

TURNING THE LIGHTS ON

LOOKING FOR THE HIDDEN HOUSING ON ONTARIO'S MAIN STREETS: A WHITEPAPER



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Acknowledgment

This whitepaper is a collaboration between the Ontario Business Improvement Area Association and Armstrong Strategy Group.

The Ontario BIA Association (OBIAA) is the provincial network representing more than 300 Business Improvement Areas and over 100,000 small businesses that power Ontario's Main Streets. As the leading catalyst for place-based economic development,

OBIAA strengthens the profile, capacity, and resilience of these diverse districts - supporting the entrepreneurs who generate billions in local GDP, recirculate more dollars into their communities, and anchor vibrant, inclusive neighbourhoods. OBIAA works to advance economic prosperity, social cohesion, and strong local governance, ensuring Ontario's Main Streets remain vital places to invest, live, work, and thrive.

Armstrong Strategy Group (ASG), based in St. Catharines, Ontario, is a values-driven public affairs, fundraising and communications agency with extensive experience in the public, private and not-for-profit sectors. Report author **Jeff Bolichowski** is a Senior Policy and Media Analyst at ASG. Cover illustration and report layout by **Samantha Giroux**.

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Land Acknowledgment:

OBIAA acknowledges that our office in Lincoln, Niagara, is on the traditional territory of the Haudenosaunee, Anishinaabe, and Chonnonton (Neutral) peoples, within the Dish With One Spoon Wampum agreement. We recognize that our work across Ontario takes place on the traditional lands of many Indigenous Nations, and we honour their enduring presence and contributions.

Executive Summary

In historic Main Streets across Ontario, underutilized upper-floor housing units may hold one of the keys to solving the housing crisis. The Ontario BIA Association and Armstrong Strategy Group partner in this report to explore the extent of the problem.

Many of Ontario's historic Main Streets predate the existence of the Ontario Building Code. These districts tend to feature buildings arrayed wall-to-wall, built with commercial at the ground floor and residential above. Over time, many of these residential units have become vacant. Quantifying the number is challenged by the tendency of property owners not to bring these empty units onto the market, a key reason for which is the need for compliance with the Building Code – and the cost of meeting it.

Building Code policy concerning existing buildings is that a change of use or a major renovation means the building must be brought up to the current code requirements. For many historic buildings, the cost of getting there is prohibitive. Some municipalities are beginning to recognize this challenge and prepare policies that help property owners make the needed renovations, providing incentives to help cover those costs while still meeting the rigorous safety standards envisioned by the Code.

This report explores the Main Street housing situation in a selection of Ontario communities. It looks at how cities and institutions are working to incentivize upper-floor housing reactivation, the policy tools at their disposal and the results they are seeing. And it attempts to better define the scope of the problem – and the magnitude of the potential solutions.

OBIAA's Recommendations:

1. Establish a Provincial Adaptive Compliance Pathway for Legacy Upper-Floor Residential
2. Fund a Province-Wide Upper-Floor Housing Inventory Initiative
3. Scale Head-Leasing and Supportive Housing Partnerships
4. Leverage Public Sector Anchors to Catalyze Downtown Housing
5. Modernize and Fully Fund Community Improvement Plans for Upper-Floor Conversions

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Introduction

Behind the darkened second-floor windows of Ontario's historic Main Streets lies an untapped opportunity to revitalize communities and add thousands of units to the housing market.

Throughout Ontario, most historic Main Street areas were built along similar lines.

There is retail space on the main floor, but above that lie second and third-storey units that were either residential or commercial.

Where once these windows were brightly lit, today many of them are off the market entirely.

They're artifacts of Canada's youth, built early in the country's history, before modern construction regulations existed and at a time when wall-to-wall construction along Main Streets was the norm.

Time and trends have left many of these upper-floor units standing empty.

There's a real opportunity. It's a built space already. From a sustainability perspective, it's a lock to redevelop and renovate it, to reuse it again."

Stephen Bedford
Former director of planning

"They've universally, across the country, have for whatever reason lost favour and become vacant," says community planner Stephen Bedford, formerly Director of Planning in St. John, New Brunswick.



