



VISION 2025

Taking The Next Step

***The Updated Community Housing & Homelessness Plan
Cornwall, Stormont, Dundas and Glengarry***



September 2019

Table of Contents

Acknowledgements	3
Executive Summary	4
Key Terms	5
What is the Community Housing & Homelessness Plan?	6
How was the updated plan developed?	8
Stakeholder Themes	9
Re-framing/Changes	10
Community Visions Overview Chart	11
Community Vision #1	12
Community Vision #2	15
Community Vision #3	18
Community Vision #4	21
Implementation	24



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Executive Summary

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 needs – including those 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 low and moderate income households and also has positive community-wide benefits related to economic competitiveness, health, education and community well-being.

The development of a Housing and Homelessness Plan provides a unique opportunity to identify housing issues and sets out strategies that address local issues while supporting broader community objectives. Through these plans, Service Managers, like the City of Cornwall, seek to coordinate homelessness and related support services, prevent homelessness, address housing affordability and promote the supply of appropriate housing to meet local needs.

There are many stakeholders besides the City of Cornwall who are also involved in addressing local housing issues. By working collaboratively with stakeholders in the development and implementation of the plan, the City is helping to facilitate community responses to local housing issues and priorities.

While there is a beneficial community role for Service Managers in fostering positive housing outcomes, there is also a legislative responsibility they must fulfill. Under *Housing Services Act (2011)*, all Service Managers must develop and review their local Housing and Homelessness Plans at least every 5 years. Cornwall developed and approved its first plan in 2014 and since that time, provincial policy obligations have been further refined.

In 2016, the Ministry released the "*Policy Statement: Service Manager Housing and Homelessness Plans*". The revised policy statement added additional requirements to ensure that provincial priorities were considered by Service Managers. Through the five year plan update process, the City of Cornwall has ensured that the updated plan addresses community priorities and is consistent with the revised policy statement.

Key Terms

Affordable housing – The most basic definition of affordable housing is where a household spends no more than 30% of its gross household income towards shelter. Housing that meets this test and where the shelter costs are below the average market costs in the area is deemed to be affordable housing.

Community housing – Housing which was originally built by the Province for social housing programs and which continues to operate in the community. Residents of this housing have rents that are typically calculated on a rent-g geared-to-income basis, making this form of housing inherently affordable.

Housing providers – Those who own and operate housing units/buildings in the community for a range of clientele, whether in the public, not-for-profit or private sectors.

Service area – The land area designated under legislation for which the local Service Manager is obliged to provide housing and homelessness services. In Cornwall SDG, this includes both the City of Cornwall and the United Counties of Stormont, Dundas and Glengarry.

Service providers - Those agencies or organizations who provide various supports and services to individuals or households in the community in order to sustain or enhance their quality of life. These supports can range from securing housing and financial assistance, to providing health supports and life skills.

Service system mapping – The housing and homelessness service system is comprised of local housing and service providers, agencies and government bodies that together, act as an informal network to address housing and homelessness issues. Service system mapping is a process of identifying the various entities within this network, the roles they play and how they interact with each other to better address community needs.

Support/service agreements – These agreements set out a structured relationship between individuals and agencies or between agencies and stakeholders, defining arrangements with regard to the provision of supports

What is the Community Housing & Homelessness Plan?

Community Housing and Homelessness Plans define the values and housing priorities that communities have based on local housing data, statistics and program information, ultimately forming a comprehensive roadmap to help guide housing efforts and investment in the community.

The Cornwall SDG plan assesses needs, identifies housing gaps and then sets out actions for addressing the identified gaps on a prioritized basis, all while remaining focused on better housing outcomes for the community.

Addressing community needs across the housing continuum is a central focus of the plan and focusses on:

- Identifies community issues
- Engages community partners in solutions
- Advances community solutions
- Promotes community outcomes

THE HOUSING CONTINUUM



Source—CMHC web

What is the Community Housing & Homelessness Plan?

In the original Housing and Homelessness Plan, Cornwall SDG set out the following housing vision statement:

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.

