

# DUNDAS COUNTY HOUSING REPORT



**DUNDAS COUNTY HOUSING INITIATIVE COMMITTEE**

**September 2021**

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## ABOUT THE REPORT

**“Imagine living in a community where everyone has access to affordable housing. I care about our community and will continue to advocate and be a voice for housing needs.” – Committee member**

“I was so stressed and worried when my landlord sold the house that I live in with my two daughters. I was frightened that I wouldn’t be able to find a place that I could afford that was close enough to work so that I wouldn’t need to quit my job. I was concerned for my kids – they would need to change schools and childcare. I am having a lot of sleepless nights.”

*Testimonial from T. Mother of 6- and 9-year-old children*

**Shelter is one of the most fundamental human rights**

Housing is limited. Rents are dramatically increasing, and home ownership is not an option for many individuals. The lack of suitable affordable housing in North and South Dundas is a significant problem. Dundas County Housing Initiative Committee is a group of dedicated community members and agencies that believes everyone in Dundas County should have access to affordable housing. This report is meant to provide insight as to housing in Dundas County, invoke discussion of housing needs especially for our most vulnerable community members and to call to action each community member, community agency and business as well each level of government to make choices that give hope to people who do not have a safe affordable place to sleep tonight.

### Vision Statement

**To be in a community where each individual has a safe and affordable place to live**

### Mission Statement

**A collaborative approach to creating safe and affordable safe spaces in our Dundas County Community**

# WHAT IS AFFORDABLE HOUSING

According to the Canadian Mortgage and Housing Corporation (CMHC) housing is considered to be affordable when a household spends less than 30% of its pre-tax income on adequate shelter. Households that spend more than 30% of their income on shelter are deemed to be in core housing need.

30% of the median total income of households in South Dundas is \$19,520 therefore a monthly housing costs should not exceed \$1627.00 to be considered affordable



30% of the median total income of households in North Dundas is \$23,458 therefore a monthly housing costs should not exceed \$1955.00 to be considered affordable

For renting or home ownership the 30% of the median income total includes all utilities (such as heat, hydro, mortgage interest, property tax and maintenance).

Figure 1 - Median Total Income of Households in Dundas County

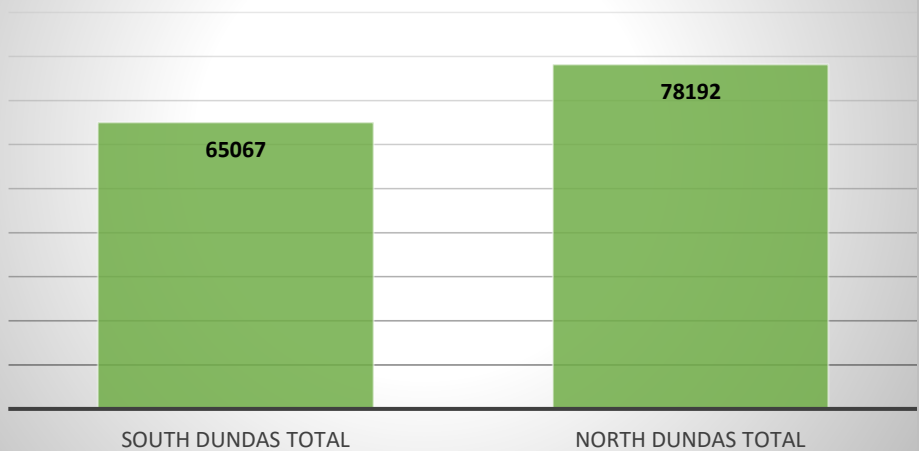
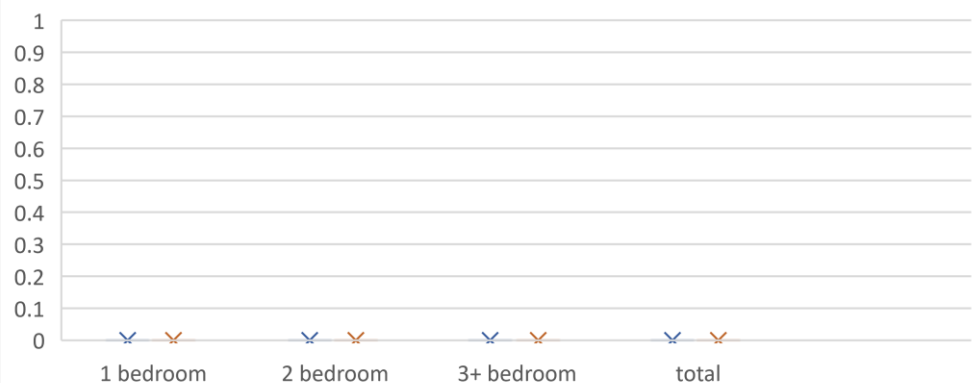


Figure 2 - Vacancy Rates for Private Apartments in South Dundas



According to Canadian Mortgage and Housing Corporation the rental vacancy rates for Private Apartments in South Dundas have been 0 for all dwellings types in 2019 and 2020.

# AFFORDABLE HOME OWNERSHIP IN DUNDAS COUNTY

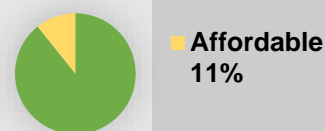
The Provincial Policy Statement of the Provincial Planning Act defines affordable home ownership as “the least expensive of:

1. **Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area; or**
2. **Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low- and moderate-income households.”**

Using data from the 2020 Provincial Policy Statement Housing Table, calculating affordable housing based on the second option resulted in the least expensive threshold for affordable housing in North Dundas and South Dundas:

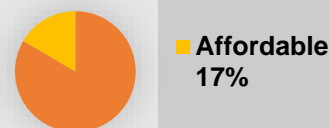
Based on the total median income of households for North Dundas which is \$78,192 and the Provincial Policy Statement Housing Table (2020) North Dundas total income falls under the 60<sup>th</sup> percentile which deems \$287,400 an affordable house price when not exceeding 30 percent of gross annual household income for low- and moderate-income households. Between August 1, 2020 - August 1, 2021 a total of 26 houses out of 216 were sold without exceeding 30% of gross annual median household income.

**Figure 3 - Percentage of Affordable Homes Sold in North Dundas 2020-2021**



Based on the total median income for South Dundas which is \$65,067 and the Provincial Policy Statement Housing Table (2020) South Dundas total income falls under the 50<sup>th</sup> percentile which deems \$236,500 an affordable house price when not exceeding 30 percent of gross annual household income for low- and moderate-income households. Between August 1, 2020 - August 1, 2021 a total of 41 houses out of 207 were sold without exceeding 30% of gross annual household income.

