

CITY OF CORNWALL AND UNITED COUNTIES OF STORMONT, DUNDAS
AND GLENGARRY

Public Consultation Results:
Community Agency/Service Provider Survey
and Public Survey

City of Cornwall and United Counties of Stormont, Dundas & Glengarry

September 2013

10 Year Housing Plan

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Ten-Year Housing Plan- Public Consultation Results

Community Agency/Service Provider & Public Survey Findings

INTRODUCTION:

Access to housing and support services impacts everyone in the City of Cornwall and the United Counties of Stormont, Dundas and Glengarry (SDG). Moving towards stable housing for our residents can only be realized through a coordinated effort by local service deliverers who keep the best interest of the individual in need at the forefront.

The City of Cornwall's Social Housing Division is working with its residents and its community stakeholders to develop a new **Ten Year Housing Plan** for the City of Cornwall and the United Counties of Stormont, Dundas and Glengarry. Under the *Housing Services Act, 2011* all Consolidated Municipal Service Managers in Ontario are required to prepare a local 10-year Housing and Homelessness plan to address issues across the entire housing continuum. As the Consolidated Municipal Service Manager for Cornwall and SDG, the City of Cornwall has a mandate to develop a plan covering the entire region.

This new 10-year Housing Plan will be action-oriented and person-centered. By person-centered, we mean that people and their experiences should drive the way we respond to issues of homelessness and housing problems. Our Housing Plan that is currently being developed will serve to address supply and demand issues in each community and create a long-term sustainable economic model for services to improve outcomes for families and individuals. The Plan will:

- address the full range of housing issues for households with low and moderate incomes from homelessness to affordable homeownership.
- be both a strategic plan and an action plan that will guide decisions that have an impact on the housing system in the communities we service, and
- will include targets to help measure our progress.

The City of Cornwall's Social Housing Division is gathering the up-to-date data and information needed to form a current and accurate picture of housing issues in the City of Cornwall and the United Counties of Stormont, Dundas and Glengarry. Our Community Engagement Strategy has been an important part of the Housing Plan process. Early in the process, we recognized that hearing from a variety of perspectives would make this plan meaningful and help create real change. The Housing Plan will be more relevant and have more impact if we understand what real people want and need in terms of housing. To write this plan, we needed to hear from a

range of different people. Through a public consultation process we garnered community input to inform the plan development in two ways: 1) Community Agency/ Service Provider Survey; and 2) Public Survey.

This report provides a synopsis of the findings from both the surveys. The report shares the key findings, ideas and themes and reflects what we heard from the residents and community representatives we consulted.

What is the purpose of this report?

This report shows our Community Engagement in action. The purpose of this report is to:

1. Report back to the community. This document reports on the findings from the surveys and captures the responses and ensures that the ideas we heard are not lost.
2. Highlight community needs and priorities and identify gaps in service to improve access to quality and affordable housing.

What we did?

We recognize that everyone needs to be involved in the discussion about housing and homelessness but often the general public is not consulted. At the end of August 2013, we administered two English surveys to get feedback from two groups: 1) Community Agency stakeholders; and 2) General Public Residents. A majority of surveys were completed online, and smaller number was hard-copy completed. The residents and community stakeholder's thoughts and feedback are important to helping shaping a new vision for housing in our communities. The Community Agency/Service Provider and Public Survey were designed to discover the housing needs of the City of Cornwall and the United Counties of Stormont, Dundas and Glengarry.

We heard back from a total of 241 individuals.

1. **Forty-seven surveys were completed by representatives from Community Agencies or Service Provider**
2. **One-hundred and ninety four residents responded to our public survey**

241 TOTAL RESPONSES

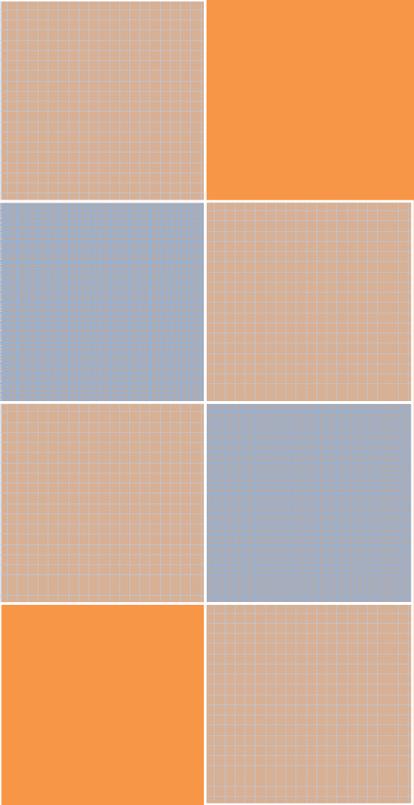


How is this report organized?

The purpose of the public consultations was to identify local needs, issues, gaps and housing priorities in communities throughout the Consolidated Municipal Service Manager Area of Cornwall. As a result, this document is organized to report back on the public consultation findings for both surveys. The report is divided in two main sub-reports:

- 1) **Community Agency/Service Provider Survey Results Report:** the responses to this survey are intended to help develop an initial picture of the range of housing and homelessness supports and services that are needed in the City of Cornwall and United Counties of Stormont, Dundas and Glengarry.
- 2) **Public Survey Results Report:** the responses to this survey gauge resident's experiences with homelessness and access to affordable housing, and to services and or programs that can assist in maintaining housing.

Each report includes an analysis of the responses, synopsis of the key issues and ideas and priorities identified through the survey.

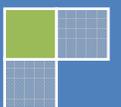


Public Consultation Results:

Community Agency/Service Provider Survey

Ten Year Housing Plan

City Of Cornwall and United Counties of
Stormont, Dundas and Glengarry



PUBLIC CONSULTATION RESULTS: COMMUNITY AGENCY/ SERVICE PROVIDER SURVEY

INTRODUCTION:

The Community Agency/Service Provider Survey garnered information from service provision stakeholders to assess service reach, clientele served, services and support provided, programs in place and to better understand the current service delivery in relation to housing and homelessness in the City of Cornwall and SDG. The survey also sort to understand the challenges, issues and housing related supports that are necessary to enable residents to maintain housing and achieve housing stability.

This report shares the findings from the Community Agency/Service Provider survey to better understand the issues and gaps related to housing and homelessness, develop an initial picture of the range of housing and homelessness supports and services needed and the challenges associated with housing in the City of Cornwall and the United Counties of Stormont, Dundas and Glengarry. The purpose is to use the information to develop an actionable 10 Year Housing Plan that will address and determine approaches necessary to ensure that residents are able to maintain a good quality of life along with social sustainability.

The report is intended to reflect the experiences, issues and ideas from the lens of service provision stakeholders. The findings must be regarded as indicative and directional.

APPROACH

An online survey in English was administered to a range of community agencies. The survey included 13 questions, primarily close-ended in structure. A copy of the survey instrument is included at the end of this report. The themes of the survey included the following:

- Geographic locations served by the agencies/service providers
- Populations served
- Services and targeted clientele
- Support and services for housing
- Programs that assist clients
- Challenges related to housing and homelessness
- Required supports and services for obtaining and maintaining housing
- Priorities to improve the access to and quality of affordable housing or homelessness services

SURVEY PARTICIPANTS

A total of 47 stakeholders representing various community agencies and service providers responded to the survey.

NUMBER OF PARTICIPANTS
47 Service Agency Stakeholders



A synopsis from the results of each question is outlined in the sections below.

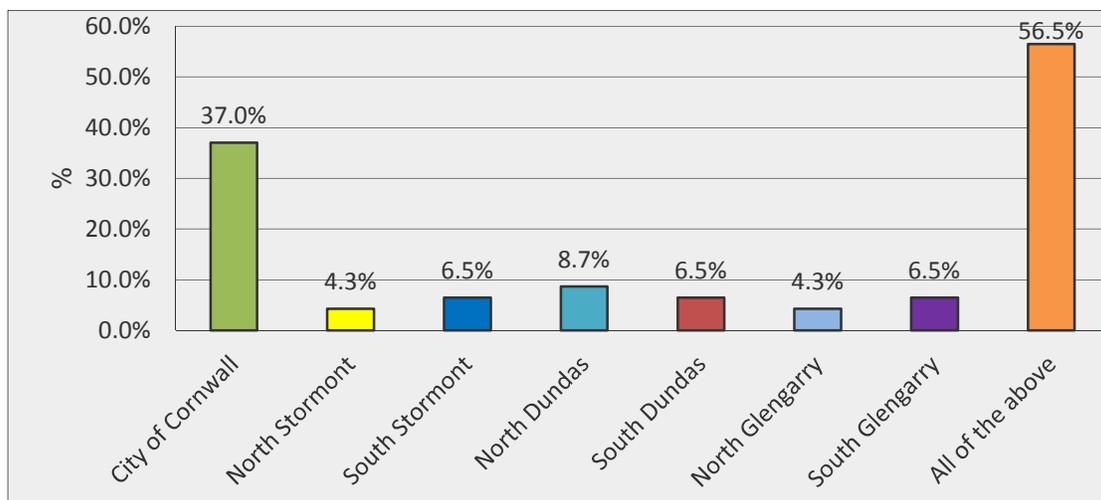
SURVEY FINDINGS:

Geographic Areas Served

We asked the respondents to fill out the geographic locations that the organization provides services to. This is important to determine the service spread and service provision in our communities and to assess supply and demand.

Figure 1 illustrates that over half (56.5%, n= 26) of the community agencies are delivering services in all seven communities. While this is a positive, explicit is that there are a disproportionate number of agencies that provides services within the communities. Of the total responses about 37% of community agencies have a catchment area specific to the City of Cornwall, while the other communities have smaller representation of agencies that service their jurisdiction. About 8.7% of agencies serve North Dundas; about 6.5% of service providers service each of the communities- South Stormont, South Dundas, and South Glengarry. Communities such as North Stormont and North Glengarry have an even smaller service provision infrastructure at 4.5% of agencies services in each of these areas.

Figure 1: Geographic Location Served



Consolidated Municipal Service Manager Area For Cornwall and SDG	Response Percent	Response Count
City of Cornwall	37.0%	17
North Stormont	4.3%	2
South Stormont	6.5%	3
North Dundas	8.7%	4
South Dundas	6.5%	3
North Glengarry	4.3%	2
South Glengarry	6.5%	3
All of the above	56.5%	26
Total Number of Respondents		46
Number of Participants that skipped question		1

Source: Community Agency/Service Provider Survey

We know that population growth concentrated in larger cities like Cornwall tend to be more equipped to service the rapidly increasing and diversifying populations. The concentration of service provision in the City of Cornwall, suggests that residents in surrounding communities may be travelling to the City to access services. However we also know that service demands will increase rapidly in smaller communities as a result of residents aging in place. Therefore it becomes important to consider the location of services appropriately based on demographic changes and needs. A low density and car-orientated environment in which residential and non-residential land use is strictly separated and service infrastructure is limited, will accentuate accessibility problems. This is particularly true for vulnerable populations such as the elderly who often have limited mobility, the poor who lack financial resources, and individuals who need specialized information and support services.

Population Served

The community agencies serve a wide range of residents (Figure 2). The responses suggest that service providers do have varying mandates but many also support multiple demographic groups. Table 1 shows that close to 60% of agencies service males and females and 29.8% LGBT. Over half (53.2%) of the agencies are servicing adults and close to 40% are providing services to a younger age cohort (children under the age of 12- 38.3%; and youth ages 12 to 19- 36.2%). Services for seniors (19.1%, n=9) appear to be more limited than services for adults and children and youth. In addition to the survey categories that respondents could select from, some agencies also reported other population groups they service which include youth and adults 16 years and older, the physically disabled over the age of 18 years, immigrant and first nations individuals, families with children under 12, parents, and households and families specifically experiencing poverty.

