



AFFORDABLE AND ATTAINABLE HOUSING COMMUNITY IMPROVEMENT PLAN

Public Open House | March 24, 2026



What is a Community Improvement Plan?

The Province of Ontario allows municipalities to create incentive programs called **Community Improvement Plans** (CIPs).

The purpose of a CIP is to **encourage investment** in community development.

CIPs help advance local goals, such as:



Creating more housing



Attracting businesses and jobs



Promoting sustainable development



Revitalizing neighbourhoods

Did you know?

City Council adopted a new CIP on February 12, 2026, to support brownfield redevelopment, urban infill, employment generation and streetscape improvement.

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What Can Affordable/Attainable Housing CIP Incentives Do?

- Incentivize different **housing types**.
- Support **project viability** for transitional, supportive, and deeply affordable units being created.
- **Reduce up-front development costs** for both non-profit and for-profit developers.
- Demonstrate **Municipal commitment** to providing new housing options.

The City has several complementary strategies that support new housing.

The Affordable and Attainable Housing CIP will not solve many of the immediate and pressing housing issues a community faces.

THE HOUSING CONTINUUM



What is Affordable and Attainable?

- **Average Market Rent (AMR)** is used by the Province and Niagara Region to differ between affordable, attainable, and market rents.
- There are multiple definitions of affordability used by municipalities, governments and funders:
 - CMHC Rental Market Survey
 - Development Charge Bulletin
 - Local income-based calculations
- These tables outline the Affordability Thresholds used by the **Province and Niagara Region**, providing clarity for developers and housing operators.

Niagara Region defines attainable housing as costing between 100% and 125% of average market rent/price. This range varies across municipalities.



Unit Size	Affordable (<100% AMR)	Attainable (100-125% AMR)	Market (126-170% AMR)
Studio	\$1,005	\$1,256	\$1,709
1-Bed	\$1,203	\$1,504	\$2,045
2-Bed	\$1,395	\$1,744	\$2,371
3-Bed+	\$1,438	\$1,798	\$2,445

Affordable purchase price for all unit types	\$326,400
Average purchase price of a detached house	\$730,000
Average purchase price of a row/ townhouse	\$610,000
Average purchase price of a condo	\$490,000

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Overview of Draft Program Options

The following draft program options are being considered. Public and stakeholder feedback will be considered in the evaluation of options. Refined program options will be presented to Council and will be subject to Council Approval and budget availability.