**Figure 4 - Percentage of Affordable Homes Sold in South Dundas 2020-2021**



When considering the population as a whole we must also consider that there is a drastic difference in figures when comparing median household income to median individual income in North Dundas and South Dundas, resulting in;

Figure 5

Location	Median Total Income of Individuals	Affordable Monthly Housing Costs	Percentage of Affordable Homes Sold (2020-2021)
North Dundas	\$37,581	\$939.00	2%
South Dundas	\$32,117	\$803.00	4%



# CURRENT HOUSING SUPPORTS

## SOUTH DUNDAS

### Cornwall Area Housing Corporation

Cornwall Area Housing Corporation operates on a non-profit basis offering affordable housing (RGI) for seniors, families and adults in Cornwall and SD&G.

- 10 Dundas Street, Iroquois ON, K0E 1K0, Canada (42 units, seniors)
- 12446 County Rd 2, Morrisburg, ON, K0C 1X0, Canada (30 units, seniors)



### J.W. MacIntosh Community Support Services Private Non-Profit – Affordable Housing Units

J.W. MacIntosh Community Support Services provide affordable housing units in Williamsburg, Ontario for mature adults, seniors and community living as well as community support services.

- Tolly Place - 4327 Hess Street, Williamsburg, ON, K0C 2H0, Canada (20 units, mature adults)
- Community Living - 12445 County Road 18, Williamsburg, ON, K0C 2H0, Canada (6 units, adults with a disability)
- Community Living - 4305 Schell St. Williamsburg, ON, K0C 2H0, Canada (6 units, adults with a disability)
- Park Drive Villa - 4324 Villa Drive, Williamsburg, ON, K0C 2H0, Canada (38 units, seniors)

### Coming Soon: House of Lazarus Private Non-Profit – Affordable Housing Units

House of Lazarus aspires to fill in the gaps in services and resources for residents in surrounding communities. Linking Hands is an initiative created by the House of Lazarus to reduce poverty in Dundas County by listening to and addressing the needs of the people throughout the county's communities. These units will be ready to rent Fall 2021.

- 4326 County Road 31, Williamsburg, ON, 20C 2H0, Canada (2, 3-bedroom family units)

**50%** of the current housing supports are in fair condition

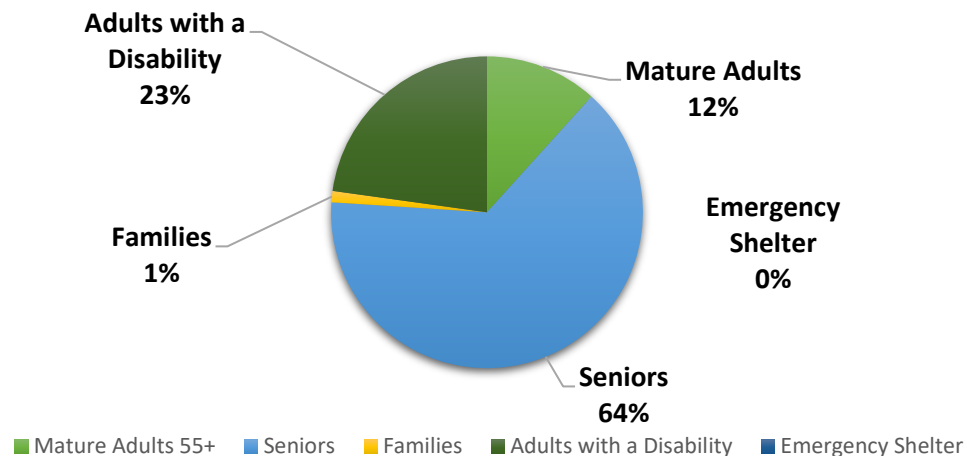
**50%** of the current housing supports are in good condition

## Community Living

Community Living Dundas County provides services and supports to adults with an intellectual disability and their families through education, accommodation support and leadership training.

- Live in group homes: 2 homes in Morrisburg, accommodating 10 individuals
- Supported independent living: 15 individuals being assisted in South Dundas
- Home Share: 2 individuals being assisted in South Dundas

**Figure 6 - Current Population of Housing Supports in South Dundas**



**All housing supports through Cornwall Area Housing Corporation in Dundas County currently have a significant waitlist – Individuals are encouraged to find their own rental housing in the private market, while they wait**



## North Dundas

### Cornwall Area Housing Corporation

Cornwall Area Housing Corporation operates on a non-profit basis offering affordable housing (RGI) for seniors, families and adults in Cornwall and SD&G

- 49 Water Street, Chesterville, ON, K0C 1H0, Canada (25 units, seniors)
- 517 Albert Street, Winchester, ON, K0C 2K0, Canada (36 units, seniors)
- 510 Beach Street, Winchester, ON K0C 2K0, Canada (6 units, seniors)



### Community Living

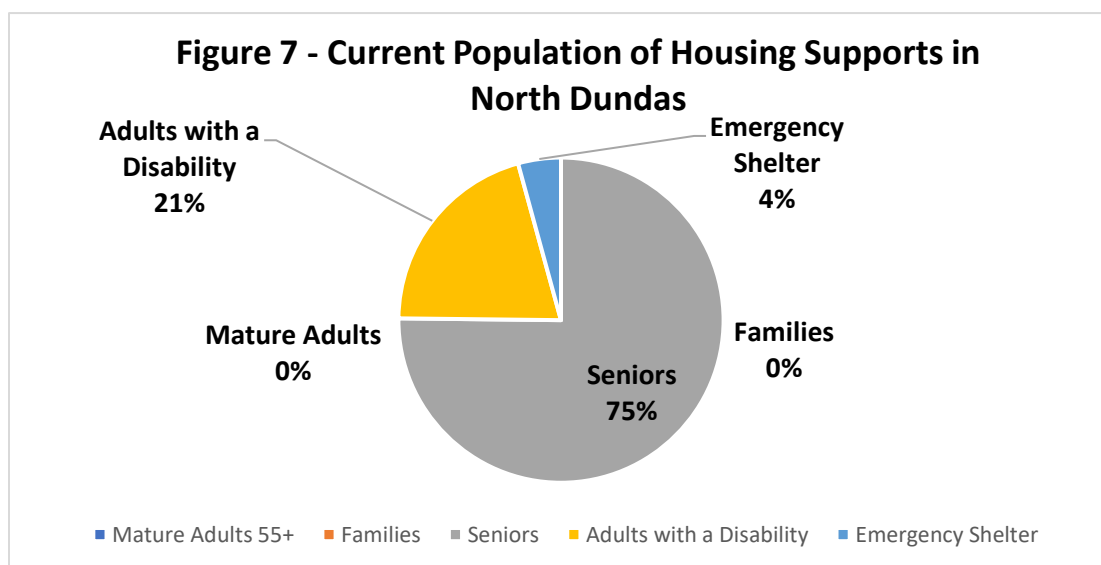
Community Living Dundas County provides services and supports to adults with an intellectual disability and their families through education, accommodation support and leadership training.