Making the Most *of that Opportunity*

Making the most of that opportunity will mean finding solutions to a problem that communities struggle even to quantify.

Upper-storey residential units in historic Main Streets are often held off the rental market altogether – and property owners are often reticent to even mention these upstairs units, much less jump over the often-towering hurdles standing between unrecorded vacancy and bringing the unit back on to the market.

For many who own historic properties with a unit upstairs, bringing that upper-floor space up to modern standards brings fears of high costs and troublesome tenants fears that keep many such units empty. Options are available to support property owners. From partnerships with supportive housing providers to local incentive programs to working alongside public partners, communities across Ontario have made headway or proposed innovative ideas for turning the lights back on in historic upper-storey units.

How many residential spaces could be added for an Ontario that desperately needs housing?

In many communities, it could amount to hundreds of units. For those cities and towns awash in secret vacancies, part of the solution to the housing crisis sweeping the country could very well be homes that have already been built, but merely forgotten by time.

The Scope & Scale *of the* Challenge

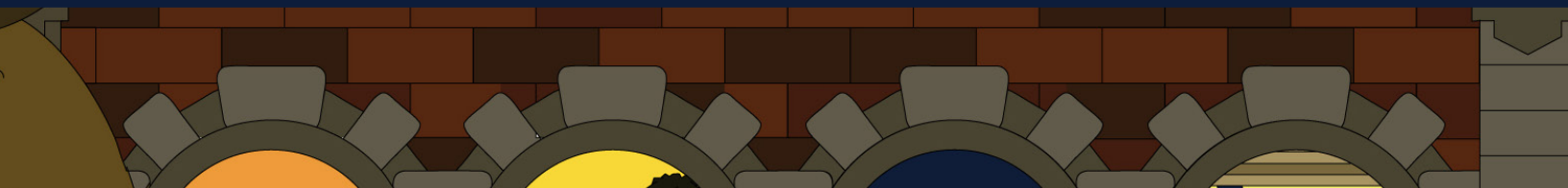
Part of the challenge with bringing upper-floor residential back onto the market is measuring just how many units are being held off the market.

The lack of data arises from building owners simply not putting rental units on the market, and it leads to cities and downtown dwellers living in different worlds when it comes to their views on living in these historic areas.

Cities may look at the numbers and see low vacancy rates. Those who own property on a Main Street, however, may know of large numbers of rooms sitting empty, never being made available in the first place. In Lindsay, the historic centre of the City of Kawartha Lakes, the matter of upper-floor vacancies has come to the forefront in the past few years.

The Lindsay Downtown Business Improvement Area, while emphasizing that there are no reliable numbers on vacancy rates, cites older figures suggesting that 30 per cent of second-floor units and 60 per cent of units above the second floor are vacant.

Starting from those figures, the LDBIA estimated that the equivalent of 210 studio apartments, 126 single-bedroom apartments and 84 two-bedroom apartments could be vacant in Lindsay, a municipal centre of 22,000 people (2021).¹



“But I have had the pleasure of viewing some of these empty spaces and they are big, bright and beautiful, with great potential.”

Jeff MacIntyre,
Downtown Sudbury BIA executive director

The figures could be even higher. In a 2024 interview² with the Lindsay Advocate, **Wesley Found**, Chair of the LDBIA, indicated that “40 to 50 per cent of the second-floor spaces are vacant and 70 to 80 per cent of the third-floor spaces are vacant.”

The story will vary from community to community. In some historic Main Street areas, vacancy rates on upper floors will be fairly low. In others, like Lindsay or St. Catharines, it may represent a substantial block of vacant housing just waiting to be occupied: Approximately 200 historic Main Street residential units in St. Catharines, for instance, may be vacant.³

The structure of some communities may impact the problem. In Sudbury, for instance, Main Street residential vacancies aren't a major issue, says Downtown Sudbury BIA executive director **Jeff MacIntyre**.

Some of that difference may come down to Sudbury being physically sprawling and spread-out: The downtown acts as a hub through which to reach widely-separated parts of the city, making Main Street living advantageous for those wishing to get anywhere fast.

