



GLENGARRY COUNTY HOUSING PRESENTATION

Housing and Homelessness
Working Group (SDGCA)
• April 2022

Homeless and Housing Working Group

Stormont, Dundas, Glengarry, Cornwall, Akwesasne

A sub-committee of the Regional Emergency and Strategic Response Council. Chaired by the UWC SDG and tasked with moving forward ideas and projects directly related to the housing crisis plaguing the entire region of Stormont, Dundas, Glengarry, Cornwall, and Akwesasne.

TASK:
Create Housing Reports that mimic the Dundas County Housing Report for the regions of Glengarry and Stormont (excluding Cornwall)

Present the reports, continue the conversation.

MEMBERS

Akwesasne Healing Centre
Agape
Baldwin House
Centre de Santé Communautaire de l'Estrie
Centre 105
EOHU
Habitat for Humanity
House of Lazarus – Linking Hands
Naomi House
Roy McMurtry Legal Clinic
Social Development Council of Cornwall and Area
Social Housing Division – City of Cornwall
United Way/Centraide SDG

WHAT IS
AFFORDABLE
HOUSING?

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



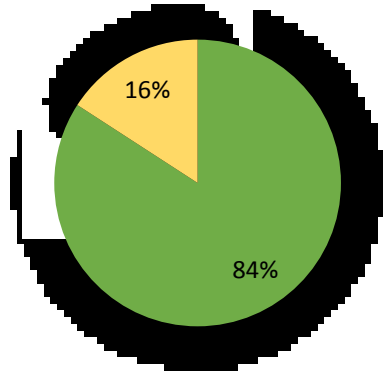


Monthly Housing Costs in North Glengarry should not exceed \$1,917.50 to be considered affordable

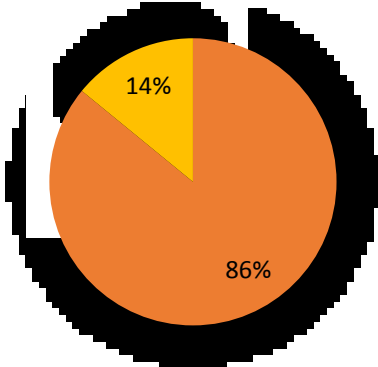
Monthly Housing Costs in South Dundas should not exceed \$1,486.42 to be considered affordable

AFFORDABLE HOME OWNERSHIP IN GLENGARRY COUNTY

Percentage of Affordable Homes
Sold in North Glengarry 2020-2021



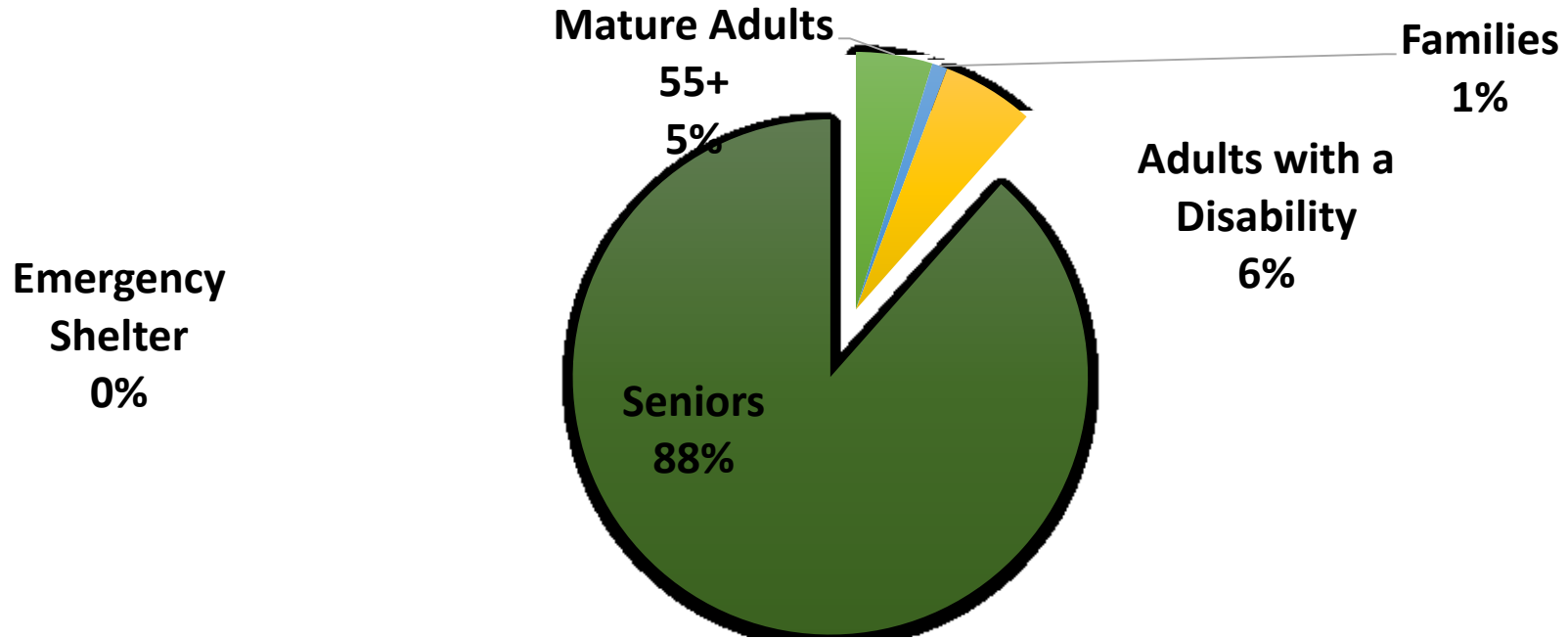
Percentage of Affordable Homes
Sold in South Glengarry 2020-2021