Figure 2: Population (s) Served

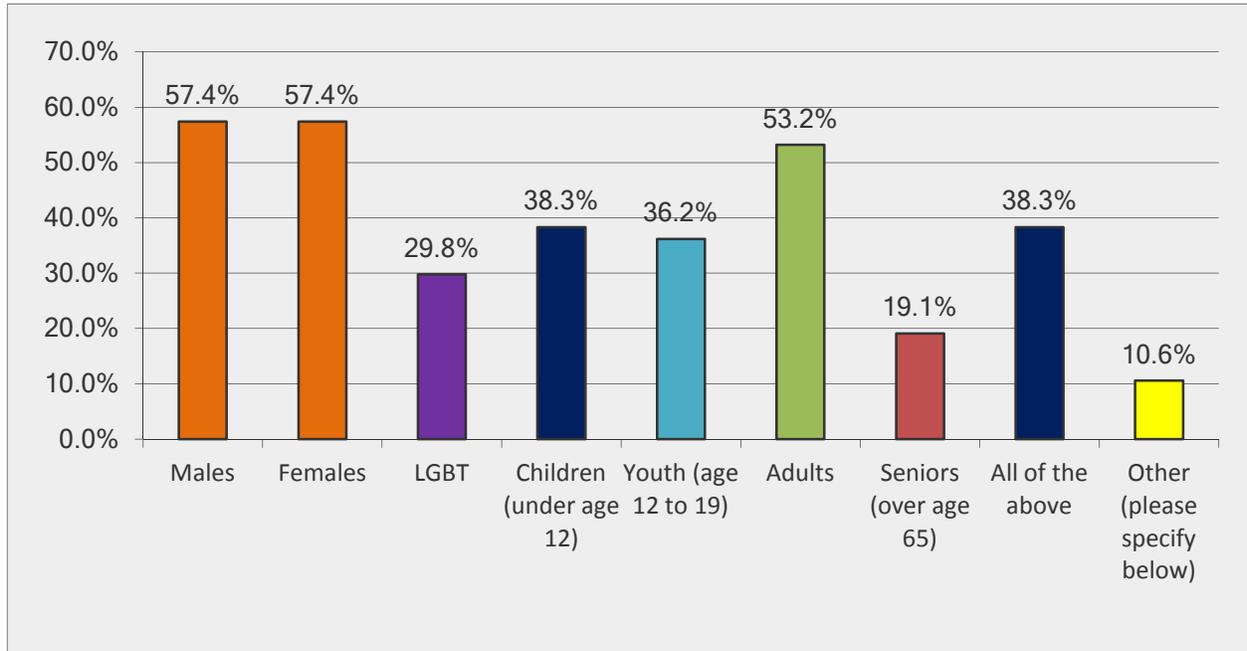


Table 1: Population(s) Served

Types of Population Served	Response Percent	Response Count
Males	57.4%	27
Females	57.4%	27
LGBT	29.8%	14
Children (under age 12)	38.3%	18
Youth (age 12 to 19)	36.2%	17
Adults	53.2%	25
Seniors (over age 65)	19.1%	9
All of the above	38.3%	18
Other (please specify below)	10.6%	5
Other / Comments		7
Total Number of Respondents		47
<i>The total % does not equal 100% because respondents could select multiple categories</i>		
<i>The total response count does not equal 47 because respondents could select multiple categories</i>		

Source: Community Agency/Service Provider Survey

Services For Targeted Population

We provided a list of specific targeted populations who may have complex needs and asked service providers to specify if services were targeted to these groups (s). This is important for us to assess the number of agencies that service and provide supports to high need, vulnerable and at risk individuals. Table 2 provides a summary the results.

The multiple responses indicate that agency supports and programs are able to target several high need populations. However it also highlights that these populations with complex needs require a coordinated response from varying systems types of agencies and systems.

Evident is the predominance of agencies that provide services and supports for individuals who suffer from mental illness (54.3%, n = 25 agencies); and individuals with addictions or who are at risk of addictions (50%, n=23 agencies). Of the 46 participating agencies about 39.1% are servicing families with dependent children; 34.8% have supports for individuals with developmental disabilities and another 34.8% reported that they can service individuals who have been victimized by domestic violence. There are a smaller number of agencies that provide services to youth in conflict or at risk of conflict with the law (23.9%, n=11); adult ex-offenders (13%, n=6); members of a specific cultural or linguistic group (19.6%, n=9).

Table 2: Number of Agencies Providing Services to Specific Group (s)

Targeted Populations	Response Percent	Response Count
Seniors	10.9%	5
Families with dependent children	39.1%	18
Individuals with physical disabilities or illness	17.4%	8
Individuals with development disabilities	34.8%	16
Individuals who have been victimized by domestic violence	34.8%	16
Individuals who suffer from mental illness	54.3%	25
Individuals with addictions or who are at risk of addictions	50.0%	23
Members of a specific cultural or linguistic group (e.g. Aboriginals, Francophones, new Canadians, etc.)	19.6%	9
Youth in conflict with the law or at-risk of conflict with the law	23.9%	11
Adult ex-offenders	13.0%	6
Our services are not targeted to any specific group	21.7%	10
Other (please specify below)	13.0%	6
Other / Comments		8
Total Number of Respondents		46
Number of Participants that skipped question		1
<i>The total % does not equal 100% because respondents could select multiple categories</i>		
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Source: Community Agency/Service Provider Survey

The survey echoes the present deficiency in the number of agencies that provide services for seniors (5 agencies or 10.9%) and supports for individuals with physical disabilities (8 agencies or 17.4%). Our age trends in the City of Cornwall and SDG during the period of 2006-2011 reflects an aging population with a rise in the number of persons over 50 and a decline in persons of children bearing age between 30 and 44 years. We know that the higher ratio of older persons will continue to increase in the next several years due to the large number of

baby boomers entering the 65+ age group. As seniors demonstrate a desire to age in place, it has important implications for services and supports geared specifically to this clientele and for individuals with physical disabilities.

Ten of the respondents (21.7%) indicated that their services are not targeted to any specific group. Seven agencies reported servicing other types of groups as noted below:

- Clients with concurrent disorders
- Individuals who are victims of crime or a tragic circumstance
- Low-income individuals and families
- Persons needed assistance with housing
- Vulnerable families and those experiencing poverty

“With the aging population, we should be working together as community organizations to increase the supportive housing funding envelope to add more services.” Respondent Comment, Survey

Housing Specific Supports and/or Services

Based on the type of demographics and high need clientele that are serviced by community agencies, we wanted to find out about the types of housing services that are available through the various service provisions. A list of housing related supports and services were provided to select from. Respondents could select more than one category.

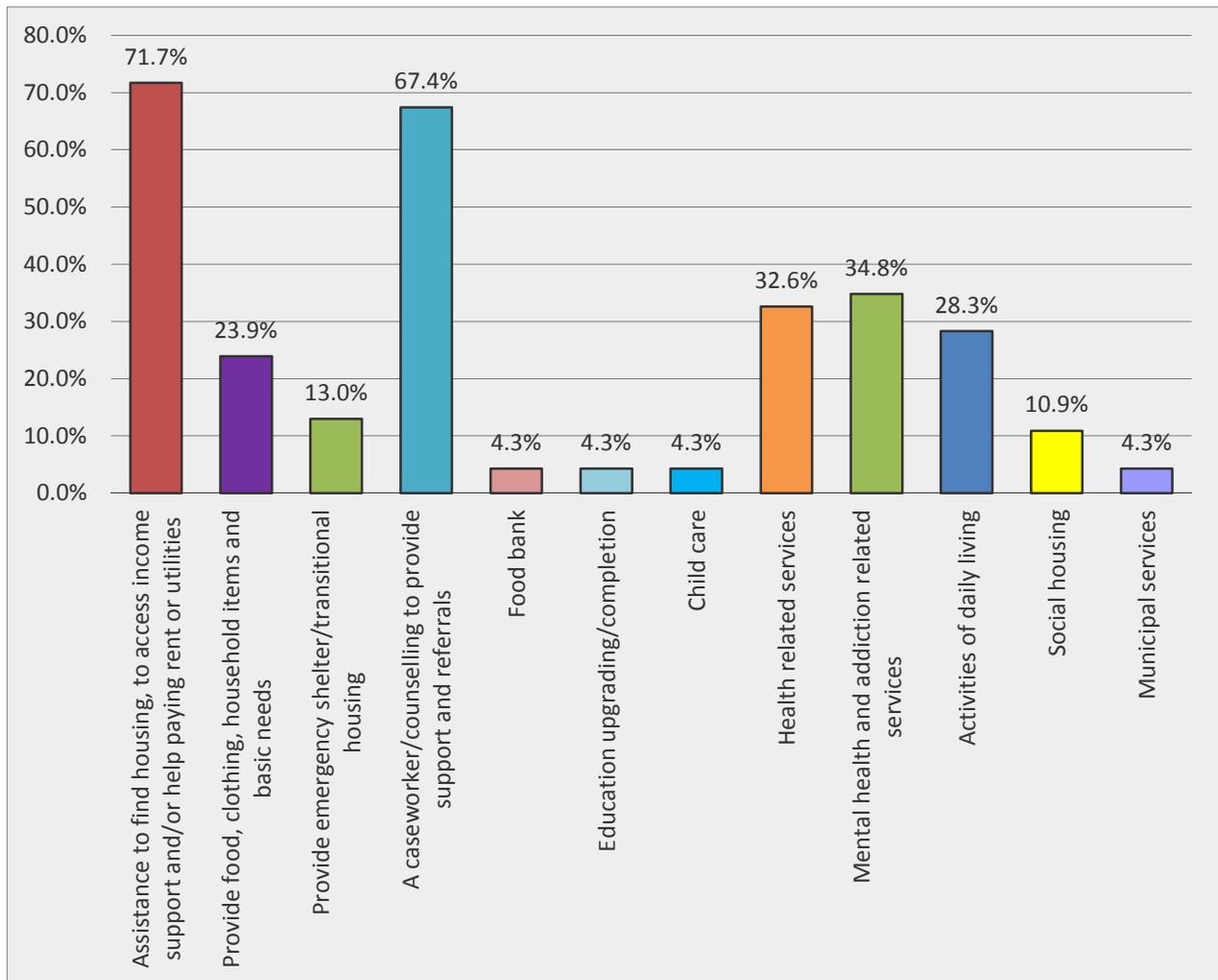
Figure 3 illustrates the number of agencies that provide housing related supports. The top two housing related supports provided by a majority of the agencies that participated in the survey are **assistance to find housing, to access income support, and/or or helping rent or utilities** (71.7%, n=33 agencies); **and a caseworker/counselling to provide support and referrals**. It is clear that both these type of supports provided require human resources and interaction with staff and client to help individuals and households to navigate various systems and multiple services that exist. It highlights the importance of ensuring a coordinated response and arrangement within agencies that provide housing and homelessness supports to their clients.

Multiple agencies do offer health related (32.6%, n=15) and mental health and addiction services (34.8%, n=16). Apparent is that there is much less support provision available through the agencies for providing the basic necessities (i.e., food and clothing) to enable individuals to maintain their well-being. Only 13 agencies (28.3%) provide services activities targeted to daily living; and 11 agencies (23.9%) reported that they provide food, clothing and household items and basic needs. While majority of the agencies provide service assistance to find housing, a smaller number of agencies (13%, n=6) provide emergency shelter/transitional housing services; or provide social housing related services (10.9%, n=5). It is not clear whether the responses are specific to agencies providing social housing and or emergency

shelter/transitional housing units or services specific to accessing these forms of housing. Resonating however, given the types of clientele served it seems that there is a need for more programmatic quality of housing supports interlinked with the services that agencies provide to equip service providers to handle housing related matters in a more cohesive and integrated way. An even smaller number of agencies (4.3%, n=2) provide services specific to food assistance, child care, educational and upgrading/completion. Additional types of housing related supports provided by agencies include the following:

- Supports specific to court, family and vocational- Youth in Transition
- Respite and community supports
- Parenting Skills Programs/Services
- Parenting Budgeting, Housing keeping and life skills

Figure 3: Types of Housing Supports and/or Services Provided to Clients



Source: Community Agency/Service Provider Survey

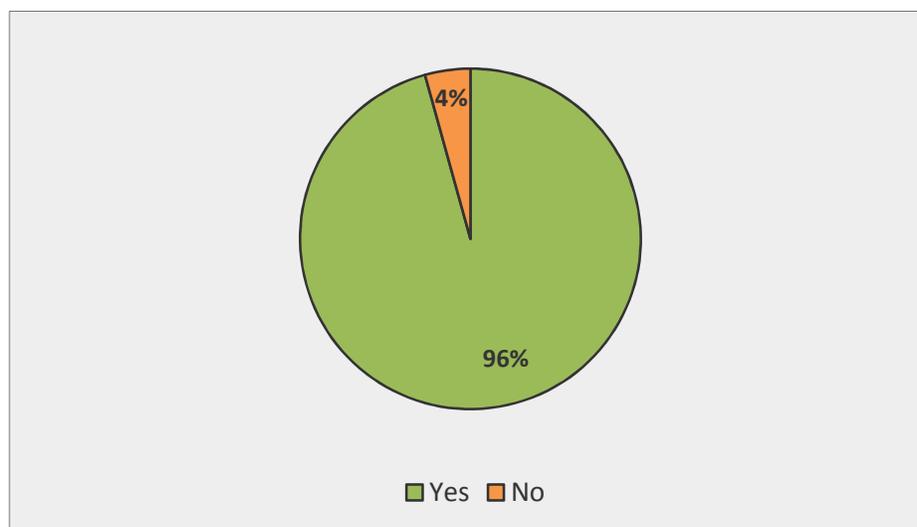
Types of Housing Supports and/or Services Provided	Response Percent	Response Count
Assistance to find housing, to access income support and/or help paying rent or utilities	71.7%	33
Provide food, clothing, household items and basic needs	23.9%	11
Provide emergency shelter/transitional housing	13.0%	6
A caseworker/counselling to provide support and referrals	67.4%	31
Food bank	4.3%	2
Education upgrading/completion	4.3%	2
Child care	4.3%	2
Health related services	32.6%	15
Mental health and addiction related services	34.8%	16
Activities of daily living	28.3%	13
Social housing	10.9%	5
Municipal services	4.3%	2
Other (please specify below)	13.0%	6
Other / Comments		10
Total Number of Respondents		46
Number of Participants that skipped question		1
<i>The total % does not equal 100% because respondents could select multiple categories</i>		
<i>The total response count does not equal 47 because respondents could select multiple categories</i>		

Source: Community Agency/Service Provider Survey

Issue of Homelessness and Access to Affordable Housing

An overwhelming majority (96%) of community agency/service provider stakeholders responded that homelessness and access to affordable housing is a serious issue in the City of Cornwall and the United Counties of SDG (Figure 4).