While this overall vision remains an important reflection of community aspirations, the review process identified additional vision statements regarding desirable housing outcomes that guide strategies of and actions for the updated plan. The vision statements are as follows:

- People experiencing a housing crisis are housed or sheltered
- People who are currently housed but at risk of becoming homeless remain housed
- Suitable existing housing stock is maintained
- The supply of appropriate housing is enhanced



How was the updated plan developed?

The original Housing and Homelessness Plan for Cornwall SDG was adopted in 2014, setting out a vision, goals, strategies and housing actions. Since that time, a range of activities has been undertaken and progress reported via annual plan updates.

As required by legislation, the City embarked on a five year review process in late 2018 to update the plan which aligns with recent Provincial policy changes. The review process was intended to ensure that the Housing and Homelessness Plan:

- ⇒ continued to reflect the housing and homelessness needs/priorities of the service area;
- ⇒ provided for responses to these needs and priorities in a meaningful way;
- ⇒ was consistent with the Province's housing legislation and policy framework; and,
- ⇒ aligned with the City's Corporate Strategic Plan.

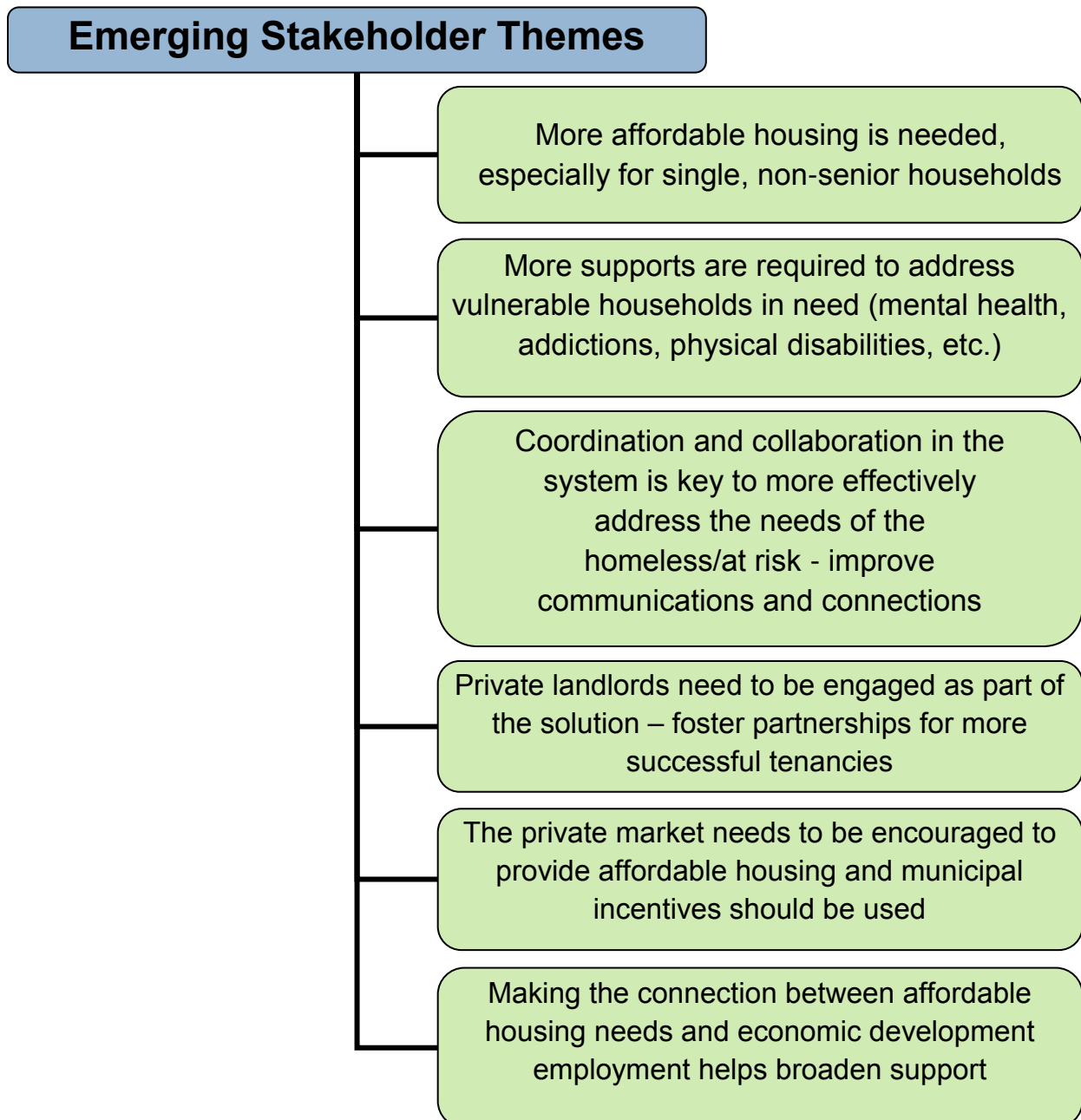
Through a highly consultative and collaborative process, the review examined issues, explored opportunities and identified potential solutions via the following steps:

- 1) Community stakeholder activities
 - a) Key informant interviews (12 target individuals)
 - b) Focus groups – 2 sessions (30+ target individuals/agencies)
 - c) Town Hall sessions – 3 sessions in total covering both the urban and rural parts of the service area (150+ target individuals/agencies)
 - d) Bilingual on-line community-oriented survey focused on general housing issues, priorities and options (500+ responses)
 - e) Bilingual on-line community agency intake survey focused on those with lived experience (300+ responses)
- 2) Staff review of current plan and associated Ministry requirements
- 3) Multiple consultant workshops with staff
- 4) Development of the re-framed plan and report to Council

Stakeholder Themes

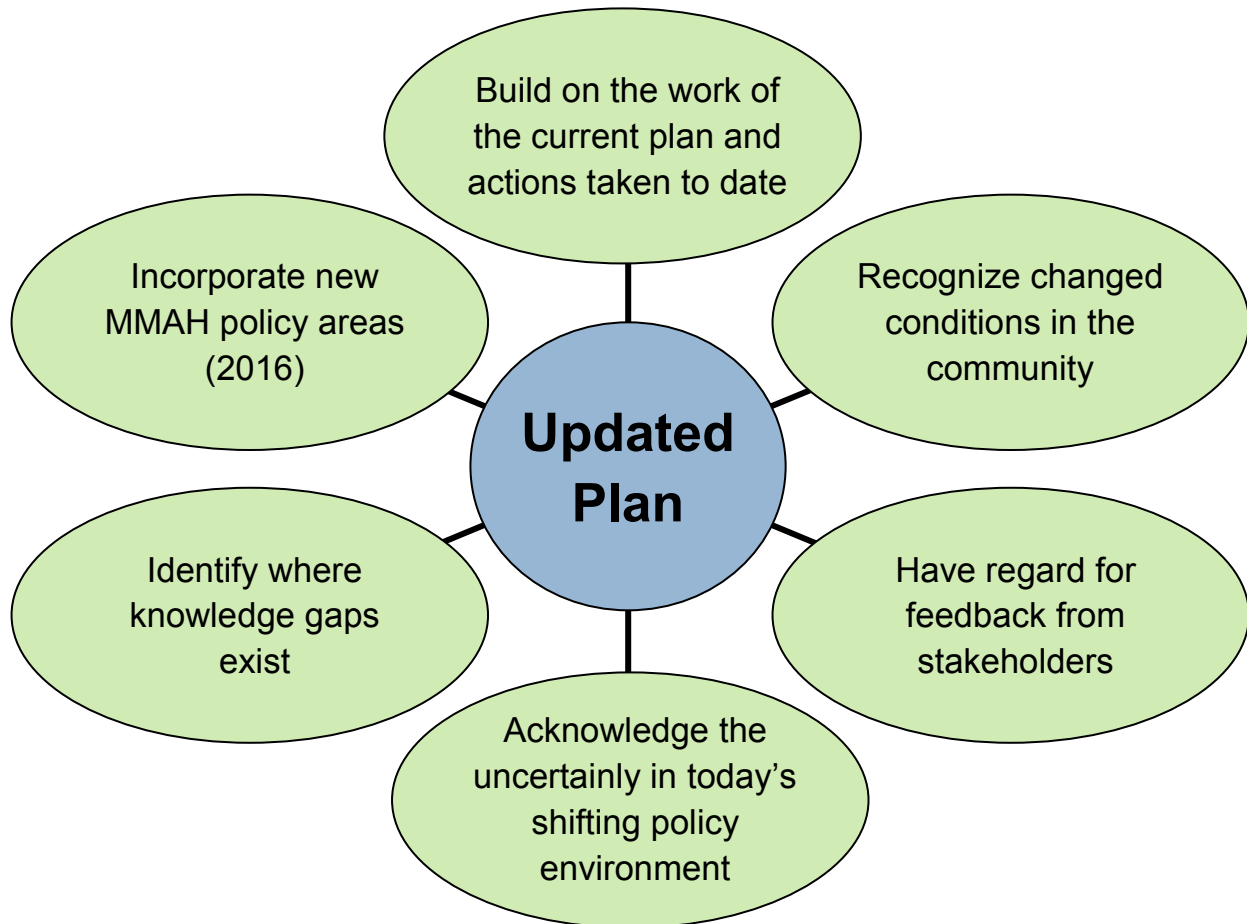
Based on the extensive stakeholder consultations that were undertaken, there was a wide array of input offered on housing and homelessness issues, priorities and ideas regarding possible solutions.

