City of Cornwall Housing Revitalization Plan

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Client:

Social & Housing Services Department, City of Cornwall and United Counties of SDG
Mellissa Morgan, Community Housing Supervisor, City of Cornwall
Stacey Ferguson, Administrator of Social and Housing Services, City of Cornwall
Natasha Hesse, Accounting Coordinator - Shared Services, City of Cornwall

Project Team

Colliers Project Leaders
Advisory Services
Surya Pulickal, Project Manager
Austin Cerkow, Financial Analyst
Jason Rutland, Principal
Doyletech
Rick Clayton, Economist, Policy Research Analyst
Jeff Doyle, Policy Research Analyst
Re:public Urbanism
Paul Hicks, Urban Planner
Jesse McPhail, Urban Planner

Colliers Project Leaders
Advisory Services
Suite 700, 150 Isabella Street
Ottawa, Ontario, K1S 1V7

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Key

Abbreviations/Key Terms	Expansion/Description
$, CAD	Canadian Dollars
AHP	Affordable Housing Program
AMR	Average Market Rent
Approx.	Approximately
B	Billion
BP	Best Practices
CAHC	Cornwall and Area housing Corporation
City, CoC	The City of Cornwall
CMA	Census Metropolitan Area
EGI	Effective Gross Income (Potential Gross Income – Vacancy/Credit Loss)
FCI	Facility Condition Index (ratio of value of deferred maintenance to property's replacement value)
Federal	Government of Canada
FF&E	Furniture, Fittings & Equipment
HRP	Housing Revitalization Plan
LHA	Local Housing Authority
LHC	Local Housing Corporation
M	Million
Market unit	Refers to residential unit charging Average Market Rents or AMR as defined by annual CMHC Rental Market Survey published by CMHC in the month of October
MLS	Refers to Multiple Listing Service; a suite of services used by real estate brokers to establish contractual offers of compensation and accumulate and disseminate information to enable appraisals.
MMAH, Ministry	Ministry of Municipal Affairs and Housing
MNP	Municipal Non-Profit
Near Market unit	Refers to residential units charging at or below 80% of AMR
PNP	Private Non-Profit
PR	Provincial Reform
Province(ial)	of or related to the Government of the Province of Ontario
S.95	Section 95
SDG	United Counties of Stormont, Dundas and Glengarry
SDG	United Counties of Stormont, Dundas & Glengarry
SHRA	Social Housing Reform Act
Sites	May refer to vacant land parcels or existing City managed properties (that include both land and buildings or any other form of improvement).
Social Housing unit	Refers to residential units charging rents geared to tenants' income; also referred to as Community Housing unit.
sq. ft.	Square Feet
sq. m.	Square Meter
TOD	Transit Oriented Development
Zoning	process of dividing land in a municipality into zones (e.g. residential, commercial etc.) in which certain land uses are permitted or prohibited

**This report uses social housing and affordable housing interchangeably with out differentiating between the use of these terms with respect to various housing schemes, policies of the past.*

1.0 Executive Summary

1.1 Overview

The Social & Housing Services Department (the Department) of the City of Cornwall is the Service Manager for Social & Housing Services for the City and the United Counties of Stormont, Dundas & Glengarry (SDG). The Department funds 1,643 units of senior, single and family units across 35 properties. The housing units are of different size and dwelling type, ranging from one bedroom to family units of up to 5 bedrooms within apartment buildings and row houses. The age of the oldest building in the social housing portfolio overseen by the Department is 58 years, and some of the buildings require significant capital investment over the next few years. Recent homeless enumeration results show a growing need in the community for additional affordable housing along with optimizing affordable housing options.

The Department wants to evaluate the condition of existing social housing stock under its management, understand the nature of current and future housing needs, and set achievable goals to address those needs using resources that are at its disposal. In order for the Department to achieve these objectives it has initiated the development of a Housing Revitalization Plan (HRP, Plan, or Revitalization Plan).

The Department engaged Colliers Project Leaders (Colliers) to develop the HRP. The purpose of the Plan is two-fold:

1. Review existing social housing sites and explore opportunities for revitalization and redevelopment to allow the department to plan for and accommodate current and future housing needs.
2. Analyze housing needs within Cornwall, Stormont, Dundas and Glengarry taking into account demographics, employment, labour markets, and the need for affordable housing in order to plan for any new housing developments.

The desired outcome of this exercise is to inform long term strategic plans that provides clear and achievable goals to most effectively meet the current and future demand for social housing in Cornwall, Stormont, Dundas and Glengarry. The HRP's objective is to provide directions and recommendations for potential regeneration, refurbishment and repurposing of existing housing stock, as well as future acquisitions (including new builds).

1.2 Housing Revitalization Plan

Human capital is an important determinant of economic performance. An economy's stock of knowledge, talent and creativity determines its ability to increase productivity, innovate and sustain growth . Several studies have drawn a connection between availability of housing to the wellbeing and prosperity of communities. This can be illustrated using three key aspects:

1. To achieve economic performance, cities should be able to attract and retain a skills base that will encourage inward investment.
2. The City should align strategies for co-ordinating housing revitalization and economic development interventions to maximize the potential for achieving a virtuous circle that can deliver greater economic inclusion.
3. Investment in affordable housing in itself can be a powerful driver of local economic activity.

In order to understand the magnitude and nature of affordable housing needs in the City/SDG area, a comprehensive housing needs assessment was carried out. The assessment involved quantitative analysis of factors such as population growth, demographic structures, and income levels, and consultation with a variety of stakeholders. The latter included City and SDG administrators and staff, Private Non-Profit Service Providers, and the Public. Consultations were carried out through both in person sessions and online surveys.

The results of the consultations pointed to a clear consensus emerging for more affordable housing units suitable for families and individuals in all stages of life and of varying financial standing. The results also showed a preference for creating self sufficient communities with public services and amenities such as recreational, healthcare and educational facilities. The housing needs assessment showed that over a ten-year period from 2021 to 2031, approximately 740+ units will be required in the Cornwall and SDG area. Over 40% of the identified housing needs will be in the City of Cornwall.

The results of the assessment presented the need to find a solution that is inclusive as well as effective in addressing a broad spectrum of needs and also sustainable in the long term. Historically public housing has catered to those in dire need. This was primarily addressed through “rent-geared-to-income” housing where the tenant pays only what they can afford based on their verified income. This created social stratification and isolation of families and individuals within communities. It also resulted in housing service providers being fully dependent on government funding to keep housing services and facilities economically viable.

This model needs to change, and it could be initiated by broadening the definition of housing need, suitability and affordability. It should be broader than just satisfying or achieving either one of those aspects; the objective should be to create healthy sustainable communities where families can live, work, educate and engage themselves culturally, socially and economically with others. These communities would be microcosms of the larger socio-economic and cultural sphere of the City. A sustainable solution would be to bring the varied/mixed income groups together in a community where there are several housing types and land uses (or mixed use) other than residential.

In order to translate the above strategy into achievable projects, the housing needs were further dissected across two five-year periods – 2021 to 2026 and 2027 to 2031. The existing sites and potential new sites in the Cornwall and SDG areas were reviewed for constraints and opportunities to developing new units through additions to the existing site, demolishing existing and building new or building new units in a greenfield site. As part of reviewing constraints and opportunities, sites that allowed shovel ready projects considering current site conditions and applicable regulations were identified. Also, the impact of potential development actions such as demolition, expansion, rebuild etc. were reviewed in conjunction with potential swing space availability. Table 1 shows the list of potential projects that can be initiated during the time periods 2021 to 2026 and 2027 to 2031 with respective actions and order of priority.

Table 1: Recommended Action and Prioritization

		Action	**Priority**	Units to be Built	
				2021-2026	2027-2031
	Cornwall			206	106
1.	29 Gloucester Street South, Cornwall, ON, K6H 3V7, Canada	**Rebuild/Densify	2	58	
2.	504 Fourth St. East, Cornwall	New Build	4	*13	

3.	822 Marlborough St., Cornwall	New Build	3	54	
4.	Ninth St. East & McConnell, Cornwall	New Build	1	81	
5.	Sydney St., Adolphus St., Sixth St. East, Cornwall	New Build	4		106
	North Dundas			91	84
6.	517 Albert Street, Winchester, ON, K0C 2K0, Canada	**Rebuild/Densify	3		84
7.	510 Beach Street, Winchester, ON, K0C 2K0, Canada	**Rebuild/Densify	2	83	
8.	Beach St., Winchester	New Build	1	*8	
	North Glengarry			17	0
9.	61 William Street, Alexandria, ON, K0C 1A0, Canada	Expansion	1	17	
	North Stormont			23	0
10.	10 Nelson Street, Finch, ON, K0C 1K0, Canada	Expansion	1	*23	
	South Dundas			68	0
11.	12446 County Rd 2, Morrisburg, ON, K0C 1X0, Canada	Expansion	1	54	
12.	4327 Hess Street, Williamsburg, ON, K0C 2H0, Canada	Expansion	1	*14	
	South Glengarry			41	31
13.	Glen Walter Park Road, Glen Walter	New Build	2		31
14.	South Beach St., Lancaster	New Build	1	*41	
	South Stormont			45	29
15.	St. Lawrence St. & Thorold Ln, Ingleside - 1	New Build	1	45	
16.	St. Lawrence St. & Thorold Ln, Ingleside - 2	New Build	2		29
				491	**250**

** Refers to units developed using Rowhouse/Townhouse formats*

*** Total number of units built will be equal to the sum of Existing Units and "Units to be Built".*

Prioritization of projects ensure that potential swing space is created first, allowing transfer of tenants from existing units to the new units. In the case of sites recommended for rebuild, first a batch of new units equal in number to existing units will be built in the same site without affecting the day to day life of existing tenants. The existing units will be then demolished to allow rebuilding of existing units or building remaining additional units. Sites that do not require removal of existing units to accommodate construction of new units will be left as-is with sufficient care taken in pre-planning stages to ensure that day to day life of tenants in these units are not disrupted during construction.

The total cost of development over the time periods 2021 to 2026 and 2027 to 2031 is estimated to be approximately $160 million and 80 million respectively. Funding of the above development cost could be done through various equity (or grant) and debt sources available through public sector schemes such as National Housing Strategy (NHS) and City/Provincial Grant (considered a replacement of Investment in Affordable housing (IAH)).The two main funding programs under the NHS used for social housing development across the country have been – the National Housing Co-Investment Fund (NHCF) and the Rental Construction Financing Initiative (RCFI). For the delivery of projects, it is recommended that the City uses a combination of Portfolio and Piecemeal approaches; former involves initiating multiple

projects at a time whereas the latter involves initiating projects one after the other. It is understood that the City has sufficient experience with the conventional Piecemeal approach. The City could use the lessons learned to inform the formulation of a Portfolio approach for the remaining sites that is to follow. A combination of Piecemeal test projects led by an overall Portfolio approach would be ideal for the City.

1.2.1 Next Steps

Kicking-off the revitalization initiative requires significant pre-planning effort involving resource identification, goal setting, inventorying of projects in the pipeline and identifying key stakeholders. It is understood that the City has already initiated some processes through its Vision 2025 Housing and Homelessness Plan. Considering these factors, the plan estimates that the large-scale portfolio revitalization exercise will be ready for kick-off in year 2021. A few immediate steps will need to be taken into consideration in order to reach there; they are:

MANAGEMENT: The magnitude of the project costs and timeframe requires a portfolio management approach rather than (piecemeal) project management. It is imperative that the feasibility of using an appropriate project delivery method such as: design-bid-build, design-build, construction management etc. be explored and finalized before initiating the plan. It is also to be in alignment with the City's internal project management and delivery expertise and capacity. This needs to be verified as a first step. If City's internal resources are deemed inadequate it will need to hire extra resources or a firm that has significant experience in portfolio management.

GOVERNANCE: The City should consider developing a comprehensive governance framework for the implementation of the Revitalization Plan. The governance framework will help to clearly delineate roles and responsibilities for the various stakeholders and participants in the revitalization initiative. The governance framework should outline the City's decision making and project management processes, considering that the revitalization program warrants a portfolio management approach.

PREQUALIFICATION: In a portfolio approach concurrent projects are going to be delivered in tranches by teams comprising of several designers, engineers, and general contractors. It would be ideal to prequalify these professionals. Considering that these professional will be involved with revitalization initiative from the kick-off, prequalification of these professional should begin as an immediate priority, in parallel to the above item.

FUNDING: All existing funding channels should be explored further to understand suitability for the variety of projects involved. It needs to be confirmed as to what percentage of the funding program has been already committed and how much is remaining to be used. There should be a separate team created internally to solely investigate the funding channels, its terms, availability, and other characteristics, to move quickly though the application process and lock-in those funds for the City's benefit.

EXISTING PROJECTS: Take stock of existing projects in the pipeline – both in planning as well as construction stage. The ones in the planning stage should be closely aligned with the revitalization plan in order to achieve the speed and efficiency of the Portfolio approach that will be employed.

PLANNING FRAMEWORK: The City, United Counties of SDG, and constituent municipalities within should undertake a review of their respective plans, policies, and processes to identify opportunities to address the recommendations proposed in Section 5.2 of this report. In doing so, the Municipalities should seek to collaborate where possible; sharing information, ideas, and proposed solutions will help to foster a more holistic and coordinated approach to addressing affordable housing in the region.

2.0 Background

2.1 Project Overview

Governments, non-profit groups, and individuals have a long history of working together to provide affordable housing in Canada. Providing affordable housing for the whole spectrum of housing needs continues to be an important part of building successful communities. It has been proven that affordable housing makes a sustainable, lasting, positive contribution to the City's economic success.

The Government of Canada took the lead in funding and administering social housing in Ontario. In 1999, the Federal Government offloaded administration and funding of social housing to the provinces through the signing of the Canada-Ontario Social Housing Agreement, to create jobs and attract and retain skilled workers and business in the community. Between 2001 and 2002, the Province of Ontario further devolved funding and administration of existing social housing to 47 Service Managers. The City of Cornwall (the City or CoC) is the Service Manager for Social & Housing Services for the City and the United Counties of Stormont, Dundas & Glengarry (SDG).

Similar to other cities across the country, a significant number of residents in the City – including students, seniors, new Canadians, young families, people with special needs, low-income workers, and unemployed - need suitable and affordable solutions to meet their housing needs. Several owners and tenant households in the area live in houses they cannot afford, spending 30 percent or more of their income on shelter, with little left to cover other basic needs such as food, clothing, medicine, and childcare. The City understands that investing in housing ultimately results in savings in the health, education, criminal justice, and social service systems.

The Social & Housing Services Department (the Department) funds 1,643 units (including 76 AHP units) of senior, single and family units across 35 (3 AHP) properties. The housing units are of different size and dwelling type, ranging from one bedroom to family units of up to 5 bedrooms within apartment buildings and row houses. The age of the oldest building in the social housing portfolio overseen by the Department is 58 years and some of the buildings require significant capital investment over the next few years.

One of the housing service providers operating under the Department also provides rent supplements to residents in need of affordable housing to help find accommodations in properties operated at market rents by private landlords across the geographic area. The Department does not currently own or operate emergency or transitional housing. Recent homeless enumeration results show a growing need in the community for additional affordable housing along with optimizing affordable housing options.

The Department wants to evaluate the condition of existing social housing stock under its management, understand the nature of current and future housing needs, and set achievable goals to address those needs using resources that are at its disposal. In order for the Department to achieve these objectives it has initiated the development of a Housing Revitalization Plan (HRP, Plan, Revitalization Plan).

2.2 Purpose

The Department engaged Colliers Project Leaders (Colliers) to develop the HRP. The purpose of the Plan is two-fold:

3. Review existing social housing sites and explore opportunities for revitalization and redevelopment to allow the department to plan for and accommodate current and future housing needs.
4. Analyze housing needs within Cornwall, Stormont, Dundas and Glengarry taking into account demographics, employment, labour markets, and the need for affordable housing in order to plan for any new housing developments.

The desired outcome of this exercise is to inform long term strategic plans that provides clear and achievable goals to most effectively meet the current and future demand for social housing in Cornwall, Stormont, Dundas and Glengarry. The HRP's objective is to provide directions and recommendations for potential regeneration, refurbishment and repurposing of existing housing stock, as well as future acquisitions (including new builds).

The HRP will assist the Department to continue its development and improvement of social housing in the Cornwall and SDG area by taking into consideration changing housing needs as a result of emergent demographic trends, socio-economic factors, supply and demand dynamics, existing housing schemes at the various levels of government, and overall physical quality of housing stock.

The HRP's success would be defined by its comprehensiveness and ability to augment existing housing initiatives and plans and utilize provisions of federal and provincial housing policies and funding vehicles. The HRP would enable the City and the department to clearly illustrate the social and economic value of affordable housing development in the area and secure stakeholder participation and support in the future. The key stakeholders in this initiative are the City's and SDG's councils, social housing providers, and planning departments of the City and SDG.

2.3 Methodology

Revitalization of social housing stock is a multifaceted task. It takes into account the needs of the people, economy, politics, policy, and physical characteristics of housing assets. But the most important questions are strategic in nature. Certain key questions to ask are – what drives the need for housing revitalization, what are the various objectives of this initiative, how will it resolve the current and future problems? These questions help to define the overall goal; but it does not give enough information to layout the tactical aspects of formulating a revitalization plan. To garner the specific details on which the plan can be built, these high-level questions were further elaborated as a series of pointed questions, and answers to those were sought to inform the revitalization plan. The questions put forward were:

- How many units would be needed?
- Where would the new units be needed?
- Who needs them?
- When do they need them?
- Will the exiting properties be retained, replaced, or rebuilt?
- Would additional sites be needed?
- Would it require relocation of tenants?
- How do you initiate the revitalization process?
- How much would it cost?
- Would it be able to cater to the continuum of need?
- Would it be sustainable in the long term?

The methodology employed here strives to answer the above questions with a high level of accuracy. The Revitalization Plan is built around a comprehensive understanding of the current scenario, constraints, potential opportunities, characteristics of demand, the existing policy environment, and potential of utilization of physical, human, and financial resources required to achieve it.

3.0 Current State

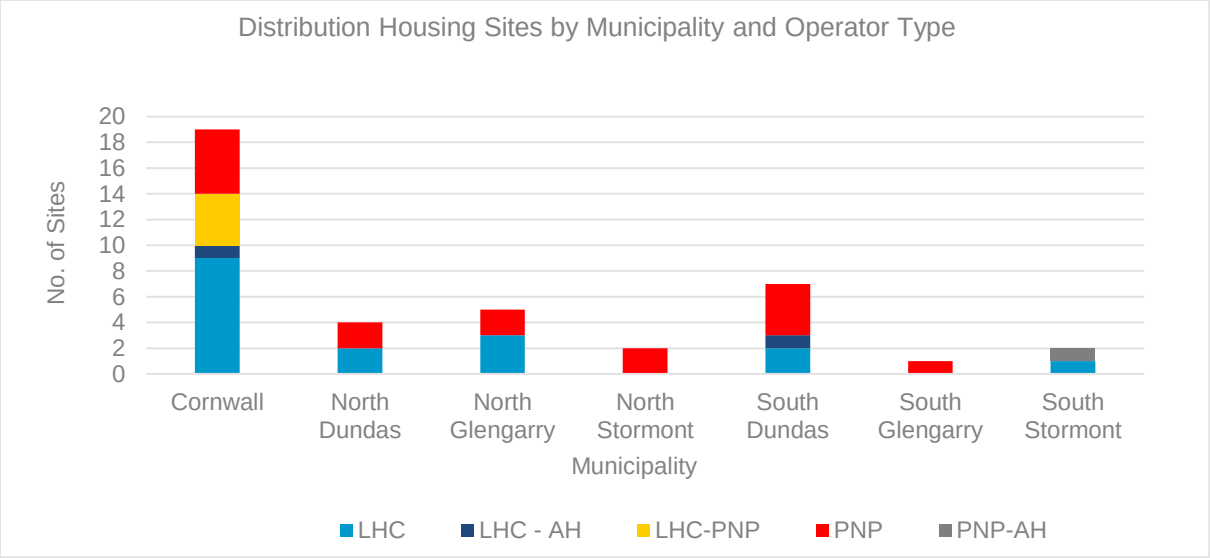
3.1 City of Cornwall

In Ontario, subsidized housing services are administered by the local municipalities or entities under its sponsorship, known as Service Managers. The City of Cornwall performs the role of Service Manager and administers the delivery of housing services through the Department. It funds a variety of housing units across 35 properties spread across Cornwall and the SDG area. To be placed on the waiting list, people in need of affordable housing should contact the local coordinated access centre in their service area. These properties are owned, operated, and funded by different types of service providers and programs respectively. The following sections provide an overview of the characteristics of these service providers and programs.

3.2 Service Providers

Two types of service providers are involved in the administration and delivery of housing services in the area. They are Local Housing Corporation (LHC) and Private Non-Profit Providers (PNP).

Graph 1: Distribution of Housing Sites by Municipality and Operator Type



LHC is a municipal entity and it also includes the LHC – AH and LHC – PNP. The former refers to the program under which the site was developed; the latter refers to erstwhile PNP operated sites which were later acquired by LHC. The details of such subgroups under LHC and PNP are provided in the subsequent sections.

3.2.1 Private Non-Profit Providers

There are two types of non-profit corporations that provide social housing – private and public (municipal). The former is community-based non-profit corporations formed by organizations such as faith groups and other community agencies. It is overseen by a volunteer board of directors. Generally, non-profit housing providers offer tenants rental rates geared to their incomes (known as rent-geared-to-income (RGI) housing), or the average market rent. Often the ratio of RGI units to market rent units is 60:40. PNPs in the

Cornwall area currently have a high ratio of RGI units. There are plans to move towards a mix of RGI and market rate units in the future that would make it more sustainable.

Tolley Place located in South Dundas is the only PNP operated affordable housing site.

Table 2: Distribution of Sites Operated by Private Non-Profit Providers

Municipalities	Private Non-Profit Providers	Total No. of Units	Client Type		
			Family	Senior	Mixed
Cornwall					
	Bleek Lindsay Seniors Residences Cornwall Inc.	50		1	
	Logement Marguerite d'Youville Inc.	65	2		
	Religious Hospitallers of St. Joseph Housing Corporation	59		1	
	Royal Oaks Housing Co-operative Inc.	70	1		
North Dundas					
	Finch & District Seniors Housing Corporation	6		1	
	Winchester Non-Profit Residence Corporation	45		1	
North Glengarry					
	The Alexandria Non-Profit Housing Corporation	45	1	1	
North Stormont					
	Finch & District Seniors Housing Corporation	26		1	
	The Township of Roxborough Non-Profit Housing Corporation	26		1	
South Dundas					
	Williamsburg Non-Profit Housing Corporation	50		4	
	Tolley Place	20			1
South Glengarry					
	Lancaster & District Non-Profit Housing Inc.	26		1	
Grand Total		**488**	**4**	**12**	**1**

There are ten PNPs operating in the Cornwall and SDG area. Housing sites operated by PNPs exclusively cater either to families or seniors, with the exception of Tolley Place, which caters to both families and seniors. Twelve sites provide housing for seniors in all municipalities, with South Dundas accounting for up to four sites. There are altogether four sites offering housing exclusively for families of which three are located in Cornwall and one in North Glengarry.

3.2.2 Cornwall and Area Housing Corporation (CAHC)

CAHC is a Local Housing Corporation (LHC), which was a new type of business corporation created by the former Social Housing Reform Act after the Local Housing Authorities(LHAs) ceased to exist. LHCs have taken over the ownership and other responsibilities of LHAs. CAHC being an LHC, is overseen by the City as its Service Manager and sole shareholder. CAHC operates 24 housing sites in all municipalities in the area providing over 1200 units at RGI and Affordable[1] rental rates comprising of 720 senior apartments, 32 Affordable Housing units geared to non-seniors and 461 family units. Graph 1 provides the distribution of housing sites operated by CAHC in the various municipalities, with highest number of units in Cornwall as a result of it being an urban population centre and having a corresponding need for affordable housing.

Graph 2: Distribution of Sites Operated by CAHC

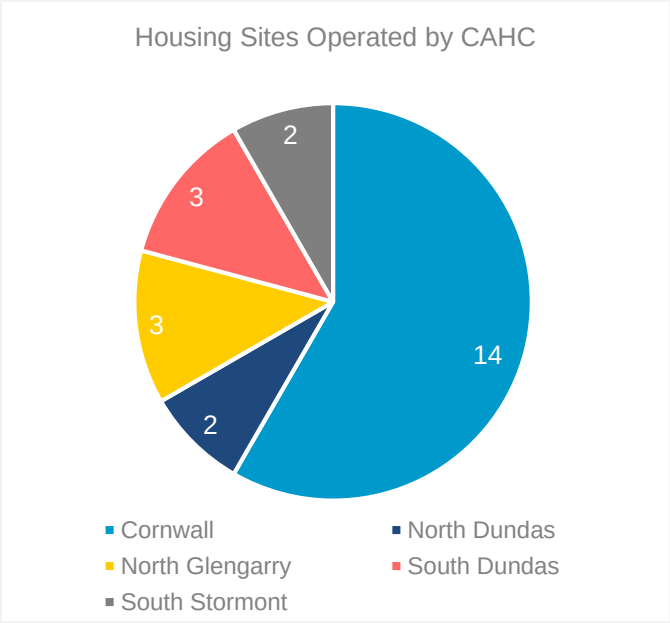


Table 3 provides the distribution of housing units operated by CAHC in various municipalities and by the programs under which they were created. LHC refers to those sites that were originally constituted under LHA and later assumed under CAHC. LHCs are managed through a board of directors usually appointed by a municipal council, and often includes council members and tenants.

In certain jurisdictions there are entities called Municipal Non-Profit housing corporations or MNPs; these are established at the initiative of a municipality. Its relationship to the municipality varies widely, ranging from total independence with no municipal appointees on the board of directors, to municipal councillors being the only board members. There are no MNPs in Cornwall or SDG.

CAHC also absorbed a PNP called Cornwall and Area Non-Profit Housing Corporation (CNPHC). Currently CAHC owns and operates four CNPHC sites. These sites are referred to as LHC–PNP in this report.

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[1] *Affordable rents are defined to be at or below the Average Market Rent (AMR) of a unit in the regional market area. AMR is calculated and published annually by CMHC through its Rental Market Survey.*

Table 3: Distribution of Housing Units Operated by CAHC in the area

Municipalities	Housing Sites	LHC	LHC - AH	LHC - PNP	
		No. of Units	No. of Units	No. of Units	Total No. of Units
Cornwall		**786**	**32**	**170**	**988**
	29 Gloucester	24			24
	330 Fourth St.	28			28
	Adolphus Court	105			105
	AHP Sixth Street		32		32
	Augustus Court	150			150
	Birmingham Place			40	40
	Glenview Heights	125			125
	Marlborough Towers			20	20
	New Johnstown Court			60	60
	Residence Edward	109			109
	Sunset Towers	150			150
	Sydney & Lourdes	35			35
	Walton Court			50	50
	Westgate Court	60			60
North Dundas		**61**			**61**
	Millview Apartments	36			36
	Nationview	25			25
North Glengarry		**63**			**63**
	Florence Villa	28			28
	Lakeview Residence	20			20
	William & Dominion	15			15
South Dundas		**72**			**92**
	Iroma Apartments	42			42
	Morris Glen Court	30			30
South Stormont		**20**	**21**		**41**
	AHP Ingleside		21		21
	Inglewood Court	20			20
Grand Total		**1002**	**53**	**170**	**1,245**

**AH – Affordable Housing, PNP –Private Non-Profit*

CAHC operates on a non-profit basis, which means that its income from rent (RGI or Affordable Rent), plus the government subsidy is designed to cover just the cost of regular building operating costs, such as maintenance, administration, insurance, utilities, and mortgages. As the amount of annual subsidy that CAHC gets from the government is fixed, any additional expenses incurred above the budgeted amount (for e.g. maintenance), will need to be covered by accumulated surplus from previous years.

LHC – AH refers to those units that were built under the Investment in Affordable Housing for Ontario program (IAH) (formerly Canada/Ontario Affordable Housing Program). Affordable rents are set below market levels but are not rent-geared-to-income; this means that rents charged are collected like any

other landlord regardless of any changes that may occur in your financial circumstances. To be eligible to live in these buildings prospective tenants must earn less than the household income limits established by the Province.

3.2.3 Co-Operative Housing

Royal Oaks Housing Co-operative Inc. is the only housing co-operative in the Cornwall and SDG service area. It operates 70 mixed (RGI & market) units in a townhouse/rowhouse development at 708 Twelfth Street East, Cornwall.

Co-operative housing sites are collectively owned and run by its resident members. Households in a co-operative housing project are all members of the co-operative corporation that owns the building. They elect from amongst themselves a board of directors who are responsible for overseeing the management of the building. They are subject to rules in the Co-operative Corporations Act and are not considered to be landlords and are therefore not subject to the Residential Tenancies Act.

The co-operative's funding is provided based on benchmark operating costs that are increased annually by 8 operating cost indices established by the MMAH. The "indexed operating costs (including property taxes and mortgage payments) are offset by indexed benchmark revenues". MMAH allows up to 50% of any operating surplus to be kept by the co-operative provider and the remaining 50% is to be contributed towards the Social Housing Reserve Fund.

3.3 Programs

In addition to the type of operators, social housing can be classified on the basis on which they are funded; the various funding schemes that are currently in place are discussed in the following sections.

3.3.1 Provincial Reform

This refers to projects governed by Part VII of the Housing Services Act (HSA) (known as "provincial reformed" projects). These projects are also referred to as Transferred Housing Providers, as these providers were formerly administered by the Ontario Ministry of Municipal Affairs and Housing, which meets a provincial definition of supportive housing, and received support funding for its tenant population from either the (erstwhile) Ontario Ministry of Health and Long-Term Care or the Ontario Ministry of Community and Social Services. The Province later transferred the administrative responsibility to either ministry as appropriate.

Provincial Reform funding formula is based on benchmark operating costs that are increased annually by 8 operating cost indices established by the MMAH. The "indexed operating costs (including property taxes and mortgage payments) are offset by indexed benchmark revenues". 50% of any operating surplus can be kept by the Provider and the remaining 50% would be contributed towards the Social Housing Reserve Fund. Service providers are required to maintain a minimum of 25% of their units, as RGI, post EOM (End of Mortgage). Once the provider pays the mortgage in full, its agreement with the Service Manager is renewed unless they wish to opt out from the HSA. A provider requires Service Manager's approval to be removed from the HSA. Alternatively, the provider's board of directors can vote to enter into a new agreement with the Service Manager.

3.3.2 Section 95

This refers to the federal government's low-cost mortgage financing from CMHC under Section 95 of the National Housing Act; the idea was to provide a long-term, stable source of debt capital that would allow

affordable housing stock to be created and operated while loans were paid down and equity was built up. Although CMHC originally administered the Section 95 program, social housing program funding and oversight changed significantly in Ontario in year 2000 with the passage of the Social Housing Reform Act.

Municipal Service Managers became responsible for passing through Federal funding and administering existing project agreements. Federal subsidy for projects were also provided since its acquisition in the form of a 2% annual mortgage write down; a subsidy based on the difference between amortizing capital costs at an interest rate of 2% and amortizing at the actual interest rate. The magnitude of the actual write down varies over time as interest rates fluctuate. The historically low interest rates of the last few years reduced the subsidy considerably, as a result it is no longer provided.

Since the Ministry has always handled budget approval, financial review and program oversight, it also took overpaying the CMHC contribution and mortgage administration. While the Ministry still calculates and records the 2% write-down separately, it simply pays a subsidy based on the difference between total RGI rent revenue and the total cost of operating the site.

In addition to funding capital costs an operating subsidy is also provided to the operator for a maximum of 25 years, or the length of the project loan amortization period, whichever is less. The funding formula is based on a cost factor including operating costs, as established by the Ministry, plus mortgage and property taxes. This is offset by “indexed minimum market rents” and other non-rental revenue. This funding formula is considered very restrictive by housing providers. The subsidy amount is determined as follows:

project subsidy = mortgage payment + operating expenses (including property taxes) − revenue

It is also to be noted that the End of Agreement or EOA only applies to Section 95 providers. Once their mortgage is paid in full, their agreement with the Service Manager is automatically terminated. The Board of Directors of these providers can choose to operate as independently or vote to enter into a new agreement with the Service Manager.

The most significant difference between Section 95 and Provincial Reform is that Provincial Reform Providers can keep 50% of their operating surplus, whereas Section 95 Providers can only keep “the non-rental revenue, greater than the base amount” as established by the Ministry.

3.3.3 LHC

As mentioned earlier in this document, Local Housing Corporations (LHC), are a new type of business corporation created by the former Social Housing Reform Act after the Local Housing Authorities(LHAs) ceased to exist, and they have taken over the role of LHAs. This section refers to the funding arrangement for these entities.

Funding for the LHC is based on a budget which follows the municipal budget practices with a mix of federal and municipal dollars. Under this arrangement any operating surplus must be returned to the Service Manager. As the City is also the sole shareholder of the LHC, this operating agreement does not end even after the mortgages and/or debentures on the LHC owned properties are paid in full.

The Department is in the process of updating the existing agreement with CAHC.

3.3.4 AHP

Affordable Housing Program or AHP refers to a scheme where units are developed to be rented at rates that are considered to be the lower end of market rents. The housing units created under this scheme are supposed to achieve average market rents for their areas and be operationally (financially) self sustainable.

Joint Federal and Provincial funding program called Canada-Ontario Affordable Housing Agreement was available for Service Managers from April 2005. Under this commitment, by 2010, the federal, provincial and municipal governments invested approximately $734 million to provide affordable housing solutions for 20,000 Ontario households. This plan helped to improve access to suitable, sustainable and affordable housing across Ontario.

This program comprised of four components: Rental and Supportive, Rent Supplement/Housing Allowance, Northern Housing and Homeownership. Service Managers had the flexibility to select which program components to participate in. Service Managers could also contract the delivery of units to third-party delivery agents, while remaining responsible for the program, as defined under the terms of the Administration Agreement and identified in the Municipalities Housing Delivery Plan.

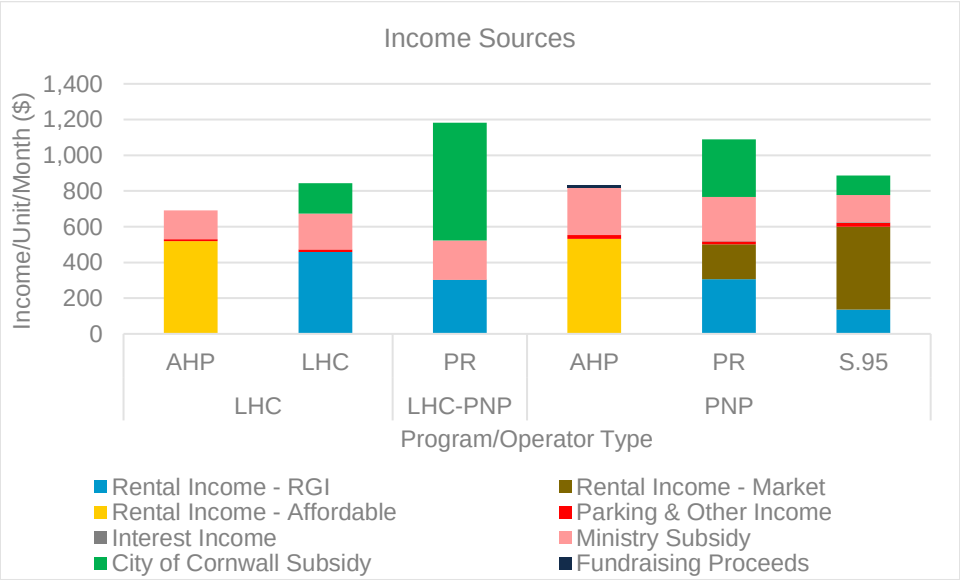
The City has utilized this program to develop three affordable housing sites in the area:

- 222 Sixth Street, Cornwall, ON, K6H 2N7, Canada – 32 units (LHC-AH)
- 43 Dickenson Drive, Ingleside, ON, K0C 1M0, Canada – 21 units (LHC-AH)
- 4327 Hess Street, Williamsburg, ON, K0C 2H0, Canada – 20 units (PNP-AH)

3.4 Operating Data

Operating data of the existing housing sites were collected to understand the overall performance of the sites. The data pertained to operating revenue, expenses, and capital expenditures. Operating revenue included income from residential rent, parking and other incomes (e.g. laundry), interest on deposits, proceeds from fund raising, and subsidies from the municipal and provincial government. Graph 3 provides an overview of the various income sources by program and operator type.

Graph 3: Income Sources

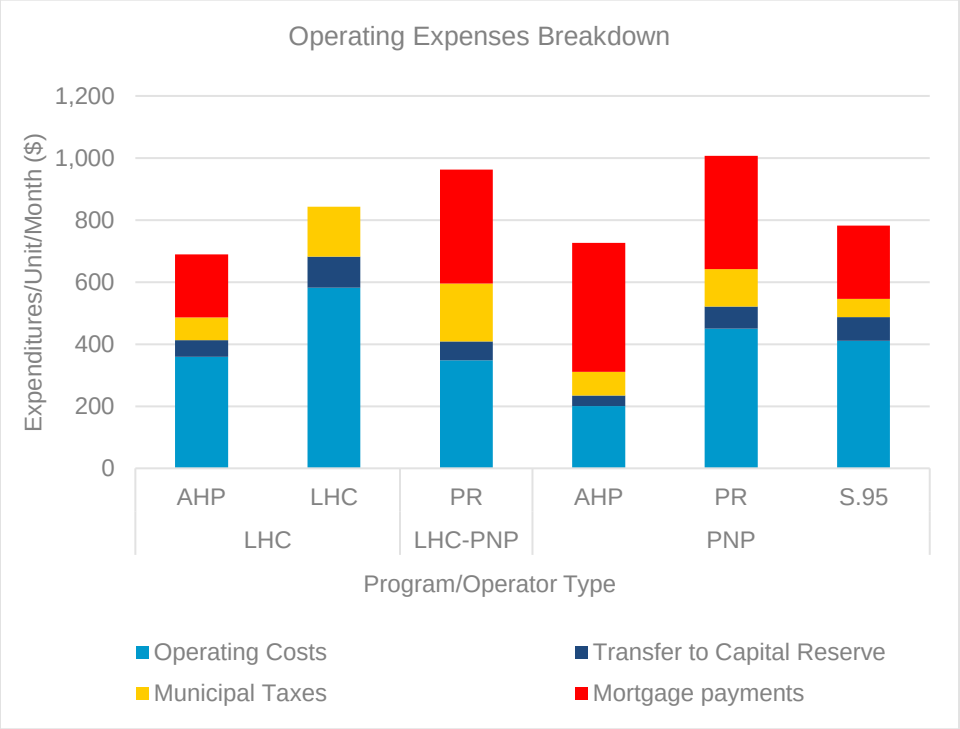


Residential rent varied with respect to the type of units; i.e. whether they were RGI, affordable or market rent units. Sites that had affordable or market rent units had higher revenue potential and therefore had lesser dependency on subsidies. Units operated by CAHC are fully RGI units; whereas those operated by PNPs have a mix of RGI and market rent units. There are many other streams of income; however, rental revenue is the most significant of all and needs to be structured appropriately across the continuum of need in order to achieve a sustainable revenue stream.

Operating expenses (Op. Ex.) are those expenses that are incurred by the owner in relation to the day to day operations of the facility. Op. Ex. typically includes regular repair and maintenance costs, utility costs, administrative expenses and “salaries and benefits” of employees directly involved in the upkeep of the facility. The City captures these costs as Operating Costs; the other operating expense components are contributions to capital reserve, municipal taxes, and mortgage payments. The City refers to the total of operating costs and other expenses as Expenditures.

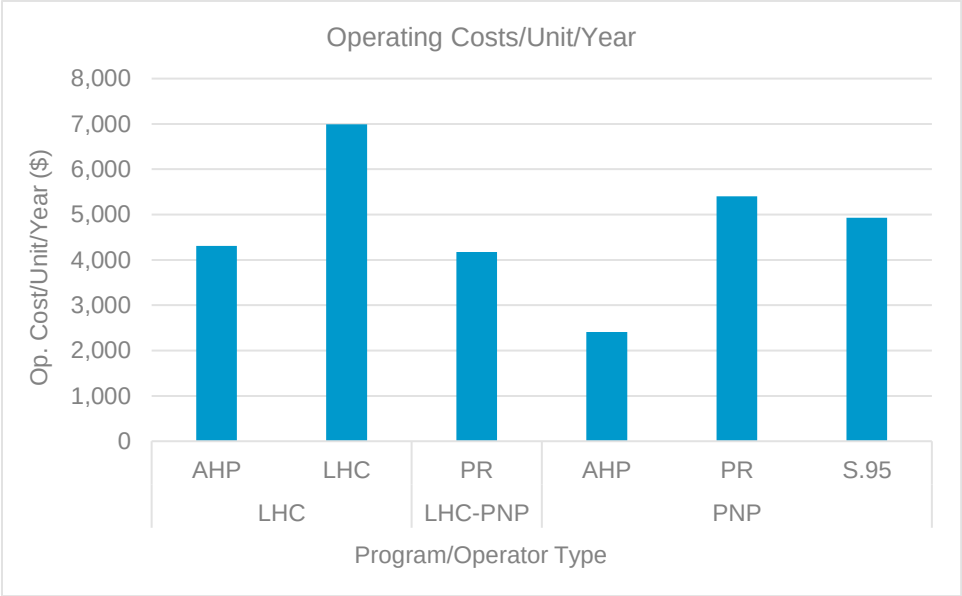
Apart from facility operating costs the other significant portion of the operating expenses are the mortgage payments, which currently varies between 30% to 40% of the total. When the mortgage is fully paid down the operators can choose to reduce the number of RGI units and move towards a balanced mix of RGI and market rental rates to maximize the revenue stream. This would enable them to cover the operating expenses to a much greater extent, reducing their dependence on subsidies from the government. Graph 4 provides a breakdown of the operating expenses (Expenditures) by program type and operator type.

Graph 4: Operating Expenses (Expenditures) Breakdown



Graph 5 provides an overview of the operating costs incurred by the various operators per unit annually. The sites operated by PNPs incur similar operating costs per unit, whereas those operated by CAHC vary considerably.

Graph 5: Operating Costs Per Unit

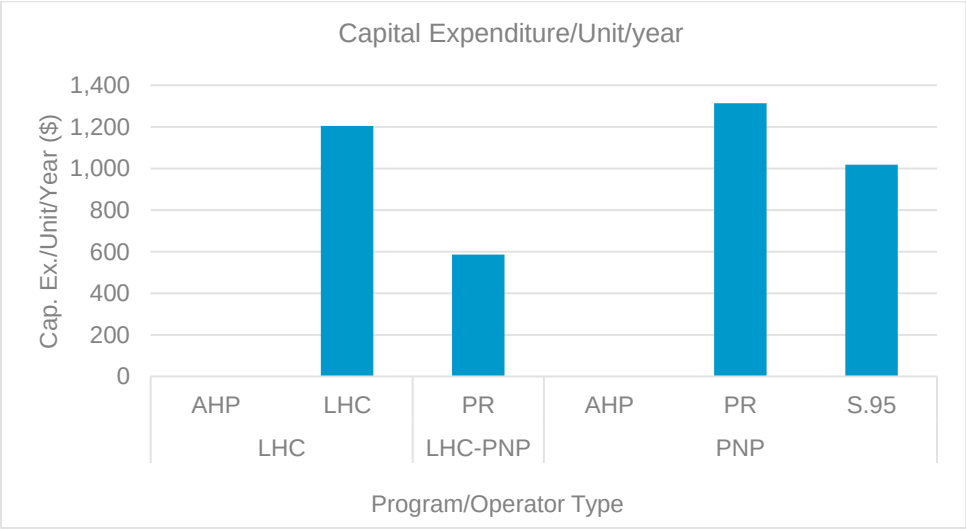


The sites under the operator category LHC are the oldest, and that may probably explain the high cost of operations as older mechanical systems and building envelopes can be inefficient (in its use of energy and heat loss) in comparison to those in newer buildings. This needs to be further investigated as the operating cost data provided did not breakdown the costs further to understand what component contributed to the higher costs. However, these observations are not very different from that of other operators with similar facilities (similar age, condition) located across the country.

3.5 Capital Expenditure

Capital expenditure refers to the costs incurred to add value to the property; this differs from repair and maintenance costs, as they are considered to be costs associated to keeping the property operational.

Graph 6: Capital Expenditure Per Month Per Unit



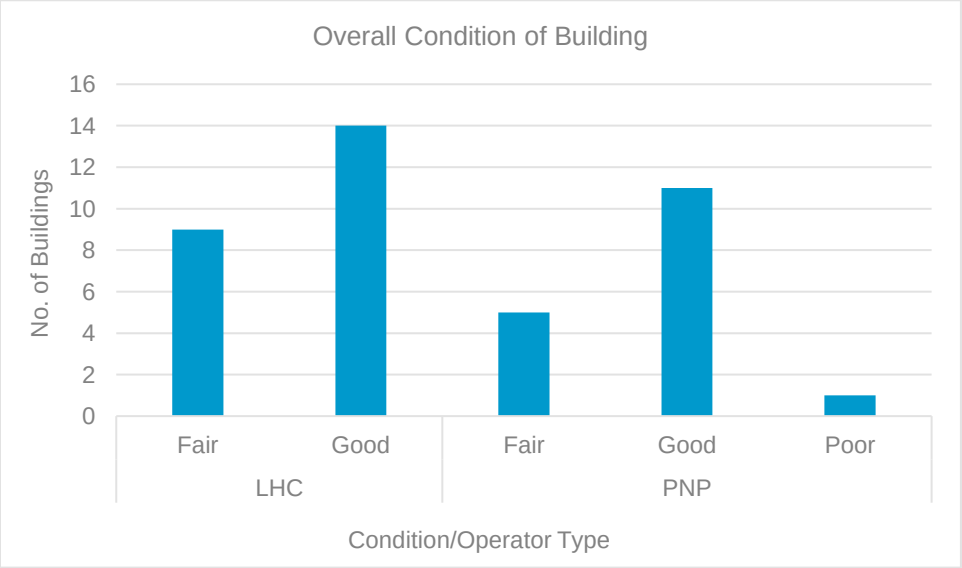
Capital expenditure includes cost associated with replacements or upgrades of main building components such as building envelope (e.g. roofing) or mechanical systems (e.g. boilers, HVAC systems).

Graph 6 provides a snapshot of capital expenditure per month per unit for the financial year 2018-2019. It can be seen that AHP properties have not incurred any cost for the year; this could be due to the fact these buildings are relatively new, and capital expenditures is usually incurred when the buildings are at least 15 to 20 years old. The lifespan of certain building components such as roofing, or HVAC systems also fall in the same time frame, and hence the correlation. LHC units are the oldest followed by LHC-PNP, and PNP units; the capital expenditure data shows that LHC and PNP units have similar expenditure whereas LHC-PNP units have incurred significantly lower costs. It is possible that LHC-PNP units have received capital replacements in recent years prior to the year of this analysis.

3.6 Asset Condition

Condition of properties managed by CAHC and PNPs were found to be in Fair to Good condition in general. There are certain exceptions; but they too are not in a state of disrepair that would warrant immediate intervention of any sort (e.g. renovation, retrofits, rebuild, etc.). It appears that the service providers have been monitoring the condition of their assets periodically, and have been ensuring regular repair and maintenance, and capital upgrades/replacements have been performed without fail.

Graph 7: Overall Condition of Properties



It was observed that over 60% of building operated by LHC were in Good condition and over 35% were in Fair condition. In comparison 75% of the buildings operated by PNPs were in Good condition and close to 20% were in Fair condition. Only one building was observed to be in Poor condition. This building needs to be further investigated as to the reasons of its relative condition considering its age (construction year – 1990) which is lower than most other properties.

Table 4 shows the condition of properties at various housing sites visited during the study.

Table 4: Condition of Properties at Various Housing Sites

Project Address	Operator Type	Overall Condition of Building
10 Dundas Street, Iroquois, ON, K0E 1K0, Canada	LHC	Fair
15 Edward Street, Cornwall, ON, K6H 4G6, Canada	LHC	Fair
24 Augustus, Cornwall, ON, K6J 3V8, Canada	LHC	Good
29 Gloucester Street South, Cornwall, ON, K6H 3V7, Canada	LHC	Fair
43 Dickenson Drive, Ingleside, ON, K0C 1M0, Canada	LHC	Good
43 Dickenson Drive, Ingleside, ON, K0C 1M0, Canada	LHC	*Good*
49 Water Street, Chesterville, ON, K0C 1H0, Canada	LHC	Good
111 Kenyon Street, Alexandria, ON, K0C 1A0, Canada	LHC	Good
113 Lochiel Street, Alexandria, ON, K0C 1A0, Canada	LHC	Fair
120 Augustus, Cornwall, ON, K6J 3W1, Canada	LHC	Good
330 Fourth Street East, Cornwall, ON, K6H 2J4, Canada	LHC	Fair
61 William Street, Alexandria, ON, K0C 1A0, Canada	LHC	Fair
517 Albert Street, Winchester, ON, K0C 2K0, Canada	LHC	Good
540 Adolphus Street, Cornwall, ON, K6H 3T2, Canada	LHC	Good
550 Lemay Street, Cornwall, ON, K6H 7H2, Canada	LHC	Good
460 Leitch Drive Cornwall, ON, K6H 7L5, Canada	LHC	Fair
845 Marlborough, Cornwall, ON, K6H 7B4, Canada	LHC	Good
1600 Birmingham, Cornwall, ON, K6H 7A8, Canada	LHC	Good
1630 Brookdale Avenue, Cornwall, ON, K6J 5X6, Canada	LHC	Fair
1700 Walton Avenue, Cornwall, ON, K6H 7C9, Canada	LHC	Good
12446 County Rd 2, Morrisburg, ON, K0C 1X0, Canada	LHC	Fair
222 Sixth Street, Cornwall, ON, K6H 2N7, Canada	LHC	Good
4327 Hess Street, Williamsburg, ON, K0C 2H0, Canada	LHC	Good
1283 Sydney Street, Cornwall, ON, K6H 6G1, Canada	LHC	Good
210 Augustus Street, Cornwall, ON, K6J 5T3, Canada	PNP	Good
10 Nelson Street, Finch, ON, K0C 1K0, Canada	PNP	Fair
10 Nelson Street, Finch, ON, K0C 1K0, Canada	PNP	*Fair*
14 Victoria Street, Lancaster, ON, K0C 1N0, Canada	PNP	Good
176 Marguerite d'Youville Street, Cornwall, ON, K6H 7H4, Canada	PNP	Fair
104 McConnell Ave, Cornwall, ON, K6H 4L1, Canada	PNP	Fair
211 Water Street West, Cornwall, ON, K6J 1A3, Canada	PNP	Good
708 Twelfth Street East, Cornwall, ON, K6H 7G3, Canada	PNP	Poor
100 St. George Street East, Alexandria, ON, K0C 1A0, Canada	PNP	Good
3303 Broadway Street, Avonmore, ON, K0C 1C0, Canada	PNP	Good
4324 Villa Drive, Williamsburg, ON, K0C 2H0, Canada	PNP	Good
4324 Villa Drive, Williamsburg, ON, K0C 2H0, Canada	PNP	*Good*
510 Beach Street, Winchester, ON, K0C 2K0, Canada	PNP	Good

12445 County Road 18, Williamsburg, ON, K0C 2H0, Canada	PNP	Good
200 Industrial Blvd, Alexandria, ON, K0C 1A0, Canada	PNP	Fair
4305 Schell St. Williamsburg, ON, K0C 2H0, Canada	PNP	Good

**Addresses are repeated in the case of multiple buildings on the same site.*

4.0 Housing Needs Assessment

The sustained strong housing market in recent years has had its own downside. Many moderate to low-income residents faced escalating rents and home prices coupled with little to no income growth. In several metropolitan areas, working families are coping with a dwindling number of choices for affordably priced housing. Cornwall is not immune to this trend. For many, housing costs are more than 30 percent of the family's gross income; and affordable housing solutions are often difficult to find within a manageable commuting distance to work.

In order to understand the magnitude and nature of affordable housing needs in the City/SDG area, a comprehensive housing needs assessment was carried out. Housing demand, whether for social housing or market housing, is largely (although not totally) a function of population growth, demographic structures, and income levels. The important objective of this analysis was to provide illumination of the vital factors that would affect an intelligent re-vitalization strategy for social housing in the City/SDG area.

A social housing needs analysis was developed for all of the City of Cornwall and the six (6) separate jurisdictions within SDG. Accordingly, the analysis assessed seven jurisdictions as follows:

- Cornwall;
- South Glengarry;
- North Glengarry;
- South Stormont;
- North Stormont;
- South Dundas; and
- North Dundas.

All of these jurisdictions have at least one social housing facility, and accordingly, required a separate jurisdictional analysis. The needs analysis relied on information gathered from site visits, web research, and numerous statistical sources, pertaining to factors of population growth, demographic structures, and income levels. The primary approach to the needs analysis was based on the concept of degree of change from 2020 to at least 10 years into the future.

Social housing is a continuing need. However, the individuals or families requiring social or affordable housing do change. At any given moment, social housing units will be filled by those needing it and meeting appropriate public policy criteria for receiving it. But some of them will leave. Some may get better employment and hence no longer qualify under the established criteria for receiving this help; some may move from the area; some of the seniors involved may have to go into more intensive-care facilities or may die. In sum, there is a constant turnover of housing recipients. However, the newcomers on the inevitable wait lists may not have the same precise needs as the exiting social housing population. As well, in the future there could be more, or less, total demand. Or the demand may be from single persons who do not require (say) a three-bedroom townhouse but something smaller, or there may be some other change in the demographics and economic structure underpinning social housing demand. Accordingly, we worked to project how needs for social housing would evolve.

To answer these sorts of questions, the research approach involved multiple lines of evidence. This was also an appropriate and necessary approach, largely because there is a distinct lack of data at the jurisdictional level within SDG. This forced us to develop the needs analysis by integrating data from different sources. The study tried to find and utilize the "best available" information for each of the seven

jurisdictions. A particular problem was the lack of detailed demographic data by age cohort in the six locations outside Cornwall. The data sources available were based on Statistics Canada data, but sometimes we had to accept certain projections done by private parties.