Figure 4: Homelessness and Access to Affordable Housing: Is it serious issue?



Source: Community Agency/Service Provider Survey

The responses highlighted key issues:

- ❖ Waiting times of subsidized housing are very long
- ❖ Housing is expensive- Rents too High
- ❖ Limited affordable housing stock
- ❖ Lack of homeless shelters in Cornwall
- ❖ Not enough emergency shelters
- ❖ Social Assistance- not enough income support to meet cost of housing and basic needs
- ❖ Energy and Utility costs increasing
- ❖ Increase in youth and homelessness
- ❖ Increase in couch surfing by transient individuals
- ❖ Hidden Homelessness

"I spoke to a man recently who is living in poverty. His comment was that the city needs more units for single people!! He suggested that the city convert some unused/underused buildings (ex former schools) into geared-to-income apartments"

Respondent Comment, Survey

The following issues were identified by the respondents:

- There is a long wait list for people that could benefit from affordable housing. We work with many individuals that are living beyond their means and housing is a major expense for them that they cannot afford.
- There is no homeless shelter in Cornwall and the wait list for social housing is very long. People need immediate assistance. Social assistance recipients and low income earners are not able to meet their basic needs on the income they collect. Adequate housing in Cornwall cost on average 650.00 per month including utilities. Utilities are necessary and should be included in the cost of obtaining housing.
- When clients are homeless there are very limited resources available (i.e. limited emergency housing/beds).
- The affordable housing issue is a problem as there are not enough geared to income rentals in North Dundas.
- Long wait lists are common. I see a lot of transients bunking with friends in less than ideal situations.
- Homelessness in Cornwall and area might not be as visible as on the streets of large cities, however the lack of affordable housing units and precarious housing arrangements are very real and serious issues.
- Access to affordable housing is very important but they needs access to SAFE homes.
- With the population we service, we see ALOT of youth between the ages of 16 and 25 that are homeless and unable to access housing. Youth between 16 to 18 are

particularly vulnerable because there are a lot of barriers in them being approved for social assistance (financial) and if/when they get "thrown out" by their parents/primary guardian, they are without secure residency.

Ranked Community Services, Supports and Programs

Respondents ranked the top three community services, supports and/or programs that currently help their clients. A wide range of responses were provided. This is indicative of the type of programs available to support our residents and initiatives that are working well for our communities. The responses are categorized into key themes: income and housing supports, food security agencies services/programs, social and affordable housing, health supports/programs and institutions.

Table 3 summarizes the responses and the number of types the supports/program/services mentioned by survey participants. Notable is that there were recurring responses which highlight the usage and demand for type of services. The top 10 most reported services, supports and programs that help residents are:

1. Social Assistance (Ontario Works and Ontario Disability Support Program)
2. Food Banks and Soup Kitchens
3. Healthy Babies, Healthy Children Program with the EOHU
4. Addiction Services- Tri County Mental Health Services
5. Mental health counselling and support services SDG
6. Canadian Mental Health Association
7. Children's Aid Society of SDG
8. Subsidized housing/Rent Subsidies
9. SD&G Developmental Services
10. Riverview Manor

Table 3: Top Ranked Community Services, Supports and/or Programs that Currently Help Clients

TYPE OF COMMUNITY SERVICES, SUPPORTS AND PROGRAMS	Number of Responses
INCOME AND HOUSING RELATED SUPPORTS	
Social Assistance (OW & ODSP)	26
Financial Assistance with Rent- (rent assistance from the City of Cornwall)	3
Rent Supplement	2
Housing Allowance Program	1
SDG Counselling – Budget Counselling	1
Housing Services	
Leap Assistance with electrical utilities as well as deeming clients Low Income to waive deposit fee request	1
WWF Assistance with Natural Gas utility	1

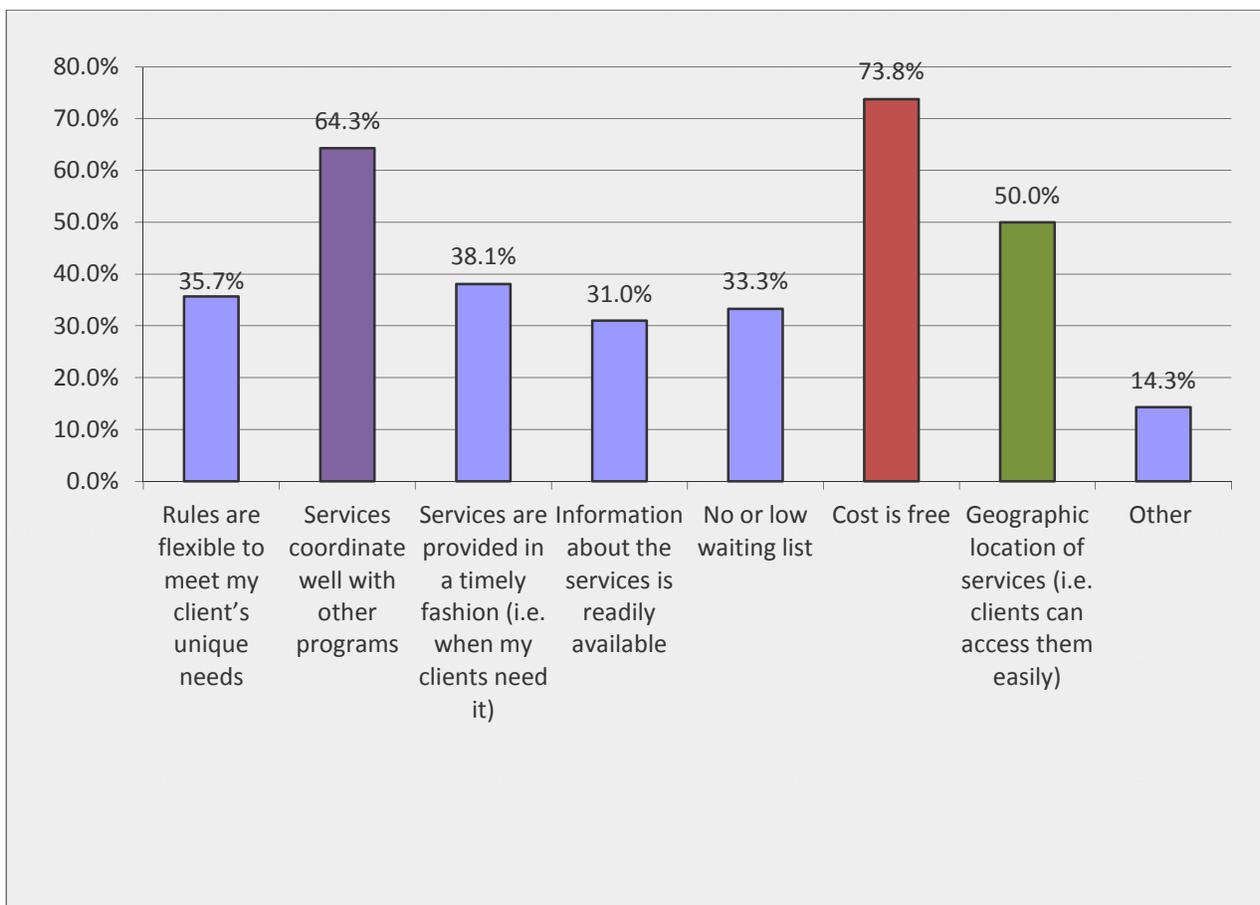
Assistance with utilities	1
FOOD SECURITY AGENCIES, SERVICES/PROGRAMS	
Food banks & Soup Kitchens (House of Lazarus; Agape; St Vincent de Paul; Salvation Army)	11
Meals on wheels and 2 wellness clinics per month by Carefor	1
Funding from grants that are specific to food or operational support (food security)	1
Congregate diners	1
SOCIAL AND AFFORDABLE HOUSING	
Subsidized housing/Rent Subsidies	6
Housing Access Centre	1
Cornwall and Area Housing Authority	2
SDG Housing	1
Cornwall Lodge	1
HEALTH SUPPORTS/PROGRAMS AND INSTITUTIONS	
Cornwall Community Hospital	4
Healthy Babies, Healthy Children Program with the EOHU	8
SD&G Developmental Services	5
Canadian Mental Health Association	6
Community Living Dundas Community	1
Addiction Services- Tri County Mental Health Services	7
Mental health counselling and support services SDG	7
Home Care	1
Riverview Manor	4
CHILDREN AND FAMILY SUPPORTS AND PROGRAMS	
Children's Aid Society of SDG	6
Child and Youth Counselling Services	1
Ontario Early Years Centre	1
Family Intervention	1
Child development/protection	1
Watch Me grow well-baby drop-in clinic	1
EMPLOYMENT AND EDUCATION SUPPORTS AND PROGRAMS	
Employment Services and supports	3
Adult Alternative and Continuing education school (TR Leger)	1
Job Zone	1
LEGAL SUPPORTS/INFRASTRUCTURE	
Legal Services	1
Family Law Information Centre (FLIC)	1
OTHER	
Winter Warmth Program	1
Assault and Sexual Abuse Program	1
Transportation	1
Source: Community Agency/Service Provider Survey	

As a follow up question to ranking the community services and supports, we asked respondents to indicate the factors that contribute to making these programs and initiatives work well. A listing was provided to select from with a further opportunity to comment.

Figure 5 shows that a large number of agencies reported that no cost service offering (73.8%, n=31), well-coordinated services with other programs (64.3%, n=27), and geographic location of services (i.e., clients can access them easily) (50.0%, n=21) are key factors that enable program and services to be operate and service clients effectively. Despite coordinated services with other programs, mentioned by one participant is that *“there is still work needed on knowing what agencies do and what all the rules are to receive services”*. Other factors included:

- Services are provided in a timely fashion (i.e., when my clients need it)- 38.1% (n=16)
- Rules are flexible to meet my client’s unique needs- 35.7% (n=15)
- No or low waiting list- 33.3% (n=14)
- Information about the services is readily available- 31% (n= 13)

Figure 5: Reasons for Program and Services Working Well



Reasons for services, supports, programs working well	Response Percent	Response Count
Rules are flexible to meet my client's unique needs	35.7%	15
Services coordinate well with other programs	64.3%	27
Services are provided in a timely fashion (i.e. when my clients need it)	38.1%	16
Information about the services is readily available	31.0%	13
No or low waiting list	33.3%	14
Cost is free	73.8%	31
Geographic location of services (i.e. clients can access them easily)	50.0%	21
Other	14.3%	6
Other / Comments		13
Total Number of Respondents		42
Number of Participants that skipped question		5
<i>The total % does not equal 100% because respondents could select multiple categories</i>		
<i>The total response count does not equal 47 because respondents could select multiple categories</i>		

Source: Community Agency/Service Provider Survey

Service providers also reported that custom service and collaboration is a key component of service provision to clients. They provided the following feedback:

- Friendly approachable staff, welcoming environment
- Because they listen and see the client as a human being
- Some programs meet the client in home which is beneficial due to transportation barriers
- Collaborate with other service providers, share resources, rural services
- The community is responsive to our Mission