While this feedback encompassed a range of perspectives, there were a number of fairly common themes that emerged and noted. These main themes included:



Re-framing/Changes

Through the review process, the consultation activities provided an opportunity to re-evaluate community needs and stakeholder proprieties. There were, however, a number of other factors and influences that were considered in assessing the original Housing and Homelessness plan.



These factors played a defining role in determining whether minor adjustments or substantive revisions should be made to the plan for the next five years or if or a completely new plan was required.

While the initial plan provided a solid foundation for action, there were areas where refinements and further exploration were deemed warranted to better address the change in conditions which has occurred since 2014.

As a result, it was determined that a re-framing of the original plan was the best option for moving actions forward and managing changes for the second half of the ten year planning period.

Community Visions Overview Chart

Building on the original vision statement for the Housing and Homelessness plan, the re-framed plan has four additional vision statements which speak to different segments on the housing continuum.

These vision statements serve to shape objectives for the re-framed plan, paving the way for specific strategies and actions that are proposed.

The specific vision statements and associated objectives are as follows:

Community Vision #1	People experiencing a housing crisis are housed or sheltered
Objective	To ensure a system of services and supports is in place to help those who are homeless or at risk of being homeless to obtain housing.

Community Vision #2	People who are currently housed but at risk of becoming homeless remain housed
Objective	To ensure a system of services and supports is in place to help those who are at risk of becoming homeless to maintain/stabilize their housing.

Community Vision #3	Suitable existing housing stock is maintained
Objective	To support and promote efforts that help maintain and preserve suitable existing housing stock in the community.

Community Vision #4	The supply of appropriate housing is enhanced
Objective	To encourage the development of appropriate and affordable new housing.

Community Vision #1

Community Vision #1	People experiencing a housing crisis are housed or sheltered
Objective	To ensure a system of services and supports is in place to help those who are homeless or at risk of being homeless to obtain housing.

Summary

People experiencing a housing crisis are among the most vulnerable in the community and they require services and supports to help secure housing or shelter. Work to date has helped to generally improve communication and awareness about available homelessness services. While there are an array of local service providers to help address these needs, plan consultations signalled the need for coordination of these resources in a more systematic way.

Building awareness and understanding of service provider roles within the housing system will help to create a more coordinated and effective homelessness service system. Expanding this awareness in the broader community will further help to connect individuals in need with appropriate resources.