- First, the population projections for each of the seven jurisdictions were investigated. These results were based on rather old data, but after considerable effort we could find nothing better.
- Second, a Statistics Canada standard known as LIM-AT that illuminated low income prevalence in each of the seven jurisdictions by age cohort was used. Then these respective low-income prevalence by age cohort were taken and multiplied with the respective age cohort population projections to obtain a low-income factor *index* for each of the jurisdictions over time. This became a proxy for social housing potential demand.
- Third, the wait list data for the social housing facilities in each of the jurisdictions were reviewed. Was this harmonious with the derived indices for social housing demand? The results suggest to us that it was, and that this approach was a fair and representative means for illuminating social housing future needs.
- Fourth, site visit notes for anecdotal evidence supporting or contradicting our index results and the apparent needs expressed in the wait lists were reviewed. In fact, the anecdotal evidence turned out strongly in harmony with the other evidence.

Accordingly, what is required is an assessment of *change.* Several questions were raised: will there be more or less total demand? In what locations will existing stock profiles suit the future demographic structures? And where will they not?

More details on this methodology are provided in Appendix 2. Overall, although there were certain important data limitations and use of assumptions are acknowledged, on balance it can be safely stated that these results are reasonable. One has to bear in mind that the data basis for the conclusions is limited (and incompatible between sources in certain respects), and that, certain assumptions had to be made.

4.1.1 Needs Assessment

The needs analysis aimed to arrive at the total number of units that will be required in the next ten years. For this purpose, both low and high growth scenarios were developed for future social housing demand in SDG and the City of Cornwall. The details of the analysis are available in Appendix 2. It was estimated that the demand for social housing units in the combined Cornwall and SDG area should increase in the range of 262 units (low scenario) to 741 units (high scenario) by 2031. Based on data available from previous studies conducted in the area, waitlist data, consultations and insight from local stakeholders (including anecdotal evidence from various service providers) the high demand growth scenario was considered to be much more probable. This analysis also demonstrates that an aging local population (in particular, within the seniors age cohort of 65 years and over) is driving social housing needs throughout the region.

Once the total housing demand for the period was calculated, it was further dissected to understand the timeframe and characteristics (type and number of units) of the need. The following sections outline the estimated housing need for two time periods from 2021 to 2026 and 2027 to 2031.

4.1.2 Staging of Forecasted Demand Over 2021-2031

In order to determine potential demand for social housing units over the ten-year period (2021-2031), the 741 total demand number (the most likely growth scenario) was split between the two five-year age cohorts 2021-2026 and 2027-2031. The results of the analysis are presented in Table 5 Table 29and Table 6.

Table 5: Unit Demand Forecast for Each Five-Year Time Period 2021-2026

for 2021-2026:				
	Unit Demand by Age Cohort and Jurisdiction			2021-2026
	65 years and over	18 to 64 years	0 to 17 years	Total Units Needed
Cornwall	197	-160	170	**207**
South Glengarry	76	-66	31	**41**
North Glengarry	36	-39	13	**11**
South Stormont	84	-70	32	**45**
North Stormont	52	-17	-22	**13**
North Dundas	81	-42	51	**91**
South Dundas	52	-44	35	**42**
Total	**578**	**-438**	**310**	**450**

Table 6: Unit Demand Forecast for Each Five-Year Time Period 2026-2031

for 2026-2031						
	Unit Demand by Age Cohort and Jurisdiction			2027-2031		2021-2031
	65 years and over	18 to 64 years	0 to 17 years	Total Units Needed		Total Units Needed
Cornwall	172	-101	34	**105**		**312**
South Glengarry	42	-55	44	**31**		**72**
North Glengarry	46	-57	16	**5**		**16**
South Stormont	57	-60	32	**29**		**74**
North Stormont	41	-31	0	**10**		**23**
North Dundas	87	-23	21	**85**		**176**
South Dundas	48	-40	18	**26**		**68**
Total	**493**	**-367**	**165**	**291**		**741**

4.1.3 Types of Units Required

Table 7 shows the likely required "mix" of future housing unit types. This mix follows the above analysis for how demand factors will change.

Table 7: Required Mix of Unit Types, 2021-2031

Group Number	Population Group	Type of Unit Required (as per The City of Cornwall and SDG Occupancy Standards, Rule #12-2015)	Rated Likely Priority from Indexes	Comments
1.	Seniors	**One-Bedroom**	Increasing - High	5% dedicated accessible. Could be raised to 10% by individual planning agencies to account for possible longevity increases over time.
2.	Non-Senior Singles	**One-Bedroom**	Increasing - High	See also discussion of "studio" or "bachelor" units below.
3.	Single parent with one child	**Two-Bedroom**	Increasing - High	Assumes child is under 17 years.
4.	Single parent with two children	**Three-Bedroom**	Stable or declining - Low	Assumes children are under 17 years.
5.	Family: two adults plus one child	**Two-Bedroom**	Stable or declining - Low	Assumes child is under 17 years.
6.	Family: two adults plus two children	**Three-Bedroom**	Generally declining - Low	Assumes children are under 17 years.
7.	Family: two adults plus multiple children (3 or more)	**Four-Bedrooms Plus**	Declining - Very Low	Assumes children are under 17 years.

As can be seen from the above table, the highest priority in terms of unit types are the one-bedroom units, and to some extent the two-bedroom units. Both the above statistical analysis and the anecdotal evidence from site visits support this conclusion. Moreover, the anecdotal evidence from the site visits suggest that the multi-bedroom (three, four, and more) units are actually declining in demand, whereas the one- and two-bedrooms are certainly increasing.

In an attempt to ***forecast potential demand by unit type in 2031***, we used the current proportions of the Wait List Data by unit type, but modified by an appropriate growth/non-growth factor based on the analysis appearing above in Column 4 of Table 7 (which in turn were informed by our above Indexes Analysis). For example, current demand, as suggested by the Wait List Data, suggests that approximately 68% of the total social housing demand is for one-bedroom units (469 of 691). By adding our growth factors to these current proportions (see Table 8, below), our analysis suggests that 519 of the 741 total units required in 2031 could be for one-bedroom units. Table 8 shows the detailed projections.

Table 8: Projected Number of Units Required by Type of Unit, 2021-2031

1	2	3	4	5
Type of Unit	**Wait List Proportion (Percentage)**	**Rated Likely Priority from Indexes (as shown in Table 6)**	**Projected Growth Factor Derived from Table 6**	**Calculated Number of Units to be Built (741 total, times Col. 4 Growth Factor)**
One-Bedroom	67.9%	Increasing - High	0.70	**519**
Two-Bedroom	14.8%	Increasing - High	0.17	**126**
Three-Bedroom	11.1%	Stable or Declining - Low	0.09	**67**
Four- and more-Bedroom	6.2%	Declining – Very Low	0.04	**29**

Totals	**100.0%**		**1.00**	**741**

Accordingly, the first priority in new development and construction should be one-bedroom units, with approximately 5% built for Accessibility. The Accessibility proportion could be increased if longevity demonstrates that a higher proportion (e.g., 10%) is justified.

The second priority in new development and construction should be two-bedroom units, although the requirement for these is very considerably less than for the one-bedroom units (126 as against 519 respectively). For all other types, we believe our indexes suggest that replacement should be done on a one-to-one basis: i.e., any three-bedroom (or more) unit that is retired should be replaced with the same, but that new construction and new development should concentrate on one- and two-bedroom units. The anecdotal evidence from the site visits suggest that the multi-bedroom units[2] are actually declining in demand, whereas the one- and two-bedrooms are certainly increasing**.**

[2] It is to be noted that results of the public consultation survey indicated that over 20% and 30% of the respondents stated their preference for units as 4+ bedroom and 3 bedroom units, respectively. This would put the estimate for units with for 4+ bedrooms and 3 bedrooms at 148 and 222, respectively. It could be inferred that those who responded to the survey have never used the social housing system. This was probably because it is believed that the social housing system did not contain sufficient number of units suitable for their need. It is possible that these respondents are currently dependent on the private market and would be prospective customers of the social housing system. Further investigation is required to understand this demographic and their need.

5.0 Planning Policy Review

5.1 Introduction

This document presents the results of the planning policy review that was undertaken as part of the Cornwall and SDG Housing Revitalization Plan. The objective of the review was to inventory, summarize, and analyze all applicable land use planning legislation, plans, policies, and regulations related to housing in both the City of Cornwall and the United Counties of SDG in order to understand the planning and development framework under which both private and public sector housing providers operate under.

5.1.1 Federal Government

The Federal Government has had a peripheral involvement in the provision of housing since the 1990s. While this continues to be evident in the limited housing framework found at the federal level today, the National Housing Strategy does establish an action plan and policies targeted at addressing housing issues in Canada through a broad scope.

NATIONAL HOUSING STRATEGY

In 2018 the Federal Government, through the Canada Mortgage and Housing Corporation, released the National Housing Strategy (NHS) to address housing issues over the next 10 years with a goal to reduce homelessness by 50% and to use a mix of funding, grants, and loans to establish affordable, stable, and livable communities near amenities and transit. The NHS aims to balance the overall supply of housing in Canada by, among other ways, creating new affordable rental supply through increasing the capacity of the community housing sector, through maintenance and preservation of the existing housing stock, and through supporting projects that deliver affordable homeownership options.

Through this strategy, the Federal Government has established several agreements with the Province of Ontario to assist in funding opportunities related to affordable housing. These initiatives provide a variety of new opportunities for the Social & Housing Services Department and local providers to obtain financial assistance with carrying out the recommendations of the Revitalization Plan. Of specific note, Chapter 2 of the NHS speaks to the strategy of making Federal lands available for affordable housing, notably that the Government of Canada:

- Will combine contributions and loans with the transfer of federal lands to community and affordable housing providers;
- Plans to transfer up to $200 million in federal lands to housing providers to encourage the development of sustainable, accessible, mixed-income, mixed-use developments and communities; and,
- Will also make funds available for renovation, retrofits, and environmental remediation to ensure surplus federal buildings and lands are suitable for new housing.

SUMMARY ANALYSIS

The Federal Government plays a limited role in the direct provision of housing across the country, and the impact of the NHS on the specific provision and revitalization of local housing for the purposes of the Housing Revitalization Plan will likely be limited. Notwithstanding this, the Federal Government will still play a key role in the provision of financial assistance to the Province and community housing providers, as opposed to directing how and where housing will be provided.

5.1.2 Province of Ontario

The Province of Ontario has a significant role in the provision of housing in Ontario, primarily through the establishment of the Province's planning and development framework. Often referred to as a 'policy-led' system, Ontario's framework includes both legislative and policy tools, such as the Planning Act as well as more recently, an affordable housing action plan.

ONTARIO PLANNING ACT

Section 2 of the Planning Act states that the Province, the council of a municipality, a local board, a planning board and the Local Planning Appeals Tribunal, in carrying out their responsibilities under this Act, shall have regard to, among other matters of provincial interest, "the adequate provision of a full range of housing, including affordable housing." Further to this, Section 16 of the Planning Act states that official plans shall contain such policies and measures to ensure the adequate provision of affordable housing.

Section 28 of the Act outlines the framework for the development of Community Improvement Plans or "CIPs". CIPs are a particularly powerful tool that municipalities can use to improve the physical layout and planning of a certain area within a community, as they permit municipalities to offer financial incentives to private individuals and businesses in the form of grants, loans, or other incentives. The provision of affordable housing is considered community improvement under this Section of the Act, meaning that municipalities can incorporate affordable housing incentives into a CIP.

Section 35 of the Act which outlines the legal framework for the creation and maintenance of zoning by-laws. Zoning by-laws are the primary day-to-day tool which municipalities use to regulate the use of land and buildings in a municipality. While zoning by-laws will not distinguish between housing affordably or tenure, the fact that they regulate where and how housing can be constructed makes them important to understand in the context of creating new affordable housing.

PROVINCIAL POLICY STATEMENT (2020)

The Provincial Policy Statement or PPS is the Province's statement of land use policy. The PPS addresses a wide range of planning matters including economic vitality, protection of the natural environment, development in natural or human-made hazards, planning for infrastructure, protection of agricultural resources and mineral aggregate resources, as well as housing.

The PPS states that healthy, liveable, and safe communities are sustained by accommodating an appropriate affordable and market-based range and mix of residential types (including single-detached, additional residential units, multi-unit housing, affordable housing and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries and long-term care homes), recreation, park and open space, and other uses to meet long-term needs.

Section 1.4 of the PPS is dedicated entirely to housing and its policy directions can be summarized as follows:

- Ensuring an appropriate supply of land and infrastructure capacity to accommodate residential growth;
- Providing an appropriate range and mix of housing options and densities to meet projected needs by establishing and implementing minimum affordable housing targets and permitting and facilitating all housing options required to meet a community's requirements;

- Directing new housing to locations where appropriate levels of infrastructure and public service facilities are or will be available to support resident needs;
- Promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation and transit;
- Requiring transit-supportive development and prioritizing intensification; and
- Establishing development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form.

Finally, the PPS also establishes the standard definition of 'affordable' used in Ontario:

- in the case of ownership housing, the least expensive of:
    - 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; or
    - 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;
- in the case of rental housing, the least expensive of:
    - a unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or
    - a unit for which the rent is at or below the average market rent of a unit in the regional market area.

MORE HOMES, MORE CHOICE: ONTARIO'S HOUSING SUPPLY ACTION PLAN (2019)

Ontario's Housing Supply Action Plan is the Province's plan to increase the supply, affordability, and diversity of housing in Ontario through a number of measures, including reducing regulatory "red tape" associated with housing development (i.e. approval timelines, appeal rights, etc.) as well as the cost of providing new housing. The Action Plan outlines a 5-point plan to address housing supply in Ontario:

- Speeding up the development approval process for new housing development;
- Making costs more predictable to encourage more development;
- Increasing variety of housing mix (secondary units, increased density, etc.);
- Making it easier to build rental housing; and,
- Encourage more innovation in the housing sector.

In order to accomplish this, the Province has undertaken a number of changes to the legislative framework associated with housing development in Ontario over the last two years, including committing to the disposal of surplus lands for new housing development and exempting new rental units from rent control to encourage new construction. Many of the proposed actions under this plan have already been implemented and/or are in the final stages of being implemented through the Province's Bill 108: More Homes, More Choice Act (which amended a number of pieces of legislation including Planning Act changes to development approval timelines; Local Planning Appeal Tribunal Act changes to appeal rights; Development Charges Act changes to payment timelines, etc.). With these legislative changes the Province intends to ease the process of housing development.

While many of the changes will arguably have a greater impact on larger centres such as the Greater Toronto Area, matters associated with additional residential unit opportunities and the deferral of development charges on the construction of new rental units may have the potential to influence some

marginal increases in the availability of rental units in the Cornwall/SDG area and creation of new affordable housing.

SUMMARY ANALYSIS

The Province of Ontario has made the provision of housing, and specifically affordable housing, a major policy directive. Most of the Province's actions and initiatives in this regard are geared to enabling and encouraging the provision of a diverse and affordable range of housing options, which include a range of housing typologies (i.e. low-, medium-, and high-density housing forms); varied tenure (i.e. both rental and ownership options); and a range of affordability with a special emphasis on establishing affordability targets. While much of the Province's planning framework is supportive of the provision of housing and housing affordability, it does not contain specific targets or strategies which are ostensibly intended to occur at the municipal level.

5.1.3 City of Cornwall

The City of Cornwall exerts some of the greatest influence on the development of housing both directly through its policy and regulatory powers, but also indirectly as the urban centre of the larger regional market area. As the City administers social housing programming on behalf of the surrounding county, a discussion of the region's joint housing and homelessness plan is contained here, in addition to other applicable local policy.

CITY OF CORNWALL OFFICIAL PLAN (2018)

The City of Cornwall's Official Plan establishes the City's policies, goals, and objectives as they relate to the physical development of the City. As previously noted, official plans are created under the authority of Section 16 of the Planning Act, and all decisions regarding land use in the City must conform to the policies and schedules of this plan. Of noted relevance to the discussion of housing revitalization in Cornwall are the following sections:

Section 4.3 – Urban Residential

The use of land designated as Urban Residential may include all forms of dwellings such as singles, semi-detached, duplexes, triplexes, quadruplexes, senior citizen apartments, high-rise apartments and condominiums, subject to the policies of this section.

Section 4.3.2 – Urban Residential Goals

4.3.2.1 - Ensure that the diverse housing needs of the population are satisfied and provide housing for all lifestyles, income levels and tenure.

Section 4.3.3 – Urban Residential Policies

4.3.3.5 - Encourage townhouse and apartment/condominium projects to be generally developed in appropriate clusters in areas fulfilling particular location factors as opposed to allowing such development to be indiscriminately scattered throughout residential neighbourhoods.

4.3.3.9 - Second units will be permitted in new and existing neighbourhoods, in all land use designations which include residential development.

4.3.3.14 - Ensure that social housing projects are integrated with conventional private housing rather than being located in large readily identifiable sites.

Section 4.5.2 – Business District Policies

Those lands designated Business District shall be developed as the City of Cornwall's main business and activity areas providing a high-density concentration of retail, service and office commercial activities, Government facilities, public and private institutions, recreation and entertainment uses, social, cultural, tourist facilities, hotels and housing.

4.5.2.5 - Encourage the use of land and buildings in the Business Districts for retail, office, institutional, Government, residential and recreational purposes and provide the public works, services, facilities and amenities required to support the development or redevelopment of land and buildings for such uses and activities at the highest densities practical within the City of Cornwall.

4.5.2.6 - Encourage the intensification and consolidation and not the horizontal expansion of the Business Districts through:

- re-use of floor space in the upper storeys of buildings;
- the appropriate infilling of the interiors of city blocks;
- the redevelopment through adaptive re-use of underutilized sites;
- generally, by permitting more intense and major projects in Business District areas, and
- the continuity of ground floor retail uses, and store fronts shall be maintained and extended in order to reinforce a pedestrian orientation.

4.5.2.10 - Encourage more housing units in the Business Districts in order to support the commercial function and provide more diverse areas through:

- providing zoning bonuses for development projects which contain housing units;
- encouraging mixed use developments containing retail and office uses on the bottom floors with apartments on the upper floors;
- allowing existing commercial buildings or parts thereof to be converted into multiple dwelling units

Section 5.2 – Housing Goals

5.2.1 - Satisfy the diverse housing needs of the various income groups and lifestyles within the population and provide a reasonable choice of housing type, density, location and tenure.

5.2.2 - Increase the stock of housing that is affordable to low- and moderate-income households and reduce the percentage of households in core housing need.

5.2.8 - Make use of Government housing programs wherever appropriate.

Section 5.3 – Housing Policies

5.3.6 - Explore the use of bonus zoning and other innovative methods as a means of encouraging affordable housing for Downtown and Le Village Business District housing projects.

5.3.8 - Encourage innovative housing projects such as zero lot line, smaller lot or frontage single detached housing, atrium or court garden housing, "convertible" dwellings, accessory apartments (secondary suites), various forms of attached housing, cluster developments, solar oriented subdivisions and redevelopment projects, mixed use developments and housing that is accessible for people with special needs.

5.3.9 - Encourage sufficient affordable housing to meet the needs of low- and moderate-income families. Where affordable housing is provided as social housing, such housing shall not be overly concentrated in

any one area and shall be located convenient to schools, transit, shopping, parks, day care centres and other appropriate facilities.

5.3.10 - Maintain the existing stock of affordable housing units

5.3.11 - Look for ways to provide, or support provision of additional affordable housing. To eliminate core housing need and address other housing needs varied types of affordable housing, as may be defined / identified in Section 1.4. Housing and Section 6.0 Definitions of the Provincial Policy Statement (PPS) and the City's Ten-Year Housing Plan with a target of up to 20% of the total housing stock should be developed as affordable.

5.3.12 - Encourage sufficient senior citizen housing projects and ensure that such housing is conveniently and appropriately located with respect to public transit, shopping, health facilities, other community facilities and services, pedestrian facilities, parks and open space preferences of the residents.

5.3.14 - Utilize appropriate Government programs which would help meet identified needs for affordable housing and encourage self-help projects such as housing co-operatives.

VISION 2025: THE UPDATED COMMUNITY HOUSING & HOMELESSNESS PLAN CORNWALL, STORMONT, DUNDAS AND GLENGARRY (2019)

Vision 2025 identifies housing challenges and goals in the City of Cornwall and the United Counties of Stormont, Dundas, and Glengarry and sets out strategies to address local issues while supporting broader community objectives prepared under the authority of the Housing Services Act. The plan seeks to coordinate homelessness and related support services, prevent homelessness, address housing affordability and promote the supply of appropriate housing to meet local needs. Vision 2025 assesses needs, identifies housing gaps, and then sets out actions for addressing the identified gaps on a prioritized basis while remaining focused on better housing outcomes for the community. Of the plan's 4 community-developed vision statements related to housing continuum, Vision 3 and Vision 4 are of specific relevance to housing revitalization, planning, and development.

Vision 3 outlines strategies to ensure that a suitable existing housing stock is maintained, which include: maintaining and enhancing the suitability of assets within the community housing portfolio; helping to improve and enhance the supply of affordable housing in the private sector; and, revitalizing assets within the community housing portfolio to better meet future needs. Vision 4 outlines strategies to enhance the supply of affordable housing, which include: Identifying and expanding regulatory tools to help foster affordable housing development; and, developing and using appropriate tools and incentives to help expand affordable housing.

CITY OF CORNWALL HEART OF THE CITY AND BROWNFIELDS COMMUNITY IMPROVEMENT PLANS (CIPS)

The City of Cornwall has two CIPs: The Heart of the City CIP and the Brownfields CIP. Both CIPs peripherally recognize and support the City's overall housing policies, goals, and objectives and could be used to facilitate new housing development on lands subject to the CIP. Notwithstanding this, there are currently no housing-specific programs contained in these CIPs.

CITY OF CORNWALL ZONING BY-LAW

The City of Cornwall has one comprehensive zoning by-law which implements the City's Official Plan and establishes City's regulations for development. Like most municipal zoning by-laws, the City's contains a

range of residential zones intended to accommodate a range of residential uses and built forms from single detached dwellings, to row housing, to high-rise apartments. It should be noted that the City is currently undertaking a review of its Zoning By-law which is expected to result in a new zoning by-law being adopted by the City in 2021.

SUMMARY ANALYSIS

The City of Cornwall provides a detailed planning framework for the development of housing in the City and identifies both the City's 'Residential' and 'Business District' land use designations as the primary locations for new housing. While higher density forms of housing are encouraged in these designations, the City also stresses the need for the appropriate integration of higher density residential development into their broader contexts, particularly when located in lower density residential areas. Specifically, social housing is identified by the City as needing to be "integrated with conventional private housing rather than being located in large readily identifiable sites". The City's two CIPs may offer opportunities to provide incentives for the construction of new housing units, particularly if they're related to the redevelopment of vacant, underdeveloped, or contaminated sites within these CIP areas. The City's Zoning By-law provides for a range of various housing typologies and densities and accompanying zones to accommodate these uses; however, given the age of the zoning by-law and the current review being undertaken, zoning provisions should be reviewed to ensure they are supportive of current and future housing trends and development practices.

5.1.4 United Counties of Stormont, Dundas, and Glengarry

Like the City of Cornwall, the United Counties of SDG and its constituent townships exerts some of the greatest influence on the development of housing through its policy and regulatory powers.

UNITED COUNTIES OF SDG OFFICIAL PLAN (2017)

The United Counties Official Plan establishes the United Counties' policies, goals, and objectives as they relate to the physical development of the County and its respective townships (there are no township official plans as the County Plan acts as the official plan for all townships). Of relevance to the discussion of housing revitalization in the United Counties are the following sections:

Subsection 3.1(2) speaks to the objective of providing a range and mix of housing types and densities (secondary units, affordable housing, and housing for older persons) to meet current and future requirements, while maintaining at least a 10-year supply of land designated and available for new residential development and intensification.

Section 3.5.4 – Housing

The current version of the 2018 Official Plan states the following:

"Local Municipalities shall make provision for a range of housing types and densities that are appropriate for meeting the housing needs of the County and shall support the strategies of the 'Ten-Year Housing Plan for the City of Cornwall and the United Counties of Stormont, Dundas & Glengarry'. A minimum of 25% of all new housing units will be affordable as defined by the Provincial Policy Statement, 2014. However, the County in consultation with local municipalities may undertake a study to identify an alternate affordability target."

This wording was appealed by the United Counties and an agreement was reached in Fall 2019 on alternative wording for this section, now pending approval from the Local Planning Appeal Tribunal, which reads:

"Local Municipalities shall make provision for a range of housing types and densities that are appropriate for meeting the housing needs of the County and shall support the strategies of the 'Ten-Year Housing Plan for the City of Cornwall and the United Counties of Stormont, Dundas & Glengarry'. This will be accomplished through:

- Encouraging developers to explore the construction of affordable housing which aligns with applicable Housing and Homelessness Plans;
- Encouraging a range of densities and tenures in new residential developments;
- Support social housing programming by all levels of governments and the non-profit sector;
- Encouraging secondary units where appropriate; and,
- Regular review of affordable housing needs and construction activity and possible updates to applicable Housing and Homelessness Plans to meet local needs."

Section 3.5.4 also states that in the design and development of subdivisions and in planning larger-scale housing projects, specific consideration shall be given for the development of affordable housing for moderate- and lower-income households. Local Municipalities are encouraged to provide housing to meet special needs including garden suites, crisis housing (temporary residence for persons requiring emergency shelter), Ontarians with disabilities and group homes.

Section 3.5.4.3 – Secondary Units

Secondary units provide affordable housing, additional income for homeowners, and help meet intensification targets. These types of units are an important part of the affordable housing mix in settlement areas and rural communities. Local Municipalities are required to make provision for secondary units by authorizing:

- the use of two residential units in a detached house, semi-detached house or rowhouse if no building or structure ancillary to the detached house, semi-detached house or rowhouse contains a residential unit; and,
- the use of a residential unit in a building or structure ancillary to a detached house, semi-detached house or rowhouse if the detached house, semi-detached house or rowhouse contains a single residential unit where these types of uses would normally be permitted (e.g. outside of natural hazard areas such as floodplains).

A full range of housing types are permitted within the County's Settlement areas and the Residential District.

UNITED COUNTIES AND TOWNSHIP CIPS

The United Counties and all respective Townships have active CIP programming that applies across the entire County. Like the City of Cornwall CIP, these CIPs peripherally recognize and support the County's overall housing policies, goals, and objectives and could be used to facilitate new housing development on lands subject to the CIP. Notwithstanding this, there are currently no housing-specific programs contained in these CIPs.

TOWNSHIP ZONING BY-LAWS

The United Counties do not maintain a zoning by-law, but all six constituent townships do maintain zoning by-laws which implement the County's Official Plan and establishes local regulations for development. Like most municipal zoning by-laws, the Township zoning by-laws all contain a range of residential zones intended to accommodate a range of residential uses and built forms from single detached dwellings, to row housing, to high-rise apartments.

SUMMARY ANALYSIS

Like the City, the United Counties maintain a detailed planning framework that applies to the provision of housing across the Counties' six townships. Given the primarily rural nature of the County and small-scale urban areas, housing is permitted across a wide range of land use designations in the Official Plan; however, it is primarily directed to the 'Residential District' designation. This flexible approach to planning is common in many rural regions across Ontario. Higher density development in the Counties is relatively 'softer' than would be found in urban areas due to both servicing constraints (i.e. limited water and sewer infrastructure) and the prevailing rural character of the Counties. The Township's zoning by-laws have varying standards for development from one municipality to the next, but all permit a range of housing types and densities. In order to ensure that housing opportunities are consistent across the United Counties, some zoning provisions may need to be reviewed to ensure they are supportive of current development practices. Like the City of Cornwall's two CIPs, the CIPs in place across the United Counties may offer opportunities to provide incentives for the construction of new housing units; however, no CIP programming for affordable housing exists at this time.

5.2 Recommended Actions

- Incorporate the Social & Housing Services Department in the development and land use planning process for matters such as but not limited to official plan or zoning by-law amendments, subdivision, and/or site plan control, for applications or projects which may directly or indirectly be associated with affordable housing;
- Undertake a review of existing CIP(s) and Community Improvement Project Areas (CIPAs) to identify any opportunities to directly support the provision of affordable housing and other specialty/transitional housing forms through financial incentives. It may be necessary to address these matters under a distinct section of the existing CIP(s) or separate plan.
- SDG should explore opportunities to coordinate with each of its local constituent townships to develop and incorporate incentives for affordable housing and specialty/transitional housing into the Regional Incentives Program for implementation through local CIPs. As a two-tier municipality, this approach ensures consistency and fairness in opportunities for existing housing to be improved and new housing units to be constructed throughout the United Counties.
- Review official plans, zoning by-laws, applicable secondary plans, and/or design guidelines to ensure that policies, performance standards, and regulations are not overly restrictive or prohibitive for:
    - Higher-density residential development, which can offer more affordable opportunities for housing;
    - Secondary Units, in accordance with subsection 16(3) of the Planning Act;
    - Transitional or specialty housing, such as boarding homes, group homes, or other assisted living residential uses for people who may be considered "at risk" or living with disabilities;
    - Resource facilities for "at-risk" populations such as shelters/clinics

    - Any other uses that would benefit broader affordable housing or homelessness goals.
- Explore opportunities to work with local housing providers and developers to identify new lands for affordable housing development. This may result in actions such as the development of a policy allowing for “first right of refusal” to housing providers or affordable housing developers to develop new affordable housing on municipally owned lands identified as surplus.

6.0 Stakeholder Inputs

The development process of the Housing Revitalization Plan considered the identification of key stakeholders and their participation paramount to the success of the exercise. Key stakeholders of this exercise are those who have the lived experience and knowledge in using and managing affordable housing services in the area. They comprise of the residents or tenants, City/SDG senior management, staff from various Townships in the area, and Service Providers.

The methodology developed for this project partially relies on stakeholder input to inform and shape many components of the revitalization plan. In order to collect the views and positions of stakeholders the project methodology included dedicated engagement sessions for these stakeholder groups. These engagements were structured in a format that facilitated interaction among the stakeholders and provided them an opportunity to find out more about the topic, issues, consider relevant evidence, and discuss it with other participants before presenting their views.

6.1 Inputs from City and County Administrators

The strategic organizational objectives of the City of Cornwall and SDG revolves around promoting the right environment that can nurture population growth, education, skill development, employment, and economic development through sustainable principles.

The City and SDG understand that ensuring availability of affordable housing is important to achieving its strategic goals. The City and SDG objectives for housing involve developing a “residents/people-first” approach that enables residents to access suitable quality affordable housing units in the main population centres in the area.

The City and SDG aim to create a housing continuum that can address housing needs at all life stages, needs, life circumstances and access to resources. There would be more transitional housing access, age-in-place housing for seniors, increased affordability range for families of all sizes, and emergent demographic groups such as single non-seniors. In addition to that, home ownership solutions could also be explored as it is a key component of wealth building for families which they can leverage for advancement in later life.

Expedited housing development initiatives to address current shortages need to go in tandem with development and refinement of regulatory framework that can enable developers to understand the expectations of the City and respond accordingly. Both the City and County already have official standards that regulate development of housing through enforcement of zoning and building bylaws. The City will work towards achieving control over the development process and quality of the built product through a licensing process.

Post development housing service providers need to follow a standardized operating framework that will ensure a minimum service quality that corresponds to high quality of life, safety, and security. The service provider will perform timely repair and maintenance and capital upgrades as per a commonly accepted industry standard. This can be done even now through the existing Provincial asset management guidelines that require periodic Building Condition Assessments and review of Asset management Plans. The service providers will be required to maintain a well funded capital reserve and will work with the City to secure additional channels of funding for further development and upgrades from the higher levels of governments.

Some of the current challenges in achieving the above goals include - low engagement level and interest among private developers to work with the City in providing affordable housing solutions, high cost to municipal tax base to subsidize housing, low flexibility in existing program guidelines, difficulties integrating health and mental health services with existing housing solutions, high demand for affordable housing vs. low funding availability, maintaining infrastructure capacity for facilitating additional housing development in the City, limited parking and transit options to seek employment, limited resources to efficiently manage housing applications and allocations, etc.

The area's housing market lacks designed affordability which reduces movement of skilled labour to the area and creation of highly skilled local labour pools. This throttles economic development and growth in the long term. Zoning bylaws need to be updated to provide more options for affordability; currently it does not ensure sufficient quality and quantity of housing is available to support influx of new jobs.

One of the solutions would be to attract the private sector to invest in, develop, and operate affordable housing. There should be initiatives designed at the policy level that can ensure participation from local governments to support private sector through incentives that can make development of affordable housing financially viable in comparison to market rate development. This could be done through mechanisms that have been in existence in other parts of the world such as inclusionary zoning, surplus land donations (or lease), property tax subsidies, low interest rate financing, tax credits etc.

As the needs of residents seeking affordable housing are very varied, it is always advisable to offer a variety of housing choices. The emerging demographic groups such as single non-seniors could be accommodated in one-bedroom units, whereas families with children will require units with 3 bedrooms or more. The one-bedroom to three-bedroom units could be built using high density building formats such as mid-rise or high-rise whereas units with more than 3 bedrooms are more cost efficient in low density formats such as stacked town houses or low-rise courtyard apartments. New development could also explore inclusion of commercial space to augment its rental income. Commercial spaces could also help to create further employment opportunities for the residents or the larger community or make their daily life more convenient.

The City considers that new housing development in Cornwall and SDG should cater to the needs of seniors and families. The new developments should ensure health and well being of its residents and provide spaces for recreation and relaxation. Access to public amenities and transit are also equally important in nurturing productive communities that can contribute to social and economic development of the City. The City/SDG should work towards creating more affordable housing focused incentives by including provisions in zoning bylaws (inclusionary zoning, second units, etc.) and OCP. The City/SDG acknowledged that even though both administrations have plans and strategic housing documents, it is still difficult to realize the goals identified therein without appropriate funding mechanisms. For example, there is no funding mechanism currently available that can incentivise developers to create the target of having a 25% (minimum) of all new housing to be affordable.

The City sees significant benefits to using a mixed-use approach to developing housing as it can benefit both residential and non-residential users. It can also encourage adaptive re-use of underutilized spaces/buildings, including commercial/retail, institutional, and health services (childcare, clinics, etc.).

The City has been engaging with the broader public and/or the development industry on the provision of social housing/affordable housing through the 5-year review. The City believes that further engagement would be desirable to identify potential partners/agencies from the public sector such as school boards

(surplus schools' resources), Health Units, CMHC. The City also added that this could be extended to the local development community as well, to understand the current bottlenecks and potential solutions.

The City/SDG identified that the primary users of social housing in the area were pre-seniors, low income families and individuals, people with disabilities, and single males aged 35+. The City added that prevalent reason for these groups depending on social housing is a lack of well-paying jobs, lack of employment or health conditions, and addiction issues. The housing services are already stretched and are currently receiving more applications than they can service. The housing needs of these individuals are varied depending on individual priorities, a unifying theme has been the preference to be located close to amenities, transit, and job centres. The City believes that private participation is key in ensuring sufficient supply of affordable housing is available in the market. New avenues for providing capital and operational funding should be explored. The City could also explore consolidation of existing service provision mechanism to make it more efficient from a delivery and cost management perspective.

6.2 Inputs from Township Staff

This refers to the responses received from the staff members of the following townships – North Stormont, South Stormont, North Dundas, South Dundas, North Glengarry, and South Glengarry. The responses were received through an online survey. As the results vary with respect to the respondents of each township it is presented in a tabular format in Appendix 5.

6.3 Inputs from Housing Service Providers

Service providers stated that their strategic organizational objectives revolved around providing safe and high quality social and affordable housing to families and individuals of all ages, aimed at promoting growth and support in the community and overall positive outcomes.

Their goals were further elaborated as being able to expand and continue to offer support to a wide array of housing needs including those of tenants with special needs and educating the residents about new complementary services that will be provided through their sites. Service providers emphasized on the need to perform periodic repair and maintenance including pre-emptive measures and build sufficient capital reserve, to ensure units are maintained to the highest physical standards possible. They added that existing funding mechanisms for capital works are not flexible enough to allow emergency repairs and upgrades, and the fact that the rules and regulations pertaining to them constantly change do not help either; and therefore, alternatives have to be explored.

Service providers stated that their tenants financial standing vary significantly. Some of them spend as low as 15% of their gross income on rents, whereas some spend up to 80%. Preferences of tenants when it comes to picking a housing location are also equally varied depending on their stage in life. But they have observed a common theme over the years; the top three preferences have been - proximity to social services/health services, recreational facilities; and transit, respectively. Additionally, request for daycare in family centric sites, guest suites for visitors, respite suites for tenants, proximity to community spaces, clinics, etc. were mentioned. The main concern often heard from prospective and existing tenants have been long wait times for allotment of units, low number of suitable units, and lack of transit options in most locations.

Professional/Personal/Services were cited as the most important amenity/feature that should be introduced to existing and/or new affordable housing developments. This was followed by health/mental support services, gym, indoor pool, transit, and daycare (children), respectively. Although medium to high

density housing format is preferred by service providers for new developments; they believe it will depend on the target tenant pool. They believe high density developments with elevators (including operator) and accessibility feature built-in through out would be ideal for seniors, and medium or low-density developments with plenty of spaces for children and families to interact, will be ideal for families.

Based on their current tenants and applications received the main users of social housing are seniors, families (single moms), and single non seniors. The main reasons for these groups choosing social housing are lack of employment, lack of high paying jobs, health issues, and loneliness. Even though service providers have been experiencing high demand for affordable housing in the area, they expect the demand to peak when the demographic shifts towards people over 60. It has been observed that families tend to prefer urban areas and seniors primarily prefer locations close to their current residence.

6.4 Inputs from the Public

Consultation with the public was done through an online survey as well as in-person at a physical venue in the City of Cornwall. Public consultation brought to light a variety of facts that were important in understanding needs of the residents which may have been otherwise not become apparent through the predominantly quantitative means of investigation employed in assessing housing need. A summary of the responses received during the consultation and online survey are provided below:

- Respondents showed a higher preference for the following locations – West Cornwall, Long Sault, Ingleside, Glen Walter, and Martintown.
- Most respondents were either retired or employed full time at approx. ratios of 28% and 42% respectively.
- Although a significant proportion of the respondents were employed in the downtown and west Cornwall area; most respondents were employed in areas not listed in the choices provided; this included Ottawa, other areas of Cornwall, Mountain, Summertown, etc.
- Over 65% of the respondents incur housing costs that are more than 30% of their gross monthly income.
- Over 80% of the respondents indicated that they have concerns with regards to the quality and access to affordable rental housing in the City/SDG.
- Between 22% and 32% of respondents preferred low density solutions such as Rowhouse (4 units or less) and Semi-detached units respectively for the future affordable developments. Other preferences indicated included Single-detached homes, Tiny-homes, and barrier free houses (no stairs).
- Between 37% and 47% of respondents preferred new units being developed by developing vacant sites and adaptive re-use of unused old buildings, respectively. Other preferences indicated included more barrier free houses (no stairs). Many indicated that there were no preferences as long as there was more affordable housing available in the area.
- Between 40% and 60% of respondents indicated that the following aspects of existing housing sites need improvements - state of repair, number of units, visual quality of sites, safety and security, suitability of needs.
- The top three qualities identified as benefits to the existing affordable housing stock are proximity to public transit, grocery stores, and well-maintained units.
- The top three features that respondents felt should be introduced to the existing affordable housing stock are family friendly spaces, parks/Children’s play area/playground and community garden. Other preferences indicated include parking, security, laundry, etc.

- Over 80% of the respondents indicated that they did not currently live in any form of subsidized housing.
- The top three challenges faced by respondents while searching affordable housing in the City/SDG area were – wait times, units not in acceptable condition, and unaffordable rent. The lack of suitable units was cited as another challenge by many respondents.
- Over 15%, 33%, 30% and 20% of the respondents indicated that they prefer 1-bedroom, 2-bedroom, 3-bedroom, and 4+ bedroom units, respectively.

Respondents also indicated preferences outside of the choices provided in the questions of the survey. These responses have been included in the form of word clouds in Appendix 6.

7.0 Redevelopment Opportunity Assessment

Redevelopment opportunity assessment involved a comprehensive assessment of the intensification potential of existing housing sites as well as the development potential of new sites identified within the Cornwall and SDG area. The assessment included a scoring method that assigned rank (**Very Low** to **High)** to each of the existing housing sites, based on the redevelopment/regeneration opportunities identified. The ranking criteria is as follows:

- **Very Low** - Intensification is not possible without wholesale redevelopment of the site.
- **Low** - Intensification would require significant investment in the renovation of the existing building stock and/or site.
- **Medium** - Building form and site layout allow opportunities for intensification in the form of expansions and/or additions with minimal impact on the existing site and/or structures.
- **High** - These sites present optimal conditions for a full range of intensification and redevelopment opportunities.

In assigning a development potential ranking to the existing housing sites, the following key factors, (but not limited to), were considered:

- Site size;
- Site layout (buildings, parking, etc.);
- Size, condition, and age of any existing buildings;
- Proximity to services, amenities, and employment;
- Presence/availability of servicing; and
- Surrounding built form and land use context

Based on the above ranking, 11 and 1 existing sites have an intensification potential of Medium and High respectively.

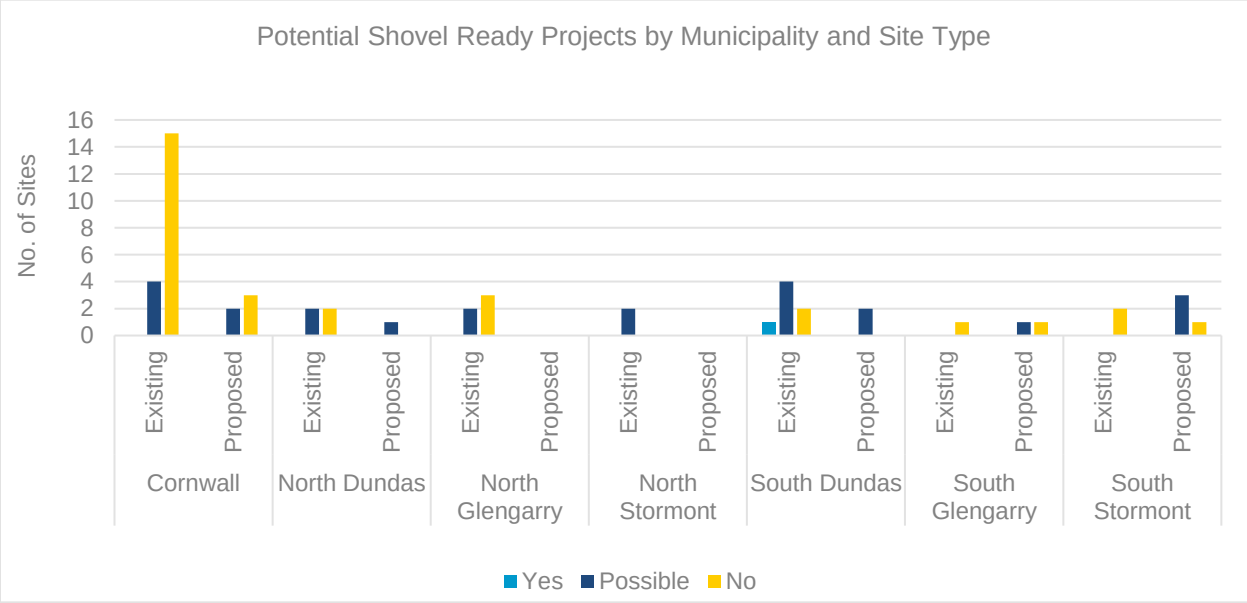
Table 9: Intensification Potential of Sites in Various Municipalities

Municipality	Very Low	Low	Medium	High	Grand Total
Cornwall	8	6	5		19
North Dundas	2		1		3
North Glengarry	3	1	1		5
North Stormont		1	1		2
South Dundas	2		3	1	6
South Glengarry	1				1
South Stormont	2				2
Grand Total	**18**	**8**	**11**	**1**	**38**

While an important consideration, financial obligations associated with site development/redevelopment were not factored into the analysis of the sites. The intensification potential of a site was determined by assessing its development or full build-out capacity under two scenarios – at low density and high density.

These scenarios were developed in consultation and reference to the City of Toronto Affordable Rental Housing Design Guidelines (2015); These guidelines were used because a similar standard was currently unavailable for the City or SDG. These two scenarios are intended to establish a plausible range of density for each site under a hypothetical development condition where the sites are not encumbered by any development constraints or (non-zoning) regulations that may reduce the capacity of the site, such as topography, soil conditions, required parkland dedications, road dedications, existing easements, etc. It is to be noted that the unit sizes and hypothetical buildout scenarios account for the incorporation of accessible units into the full buildout of the site(s) (Details provided in Appendix 4).

Graph 8: Potential Shovel Ready Projects by Municipality and Site Type



In addition to identifying the intensification and development potential of sites, the possibility of initiating development projects at the earliest were also reviewed. Sites where development projects could be initiated without much delay are referred to as “shovel ready”. Identification of shovel ready projects are important as they could be initiated in the immediate term to address the high demand the City/SDG area is currently facing. Graph 8 provides an overview of the distribution of shovel ready projects across the various municipalities. The delay/ease in commencement of projects is indicated using three level rating – Yes, Possible and No. The rating system is elaborated in Table 10.

Table 10: Shovel Readiness Indicator

Yes
Very minor barriers/challenges anticipated for obtaining approvals for development on the site. No apparent constraints have been identified on the site that would challenge development. Zoning and Official Plan designations likely do not require amendment.
Possible
There may be some limited-to-moderate barriers/challenges anticipated for obtaining approvals for development on the site, to be determined upon further investigation. These may include requirements for approval of Official Plan/Zoning By-law Amendments or Minor Variances (to allow for increased densities, reduced parking, increased heights), Plans of Subdivision/Consent, land acquisition/consolidation, removal/alteration of buildings, and/or certain design considerations which

may require a considerable financial/time investment prior to development. Site constraints may be present, which would also need to be addressed prior to/as a part of development.
No
There are significant barriers/challenges anticipated for obtaining approvals for development on the site. These may include requirements for significant relief from, or amendments to, Official Plan/Zoning Policies, small site size, limited servicing capacity, significant removal/alteration of buildings. Site constraints are likely present, which would also need to be addressed prior to/as a part of development.

In the following section estimate of potential units based on low and high density scenarios in combination with the “shovel ready” factor has been used to determine potential projects that can be initiated during the first phase of development from 2021 to 2026 and the later phase from 2027 to 2031.

8.0 Revitalization Plan

8.1 Economic Case

Cornwall has traditionally been a gateway from the Montreal area to the rest of Canada and was and remains a major port of entry into Canada. Cornwall also has established itself as a hub for logistics, food processors, and manufacturing. Despite all this it has yet to achieve its true economic potential in comparison to its neighbours Ottawa and Montreal, and as a result, net demand for housing is weak. This is even more amplified by the fact that Cornwall sits in close proximity to two highly sought-after property markets in the country - Ottawa and Montreal. This scenario is not conducive to attract investors to develop new supply as absorption, prices, and profitability are uncertain.

The lack of new investment and creation of new supply in the current housing market puts additional pressure on existing supply, exacerbating negative community conditions, with serious impacts for upward mobility for many residents and development of human capital[3] in general in the area. In addition, poor housing conditions engender social isolation of an area increasing the likelihood of residents to remain trapped in poverty cycles.

While Cornwall has several constraints with respect to achieving its desired economic potential and improving the prospects of its residents, its unemployment, poverty, and housing markets are less severe than in some rust belt towns in the US. Some of these towns are also great examples of how targeted urban revival programs can be used effectively in reinvigorating the economic, social, and cultural sphere of erstwhile industrial centres. Some examples of these are – employer assisted housing development in Detroit, East Baltimore Revitalization Initiative by using the nearby John Hopkins University as an "anchor" institution to stimulate development, and the adaptive reuse of St. Luke's Manor Hospital to create 137 new affordable apartments for seniors, as well as community and supportive services spaces which have contributed to the rise in property prices in the neighbourhood by 24% in only a few years.

Affordable housing is recognized as a 'merit good' in welfare economics. The phrase 'merit good 'refers to the ways in which a good (such as housing) can foster better social and educational outcomes for households, resulting in long-term economic benefits for the entire community.

Human capital is an important determinant of economic performance. An economy's stock of knowledge, talent and creativity determines its ability to increase productivity, innovate and sustain growth[4]. Several studies have drawn a connection between availability of housing to the wellbeing and prosperity of places[5]. This can be illustrated using three key aspects:

4. To achieve economic performance, cities should be able to attract and retain a skills base that will encourage inward investment. For this to happen providing the right housing, including affordable housing solutions, is essential.
5. The City should align strategies for housing and economic development so that efforts to address housing deprivation will be supported by measures to address the underlying economic causes of

[3] Human capital, as defined by the OECD, is "productive wealth embodied in labour, skills and knowledge." United Nations, Department of Economic and Social Information and Policy Analysis (1997).
[4] Romer P (1990) 'Human capital and growth: theory and evidence' CarnegieRochester Conference Series on Public Policy (32)
[5] Catherine Gossop - Housing and economic development: Moving Forward Together –, Centre for Cities

it. Co-ordinating housing revitalization and economic development interventions maximizes the potential for achieving a virtuous circle that can deliver greater economic inclusion.

6. Investment in affordable housing in itself can be a powerful driver of local economic activity.

The type, price, and quality of housing can have a significant impact on the attractiveness of cities to different types of workers. Where augmentation of the housing stock fails to keep up with demand, affordability pressures can price existing employees out of the area and discourage new ones from moving in[6]. Recruitment and retention problems can particularly affect lower paid employees, such as key workers, with implications for the delivery of essential public services[7]. High house prices can lead to longer commutes and increased congestion, which can have a negative impact on quality of life, with long-term implications for economic growth and sustainability[8].

With reference to item 3 above it should be noted that CMHC identified that roughly 17 per cent of Canada's economy is generated through the construction, purchase, resale, and renovation of housing and related spending. Yet investment in affordable housing is often absent from economic plans and job creation proposals. The connections between affordable housing investment and economic growth are well recognized[9]. To ensure long-term community sustainability, local and regional economic development and growth plans must consider the role of affordable housing in growing the economy. Some of the key direct and indirect connections between affordable housing development and sustainable economic development and growth are discussed below[10].

Direct Connection - The most direct connection between affordable housing and job creation is through the employment opportunities generated by construction and home repair.

1. Developing one residential unit is estimated to generate between two and two-and-a-half new jobs;
2. Each $1 million invested in residential housing development creates between 10 and 12 jobs.
3. Jobs generated through residential construction are overwhelmingly local: most are in the area where the unit is built, with the rest usually with in the province.
4. Such public investment when used in concert with other strategies for neighbourhood renewal can create "multipliers" or continuing effects of an investment as it cycles through the economy.
5. It was found that multiplier effects turn each dollar of investment in residential construction into $1.52 of provincial gross domestic product (GDP)[11].

Indirect Connection - There is strong evidence that quality affordable housing also generates improved social and outcomes for low-and-moderate-income households.

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[6] DTZ Consultancy Research (2006) Housing, Economic Development and Productivity: Literature Review Reading: DTZ

[7] NHPAU (2008c) Impact of worsening affordability on demand for social and affordable housing: tenure choice and household formation Fareham: NHPAU

[8] Roger Tym and Partners (2003a) Cambridge Sub Region Key Worker Housing Research London: Roger Tym and Partners.

[9] TD Economics (2003) - "Working to find solutions to the problem of affordable housing is also smart economic policy."

[10] Ontario Non-Profit Housing Association – Affordable Housing as Economic Development: How housing Can Spark Growth in Northern and Southwestern Ontario

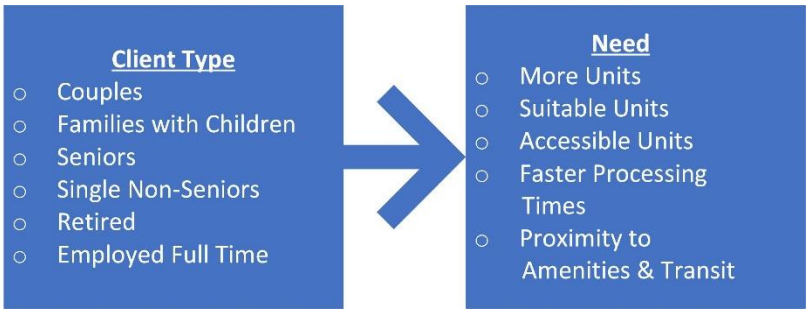
[11] Zon, Noah, Melissa Molson, and Matthias Oschinksi. 2014. Building Blocks: The Case for Federal Investment in Social and Affordable Housing in Ontario (Toronto: Mowat Centre).

1. Good quality affordable housing yields positive health and education outcomes by lowering household stress, enabling the purchase of nutritious food, and supporting family stability.
2. A healthy and educated workforce can attract employers and job-related investment in communities.
3. Children living in inadequate or unaffordable housing are known to perform poorly academically; a secure home improves their likelihood of academic achievement and the completion of post-secondary education[12].
4. As it has been established that post-secondary graduates earn nearly $5,000 more annually than those with a high school education — a number that is likely to increase as workers advance in their careers.
5. The result of this increased earning potential is greater contributions to economic growth. In addition to improved human capital outcomes, affordable housing can reduce government expenditures on high-cost programs.

8.2 Strategy

Housing services can be provided in a variety of ways and each has its advantages and disadvantages. For the long-term sustainability of these services it is important that financial feasibility of services is clearly defined and understood. The most resource intensive component of providing housing is capital investment required to create new housing. This is followed by the cost of operating those units for their operational life, which is incurred in the form of rent subsidies paid to the operator to make whole the revenue deficit resulting from tenants paying only a portion of the full rent that they can afford. In addition to that there is also the cost of periodic capital investment required to replace or upgrade certain major building components. This is an often-overlooked component of public housing operations which results in rapid deterioration of housing assets, leading to premature renewal of the portfolio.