- Live in group homes: 2 homes in Winchester, accommodating 12 individuals.
- Supported independent living: 15 individuals being assisted in North Dundas
- Home Share: 2 individuals being assisted in North Dundas

### Naomi's Family Resource Centre - Emergency Shelter

Provides confidential, safe and secure emergency shelter for women with or without children who have been physically, emotionally, sexually or financially threatened or harassed in the Stormont, Dundas, and Glengarry Counties of Ontario Canada.

Naomi's Family Resource Centre (6 rooms, fully occupied at 11 individuals)





# EMERGING THEMES FROM DUNDAS COUNTY AGENCIES

There is a lack of affordable housing

Limited accessible units

We are in a housing crisis

Clients are often in emergency situations

Support pets are not welcome in all available units, risking client's mental health

Clients are being sent hours away to be housed because there is nothing available here which eliminates their support systems

Clients are moving back in with their parents

We hear from multiple clients weekly and have nowhere to send them

In the summer months many clients live in tents and sheds to avoid homelessness

Clients are experiencing mental health issues and high stress levels

Clients request funds to go to Ottawa so they can access shelters

The following agencies provided insight:

Habitat for Humanity

Social Housing Division – City of Cornwall

Carefor Healthy and Community Services – Winchester

JW MacIntosh Community Support Services

Naomi's Family Resource Centre

Canadian Mental Health Association

Ontario Early ON Centre

Community Living Dundas County

Landlords are selling their homes, leaving clients in emergency situations and limited rental opportunities

More clients are moving to unhealthy/stressful places or living in camping trailers year-round to stabilize their housing situation

Clients are living in unsafe living conditions

Multiple individuals remain in their RVs in an RV park for 5-6 months of the year migrating to Florida (or other locations) for the other half of the year (snowbirds) because they can't afford anything else.

# VULNERABLE POPULATIONS

## Dundas County Foodbanks

Lack of affordable housing is one factor that contributes to the instability of those living in poverty. In 2019, Community Food Share and House of Lazarus surveyed their food bank clients in order to gain insight into their clients' needs. 90% of food bank clients rent. With a lack of affordable units to rent and the insecurity in the housing market, foodbank clients are at greater risk. Only 6.5% of food bank clients in Dundas County access subsidized housing. Factoring that there is no subsidized housing for anyone other than seniors in Dundas County, this is not surprising. Choices are being made each month by food bank users to eat or pay for housing costs. In our food bank survey, 51% of clients stated that they had missed meals to pay bills: 27% were paying their rent, 34% were paying their hydro costs.

### BALANCING ACT FOR DUNDAS COUNTY FOOD BANK CLIENTS: PAYING FOR HOUSING OR PAYING FOR FOOD?

"Do I want to have a roof over my head, or do I want to eat?"

Figure 8

**51%** of respondents said they've missed a meal to pay for something else.

What are they paying for?



34% hydro



26% rent



40% other\*

**Some of the most vulnerable populations in need of affordable housing based on feedback from local agencies include:**

- Single adults
- Single parent households
- Individuals dealing with mental health issues and/or addictions
- Individuals with disabilities
- Women and children leaving abusive situations
- Homeless Veterans
- Individuals experiencing homelessness
- Seniors (emergency/transitional housing)

# HOUSEHOLDS WITH LOW INCOMES IN DUNDAS COUNTY

Individuals and families with low-incomes often reside in rental housing. Below are multiple scenarios outlining monthly expenses, current rental prices and income. In most scenarios the % of income required for rent greatly exceeds the 30% (which is what is deemed affordable).

<i>Figure # 9</i>	Scenario 1	Scenario 2	Scenario 3	Scenario 4
** includes basic allowance, maximum shelter allowance, GST/HST credit & Ontario Trillium Benefit	One person household, OW	One person household, ODSP	One person household, OAS/GIS	One person household minimum wage (35 hrs a week)
<b>Total Monthly Income</b>	\$825.00**	\$1272.00**	\$1727.00**	\$1960.00
<b>Average Monthly Rent (may or may not include heat &amp; utilities)</b>	bachelor \$917.00	1 bedroom for accessibility \$1125.00	1 bedroom \$1125.00	1 bedroom \$1125.00
<b>Funds remaining</b> For hydro/heat, transportation, clothing, phone, food and everything else	(\$92.00)	\$147.00	\$602.00	\$835.00
<b>% Of income required for rent</b>	111%	88%	65%	57%

<i>Figure #10</i>	Scenario 1	Scenario 2	Scenario 3
*Includes basic allowance, maximum shelter allowance, Canada Child Benefit, GST/HST credit & Ontario Trillium Benefit, if they qualify	Family of Four, OW 2 adults ages 31-50 & 2 children age 8 & 14	Family of Four, Full time minimum wage earner 2 adults ages 31-50 & 2 children age 8 & 14	Single parent- household, OW 1 adult age 31-50 & 2 children age 8 & 14
<b>Total Monthly Income</b>	\$2623.00*	\$3633.00*	\$2401.00*
<b>Average Monthly Rent (may or may not include heat &amp; utilities)</b>	3-bedroom \$1559.00	3-bedroom \$1559.00	2-bedroom \$1285.00
<b>Funds remaining</b> for hydro/heat, childcare, transportation, clothing, phone, food and everything else	\$1064.00	\$2074.00	\$1116.00
<b>% Of income required for rent</b>	59%	43%	54%

# HOMELESS VETERANS

Homelessness among Veterans is a significant problem. It is common for Veterans to experience traumatic brain injuries, or Post-Traumatic Stress Disorder after providing services in the military, which are two of the most substantial risk factors for homelessness. Like the general homeless population, veterans are at a significantly increased risk of homelessness if they have low socioeconomic status, a mental health disorder, and/or a history of substance abuse.

As a part of Ontario's Poverty Reduction Strategy goal to end homelessness by 2025, a province-wide enumeration of homeless persons was undertaken for the first time in Ontario. The Social & Housing Services Department, as the Service Manager for the City of Cornwall, Stormont, Dundas and Glengarry, conducted an enumeration during the week of July 18th to 24th, 2018 utilizing the period prevalence method. A total of 83 surveys were completed, with 34 meeting the provincial criteria for homelessness.



Based on the surveys completed 68% of homeless individuals are living in Cornwall, and 32% of homeless individuals are living in North Dundas (this data is based on the surveys that were completed and may not be a true representative of all homeless individuals throughout SD&G).

12% of the respondents indicated that they have served in the military.