To support plan objective #1, the following strategies and actions will be pursued by the City and its community partners:

STRATEGIES	ACTIONS
1) Develop and maintain a shared understanding of the homelessness service system among community partners	a) Undertake homelessness service system mapping to identify service providers, roles, priorities and gaps
	b) Form a roundtable of community stakeholders and establish a formal homelessness system framework with partner-defined goals and roles
2) Enhance the effectiveness of the homelessness system to better respond to needs as they change over time	a) Develop common system protocols among homelessness service providers regarding access to services and supports (e.g. no wrong door, Housing First principles, etc.)
	b) Hold a planning meeting of the roundtable annually to evaluate homelessness service system performance, enhance service approaches and plan responses to changing needs
3) Expand awareness of the homelessness service system among those in need, service providers and the broader public	a) Develop and use a range of information sharing tools to broaden awareness of the homelessness service system, the roles of service providers and how to access services when needed

Community Vision #1

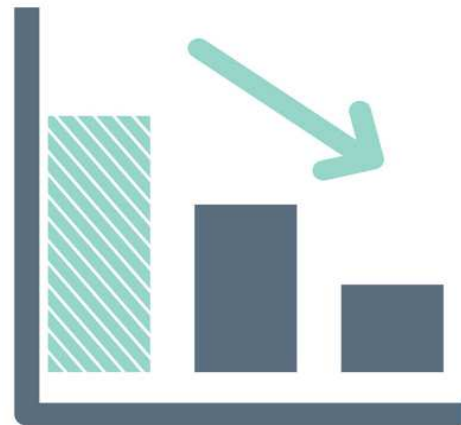
Measures & Outcomes

Measures

- ⇒ Number of homeless based on enumeration counts
- ⇒ Number of individuals seeking services
- ⇒ Demand for services by type
- ⇒ Number of individuals who are sheltered/housed on an emergency basis

Outcomes

- ⇒ Reduction in the number of homeless
- ⇒ A more coordinated/effective service system
- ⇒ Broader awareness on how to access the system
- ⇒ Quicker connections to appropriate services and providers



Community Vision #2

Community Vision #2	People who are currently housed but at risk of becoming homeless remain housed
Objective	To ensure a system of services and supports is in place to help those who are at risk of becoming homeless to maintain/stabilize their housing.

Summary

Within the community, there are many households who face challenges that put them at risk of losing their housing, whether due to financial or other factors. Maintaining housing stability helps to ensure that households do not become homeless and subsequently require other supports and services. There are a range of preventative services available in the community that have proven to be successful but the coordination and effectiveness of service delivery among providers has been identified as an area for further evaluation.

Providing supports for at-risk households, both in community housing and in the private sector, helps to foster housing stability and minimizes the chance of cycling back through the housing system. Broadening awareness about these services among landlords, especially in the private sector can help promote greater housing stability. Advancing employment initiatives would also provide an innovative way to help stabilize income and break the cycle of poverty for at-risk households.



To support plan objective #2, the following strategies and actions will be pursued by the City and its community partners:

STRATEGIES	ACTIONS
1) Identify and assess the range of services that are currently provided to prevent housing loss	a) Document and evaluate the current system of housing loss prevention services and supports to identify areas that are working well, areas that need improvement and system gaps
	b) Undertake a review to determine the overall support needs specifically within the community housing portfolio
2) Improve the effectiveness of services and supports geared to preventing housing loss	a) Convene a roundtable of both housing and service providers to review prevention programs and how service outcomes can be improved
	b) Support housing stability for those most at risk of becoming homeless by securing and providing financial assistance on a priority basis (e.g. CHPI)
3) Expand the awareness of services for preventing housing loss and how to access them	a) Establish tools and resources that clearly identify how housing providers and service partners can access prevention services
	b) Provide community outreach to private landlords to foster awareness of available programs, providers and services supporting tenant stability
4) Improve household stability by enhancing employment assistance opportunities for tenants in the community housing portfolio	a) Engage employment assistance providers to assess opportunities for enhanced assistance among community housing tenants
	b) Where demand warrants, promote a pilot program to expand employment assistance for tenants in community housing
	c) Monitor employment trends among community housing tenants annually to assess trends and impacts

Community Vision #2

Measures & Outcomes

Measures

- ⇒ Number of evictions prevented through intervention
- ⇒ Number of households stabilized through financial assistance
- ⇒ Number of households benefiting from support/service agreements
- ⇒ Number of people living in community housing that obtain employment through the employment initiative

Outcomes

- ⇒ People stay in community housing as long as needed/ appropriate
- ⇒ More coordinated and effective prevention system
- ⇒ Broader awareness of available prevention services/supports and how to access them
- ⇒ Appropriate supports for housing loss prevention are provided to tenants in need
- ⇒ Employment supports serve to create more financial and housing stability



Community Vision #3

Community Vision #3	Suitable existing housing stock is maintained
Objective	To support and promote efforts that help maintain and preserve suitable existing housing stock in the community.