Figure 1: Client Type and Need



The solution should be to identify a path that is effective in addressing the current and future needs of residents in need of affordable housing solutions that is also sustainable in the long term. Historically public housing has catered to those in dire need. This was primarily addressed through “rent-geared-to-income” housing where the tenant pays only what they can afford based on their verified income from the previous tax year. This puts a significant pressure on the housing service provider and makes them fully dependent on government funding to cover operational expenses. This needs to change, and it could come from broadening the definition of housing need, suitability and affordability. It should be broader than just satisfying or achieving either one of those aspects; the objective should be to create healthy

[12] Zon, Noah, Melissa Molson, and Matthias Oschinksi. 2014. Building Blocks: The Case for Federal Investment in Social and Affordable Housing in Ontario (Toronto: Mowat Centre).

sustainable communities where families can live, work, educate and engage themselves culturally, socially and economically with others. These communities should be microcosms of the larger socio-economic and cultural sphere of the City. A sustainable solution would be to bring the varied/mixed income groups together in a community where there are several housing types and (land) uses (mixed use) other than residential.

These are not new solutions; for example mixed-use communities were the norm for hundreds of years; in towns and villages people lived, worked, shopped, educated their children, cared for their elders, indulged in cultural activities — all within easy reach and close proximity to each other. The idea of mixing incomes in residential settings is also not new. Urban neighborhoods traditionally contained a mix of housing products suitable for an array of incomes. Sometime during the 20th century segregation of uses and products catering to particular income groups emerged. This has not only affected the social and economic dynamics of urban neighbourhoods but also created barriers to accessing economic opportunities and experiencing and participating in the social and cultural experiences of the City.

Figure 2: Development Strategy

Mixed Use	Missing Middle	Mixed Income
• Residential • Commercial • Social • Recreational	• Fourplexes • Town Houses • Low-Rise Apartments	• RGI Units • Affordable Units • Market Rate Units

However, more recently, mixed-income housing has been recognized as a means to leverage market forces, to attract tenants or customers who can pay full market rent for high-quality, well-maintained living environment, and use the revenue to subsidize affordable housing options for lower- and moderate-income households. Mixed income developments have been adopted by several cities across North America and Western Europe as a practical and sustainable solution to supply affordable housing options, increase absorption in large planned developments, revitalize urban neighborhoods, and decrease the concentration of poverty in publicly assisted housing. When such developments are planned in alignment with the needs of local job centers and services, mixed-income housing provides more than just another housing product, it also activates smart growth principles by reducing travel times and congestion and creates opportunities of cross selling services and products amongst residents of the City, eventually contributing to greater economic growth.

While there is no single accepted definition of “mixed-income housing,” in general these developments contain units that are affordable to households with different income levels. This would include households that earn an above-moderate income, a moderate income (80 to 120 percent of the Area Median Income (AMI)[13]), a low income (50 to 80 percent of the AMI), or in some cases, a very low income (below 50 percent of the AMI). A mixed-income housing is one that combines market-rate and publicly assisted units, as well as all market-rate housing offering a range of price points.

Another term that has also been discussed in the context of housing affordability is the ‘missing middle’. It is used by some to describe the lack of available and affordable housing options for middle-income households, both in the ownership and private rental sectors. In fact, much of the housing that falls under the umbrella of ‘missing middle’ is unaffordable to households across the moderate to low income

[13] Area Median Income is primarily used in the US as determinant of housing affordability. In Canada, its use is not very common. It is mentioned here to illustrate the mixed income housing model and its prospective beneficiaries.

spectrum defined above using AMI. This can be attributed to the persistent low levels of rental construction over the last couple of decades.

Interestingly condo apartments have become a substitute for purpose-built rental housing and this trend could continue as people have recognised owning condos as an investment opportunity. Although it is not clear as to the role of condos in the Cornwall's rental market, all Cities across the country have experienced this phenomenon. Although condos can provide an immediate solution to housing shortage; it cannot be considered a long-term solution. Rented condominiums are a less stable form of tenancy[14] as it can be readily reverted to ownership upon becoming vacant (thereby removing units from the rental market). This could be a scenario that Cornwall could face in the future as new residents may start arriving from Ottawa and Montreal in search of more affordable home options and market may respond by building condos, worsening the existing affordability crisis.

Figure 3: Potential Housing Types to Address the Missing Middle

One key component that needs to be studied and addressed in Cornwall is the availability of suitable housing for those who need it. CMHC defines suitable housing as housing with enough bedrooms for the size and makeup of resident households, according to National Occupancy Standards (NOS). Even though data from census 2016 shows that only 3% of the households in Cornwall reside in unsuitable housing, the responses from public survey indicates that the rate could be much higher. The City already has mechanisms in place to ensure that those seeking affordable housing solutions through them are offered housing suitable to their needs. The City's Social Housing Division Local Rules, Rule # 12-2015 - Occupancy Standards is used to determine the size and type of unit permissible for a household receiving rent-geared-to-income (RGI) in the City and SDG. For e.g. the rule defines that the smallest unit a household can receive is 1 bedroom for 2 members of the household who are spouses or same-sex couples or a single, and one additional bedroom for each additional member of the household.

[14] As condo tenancies can be terminated on the basis that the unit is required for use by the owner.

As over 80% of the public consultation survey respondents said they have concerns with finding quality affordable housing (60% of the respondents lived in market rate housing), over 50% said their current housing does not address their needs and over 50% said they need units with 3 bedrooms or more. This underscores not only the need for more and larger rental units to meet the needs of family households, but also the importance of considering tenure when we talk about the missing middle. The missing middle is the housing type that sits in the middle of single detached unit and the typical unit types in high-rise apartment buildings. It is larger in size than most but denser and typically more affordable than single-detached houses. This is also in line with the housing preferences expressed by the respondents of the survey. A suitable unit type would have the characteristics of the missing middle built forms and could address the many concerns of families seeking affordable housing in Cornwall.

8.3 Implementation

The above strategy needs to be translated to achievable projects to address housing needs identified for the two periods – 2021 to 2026 and 2027 to 2031. The existing sites and potential new sites in the Cornwall and SDG areas were reviewed for constraints and opportunities to developing new units through additions to the existing site, demolishing existing and building new or building new units in a greenfield site. When considering adding new units to an existing operational site it needs to be done in a way that would allow the development without disrupting the lives of the existing tenants. If the development of new units requires demolition of existing units then it should be done only after sufficient swing space is identified in the same site or in the close vicinity. Table 12 shows the potential sites that could be utilized to develop new units. The sites were evaluated using a set of constraints and opportunities (Table 11). Column “Constraints & Opportunity” in Table 12 identifies the same for each site.

Table 11: Constraints and Opportunities

Item #	Constraints and Opportunities
1.	Sufficient land available for new or infill development.
2.	Land available for new or infill development; but may require removal of some existing buildings and/or site features (parking, driveway etc.).
3.	Insufficient land available for new or infill development. Any new development is possible only after removal of existing building and site features.
4.	Land for new or infill development may be made available through acquisition of adjacent property.
5.	Potential to increase unit counts through reconfiguring existing interior space. Ability to include complementary uses in the ground floor.
6.	Lack of sufficient services capacity or services nonexistent in the area under consideration.
7.	Most amenities unavailable in the vicinity.
8.	Lack of public transit, insufficient road connectivity.
9.	Lack of employment opportunities in the area.
10.	Sufficient service capacity available in the area under consideration.
11.	Most public amenities available in the area.
12.	Public transit and/or good road connectivity available.
13.	Employment opportunities available in the area.
14.	Environmental issues/restrictions may be present.
15.	Component will need to be developed in the site as there are none in the vicinity.
16.	Additional works such as zoning amendment, or re-evaluation of any restrictions may be required.

Table 12: Recommended Developments

Municipality	Constraints & Opportunity	Existing Condition	Existing Units	Units Needed		Units to be Built	
				2021-2026	2027-2031	2021-2026	2027-2031
Cornwall				206	106	206	106
LHC							
Existing							
120 Augustus, Cornwall, ON, K6J 3W1, Canada	3	Good	150				
1283 Sydney Street, Cornwall, ON, K6H 6G1, Canada	3	Good	35				
15 Edward Street, Cornwall, ON, K6H 4G6, Canada	3, 5	Fair	109				
1630 Brookdale Avenue, Cornwall, ON, K6J 5X6, Canada	3	Fair	60				
24 Augustus, Cornwall, ON, K6J 3V8, Canada	3	Good	150				
29 Gloucester Street South, Cornwall, ON, K6H 3V7, Canada	2, 9, 10, 11, 12, 13	Fair	24			58	
330 Fourth Street East, Cornwall, ON, K6H 2J4, Canada	3, 4	Fair	28				
460 Leitch Drive Cornwall, ON, K6H 7L5, Canada	3, 7, 8	Fair	125				
540 Adolphus Street, Cornwall, ON, K6H 3T2, Canada	3	Good	105				
LHC - AH							
Existing							

Municipality	Constraints & Opportunity	Existing Condition	Existing Units	Units Needed		Units to be Built	
				2021-2026	2027-2031	2021-2026	2027-2031
222 Sixth Street, Cornwall, ON, K6H 2N7, Canada	3	Good	32				
LHC - MNP							
Existing							
1600 Birmingham, Cornwall, ON, K6H 7A8, Canada	3, 10, 11, 12, 13	Good	40				
1700 Walton Avenue, Cornwall, ON, K6H 7C9, Canada	3, 5, 7, 8	Good	50				
550 Lemay Street, Cornwall, ON, K6H 7H2, Canada	2, 5, 4	Good	60				
845 Marlborough, Cornwall, ON, K6H 7B4, Canada	4, 11, 12, 13	Good	20				
PNP							
Existing							
104 McConnell Ave, Cornwall, ON, K6H 4L1, Canada	3	Fair	5				
176 Marguerite d'Youville Street, Cornwall, ON, K6H 7H4, Canada	3, 4	Fair	60				
210 Augustus Street, Cornwall, ON, K6J 5T3, Canada	3	Good	50				
211 Water Street West, Cornwall, ON, K6J 1A3, Canada	3, 5	Good	59				
708 Twelfth Street East,	2, 6, 7, 14	Poor	70				

Municipality	Constraints & Opportunity	Existing Condition	Existing Units	Units Needed		Units to be Built	
				2021-2026	2027-2031	2021-2026	2027-2031
Cornwall, ON, K6H 7G3, Canada							
Proposed							
504 Fourth St. East, Cornwall	1, 10, 11, 14					13	
822 Marlborough St., Cornwall	1, 5, 10, 11, 12, 13					54	
Ninth St. East & McConnell, Cornwall	1, 10, 11, 12, 13					81	
Sydney St., Adolphus St., Sixth St. East, Cornwall	1, 10, 11, 12, 13, 14						106
North Dundas				91	84	91	84
LHC							
Existing							
49 Water Street, Chesterville, ON, K0C 1H0, Canada	3	Good	25				
517 Albert Street, Winchester, ON, K0C 2K0, Canada	3	Good	36				84
PNP							
Existing							
510 Beach Street, Winchester, ON, K0C 2K0, Canada	2, 10, 11	Good	45			83	
Proposed							
Beach St., Winchester	1, 5, 16					8	
North Glengarry				11	6	17	0
LHC							
Existing							
111 Kenyon Street,	1	Good	28				

Municipality	Constraints & Opportunity	Existing Condition	Existing Units	Units Needed		Units to be Built	
				2021-2026	2027-2031	2021-2026	2027-2031
Alexandria, ON, K0C 1A0, Canada							
113 Lochiel Street, Alexandria, ON, K0C 1A0, Canada	3	Fair	20				
61 William Street, Alexandria, ON, K0C 1A0, Canada	1, 5, 6	Fair	15			17	
PNP							
Existing							
100 St. George Street East, Alexandria, ON, K0C 1A0, Canada	3	Good	30				
200 Industrial Blvd, Alexandria, ON, K0C 1A0, Canada	3	Fair	15				
North Stormont				13	10	23	0
PNP							
Existing							
10 Nelson Street, Finch, ON, K0C 1K0, Canada	1, 6, 7, 8, 9	Fair	6				
10 Nelson Street, Finch, ON, K0C 1K0, Canada	1, 6, 7, 8, 9	Fair	26			23	
3303 Broadway Street, Avonmore, ON, K0C 1C0, Canada	1, 6	Good	26				
South Dundas				42	26	68	0
LHC							
Existing							
10 Dundas Street, Iroquois,	3	Fair	42				

Municipality	Constraints & Opportunity	Existing Condition	Existing Units	Units Needed		Units to be Built	
				2021-2026	2027-2031	2021-2026	2027-2031
ON, K0E 1K0, Canada							
12446 County Rd 2, Morrisburg, ON, K0C 1X0, Canada	1, 10, 11, 13	Fair	30			54	
PNP - AH							
Existing							
4327 Hess Street, Williamsburg, ON, K0C 2H0, Canada	1, 6, 7, 8, 9	Good	20			14	
PNP							
Existing							
12445 County Road 18, Williamsburg, ON, K0C 2H0, Canada	3, 6, 7, 9	Good	6				
4305 Schell St. Williamsburg, ON, K0C 2H0, Canada	1, 6, 7, 13	Good	6				
4324 Villa Drive, Williamsburg, ON, K0C 2H0, Canada	1, 6, 7, 8, 9	Good	38				
Proposed							
Allison Rd., Morrisburg	1, 10, 14						
Grove St., Iroquois	1, 10						
South Glengarry				41	31	41	31
PNP							
Existing							
14 Victoria Street, Lancaster, ON, K0C 1N0, Canada	3	Good	26				
Proposed							

Municipality				Constraints & Opportunity	Existing Condition	Existing Units	Units Needed		Units to be Built	
							2021-2026	2027-2031	2021-2026	2027-2031
			Glen Walter Park Road, Glen Walter	1, 10, 13						31
			South Beach St., Lancaster	1, 10, 14					41	
South Stormont							45	29	45	29
	LHC									
		Existing								
			43 Dickenson Drive, Ingleside, ON, K0C 1M0, Canada	3	Good	20				
	LHC - AH									
		Existing								
			43 Dickenson Drive, Ingleside, ON, K0C 1M0, Canada	3	Good	21				
	Proposed									
			County Road 2, Ingleside	1, 6, 15						
			Northwest Ingleside Settlement Area	1, 6, 7, 8						
			Cornwall Centre Road, Churchill Heights	1, 6, 7, 8						
			St. Lawrence St. & Thorold Ln, Ingleside - 1	1, 6, 15					45	
			St. Lawrence St. & Thorold Ln, Ingleside - 2	1, 6, 15						29
Grand Total							449	292	491	250

As part of reviewing constraints and opportunities, sites that allowed shovel ready projects considering current site conditions and applicable regulations were identified. Also, the impact of potential development actions such as demolition, expansion, rebuild etc. were reviewed in conjunction with potential swing space availability. Table 13 shows the list of potential projects that can be initiated during the time periods 2021 to 2026 and 2027 to 2031 with respective actions and order of priority. The last row of Table 12 shows that the total number of units needed in a particular period does not match the units delivered in that period. This is due to the fact that some sites have higher unit capacities than that is required in that period. It is assumed that developing all the required units for that particular municipality at once will be more cost effective (utilizing economies of scale) than building them at two different times.

Table 13: Recommended Action and Prioritization

		Action	Priority	Units to be Built	
				2021-2026	2027-2031
	Cornwall			206	106
17.	29 Gloucester Street South, Cornwall, ON, K6H 3V7, Canada	**Rebuild/Densify	2	58	
18.	504 Fourth St. East, Cornwall	New Build	4	*13	
19.	822 Marlborough St., Cornwall	New Build	3	54	
20.	Ninth St. East & McConnell, Cornwall	New Build	1	81	
21.	Sydney St., Adolphus St., Sixth St. East, Cornwall	New Build	4		106
	North Dundas			91	84
22.	517 Albert Street, Winchester, ON, K0C 2K0, Canada	**Rebuild/Densify	3		84
23.	510 Beach Street, Winchester, ON, K0C 2K0, Canada	**Rebuild/Densify	2	83	
24.	Beach St., Winchester	New Build	1	*8	
	North Glengarry			17	0
25.	61 William Street, Alexandria, ON, K0C 1A0, Canada	Expansion	1	17	
	North Stormont			23	0
26.	10 Nelson Street, Finch, ON, K0C 1K0, Canada	Expansion	1	*23	
	South Dundas			68	0
27.	12446 County Rd 2, Morrisburg, ON, K0C 1X0, Canada	Expansion	1	54	
28.	4327 Hess Street, Williamsburg, ON, K0C 2H0, Canada	Expansion	1	*14	
	South Glengarry			41	31
29.	Glen Walter Park Road, Glen Walter	New Build	2		31
30.	South Beach St., Lancaster	New Build	1	*41	
	South Stormont			45	29
31.	St. Lawrence St. & Thorold Ln, Ingleside - 1	New Build	1	45	
32.	St. Lawrence St. & Thorold Ln, Ingleside - 2	New Build	2		29
33.				491	250

** Refers to units developed using Rowhouse/Townhouse formats*

*** Total number of units built will be equal to the sum of Existing Units and "Units to be Built".*

Prioritization ensures that potential swing space is created first which can allow transfer of tenants from existing units to the new units. In the case of sites recommended for rebuild, first a batch of new units equal in number to existing units will be built in the same site without affecting the day to day life of existing tenants. The existing units will be then demolished to allow rebuilding of existing units or building remaining additional units. Sites that do not require removal of existing units to accommodate construction of new units will be left as-is with sufficient care taken in pre-planning stages to ensure that day to day life of tenants in these units are not disrupted during construction.

8.4 Estimated Cost of Development & Funding Sources

As per Table 13 number of units that will be developed during the period 2021 to 2026 and 2027 to 2031 are 491 and 250 respectively. Of which 99 units will be Rowhouse/Townhouse Units; these will be built in the period 2021 to 2026. Table 14 provides a high-level estimate of the development costs incurred during this time period. The cost estimates include cost (assumptions) for building construction, FF&E, site servicing, parking, demolition, consultancy fees, contingencies, and escalation allowances. The estimate assumes that the land is available free of cost and development charges are exempted; it also does not include accrued interest during construction (towards the construction loan) or any origination/processing fees. The details of the cost estimates[15] are provided in Appendix 9.

Table 14: Development Cost Estimate

	2021-2026	2027-2031
Units Developed (No.)	99 Rowhouse/Townhouse Units; 392 Mid-rise Units[16]	250 Mid-rise Units[17]
Cost of Development ($)	182,371,070	92,618,712

Funding of the above development cost could be done through various equity (or grant) and debt sources available through public sector schemes such as National Housing Strategy (NHS) and City/Provincial Grant (considered a replacement of Investment in Affordable housing (IAH)).The two main funding programs under the NHS used for social housing development across the country have been – the National Housing Co-Investment Fund (NHCF) and the Rental Construction Financing Initiative (RCFI). The key terms of NHCF and RCFI that have a direct impact on the financial performance of developed properties are listed in Table 15.

Table 15: NHS Financing Sources, Terms

	NHCF	RCFI
Financial viability	Mandatory	Mandatory
Affordability	At least 30% of units must have rents < 80% of the Median Market Rent	10% below potential gross income. A minimum of 20% of units must be below 30% of the median household income
Affordability	Maintain for a minimum of 20 years from the date of occupancy permit	Maintain for a minimum of 10 years from the date of occupancy permit
Interest Rate	100 bps (1.00%) spread over CMHC indicative 10-year fixed rate	Fixed and Hybrid options
DSCR	1.0	1.10
LTC	Up to 75%	Up to 90% to 100%
Term	10 years; Renewable for another 10-year term	10-year term (begins at first loan advance)

[15] The cost estimates provided above are based on today's dollars, and has not been adjusted for inflation over the ten year period.
[16] From 2021-2026 three hundred and ninety two additional mid-rise units will be built. Sixty nine existing units will be rebuilt as mid-rise units. In total 461 mid-rise units will be built.
[17] From 2027-2031 two hundred and fifty additional mid-rise units will be built. Thirty six existing units will be rebuilt as mid-rise units. In total 286 mid-rise units will be built.

Amortization	50 years (1st 10-year term) 40 years (2nd 10-year term)	50 years (1st 10-year term) No provision to renew
(Capital Expenditure) Reserve Requirements	4% of EGI	None required
Application fee	None	$200 per unit for first 100 units, then $100 per unit thereafter to a maximum of $55,000 per loan
Prepayment	Not allowed during the term	Not allowed during the term

NHCF offers a fixed interest rate, locked in at initial loan advance, for a period of 10 years starting from the date of occupancy. It also provides an interest-only payment period from the date of issuance of the occupancy permit to the end of the first 12-month period. This period is considered as the property's stabilization period, after which principal and interest payment are to be paid for the remainder of the term. Also, pre-payment of the loan is closed during the term of the loan.

In order to avail the full value of the funds (up to 75% of costs) NHCF requires meeting mandatory minimum affordability requirements such as those identified above. In addition to that NHCF also prioritizes projects by allocating higher scores based on the achievement of outcomes (above the minimum) in the following priority areas:

- Affordability;
- energy efficiency;
- accessibility;
- proximity to amenities and community supports;
- social inclusion; and
- supporting priority groups.

CMHC's RCFI program provides low cost funding to construct affordable rental housing from construction through to stabilized operations. Projects that qualify for funding under the RCFI can avail up to 100% of the costs if it can exceed the mandatory minimum for affordability, accessibility, energy efficiency, stacking of government programs and transit orientation.

RCFI offers only a single 10-year term which is calculated as beginning at the first loan advance. It offers two interest rate options – fixed and hybrid. The fixed rate is locked in at beginning of term. The hybrid option provides a floating rate during construction and at the date of occupancy the rate is fixed. In both interest rate scenarios (similar to NHCF), the interest during construction is accrued through to the occupancy permit. Also, similar to NHCF, it provides an interest only payment period from the date of issuance of the occupancy permit to the end of the first 12-month period (stabilization period), after which principal and interest payment are to be paid for the remainder of the term.

The table below provides an overview of the interest rate assumptions for RCFI and NHCF. It is assumed that NHCF may offer a lower interest rate in comparison to RCFI.

Table 16: Interest Rate Assumptions

Loan Terms	RCFI - Term 1 – Construction Period, Permanent Loan (10 Yrs.)	Post RCFI - Term 2 –Private Sector Permanent Loan	NHCF - Term 1 – Construction Period, Permanent Loan	NHCF - Term 2 – Permanent Loan (10 Yrs.)	Post NHCF - Term 2 –Private Sector Permanent Loan
CMHC Current Indicative Rate	1.81%	2.00%	1.54%	1.54%	2.00%
Spread	0.00%	0.00%	0.00%	0.00%	0.00%
Rate Contingency	1.00%	0.00%	1.0%	0.00%	0.00%
Time Escalation	0.00%	2.00%	0.00%	2.00%	2.00%
Mortgage Interest Rate	2.81%	4.00%	2.54%	3.54%	4.00%
Amortization	50	25	50	50	25
Term	10	25	10	10	25
DSCR	1.00	1.20	1.00	1.00	1.20

In addition to loans, NHCF also offers funding in the form of contributions (grants, as opposed to loans) up to a maximum of 30% of the costs. Similar to its loan, the contribution amount will be determined through a scoring grid. Maximum funding can be reached only by achieving higher outcomes and exceeding minimum requirements.

One of the key points to note here is the requirement to prove viability or financial sustainability of the proposed projects to qualify for these funding schemes. This means that the proposed projects need to consider ways in which they can ensure positive cashflows. NHCF requires at least 30% of units to have rents < 80% of the Median Market Rent (MMR). MMR has been found to be approx. equal to 75% of Average Market Rent (AMR, published annually by CMHC). This is significantly better than the current rental scheme which is either entirely RGI or RGI and Market. These schemes provide sufficient room for the operator to charge a variety of rental rates around the AMR to cater to the spectrum of tenant affordability requirements, without affecting the bottom line. RCFI requires rents to be at a maximum of 90% of AMR with 20% of the units at RGI rates, which means the operator will be able to charge a variety of affordable rents for 80% of the units and still be able to create a strong positive annual cashflow.

8.5 Delivery of Revitalization Options

Table 13 identifies 15 projects to supply over 700 units in Cornwall and SDG area over a period of 10 years. Considering that a development project takes roughly four years to complete (from inception to occupancy), and that executing linearly would need several decades, it is worth considering what model would be used for delivering these projects. There are two approaches to delivering project – piecemeal and portfolio. They have their advantages and disadvantages; the subsequent sections discuss these approaches in detail.

8.5.1 Piecemeal Approach

The conventional approach of developing one site at a time is often the most common. It has its advantages because it is an approach most organizations are familiar with and have the capacity, resources, and knowledge to manage. It is also a feasible approach if the scale of redevelopment is smaller and can be completed in a five to ten-year timeframe. In the case of this portfolio where there are fifteen sites requiring expansion or rebuild, it may not be feasible.

As mentioned above using a linear approach to plan and build, procuring and delivering these projects, (even if some projects ran in parallel), it would take several decades to complete. Because of the deteriorating physical condition of the assets and the ever-growing demand for affordable housing, a piecemeal approach may even exacerbate the current challenges the City currently faces. It is a key factor that needs exploration of alternate solutions to plan and deliver this project in a reasonable amount of time. Some of the advantages and disadvantages of the Piecemeal approach is outlined in Table 17 below.

Table 17: Piecemeal Approach - Advantages and Disadvantages

Advantages	Disadvantages
• Low upfront capital requirement as projects are delivered one (or few) at a time. • Limited human resources requirement overall • Comparatively lower project management and delivery expertise required overall	• Piecemeal or independent procurement of planning and construction contracts result in high procurement costs. • Cannot take advantage of economies of scale possible through large scale procurement of products and services at a time. • High human resources requirement per project • Quality of finished products could be inconsistent as it will need to be procured though a variety of methodologies and delivered by equally disparate entities.

• Allows for experimentation to find the most appropriate model taking into consideration the following factors:
  ○ Governance
  ○ Operations framework
  ○ Funding structure
  ○ Public Private Partnerships
  ○ Rent-to-own
• Allows to respond to near term market better
	• Portability of tenants across the portfolio during the development phase could be challenging and it could require procurement of swing spaces to accommodate them, adding to the overall development cost.
	• Small scale of projects may not help to garner sufficient political support to positively influence government policies

8.5.2 Portfolio Approach

The Portfolio approach is a method of planning for the overall portfolio as opposed to individual properties. This would aim to resolve the primary disadvantage of the piecemeal approach – time. The Portfolio approach can also utilize economies of scale and addresses many of the other disadvantages of the Piecemeal approach.

A corresponding challenge would be the sheer size of the undertaking and the need to plan for the long term by taking into consideration the potential uncertainties of the future. But it is clear from a project procurement and delivery standpoint that the Portfolio approach has advantages that help to implement revitalization efficiently and faster. Some of the advantages and disadvantages of the Portfolio approach are outlined in Table 18.

Table 18: Portfolio Approach - Advantages and Disadvantages

Advantages	Disadvantages
• Procurement of planning and construction contracts for multiple projects at a time can significantly reduce cost of procurement. • Can take advantage of economies of scale possible through large scale procurement of products and services. • Lower human resources requirement per project.	• High upfront capital requirement as multiple projects will be procured and delivered at a time. • High human resources requirement overall. • High level of project management and delivery expertise required overall.
• Portability of tenants across the portfolio during the development phase would be feasible without having to procure swing spaces to accommodate them, reducing the overall development cost. • Large scale of projects could help to build political support to positively influence government policies favourable to funding and operating affordable housing.	• Not the ideal model for experimentation to find the most appropriate model. • Portfolio approach requires long term planning of projects upfront and it would be difficult to accurately plan for long term market cycle. • Risks associated with uncertainty of continuation of existing government policies and affordable housing funding mechanisms can make long term planning ineffective.

8.5.3 Recommendation

When embarking on such a large development project it is imperative that the plan, product, and delivery model is right. The Portfolio approach is essentially a series of concurrent Piecemeal projects delivered in batches supported by meticulously advance planning.

It is understood that the City has sufficient inhouse expertise in planning and delivering projects using the conventional Piecemeal approach. The lessons learned in those projects would be very valuable and would serve as the basis for formulating the best product, governance model, funding structure and procurement method and inform the Portfolio approach that is to follow. Therefore, a combination of Piecemeal test projects led by an overall Portfolio approach would be ideal for the City.

8.6 Risk Management

There are several risks which could impact the implementation of the proposed revitalization program. The following table summarizes a few high-level risks and related strategies to manage those risks.

Table 19: Risks & Mitigation Strategies

	Identified Risk	Risk Treatment
1.	**Organizational constraints** – The City may not have the required internal resources and expertise to develop the Portfolio approach. The procurement, contractual, financial, project management and planning, development and rezoning expertise may hamper the execution of the program of projects. Determining the right team can be very risky but is an important component to the success of the revitalization program.	Establish a separate legal entity responsible for the development and implementation of the Revitalization Plan; this is especially useful if City is considering private sector participation. The City could also recruit and engage a strong development team for this entity by utilizing and implementing an effective qualification process.
2.	**Decision making** - The revitalization program includes multiple overlapping projects and could result in cost overruns and delays resulting from lack of timely decision making.	As part of the new entity, engage a Portfolio/Program Manager to oversee and manage the implementation of the revitalization plan. Establish a governance framework for the City and the entity to provide guidance for decision making, establish roles and responsibilities, project and program management and governance processes.
3.	**Political change** – Change in political landscape could impact priorities. There might be challenges if there is lack of long-term commitment by governments at all levels to ensure affordable housing for everyone.	The City should continue engaging with all levels of government prepare business cases and funding requests that outline and secure long-term commitment by governments.
4.	**Funding change** - Program cuts and policy shift at various levels of government could impact the availability of funding and introduce a layer of uncertainty that might hinder the implementation of the revitalization program.	
5.	**Development costs –** Increase in construction costs like labour and materials, lengthy approval process for permitting, design adjustments to meet stakeholder interests, and other delays that expand construction timeline could add and increase the overall development cost.	Development costs could be managed to a certain extent through effective planning and management of the program and projects, and by selecting a delivery model that provides more cost certainty to the City.

8.7 Next Steps

Kicking-off the revitalization initiative requires significant pre-planning effort involving resource identification, goal setting, inventorying of projects in the pipeline and identifying key stakeholders. It is understood that the City has already initiated some processes through its Vision 2025 Housing and Homelessness Plan. Considering these factors, the plan estimates that the large-scale portfolio revitalization exercise will be ready for kick-off in year 2021. A few immediate steps will need to be taken into consideration in order to reach there; they are:

MANAGEMENT: The revitalization initiative involves expansion or rebuild of over multiple properties executed over a ten-year period. The magnitude of this project and the timeframe requires a portfolio management approach rather than (piecemeal) project management. It is imperative that the feasibility of using an appropriate project delivery method such as: design-bid-build, design-build, construction management etc. also be explored and finalized before initiating the plan. It is also to be in alignment with the City's internal project management and delivery expertise and capacity. This needs to be verified as a first step. If City's internal resources are deemed inadequate it will need to hire extra resources or a firm that has significant experience in portfolio management.

GOVERNANCE: The City should consider developing a comprehensive governance framework for the implementation of the Revitalization Plan. The governance framework will help to clearly delineate roles and responsibilities for the various stakeholders and participants in the revitalization initiative. The governance framework should outline the City's decision making and project management processes, considering that the revitalization program warrants a portfolio management approach.

PREQUALIFICATION: In a portfolio approach concurrent projects are going to be delivered in tranches by teams comprising of several designers, engineers, and general contractors. It would be ideal to prequalify these professionals. Considering that these professional will be involved with revitalization initiative from the kick-off, prequalification of these professional should begin as an immediate priority, in parallel to the above item.

FUNDING: All existing funding channels should be explored further to understand suitability for the variety of projects involved. It needs to be confirmed as to what percentage of the funding program has been already committed and how much is remaining to be used. There should be a separate team created internally to solely investigate the funding channels, its terms, availability, and other characteristics, to move quickly though the application process and lock-in those funds for the City's benefit.

EXISTING PROJECTS: Take stock of existing projects in the pipeline – both in planning as well as construction stage. The ones in the planning stage should be closely aligned with the revitalization plan in order to achieve the speed and efficiency of the Portfolio approach that will be employed.

PLANNING FRAMEWORK: The City, United Counties of SDG, and constituent municipalities within should undertake a review of their respective plans, policies, and processes to identify opportunities to address the recommendations proposed in Section 5.2 of this report. In doing so, the Municipalities should seek to collaborate where possible; sharing information, ideas, and proposed solutions will help to foster a more holistic and coordinated approach to addressing affordable housing in the region.

Appendix 1 PLANNING POLICY REVIEW

1.0 Introduction

This document presents the results of the planning policy review that was undertaken as part of the Cornwall and SDG Housing Revitalization Plan. The objective of the review was to inventory, summarize, and analyse all applicable land use planning legislation, plans, policies, and regulations related to housing in both the City of Cornwall and the United Counties of SDG in order to understand the planning and development framework under which both private and public sector housing providers operate under. This document was developed through a literature review, an environmental scan, as well as through outreach to municipal staff at the City, United Counites, and area Townships. This document begins with an overview of the Federal Government's National Housing Strategy, followed by the Province of Ontario's framework/legislation, and concludes with the local frameworks found in the City of Cornwall and the United Counties of SDG, respectively.

2.0 Federal Government

The Federal Government has had a peripheral involvement in the provision of housing since the 1990s. While this continues to be evident in the limited housing framework found at the federal level today, the National Housing Strategy does establish an action plan and policies targeted at addressing housing issues in Canada through a broad scope.

2.1 National Housing Strategy

In 2018 the Federal Government, through the Canada Mortgage and Housing Corporation, released the National Housing Strategy (NHS) to address housing issues over the next 10 years with a goal to reduce homelessness by 50% and to use a mix of funding, grants, and loans to establish affordable, stable, and livable communities near amenities and transit. The NHS aims to balance the overall supply of housing in Canada by, among other ways, creating new affordable rental supply through increasing the capacity of the community housing sector, through maintenance and preservation of the existing housing stock, and through supporting projects that deliver affordable homeownership options.

The NHS highlights that over a 12-year period, federal investment in provincial and territorial housing programs will reach approximately $20.5 billion with provinces and territories being required to cost-match approximately half of this total investment. The NHS also establishes several new funding opportunities for new housing and/or investment into the existing housing supply.

Through this strategy, the Federal Government has established several agreements with the Province of Ontario to assist in funding opportunities related to affordable housing. These initiatives provide a variety of new opportunities for Cornwall and Area Housing Corporation and other local providers to obtain financial assistance with carrying out the recommendations of the Revitalization Plan.

Of specific note, Chapter 2 of the NHS speaks to the strategy of making Federal lands available for affordable housing, notably that the Government of Canada:

- Will combine contributions and loans with the transfer of federal lands to community and affordable housing providers;

- Plans to transfer up to $200 million in federal lands to housing providers to encourage the development of sustainable, accessible, mixed-income, mixed-use developments and communities; and,
- Will also make funds available for renovation, retrofits, and environmental remediation to ensure surplus federal buildings and lands are suitable for new housing.

2.2 Summary Analysis

The Federal Government plays a limited role in the direct provision of housing across the country, and the impact of the NHS on the specific provision and revitalization of local housing for the purposes of the Housing Revitalization Plan will likely be limited. Notwithstanding this, the federal government will still play a key role in the provision of financial assistance to the province and community housing providers, as opposed to directing how and where housing will be provided.

3.0 Province of Ontario

The Province of Ontario has a significant role in the provision of housing in Ontario, primarily through the establishment of the Province's planning and development framework. Often referred to as a 'policy-led' system, Ontario's framework includes both legislative and policy tools, such as the Planning Act as well as more recently, an affordable housing action plan.

3.1 Ontario Planning Act

The Ontario Planning Act is the primary piece of legislation that establishes the legal and procedural framework for Ontario's planning system. Among other matters, the Act establishes those land use matters and issues that are deemed to be 'of provincial interest' – the framework for developing official plans, zoning by-laws, community improvement plans, subdivision of land – all of which have implications on the development of community housing portfolios and the provision of affordable housing.

Section 2 of the Act outlines matters of provincial interest and states that the Province, the council of a municipality, a local board, a planning board and the Local Planning Appeals Tribunal, in carrying out their responsibilities under this Act, shall have regard to, among other matters of provincial interest, "the adequate provision of a full range of housing, including affordable housing." This Section of the Act requires that, essentially, all public bodies involved in land use decision-making in Ontario must consider how their decision (where applicable) supports a full range housing options including affordable housing.

Section 16 of the Act outlines the legal framework for the creation of official plans. Official Plans are the primary planning document that outlines the how a municipality will develop and grow over a planning horizon of typically 20 to 25 years. These documents are generally composed of two main parts. The first part is a written policy plan that outlines a municipality's growth projections, vision for the municipality, as well as policies on a wide range of matters including: physical development, public consultation, protection of the environment and cultural heritage, transportation, infrastructure, and housing. The second part comprises land use maps (often referred to as 'schedules') that illustrate how and where development will occur a municipality over the planning horizon. Notably, Section 16 (1)(a.1) states that official plans shall contain such policies and measures to ensure the adequate provision of affordable housing. Section 16(3) additionally requires official plans permit apartments in low density residential developments. Section 16(4) also states that an official plan for a municipality prescribed for the purposes of 16(4) shall contain policies that authorize 'inclusionary zoning' that requires the development of affordable housing. These Sections of the Act are aimed at requiring housing developers (which could

include non-profit or social housing providers such as Cornwall and Area Housing Corporation) to provide affordable housing units particularly through the provision of a diverse range of housing types.

Section 28 of the Act outlines the framework for the development of community improvement plans or "CIPs". CIPs are a particularly powerful tool that municipalities can use to improve the physical layout and planning of a certain areas within a community, as they permit municipalities to offer financial incentives to private individuals and businesses in the form of grants, loans, and / or the waiving of municipal fees or taxes to support improvement projects which often include; beautification of private property; development / redevelopment of strategically important lands (i.e. vacant lands in downtowns etc.); and, improvements to universal accessibility and / or environmental sustainability. Section 28(1.1) states that "community improvement" includes the provision of affordable housing, meaning that municipalities can incorporate affordable housing incentives into their CIP. Like official plans, the framework around CIPs are aimed at encouraging private property owners and developers to undertake certain works on their lands in support of broader community improvement and can include the provision of affordable housing.

Finally of note is Section 35 of the Act which outlines the legal framework for the creation and maintenance of zoning by-laws. Zoning by-laws are the primary day-to-day tool which municipalities use to regulate the use of land and buildings in a municipality. As the name would suggest, these by-laws establish zones across a municipality under which only specific types and forms of development are permitted. For example, residential zones often include low, medium, and high-density zones (i.e. known by the zoning codes R1, R2, R3, etc.) each with their own list of permitted uses and performance standards related to development within that zone (i.e. minimum lot sizes, setbacks, parking requirements, height maximums, etc.). While zoning by-laws will not distinguish between housing affordably or tenure, the fact that they regulate where and how housing can be constructed makes them important to understand.

3.2 Provincial Policy Statement (2020)

The Provincial Policy Statement or PPS is the Province's statement of land use policy. Its authority is established through the Planning Act, which requires that all land use planning decisions in the Province be "consistent" with the document. The PPS addresses a wide range of planning matters including economic vitality, protection of the natural environment, development in natural or human-made hazards, planning for infrastructure, protection of agricultural resources and mineral aggregate resources, as well as housing.

Section 1.1.1(b) of the PPS states that healthy, liveable, and safe communities are sustained by accommodating an appropriate affordable and market-based range and mix of residential types (including single-detached, additional residential units, multi-unit housing, affordable housing and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries and long-term care homes), recreation, park and open space, and other uses to meet long-term needs.

Section 1.4 of the PPS is dedicated entirely to housing and its policy directions can be summarized as follows:

- Ensuring an appropriate supply of land and infrastructure capacity to accommodate residential growth;
- Providing an appropriate range and mix of housing options and densities to meet projected needs by establishing and implementing minimum affordable housing targets and permitting and facilitating all housing options required to meet a community's requirements;

- Directing new housing to locations where appropriate levels of infrastructure and public service facilities are or will be available to support resident needs;
- Promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation and transit;
- Requiring transit-supportive development and prioritizing intensification; and
- Establishing development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form.

Finally, the PPS also establishes the standard definition of 'affordable' used in Ontario:

- in the case of ownership housing, the least expensive of:
  - 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; or
  - 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;
- in the case of rental housing, the least expensive of:
  - a unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or
  - a unit for which the rent is at or below the average market rent of a unit in the regional market area.

3.3 More Homes, More Choice: Ontario's Housing Supply Action Plan (2019)

Ontario's Housing Supply Action Plan is the province's plan to increase the supply, affordability, and diversity of housing in Ontario through a number of measures, including reducing regulatory "red tape" associated with housing development (i.e. approval timelines, appeal rights, etc.) as well as the cost of providing new housing. The Action Plan outlines a 5-point plan to address housing supply in Ontario:

1. Speeding up the development approval process for new housing development;
2. Making costs more predictable to encourage more development;
3. Increasing variety of housing mix (secondary units, increased density, etc.);
4. Making it easier to build rental housing; and,
5. Encourage more innovation in the housing sector.

In order to accomplish this, the province has undertaken a number of changes to the legislative framework associated with housing development in Ontario over the last two years, including committing to the disposal of surplus lands for new housing development and exempting new rental units from rent control to encourage new construction.

Many of the proposed actions under this plan have already been implemented and/or are in the final stages of being implemented through the Province's Bill 108: More Homes, More Choice Act (which amended a number of pieces of legislation including Planning Act changes to development approval timelines; Local Planning Appeal Tribunal Act changes to appeal rights; Development Charges Act

changes to payment timelines, etc.). With these legislative changes the Province intends to ease the process of housing development. The following changes are particularly relevant:

- Planning Act changes
  - Reducing decision timelines for municipal council decisions on official plan amendments; zoning by-law amendments; and plans of subdivision and condominium.
  - Expanded secondary/additional residential unit provisions to require all official plans to contain policies authorizing two residential units in a house and an additional residential unit in a building ancillary to a house.
  - Removal of the right of '3rd parties' (i.e. neighbourhood associations, non-governmental organizations, etc.) to appeal non-decisions on official plans and decisions on plans of subdivision.
- Changes the PPS (coming into force May 2020):
  - Provide for longer planning horizons for residential growth supply
  - Encouraging further diversification of housing types
- Development Charges Act, pending changes:
  - Provide exemptions for one secondary unit from development charges
  - Provisions to freeze calculated DC rates earlier in the development process (prior to Building permit issuance) to encourage more purpose-built rentals
- Ontario Heritage Act
  - Changes have been made to reduce the timelines associated with planning applications and approvals associated with heritage designated properties
- Environmental Assessment Act and Environmental Protection Act, Conservation Authorities Act, and Endangered Species Act
  - Many of the changes within these acts are associated with redefining the role of conservation authorities and environmental assessment in the development of housing, with the intent of streamlining the regulatory process and improving timelines.

While many of the changes will arguably have a greater impact on larger centres such as the Greater Toronto Area, matters associated with additional residential unit opportunities and the deferral of development charges on the construction of new rental units may have the potential to influence some marginal increases in the availability of rental units in the Cornwall/SDG area and creation of new affordable housing. It is important to note however that many of the actions proposed under this action plan appear to rely heavily on the private market to fulfill the affordable housing needs of the province. Accordingly, it will be important for local municipalities and housing providers to take active and innovative approaches to policy implementation geared to supporting the provision of affordable housing, which may include local development incentives/grants or inclusive/innovative zoning standards/official plan policies.

3.4 Summary Analysis

The Province of Ontario has made the provision of housing, and specifically affordable housing, a major policy directive. Most of the Province's actions and initiatives in this regard are geared to enabling and

encouraging the provision of a diverse and affordable range of housing options, which include a range of housing typologies (i.e. low-, medium-, and high-density housing forms); varied tenure (i.e. both rental and ownership options); and a range of affordability with a special emphasis on establishing affordability targets. While much of the Province's planning framework is supportive of the provision of housing and housing affordability, it does not contain specific targets or strategies which are ostensibly intended to occur at the municipal level.

4.0 City of Cornwall

The City of Cornwall exerts some of the greatest influence on the development of housing both directly through its policy and regulatory powers, but also indirectly as the urban centre of the larger regional market area. As the City administers social housing programming on behalf of the surrounding county, a discussion of the region's joint housing and homelessness plan is contained here, in addition to other applicable local policy.

4.1 City of Cornwall Official Plan (2018)

The City of Cornwall's Official Plan establishes the City's policies, goals, and objectives as they relate to the physical development of the City. As previously noted, official plans are created under the authority of Section 16 of the Planning Act, and all decisions regarding land use in the City must conform to the policies and schedules of this plan. Of noted relevance to the discussion of housing revitalization in Cornwall are the following sections:

<u>Section 4.3 – Urban Residential</u>

The use of land designated as Urban Residential may include all forms of dwellings such as singles, semi-detached, duplexes, triplexes, quadruplexes, senior citizen apartments, high-rise apartments and condominiums, subject to the policies of this section. Other uses which are complementary to, or serve the residential uses such as schools, churches, parks, day care centres, and local commercial and small institutions may also be permitted provided that the location and design of such uses is in accordance and compatible with the residential nature of the area.

<u>Section 4.3.2 – Urban Residential Goals</u>

4.3.2.1 - Ensure that the diverse housing needs of the population are satisfied and provide housing for all lifestyles, income levels and tenure.

<u>Section 4.3.3 – Urban Residential Policies</u>

4.3.3.5 - Encourage townhouse and apartment/condominium projects to be generally developed in appropriate clusters in areas fulfilling particular location factors as opposed to allowing such development to be indiscriminately scattered throughout residential neighbourhoods.

4.3.3.9 - Ensure that medium- and high-density housing developments are subject to site plan review, site plan agreements and appropriate design considerations. In addition, as per The Strong Communities through Affordable Housing Act, 2011, allow the development of second units in detached, semi-detached, and row houses, as well as in ancillary (residential based) structures. Second units will be permitted in new and existing neighbourhoods, in all land use designations which include residential development.

4.3.3.14 - Ensure that social housing projects are integrated with conventional private housing rather than being located in large readily identifiable sites. The City shall strive towards a balance of such housing throughout the Municipality in accordance with the policies of Chapter 5: Housing.

Section 4.5.2 – Business District Policies

Those lands designated Business District shall be developed as the City of Cornwall's main business and activity areas providing a high-density concentration of retail, service and office commercial activities, Government facilities, public and private institutions, recreation and entertainment uses, social, cultural, tourist facilities, hotels and housing.

4.5.2.5 - Encourage the use of land and buildings in the Business Districts for retail, office, institutional, Government, residential and recreational purposes and provide the public works, services, facilities and amenities required to support the development or redevelopment of land and buildings for such uses and activities at the highest densities practical within the City of Cornwall.

4.5.2.6 - Encourage the intensification and consolidation and not the horizontal expansion of the Business Districts through:

- re-use of floor space in the upper storeys of buildings;
- the appropriate infilling of the interiors of city blocks;
- the redevelopment through adaptive re-use of underutilized sites;
- generally, by permitting more intense and major projects in Business District areas, and
- the continuity of ground floor retail uses, and store fronts shall be maintained and extended in order to reinforce a pedestrian orientation.

4.5.2.10 - Encourage more housing units in the Business Districts in order to support the commercial function and provide more diverse areas through:

- providing zoning bonuses for development projects which contain housing units;
- encouraging mixed use developments containing retail and office uses on the bottom floors with apartments on the upper floors;
- allowing existing commercial buildings or parts thereof to be converted into multiple dwelling units

Section 5.2 – Housing Goals

5.2.1 - Satisfy the diverse housing needs of the various income groups and lifestyles within the population and provide a reasonable choice of housing type, density, location and tenure and with reference to the City of Cornwall Ten Year Housing Plan (January 2014).

5.2.2 - Increase the stock of housing that is affordable to low- and moderate-income households and reduce the percentage of households in core housing need.

5.2.8 - Make use of Government housing programs wherever appropriate.

Section 5.3 – Housing Policies

5.3.6 - Explore the use of bonus zoning and other innovative methods as a means of encouraging affordable housing for Downtown and Le Village Business District housing projects.

5.3.8 - In addition to traditional forms of housing, encourage innovative housing projects such as zero lot line, smaller lot or frontage single detached housing, atrium or court garden housing, "convertible" dwellings, accessory apartments (secondary suites), various forms of attached housing, cluster developments, solar oriented subdivisions and redevelopment projects, mixed use developments and housing that is accessible for people with special needs. Consider appropriate zoning regulations for such developments. Also consider the conversion of non-residential buildings into residential uses where appropriate and feasible and where in the opinion of the City it would represent an innovative and suitable use of land.

5.3.9 - Encourage sufficient affordable housing to meet the needs of low- and moderate-income families. Where affordable housing is provided as social housing, such housing shall not be overly concentrated in any one area and shall be located convenient to schools, transit, shopping, parks, day care centres and other appropriate facilities.

5.3.10 - Maintain the existing stock of affordable housing units

5.3.11 - Look for ways to provide, or support provision of additional affordable housing. To eliminate core housing need and address other housing needs varied types of affordable housing, as may be defined / identified in Section 1.4. Housing and Section 6.0 Definitions of the Provincial Policy Statement (PPS) and the City's Ten-Year Housing Plan with a target of up to 20% of the total housing stock should be developed as affordable.

5.3.12 - Encourage sufficient senior citizen housing projects and ensure that such housing is conveniently and appropriately located with respect to public transit, shopping, health facilities, other community facilities and services, pedestrian facilities, parks and open space preferences of the residents.

5.3.14 - Utilize appropriate Government programs which would help meet identified needs for affordable housing and encourage self-help projects such as housing co-operatives. Monitor the types of demands for housing of low to moderate income families and special needs groups and determine how best to provide for innovative (infilling) residential projects, particularly in older, inner-city neighbourhoods in need of rehabilitation.

4.2 Vision 2025: The Updated Community Housing & Homelessness Plan Cornwall, Stormont, Dundas and Glengarry (2019)

Vision 2025 identifies housing challenges and goals in the City of Cornwall and the United Counties of Stormont, Dundas, and Glengarry and sets out strategies to address local issues while supporting broader community objectives prepared under the authority of the Housing Services Act. The plan seeks to coordinate homelessness and related support services, prevent homelessness, address housing affordability and promote the supply of appropriate housing to meet local needs. Vision 2025 assesses needs, identifies housing gaps, and then sets out actions for addressing the identified gaps on a prioritized basis while remaining focused on better housing outcomes for the community. Addressing community needs across the housing continuum is a central focus of the plan. Of the plan’s 4 community-developed vision statements related to housing continuum, two of specific relevance to housing revitalization, planning, and development include:

Community Vision 3 – Suitable Existing Housing Stock is Maintained

- Strat 1 – maintain and enhance the suitability of assets within the community housing portfolio
- Strat 2 – Help to improve and enhance the supply of affordable housing in the private sector
    - Create/facilitate appropriate financial supports to private landlords to preserve rental housing stock & energy efficiency
    - Expand awareness of available programs that foster improvement and sustainability of housing stock that is affordable
- Strat 3 – revitalize assets within the community housing portfolio to better meet future needs
    - Develop a revitalization plan

Community Vision 4 – The supply of affordable housing is enhanced

- Strat 2 – Identify and expand regulatory tools to help foster affordable housing development
    - Engage in implementation of OP policies that advance housing objectives
    - 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
    - Streamline the process required to advance development approvals for AH
- Strat 3 – Develop and use appropriate tools and incentives to help expand AH
    - Explore opportunities on existing inventory of surplus lands with Counties and City
    - Incentives in support of AH should be discussed with local municipalities, especially those targeting private sector

4.3 City of Cornwall Heart of the City and Brownfields Community Improvement Plans (CIPs)

The City of Cornwall has two CIPs: the Heart of the City CIP, which is intended to promote the redevelopment of underused and vacant properties in Cornwall's downtown retail and commerce districts, facilitating the creation of additional, secondary uses in these districts, and improving the aesthetics and character of the downtown; and, the Brownfields CIP, which promotes the decontamination and redevelopment of former industrial sites across the City. Both CIPs peripherally recognize and support the City's overall housing policies, goals, and objectives and could be used to facilitate new housing development on lands subject to the CIP. Notwithstanding this, there are currently no housing-specific programs contained in these CIPs.

4.4 City of Cornwall Zoning By-law

The City of Cornwall has one comprehensive zoning by-law which implements the City's Official Plan and establishes City's regulations for development. As previously noted in this section, zoning by-laws are created under the authority of Section 34 of the Planning Act. Like most municipal zoning by-laws, the City's contains a range of residential zones intended to accommodate a range of residential uses and built forms from single detached dwellings, to row housing, to high-rise apartments. There are also a number of non-residential zones (i.e. commercial, business district, institutional) that also permit some limited residential uses, depending on the context (a second-floor apartment above a commercial use, retirement residences for the elderly, etc.). It should be noted that the City is currently undertaking a

review their Zoning By-law which is expected to result in a new zoning by-law being adopted by the City in 2021.-

4.5 Summary Analysis

The City of Cornwall provides a detailed planning framework for the development of housing in the City and identifies both the City's 'Residential' and 'Business District' land use designations as the primary location of new housing. While higher density forms of housing are encouraged in these designations, the City also stresses the need for the appropriate integration of higher density residential development into their broader contexts, particularly when located in lower density residential areas. Specifically, social housing is identified by the City as needing to be "integrated with conventional private housing rather than being located in large readily identifiable sites". The City's two CIPs may offer opportunities to provide incentives for the construction of new housing units, particularly if they're related to the redevelopment of vacant, underdeveloped, or contaminated sites within these CIP areas. The City's Zoning By-law provides for a range of various housing typologies and densities and accompanying zones to accommodate these uses; however, given the age of the zoning by-law and the current review being undertaken, zoning provisions should be reviewed to ensure they are supportive of current and future housing trends and development practices.

5.0 United Counties of Stormont, Dundas, and Glengarry

Like the City of Cornwall, the United Counties of SDG and its constituent townships exerts some of the greatest influence on the development of housing through its policy and regulatory powers.

