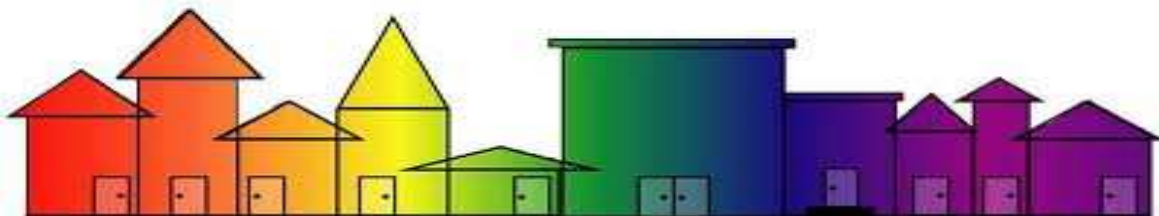




# Ten Year Housing Plan for the City of Cornwall and the United Counties of Stormont, Dundas & Glengarry

*January 2014*





## Ontario Housing Policy Statement

The Province recognizes that each Service Manager area has unique needs, resources and capacities. The basis of Cornwall SDG's current housing situation can be seen in the following pages. This Plan reflects our current situation and will address matters of provincial interest as outlined in Ontario's Housing Policy Statement (OHPS).

### Provincial Interests in the Housing and Homelessness System

- Is focused on achieving positive outcomes for individuals and families
- Addresses the housing needs of individuals and families in order to help address other challenges they face
- Has a role for non-profit corporations and non-profit housing cooperatives
- Has a role for the private market in meeting housing needs
- Provides for partnerships among governments and others in the community
- Treats individuals and families with respect and dignity
- Is coordinated with other community services
- Is relevant to local customers
- Allows for a range of housing options to meet a broad range of needs
- Ensures appropriate accountability for public funding
- Supports economic prosperity
- Is delivered in a manner that promotes environmental sustainability and energy conservation

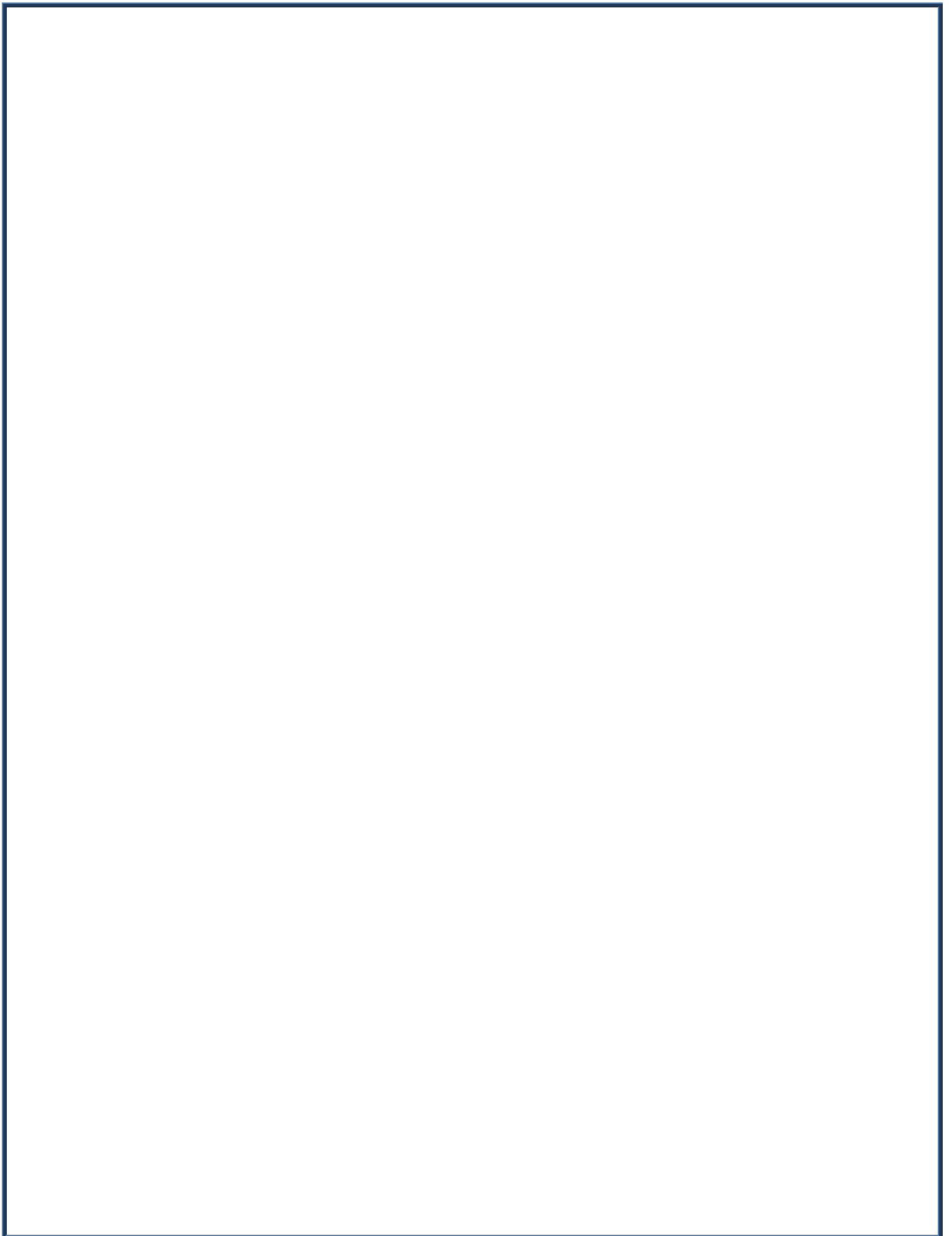
Source: Ontario Housing Policy Statement, 2011

The Ontario Housing Policy Statement is designed to provide each Service Manager with direction in how to develop and support their local plan. Below is an outline of the Policy Direction included in the Statement.

1. Accountability and Outcomes
2. Goal of Ending Homelessness
3. Non-Profit Housing Corporations
4. The Private Market
5. Co-ordination with Other Community Services
6. A Broad Range of Community Needs
7. Environmental Sustainability and Energy Conservation (OHPS 2011)

*The Province's Long-Term Affordable Housing Strategy focuses on transforming the way housing and homelessness services are delivered in order to achieve better outcomes for people. The goal of integrated local planning is to create opportunities for people that foster independence and enable participation in the community and economy.*

Ontario Housing Policy Statement, 2011



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## SOURCES OF DATA

When the *Housing Services Act, 2011* (HSA) was implemented, the Province did not provide individual municipal Service Managers with funding to support development of Ten Year Housing & Homelessness Plans. They did, however, support the establishment of a Housing and Homelessness Resource Centre (HHRC) through the Ontario Municipal Social Services Association (OMSSA), with input from the Service Manager Housing Network (SMNH), which offers data and Best Practices from around the Province.

Throughout this Plan, there are references to data provided by HHRC. This information is based on custom data runs of Statistics Canada census information, with local information for each Service Manager Area – in our case, Cornwall, Stormont, Dundas & Glengarry.

Some data has been provided using the most recent census information from 2011, while other summaries are still based on 2006 data. As Statistics Canada continues to release updated census information, newer data will be inserted in the Plan.

Where other sources are used, references will be made to organizations such as Canada Mortgage & Housing Corporation (CMHC) or Multiple Listings Service of Ontario Real Estate Association (MLS – OREA).

## 1.0 Executive Summary

The document entitled Municipal Tools for Affordable Housing published by the Ministry of Municipal Affairs and Housing in the summer of 2011 expressed the following principal in relation to why affordable housing matters and why it is a fundamental need.

Housing is one of the most fundamental of human needs. It is also a key driver shaping the economic and social sustainability of communities, a vehicle for social inclusion and an important component of growth. Access to safe, affordable and adequate housing touches almost every aspect of a community's well-being and affects all of its members. Communities with a range of housing choices that meet the full range of their housing needs – including the needs of low and moderate income citizens – are generally more livable, more economically competitive and resilient. A growing body of research shows that access to good quality affordable housing supports not only low and moderate income households, but also has positive community-wide benefits related to economic competitiveness, health, education and community well-being.

Based on an analysis of demographic data and projections, current housing stock, and input from community engagement, the following Strategies are recommended:

**STRATEGY 1:** To improve communication about available programs and services to assist residents to find and retain housing.

**STRATEGY 2:** To make best use of existing Social & Affordable Housing stock according to needs identified.

**STRATEGY 3:** To enhance community partnerships, and expand available supports, essential to positive outcomes for individuals and families.

**STRATEGY 4:** To maintain existing housing stock to ensure an ongoing supply of affordable housing.

**STRATEGY 5:** To advocate to senior governments for ongoing predictable funding and legislative changes to respond to current and future local housing needs and consider additional portable subsidies if/when future funding is announced.

**STRATEGY 6:** To review Community Homelessness Prevention Initiative Plan (CHPI) -- to make adjustments reflecting priorities identified in public/agency feedback.

**STRATEGY 7:** To support energy efficiency initiatives in both public and private affordable housing to enhance sustainability.

**STRATEGY 8:** To use tools available in both City and County Official Plans to encourage a broad range of affordable housing options.

**STRATEGY 9:** To expand the successful supportive housing partnership for persons with physical disabilities on the first floor at 330 Fourth Street East, Cornwall, to include capital and operational funding for complete modifications and ongoing supports on the second floor (this is a social housing building operated by Cornwall and Area Housing Corporation).

**STRATEGY 10:** To work with the City of Cornwall Senior-Friendly Steering Committee to develop and implement elements of a Senior-Friendly Plan, related to "a wide range of appropriate and affordable housing options" (as outlined in Cornwall SDG Vision for Housing).

The Plan includes Actions (Section 10.0) to be taken to implement each of the Strategies, and there is an understanding that regular reviews will take place to measure progress with the approved Strategies; along with a more formal update at the 5 year point of the Ten Year Plan.

### **Provincial Vision**

*Ontario's vision for affordable housing is to improve access to adequate, suitable and affordable housing, and provide a solid foundation on which to secure employment, raise families and build strong communities.*

Ontario Housing Policy Statement, 2011

As Service Manager for the City of Cornwall and United Counties of Stormont, Dundas & Glengarry, we have developed the following vision:

### **Our Vision for Cornwall SDG**

***A strong, healthy, sustainable community with a wide range of appropriate, and affordable housing options in which individuals and families can thrive.***

## 2.0 Introduction

### 2.1 Study Background and Methodology

In 2000, the City of Cornwall was designated as the Consolidated Municipal Service Manager for the City of Cornwall and the United Counties of Stormont, Dundas and Glengarry (SDG).

The *Housing Services Act, 2011 (HSA)* established matters of provincial interest relating to the housing and homelessness system in Ontario. The provincial interest is based on a housing first approach that focuses on achieving positive outcomes, through a coordinated system, that treats people with respect and recognizes the role of multiple players in the provision of local housing and homelessness services.

A component of the *HSA* is the Ontario Housing Policy Statement which provides direction to municipal Service Managers (SM) to guide the development of locally relevant housing and homelessness plans and establish priorities related to affordable housing, social housing, homelessness prevention and housing for persons with disabilities. The *HSA* requires that each SM develop a local housing and homelessness plan which must identify current and future housing needs within an area, include objectives and targets relating to housing needs, describe measures proposed to meet these goals, and describe how progress toward meeting the identified goals will be measured.

The preparation of the Ten Year Housing and Homelessness Plan involved an assessment of the housing and homelessness issues across the entire housing continuum, in Cornwall SDG and the formulation of formal strategic objectives in an actionable plan for the 2014 to 2024 period. The development consisted of community and stakeholder consultations. Specific activities included:

**Introduction of the concept of the Plan:** Meetings were held in the early stages of the process to introduce the concept and need. The very first introduction of the Ten Year Housing Plan included a presentation of the principles to the members of City Council. Following this presentation, different introduction meetings were held; first to all of the City Department Managers and then to United Counties Planning Department staff.

**Presentations of the concept of the Plan:** The concept of the Plan was then presented to a group of local social agencies at a meeting of the Social Development Council of Cornwall and area. The Plan was also presented to the members of a recently created inter-agency committee that addresses the issue of hoarding in Cornwall and SDG. A presentation was made at a meeting of the Housing Providers Advisory Committee which is comprised of all the social housing managers and administrators and the staff of the Service Manager.

**Initial Municipal Planner Consultation:** In the summer of 2013, all City, County and Township Planners were invited to an information session, in order to identify specific needs in their community. Also present at this meeting were representatives of the Canada Mortgage and Housing Corporation (CMHC).

**Surveys:** Three surveys were developed to gather more specific and personal information. The first survey was designed for the local municipal planners, developers and builders in order to obtain specific information regarding their municipality, official plans, by-laws, etc. This survey was sent specifically to the target group. The second survey focused on residents' personal housing and homelessness concerns, while the last survey was designated for community agencies and service providers in order for them to express their concerns on the subject. The surveys were accessible on the City of Cornwall website, on the County's website, at libraries located in the City, in each Township and at the County Library. There was also a media release issued. The surveys were widely distributed by social agencies, municipal offices and housing providers.

## **2.2 Implementation Responsibility**

As the municipal Service Manager, the City of Cornwall is fully responsible for the implementation, monitoring and reporting of this Ten Year Housing Plan. However, collective action is required to reach our vision of being "*A strong, healthy, sustainable community with a wide range of appropriate, and affordable housing options in which individuals and families can thrive*".

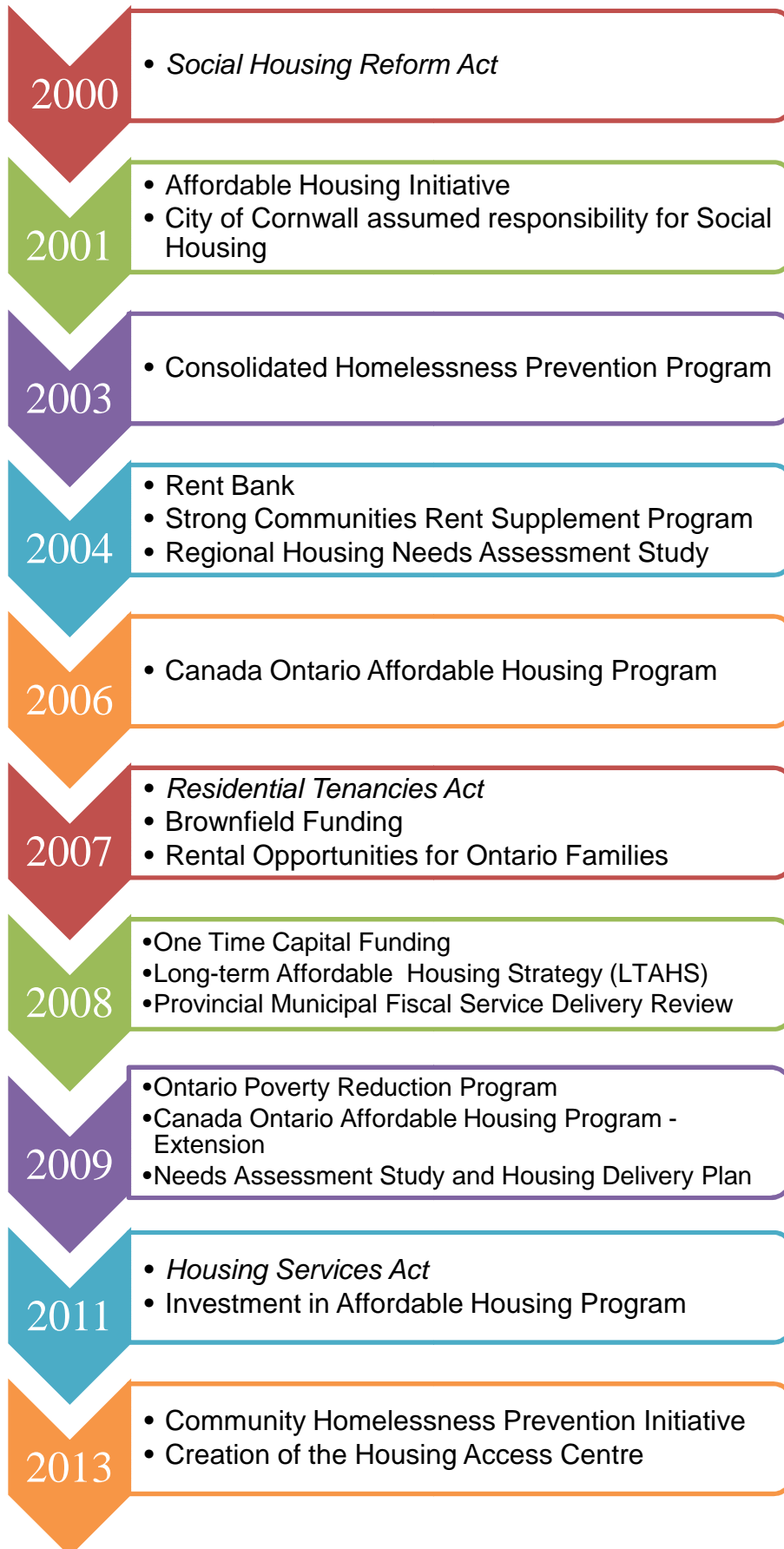
The City of Cornwall has a leadership role to play; nonetheless, it must cultivate strong and sustainable partnerships in order to support the Plan's objectives. Contribution has been sought through engagement of the community and service providers, community agencies and both public and private sector stakeholders.

## **2.3 Strategic Planning Implementation**

The Ten Year Housing Plan addresses issues contained in the City's Strategic Plan (p. 47) related to:

- Accessible & Affordable Housing -- sustaining & expanding
- Seniors Services -- collaboration with Provincial Ministries
- Poverty Reduction -- subsidies, eviction prevention
- Partnership opportunities -- community agencies, Counties of SDG
- Quality neighbourhoods -- condition of stock, homeowner assistance
- Active living -- collaboration with Community Health Centres
- Community Engagement -- development & implementation of the Plan
- Infrastructure -- asset management, Brownfield development

## 2.4 Social Housing Timeline



As Service Manager, the City of Cornwall took on full administrative responsibility for Social Housing in two stages: Cornwall & Area Housing Corporation on January 1, 2001, and all other Providers on March 1, 2002.

The City of Cornwall's Social Housing Division has developed a variety of programs, policies and innovations to customize the local housing program. Housing in Cornwall SDG is very much affected by larger provincial and federal initiatives. The adjacent diagram is a timeline of some of the changes to the social housing programs which has had an effect on the way our department functions.

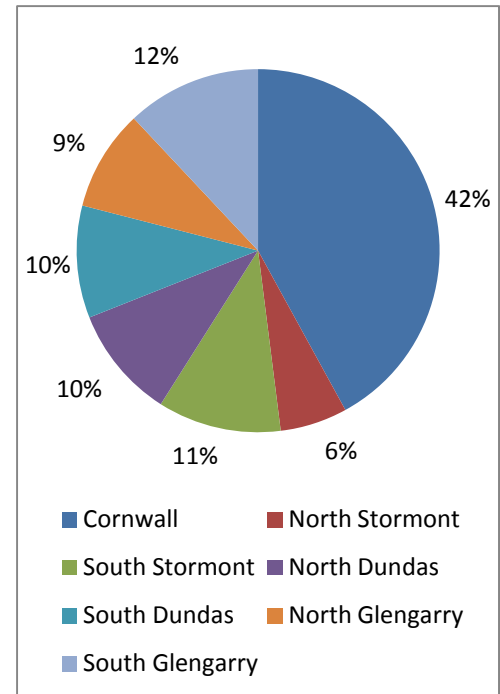
## 3.0 Population, Housing Continuum, Household Characteristics & Economic Indicators

### 3.1 Cornwall SDG

This section provides basic information on the changing demographics, social and economic conditions of the City of Cornwall and the United Counties of Stormont, Dundas and Glengarry (Cornwall SDG). These conditions are important because they give rise to the demand for housing and are significant for planning for housing and responding to the changing characteristics of the area. Attributes such as population and household (age and gender), income characteristics and distribution of renter and owner households are outlined.

The City of Cornwall consists of approximately 80 square kilometers and is situated on the north shore of the St. Lawrence River. In addition, Cornwall is the County Seat of the United Counties of Stormont, Dundas and Glengarry. The City has a population of approximately 46,340 and is the centre of a much larger region containing 111,000 plus persons.

**Figure 1: Geographic Distribution of Population, Cornwall SDG, 2011**

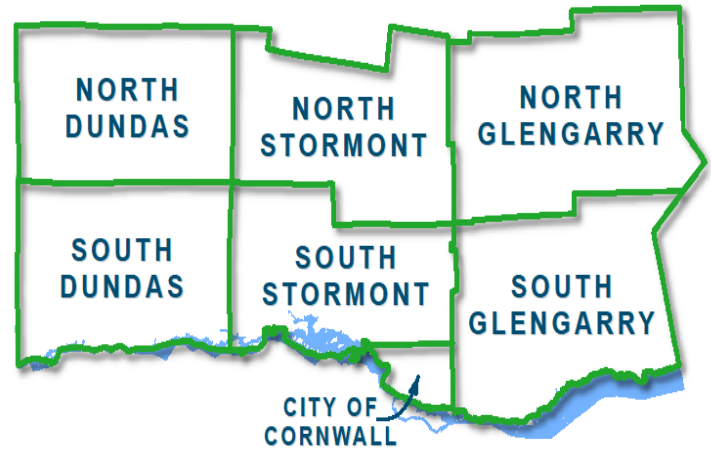


Source: Statistics Canada, 2011

The City of Cornwall and the United Counties of Stormont, Dundas and Glengarry enjoys a strategic location in eastern Ontario. It lies within commuting distance of Ottawa, Gatineau, Montreal and the United States, with a combined market area of over 3 million people. The most significant rail, highway and water transportation corridors in Canada pass through its borders (Highway 401 and close proximity to Highway 417). The Ottawa Airport and the Montreal Airports are one hour away. A direct bridge link to the United States strongly favors export based businesses in the United Counties. The City and the Counties are rich in its multi-cultural character, and in the diversity of its rural and small urban landscapes. The by-ways and water ways of the City and County provide attractive residential settings for residents, newcomers and retirees alike. The area's agricultural roots are evidenced by many prosperous farms that dot the countryside. High technology is an evolving sector as the area strives to further diversify its economic base. Cornwall SDG is characterized by a mature settlement pattern, a full range of public service uses and a level of municipal services, commensurate with local needs.

The demographic data included in this Plan has been collected from the six townships located in the United Counties as well as the City of Cornwall. The City and townships are listed below.

- City Of Cornwall
- North Stormont Township
- South Stormont Township
- North Dundas Township
- South Dundas Township
- North Glengarry Township
- South Glengarry Township

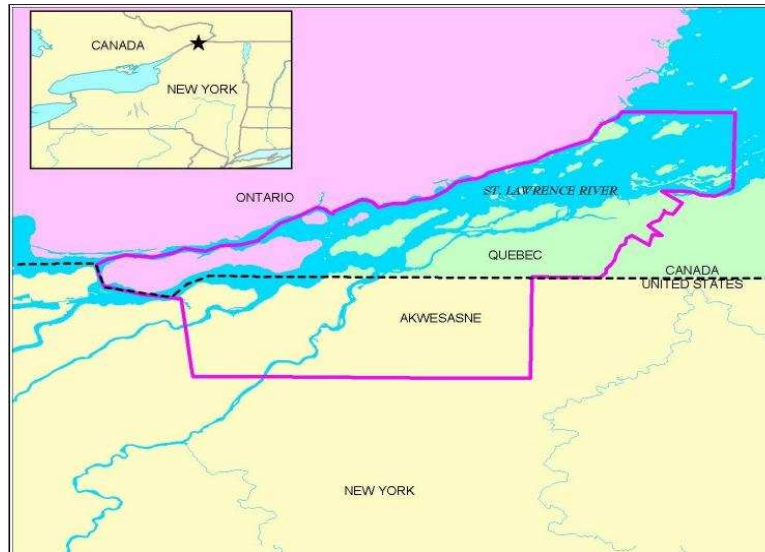


**The red section demonstrates the location of Cornwall and SDG within the context of the Province**

## 3.2 Aboriginal Territory

The Akwesasne Territory is geographically unique. An International Border runs through the Territory and includes the two Provinces of Quebec and Ontario within the Canadian side of Akwesasne, where, the Mohawk Council of Akwesasne, is the elected system government.

According to the 2006 Census, approximately 2% (2,340 people) of Cornwall SDG's population identified themselves as having Aboriginal ancestry.



The Mohawk Council of Akwesasne is composed of twelve (12) District Chiefs and a Grand Chief.

*“Because of our geographic uniqueness, we have to lobby not just the Federal Government but also two provincial governments... Much of the Council's time/focus is spent on jurisdictional issues. Council's goal is to protect what rights we have now, and to negotiate the acknowledgement from outside governments of Akwesasne's jurisdiction, in areas such as but not limited to, Governance, Justice, Law-making, Economic Development, Environment.”*

*(Source [www.akwesasne.ca](http://www.akwesasne.ca))*

### **The Mohawk Council of Akwesasne:**

The Mohawk Council of Akwesasne ( MCA), is a Community Government, which is elected by the residents of the Mohawk Community of Akwesasne. Every three years, four (4) Chiefs are elected from each of the three districts within Akwesasne: Kawehno:ke (Cornwall Island), Kana:takon (St. Regis) and Tsi:Snaihne (Snye).