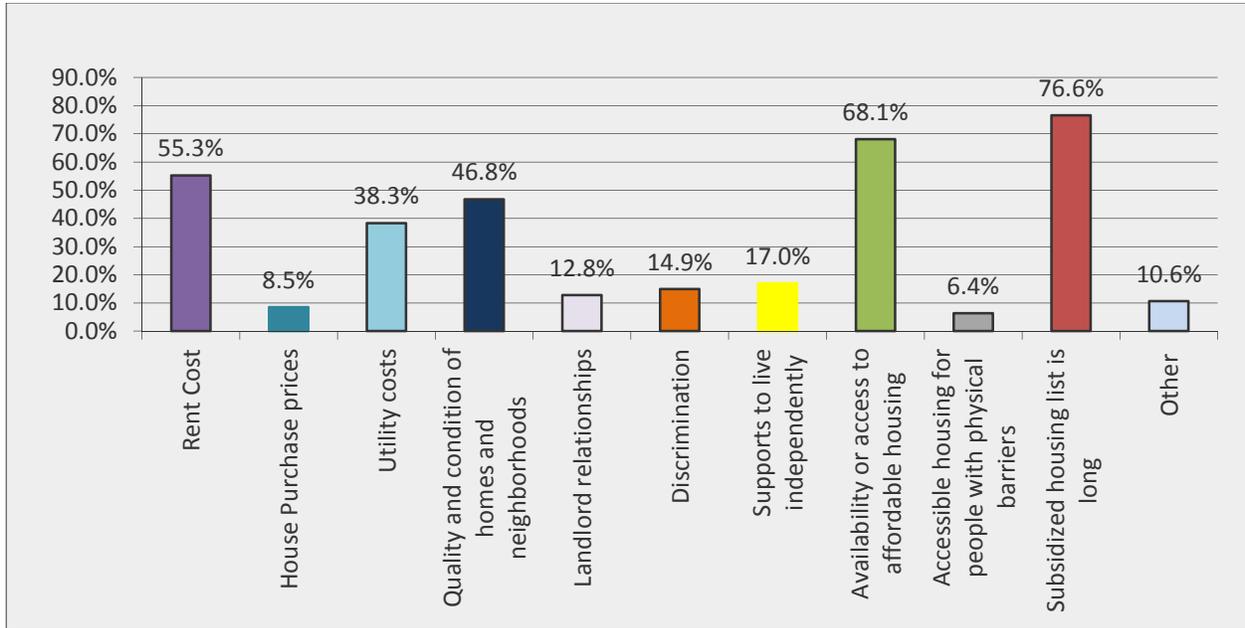
Challenges Related to Housing and Homelessness

Based on the populations served and experiences of the community agency/service provider participants servicing their clientele, they reported on what they felt were the biggest challenges related to housing and homelessness in the City of Cornwall and the United Counties of SDG.

The responses are summarized in Figure 6. The increase in the number of applicants on the waiting list for subsidized housing along with the length of time to obtain housing through the process was the primary challenge reported by a large majority (76.6%, n= 36 agencies) of respondents. The second most significant challenge is the lack and availability of affordable housing and rental housing- 32 agencies (68.1%) reported. This is perceived to be growing more severe. This issue is also more prevalent for the rural communities. Rent costs, quality and condition of homes and neighbourhoods, and utility costs were each cited as barriers to obtaining and accessing housing by over 20% of the respondents. To a lesser extent respondents felt that homeownership prices, landlord relationships, discrimination, supports to live independently, accessible housing for people with physical barriers were key issues related

to housing and homelessness. However this does not diminish the significance of these issues for residents in their communities.

Figure 6: The Biggest Challenges Related to Housing and Homelessness



Biggest Challenges Related to Housing and Homelessness	Response Percent	Response Count
Rent Cost	55.3%	26
House Purchase prices	8.5%	4
Utility costs	38.3%	18
Quality and condition of homes and neighborhoods	46.8%	22
Landlord relationships	12.8%	6
Discrimination	14.9%	7
Supports to live independently	17.0%	8
Availability or access to affordable housing	68.1%	32
Accessible housing for people with physical barriers	6.4%	3
Subsidized housing list is long	76.6%	36
Other	10.6%	5
Other / Comments		10
Total Number of Respondents		47
Number of Participants that skipped question		0
<i>The total % does not equal 100% because respondents could select multiple categories</i>		
<i>The total response count does not equal 47 because respondents could select multiple categories</i>		

Source: Community Agency/Service Provider Survey

In addition to the categories that respondents could select from, some identified other challenges. They reported the following:

- The waiting lists for housing are too long, even when my families find affordable housing the cost of utilities can be very high leaving the families struggling.
- Better control/process to eliminate slumlords that are not from the area taking advantage of the most vulnerable population.
- Lack of availability of affordable housing in rural communities
- There aren't allocations for homelessness in the smaller communities in the rural area. In regards to the person who has unfortunately not put their name in to housing and then has sold their home and not where to go. Some of our clients who are a couple have been waiting for a long time to get into affordable housing and unfortunately living in buildings that are not geared to their health issues. This is a big issue-as there are not enough 2 bedroom apartments in North Dundas.
- In group home situations the current group home bylaw only allows for 3 clients to live in a residence. This is limiting considering provincial funding granted for support staff to these clients. In some group homes (based on clients' needs and abilities) more individuals may be able to be supported with the same staffing as 3 clients with the same quality of care.
- Very limited emergency housing. No shelters. Riverview Manor is not in the center of town.
- Social Assistance benefits and minimum wages are too low. There is a big gap between OW shelter benefits versus rent costs- does not meet economies of scale. People on social assistance do not receive enough as a shelter allocation & the rent programs that are available set the maximum rents too low for the actual rents in our community.
- Not enough housing units are available. Clients who are experiencing issues/challenges are at the mercy of landlords.
- Many units are overdue for maintenance and repairs
- Money management and addiction. Rent and food are at the bottom of the list in a majority of cases.
- Homelessness and having access to adequate housing is a major problem with the people we serve. They often have difficulty making positive changes due to the majority of their time being spent looking for a place to stay for the night. Couch surfing is common and they will try to meet this basic need before investing their time in anything else.

"It is sad to think that most from the rural area would probably have to move to a different town or even possibly Cornwall. "

Respondent Comment, Survey

"Before anything there needs to be availability. The cost of rent for substandard places is inexcusable and the biggest problem is the stigma attached to needing assistance."

Respondent Comment, Survey

- We could benefit from a shelter. Riverview Manor not always the right quick fix for an individual. There should be more subsidized housing options, especially for folks who are domestic violence victims. Waiting lists are too long. Any affordable non-subsidized apartments are often located in very undesirable locations which makes it difficult for someone who really wants to make positive changes and move forward.
- Need government incentives for builders in private sector to build affordable rental properties in City and Counties
- From our experience we have helped clients whom have gone without heat or electricity for more than a 6 month period. We also have had requests for help from people whom have no housing. A homelessness shelter may also be needed in our community.

Key Services and Supports Required to Find, Afford and Maintain Housing

Given the challenges related to housing and homelessness, we asked about the most important types of services and supports at a program and financial level that would enable residents to find, afford and keep their homes. The following sub-sections report on the results.

PROGRAM SUPPORT AND SERVICES

The survey results highlighted in Table 4 show that an overwhelming number of respondents (74.5%, n=35 agencies) selected the need for housing support workers to help counsel, find housing, provide client advocacy, and help mediate if there is a dispute with the landlord, and help with household budgeting). This is indicative that face to face service assistance for housing issues is a much required support and service. Over half of the respondents (53.2%) also felt that strategies to prevent loss of housing (making sure tenant is in the home that best fits their needs, directing social assistance to pay rent first) would have positive housing outcomes for individuals.

Close to 50% of respondents indicated that education/ training/ and life skills supports would be effective in helping individuals obtain housing. These are indirect housing supports but necessary to facilitate housing stability. For example, training and education can enable better employment opportunities for both adults and youth. This translates into financial stability resulting in ability to afford and secure housing. In addition, targeted training and education for youth can promote retaining and recruiting of this demographic to stay in their communities and be employed locally.

“We have many years of experience with Families and individuals that filed for personnel bankruptcy because they were spending 50% or more of their net income on housing expenses. Housing cost is increasing mostly due to utilities and wages are not keeping up. Many are using credit to make ends meet and this is usually a red flag for potential disaster. More education regarding financial literacy is need in our community.”

Respondent Comment, Survey

Education, training and life skills may also assist individuals move away from dependency on social assistance supports.

Services specific to helping individual’s access information about what supports and services are available and navigating through the various systems was also recurring response from service provider stakeholders- 40.4% selected this support/service category. A smaller number of responses (23.4%) indicated that adequate means of transportation (to get to work, training, services etc.) supports would also be beneficial.

Table 4: Type of Program Support and Services Important to Help People Find, Afford and Keep Housing

Type of Program Support and Services	Response Percent	Response Count
Help accessing services (information about what supports and services are available and how to find your way through the system)	40.4%	19
Housing support workers (to help counsel, find housing, provide client advocacy, help mediate if there is a dispute with the landlord, help with household budgeting)	74.5%	35
Strategies to prevent loss of housing (making sure tenant is in the home that best fits their needs, directing social assistance to pay rent first)	53.2%	25
Adequate means of transportation (to get to work, training, services, etc.)	23.4%	11
Education / training / life skills (literacy and language courses, job training or retraining, job search training, learning skills to manage a home, training about rights and obligations of being a tenant)	46.8%	22
Other (please specify below)	12.8%	6
Other / Comments		10
Total Number of Respondents		47
<i>The total % does not equal 100% because respondents could select multiple categories</i>		
<i>The total response count does not equal 47 because respondents could select multiple categories</i>		

Source: Community Agency/Service Provider Survey

Additional comments were provided by respondents. They are as follows:

- Population of Cornwall is aging. Services should be available to seniors top help them remain in their homes
- A greater variety of affordable meals. A partnership with grocery stores to prepare and deliver nutritious and affordable meals and general groceries
- Weekly hearing aid clinics to clean hearing aids and change batteries
- Subsidized housekeeping services
- Lack of affordable housing and transportation in rural areas
- Most people know that the services available. They are just unable to acquire them due to long wait list and/or minimal financial social assistance.
- Designated Crisis supports for housing
- Increasing the benefits for Social Assistance recipients as well as raising the minimum wage!

- Assistance with utility costs
- Increase the shelter allowance for people on Social Services. Increase the maximum rent amount allowed for rent programs.
- Designated shelter
- ADL program to prevent homelessness
- Housing Help - single access for advocacy/support/assistance re. housing
- We need to review and develop supports for homeless teens and/or people that are in unaffordable housing.

FINANCIAL SUPPORTS

Types of financial supports selected as beneficial to people to help find, afford and keep this housing are reflected in Table 5. The responses demonstrate that maintaining housing and associated shelter expenses required to improve the quality of life and well-being of residents were important types of financial supports required.

The top two most ranked financial supports are: 1) Help to pay rent (rent allowances, rent geared to income)- 67.4% selected this support; and 2) Help with cost of living expenses (child care subsidies, access to affordable transportation, food, clothing medication, health and dental care) so they can work and afford to pay rent.

Table 5: Financial Supports Important to Help People Find, Afford and Keep Their Home

Type of Financial Supports	Response Percent	Response Count
Help to pay rent (rent allowances, rent geared to income)	67.4%	31
Temporary or one-time financial assistance (first and last month's rent, eviction prevention funding, moving expenses)	45.7%	21
Funding to help people buy a home (homeowner down payment assistance)	17.4%	8
Funding to help pay for utilities (gas, hydro, phone)	52.2%	24
Funding to help home-owners afford and maintain their home (home maintenance and repair costs, allowing construction of secondary suites like basement apartments as an extra source of income)	21.7%	10
Help with cost of living expenses so they can work and afford to pay rent (child care subsidies, access to affordable transportation, food, clothing, medication, health and dental care)	67.4%	31
Social assistance (Ontario Works, Ontario Disability Support Program)	43.5%	20
Other	2.2%	1
Other / Comments		8
<i>The total % does not equal 100% because respondents could select multiple categories</i>		
<i>The total response count does not equal 47 because respondents could select multiple categories</i>		

Source: Community Agency/Service Provider Survey

Twenty-four (52.2%) of respondents selected financial supports that would help pay for utilities (gas, hydro, phone). Temporary or one-time financial assistance (first and last month's rent, eviction prevention funding, moving expenses) was also selected as a required service by 45.7% or 21 of the respondents. This was followed by social assistance supports. Interestingly, financial supports for homeowners (funding to help people buy a home and financial assistance to home-owners to afford and maintain their housing), were to a lesser degree regarded as important service supports for people to obtain and keep housing.

"I work with youth in our community. The housing costs/allowances given do not math up to making it possible for our youth to survive on their own. There is also a lack of supports/shelters for our homeless youth."