Summary

The existing housing stock provides a range of options for households throughout Cornwall SDG, however, there are issues regarding supply gaps, affordability and the quality of available housing. With limited production of new rental supply, there is considerable and sustained demand for existing rental housing. Efforts have been made to maintain community housing stock as this rental housing is inherently affordable. These efforts must continue in order to protect and revitalize this important community resource, whether through provider supports, capital investment or asset leveraging.

In the private sector, the condition of some rental stock is of concern. Preserving this existing stock, where appropriate, and continuing to help low and moderate income homeowners maintain their housing, encourages a more stable supply of housing options. In addition, building greater awareness around repair needs and available resources, coupled with targeted financial supports for repairs and renovations will further help to preserve existing supply.



Energy and utility costs can have a real economic impact both on landlords and tenants in terms of cost and affordability. Progress has been made in focusing on energy efficiency when promoting stock improvements and priority should continue to be given to these initiatives.

To support plan objective #3, the following strategies and actions will be pursued by the City and its community partners:

STRATEGIES	ACTIONS
1) Maintain and enhance the sustainability of assets within the community housing portfolio	a) Support community housing providers in their capital planning efforts by facilitating assistance to maintain current Building Condition Assessment reports
	b) Determine the capital needs for projects within the community housing portfolio and develop strategies for mitigating gaps in capital needs versus planned reserves
	c) Prioritize those areas identified within provider capital plans when determining how to allocate available funding/ resources, especially in regards to energy efficiency
	d) Support operational sustainability by working with community housing providers to increase revenues and decrease costs
2) Help to improve and enhance the supply of affordable housing in the private sector	a) Establish a dialogue with private landlords to identify renovation requirements and prospective assistance which could help to preserve rental housing stock that is affordable
	b) Create/facilitate appropriate financial supports to private landlords to preserve rental housing stock that is affordable while promoting energy efficiency
	c) Facilitate financial support to low income homeowners for renovations that enable them to remain in their homes
	d) Expand awareness of available programs that foster improvement and sustainability of housing stock that is affordable
3) Revitalize assets within the community housing portfolio to better meet future needs	a) Develop a revitalization plan for the community housing portfolio to help regenerate the current stock and expand housing options
	b) Utilize available equity, funding and resources to support priority revitalization actions, including energy efficiency improvements

Community Vision #3

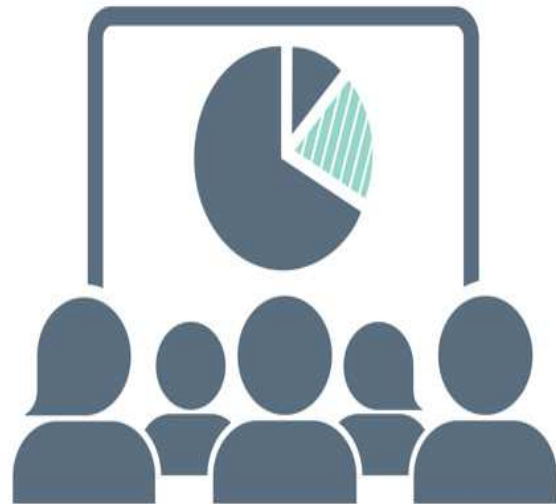
Measures & Outcomes

Measures

- ⇒ Reduction in net capital needs in the community housing portfolio
- ⇒ Improvement in the net operating position of providers in the community housing portfolio
- ⇒ Number of private sector rental units that are preserved or improved and compliant (e.g. OBC, fire code, property standards, etc.)
- ⇒ Number of homeowners served through renovation programs
- ⇒ Number of units in the community housing portfolio that are revitalized

Outcomes

- ⇒ Existing community housing stock continues to be maintained in good condition
- ⇒ The supply of affordable rental housing in the private sector is preserved or improved
- ⇒ Lower income home owners are able to remain in their homes longer
- ⇒ A plan is in place for revitalizing community housing stock



Community Vision #4

Community Vision #4	The supply of appropriate housing is enhanced
Objective	To encourage the development of appropriate and affordable new housing.