There are a total of 12 District Chiefs and one Grand Chief who is elected by the entire community. Together, the Chiefs comprise Mohawk Council. They accept political responsibility for specific areas of Community work. They also participate in portfolio committees to achieve community goals.

**The Mohawk Council of Akwesasne takes responsibility for ten departments including:**

Department of Housing which provides:

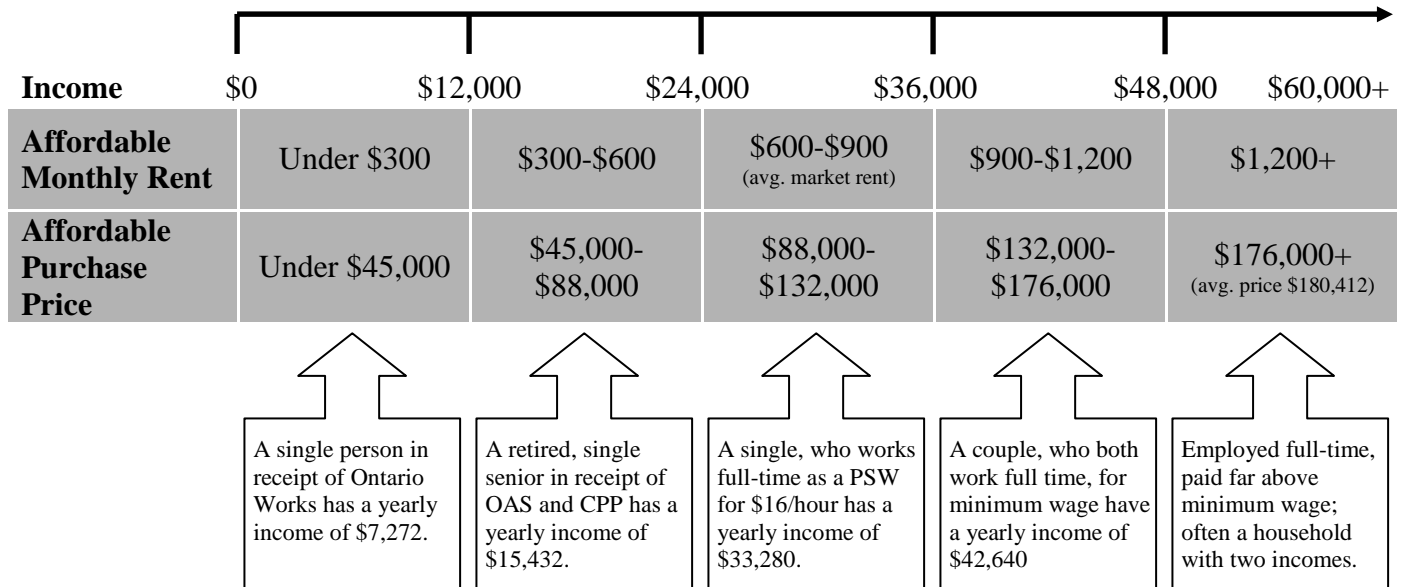
- Construction Assistance Program
- BMO Housing Mortgage Program
- Repair Program
- Home Adaptations for Seniors Independence
- Residential Rehabilitation Assistance
- Section 95 Program (Rentals)
- Upgrading Program
- Maintenance

**3.3 Housing Continuum**



Having a full range of housing options to meet the needs of all residents is a key piece in maintaining a high quality of life and a healthy community in Cornwall SDG. As shown in the above continuum, housing and homelessness are inclusive from those living in absolute homelessness, to those living in shelters, social housing, supportive housing, private market, homeownership and everything in between. Although it may not be obvious, the continuum is not always linear. At any time in a person's life, they could move to any part of the continuum. People can move from homeownership to homelessness due to uncontrollable life circumstances.

## Housing Affordability by Income



### 3.4 Households in Core Housing Need

Adequate and stable income is closely connected to housing stability. This section presents data on affordability and housing tenure in Cornwall SDG.

Core Housing Need is a concept used by the federal government to describe people with housing issues. It refers to households which are unable to afford shelter that meets adequacy, suitability, and affordability norms.

A household is in **Core Housing Need** if it has any of the problems mentioned below, and would have to pay more than 30% of its income to afford the average rent in a community for alternative housing.

- Affordability Problem:** Paying more than 30% of income to shelter costs
- Suitability Problem:** Housing that is too small for the size of household
- Adequacy Problem:** Housing that is in need of repair

### 3.5 Households Spending More Than 30% of Income on Shelter

As a measure for households facing affordability challenges, insight can be gained by looking at the proportion of an area's population spending more than 30% of their household income on housing costs (i.e. core housing need). According to CMHC based on Statistics Canada Census data, approximately 12.2% (5,175) of the City of Cornwall's households in 2006 face affordability problems Table 1 (p. 11). This has declined slightly from previous years. In 2001, 12.5% (4,935) of households were in core housing need.

**Table 1: Households in Core Housing Need by Type and Tenure, 2007-2011**

Household Type	Core Housing Need					
	2001			2006		
	In Core Need	Not in Core Need	Total	In Core Need	Not in Core Need	Total
All Households	4,935	34,530	39,465	5,175	36,905	42,080
Owners	1,510	26,735	28,245	1,560	29,275	30,835
Renters	3,425	7,790	11,215	3,615	7,625	11,240
Seniors	n/a	n/a	n/a	930	5,340	6,270
Aboriginal	190	605	795	185	920	1,105

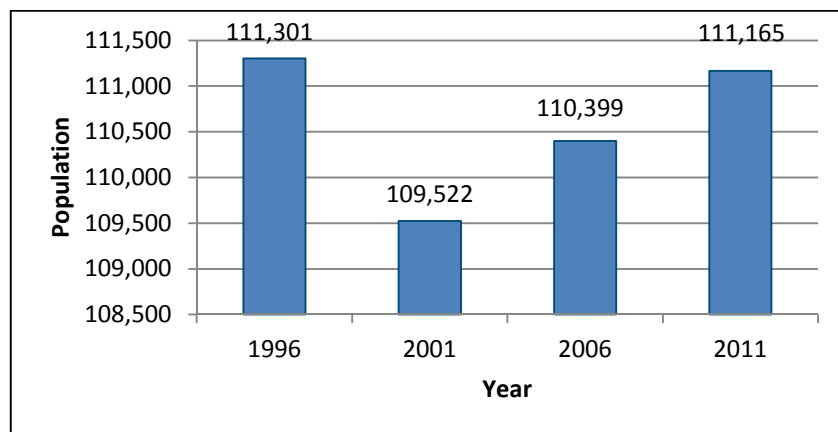
Source: HHRC Data Profile- Households in Core Housing Need by Type and Tenure

A more detailed analysis of affordability problems among tenant and owner households shows that tenant households are more likely to spend 30% or more of their income on housing. Among owner households affordability problems are less pronounced because these households have nearly twice the income of tenant households. However the issue of owner household affordability will have long-term consequences with the aging demographic. Seniors household owners on fixed incomes can experience higher costs for utilities and capital repairs, often living in older homes that may depreciate in value without the needed upkeep. The data in Table 1 highlights that approximately 16% of Aboriginal households in 2006 are facing affordability challenges.

### **3.6 Demographic Profile**

In 2011 the total population of the City of Cornwall and the United Counties of SDG was 111,165. As shown in Figure 2, population growth in the City of Cornwall and the United Counties of SDG increased slightly by 0.7% over the 2006 population of 110,399. This small increase is well below the rate of the Province of Ontario as a whole, which grew by 5.7% during the same time period.

**Figure 2: Population Growth, Cornwall SDG, 2001, 2006, 2011**



Source: HHRC Data Profile- Demographic and Economic Indicators (2006-2011 Censuses)

The City and Counties' total population remains relatively stable, although past growth trends reveal population decline occurred between the years of 1996 and 2001. In the recent Census years between 2006 and 2011, the population increased by 766 residents in over five years.

Table 2 represents the population growth or decline rate in each of the municipalities. South Dundas had the largest rate of growth at 2.5% and North Glengarry had the only decline in population at -3.6%.

**Table 2: Population Changes, Cornwall SDG, from 2006 to 2011**

Municipality	Population	Population	% Change
Cornwall	45,965	46,340	0.8 %
North Stormont	6,769	6,775	0.1 %
South Stormont	12,520	12,617	0.8 %
North Dundas	11,095	11,225	1.2 %
South Dundas	10,535	10,794	2.5 %
North Glengarry	10,635	10,251	-3.6 %
South Glengarry	12,880	13,162	2.2 %
<b>SDG Total</b>	<b>110,399</b>	<b>111,165</b>	<b>0.7 %</b>

Source: Statistics Canada, 2006 and 2011 Census

The age distribution trends in the City of Cornwall Table 2 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 child-bearing age between 30 and 44 years. The median age of the population in 2011 was 45.6 years compared to 42.7 years in 2006. This is relatively higher than the Province of Ontario which had a median age of 40.4 years in 2011.

The age distribution suggests an older demographic of residents, an increasing aging population and in a much more pronounced way Table 3. The leading edge of the post World War II Baby Boom generation is at retirement age while the tail end is in the 45-54 age group, when most people are at the peak of their earning power.

**Table 3: Trends in Age Distribution by Age Group, Cornwall SDG, 2006-2011**

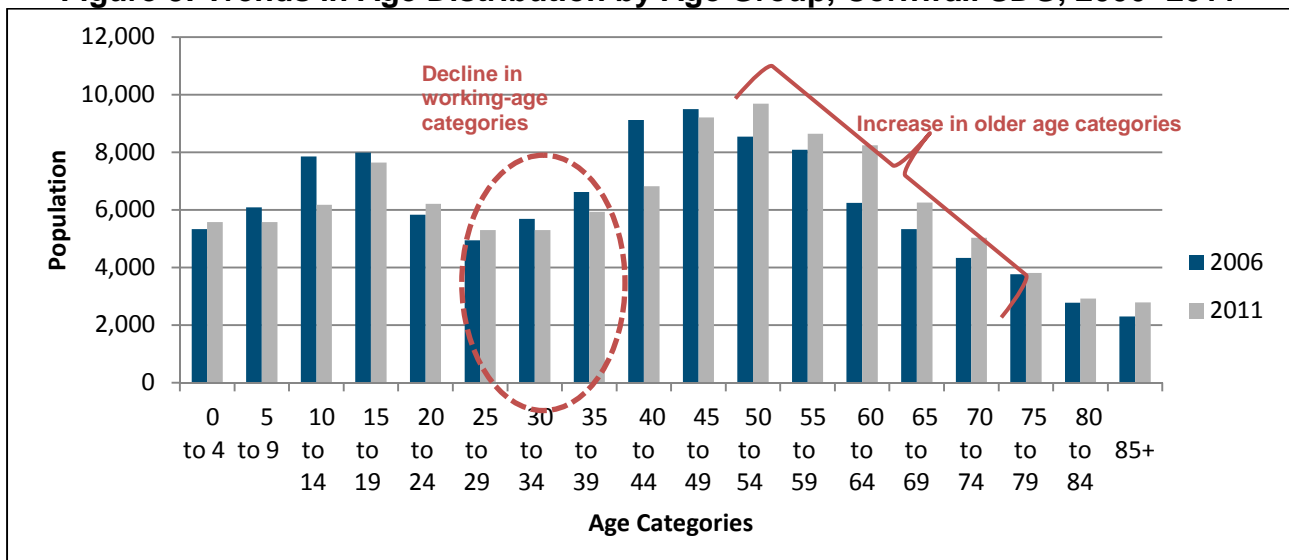
Age Group	2006			2011			2006 – 2011 Total % Growth
	Total	Male	Female	Total	Male	Female	
<b>Total – Age Groups</b>	<b>110,400</b>	<b>53,900</b>	<b>56,500</b>	<b>111,165</b>	<b>54,290</b>	<b>56,875</b>	<b>0.7%</b>
0 to 4 years	5,335	2,775	2,560	5,575	2,810	2,765	4.5%
5 to 9 years	6,095	3,140	2,955	5,575	2,865	2,710	-8.5%
10 to 14 years	7,860	4,020	3,845	6,180	3,195	2,985	-21.4%
15 to 19 years	7,995	4,075	3,920	7,645	3,945	3,705	-4.4%
20 to 24 years	5,830	2,940	2,890	6,210	3,125	3,085	6.5%
25 to 29 years	4,950	2,370	2,585	5,300	2,580	2,715	7.1%
30 to 34 years	5,690	2,710	2,980	5,305	2,530	2,780	-6.8%
35 to 39 years	6,625	3,185	3,440	5,930	2,840	3,095	-10.5%
40 to 44 years	9,130	4,445	4,680	6,820	3,320	3,500	-25.3%
45 to 49 years	9,500	4,775	4,720	9,215	4,515	4,700	-3.0%
50 to 54 years	8,545	4,255	4,290	9,695	4,865	4,830	13.5%
55 to 59 years	8,090	4,000	4,085	8,645	4,255	4,390	6.9%
60 to 64 years	6,250	3,115	3,135	8,245	4,050	4,195	31.9%
65 to 69 years	5,330	2,605	2,735	6,255	3,100	3,155	17.4%

Age Group	2006			2011			2006 – 2011
	2006	2006	2006	2011	2011	2011	
70 to 74 years	4,335	2,055	2,280	5,040	2,425	2,610	16.3%
75 to 79 years	3,765	1,660	2,105	3,815	1,780	2,035	1.3%
80 to 84 years	2,775	1,110	1,665	2,920	1,200	1,720	5.2%
85 years and over	2,300	675	1,630	2,790	895	1,895	21.3%
Median age of the population	42.7	42.1	43.4	45.6	44.9	46.3	6.8%

Source: HHRC Data Profile- Population Distribution by Age and Sex

In contrast, there is a decline of younger aged residents in the City of Cornwall. The number of young and school-aged children and youth (19 years and younger) has declined in just the past five years. A smaller proportion of the City of Cornwall’s population is 20-34 years of age; however in 2011 there was a significant decline in the working age population (30-44 years of age). Between 2006 and 2011, for the age category between 40-44 years of age there was a loss of -25.3 residents. This could be a result of young and working age people leaving the City of Cornwall for educational and employment opportunities.

**Figure 3: Trends in Age Distribution by Age Group, Cornwall SDG, 2006- 2011**

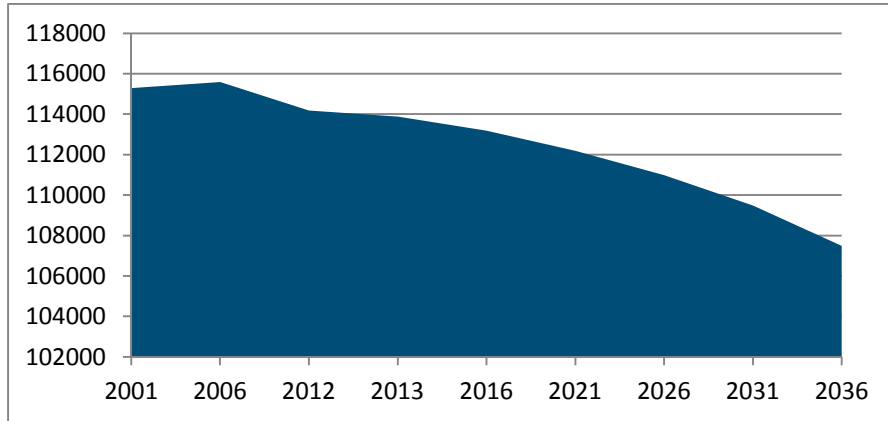


Source: HHRC Data Profile- Population Distribution by Age

It is evident that, increasingly, seniors are demonstrating a desire to age in place. Aging in place has significant implications for housing as it will likely increase the need for appropriate forms of housing, demand for flexible living arrangements, home adaptation, housing support services and new housing developments with accessible design features along with proximity to services. Further, aging in place on an inadequate income can result in property neglect.

Figure 4 (p. 14) displays Cornwall SDG’s projected population for years to come, as per Ontario’s Ministry of Finance projections.

**Figure 4: Population Projections, Cornwall SDG, 2001-2036**



Source: Statistic Canada Estimates 2001-2011, Ontario Ministry of Finance Projections

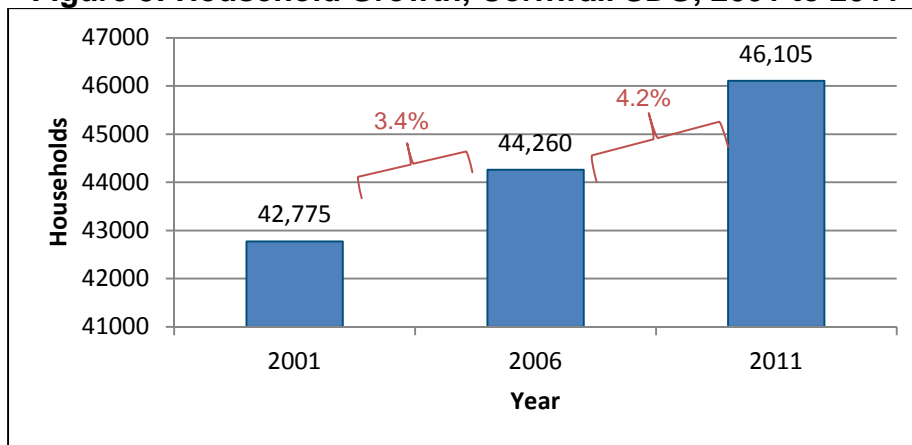
### **3.7 Household Characteristics**

While population is an important parameter in housing markets, housing need is more directly related to the number and type of households in a community, and the range of dwelling units required. Examining the trends in household characteristics and economic indicators informs both the demand for different housing types and the economic capacity for housing. This section reviews the growth in the number of households in Cornwall SDG as well as trends in household size and composition.

### **3.8 Household Growth**

As illustrated in Figure 5, between 2001 and 2011, the number of households in Cornwall SDG rose by 7.7% (42,775 to 46,105). Despite the overall increase, the household growth over the ten year time-span has fluctuated. Between 2001 and 2006 the household growth rate was 3.4%, followed by an increase of 4.2% from 2006 to 2011.

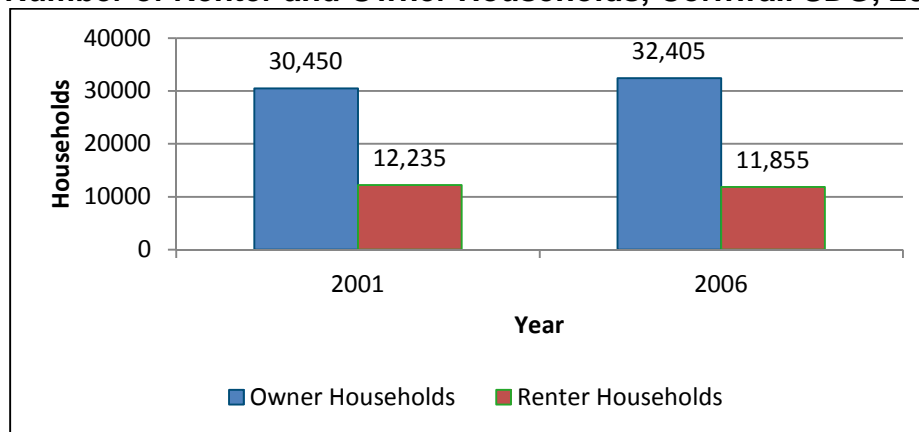
**Figure 5: Household Growth, Cornwall SDG, 2001 to 2011**



Source: HHRC Data Profile- Demographic and Economic Indicators (2006-2011 Censuses)

The predominant form of household tenure in Cornwall SDG is ownership. As shown in Figure 6, in 2006 there were 32,450 owned dwellings in Cornwall SDG, representing 73% of all households.

**Figure 6: Number of Renter and Owner Households, Cornwall SDG, 2001 to 2006**



Source: HHRC Data Profile- Demographic and Economic Indicators (2006-2011 Censuses)

Indicative is that the number of household owners in Cornwall SDG increased by about 1,955 (6.4%) from 2001 to 2006, compared to the overall population increase of 0.8% for the same period of time. Thus, access to homeownership has increased for more of the population. From 2001 to 2006, the number of renter households declined slightly. This trend is similar to trends in other Ontario Municipalities. As of 2006 there were 11,855 renter households in Cornwall SDG representing 26% of all households, this is below the provincial average. From 2001 to 2006 the number of renter households declined by 3%.

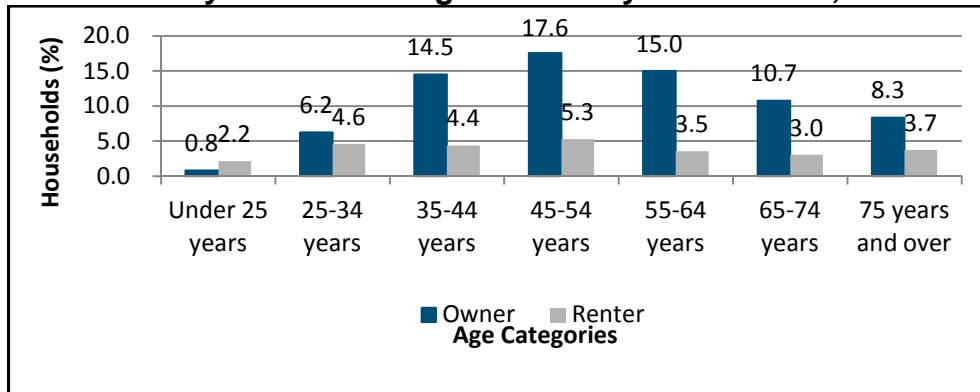
In recent documents relating to this region, it is noted that of the various municipalities, Cornwall has almost 70% of rental units in the larger regional area of Cornwall SDG, making it the centre of attraction for people who are not yet earning sufficient income to purchase their own home or who are in low paying service jobs and may not be able to access ownership at any time. This concentration of rental housing in Cornwall is viewed as having significant implications for the future. The analysis of the population and the likely growth in single person and two person households will produce a demand for more one bedroom and two bedroom rental units. At the present time, these units are concentrated in Cornwall SDG. Consequently, new supply of rental units should be within the urban area and should be focused on one and two bedroom units.

### **3.9 Age of Primary Homeowner and Trends**

Approximately 67% of the primary homeowners in 2006 were 45 years of age and older. This is an older cohort of primary homeowners. Figure 7 (p. 16) below shows younger households (i.e., where the homeowner is under 25 years of age) have the lowest likelihood of owning (0.8% are owner). This proportion increases with age starting from 25 years and over. This is indicative that residents of Cornwall SDG have entered homeownership at a relatively early stage in their life course. However if rental options are limited, obtaining homeownership may be the natural step in an individual's housing continuum. About 44.3% of the primary homeowners are 55 years of age and older.

The overall trend in Cornwall SDG denotes high ownership levels amongst the older age groups. Despite this, it is evident that there is a growing trend of senior households entering the rental market as they age. This is particularly noticeable for residents in the older age cohorts (75 years and over). This suggests that Cornwall SDG should consider accessible rental housing options to enable seniors to age in place. This refers to a range of options that fall between living in one's home independently, and the high level of personal care provided in Long-Term care (nursing home or home for the aged).

**Figure 7: Households by Tenure and Age of Primary Homeowner, Cornwall SDG, 2006**



Source: HHRC Data Profile- Household by Tenure and by Age of Primary Household Maintainer

### **3.10 Household Size**

In 2011, a total of 111,165 individuals lived in 46,105 private households in Cornwall SDG. The average household size remained stable at 2.4 in 2006 and 2011, although slightly below the provincial average of 2.6.

As shown in Table 4 (p. 17), in 2011 the number of single-person and two-person households accounted for 66% of total households. Two-person households made up the largest household group with 38.9%, however one-person households had a slight increase (27.1%) in their proportion of total households, compared to 2006 (25.4%). Three, four, five and six or more persons made a smaller percentage of the total household size. The household size between 2006 and 2011 has remained relatively the same for all household size categories, except for a slight decline in 4 and 5 person households.

It is evident that Cornwall SDG has smaller household sizes with an aging population. These observations demonstrate the need for a wide variety of unit types, particularly those designed for seniors and singles. Translating this into housing needs, a one bedroom unit is sufficient to accommodate households with either one or two persons unless there is a need for extra space for the provision of care services. It is also possible that two person households will prefer larger units when they can afford them.

Combining the declining household size and the population projects identified above, it is likely that there will be a need for a greater number of one and two bedroom units in the next ten years to serve the 55 and up age group and the 65 and older age groups, particularly one bedroom units.