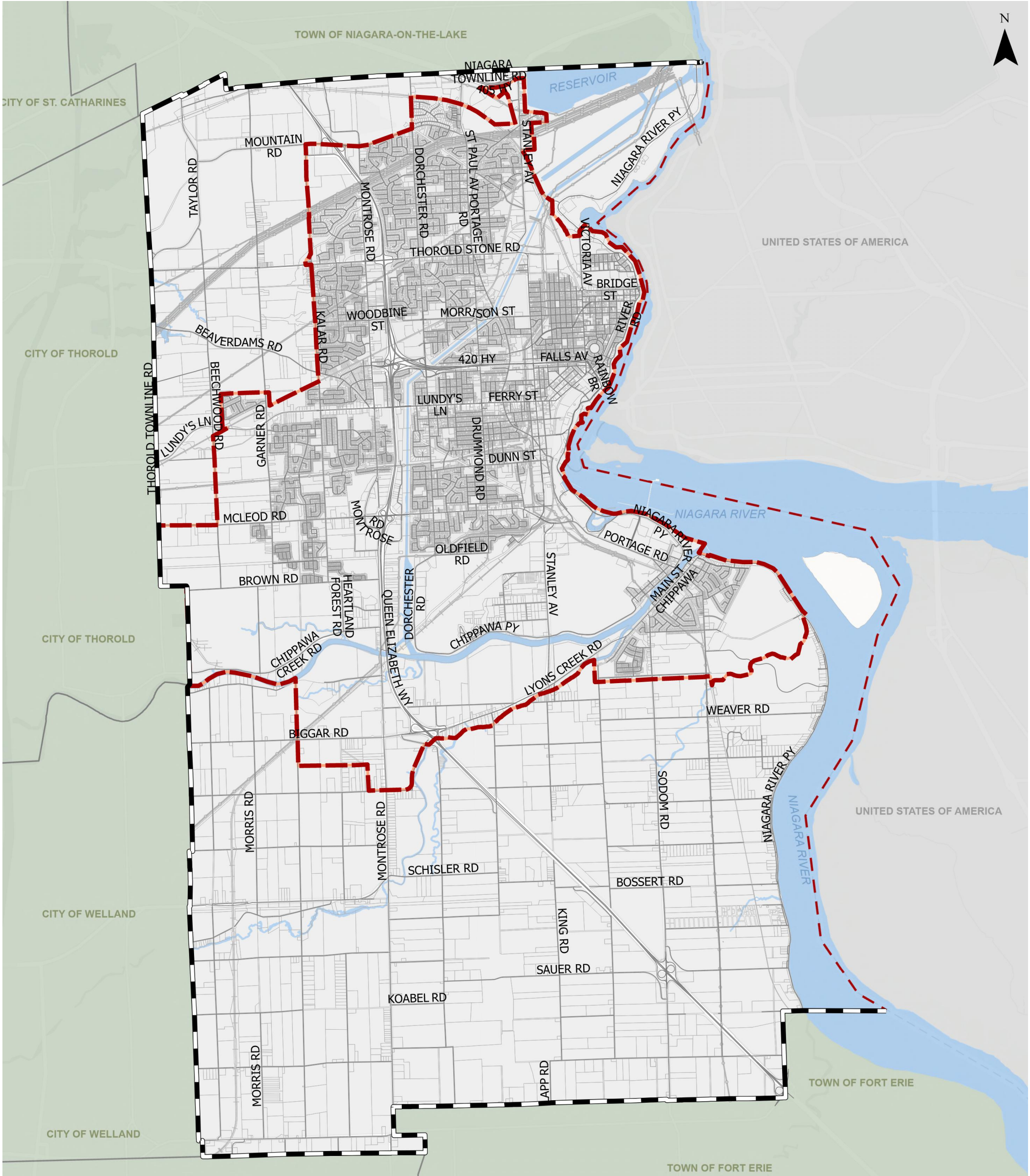
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Program	Project Impact	Market Impact
Homeowner Additional Dwelling Unit (ADU) Program	Provide a targeted incentive to homeowners who wish to add additional rental income or housing to support family.	Market rental and market ownership.
Non-Profit/Co-op Pre-Development Fee Waiver Program	Waiving a range of planning/building fees supports early stage financing of projects. Supports non-profits/co-ops who often have limited capital.	Affordable and attainable rental.
Rental Housing Tax Increment Grant (TIG) Program	Maintains the pre-construction assessed value for a 5 year term to lower initial operational expenses.	Affordable, attainable and non-luxury market rental.*
Purpose Built Rental Development Charge Deferral Program	Defers DC costs for 5 years to align with mortgage refinancing and collection of rental revenue.	Attainable or non-luxury market rental (affordable housing is already exempt from DCs).
Capital Grant – Non-profit/Co-op Affordable Housing Rental or Ownership Program	Additional per unit grants to further assist affordable and deeply affordable unit development.	Affordable rental (especially for more deeply affordable) and affordable ownership.

*Luxury rental is defined as units over 170% of average market rent, based on Niagara Region Purpose Built Rental Program.

Where will the Affordable and Attainable Housing CIP Apply?

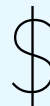


Homeowner Additional Dwelling Unit (ADU) Program

HOW DOES IT WORK?

- Offers a **\$10,000 one-time** grant for renovations at a Principal Residence to create an interior or detached ADU.
- Must be built at a **Principal Residence** and provide receipts/proof of payment.
- Targets **residential property owners** rather than developers or landlords.
- **Does not include** a Short-Term Rental (Vacation Rental Unit or an Owner-Occupied Short-Term Rental).
- **Delegated Authority** to Staff.
- **Does not combine** with any other City incentive program.

WHAT WILL IT DO?



Incentivize creation of new ADUs.



Provide additional housing options.



Subsidize homeownership through new rental income opportunities.

INSPIRATION



GEORGINA

Town of Georgina
\$15,000 renovation
grant for ADUs.



City of Vancouver
Basement apartment
program from 2004-2012.