MacIntyre also noted that there are differences between how local and out-of-town property owners view downtown properties. Sudbury has few outside owners who own downtown buildings - but those who do tend to view them as long-term investments.

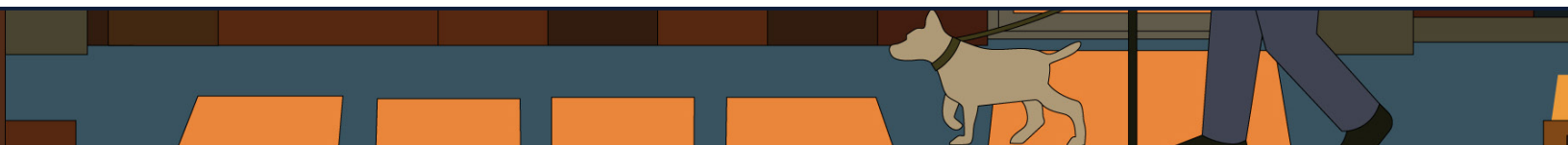
“If you’re holding it as an investment, you’re not looking at what it’s making today. You’re looking at what it’s making over time,” he said. “The dividends it pays out from rent are great, but not necessarily the point.”

Putting a number on how many vacancies exist is no easy task, primarily because of many property owners' reticence to even admit they have a unit available at all.

Bringing attention to those upstairs rooms may mean opening themselves up to risks such as vacant-unit taxes imposed by some municipalities, or Building Code inspections that might oblige them to undertake complicated and difficult upgrades.

Without those numbers, and with landlords often being unwilling to voice their concerns, the scale of the problem may elude even those closest to it. Mayors and councillors can look at a downtown that appears to have virtually no vacancies, but behind the official figures may sit a hidden world of upper-floor spaces just waiting to be lived in.

So why not bring the units onto the market? For many property owners, there are simple reasons they're holding back: Economics and tenants.



What To Do About the **Building Code?**

Through most of its history, Ontario had no unified Building Code. Regulating construction was left in the hands of local communities, creating a patchwork quilt of bespoke regulations that differed from city to city.

Only in 1974, with the introduction of the Building Code Act, did the provincial government begin to bring a semblance of unity to construction standards. For property owners on historic Main Streets, these standards create a headache.

***“People look at this (and think)
‘I wouldn’t know where to start.’”***

Bryan Saelens,
Colliers Sales Representative

Ontario's stock of Main Street buildings mostly predates even the National Building Code introduced in 1941. Many of the construction standards of the time, from buildings with single entryways to structures built wall-to-wall, don't meet the current Code's standards.

The cost of making these historic buildings Code-compliant is one of the biggest hurdles in bringing these second- and third-floor residential units back into use.

“People bought these properties years and years ago. They paid very little,” says Bryan Saelens, a Sales Representative with Colliers who owns upwards of 75 combined commercial and residential units in downtown St. Catharines.

“The cost to operate the properties is very minimal because they bought them cheap. They’ve increased in value. They’re getting rent on the commercial level that’s covering their costs.” Saelens said.

“In order to get the upstairs units completely retrofit within the 2025 Building Code, the cost is just substantial.”

It's no easy task to modernize a building that was constructed long before Ontario's Building Code existed.



Among the biggest challenges is the need to create a fire separation between the residential and commercial sections of a building. Complying with the Building Code also means having two exits. That could mean a fire exit in the back of the property – but between procuring a metal fire escape and installing a concrete pad, Saelens estimated that alone could cost around \$20,000.

All told, Saelens estimated the cost of redeveloping a second-floor unit could run \$100,000 or more. Worse, landlords see that it would take months to complete the work – months in which the property is not generating revenue. Beyond the physical labour of renovating an upper-floor unit, Saelens sees challenges in the red tape that owners would have to face. That could mean issues with vacant unit taxes, bylaw inspections, municipal permits and more.

Some property owners view these challenges as headaches to be avoided.

MacIntyre, in downtown Sudbury, said the city has seen a number of upper-floor offices converted to housing. Those conversions aren't easy. It's not just the Building Code to consider: It's the use below. A second-floor office above a busy bar can be built with lower sound reduction standards because it's unlikely the office will be occupied at night, when the bar is busy.