**Table 4: Persons per Household, Cornwall SDG, 2006-2011**

Household Size	2006		2011	
	#	%	#	%
<b>Private households</b>				
1 person	11,230	25.4	12,480	27.1
2 persons	16,635	37.6	17,945	38.9
3 persons	6,700	15.1	6,680	14.5
4 persons	6,240	14.1	5,730	12.4
5 persons	2,470	5.6	2,185	4.7
6 or more persons	995	2.2	990	2.1
Number of persons in private households	108,255		111,165	
<b>Average number of persons in private households</b>	2.4		2.4	
<b>Total Households</b>	<b>44,260</b>		<b>46,105</b>	

Source: HHRC Data Profile- Household Type by Structural Type of Dwelling

### **3.11 Household Type**

Table 5 shows that 31,895 households (72%) in Cornwall SDG were family households, while 28% or 12,365 were one person households. Of the family households the majority (94% or 30,175) were comprised of one-family only. The one-family households are characteristic of primary household maintainers within the age categories of 35 and 54 years, declining in the older age categories and a notable increase in one person households for individuals 65+ years. Of the couple family households about 50% are childless couples within the older age categories of 45 years and older. Lone-parent families comprised 13% of all one family households. About 54% of lone-parent households were in the age ranges of 35-44 and 45-54 years.

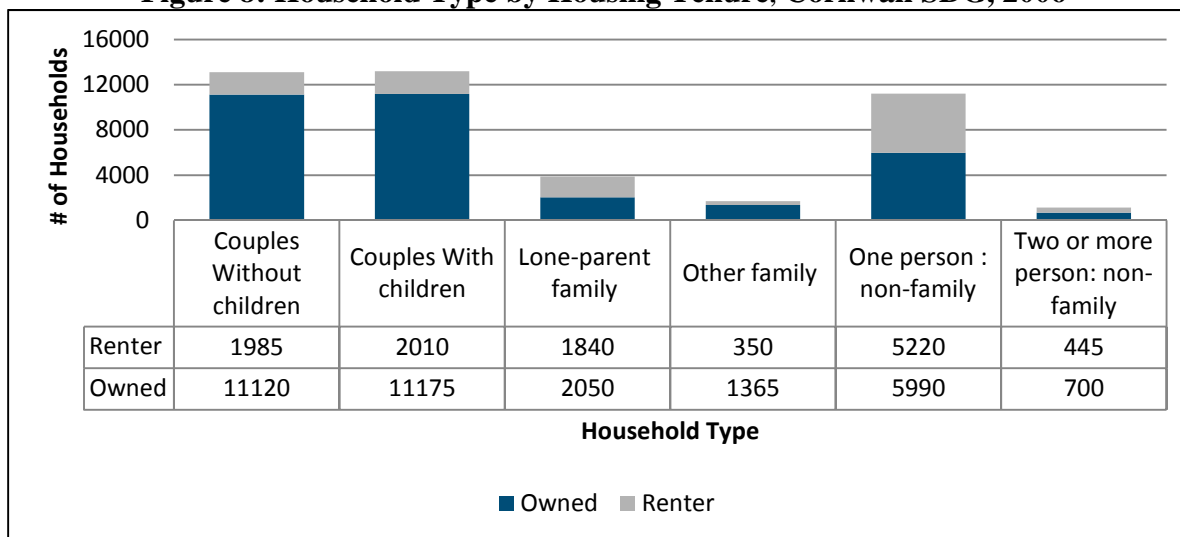
**Table 5: Household Type by Age Group of Primary Household Maintainer, Cornwall SDG**

Household Type	Age groups of primary household maintainer							
	Total	Under 25 yrs	25-34 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years and over
<b>Total - Household type</b>	<b>44,260</b>	<b>1,320</b>	<b>4,810</b>	<b>8,365</b>	<b>10,120</b>	<b>8,205</b>	<b>6,100</b>	<b>5,340</b>
<b>Family households</b>	31,895	870	3,865	7,165	7,800	5,875	3,825	2,485
One family only households	30,175	790	3,710	6,820	7,295	5,535	3,680	2,345
Couple family households	26,290	575	3,100	5,700	6,320	5,170	3,425	1,985
Without children	13,105	310	840	820	2,335	3,860	3,125	1,810
With children	13,180	265	2,260	4,880	3,985	1,315	300	175
Lone-parent family households	3,885	215	605	1,115	980	360	250	360
Other family households	1,715	80	160	345	500	345	145	140
<b>One person households</b>	12,365	445	945	1,205	2,235	2,320	2,275	2,855
One person households	11,215	325	790	1,100	2,100	2,035	2,130	2,735
Two or more person households	1,150	120	150	100	230	290	145	120

Source: HHRC Data Profile- Household Type by Age Groups of Primary Household Maintainer

Figure 8 illustrates the profile of type of household in Cornwall SDG by housing tenure. Couples and families are primary owners with a 50% homeownership rate for these households with and without children. By contrast, the largest number of renter households is one-person one person households. This is not surprising given that rental housing is generally smaller than ownership housing and therefore more suitable for one-person households. However, even for this household formation, over half are still able to afford homeownership. Over half of lone-parent families were homeowners with about 47% of these families in rental housing. Rental housing is generally more affordable than ownership, and given that one person households and lone-parent households have one income earner, they would require more affordable housing options.

**Figure 8: Household Type by Housing Tenure, Cornwall SDG, 2006**



Source: HHRC Data Profile- Household Type by Structural Type of Dwelling- Housing Tenure

Table 6 provides data for household type by structure of dwelling occupied. Single detached dwellings are the predominant form of housing for all household types, especially for couple families. One person household types had the most variation in tenure type, with 50.1% living in single detached and 20% living in apartment buildings fewer than five storeys. Although majority of lone-parent households were living in single detached houses, a little over 20% were also living in apartment structures. A very small number of households are occupying high-rise apartments.

**Table 6: Household Type by Structural Type of Dwelling, Cornwall SDG 2006**

Household Type	Single-detached house	Apartment, building that has 5 or more storeys	Movable Dwelling	Semi-detached house	Row house	Apartment, duplex	Apartment, building that has fewer than 5 storeys	Other single-attached house
<b>Total – Household Type</b>	<b>31320</b>	<b>1015</b>	<b>205</b>	<b>2520</b>	<b>1550</b>	<b>2090</b>	<b>5170</b>	<b>380</b>
Couples without children	10435	130	65	725	245	460	985	60
Couples with children	11095	20	25	620	380	415	510	115
Lone-parent family households	2090	45	30	320	555	300	520	25
Other family households	1315	0	0	175	70	55	80	15
One person households	5625	815	65	565	255	805	2920	170
Two or more person households	765	10	20	105	35	50	165	0

Source: HHRC Data Profile- Household Type by Structural Type of Dwelling- Housing Tenure

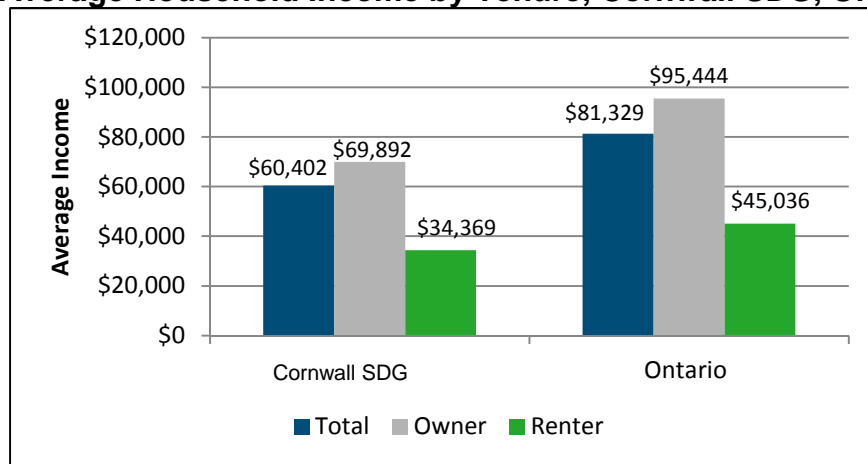
The types of structures that people reside in are somewhat dictated by the availability of dwelling types and the primary structures of dwelling in existence in Cornwall SDG.

### **3.12 Household Income**

Household income has a significant impact on the type of housing required in Cornwall SDG. An examination of household income helps to demonstrate what households can afford to spend on housing. The level of affordable housing fluctuates not just with price of housing, but with the level of income of its population. In 2006, the average household income in Cornwall SDG was \$60,402- well below the provincial average of \$81,329. The lower levels of household income may be a reflection of the impact of restructuring and decline of the manufacturing sector in Cornwall which has traditionally been the largest employer in this region. The low levels of incomes can directly affect the ability of local households to afford shelter costs.

The average household income of owners in Cornwall SDG is almost twice that of tenants. In the 2006 Census, the average homeowner income was \$69,892 and the average tenant household income was \$34,369 Figure 9. For both owners and renters there is a general need for examining the supply of decent low-rent housing.

**Figure 9: Average Household Income by Tenure, Cornwall SDG, Ontario, 2006**



Source: HHRC Data Profile- Demographic and Economic Indicators (2006 and 2011 Census)

### **3.13 Social Assistance Rates**

Table 7 (p. 20) is a list of the social assistance rates as of December 2012 (and still in effect at the time this report was produced). Included are the monthly shelter entitlements as well as the maximum total monthly entitlements of Ontario Works (OW) and Ontario Disability Support Program (ODSP).

**Table 7: Social Assistance Rates, December 2012**

Ontario Works (OW)		
Case Type	Monthly Maximum Shelter Entitlement	Total Monthly Maximum Entitlement
Single	\$376	\$606
Couple	\$590	\$1043
Single Parent & 1 Child	\$590	\$1032
Single Parent & 2 Children	\$640	\$1175
Couple & 1 Child	\$641	\$1186

Ontario Disability Support Program (ODSP)		
Case Type	Monthly Maximum Shelter Entitlement	Total Monthly Maximum Entitlement
Single	\$479	\$1075
Couple	\$753	\$1635
Single Parent & 1 Child	\$753	\$1584
Single Parent & 2 Children	\$816	\$1757
Couple & 1 Child	\$816	\$1790

Source: Income Security Advocacy Centre, Social Assistance Rate Update, December 2012

At the present time there are approximately 2,000 people receiving OW benefits and 4,000 receiving ODSP benefits.

### **3.14 Economic Indicators**

#### **3.14.1 Labor Force Activity**

SDG's economy was relatively stable over the decade between 1996 and 2006. Table 8 provides an overview of trends in the SDG workforce. As the table indicates, after remaining stable between 1996 and 2001 the workforce grew just under 3 percent between 2001 and 2006. However, with the changes in the population over the years, there was a slight redistribution of the workforce out of Cornwall and into the remaining municipalities.

**Table 8: Total Work Force by Municipality, Cornwall SDG, 1996-2006**

Municipality	1996		2001		2006	
	Total	% Dist.	Total	% Dist.	Total	% Dist.
Cornwall	21,610	40.1%	20,595	38.3%	20,755	37.6%
North Stormont	3,510	6.5%	3,585	6.7%	3,875	7.0%
South Stormont	6,070	11.3%	6,270	11.7%	6,660	12.1%
North Dundas	5,650	10.5%	6,090	11.3%	6,185	11.2%
South Dundas	5,460	10.1%	5,380	10.0%	5,325	9.6%
North Glengarry	5,085	9.4%	5,030	9.4%	5,520	10.0%
South Glengarry	6,455	12.0%	6,845	12.7%	6,925	12.5%
<b>SDG Total</b>	<b>53,840</b>	<b>100.0%</b>	<b>53,795</b>	<b>100.0%</b>	<b>55,245</b>	<b>100.0%</b>

Source: Statistics Canada, Census of Canada 1996, 2001, 2006

While the decade recorded the gradual slowdown and eventual closure of one of the dominant employers in the City of Cornwall, a number of new operations opened up or existing employers increased employment. The City of Cornwall's economy is much more diverse.

Cornwall is home to three of Canada's most significant logistics operations. SCM Canada (Wal-Mart), Shoppers Drug Mart and Eleven Points (Target) operate massive and technologically advanced distribution centres. The Benson Organization supports over 300 locations from its head office and distribution centre in Cornwall's Business Park.

Cornwall has also attracted inbound customer call support centres. These call centres, and others like them, have helped modernize the Cornwall workforce by bringing new computer and customer service skills. Cornwall's manufacturing sector also remains an important economic contributor.

The health and diversity of the Cornwall economy as well as the County's economy and broader regional economy will all exert an influence on the housing outlook by location and choice of housing type and, as a result, the local distribution of growth.

*(Source: Population and Growth Projections, United Counties of Stormont, Dundas and Glengarry, HEMSON Consulting Inc., January 2013)*

**Table 9: Employment by Sector, Cornwall SDG**

Company	Employees
Agriculture, forestry, fishing and hunting	2,275
Mining, quarrying, and oil and gas extraction	110
Utilities	420
Construction	4,330
Manufacturing	6,375
Wholesale trade	2,175
Retail trade	6,445
Transportation and warehousing	3,760
Information and cultural industries	760
Finance and insurance	1,465
Real estate and rental and leasing	745
Professional, scientific and technical services	2,025
Management of companies and enterprises	55
Administrative and support, waste management and remediation services	3,225
Educational services	3,290
Health care and social assistance	6,550
Arts, entertainment and recreation	990
Accommodation and food services	2,830
Other services (except public administration)	2,465
Public administration	4,075

Source: National Household Survey, Stormont, Dundas and Glengarry, UC, Ontario, 2011

### **3.14.2 Unemployment Rates**

Cornwall SDG's unemployment rate in 1996 was high at 10.5%, decreasing significantly in the Census periods of 2001 and 2006, at 6.2% and 6.1% respectively. Cornwall SDG's 2006 unemployment rate is lower than Ontario's rate of 6.4% in the same year. The historic high level of unemployment rates is due to the closure of several large industrial employers.

**Table 10: Unemployment Rate, Cornwall SDG, 1996-2011**

<b>Financial Indicators</b>	<b>1996</b>	<b>2001</b>	<b>2006</b>	<b>2011</b>
Unemployment Rate	10.5%	6.2%	6.1%	6.9%

Source: Statistics Canada, Census Data 1996, 2001, 2006

An increased unemployment rate could weaken housing sales as a result of lower household income, which could result in changes in housing prices. Cornwall SDG's economy is growing and is getting more diverse with its logistics and distribution operations. In addition, the region has attracted inbound customer support call centers. Continued growth in the manufacturing sector and other operations broadens the employment base and increases employment opportunities. In fact as reported, the broader economic base of Cornwall SDG and their attraction of leading edge technologies will likely result in a more stable work force and a great demand for housing.

## 4.0 Official Plans & Current Housing Picture

### 4.1 The City of Cornwall and the United Counties of SDG and Official Plans

It is one of the principal functions of any level of Government to ensure that adequate housing (quantity and quality) is provided to meet the diverse needs and demands of the population and that suitable residential living environments are provided and maintained. Housing represents the predominant land use in almost any municipality and is of concern to the entire population. Housing constitutes an important component of the local economy and represents a major factor in the attraction of new economic development to the Municipality.



The major goals of the City of Cornwall Official Plan with respect to housing are to:

- Satisfy the diverse housing needs of the various income groups and lifestyles within the population and provide a reasonable choice of housing type, location and tenure.
- Encourage attractive, well designed and innovative residential subdivisions and housing projects.
- Ensure that all residential development is suitably located and that future medium and high density housing projects are developed at a high standard of site development and design.
- Encourage the conservation and rehabilitation of structurally sound older housing stock and protect and upgrade older, stable residential neighbourhoods.
- Prevent the wholesale or indiscriminate redevelopment of older neighbourhoods and achieve a balance between conservation and redevelopment.
- Make use of Government housing programs wherever appropriate.
- Endeavor to maintain/achieve a ten (10) year supply of land for Residential development. In addition, a three (3) year supply of draft approved lots should be maintained/achieved.

The United Counties of Stormont, Dundas and Glengarry Official Plan outlines five main objectives with respect to housing:

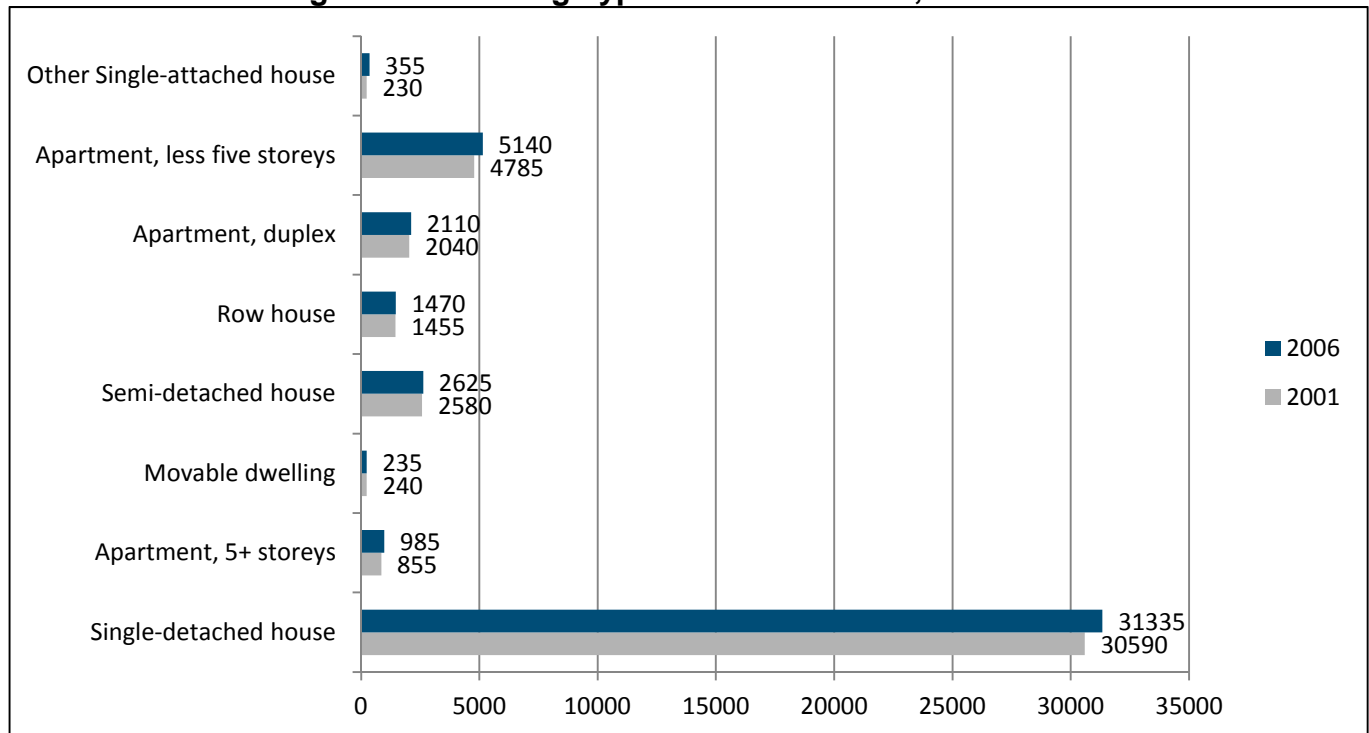
- Land supply for housing and affordability.  
Local Municipalities shall maintain a ten year supply of land available for new residential development and at least a three year supply of residential units in serviced areas in draft approved or registered plan of subdivision. Local Municipalities shall make provision for a range of housing types and densities that are appropriate for meeting the housing needs of the small settlement areas and the rural area that characterize the United Counties.
- Garden suites.  
Garden suites may be permitted as a one-unit detached portable self-contained residential structure that is accessory to and separated from an existing permitted residential dwelling (on the same lot). Garden suites are intended primarily as a home for family members who are senior citizens but may also be used to accommodate persons with disabilities.
- Apartments-in-houses  
Local Municipalities may make provision for accessory apartments in houses, as a secondary use to the principle dwelling, as a means of meeting particular shelter needs for residents (e.g. new entrants to the housing market, as an alternative to a second dwelling on a lot, seniors ('granny-flat') or for persons with special needs).
- Mobile home development, park model dwellings  
Local Municipalities may provide (or may prohibit) mobile homes or park model dwellings in a subdivision or in a park setting under single management.
- Group homes:  
Provision shall be made by Local Municipalities to permit group homes in all residential districts. Provision may also be made to locate such facilities in mixed-use areas. Local Municipalities may establish a registry for group homes and may govern separation distances between group homes.

Note: Both jurisdictions permit secondary suites, as encouraged by the Provincial Policy statement.

## **4.2 Summary of Housing Stock**

As identified and demonstrated in Figure 10 (p. 25), in 2006 the majority of Cornwall SDG's occupied housing stock was single-detached dwellings which comprises 70.7% of all occupied dwellings (31,335) in the area. Given the rural low density nature of most of Cornwall SDG, the high level of single-detached housing units are not surprising. The apartments represent 18.6% of all housing - 11.6% in low-rise buildings, 4.7% in duplexes and 2.2% in high-rise buildings. Each of the following account for approximately less than 10% of the stock: semi-detached homes (5.9%), row houses (3.3%) and moveable dwellings (0.5%).

**Figure 10: Housing Type in Cornwall SDG, 2001- 2006**



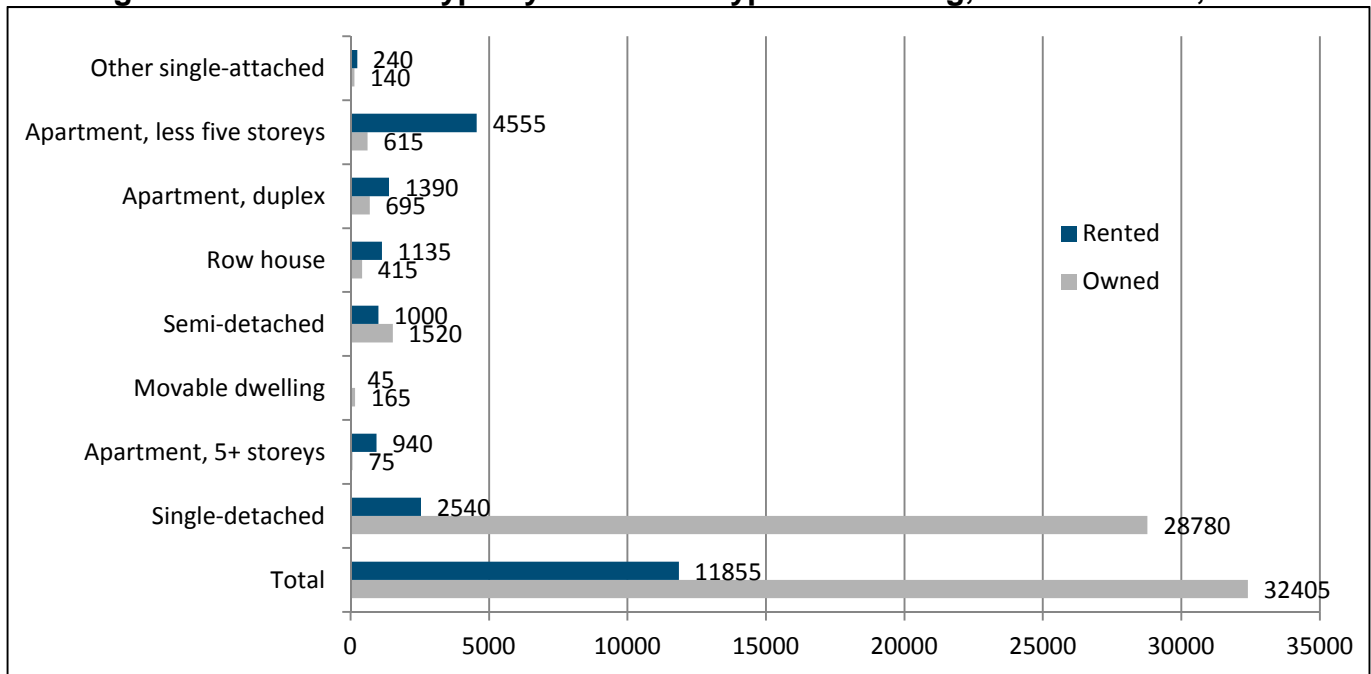
Source: HHRC Data Profile- Household Type by Structural Type of Dwelling and Tenure and additional 2001 comparative data from Statistics Canada

Noteworthy is that since 2001 a total of 1,480 additional occupied dwellings have been added to the housing market. Of these additional dwellings 50.3% (745) have been single-detached homes, 37.5% (555) apartment dwellings, 8% (125) other single-attached houses, and a smaller number of additional semi-detached houses (3%, 45) and row houses (1%, 15). The increase in apartment dwelling occupation suggests that it may be a growing option for Cornwall SDG residents. Of the apartment dwellings added to the stock a large majority (63.9%) have been buildings less than five storeys, 23.4% high-rise apartments, and 12.6% apartment duplexes.

The trend in the increase of single-detached dwelling production is consistent with historical patterns in Cornwall SDG. However the increasing growth in other structural types of dwellings suggests purposeful diversification is underway based on the needs of the population. Given that the number of persons per household is shrinking and many seniors will be looking to downsize, there will be an increasing demand for smaller housing forms such as apartments and row housing. Presently, it seems that there is an oversupply of single-detached dwellings and an anticipated reduced demand in the future due to an aging population.

