

ACTION REQUEST – Planning Services	
<b>To:</b>	<b>Warden and Members of Council</b>
<b>Date of Meeting:</b>	<b>November 15, 2021</b>
<b>Subject:</b>	<b>Affordable Housing</b>

### **RECOMMENDATIONS:**

THAT the Council of the United Counties of Stormont, Dundas and Glengarry direct staff to:

1. Initiate an Affordable Housing Community Improvement Plan and work with the six local municipalities to create development-ready sites for affordable housing;
2. Develop a Housing First policy template in consultation with the local municipalities and circulate a draft policy to County and local Councils for consideration;
3. Work with the City of Cornwall, SDG local municipalities, local housing providers and the Municipal Property Assessment Corporation to improve the availability of data on housing in SDG, as recommended by the Dundas County Housing Initiative Committee; and

THAT Council recommends that the incoming Council in 2022 consider the establishment of an affordable housing committee.

### **EXECUTIVE SUMMARY:**

This report recommends several actions that County Council can take to promote and facilitate affordable housing across SDG.

### **BACKGROUND:**

Municipalities are required to address housing needs through the *Housing Services Act*, *Provincial Policy Statement (PPS)*, and the *Policy Statement: Service Manager Housing and Homelessness Plans*, where specific direction is also given to planning authorities and service managers.

Section 1.4.3 of the PPS states that planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs of current and future residents of the regional market area in several ways, including:

*a) establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households and which aligns with applicable housing and homelessness plans. However, where planning is conducted by an upper-tier municipality, the upper-tier municipality in consultation with the lower-tier municipalities may identify a higher target(s) which shall represent the minimum target(s) for these lower-tier municipalities;*

*b) permitting and facilitating:*

*1. all housing options required to meet the social, health, economic and well-being requirements of current and future residents, including special needs requirements and needs arising from demographic changes and employment opportunities; and*

*2. all types of residential intensification, including additional residential units, and redevelopment in accordance with policy 1.1.3.3;*

While these types of directions are addressed in the County Official Plan and local zoning by-laws, affordable housing developments may require controversial rezoning applications that can add months to approval processes.

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) in the year 2000. As a result, the City is responsible for responding to a wide range of housing needs in the area. The City administers provincial housing funding in SDG, and also offers several programs to supplement rent, address homelessness and assist in improving living standards in older homes.

Although SDG is involved in the City's housing program through the Service Manager Joint Liaison Committee and the Cornwall and Area Housing Corporation (soon to become defunct), the County can supplement these efforts and work to support and facilitate housing more directly through the land use planning process and by facilitating housing projects in its rural areas and villages.

Council received a presentation from the Dundas County Housing Initiative Committee at its September 20, 2021 meeting. The committee prepared a comprehensive report (attached) outlining the current situation in Dundas County and the lack of affordable housing. It notes that a low share of homes sold in 2020-2021 could be classified as affordable based on household incomes (10-17%) and individual incomes (2-4%). Many of these more affordable homes may also require major repairs. Many housing supports are only in fair condition due to the age of the buildings, which limits funding available for adding new units; waitlists can be

long and funding for some programs such as Ontario Renovates are over-subscribed. The report is specifically addressing Dundas County, but the issues raised would apply to the rest of SDG and other rural communities.

The Committee made eight recommendations which are summarized below:

- 1) **Create an Affordable Housing Advisory Committee:** Establish an affordable housing advisory committee. The committee will work along side the Local Governments within SDG Counties to provide recommendations, data, affordable housing opportunities and what should be prioritized.
- 2) **Annually Examine Housing Needs and Policies:** The local governments within SDG Counties and the advisory committee annually identify and report on changing housing needs, land use, permits, new builds and data surrounding these factors. The local governments then bring forth this information to the other levels of the government and the community as a whole.
- 3) **Housing First Approach:** Taking a 'housing first' approach involves developing a policy directed at meeting affordable housing needs. The local governments within SDG Counties lands would be considered for affordable housing before being put to any other use.
- 4) **Financial Incentives:** The local governments within SDG Counties use financial incentives to offer financial assistance to providers of affordable housing.
- 5) **Regulatory Approach:** Regulatory powers and responsibilities can be used strategically as a part of a comprehensive approach to meet affordable housing needs.
- 6) **Annually Determine Affordable Home Ownership:** Requesting staff to adopt the calculation of affordable homeownership proposed by the Dundas County Housing Initiative Committee and to calculate the affordable homeownership threshold on an annual basis.
- 7) **Access to Rental Data:** The local governments within SDG Counties request that the Municipal Property Assessment Corporation (MPAC) routinely release to the township/municipalities rental related data, including annual surveys of market rents and other relevant rental information at a municipal level, in a format that addresses any privacy matters so that township/municipalities can more easily calculate accurate market rents to develop affordable housing policies.