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**The Royal Canadian Legion is committed to making a difference in the lives of Veterans and their families, providing services in communities, and remembering the men and women who fought for our country.**

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**There are 4 Royal Canadian Legions in Dundas County:**

- Royal Canadian Legion Branch 48 – Morrisburg, Ontario
- Royal Canadian Legion Branch 370 – Iroquois, Ontario
- Royal Canadian Legion Branch 434 – Chesterville, Ontario
- Royal Canadian Legion Branch 108 – Winchester, Ontario

**In North Dundas 30% of homeless individuals have identified as Homeless Veterans**

# HOMELESSNESS IN OUR BACKYARD

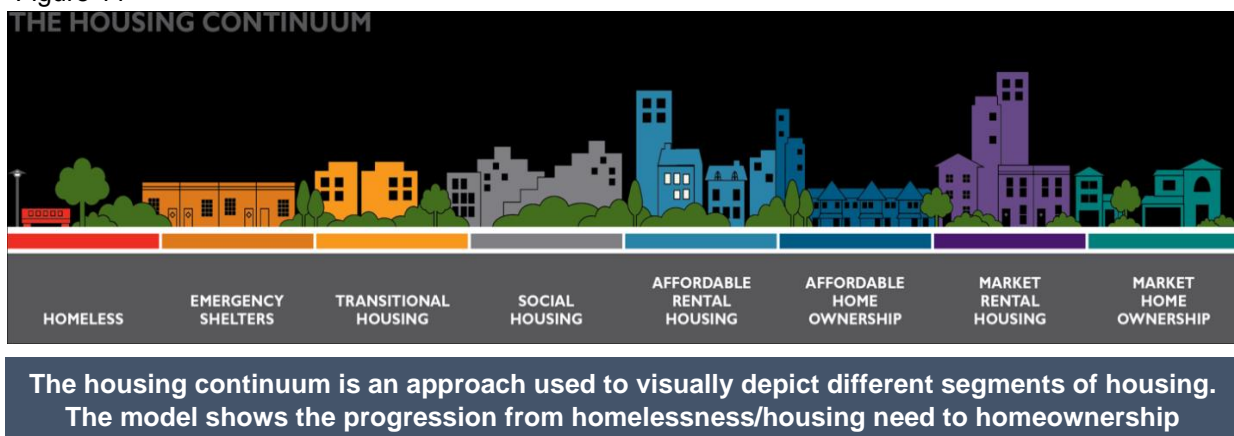
**“The most vulnerable in our community have nowhere to live a safe, healthy life.” – Cathy Ashby**

In rural Dundas County one may be surprised that homelessness exists. It certainly is not as visible as in large urban cities, however homelessness, especially hidden homelessness occurs at a greater rate in rural areas than in cities. According to the Rural Ontario Institute's 2017 report "Homelessness and Hidden Homelessness in Rural and Northern Ontario" states that people in Ontario living in rural areas were more likely to have experienced hidden homelessness at some point in their lives than were people living in cities (urban 7.5%; rural 9.7%). Hidden homelessness may include staying with family or friends, substandard accommodation, temporary accommodation, squatting, institutionalization leading to homelessness upon release, and outdoor accommodation in forests, encampments, or camps. In the City of Cornwall's 2019 Homelessness Enumeration Report, not only did homelessness exist in Dundas County, but 11 of the 34 people surveyed, who met the province's definition of homelessness, came from North Dundas. There are people in Dundas County living in camping trailers year-round, living fulltime in substandard motel rooms, staying in abusive situations because at least they have a roof over their heads and living in their vehicles. Causes of hidden homelessness include poverty, mental illness, addictions, sickness and illness, inadequate or precarious housing and domestic violence. In other words, the most vulnerable in our community have no where to live a safe, healthy life.



## THE HOUSING CONTINUUM

Figure 11





## WHERE WILL WE LIVE?

September 3, 2021

I was recently asked to write a short testimony on the difficulties of finding suitable housing in Dundas County, Ontario. As an individual that has been relentlessly searching for my own home since September 2019, I feel experienced on this subject.

I am a single middle-aged woman with no children. Unfortunately, over the last few years I have been unable to work due to several medical issues. This has left me with the shame of having to require government assistance. The fact that I have the independence to move anywhere in the township and the flexibility to adjust size and space of rental accommodations has been of no benefit to finding a place to live.

In two years, I have looked at only three rental properties in Iroquois, Morrisburg, and South Mountain that were barely close to affordable. From Ingleside, Long Sault, and Cornwall (including Martin town and Newington), I saw seven other rentals that were a minimum of \$800 monthly, plus utilities. A few of these units also fell below standard living conditions, not to mention, beyond my financial means.

Another difficulty I have faced in finding a new home is being the owner of an eight-year-old therapy companion canine. Despite the fact that "working dogs" have impeccable social and behavioural demeanors, I have been refused immediately as a prospective tenant.

Despite the fact I have applied for RGI - Rent Geared to Income, Rent Supplement Program, and COHB, the Canada Ontario Housing Benefit – there hasn't been anything available, and the wait-list for subsidized housing units through the Cornwall Social Housing Division, is a minimum of five years wait. Being a client and having an intensive case manager through CMHA (Canadian Mental Health Association), I've also tried utilizing their resources to no avail.

In August of 2020, I developed asthma and mold toxicity from the place I was living in. In my extensive and desperate search for a suitable and healthy home, the "only" organization to come to my aid was the House of Lazarus. A local non-profit organization that immediately provided me with emergency funds and a lovely, healthy place to stay. This tiny home was provided to me for three months free of charge, while I continued my search. Still unable to find a more suitable place to live, I returned to my previous dwelling, where I currently reside.

The demand for affordable housing is increasing by the day and something must be done! If the lack of housing doesn't change in the Dundas County area, the number of homeless people will steadily increase.

Community Member



# HOUSING: ROLES OF EACH GOVERNMENT

**All levels of government play a role in housing development and housing supports in Dundas County.**

North Dundas and South Dundas are two of the 6 lower tier municipalities comprising the upper tier municipality of SDG Counties. The municipal responsibilities set out under the Municipal Act, Planning Act and other provincial legislation are split between SDG Counties and each respective lower tier government (South Stormont, North Stormont, South Glengarry, North Glengarry, South Dundas and North Dundas).



## **Consolidated Municipal Service Manager**

The Provincially designated Consolidated Municipal Service Manager for the City and the United Counties of Stormont, Dundas and Glengarry is the City of Cornwall Housing Division, which is governed by the Housing Services Act, 2011 and its regulations. As required the service manager developed a 10-year housing and homelessness plan, strategy 8 states “to use tools available in both city and county official plans to encourage a broad range of affordable housing options” which can be found reflected in the recommendations. The service manager has the responsibility for the administration of social housing and other social services programs as directed by the province. The Social Housing Division is accountable for the administration of 4 publicly funded housing providers in Dundas County.

Community Housing and Homelessness 10-year plan for Cornwall, Stormont, Dundas and Glengarry, called Vision 2025, was released in 2014. Vision 2025 focuses on 4 community visions.

Figure 12

<b>Community Vision #1</b>	<b>People experiencing a housing crisis are housed or sheltered</b>
<b>Objective</b>	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.
<b>Community Vision #2</b>	<b>People who are currently housed but at risk of becoming homeless remain housed</b>
<b>Objective</b>	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.
<b>Community Vision #3</b>	<b>Suitable existing housing stock is maintained</b>
<b>Objective</b>	To support and promote efforts that help maintain and preserve suitable existing housing stock in the community.
<b>Community Vision #4</b>	<b>The supply of appropriate housing is enhanced</b>
<b>Objective</b>	To encourage the development of appropriate and affordable new housing.