About 32,405 dwelling units in Cornwall SDG are owned representing 73% of all dwelling units. On the other hand, 26.7% of all housing units or 11,855 units are rented. Figure 11 (p. 26) shows the distribution by housing tenure and structural type of dwelling. Indicative is that the most predominant form of owned dwellings are single-detached units (89%, 28,780). In terms of other ownership types, condominiums may be a growing form of a housing option, as more seniors pursue a maintenance-free lifestyle and lower operating costs. The one form of diversification in the housing stock which is noticeably not occurring is more owner families living in apartment buildings.

**Figure 11: Household Type by Structural Type of Dwelling, Cornwall SDG, 2006**



Source: HHRC Data Profile- Household Type by Structural Type of Dwelling and Tenure

### **4.3 Homeownership - Private**

According to the 2006 Census, for the existing home market the average value of owned dwellings was \$159,301. A further source of information on the cost of existing ownership housing comes from the Multiple Listing Service (MLS). Table 11 identifies the average MLS price of resale ownership units between 2007 and 2011. The prices have incrementally risen from \$143,755 in 2007 to \$160,771. Based on the data about new listings and number of units sold - about 50% of the houses listed each year have been sold. While data on the price range of the sold units is not available to assess household affordability, we can speculate that for the rest of the dwellings not sold by each time period may have to do with the age and health of the structures. In addition, households may prefer to purchase brand new houses as reflected in Table 12 (p. 27).

**Table 11: Existing Home (Resale Market), Cornwall SDG, 2007-2011**

Existing Home (Resale) Market	2007	2008	2009	2010	2011
No. of Units Sold	1578	1417	1507	1413	1399
MLS Average Price (\$)	\$143,755	\$145,476	\$149,602	\$156,832	\$160,771
New Listings	2705	2794	2783	2833	2731
Average Value of Owned Dwellings (2006 census)	\$159,301	\$159,301	\$159,301	\$159,301	\$159,301

Source: Canadian Real Estate Association (CREA) / CMHC Custom run data

Source: HHRC Data Profile- Existing Home Market

Table 12 (p. 27), provides an indication of the market trends for new home prices. For each year 2007 to 2011, the data shows that new homes are selling primarily in the ranges of \$175,000 to \$199,999 and \$200,000 to \$299,999. Notable is that there have been fluctuations in the average new home price each year. For example, in 2007 the average new home price was \$200,933 with a decline in 2009 to \$185,170 but this increased significantly in 2011 to \$230,946, even though there were very few homes sold at the higher price range of over \$400,000.

**Table 12: New Home Sales by Price Range, Cornwall SDG, 2007-2011**

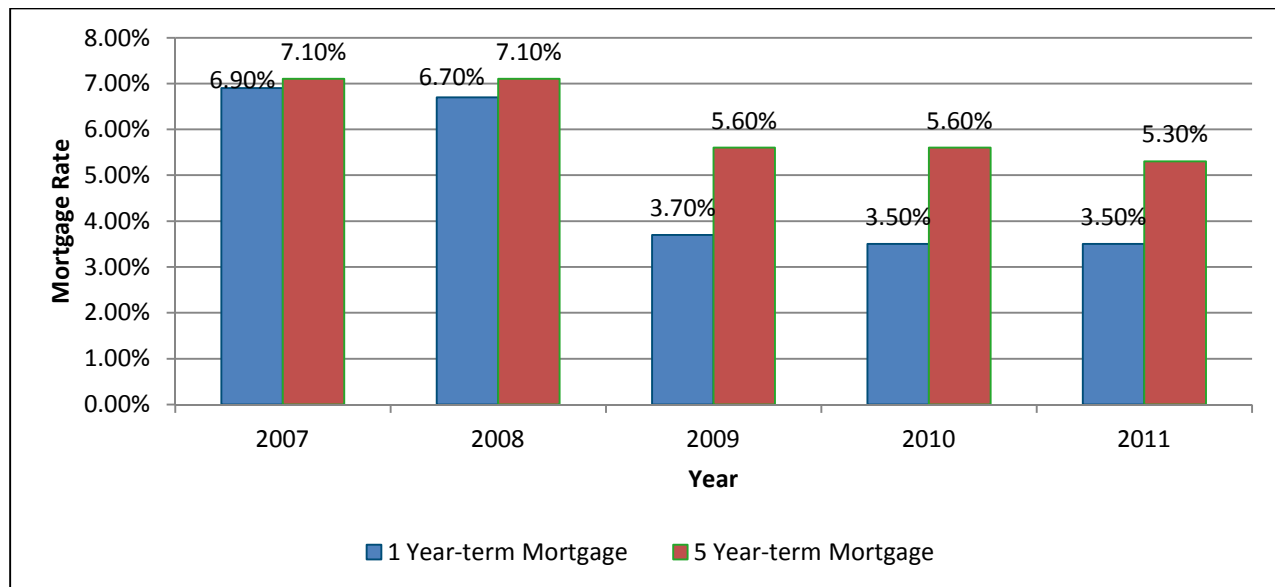
New Home Market	2007	2008	2009	2010	2011
Less than \$175,000	26	20	19	5	0
\$175,000 – \$199,999	19	18	11	22	5
\$200,000 - \$299,999	18	36	12	14	11
\$300,000 - \$399,999	9	19	6	3	5
\$400,000 - \$499,999	2	2	1	0	0
\$500,000+	3	4	2	0	1

Source: CMHC custom run data

Source: HHRC Data Profile- New Home Market

The provincial historical residential mortgage lending rates for one-year mortgage and five-year mortgages between 2007 and 2011 Figure 12, demonstrates that these rates have declined significantly over time. These rates have been below 8.0% for five years consecutively, which may have resulted in a significant number of households in Cornwall SDG becoming first-time homeowners during this period, and opting for newer houses.

**Figure 12: Bank of Canada Average Residential Mortgage Lending Rates (One and Five Year Rates of Each Year), Ontario 2007-2011**



Source: HHRC Data Profile- Period of Construction by Condition of Dwelling

In comparison, the majority of rental units are in apartment buildings, especially in low-rise buildings (less than 5 storeys) which account for 38.4% of all renters. Renters are also notable in single-detached homes (21.4%, 2540), apartment duplexes (11.7%, 1,390), row houses (9.5%, 1,135), semi-detached housing (8.4%, 1000) and high-rise apartments (7.9%).

Rental demand will continue to grow over the next several years. While the housing stock in Cornwall SDG historically was dominated by single-family and semi-detached housing there have been significant increases in the number of apartment units and condo units, as part of a phased comprehensive redevelopment initiative in this region.

## 4.4 Rental Housing

As noted earlier, the rental housing market in Cornwall SDG is primarily contained to apartments less than 5 storeys and single-detached housing. Also highlighted is the declining rental housing production. Declining rental housing could be related to a host of factors, including small local market, risky economic conditions, and a limited construction industry, which could present challenges for new rental housing development.

*The average monthly rent for a 2-bedroom unit in Cornwall SDG is \$700. This is the FIFTH lowest average rent in Ontario.*  
CMHC Rental Market Survey, October 2011

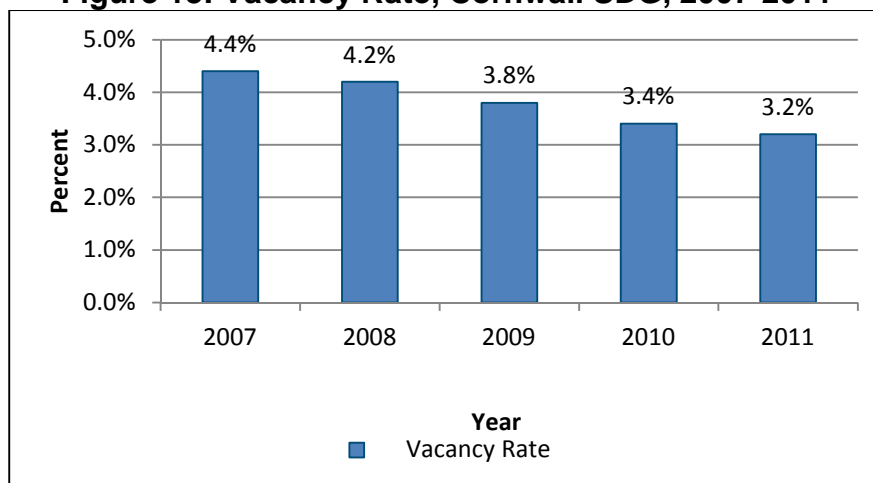
The arrival of several new employers who pay moderate wages has also increased the demand for rental housing units, and thus the rental market has been tighter recently. Cornwall & District Real Estate Board indicates that this has had a double impact:

1. The market has increased for re-sale rental buildings including duplexes, triplexes, small and medium multi-residential complexes;
2. Competition has increased for low to moderate income renters who are seeking accommodation in a market with less than 3% vacancy rate.

An analysis of the vacancy rates of rental housing in Cornwall SDG can help to inform housing need, Figure 13. Rental vacancy rates collected by CMHC measure the percent of all apartment units that are vacant and available for rent. Low vacancy rates typically mean that households will have greater difficulty finding a place to rent. They may also lead to increases in rents, as more households seek to occupy a smaller pool of rental units. Generally speaking a healthy vacancy rate to maintain is around 3%. This is an indication of a balanced rental housing market.

The vacancy rate for Cornwall SDG as illustrated in Figure 13, has fluctuated from 4.4% in 2007 to 3.2% in 2011. Despite the growth in population, the data for 2011 suggests that Cornwall SDG's vacancy rate is a healthy balanced rental market (CMHC). The data for the previous years is indicative of marginal surplus of rental units; however, the decrease in vacancy rates suggests that there is a growing demand for rental units.

**Figure 13: Vacancy Rate, Cornwall SDG, 2007-2011**



Source: HHRC Data Profile- Rental Market Indicators

\*A healthy rental market is defined as having a 3% vacancy rate.

The availability of rental housing units impacts a community's population in different ways, but is especially important to lower income households where rental housing is the majority of an area's affordable housing. The availability of rental housing can also affect an area's ability to attract moderate income persons due to a lack of housing options. Some communities in Cornwall SDG are seeing an increase in number of households with the increase in economic development. Cornwall SDG must consider sufficient housing options for their employee base.

According to the CMHC, the average monthly rent for all bedroom types was \$663 in 2011. Average rents have remained relatively stable over recent years, although with slight increases yearly as shown in Table 13. From 2007 to 2011 the average rents for all bedroom types increased by 8.1%. By bedroom type for the same time span the average rents for bachelor, 1 bedroom, 2 bedroom and 3 bedroom have risen annually by 10.4%, 9.2%, 7.5% and 7.5% respectively.

**Table 13: Average Monthly Rents, Cornwall SDG, 2007 to 2011**

Average Monthly Rent	2007	2008	2009	2010	2011
All Bedroom Types	\$613	\$621	\$634	\$646	\$663
Bachelor	\$468	\$475	\$495	\$504	\$517
1 Bedroom	\$542	\$553	\$561	\$572	\$592
2 Bedroom	\$651	\$657	\$675	\$689	\$700
3 Bedroom	\$686	\$692	\$725	\$714	\$738

Source: HHRC Data Profile- Rental Market Indicators

## **4.5 Age of Housing Stock**

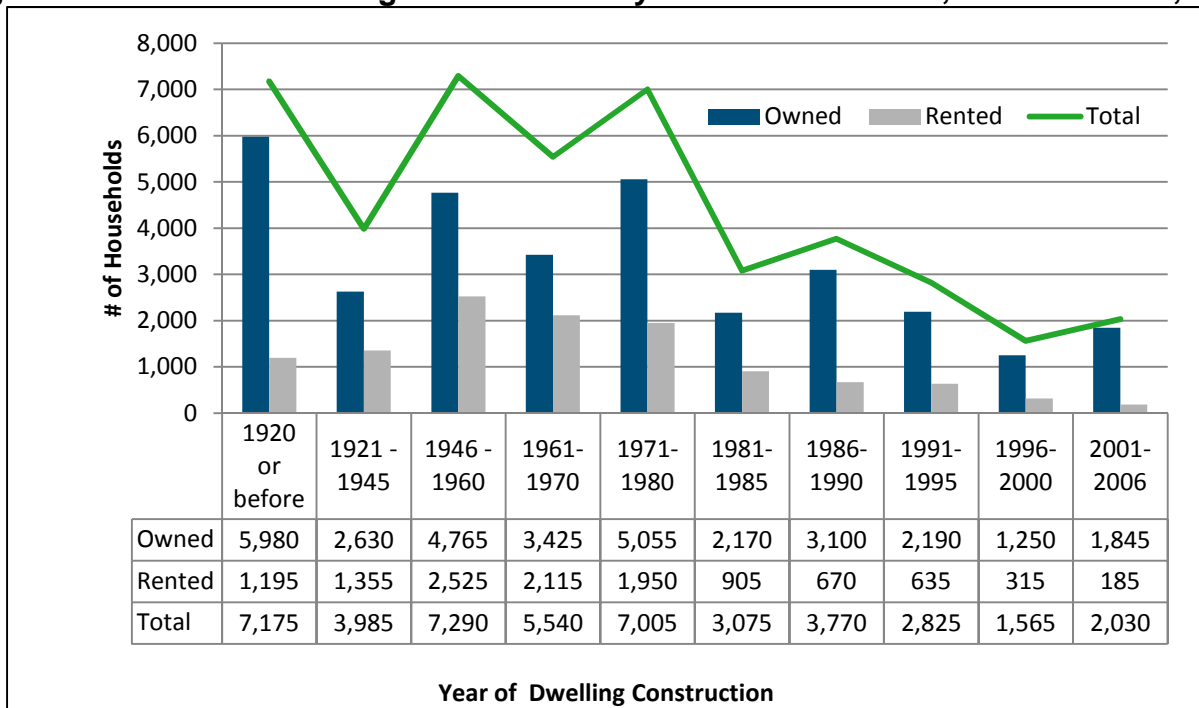
Majority (70%) of the housing stock in Cornwall SDG is over 30 years old. The construction of dwellings has decreased rapidly since the 1980s. Figure 14 (p. 30) illustrates the period of dwelling construction by housing tenure. About 25% (11,160) of the existing housing units in Cornwall SDG were built prior to 1946.

Figure 14 (p. 30) demonstrates the age of the stock by tenure. Most (77.1%) of the rental stock in Cornwall SDG was built prior to the 1980s, 55.6% constructed between 1946 and the 1980s and 21.5% of dwellings built prior to 1946. The rental stock is clearly aging and of significance is the rapid decline since the 1980s of the construction of new rental housing. With the bulk of the rental stock aged and the slow growth of rental production, it can result in poor quality housing with high vacancies. Cornwall SDG needs to consider strategies for preserving the rental stock as the growing economy will create an increased demand for rental housing.

The economic reality is that most rental housing is not financially viable without some form of government assistance such as capital loans/grants, financing assistance, ongoing operating subsidies, or waiving of fees/charges. Without this type of government assistance, neither the private sector nor the not-for-profit sector is inclined to build rental housing because the revenue generated by the rents will not cover the costs to develop, finance, construct and operate the buildings.

In contrast, the ownership housing stock was constructed primarily between 1946 and the 1980s, about 40% of the homeownership stock. The data shows that about 18.5% (5,980) was built in the 1920s and earlier. Less than 10% of the ownership stock is 15 years and younger. This suggests that new ownership housing production has taken place but only to a limited extent while much of the supply of this housing stock has aged.

**Figure 14: Period of Dwelling Construction by Household Tenure, Cornwall SDG, 2006**



Source: HHRC Data Profile- Period of Construction by Condition of Dwelling

An aging housing stock poses problems for homeowners and renters with a lack of means to maintain them. With an increase in dwelling age often comes an increase in repairs and potential energy efficiency challenges. This can be exacerbated by an already aging population who will face difficulties maintaining their older dwellings, which could lead to the deterioration and neglect of their units.

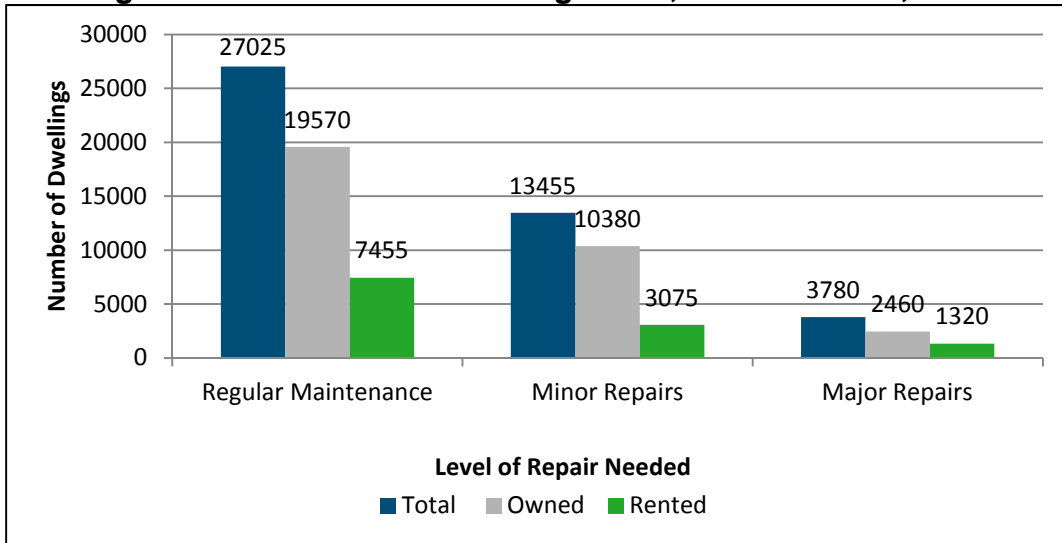
On the positive side, older dwellings often tend to be more affordable than newer homes built at higher cost. This is evident in the wide range of resale homes available across the area at relatively affordable prices. Thus, it is important that this stock be maintained, especially to help young families looking for affordable home ownership alternatives.

#### **4.6 Condition of Dwelling**

As shown in Figure 15 (p. 31), in 2006 apart from regular maintenance about 39% of the housing stock in Cornwall SDG required attentive maintenance and repairs with 8.5% (3,780) requiring major work and 30.3% (13,455) of households reporting that their dwelling requires minor repairs. The condition of the housing stock data is reported in the 2006 Census. These figures are self-reported from household Census returns and are not the result of detailed inspection of the units.

Based on the data it suggests that the majority (61%, or 27,025 units) of Cornwall SDG’s housing stock is in good condition requiring only regular maintenance. Despite this, the age of the housing stock highlights that the need for housing repair will increase rapidly over the next few years. The majority of the dwellings that are in need of major repair are much older - built prior to the 1970s. Of the dwellings (3,780) requiring major repairs, 77% of these units were constructed prior to 1971. It is not surprising that an aging stock would require significant repairs and maintenance.

**Figure 15: Condition of Housing Stock, Cornwall SDG, 2006**



Source: HHRC Data Profile- Period of Construction by Condition of Dwelling

Based on the data, it seems that both the rental and ownership stock is in good condition, with 62.8% (7,455) of rental housing and 60.3% (19,570) of ownership housing needing only regular maintenance. About 32% of both the rental and 26% of ownership stock require only minor repairs. Of Cornwall SDG's rental units 11.1% (1,320) and 7.5% (2,460) of ownership dwellings reported requiring major repairs. For both housing tenures dwellings requiring major repairs were built more than 40 years ago.

As Cornwall SDG's rental stock ages, combined with little new supply of rental housing on the horizon, attention must be paid to preserving and maintaining both existing rental and ownership units to ensure they remain in livable condition. Repair and maintenance costs place a particular burden on low-income households and seniors' households on fixed incomes. As noted previously, older dwellings, in fact, do play an important role in providing low cost accommodation for local residents. Nevertheless, the creation of more up-to-date and adequate units affordable by persons of modest income is a more desirable solution to meeting the needs than relying heavily on a stock of aging dwellings.

## 5.0 Social and Affordable Housing

### 5.1 Social and Affordable Housing

Social housing is generally considered to be public housing or not-for-profit housing, and includes rent supplement. This type of housing serves low to moderate income households and is among one of the only housing options for low income households in Cornwall SDG.

According to Service Manager Annual Information Returns (SMAIR), Cornwall SDG has a total stock of 2,095 social housing units which is about 17.6% of entire rental housing supply in the service area. Table 14 illustrates social housing units by program type and the number of units. Most of these units are rent-geared-to income, based on 30% of household income. Approximately 40% of the social housing stock is public housing projects developed primarily in the 1960s and 1970s under the former Public Housing Program. Another 19% of the subsidized stock is Provincially Reformed projects.

**Table 14: Social Housing Portfolio, Cornwall SDG, 2007-2011**

Social Housing Units by Type	2007	2008	2009	2010	2011
- Public Housing	1008	1008	1008	1005	1005
- Rent Supplement	323	309	309	323	319
- Section 95 – PNP	0	0	0	0	0
- Section 95 – MNP	105	105	105	105	105
- Provincially Reformed	533	533	533	533	533
- Others	307	133	133	133	133
<b>TOTAL</b>	<b>2276</b>	<b>2083</b>	<b>2088</b>	<b>2099</b>	<b>2095</b>

Source: Service Manager Annual Information Returns (SMAIR)  
Source: HHRC Data Profile- Social Housing Stock

The City of Cornwall's social and affordable housing portfolio consists of 1,969 rent-geared-to-income units operated by 11 separate Housing Providers in 34 buildings and 76 affordable housing units in 4 buildings developed by two Social Housing Providers. A breakdown of the portfolio can be seen in Figure 16 (p. 34).

**Table 15: Breakdown of Social Housing Portfolio, Cornwall SDG**

Type	Rent Geared-to-Income Units			Affordable Housing Units		
	City Units	County Units	Total	City Units	County Units	Total
Senior	623	412	1,035	3	21	24
Family	904	30	934	32	20	52
	Grand Total		1,969	Grand Total		76



*Nationview, 25 Senior Units, Chesterville*



*Sydney & Lourdes, 35 Family Units, Cornwall*



*Glenview Heights, 125 Family Units , Cornwall*



*Royal Oaks Co-Operative, 70 Family Units, Cornwall*



*Le Foyer, 30 Senior Units, Alexandria*



*540 Adolphus, 105 Senior Units, Cornwall*



*Logement Marguerite d'Youville,  
65 Family Units, Cornwall*



*Park Drive Villa, 34 Senior Units, Williamsburg*

## **5.2 Social Housing Providers**

The Social Housing Division is responsible for the administration of the Social Housing portfolio for the City of Cornwall and the United Counties of Stormont, Dundas and Glengarry. As Service Manager the Social Housing Division is accountable for the administration of all separately incorporated Non-Profit and Co-Op housing providers, each governed by an independent Board of Directors. The day to day management of these projects remain with the individual Providers and their respective Boards.

The City of Cornwall, as Service Manager for Cornwall SDG is designated as a bilingual service area and delivers services as per the *French Language Service Act*. Nous offrons nos services en Français et en Anglais conformément à *la Loi sur les services en français*.