- 8) **Annually Determine Affordable Rental Housing:** The local governments within SDG Counties adopt the calculation of affordable rental housing (by unit type) as proposed by Dundas County Housing Initiative Committee in order to determine affordable rentals threshold for North Dundas and South Dundas on an annual basis.

Staff are proposing that Council could undertake the following initiatives in response to the Committee recommendations:

**Recommendation 1:** An affordable housing committee could supplement some of the work done by the City, County, and local municipalities and provide advice to Council on potential projects. Given there is a transition process underway with the Cornwall and Area Housing Corporation becoming part of the City of Cornwall's housing division, and there are a limited number of meetings remaining in the current term, Council could request that the next Council consider establishing this as a committee in 2022.

**Recommendations 2, 6, 7 and 8:** Staff could work with the City of Cornwall, MPAC and the local municipalities to provide more comprehensive reports to Council on affordable housing annually.

**Recommendation 3:** Staff agree that a Housing First policy could enhance existing programs such as annual donations to Habitat for Humanity. It is recommended that County staff draft a policy that could be considered by County and local Councils.

**Recommendation 4:** Council requested changes to the Community Improvement Plan (CIP) legislation and regulations at its September 20, 2021 meeting. If approved by the provincial government, SDG would be able to have its own regional CIP incentive plan that could offer grants, loans, and/or tax-increment financing to affordable housing projects throughout the six local municipalities. It is recommended that this project be initiated if approval is granted by the province. Provincial staff have provided several examples of other communities with affordable housing CIPs.

**Recommendation 5:** The City of Cornwall initiated a [Housing Revitalization Plan](#) in 2020. This plan included recommendations to enhance existing sites owned by local housing providers, and also reviewed potential opportunities in SDG for new affordable housing projects. However, many of these sites needed rezoning and potential studies to be completed that would delay consideration for potential funding opportunities. SDG Planning staff work closely with all six local municipalities and are familiar with the Official Plan designations, local zoning by-laws, and site plan processes. It is recommended that the County support the local municipalities by initiating work needed to make these sites more development-

ready, along with reviewing by-laws on other sites with potential for intensification and affordable housing. Funding could be included in the 2022 budget to support these efforts.

#### **OPTIONS AND DISCUSSION:**

**1. Recommended:** THAT the Council of the United Counties of Stormont, Dundas and Glengarry direct staff to:

- a. Initiate an Affordable Housing Community Improvement Plan and work with the six local municipalities to create development-ready sites for affordable housing;
- b. Develop a Housing First policy template in consultation with the local municipalities and circulate a draft policy to County and local Councils for consideration; and,
- c. Work with the City of Cornwall, SDG local municipalities, local housing providers and the Municipal Property Assessment Corporation to improve the availability of data on housing in SDG, as recommended by the Dundas County Housing Initiative Committee.
- d. AND THAT Council recommends that the incoming Council in 2022 consider the establishment of an affordable housing committee.

**2. Not Recommended:** That Council take no action at this time. Although programs and incentives offered by the federal, provincial and City governments can have a greater impact on the provision of affordable housing, local initiatives can also supplement programs and fill in gaps in funding.

#### **FINANCIAL ANALYSIS:**

An affordable housing Community Improvement Plan could have an impact on future budgets, however these programs are designed to encourage projects that may not have gone forward without incentives. Council would determine the level of subsidy offered at a future date. There may be some professional fees required to support development-ready sites, however generally the intention would be to complete the majority of the work in-house.

#### **LOCAL MUNICIPAL IMPACT:**

The recommendations would have a positive impact by providing greater opportunities for housing in the local municipalities.

**RELEVANCE TO STRATEGIC PRIORITIES:**

The proposal would support **Strategic Priority 1 – Service Delivery – A Smarter Approach** by providing high quality land use planning services to SDG local municipalities with consistent policies and initiatives to support the provision of affordable housing across the Counties.

The recommendations also support **Strategic Priority 4 - Community Sustainability – A Place Where You Want to Be**, as providing a variety of housing types support long-term viability of local towns and villages.

**OTHERS CONSULTED:**

Chief Administrative Officer  
Dundas County Housing Initiative Committee


**ATTACHMENTS:**

Dundas County Housing Report – September 2021

**RECOMMENDED BY:**

  
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**Peter Young**  
**Director of Planning Services**

**APPROVED BY:**

  
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**T.J. Simpson, CAO**