## **Housing Programs Available through Cornwall Social Housing:**

### **Social Housing (rent geared to income) Program**

Social Housing refers to rental housing developed with the assistance of government and subsidized by government for people with low to moderate incomes, seniors, or people with special needs who can live, with supports, in the community. Subsidies are based on the tenant's ability to pay, with rents calculated at approximately 30% of gross monthly household income up to market rent, also known as Rent Geared to Income. Applicants complete the Social Housing Application, if eligible; they will be placed on the waitlist.

### **Rent Supplement Program**

A Rent Supplement is a nominal subsidy paid to the landlord on behalf of a household in need of rental assistance, depending on the household income it can be either \$100 or \$200 a month. Maximum time frame allowed to be in receipt of rent supplement is dependent on funding availability. The process involves the applicant completing a pre-determination package to determine eligibility, if they qualify, they are added to the waitlist.

### **Ontario Renovates**

The Ontario Renovates Program is a Ministry of Municipal Affairs and Housing (MMAH) program for low- and modest-income households that provide funding for major repairs and rehabilitation that may be required to make a home safe and modifications to increase accessibility. The city of Cornwall as Service manager, administer the Ontario Renovates funding to eligible property owners within the City of Cornwall and the United Counties of SD&G. Once the program is launched applications are available online and accepted until funds are depleted.

### **Canada-Ontario Housing Benefit (COHB)**

The Canada-Ontario Housing Benefit (COHB) is a federal-provincial housing allowance program. The purpose of the COHB program is to increase the affordability of rental housing by providing an income-tested, Portable Housing Benefit (PHB) payment directly to eligible households in housing need that are on, or are eligible to be on, social housing waiting lists and to households in housing need living in community housing.

### **Community Homelessness Prevention Initiative (CHPI)**

Originally implemented in January 2013, the Community Homelessness Prevention Initiative (CHPI) is a 100 per cent provincially funded outcomes-based program that aims to prevent and end homelessness by improving access to adequate, suitable, and affordable housing and homelessness services for people

**Canada-Ontario Housing Benefit (COHB) ends in March 2028 or until the funding is exhausted.**

**Out of 65 applicants for Canada-Ontario Housing Benefit, 5 are from Dundas County.**

**Ontario Renovates is launched once a year, by the end of the first launch week there are more than enough applicants to exhaust the funding. In 2021 over 100 applications were received, and around 45 were approved.**

**For Ontario Renovates in Dundas County, 5 individuals were approved in 2020 and in 2021 only 3 individuals.**

experiencing homelessness and for people at-risk of homelessness. CHPI is administered under a service agreement between the Minister of Housing and each Service Manager (SM). The responsibility for delivering CHPI in local community's rests with 47 SMs across Ontario. These SMs are provided with funding and flexibility to offer programs and services to meet the objectives and outcomes of CHPI. CHPI helps with rental arrears, hydro arrears, fuel for heating, moving assistance, repatriation, pest control and minor home repairs.

## Crisis Bed

Individuals reporting to be homeless are sent to a crisis bed at Riverview Manor or a motel. A maximum stay is permitted, and the individual must comply with program requirements to obtain and secure stable housing. The program can be accessed once every 6 months.

## SDG Counites

SDG Counties is an upper tier government comprising 6 lower tier municipalities, including North Dundas and South Dundas. SDG Counites is responsible for Economic development, corporate and financial services, court services, SDG libraries, transportation and planning. SDG Counites play a role in planning for housing across the Counties. The Counites develop an Official Plan which includes housing, employment and population projections for each municipal government. They work with townships/municipalities to increase infrastructure needs such as water and sewage.



## Projected Total Population Growth, 2016-2036

Figure 13

Municipality	2016	2021	2026	2031	2036	Net change	Compound Annual Growth
North Dundas	11,715	12,107	12,640	13,099	13,236	1,522	0.6
South Dundas	11,173	11,252	11,489	11,654	11,657	484	0.2

## Projected Housing Unit Growth, 2016-2036

Figure 14

Municipality	2016	2021	2026	2031	2036	Net change	Compound Annual Growth
North Dundas	4,592	4,866	5,118	5,352	5,467	875	0.9
South Dundas	4,583	4,727	4,852	4,962	5,014	431	0.4

## Projected Employment Growth, 2016-2036

Figure 15

Municipality	2016	2021	2026	2031	2036	Net change	Compound Annual Growth
North Dundas	4,356	4,230	4,027	3,878	3,577	-779	-1.0
South Dundas	4,097	3,968	3,810	3,673	3,562	-534	-0.7

## The Ontario Government

Introduced by the Ontario Government in the spring of 2019, Bill 108, The More Homes, More Choice Act, came into effect on September 3, 2019 and amends 13 statutes across multiple ministries that impact municipalities and reform the land use planning process, including amendments to the Provincial Planning Act. The Provincial Planning Act sets out the parameters for land use planning and development in Ontario and provides a range of planning tools that municipalities can use to address community housing needs, including affordable housing.



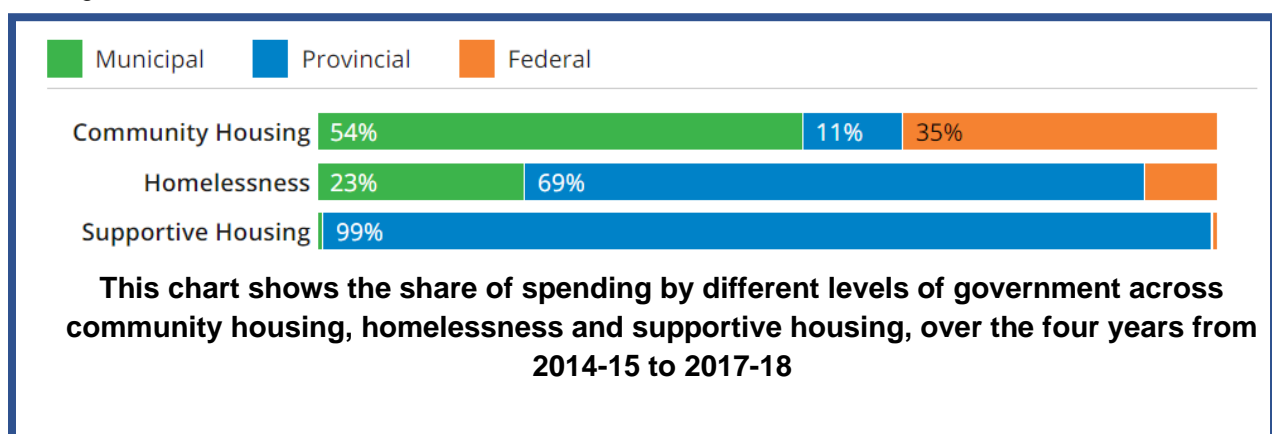
### Ontario Priorities Housing Initiative (OPHI)

OPHI is one of the three provincially-delivered and cost-matched initiatives under the federal National Housing Strategy. This initiative aims to provide Service Managers with access to flexible funding to address local housing priorities and improve access to affordable housing options. It is made up of five components:

- (i) Rental Housing Component
- (ii) Homeownership Component
- (iii) Ontario Renovates Component
- (iv) Rental Assistance Component
- (v) Housing Support Services Component



Figure 16





## The Federal Government

The National Housing Strategy was launched by the Federal Government in November 2017 and is a 10-year, \$40 billion plan to expand and sustain the supply of affordable housing in Canada. The Canada Mortgage and Housing Corporation (CMHC) is the Federal Crown Corporation responsible to undertake the range of initiatives under the strategy.