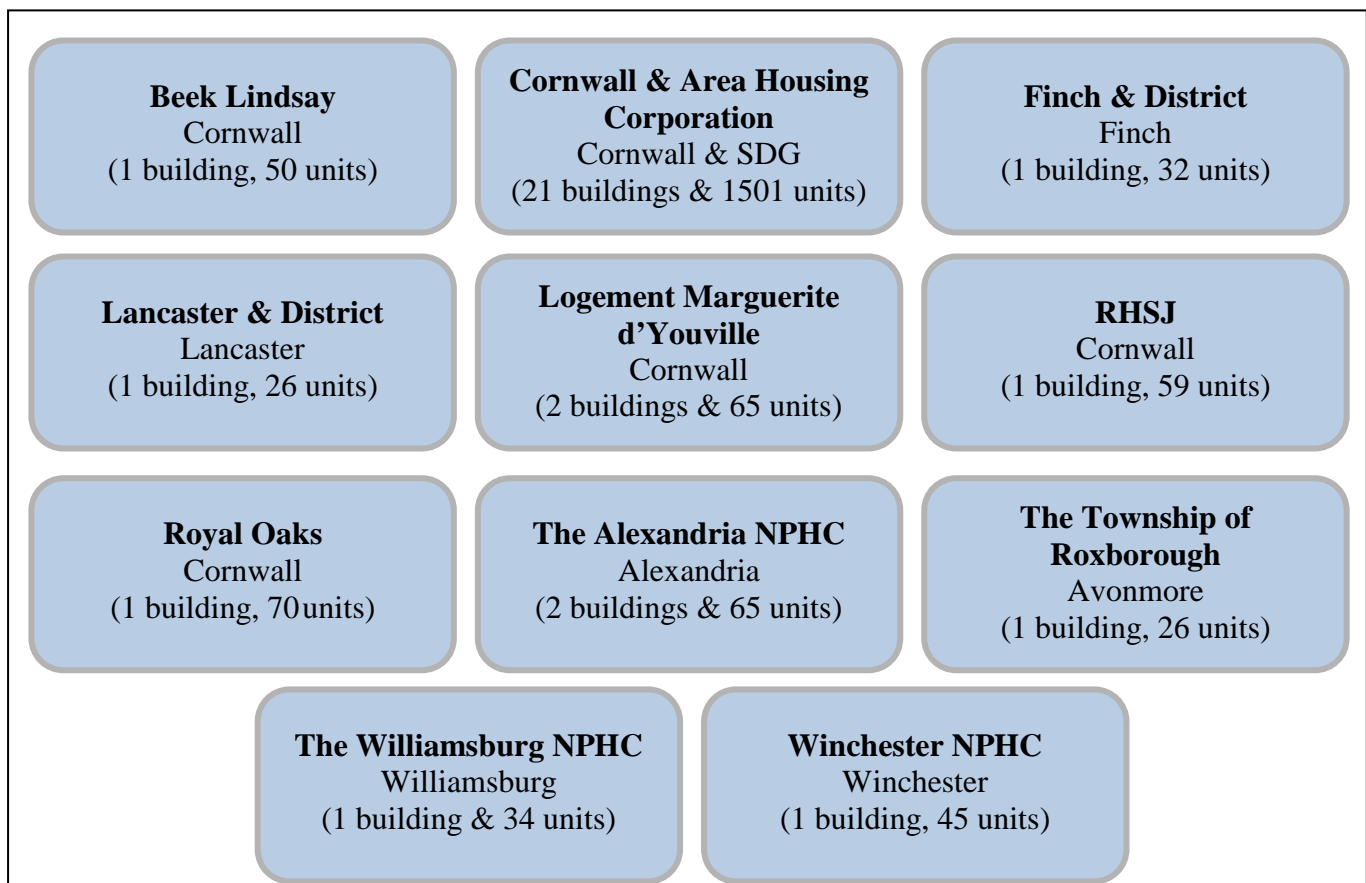
### **Key Legislation & Regulations:**

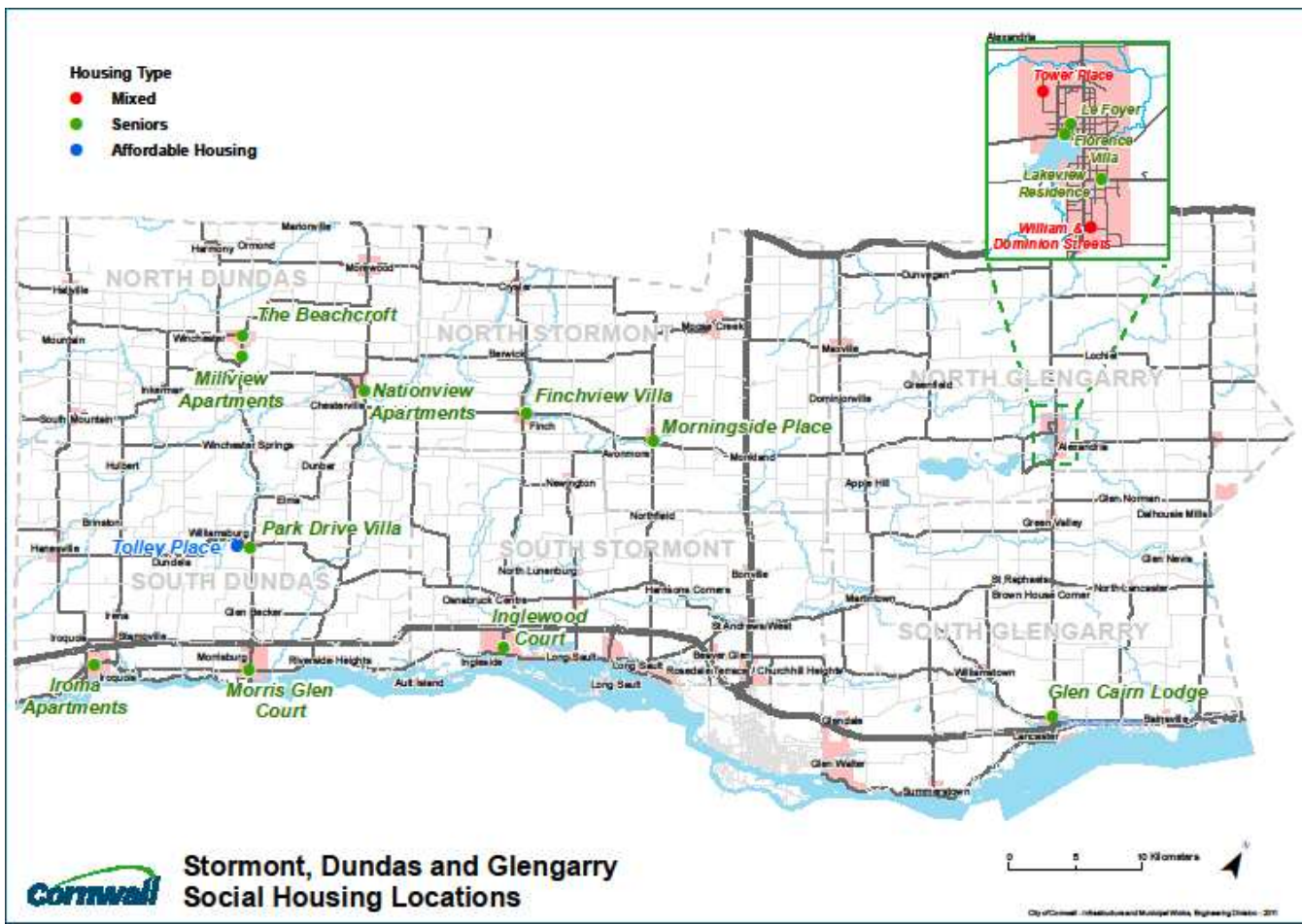
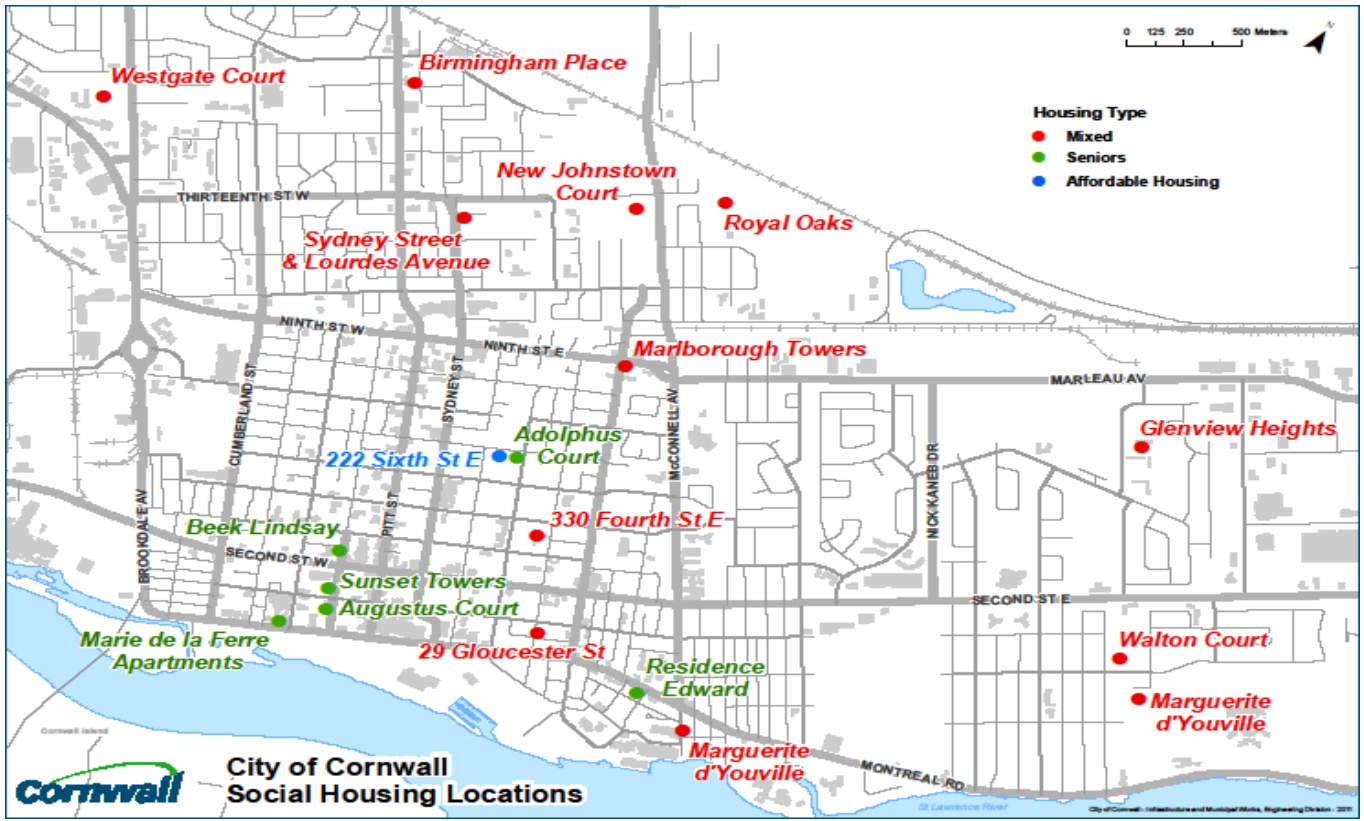
The Service Manager is governed by the *Housing Services Act, 2011* and formerly the *Social Housing Reform Act, 2000 (SHRA)* and its regulations.

The Housing Providers are governed by the *Residential Tenancy Act, 2006 (RTA)* formerly the *Tenant Protection Act (TPA)*.

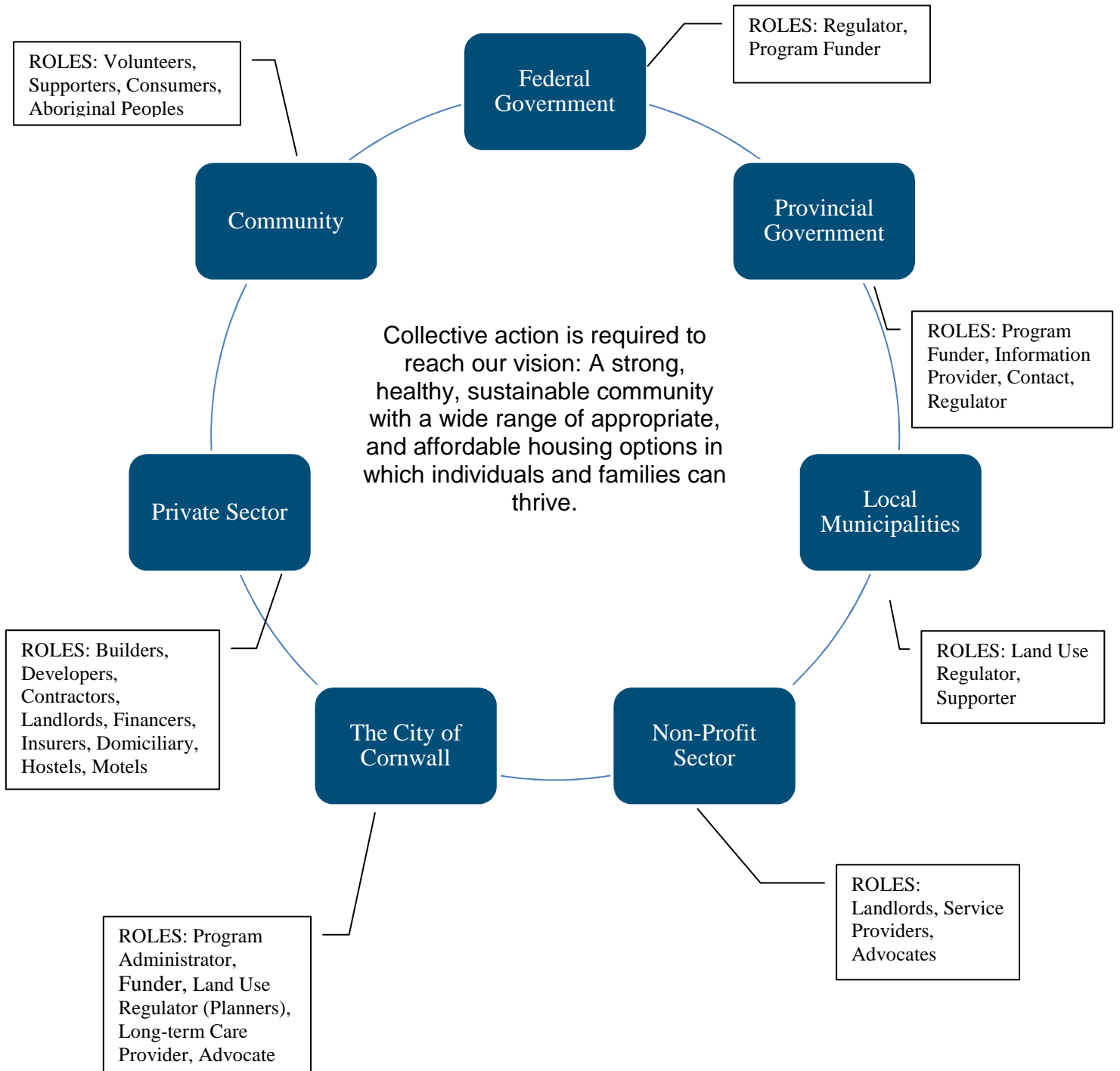
Housing Providers must also comply with a number of additional statutes including the *Accessibility for Ontarians with Disabilities Act (AODA)*, *Ontario Human Rights Code (OHRC)*, *Occupational Health & Safety Act (OHSA)*, *Ontario Fire and Building Codes and applicable Municipal By-laws*.

**Figure 16: Non-Profit and Co-Op Housing Providers in Cornwall SDG**





## 6.0 Supports and Community Partners



## 6.1 Community Partnerships

The City of Cornwall and the United Counties of Stormont, Dundas and Glengarry have developed excellent working relationships between Social Housing Providers, and Canadian Red Cross, whose program funding now flows through the Community Care Access Centre. Capital development of fully modified units for persons with disabilities has taken a variety of forms over the past several years. Initially, a major renovation occurred in a Public Housing building. Two bedroom units were completely modified into one-bedroom accessible units, including large barrier-free washrooms, lowered counters & electrical services, and remote control door openers. At the same time program funding which was supporting ten individual clients in their parents' homes through the Integrated Homemaker Program was pooled to enable 24/7 PSW staffing on-site. Clients/residents are able to contact workers through pagers for an immediate response, and assistance with Activities of Daily Living is regularly scheduled to support those leaving for work or other appointments.

The initial partnership was with Ministry of Community & Social Services, who provided one-time capital funding. The Housing Provider timed other capital work such as installation of new windows (lower to accommodate those in wheelchairs), creation of a driveway turnaround for Handi-Transit vehicles, modification of laundry rooms with front-loading equipment, and installation of hallway handrails to coincide with the renovations within individual units. The ongoing funding for programming now flows through Ministry of Health and Long-Term Care (MHLTC), and the Canadian Red Cross is the Service Agency which provides staff to support these clients.

*"If I didn't have this program, I would have to look at possible placement in a nursing home or have to do with minimal services being provided for my care. Would have to be more dependent on my family member. Not sure how I could manager without the service, again I would have to stay on my own and suffer thru it"*

Comments from a tenant at 330 Fourth St.

The success of this partnership has been outstanding. The Housing Provider confirms eligibility for Rent Geared-to-Income (RGI), and the Community Care Access Centre (CCAC)/Red Cross determines eligibility for programming supports. Although turnover has been very low, it's important to consider the level of care required for each new applicant to ensure that total staffing/funding is adequate within the annual funding envelope of MOHLTC. The target group for the initial project was young adults who were still living with their parents, and receiving supports there. Serious concerns had been expressed by these families that there would be nowhere for these individuals to go, once the parents were no longer able to care for them. It was also recognized that Nursing Homes designed for seniors and those with much more severe disabilities were not appropriate. Feedback has been extremely positive -- residents are proud to have "their own" places, and they enjoy the independence this arrangement has given them.

Other partnerships exist between the Housing Providers who have built under the Canada-Ontario Affordable Housing Plan and various agencies:

- 15 Edward Street - three units of fully modified supportive housing for persons with physical disabilities. Red Cross provides supports through the Ministry of Health.
- 222 Sixth Street – 32 units, two are designated as Supportive - Dual Diagnosis. Red Cross provides the services.
- 43 Dickinson Drive, Ingleside - 21 units identified for seniors, 2 units designated for Persons with Disabilities.
- Williamsburg Non-Profit Housing Corporation – 20 senior units, 2 units designated for Victims of Domestic Violence. Agreement in place with Naomi's Shelter.

Kinsmen Community Residence has units at Logement Marguerite d'Youville, a housing provider with 65 family units. They offer an enhanced quality of life to adults with developmental challenges by providing the opportunity to learn and practice independent living skills and by increasing their participation and involvement in their community. The agency is sponsored by the Kinsmen Club of Cornwall and funded in part by the Ontario Ministry of Community & Social Services. Their slogan is: "Equality and Inclusion for Individuals with Developmental Challenges."

Williamsburg Non-Profit Housing Corporation has two group homes. They are funded by Community Living Dundas and Glengarry. One group home is for persons with developmental delays and the other is for persons who are dually diagnosed.

Accessibility Upgrades: Have included elevators, vertical lifts, handrails, automatic door openers. In several cases, the MOHLTC through the Local Health Integration Network (LHIN) has provided this funding to enhance accessibility for all residents & visitors to seniors apartment buildings.

**SUPPORTING RESIDENTS TO REMAIN IN THEIR HOMES:** Cornwall SDG Social Housing Providers indicate that in most of their buildings up to 80% of residents receive at least some services through various outside agencies, including CCAC (primarily Homecare services), Meals on Wheels and more recently Seaway Valley Community Health Centre (more detailed description below). As many as 50% of those residents would not be able to remain in their homes without the supports provided by these outside services.

## **6.2 Other Services and Supports**

*The Accessibility for Ontarians with Disabilities Act, 2005 (AODA)* provides for the development of standards in order to achieve accessibility for Ontarians with disabilities with respect to goods, services, facilities accommodation, employment, buildings, structures and premises on or before January 1, 2025. The *AODA* requires all municipalities in Ontario to prepare an annual accessibility plan which must include a review of all the municipality's functions, including its bylaws, programs, procedures, practices, policies, facilities and services. The purpose of the Accessibility Plan is to improve opportunities for persons with disabilities and to provide for their involvement in the identification, removal and prevention of barriers to their full participation in the life of the City of Cornwall (The Five- Year Accessibility Plan, City of Cornwall, 2012).

Under the *AODA*, the Accessibility Plan must address the removal of at least one barrier per year. Some barriers will be easy to remove because they are straightforward and may be inexpensive or because staff has already identified them and has already begun to remove them. Other barriers may be listed as a priority because they have a broader and more critical impact than others. Still, others will be built into our long-term planning process.

## **6.3 Victims of Domestic Violence**

The City of Cornwall's Social Housing Division is responsible for the administration of the Social Housing Registry, which is the centralized wait list for the RGI properties in the City of Cornwall and the United Counties of Stormont, Dundas and Glengarry. As per the *Housing Services Act, 2011* the Social Housing Division gives Special Priority Status to eligible applicants who are fleeing domestic abuse. Registry applicants are placed on the waitlist in chronological order; however individuals with Special Priority Status are placed at the top of the list.

The Social Housing Division has an excellent relationship with the three Women shelters located in its geographical area: Maison Baldwin House, Maison Interlude House and Naomi's Family Resource Center.

As part of the consultation with the three (3) local women's shelters, the following areas of concern were identified:

- lack of safe, secure, affordable housing for victims of domestic violence (especially in Dundas County where, for example, in the Winchester/Morrisburg communities there are amenities which include medical clinics, hospital, schools, potential employers).
- shelter stays are much longer due to lack of affordable housing or the means to secure alternate suitable accommodations.
- cancellation of Community Start-Up and Maintenance Benefits is an obstacle, as the majority of the time first and last months' rent might be required.

As a result of the gaps identified by the agencies supporting victims of domestic violence A Transitional and Housing Support Program (THSP) Housing Referral Agreement has been established between the Service Manager and all agencies who support victims of domestic violence in Cornwall SDG. The following values and principles guide the agencies as they work together in the spirit of collaboration to assist abused women and their children access social housing and community supports. (Source THSP/Housing Referral Agreement, June 2007.) The values established in this document are the following:

- We believe it is a basic human right for all individuals to live their lives in an environment free of abuse. We believe in helping women and children access social housing within a confidential environment while respecting a woman's right to make her own choices.
- We believe that by choosing to work together in a spirit of collaboration, we are better positioning ourselves to respond to the needs of abused women and their children and to understanding and respecting each partner's roles, mandates and limitations.
- We believe in the value of ongoing and collaborative information sharing and education/training between the partners. As such, the Social Housing Service Manager is committed to ensuring that appropriate information continues to be disseminated to Housing providers as required. Similarly, the THSP and VAW providers are committed to ensuring that appropriate information continues to be disseminated to their employees as required.
- We believe that ongoing advocacy and education are important components to creating an abuse free society and are supportive of initiatives to influence systemic change.

### Waiting List Update for Service area (Cornwall & SDG)

**As of April 30, 2013**

<u>Household Type</u>	<u>Applicants:</u>	<u>May</u>	<u>August</u>	<u>Approximate Wait Time*</u>
Families		185	<b>164</b>	2+ years
Single/Couple (Non Senior)		252	<b>222</b>	2+ years
Seniors		<u>259</u>	<b><u>222</u></b>	12 months
Total:		693	<b>630**</b>	
		<u>(50)</u> transfers		
		643		

\*Wait varies depending on number of choices identified by applicant, and unit turnover.

\*\*Of the 630 applicants, 49 are transfers (as noted above) and 13 are overhoused – these tenants are all currently receiving rent geared-to-income subsidies.

\*\*There are 129 applications in pending status (not included in the 630) due to no reply to annual review request.

## **6.4 Mayor's Task Force on Violence Against Women and Children**

In 2008, the Mayor's Task Force on Violence Against Women and Children (MTF) was created in the City of Cornwall. The Task Force grew out of existing relationships with key organizations in the community such as The Community Action Network Against Abuse (CANAA).

*When the Mayor stands up and states affirmatively: "**Cornwall will be a City where women and children strive to live in peace.**", that means something.*

*(Source: Mayor's Task Force on Violence Against Women and Children Strategic Plan. Cornwall, Ontario)*

There is broad support for the concept of the MTF. The high profile of the MTF provides an opportunity to raise the profile of the issue through the leadership of the Mayor.

### **The Vision of Our Community**

Cornwall is an inclusive city and a caring community in which women and children who experience violence are heard, acknowledged and looked after in a loving and caring way.

#### **Mission Statement**

The Mayor's Task Force will work together as a community, using education, awareness and advocacy, to reduce the incidences of violence against women and children.

#### **Values**

1. We recognize the value of diversity and the importance of people living in harmony.
2. We are dedicated to being transparent and inclusive in all our activities
3. We believe that all members of our community have a right to a safe environment and a responsibility to foster and protect such an environment.

### **Building a Safe Community**



## **6.5 Emergency Shelter Assistance and Mental Health**

The City of Cornwall has protocols in place with the Mental Health Crisis Team, Police Services and Fire Services to place individuals in immediate crisis into temporary emergency accommodation. Through the CHPI program, funding can be provided for stays (including shelter & meals) of up to five days at a pre-authorized location. A Domiciliary Hostel operator with whom the City has an ongoing contract for beds is willing to accept clients 24 hours a day, and work with the referring agency and the City to ensure that proper follow-up is provided.

The most recent addition to this program is the establishment of a protocol by which persons undergoing outpatient Addictions Treatment through Cornwall Community Hospital are referred through a continuous intake. The Counsellors making the referral work closely with City staff and the domiciliary operator to ensure client monitoring and supervision. This protocol was introduced beginning in August 2013. Although the actual number of referrals through this specific process is expected to remain low\*, the ability to prevent homelessness for clients undergoing treatment is key to its success. Cornwall Community Hospital has recently been designated as Lead for MOHLTC new Health Links program.

\*The most common health needs of homeless people relate to alcohol and other drug dependence or mental health issues, and dual diagnosis is frequent. Observational data, trials and reviews of the literature suggest that treatment for drug dependence among homeless people must address the need for shelter. However, critical to the local debate is the knowledge that homelessness is far less prevalent in the eastern counties area than it is in larger urban centers. (*Cornwall Community Hospital data shows that this group represented 1% of clients served at the Withdrawal Management Centre in 2011/12*).

## **6.6 Youth**

The City of Cornwall, through the Social & Housing Services Department, collaborates with numerous agencies that provide programs and services to youth (who are already mutual clients, or may be referred to various housing-related programs):

- Big Brothers Big Sisters
- Children's Aid Society
- Youth Justice
- TR Leger (Alternative School with campuses in Cornwall & throughout SDG)
- Victim Services of SDG
- Boys and Girls Club (Grades 7 to 12)
- SDG Community Futures - Youth Employment Program
- Youth Advisory Council; City of Cornwall
- Counselling and Support Services of SDG
- Local Immigrant Partnership
- Youth Centre - GIAG - Glengarry Interagency Group
- Tri County Literacy
- St. Matthew's (Catholic Alternative School Grades 9 to 12)
- Cornwall Youth Residence (formerly Laurencrest)
- Job Zone d'emploi -- Youth Employment Program
- Service Canada
- Learning, Earning and Parenting (LEAP)

## **6.7 Cornwall Youth Advisory Committee**

The Cornwall Youth Advisory Committee Cornwall (CYAC) was created in the spring of 2004 as a result of a motion unanimously endorsed by Council. The City recognized that its greatest resources lie with its youth.