The picture looks different when that office becomes a house and the occupant has to live above a noisy bar.

“The cost is much higher than the general public assumes to go from office to residential,” MacIntyre said.

He cited one former office property in which the developer had to strip the rooms down to the studs to even qualify for the grant. They tore out everything but the concrete and rebuilt from within. Beyond fire code requirements, MacIntyre said upper-floor housing has different needs than an office building. A home needs windows that open; it needs better air flow; it needs a better setup for heating and cooling to maintain a comfortable climate year-round and all day long.

“All of that becomes a significant cost,” he said.

Despite that challenge, MacIntyre said there has been progress. In one notable project, an old downtown bank is being converted for residential use. Change on this front must happen without reducing the safety steps baked into the Building Code. A solution for upper-floor residential units in historic buildings may require a targeted regulatory framework, with alternative compliance pathways or heritage-specific provisions that allow units back into the active housing supply without compromising the Code's safety standards.

Tenant *Anxiety*

Beyond the maintenance issues, many property owners simply don't want to deal with a tenant, says LDBIA Chair Found.

HEAD-LEASING

- The landlord owns a Main Street property.
- A social housing agency acts as the main leaseholder for the housing unit.
- The unit is subleased by the agency to a tenant, who is then managed by the agency.

They often view tenancy as outside their main business, and they withhold units for fear of getting a bad tenant.

In reality, bad tenants are a relatively minor issue, he said – and overlooking them means passing up on the revenue and opportunities that come with bringing in upper-floor residential. That's especially true because residential rents run higher than commercial.

“Second floor tenants have been part of downtown buildings for a thousand years.”

Stephen Bedford,
Community Planner

Renting upper-floor residential could potentially make cheap commercial rent from property ownership a secondary benefit, with more profits coming from residential rent.

Business owners owning property on historic Main Streets should simply expect to deal with tenants, said Bedford. Yet that anxiety continues to hold many property owners back.

Potential landlords may be wary of dealing with the Landlord and Tenant Board, or they may fear getting a problem tenant and having to jump through regulatory hoops to try and secure an eviction. In some cases, owners may have had a tenant upstairs in the past, but are unwilling to take on another following a bad experience.

That's an area where supportive housing agencies can help, says **Lori Beech**, Executive Director of Second Story Community Homes and Services in St. Catharines.

Second Story (then Bethlehem Housing) was at the table when a group of downtown boosters assembled to try and solve the issue of upper-storey vacancies. The group's recommendation would see Second Story step in to help landlords through "head-leasing." An agency, like Second Story Community Homes would be the main leaseholder for a unit, which they would then sublease it to a client.

"We've proven over and over and over again that supportive services contribute to a successful tenancy. We provide whatever types of support services are required to ensure that the potential for a successful tenancy is much higher."

Lori Beech,
Executive Director, Second Story Community
Homes and Services in St. Catharines.

"The attraction is that we would take care of it. We would help with managing the tenant, because that's what the landlords don't want to do," Beech said.

In a head-leasing model, the housing agency would work with the tenant to provide support services, including eviction-prevention processes and programs designed to keep the tenant from going into arrears on their rent. If a unit were damaged, they could step in. Programming could be tailored to the needs of the tenant: Beech said every supportive housing tenant is different, with unique support needs.

Financially, the model would see the tenant paying rent to the supportive housing agency.

The agency would then pay up the chain to the property owner, covering the full rent.

"Ideally," Beech said, "what it means is that the agency is responsible, or partially responsible."

For **Cory Robin**, Executive Director of the Downtown Timmins Business Improvement Area, the tenant experience isn't something property owners should fear.



In fact, upper-floor residential done well can be a financial boon to the owners of heritage buildings.

Much of Timmins' downtown consists of two-storey buildings, and the City has been working to keep those upper floors residential, with commercial below.