5.1 United Counties of SDG Official Plan (2017)

The United Counties Official Plan establishes the United Counties' policies, goals, and objectives as they relate to the physical development of the County and its respective townships (there are no township official plans as the County Plan acts as the official plan for all townships). As previously noted, official plans are created under the authority of Section 16 of the Planning Act, and all decisions regarding land use in the United Counties must conform to the policies and schedules of this plan. It should be noted that this plan is currently under appeal to the Local Planning Appeals Tribunal, and as such, is subject to modification by the Tribunal. The analysis contained herein is based on the status of the plan at the time of writing. Of relevance to the discussion of housing revitalization in the United Counties are the following sections:

Subsection 3.1(2) speaks to the objective of providing a range and mix of housing types and densities (secondary units, affordable housing, and housing for older persons) to meet current and future requirements, while maintaining at least a 10-year supply of land designated and available for new residential development and intensification.

<u>Section 3.5.4 – Housing</u>

The current version of the 2018 Official Plan states the following:

> *"Local Municipalities shall make provision for a range of housing types and densities that are appropriate for meeting the housing needs of the County and shall support the strategies of the 'Ten-Year Housing Plan for the City of Cornwall and the United Counties of Stormont, Dundas & Glengarry'. A minimum of 25% of all new housing units will be affordable as defined by the*

> *Provincial Policy Statement, 2014. However, the County in consultation with local municipalities may undertake a study to identify an alternate affordability target."*

This wording was appealed by the United Counties and an agreement was reached in Fall 2019 on alternative wording for this section, now pending approval from the Local Planning Appeal Tribunal, which reads:

> *"Local Municipalities shall make provision for a range of housing types and densities that are appropriate for meeting the housing needs of the County and shall support the strategies of the 'Ten-Year Housing Plan for the City of Cornwall and the United Counties of Stormont, Dundas & Glengarry'. This will be accomplished through:*
>
> - *Encouraging developers to explore the construction of affordable housing which aligns with applicable Housing and Homelessness Plans;*
> - *Encouraging a range of densities and tenures in new residential developments;*
> - *Support social housing programming by all levels of governments and the non-profit sector;*
> - *Encouraging secondary units where appropriate; and,*
> - *Regular review of affordable housing needs and construction activity and possible updates to applicable Housing and Homelessness Plans to meet local needs."*

Section 3.5.4 also states that in the design and development of subdivisions and in planning larger-scale housing projects, specific consideration shall be given for the development of affordable housing for moderate- and lower-income households. Local Municipalities are encouraged to provide housing to meet special needs including garden suites, crisis housing (temporary residence for persons requiring emergency shelter), Ontarians with disabilities and group homes.

<u>Section 3.5.4.3 – Secondary Units</u>

Secondary units provide affordable housing, additional income for homeowners, and help meet intensification targets. These types of units are an important part of the affordable housing mix in settlement areas and rural communities. Secondary units also provide an alternative to a temporary garden suite and can support persons with special needs.

Local Municipalities shall make provision for secondary units by authorizing:

- the use of two residential units in a detached house, semi-detached house or rowhouse if no building or structure ancillary to the detached house, semi-detached house or rowhouse contains a residential unit; and,
- the use of a residential unit in a building or structure ancillary to a detached house, semi-detached house or rowhouse if the detached house, semi-detached house or rowhouse contains a single residential unit where these types of uses would normally be permitted (e.g. outside of natural hazard areas such as floodplains).

A full range of housing types are permitted within the County's Settlement areas and the Residential District.

5.2 United Counties and Township CIPs

The United Counties and all respective Townships have active CIP programming that applies across the entire County. Like the City of Cornwall CIP, these CIP peripherally recognize and support the County's overall housing policies, goals, and objectives and could be used to facilitate new housing development on lands subject to the CIP. Notwithstanding this, there are currently no housing-specific programs contained in these CIPs.

5.3 Township Zoning By-laws

The United Counties do not maintain a zoning by-law, but all six constituent townships do maintain zoning by-laws which implement the County's Official Plan and establishes local regulations for development. As previously noted in this section, zoning by-laws are created under the authority of Section 34 of the Planning Act. Like most municipal zoning by-laws, the Township zoning by-laws all contain a range of residential zones intended to accommodate a range of residential uses and built forms from single detached dwellings, to row housing, to high-rise apartments. There are also a number of non-residential zones (i.e. commercial, business district, institutional) that also permit some limited residential uses, depending on the context (a second-floor apartment above a commercial use, retirement residences for the elderly, etc.).

5.4 Summary Analysis

Like the City, the United Counties maintain a detailed planning framework that applies to the provision of housing across the Counties' six townships. Given the primarily rural nature of the County and small-scale urban areas, housing is permitted across a wide range of land use designations in the Official Plan; however, it is primarily directed to the 'Residential District' designation. This flexible approach to planning is common in many rural regions across Ontario. Higher density development in the Counties is relatively 'softer' than would be found in urban areas due to both servicing constraints (i.e. limited water and sewer infrastructure) and the prevailing rural character of the Counties. The Township's zoning by-laws have varying standards for development from one municipality to the next, but all permit a range housing types and densities. In order to ensure that housing opportunities are consistent across the United Counties, some zoning provisions may need to be reviewed to ensure they are supportive of current development practices. Like the City of Cornwall's two CIPs, the CIPs in place across the United Counties may offer opportunities to provide incentives for the construction of new housing units; however, no CIP programming for affordable housing exists at this time.

6.0 Recommended Actions

- Incorporate the Social & Housing Services Department in the development and land use planning process for matters such as but not limited to official plan or zoning by-law amendments, subdivision, and/or site plan control, for applications or projects which may directly or indirectly be associated with affordable housing;
- Undertake a review of existing CIP(s) and Community Improvement Project Areas (CIPAs) to identify any opportunities to directly support the provision of affordable housing and other specialty/transitional housing forms through financial incentives. It may be necessary to address these matters under a distinct section of the existing CIP(s) or separate plan.
- SDG should explore opportunities to coordinate with each of its local constituent townships to develop and incorporate incentives for affordable housing and specialty/transitional housing into the Regional Incentives Program for implementation through local CIPs. As a two-tier municipality, this approach ensures consistency and fairness in opportunities for existing housing to be improved and new housing units to be constructed throughout the United Counties.

- Review official plans, zoning by-laws, applicable secondary plans, and/or design guidelines to ensure that policies, performance standards, and regulations are not overly restrictive or prohibitive for:
    - Higher-density residential development, which can offer more affordable opportunities for housing;
    - Secondary Units, in accordance with subsection 16(3) of the Planning Act;
    - Transitional or specialty housing, such as boarding homes, group homes, or other assisted living residential uses for people who may be considered “at risk” or living with disabilities;
    - Resource facilities for “at-risk” populations such as shelters/clinics;
    - Any other uses that would benefit broader affordable housing or homelessness goals.
- Explore opportunities to work with local housing providers and developers to identify new lands for affordable housing development. This may result in actions such as the development of a policy allowing for “first right of refusal” to housing providers or affordable housing developers to develop new affordable housing on municipally owned lands identified as surplus.

Appendix 2 HOUSING NEEDS ASSESSMENT

A2.1. Social Housing Needs Assessment

Housing demand, whether for social housing or market housing, is largely (although not totally) a function of population growth, demographic structures, and income levels. The important objective of this analysis was to provide illumination of the vital factors that would affect an intelligent revitalization strategy for social housing in Cornwall and the United Counties of Stormont, Dundas, and Glengarry (SDG).

A social housing needs analysis was developed for all of the City of Cornwall and the six (6) separate jurisdictions within SDG. Accordingly, our analysis assessed seven jurisdictions as follows:

- Cornwall;
- South Glengarry;
- North Glengarry;
- South Stormont;
- North Stormont;
- South Dundas; and
- North Dundas.

All of these jurisdictions have at least one social housing facility, and accordingly, required a separate jurisdictional analysis.

This needs analysis reflects our previous site visits, web research, and numerous statistical sources. It is based on the above referenced factors of population growth, demographic structures, and income levels.

A2.2. Multiple Lines of Evidence

Our overall approach to this needs analysis was based on the concept of degree of change from 2020 to at least 10 years into the future. Social housing is a continuing need. However, the individuals or families requiring social or affordable housing do change. At any given moment, social housing units will be filled by those needing it and meeting appropriate public policy criteria for receiving it. But some of them will leave. Some may get better employment and hence no longer qualify under the established criteria for receiving this help; some may move from the area; some of the seniors involved may have to go into more intensive-care facilities or may die. In sum, there is a constant turnover of housing recipients. However, the newcomers on the inevitable wait lists may not have the same precise needs as the exiting social housing population. As well, in the future there could be more, or less, total demand. Or the demand may be from single persons who do not require (say) a three-bedroom townhouse but something smaller, or there may be some other change in the demographics and economic structure underpinning social housing demand. Accordingly, we worked to project how needs for social housing would evolve.

To answer these sorts of questions, the research approach involved multiple lines of evidence. As we explain below, this was an appropriate and necessary approach, largely because there is a distinct lack of data at the jurisdictional level within SDG. This forced us to develop the needs analysis by integrating data from different sources. Our approach was to try to find the “best available” information for each of the seven jurisdictions. As we shall see, a particular problem was the lack of detailed demographic data by age cohort in the six locations outside Cornwall. Our data sources were based on Statistics Canada data, but sometimes we had to accept certain projections done by private parties.

- First, we investigated population projections for each of the seven jurisdictions. These results were based on rather old data, but after considerable effort we could find nothing better.
- Second, we used a Statistics Canada standard known as LIM-AT that illuminated low income prevalence in each of the seven jurisdictions by age cohort. We then took this respective low-income prevalence by age cohort and then multiplied the respective age cohort population projections to obtain a low-income factor *index* for each of the jurisdictions over time. This became a proxy for social housing potential demand.
- Third, we reviewed wait list data for the social housing facilities in each of the jurisdictions. Was this harmonious with the derived indices for social housing demand? The results suggest to us that it was, and that this approach was a fair and representative means for illuminating social housing future needs.
- Fourth, we reviewed our site visit notes for anecdotal evidence supporting or contradicting our index results and the apparent needs expressed in the wait lists. In fact, the anecdotal evidence turned out strongly in harmony with the other evidence.

Accordingly, what is required is an assessment of *change*: will there be more or less total demand? In what locations will existing stock profiles suit the future demographic structures? And where will they not?

More details on this methodology are given below in the individual methodology sections. Overall, although certain important data limitations and use of assumptions must be acknowledged, on balance we think these results are reasonable. The reader is simply cautioned to bear in mind that the data basis for the conclusions is limited (and incompatible between sources in certain respects, as described in more detail below), and that, certain assumptions had to be made.

As will be shown below, both low and high growth scenarios were developed for future social housing demand in SDG and the City of Cornwall.

A2.3. Methodology – Demographics

Our site visits indicated that demand for social housing within Cornwall-SDG can vary widely depending on location; and accordingly, the project team developed forecasts of demand by individual jurisdiction within SDG.

An example illustrates the importance of our approach in developing both a geographic and age-cohort segmentation of potential future demand. Our site visits to social housing projects in December 2019 and January 2020 indicated a wide range of demand. For example, it was stated to us that the demand (at least as evidenced by current wait list data) was “reasonable” in places like Avonmore and Finch, whereas in the City of Cornwall wait lists were typically very long. As one housing manager said: “getting a one-bedroom social housing unit in Cornwall is like winning the lottery; people can wait years for these units”.

However, unfortunately, the research showed major limitations on the data available to assess the population growth (or decline), demographic structure, and income levels by individual SDG jurisdiction, and this was a major challenge the project team faced in projecting future needs. These varying needs are derived from changes both in the total population requiring social housing and in the changing proportions of different age cohorts.

Social Housing: Contextual Overview

Our methodology for demographic forecasts is a form of trend analysis; we are carrying data-point evidence over time as implying that the same trends will continue. However, this is debatable: could the population of Cornwall and areas of SDG show significantly larger growth in the future than current trends imply?

There are several good arguments for considering an alternate forecast. For example, housing prices more generally (not just social housing) across Cornwall and SDG are considerably lower than in larger communities such as Montreal or Ottawa. The latter are not so far away, and the distances involved may still be short enough to allow adequate contact. This creates an incentive for people to move; as well, working from home and tele-commuting may be a lot more common in the years to come than at present. Why spend $500,000 for a residence in Ottawa when an equivalent purchase of $250,000 in Cornwall area will give just as much practical shelter, saving $250,000 for other purposes? Anecdotal evidence from our site visits suggests that this factor is indeed working to encourage population growth in the region, including from seniors. They can sell a desirable residence in Montreal or Ottawa and purchase good housing in Cornwall-SDG for much less than they receive for their former home.

Cornwall and SDG Economic Development offices are not standing still either. Both areas have achieved some considerable success in the past few years, and this may accelerate going forward. Cornwall is becoming known as an excellent centre for warehousing and distribution; new industrial parks are underway or actively planned along the Hwy 401 corridor; the North Glengarry healthcare “Hub Site” concept could yet see concrete development (Doyletech is particularly familiar with this initiative); and building the concept of a “Food Hub” is being encouraged in the area. There are others. Accordingly, good prospects exist for future economic development.

On the other hand, the existing trends may continue, with their limited population and economic growth patterns. For example, many consumers believe that their purchases of residences in Montreal or Ottawa has proven to be a good investment; the high relative prices of the larger communities themselves being an index of higher value. Consumers may continue to view residential property in those locations as being worth the extra costs, and hence may not be happy with the idea of moving farther out. Some major firms and industries in the Cornwall-SDG region have been closed down in the last couple of decades. The pulp and paper industry are one example, but others have occurred as well. New jobs have been created in the region, but they may simply not be paying as much as previous industrial work. This is a reality for many locations in North America; Cornwall-SDG is not alone in this regard. It may be a regrettable factor for many communities, but it is nevertheless a constraining factor.

As well, while there was anecdotal evidence of population in-migration to Cornwall-SDG from outside areas like Ottawa and Montreal, such evidence was concentrated in the parts of SDG that were closest to these larger cities. For example, Winchester and Williamsburg showed above average and accelerating social housing wait list numbers relative to their populations; Morrisburg is planning a significant re-development of its central business area and streets that it feels can be justified through growth prospects. However, these communities are the ones nearest to Ottawa, and such movements cannot necessarily be generalized in prospect across the whole region.

Finally, even if the population did expand through the positive factors working to aid the region, would social housing demand increase proportionally? This is debatable, but on balance we think not. We do not see the seniors who were Ottawa or Montreal property owners moving to Cornwall-SDG and then trying to get into social housing. On the other hand, if there were a large number of relatively low-paying jobs that came into the region, then there could be an up-tick in social housing demand.

Social Housing: Definitions Used in this Chapter

It is important to differentiate certain terms in describing social housing demand.

First, ***persons***, refers to individuals who are in, or seeking, social housing accommodation. For example, our population projection from Hemson Consulting for Cornwall in 2031 is 51,530 (See Table 17, below). This is the total number of individuals in Cornwall, i.e., ***persons***, representing the total population that has to be housed.

Second, ***households***, refers to sets of individuals, ranging in number from one to approximately 10, living in a single housing unit, For example, a family consisting of two adults and two children (total four), but all living in the same identified housing unit, is a household. A single person, living by him- or herself is also a household. The key dimension for ***households*** is the requirement for a housing unit of some kind.

Third, ***applications***, refers to a request for social housing by persons or households. Both categories (persons and households) may make an application. Indeed, each is allowed to make more than one application if they meet certain income and wealth criteria. This option gives the prospective social housing tenant a choice of where he/she would like to live. (However, normally such applications are limited to two; if the second application is not acceptable to the prospective social housing tenant when offered, he, she, or they are usually removed from the Wait List). All these applications go onto the appropriate Wait Lists for the preferred facilities. The Wait Lists, therefore, provide a good idea of where the future social housing needs are likely to be. However, using the ***applications*** total numbers gives a distorted view of the demand for social housing, because the same persons or households may put in two (and occasionally more) requests. Accordingly, the analysis needs to take into account the multiple 'applications' factor in projecting total social housing needs.

The precise number of applications at the time of writing this report was given to us as being 1,416 (as shown in Table 21, below). However, the total number of housing units required was given to us as being 692. This shows how slightly more than two applications on average come from the persons requesting social housing; this is usually owing to persons who have special needs, such as multi-bedroom units for families with several children, persons with disabilities that mandate a ground-floor location, and similar such over-riding considerations so that the social housing management can have a fair chance to meet such difficult requirements. The total number of units applied for is the lower, 692, figure. However, we have usually used the 1,416 number for our analysis, because this means we can give effect to where people *want* to live – a useful factor in developing a plan for social housing revitalization going forward. The reader, however, should not be confused that the 1,416 number is the actual number of units that would have to be built in order to meet the Wait Lists requirements.

One last detail – to make for a further complication in the Wait List data, certain areas are not included in the centralized Wait List. (This seems to be due to certain historical features of long-term social housing administration which do not concern us here.) This includes Winchester, Williamsburg, and part of Finch. These are all relatively close to Ottawa. Accordingly, the reader is advised that the Wait List data is very useful, and we have used it (as will be seen) to check on the reasonableness of some of our forecasts, but it is best to regard the Wait List data as a useful guide to, rather than a definitive statement of, future needs.

However, the research indicates there is a lack of age-cohort based population forecasts for the various SDG jurisdictions. The only available source of age-based population forecasts that we were able to identify are those prepared by Hemson Consulting for the United Counties of SDG (June 2013). While Hemson's April 2016 update provided new forecasts for each SDG jurisdiction, it did *not* segment this data by age cohort. Nevertheless, we believe that age-cohort level of granularity is critical to this demand

analysis. This was emphasized from our site visits results: not only does demand vary by jurisdiction (as referenced above), but the demographic structure varies; typically, the anecdotal evidence from the site visits demonstrated trends emphasizing more demand emerging from singles, or single-parent households, and relatively less from seniors (although demand from seniors was still the highest, and expanding).

Table 20 presents the Hemson 2013 population forecasts for Cornwall and each of the six individual SDG jurisdictions.[18]

Table 20: Hemson Consulting Population Estimates/Forecasts for Cornwall, and SDG Jurisdiction (2011-2031)

Cornwall	**2011**	**2016**	**2021**	**2026**	**2031**
0 to 19 years	10,670	9,890	11,030	12,020	12,220
20 to 64 years	28,410	28,690	27,140	25,760	24,890
65 years and above	9,540	10,610	11,780	13,190	14,420
	48,620	**49,190**	**49,950**	**50,970**	**51,530**

North Dundas	**2011**	**2016**	**2021**	**2026**	**2031**
0 to 19 years	2,780	2,460	2,770	3,110	3,250
20 to 64 years	7,210	7,540	7,210	6,800	6,570
65 years and above	1,790	2,110	2,520	3,100	3,720
	11,780	**12,110**	**12,500**	**13,010**	**13,540**

North Glengarry	**2011**	**2016**	**2021**	**2026**	**2031**
0 to 19 years	2,340	2,020	1,990	2,070	2,170
20 to 64 years	6,170	6,110	5,800	5,450	4,940
65 years and above	2,250	2,450	2,700	2,960	3,290
	10,760	**10,580**	**10,490**	**10,480**	**10,400**

North Stormont	**2011**	**2016**	**2021**	**2026**	**2031**
0 to 19 years	1,830	1,630	1,570	1,420	1,420
20 to 64 years	4,410	4,510	4,370	4,200	3,880
65 years and above	870	1,060	1,290	1,660	1,950
	7,110	**7,200**	**7,230**	**7,280**	**7,250**

[18] Population and Growth Projections, SDG, HEMSON Consulting Ltd. January 2013.

South Dundas	2011	2016	2021	2026	2031
0 to 19 years	2,450	2,130	2,260	2,470	2,580
20 to 64 years	6,570	6,510	6,240	5,840	5,480
65 years and above	2,280	2,720	2,980	3,350	3,690
	11,300	**11,360**	**11,480**	**11,660**	**11,750**

South Glengarry	2011	2016	2021	2026	2031
0 to 19 years	3,000	2,580	2,370	2,570	2,850
20 to 64 years	8,320	7,960	7,630	7,010	6,490
65 years and above	2,500	3,110	3,690	4,230	4,530
	13,820	**13,650**	**13,690**	**13,810**	**13,870**

South Stormont	2011	2016	2021	2026	2031
0 to 19 years	3,100	2,670	2,190	2,400	2,610
20 to 64 years	8,040	7,780	7,830	7,140	6,550
65 years and above	2,060	2,560	3,040	3,640	4,050
	13,200	**13,010**	**13,060**	**13,180**	**13,210**

While Hemson's forecasts are based on Statistics Canada data, they represent their own value-add on these data sets. That is, the Hemson numbers for Cornwall and the various SDG jurisdictions are not precisely the same as those which Statistics Canada has produced. They represent Hemson's own estimates and forecasts. As best we can see from the aggregate totals for SDG overall and for Cornwall, the Hemson data suggest a slightly more optimistic view of population growth in the region. We have accepted the Hemson estimates and forecasts in the absence of any better data at the required level of granularity.

As well, we amalgamated the Hemson demographic cohorts into the three presented herein; namely:

- 0-19 years;
- 20-64 years; and
- 65 years and above.

The 0-19 age cohort became a proxy for assessing the relative expansion or decline of family or single-parent households. The 20-64-cohort became a proxy for working adults. The 65 plus cohort was the

proxy for seniors. The reader is reminded that these age-cohort projections are based on Hemson's 2013 Report, but there does not seem to be anything better.[19]

This simplification of age cohorts and use of proxy indicators is not ideal but we believe it is reasonable and representative for drawing practical conclusions for a social housing supply-demand analysis in the absence of better data. Dividing the total population into three broad groupings, each of which (as we shall see) has a different prevalence to low-income and hence need for social housing, certainly provides good "first cut" indices of potential future social housing demand. However, it is also non-ideal in that, for example, the 20-64 age cohort is not sub-divided into singles, families with one or two children, and families with three or more children; each of these categories will have quite distinct housing needs. On the other hand, the 0-19 years age cohort provides some illumination on this: the 20-64 age cohort is, of course, also the parents of the 0-19 age group. (One can then infer the demand coming strictly from those aged 20-64, by in effect, deducting the 0-19 group.)

Nevertheless, by differentiating between children (0-19 years), and working-age adults (20-64), we can infer a reasonable projection of *overall* social housing needs, and both the wait list data (which we reference below), and the anecdotal evidence from the site visits, help supplement the objective statistical data as far as it goes.

Overall, we believe we have captured the central strategy and policy questions that a Revitalization Strategy will need to address from a housing supply-demand point of view.

As shown in Table 20, the only jurisdiction forecast to lose population between 2011 and 2031 is North Glengarry. However, it should also be noted that the amount of population growth forecast for the other jurisdictions is very modest compared to most parts of Ontario, and even to Ontario itself, overall. Despite Hemson's apparently more optimistic view of population growth in the region, it remains a low-growth area.

The Hemson numbers forecast population growth for SDG overall, as well as five (of the six) individual jurisdictions. The forecasts expect the population of SDG to age; a common trend in many Ontario communities, in particular those outside major urban centres. One implication of an aging population is that housing growth will continue to outpace growth in population going forward, as an aging population results in smaller average household size due to more empty nesters and single-person households. In turn, this implies that while most parts of SDG will experience out-migration of youths, they will only be partly offset by in-migration of families and older-aged adults.

The most important conclusion to be seen in these numbers is that some jurisdictions will have a comparatively greater demand for social housing than others, but that the internal structure of housing demand implied by demographic change will also significantly affect the demand for social housing. Some especially vulnerable groups, such as single-parents and seniors, will likely be rising in comparative numbers relative to population growth overall.

We shall see in the next section how income factors expand or diminish the force of these demographic variables.

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[19] Even the Ontario Ministry of Finance's population projections for SDG do not provide data by individual SDG jurisdiction for the various age cohorts. Statistics Canada data by postal code is similarly limited.

A2.4. Methodology – Income Levels

The incidence of low income in a community is measured through Statistics Canada's after-tax low-income measure called the LIM-AT.[20]

Table 21 illustrates that the prevalence of low-income varies widely between Ontario, Cornwall, and the six different jurisdictions making up SDG. This Statistics Canada (2015)[21] dataset appears to validate our approach in taking a geographic segmentation to the social housing demand analysis. In reviewing Table 21, it is clear that the prevalence of low income (based on Statistics Canada's LIM-AT measure), is significantly higher in Cornwall than for SDG overall. Moreover, Cornwall's prevalence of low income is also significantly higher than for Ontario overall (roughly double in the three age cohorts). While the variances between the six different jurisdictions making up SDG is smaller, there is still some notable differences. For example, the prevalence of low income is much higher in North Glengarry than it is in, for example, South Stormont.

Table 21: Prevalence of Low Income, Based on Statistics Canada's LIM-AT Measure, 2015

Prevalence of Low-Income

Based on the LIM-AT, 2015	**Ontario**	**Cornwall**	**North Dundas**	**North Glengarry**	**North Stormont**	**South Dundas**	**South Glengarry**	**South Stormont**
	14.4	**26.3**	**10.4**	**16.8**	**10.7**	**14.0**	**10.7**	**10.0**
0 to 17 years (%)	**18.4**	37.7	13.3	19.9	13.2	19.8	13.6	12.4
18 to 64 years (%)	**13.7**	25.5	8.8	14.8	9.0	12.7	9.7	9.1
65 years and over (%)	**12.0**	18.2	12.8	20.3	14.4	12.5	11.5	10.5

Source: Statistics Canada 2016 Census Data (income data appearing in the 2016 Census is actually based on 2015).

https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E

Table 22 presents the Prevalence of Low Income Based on the Low-Income Measure, After Tax (LIM-AT) for the six SDG jurisdictions, as well as for Cornwall. These numbers were derived by applying Statistics Canada's LIM-AT proportions (Table 21) to the Hemson Consulting Group's population estimates and projections for the period 2011-2031 (Table 20). We are using this prevalence of low income as a proxy for the demand for social housing in Cornwall and SDG.

[20] Low-Income Measure After Tax (LIM-AT) refers to a fixed percentage (50%) of median-adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases. Using data from the 2016 Census of Population, the line applicable to a household is defined as half the Canadian median of the adjusted household after-tax income multiplied by the square root of household size. The median is determined based on all persons in private households where low-income concepts are applicable. Thresholds for specific household sizes are presented in Table 4.2 Low-Income Measures Thresholds (LIM-AT and LIM-BT) for Private Households of Canada, 2015, Dictionary, Census of Population, 2016.

[21] It should be noted that Statistics Canada's 2016 income data, as presented in the 2016 Census, is actually based on 2015 data.

Table 22: Low-Income Populations in Cornwall and the Six Jurisdictions of SDG (2011-2031)

						Low Income Population
Cornwall	**2011**	**2016**	**2021**	**2026**	**2031**	**% Change (2011-2031)**
0 to 17 years	4,023	3,729	4,158	4,532	4,607	14.5
18 to 64 years	7,245	7,316	6,921	6,569	6,347	-12.4
65 years and over	1,736	1,931	2,144	2,401	2,624	51.2
	13,003	**12,976**	**13,223**	**13,501**	**13,578**	**4.4**
						Low Income Population
North Dundas	**2011**	**2016**	**2021**	**2026**	**2031**	**% Change (2011-2031)**
0 to 17 years	1,048	927	1,044	1,172	1,225	16.9
18 to 64 years	1,839	1,923	1,839	1,734	1,675	-8.9
65 years and over	326	384	459	564	677	107.8
	3,212	**3,234**	**3,341**	**3,471**	**3,578**	**11.4**
						Low Income Population
North Glengarry	**2011**	**2016**	**2021**	**2026**	**2031**	**% Change (2011-2031)**
0 to 17 years	882	762	750	780	818	-7.3
18 to 64 years	1,573	1,558	1,479	1,390	1,260	-19.9
65 years and over	410	446	491	539	599	46.2
	2,865	**2,765**	**2,721**	**2,709**	**2,677**	**-6.6**
						Low Income Population
North Stormont	**2011**	**2016**	**2021**	**2026**	**2031**	**% Change (2011-2031)**
0 to 17 years	690	615	592	535	535	-22.4
18 to 64 years	1,125	1,150	1,114	1,071	989	-12.0
65 years and over	158	193	235	302	355	124.1
	1,973	**1,957**	**1,941**	**1,908**	**1,880**	**-4.7**
						Low Income Population
South Dundas	**2011**	**2016**	**2021**	**2026**	**2031**	**% Change (2011-2031)**
0 to 17 years	924	803	852	931	973	5.3
18 to 64 years	1,675	1,660	1,591	1,489	1,397	-16.6
65 years and over	415	495	542	610	672	61.8
	3,014	**2,958**	**2,986**	**3,030**	**3,042**	**0.9**

South Glengarry	2011	2016	2021	2026	2031	Low Income Population % Change (2011-2031)
0 to 17 years	1,131	973	893	969	1,074	-5.0
18 to 64 years	2,122	2,030	1,946	1,788	1,655	-22.0
65 years and over	455	566	672	770	824	81.2
	3,708	**3,568**	**3,511**	**3,526**	**3,554**	**-4.1**

South Stormont	2011	2016	2021	2026	2031	Low Income Population % Change (2011-2031)
0 to 17 years	1,169	1,007	826	905	984	-15.8
18 to 64 years	2,050	1,984	1,997	1,821	1,670	-18.5
65 years and over	375	466	553	662	737	96.6
	3,594	**3,456**	**3,376**	**3,388**	**3,391**	**-5.6**

Table 23 presents the low-income populations for Cornwall and the six SDG jurisdictions, including the number and percentage change over each 10-year period (that is, for both 2011-2021 and 2021-2031 periods).

Table 23: Low-Income Populations in Cornwall and the Six Jurisdictions of SDG (Number and Percentage Change for 10-Year Periods)

Cornwall	2011	2021	Numbers Change 2011-2021	% Change 2011-2021	2031	Numbers Change 2021-2031	% Change 2021-2031
0 to 17 years	4,023	4,158	136	3.4	4,607	449	10.8
18 to 64 years	7,245	6,921	-324	-4.5	6,347	-574	-8.3
65 years and over	1,736	2,144	408	23.5	2,624	480	22.4
	13,003	**13,223**	**220**	**1.7**	**13,578**	**355**	**2.7**

North Dundas	2011	2021	Numbers Change 2011-2021	% Change 2011-2021	2031	Numbers Change 2021-2031	% Change 2021-2031
0 to 17 years	1,048	1,044	-4	-0.4	1,225	181	17.3
18 to 64 years	1,839	1,839	0	0.0	1,675	-163	-8.9
65 years and over	326	459	133	40.8	677	218	47.6
	3,212	**3,341**	**129**	4.0	**3,578**	**236**	**7.1**

North Glengarry	2011	2021	Numbers Change 2011-2021	% Change 2011-2021	2031	Numbers Change 2021-2031	% Change 2021-2031
0 to 17 years	882	750	-132	-15.0	818	68	9.0
18 to 64 years	1,573	1,479	-94	-6.0	1,260	-219	-14.8
65 years and over	410	491	82	20.0	599	107	21.9
	2,865	**2,721**	**-144**	-5.0	**2,677**	**-44**	**-1.6**

North Stormont	2011	2021	Numbers Change 2011-2021	% Change 2011-2021	2031	Numbers Change 2021-2031	% Change 2021-2031
0 to 17 years	690	592	-98	-14.2	535	-57	-9.6
18 to 64 years	1,125	1,114	-10	-0.9	989	-125	-11.2
65 years and over	158	235	76	48.3	355	120	51.2
	1,973	**1,941**	**-32**	-1.6	**1,880**	**-61**	**-3.2**

South Dundas	2011	2021	Numbers Change 2011-2021	% Change 2011-2021	2031	Numbers Change 2021-2031	% Change 2021-2031
0 to 17 years	924	852	-72	-7.8	973	121	14.2
18 to 64 years	1,675	1,591	-84	-5.0	1,397	-194	-12.2
65 years and over	415	542	127	30.7	672	129	23.8
	3,014	**2,986**	**-28**	-0.9	**3,042**	**56**	**1.9**

South Glengarry	2011	2021	Numbers Change 2011-2021	% Change 2011-2021	2031	Numbers Change 2021-2031	% Change 2021-2031
0 to 17 years	1,131	893	-238	-21.0	1,074	181	20.3
18 to 64 years	2,122	1,946	-176	-8.3	1,655	-291	-14.9
65 years and over	455	672	217	47.6	824	153	22.8
	3,708	**3,511**	**-197**	-5.3	**3,554**	**43**	**1.2**

South Stormont	2011	2021	Numbers Change 2011-2021	% Change 2011-2021	2031	Numbers Change 2021-2031	% Change 2021-2031
0 to 17 years	1,169	826	-343	-29.4	984	158	19.2
18 to 64 years	2,050	1,997	-54	-2.6	1,670	-326	-16.3

65 years and over	375	553	178	47.6	737	184	33.2
	3,594	**3,376**	**-218**	-6.1	**3,391**	**16**	**0.5**

Using this methodology carries some implications. We have retained the same "prevalence of low-income" throughout, i.e., the same proportions of each age cohort will be under the LIM-AT level in the future as is true today. This is debatable; however, we believe it is realistic and reasonable in the absence of any better evidence. In fact, large structural factors in any economy tend to be quite stable, i.e., the proportion, for example, of spending on major categories such as housing, transportation, food, clothing, etc., stays fairly stable over long periods of time. (If anything, housing proportion has somewhat increased over, say, 50 years; this would imply social housing needs will increase over time even if nothing else changed). Similarly, the proportion of income going to labour income as opposed to dividends and bond coupons (capital) have also remained fairly stable. (Again, if anything, labour income has declined relatively; this also implies social and affordable housing needs would relatively rise).

Accordingly, we think by taking the prevalence of low-income against the changing demographic structure, we have a reasonable perspective on how social housing demand forces will operate in the future.

To illustrate, applying Statistics Canada LIM-AT measure (Table 21, above) to Hemson's population estimates and forecasts for Cornwall (Table 20, above) suggests that 26.3% of the population in Cornwall in 2016 had low income status.[22] That is quite a bit higher than for Ontario overall (proportionally), which is 14.4%

For Cornwall in 2016, 26.3% of the population had low income status (12,937/49,190), a proportion much higher than for the SDG jurisdictions. This clearly indicates that the demand for social housing units in Cornwall is much higher than for SDG overall; something that the site visits clearly indicated to the project team (as well as the Wait List Data).

A further implication of using this measure, and assuming that it will remain stable for the projected future, is that we are effectively assuming the current demand relationship between social housing (rent geared to income and typically subsidized to 30% of income) and affordable housing (rent subsidized to approximately 80% of market) will continue.

Accordingly, we were able to derive an *index* of prospective social housing demand using 2011 as a baseline 1.0, and breaking out how demographic shifts, multiplied by a constant prevalence factor for low-income, were likely going to change social housing demand. Some demographic groups were increasing rapidly, but others were in decline. The results for each of the seven (7) jurisdictions follow (see sub-sections in Section A3.5, below). Finally, we compared the projected results against the available Wait List Data. Were the two harmonious?

A2.5. Results

First, the available wait list data is captured below in Table 24 and Graph 9.

[22] While the numbers referred to in this calculation fall under the 2016 column, it should be noted that most of Statistics Canada's 2016 income data, as presented in the 2016 Census, is actually based on 2015 data. This is indicated in Figure 3, where Statistics Canada LIM-AT data is technically based on 2015 income.

Table 24: Wait List Distribution by Location and Age Groups (Data Table)

	Wait List Distribution by Location and Age Groups							
Location	**16-25**	**26-34**	**35-44**	**45-54**	**55-59**	**60-64**	**65+**	**Total**
Alexandria, ON	10	13	17	10	19	12	5	**86**
Avonmore, ON	0	0	0	0	2	0	2	**4**
Chesterville, ON	0	0	0	0	2	1	1	**4**
Cornwall, ON	128	185	141	130	227	182	279	**1,272**
Ingleside, ON	0	0	0	0	9	2	3	**14**
Iroquois, ON	0	0	0	0	1	0	2	**3**
Lancaster, ON	0	0	0	0	3	0	1	**4**
Morrisburg, ON	0	0	0	0	5	2	5	**12**
Winchester, ON	0	0	0	0	4	4	9	**17**
Total	**138**	**198**	**158**	**140**	**272**	**203**	**307**	
Grand Total								**1,416**

Graph 9: Wait List Distribution by Location and Age Groups (Bar Chart)

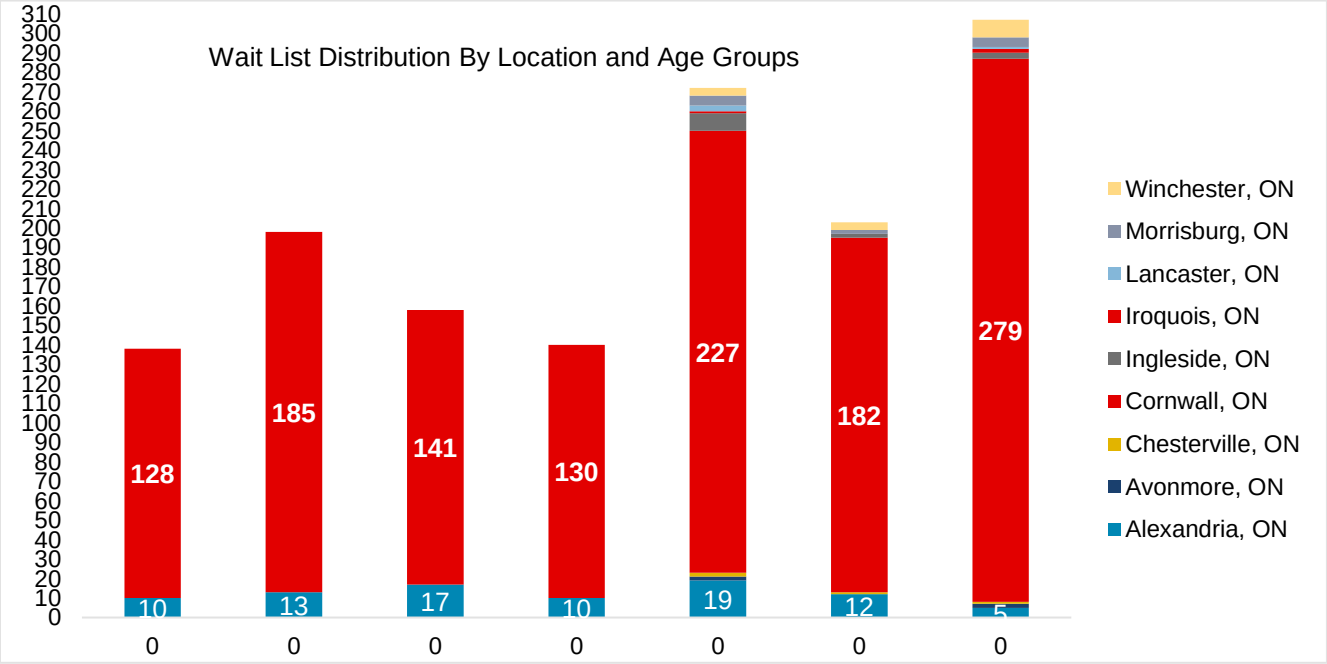


Table 25, below, presents average household size data from the 2016 Statistics Canada Census for the City of Cornwall, SDG overall, and the six jurisdictions making up SDG.

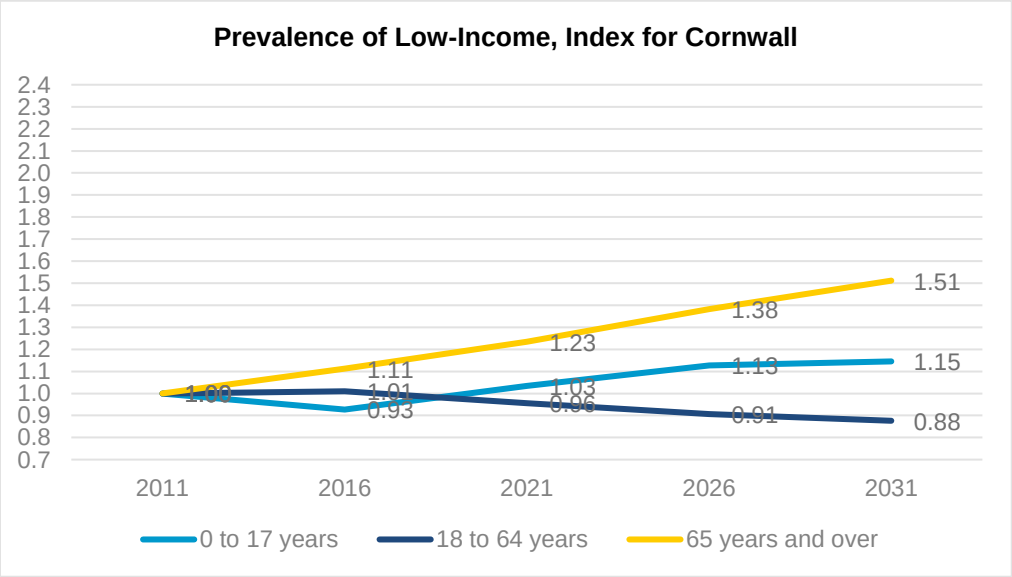
Table 25: Average Household Size by SDG Jurisdiction, and City of Cornwall

	Average Household Size (as per 2016 Census)
SDG, Overall	**2.3**
Cornwall	2.2
North Dundas	2.5
North Glengarry	2.3
North Stormont	2.6
South Dundas	2.3
South Glengarry	2.4
South Stormont	2.5

As stated previously, our analysis seeks to provide both low and high growth scenarios for social housing demand in SDG and the City of Cornwall. In the following sub-sections, we develop the ***low demand growth scenario***, in which this data on *average household size by jurisdiction* serves as a critical input. Later, we will develop a ***high demand growth scenario*** which, for reasons to be provided, we feel is the more realistic growth scenario for social housing in the region. Nevertheless, since the low demand scenario uses most of the same variables, we begin by developing that scenario first.

Cornwall

Graph 10: Prevalence of Low-Income, Index for Cornwall



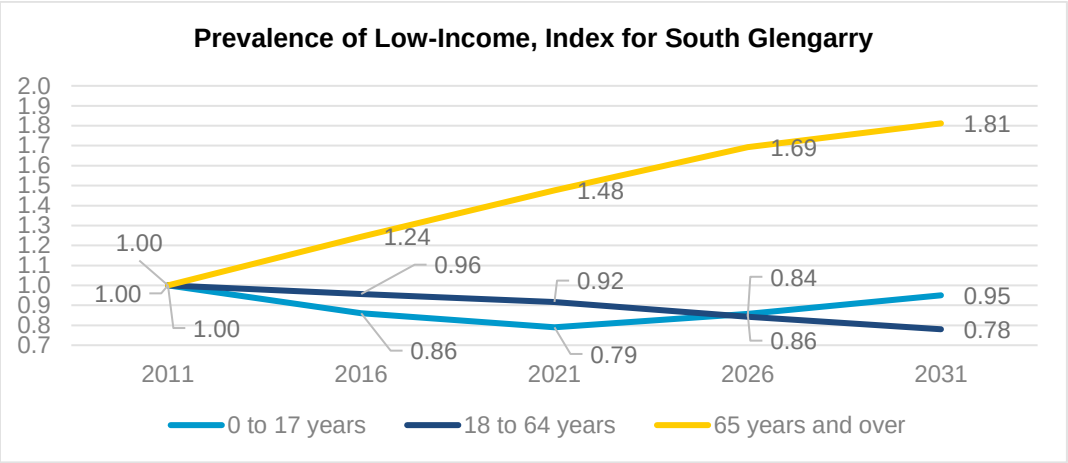
For Cornwall, we can see that:

- Cornwall dominates the wait list totals. Out of 1,416 on the wait list, no less than 1,272 are in Cornwall (90%).
- Cornwall, as might be expected from its dominant wait list numbers, also tracks the overall demographic structure of the wait lists.
- As set out in Table 24, the wait list demographic structure has, very broadly, two peaks.
- The higher, primary, one is among seniors in the 55-59, 60-64, and 65+ age cohorts. In fact, the highest peak is among the 65+ group both for Cornwall, and for the whole region.
- The secondary peak is at the other end of the spectrum: 26-34 category. Significantly, the 16-25 group is also quite high, as is the 35-44 group.
- Accordingly, both for Cornwall itself and the whole Cornwall-SDG region, there is a bi-modal demand for social housing shown in the wait list data.
- The wait list data, understandably, do not include children under the age of 16. Such children are not normally eligible for status on the wait list but are a sub-set of the adult-age groups; we would assume in particular the 26-34 category. By referencing the low-income prevalence against the wait list data, we believe we can infer the housing demand profile.
- The Cornwall (Table 25) index analysis is strongly in harmony with this interpretation.
- The index shows that there are bi-modal increasing factors, and one factor declining.
- The 65+ category rises substantially over the while period 2011-2031 and is at virtually the same rate of gain 2021-2031 as in 2011-2021. The seniors' index rises from 1.23 (itself higher than the 1.0 taken for 2011) to 1.51 in 2031. This is a 22% increase. This is virtually identical to the 23% gain (index factor of 1.23) in the 2011-2021 period (see Table 23, as well).
- The 0-17 category is also an increasing index, although less than seniors, plus it tends to show acceleration more in the 2021-2031 future than it shows in the recent past 2011-2021. Note how it shows a declining line in 2011-2016, then rises again to 1.03 in the 2016-2021 period (being back to the 2011 factor) and then continues to rise to 1.13 by 2026 and 1.15 by 2031. This is an increase of 12% over the period 2021-2031. This is precisely in accordance also with the anecdotal evidence from our site visits: there is still strong demand from seniors', but younger singles and families were re-emerging.
- On the other hand, the general 18-64 category actually declines. However, some of this category are, of course, the parents of the 0-17 group. The real decline in the 18-64 category without children is actually even greater than as shown in the index.
- Considering the absolute numbers, we can see that the total population in Cornwall, subject to the LIM-AT, increases by a modest amount – from 13,223 persons in 2021 to 13,578 persons in 2031 (see Table 23). This is 2.7% over 10 years - not large.
- However, from Table 20, there are 480 forecast more seniors in 2031 than 2021. Assuming an average of 2.2 seniors per social housing unit (see Table 25), this is an increased requirement for 218 new seniors' units in Cornwall by 2031.
- Similarly, from Table 23, there are 449 more persons ages 0-17 years forecast to need social housing. Again, using a factor of 2.2 people per social housing unit, this implies a requirement for 204 new units to accommodate this 0-17 age cohort increase.
- On the other hand, from Table 20, there is a decline in the forecast 18-64 age cohort of 574 persons (or 8%). At 2.2 persons per social housing unit for this cohort, this implies a reduction in social housing units of 261 units.
- The current wait list number for Cornwall is 1,272 (see Table 24). At 2.2 persons per unit, this is 578 units: not too dissimilar from the total projected here, taking into consideration the fact that there has been very little decline in the 18-64 cohort so far.
- Overall, there is a net projected increased requirement of 162 units, most of which should be smaller, 1-bedroom units suitable for seniors, with some new 1- and 2-bedroom units suitable for single parents and young families.

So, the picture that emerges from these multiple lines of evidence is that, in Cornwall, seniors' social housing needs will continue to increase, and also there will be a lesser, but still increasing, demand for social housing from single parents with children or younger families with children.

South Glengarry

Graph 11: Prevalence of Low-Income, Index for South Glengarry



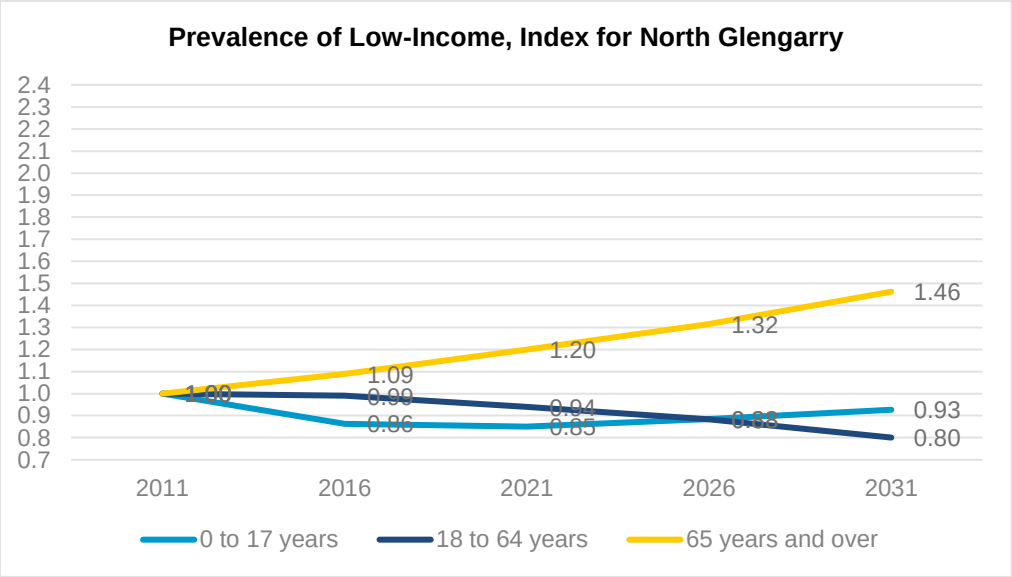
For South Glengarry, we can see that:

- South Glengarry (which includes the Lancaster social housing facility) is not a major factor in the wait lists. Out of a total of 1,416 on the wait list, only 4 are for the Lancaster facility (0.3%).
- Moreover, all of the wait list population can be considered seniors (at least 55+). (However, this is a bit misleading, because this area doesn't have an option for family units; nevertheless, it is a factual reality).
- The South Glengarry index analysis (Graph 11, above) confirms this demographic structure.
- The index suggests that only seniors show an increase in demand, although by a relatively large amount. The demand from families/children actually reduces slightly from 2011, but re-increases 2021-2031. Demand from the 18-64 cohort reduces quite significantly, through the whole period.
- The seniors show an increase of 153 persons 2021-2031 (see Table 23). Using the 2.4 average household size factor for South Glengarry (see Table 25), this is 64 more units required.
- The 0-17 age cohort shows an increase of 181 persons (see Table 23). Using the same 2.4 factor, this is a 75-unit increase.
- However, the 18-64 cohort loses 291 persons (see Table 23), or at 2.4 factor per unit, a reduction of 121 units.
- Overall, this projection suggests a net requirement for 18 more units concentrated in the seniors' category by 2031.

Accordingly, there is an echo of the Cornwall bi-modal distribution of demand in South Glengarry; going forward from 2021, it is seniors who will primarily factor in any increase in social housing demand going from 1.48 factor to 1.81 factor, a 22% increase, but also single parents or families with children will be looking for social housing in line with the index for their cohort rising from 0.79 in 2021 to 0.95 in 2031 – a 20% increase.

North Glengarry

Graph 12: Prevalence of Low-Income, Index for North Glengarry

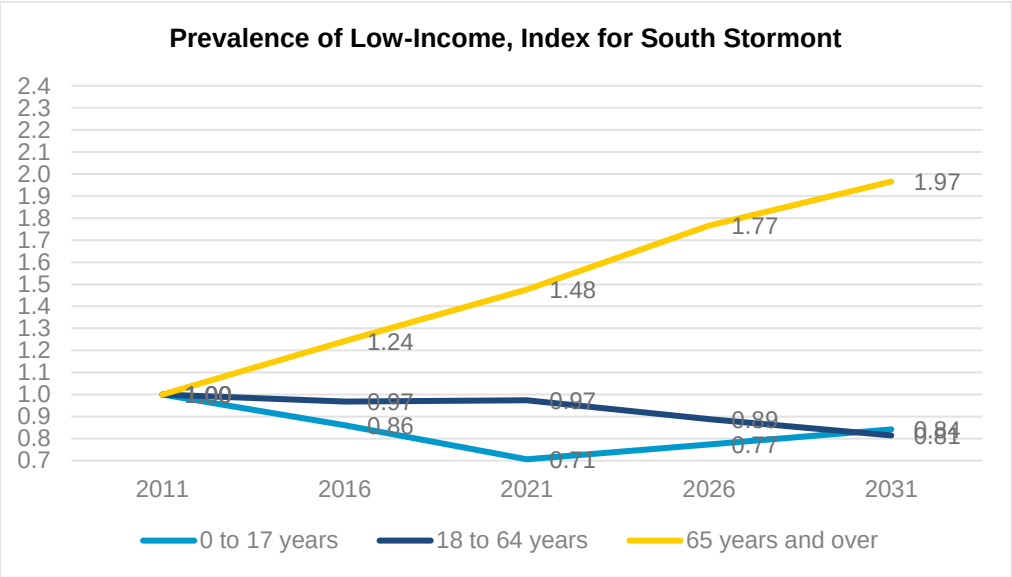


For North Glengarry, we can see that:

- After Cornwall, North Glengarry has the longest wait lists. Out of a total wait list population of 1,416 persons, North Glengarry has 86 on the wait list (6%).
- There are numerous social housing facilities in North Glengarry, all of them in the immediate vicinity of Alexandria, Ontario.
- The index analysis shows a profile fairly similar to South Glengarry: the predominant factor in any increase in demand for social housing is among seniors, although the relative trend is less extreme than in South Glengarry. The index from seniors rises from 1.20 in 2021 to 1.46 in 2031 – a 20% increase. The secondary factor is the 0-17 years which resembles South Glengarry; after a drop in the 2011-2021 period, this cohort re-emerges in the index as an increasing factor of demand for social housing. This age cohort's index rises from 0.85 in 2021 to 0.93 in 2031 – a 9% increase.
- The index analysis shows the other 18-64 age cohort relatively decreasing their social housing demand. Again, this resembles South Glengarry from a demographic structure point of view.
- However, the wait list numbers show a consistent demand for social housing across all age groups. The demand is steady at between 10 and 19 persons from the youngest wait list age group 16-25 right through to age group 60-64. In fact, the wait list age group of 65+ is actually the only one with less than 10 persons, although note that the 55-59 wait list age group is the largest population seeking social housing.
- Table 20 shows an increase in the seniors' category of 107 persons, or 47 new units.
- The 0-17 cohort rises by 68, or about 30 new units (see Table 23 and Table 25).
- The 18-64 category declines by 219 persons, or 95 units (see Table 23 and Table 25).
- The wait list number of 86 divided by the 2.3 factor implies an increase of 37 units.