Respondent Comment, Survey

In relation to financial supports listed in the Table above, it was apparent that respondents felt that social assistance as a financial support was not enough. They mentioned the following:

- Financial social assistance should be adequate so that the client can obtain basic needs without having to choose which ones he will acquire and which ones he will do without.
- Close the gap between OW and ODSP shelter amounts and rent cost
- Bridging the gap between poverty and middle class and it is much more complicated than simply providing for an individual.
- Social assistance rates are too low
- Ontario Works needs to be given the flexibility about how to help the individual/family before them.

Improving Access To Housing Opportunities and Preventing Homelessness

For community and service agencies to improve housing opportunities and prevent homelessness there were two key areas of focus as highlighted in Figure 7. Respondents could select multiple categories.

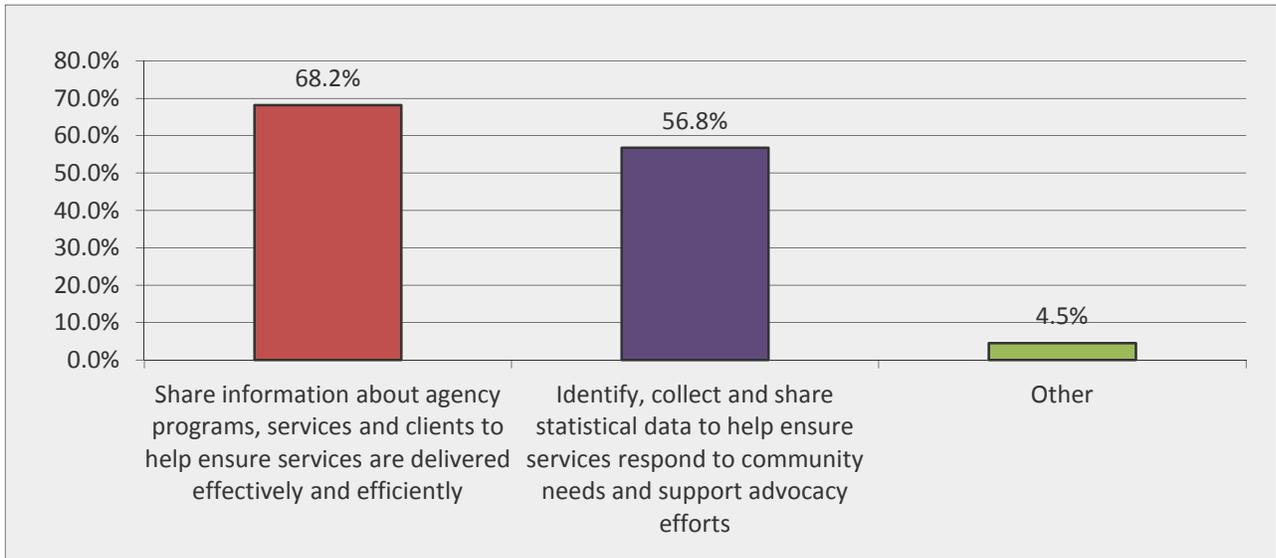
Sharing information about agency programs, services and clients to help ensure services are delivered effectively and efficiently, received a high number of responses at 68.2%. Identify, collect and share statistical data to help ensure services respond to community needs and support advocacy efforts had a response rate of 56.8%.

In an earlier survey question, we asked service agencies why some of their programs were working well. Services coordinated well with other programs was the second most highest response. Interestingly in this case, service delivery stakeholders feel that improved service coordination is still a necessary area of focus. While agencies do cooperate with one another, respondents inferred a formal system of coordination tying together all of the agencies that

provide housing and homelessness supports. The survey also provides evidence that service providers do not always know what different organizations are doing to assist their clients, and there appears to be some duplication of services for some groups while other have fewer options (i.e, seniors).

“Work together on individual case files from the very start. For example, when a client enters OW and the caseworker recommends ODSP application, a case conference with the primary care provider, ODSP, and OW should occur to discuss the plan of action. This would save time and grief, expedite the process and be much more client centered.”
Respondent Comment, Survey

Figure 7: Improving Access to Housing Opportunities & Preventing Homelessness



Areas to Improve Access to Housing Opportunities and Preventing Homelessness	Response Percent	Response Count
Share information about agency programs, services and clients to help ensure services are delivered effectively and efficiently	68.2%	30
Identify, collect and share statistical data to help ensure services respond to community needs and support advocacy efforts	56.8%	25
Other	4.5%	2
Other / Comments		5
Total Number of Respondents		44
Total Number of Respondents that skipped question		3

Source: Community Agency/Service Provider Survey

It was also clear that agencies want to improve data gathering and integration across multiple service providers. This infers the importance of data gathering as a necessary process and tool

that could be adopted by developing a set of indicators of housing and homelessness in the communities. Currently, the scope and depth of need is not well understood, although individual agencies do maintain some statistics about the number of people they serve.

Prevalent from some of the earlier survey feedback from respondents is the recurring theme of improving access to information, which corroborate that this should be an area of focus.

Participants commented that:

- It 's very difficult to know who to contact for what services
- Little or no knowledge of what services are available and what the entitlements are to services
- Assistance is required to complete forms and applications
- It is difficult to navigate various administrative systems- OW, ODSP, Social Housing, Health Services etc.

Priorities to Improve the Access to and Quality of Affordable Housing and Homelessness Services

The survey included a listing of specific housing related services and respondents were asked to prioritise which they felt were important in improving the access to and quality of affordable housing or homelessness services. The following identifies the priority areas and ranks them in order by the number of responses each received.

Priorities Identified



Increased Housing Support for People who have experienced Domestic Violence

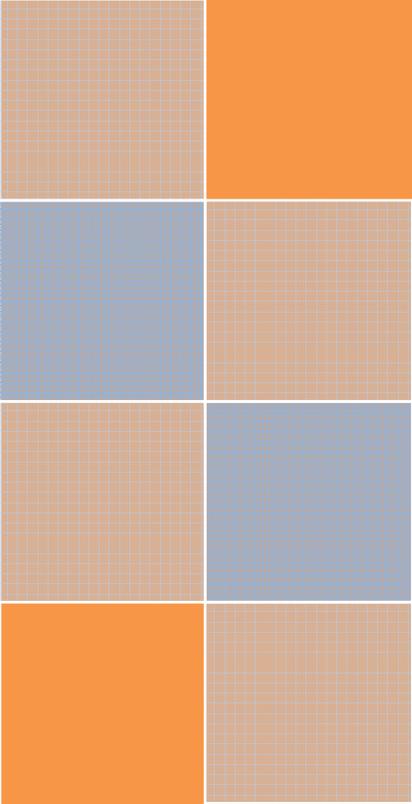
Greater support for people at risk of losing housing (i.e., rent banks, etc)

More affordable ownership housing



Priority Areas	Response Percent	Response Count
More affordable rental housing	59.6%	28
More affordable ownership housing	8.5%	4
Increased housing support for people who have experienced domestic violence	14.9%	7
Permanent supportive housing	19.1%	9
Accessible housing for people with disabilities	17.0%	8
Housing for seniors	14.9%	7
Increased support for individuals searching for housing (either rental or ownership)	27.7%	13
Rent supplements to support people to access housing	38.3%	18
Increased support to allow people with barriers (mental health, addiction or health issues) remain in their home	42.6%	20
Streamlining process of applying for housing supports	27.7%	13
Greater support for people at risk of losing housing (ie rent banks, etc)	10.6%	5
Emergency shelters	38.3%	18
Transitional housing	27.7%	13
Other	6.4%	3
Other / Comments		4
Total Number of Respondents		47
<i>The total % does not equal 100% because respondents could select multiple categories</i>		
<i>The total response count does not equal 47 because respondents could select multiple categories</i>		

Source: Community Agency/Service Provider Survey

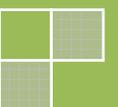


Public Consultation Results:

Public Survey

Ten Year Housing Plan

*City of Cornwall and United Counties of
Stormont, Dundas and Glengarry*



PUBLIC CONSULTATION RESULTS: PUBLIC SURVEY

INTRODUCTION:

The Public Survey is an important part of our Action Plan process. To better understand and address the full range of housing issues for households with low and moderate incomes from homelessness to affordable homeownership it was necessary to consult with the residents of our communities. Our Housing Plan is 'person-centred' in that we want our residents and their experiences central to our planning and development considerations. We want our residents to be supported in ways that make sense for their unique circumstances and their economic, cultural, and gender-based lives. Recognizing that hearing from a variety of perspectives would make this plan meaningful and help to direct plan initiatives, we administered a survey for the public to complete.

This report shares the findings from the Public Survey to better understand the issues and gaps related to housing and homelessness, and learn housing related challenges experienced by individuals and families in our communities; and the issues and housing related supports that are necessary to enable residents to maintain housing and achieve housing stability.

The purpose is to use the information along with the findings from the community agency survey to develop a strategic actionable 10 Year Housing Plan that will address and determine approaches necessary to ensure that residents are able to maintain a good quality of life along with social sustainability in the City of Cornwall and the United Counties of Stormont, Dundas and Glengarry.

The report is intended to reflect the experiences, issues and ideas from the lens of community residents. The findings must be regarded as indicative and directional.

APPROACH

An online survey in English was posted on the Consolidated Service Manager website in addition to surveys being distributed in hard-copy. The survey included 14 questions, primarily close-ended in structure. A copy of the survey instrument is included at the end of this report. The themes of the survey included the following:

- Socio-economic characteristics (age, gender, income)
- Geographical area of residency
- Housing tenure (rent, own)
- Issues related to housing and homelessness
- Experiences with housing and homelessness

- Type of groups at risk of homelessness
- Challenges related to housing and homelessness
- Service and Programs to keep housing
- Services/ Supports that would be helpful in getting and keeping housing
- Priorities to improve access to and quality of affordable housing or homelessness services

A synopsis from the results of each question is outlined in the sections below.

SURVEY PARTICIPANTS

A total of 194 residents representing various communities in the City of Cornwall and United Counties of Stormont, Dundas and Glengarry responded to the survey.

NUMBER OF PARTICIPANTS

194 Public Residents

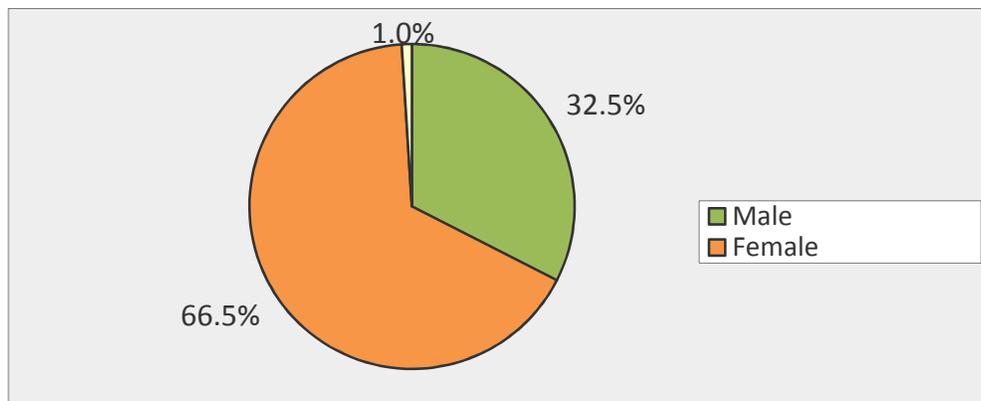


Socio-Demographic Characteristics of the Survey Respondents

Gender:

Of the 194 survey respondents, a large majority (66.5%, n= 129) of the survey respondents were female; 32.5% (n=63) were males and 1% (n=2) indicated that they preferred not to answer (Figure 1).