The BIA has advocated for the removal of parking restrictions that would prevent the conversion of upper-floor units into housing. Meanwhile, he said, the Cochrane District Services Board is eyeing purchasing more downtown properties to keep the second floor for housing, using the residential properties to subsidize the main-floor commercial units. Business can come and go, he said, but second-floor residential can generate more money for the property owner than first-floor commercial rents.

“If you make a halfway decent apartment upstairs, the income is reliable for the residential portion,” Robin said.

The quality of the unit is what helps avert problems with tenants: By investing in the property, landlords can attract professional people to live downtown. By investing in quality housing and setting rent that reflects the investment, there is a better chance of attracting long-term tenants who value and maintain the space.

“If an apartment itself isn’t premium, you’re never going to rent it out.”

Cory Robin,
Executive Director
Downtown Timmins Business Improvement Area





Public Partners

In downtown Brantford, part of the housing solution has been bringing students into the historic core - and bringing landmarks that once stood empty back to life. That success has brought the private sector to the table to revive residential units of their own.

Not long after opening its downtown Brantford campus, Wilfrid Laurier University recognized it would need somewhere for students to live.

A year later, in 2001, they opened their first block of student residences in a building available at just the right time: Grand River Hall. Today, it's home to 142 beds, plus administrative space and classrooms.

From there, Laurier's footprint downtown grew. The Post House, a former post office and customs house from 1880, was renovated in 2002. The 1869 Wilkes House, empty since 1989, was reopened in 2006 as a student residence. Still more have followed, including space for 213 beds at the former head offices of the Brantford Expositor - owned by a private developer, leased by the university.

That's on top of 240 additional beds directly owned by Laurier.

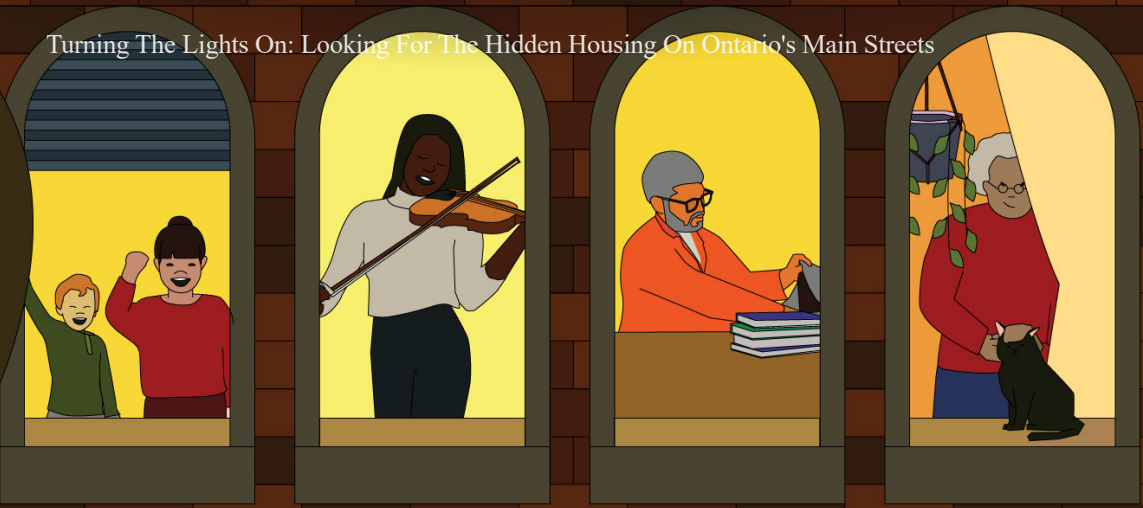
“Some of these were opportunistic (acquisitions). The buildings were sitting vacant and were within a block or two of the campus core.”

“They were strategic acquisitions,” says Dan Dawson, Laurier’s Assistant Vice President of Student Services.

“The City was very supportive in trying to get some of these vacant buildings transformed and out of the ‘derelict building’ category and into regular use.”

But it hasn't just been Laurier building housing downtown. Where the university went, private developers followed of their own accord, drawn by the nearly 3,000 students now attending school in the city's historic core.

Laurier's housing projects in downtown Brantford focused mainly on younger students, particularly first-years, Dawson said.