South Stormont

Graph 13: Prevalence of Low-Income, Index for South Stormont

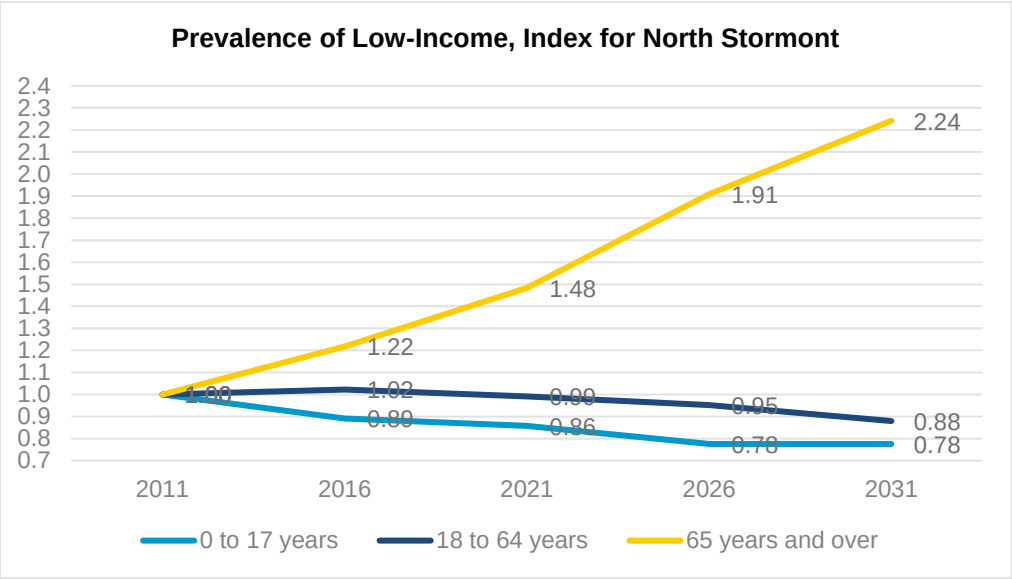


For South Stormont, we can see that:

- South Stormont has only a few people on the wait list. Out of a total wait list population of 1,416, there are 14 persons on the Ingleside social housing facility wait list in South Stormont (1%).
- The index analysis for South Stormont shows a close repetition of the South Glengarry one; the index is sharply up for the seniors' category from 1.48 in 2021 to 1.97 in 2031, a 33% increase, and moderately up for the 2021-2031 for children/families, from 0.71 to 0.84 (an 18% increase) but slightly declining for the 18-64 age category.
- The projected number for the increase in low-income seniors in South Stormont is 184, or 74 units (see Table 23 and Table 25).
- The 0-17 cohort shows an increase of 158, or 63 units (see Table 23 and Table 25).
- The 18-64 cohort shows a drop of 326 persons, or 131 units at the 2.5 average household size factor for this township (see Table 23 and Table 25).
- Overall, there is a net requirement for 6 new units. These will need to be oriented towards seniors and young families with children.
- The wait list data supports these trends. All of the wait list population is in the seniors (55+) age groups. (However, this is a bit misleading, because this area doesn't have an option for family units; nevertheless, it is a factual reality.)

North Stormont

Graph 14: Prevalence of Low-Income, Index for North Stormont

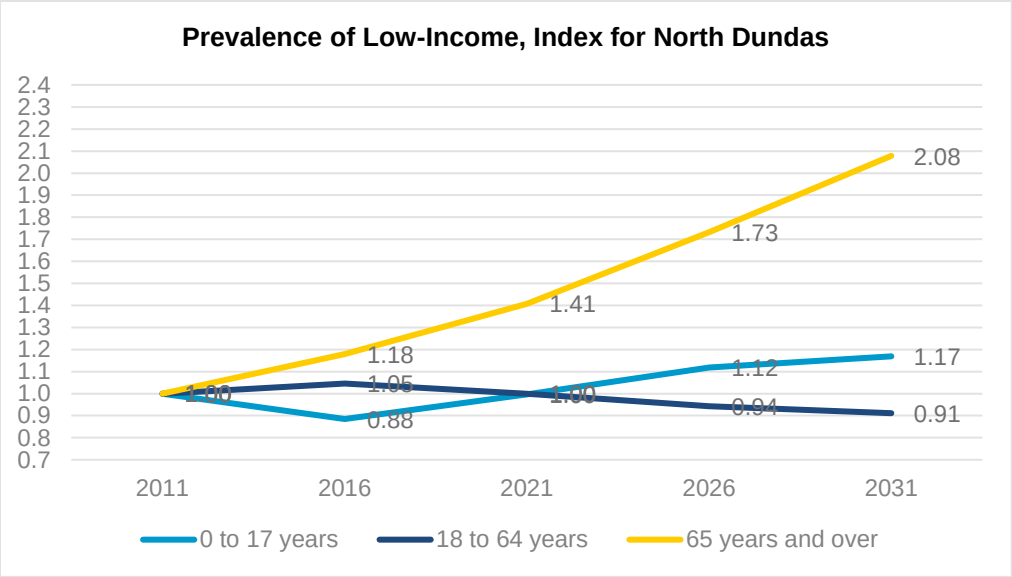


For North Stormont, we can see that:

- There is only limited demand for social housing in North Stormont. There are three social housing facilities: one is in Avonmore, one is in Finch, and one is in Chesterville.
- The total wait list between all three facilities is only eight persons (8/1,416 or about 1% of the total wait list, see Table 21). All are in the 55+ Seniors' category. (However, this is a bit misleading, because this area doesn't have an option for family units; nevertheless, it is a factual reality.)
- The index analysis is completely harmonious with this data.
- All the relative increase in the index for North Stormont is in the Seniors' categories, from 1.48 to 2.24, a large 51% increase.
- Both other non-Seniors' categories show declines in the index analysis and indeed there appears to be no population at all on the wait lists outside the Seniors' category. Even the 0-17 category shows a continuing drop.
- In terms of absolute numbers, North Stormont shows a projected increase of 120 in the seniors' category, or 46 new units required (see Table 23 and Table 25).
- However, the 0-17 cohort declines by 57, and the 18-64 category declines by 125 persons (see Table 23). This is 22 and 48 units, respectively. Thus, there is a total decline of 24 social housing units.
- Overall, there would appear to be little change in the projected total units, but it would be desirable to continue to orient the available stock towards seniors' accommodations (i.e., one-bedroom units with 5% accessibility).

North Dundas

Graph 15: Prevalence of Low-Income, Index for North Dundas



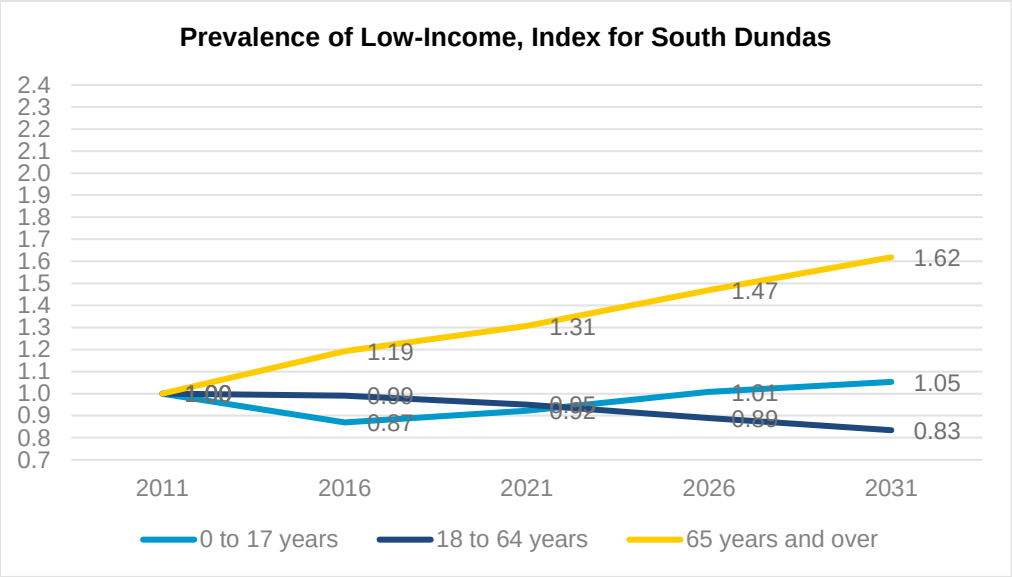
For North Dundas, we can see that:

- North Dundas has social housing facilities in Winchester. The total wait list is 17 persons out of the total across all of Cornwall and SDG of 1,416 (1.2%) (see Table 24).
- The demographic structure of the wait lists data shows it is concentrated heavily in the 55+ age category.
- The index analysis is harmonious with this picture, but the index analysis implies that, in the future, the increase in social housing demand from seniors' will be relatively considerably more pronounced than others among the seven jurisdictions. Taking the seniors group, over the 2011-2031 period, it more than doubles, and even in the 2021-2031 period it moves up from 1.41 to 2.08 – a whopping 48% increase, while the other cohorts are more stable.
- As well, the North Dundas data projects an increase in the children 0-17 cohort looking for social housing in North Dundas in 2021-2031. It increases substantially. The index shows an increase from 1.00 in 2021 (meaning it was back to level with 2011), then increases to 1.17 in 2031 – a 17% increase.
- The age cohort 18-64 years shows a relative decline in social housing demand, but not as much of a decline as North Stormont, South Stormont, or South Glengarry.
- For absolute numbers, Table 23 shows seniors subject to LIM-AT will increase by 218 persons or 87 units.
- The 0-17 cohort will increase by 181 persons, or 72 units (see Table 23).
- The 18-64 cohort declines by 163, or 65 units (see Table 23).
- There is a net new requirement for 94 units, split between seniors' and young families' requirements.

Our interpretation of this data is that North Dundas is likely to require additional investment in social housing.

South Dundas

Graph 16: Prevalence of Low-Income, Index for South Dundas



For South Dundas, we can see that:

- South Dundas has social housing facilities in Iroquois and Morrisburg. There is currently a moderate number of persons on wait lists for these two facilities – about 15 persons.
- The wait list data shows all persons on wait lists in South Dundas are Seniors' 55+. The index shows an increase 2021 to 2031 from 1.31 to 1.62 – a 24% increase.
- However, resembling North Dundas, there is also a projected growing demand for social housing in the 0-17 children age category. Of course, this is really young families who may have 1 or 2 persons in the 18-64 age cohort. This index moves from 0.92 to 1.05 in the 2021-2031 period – a 14% increase.
- In absolute number terms, South Dundas shows a projected increase of about 129 persons in the senior category (see Table 23), or 56 units.
- For the 0-17 cohort, the increase is 121 persons (see Table 23), or 52 units.
- For the 18-64 cohort, there is a decline of 194 persons (see Table 23), or about 84 units.
- Overall, there is a net increase of 24 new units required.

A2.6. Summary Table for Low Demand Scenario

Table 26 summarizes the social housing unit demand forecasts by jurisdiction and age cohort. This is the ***low demand growth scenario*** for social housing in the region as it relies on average household size by jurisdiction.

Table 26: Unit Demand Forecast by Jurisdiction and Age Cohort – Low Demand Scenario

	Unit Demand by Age Cohort and Jurisdiction			
	65 years and over	18 to 64 years	0 to 17 years	Total Units Needed
Cornwall	218	-261	204	162
South Glengarry	64	75	-121	18
North Glengarry	47	-95	30	-19
South Stormont	74	-131	63	6
North Stormont	46	-48	-22	-24
North Dundas	87	-65	72	94
South Dundas	56	-84	52	24
Total	592	-609	279	262

The Hemson report provided *total housing demand* forecasts based on their reference population scenario.[23] It suggests that approximately 4,900 new housing units would be required by 2031 (from 2011 levels): 2,400 in the City of Cornwall and another 2,500 for SDG (see Table 27, below).

Table 27: Hemson Reference Forecast Total Housing Units for SDG and City of Cornwall

Census Years	City of Cornwall	SDG, Excluding Cornwall	Total
2001	19,000	23,800	42,800
2006	19,700	24,600	44,300
2011	20,400	25,600	46,000
2016	21,200	26,300	47,400
2021	21,800	26,900	48,700

[23] Page 13, Population and Growth Projections United Counties of Stormont, Dundas and Glengarry, Hemson Consulting Ltd.

2031	22,800	28,100	50,900
Growth 2011-2031	**2,400**	**2,500**	**4,900**

Source: Hemson Consulting Ltd., 2012. Figures rounded.

These forecasts represent the overall housing demand in SDG and Cornwall, not the demand for social housing in either jurisdiction, which is obviously a sub-set of this number.

According to data published in the Cornwall Fact Book 2018[24], there are 1,527 total social housing units in the City of Cornwall made up of 623 seniors' units and 904 family units. (An alternate source indicates that there were 1,495 social housing units in Cornwall as of May 2020; the difference is not great.) This represents the total built stock to date of social housing units in the City of Cornwall. The total built stock of all types of housing in the City of Cornwall is 10,190 single family units plus 8,454 apartment units for a total of 18,644 residential units of all types. This means that the social housing stock in the City of Cornwall is approximately 8.2% of the entire residential stock (1,527/18,644). If the same proportions hold true in the future (this is likely a conservative assumption), then of the 2,400 new total housing units forecasted by Hemson to be needed for the City of Cornwall by 2031, we should expect that at least 8.2% of them (or 197 units) to be social housing units). Our low demand analysis suggests 162 new social housing units would be needed by 2031, as shown previously in Table 26.

The above analysis simply demonstrates that there is a level of congruency between our *low demand growth scenario* and the Hemson projections for total housing stock growth in Cornwall.

A2.7. The High Demand Scenario

We believe the ***low demand growth scenario*** developed above underestimates the demand for social housing in the region.

While mathematically valid and in line with some other projections (see Section A3.6, above), it relies on standard average household size numbers without a full understanding of how social housing needs arise and change over time.

In conducting social housing demand forecasts, the Statistics Canada statistic "average household size" is an important input into the analysis. A common approach, as we developed above for the low demand scenario, for building a social housing needs assessment is to develop population growth forecasts, then determine what portion of that future population is in need of social housing. By dividing those in need of social housing by Statistics Canada's average household size figure for each municipality, this will provide an indicator of the number of future social housing units needed.

The problem with this analysis is that it is likely to underestimate that future social housing demand. As families and household age, the average size of those entities tends to fall[25], so applying the "average housing size" (which is usually 2.X) to the fast-growing seniors age cohorts (particularly those 65 years and over) would underestimate the demand for social housing units from these specific age groups. (The

[24] Cornwall Fact Book 2018, pages 20 and 21.
[25] Hemson Report; see their Appendix, Also, see https://www150.statcan.gc.ca/n1/pub/11-630-x/11-630-x2015008-eng.htm.

average household size in the senior age cohorts is more like 1.1 to 1.5).[26] In other words, "living in a couple declines with age" for many reasons.[27]

What would be far more insightful for these sorts of demand analyzes is data that shows "average household size by different age cohorts", but Statistics Canada does not produce this data[28], and it is typically not available for rural and remote jurisdictions (without first-hand consultation with local housing experts).

What is needed is an emphasis on seniors in the demographic and population datasets. Most rural and remote areas in Canada are aging much faster than other parts of Canada, and it is the seniors age cohorts which, increasingly, are driving local housing markets (and not just the social housing segment). Population aging and increasing life expectancy also result in smaller households. Today, people are more likely to live in private households, rather than collective dwellings, until well into their senior years. Many seniors also live alone.[29]

The reason we bring up these examples, and the reason we believe that housing needs assessments are both art and science, is that relying only on published data sources (whether from different levels of government, or national housing stakeholders) would not produce the best demand forecasts. These data sources must be supplemented with informed insight from the region, and an understanding of emerging social-demographic and income trends.

What is emerging in Cornwall and SDG is that families and households are aging, which is causing the average size of those entities to fall. By just reducing the average household size of the most senior age cohort (65 years and over) and keeping the other two age cohorts at the "average" for their municipality, we are implementing a conservative proxy for this trend into our demand analysis.

Based on insight from stakeholders and publishes sources[30], we re-ran the analysis using an average household size of 1.3 for the seniors' (65 years and over) age cohorts (for both Cornwall and each of the SDG jurisdictions). All other variables in the analysis were kept the same. The results, shown in Table 25, represent the ***high demand growth scenario*** for social housing.[31]

Table 28: Unit Demand Forecast by Jurisdiction and Age Cohort – High Demand Scenario

	Unit Demand by Age Cohort and Jurisdiction	

[26] Based on interviews and insight from previous Colliers Project Leaders / Doyletech consulting experiences developing housing assessments across Canada.
[27] See https://www150.statcan.gc.ca/n1/en/pub/91-003-x/91-003-x2014001-eng.pdf?st=d0LwD7VU, page 53.
[28] Their data does show that there are now more people living alone in Canada than there are couples with children. One-person households now make up 27.6 per cent of all homes, a three-fold increase since 1961.
[29] Source: https://www150.statcan.gc.ca/n1/pub/11-630-x/11-630-x2015008-eng.htm.
[30] See, for example, the Appendix to this section entitled "Details on the Hemson Population Forecasts".
[31] These results are consistent with CMHC's Core Housing Need Statistic. In Ontario, 13.4% of all Ontario households were in "core housing need" in 2011 based on CMHC data. Of the 4,900 new housing units expected in 2031 for SDG and Cornwall, this represents 4,900 new households (13.4% of 4,900 = 657 social housing units). This rough calculation uses the Ontario Incidence of Core Housing Need (of 13.4%); we should expect Cornwall and SDG's percentage to be higher than this; accordingly, our forecast in Table 25 shows a demand for 741 new social housing units.

	65 years and over	18 to 64 years	0 to 17 years	Total Units Needed
Cornwall	**370**	**-261**	**204**	**313**
South Glengarry	**118**	**75**	**-121**	**72**
North Glengarry	**83**	**-95**	**30**	**17**
South Stormont	**141**	**-131**	**63**	**74**
North Stormont	**92**	**-48**	**-22**	**23**
North Dundas	**168**	**-65**	**72**	**175**
South Dundas	**99**	**-84**	**52**	**68**
Total	**1,071**	**-609**	**279**	**741**

Hence, the demand for social housing units in the combined Cornwall and SDG area should increase in the range of 262 units (low scenario) to 741 units (high scenario) by 2031. Furthermore, we believe (based on insight from local stakeholders, etc.) that the ***high demand growth scenario is much more probable***.

This analysis demonstrates that an aging local population (in particular, within the seniors age cohort of 65 years and over) is driving social housing needs throughout the region (this is reflected in both Table 26 and Table 28, above).

Social Housing: Four Different Approaches

Actually, we referenced four (4) different methodologies in assessing the requirements for future social housing in Cornwall and SDG. These four approaches were:

1. The Doyletech approach based on Hemson projections for each jurisdiction, but modified by reference to the LIM-AT income measure;
2. An approach based entirely on Hemson's population projections;
3. The CMHC approach using that agency's "Core Housing Needs" analysis; and
4. Projection from current Wait List data across the region.

We compare the results for these four different approaches in the following table:

Description	Doyletech Demographic and Income Model	Hemson Housing Projections	CMHC "Core Housing Needs" Approach	Projection from Current Wait List Data
Key Assumptions	Accepted Hemson 2013 projections for each jurisdiction; assumed trends will continue.	Based on Hemson's own overall population expansion projections.	Assumes and uses an Ontario-wide survey calculus of a fixed percentage of households in need, of 13.4%.	Current Wait List is accurate template of future needs.
Critical Variables	Trends in population growth continue; change in age-cohort structure within all 7 jurisdictions.	Uses Hemson's own population projections which are slightly more optimistic (higher) than Statistics Canada for Cornwall, and SDG overall.	Ontario proportion of households in "Core Housing Need".	Differentiating Wait List applicants that have multiple applications.
Calculations Required	Projection forward from relatively old data, then modified by LIM-AT measure.	Projection forward from current housing stock and Hemson's own population projections.	Calculating 13.4% of Hemson's 4,900 total housing units required.	Any modifications required to the Wait List profiles/template.
Range of Outputs? (Y/N)	Y- 262-741	N	N	N
"Best Efforts" Results	High-Demand Scenario = 741 units.	Cornwall only – 8.2% of 2,400 new housing total = 197 units. Implies approximately 400 across all Cornwall and SDG.	At 13.4% of total, 657 across all Cornwall and SDG.	Assuming all applicants are on the Wait Lists twice (believed accurate) = 708 units total.
Conclusion	The likely demand for additional social housing in future across all Cornwall and SDG is in the range of 700 units.			

Staging of Forecasted Demand Over 2021-2031

In order to determine potential demand for social housing units over the ten-year period (2021-2031), the 741 total demand number (the most likely growth scenario) was split between the two five-year age cohorts 2021-2026 and 2026-2031. The results of the analysis are presented in Table 29 and Table 30.

Table 29: Unit Demand Forecast for Each Five-Year Time Period 2021-2026

for 2021-2026:

	Unit Demand by Age Cohort and Jurisdiction			2021-2026
	65 years and over	18 to 64 years	0 to 17 years	Total Units Needed
Cornwall	197	-160	170	207
South Glengarry	76	-66	31	41
North Glengarry	36	-39	13	11
South Stormont	84	-70	32	45
North Stormont	52	-17	-22	13
North Dundas	81	-42	51	91
South Dundas	52	-44	35	42
Total	578	-438	310	450

Table 30: Unit Demand Forecast for Each Five-Year Time Period 2026-2031

for 2026-2031:

	Unit Demand by Age Cohort and Jurisdiction	2026-2031	2021-2031

	65 years and over	18 to 64 years	0 to 17 years	Total Units Needed	Total Units Needed
Cornwall	**172**	**-101**	**34**	**105**	**312**
South Glengarry	**42**	**-55**	**44**	**31**	**72**
North Glengarry	**46**	**-57**	**16**	**5**	**16**
South Stormont	**57**	**-60**	**32**	**29**	**74**
North Stormont	**41**	**-31**	**0**	**10**	**23**
North Dundas	**87**	**-23**	**21**	**85**	**176**
South Dundas	**48**	**-40**	**18**	**26**	**68**
Total	**493**	**-367**	**165**	**291**	**741**

Types of Units Required

In Table 31, we show the likely required "mix" of future housing unit types. This mix follows the above analysis for how demand factors will change.

Table 31: Required Mix of Unit Types, 2021-2031

Group Number	Population Group	Type of Unit Required (as per The City of Cornwall and SDG Occupancy Standards, Rule #12-2015)	Rated Likely Priority from Indexes	Comments
1.	Seniors	**One-Bedroom**	Increasing - High	5% dedicated accessible. Could be raised to 10% by individual planning agencies to account for possible longevity increases over time.
2.	Non-Senior Singles	**One-Bedroom**	Increasing - High	See also discussion of "studio" or "bachelor" units below.
3.	Single parents with one child	**Two-Bedroom**	Increasing - High	Assumes child is under 17 years.
4.	Single parents with two children	**Three-Bedroom**	Stable or declining - Low	Assumes children are under 17 years.
5.	Family: two adults plus one child	**Two-Bedroom**	Stable or declining - Low	Assumes child is under 17 years.

6.	Family: two adults plus two children	**Three-Bedroom**	Generally declining - Low	Assumes children are under 17 years.
7.	Family: two adults plus multiple children (3 or more)	**Four-Bedrooms Plus**	Declining - Very Low	Assumes children are under 17 years.

As can be seen from the above figure, the highest priority in terms of unit types are the one-bedroom units, and to some extent the two-bedroom units. Both the above statistical analysis and the anecdotal evidence from site visits support this conclusion. Moreover, the anecdotal evidence from the site visits suggest that the multi-bedroom (three, four, and more) units are actually declining in demand, whereas the one- and two-bedrooms are certainly increasing.

In an attempt to ***forecast potential demand by unit type in 2031***, we used the current proportions of the Wait List Data by unit type but modified by an appropriate growth/non-growth factor based on the analysis appearing above in Column 4 of Table 31 (which in turn were informed by our above Indexes Analysis). For example, current demand, as suggested by the Wait List Data, suggests that approximately 68% of the total social housing demand is for one-bedroom units (469 of 691). By adding our growth factors to these current proportions (see Table 31, above), our analysis suggests that 519 of the 741 total units required in 2031 could be for one-bedroom units. We show the detailed projections below in Table 32.

Table 32: Projected Number of Units Required by Type of Unit, 2021-2031

1	2	3	4	5
Type of Unit	**Wait List Proportion (Percentage)**	**Rated Likely Priority from Indexes (as shown in Table 28)**	**Projected Growth Factor Derived from Table 28**	**Calculated Number of Units to be Built (741 total, times Col. 4 Growth Factor)**
One-Bedroom	67.9%	Increasing - High	0.70	**519**
Two-Bedroom	14.8%	Increasing - High	0.17	**126**
Three-Bedroom	11.1%	Stable or Declining - Low	0.09	**67**
Four- and more-Bedroom	6.2%	Declining – Very Low	0.04	**29**
Totals	**100.0%**		**1.00**	**741**

Accordingly, the first priority in new development and construction should be one-bedroom units, with approximately 5% built for Accessibility. The Accessibility proportion could be increased if longevity demonstrates that a higher proportion (e.g., 10%) is justified.

The second priority in new development and construction should be two-bedroom units, although the requirement for these is considerably less than for the one-bedroom units (126 as against 519 respectively).

For all other types, we believe our indexes suggest that replacement should be done on a one-to-one basis: i.e., any three-bedroom (or more) unit that is retired should be replaced with the same, but that new construction and new development should concentrate on one- and two-bedroom units. The anecdotal evidence from the site visits suggest that the multi-bedroom units are actually declining in demand, whereas the one- and two-bedrooms are certainly increasing.

- One-Bedroom in 2031: 519
- Two-Bedroom in 2031: 126
- Three-Bedroom in 2031: 67
- Four-Bedroom Plus in 2031: 29

- **Total Units: 741**

Social Housing: Unit Sizes and Costs

A question that could be raised about future planning for social housing relates to the size and costs of developing and constructing social housing. Could demands on public funds to pay for social housing be reduced by use of more “studio“- or “bachelor”-type units? These would be one-room units, smaller than the commonly used one-bedroom design, but still large enough for a single person.

There does not seem to be a formal provincial guideline on specific unit size/layouts; however, certain larger centres do have their own guidelines, such as the City of Toronto. We have taken their guidelines as representative for future planning purposes. In their manual, they state that the minimum 1-bed unit size should be no smaller than 48.7 sq.m. (~525 sq.ft.), but that the average size of all units shall be no less than 55 sq.m. (~590 sq.ft.). They explicitly state in their guidelines that bachelor or studio apartments are not acceptable.

In the absence of any provincial standard for unit size/type, opportunities in Ontario will depend on two main factors:

- what the local zoning by-law allows for in terms of minimum unit size; and,
- what the Ontario Building Code requires for minimum unit size, depending on unit layout and dwelling type. (To provide some context - a common standard for minimum dwelling unit size in a zoning by-law for an apartment would likely be around 40-45 square metres).

In practice, zoning standards are going to vary depending on the municipality. Part 9 of the building code (which deals with residential occupancy buildings) does allow for a completely open concept/studio unit as small at 16.5 sq.m. (178 sq.ft.). This includes a 13.5 sq.m. (145 sq.ft.) combined living/kitchen/dining/bedroom space and a 3 sq.m. (32 sq.ft.) bathroom. Could this concept not save taxpayer dollars?

This could, however, also provide for new problems. Anyone attempting to construct social housing units this small might run into challenges with “optics” (it could be interpreted as a deliberate second-class citizenship to be in such a small social unit), and conceivably it could even raise possible human rights issues, owing to the minimal/utilitarian design. Finally, there may not be as much of a savings as might appear, owing to certain fixed costs in construction, which are per unit regardless of the size. Accordingly, we have not considered this option further in light of these questions.

A2.8. Details on the Hemson Population Forecasts

Hemson's 2013 report, Population and Growth Projections United Counties of Stormont, Dundas and Glengarry, developed population, employment, and housing demand projections for the United Counties of Stormont, Dundas, and Glengarry (SDG). This work was an important input to SDG's planning activities, specifically a review and update of its Official Plan.

As mentioned previously, the age cohort segmentation projections therein that report are the only such ones that appear to be publicly available on SDG's various jurisdictions. Since these projections are a key input into our housing needs analysis, further details on these projections is provided below.

Hemson's population forecasts are prepared using the established "cohort survival model" which uses "*births by age of mother, deaths by age and sex, and migration by its seven components, each also by age and sex, at both the provincial and sub-provincial geographies*".[32]

The cohort survival model:

> "*operates by taking a five year age group (e.g. 20 to 24 in, say, 2011), ages them by five years (they become 24 to 29 in 2016), deducts deaths in that age group (the "natural increase") and, finally, adds net migration for that age group. Births during the five-year period produced by this age group are then added to the 0 to 4-year age group*."[33]

As is typical in municipal and provincial planning initiatives, the Hemson work involved developing three future scenarios for SDG population and employment growth. The "reference scenario" is the "most likely" scenario wherein fairly modest (but positive) population growth was forecasted, with a small decline in employment. Specifically, population was forecast to grow to a total of 121,600 by 2031 (an increase of 5,000 between 2011-2031). However, employment declines during this period, largely as a result of an aging population and continued out-migration from SDG.

The "reference scenario" for modest SDG population growth is in contrast to the Ontario Ministry of Finance (MOF) projections which show a decline in population for SDG (overall), over the 2011-2031 period. The MOF projection is, in fact, the "low forecast" provided by Hemson. Hemson's "high forecast" reflects more optimistic expectations about the level of in-migration.

Hemson's forecasts rely more heavily on the concept of SDG's relationship with its surrounding areas. Quoting the report: "*the most important factor driving the overall growth forecast is the economic and urban structural relationship between the County and broader regional economy centred on the City of Ottawa and, to a lesser extent, Montréal*".[34] In other words, a key assumption, and input in their forecasts, is that growth is distributed to the local municipalities based on commuting patterns.

As mentioned above, Hemson's "most likely" scenario (that is, their "reference scenario") shows positive population growth whereas the MOF forecast shows a decline. Hemson believes that the MOF projections rely on shorter, more recent, time periods wherein population has been declining. Hemson

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[32] Page 8, Population and Growth Projections United Counties of Stormont, Dundas and Glengarry – Forecasts Are Prepared Using Well-Established Methods.
[33] Page 8, Population and Growth Projections United Counties of Stormont, Dundas and Glengarry, Hemson Consulting Ltd.
[34] Page 5, Population and Growth Projections United Counties of Stormont, Dundas and Glengarry, Hemson Consulting Ltd.

believes that a longer-term perspective would change this finding. Specifically, Hemson expects that, over the long-term, there would be increased in-migration from the Ottawa and Montréal areas.

In summary, Hemson used the well-known "cohort survival model" and relied on their known knowledge of SDG to make assumptions about migration, commuting patterns, and – generally – how SDG structurally relates to its neighbouring municipalities, both in Ontario and Québec. While the general approach and assumptions are identified in the report, the exact calculations and variables used to arrive at the forecasts are not provided. While it is not surprising that the exact details are lacking (due to corporate proprietary reasons), it does mean that we are not able to reconstruct these forecasts or change the values used for the variables therein. It remains that they are realistic forecasts from a credible source and the only available publicly that shows forecasts by age cohorts – for each of the SDG jurisdictions.

The report also provides housing demand forecasts based on the reference population scenario. It suggests that approximately 4,900 new housing units will be required: 2,400 in the City of Cornwall and another 2,500 for SDG (see Table 33, below).

Table 33: Hemson Reference Forecast Total Housing Units for SDG and City of Cornwall[35]

Census Years	City of Cornwall	SDG, Excluding Cornwall	Total
2001	19,000	23,800	42,800
2006	19,700	24,600	44,300
2011	20,400	25,600	46,000
2016	21,200	26,300	47,400
2021	21,800	26,900	48,700
2031	22,800	28,100	50,900
Growth 2011-2031	**2,400**	**2,500**	**4,900**

Source: Hemson Consulting Ltd., 2012. Figures rounded.

These forecasts represent the overall housing demand in SDG and Cornwall, not the demand for social housing in either jurisdiction, which is expected to be a smaller sub-set of this number. As stated in the report:

> "*Housing preference is anticipated to remain overwhelmingly for single and semi-detached units, again driven primarily by demand for commuter-related housing from Ottawa and Montréal. Demand for medium and higher-density forms is forecast to be limited.*"

Table 34, below, presents forecasted housing unit demand by individual SDG jurisdiction. It is believed this breakdown was developed based on discussions with County planning staff.

Table 34: Forecasted Housing Unit Demand by Jurisdiction[36]

Township	Housing Unit Growth, 2011-2031
North Dundas	975
South Dundas	455
North Stormont	195
South Stormont	365
North Glengarry	125

[35] Page 13, Population and Growth Projections United Counties of Stormont, Dundas and Glengarry, Hemson Consulting Ltd.
[36] Page 17, Population and Growth Projections United Counties of Stormont, Dundas and Glengarry, Hemson Consulting Ltd.

South Glengarry	385
SDG Total	**2,500**

Source: Hemson Consulting Ltd., 2012 based on information provided by County Planning Staff.

Other major findings from the Hemson report include:

- Population growth will be focused in the individual SDG jurisdictions closest to Ottawa, namely North Dundas and South Dundas. This is also true for housing unit demand (see Table 34, above).
- Commuting to the Ottawa area is leading to increased development pressures in the north-west part of SDG, in particular in communities such as Hallville, Winchester, and Harmony in North Dundas (see Table 34, above).
- Population in the other SDG jurisdictions is forecast to remain fairly stable, or to decline, largely as a result of declining household size and an aging population.
- Although employment overall is anticipated to decline, localized growth in certain areas will continue to occur. This will increase the demand for commercial and residential development in specific locations, typically those with good transportation access.
- The future health and diversity of the Cornwall economy could change future population and housing demand in the region dramatically.
- The south-west part of SDG, such as the Lancaster area, may attract greater development as a result of Montréal-based commuter traffic.

Appendix 3 POTENTIAL SITES FOR REDEVELOPMENT, REGENERATION, AND NEW HOUSING DEVELOPMENT

A3.1. Existing Site Intensification & Potential New Site Development

The following tables present an assessment of the intensification potential of Cornwall and SDG Housing's existing portfolio, as well as the development potential of new sites identified within the Cornwall and SDG area. Table 36 provides an overview of the redevelopment potential of the existing stock of housing sites in Cornwall and SDG, whereas Table 37 provides an overview of the development potential of new sites identified in the Cornwall and SDG area which are either not currently developed for housing and/or are vacant.

A3.2. Intensification Potential

The following rankings were assigned to each of the existing portfolios' sites based on the redevelopment/regeneration opportunities identified by the project team.

Table 35: Intensification Potential

Intensification Potential	Description
Very Low	Intensification is not possible without wholesale redevelopment of the site.
Low	Intensification would require significant investment in the renovation of the existing building stock and/or site.
Medium	Building form and site layout allow opportunities for intensification in the form of expansions and/or additions with minimal impact on the existing site and/or structures.
High	These sites present optimal conditions for a full range of intensification and redevelopment opportunities.

In assigning a development potential ranking to the existing housing sites, the project team considered factors such as, but not limited to:

- Site size;
- Site layout (buildings, parking, etc.);
- Size, condition, and age of any existing buildings;
- Proximity to services, amenities, and employment;
- Presence/availability of servicing; and
- Surrounding built form and land use context.

While an important consideration, financial obligations associated with site development/redevelopment were not factored into the analysis of the sites.

Hypothetical Full Buildout Capacity

In order to help evaluate the development potential of each site, two buildout scenarios were calculated: a high and a low capacity scenario. These scenarios were developed in consultation and reference to the City of Toronto Affordable Rental Housing Design Guidelines (2015). These two scenarios are intended to establish a plausible range of density for each site under a hypothetical development condition where the

sites are not encumbered by any development constraints or (non-zoning) regulations that may reduce the capacity of the site, such as topography, soil conditions, required parkland dedications, road dedications, existing easements, etc. Please note that the unit sizes and hypothetical buildout scenarios account for the incorporation of accessible units into the full buildout of the site(s).

High Density Scenario

This scenario provides an estimate of the maximum number of 1-bedroom, apartment-style units that can be accommodated on the site. This scenario assumes the building can be constructed to the maximum size/footprint and number of storeys as outlined in the respective municipality's zoning by-law and assumes there are no other development constraints on the site. A minimum 1-bedroom unit size of 55 m^2 (592 ft^2) was used, based on a recommended average unit size outlined in the City of Toronto's Affordable Rental Housing Design Guidelines (2015). A 25% lot coverage was used based on existing development patterns in the City of Cornwall and United Counties of SDG. In calculating the number of units, a 25% contingency was factored into the calculation of building area to account for common areas and utility/non-residential space.

Low Density Scenario

This scenario provides an estimate of the maximum number of 3-bedroom, rowhouse-style units that can be accommodated on the site. This scenario assumes the building can be constructed to the maximum size/footprint and number of storeys as outlined in the respective municipality's zoning by-law and assumes there are no other development constraints on the site. A minimum 3-bedroom unit size of 92.9 m^2 (1,000 ft^2) was used, based on a recommended average unit size outlined in the City of Toronto's Affordable Rental Housing Design Guidelines (2015). A 45% lot coverage was used based on existing development patterns in the City of Cornwall and United Counties of SDG. In calculating the number of units, a 15% contingency was factored into the calculation of building area to account for common areas and utility/non-residential space.

Table 36: Existing Housing Sites

Site	Location	Operator	Existing Development	Total Existing Units	Intensification Potential	Full Buildout Capacity		Shovel Ready?	Summary
						Low Density	High Density		
1	120 Augustus St., Cornwall	Cornwall and Area Housing Corporation	High Rise Apartment	150	Very Low	15	160	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services with adequate capacity to accommodate high residential density and is situated relatively close to the downtown core of Cornwall containing a number of services and amenities. Bus routes and stops are located along Second Street and Water Street and are generally accessible from the site. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely occupied and would require significant redevelopment.
2	24 Augustus St., Cornwall	Cornwall and Area Housing Corporation	High Rise Apartment	150	Very Low	20	218	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services with adequate capacity to accommodate high residential

									density and is situated relatively close to the downtown core of Cornwall containing a number of services and amenities. Bus routes and stops are located along Second Street and Water Street and are generally accessible from the site. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely occupied, would require significant redevelopment, and/or are privately-owned with plans for market-rate development in the future.
3	29 Gloucester St. South, Cornwall	Cornwall and Area Housing Corporation	Row housing	24	Medium	18	58	No – removal of buildings would be required to facilitate any significant increase in units on the site.	The site could be developed for higher density; however, this would require removal of some or all buildings. Located within Downtown Core, close to amenities and accessible to public transit. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment.
4	15 Edward St., Cornwall	Cornwall and Area Housing Corporation	High Rise Apartment	109	Low	11	121	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. There may be some very minor opportunity to reprogram some of the ground floor space for commercial/service uses. Notwithstanding this, the site is

									connected to existing municipal water/sanitary sewer services with adequate capacity to accommodate high residential density and is situated relatively close to the downtown core of Cornwall containing a number of services and amenities. Bus routes and stops are located along Water Street are very accessible from the site. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely occupied and would require significant redevelopment.
5	1700 Walton Ave., Cornwall	Cornwall and Area Housing Corporation	Row housing	50	Low	64	137	Possible – some of the larger units could be reorganized internally; however, any major redevelopment or exterior building changes would require some additional site planning.	The lower density and current layout of the site would make any significant infill difficult. There may be opportunities to restructure the internal layout of the larger units to accommodate smaller units. Site is located quite distant from amenities and higher frequency transit.
6	460 Leitch & Hamilton Crescent, Cornwall	Cornwall and Area Housing Corporation	Row housing & Low-Rise Apartment	125	Medium	130	416	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible. Demolition or removal of open space on site would be required to facilitate development.	The site is very large and very low density and could likely accommodate more units. This may require removal of some existing buildings. The site is beyond walking distance from amenities and services, necessitating vehicular travel. Notwithstanding this, there is a bus route and stop located at the intersection of Leitch Drive and Anderson Drive, directly adjacent

									to the site. The site is connected to existing municipal water/sanitary sewer services with adequate capacity to accommodate mid residential density; however, internal servicing within the site may need further investigation prior to exploring potential expansion/redevelopment opportunities.
7	845 Marlborough St., Cornwall	Cornwall and Area Housing Corporation	Row housing	20	Low	13	41	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The site is very well located at the intersection of Ninth Street and Marlborough, very nearby to high frequency transit routes, and commercial/service nodes. The vacant site to the east could be consolidated for future integration with this development, which would expand redevelopment opportunities.
8	540 Adolphus St., Cornwall	Cornwall and Area Housing Corporation	High Rise Apartment	105	Very Low	18	190	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services with adequate capacity to accommodate high residential density and is situated relatively close to the Downtown and main commercial corridors of Sydney Street, Pitt Street, and 9th Street East, containing a number of services and amenities. Bus routes and stops are located along Adolphus Street and Sydney Street and are very accessible from the site. Being located within the City of Cornwall, the site has excellent access to potential jobs in the

									region's main hub of employment. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely occupied and would require significant redevelopment, and the site is bound on the north and east by roadways.
9	222 Sixth St., Cornwall	Cornwall and Area Housing Corporation	High Rise Apartment	32	Very Low	10	64	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services with adequate capacity to accommodate high residential density and is situated relatively close to the Downtown and main commercial corridors of Sydney Street, Pitt Street, and 9th Street East, containing a number of services and amenities. Bus routes and stops are located along Adolphus Street and Sydney Street and are very accessible from the site. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely occupied and would require significant redevelopment.
10	330 Fourth St. East, Cornwall	Cornwall and Area	Low Rise Apartment	28	Low	23	50	No – would require additional site planning and land consolidation	There are considerably large residential properties located adjacent to this site (west), that

		Housing Corporation						via consent process and/or demolition.	may allow for some future land purchase and consolidation to accommodate further infill/development on the site. Low density residential uses will limit the potential density and building massing that can be achieved on this site. The site is connected to existing municipal water/sanitary sewer services with adequate capacity to accommodate mid to high residential density, and is situated relatively close to the Downtown Core, containing a number of services and amenities. A Bus route and stop is located along 4th Street East, directly adjacent to the site. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment.
11	550 Lemay St., Cornwall	Cornwall and Area Housing Corporation	Row housing	60	Low	66	212	Possible – some of the larger units could be reorganized internally; however, any major redevelopment or exterior building changes would require some additional site planning.	The site is largely built out. May be enough space for minor infill on the north side of site, adjacent to Lemay. There may be some opportunity to convert some of the larger units into multiple smaller units to meet 1- & 2-bedroom needs and/or for future land consolidation with adjacent parcels to facilitate additional units. The site is connected to existing municipal water/sanitary sewer services with adequate capacity to accommodate mid to high residential density. The site is somewhat isolated from the main commercial/service hubs around Pitt Street and 9th Street East, and McConnell and 9th

									Street East, at an estimated walking distance of 10-plus minutes and is located a considerable distance from the bus stop/route on 11th Street East. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment.
12	1600 Birmingham St., Cornwall	Cornwall and Area Housing Corporation	Row housing	40	Medium	29	93	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	This site is located along one of the primary commercial corridors in the City (Pitt Street) and would likely be a good candidate for a higher density-built form. However, not much opportunity for infill. Proximal to transit, amenities, and services.
13	1283 Sydney St. & Lourdes, Cornwall	Cornwall and Area Housing Corporation	Row housing	35	Very Low	25	54	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services with adequate capacity to accommodate mid to high residential density and is situated relatively close to the Downtown and main commercial corridor of Pitt Street, containing a number of services and amenities. There is a bus route and stop located directly adjacent to the site on Sydney Street. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely

									occupied and would require significant redevelopment – all of the lands to the south of the site are municipally owned and used as open space/parkland.
14	1630 Brookdale Ave., Cornwall	Cornwall and Area Housing Corporation	Row housing	60	Medium	51	164	No – the site is largely occupied by the building and parking areas. Would require demolition and significant site planning.	There is very little developable space left on the property. Infill would necessitate at least some partial demolition and site restructuring. Notwithstanding this, the age of the buildings, access to high capacity municipal water and sanitary sewer services, and proximity to commercial uses/services along the Brookdale Avenue corridor make the site a good candidate for redevelopment for higher density row housing and/or apartment-style units in the future. Furthermore, there is a bus route and stop located directly adjacent to the site on Brookedale Avenue. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment.
15	111 Kenyon St. East, Alexandria	Cornwall and Area Housing Corporation	Low Rise Apartment	28	Medium	25	54	Possible – the vacant portion of the site may be ready for development without significant obligations for approvals/site planning. Parking requirements may limit opportunity.	The vacant portion of the site to the west may offer a good opportunity to introduce additional units. Separate access is present to the cross-street west of the site, and there is potential to share parking areas. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall.

16	200 Industrial Blvd., Alexandria	The Alexandria Non-Profit Housing Corporation	Low Rise Apartment	15	Very Low	14	29	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Furthermore, the development is situated adjacent to a major employment/industrial area in Alexandria that may not be compatible with further residential intensification. Alexandria is one of the larger urban settlement areas in SDG and may present adequate opportunities for employment; however, the servicing capacity for water/sewer in the Alexandria settlement area is limited and may require increases in capacity/improvements to infrastructure in order to accommodate significant intensification/development. While there is no regular public transit in the community, there are some limited options for charter busses between the rural communities in SDG and Ottawa/Cornwall.
17	100 St. George St. East, Alexandria	The Alexandria Non-Profit Housing Corporation	Low Rise Apartment	30	Very Low	21	46	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services and is situated relatively close to the main commercial corridor of County Road 34, containing a number of services and amenities. While there is no regular public transit in the community, there are some limited options for charter busses

									for commutes between the rural communities in SDG and Ottawa/Cornwall. Alexandria is one of the larger urban settlement areas in SDG and may present adequate opportunities for employment. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely occupied and would require significant redevelopment.
18	451-467 Dominion St., Alexandria	Cornwall and Area Housing Corporation	Row housing	15	Low	20	42	Possible – some of the larger units could be reorganized internally; however, any major redevelopment or exterior building changes would require some additional site planning. Considerable site grading works would likely be required for any infill such as additional buildings/additions.	The layout of the site is relatively low density; however, the current layout and density of the site would not be conducive to major redevelopment and infill may not be feasible given the significant site grading works that would be required. Servicing limitations exist in Alexandria for water and sewer, and there may not be sufficient space to accommodate any additional parking on site. Notwithstanding this, the site is situated relatively close to the main commercial corridor of County Road 34, containing a number of services and amenities. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall. Alexandria is one of the larger urban settlement areas in SDG and may present adequate opportunities for employment. Acquisition of adjacent properties

									to facilitate new development and/or expansion of the site may be feasible, given they are vacant; however, the servicing constraints in Alexandria may be a challenge to further intensification.
19	113 Lochiel St., Alexandria	Cornwall and Area Housing Corporation	Low Rise Apartment	20	Very Low	9	18	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services and is situated near the main commercial corridor of County Road 34, containing a number of services and amenities. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall. Alexandria is one of the larger urban settlement areas in SDG and may present adequate opportunities for employment. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely occupied and would require significant redevelopment – the servicing capacity in Alexandria would also be a constraint to further development.
20	3303 (16) Broadway Street, Avonmore	The Township of Roxborough Non-Profit	Low Rise Apartment	26	Low	44	93	Possible – the large size of the site would likely be conducive to additions to the existing building. Would require	While the site is relatively large and could potentially accommodate infill/additions to the building, the main limitations on this site include the lack of

		Housing Corporation						building permits and some minor site planning – capacity of the septic system and water on the site would be the main concerns to investigate.	amenities and services in Avonmore, as well as the private services (well and septic) in place on the site. While not recommended, meaningful infill and densification of the site may necessitate removal and redevelopment of the building. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall.
21	10 Nelson St., Finch	Finch & District Seniors Housing Corporation	Low Rise Apartment	32	Medium	56	119	Possible - the large size of the site would likely be conducive to additions to the existing building. Would require building permits and some minor site planning – however, the municipal water/sewer capacity in Finch may be a limiting factor for how many additional units could be added.	The size of the site would potentially allow for additions or a new building. The main limitations include the lack of amenities and services in Finch, and the lack of public transit/requirement for a vehicle. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall.
22	49 Water St., Chesterville	Cornwall and Area Housing Corporation	Low Rise Apartment	25	Very Low	13	28	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible. Any additional development would require land severance/consolidation.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services and is situated relatively close to the main commercial core of Chesterville along County Road 7, containing some limited services and amenities. The employment opportunities in Chesterville would likely be limited and necessitate travel to larger urban centres. Acquisition

									of adjacent property to the east of the site to facilitate new development and/or expansion may be feasible, given they are vacant; however, this would necessitate negotiation with private owners and extension of municipal water/sanitary services. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall.
23	517 Albert St., Winchester	Cornwall and Area Housing Corporation	Low Rise Apartment	36	Low	21	124	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible. Full removal of building would be required, as well as zoning amendments for increased height/density. Likely that land consolidation would be necessary to increase developable area on site.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services and is situated relatively close to the main commercial core of Winchester along County Road 3, containing some limited services and amenities. There is also a regional hospital located in Winchester, which is a benefit for older residents requiring regular medical facilities/services. The employment opportunities in Winchester are likely adequate; however, some travel to larger urban centres may be necessary for expanded opportunities. There is an existing Carefor Health Clinic co-located on the site, which should be retained. Acquisition and consolidation of an adjacent vacant property on the corner of Albert Street and County Road 3 may allow for relocation of existing site parking

									and free-up areas on the site for further intensification; however, the presence of a constructed municipal drain may lead to some challenges for design. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall.
24	510 Beach St., Winchester	Winchester Non-Profit Residence Corporation	Low Rise Apartment	45	Medium	31	98-130	(Infill) Possible – infill on the site would require site planning approvals and building permits. There may be some on-site parking reorganization required to ensure units are accounted for. May also need additional planning approvals to allow for increase height or lot occupancy level. (Removal/Rebuild) No – In order to maximize potential on the site, existing building would need to be removed/rebuilt for 3 or more storeys, and acquisition of a Township-owned lot adjacent to Beach Street would be required to increase development area on site. Further planning approvals may also be required for intensification.	There is some opportunity for infill at the rear of the property; however, this would likely require some site reorganization to address access and parking. A Hospital is located in Winchester, which is very complementary to a senior's-focused housing development. Furthermore, there is a Township-owned property adjacent to this site that may provide opportunities for consolidation/development. The site is connected to existing municipal water/sanitary sewer services and is situated relatively close to the main commercial core of Winchester along County Road 3, containing some limited services and amenities. The employment opportunities in Winchester are likely adequate; however, some travel to larger urban centres may be necessary for expanded opportunities. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall.