CMHC initiatives:

- The Seed Funding Program supports affordable housing through interest-free loans and/or non-repayable contributions and is designed to cover the pre-development costs.
- The National Housing Co-Investment Fund provides low-cost loans and capital contributions for the construction, repair and renewal of affordable housing.
- The Rental Construction Financing Initiative (RCF) is a rental housing supply program financing new construction rental projects that are financially viable without requiring ongoing operating subsidies.
- The Federal Lands Initiative is a \$200-million-dollar fund that supports the transfer of surplus federal lands and buildings to eligible applicants for the development of affordable housing.

## Canada-Ontario Community Housing Initiative (COCHI)

COCHI is one of three provincially-delivered and cost-matched initiatives under the federal National Housing Strategy. The goal of COCHI is to protect affordability for households in social housing, to support the repair and renewal of existing social housing supply, and to expand the supply of community housing over time.

## Canada's National Housing Strategy

Canada's National Housing Strategy (NHS) aims to provide Canadians across the country with access to housing that meets their needs and that they can afford. One of the initiatives that will deliver on the NHS is the National Housing Co-Investment Fund (NHCF), which is administered by the Canada Mortgage and Housing Corporation (CMHC). Habitat for Humanity Canada, on behalf of local Habitats, secured a \$35.8 million financial commitment from CMHC over a 3-year period (2019-2021) to build decent and affordable homes.

**“We began to address the issue, but need support in solving it.” – Juliette Labossiere, Executive Director of United Way and Committee Member of Dundas County Housing Initiative Committee**

## FINDINGS

- SDG Counties play a role in planning for housing across the Counties. The Counties develop an Official Plan which includes housing, employment and population projections for each municipal government. They work with townships/municipalities to increase infrastructure needs such as water and sewage.
- Community Housing and Homelessness 10-year plan for Cornwall, Stormont, Dundas and Glengarry, called Vision 2025, was released in 2014. Vision 2025 focuses on 4 community visions.
- SDG Counties Council approved a new tax ratio for multiple housing units. This has created an equal playing field for the development of multi unit dwellings and single housing units. This has had a positive effect on new housing developments in North Dundas. More than 50% of upcoming developments in North Dundas are for multi unit housing including semi-detached and town homes.
- North Dundas is in the midst of a surge in new housing developments. 350 units are being developed over the next two years which equates to a typical 10 years of housing growth. Of course, this dramatic growth is causing infrastructure issues. Maintaining an adequate water supply is currently the biggest issue facing Winchester and Chesterville.
- Habitat for Humanity: North Dundas donated land for one Habitat for Humanity build. South Dundas has donated land for one Habitat for Humanity build. Habitat for Humanity holds interest free mortgages for its homeowners



### **"WE FOLLOW THE LAND"**

Founded in 1998, Habitat for Humanity Cornwall & The Counties services the area of Stormont, Dundas and Glengarry including Cornwall and Cornwall Island. We are working towards a world where everyone has a

safe and decent place to live. Our mission is to mobilize volunteers and community partners in building affordable housing and promoting homeownership as a means to breaking the cycle of poverty. Once completed, Habitat homes are appraised and sold to families at fair market value with a no down payment, no interest mortgage, held by Habitat and amortized approximately 20 years. The homeowners' monthly mortgage payments go into a revolving fund, which is used to build more local homes.

"Working with community partners, Habitat for Humanity Cornwall & The Counties has identified the importance of securing suitable, affordable land so we may continue to build affordable housing units in our service area. It's quite simple really - follow donated land and we are able to put more resources into building more homes in our community." – Leigh Taggart, Habitat for Humanity

- SDG Counties oversee housing planning for South Dundas. The Municipality reviews and approves housing development projects as well as oversees enforcement of building codes.
- A developer in South Dundas is looking at developing affordable housing units in Iroquois.

## SUMMARY OF FINDINGS

- A very low percentage of homes being sold in Dundas County are deemed affordable. Affordable doesn't mean safe, the houses that are deemed affordable (including mobile homes) are often in need of major repairs, and are in poor living condition.
- The most vulnerable in our community have nowhere to live a safe, healthy life.
- All current social housing stock in Dundas County has a significant waitlist.
- Barriers to affordable housing include: the lack of, large families, poor credit, nothing local, etc.,
- The current housing supports are mostly for seniors.
- Many individuals in Dundas County are in dire need of housing, and have limited time without ended up homeless.
- We cannot do this alone.

### Places for People Dundas County

In 2018, the Linking Hands Housing Committee started to look at affordable housing projects across the province to determine which would work best in Dundas County. The Places for People model from Haliburton County was chosen. This model used private investors to purchase buildings which could be renovated to provide affordable housing units. The Places for People model also partners tenants with mentors who work with them to reach the tenant's personal goals. 5% of rent is placed in a trust fund for the tenant to use when emergencies arise or when they leave the rental unit. In Haliburton County several tenants used the trust fund as a down payment for home ownership. The Linking Hands Housing committee has been dedicated to finding appropriate buildings in Dundas County, finding private investors and creating forms such as rental agreements. This process has not been easy, and has taken years to find private investors and secure our first home. Members of this committee include Community Living Dundas County, Naomi's Family Resource Centre, Roy McMurtry Legal Clinic, City of Cornwall Housing, Habitat for Humanity, House of Lazarus' Linking Hands and community members. In spite of a Covid-19 delay, in 2021 private investors were found as well as a suitable building. The building will provide two- three-bedroom family units.

**"The cost of buying a home is becoming out of reach for many and affordable rentals are too hard to find. Plus, the cost of housing is hurting Ontario's economy, making it harder to attract investment and create jobs." Steve Clark, Ministry of Municipal Affairs and Housing**

# RECOMMENDATIONS

## 01 Recommendation 1 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. The advisory committee will:



- Put into place mechanisms to ensure key advocacy roles are being carried out on an ongoing basis.
- Take a leadership role in facilitating community partnerships to meet affordable housing needs.
- Coordinate housing registries.
- Encourage private and public partnerships to develop affordable housing.
- Provide data/stat updates to the local governments to ensure the public are being addressed on current and future housing needs.
- Provide data/updates to the local governments so they can provide and facilitate public education to develop community support.
- Advocate for the vulnerable populations in the community and provide resources (linkage to City of Cornwall services on The Township of North Dundas and the Municipality of South Dundas Websites).
- Recommend/inform the local governments on poor living conditions within our community that could benefit from repair.

