of this study should help decision-makers, stakeholders and community members develop a meaningful sense of the housing market, and understanding of key housing issues and a platform for strategy and policy decisions. Finally, the Housing Study should serve as a guiding policy document, with the aim of ensuring that there is sufficient housing options in the Town of Fort Erie to meet the full spectrum of needs found in the community.

Consultations with key stakeholders and the public will be undertaken as part of this study to provide additional context to the data and information gathered. Meetings with key stakeholders from the private, non-profit and public sectors would assist in getting a better understanding of the housing need in the Town and allow a chance to work collaboratively to identify opportunities to address these needs. A non-statutory public meeting will inform the public of the current housing picture based on initial findings.

4.3.2 Key Stakeholders

The key stakeholders for implementation of this priority include:

- Town Staff
- Town of Fort Erie Affordable Housing Committee
- Community Stakeholders
- Town Council
- Region of Niagara

4.3.3 Timeframe and Action Items

The timeframe for this priority is immediate and ongoing. It is important to complete the Housing Needs Study prior to the implementation of any of the other Strategic Priorities in this Strategy. Town Staff, working with a consultant will undertake an extensive review of the current and projected demographics for the Town and develop a final document will provide the Town with a meaningful sense of the housing market and key housing issues.

4.4 Identifying Innovative Housing Solutions

4.4.1 Description

New technologies and ideas are constantly emerging in the world of development and housing. Concepts such as mini homes, container and modular housing, flexible housing, and cooperative housing are just a few of the latest trends that could be examined and utilized to increase the availability of affordable housing options in the Town. Working in conjunction with Priority 4.3 Flexible Zoning, innovative ideas should be monitored and if possible executed in a timely and efficient manner.

4.4.2 Key Stakeholders

The key stakeholders for implementation of this priority include:

- Town of Fort Erie Affordable Housing Committee
- Town Staff
- Town Council

4.4.3 Timeframe and Action Items

The timeframe for this priority is immediate and ongoing. The Affordable Housing Committee has made identifying innovative housing solutions a priority and is working on identifying and researching current trends. Staff will work with the Committee to support the implementation of this priority.

4.5 Flexible Zoning

4.5.1 Description

Flexible zoning that is supportive of new and innovative solutions to housing affordability is key to creating an environment that supports a range of housing types. Several proposed solutions for affordable housing require flexibility that does not currently exist in Town policy (i.e. adaptive re-use of shipping containers and tiny homes). This is a broad strategic direction where Town Staff and Council are aware of emerging trends and innovations in affordable housing, and provide a planning and development environment that allows for flexibility with respect to best practices and new ideas. Council must commit to providing staff direction to promote and implement zoning flexibility as opportunities arise in a timely and efficient manner.

4.5.2 Key Stakeholders

The key stakeholders for implementation of this priority include:

- Town Staff
- Town Council
- Region of Niagara

4.5.3 Timeframe and Action Items

The timeframe for this priority is short term and will be ongoing. When identified, staff will work with stakeholders to develop policy and zoning that is supportive of these emerging trends.

4.6 Secondary Suites

4.6.1 Description

A secondary suite is defined as a self-contained, separate unit with sleeping, full kitchen and bath facilities and a separate entrance. The new unit must meet applicable zoning, building, fire and property standards. It can be located within a primary dwelling unit (attached) or contained in a second structure located on the same property (detached).

Implementation of this strategic priority requires detailed research, evaluating the current expenses, fees and roadblocks people face when developing secondary suites. While policies currently exist in the Official Plan and Zoning By-law, the Town needs to raise awareness and better promote this as a viable affordable housing option.

4.6.2 Key Stakeholders

The key stakeholders for implementation of this priority include:

- Town Staff
- Development Community
- Town of Fort Erie Affordable Housing Committee
- Town Council
- Region of Niagara

4.6.3 Timeframe and Action Items

The timeframe for this priority is short term (1-2 years). Staff will consult with the development community to gain an understanding of the barriers to this type of development and then review and propose changes (as applicable) to the current policies. The Affordable Housing Committee will work to promote this type of development to community stakeholders.

4.7 Density Bonusing

4.7.1 Description

Density bonusing refers to the practice of allowing developers to build additional density in exchange for providing affordable housing. The increase in density is given to offset the cost burden of providing the affordable units. While Fort Erie already contemplates density bonusing in its Official Plan, it will be necessary to develop strong guidelines for how density bonusing will be applied and what community benefits will be exacted in this process. Fort Erie will have to accept affordable housing as a community benefit and the policy must be clear relative to the form this housing will take, how it will remain affordable and what quantity of affordable housing would be commensurate to the increase in height and/or density. The Town must have policies in place for how, when, and where such funds would be used to support the development of affordable housing in the future.