“It’s a combination of some very purpose-built renovations to meet our residence obligations, but also the intangible part of private developers doing part of that work themselves and renting that property themselves because we’re in the downtown.”

Dan Dawson,
Assistant Vice President of Student Services
Wilfrid Laurier University

While the university's projects have included larger buildings, they've spurred private owners to take on renovations of smaller buildings, often aimed at housing later-year students. That work can get remarkably creative: Dawson noted that the owners of an old downtown church a block from the centre of campus are consulting to convert the property into student housing. To him, it's a perfect example of how the private sector sees opportunity in serving a student community.

The impact on Brantford goes beyond reviving housing downtown.

A 2024-25 report from Higher Education Strategy Associates a \$65 million annual direct local impact from the Brantford campus - and roughly 800 people in Brantford are former Laurier students who moved there for education and stayed to build their lives and careers.⁴

Bylaws *that* Work *for* Main Streets

In Timmins, where much of the downtown consists of old mining-camp buildings constructed about a century ago, BIA director Robin said the downtown association has recently leaned into advocating for changes to the City's Official Plan to support downtown housing.

Parking requirements have historically been a roadblock to bringing second-floor housing onto the market, he said. Typically, municipal by-laws have required residential properties downtown to provide parking - something none of Timmins' historic downtown buildings can reliably provide, mainly for lack of driveways. The city's BIA is advocating for that restriction to be removed.

Also on the BIA's agenda is advocating to change the Official Plan to ensure downtown main floors stay commercial, while upper floors stay residential.

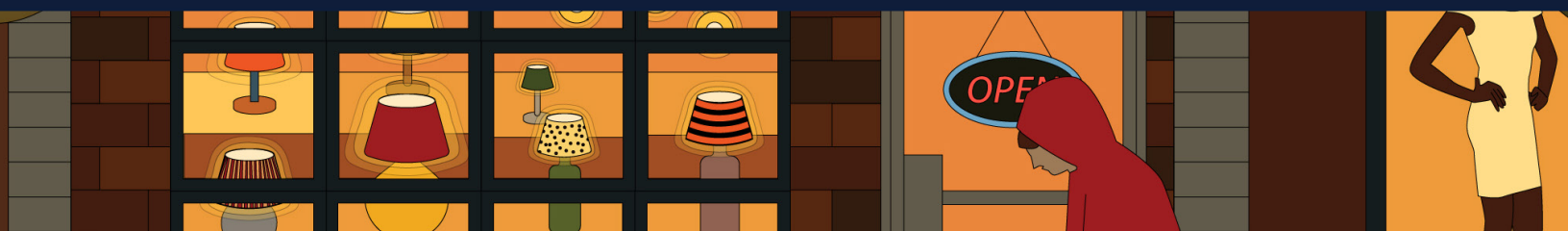
Robin said the Timmins fire department works with property owners to find a feasible way of building the secondary egress required by the Building Code. This works out in Timmins because most buildings downtown back onto laneways. In some cases, properties have their main tenant entrances located on the rear laneway, with secondary exits coming via large windows out front. The advantages of housing downtown are clear to Robin.

They add up to the "vibrancy" the City seeks to create from people living, working and shopping in the heart of the community.

"You're right next to transit, which is why we lobby to have the parking requirements removed. You're right next to all the services and potential employment," he said.

"Living downtown, everything's right here. You don't have to go anywhere."

Cory Robin,
Timmins BIA Director





Help *With the* Building Code

What would it take to bring vacant upper-floor units back to market? For many, that will start with tackling or avoiding the up-front costs of bringing these historic units up to the modern Building Code.

The cost for modernizing buildings differs from community to community. In St. Catharines, for instance, many historic units back onto a valley that once carried the course of the First and Second Welland Canals. Adding an elevator would be an enormous cost for property owners – one that would not exist for other communities. Nevertheless, these cities and towns would have their own unique cost barriers.

Buildings constructed before the Building Code came into effect are governed under Part 11 of the legislation. This generally permits them to continue under the pre-Building Code standards, unless major renovations or a change of use require the building to be brought up to the modern Code's requirements.⁵ However, many historic upper-floor residential units were already vacant in the 1970s and '80s - and that places them at odds with the Code's change-of-use provisions.