### Motive:

- Establishes affordable housing as an ongoing focus within the local governments.
- Dundas County Housing Initiative Committee is a committee that has already been formed to address affordable housing within Dundas, multiple programs have been started within this committee such as, Places for People, Landlord Registry, Roommate Registry, Tiny Home Project, Data Collection and Hope Bags for the Homeless. Select members of the committee are willing to be a part of the advisory committee and work alongside the local governments.

## **02 Recommendation 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. Such as:

- Type and location of residential building permits issued
- Number and average of affordable rental dwelling units and type of dwelling
- Number and average of affordable housing dwelling units and type of dwelling
- Housing and affordable incentives utilized
- Locations of affordable housing and rental housing
- Vacancy Rates for affordable housing and affordable rental units
- New developments of affordable housing and location
- Feedback from agencies on waitlists in need of affordable rentals/housing
- Other applicable information
- Identifiable trends and emerging issues and possible new options and alternative strategies to assist with enhancing affordable housing opportunities

### **Motive:**

- Conducting research annually allows the local governments to remain in a head position to meet affordable housing requirements
- Bringing forth information annually keeps the community and government in the forefront
- Provides context for appropriate changes
- Identifies emerging issues and opportunities

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## **03 Recommendation 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.

### **Motive:**

- Housing first is an effective approach to end homelessness for individuals experiencing a housing crisis within our community.
- Opportunity to provide more affordable and stable housing within our community.



## 04 Recommendation 4 Financial Incentives

The local governments within SDG Counties use financial incentives to offer financial assistance to providers of affordable housing. Such as:

- Waiving development charges under certain conditions.
- Selling or leasing surplus municipal lands for nominal amounts.
- Start-up grants, low interest loans and revolving funds.
- Request provincial approval to create new classes for property tax purposes that reduce annual property taxes on affordable housing and rental apartments.
- Exempt affordable housing projects entirely from property tax.



## 05 Recommendation 5 Regulatory Approach

Regulatory powers and responsibilities can be used strategically as a part of a comprehensive approach to meet affordable housing needs. Such as:

- Official plans
- Zoning by-laws
- Site plan agreements
- Fire and building codes and licensing provisions
- Reach agreements and trade-offs with developers to ensure some forms of affordable housing are provided in return for various planning concessions

## **06 Recommendation 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.

The 2014 Ontario Provincial Policy Statement definition states that affordable homeownership homes are “the least expensive of:

- Housing with a purchase price which results in annual accommodation costs not exceeding 30% of gross annual household income for low- and moderate-income households (households with incomes in the lowest 60% for the regional market area); or
- Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.”

In 2020, the figure for the first calculation works out to \$287,400 in North Dundas and \$236,500 in South Dundas, while the second is \$425,569 in North Dundas and \$337,440 in South Dundas, with the first being the “least expensive” and therefore the threshold for affordable home ownership in North Dundas and South Dundas.

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## **07 Recommendation 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.

### **Motive:**

- Limited residential market rent data currently available
- Difficult to calculate residential market rents and comply with senior government affordable housing policy requirements

## **08 Recommendation 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. Calculation steps are detailed below:

1. Utilize the most recent census figure on average shelter cost for rent which is produced every 4 years and includes all rentals in North Dundas and South Dundas;
2. Gross this figure up (step 1) using the consumer price index unadjusted “all items” basket for Ontario;
3. Establish a ratio of how much rents by bedroom types differ off the average rents in Eastern Ontario using Canadian Mortgage and Housing Corporation’s annual market survey (e.g., in 2018 CMHC determined the average market rent in eastern Ontario was \$1,114; the average market rent for a bachelor was .757 of the average, a one bedroom .929, two bedroom 1.061, three bedroom 1.287 and four bedroom 2.344);
4. Multiply this ratio (step 3) by the 2018 avg. shelter costs for North Dundas/South Dundas (step 2) to produce an average market rent for North Dundas and South Dundas for various bedroom types; and
5. Apply an 80% affordability threshold (which is what the City of Cornwall uses to establish affordable rents) to the result of step 4 to establish North Dundas and South Dundas affordable rents.

A breakdown of this calculation can be found in appendix C.

#### **Motive:**

- Utilizes a modified calculation using available data.
- Allows annual up-to-date calculations.

# ACKNOWLEDGEMENTS

We would like to acknowledge the Dundas County Housing Initiative Committee, SDG Counties, The Municipality of South Dundas, The Township of North Dundas, Dundas Community Members, and local agencies who contributed to the report.



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Cathy Ashby, Executive Director, House of Lazarus

**CONTRIBUTERS:** Dundas County Housing Initiative Committee Members

# GLOSSARY

**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-geared-to-income basis, making this form of housing inherently affordable.

**Homelessness:** A situation in which an individual or a family lacks appropriate, permanent, or stable housing; lacks the means or ability to acquire appropriate housing; or faces the immediate prospect of losing housing.

**Housing cost burden, owner:** Households who pay more than 30 percent of their income for their mortgage and utilities.

**Incentive Zoning:** Township/Municipal and county planning ordinances that allow a developer to develop in a way that ordinarily would not be permitted in exchange for a public benefit that would otherwise not be required.

**Inclusionary Zoning:** Township/Municipal and county planning ordinances that require a specific share of new construction be affordable by people with low to moderate incomes. This integration of affordable units into market-rate projects creates mixed-income communities, where households of different income levels have access to the same community services and amenities.

**Advocacy:** The definition of advocacy is the act of speaking on the behalf of or in support of another person, place, or thing.

**Poverty:** A state of living characterized by lack, deprivation, and an inability to obtain the basic necessities.

**Low Vacancy Rates:** Renters looking for affordable rental homes have limited choices.



## APPENDIX A: COMMITTEE MEMBERS

Cathy Ashby – Executive Director, House of Lazarus

Kristina McDermott – Advocate, House of Lazarus

Brenda Laviolette – Coordinator, Community Living Dundas County

David van Noppen – Owner, More Than Enough

Rebecca van Noppen – Communications and Coaching Care Director, More Than Enough

Debbie Boardman – Executive Director, Community Living Dundas County

Mike Hayes – Community Member

Sandy Casselman - Local Journalism Initiative Reporter, The Chesterville Record

Nanda Wubs – Community Advocate, Community Foodshare

Meaghan Hartley – Interim Shelter Manager, Naomi's Family Resource Centre

Juliette Labossiere – Executive Director, United Way

Robert Coulombe – Staff Lawyer, Deputy Director at Roy McMurtry Legal Clinic

Deborah Thomson – Director, Naomi's Family Resource Centre

Mario Bissonnette – City of Cornwall Housing

Patti Carson – Community Developer, Roy McMurtry Legal Clinic

Rob Fraser – Pastor, South Gate Church

Shelley Spruit – Community Member

*The Dundas County Housing Initiative Committee came together as we were all working on individual projects and thought we would be stronger as a team, working together and sharing valuable resources with each other. We all have the same vision which is to change the status quo when it comes to affordable housing within our county.*

# APPENDIX B: CURRENT DUNDAS COUNTY HOUSING INITIATIVE PROJECTS

## EMERGENCY HOUSING

- **Tiny Home Project:** The tiny home is used for an emergency, transitional and/or affordable housing up to 60 days. The tiny home provides a safe place to stay, as well as provide the opportunity to be connected with local resources for support.
- **Emergency/Transitional Shelter:** Connecting with agencies in Ottawa to form partnerships.