MEDIAN INDIVIDUAL INCOME

Location	Median Total Income of Individuals	Affordable Monthly Rent	Percentage of Affordable Homes Sold (2020-2021)
North Glengarry	\$30,792	\$770.00	3%
South Glengarry	\$36,092	\$902.00	1%

Current Population of Housing Supports in Glengarry



Family Specific Facilities = 0

Community Living Units = 5 Homes

Emergency Shelter = 0

Senior Specific Facilities = 4

Housing Programs Available through Cornwall Social Housing

- **Social Housing (rent geared to income) Program**
- **Rent Supplement Program**
- **Ontario Renovates**
- **Canada-Ontario Housing Benefit (COHB)**
- **Community Hopeless Prevention Initiative (CHPI)**
- **Crisis Bed**



REALITY

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

- Community member



REALITY

- Canada-Ontario Housing Benefit (COBH) ends in March 2028 or until the funding is exhausted.
- There are only 8 Rent Supplement Agreements between the City of Cornwall and private landlords in North Glengarry, 0 in South Glengarry.
- Ontario Renovates is launched once a year, by the end of the first launch week there are more than enough applicants to exhaust the funding. In 2021 over 100 applications were received, and around 45 were approved.
- CHPI can only be accessed by an individual once every 24 months to a maximum of \$800 for a single person or a couple with no children, or up to \$1,500 for a family with dependent children under the age of 18.



Vulnerable Populations:

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

Emerging Themes From The Housing and Homelessness Working Group:

“Clients are living in unsafe living conditions”

“Clients are often in emergency situations”

“There is a lack of affordable housing”

“The housing crisis has a huge impact on clients mental health”

“Support pets are not welcome in most available units”

“Clients are being forced to move away from their supports, in order to have a roof over their head”

Figure # 8	Scenario 1	Scenario 2	Scenario 3	Scenario 4
** includes basic allowance, maximum shelter allowance, GST/HST credit & Ontario Trillium Benefit	One person household, OW	One person household, ODSP	One person household, OAS/GIS	One person household minimum wage (35 hrs a week)
Total Monthly Income	\$825.00**	\$1272.00**	\$1727.00**	\$2100.00
Average Monthly Rent <u>(may or may not include heat & utilities)</u>	Bachelor/room rental \$550.00	1 bedroom for accessibility \$800.00	1 bedroom \$800.00	1 bedroom \$800.00
Funds remaining For hydro/heat, transportation, clothing, phone, food and everything else	\$275	\$472.00	\$927.00	\$1,300.00
% Of income required for rent	67%	63%	46%	38%

Figure # 9	Scenario 1	Scenario 2	Scenario 3
*Includes basic allowance, maximum shelter allowance, Canada Child Benefit, GST/HST credit & Ontario Trillium Benefit, if they qualify	Family of Four, OW 2 adults ages 31-50 & 2 children age 8 & 14	Family of Four, Full time minimum wage earner 2 adults ages 31-50 & 2 children age 8 & 14	Single parent- household, OW 1 adult age 31-50 & 2 children age 8 & 14
Total Monthly Income	\$2623.00*	\$3773.00*	\$2401.00*
Average Monthly Rent (may or may not include heat & utilities)	3-bedroom \$1998.00	3-bedroom \$1998.00	2-bedroom \$1300.00
Funds remaining for hydro/heat, childcare, transportation, clothing, phone, food and everything else	\$625.00	\$1775.00	\$1101.00
% Of income required for rent	76%	53%	54%

HOMELESSNESS IN OUR BACKYARD



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

FINDINGS

- A very low percentage of homes being sold in Glengarry County are deemed affordable. Affordable doesn't mean safe, the houses that are deemed affordable (including mobile homes) are often in need of major repairs and are in poor living condition.
- There is a desperate need for affordable, transitional and emergency housing.
- The most vulnerable in our community have nowhere to live a safe, healthy life.
- All current affordable housing stock in Glengarry County has a significant waitlist.
- Barriers to affordable housing include: the lack of housing stock that can accommodate large families, poor credit affecting rental application, low vacancy rates, etc.
- The current housing supports are mostly for seniors.
- Many individuals in Glengarry County are in dire need of housing and have limited time before ended up homeless or in another precarious housing situation.
- Individuals are leaving the community and their supports, to have a roof over their head - due to this there is a rise in poor Mental Health.

WE KNOW THERE IS A NEED...

WE KNOW WE CANNOT DO THIS ALONE...

WE NEED TO START THE CONVERSATION

WHAT CAN YOU DO TO HELP?



- Are there incentives that you can provide to help improve the current affordable housing stock and grow the options?
- Can a housing advisory committee be formed from this council, to ensure mechanisms are being put into place to carry out key advocacy roles regarding affordable housing for your region?
- Have we missed anything? Is there any other data you can provide?