Under those regulations, buried in section 3.17.2 of the Code, any construction that requires a change of use will require bringing that part of the structure up to modern standards.

Those provisions cover any change in what the code calls "major occupancy" - for instance, changing usage from commercial to residential. When it comes to modernizing a unit, Found said a great deal of discretion lies in the hands of municipal building inspectors. It's up to them to determine if a unit has been in continuous use or not. Most power over the Building Code, however, lies with Queen's Park. While much of the provincial code is harmonized with the national one, Ontario can adjust and amend its version of the Code to respond to the province's unique needs.

Could those include changes that would open the door for historic residential to come back onto the market? It's within the provincial government's power.



Community Improvement Plans

A number of municipalities look to Community Improvement Plans to incentivize and accelerate building projects on historic Main Streets.

The powers exist to turn these tools towards revitalizing upper-floor residential... if councils choose to wield them. Community Improvement Plans, or CIPs, emerged in the 1970s and '80s as popular tools for urban renewal, then enjoyed a resurgence in the 1990s to support brownfield redevelopment. Since then, the use of CIPs has diversified, supporting everything from transit-oriented development to energy efficiency. Regardless of usage, all CIPs draw their power from Section IV of the Planning Act, which allows communities to make grants or loans to cover what the law considers eligible costs.



Could those eligible costs include the sorts that would come with bringing historic Main Street residential up to Building Code requirements?

The Planning Act says yes: A CIP could cover costs like environmental site assessment, remediation, redevelopment and reconstruction for the purposes or rehabilitation.⁶

In St. Catharines, feedback from downtown property owners was key in bringing together the Downtown Forgivable Loans Program. Supported by \$1 million in funding received through the Housing Accelerator Fund, the program offers forgivable loans of up to \$100,000 per property - or \$50,000 per unit - to offset costs associated with creating new housing units. If those projects include barrier-free units, that loan can be topped up with another \$50,000.⁷

The program has already seen some uptake, said **Natasha MacDonald**, the City's senior project manager for the Housing Accelerator Program.

Cash granted under the DFLP comes in the form of a forgivable loan. The property owner is expected to keep the new unit residential for five years. For each year it remains residential, 20 per cent of the loan is forgiven. Flipping the unit to some other use before the time is up means the property owner will have to pay the remainder of the loan back.

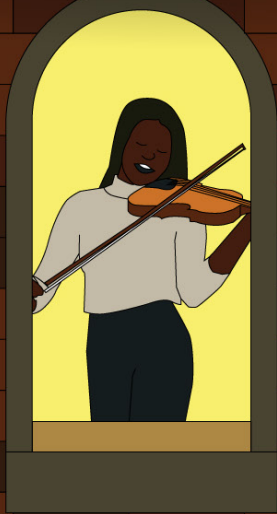
“Making use of the existing historic building footprint is really important... Making our downtown more vibrant and also accessible, we hope some of those barrier-free units come online. We’re really sitting on so much opportunity with those vacant units.”

Natasha MacDonald,
St Catharines's Senior Project Manager for The Housing Accelerator Program.

In Greater Sudbury, the City's Housing Accelerator Program provides additional cash to create - or to make "newly inhabitable" - housing in key areas. The program offers grants of \$20 per square foot, or up to \$20,000 per habitable dwelling, up to a \$200,000 maximum per property. Proponents can apply for that funding for properties in downtown Sudbury, as well as several key Main Streets in the smaller communities surrounding the urban core.

The Downtown Sudbury BIA's MacIntyre said the program has been reasonably successful, but is currently being re-priced to bring it up to a funding level suitable for the post-COVID world. The program is supplemented by other tax-increment financing options for different residential types. CIPs, however, depend on buy-in from the municipality - and even those with CIPs in place don't always go far enough to fund them.

Many CIPs covering historic Main Streets deal with matters like facade renewal or streetscaping, not building interiors.



More Lights To Turn On

For *Bedford*, bringing second-floor residential back onto the market has sweeping benefits that go beyond individual buildings.