Figure 1: Gender of Respondents

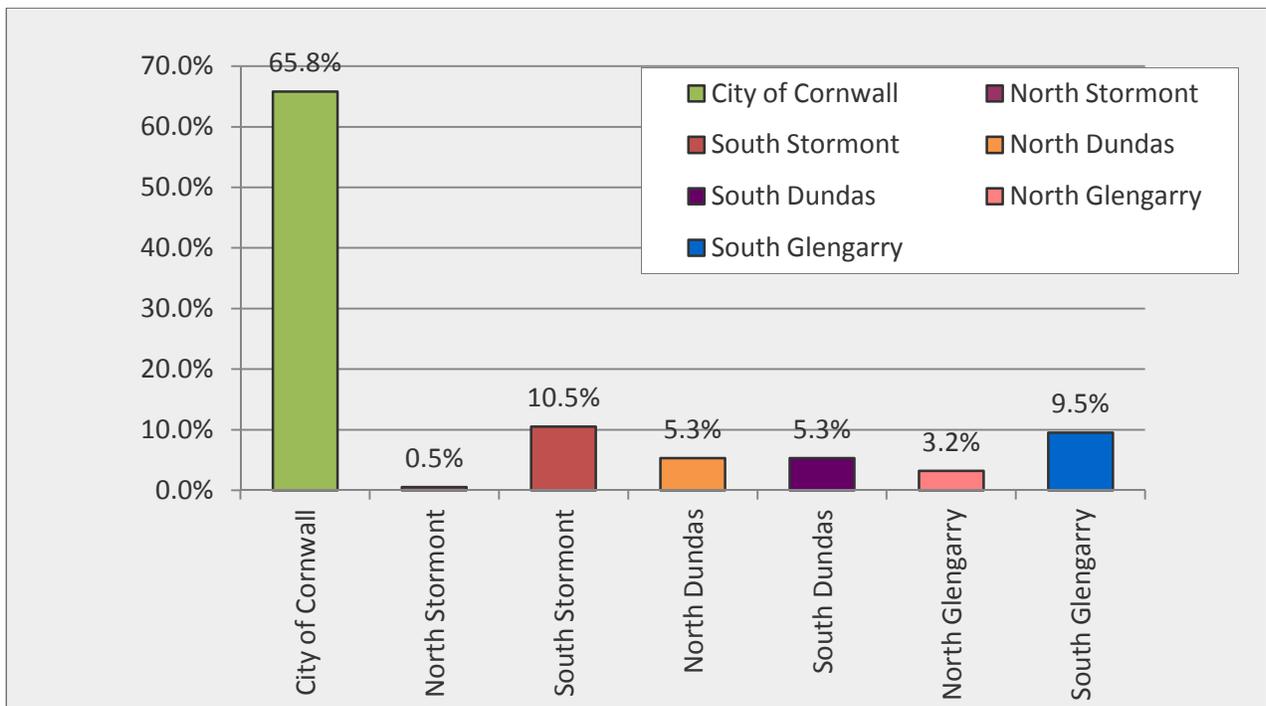


Source: Public Survey

Geographical Area of Residency:

A total of 190 residents identified their community of residence. About 66% (n=125) of respondents identified the City of Cornwall as the community they reside; 10.5% (n=20) were living in South Stormont; 9.5% (n=18) in South Glengarry; and a smaller number of respondents were represented from the areas of South Dundas, North Dundas, North Glengarry and North Stormont (Figure 2).

Figure 2: Geographic Area of Residence of Respondents

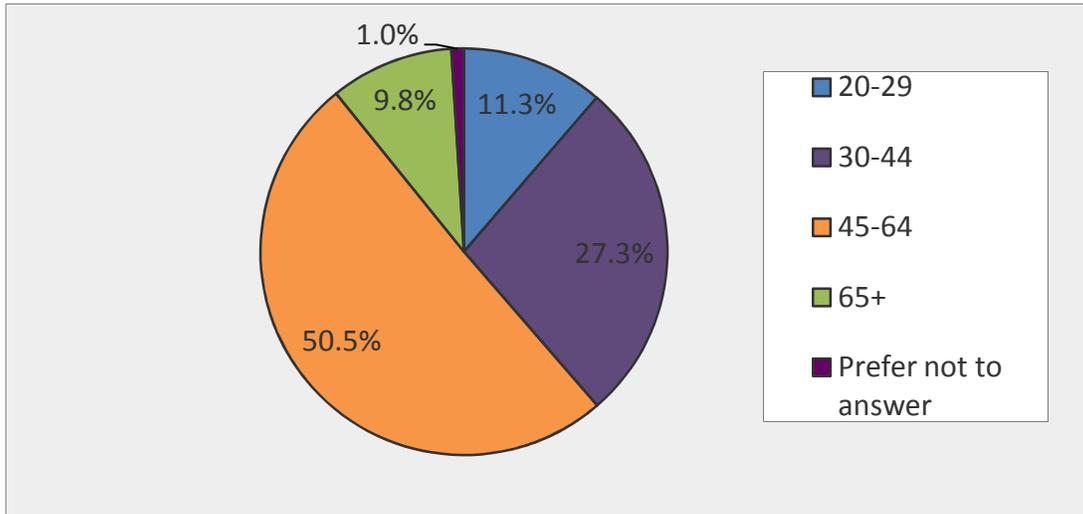


Source: Public Survey

Age:

The majority of the responses (60.3%, n=117) came from populations 45 years of age and older. In fact, 50.5% of the respondents were between the ages of 45-64 years; followed by individuals in the 30-44 age group (27.3%, n= 53). Seniors and individuals under the age of 20 accounted for 9.8% and 11.3% respectively. Two respondents did not indicate their age. There were no respondents in the 0-19 age category. The higher representation of respondents from the older age cohorts is indicative of a baby boomer population and a demographic that is aging in place in the City of Cornwall and United Counties of SDG.

Figure 3: Age of Respondents

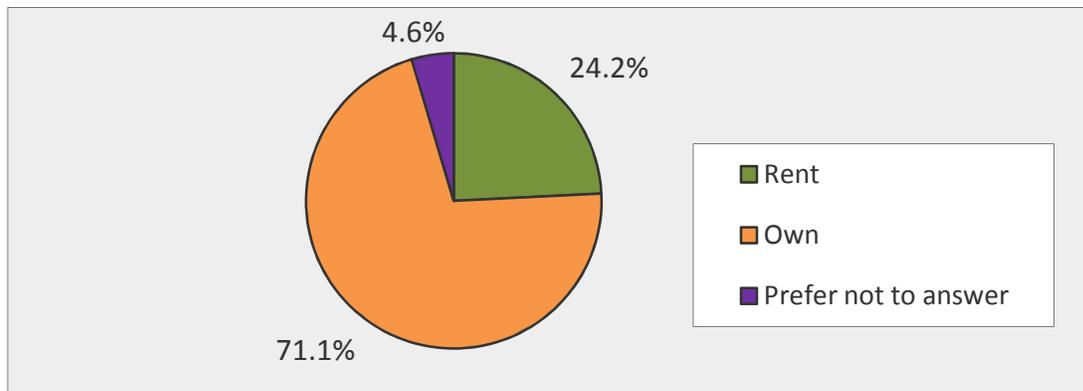


Source: Public Survey

Housing Tenure:

More generally the predominant form of housing tenure in the City of Cornwall and United Counties of SDG is homeownership. We also know that the overall trend in our communities is high ownership levels amongst the older age groups. This is reflective in the number of respondents that are homeowners- 71.1% (n=138) (Figure 4). A smaller number of the respondents (24.2%, n=47) were tenants renting their accommodation. Nine of the respondents reported that they preferred not to answer. The assumption here is that these individuals may have been homelessness, couch surfing or facing acute housing issues and as a result could be a transient population, and/or living in temporary accommodations.

Figure 4: Housing Tenure of Respondents



Source: Public Survey

Household Income:

The yearly household income of the respondents ranged from individuals making less than \$25,000 to more than \$100,000. Of the total respondents, 13.2% (n=25) did not indicate their income. Table 1 summarizes the income ranges of the residents participating in the survey. About half of the respondents fall in the low to moderate income threshold, that is making less than \$70,000 as their yearly household income. Thirty-eight respondents (20.1%) reported a yearly household income between \$70,000-\$100,000; and 11.1% (n=21) fell in a higher income bracket (More than \$100,000).

Table 1: Yearly Household Income of Respondents

Yearly Housing Income	Response Percent	Response Count
Less than \$25,000	23.3%	44
\$25,000 - \$45,000	13.8%	26
\$45,000 - \$70,000	18.5%	35
\$70,000 - \$100,000	20.1%	38
More than \$100,000	11.1%	21
Prefer not to answer	13.2%	25
Total Number of Respondents		189
<i>skipped question</i>		5

Source: Public Survey

More generally a review of the socio-demographic attributes of the respondents is indicative of a predominance of women, an older age cohort, homeowners and mostly low to moderate income individuals.

SURVEY FINDINGS:

Issue of Homelessness and Access to Affordable Housing

To assess the extent to which residents felt that homelessness and access to affordable housing was a serious issue in our communities, we asked them the following question: ***“Do you believe that homelessness and access to affordable housing are serious issues in the City of Cornwall and the United Counties of SDG?”***. An overwhelming 80% (n=152) of the respondents felt that it was a serious issue. Based on the comments provided by the respondents the key triggering issues related to housing that resonated with them were as follows:

Affordable Housing-

- Affordable housing is difficult to find, especially for young families.

- Affordable housing is not widely spread across the region, in particular communities in the county.
- Affordable housing will be a growing issue as new apartments replace the 'affordable style' older buildings; despite not being as luxurious they are affordable. New apartments such as those on Second St in the 3300 block will not fit the 'affordable' nomenclature.
- Need more low income housing options.
- Housing prices in the City of Cornwall are too high in comparison to household income. High rental fees in the private sector and lack of employment growth and opportunities puts pressure on families and households to access and keep housing.
- Rent control or rent gap assistance would make a big difference.
- Retirement accommodations are only for the wealthy and because of the extreme shortage of available long term care beds, are often temporarily housed in retirement homes which defeats the purpose of the facilities.
- Housing for seniors must be developed with a plan to transition the structures when demographics will not require the same number of spaces.
- Keep apartments in senior buildings full to decrease "artificial" wait times. Build more affordable housing units outside of the city of Cornwall and keep these buildings more accessible to older seniors eg either single storey units or modern elevators.
- Private rentals should be inspected yearly to qualify for a rating that would keep them in good standing for initiatives from all three levels of government, or they get shut down as rental units. Merits would be on health, appearance and cost, this would also help with the current property standards issue in the town.
- The costs of assisted living,- not the cost of housing- needs to be addressed further as the federal government already allows for renovation costs to help keep elderly in their homes. There are many affordable options for personal care, but this is limited and difficult to access. This may need to be reviewed for accessibility.

Waiting List for Social Housing & Subsidized Housing-

- Waiting list and times for RGI housing have grown substantially in recent years.
- Individuals with mental illness and disability have lengthy waits for social housing.
- Not an adequate review of housing unit qualifications and eligibility for RGI housing.
- The wait time to get into income based housing is way too long especially for families with small children or seniors.
- Fixed income recipients more often than not wait extreme periods of time for access to subsidized housing and are subject skewed market value substandard housing

- Need for RGI retirement homes for seniors- geared-to-income retirement homes should be located where the residents can continue to visit and participate in daily activities such as minor shopping, coffee houses, banking, health services.
- There are extremely limited accommodations for single disabled under 65 available under subsidized housing.
- Seniors accommodations are not sufficient to meet the demands of our community and wait times are lengthy.
- Waiting lists for wheelchair accessible housing is difficult.

Influx of Condo growth-

- Increase in condos as opposed to affordable housing for low income families.
- City is more concerned with building condo's than provide affordable housing for people on assistance and seniors. Or if there is an affordable house out they are in such a dilapidated state.

Social Assistance-

- Respondents repeatedly articulated that social assistance and minimum wage rates were not adequate to live in stable and good quality housing. Shelter costs associated with OW or ODSP do not come close to the rental fees.
- These market value rents cannot be accommodated by Social Assistance shelter allowances creating deficits in their budget for food, clothing and other basic necessities. Even existing services like those provided by the Agape and St. Vincent de Paul cannot compensate for the deficits and are only stop gaps not solutions to this vicious circle.
- Challenges that people faced included not being able to 'financially' afford even subsidized housing, but that is not all. Mental health issues, disability, family breakdown, poverty, unstable employment and no fixed address were contributing to housing insecurity and instability.
- The biggest problem is that anyone seeking assistance needs an address and without one cannot receive assistance.
- Perform assessments for those receiving benefits and provide them with the day-to-day support so that they can remain housed and properly cared for.

Income and Employment-

- Limited sustainable employment for individuals. Rate unemployment together with low income jobs makes finding an affordable place to live very difficult.
- Due to the lower average household income in Cornwall, the need for affordable has greatly increased. The Province needs to assist with the flow of funds to enable municipalities to build additional geared to income housing complexes.

Homelessness-

- Lack of resources for those suffering from homelessness. Financial resources are limited for those living below the poverty line.
- No Homeless Shelter in Cornwall
- Access to housing more than 'homelessness'.
- Address the gap in meeting the housing needs of individuals, families, youth and seniors with complex issues and behaviours or requirements for those who are homeless.
- Risk of losing housing is exacerbated by additional costs such as utilities (heat and water), which leaves little money to spend on groceries and food.
- Hidden homeless- people living in poverty is evident.
- Unsure about homelessness, but am sure that affordable housing is an issue.
- Not so much the homelessness but affordable, decent housing with small yards - basic, not luxury with granite counters, not dumpy with tons of repairs needed, not apartments with no grounds, places where children can play safely, affordable.
- The City of Cornwall could use a homeless shelter and or a shelter for men from domestic violence. Men also get assaulted but they have no where to go like women do, so men end up couch surfing or living on the street.