4.7.2 Key Stakeholders

The key stakeholders for implementation of this priority include:

- Town Staff
- Town Council
- Town of Fort Erie Affordable Housing Committee
- Region of Niagara
- Development Community
- All Community Stakeholders

4.7.3 Timeframe and Action Items

The time frame for this priority is medium term (2-5 years). Staff will research and draft a density bonusing policy Official Plan amendment, which will include consultation with the development community. The standard OPA process would be initiated including a public consultation process, statutory meeting and Council approval required.

4.8 Community Improvement Plan

4.8.1 Description

A Community Improvement Plan (CIP) is a tool that allows a municipality to direct funds and implement policy initiatives toward a specifically defined project area. Section 28 of the Planning Act gives municipalities that have enabling policies in their Official Plan, the ability to prepare CIPs. A CIP is intended to encourage rehabilitation initiatives and/or stimulate development. Once they are implemented, the plan allows municipalities to provide tax assistance, grants and/or loans to assist in the rehabilitation of land and/or buildings within the defined CIP project area.

Through a suite of incentive programs, an Affordable Housing Community Improvement Plan would help to facilitate the development of more affordable housing units and direct those units to locations where they would benefit from proximity to public and private facilities and services as well as maximize the use of existing infrastructure.

4.8.2 Key Stakeholders

The key stakeholders for implementation of this priority include:

- Town Staff
- Development Community
- Town of Fort Erie Affordable Housing Committee
- Town Council
- Region of Niagara

4.8.3 Timeframe and Action Items

The timeframe for this priority is short term (1-2 years). Staff will research best practices and prepare a draft CIP document for consideration and approval.

4.9 Development Charge Deferrals

4.9.1 Description

Development charge deferrals are a tool that can reduce the costs associated with creating new affordable housing in Fort Erie. While the Region of Niagara and Town currently provide incentives and rebates for certain types of developments and developers (i.e. not-for-profit sector), there is room for improvement. By undertaking a detailed review of the existing system and the creation of a comprehensive deferral policy, Fort Erie can assess what charges affordable housing developers can expect to pay, pay later or not pay at all. This will streamline the development of affordable housing options in particular those that will receive deferrals or rebates. By providing all costs and deferrals upfront, the financials of affordable housing projects become more clear and manageable.

4.9.2 Key Stakeholders

The key stakeholders for implementation of this priority include:

- Town Staff
- Development Community
- Town Council
- Region of Niagara

4.9.3 Timeframe and Action Items

The timeframe for this priority is long term (5+ years). Staff will consult with the development community and draft a comprehensive deferral policy which will be presented to Council for approval and implementation through the next Development Study review.

This priority could also be considered as part of an overall Affordable Housing Community Improvement Plan.

4.10 Upzoning

4.10.1 Description

Upzoning increases development potential of land by increasing permitted uses, density or height. By taking control of the upzoning process, the Town can direct the form and shape of increased development potential. Upzoning land owned by not-for-profit housing provides benefits by increasing the land value of their housing. This generates equity that can be used as collateral to expand existing housing on that site or elsewhere. Alternatively, this increase in land value can be leveraged through sale to private interest in order to finance development of more non-market housing elsewhere. This adds new market housing to Fort Erie while maintaining or possibly expanding affordable housing options elsewhere in Town.

Implementing this strategic direction requires care in selecting properties to upzone. Not all housing in Fort Erie would be ideal for increased density. Through a comprehensive review of existing not-for-profit housing stock, it is possible to identify the best candidates and work with their owners to implement upzoning.

4.10.2 Key Stakeholders

The key stakeholders for implementation of this priority include:

- Town Staff
- Development Community
- Town Council
- Not-for-profit Housing Providers

4.10.3 Timeframe and Action Items

The timeframe for this priority is long term (5+ years). Staff needs to review and identify nodes, corridors and not-for-profit housing candidates for upzoning. Once identified, Staff would need to meet with the various parties to discuss and present a zoning amendment to Council for approval.

Section 5: Conclusion

Town Council has made affordable housing a priority, and has voiced a desire to ensure that there is an adequate supply of housing options for current and future residents. This means having housing for a mix of household types, incomes, sizes and tenure, including single person and single family households, seniors and the aboriginal population.

The review of the policy framework identified a number of opportunities to support initiatives aimed at addressing the housing need in Fort Erie. These opportunities include recent changes in provincial legislation, current and ongoing initiatives being undertaken by the Region of Niagara as well as supportive policies in the Town's Official Plan and Zoning By-law. The Strategic Priorities identified in this strategy build on the existing opportunities and identify policies, processes, partnerships and other initiatives that will help address the housing gaps in Fort Erie and ensure that the housing needs of the entire community are met.