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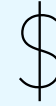


Non-Profit/Co-op Pre-Development Fee Waiver Program

HOW DOES IT WORK?

- A **fee waiver** for municipal planning and building fees to offset a portion or all upfront fees.
- Must be a **registered** non-profit housing, supportive, or co-op housing **provider** looking to build affordable/attainable units.
- Creation of a **minimum 12 units**.
- Removes upfront financial barriers to initial project costs.
- Delegated Authority to Staff.
- Can be combined with Tax Increment Grants.

WHAT WILL IT DO?



Support creation of attainable/affordable units.



Provide additional housing options.



Offset early costs of development to make projects financially viable.

INSPIRATION



City of Welland
100% municipal fee grant
for affordable housing.



City of Cambridge
100% exemption for
planning application fees.

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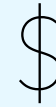


Purpose Built Rental Development Charge Deferral Program

HOW DOES IT WORK?

- **Defers Development Charges** (DCs) for new purpose-built rental housing.
- The applicants would be **for-profit developers** looking to build units at **attainable/market rate**.
- Creation of 40+ new residential units.
- Enter into an agreement with the City of Niagara Falls.
- Can be combined with other Municipal and Regional incentive programs.
- Requires Council Approval.

WHAT WILL IT DO?



Reduce upfront costs for new purpose-built rental housing to increase housing options.



Provide additional housing options.

INSPIRATION



MISSISSAUGA

City of Mississauga

100% deferral of DC until occupancy of the building. Eligible for additional incentives if benefits units are affordable.

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Rental Housing Tax Increment Grant (TIG) Program

HOW DOES IT WORK?

- **Minimum unit count of 40*** - *lower threshold for non-profit, supportive or co-op affordable housing projects is to be determined.
 - Grant for **50% of increase in municipal portion of property taxes** for purpose-built **market rental** housing for first five years.
 - Grant for **75% of increase in municipal portion of property taxes** for purpose-built **attainable rental** housing for first five years.
 - Grant for **100% of increase in municipal portion of property taxes** for purpose-built **affordable rental** housing for the first five years.
- Rent thresholds determined by **AMR values** for the City of Niagara Falls annually.
- Requires **Council Approval**.

WHAT WILL IT DO?



Increase project viability.



Create new **purpose-built market rate, attainable or affordable rental housing**.

INSPIRATION



City of Barrie

100% waiver of tax increase for up to 10 years for medium and high density purpose-built rental housing.



City of St. Catharines

45% rebate for 10-year period for rental housing in urban area, if affordable increased to 65%.

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Capital Grant - Non-profit/Co-op Affordable Housing Rental or Ownership Program

HOW DOES IT WORK?

- One time per year **competitive grant application** with the City of Niagara Falls.
- One time grant of up to \$50,000 for affordable home ownership.
 - The property must be sold for less than the **provincial affordable ownership** threshold for the community and maintained for a defined period of time.
- **Affordable rental** projects could access \$10,000 per affordable housing unit with a **12 unit minimum**.
- Proponent will be required to **enter an agreement** with the City of Niagara Falls for levels of affordability and other requirements.
- Grants are paid out at **Building Permit Approval** stage.
- Requires **Council Approval**.
- Can be combined with Federal, Provincial, Regional and Municipal Incentive programs.

WHAT WILL IT DO?



This program is intended to support affordable rental or homeownership housing to address local housing need.



Allow non-profit/supportive/co-op housing providers with limited capital support reducing municipal fees to build attainable/affordable units.

INSPIRATION



City of Guelph
Provides 50K per affordable unit, funded by the Housing Accelerator Fund.



City of Port Colborne
Provides 50% of capital costs up to 15K per unit and 75K max per property for affordable rental housing.

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Next Steps



Develop potential program options with City Input

- Develop potential program options - complete.



Present potential program options for community and stakeholder consultation

- Let's Talk Niagara
- Meetings with stakeholders to discuss potential program options
- Public Open House to receive feedback on potential program options



Draft Community Improvement Plan

- Refine potential program options and draft Affordable and Attainable Housing CIP



Final Community Improvement Plan & Approval Process

- Finalize the CIP based on feedback received for Council approval.
- Hold Statutory Public Meeting
- Final CIP by Late Spring/Summer 2026