The issues articulated above are interlinked factors that exacerbate housing issues. While a fair numbers of respondents were explicit about their stance with housing issues in the City of Cornwall and United Counties of SDG, several relayed a narrative that was indicative that housing was affordable in the region, but some triggering events put pressure on an individual's housing situation such as lack of employment opportunities. The narratives mentioned were as follows:

- I moved to the Cornwall area due to the affordable cheap housing.
- Perhaps there are those who are homeless, but housing in Cornwall is incredibly affordable. There are numerous examples across all of Canada that show that our housing marking is below average. You can find apartments for a single person ranging from 385/month to 650/month, depending on location. The issue here is sustained jobs for individuals.
- Cornwall has affordable housing and a very low unemployment rate.
- Cornwall is among the most affordable places to live. I do not believe housing projects are necessarily needed at this time. A business hub should be created near a residential area to promote job growth, leading to a growth in community income. This would allow for the current scale of housing projects to be justified.
- Housing is affordable, but that there are other costs that seem to make affording a home outrageous: RE: daycare, heating, etc. Both these costs cut into housing.

The following is a survey comment from a respondent. It tells the story of a resident's experiences with navigating and finding housing.

"We have less than 24 hrs to find a home for my spouse and I, our dog and 2 cats. Yesterday a realtor made us waste a whole day on him. I had actually answered an ad in kijiji days ago.. the apt was set for being rented Sept 1st. I had the first and last month's rent. I gave all the information required. I went and met the realtor at 11 to look at the place , then we had to go to our old place with him where we filled out the paper work. He told us he'd let us know by late afternoon. He didn't even call us...he emails me at 9:00 pm saying that he was out of range of a cell phone tower. We didn't get the apartment because they decided they wanted to renovate for a month. Well that is fine. I offered to do any painting etc ... So that leaves us nowhere. Rents are way too expensive for the poor in this town .. And they have to deal with really bad people. A couple of days ago someone tried to scam me .. It's like we're being preyed upon. This man knew about our deadline.. I begged the man to help... We thought we had the place. Now it being the time it is... We may be homeless at midnight tonight!!!!!" Respondent Comment, Survey

Respondents Experiences of Homelessness

Majority (79.6%, n=152) of the respondents indicated that they had not experienced homelessness. About thirty-nine (20.4%) of the respondents had experienced some form of homelessness- couch surfing, staying in a car, staying at a motel or a shelter.

For individuals that had experienced homelessness, they relayed personal (family abuse and conflict) and financial issues as contributing factors to loss of housing.

Some respondents that indicated they had not experienced homelessness knew of individuals, friends or family members. Some of the stated comments were:

- *Not personally but have assisted a young woman who was pregnant at the time by providing her with free room and board until she was able to contact her relatives and secure a place to stay with them.*
- *My father is a single parent of three, and he has been struggling to keep a roof over their heads for quite some time. He does not qualify for housing; however he is on a fixed income supporting three children on his own, with poor health. We lack resources everywhere.*

As a follow up question to respondents' experiences with homelessness; we asked the extent to which homelessness and affordable housing issues affected them. Table 2 summarizes the responses. Respondents could select more than one category.

Table 2: Respondents Affected by Housing and Homelessness Issues

Perspectives- Housing and Homelessness Issues	Response Percent	Response Count
They affect me personally	19.4%	37
They affect people in my family or my close friends	36.1%	69
They affect my community	68.6%	131
They affect where I choose to live	29.8%	57
They affect where I go in my community	24.1%	46
They do not affect me	12.6%	24
Other	3.7%	7
Other / Comments		26
Total Number of Respondents		191
skipped question		3
<i>The total % does not equal 100% because respondents could select multiple categories The total response count does not equal 47 because respondents could select multiple categories</i>		

Source: Public Survey

Notable is that a large majority (68.6%, n= 131) of respondents indicated that housing and homelessness issues affect their community. This is a positive because it demonstrates that there is a strong community sense and a role for the larger community to play in supporting housing issues. About 36% (n=69) knew of family or close friends that had experiences challenges with accessing and securing housing, 19.4% reported that they were affected personally, and twenty-four of the respondents reported that it did not affect them. Interestingly, over 20% of respondents indicated that homelessness and affordable housing issues influenced where they choose to live and where they go in their communities.

“Where I go in my community is greatly affected by what there is to do in the area. Most all the neighbourhoods in Cornwall with affordable housing are run down and have little in terms of businesses or shops to draw people and money to the area.”

Respondents relayed their experiences:

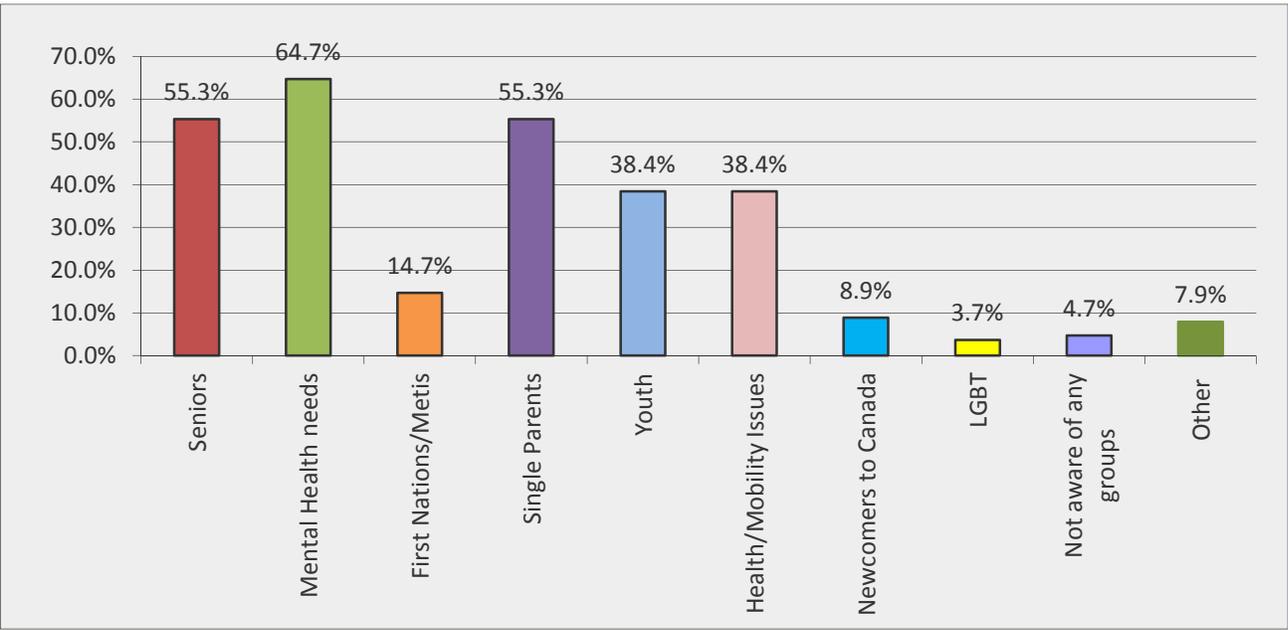
- Lack of decent affordable housing gives my family the desire to leave the community.
- I have a disabled relative who cannot afford food because her shelter costs cannot be met by fixed income she lives on.
- As a senior affordable housing is very important to me personally - but that housing needs to be easily available, accessible and in good condition.

- Affordable housing does not affect me at this time. However living on a fixed and declining income, I wonder just how much longer I will be able to afford my home as property taxes continue to rise along with other expenses such as groceries and utility costs.
- I am a single person having to work 2 part time jobs just to be able to live, my rent is \$800 a month. I suppose there are cheaper rents, but those properties are below standards.
- I currently rent a home in the East End. We have been victims of crime multiple times in the 20 months we've lived here. We cannot afford to rent a home anywhere else in the city. I do not wish to raise my children in this neighbourhood.

Groups at Risk of for Homelessness or Housing Access Issues

The groups at most risk for homelessness or housing access issues in the City of Cornwall and United Counties of SDG are illustrated in Figure 5. Respondents could select from more than one category. The top three groups cited as at most risk are individuals with mental health needs (64.7%, n= 123), seniors (55.3%, n=105) and single parents (55.3%, n=105). Other at risk groups are the youth (38.4%, n=73), individuals with health/mobility issues (38.4%, n=73), and First Nations/Metis (14.7%, n=28). Newcomers to Canada and LGBT received a smaller number of response rates.

Figure 5: Groups at Risk of Homelessness or Housing Access Issues



Source: Public Survey

Respondents also indicated other groups at risk for homelessness or housing issues. These were:

- Low-Income households

- Working families
- Young families
- Older single men
- Single disabled under 65
- Individuals with addictions
- People on social assistance
- Individuals with a history of delinquent behavior

Biggest Challenges Related to Housing and Homelessness

Aligned with some of the earlier responses about the housing issues facing the region; it is not surprising that rental costs and lengthy subsidized housing list received a much higher response rate- 55.9% (n=104) and 50.5% (n=94) respectively. This was followed by utility costs (44.6%, n=83); limited choice of quality housing (41.4%, n=77); quality and condition of homes (37.6%, n=70); and availability or access to affordable housing in communities (36.6%, n=68). Other challenges as noted in Table 3 relate to supports to live independently, discrimination, landlord relationships, neighbourhood quality, accessible housing for people with physical barriers, house purchase prices, and street homelessness.

Table 3: Challenges Related to Housing and Homelessness

Challenges Related to Housing and Homelessness	Response Percent	Response Count
Rent Cost	55.9%	104
House Purchase prices	22.6%	42
Utility costs	44.6%	83
Quality and condition of homes	37.6%	70
Landlord relationships	16.1%	30
Discrimination	17.2%	32
Choice of quality housing is limited	41.4%	77
Supports to live independently	25.8%	48
Neighbourhood quality	21.0%	39
Street homelessness	8.1%	15
Availability or access to affordable housing in my area	36.6%	68
Accessible housing for people with physical barriers	22.0%	41
Subsidized housing list is long	50.5%	94
Other (please specify below)	5.9%	11
Other / Comments		33
Total Number of Respondents		186
skipped question		8
<i>The total % does not equal 100% because respondents could select multiple categories</i>		
<i>The total response count does not equal 47 because respondents could select multiple categories</i>		

Source: Public Survey

To put into context the various challenges that are faced, respondents provided comments:

- **Utilities:** Everyone is having a hard time with hydro and heat. Not just homeless. Rent and utility costs go hand in hand.
- **High Taxes:** High tax rates resulting in a dwindling disposable income which is no longer enough to pay for reasonable housing costs.
- **Length Subsidized Housing Waiting List**
- **Minimal Job Opportunities**
- **Household and Financial Budgeting:** People with problems budgeting and realizing the actual proportion of housing costs related to their income and being able to manage.
- **Social Assistance Rates:** People who receive social assistance do not receive enough money to live in a decent place and pay all their basic needs.
- **Mental Health Services:** People with Mental Health issues need services to help them live day-to-day.

Usage of Services and Programs to Secure Housing

The survey participants were asked about their usage of services and programs to secure housing. A majority reported that they did not use the services listed in Table 4. One of the reasons for this may be that most were homeowners and majority of the services listed were primarily targeted towards rental housing. In addition, about 24.1% (n=41) indicated that they were not aware of services that existed that could help them keep their housing. For those that did use services they reported the following- Rent supplements (7.1%, n=12); Renovation Assistance Program (7.1%, n=12); legal clinics (6.5%, n=11); budgeting help (5.9%, n=10). A smaller number of respondents selected usage of Community Homelessness Preventive Initiative, case manager (to help with mental health issues, substance abuse issues, other illness or issues), and help to talk to landlords.