Summary

There are recognized issues regarding the current supply of housing stock, including condition, gaps and affordability. Despite modest growth in Cornwall SDG, there also remains a sustained need for affordable rental housing and there are signs that lack of suitable supply is starting to have an economic development impact on the community.

Facilitating solutions to housing needs both in the short and longer term is a critical component of any healthy, vibrant community. While general housing trends are evident, having a more detailed understanding of local market dynamics in Cornwall SDG would help to effectively plan for needs across the housing continuum and support the development of meaningful housing targets.

Some progressive land use and planning policies are already in place in Cornwall SDG to address housing needs but further consideration needs to be given to their consistency, alignment and implementation across the service area.

While senior government funding/programs have and will continue to help address local needs, the expanded use of innovative municipal tools and incentives would further assist in creating a more conducive environment for affordable housing development. This is especially true for the private sector where additional dialogue regarding housing opportunities, partnerships and incentives could help spur investment.



To support plan objective #4, the following strategies and actions will be pursued by the City and its community partners:

STRATEGIES	ACTIONS
1) Review and document priority housing needs within the regional housing market	a) Undertake a detailed needs study to determine and prioritize current and projected housing needs within the service area, both in the rental and ownership markets
2) Identify and expand regulatory tools to help foster affordable housing development	a) Engage in implementation of Official Plan policies that advance housing objectives/targets for the City and Counties b) Advocate for implementation of zoning provisions in the City and local Townships that support Official Building Plans and housing policies which encourage affordable housing development c) Streamline the process required to advance development approvals for affordable housing
3) Develop and use appropriate tools and incentives to help expand the supply of affordable housing	a) Establish a detailed inventory of surplus lands owned by various governments and public sector agencies which could present viable options for the creation of new affordable housing b) Dialogue with the local development industry on issues, opportunities and incentives for addressing local affordable housing needs c) Develop and expand tools/incentives to encourage private sector investment in affordable housing d) Explore opportunities to expand homeownership options for low/moderate income households
4) Broaden the support of the business community to advance affordable housing opportunities	a) Work with economic development officials at the City and Counties to develop strategies that promote the important links between housing, healthy communities and economic vitality

Community Vision #4

Measures & Outcomes

Measures

- ⇒ Time required for development approvals
- ⇒ Number of units developed on properties secured for affordable housing development
- ⇒ Number of affordable housing units created (rental & ownership)
- ⇒ Number of units created using municipal tools/ incentives
- ⇒ Average incentive provided per unit and as a percentage of the overall unit cost

Outcomes

- ⇒ Clarified current profile of local housing needs and priorities
- ⇒ Clarified regulatory framework that supports affordable housing objectives
- ⇒ Inventory of potential properties which could be used for development of affordable housing
- ⇒ Expanded tools to support affordable housing development
- ⇒ Expanded production of affordable rental and ownership housing
- ⇒ More households accessing the home ownership market



Implementation

Building on the original plan, the updated Housing and Homelessness Plan re-frames the vision for a forward-looking community housing and homelessness system which strives to address anticipated housing needs in Cornwall SDG over the next 5 years.

Through a series of planned community strategies and actions, progressive steps are set out to prevent homelessness, stabilize households at risk, maintain appropriate housing stock and increase the supply of affordable housing.

This plan harnesses the established network of community agencies and stakeholders already working together with a view to strengthen, coordinate and improve housing outcomes for residents of Cornwall SDG.

Working collaboratively with community partners, a collaborative implementation plan will be developed by the City of Cornwall to move the re-framed plan forward which sets out roles, responsibilities and priorities.

Reporting on plan progress will also be done annually by the City. To assist, a series of housing measures have been established for monitoring purposes. A more formal review of the re-framed plan will also be undertaken at the end of the next 5 year window in 2024.