25	4324 Villa Dr., Williamsburg	Williamsburg Non-Profit Housing Corporation	Low Rise Apartment	38	Medium	50	106	Possible – vacant portion of lands on-site and the parcel located between this site and 4321 Hess Street could likely be developed with little difficulty. However, servicing may be a challenge for water/sewer.	There is a considerable amount of undeveloped land on the site, which would allow for a range of opportunities for infill/additions/redevelopment; however, the lack of servicing capacity in Williamsburg and distance to amenities, services, and employment may pose challenges. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall. Acquisition of the adjacent farmed property to facilitate new development and/or expansion of the site may be feasible, given they are largely vacant and located within the settlement area; however, the servicing constraints in Williamsburg would likely be major constraint.
26	4321 Hess St., Williamsburg	Williamsburg Non-Profit Housing Corporation	Row housing	20	Medium	37	79	Possible –the parcel located between this site and 4324 Villa Drive could likely be developed with little difficulty. However, servicing may be a challenge for water/sewer. Could easily consolidate these lands and continue the same form of development.	There is a considerable amount of undeveloped land on the site, which would allow for a range of opportunities for infill/additions/redevelopment; however, the lack of servicing capacity in Williamsburg and distance to amenities, services, and employment may pose challenges. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall. Acquisition of the adjacent farmed property to facilitate new development and/or

									expansion of the site may be feasible, given they are largely vacant and located within the settlement area; however, the servicing constraints in Williamsburg would likely be major constraint.
27	12446 County. Rd. 2, Morrisburg	Cornwall and Area Housing Corporation	Low Rise Apartment	30	High	26	84	Yes – further development of this site would require site plan control approval; however, no major constraints have been identified that would restrict the development of the vacant portion of these lands at this time. In order to maximize full buildout potential, may be necessary to remove existing building and reconstruct for higher density.	Almost 50% of the site is undeveloped and appears to be unconstrained, which would allow for a range of infill/redevelopment opportunities. Given the age and condition of the building, may be a good opportunity for future major redevelopment of the site for higher densities. Located along County Road 2, and proximal to clinics, services, commercial nodes within Morrisburg. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall. Morrisburg contains an adequate level of employment opportunities.
28	43 Dickinson Dr. (1), Ingleside	Cornwall and Area Housing Corporation	Low Rise Apartment	20	Very Low	33	104	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services, which are quite limited given the capacity in Ingleside has reached its upper limit (particularly for sewer). The site is situated relatively close to the Ingleside commercial plaza, containing a number of services, a clinic, and amenities. While

									vehicular travel would be necessary, Ingleside is located a 20-minute drive from Cornwall, the main hub of employment for the region. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely occupied and would require significant redevelopment. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall.
29	43 Dickinson Dr. (2), Ingleside	Cornwall and Area Housing Corporation	Mid Rise Apartment	21	Very Low	33	104	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services, which are quite limited given the capacity in Ingleside has reached its upper limit (particularly for sewer). The site is situated relatively close to the Ingleside commercial plaza, containing a number of services, a clinic, and amenities. While vehicular travel would be necessary, Ingleside is located a 20-minute drive from Cornwall, the main hub of employment for the region. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely occupied and would require significant redevelopment. While

									there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall.
30	14 Victoria St., Lancaster	Lancaster & District Non-Profit Housing Inc.	Low Rise Apartment	26	Very Low	28	60	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services which have an adequate level of capacity to support mid to high density residential development. The site is situated adjacent to a medical clinic; however, the commercial/service amenities located in Lancaster are somewhat limited. While vehicular travel would be necessary, Lancaster is located a 15-minute drive from Cornwall, the main hub of employment for the region. Acquisition of adjacent properties to facilitate new development and/or expansion of the site may be feasible; however, this would require negotiation with adjacent landowners. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall.
31	10 Dundas St., Iroquois	Cornwall and Area Housing Corporation	Low Rise Apartment	42	Very Low	19	41	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this,

									the site is connected to existing municipal water/sanitary sewer services and is situated adjacent to the main commercial core/plaza in Iroquois, along County Road 2, containing many different services and amenities. The employment opportunities in Iroquois are likely adequate; however, some travel to larger urban centres (such as Cornwall) may be necessary for expanded opportunities. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely occupied and would require significant redevelopment. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall.
32	176 Marguerite D'Youville St., Cornwall	Logement Marguerite d'Youville Inc.	Row housing	60	Very Low	61	129	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible. Would require adjacent land acquisition and/or consolidation.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. There may be some limited opportunities to consider land consolidation with surrounding properties to expand the number of units here. The site is beyond walking distance from amenities and services, necessitating vehicular travel. Notwithstanding this, there is a bus route and stop located on Walton Street and accessible to the site. The site is connected to existing municipal water/sanitary sewer services with adequate

									capacity to accommodate mid residential density.
33	104-110 McConnell Ave., Cornwall	Logement Marguerite d'Youville Inc.	Row housing	5	Very Low	3	7	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services with adequate capacity to accommodate high residential density and is situated relatively close to a main commercial corridor (Montreal Road), containing a number of services and amenities. There is a bus stop and route nearby, at the intersection of McConnell and Montreal Road, accessible to the site. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely occupied and would require significant redevelopment.
34	211 Water St. West, Cornwall	Religious Hospitallers of St. Joseph Housing Corporation	Mid Rise Apartment	59	Low	17	55	Possible – interior layout and condition of building is unknown. This may allow for some reorganization with little to no issues or challenges, though an increase in the number of units would require planning approvals or solutions to address lack of parking.	The existing layout of the site, building, and parking are not conducive to major infill or site redevelopment without necessitating removal of the building. However, the internal organization of the building may allow for some minor infill/redevelopment opportunities. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services with adequate capacity to

									accommodate high residential density and is situated relatively close to the downtown core containing a number of services and amenities. The site is also located directly adjacent to a long-term care facility for the elderly. There is a bus route and two stops nearby, at the intersections of Water Street and Augustus Road, and Water Street and Bedford Street, both relatively accessible to the site. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely occupied and would require significant redevelopment.
35	210 Augustus St., Cornwall	Beek Lindsay Senior Residences Cornwall Inc.	High Rise Apartment	50	Very Low	10	64	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	The existing layout of the site, building, and parking are not conducive to redevelopment without necessitating removal of the building. Notwithstanding this, the site is connected to existing municipal water/sanitary sewer services with adequate capacity to accommodate high residential density and is situated relatively close to the downtown core containing a number of services and amenities. There are multiple bus routes serving the site with stops on the corner of Second Street and Augustus Street, accessible to the site. Being located within the City of Cornwall, the site has excellent

									access to potential jobs in the region's main hub of employment. Acquisition of adjacent properties to facilitate new development and/or expansion of the site is likely not feasible, given they are largely occupied and would require significant redevelopment.
36	708 12th St. East, Cornwall	Royal Oaks Housing Co-operative Inc.	Row housing	70	Medium	180	384	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	Given the size of the site, there may be some opportunity for infill along the southern part of the site and/or, depending on the age and condition of the buildings, full-scale site redevelopment to accommodate higher densities. This site is farther from amenities and services and a wetland complex is located immediately east and north of the site, limiting the ability for any additional expansion to take place beyond the area of existing development. Full municipal water and sanitary sewer servicing is available to the site, and the immediate area is not currently served by any public transit.
37	12445 County Road 18, Williamsburg	Williamsburg Non-Profit Housing Corporation	Bungalow	6	Very Low	9	18	No – the site is largely occupied by the building and parking areas. Only very minor site works would be feasible.	There is very little infill opportunity on this property, given the established low density on and around the site. The lack of servicing capacity in Williamsburg and distance to amenities, services, and employment may also pose challenges. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall. Acquisition of

									the adjacent lands to facilitate development is not likely feasible, given the servicing constraints and lack of amenities in the community.
38	4305 Schell Street, Williamsburg	Williamsburg Non-Profit Housing Corporation	Bungalow	6	Medium	21	45	Possible – zoning change would likely be required to allow for a second dwelling/intensification of the community housing format on the site. Site is large enough to potentially accommodate additional development without any major observed constraints aside from septic/water servicing.	There is a considerable amount of undeveloped land on the site, which would allow for a range of opportunities for infill/additions/redevelopment. The size of the site may allow for a doubling of the number of units here while maintaining a low-density form; however, the lack of servicing capacity in Williamsburg and distance to amenities, services, and employment may pose challenges. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall.

Table 37: Potential New Housing Sites

Site	Location	Area (ha)	Existing Development	Development Opportunity	Full Buildout Capacity		Shovel Ready?	Summary
					Low Density	High Density		
37	(Lot 83, Blocks A to C, Blocks F, H, J, & Part of G) County Road 2, Ingleside,	0.47	Vacant	Row housing, Apartment	15	48	Possible – may require additional site preparation/approvals	Servicing capacity in Ingleside is full but will be upgraded in the future. Commercial component would likely be required for any development on this site, given its location and commercial designation. The site is located directly adjacent to the main commercial node of Ingleside, containing a number of amenities and services (including a clinic). While vehicular travel would be necessary, Ingleside is located a 20-minute drive

	Ontario, Canada, K0C 1P0							from Cornwall, the main hub of employment for the region. Notwithstanding this, there may be some limited opportunities for employment in the community itself. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall – these may not follow a regular schedule however and may be subject to demand.
38	(Part of Block A on Plan 256) Thorold Ln., Ingleside, Ontario, Canada, K0C 1P0	0.57	Vacant	Row housing, Apartment	18	58	Possible – may require additional site preparation/approvals	Servicing capacity in Ingleside is full but will be upgraded in the future. Commercial component would likely be required for any development on this site, given its location and commercial designation. The site is located directly adjacent to the main commercial node of Ingleside, containing a number of amenities and services (including a clinic). While vehicular travel would be necessary, Ingleside is located a 20-minute drive from Cornwall, the main hub of employment for the region. Notwithstanding this, there may be some limited opportunities for employment in the community itself. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall – these may not follow a regular schedule however and may be subject to demand.
39	2 Thorold Ln., Ingleside, Ontario, Canada, K0C 1P0	0.92	Clinic	Row housing, Apartment	30	94	Possible – may require additional site preparation/approvals	Servicing capacity in Ingleside is full but will be upgraded in the future. Commercial component would likely be required for any development on this site, given its location and commercial designation. The site is located directly adjacent to the main commercial node of Ingleside, containing a number of amenities and services (including a clinic). While vehicular travel would be necessary, Ingleside is located a 20-minute drive from Cornwall, the main hub of employment for the region. Notwithstanding this, there may be some limited opportunities for employment in the community itself. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall – these may not follow a regular schedule however and may be subject to demand.

40	(Part of Block G on Plan 279; being Part of Part 4 on 52R-2837) (Part of Blocks D, F, & G on Plan 279; being Parts 3 to 6, Parts 8 & 13 on 52R-2281; being Parts 2, 7, 9, 11, 12, 19, and Part of Parts 3 & 14 on 52R-7179) (Northwest Ingleside Settlement Area) Farran Dr., Ault Dr., Beech St., Ingleside, Ontario, Canada, K0C 1P0	36.83	Vacant	Row housing	1179	2511	No - would require removal of holding from zoning, pending installation of roads, utilities, services, etc.	Servicing capacity in Ingleside is full but will be upgraded in the future. Township owns a significant amount of these residential lands and could identify and reserve lands for social housing. This would require construction of roads and installation or extension of services/utilities. Development of entirety of lands for social housing would not likely be feasible or realistic, and site selection should be discussed with the Township early on for any project proposals. The closest parts of the site would be located an approximate 10-minute walk to the main commercial node of Ingleside, containing a number of amenities and services (including a clinic). While vehicular travel would be necessary, Ingleside is located a 20-minute drive from Cornwall, the main hub of employment for the region. Notwithstanding this, there may be some limited opportunities for employment in the community itself. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall – these may not follow a regular schedule however and may be subject to demand.
41	N/A – Multiple North of Cornwall Centre Road & East of Highway 138, Long	7.08	Vacant	Row housing, Apartment	227	724	No - would require servicing, roads, and utilities to be installed, as well as rezoning.	Township owns a significant amount of the lots within this legacy subdivision; however, servicing, roads, and other utilities would need to be installed. Site servicing would likely require a joint effort between the City of Cornwall and Township of South Stormont to ensure development and financial efficiency. These sites are located near a main gateway and commercial corridor at the north end of the City of Cornwall, which offers some limited amenities and services. There is a bus route and

	Sault, Ontario, Canada, K0C 1P0							stop located on Cornwall Centre Road, which would connect any future development to the downtown core. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment.
42	(Part of Lot k & Part of Lot L, Concession 1) South Beach St., Lancaster, Ontario, Canada, K0B 1K0	2.53	Vacant	Row housing, Apartment	81	258	Possible - pending zoning change to remove flood plain zone	Well-accessed site from Highway 401, full municipal water and sanitary sewer servicing is available to the site; Lancaster has an adequate level of servicing capacity to support mid to high density residential development. The site is located adjacent to the main commercial/service corridor of Lancaster along County Road 34; however, the diversity of amenities and services here may be limited. Notwithstanding this, Lancaster is located a 15-minute drive from Cornwall via Highway 401, the main hub of employment and commercial services/amenities for the region. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall - these may not follow a regular schedule however and may be subject to demand. It should also be noted that the Flood Plain zoning currently applied to the property is intended to be removed following a correction to mapping and should not pose a major challenge to development.
43	6651 Bray St., Glen Walter Park Road, Lancaster, Ontario, Canada, K0C 1N0	3.40	Outdoor Recreation Facilities	Row housing	109	348	No - would require severance and site planning.	Located on the eastern municipal limits of the City of Cornwall, the majority of the site is currently utilized for recreation purposes. Full municipal water/sanitary sewer servicing is available to the site. Relatively lower density residential development in the area would limit the potential for higher densities to be established. Vehicular travel would be necessary to access the services and amenities in the City of Cornwall as no bus service is provided to the area. Being located adjacent to the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment.
44	(Block E on Plan 59) 5 Allison Ave.,	9.59	Municipal Building	Row housing, Apartment	307	981	Possible – may require additional site preparation/approvals	The subject site has shoreline frontage as well as availability to connect to full municipal water/sanitary sewer services. Prior to the development of the site, an evaluation of the actual developable area would be recommended considering the minimum required

	Morrisburg, Ontario, Canada, K0C 1X0							setbacks from the Shoreline of the St. Lawrence River. Allison Avenue branches from the main commercial corridor in Morrisburg, containing much of the services and amenities in the community. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall – these may not follow a regular schedule however and may be subject to demand. Morrisburg contains an adequate level of employment opportunities; however, vehicular travel to Cornwall or other nearby centres of employment may be necessary via personal vehicle to supplement these opportunities.
45	(Lot 7 on Plan 50) Grove St., Iroquois, Ontario, Canada, K0C 1X0	11.64	Vacant	Row housing	373	1191	Possible – may require additional site preparation/approvals	Located in a full-service community with access to full municipal water and sanitary sewer via Grove Street. Further information will likely be required on the status of the former waste site identified on GIS and the development opportunities possible here as a result. Notwithstanding this, the site is located generally proximal to the main commercial node in Iroquois along County Road 2, containing a number of services and amenities. The employment opportunities in Iroquois are likely adequate; however, some travel to larger urban centres (such as Cornwall) may be necessary for expanded opportunities. While there is no regular public transit in the community, there are some limited options for charter busses for commutes between the rural communities in SDG and Ottawa/Cornwall – these may not follow a regular schedule however and may be subject to demand.
46	504 Fourth St. East, Cornwall, Ontario, Canada, K6H 2J8	0.71	Outdoor Recreation Facilities	Row housing	23	72	No - would require zoning change and likely severance/subdivision approval to separate the lands	There may be some investigation required to determine any potential environmental/contamination constraints, given the past use of the lands for an ice-bearing arena. Full municipal water and sanitary sewer servicing is available to the site with adequate capacity to accommodate mid to higher density residential development. The site is served by a bus route and stop located directly adjacent to the north side of the site on 4th Street East; however, the site is centrally located within Cornwall's core area and enjoys a high level of pedestrian access to commercial services and amenities on 2nd Street and the Downtown. Being located within

								the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment.
47	Immediately east and adjacent to 845 Marlborough St., situated on the corner of Ninth St. East and McConnell Ave., Cornwall, Ontario, Canada, K6H 6J2	0.79	Vacant	Row housing, Apartment	25	81	Possible – may require additional site preparation/approvals	Well-accessed via arterial streets (Ninth Street and McConnell) and located directly adjacent to higher density social and market housing to the west – this allows for a possible opportunity to consolidate and coordinate development and/or expansion of these sites. Full municipal water and sanitary sewer servicing is available to the site with adequate capacity to accommodate mid to higher density residential development. The site is well served by transit, with a bus route and stops located at the intersection of 9th Street East and Marlborough. The site is also located immediately south of a commercial plaza containing a grocery store, health services, and is also walking distance to the hospital further south on McConnell. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment.
48	203 Sixth St. East, Cornwall, Ontario, Canada, K6H 3T2	2.23	Vacant	Row housing, Apartment	71	759	No - would require environmental site investigation to determine any potential contaminants	As these lands are former CP Rail corridor lands there may be some challenges associated with potential contaminants on the site – further investigation will be necessary to identify and address any potential constraints. Notwithstanding this, the site is adjacent to high density social housing to the south along Sixth Street East. Full municipal water and sanitary sewer servicing is available to the site with adequate capacity to accommodate mid to higher density residential development. The site is well served by transit, with a bus route and stops located near the site on Adolphus Street and Sydney Street. The site is also located immediately east of a major commercial corridor (Pitt Street) and south east of a major commercial node on 9th Street East, which contain containing a grocery stores, health clinics, and other services. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment.

49	822 Marlborough St., Cornwall, Ontario, Canada, K6H 4B4	0.53	Former 2 Storey School	Apartment	17	54	Possible – may require additional site preparation/approvals	As a former school, the existing building presents a great opportunity for conversion/reorganization for housing. While the interior layout of the building is not known, it is estimated based on the size/height of the building that it may be able accommodate up to 14 units at 55m^2/unit. Furthermore, the size of the site may also allow for considerable infill in the west area of the property. Full municipal water and sanitary sewer servicing is available to the site with adequate capacity to accommodate mid to higher density residential development. The site is well served by transit, with a bus route and stops located at the on-9th Street East. The site is also located immediately south west of a commercial plaza containing a grocery store, health services, and is also walking distance to the hospital further south on McConnell. Being located within the City of Cornwall, the site has excellent access to potential jobs in the region's main hub of employment.
50	(Part of Lot 6, Lots 7 & 8 on Plan 68; being Part 5 on 52R-1069) Beach St., Winchester, Ontario, Canada, K0C 2K0	0.12	Vacant	Expansion of existing site	4	8	Possible – will require additional site preparation/planning approvals. Maximum yield of development opportunities would likely require consolidation with 510 Beach Street.	The site is municipally owned, but there do not appear to be any plans for the site to be used for open space/recreational uses. This may allow for the site to be consolidated with the adjacent senior housing development for expanded amenity space, parking, and/or potentially new development/units. Full municipal water/sewer services are available to the site.

Appendix 4 OPERATING DATA

Table 38: Operating Data

Sites	Finch & District Seniors Housing Corporation (S95)	Winchester Non-Profit Residence Corporation	The Township of Roxborough Non-Profit Housing Corporation	**CNPHC** (Birmingham Place, Marlborough Towers, Walton Court, New Johnston Court)	Beek Lindsay Seniors Residences Cornwall Inc.	Lancaster & District Non-Profit Housing Inc.	The Alexandria Non-Profit Housing Corporation	Royal Oaks Housing Co-operative Inc.	Williamsburg Non-Profit Housing Corporation (PR)	Logement Marguerite d'Youville Inc.	Religious Hospitallers of St. Joseph Housing Corporation	Finch & District Seniors Housing Corporation (PR)	Williamsburg Non-Profit Housing Corporation (S95)	Cornwall & Area Housing Corporation	AHP Sixth Street	AHP Ingleside	Tolley Place
Year-end	Dec 31/18	Dec 31/18	May 31/19	Dec 31/18	Sept 30/18	Dec 31/18	Dec 31/18	Aug 31/18	Dec 31/18	Aug 31/18	Mar 31/19	Dec 31/18	Dec 31/18	Dec 31/18	Dec 31/18	Dec 31/18	Dec 31/18
Operator Type	PNP	PNP	PNP	MNP	PNP	PNP	PNP	PNP	PNP	PNP	PNP	PNP	PNP	LHC	LHC	LHC	LHC
Type	S.95	S.95	PR	PR	PR	PR	PR	PR	PR	PR	PR	PR	S.95	LHC	AHP	AHP	AHP
No. of Units	26	45	26	170	50	26	15	70	10	60	59	6	34	1002	32	21	20
REVENUE																	
City of Cornwall Subsidy	75,073	53,521	108,168	1,345,094	255,613	106,047	81,987	195,897	46,846	227,711	198,404	24,923	9,021	2,045,337	-	-	-
Ministry Subsidy	47,355	81,960	68,706	449,232	132,127	68,706	118,914	184,978	42,281	171,765	155,910	15,855	61,926	2,401,040	101,746		63,695
Rental Income Rent-Geared-to-Income (RGI)	40,181	66,965	37,474	616,124	256,812	71,231	190,172	161,225	44,328	154,871	249,024	20,259	63,888	5,504,317			
Rental Income Market	125,808	298,435	114,375		73,278	71,678	26,625	205,814	-	146,643	96,962	16,725	161,548				
Affordable Rent															196,312	133,876	127,685
Market Vacancy Loss	-	-695			-	-	-				-1,396	-					
Parking & Other	6,550	4,400	5,028		9,906	5,039	9,787	22,878	320		8,304	922	16,392	182,929	5,520	1,700	5,020
Fundraising																	3,720
Interest	2,284	-	1,222	1,677	117	1,090	-	846	-	875	2,086	20	2,235	-	-	-	-
Total Revenue	249,896	422,626	266,267	1,962,895	595,726	255,085	427,485	771,638	133,775	701,865	709,294	78,704	315,010	10,133,623	303,578	135,576	200,120
EXPENDITURES																	
Operating Costs	126,114	229,471	146,776	709,958	260,745	109,943	205,464	337,574	71,134	271,479	306,028	30,933	162,435	7,003,814	135,069	93,162	48,154

Transfer to Capital Reserve	22,270	43,037	22,273	125,108	36,657	22,273	36,778	50,960	7,698	47,323	43,848	5,140	30,169	1,202,816	15,818	18,607	8,100
Municipal Taxes	14,300	29,405	13,850	380,054	101,098	12,257	30,734	68,048	4,081	127,043	105,737	3,300	30,733	1,926,993	31,512	15,312	18,245
Mortgage payments (principal & interest)	77,107	123,528	81,620	747,586	168,360	94,148	162,295	306,130	53,417	250,546	260,496	36,499	96,374	-	129,220	-	99,874
Total Expenditures	239,791	425,441	264,519	1,962,706	566,860	238,621	435,271	762,712	136,330	696,391	716,109	75,872	319,711	10,133,623	311,619	127,081	174,373
Net income for the year	10,105	-2,815	1,748	189	28,866	16,464	(7,786)	8,926	(2,555)	5,474	(6,815)	2,832	(4,701)	-	(8,041)	8,495	25,747
Accumulated Surplus	35,980	375	132,722	136,006	157,670	136,060	27,000	157,235	35,834	126,073	128,282	16,861	29,447	-	12,269	92,761	97,863
CAPITAL																	
Opening balance	89,391	280,846	100,911	(95,485)	7,034	163,582	229,114	361,270	100,900	219,920	218,896	44,838	403,402	317,413	75,909	55,430	50,023
Transfer from Operating	22,270	43,037	22,273	125,108	36,657	22,273	36,778	50,960	7,698	47,323	43,848	5,140	30,169	1,202,816	15,818	18,607	8,100
Interest	1,270	4,536	3,281	43	174	2,504	6,433	2,064	3,810	3,060	5,576	185	8,447		1,014	626	1,609
SHAIP and SHARP funding														654,606			
Market value adjustment						-504											
Rebates										36,900							
HST Rebate		2,285															
Less expenditures	27,624	34,066	40,820	99,680	16,869	39,445	24,370	67,022	-	21,305	209,549	3,833	45,167	1,206,577	-	-	-
Closing balance	85,307	296,638	85,645	(70,014)	26,996	148,410	247,955	347,272	112,408	285,898	58,771	46,330	396,851	313,652	92,741	74,663	59,732

Appendix 5 STAKEHOLDER ENGAGEMENT - COUNTY STAFF

The questions presented to the County staff through an online survey and answers received for the same are summarized below.

Questions							
Which Township/Municipality do you represent? Please choose one from the list below.	South Stormont	North Stormont	South Dundas	South Dundas	North Dundas	North Glengarry	South Glengarry

How would you define the strategic organizational objectives of your Township/ Municipality?	1. Maximizing the potential of our waterfront; 2. Demonstrating exemplary environmental practices including progressive waste management, proper landfill planning; 3. Recruiting enough health care professionals; 4. Completing the Ingleside WWTP; 5. Operating a fully integrated Asset Management Plan; 6. Becoming a more desirable place for business; 7. Building comprehensiv	Strong municipal government providing cost effective services and infrastructure. We earn this reputation by: 1. Creating conditions for strong economic growth; 2. Enabling natural gas throughout our communities; 3. Ensuring great communicatio n with staff & public; 4. Supporting advance high speed internet; 5. Enhancing our recreation & wellness offering; 6. Improving our services	Yes	Not clear about the strategic organizational objectives.	Not clear about the strategic organizational objectives.	With its unique and vibrant community, the Township of North Glengarry possesses an enviable quality of life, which is reflected in its rural and small-town character. The Township is committed to preserving its agricultural and natural resources, its historical and cultural heritage, and its quality municipal services. The Council of the Township of North Glengarry is united in their desire to do what is right	The Corporation of the Township of South Glengarry is committed to excellence in the efficient delivery of municipal services in a fiscally responsible manner that maximizes the quality of life of our unique community and residents.

	e reserves and reserve funds policies; 8. Ensuring effective staff development, retention and succession plans in place.	including on-line; 7. Maintaining strong infrastructure including a robust AMP.				for the Township by building a foundation for a great future and working with committed staff who are dedicated to making a difference.	
How would you define your Township/Municipality's public housing objectives, goals in relationship to	No specific public housing objectives - general objectives have an affordable	Public housing was not a main element of the township's public	Housing in general is covered in the strategic priorities.	Unknown	I'd love to see public housing in our area, but I haven't heard anything about it.	With high rates of poverty and a shortage of housing of all types, we recognize that	We are committed to being fiscally responsible while maximizing the quality of

their strategic objectives?	community with a range of housing types	consultation process.				there is demand for social housing, particularly in Alexandria.	life of all residents which can include public housing.
What is your Township/Municipality's goals with respect to the following areas of housing? 1. Housing continuum (addressing life stage needs, life circumstances and access to resources etc.); 2. Quality of housing developments (Does your Township/Municipality have an official standard of accommodation quality for social housing?); 3. Level of service (operations, repair/maintenan	General focus on increasing seniors housing and making sure new development can be affordable. At the local level there are not specific goals on social housing.	Economic development is a key priority and improving infrastructure is expected to attract business and generate the commercial foundation to make social housing a viable option and produce ease of access to food and general amenities.	A mix of housing whether it be regular housing, public house or apartment buildings. All types would be welcomed in the Municipality.	Not sure.	Not sure.	Our municipality has a Property Standards By-Law and a Clean Yards By-Law. This helps to ensure our properties are clean and well-kept and enables us to act upon those that are not.	1. No specific goal at this time 2. No 3. No specific goal at this time 4. No specific goal at this time

ce, capital expenditure etc.); 4. Utilizing current housing development schemes (at National and Provincial level);							
What are the current challenges in achieving the above goals?	Lack of funding	Municipal control is limited for the completion of major infrastructure projects such as broadband and natural gas installation. Limited resources to champion economic development is also a challenge for rural townships.	Current we do have one sub-division underway, but it does not include any apartment units or public housing units.	Not sure.	Having enough funding to make housing available for people.	Our sanitary servicing for Alexandria requires a major rehabilitation which prevents growth and limits our capacity.	Budget and understanding need.

What are the current challenges in achieving economic development and socially inclusive growth, and its relationship to maintaining adequate supply of good quality affordable housing? How best can the social housing strategy blend with identified economic development priorities in the area?	There is a lot of market housing being built that may attract professionals, government, construction etc. but rents may not be affordable. This may have economic development challenges for attracting people to work in distribution centres and retail which is a large part of the local economy in Cornwall and South Stormont.	Limited infrastructure to attract businesses to the township. Limited employment opportunities within the township, lack of public transit and proximity to urban centers does pose logistical challenges for residential/social housing growth.	There is certainly a need for public housing in South Dundas.	The COVID pandemic poses challenges right now.	Choosing smart spots for public housing and keeping them repaired and well taken care of. Sometimes public housing can become run down and lowers the economic development or potential of an area. Giving support to those who have access to housing is important as well.	Lack of all types of housing impacts our ability to grow our workforce and to attract new residents. Lack of public transportation also hinders our ability to attract workers from neighbouring areas.	Understanding the need, having developers provide good quality affordable housing. The strategy can blend with identified economic development priorities by identifying the needs and demographics.
What is your Township/Municipality's perspective of alternate methods of providing housing, such as procuring	The municipality owns a large number of land parcels and could be a partner in	N/A	Town would be open to any type of partnership that would see public housing build here.	Township has yet to outline their plan	Not sure.	We would be supportive of the development of such models, spear-headed by our	We have no perspective or plans at this time.

public housing as a service from the private sector developer/operators on a long term (contract) basis?	these types of projects					upper tier at SDG Counties.	
According to your Township/Municipality what housing typologies (or combinations) would work best to address the current housing demand (i.e. single vs semis vs townhouse vs duplex vs apartment, etc.)?	Market is filling need for single and semis but not many townhome or apartment dwellings being constructed	Blend with the current township housing stock - single/semi/townhomes	We have a great need for apartment buildings. Semi-detached houses would also be on the wish list.	Not sure if township is aiding a new subdivision that is not wanted by neighbours of the construction zone.	Not sure.	Our 8 hamlets would benefit from single-family homes while Alexandria and Maxville require mixed density housing which represents a combination of singles, semis, townhouses, duplexes and apartment complexes. In Alexandria, a new 16-unit apartment complex is being built this year. Residents are already on a waiting list for	semis and apartments

						a chance to rent these units.	
What would be the key criteria that your Township/Municipality uses for planning new housing development? You may list the sample criteria provided below in a recommended order of priority. 1. Proximity to transit; 2. Proximity to social services/health services, etc.; 3. Proximity to employment opportunities; 4. Proximity to education facilities	1. Proximity to services (shopping) 2. Proximity to educational facilities 3. Proximity to recreational facilities	Lack of transit, limited access to basic commercial establishments and health services (grocery stores, dentists etc.)	Proximity to education facilities and recreation facilities and parks.	New subdivision is nowhere near any of the above, so I presume it is not a consideration in the planning.	3,4,1,2,5	In priority order, Proximity to: (1) Employment (2) Education (3) Hospital & Social Services (GIAG, EOHU, Social Services) (4) Recreation (5) Transit, which is nearly non-existent.	2. 5. 4.

and childcare; 5. Proximity to recreational facilities and parks;							

What incentives does (or would) your Township/Municipality provide for private, NGO, or other developers to construct social housing (i.e. community improvement plans, Section 34 community benefits, etc.)?	We provide tax increment funding for multi-residential housing in the core of the villages (6+ units) but do not specify it has to be affordable	The Township does not currently have any incentives geared to social housing. Further to this, I would suggest that, given the local situation with servicing, limited urban areas, and general rural characteristic of the Township, it may not be feasible or realistic to implement tailored incentives solely for the development of social housing in North Stormont. The Township does have a community improvement	At this time, we do not have any incentives per se. But would be open to dialogue.	Unknown	Not sure.	We currently do not have any incentives, although our CIP is up for renewal in 2020.	This would have to be discussed with South Glengarry Council to determine incentives

		plan (CIP) in place, but it is tailored largely to commercial businesses and properties within the community. Notwithstanding this, the Township may be open to future opportunities to work with the United Counties of SDG, neighbouring Townships, and City of Cornwall to develop alternative approaches to incentivizing social or affordable housing in the area.					

What has been your Township/Municipality's perspective on the 5 Year Housing Plan and the County Official Plans in facilitating the development of new social/affordable housing?	Aside from participating in the five-year review, there is a not a lot of direct interaction with the Townships and the five-year housing plan	From the perspective of the municipality, each of these respective plans provides clear guidance to the local authorities in the region for the consideration and provision of social/affordable housing, without being overly prescriptive. However, the establishment of a more formal or regular communication network for information sharing, updates, and data between the Social & Housing Services	We could certainly use some affordable housing here in South Dundas.	Unknown	Not sure.	We are supportive of the 5-Year Housing Plan and understand that the SDG County Plan is under appeal.	Our Official Plan was approved in February 2018. The MMAH required that the policy be added to. this will be completed and approved by MMAH possibly in 2020

		Department and local municipalities would likely benefit the implementation of the housing visions outlined in these plans, especially as it relates to the planning process and growth planning.					

Does your Township/Municipality see significant benefits to using mixed-use approach to developing housing (i.e. incorporation of institutional and/or commercial uses) as a tool for creating sustainable/self-sufficient communities?	yes	Do not believe this approach would be feasible in the township.	It could certainly be of benefit.	Unknown	Yes	Yes. Our Community Improvement Plan encourages the incorporation of mixed use residential & commercial development, particularly in the village core areas.	yes, in certain communities.
Is there an inventory or understanding of where potential under-utilized sites or vacant sites exist for new social housing developments (i.e. municipal owned lands, tax sales, brownfields, etc.)?	Yes	Limited municipal lands available for such initiatives. Limited locations with villages that would be deemed suitable for social housing locations.	Yes, the Municipality does have some municipal lands that are vacant that could be developed.	Unknown	Not sure.	Our Community Development Committee is working on a marketing plan to identify this.	No but this can be developed.

Has there been, or are there opportunities to, engage with the broader public and/or the development industry on the provision of social housing/affordable housing (i.e. identification of new partners and providers)?	There are opportunities and developers that would be interested in funding available	Area builders' input could be solicited thru the Township Chief Building Official.	Not at this time.	No	Probably	No. Due to our lagoon capacity issues, such talks would be premature.	There have been no opportunities, but opportunities can be created.
How would you answer the following questions pertaining to public housing in your Township/Municipality? 1. Who is using it? 2. Who needs it? 3. Why do they need it? 4. When do they need it? 5. Where do they need it?	1. Seniors 2. Seniors and low income populations such as Newington 3. Fixed income wants to live in village 4. More facilities needed with aging population 5. Within the villages where there are shops and services	The township could benefit from increased housing opportunities, due to limited existing housing stock, for the elderly/vulnerable populations of the community.	Residents Affordability Now in South Dundas	Unknown	1. No idea. 2. Those who experience abuse and are seeking shelter, those who have lost jobs, are injured or disabled, etc. 3. There are too many cracks to fall through. People don't make a basic living wage to make sure they can afford housing	Social housing is being used by those on social assistance. Our low cost of living and the social housing and apartment units we currently have attracts new residents from metropolitan areas seeking lower cost of living accommodations. The	Consultation with the City of Cornwall, demographics, consultation with residents.

					and other costs. 4. In times of job loss, lower economy, whenever! 5. All over the townships, not just in city.	greatest demand is in Alexandria. We have a diminishing workforce and a surplus of jobs. It benefits us to have workers within Alexandria, where most of these jobs are located.	

What is your Township/Municipality's perspective on the current mix of service providers?	There could be more housing within SDG	N/A	N/A	Unknown...they do not report to the public	Don't know	There is a shortage of local service providers and most of them are being withdraw from our community and centralized in Cornwall. Our residents most in need of these services often don't drive and there is no public transit to bring them to Cornwall to access these services, which creates an undue burden on them. The Ontario Renovates Program is a wonderful tool to help our impoverished and "working	South Glengarry feels that we have a limited amount of service providers. The development that occurs tends to be for very high end homes.

						poor" residents stay in their homes. This program is over-prescribed. It also does not help those living in trailer parks, as they no longer meet the eligibility criteria, as they do not own the property they sit on, even though they may be long-time "tenants" who have been on site for decades.	

Appendix 6 STAKEHOLDER ENGAGEMENT – PUBLIC

A consultation session and online survey were organized for the residents of the City of Cornwall and United Counties of Stormont, Dundas and Glengarry, on 12 March 2020, from 4:30 pm to 7:30 pm and. 29 May 2020, respectively. The questions presented to the attendees/respondents of consultation session/survey and answers received are summarized below. Answers where attendees/respondents provided answers outside of the preset choices, are provided as a Word Cloud; the larger the font size of a word the more prevalent was its reference in the responses received.

Graph 17: Current and Preferred Locations of Residence

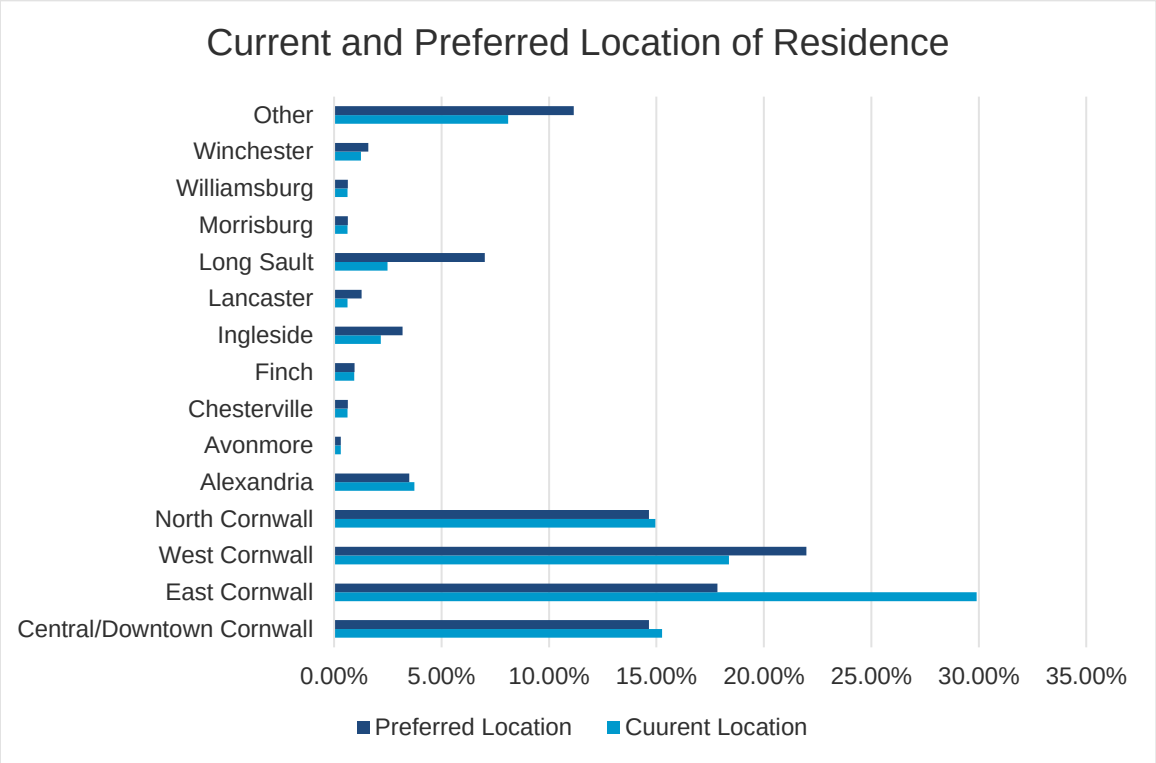
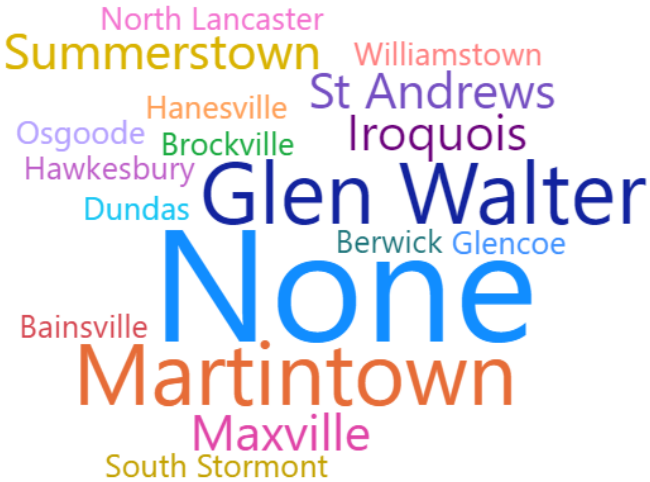
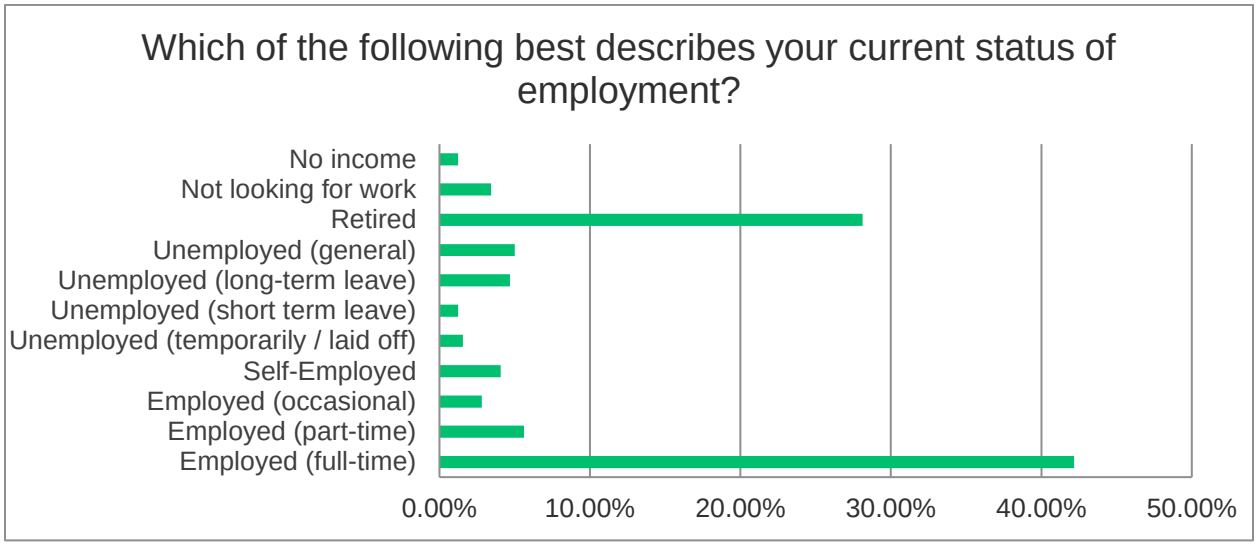


Figure 4: Preferred Locations of Residence - Other



Graph 18: Current Employment Status of Respondents



Graph 19: Respondents' Current Location of Employment

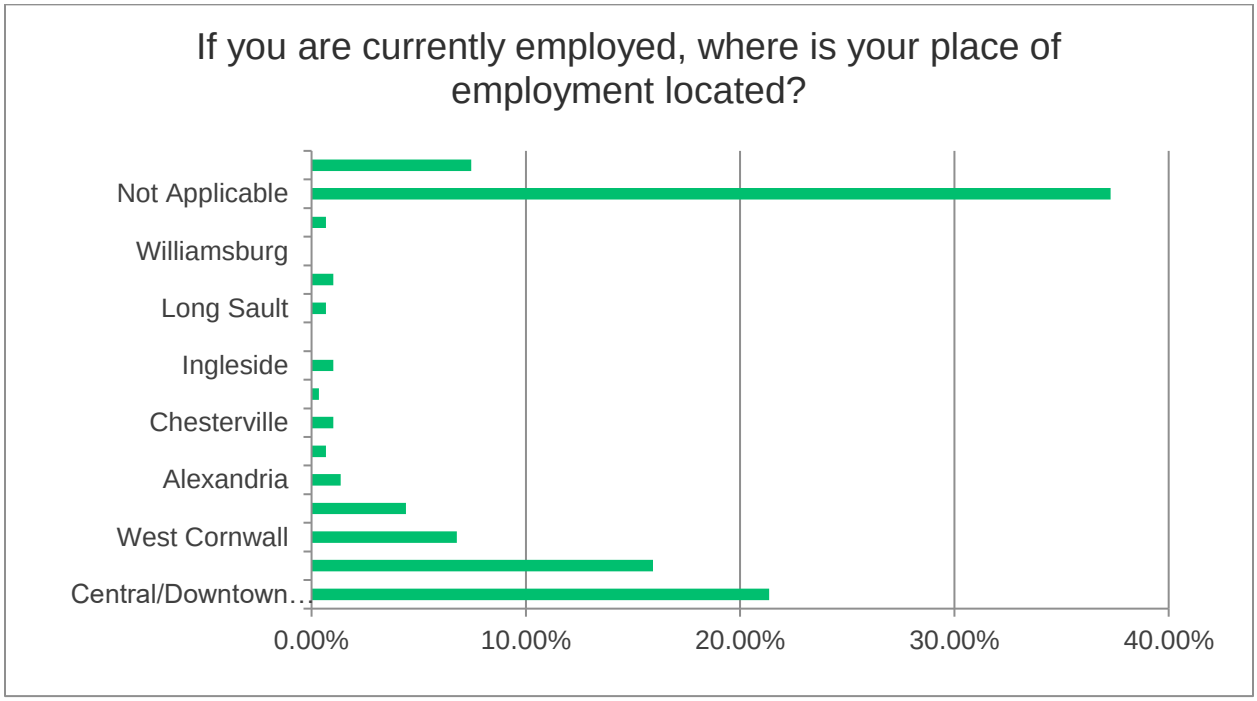
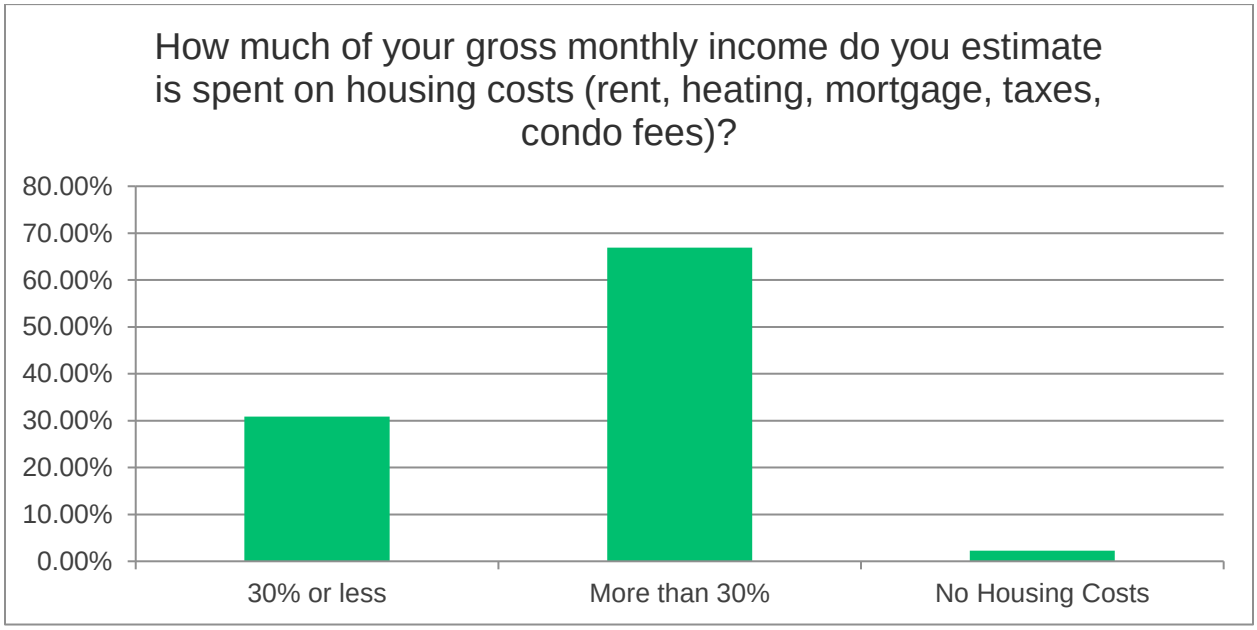
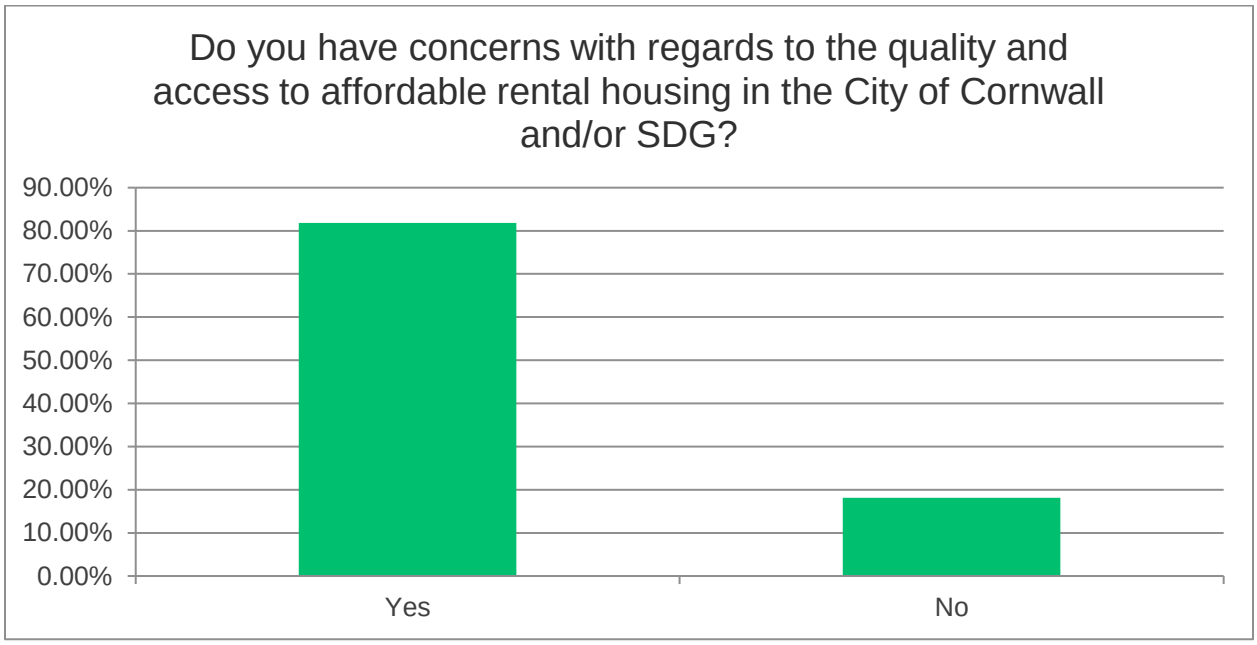


Figure 5: Respondents' Current Location of Employment - Other

Graph 20: Percentage of Respondents Spending More Than 30% of Income on Housing



Graph 21: Percentage of Respondents Having Concerns with Quality and Access to Affordable Rental Housing



Graph 22: Preferred Built Form for Future Affordable Housing Developments

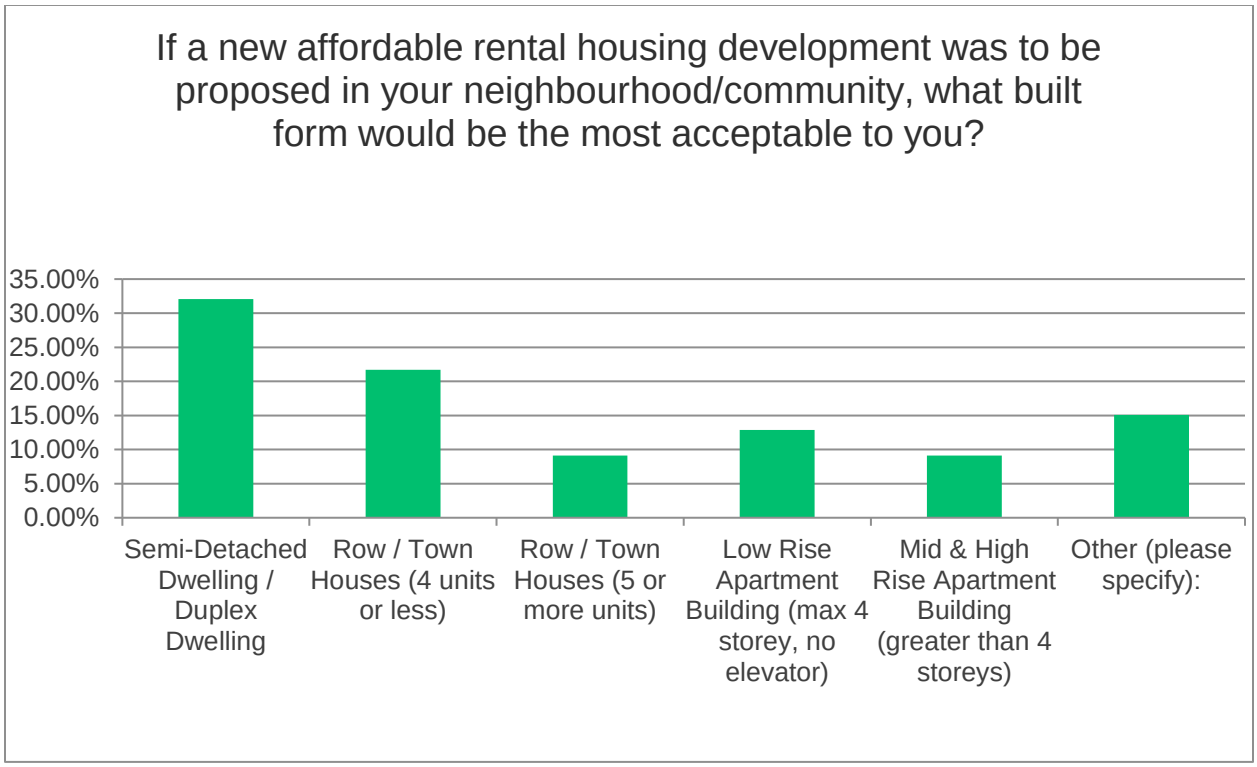


Figure 6: Preferred Built Form for Future Affordable Housing Developments - Other

Graph 23: Preferred Modes of Affordable Housing Development

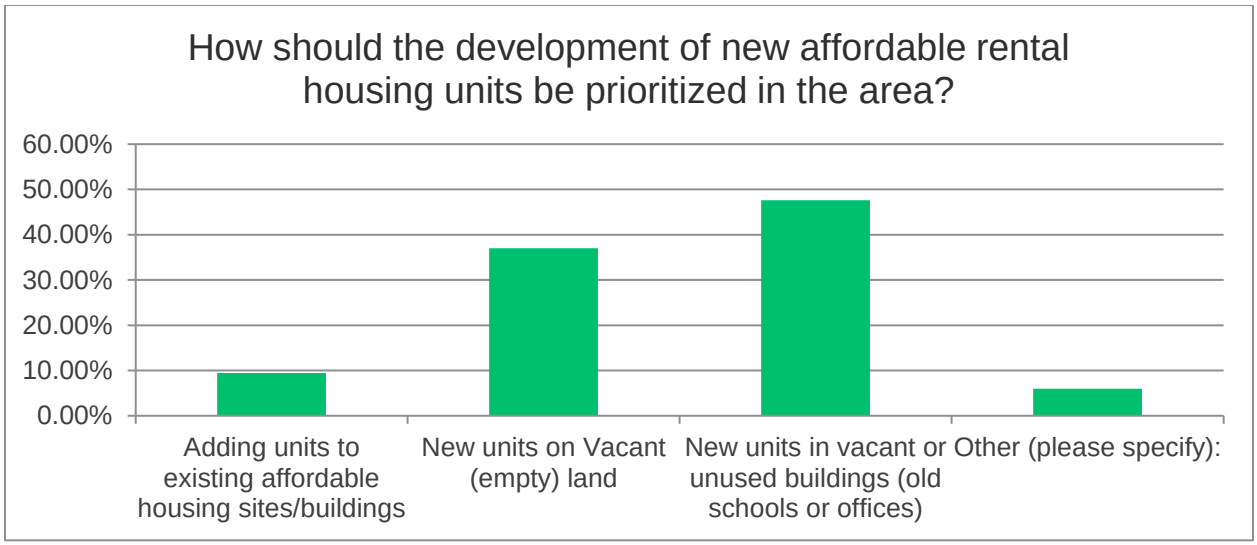
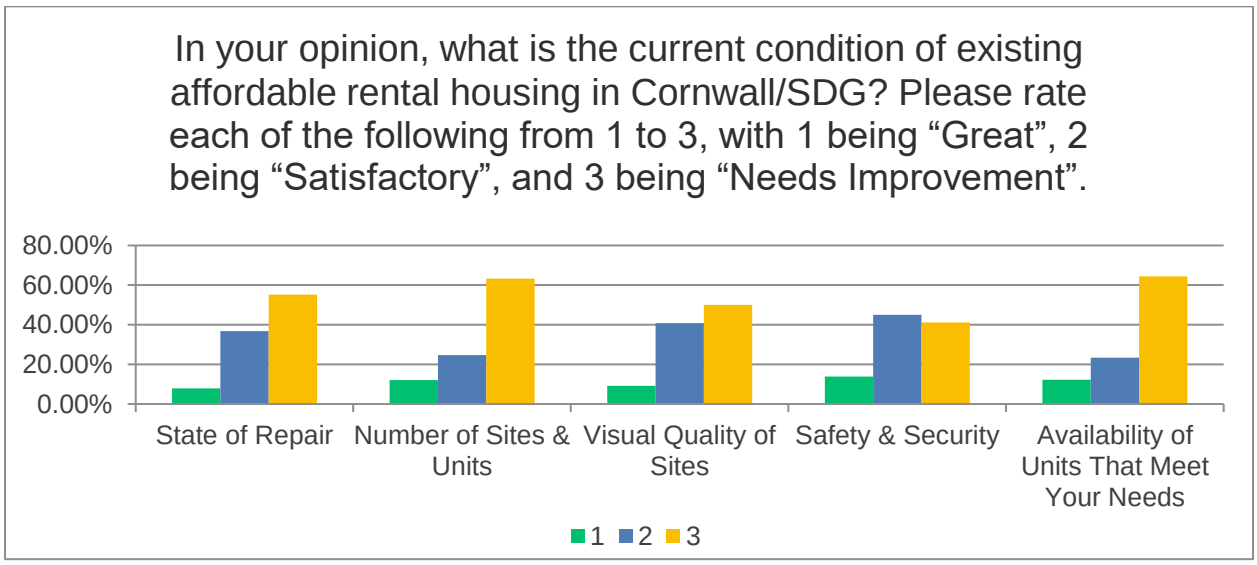