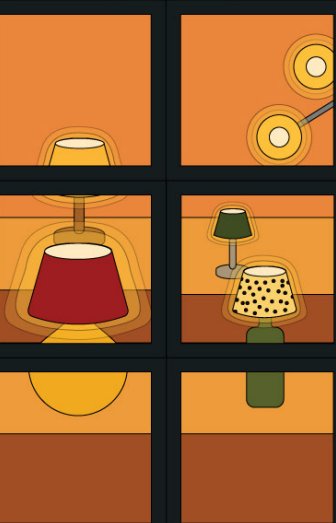
Over the years, Ontario's heritage Main Streets have changed. When they were constructed, they acted as the community's shopping centres, where people lived and worked.

Today's historic Main Streets have transitioned away from the old model of retail and mixed-use properties, adopting a more limited use profile: Mainly entertainment, with rare specialty retail.

For Found, the move away from upper-storey residential has transformed historic Main Streets into "bedroom operators" - places visited for business purposes mainly during the day, with most stores closed at night. That makes it more difficult for heritage Main Streets to sustain a community. Residential, says Bedford, is key to re-enlivening historic Main Streets.

"If you have people living downtown, it'll bring the retail back," Bedford said. "It'll bring more daytime life to downtown. Banks will come back. Retail in particular will come back."

Konami



Recommendations

1 Establish a Provincial Adaptive Compliance Pathway for Legacy Upper-Floor Residential

Create a targeted regulatory framework within the Ontario Building Code that allows safe, adaptive reuse of historic upper-floor residential units through alternative compliance pathways, performance standards, or heritage-specific provisions - without compromising life-safety requirements.

2 Fund a Province-Wide Upper-Floor Housing Inventory Initiative

Allocate funding through a partnership between the Ministry of Municipal Affairs and Housing and OBIAA to enable:

- A standardized BIA data-collection template
- A pilot survey model
- A partnership with MMAH for vacancy reporting
- A GIS-based inventory model
- Funding to support BIAs and municipalities to:
 - *Gather further input from stakeholders*
 - *Conduct standardized inventories of vacant upper-floor units*
 - *Assess code, ownership, and infrastructure barriers*
 - *Quantify redevelopment potential*

Reliable data is essential to unlocking this hidden housing supply.

3 Scale Head-Leasing and Supportive Housing Partnerships

Support the expansion of head-leasing models by:

- Incentivizing partnerships between property owners and social housing agencies
- Providing operating support for tenancy management services
- Reducing perceived landlord risk

This model can activate vacant units while improving housing stability.

4 Leverage Public Sector Anchors to Catalyze Downtown Housing

Encourage post-secondary institutions, public agencies, and crown entities to site new facilities and student housing within historic downtowns, using public investment to de-risk private upper-floor residential conversions.

5 Modernize and Fully Fund Community Improvement Plans for Upper-Floor Conversions

Enable municipalities to implement or expand Community Improvement Plans that:

- Specifically target upper-floor residential conversions
- Cover Building Code upgrade costs
- Provide forgivable loans or grants tied to maintaining residential use for a defined period

CIPs should be adequately funded and aligned with housing activation objectives.

A Call *To* Action

Does your community have a challenge with vacant upper-floor housing in historic Main Street areas?

OBIAA wants to hear from you!

Bringing historic upper-floor units onto the housing market starts with good data about the scope of the problem.



Contact us.

Share the experience in your community. **Be part of the solution.**

CONTACT:

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Endnotes

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- 2 Winter, Kirk. "Time to grow Lindsay's downtown, says BIA chair." The Lindsay Advocate, 12 Jan 2024.
- 3 Estimate from St. Catharines Downtown Association.
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- 6 Government of Ontario. Ministry of Municipal Affairs and Housing. Planning Act, R.S.O. 1990, c. P.13. 18 Feb 2026.
- 7 City of St. Catharines. Notice of Passing Bylaw 2025-101 and adoption of City Initiated Community Improvement Plan Amendment, 2020 Community Improvement Plan, File No.: 60:32:99. 15 August 2025.