The CYAC, serves the population of Cornwall by empowering youth to make a difference in the lives of others. In working together with City Councillors, and through fostering partnerships with the Cornwall Community Police Service and with youth organizations, the Committee is dedicated to providing youth with a forum to contribute to the development of solutions to make Cornwall a youth friendly community.

The duties of the CYAC are as follows:

1. Serve as an Advisory Committee to City Council on proposed spending legislation, expenditures and policy matters;
2. Help City Council identify and where possible remove barriers that hinder youth from making full use of City services;
3. Identify issues and opportunities that affect youth in Cornwall and serve as a channel for youth to express their opinions and offer solutions to problems affecting them;
4. Make their voices heard on important issues facing youth;
5. Examine issues of importance to youth, including but not limited to, safe environment for youth, substance abuse, physical health, youth access to services and programs (transit, recreational, etc.);
6. Strive to ensure that issues relating to youth are brought to the forefront of the media;
7. Encourage and facilitate youth volunteers, linking students who need 40 hours of community services with volunteer opportunity;
8. Looking ahead at possible actions.

## **6.8 Inter-Agency Collaboration**

Inter-agency collaboration is a process by which representatives from various agencies come together to identify and work toward a common goal. Collaboration has been defined as a process to reach goals that cannot be achieved acting singly (or, at a minimum, cannot be reached as efficiently).

The Social Housing Division works closely with Community Agencies in Cornwall SDG. Staff members serve on Boards & Advisory Committees of organizations which provide programs & services to mutual clients.

### **Seaway Valley Community Health Centre (SVCHC)**

- Recent innovative partnerships with the new Community Health Centre are also offering enhanced services to seniors. They are open to residents of Cornwall SDG including those on the Social Housing waiting list, and those residing in Social Housing.. The programs include Diabetes and Cardiac education, Social & Exercise programs, Nutrition and Green Food Box programs.
- Potential expansion of services to include "House Calls": (SVCHC) has requested enhanced funding from the Champlain Local Health Integration Network to increase

access for seniors to primary health care. The funding request would allow for expansion of the inter-professional team with an additional physician, two additional Nurse Practitioners, and an additional Social Worker. An additional 1,875 new patients /clients would be rostered to a primary care provider and an additional 375 clients would receive social work services. Services are to be delivered in Cornwall and SDG in an outreach/house call capacity to seniors discharged from hospital with complex health care needs and unattached to a primary health care provider. The enhanced SVCHC team would deliver services to seniors a variety of settings including Rest and Retirement Homes, Seniors Housing complexes, Domiciliary Homes, in private residences and/or community settings such as Seniors' Support Centres and other locations.

### **Centre de santé communautaire de l'Estrie**

Le Centre offre des programmes qui ressemblent aux services du SVCHC. Il offre des soins de santé physique, de santé mentale, de santé communautaire, de nutrition, un programme d'éducation sur vieillir chez soi. Il participe au programme de nutrition communautaire.

### **Social Development Council (SDC) of Cornwall & Area**

Social Development Councils exist to build and strengthen communities. Their mission focuses on the social and economic impact on individuals, families and communities at large. Primary activities are carried out by Working Groups focused on: Poverty, Food Security, Employability, and Information & Referral.

The City as Service Manager had provided major support to the Social Development Council of Cornwall & Area since its inception. The need to have a social planning body was identified subsequent to repeated economic transitions in our community, the most crucial one being the massive job losses and closure of the Domtar Paper Mill in 2006 and many other vital manufacturing companies in the SDG area.

The Province of Ontario provided 2 year funding to the City of Cornwall to establish a Social Planning Council (subsequently referred to as Social Development Council to mirror Economic Development language) in order to improve community capacity to respond to current and future socioeconomic transitions. The organization was initially housed within the Social and Housing Services Department. Today, the SDC is permanently housed with the Counselling and Support Services of S.D. & G.

A Board of Directors was formed in early 2006 and is currently standing strong with 13 members that represent several sectors in the community both public and private.

### **Senior Support Centres**

As seniors' services at the Provincial level transitioned to MOHLTC an existing Long-Term Care Residence was completely re-developed for Cornwall SDG -- Glen Stor Dun Lodge. At the same time, funds were made available for development of Seniors Support Centres in Stormont, Dundas & Glengarry. One of the criteria for site selection was that the Centres be developed to assist frail elderly residents of Seniors' Buildings; so priority was given to locations attached to, or adjacent to, Seniors' Social Housing buildings. Social Housing staff served on the Advisory Committee and worked in partnership with the Province & United Counties of SDG to establish the Senior Support Centres.

Note: at the same time as new Seniors' Centres were being built, partnerships with the Ministries of Community & Social Services & Health provided capital funds for accessibility upgrades to existing seniors' buildings. Costs for vertical lifts/elevators were shared in several of the two-storey walk-ups in rural communities adjacent to the new Centres; and exterior access improvements such as turning lanes for handi-transit, new walks & railings were funded.

Senior Support Centres were built in rural communities in the six Townships, Ingleside in South Stormont, Williamsburg in South Dundas, Winchester in North Dundas, Finch in North Stormont, Alexandria in North Glengarry and Lancaster in South Glengarry. Services which are available to those in Seniors' Housing and the larger community include: Diners clubs (Meals on Wheels, Wheels to Meals), transportation (to medical appointments & shopping), Alzheimer day programs (providing events for clients, and respite for caregivers), foot care (specifically for diabetic patients), friendly visiting, telephone assurance, lifeline, (personal security) some home making & personal care (to fill gaps not covered by CCAC), as well as heavy home maintenance (to enable people to remain in their homes).

Programming is provided/coordinated in 5 of the 6 Centres by Carefor (formerly VON) as a LHIN-funded transfer-payment agency of MOHLTC; while in Williamsburg, programming is provided by Williamsburg Non-Profit Housing Corporation along with their Group Home program for persons with developmental disabilities.

A key to the success of the Senior Support Centres is their strong volunteer base. The level of services and supports provided to residents and the community would not be possible without a keen and committed team of volunteers.

## **6.9 Senior Friendly Community (Enhancing Accessibility)**

### **Senior-Friendly Cornwall**

On February 11, 2013 the City of Cornwall passed a motion that Council supports the initiation of a collaborative working group consisting of key partners who, using a holistic community model of wellness, will develop and provide a comprehensive vision that will reflect a "made in Cornwall" solution to meet the needs of our Seniors by supporting the development of an Elder Friendly Community, now and in the future, as a strategic priority.

The Ontario Seniors Secretariat (OSS) recently published an excellent guide "*Finding the Right Fit -- Age-Friendly Community Planning*" ([www.ontario.ca/seniors](http://www.ontario.ca/seniors)) This information, including several samples from other municipal governments, will assist the City of Cornwall in establishing their approach.

The World Health Organization (WHO) Guide -- "Global Age-Friendly Cities (2007)" has been used by the Seniors Secretariat, and municipalities who have sought the designation of Age-Friendly Community (AFC). There are eight dimensions identified by WHO:

- I. Outdoor Spaces and Public Buildings
- II. Transportation
- III. Housing
- IV. Social Participation
- V. Respect and Social Inclusion

- VI. Civic Participation and Employment
- VII. Communication and Information
- VIII. Community Support and Health Services

Preliminary work has begun to assemble an internal team of cross-municipal departments for input on various components of the plan. This comprehensive approach brings together:

- Long Term Care
- Social Housing
- Emergency Medical Services
- Planning, Parks & Recreation
- Municipal Works & Transit
- Fire Services
- Library Services

A Steering Committee -- including multiple stakeholders, both public and private -- will be developed to determine which AFC dimensions are most relevant to this community, and discuss short and longer term priorities. Action items will be established, along with potential fiscal implications and options for funding, for each of these priorities.

*“A society for all ages is multigenerational. It is not fragmented, with youths, adults and older persons going their separate ways. Rather, it is age-inclusive, with different generations recognizing – and acting upon – their commonality of interest.”*

*Kofi Annan, Secretary General of the United Nations*

# CITY OF CORNWALL STRATEGIC PLAN



## 2013 - 2015

### MISSION

The City of Cornwall provides responsible municipal services and programs in partnership with our community

### VISION

Proud of our past and excited about our future, Cornwall will be the city of choice on the great St. Lawrence river

### VALUES

Leadership, Integrity, Transparency, Bilingualism, Collaboration, Sustainability, Inclusiveness, Diversity

PILLAR 1 Social Development	PILLAR 2 Economic Growth	PILLAR 3 Vibrant & Healthy Quality of Life	PILLAR 4 Waterfront Development	PILLAR 5 Efficient Services
<b>A. Accessible &amp; Affordable Housing</b> i. Complete affordable housing plan  <b>B. Seniors' Services</b> i. Develop and align programs and activities  <b>C. Poverty Reduction</b> i. Encourage labour force participation ii. Develop advocacy strategy iii. Support primary service providers iv. Support library strategic plan v. Support lifelong learning	<b>A. Economic Development Strategy</b> i. Business attraction and development strategy ii. Youth engagement and retention strategy iii. Services for immigrants /new residents iv. Greater access to postsecondary education v. Tourism strategy (including events and festivals) vi. Marketing and communications strategy vii. Partnership opportunities to advance regional economic growth	<b>A. Quality Neighbourhoods</b> i. Strengthen property standards ii. Enhance public spaces iii. Develop building acquisition strategy  <b>B. Safe Community</b> i. Support police strategic plan ii. Complete fire master plan iii. Conclude EMS performance audit  <b>C. Active Living</b> i. Implement bike and pedestrian master plan ii. Ensure inclusive and accessible recreational infrastructure and programming  <b>D. Arts &amp; Culture</b> i. Implement culture plan ii. Develop multidisciplinary facility iii. Review programming  <b>E. Quality Downtown &amp; Le Village Main Streets</b> i. Encourage development of Centretown plan	<b>A. Waterfront Master Plan</b> i. Reaffirm and continue implementation of waterfront master plan ii. Support current private waterfront development outside Lamoureux Park iii. Enable recreational usage iv. Develop acquisition strategy v. Develop canal lands use strategy vi. Explore opportunities for Guindon Park  <b>B. Community Engagement</b> i. Develop engagement strategy for consultation on key waterfront issues	<b>A. Infrastructure Strategy</b> i. Infill & Brownfield redevelopment strategy ii. Explore development charges and financing strategies iii. Expansion of infrastructure for development iv. Active transportation and mass transit plan v. Accessible infrastructure (e.g. bus stops, curbs) plan vi. Property acquisition strategy vii. Continue asset management and energy efficiency plan viii. Ensure effective processes for communication, consultation and community engagement  <b>B. Human Resources Strategy</b> i. Performance appraisals ii. Succession planning iii. Operational review iv. On-going bilingual review  <b>C. Governance Model</b> i. Define roles and responsibilities ii. Review budget development process iii. Explore engagement tools

## Accessibility – Accessibility for Ontarians with Disabilities Act, 2005 (AODA)

"The oldest of the baby boomer generation in North America and Europe turned 65 in 2011. By the year 2036, our province's older adult population will more than double to 4.1 million. This major change affects every jurisdiction in Canada and in Ontario.

Ontarians are living longer, healthier lives than ever before. As they age, older Ontarians are also seeking opportunities to stay active in their communities and in the economy. They are committed, long-term residents of their communities, contributing their time, energy and wealth of experience to local projects and organizations. All they need is the opportunity. Older adults have the same needs as people of all ages. Accessibility to health care and social services, public transportation, housing, safety and strong social networks all become more central to our lives as we age.

One in seven people in Ontario (1.5 million) has a disability. As the population ages, the imperative for accessible communities will rise. The *AODA* makes Ontario the first jurisdiction in the world to proactively mandate accessibility reporting. The *AODA* establishes the goal of an accessible Ontario by 2025. This goal is to be achieved through the implementation and enforcement of accessibility standards in key areas of daily living.

City of Cornwall has a well-developed *AODA* Committee which has focused on the first five accessibility standards:

Customer Service  
Information and Communications  
Design of Public Spaces

Employment  
Transportation

## 7.0 Housing Access Centre

### **7.1 Consolidation of Housing Programs**

On January 1, 2013 the Province consolidated programs which had previously been funded separately into a single new program called the Community Homelessness Prevention Initiative (CHPI). At the same time the Social Housing Registry was moved into the newly created "Housing Access Centre". It is co-located with the Ontario Works & Childcare Divisions -- all operated by the City of Cornwall as Consolidated Municipal Service Manager

Anticipated benefits to the Province, Service Managers and local communities include:

- More responsive programming and resource allocation across the system to meet local housing & homelessness needs and priorities.
- Better coordinated service delivery system that achieves better outcomes for those served, including improved and streamlined access to housing and support services.
- More effective use of resources through improved cost-effectiveness with reduction in unnecessary jurisdictional over-lap.

Affected programs which are currently delivered by Cornwall CMSM:

- Consolidated Homelessness Prevention Program -- helps those experiencing or at-risk of homelessness to find and maintain stable housing;
- Emergency Energy Fund -- helps prevent homelessness by reducing the risk of households being evicted by providing emergency assistance to deal with payment of energy utility arrears, security deposits and reconnection fees;
- Domiciliary Hostel Program -- provides permanent housing with some supports for vulnerable adults who require limited supervision and assistance with daily activities;
- Provincial Rent Bank Program -- provides outstanding rent directly to landlords on behalf of tenants who, due to emergency or unforeseen circumstances, are in short-term arrears and facing eviction.
- Social Housing Registry\* -- provides coordinated access to all Social Housing units in Cornwall SDG.

### **7.2 Innovative Approaches**

The City, as Consolidated Municipal Service Manager (CMSM) previously delivered the intake and application system for Social Housing in Cornwall SDG through an agreement with Cornwall & Area Housing Corporation to operate the Social Housing Registry. Combining the Registry with this new Consolidated Program places access to all programs along the continuum of housing supports in one location (340 Pitt Street). Clients who are in immediate need can be considered for temporary or emergency assistance through the new CHPI program; and if longer term assistance is appropriate, they will be able to apply for placement within the Domiciliary Program or Rent-Geared to Income Assistance in Social Housing -- all at the same location. Client service has been streamlined significantly; and access to appropriate programs will be available in one location.

### **7.3 Emergency Shelter Assistance**

Please refer to Section 6.5 Emergency Shelter Assistance and Mental Health.

### **7.4 The City of Cornwall's Housing and Homelessness Programs**

Table 16 is a brief outline of the housing and homelessness programs offered or promoted by The City of Cornwall's Social Housing Division as of 2013.

**Table 16: Social Housing Programs Offered/Promoted by Cornwall SDG, 2013**

<b>Program</b>	<b>Description</b>
Rent-Geared-to Income (RGI)	In a RGI unit tenants pay 30% of their total family income as rent. In Cornwall SDG there are 11 non-profit and co-op housing providers with approximately 1966 units.
Affordable Housing units	This program does not offer rent-geared-to-income (RGI) housing. The rents are based on approximately 80% of the Canada Mortgage and Housing Corporation's (CMHC) average market rent for the geographic location. Maximum annual income eligibility is applied, and proof of income must be provided. In Cornwall SDG there are 76 affordable housing units in 3 buildings.
Ontario Renovates	Financial assistance for low and modest income households that provides funding for major repairs and rehabilitation required to make a house safe and housing modifications to increase accessibility. The assistance is in a form of a ten year forgivable loan for urgent home repairs with a maximum of \$16,000. For accessibility modifications, the assistance is in a form of a grant with a maximum of \$3,500.
Rent Supplement program	The Rent Supplement program is a subsidy paid to the landlord on behalf of a household in need of rental assistance. The financial assistance in the amount of \$200 per month for a maximum of 5 years (program ends in March of 2017) and the money is paid directly to the landlord.
Homeownership Habitat for Humanity	Council has entered into an Administrative Agreement with Habitat for Humanity Seaway Valley in order to deliver the Homeownership component of the Canada-Ontario Affordable Housing Program and the Investment in Affordable Housing (IAH) Program, thus being able to provide low-income families with access to down payment assistance.
The Domiciliary Hostel Program	Provides permanent housing with some supports for vulnerable adults who require limited supervision and assistance with activities of daily living.
CHPI	See description of Consolidated Housing and Homelessness Supports as above in Section 7.1
Winter Warmth/LEAP United Way SDG	LEAP is a program that can assist applicants with utility arrears. The applicant must meet the program eligibility criteria. Currently there are partnerships with Cornwall Electric, Hydro One and Union Gas.

## **7.5 Homelessness**

Due to a number of factors, there is very little "visible homelessness" in this area. Circumstances which contribute to this include local factors such as relatively low rental rates, reasonable vacancy rates, and few institutions such as psychiatric hospitals or correctional facilities from which clients are sometimes released into the community with few supports.

Available programs which reduce homelessness, include Temporary Emergency Shelter Assistance through Crisis Beds and the Domiciliary Hostel program; and the Community Homelessness Prevention Initiative (and its predecessor programs). Community partners such as the Fire Service, Police Service and Mental Health Crisis Team are authorized to admit individuals in immediate need to the program under a Memorandum of Agreement. Contracts are in place with several private Residential Homes which can provide shelter and meals until formal assistance can be established through Ontario Works (or other appropriate agencies).

However, a group which is not captured in this description, or clearly identified in available statistics or data, is "couch surfers" -- i.e. people who do not have permanent addresses and rely on family or friends for temporary places to stay, They continually move from place to place -- but they have no real place to call home. It is important to reach individuals in these circumstances, to offer services available through multiple Provincial and Municipal programs for assistance with shelter solutions.

## 8.0 Sustainability

### 8.1 Housing Starts by Intended Market and Dwelling (trends)

The number of housing starts provides an indicator of the trend in supply of new ownership and rental dwellings. Housing starts are keys to increasing the supply of housing across Cornwall SDG. A diversity of dwelling types and an increase in supply improves housing choice and affordability for owners and renters alike.

According to CMHC, there were 1,165 housing starts in Cornwall SDG from 2007 to 2011. Despite this however, housing starts have been decreasing yearly over the same time span. In 2007 there were 259 housing starts, compared to 189 in 2011. Ownership units accounted for 93.5% of new housing starts, while rental made up only 6.4% of new housing starts over the period 2007 to 2011. As Table 17 indicates, historically freehold was the primary form of housing starts, however there is noticeable growth in condominiums based on the data for 2009 and 2010. The intended market is geared towards homeownership, with much less growth for the rent geared market.

As shown in Table 17 from 2007-2011 single detached dwellings represented 73.3% (855) of all housing starts, and apartment structures 13.3% (156). Over the years there is a noticeable decrease in the number of single-detached houses built, with a slight growth in semi-detached units. In 2010, Cornwall SDG had a larger number (63) of apartment structures started but this decreased to 23 in 2011.

**Table 17: Housing Starts by Type, Cornwall SDG, 2007-2011**

Housing Starts by Intended Market	2007	2008	2009	2010	2011
Freehold	249	225	183	182	166
Condominium	10	0	20	55	0
Rental	0	12	32	8	23
<b>Total</b>	<b>259</b>	<b>237</b>	<b>235</b>	<b>245</b>	<b>189</b>

Housing Starts by Dwelling Type	2007	2008	2009	2010	2011
Single	210	189	165	159	132
Multiple	49	48	70	86	57
Semi-detached	22	28	14	20	34
Row	9	20	4	3	0
Apartment	18	0	52	63	23
<b>Total</b>	<b>259</b>	<b>237</b>	<b>235</b>	<b>245</b>	<b>189</b>

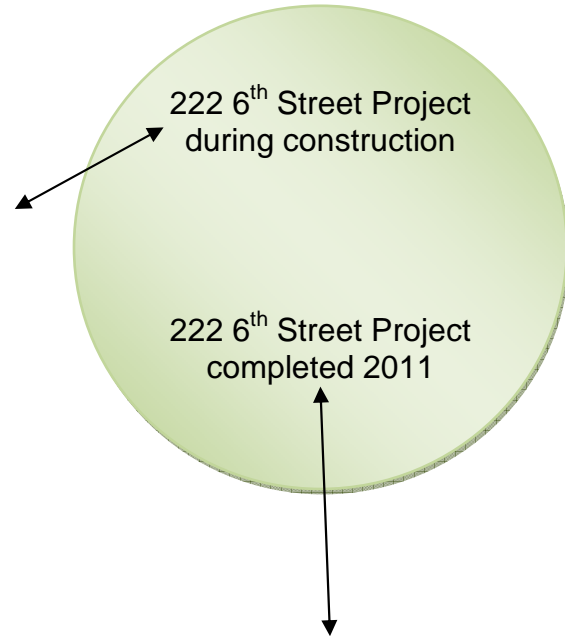
Source: CMHC custom run data

Source: HHRC Data Profile- Housing Starts By Type

## 8.2 Housing Development

The Seaway Valley Construction & Trades Association (SVCTA) is a group of trades people, suppliers and contractors, all involved with the construction industry in and around Cornwall, Ontario. The Association exists to allow a forum for the exchange of information between members, to positively influence governments regarding the concerns of the industry, and to promote the professional nature of the members to the general public.

Many of the above construction companies and trades were the successful companies hired to build the 222 6<sup>th</sup> Street Project (Canada-Ontario Affordable Housing Initiative – Brownfield Project), other Affordable Housing Projects, SHRRP and Ontario Renovates projects.



### **8.3 Affordable Housing Program – (Including Support Services)**

In 2006, the 15 Edward Street project was approved under the Affordable Housing Program - Strong Start in order to convert the main floor commercial space to three units of fully modified supportive housing for persons with physical disabilities. Red Cross provides supports through the MOHLTC.

In 2007, Williamsburg Non-Profit Housing Corporation was awarded funding to build 20 senior units under the Canada-Ontario Affordable Housing Program (AHP) - Wave 1 Rental and Supportive Component. Two units were designated for Victims of Domestic Violence. An agreement was signed with Naomi's Shelter to meet this requirement.

In 2009, the City of Cornwall received funding to build 32 units at 222 Sixth Street, Cornwall, under the Canada-Ontario Affordable Housing Program (AHP) - Brownfields Initiative Rental and Supportive Component. This project is an excellent example of a housing development on a piece of land designated as Brownfield. Of the 32 units, 2 are designated as Supportive - Dual Diagnosis.

The Ingleside project, was approved under the Affordable Housing Program (AHP) - AHP Extension 2009 - New Rental Housing. According to the provisions of the Contribution Agreement between the Ministry of Municipal Affairs and Housing (MMAH) and the City of Cornwall as Service Manager, the Service Manager shall comply with its Targeting Plan which prescribes that the units are occupied by seniors and persons with disabilities during the Affordability Period. In the case of the Ingleside project there are 19 units identified for seniors and 2 units identified for Persons with Disabilities, for a total of 21 units.

### **8.4 City of Cornwall Local Initiatives to Assist with Commercial and Housing Development**

The City of Cornwall currently has 3 Community Improvement Programs to assist with commercial and housing development.

Brownfield Program – Brownfields are abandoned, vacant, derelict or underutilized commercial and industrial properties, where past actions have resulted in actual or perceived contamination. The City has a number of programs to help developers revitalize Brownfield sites. The program was initiated in 2005 whereby several sites have been remediated for social housing, seniors' residence and condos.

Heart of the City - Initiated by the City in 2006, the Heart of the City initiative support revitalization projects that occur in the central core or "Heart of the City". The program has a number of tools to help landowners undertake property improvements, with a special focus on aesthetic improvements, and the upgrading and renovation of commercial properties and ancillary residential units.

Renaissance Housing Rehabilitation Program - Introduced in 2000, the Renaissance Housing Rehabilitation Program was designed to assist residential property owners of the Renaissance Project Area Plan, to improve Property Standards within the district, particularly in light of the higher density and aged housing stock.

**(See Appendix 1)**

## **8.5 Vision for the Cornwall Harbour Revitalization**

Groupe Renaissance Group (GRG) is a non-profit organization focused on rejuvenating the historic Le Village District of the City of Cornwall.

### **Mission**

GRG is an incorporated, (1999) non-profit, Community Association, whose mission is revitalization through social, cultural, economic, architectural projects and events in the City of Cornwall (Ontario) and the surrounding area.

### **Social ProForma**

The intangible developments, such as opportunities for community building, partnerships, developing community identity, pride, heritage and the internal redevelopment of Cornwall are not as easy to quantify as the financial opportunities, but are equally or perhaps even more important.

When looking at any new development, one must consider the social opportunities as well as the financial factors. More than just an opportunity for private investors, large scale developments also promote growth in communities. They do this in a variety of ways.

A project like the Cornwall Harbour Redevelopment creates jobs. With the loss of industry at various periods in the 20<sup>th</sup> century, Cornwall had significant challenges in attracting jobs. Luckily, this seems to be changing due to major opportunities in Cornwall. A project like Cornwall Harbour will be similarly beneficial in creating employment opportunities. These jobs can be found in the design, planning, and construction of the building and will easily support several teams of a dozen people each. But they can also be found through the planned integration of commercial spaces, which will produce long-term employment for staff to work within the commercial spaces of the building. Social and public spaces also create job opportunities for councillors, coordinators and allow for the expansion of local businesses that currently exist in the area or may also attract new employers as well from out of town.