Figure 7:Preferred Modes of Affordable Housing Development - Other

Graph 24: Respondents' View of Current Condition of Affordable Rental Housing Cornwall/SDG



Graph 25: Respondents'' View on Top 3 Qualities Available to Existing Affordable Housing Stock in Cornwall/SDG

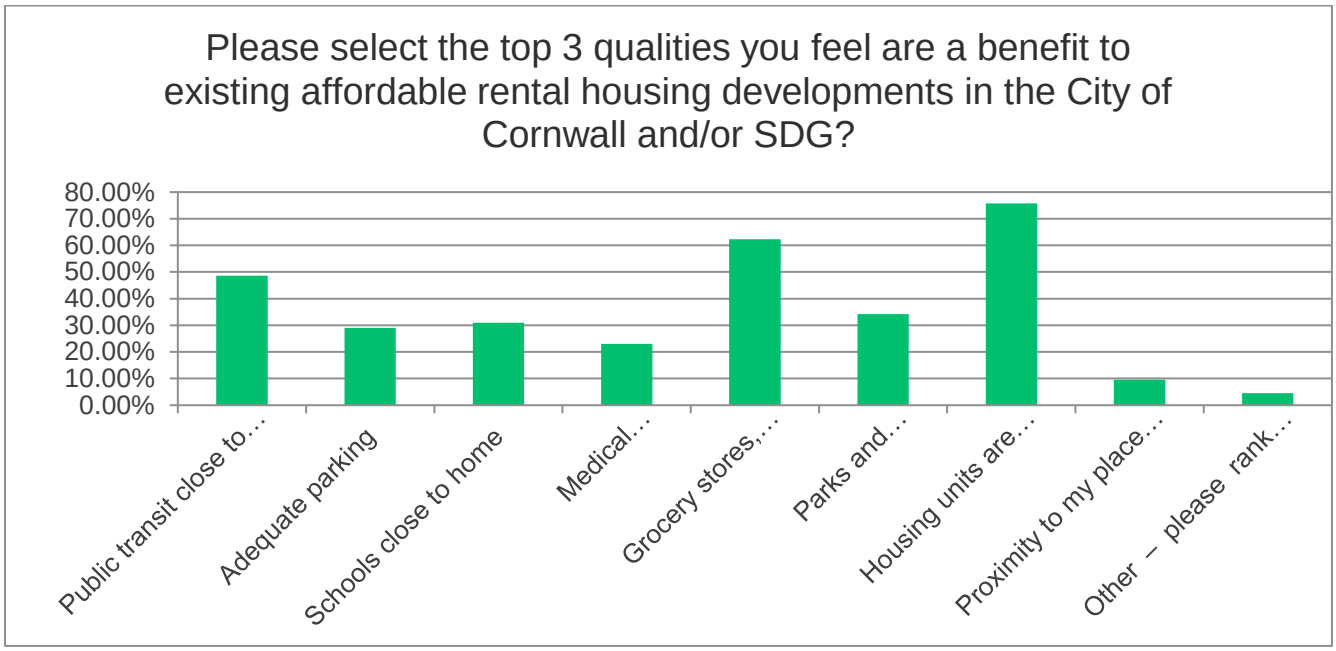


Figure 8: Respondents'' View on Top 3 Qualities Available to Existing Affordable Housing Stock in Cornwall/SDG

Graph 26: Respondents' View on Top 3 Features That Should be Included in Future Affordable Housing Developments

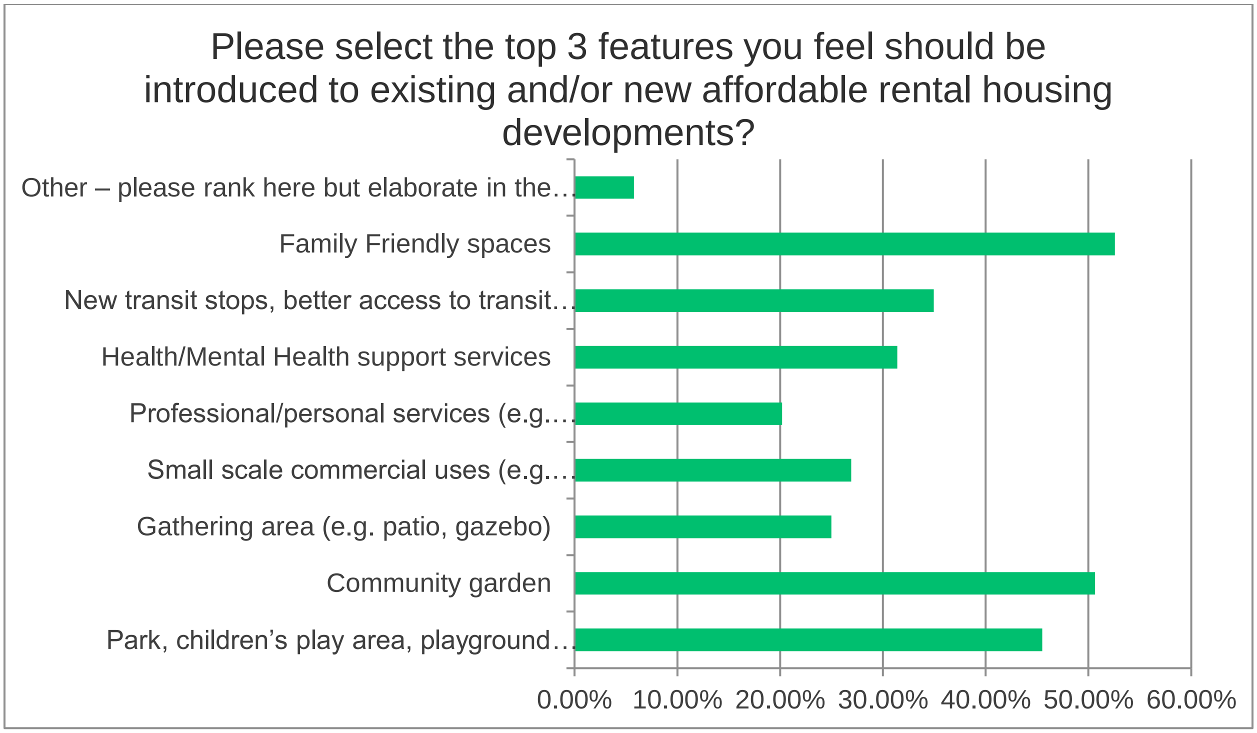
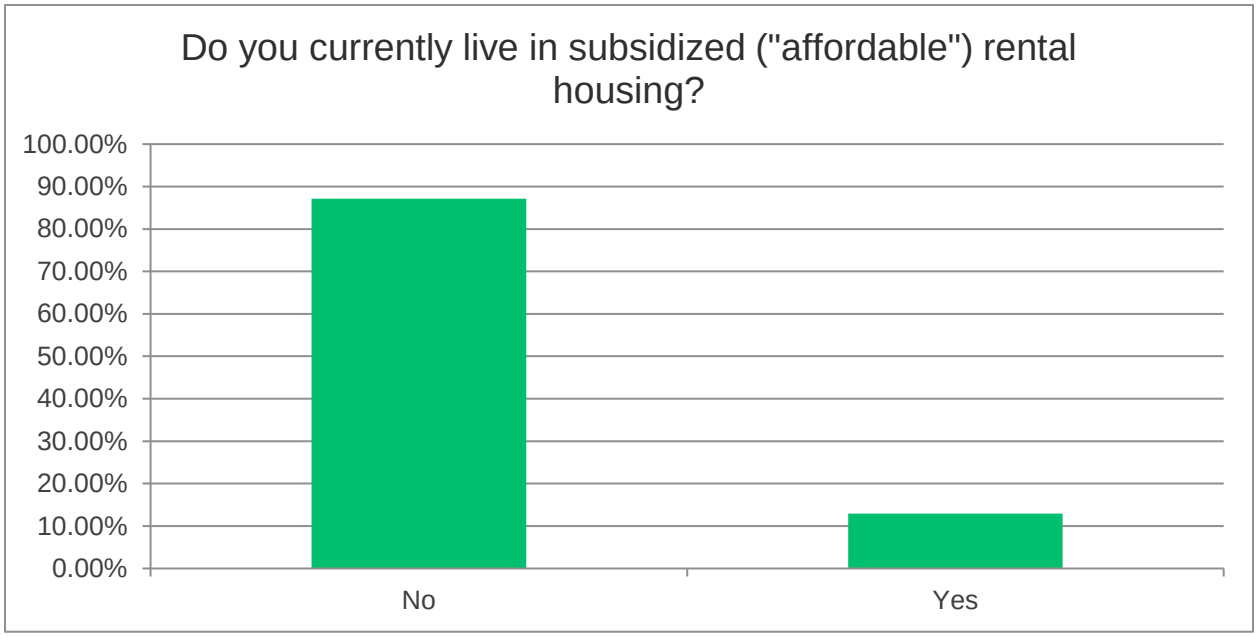


Figure 9: Respondents' View on Top 3 Features That Should be Included in Future Affordable Housing Developments - Other

Graph 27: Percentage of Respondents Currently Residing in Affordable Rental Housing



Graph 28: Challenges Faced by Respondents in Finding Affordable Housing in Cornwall/SDG

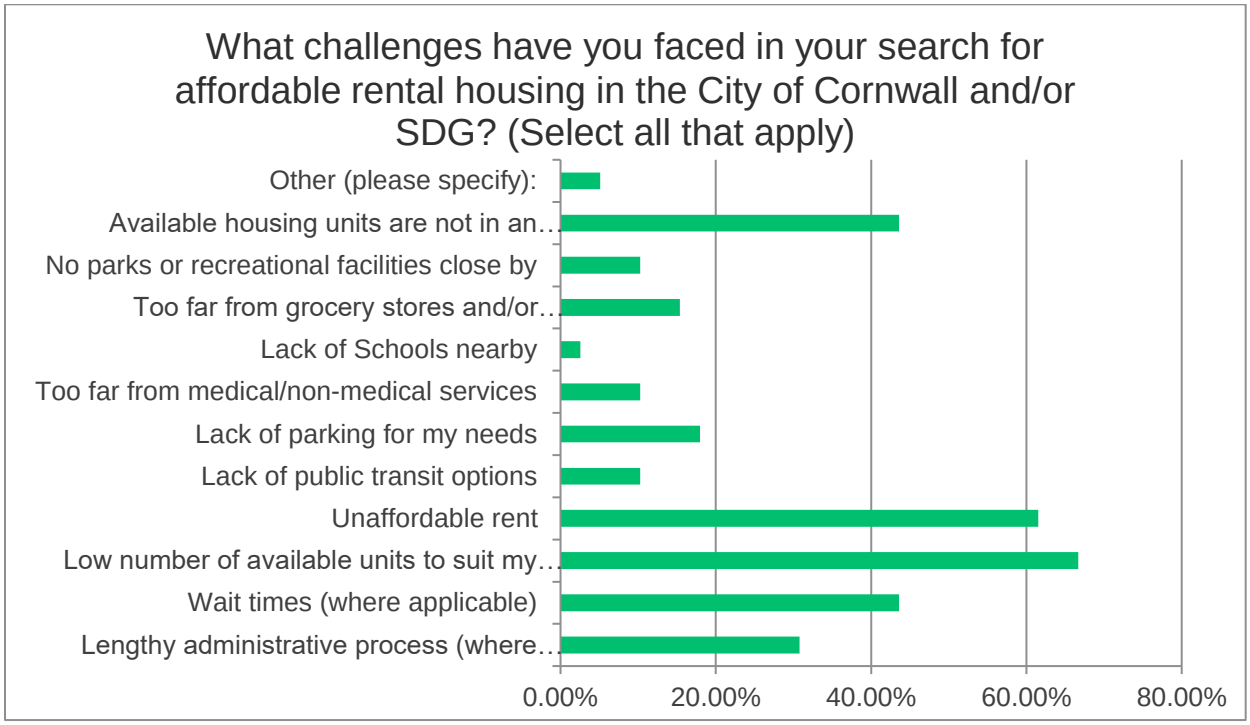
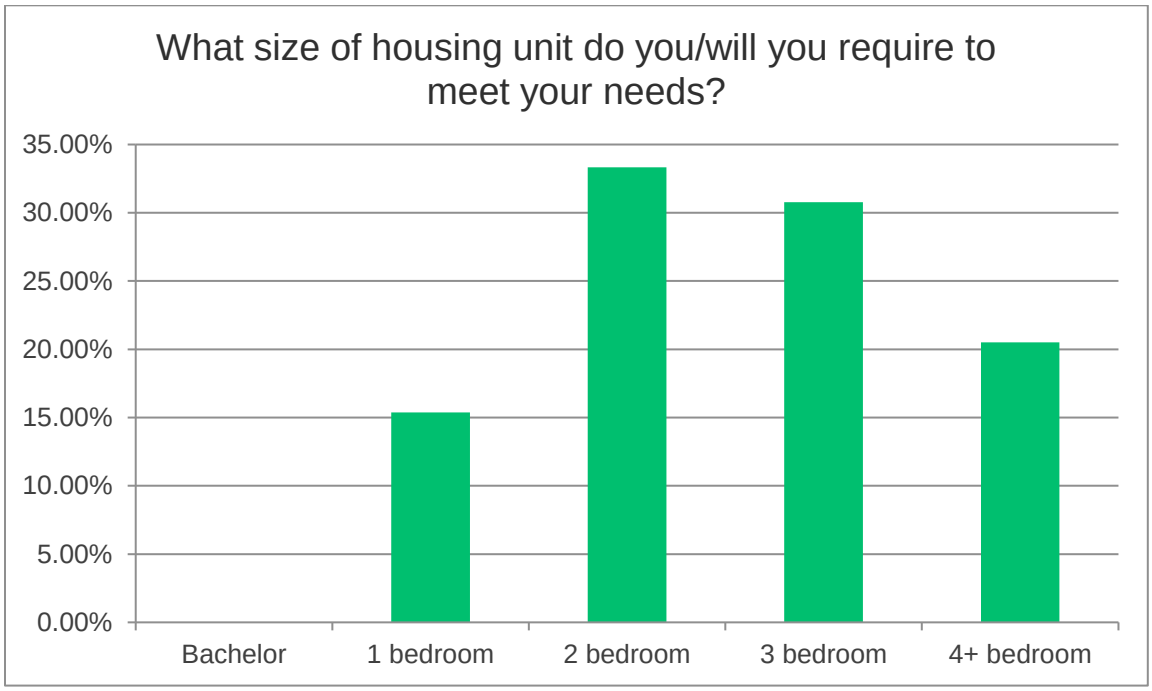


Figure 10: Challenges Faced by Respondents in Finding Affordable Housing in Cornwall/SDG

Graph 29: Housing Unit Preferences of Respondents



Appendix 7 STAKEHOLDER ENGAGEMENT – SENIOR MANAGEMENT OF CITY AND SDG

A stakeholder consultation session was organized for the senior management staff of the City of Cornwall and United Counties of Stormont, Dundas and Glengarry, on 19 February 2020, from 10:00 am to 2:30 pm. The questions presented to the attendees of the Stakeholder consultation session and answers received are summarized below.

Question 1: How would you define the strategic organizational objectives of the City of Cornwall and SDG?

- Economic development and sustainability
- Population growth and retention
- Service quality improvement
- Skill development and retention
- Education
- Environmental sustainability

Question 2: How would you define the City's and SDG's public housing objectives, goals in relationship to their strategic objectives?

- Provide affordable and quality housing
- Skilled labour attraction and retention
- Capitalize on availability
- Incorporate a "residents/people-first" approach
- Increase the quantity of rent-geared-to-income housing and affordable housing units

Question 3: What are your goals with respect to the following areas of housing?

a) Housing continuum (addressing life stage needs, life circumstances and access to resources etc.)

- More age-in-place housing
- Increased affordability range
- Household size
    - Single non-senior
- Home ownership
- Transitional housing
- More housing units in general

b) Quality of housing developments (Does either, or both, of the City of Cornwall or United Counties SD&G, have an official standard of accommodation quality for social housing?);

- Building bylaw-driven quality
- Creating licensing standards

c) Level of service (operations, repair/maintenance, capital expenditure etc.);

- Provide service to all that are in need

    - Timely
- Pre-defined maintenance schedules
- Prioritization of repairs and maintenance based on needs

d) Utilizing current housing development schemes (at National and Provincial level);

- Periodic BCAs and timely updates of Asset Management Plan.
- Well-funded capital reserve
- Energy-efficient
- More municipal funding
- Create more SFDs
- Engage federal and provincial governments to incentivize private market builders

Question 4: What are the current challenges in achieving the above goals?

- Low engagement level and interest among private developers
- High cost to municipal tax base
- Low flexibility in program guidelines
- Difficulties integrating health and mental health services
- High demand vs. low funding
- Maintaining infrastructure capacity for additional development
- Limited parking
- Balancing cost of construction with affordable rent
- Insufficient staffing levels
- Lack of entry-level housing
- Limited data management
- AMR set by Ministry of Municipal Affairs and Housing (MMAH)

Question 5: What are the current challenges in achieving economic development and socially inclusive growth, and its relationship to maintaining adequate supply of good quality affordable housing? How best can the social housing strategy blend with identified economic development priorities in the area?

- Levels of rural service (internet, gas, transit)
- Shortage of skilled labour
- Housing market lacks designed affordability
- Zoning bylaws need to be updated to provide more options for affordability
- Not enough quality and quantity to support influx of new jobs
- Mismatch between job opportunities and housing
- Convert housing stock to match demographics
- Need to attract more outside developers

Question 6: What is the City's perspective of alternate methods of providing housing, such as procuring public housing as a service from the private sector developer/operators on a long term (contract) basis?

- Getting the private sector more involved (incentives, policy, etc.)
- Incorporating a minimum percentage of new resident builds to be affordable

- Moving towards a portable housing benefit
- The county would welcome private investment
- The city is happy to supply surplus lands for affordable housing
- Creating a registry to control inspections

<u>Question 7:</u> According to the City what housing typologies (or combinations) would work best to address the current housing demand (i.e. single vs semis vs townhouse vs duplex vs apartment, etc.)?

- 1-bedroom non-senior units
- Apartments for transitional homes
- Apartments and amenities – medium-rise
- Small lot singles
- Single-storey semis
- Stacked townhomes
- Commercial to bring additional revenue
- Combination of all to suit different needs

<u>Question 8:</u> What would be the key criteria that the City uses for the creation of new housing development in Cornwall and SDG? The criteria are listed below from a) to e).

a) Proximity to transit;

b) Proximity to social services/health services, etc.;

c) Proximity to employment opportunities;

d) Proximity to education facilities and childcare;

e) Proximity to recreational facilities and parks;

- Elderly:
  - Social/health
  - Recreation
  - Transit
  - Access to amenities
- Family:
  - Transit
  - Education and childcare
  - Recreation
  - Social health services

<u>Question 9:</u> What incentives does (or would) the City/SDG provide for private, NGO, or other developers to construct social housing (i.e. community improvement plans, Section 34 community benefits, etc.)?

- CIP programs geared to affordable housing development
  - Develop charge waiver-deferral
  - Tax increment grants
  - Affordable unit grants

- Enable more opportunities for second units (zoning, OP, etc.)
- Affordable housing focused incentives are generally limited
- Incentive program based on quantity/percentage of affordable housing provided as part of new development

<u>Question 10:</u> What has been the perspective on the 5 Year Housing Plan and the City and County Official Plans in facilitating the development of new social/affordable housing?

- Both have plans and strategic housing documents, but it is difficult to realize goals without funding
    - For example, incorporate a plan such as: 25% minimum of all new housing to be affordable
    - No municipal funding

<u>Question 11:</u> Does the City see significant benefits to using mixed-use approach to developing housing (i.e. incorporation of institutional and/or commercial uses) as a tool for creating sustainable/self-sufficient communities?

- Mixed-use can benefit both residential and non-residential users
- It can encourage adaptive use of underutilized spaces/buildings
- Not only commercial/retail benefits, but also institutional and health services (childcare clinics, etc.) benefits

<u>Question 12:</u> Is there an inventory or understanding of where potential under-utilized sites or vacant sites exist for new social housing developments (i.e. municipal owned lands, tax sales, brownfields, etc.)?

- Yes, data sources exist at both the city and SDG levels
    - Brownfield land database
    - Vacant and surplus land database
    - GIS mapping
    - Tax sales

<u>Question 13:</u> Has there been, or are there opportunities to, engage with the broader public and/or the development industry on the provision of social housing/affordable housing (i.e. identification of new partners and providers)?

- Yes, through the 5-year review
    - Further engagement would be desirable
- Potential partners/agencies
    - Public sector providers
    - Habitat for humanity
    - School boards (surplus schools)
    - CMHC
    - Health units
- Engage with development community when they visit offices (municipal)

<u>Question 14:</u> How would you answer the following questions pertaining to public housing in the City of Cornwall and SDG?

a) Who is using it?

- Pre-seniors
- Low income families and individuals
- People with disabilities
- Single males aged 35+

b) Who needs it?

- Single non-seniors
- Younger singles/males
- Elderly

c) Why do they need it?

- Low income
- Disability/inability to work
- Employment status
- Health status

d) When do they need it?

- As soon as possible

e) Where do they need it?

- Depends on individual priorities
- More rural area options
- Close to amenities, jobs, schools, etc.

Question 15: What is the City's perspective on the current mix of service providers?

- Amalgamate providers (to increase cost efficiency)
- Incentives are needed:
    - Ongoing incentives
    - Incentives for private sectors
- More supportive of private sector

Appendix 8 STAKEHOLDER ENGAGEMENT – SERVICE PROVIDERS

A stakeholder consultation session was organized for the housing service providers of the City of Cornwall and United Counties of Stormont, Dundas and Glengarry, on 12 March 2020, from 12:30 pm to 3:30 pm. The questions presented to the attendees of the stakeholder consultation session and answers received are summarized below.

Q1 How would you define the strategic organizational objectives of your organization?

A1 Provide safe and high quality social and affordable housing

- to families and individuals of all ages
- To promote positive outcomes
- community support

Q2 What are your goals with respect to the following areas of housing?

a) Housing continuum (addressing life stage needs, life circumstances and access to resources etc.);
b) Quality of housing developments (Do you have an internal definition for standard of quality of housing provided?);
c) Level of service (operations, repair/maintenance, capital expenditure etc.);
d) Utilizing current housing development schemes (at National and Provincial level);

A2

a) Continue offering quality community housing support:
    - Keeping people housed as long as needed
    - Prioritize special needs tenants
    - Educated new tenants on complementary services
b)
    - Unit upgrades (pre-emptive where possible)
    - Maintain high levels of quality
c) Utilize capital reserve to assist with upgrades
d) Not really explored:
    - Security funding for capital repairs
    - Use market-based development approaches
    - Push for more flexibility in scheme parameters

Q3 What are the current challenges in achieving the above goals?

A3 Challenges to meeting goals:

- Funding
- Appropriate expertise Staff/contractors that are willing and able to do the work
- Development schemes being too specific
- Constantly changing housing rules
- Increasing costs and higher standards
- Space and property constraints (land/parking etc.)

Q4 What percentage of your tenants spend more than 30% of their monthly (pre-tax) income on housing costs?

A4 Largely dependent on organization and site, as well as tenant demographic. A tenant survey might help. Responses are as follows:

15%, 37%, 60%, 80%, 40%

Q5 Which areas of housing services delivery would your organization need support?

A5

- More admin./operational hours for the property manager
- More maintenance money for ageing buildings
- More funding for accessible housing (1 bed units)
- Better access to expertise (legal, development, OBC, HR)
- Training & Education for operators on legislative changes and updates

Q6 Based on your experience list the criteria that you would use for developing new housing? Some criteria are listed below; you may list more and (re)order them based on your priority.

a) Proximity to transit;
b) Proximity to social services/health services, etc.;
c) Proximity to employment opportunities;
d) Proximity to education facilities and childcare;
e) Proximity to recreational facilities and parks;

A6

- #1 – b)
- #2 – e)
- #3 – a)

Proximity depends on clients – seniors, families, older adults. Add access to pharmacies, groceries, delivery services.

Q7 What challenges do tenants face in their search for affordable housing? Please rank the following challenges/influences in order of frequency, with 1 being the most frequent. Please indicate any other challenges/influences not listed below and assign a number ranking.

- Lengthy administrative process
- Wait times
- Low number of available units to suit my needs
- Unaffordable rent
- Lack of public transit options
- Insufficient parking
- Housing sites too far from medical/non-medical services
- Lack of Schools nearby
- Difficult access to grocery stores and/or commercial amenities closes to home
- No parks or recreational facilities close by
- Available housing units are not in an acceptable state of repair

- Other (please specify)

A7

- #1 Wait times
- #2 Low number of units available
- #3 Lack of public transit options

Q8 Does your organization see benefits to using mixed-use approach to (re)developing housing (i.e. incorporation of any institutional, social and/or commercial uses that can complement residential use)? Please elaborate the reason for your answer.

A8

- Health service/offices/clinics (doctors especially)
- Guest suites for visitors, respite suites for tenants
- Day care for family sites
- Community uses (halls, centres)
- Grocery, Clinics
- Rec. facilities

Q9 What amenities or features would you prefer to see introduced to existing and/or new affordable housing developments? Please rank the following amenities in order of preference, with 1 being most preferred. Please indicate any other amenities not listed below and assign a number ranking.

- Park, children's play area, playground equipment
- Day care (children)
- Community garden
- Gym, indoor pool
- Gathering area (e.g. patio, gazebo)
- Small scale commercial uses (e.g. convenience store)
- Profession/personal services (e.g. physician, dentist, hairdresser, mani-pedi)
- Health/Mental Health support services
- New transit stops, better access to transit routes
- Adult Day care
- Other (please specify)

A9

- #1 – Professional/Personal/Services
- #2 – Health + Mental Support Services
- #3 – Gym/Indoor Pool
- #4 – Transit
- #5 – Daycare (children)
- Other – boys and girls club

Q10 Which type of housing would be acceptable to addressing your tenants' housing needs?

- Low Density (semi-detached houses, max 4-unit row/town house)
- Medium Density (row/town house 4+ units, duplexes, low rise apartment building)
- High Density (apartment building)

A10 Depends on the type of tenant – seniors, families etc.

- #1 – medium density (row/townhouses)
- #1 – High density (apartment building)
- For seniors – high density with elevators and operator, accessibility built-in
- For families – medium density + low density with outdoor play area.

Q11 How would you answer the following questions pertaining to public housing in the City of Cornwall and SDG?

- Who is using it?
- Who needs it?
- Why do they need it?
- When do they need it?
- Where do they need it?

A11

- Seniors, families (single moms), single non seniors
- Seniors
- Lack of employment, lack of high paying jobs, health issues, loneliness
- At 60+, when the demographic change happens
- Urban areas for families, urban + rural areas for seniors, applicants also want it in their current area of residence

Appendix 9 DEVELOPMENT COST ESTIMATE

Table 39: Development Cost Estimate For Analytical Purposes

Capital Cost Components	High Rise	Mid Rise	Rowhouse/ Stacked Townhouse	Remarks	99 Row/Towns; 392 Mid-rise 2021-2026	250 Mid-rise 2027-2031
Building Construction Cost ($)/unit	210,000	220,000	265,000	Approximate	127,655,000	62,920,000
Estimating Contingency	5.00%	5.00%	5.00%	of building construction cost	6,382,750	3,146,000
Escalation Contingency	6.00%	6.00%	6.00%	of building construction cost	7,659,300	3,775,200
Construction Contingency	5.00%	5.00%	5.00%	of building construction cost	6,382,750	3,146,000
Construction Cost ($) of Parking/Unit						
Surface	5,000	5,000	5,000		3,920,000	2,002,000
Under ground	40,000	40,000	40,000			
Above ground (covered)	25,000	25,000	25,000			
Demolition Costs ($)				Varies. Assume min. $100,000	500,000	100,000
Land Cost ($)	0	0	0	Land acquisition cost is not considered for the purposes of the analysis	0	0
Development Charges ($)	0	0	0	Tax break of 100% is assumed	0	0
On-site Servicing Cost %	6.0%	6.0%	8.00%	of building construction cost	7,659,300	5,033,600
Furniture Fixtures & Equipment Costs	1.50%	1.50%	1.50%	of building construction cost	1,914,825	943,800

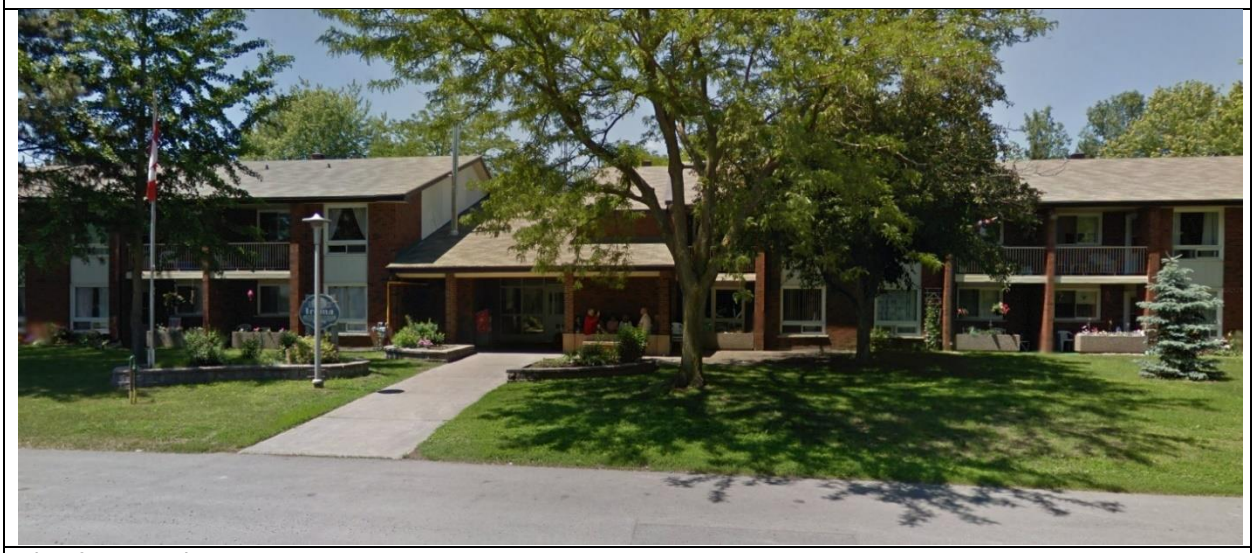
Soft Costs	15.0%	15.0%	17.0%	of building construction + on-site servicing cost	20,297,145	11,552,112
Total Development Cost/Period					**182,371,070**	**92,618,712**

- *All estimates provided in this table are estimates based on Colliers' prior project experience. Does not include cost of remediation of contaminated land (if any).*
- *The above costs should be used only for high level analytical purposes.*
- *Cost of parking was calculated using the assumption of 1.25 parking spaces per unit for tenants plus 0.15 spaces per unit for visitors. All parking space was assumed to be of Surface type.*
- *The cost estimates provided above are based on today's dollars, and has not been adjusted for inflation over the ten year period.*
- *From 2021-2026 three hundred and ninety two additional mid-rise units will be built. Sixty nine existing units will be rebuilt as mid-rise units. In total 461 mid-rise units will be built.*
- *From 2027-2031 two hundred and fifty additional mid-rise units will be built. Thirty six existing units will be rebuilt as mid-rise units. In total 286 mid-rise units will be built.*

Appendix 10 SITE VISIT SUMMARY

Property Name	10 Dundas St., Iroquois, Ontario

Aerial view of the property



View from Dundas St.

Address	10 Dundas St., Iroquois, Ontario
Municipality	South Dundas
Official Plan Designation	Urban Settlement Area – Commercial
Zoning Designation	Residential Fourth Density – R4
No. of Units	42
No. of Floors	2
Building Type	Rowhouse
No. of Buildings	1

Land Area	1 Acre
Operated by	Cornwall & Area Housing Corporation
Site visited on	23 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building	Fair		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		Outer layer of concrete foundation Fair. Disintegrating
Superstructure	Good		
Exterior Enclosure	Good	Windows – High, Eavestrough – Low	Roof – Good, Eavestrough – Fair, Brick façade – Good, Windows – Good to Poor
Partitions and Doors	Fair	Doors - High	Doors – Fair to Poor
Finishes	Fair		
Fittings & Equipment	Fair		
Mechanical	Good		
Electrical	Good		
Site	Fair		

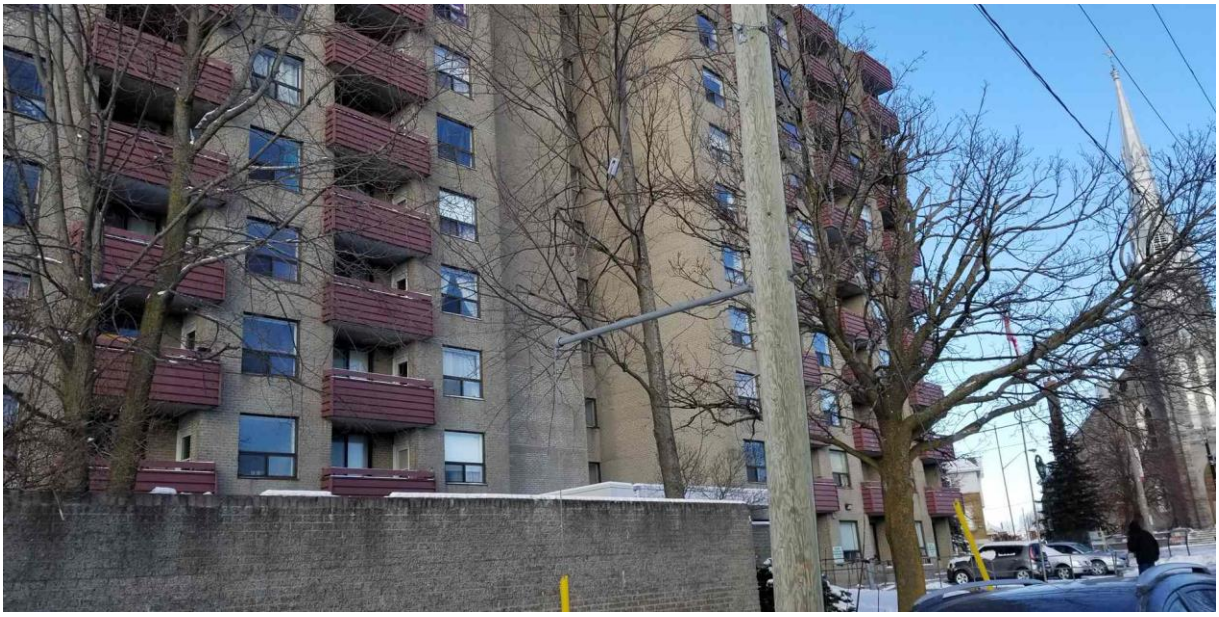
Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No response recorded
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	No response recorded
Do unit have Seniors friendly design features?	No response recorded

Opportunity for Expansion	
Limited	Parking availability will continue to remain inadequate.
Opportunity for Regeneration and Repositioning	
Limited	opportunities unless building torn down and new facility constructed. Building is two-story row housing, approximately 30 units. It occupies most of the available ground space. There is only a small parking lot at the side of the building.
Opportunity to Achieve Full Occupancy	
Limited	Parking spaces are inadequate. Current parking area is restricted in size. It could be redeveloped through turning the front lawn area into a new parking lot, but this would still be limited. A car is likely imperative for transport.
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
Limited	
Other Characteristics	
	• Building occupies most of the available land. • Small recreational area available at back, not open in winter. • Front lawn quite small. • Excellent amenities within walking distance - food supermarket, LCBO, bank, convenience store and restaurants. • Local attractions - Iroquois Beach, Upper Canada Village, and the St. Lawrence River.
Redevelopment Capacity	
Low/med	Considering the layout and occupancy of the lot, not realistic candidate for major infill; however, this site (depending on the quality and expected lifespan of the building) may be a good candidate for demolition and redevelopment as a higher-density building (3-4 storeys), considering it's proximity to commercial amenities and major road corridors.

Can redevelopment be achieved under current zoning?	"Apartment Dwelling" permitted, this is highest density residential zoning in South Dundas. Considering current layout of the site, a zoning amendment would not be appropriate/feasible to facilitate development.
General Notes	• Apartment Building (2 storey) – unknown number of units • Land Use Context: N – Mid/High density residential (walk-up style apartments) E – Commercial plaza S – Low density residential (semi-detached, single detached dwellings) W – Institutional/Industrial (Legion, Pallet Supplier) • Proximal to major commercial node (County Road 2 Commercial Plaza) Full municipal Services

Property Name	15 Edward St., Cornwall, Ontario

Aerial view of the property



View from Edward St.

Address	15 Edward St., Cornwall, Ontario
Municipality	City of Cornwall
Official Plan Designation	Business District
Zoning Designation	Com 70 / Res 40, north south split
No. of Units	112

No. of Floors	10		
Building Type	Rowhouse		
No. of Buildings	1		
Land Area			
Operated by	Cornwall & Area Housing Corporation		
Site visited on	20 December 2019		
Category	**Condition**	**Priority**	**Remarks**
Overall condition of the building	Fair		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Fair		
Superstructure	Fair		
Exterior Enclosure	Fair	Exterior brick - several areas Windows need replacement	Windows have issues
Partitions and Doors	Fair		
Finishes	Fair		Rough Interior floors and hallways
Fittings & Equipment	Fair	Conventional Water tank; may be upgraded	
Mechanical	Fair		
Electrical	Fair	Electric baseboard heaters extensively used	
Site	Fair		
Validation of Condition and Priority of Works			**Status**
Consultation with the service provider's representative to validate the observations recorded in the steps above.			No response recorded
Validation of Operational Inadequacies			**Status**
What are some of the challenges in achieving full occupancy at certain sites?			No issues noted. Only 2 vacancies.
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)			Yes
Do unit have Seniors friendly design features?			Not targeted for seniors.
Opportunity for Expansion			
Limited tending to not possible	The front yard may be used to add Small walk up units but that may impact the desirablity of the project. The back yard is too small to add any units on it.		
Opportunity for Regeneration and Repositioning			
Limited	Current site is maxed out with the current high-rise building. Parking issues but parking spaces could be increased The conventional heater tank need to be replaced		
Opportunity to Achieve Full Occupancy			
NA	Not required.		
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)			
Limited			
Other Characteristics			
	• Front and back yard spaces • Services and Retails spaces near by within walking distance		
Redevelopment Capacity			
Low	Res-40 permits multi-family dwellings, row housing, and apartments Com-70 permits a broad range of commercial uses and apartment housing Minor variance or zoning amendment may be required for minor projects (e.g. parking, ground floor addition)		
Can redevelopment be achieved under current zoning?	"Apartment Dwelling" permitted, this is highest density residential zoning in South Dundas. Considering current layout of the site, a zoning amendment would not be appropriate/feasible to facilitate development.		

General Notes	• High density apartment (112 units) • Land Use Context: • N – main street (Montreal Road), commercial, institutional • E – low density residential & commercial • S – low density residential • W – low to mid density residential and commercial

Property Name	24 Augustus St., Cornwall, Ontario

Aerial view of the property

View from Augustus St.

Address	24 Augustus St., Cornwall, Ontario
Municipality	City of Cornwall
Official Plan Designation	Urban Residential
Zoning Designation	Res 40
No. of Units	150
No. of Floors	10
Building Type	Condominium

No. of Buildings	1
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	20 December 2019

Category	**Condition**	**Priority**	**Remarks**
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		Windows are being replaced Top floor is redone with stucco
Partitions and Doors	Good		
Finishes	Good		Rough Interior floors and hallways
Fittings & Equipment	Good	Air make up unit to be replaced	
Mechanical	Good		
Electrical	Good		
Site	Good		

Validation of Condition and Priority of Works	**Status**
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No issues noted. Only 1/ 2 vacancies.
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	Yes
Do unit have Seniors friendly design features?	Yes, features include elevators, push buttons for disabilities, hallway railings etc.

Opportunity for Expansion	
Low	No additional land for expansion. Also the services cpacity is limited and exhausted.
Opportunity for Regeneration and Repositioning	
Limited	Building maximizes site area with parking take up the rear space any addition would require already limited parking
Opportunity to Achieve Full Occupancy	
NA	Not required.
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
Limited	
Other Characteristics	
	• Common lounge • Games room with full kitchen • Well-located west of downtown core and adjacent to commercial plaza with pharmacy, clinics • Good pedestrian infrastructure/amenities (sidewalks, outdoor seating areas)
Redevelopment Capacity	
Low	internal structure and design of building is not conducive to internal infill or redevelopment. May have minor additional development on the property but would necessitate removal of already limited vegetation and/or parking
Can redevelopment be achieved under current zoning?	Res-40 permits multi-family dwellings, row housing, and apartments Zoning amendment would not be appropriate/feasible to facilitate development.
General Notes	• High density apartment (150 units) • Land Use Context:

	• N – high density residential (apartment building) • E – low density residential/commercial mix • S – vacant site, mid to high density residential • W – low to mid density residential

Property Name	29 Gloucester St. South, Cornwall, Ontario

Aerial view of the property

View from Gloucester St.

Address	29 Gloucester St. South, Cornwall, Ontario
Municipality	City of Cornwall
Official Plan Designation	Urban Residential
Zoning Designation	Res 40
No. of Units	150
No. of Floors	10

Building Type	Single Family Row Units
No. of Buildings	24
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	20 December 2019

Category	Condition	Priority	Remarks
Overall condition of the building	**Fair**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Fair		
Superstructure	Fair		
Exterior Enclosure	Fair		Roofs done 10-12 years ago and in mid-life now
Partitions and Doors	Fair		
Finishes	Fair	Appears rough	
Fittings & Equipment	Fair		No Air-conditioning units allowed on Second floor and above
Mechanical	Good		Gas furnaces approx. 10 years old
Electrical	Good		
Site	Good		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No issues noted. Only 1 Unit vacant under renovation.
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	No 1 bed units. These are row houses with 2/3/4 bed for families
Do unit have Seniors friendly design features?	No

Opportunity for Expansion	
Low/Medium	Another Building can be added at the back. However the services/utility availability remains concern and need to be verified.
Opportunity for Regeneration and Repositioning	
Limited	Limited opportunity with the current structure. However, the buildings can be demolished and redone as three storied houses in progressive manner as they get vacant.
Opportunity to Achieve Full Occupancy	
NA	Not required.
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
None	
Other Characteristics	
	• Proximity to services and amenities • Nice internal pathways in the site.
Redevelopment Capacity	
Low	Limited opportunity to use small vacant space on the lot to add an additional row-unit building in the north east corner of the lot. Another option could be to remove and replace one or more of the existing row buildings with a higher density building
Can redevelopment be achieved under current zoning?	Res-40 permits multi-family dwellings, row housing, and apartments Zoning amendment would likely only be required to address setbacks for higher density buildings

General Notes	• Row Housing 2 Storied (24 units)
	• Land Use Context:
	  • N – main street (Water Street), commercial/residential
	  • E – low density residential
	  • S – open space, recreation
	  • W – low to mid density residential

Property Name	43 Dickinson Dr., Ingleside, Ontario

Aerial view of the property

View from Dickinson Drive

Address	43 Dickinson Dr., Ingleside, Ontario
Municipality	South Stormont
Official Plan Designation	Urban Settlement Area – Residential
Zoning Designation	Residential – Multiples – Special Exception 7 (RS3-7) –special exception pertains to the amount of required parking spaces for the apartment buildings on site.
No. of Units	44
No. of Floors	2/3
Building Type	Single Family Row Units
No. of Buildings	24

Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	15 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		Roof redone 8 years ago
Partitions and Doors	Good		
Finishes	Good		New ceramic foyer floor Kitchens renovated New carpets done
Fittings & Equipment	Good		
Mechanical	Good		
Electrical	Good		
Site	Good		Sewer capacity is an issue across Ingleside

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No issues noted. Only 1 Unit vacant.
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	No response recorded
Do unit have Seniors friendly design features?	No response recorded

Opportunity for Expansion	
Low	Existing internal layout and size of units would not likely allow enough room to reorganize and create additional units within the existing building envelope.
Opportunity for Regeneration and Repositioning	
Low	
Opportunity to Achieve Full Occupancy	
NA	Not required.
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
Medium	On Highway 2 which has lots of commercial and retail services.
Other Characteristics	
	• Proximity to Ingleside Plaza (major commercial area) • Located off of one of the main roads in Ingleside • Serviced via municipal water & sewer
Redevelopment Capacity	
Low	There is some vacant space in the north corner of the site, setback requirements from the Dixon Road and College Street and parking requirements for new residential units would likely not allow for a building to be constructed without obtaining significant relief from the zoning by-law.
Can redevelopment be achieved under current zoning?	RS3 is the highest density residential zone in the Township. Redevelopment would not require amendments for high density; however, significant relief from minimum setbacks/parking may be required for any additional development.

General Notes	• Row Housing 2-storey building (24 units)
	• Row Housing 3-storey building (20 units)
	• Land Use Context:
	  • N – Vacant institutional lands / elementary school
	  • E – Dixon Drive / low density residential development
	  • S – mid density rowhouse condos / low density residential
	  • W – institutional (church)

Property Name	49 Water Street, Chesterville, Ontario

Aerial view of the property

View from Water Street

Address	Nationview, 49 Water Street, Chesterville, Ontario
Municipality	North Dundas
Official Plan Designation	Urban Settlement Area – Residential
Zoning Designation	Residential Third Density (R3)
No. of Units	26
No. of Floors	2
Building Type	Row Housing Senior Homes
No. of Buildings	1
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	15 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		Windows are approx. 20 years old but in good condition
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Good		
Mechanical	Fair		
Electrical	Good		
Site	Good		Needs more parking for visitors

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No issues noted.
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	All units are 1 bed units
Do unit have Seniors friendly design features?	Yes

Opportunity for Expansion	
High	Lots of vacant land adjacent to property.
Opportunity for Regeneration and Repositioning	
Low	No real opportunities for redevelopment on existing site outside of major demolition/redevelopment for new builds. Depending on scenario/demand, may be helpful to investigate the vacant agricultural lands immediately east of the site for future expansion, considering the presence of an existing road right of way (Water Street) and presence of available servicing – these lands are also within the settlement area.
Opportunity to Achieve Full Occupancy	
NA	Not required.
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
Low-Medium	
Other Characteristics	
	• Proximal to downtown commercial node (200m west of site)
Redevelopment Capacity	
Low/Medium	Not a good candidate for major infill, internal structure No real opportunities for redevelopment on existing site outside of major demolition/redevelopment for new builds.

Can redevelopment be achieved under current zoning?	“Row Houses” permitted, anything higher density may need additional zoning approvals.

General Notes	• Row Housing 2-storey building (26 units)
	• Land Use Context:
	  • N – Low density residential
	  • E – vacant farmland
	  • S – water Street/right of way / low density residential (single detached)
	  • W – Institutional (Church)/ low density residential (single detached dwelling)

Property Name	111 Kenyon Street East, Alexandria, Ontario

Aerial view of the property

View from Sandfield Avenue

Address	111 Kenyon Street East, Alexandria, Ontario
Municipality	North Glengarry

Official Plan Designation	Urban Settlement Area – Residential		
Zoning Designation	Residential – Fourth Density (R4)		
No. of Units	30		
No. of Floors	2		
Building Type	Row Housing Senior Homes		
No. of Buildings	30		
Land Area			
Operated by	Cornwall & Area Housing Corporation		
Site visited on	15 January 2020		
Category	**Condition**	**Priority**	**Remarks**
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Good		
Mechanical	Good		
Electrical	Good		
Site	Good		
Validation of Condition and Priority of Works			**Status**
Consultation with the service provider's representative to validate the observations recorded in the steps above.			No response recorded
Validation of Operational Inadequacies			**Status**
What are some of the challenges in achieving full occupancy at certain sites?			No Information
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)			No Information
Do unit have Seniors friendly design features?			No Information
Opportunity for Expansion			
High	Vacant parts of land provide opportunity to add high density units.		
Opportunity for Regeneration and Repositioning			
High	Being in the highest density residential zoning in North Glengarry and capacity to accommodate a range of residential uses from single detached dwellings to apartment buildings.		
Opportunity to Achieve Full Occupancy			
NA	No Information		
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)			
Other Characteristics			
	• Well connected to commercial areas near by		
Redevelopment Capacity			
High	the vacant lot (currently accommodates parking) west of the 2-storey apartment building may offer a good opportunity for new higher density development. There is also separate road access to Bishop Street which would further support additional development here.		
Can redevelopment be achieved under current zoning?	"Row Houses" permitted, anything higher density may need additional zoning approvals.		