## AFFORDABLE HOUSING

- **Places for People:** Places for people is a program that offers affordable housing, an emergency savings plan for tenants as well as a mentorship program.
- **Landlord Registry:** A registry for agencies to access.
- **Roommate Registry:** The registry is accessible to the public, supplies a toolkit for homeowners and roommates as well as inventory of room rentals.



## HOMELESSNESS

- **Hope Bags for the Homeless:** Hope Bags have been put in place to provide basic necessities and resources to individuals who are experiencing homelessness within our community. We are also connected with the Community Officer of SD&G, in which the OPP keeps 1 male and 1 female hope bag on hand.
- **Emergency Homeless Plan:** A plan put in place if an individual comes to us who is experiencing homelessness.

## EDUCATION

- **Data Collection:** Dundas Housing Initiative has been collecting housing data, collecting stories and sitting in on presentations from local agencies regarding housing concerns.

# APPENDIX C: FORMULA FOR AFFORDABLE RENTAL HOUSING

## South Dundas

Most recent census figure (gathered in 2015) on average shelter cost of rent which includes all rentals in South Dundas - **\$858.00**

Using the consumer price index for Ontario (for June 16, 2021, the CPI is 1.426) Resulting in an average shelter cost of **\$1224.00** in South Dundas.

Ratio of how much rents by bedroom types differ off the average rents in Eastern Ontario using Canadian Mortgage and Housing Corporation's annual market survey (in 2018 CMHC determined the average market rent in Eastern Ontario was \$1114.

Average market rent for a bachelor - .757

Average market rent for a one bedroom - .929

Average market rent for a two bedroom – 1.061

Average market rent for a three bedroom – 1.287

Average market rent for a four bedroom – 2.344

By multiplying these ratios by the 2018 average shelter costs of South Dundas we have produced an average market rent for South Dundas:

**Bachelor - \$926.00**

**One bedroom - \$1137.00**

**Two bedroom - \$1299.00**

**Three bedroom - \$1575.00**

**Four bedroom - \$2869.00**

After applying an 80% affordability threshold (which is what City of Cornwall uses to establish affordable rents) we have established affordable rents for South Dundas are:

**Bachelor - \$741.00**

**One bedroom - \$910.00**

**Two bedroom - \$1039.00**

**Three bedroom - \$1260.00**

**Four bedroom - \$2295.00**

## North Dundas

Most recent census figure (gathered in 2015) on average shelter cost of rent which includes all rentals in North Dundas - **\$840.00**

Using the consumer price index for Ontario (for June 16, 2021, the CPI is 1.426) Resulting in an average shelter cost of **\$1198.00** in North Dundas.

Ratio of how much rents by bedroom types differ off the average rents in Eastern Ontario using Canadian Mortgage and Housing Corporation's annual market survey (in 2018 CMHC determined the average market rent in Eastern Ontario was \$1114.

Average market rent for a bachelor - .757

Average market rent for a one bedroom - .929

Average market rent for a two bedroom – 1.061

Average market rent for a three bedroom – 1.287

Average market rent for a four bedroom – 2.344

By multiplying these ratios by the 2018 average shelter costs of North Dundas we have produced an average market rent for North Dundas:

**Bachelor - \$907.00**

**One bedroom - \$1113.00**

**Two bedroom - \$ 1271.00**

**Three bedroom - \$1542.00**

**Four bedroom - \$2808.00**

After applying an 80% affordability threshold (which is what City of Cornwall uses to establish affordable rents) we have established affordable rents for North Dundas are:

**Bachelor - \$726.00**

**One bedroom - \$890.00**

**Two bedroom - \$1017.00**

**Three bedroom - \$1234.00**

**Four bedroom - \$2246.00**

## APPENDIX D: DELEGATIONS AND PRESENTATIONS

May 10, 2021: Fiona Carr, Ontario Early ON Centre

May 14, 2021: Stephane Fortin, Canadian Mental Health Association

May 19, 2021: Debbie Boardman, Community Living Dundas County

June 23, 2021: Leigh Taggart, Habitat for Humanity Cornwall and the Counties

June 23, 2021: Mario Bissonnette, City of Cornwall Housing

July 21, 2021: Caroline Rooney, Care For – Winchester

July 21, 2021: Tracy Crowder, JW MacIntosh Community Support Services

June 23, 2021: Meaghan Hartley, Naomi's Family Resource Centre

August 4, 2021: Amy Martin, Director of Planning and Development, Municipality of North Grenville

August 10, 2021: Peter Young, MCIP RPP, Director of Planning Services, SDG Counties

August 16, 2021: Nicole Lowery, Chief Building Official, Municipality of South Dundas

August 16, 2021: Tara FairBairn, Building and Planning Technician, Municipality of South Dundas

August 19, 2021: Calvin Pol, Director of Planning, Building and By-law Enforcement, Township of North Dundas



## APPENDIX E: LIST OF FIGURES

Figure 1 – Median incomes in Dundas County

Figure 2 – Vacancy Rates in South Dundas

Figure 3 – Percentage of Affordable Homes sold in North Dundas, 2020-2021

Figure 4 – Percentage of Affordable Homes sold in South Dundas, 2020-2021

Figure 5 – Median Individual Income in North Dundas and South Dundas

Figure 6 - Current Population of Housing Supports in South Dundas

Figure 7 – Current Population of Housing Supports in North Dundas

Figure 8 – Balancing act for Dundas County Food Bank clients: Paying for housing or paying for food?

Figure 9 – Single Individual – % of income spent on housing

Figure 10 – Families - % of income spent on housing

Figure 11 – The Housing Continuum

Figure 12 – Community Housing and Homelessness 10-year plan for Cornwall, Stormont, Dundas and Glengarry, 4 community visions

Figure 13 – SDG Counties, Projected Total Population Growth, 2016-2036

Figure 14 – SDG Counties, Projected Housing Unit Growth, 2016-2036

Figure 15 – SDG Counties, Projected Employment Growth, 2016-2036

Figure 16 – Share of spending by program type

## APPENDIX F: SOURCES OF DATA

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