Harbour Redevelopment will support existing businesses and development initiatives in the area. As a central urban attraction and destination, all of the neighbouring businesses should receive a significant influx of customers and clientele as tourists and residents alike explore the area on foot and by car or bus. Outdoor spaces at the Harbour can also allow local businesses to provide services or products like food, rentals, activities, social programs and large events.

Existing investments in the development of the community will also be boosted as a result of a Harbour Development. The local lofts projects as well as a variety of other initiatives will be able to feature the Harbour as an excellent local attraction which will make their offerings more appealing to customers and gather more investments.

At a municipal level, urban redevelopment is an excellent way to generate long-term revenues for the area. Abandoned or underutilized Brownfield developments in particular are highly important for development as they do not generate the appropriate municipal revenues and they also reduce the quality and value of the neighbourhood as a whole.

Redevelopment of this and other sites in Cornwall will also contribute strongly to creating a strong urban fabric, reinforcing community pride and identity, and showcasing Cornwall as a great destination for newcomers and residents alike.

## Comparable Developments

If we look toward other Seaway locations such as Prescott, Kingston, Brockville, Saint-Anne-de-Bellevue, etc, we can see that all of these communities have grown through solid investment in development along the Seaway. In each of these destinations, key Seaway activities and destinations have created opportunities for growth and prosperity.

## Within Cornwall

If we look within Cornwall, there are numerous developments in progress now which demonstrate that the City is ready to support a development like the Cornwall Harbour Project.

Current / Recent Major Projects in Cornwall:

- Wastewater treatment Plant Upgrade (\$55.5 million)
- Cornwall North Channel Bridge Replacement (\$75 million)
- Target Distribution Centre (1.3 million square foot centre)
- Cotton Mills Lofts (150 units + extensive office space)
- Riverdale Terrace
- King's Landing
- Dominion Place
- Redevelopment of Eastcourt Mall
- New commercial development at the intersection of Marlborough and Ninth Streets

## Next Steps for Revitalization Vision

How do we make the possible a reality?

To bring this bold and exciting vision for the Harbour and Cornwall to reality will require active community engagement. The community needs to take charge and actively voice the issues of today to other stakeholders, politicians and community organizations which, through their own resources, can play a role and share the responsibility to influence change.

The true test of spirit and success for Cornwall will be a test of its ability to come together to make big necessary change happen, both for the present but also with a vision of what your city will look like in the future.

## **8.6 Ontario Renovates, Cornwall SDG**

Ontario Renovates is a component of the Investment in Affordable Housing for Ontario program (IAH) through the Ministry of Municipal Affairs and Housing (MMAH) which is federally and provincially funded for the creation and repair of affordable housing. It is modeled after the former Federal Residential and Rehabilitation Assistance Program (RRAP).

Ontario Renovates is a program for low and modest income households that provides funding for major repairs and rehabilitation required to make houses safe and housing modifications to increase accessibility. The City of Cornwall as Service Manager, will deliver the Ontario Renovates funding to eligible homeowners within the City of Cornwall SDG over a period of 3 years, from 2012 to 2015.

Ontario Renovates has two components:

- (1) Urgent Home Repair component: eligible homeowners can receive a maximum forgivable loan of \$16,000, which is earned over a 10-year period. Projects that may qualify include upgrades to heating systems, foundations, roofs and electrical systems;
- (2) Accessible Modification component: eligible homeowners can receive a maximum grant of \$3,500. Projects that may qualify under this component include ramps and handrails.

In the 2012/2013 Ontario Renovates program, 64 homeowners received funding for major repairs and accessibility modifications. Examples of projects included: replacement of furnaces, replacement of windows, re-shingling of roofs, electrical repairs, and installation of stair lift or bath lift.



**Before and after picture of a door replacement**



**Accessibility modifications: new stair lift and new bath lift for two different homeowners**

## **8.7 Sustainability of Social and Affordable Housing**

### **8.7.1 Social Housing Renovation & Retrofit Program**

Social Housing Renovation & Retrofit Program (SHRRP) \$4.9M: Federal/Provincial stimulus funding which permitted major upgrades to Cornwall SDG social housing providers. Cornwall SDG saw extensive repairs, replacement windows & doors, elevator upgrades, roof repairs, balcony/patio repairs, etc.



**Beek Lindsay – replacement of all windows and balcony doors – before and after**

### **8.7.2 Asset Management**

Proper capital planning & maintenance of the Social Housing portfolio ensures continued access to this important community asset. Thorough analysis of current building conditions and future capital requirements is key to ongoing fiscal responsibility and sustainability.

The Ministry of Infrastructure (MOI) has announced funding for the Municipal Infrastructure Investment Initiative (MI3). The Province has provided funding to municipalities to improve municipal asset management practices for roads, bridges, water and wastewater infrastructure.

One component of MI3 is funded & administered by the Ministry of Municipal Affairs & Housing (MMAH). It is specifically targeted to social housing infrastructure, in recognition of the value that social housing stock represents to the municipal infrastructure base.

Funds have been used to purchase asset planning software, and conduct building condition assessments; and for education & training for Social Housing Providers and their Boards on asset management & capital planning. The Province has supported the Housing Services Corporation (HSC), which assists all 47 Service Managers, in the development of a specialized Asset Management software program which can be customized to the needs of each provider.

The goal of these funds is to implement a common tool for asset management which will ensure consistent measurement, and responsible investment of capital reserves for all Social Housing Providers in Cornwall SDG. It will also place the City as Service Manager in a sound position to establish priorities if there are any future capital funding announcements (like the recent Federal/Provincial stimulus investments under SHRRP - Social Housing Renovation & Repair Program).

#### Cornwall SDG Social Housing Portfolio as a Capital Asset:

The Social Housing portfolio in Cornwall SDG consists of 1966 units in 32 buildings, owned & managed by 11 Social Housing Providers through their individually incorporated Boards of Directors.

Approximate Value of these assets is over \$200 Million (in most cases these are estimates based on individual "valuations" of replacement costs for insurance purposes, not formal appraisals). It is likely that updates provided by the Building Condition Assessments will increase these numbers substantially.

[Note: the 3 buildings constructed since the devolution of Social Housing in Williamsburg, Cornwall (Sixth St.), & Ingleside are called "Affordable Housing", and they are not included in this program.]

#### **8.7.3 Energy Conservation**

In 2006, Canada Mortgage and Housing Corporation (CMHC) offered financial assistance to low-income households in order to improve energy efficiency. The program, called Energuide for Low Income Households (EGLIH) was intended to reduce the energy costs of housing by providing assistance to cover cost effective energy retrofit work on houses and rental units. Examples of common retrofits were air sealing, weather stripping, insulation and high efficiency heating systems.

The United Way of Cornwall has been administering the Low-Income Energy Assistance Program (LEAP) program since 2010. LEAP is emergency financial assistance for people who qualify based on income eligibility.

Since 2010, the Social Development Council of Cornwall & Area, in cooperation with Friends of the Earth, Cornwall Carbon Reduction Initiative and Ontario Power Generation have been offering Energy Greenbox Kits to the members of the community. The kits include items such as weather stripping and energy efficient light bulbs.

From 2006 to present, the Social Housing Providers in the City of Cornwall and the United Counties of Stormont, Dundas and Glengarry have participated in several energy initiatives. All Housing Providers who qualified, participated in the Union Gas – Helping Homes Conserve Program (this included free installation of up to 2 energy-efficient showerheads, 2 meters of pipe wrap, a programmable thermostat, a kitchen and bathroom aerator and some educational materials. Several housing providers signed up with the Ontario Non-Profit Housing Association (ONPHA) Gas Purchase Program. Providers, who qualified, participated in the Hydro One's \$2.5M funding for Green Light Initiative. This program offered new refrigerators, stoves, programmable thermostats (in an electrically heated building), and installation of energy efficient

lighting. The Providers located in the counties of SDG which were clients of Hydro One, were able to participate in this program.

With a joint initiative with the Social Development Council, most social housing providers were able to change regular light bulbs to energy saving light bulbs.



## **8.8 Social Housing Operating Agreements End Dates**

Service Managers are required to provide and fund social housing programs in their communities. These obligations will change as federal operating agreements expire and mortgage and capital financing obligations in Ontario under the *Housing Services Act, 2011* change. Substantial changes in subsidy transfers affecting housing providers and Service Managers are triggered when mortgages end.

As mortgages mature and social housing operating agreements expire Service Managers will need to make important decisions regarding the social housing they fund and administer. The Housing Services Corporation, the Association of Ontario Municipalities and the Ontario Municipal Knowledge Network have partnered to research the effect that the expiration of operating agreements will have on the ability of Service Managers to sustain housing that is financially viable and in good condition. Due to the variety of legacy housing programs and their structures and funding variables, substantial research is required to determine the potential impact to individual housing projects. The research also indicated uncertainty about Service Manager ability to enforce a continuing relationship beyond end dates, either legally or practically.

There is a legislative requirement, under the *Housing Services Act, 2011* for Service Managers to maintain service level standards for social housing beyond the end of operating agreements with current social housing providers. Service Managers are required to continue to pay subsidy for Provincial Reformed and Public Housing programs although the funding they receive from the federal government ends when mortgages are repaid.

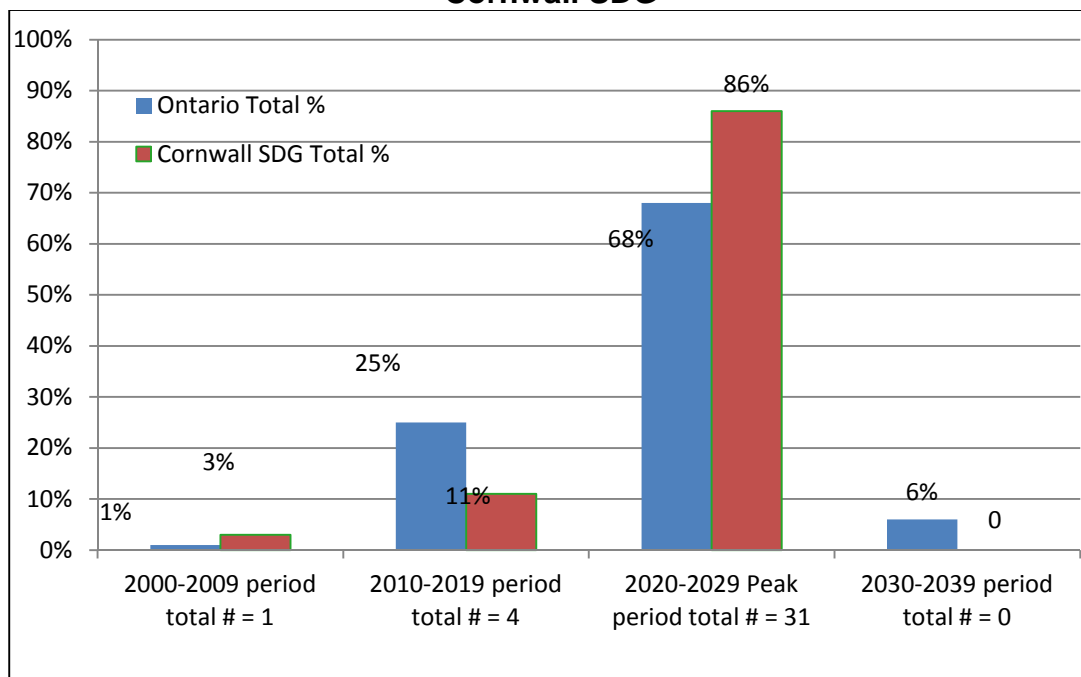
The research that has been conducted regarding termination of operating agreements has indicated that financial viability and cost impacts are more crucial issues in projects with larger percentages of rent-geared-to-income (RGI) units. The second significant factor was the physical condition of the housing and the state of capital reserves. Projects that have deferred necessary capital requirements or that have depleted reserves are predicted to be less viable.

End of Operating Agreements (EOA) may trigger a change in the tax status for housing providers. Currently, designated housing providers are entitled to rebates on the Harmonized Sales Tax (HST) they pay of up to 86% of the tax payable. If this designation is no longer granted by Canada Revenue Agency, housing providers would face an additional financial burden.

Federal funding has not increased since the devolution of housing programs to municipalities in 2000. However, operating costs, especially utility costs have continued to increase over time. Low interest rates during this period have tended to offset operating cost increases. The Service Manager share of subsidy costs is likely to continue to increase as revenues cannot keep pace with expenses. An increase in interest rates will further impact the Service Manager subsidy share. These cost pressures will compound the effect of the withdrawal of federal funding at end of operating agreements. As Service Manager, the City of Cornwall will work closely with the non-profit providers to ensure that they remain financially viable to the end of the operating agreements and beyond.

Compared with Ontario wide data, Figure 17 provides a Cornwall specific account of projects at EOA by year and program. Projects expiring in 2000-2019 for Cornwall differ from the provincial trend with less projects expiring from 2010-2019 but more than the Ontario average between the years 2020-2029. This suggests that Cornwall has more time to address the expiry curve than other Service Managers with older housing portfolios.

**Figure 17: Overall Percentage of Projects at End of Operating Agreement by Year, Cornwall SDG**

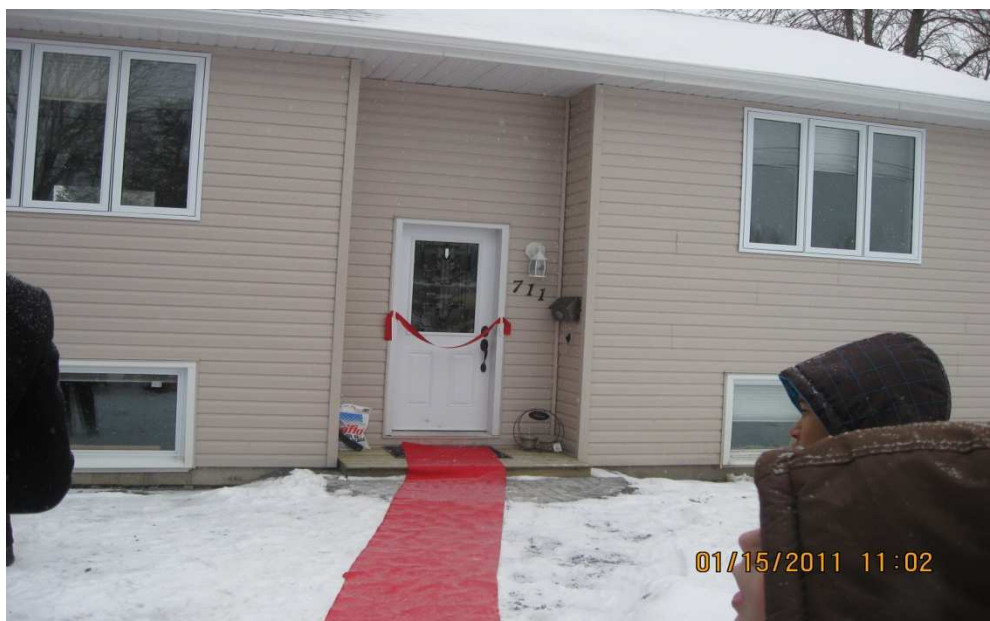


Source: Social Housing End Dates: Portfolio Analysis for City of Cornwall, May 2013

The majority (86 percent) of projects expiring for Cornwall SDG occur during 2020-2029 with 11 percent of projects already beginning to expire during 2010-2019. Given that projects have already begun to expire, it may be prudent to start documenting lessons learnt and plan how projects at expiry be treated no later than five years before the peak period. One of the first things that should be done is ensuring Building Condition Assessments (BCAs) are updated and capital demand projections are made.

## 8.9 Habitat for Humanity

Through the Investment in Affordable Housing (IAH) program, the City of Cornwall entered into a partnership with Habitat for Humanity Seaway Chapter for the delivery of the Homeownership component, thus providing low-income families with access to down payment assistance for the purchase of a home.



## 9.0 Community Engagement

A robust community engagement strategy was implemented, seeking input from the public, community agencies, Social Housing Providers, and planners & developers.

At a very high level, their feedback could be summarized as follows:

**Public:** “Having a decent place to live comes before everything else”. Several responses indicated that people were not aware of the types of programs already offered to assist people to find and retain housing. There is also a request to provide case management support to assist people with budgeting and managing shelter costs within very limited budgets.

**Agencies:** “We like programs offering various types housing assistance, rent-geared-to-income units and portable subsidies; and homelessness prevention funding. We need more of it.” Expanded partnerships and increases in supportive housing options are recommended.

**Social Housing Providers:** “Senior residents are aging in their homes, and some tenants are suffering from physical and mental health problems. Greater access to programs and supports is essential, enabling these tenants to retain their housing, and protect their neighbours in these buildings.”

“There are supports to assist seniors to age in place however they remain woefully inadequate. The cuts in home care experienced years ago have never been revisited resulting in seniors receiving inadequate care forcing them to seek long-term care solutions elsewhere. Further, seniors who managed well with a bit of housekeeping assistance now frequently live in filthy conditions because, while they don’t necessarily need bathing or medical assistance (seemingly the criteria for receiving any assistance at all), they are physically unable to keep their units clean and keep up-to-date with laundry. I suspect folks would be able to remain in their units longer and experience a better quality of life if home services were bumped up.”

“Prevention of homelessness and eviction requires more than money being offered to folks – although a living wage, caps on utility charges, rent geared to net income etc, might help. Intensive one-on-one counseling is often needed. Some of that work is offered by CMHA (and they do a great job!). There are a lot however who fall through the cracks.”

**Planners & Developers:** “The current housing market and lack of incentives for building rental units, or affordable homeownership options, act as barriers to creating more affordable housing in our area. We need senior governments to consider options put forward by the Federation of Canadian Municipalities to encourage development of affordable housing options”.

***(A detailed description and analysis of the Public Consultation Results for Cornwall SDG is in a separate attached document.)***

## 10.0 Recommended Strategies and Actions

Based on the demographic trends identified, and the feedback provided by the community, a series of Strategies has been identified along with Actions required to implement them. In some cases the City as Service Manager has a lead role, while in others senior levels of government or community partners funded by other Provincial Ministries will have a key role to play.

### **STRATEGY 1: To improve communication about available programs and services to assist residents to find and retain housing.**

**Action:** Expand current communication tools (website, brochures, Inter-agency communication, City page program announcements) to include social media, updated presence on 2-1-1, and taking advantage of opportunities for communication through partner events, library programs, etc.

**Action:** To include accessibility considerations in design of public and client communication about available programs and services.

### **STRATEGY 2: To make best use of existing Social & Affordable Housing stock according to needs identified.**

**Action:** Review the current Seniors' Housing mandate, in consultation with Housing Providers and community stakeholders, to consider eligibility for rent-geared-to-income (RGI) subsidies at age 60. This would recognize the relatively small stock of one-bedroom non-senior units available in the SH portfolio, and make RGI assistance available to the next age-cohort of applicants (60-64) who would qualify for seniors units. The 2010 Needs Assessment for Cornwall SDG confirmed that this is the most under-served group of applicants, with the longest waits to be housed.

**Action:** Explore innovative sources of funding and asset management. Leverage use of current assets to access capital funding.

### **STRATEGY 3: To enhance community partnerships, and expand available supports, essential to positive outcomes for individuals and families.**

**Action:** Advocate for expanded support services to residents in their homes -- including services for persons with disabilities, mental health issues; and expanded homecare options to support seniors (beyond current services which strictly are limited to personal care).

**Action:** Facilitate participation of Social Housing residents in outreach and active living programs to support health and wellness initiatives of community partners.

**Action:** Seek additional outreach supports specifically for residents of Social Housing who have been housed under Special Priority status and will benefit from ongoing counselling and supports to ensure successful tenancies, for themselves and their families.

**STRATEGY 4: To maintain existing housing stock to ensure an ongoing supply of affordable housing.**

**Action:** Continue to support sustainability of current housing stock -- both private and public -- using programs targeted towards each group. (e.g. Renaissance, Ontario Renovates).

**Action:** Continue with Asset Management Planning for entire Social Housing portfolio, as initiated through Municipal Infrastructure Investment Initiative -- using the tool provided by MMAH in collaboration with Housing Services Corporation. Establish inventory of assets, an integrated approach to managing them, and strategies for effective use over the longer term.

**Action:** Work with Social Housing Providers to update Building Condition Assessments, develop long-term Capital Plans, and capital reserve strategies focused on prudent management of these assets for long-term viability.

**Action:** Develop a comprehensive End of Operating Agreement strategy to ensure that a plan is in place to maintain existing social housing stock as appropriate -- using tools being developed by Housing Services Corporation, CHRA, and other sector organizations to respond to this future challenge.

**STRATEGY 5: To advocate to senior governments for ongoing predictable funding and legislative changes to respond to current and future local housing needs and consider additional portable subsidies if/when future funding is announced.**

**Action:** Be prepared to provide updated needs assessments, and respond quickly to funding opportunities such as Investment in Affordable Housing with well-established local priorities, potential proponents, and locations for consideration within the Service Area.

**Action:** To consult with community partners when funding announcements occur on most appropriate forms of housing assistance for their clients (e.g.: portable subsidies such as Rent Supplement / Housing Allowances for victims of domestic violence).

**Action:** Continue to advocate for increases to shelter allowance rates, changes to utility legislation, updated, streamlined RGI calculations through sector organizations focussed on Housing & Social Services.

**STRATEGY 6: To review CHPI Investment Plan -- to make adjustments reflecting priorities identified in public/agency feedback.**

**Action:** Take advantage of CHPI flexibility to explore options for offering broader supports to community partners whose programs also contribute to prevention of homelessness, in addition to providing specific supports to respond to energy poverty (assisting with fuel bills, deposits, etc. to prevent homelessness).

**Action:** Consider directing a portion of Provincial CHPI funding to food banks in Cornwall SDG -- to enable them to assist low-income clients who are forced from time-to-time to use grocery money to pay rent and utilities.

**Action:** Review balance of assistance provided through Domiciliary Hostel program to Seniors and younger individuals with Physical or Developmental disabilities. Consider locations of current homes under agreement, and proportion of CHPI funding dedicated to this program compared to other components of housing supports.

**Action:** Work with community agencies to explore options for case management/counselling to provide clients with assistance related to budgeting and energy poverty (a high number of public survey responses specifically identified the need for this type of support.).

**STRATEGY 7: To support energy efficiency initiatives in both public and private affordable housing to enhance sustainability.**

**Action:** Continue to include energy efficiency upgrades as eligible for programs such as Social Housing Renovations and Retrofit Program (SHRRP) and Ontario Renovates.

**Action:** Promote energy efficiency programs by all levels of government and utility providers, to Social Housing Providers and clients of other programs such as CHPI.

**Action:** Encourage Social Housing Providers to leverage energy savings from conservation programs to improve financial outcomes.

**STRATEGY 8: Use tools available in both City and County Official Plans to encourage a broad range of affordable housing options.**

**Action:** Continue support for second suites as an affordable rental housing alternative. The City continues to make provisions for Accessory Apartment in Houses through regulations in the General Section of the Zoning Bylaw. The original provisions of the Provincial Bill 120 which introduced "Basement Apartments in the 1990's" continues to exist in the City of Cornwall Zoning Bylaw at the City's continued discretion, while many policies in our Official Plan stress the philosophy of affordability.

**Action:** That, based on stakeholder feedback, the United Counties undertake a review with local Townships to identify zoning anomalies that may be acting as barriers, especially when it comes to supporting seniors housing options.

**Action:** Work with City & County GIS specialists to map our potential sites for consideration if/when Federal/Provincial funding becomes available to expand affordable housing. In consultation with Planning and Engineering colleagues, develop a potential inventory of future sites.

**Action:** Encourage senior levels of government to consider recommendations of the Federation of Canadian Municipalities: "three things the federal government can do at little cost to stimulate the rental market and improve affordability: low-interest direct lending for rental-property construction, a rental-housing-protection tax credit, and an eco-energy rental-housing tax credit."

**Strategy 9: To expand the successful supportive housing partnership for persons with physical disabilities on the first floor at 330 Fourth Street East, Cornwall, to include capital and operational funding for complete modifications and ongoing supports on the second floor (this is a social housing building operated by Cornwall and Area Housing Corporation).**

**Action:** Support capital request which has been submitted to Ministry of Health, along with request for expansion of operational budget by Red Cross for provision of supports to additional residents (fifteen units on the second floor), through the Champlain LHIN.

**Action:** Assist CAHC to ensure that the draft design and estimates for the retrofit are updated, and potential capital contributions of CAHC are supported/approved to coincide with timing of Ministry of Health plans for expansion.

**STRATEGY 10: To work with the City of Cornwall Senior-Friendly Steering Committee to develop and implement elements of a Senior-Friendly Plan, related to "a wide range of appropriate and affordable housing options" (as outlined in Cornwall SDG Vision for Housing).**

**Action:** To seek seed-funding from various sources, including Ontario Seniors Secretariat, to assist with establishment of a Senior-Friendly Plan as outlined in the "*Finding the Right Fit -- Guide to Age-Friendly Community Planning*".