General Notes	• Row Housing 2-storey building (30 units)
	• Land Use Context:
	  • N – mid/high density residential (low rise apartment buildings)
	  • E – low density residential (single detached dwellings)
	  • S – low density residential (single detached dwellings), Kenyon Street, creek
	  • W – mid density residential (apartment buildings		

Property Name	113 Lochiel Street, Alexandria, Ontario

Aerial view of the property

View from Lochiel Street

Address	113 Lochiel Street, Alexandria, Ontario
Municipality	North Glengarry
Official Plan Designation	Urban Settlement Area – Residential
Zoning Designation	Residential – Fourth Density (R4)
No. of Units	20

No. of Floors	2
Building Type	Row Housing Senior Homes
No. of Buildings	1
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	15 January 2020

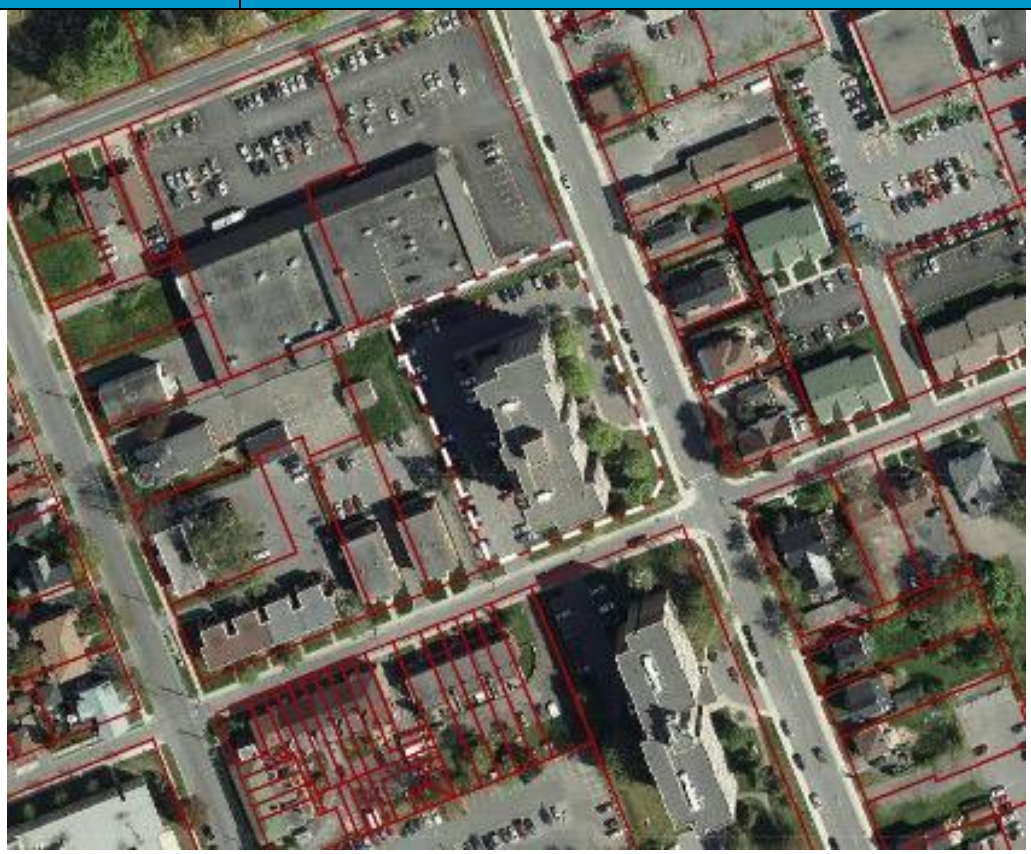
Category	Condition	Priority	Remarks
Overall condition of the building	**Fair**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Fair		Slab on grade
Superstructure	Fair		
Exterior Enclosure	Fair		
Partitions and Doors	Fair	Doors and Windows are 22 years old	
Finishes	Fair		
Fittings & Equipment	Fair		
Mechanical	Fair		
Electrical	Fair		Upgraded to LED for common areas All apllinaces changed in 3-4 years
Site	Poor		Only 8 parking space for 20 units

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	All units occupied
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	All units are 1 Bed
Do unit have Seniors friendly design features?	Seniors friendly building

Opportunity for Expansion	
Low	CAHC has bought some additional land to address the parking requirements
Opportunity for Regeneration and Repositioning	
Low	Not idle project for regeneration. Current layout and occupancy are not recommended for infill
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
Other Characteristics	
	• Good access to public community open space • Further from the Alexandria Main Street (considering senior demographic), relatively low access to amenities and services near by
Redevelopment Capacity	
Low	Major infill would likely require demolition and rebuild, wherein the layout and size of the site may present challenges with parking, building height, setbacks, etc.
Can redevelopment be achieved under current zoning?	R4 is highest approved density in North Glengarry, can accommodate a range of residential uses from single detached dwellings to apartment buildings

General Notes	• Row Housing 2-storey building (20 Units)
	• Land Use Context:
	  • N – Low density residential / major open space (public park)
	  • E – Low density residential / major open space (public park)
	  • S – Low density residential / Lochiel Street
	  • W – Low density residential

Property Name	120 Augustus St, Cornwall, Ontario



Aerial view of the property

View from First Street W

Address	120 Augustus St, Cornwall, Ontario
Municipality	City of Cornwall
Official Plan Designation	Urban Residential
Zoning Designation	Res 40

No. of Units	150
No. of Floors	10
Building Type	Condo Senior Homes
No. of Buildings	3
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	20 December 2019

Category	Condition	Priority	Remarks
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Good		
Mechanical	Good		
Electrical	Good		
Site	Good		Limited Parking space

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	All units occupied
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	All units are 1 Bed
Do unit have Seniors friendly design features?	Seniors friendly building

Opportunity for Expansion	
Low	No land available for expansion. Also services capacity might be issue.
Opportunity for Regeneration and Repositioning	
Low	Minor site changes to landscaping/parking beautification may be feasible, nothing major due to size of existing building & site layout, only other option would be to reconstruct the building
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
Other Characteristics	
	• Well-located west of downtown core and adjacent to commercial plaza with pharmacy, clinics • Good pedestrian infrastructure/amenities (sidewalks, outdoor seating areas) • Good access to public transit
Redevelopment Capacity	
Low	There may be some minor opportunities for additional development on the property but would necessitate removal of vegetation and/or parking – which may not be feasible given the parking concerns.
Can redevelopment be achieved under current zoning?	Res 40 designation being the densest can provide for additional development

General Notes	• Condo Housing 10-storey building (150 Units)
	• Land Use Context:
	  • N – low rise commercial plaza
	  • E – low density residential/commercial mix
	  • S – high density residential (apartment building)
	  • W – low to mid density residential

Property Name	330 Fourth St, Cornwall, Ontario

Aerial view of the property

View from Fourth Street

Address	330 Fourth St, Cornwall, Ontario
Municipality	City of Cornwall
Official Plan Designation	Urban Residential
Zoning Designation	Res 30
No. of Units	29
No. of Floors	2

Building Type	Private Senior Homes with care
No. of Buildings	1
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	20 December 2019

Category	Condition	Priority	Remarks
Overall condition of the building	**Fair**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Fair		
Superstructure	Fair		
Exterior Enclosure	Fair		Roof done 4 years ago
Partitions and Doors	Fair		
Finishes	Fair		Ceiling renovation in progress
Fittings & Equipment	Fair		Kitchen cabinets on secon floor are rough
Mechanical	Fair		
Electrical	Fair		
Site	Fair		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	Only 1 unit vacant
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	All units on floor 1 are 1 Bed with care facility
Do unit have Seniors friendly design features?	Seniors friendly building with elevator

Opportunity for Expansion	
Low	Not a lot of room for expansion generally; but, could purchase adjacent large lots and combine with this site.
Opportunity for Regeneration and Repositioning	
Medium	Parking takes up large part of lot which may be restructred.
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
Other Characteristics	
Redevelopment Capacity	
Low	Much of the site is occupied limiting opportunities for minor additions to the existing building on the north and west sides. Older residential lots to the immediate west may allow good opportunity for expansion of the building or lands – however, would require severance and consolidation. Another option could be major redevelopment either through the addition of floors to the existing building (depending on design/age) or demolition of all or part of the building to allow for a newer facility to be constructed
Can redevelopment be achieved under current zoning?	Minimum setbacks may restrict expansion; therefore, a zoning amendment may be required to facilitate redevelopment.

General Notes	• 2-storeies Senior Housing with care facility (29 Units)
	• Land Use Context:
	  • N – low density residential
	  • E – low density residential
	  • S – low/med density residential
	  • W – low density residential

Property Name	451-467 Dominion Street South, Alexandria, Ontario

Aerial view of the property

View from Fourth Street

Address	451-467 Dominion Street South, Alexandria, Ontario
Municipality	North Glengarry
Official Plan Designation	Urban Settlement Area – Residential
Zoning Designation	Residential – Third Density (R3)
No. of Units	15
No. of Floors	2

Building Type	2/3/4/5-bedroom units
No. of Buildings	15
Land Area	1.5 acres
Operated by	Cornwall & Area Housing Corporation
Site visited on	15 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building	**Fair**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Fair		
Superstructure	Fair		
Exterior Enclosure	Fair	Sliding moulds need replacement	
Partitions and Doors	Fair		
Finishes	Fair		
Fittings & Equipment	Fair		
Mechanical	Fair		
Electrical	Fair	Aluminum wiring using copper pigtails	
Site	Fair		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No response recorded
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	No response recorded
Do unit have Seniors friendly design features?	No response recorded

Opportunity for Expansion	
Medium	Relatively large site for an urban lot with some vacant space in the north east corner of the site for expansion Expansion would need additional parking also
Opportunity for Regeneration and Repositioning	
Medium	2 Units are large with 5 bed rooms, these could be reorganized to allow for additional new units to be created within the existing buildings.
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
Other Characteristics	
	Proximity to Alexandria Main Street and commercial corridor
Redevelopment Capacity	
Low	The site is large and has vacant spaces for additional units. Also, the Low density residential to the north and vacant site to the east would likely be at low risk of negative impacts due to higher density redevelopment/infilling on this site.
Can redevelopment be achieved under current zoning?	Range of residential uses and housing types permitted including single detached dwellings, semi-detached/duplexes, and row housing. Any development with a higher density than row housing would need zoning amendment. Zoning amendment would likely be required for infill to address setbacks, parking, and/or lot occupancy.

General Notes	• 2/3/4/5 Bedroom Row Housing (15 Units)
	• Land Use Context:
	  • N – Low density residential
	  • E – vacant field / future residential
	  • S – Low density residential / William Street
	  • W – low density residential / Dominion Street

Property Name	517 Albert St, Winchester, Ontario

Aerial view of the property

View from Mill Street

Address	517 Albert St, Winchester, Ontario
Municipality	North Dundas
Official Plan Designation	Urban Settlement Area – Residential

Zoning Designation	Institutional (I)
No. of Units	60
No. of Floors	2
Building Type	Row Housing
No. of Buildings	60
Land Area	1.5 acres
Operated by	Cornwall & Area Housing Corporation
Site visited on	15 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		Slab on grade foundation
Superstructure	Good		
Exterior Enclosure	Good		Windows replaced
Partitions and Doors	Good		
Finishes	Fair		kitchen cabinets and stove not provided
Fittings & Equipment	Good		
Mechanical	Good		Conventional Gas Water heater
Electrical	Good		
Site	Good		Lot of parking space

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	Full Occupancy
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	All units are 1 Bed
Do unit have Seniors friendly design features?	Senior friendly building

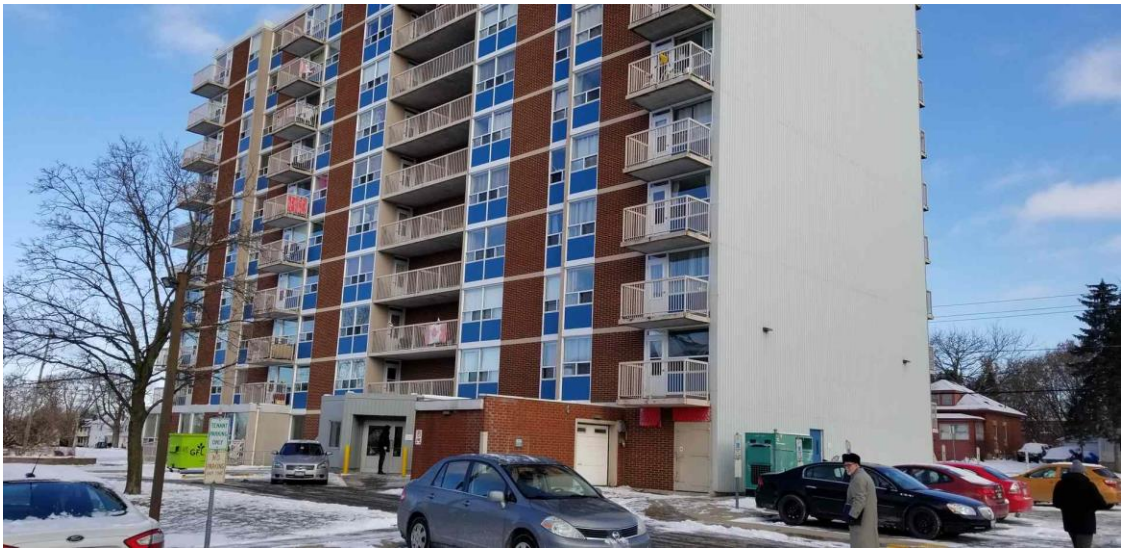
Opportunity for Expansion	
Low	Not idel for expansion however, there may be opportunities to explore further collaboration/development potential on the legion site immediately west of the subject lands or on the vacant parcel immediately north of the care-for clinic on the site (though it is zoned commercial).
Opportunity for Regeneration and Repositioning	
Low	Considering the layout and occupancy of the lot, not realistic candidate for major infill, internal structure and design of buildings not conducive to internal infill based on the size of the units.
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
Other Characteristics	
	Proximity to major commercial corridor, with good access to nearby amenities

Redevelopment Capacity	
Low	Redevelopment would require demolition of existing buildings and/or consolidation of adjacent lands to accommodate further development.
Can redevelopment be achieved under current zoning?	Current use for seniors housing and associated clinic is permitted under current zoning. Zoning amendment to facilitate infill/redevelopment not feasible on current site

General Notes	• 2 Storied Row Housing (60 Units)
	• Land Use Context:
	  • N – low/mid density commercial / Winchester Main Street
	  • E – mid/high density Winchester non-profit seniors housing
	  • S – high density residential (apartments)
	  • W – low density residential / Lions club & Legion / Winchester Albert St.

Property Name	540 Adolphus St, Cornwall, Ontario

Aerial view of the property



View from Sixth Street

Address	540 Adolphus St, Cornwall, Ontario
Municipality	City of Cornwall

Official Plan Designation	Urban Residential
Zoning Designation	Res 40
No. of Units	105
No. of Floors	
Building Type	Row Housing
No. of Buildings	1
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	20 December 2019

Category	Condition	Priority	Remarks
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Good		
Mechanical	Good	Hot water rads have issues	
Electrical	Good		
Site	Good		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	Full Occupancy
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	All units are 1 Bed
Do unit have Seniors friendly design features?	Senior friendly building

Opportunity for Expansion	
None	No opportunity to expand in the current land parcel.
Opportunity for Regeneration and Repositioning	
Minimal	With current occupancy of the lot, not realistic candidate for major infill, could be some opportunity on the north side of the lot along sixth street for some low-rise row housing.
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
Low	Being in the residential area, there is opportunity to add some retail and services
Other Characteristics	
	Good access to public transit from the site Commercial plaza located approximately 500m west of site
Redevelopment Capacity	
Low/Medium	Existing green amenity space on the north side of the site could be developed for another high-rise (maybe not as tall as the main building). Vacant lands to the north of the site may be a good opportunity for acquisition/development as they are vacant and quite central.
Can redevelopment be achieved under current zoning?	Res-40 permits multi-family dwellings, row housing, and apartments, should the redevelopment include any alternate elements changes will be required Zoning amendment would likely be required to facilitate any infill

General Notes	• Multi Storied Row Housing (105 Units)
	• Land Use Context:
	  • N – Vacant Open Space (Future Study Area)
	  • E – Low density residential
	  • S – Low density residential
	  • W – mid-high density residential (apartment building)

Property Name	550 Lemay St, Cornwall, Ontario

Aerial view of the property

View of the property

Address	550 Lemay St, Cornwall, Ontario
Municipality	City of Cornwall
Official Plan Designation	Urban Residential
Zoning Designation	Res 20
No. of Units	60
No. of Floors	3
Building Type	Row Housing
No. of Buildings	60
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	20 December 2019

Category	Condition	Priority	Remarks
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		
Partitions and Doors	Good		
Finishes	Fair	Kitchen cabinets needs replacement Commercial Carpets need to be repaced with vinyl flooring	
Fittings & Equipment	Fair		Stand pipes shut off issue, Main shut-off valve are seized making it hard to shut off water to each unit
Mechanical	Good		
Electrical	Good		
Site	Good		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	Full Occupancy
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	All units are 2-3 bed row houses
Do unit have Seniors friendly design features?	2 handicaps friendly 2 Bed units

Opportunity for Expansion	
High	Potential future connection to Lemay West; this will get you to Pitt Street with lot of retail Land parcel has open land for future addition
Opportunity for Regeneration and Repositioning	
Minimal	With current occupancy of the lot, not realistic candidate for major infill, could be some opportunity on the north side of the lot along sixth street for some low-rise row housing.
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
Low	Being in the residential area, there is opportunity to add some retail and services
Other Characteristics	
	Situated within tall trees and parkland
Redevelopment Capacity	
Low/Medium	Existing layout and occupancy of the site may allow for infill on the north side of the site adjacent to Lemay.

	Redevelopment could possibly take on the form of internal infill of existing units to create more units (secondary suites, etc.), depending on the internal layout and design of the units. In a major redevelopment scenario, demolition of some or all buildings to allow for the construction of row houses with higher density.
Can redevelopment be achieved under current zoning?	"Row Houses" permitted, anything higher density may need additional zoning approvals, but would likely be feasible.

General Notes	• 3 Storied Row Housing (60Units)
	• Land Use Context:
	  • N – Vacant lands, forest
	  • E – Arterial Road (McConnell Ave.), low density residential
	  • S – vacant lands (forest), low-med density residential
	  • W – vacant lands, forest

Property Name	650 Hamilton Crescent and 460 Leitch Drive, Cornwall, Ontario

Aerial view of the property

650 Hamilton Crescent

460 Leitch Drive

Address	650 Hamilton Crescent and 460 Leitch Drive, Cornwall, Ontario
Municipality	City of Cornwall
Official Plan Designation	Urban Residential
Zoning Designation	Res 20
No. of Units	125
No. of Floors	2
Building Type	Row House and Apartment
No. of Buildings	
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	20 December 2019

Category	Condition	Priority	Remarks
Overall condition of the building	**Fair**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Fair		
Superstructure	Fair		
Exterior Enclosure	Fair		
Partitions and Doors	Fair		
Finishes	Fair		
Fittings & Equipment	Fair		
Mechanical	Fair		
Electrical	Fair	Electrcial up to code Electrical hot water	
Site	Fair		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	Full Occupancy

Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	All units are 2/3/4 bed row houses
Do unit have Seniors friendly design features?	Houses not targeted for Seniors
Opportunity for Expansion	
Medium	Likely some room; but would also likely have to tear down a large row building
Opportunity for Regeneration and Repositioning	
Low	Current site is maxed out but the some reduction of green space to add to density may be explored with restricted demolision of the part of the property. Some of the units may have additional infill to enhance the density of the units.
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
Low	Site is away from retail spaces with a small mart near by. Retail space addition will add to value.
Other Characteristics	
Redevelopment Capacity	
Low/Medium	Existing structures are dated which can be explored to demolish and replace with higher density row houses and walk out apartments. Rearrangement of the parking space can provide more developable area.
Can redevelopment be achieved under current zoning?	“Apartment houses” are not permitted uses –two apartment buildings are legal non-conforming “Row Houses” permitted, and any new higher density buildings would require amendment. Likely feasible, but servicing/amenities may be of concern.

General Notes	• Low-Med Density row housing (105 units) and two “walk-up” style apartment buildings (20 units total – 10 each)
	• Land Use Context:
	  • N – low density residential
	  • E – open space, recreation, low density residential
	  • S – low density residential, single family dwellings
	  • W – low density residential, single family dwellings, commercial on corner of Leitch and Hamilton Cresc. (corner store)

Property Name	845 Marlborough Street, Cornwall, Ontario

Aerial view of the property

View from Marlborough Street

Address	845 Marlborough Street, Cornwall, Ontario

Municipality	City of Cornwall
Official Plan Designation	Urban Residential
Zoning Designation	Res 20
No. of Units	20
No. of Floors	3
Building Type	Row House
No. of Buildings	20
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	20 December 2019

Category	Condition	Priority	Remarks
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Good	Kitchen cabinets might be replaced	
Mechanical	Good		
Electrical	Good		
Site	Good		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	1 unit vacant
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	All units are 2/3 bed row houses
Do unit have Seniors friendly design features?	Houses not targeted for Seniors

Opportunity for Expansion	
None	
Opportunity for Regeneration and Repositioning	
None	Project is at maximum density
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	None identified
Other Characteristics	
	Great location - Shops, dentist, medical plaza nearby
Redevelopment Capacity	
Low/Medium	Existing property is at maximum densification hence further investigation may be undertaken for the property located immediately east of the site which present great opportunity for additional units to be constructed in the future and connected/accessed from this site. There is also a former school located on lands to the south west of the subject site that is currently for sale – this can present great opportunity for repurposing the existing building as well as infilling additional units close by.
Can redevelopment be achieved under current zoning?	"Row Houses" permitted, anything higher density would require zoning amendment.
General Notes	• 3-storey row housing (19 row units, 1 accessible ground floor unit) • Land Use Context: • N – Arterial Road (9th Street East), Commercial plaza

	• E – vacant site (formerly developed) • S – med density residential apartment • W – low density residential, single family dwellings

Property Name	1600 Birmingham Street, Cornwall, Ontario

Aerial view of the property

View from Birmingham Street

Address	1600 Birmingham Street, Cornwall, Ontario
Municipality	City of Cornwall
Official Plan Designation	Urban Residential
Zoning Designation	Com 51
No. of Units	40
No. of Floors	3
Building Type	Row House
No. of Buildings	20
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	20 December 2019

Category	Condition	Priority	Remarks
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Good		
Mechanical	Good		
Electrical	Good		
Site	Good	Fences in backyards need to be replaced	

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No vacant units
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	All units are 2/3 bed row houses
Do unit have Seniors friendly design features?	2 Units (2 Bed) are handicap friendly

Opportunity for Expansion	
Low	Not possible with existing layout but site is located next to major commercial unit.
Opportunity for Regeneration and Repositioning	
Limited	Not idle site for further densification and inner addition to the units.
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	None identified
Other Characteristics	
	Proximity to major streets (Just off Pitt Street) thus better connected to public transport 4-minute walk to health plaza, dentist, pharmacy, etc.
Redevelopment Capacity	
Low/Medium	Site is located adjacent to a major commercial corridor (Pitt St.) and well-suited for high density development in case of larger-scale high-rise development.
Can redevelopment be achieved under current zoning?	"Row houses" and other higher density residential uses are permitted (e.g. apartments). A zoning amendment would likely be required to facilitate infill but may not be required for site redevelopment for higher density.

General Notes	• 3-storey row housing (40 units)
	• Land Use Context:
	  • N – Commercial, restaurant
	  • E – low density residential

	• S – commercial, “The Brick” • W – Main Arterial (Pitt Street), low density residential/ commercial mix

Property Name	1600 Birmingham Street, Cornwall, Ontario

Aerial view of the property

View from Brookdale Avenue

Address	1600 Birmingham Street, Cornwall, Ontario
Municipality	City of Cornwall
Official Plan Designation	Urban Residential
Zoning Designation	Res 20
No. of Units	60
No. of Floors	2
Building Type	Row House
No. of Buildings	60
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	20 December 2019

Category	Condition	Priority	Remarks
Overall condition of the building	**Fair**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Fair		
Superstructure	Fair		
Exterior Enclosure	Fair		
Partitions and Doors	Fair	Front doors need to be replaced	
Finishes	Fair		
Fittings & Equipment	Fair	Kitchen cabinets are just “OK”	
Mechanical	Fair		
Electrical	Fair	Underground wires are old; need replacement	
Site	Fair	Some leakages in the basement	

Validation of Condition and Priority of Works	Status
Consultation with the service provider’s representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No vacant units
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	No 1 Bed units All units are 3/4/5 bed
Do unit have Seniors friendly design features?	Family oriented development No senior facility

Opportunity for Expansion	
Medium- Low	Low density in the units allow for infill to increase the density Greenspaces and parking area can also provide the space for additional units with higher density
Opportunity for Regeneration and Repositioning	
Low	Greenspace and playground could be replaced with new units, but this could also take away from the desirability of the project.
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	None identified
Other Characteristics	
	Proximity to a major commercial node and corridor (Brookdale Ave).
Redevelopment Capacity	
High	Huge opportunity for higher density redevelopment due to its proximity to a major commercial node and corridor (Brookdale Ave). Most of the buildings are close to 50 years old and hence would be idle for replacement.
Can redevelopment be achieved under current zoning?	“Row Houses” permitted, anything higher density may need additional zoning approvals Zoning amendment would likely be required for infill.
General Notes	• 2-storey row housing (60 units) • Land Use Context:

	• N – Low density residential • E – main arterial (Brookdale Avenue), low density residential • S – general commercial area, hydro corridor • W – mid density residential (apartment buildings)

Property Name	1700 Walton Street, Cornwall, Ontario

Aerial view of the property

View from Walton Street

Address	1700 Walton Street, Cornwall, Ontario
Municipality	City of Cornwall
Official Plan Designation	Urban Residential
Zoning Designation	Res 20
No. of Units	50
No. of Floors	3
Building Type	Row House
No. of Buildings	50
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	20 December 2019

Category	Condition	Priority	Remarks
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Good		
Mechanical	Good		
Electrical	Good		
Site	Good		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No vacant units
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	No 1 Bed units All units are 2/3/4 bed
Do unit have Seniors friendly design features?	Family oriented development No senior facility

Opportunity for Expansion	
High	Lot of room to infill the existing units Additional units can be added in the available land parcels
Opportunity for Regeneration and Repositioning	
Low	Greenspace and playground could be replaced with new units, but this could also take away from the desirability of the project.
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	Enough room to add amenities to the property
Other Characteristics	
Redevelopment Capacity	
High	North west corner of the site (roundabout) presents opportunity for a new building. Also, site would to be able to accommodate additional parking required. Internal design and layout of existing row housing could also potentially be redeveloped to add new duplex units/secondary apartments, given their size.
Can redevelopment be achieved under current zoning?	"Row Houses" permitted in Res 20 Zoning amendment may be required depending on density of any infill or buildings proposed.
General Notes	• 3-storey row housing (50 units) • Land Use Context:

	• N – elementary school • E – low density residential • S – low density residential • W – low density residential

Property Name	12446 County Road 2, Morrisburg, Cornwall, Ontario

Aerial view of the property

View from Walton Street

Address	12446 County Road 2, Morrisburg, Cornwall, Ontario
Municipality	South Dundas
Official Plan Designation	Urban Settlement Area – Residential
Zoning Designation	Residential – Fourth Density (R4)
No. of Units	30
No. of Floors	2
Building Type	Senior's Apartment
No. of Buildings	1
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	15 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building	**Fair**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Fair		
Superstructure	Fair		
Exterior Enclosure	Fair	Roof and Windows need replacement	These parts are 20 years old
Partitions and Doors	Fair		
Finishes	Fair		
Fittings & Equipment	Fair	Stoves need to be replaced soon	
Mechanical	Fair	Minor leakage issues	
Electrical	Fair		
Site	Fair		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No vacant units
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	All units are 1bed
Do unit have Seniors friendly design features?	Senior facility with elevator

Opportunity for Expansion	
High	Large empty lots right beside existing building which could accommodate several additional units; a church group wanted to put money towards developing housing on it.
Opportunity for Regeneration and Repositioning	
High	Large empty lot adjacent to the building can be used for regena
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	No Information
Other Characteristics	
	Proximity to the all convenience and facilities
Redevelopment Capacity	
High	Nearly half of the lot (approx. 0.6 Acres) is vacant and not constrained by any physical and geographical limitation There appears to be sufficient room to expand the parking lot east and construct a new building(s) in the south east corner of the site. Considering the overall condition and expected lifespan of the existing building – may be good opportunities to demolish and redevelop as a newer site with higher density
Can redevelopment be achieved under current zoning?	Current zoning can accommodate higher density residential development hence future development would likely not require a rezoning provided parking and setback requirements are addressed.
General Notes	• 2-storey Senior's Housing (30 units)

	• Land Use Context:
	  • N – County Road 2, main commercial corridor in Morrisburg, Commercial
	  • E – Commercial (gas station)
	  • S – Low density Residential (single detached dwellings)
	  • W – commercial (dog wash)

Property Name	222, 6th Street East, Cornwall, Ontario

Aerial view of the property

View from Off Sixth Street

Address	222, 6th Street East, Cornwall, Ontario

Municipality	City of Cornwall
Official Plan Designation	Urban Residential
Zoning Designation	Res 40
No. of Units	32
No. of Floors	4
Building Type	Multi use apartment
No. of Buildings	1
Land Area	
Operated by	Cornwall & Area Ho0075sing Corporation
Site visited on	20 December 2019

Category	Condition	Priority	Remarks
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Good		
Mechanical	Good		
Electrical	Good		All Cooper wiring
Site	Good		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No vacant units
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	No Information
Do unit have Seniors friendly design features?	No Information

Opportunity for Expansion	
None	Current facility was constructed 8 years back and hence is optimally utilized.
Opportunity for Regeneration and Repositioning	
None	
Opportunity to Achieve Full Occupancy	
NA	No Information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	No Information
Other Characteristics	
	Commercial Plaza located 500 mts west of the lot
Redevelopment Capacity	
Low	Considering the occupancy of the lot, not realistic candidate for infill. As the building is quite new, not realistic to suggest demolition and redevelopment.
Can redevelopment be achieved under current zoning?	Res-40 permits multi-family dwellings, row housing, and apartments A zoning amendment would not be appropriate/feasible to facilitate development.

General Notes	• 4-storey Family Housing (32 units)
	• Land Use Context:
	  • N – Vacant Open Space (Future Study Area)
	  • E – high density residential (apartment building)
	  • S – low density residential
	  • W – low density residential

Property Name	4321, 4323, 4325, 4327 Hess St., Williamsburg, Ontario

Aerial view of the property

View from Off Hess Street

Address	Tolley Place, 4321, 4323, 4325, 4327 Hess St., Williamsburg, Ontario
Municipality	South Dundas

Official Plan Designation	Urban Settlement Area – Residential
Zoning Designation	Residential – Fourth Density – Special Exception 14 (R4-14) – special exception pertains to special provisions related to setbacks, lot size, and minimum lot area.
No. of Units	20
No. of Floors	2
Building Type	Row Housing
No. of Buildings	4
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	7 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Good		
Mechanical	Good		
Electrical	Good		
Site	Good		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No vacant units
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	All units are 1/2 bed designed for single and couples
Do unit have Seniors friendly design features?	Addressed to younger Seniors

Opportunity for Expansion	
High	Large vacant parcel of land with the lot, adjacent to the building
Opportunity for Regeneration and Repositioning	
None	
Opportunity to Achieve Full Occupancy	
NA	**Waiting list of 70 for lease**
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	No response recorded
Other Characteristics	
	Winchester Hospital is at 15 min drive
Redevelopment Capacity	
High-Medium	Considering the availability of vacant land within the lot the property has huge potential for redevelopment however the service capacity and availability of municipal water is limitation
Can redevelopment be achieved under current zoning?	High density residential development is permitted on the subject lands under the current zoning

General Notes	• 2-storey Row Housing (20 units)
	• Land Use Context:
	  • N – Low density residential
	  • E – Seniors apartments (2-storey, 38 units)
	  • S – vacant / future residential / farm field
	  • W – vacant / farm field

Property Name	1279-1283 Sydney Street and 204-230 Lourdes Avenue, Cornwall, Ontario

Aerial view of the property

View from Off Lourdes Avenue

Address	1279-1283 Sydney Street and 204-230 Lourdes Avenue, Cornwall, Ontario
Municipality	City of Cornwall
Official Plan Designation	Urban Residential

Zoning Designation	Res 20
No. of Units	35
No. of Floors	3
Building Type	Row Housing
No. of Buildings	3
Land Area	
Operated by	Cornwall & Area Housing Corporation
Site visited on	20 December 2019

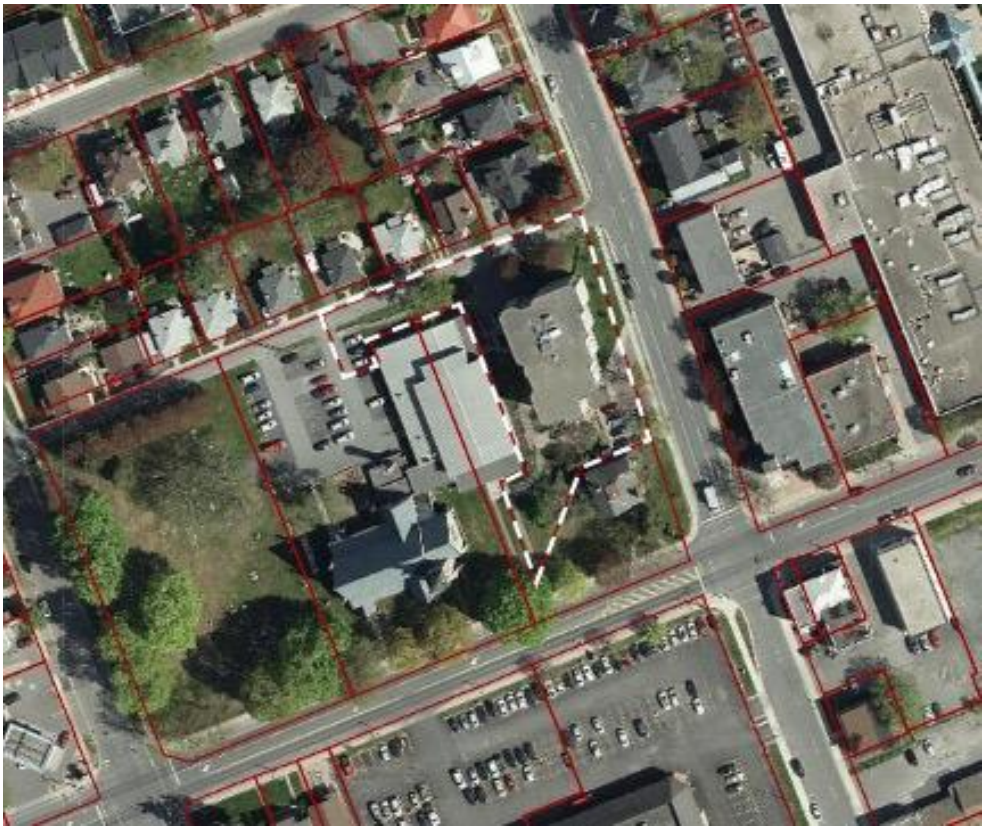
Category	**Condition**	**Priority**	**Remarks**
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good	Back stairs are wooden and need to be replaced	Windows and Doors replaced 2 years back
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Fair	Kitchen cabinets are old and need to be replaced	
Mechanical	Good		
Electrical	Good		
Site	Good		

Validation of Condition and Priority of Works	**Status**
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No vacant units
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	No 1 Bed units, only 2/3 bed units.
Do unit have Seniors friendly design features?	Not addressed to Seniors

Opportunity for Expansion	
Low	Any infill or expansion will require demolition of the existing structure
Opportunity for Regeneration and Repositioning	
None	
Opportunity to Achieve Full Occupancy	
NA	**Usually at full occupancy**
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
Other Characteristics	
	Walk-in clinic and pharmacy are close. 5 min walk to commercial and retail centers
Redevelopment Capacity	
Low	Any infill or expansion would either require demolition of existing buildings and/or addition of lands from the park south of the site for development
Can redevelopment be achieved under current zoning?	Only "Row Houses" permitted, anything higher density may need additional zoning approvals

General Notes	• 3-storey Row Housing (35 units)
	• Land Use Context:
	  • N – low density residential
	  • E – low density residential
	  • S – open space, public park
	  • W – low/mid density residential

Property Name	210 Augustus Street, Cornwall, Ontario



Aerial view of the property

View from Augustus Street

Address	210 Augustus Street, Cornwall, Ontario
Municipality	City of Cornwall

Official Plan Designation	Urban Residential
Zoning Designation	Central Business District (CBD)
No. of Units	50
No. of Floors	6
Building Type	Apartment Building
No. of Buildings	1
Land Area	
Operated by	PNP
Site visited on	15 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Good		
Mechanical	Good	Secondray elevator required	
Electrical	Good		
Site	Good	Only 6 parking space for resident and no parking for visitors.	

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No vacant units
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	45 of 50 units are 1 Bed
Do unit have Seniors friendly design features?	Senior focused building

Opportunity for Expansion	
Low	Being in CBD doesn't have additional land for expansion
Opportunity for Regeneration and Repositioning	
None	
Opportunity to Achieve Full Occupancy	
NA	**At full occupancy with waiting list of 40-45**
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	No response recorded
Other Characteristics	
	Large lounge for seniors on ground floor but ot large enough to properly accommodate all the residents in it. Nicely landscaped outdoor courtyard area with gazebo.
Redevelopment Capacity	
Low	Considering the layout and occupancy of the lot, not realistic candidate for infill or redevelopment. Major redevelopment would require significant demolition.
Can redevelopment be achieved under current zoning?	Standalone residential uses not permitted unless established prior to October 15, 1996 or established accessory to non-residential uses permitted in the zone. Any redevelopment would likely require additional planning approvals

General Notes	• 6-storey Apartment Building for Seniors (50 units)
	• Land Use Context:
	  • N – Low density residential (single detached dwellings)
	  • E – Commercial/professional services

	• S – Institutional (Tri-County Literacy Council) • W – Institutional (Church)

Property Name	10 Nelson Street, Finch, Ontario

Aerial view of the property

View from Nelson Street

Address	Finchview Villa, 10 Nelson Street, Finch, Ontario

Municipality	North Stormont
Official Plan Designation	Urban Settlement Area – Residential
Zoning Designation	Institutional (IN)
No. of Units	24
No. of Floors	2 ½
Building Type	Apartment Building
No. of Buildings	1
Land Area	
Operated by	PNP
Site visited on	7 January 2020

Category	Condition	Priority	Remarks
Fair	Good		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Fair		
Superstructure	Fair		
Exterior Enclosure	Fair		
Partitions and Doors	Fair		
Finishes	Fair		
Fittings & Equipment	Fair		
Mechanical	Fair	Ned new elevator	
Electrical	Fair		
Site	Fair		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No vacant units
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	Yes
Do unit have Seniors friendly design features?	Senior focused building

Opportunity for Expansion	
High	Empty land fields for expansion near property
Opportunity for Regeneration and Repositioning	
	No Information
Opportunity to Achieve Full Occupancy	
NA	**At full occupancy with waiting list**
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	No response recorded
Other Characteristics	
	Fully serviced with water and sewer
Redevelopment Capacity	
Medium-High	Considerable vacant space on the north side that may allow for future infill, while also allowing for parking to expanded. Servicing capacity of municipal services in Finch to accommodate additional development is unknown
Can redevelopment be achieved under current zoning?	Zoning generally permits homes for the aged, retirement residences, and community centres, as well as a clinic. Rezoning would not likely be required for infill/redevelopment.

General Notes	• 2 and ½ storey Apartment Building for Seniors (24 units)
	• Land Use Context:
	  • N – Vacant field/ag uses
	  • E – Low density residential, County shop, vacant lands
	  • S – low density residential (single detached dwellings)
	  • W – low density residential (single detached dwellings)

Property Name	14 Victoria Street, Lancaster, Ontario

Aerial view of the property

View from Victoria Street

Address	Glen Cairn Lodge, 14 Victoria Street, Lancaster, Ontario

Municipality	South Glengarry
Official Plan Designation	Urban Settlement Area – Residential
Zoning Designation	Residential 4 – High Density
No. of Units	26
No. of Floors	1
Building Type	Senior Housing Building
No. of Buildings	5
Land Area	
Operated by	Lancaster & District Non-Profit Housing Corporation
Site visited on	7 January 2020

Category	**Condition**	**Priority**	**Remarks**
Fair			
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure			
Superstructure			
Exterior Enclosure			
Partitions and Doors			
Finishes			
Fittings & Equipment			
Mechanical			
Electrical			
Site			

Validation of Condition and Priority of Works	**Status**
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No Information
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	No Information
Do unit have Seniors friendly design features?	Senior focused building

Opportunity for Expansion	
Opportunity for Regeneration and Repositioning	
	No Information
Opportunity to Achieve Full Occupancy	
NA	At full occupancy with waiting list
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	No information
Other Characteristics	
	No information
Redevelopment Capacity	
Low	Considering the layout and occupancy of the lot, not realistic candidate for major infill, internal layout and size of building unconfirmed, and may pose opportunity for internal reorganization/infilling to create additional units.
Can redevelopment be achieved under current zoning?	R4 zone intended to accommodate high density residential development Considering current layout of site, a zoning amendment would not be appropriate/feasible to facilitate development.

General Notes	• Apartment Building for Seniors (26 units)
	• Land Use Context:
	  • N – med density residential / water tower/ farm fields
	  • E – low density residential (single detached dwellings)
	  • S – Township owned clinic and support centre
	  • W – vacant/low density residential

Property Name	176 Rue Marguerite d'Youville Street, Cornwall, Ontario

Aerial view of the property

View from Marguerite d'Youville Street

Address	176 Rue Marguerite d'Youville Street, Cornwall, Ontario

Municipality	City of Cornwall
Official Plan Designation	Urban Residential
Zoning Designation	Res 10 (west side of site) / Res 20 (central and east side of site)
No. of Units	65
No. of Floors	2
Building Type	Row Housing Building
No. of Buildings	5
Land Area	
Operated by	Lancaster & District Non-Profit Housing Corporation
Site visited on	15 January 2020

Category	Condition	Priority	Remarks
Fair	Fair		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Fair		
Superstructure	Fair		
Exterior Enclosure	Fair		
Partitions and Doors	Fair		All external doors replaced
Finishes	Fair		
Fittings & Equipment	Fair	Kitchens need to be replaced	
Mechanical	Fair		
Electrical	Fair		
Site	Fair	Need more parking	

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	Full occupancy
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	1 bed are in shortage only 8 in total
Do unit have Seniors friendly design features?	10 units are Senior focused

Opportunity for Expansion	
Medium	Potential to expand on the south side and the west side but both empty lots are apparently owned by the city.
Opportunity for Regeneration and Repositioning	
Low	1 Bed units in Cornwall are always in shortage and project has more than 20 2/3 bed units. The infill are rearrangement may be explored based on the occupancy and requirements.
Opportunity to Achieve Full Occupancy	
NA	At full occupancy with waiting list
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	No information
Other Characteristics	
	Massive NAV Canada complex located next door. Lots of green spaces and parks nearby
Redevelopment Capacity	
Low	Relatively low opportunity for infill on this site; while unconfirmed, some units and buildings may be suitable to be converted to contain additional secondary units. Vacant lands located west and south of the subject property which are designated/zoned for residential uses and could be easily serviced by municipal water and sewer. The redevelopment of this site could potentially leverage its proximity to Walton Court (located north of the site and operated by CAHC).
Can redevelopment be achieved under current zoning?	"Row Houses" permitted in Res 20, anything higher density may need additional zoning approvals

	"Row Houses" not permitted in Res 10, redevelopment on the site may require a zoning amendment. It is likely that any major redevelopment of this site would require a zoning amendment

General Notes	• Row Houses (60 units)
	• Land Use Context:
	  • N – Low density residential (single detached dwellings)
	  • E – Vacant open space / Institutional (Nav Canada)
	  • S – Vacant Future Residential
	  • W – Vacant Future Residential

Property Name	104-110, McConnell Avenue, Cornwall, Ontario

Aerial view of the property

View from McConnell Avenue

Address	104-110, McConnell Avenue, Cornwall, Ontario

Municipality	City of Cornwall
Official Plan Designation	Urban Residential
Zoning Designation	Res 30
No. of Units	5
No. of Floors	2
Building Type	Row Housing Building
No. of Buildings	5
Land Area	
Operated by	Non-Profit Housing Corporation
Site visited on	15 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building	Fair		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Fair		
Superstructure	Fair		
Exterior Enclosure	Fair		
Partitions and Doors	Fair		
Finishes	Fair		
Fittings & Equipment	Fair		
Mechanical	Fair		
Electrical	Fair		
Site	Fair		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No response recorded
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	No response recorded
Do unit have Seniors friendly design features?	No response recorded

Opportunity for Expansion	
None	
Opportunity for Regeneration and Repositioning	
Low	
Opportunity to Achieve Full Occupancy	
NA	No information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	No information
Other Characteristics	
	Proximity to major commercial node
Redevelopment Capacity	
Low	Considering the current layout and occupancy not the best candidate for any infill. Additions would require demolition and reconstruction for any major redevelopment that may lead to adding "duplex" to the existing townhouse units.
Can redevelopment be achieved under current zoning?	"Row Houses" permitted in Res 20, anything higher density may need additional zoning approvals

General Notes	• Row Houses (6 units)
	• Land Use Context:
	  • N – Low density residential (Single detached dwellings)
	  • E – Low density residential (Single detached dwellings)
	  • S – Low density residential (Single detached dwellings)
	  • W – High density residential (Four Storey Condo Building)

Property Name	211 Water Street West, Cornwall, Ontario

Aerial view of the property

View from McConnell Avenue

Address	Marie de la Ferre Apartments, 211 Water Street West, Cornwall, Ontario
Municipality	City of Cornwall
Official Plan Designation	Institutional

Zoning Designation	Institutional 10 (INS 10)
No. of Units	#
No. of Floors	3
Building Type	Senior's Apartment
No. of Buildings	1
Land Area	
Operated by	Religious Hospitallers of St. Joseph Housing Corporation
Site visited on	15 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building	Good		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Good		
Mechanical	Good		
Electrical	Good		
Site	Good		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No information
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	No information
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	No information
Do unit have Seniors friendly design features?	No information

Opportunity for Expansion	
None	
Opportunity for Regeneration and Repositioning	
Low	
Opportunity to Achieve Full Occupancy	
NA	No information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	No information
Other Characteristics	
	Proximity to Care center
Redevelopment Capacity	
Low	Considering the layout and occupancy of the lot, not realistic candidate for major infill, Internal structure and design of building unknown and may present some opportunities for internal reorganization/infill. There may be some opportunities to add additional usable space to second storey of the building on the west side; however, the limited parking on site may be restrictive to adding units.
Can redevelopment be achieved under current zoning?	"Private Senior's Residence" and "Apartment Dwellings" both permitted; however, redevelopment may require additional zoning approvals

General Notes	• Senior Apartment (X units)
	• Land Use Context:
	  • N – Institutional (St. Joseph's Continuing Care Centre)
	  • E – Parking lot
	  • S – Water Street, Open Space (Lameroux Park)
	  • W – low density residential (single detached dwellings)

Property Name	708 ,12th St. East, Cornwall, Ontario

Aerial view of the property

View across the roads in Royal Oaks Co-ops

Address	Royal Oaks Co-Op, 708 ,12th St. East, Cornwall, Ontario
Municipality	City of Cornwall

Official Plan Designation	Urban Residential
Zoning Designation	Res 20
No. of Units	70
No. of Floors	2/3
Building Type	Row Housing
No. of Buildings	70
Land Area	
Operated by	Religious Hospitallers of St. Joseph Housing Corporation
Site visited on	15 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building	**Poor**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Poor		
Superstructure	Poor		
Exterior Enclosure	Poor		
Partitions and Doors	Poor		
Finishes	Poor		
Fittings & Equipment	Poor		
Mechanical	Poor		
Electrical	Poor		
Site	Poor		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	Fully occupied
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	No Information
Do unit have Seniors friendly design features?	9 of 70 units have accessibility

Opportunity for Expansion	
Medium	Lots of land on approach, however, the presence of wetland/low laying areas on the east and north sides of the site would likely present considerable challenges for new expanded development.
Opportunity for Regeneration and Repositioning	
Medium- Low	Lots of empty space on approach to the housing project; seems better use of the land could have been done.
Opportunity to Achieve Full Occupancy	
NA	No information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	No information
Other Characteristics	
Redevelopment Capacity	
Medium	Considering the age and condition of the buildings, this site may be a good candidate for removing some or all of the existing buildings and redeveloping the site for higher density and more efficient site layout. Notwithstanding this, the site is located within a residential area characterised by low density residential development, and any significant increase in height/density may not be appropriate.
Can redevelopment be achieved under current zoning?	"Row Houses" permitted, anything higher density may need additional zoning approvals, would likely be feasible to accommodate infill/redevelopment here.
General Notes	• Row Housing (2-3storeys) 70 units • Land Use Context:

	• N – Vacant Industrial / Wetland / Rail Line • E – Vacant Industrial / Wetland • S – Institutional (church) / Low Density Residential (single detached dwellings) • W – Low Density Residential (single detached dwellings)

Property Name	100 St. George Street East, Alexandria, Ontario

Aerial view of the property

View from George Street

Address	100 St. George Street East, Alexandria, Ontario
Municipality	North Glengarry
Official Plan Designation	Urban Settlement Area - Residential
Zoning Designation	Residential – Fourth Density (R4)
No. of Units	#
No. of Floors	1
Building Type	Seniors Apartment
No. of Buildings	1
Land Area	
Operated by	The Alexandria Non-Profit Housing Corporation
Site visited on	15 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building			
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure			
Superstructure			
Exterior Enclosure			
Partitions and Doors			
Finishes			
Fittings & Equipment			
Mechanical			
Electrical			
Site			

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	Yet to be performed

Validation of Operational Inadequacies	Status
What are some of the challenges in achieving full occupancy at certain sites?	No Information
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	No Information
Do unit have Seniors friendly design features?	No Information

Opportunity for Expansion	
	No Information
Opportunity for Regeneration and Repositioning	
	No Information
Opportunity to Achieve Full Occupancy	
NA	No information
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	No information
Other Characteristics	
Redevelopment Capacity	
Low	considering the layout and occupancy of the lot, not realistic candidate for infill, internal structure and design of buildings does not appear to be conducive to internal infill. There may be some opportunity for a more intensive redevelopment to take place through selective demolition and construction of a taller/higher density building to be attached to the existing building- however, parking may be an issue with the addition of any new units.
Can redevelopment be achieved under current zoning?	R4 zoning is the highest density residential zoning in North Glengarry and can accommodate a range of residential uses from single detached dwellings to apartment buildings.

General Notes	• 1 storey apartment building (seniors) – ? units
	• Land Use Context:
	  • N – mid density residential (4-unit rowhouses)
	  • E – mid density residential (apartment)
	  • S – mid density residential (apartment) – CAHC site
	  • W – low density residential (single detached dwellings)

Property Name	16 Broadway Street, Avonmore, Ontario

Aerial view of the property

View from Broadway Street

Address	16 Broadway Street, Avonmore, Ontario
Municipality	North Stormont
Official Plan Designation	Rural Settlement Area
Zoning Designation	Residential Second Density (R2)
No. of Units	#
No. of Floors	2
Building Type	Seniors Apartment
No. of Buildings	2
Land Area	
Operated by	The Township of Roxborough Non-Profit Housing Corporation

Site visited on	15 January 2020		
Category	**Condition**	**Priority**	**Remarks**
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		
Partitions and Doors	Good		
Finishes	Good		Drop ceilings are scheduled to be replaced in 2020
Fittings & Equipment	Good		
Mechanical	Good		
Electrical	Good		Outdoor lamposts are scheduled to be replaced in 2020
Site	Good		
Validation of Condition and Priority of Works			**Status**
Consultation with the service provider's representative to validate the observations recorded in the steps above.			No response recorded
Validation of Operational Inadequacies			**Status**
What are some of the challenges in achieving full occupancy at certain sites?			Full occupancy
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)			All units are 1 bed
Do unit have Seniors friendly design features?			Senior facility
Opportunity for Expansion			
Low	Lots of space surrounding property but it is on well water and need large area for septic system		
Opportunity for Regeneration and Repositioning			
Low	Not much requirement for housing in the area		
Opportunity to Achieve Full Occupancy			
NA	No information		
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)			
	No information		
Other Characteristics			
	Rural location, green space, great backyard views, etc.		
Redevelopment Capacity			
Low	Within the existing structure, it would be not be able to accommodate any substantial redevelopment as site is serviced via individual septic system, which appears to occupy the majority of "vacant" area on the south east corner of the site and appears to be serviced via private well. Also, the demand for housing in Avonmore may not justify significant expansion or redevelopment.		
Can redevelopment be achieved under current zoning?	Zoning is R2, which generally only allows for lower density residential uses (single detached, semi-detached, limited row housing). Any redevelopment or additions/infill would likely require a zoning amendment. The zoning may wish to be updated by the municipality, considering the current use of the site is only permitted in the "R4" district.		

General Notes	• 2-storey apartment for seniors (unknown # of units)
	• Land Use Context:
	  • N – low density residential (single detached dwelling)
	  • E – vacant farmland
	  • S – low density residential (single detached dwelling)
	  • W – low density residential (single detached dwelling), Broadway Ave		

Property Name	4324 Villa Drive, Williamsburg, Ontario

Aerial view of the property

View from Villa Drive

Address	Park Drive Villa, 4324 Villa Drive, Williamsburg, Ontario
Municipality	South Dundas
Official Plan Designation	Urban Settlement Area – Residential
Zoning Designation	Residential – Fourth Density (R4) – East Parcel
No. of Units	38
No. of Floors	2
Building Type	Seniors Apartment
No. of Buildings	1
Land Area	
Operated by	Williamsburg Non-Profit Housing Corporation
Site visited on	7 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building	**Good**		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		Windows and Roof replaced in 2010 and 2016 respectively
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Good		
Mechanical	Good		
Electrical	Good		
Site	Good		
Validation of Condition and Priority of Works			**Status**
Consultation with the service provider's representative to validate the observations recorded in the steps above.			No response recorded
Validation of Operational Inadequacies			**Status**
What are some of the challenges in achieving full occupancy at certain sites?			Full occupancy with waiting list
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)			All units are 1 bed
Do unit have Seniors friendly design features?			Senior support available
Opportunity for Expansion			
High	Large lots to the side of existing buildings for expansion		
Opportunity for Regeneration and Repositioning			
Medium	There is demand from younger seniors which can be potential addition		
Opportunity to Achieve Full Occupancy			
NA	No information		
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)			
	No information		
Other Characteristics			
	Proximity to Winchester Hospital		
Redevelopment Capacity			
Medium-High	Considering the amount of adjacent vacant land held by the organization, as well as the amount of undeveloped space on the improved site, this site could accommodate significant redevelopment/infilling. However, one of the concerns would be servicing – particularly the absence of municipal water.		
Can redevelopment be achieved under current zoning?	High density residential development is permitted on the lands under the current zoning. Not likely that zoning amendment would be required for infill/development.		

General Notes	• Seniors apartments (2-storey) 38 units total
	• Land Use Context:
	  • N – Low density residential
	  • E – low density residential/commercial (largely undeveloped)
	  • S – vacant / future residential / farm field
	  • W – 4321, 4323, 4325, 4327 Hess St. Housing (rowhouse 2-storey)		

Property Name	The Beachcroft, 510 Beach Street, Winchester, Ontario

Aerial view of the property

View from Beach Street

Address	510 Beach Street, Winchester, Ontario
Municipality	North Dundas
Official Plan Designation	Urban Settlement Area – Residential
Zoning Designation	Residential – Fourth Density (R4)
No. of Units	45
No. of Floors	2
Building Type	Seniors Apartment

No. of Buildings	2
Land Area	
Operated by	Non-Profit Housing Corporation
Site visited on	15 January 2020

Category	Condition	Priority	Remarks
Overall condition of the building	Good		
Condition of Building Components and Site, Priority of Repair Works Required			
Substructure	Good		
Superstructure	Good		
Exterior Enclosure	Good		
Partitions and Doors	Good		
Finishes	Good		
Fittings & Equipment	Good		
Mechanical	Good		
Electrical	Good		
Site	Good		

Validation of Condition and Priority of Works	Status
Consultation with the service provider's representative to validate the observations recorded in the steps above.	No response recorded
Validation of Operational Inadequacies	**Status**
What are some of the challenges in achieving full occupancy at certain sites?	Full occupancy with waiting list
Are the units appropriate for the needs of the tenants? (for e.g. Are there sufficient 1 bed units?)	35 of 45 units are 1 bed
Do unit have Seniors friendly design features?	Senior facility with 2 each of 1 bed and 2 bed units are accessible for handicaps

Opportunity for Expansion	
Low	Could expand out the back of the lot but the number of units that may be gained may be limited.
Opportunity for Regeneration and Repositioning	
Medium	There is demand from younger seniors which can be potential addition
Opportunity to Achieve Full Occupancy	
NA	**No information**
Opportunity to enhance the current value of assets (e. g. inclusion of childcare, healthcare or community facilities)	
	No response recorded
Other Characteristics	
	Large lounge area and kitchen for people to collect, etc. Appealing room and building
Redevelopment Capacity	
Medium	Site does have some vacant areas in the south west corner that may be able to accommodate either an extension or standalone building to introduce additional units on the site. There is another Open Space parcel not owned by the organization at east of the site, which can offer some additional opportunity for purchase and development/parking.
Can redevelopment be achieved under current zoning?	Zoning is intended to allow for all sorts of residential development, predominantly higher density apartment buildings. Hence redevelopment/infill may only require amendment to address setbacks or height

General Notes	• 2 Storied Seniors apartments (45 units total)
	• Land Use Context:
	  • N – low/mid density commercial / Winchester Main Street
	  • E – low density residential (single detached dwellings)
	  • S – low density residential (single detached dwellings)
	  • W – high density CAHA seniors housing apartments