Table 4: Usage of Program and Services to Keep Housing

Types of Program and Services	Response Percent	Response Count
Community Homelessness Preventive Initiative (rent or utility arrears)	1.2%	2
Rent Supplements	7.1%	12
Help to talk to my landlord	3.5%	6
Legal Clinic	6.5%	11
Budgeting help	5.9%	10
Case manager (to help with mental health issues, substance abuse issues, other illness or issues)	5.3%	9
Renovation assistance program (R.R.A.P., Ontario Renovates, etc.)	7.1%	12
None of the above	61.8%	105
I didn't know there were services to help me keep my home	24.1%	41
Other	4.1%	7
Other / Comments		19
Total Number of Respondents		170

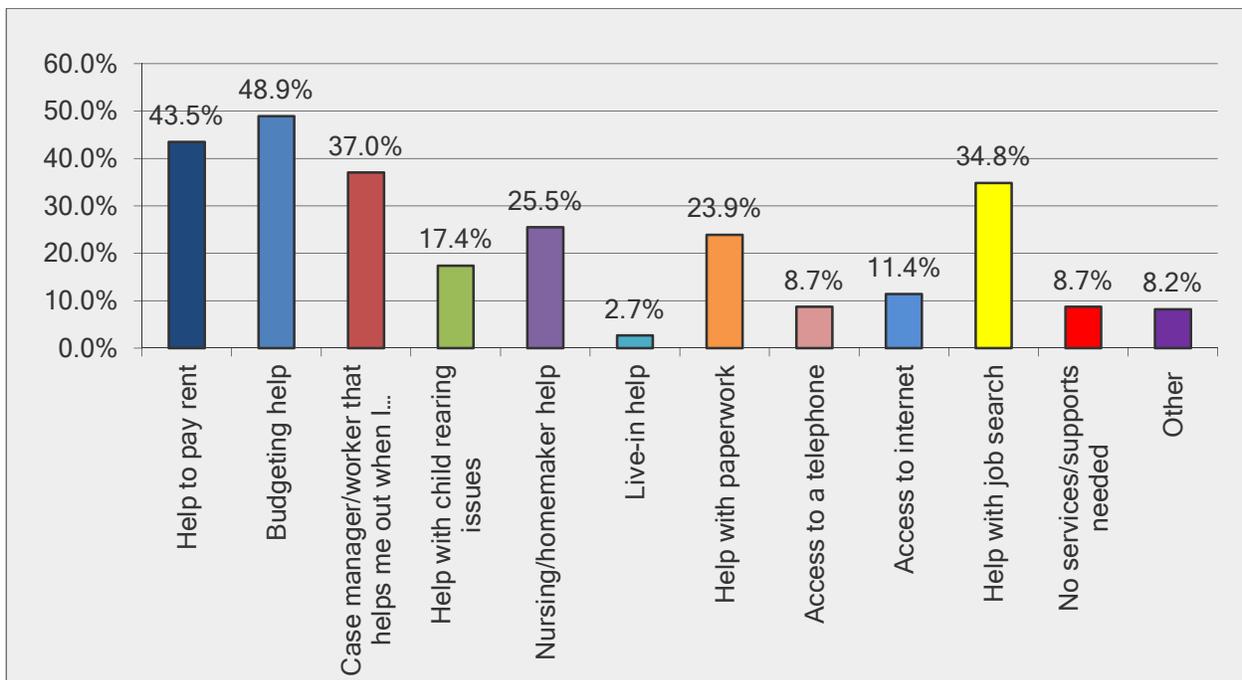
Source: Public Survey

Other usage of programs and services mentioned were the Housing Registry, services from United Way, funding from federal program CMHC (if individual saves up 7-10K they may be allowed to purchase a home under 90K in Cornwall).

Most Important Services/Supports Helpful To Get and Keep Housing

The services/supports that would be helpful with housing is shown in Figure 6. The most frequent responses were help with budgeting (48.9%, n=90), help to pay rent (43.5%, n=80), case manager/worker (37.0%, n=68), and help with job search (34.8%, n=64). Indicative is that people inferred assistance with housing, educational and financial supports. Other types of sources also reported were related to nursing/homemaker help, assistance with paperwork, supports for child rearing issues.

Figure 5: Services/Supports Helpful To Get and Keep Housing



Source: Public Survey

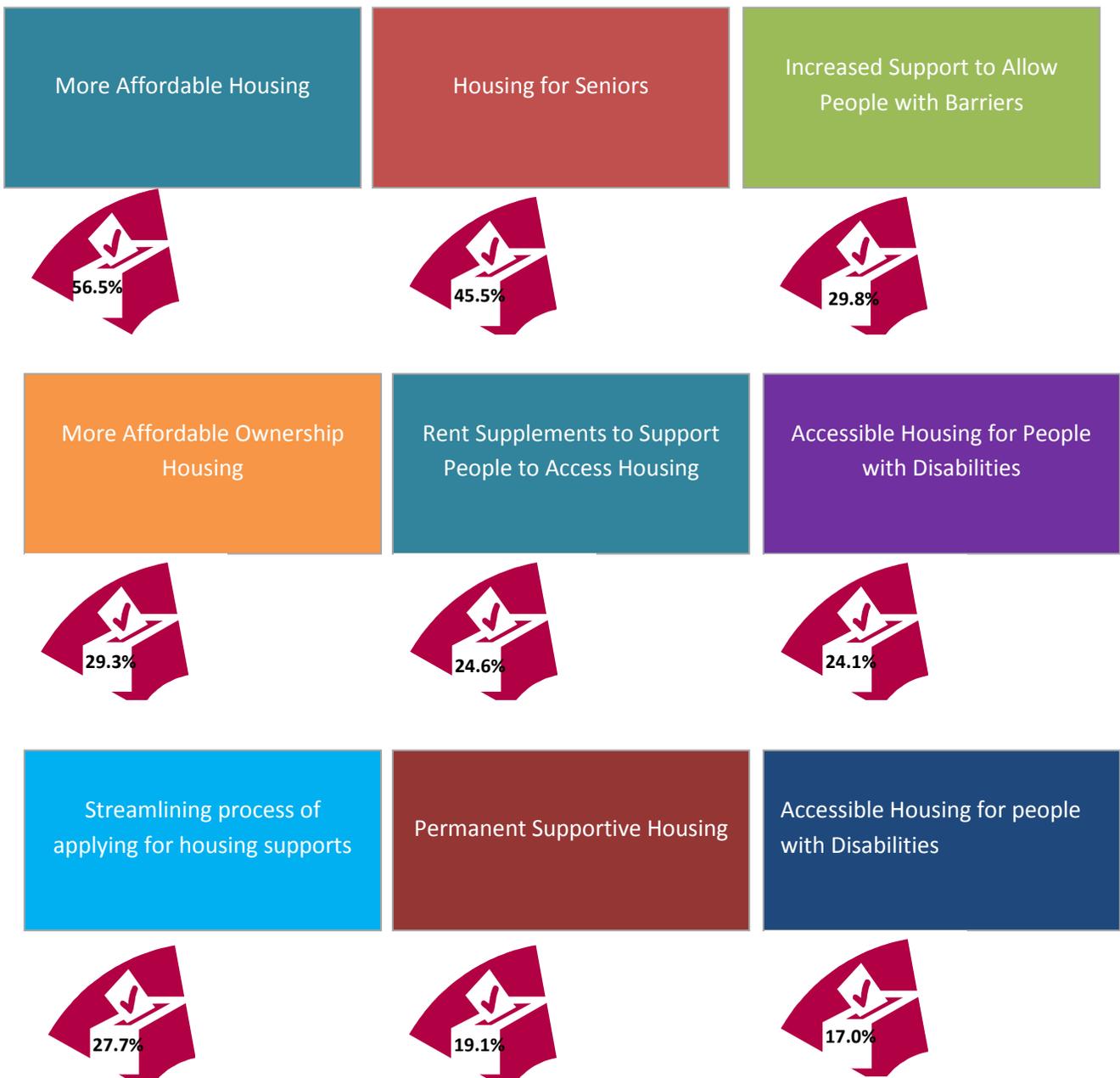
Other services and supports mentioned were:

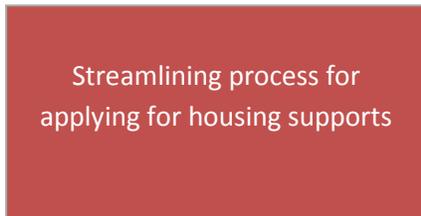
- Services to support job retention
- Counselling services
- Support for people with mental health issues
- Employment supports and programs (i.e., job training)

Priorities to Improve the Access to and Quality of Affordable Housing and Homelessness Services

The survey included a listing of specific housing related services and respondents were asked to prioritise which they felt were important in improving the access to and quality of affordable housing or homelessness services. The following identifies the priority areas and ranks them in order by the most frequent responses each received.

Priorities Identified





Priority Areas	Response Percent	Response Count
More affordable rental housing	56.5%	108
More affordable ownership housing	29.3%	56
Increased housing support for people who have experienced domestic violence	16.8%	32
Permanent supportive housing	15.7%	30
Accessible housing for people with disabilities	24.1%	46
Housing for seniors	45.5%	87
Increased support for individuals searching for housing (either rental or ownership)	22.5%	43
Rent supplements to support people to access housing	24.6%	47
Increased support to allow people with barriers (mental health, addiction or health issues) remain in their home	29.8%	57
Streamlining process of applying for housing supports	13.6%	26
Greater support for people at risk of losing housing (ie rent banks, etc)	19.4%	37
Emergency shelters	19.4%	37
Transitional housing	10.5%	20
Other (please specify below)	7.9%	15
Other / Comments		24
Total Number of Respondents		191
skipped question		3

Source: Public Survey

Other noted areas of support include:

- Avenues to quicker Landlord and Tenant dispute resolution preferably using a transparent and unbiased adjudicator process. Perhaps an office for an Ombudsman acting as a facilitator.
- Pre-Authorized rent payments
- Assistance to get into home ownership - counseling, mortgage assistance, down payment assistance.

“(Example: loan of minimum down payment to be paid back with the mortgage over 5 years - \$100 extra mortgage per month seems easier and more do-able than saving \$100 per month), and renovation assistance for the homes in desperate need - make it easier to obtain loans for those renos. Renting a 2 bedroom apartment is about the same cost as paying for a \$100,000 mortgage and tax. A house is much better for a family with children, but it is hard to get in - the down payment can be daunting.” Respondent Comment, Survey

Participants were given an opportunity to make final comments about housing need and homelessness in the City of Cornwall and United Counties of SDG. Several respondents left open-ended remarks. Some of the key comments are:

- Should current social trends continue the **affordable housing and /or homelessness situation will only be exacerbated by the sheer number of our ageing population requiring shelter and care which will likely absorb all available resources leaving the preceding age groups in a state of abandonment**. Any plan should take this phenomenon into consideration if it is to succeed.
- Make **programs old or new visible** to the community.
- **More housing in rural areas**.
- **Transitional housing is not available** in Cornwall and could alleviate some of the financial stress when a crisis situation arises.
- Concerned about the **rezoning of small parcels of land** under 10 acres yet still zoned as agriculture but are too small to use for that considering the provincial regulations for animals, etc. These smaller parcels should be rezoned to Rural-Residential to allow more severances for more housing.
- **Granny flats should be allowed for seniors** to stay independent yet near family for their assistance when needed.
- There are many parcels of land, not big enough for large farming operations (cash croppers), that should be re-zoned to allow more housing lots made available for single unit homes.
- **Better jobs and more jobs would help improve quality of life** and help alleviate the strain on social housing. When being on EI is considered to be better than finding a job at

minimum wage there causes major issues within our community. This should be addressed - fixing the problem should be important than a band aid solution which will continue to affect the quality of life in Cornwall.

- The **co-ordination of programs** that help people with the various aspects of housing are disjointed and in many different places. When they do exist, finding them is half the battle. The second half is the assessment and reassessment between agencies and the varying regulations, rules and eligibility criterion.
- **Service management and coordination should be in ONE place** despite the funding or reason for the request.
- **Proactive follow up and continuing to ensure that the people accessing the 'help'**, still need the help, but it is also most important the individual is assisted into mainstream housing.
- **Use old general hospital as affordable housing.**
- **Affordable high-rises where the density can be increased** and services focused is a much better solution.
- **Prevent the over-valuing of homes.** A lot of times (especially in South Stormont) houses will be over priced which drive other sellers to sell extremely high. A 2 bedroom bungalow should not cost \$259,000 - new build or not.
- Cornwall and the Counties should take a serious look at the issue of homelessness (including couch-surfers and those living in substandard housing) and **develop an outreach plan that can provide supports to those on the streets find and maintain permanent homes.**
- **On-going supports for those with mental-health issues** (a problem for many living on the streets) - housing is not an issue by itself - it does not exist in a vacuum.
- **Ministries and agencies must get together and work together to actually help people.**

"I honestly believe that before issues of affordable housing and homelessness should be approached, an honest attempt at bettering the town for younger adults should be made. Younger individuals are more likely to spend money out in the community if there is something out there worth there while to spend it on. If the focus of Cornwall shifts from making the seniors comfortable, to drawing in youth, who knows, maybe Cornwall could turn into the "City With a World of Possibilities" it boasts." Respondent Comment, Survey