**Action:** To facilitate the involvement of people from various backgrounds, and experiences, including Community Partners, Social Housing Providers, and senior residents of our Housing communities, who are willing to lead and create a vision for the Age-Friendly Community (AFC) movement.

## 11.0 Measures

As required by the *Housing Services Act, 2011*, this plan will be reviewed and amended as necessary at least every five years. It is the intention of the Service Manager to ensure that this plan is considered a living document and will be continually reviewed and revised as necessary. In addition to annual reporting, regular consultation with interested parties will be conducted in advance of the five year requirement.

Timelines will be established for each Action item, and appropriate colleagues and partners will be invited to provide input on local strategies and opportunities for success.

### Provincial Reporting:

The Province of Ontario has established a Technical Working Group to develop a series of outcome-based performance measures that will be used in support of Housing and Homelessness Plans across all Services Manager areas. The goal is to rationalize the information reporting requirements by Service Managers.

The Long-Term Affordable Housing Strategy (LTAHS) sets out a series of performance indicators to report annually on Province-wide progress on housing and homelessness:

- The Ontario Housing Measure is used in the Poverty Reduction Strategy. It measures the percentage of households with children under 18 with incomes below 40 per cent of the median household income and paying more than 40 per cent of their income on housing.
- The Canada Mortgage and Housing Corporation's annual Rental Affordability Indicator measures changes in the affordability of Ontario's 10 largest rental markets over time.
- Service Managers will report on a series of measures to track progress in meeting local needs across the housing continuum.
- Social Housing Tenant Satisfaction Surveys will solicit social housing residents' thoughts about their accommodations and inform housing providers, municipalities and the Province on how we can improve.

The Ontario Housing Measure and the Rental Affordability Indicator are existing pan-provincial measures. Local performance measures and the social housing tenant satisfaction surveys are new measures that require development. MMAH has committed to developing measures in consultation with Service Managers, and key stakeholders.

## **Technical Working Group Membership**

Along with staff members from the Ministry of Municipal Affairs and Housing, the Working Group includes representatives from the following organizations:

- Service Managers identified by Association of Municipalities of Ontario\*
- City of Toronto
- Housing Services Corporation (HSC)
- Ontario Non-Profit Housing Association (ONPHA)
- Co-operative Housing Federation of Canada (CHF)
- Canada Mortgage and Housing Corporation (CMHC)
- Ontario Municipal Social Services Association (OMSSA)

\*Note: Cornwall's Manager of Social & Housing Services is an AMO nominee to the Performance Measures Technical Working Group as a representative of Eastern Region, small urban/rural Service Manager.

## 12.0 Next Steps

- Final approved Plan to be translated in French
- Both French and English Housing Plans to be placed on the City of Cornwall website
- Ongoing updates to be provided as Actions occur, related to Recommended Strategies
- Formal Five Year Review and Update to be presented for Council Approval (2019)

## 13.0 Glossary of Terms

**Aboriginal:** Aboriginal group refers to whether the person reported being an Aboriginal person of Canada, that is, First Nations (North American Indian), Métis or Inuk (Inuit). Aboriginal peoples of Canada are defined in the *Constitution Act, 1982*, Section 35 (2) as including the Indian, Inuit and Métis peoples of Canada. A person may report being in more than one of these three specific groups (Statistics Canada 2012).

**Age in Place:** The Center for Disease Control defines 'aging in place' as "the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level." (The Center for Disease Control, Healthy Places Terminology)

**Association of Municipalities Ontario (AMO):** AMO works to make municipal governments stronger and more effective. Through AMO, Ontario's 444 municipalities work together to achieve shared goals and meet common challenges.

**Arrears:** Unpaid or overdue debt; such as overdue utility bills or unpaid rent.

**Benefit Unit:** With respect to Ontario Works (OW) and Ontario Disability Support Program (ODSP) a benefit unit is a family unit, or individual, that receives one monthly entitlement. There may be more than one benefit unit living together in a house. For example, a mother and father with two children, living in the same home would be considered a benefit unit. Two single roommates, who share accommodations, and declare to be non-spousal are two separate benefit units.

**Canada Mortgage and Housing Corporation (CMHC):** The agency responsible for carrying out the current responsibilities of the federal government with regard to affordable housing. In 1998, CMHC signed the Federal-Provincial agreement that transferred the administration of social housing, which had developed under federal programs, into the hands of the provincial government (ONPHA 2013).

**Community Homelessness Prevention Initiative (CHPI):** The Community Homelessness Prevention Initiative (CHPI) combines funding from former separate housing and homelessness programs into a single flexible program. Funding can now be used by Service Managers to address local priorities and better meet the needs of individuals and families who are homeless or at risk of becoming homeless in their local communities.

**Community Voices:** Community Voices SDG is about you having your say about what living in poverty means to you. Community members are invited to voice their concerns and/or share their experience concerning

**Condominium (Condo):** The form of housing tenure and other real property where a specified part of a piece of real estate (usually an apartment-house) is individually owned, while use of and access to common facilities in the piece such as hallways, heating systems, elevators, exterior areas is executed under legal rights associated with the individual ownership and controlled by the association of owners that jointly represent ownership of the whole piece. Colloquially, the term is often used to refer to the unit itself in place of the word "apartment". A condominium may be simply defined as an "apartment" that the resident owns as opposed to rents (Wikipedia 2013).

**Consolidated Municipal Service Manager (CMSM):** A municipal government responsible for carrying out the funding and administrative responsibilities of the *Housing Services Act, 2011*. A CMSM could be a regional government, a county or separated City, depending on the local circumstances. The CMSM is also responsible for administering other social service programs such as Ontario Works and child-care (ONPHA 2013). The City of Cornwall is the CMSM for the City of Cornwall and the Counties of SDG.

**Crowding:** The Canadian National Housing Occupancy Standard is an internationally accepted standard by which overcrowding is measured. It requires one bedroom for each: cohabiting couple, unattached adult over the age of 18 years, children of different gender over age of 5 years (Canadian Child and Youth Health and Housing Network 2013).

**Domiciliary Hostel:** The Domiciliary Hostel Program provides residence and some support with activities of daily living for people with special needs. Residents are people who are vulnerable with respect to securing and maintaining housing and daily living activities. The County subsidizes the providers' costs and administers a Personal Needs Allowance to the residents.

**Household:** A household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere. The dwelling may be either a collective dwelling or private dwelling. The household may consist of a family group such as a census family, or two or more families sharing a dwelling, or a group of unrelated persons or of a person living alone. Household members who are temporarily absent on reference day are considered to be part of their usual household (Statistics Canada 2012).

**Household Income Limits (HILS):** Income levels for each unit size in each service area, set out in Regulation 370/11 of the *Housing Services Act, 2011*. The *Housing Services Act, 2011* requires Service Managers to have specific number of RGI units in the service area, which are occupied by tenants whose incomes are below the HILS (ONPHA 2013).

**Housing First:** Housing First is a practice that provides housing first and then combines the housing with the required supports and treatment. It is a concept that moves the homeless individual or family, often of which have been chronically homeless, from the street or homeless shelter directly into their own apartment. Rather than moving homeless individuals through the housing continuum, from street, to shelter, to transitional housing, to an apartment, as previously used as a common method of re-housing, the Housing First concept provides immediate and permanent housing. It is believed that the homeless individual or family's primary need is to obtain stable housing, and once this is reached then their other needs can be addressed; other needs may also 'fix themselves' once the housing need has been met. The people who are housed through this model, then receive ongoing support in order to assist them in remaining housed (Pathways to Housing 2012).

**Housing Services Act, 2011 (HSA):** This legislation replaced the Social Housing Reform Act on January 1, 2012. It preserves the administrative and funding responsibility for housing with Service Managers within a more flexible framework (ONPHA 2013).

**Housing Services Corporation (HSC):** This agency (formerly SHSC), controlled by the municipal sector but with representation from the social housing sector, has the responsibility for ensuring that some services will be carried out Province-wide. Such services include property

and liability insurance, the pooling of capital reserves, the maintenance of best practice systems, research, education and advice (ONPHA 2013).

**Housing Support Services:** Housing support services help people to live as independently as possible in the community. Services are either provided by workers visiting a resident living in market rental housing, or within specific government funded accommodations like emergency shelters, transitional housing or supportive housing units. Housing support services provide a range of different tasks to help someone maintain their housing, such as assistance to Ontario Works benefits, fill in forms, manage a household budget, obtain furniture, help with shopping and housework, as well as connecting with other specialist services.

**LEED Certification (Leadership in Energy and Environmental Design) (LEED):** LEED consists of a suite of rating systems for the design, construction and operation of high performance green buildings, homes and neighborhoods.

**Local Health Integration Networks (LHIN):** Organizations created by the Provincial government to facilitate effective and efficient integration of health care services. LHINs possess significant decision-making power at the community level including funding support services to transferred housing providers providing support to people with mental illness and the frail elderly. (ONPHA)

**Local Housing Authority (LHA):** An agency of the provincial government which managed public housing owned by the Province of Ontario, and carried on other administrative responsibilities such as the rent supplement program for private-sector landlords. The LHAs ceased to exist as of January 1, 2001 (ONPHA 2013).

**Local Housing Corporation (LHC):** A new corporation created by the former *Social Housing Reform Act* and controlled by the Service Manager as sole shareholder, to take over the ownership and other responsibilities of Local Housing Authorities (LHAs) (ONPHA 2013).

**Local Priority Rules:** Under the *HSA*, a Service Manager may establish local priority rules for rent-geared-to income assistance. Local rules apply in addition to the provincial priority rule (i.e. special priority - those who have experienced domestic violence). They are meant to address particular local housing market issues (ONPHA 2013).

**Low-Income Energy Assistance Program (LEAP):** LEAP has two components the first is a program that could assist low income households with their hydro or gas arrears. The applicant must meet the eligibility criteria and the arrears must have been accumulated at their current place of residency. The second component of the programs is The Home Assistance Program which provides eligible households with an assessment of how energy efficient their home is and will provide and install energy efficient upgrades to the home including items such as energy saving light bulbs, refrigerator and other appliances, low flow shower heads, faucet aerators, programmable thermostat, weather stripping around doors and windows, etc. The program also provides advice on how to save energy and correctly utilize the energy saving upgrades.

**Market Housing:** Market housing refers to private rental or homeownership housing where prices are set in the open market.

**Ministry of Community and Social Services (MCSS):** This ministry has the responsibility to fund and administer non-profit housing for people with developmental disabilities (ONPHA 2013). It is responsible for numerous social service programs.

**Ministry of Municipal Affairs and Housing (MMAH):** This ministry had the lead role in designing and implementing the *Housing Services Act, 2011* and the *Residential Tenancies Act*. They continue to be responsible for ensuring the Acts are administered appropriately (ONPHA 2013).

**Non-Profit Housing:** Community-based affordable rental housing provided by non-profit corporations, overseen by volunteer Board of Directors. A percentage of non-profit housing tenants pay rents geared to their incomes (known as RGI housing), and the remaining pay market rents. The percentage of tenants paying RGI ranges from 25% to 100% of tenants in the project; generally the ratio is around 60% RGI: 40% market (ONPHA 2013).

**Official Plan:** Each lower and upper tier municipality has an Official Plan that communicates the strategic direction and priorities of the municipality. It is a statutory document, the contents are binding and form the development of by-laws, policy and funding allocation (District of Muskoka).

**Ontario Disability Support Program (ODSP):** ODSP is a provincial income assistance program for people who are deemed unable to return to the workforce (Halton 2006).

**Ontario Municipal Social Services Association (OMSSA):** This organization represents municipal employees working in social services and housing program delivery. Its mandate is to enhance the capacity of communities to plan, manage and deliver human services (ONPHA 2013).

**Ontario Non-Profit Housing Association (ONPHA):** The organization that represents non-profit housing providers in Ontario. It has been consulted by the Province as the voice of the non-profit housing stakeholders in the discussions about legislative reform (ONPHA 2013).

**Ontario Works (OW):** OW is the municipally administered financial assistance program that assists families and individuals who have no other source of income (ONPHA 2013).

**Operating Agreement:** A contract signed between a government agency and a social housing provider that sets out funding, operating, and other responsibilities of the parties. Providers with federal unilateral funding and providers administered by the Ministry of Health and Long-Term Care or the Ministry of Community and Social Services have operating agreements; the operating agreements for all other providers (unless they were specifically excluded from the legislation) have been replaced by the *HSA* and regulations (ONPHA 2013).

**Operating Subsidy:** Government subsidy under the *HSA* paid to social housing providers and guaranteed for the life of the mortgage (usually 25 years) to bridge the gap between revenue from market rents and the total cost of mortgage and operations. Over the next 20 years, the obligations of government to fund operating subsidies will gradually expire, housing provider by housing provider, as mortgages are paid off (ONPHA 2013).

**Provincial Policy Statement (PPS):** The PPS is a provincial statement of its intention/desires regarding certain matters in the development of housing.

**Regulations:** Regulations provide details of how legislation is to be implemented. The Housing Services Act has five regulations that have an impact on the operations of housing providers. Regulation 367/11 sets out roles and responsibilities of Service Managers, rules governing the operation of local housing corporations and aspects of RGI (including eligibility rules, waiting list management, privacy requirements and appeals). Transitional *SHRA* Regulation 298/01 sets out the rules for RGI calculations. Regulation 368/11 lists the designated housing projects subject to the legislation. Regulation 369/11 explains how the government subsidies for housing providers are calculated. Regulation 370/11 sets out Household Income Limits for use in determining whether Service Managers are meeting federal requirements for the income of RGI households for whose rent subsidy federal money is provided (ONPHA 2013).

**Rent-Geared-to-Income (RGI):** The subsidy paid to a social housing provider named under the *Housing Services Act* to allow a defined number of units to be rented to low-income tenants on a rent-geared-to income basis. The RGI equals the difference between the actual rent paid by the qualifying tenant (paying approximately 30% of their income), and the government-approved market rent of a unit (ONPHA 2013).

**Rent Supplements:** Paid to landlord to bridge the gap between a tenant's rent-geared-to-income and the market rent ceiling set by the municipality, for units rented to applicants from the social housing waiting list. The newer housing programs have no RGI Rent Subsidy funding built into them, which means non-profit housing providers need rent supplements. Historically, private landlords have been interested in signing rent supplement agreements when vacancy rates are high; otherwise they have not been quite so interested (ONPHA 2013).

**Residential Tenancies Act (RTA):** The provincial legislation that replaced the *Tenant Protection Act* and governs the relationship between landlords and residential tenants in Ontario. Social housing is exempt from a few of its provisions (including the guideline for rent increases) but not others (including the processes for evictions) (ONPHA 2013).

**Secondary Suites:** A term for an additional separate dwelling unit on a property that would normally accommodate only one dwelling unit. A secondary suite is considered "secondary" or "accessory" to the primary residence. It normally has its own entrance, kitchen, bathroom and living area.

**Service Agreement:** An agreement between the Service Manager and housing provider governing the delegation of some or all of the Service Manager's responsibilities pertaining to financial testing (ONPHA 2013).

**Service Area:** Geographic area in which the responsibility for the funding and administering of subsidized housing by a Service Manager applies. There are 47 service areas in Ontario (ONPHA 2013).

**Social Housing:** Housing that is community sponsored i.e. by local faith groups, service clubs, YMCAs, other community organizations, or by municipalities. Designed to address some of the Public Housing issues, it is mixed-income housing (some RGI, some market units), in smaller-sized projects. (The term now includes Public Housing). Social housing is technically defined as either **non-profit rental or co-operative housing** funded by a legally-prescribed government program (although some social housing providers are now building housing with no government funding) (ONPHA 2013).

**Social Housing Reform Act 2000 (SHRA):** This legislation, proclaimed in Dec. 2000, gave the Province of Ontario the power to transfer responsibility for social housing administration to the municipal level (ONPHA 2013).

**Social Housing Registry (the Registry):** Part of the Social Housing Division of the City of Cornwall which administers a system of selecting waiting households for rent-geared-to-income units. The Province sets the basic requirement for tenant selection systems, including providing priority to victims of domestic violence and standard rules for applications.

**Social Housing Renovation and Retrofit Program (SHRRP):** A federal/provincial program introduced in 2009 to provide funds to pay for repair and renovation of social housing units (ONPHA 2013). One component of the Canada-Ontario Affordable Housing Initiative.

**Special Priority:** Status granted through an approval process by Service Managers to applicants or insitu tenants who have experienced domestic violence giving them higher priority on a centralized waiting list for rent-geared-to-income housing (ONPHA 2013).

**Supportive Housing:** Non-profit housing for people who need support to live independently e.g. the frail elderly, people with mental health problems, addictions or developmental disabilities. Administration and funding of supportive housing providers were not downloaded to the Municipal Service Managers in 2001; rather, the responsibilities were transferred to the provincial ministry that funded the support services, either the Ministry of Health and Long-Term Care or the Ministry of Community and Social Services (ONPHA 2013).

**TOP Report:** Trends, Opportunities Priorities, a Lens on Local Industry in 2011, a report produced by the Eastern Ontario Training Board..

**Transitional Housing:** Facilities that are targeted to those in need of structure, support and/or skill building, in order to move from homelessness to housing stability and ultimately prevent a return to homelessness. They provide support services such as counseling, job training and placement, community activities, and help with life skills. Accommodation is temporary (time limited).

**Un-serviced Area:** Usually refers to rural areas that do not receive municipal services such as sewer, water and other infrastructure.

**Upper Tier Municipality:** A county, region or district can be referred to as higher level of municipal or “upper tier” government. A county or regional government is a federation of the local municipalities within its boundaries . SDG is an upper tier municipality comprised of six local municipalities.

**Vacancy Rate:** The vacancy rate is a numerical value calculated as the percentage of all available units in a rental area, that are vacant or unoccupied at a particular time.

# Appendix 1

## City of Cornwall Community Improvement Programs

### Brownfields Community Improvement Program

Brownfields are abandoned, vacant, derelict or underutilized commercial and industrial properties, usually provided with urban services, where past actions have resulted in actual or perceived contamination. Redeveloping Brownfields sites provides an opportunity for:

- Neighbourhood revitalization
- Site clean-up: environmental restoration and/or aesthetic improvements
- More effective use of existing municipal infrastructure within urban areas
- Increased tax revenue
- Employment opportunities
- Re-use of underutilized or neglected lands
- Heritage preservation.

#### Related Information

Click on the following links for more info:

- [Application Form - Brownfields](#)
- [CIP Area Map - Brownfields](#)

***Disclaimer\*** - Please be aware that the applications are placed on the website to help facilitate the application process. However, we strongly urge the applicant to discuss and direct any questions you may have pertaining to the application to staff.*

### What are the categories of Brownfields?

There are a number of potential Brownfield sites which fall into several broad categories:

The majority of sites considered for Brownfields are small scale sites located within the city along principal commercial corridors - Pitt Street, Second Street, Ninth Street, Montreal Road, Brookdale Avenue and Vincent Massey Drive.

There are multiple sites which represent a significant opportunity for potential redevelopment including residential, commercial, recreational or other community uses.

There are many sites located on the edge of the urban area in close proximity to existing industrial or commercial areas. These sites represent an opportunity for new commercial or industrial development.

Brownfields are usually located within strategic areas of the community with an existing transportation infrastructure (including public transit), with facilities (water, sewage, schools, parkland and other community infrastructure), are close to or in downtown cores, with potential for a range of uses including residential, commercial, retail and mixed use development.

### BROWNFIELD PROGRAMS

There are eight programs available under Brownfields:

#### City of Cornwall Rehabilitation Grant (tax based) Program

This grant is based on the "Reimbursing Developer" approach where the landowner/developer pays the full cost of redevelopment as well as the annual increase in property tax which results. The City then reimburses (or rebates) the developer by means of an annual grant equivalent to all or part of the municipal portion of tax increase over an established "base" assessment and tax liability.

#### Environmental Site Assessment (ESA) Grant and Project Feasibility Study Grant Program

## Heart of the City Community Improvement Program

Cornwall's Heart of the City initiative was conceived in the early 2000's by the Cornwall & Area Chamber of Commerce which prepared the initial proposal and coined the descriptive phrase. Since that time, refined proposals were prepared and the community successfully captured a number of grants through Ontario Ministry of Agriculture, Food & Rural Affairs (OMAFRA'S Ontario Small Town and Rural Development (OSTAR) program.

The targeted areas for revitalization projects include the downtown core (Pitt Street and adjacent roadways) along with Le Village. Generally speaking, the initiative will focus on aesthetic improvements, and upgrading/renovation of commercial development and ancillary residential units.

Some of these areas have already seen aesthetic upgrades through a facade improvement initiative completed around 2000. Close to 25 storefronts along the Pitt Street Promenade had attractive facelifts resulting in an overall enhanced look to the street. An additional 20 businesses are planning a variety of renovations and upgrades in 2006 along with others which are planning facade improvements.

A significant breakthrough occurred in June 2006. Premier Dalton McGinty visited Cornwall and announced that the outstanding \$3.7 million loan for Cornwall Square would be forgiven. The announcement was made in concert with a commitment from the City that the annual loan repayment of some \$240,000 would be specifically directed to Heart of the City activities.

### Heart of the City Programs

There are seven programs available through Heart of the City:

#### **City of Cornwall Rehabilitation Grant (tax based) Program**

A land owner is reimbursed part or all of the increase in municipal taxes paid as a result of improvements made to a building. For example, after improving a building, the owner's tax bill is increased. The grant allows for a reimbursement, on a sliding scale, in part or in full for up to 10 years (based upon each individual case).

#### **Building Restoration & Improvement Program**

A landowner receives a loan, either forgivable or, interest-free, to help with interior improvements to buildings for 50% of the total cost to a maximum of \$30,000. For example, if a landowner spends \$20,000 for renovations and heating system upgrades, the landowner would be eligible for a loan of \$10,000.

#### **Project Feasibility Study Grant**

#### Related Information

Click on the following links for more info:

- [Application Form - HOTC](#)
- [CIP Area Map - HOTC](#)

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# RENAISSANCE HOUSING RENOVATION PROGRAM



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## ELIGIBILITY

- Building must be located in the designated area from First Street, south to the waterfront, between and including Adolphus and St. Felix Streets, particularly in the Lorneville south area.
- There *cannot* be any back taxes or outstanding issues related to finance on the property.
- The Renaissance Mortgage will be registered as far back as third on title.
- Should provide a Building Location Survey or detailed sketch.
- The Program will be divided such that a portion will be designated for rental units and a portion for owner-occupied.

## FUNDING

### For Rental Units

- A maximum of \$10,000.00 for grant monies with a potential of at least \$20,000.00 worth of work to be done.
- The \$10,000.00 of grant monies will be secured through a forgivable mortgage. A lien is registered on title for 5 years. The first 3 years no forgiveness is earned, however, year 4 and year 5 forgiveness is earned at 50% per year.
- Should the property be sold before the 3 year period, the money will be repaid.

### For Owner-Occupied Units

- Proof of income will be requested by administration, should the income be below the Core Net Income as set by Canada Mortgage and Housing (C.M.H.C.).
- These incomes, as set, see a family of one bedroom (being one married couple) to have a yearly income of \$30,000.00 (from C.M.H.C. for a one bedroom).
- The applicant is eligible for up to \$4,000.00 in forgivable funds. These funds will be especially targeted to upgrading the exteriors of the single family dwellings.
- These funds are also matching funds.
- The \$4,000.00 of grant monies will be secured through a forgivable mortgage. A lien is registered on title for 5 years.

## PROGRAM GUIDELINES

- Application is completed and returned to the Office.
- An inspection is arranged with the Property Standards Inspector.
- For both owner-occupied and rental units, at least 25% of the amount of funds should be dedicated to outside upgrades.
- The work is decided upon and a list is typed out and returned to the applicant.
- The applicant shall obtain at least two (2) written estimates for the cost of the project.
- If sweat equity is involved, then the Program shall only cover half of the material cost and if the work is major, the Department may require an estimate from a contractor.
- Part 2 of the application involves signatures from the applicant and the contractor.
- When approval is given from the Committee representing City Departments, the owner signs the commitment letter and returns it to the Planning Department.
- The owner then calls the contractor and the work commences.
- All necessary Building Permits are obtained including Fire Code, and work order and Ontario Hydro.
- If this is a rental property, your half of the money is due directly to the contractor.
- A final inspection must be conducted prior to the final advance of funds.

## CRITERIA SPECIFIC TO THE PROGRAM

- All repairs should be conducted in conjunction with the philosophical review of Dr. Avi Friedman, any obvious divergence from this will need to be sanctioned by the Committee.
- The applicant assumes all responsibility for the liability of themselves while the contractor assumes their liability. The applicant should ensure that the contractor has liability insurance.
- Sweat equity is permitted in this Program.
- Any Property Standard issues relating to Health and Safety **MUST** be addressed.
- All cheques will be made co-payable to the *homeowner* and the *contractor*.
- The City is not financially responsible to the contractor, the homeowner and contractor must enter into an agreement.
- That an applicant cannot have more than two (2) active applications at one time, but one project must be fully completed before they put a second application on the waiting list.

*I have read the information provided above and I understand my responsibilities for eligibility in the Renaissance Housing Renovation Program.*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date