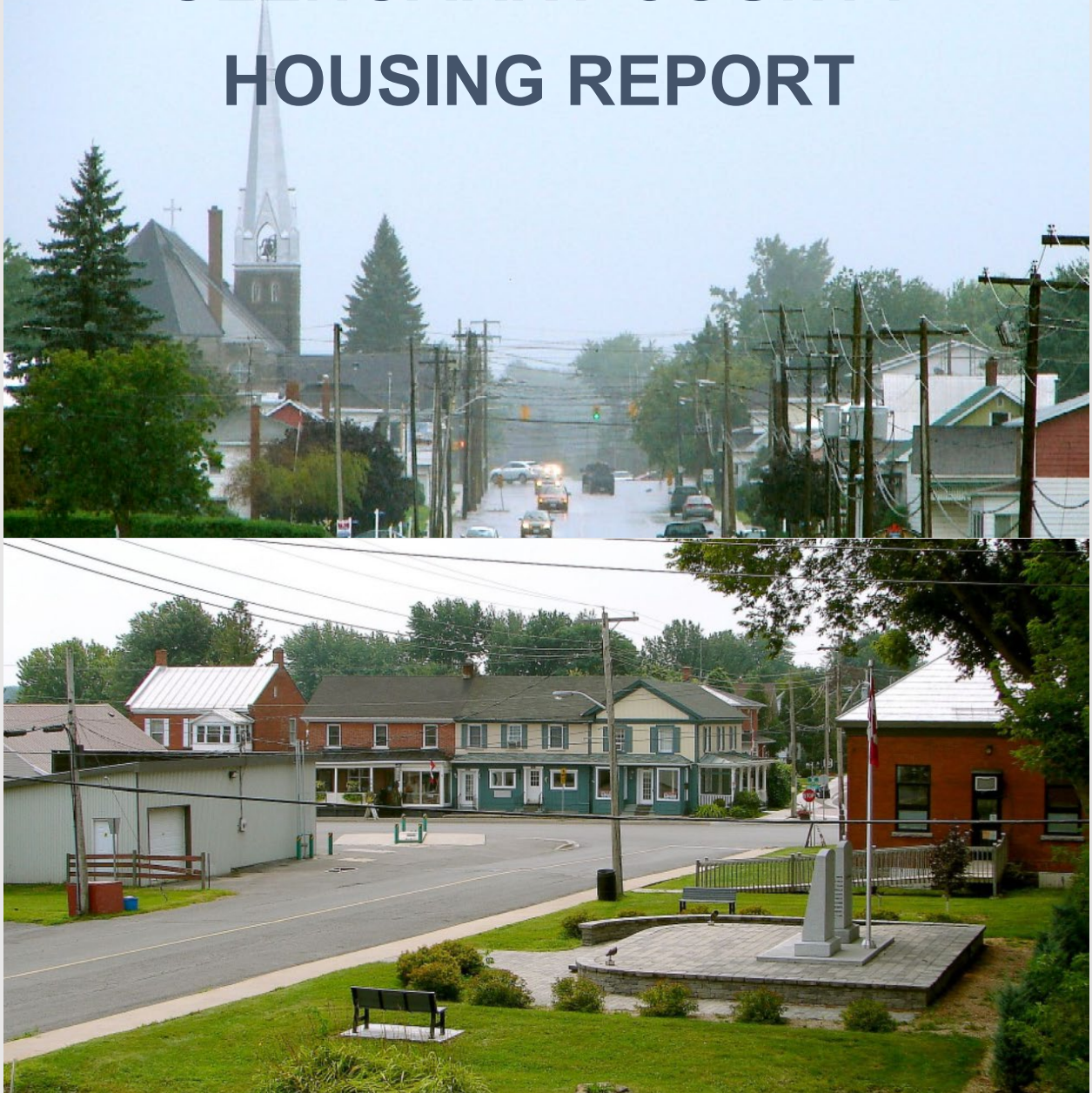


GLENGARRY COUNTY HOUSING REPORT



Housing and Homeless Working Group (SDGCA)

A sub-committee of the Regional Emergency and Strategic Response Council

April 2022

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ABOUT THE REPORT

“I know what it’s like to be homeless and to live out of my car. In this day and age, in this community, with all of its resources and with all these people on this committee, we **MUST find solutions so no one has to live what I have lived through”**

– Concerned Citizen and committee member

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

Testimonial from T. Mother of 6- and 9-year-olds

Shelter is one of the most fundamental human rights

Housing is limited, rents are dramatically increasing, and home ownership is not an option for many individuals. The lack of adequate, affordable housing across our region, including North and South Glengarry is a significant problem.

The Housing and Homelessness Working Group for Stormont, Dundas, Glengarry, Cornwall, and Akwesasne (SDGCA) is a subcommittee of the Regional Emergency and Strategic Response Council (RESRC).

This working group is comprised of dedicated community members and a mix of different community organizations who are all concerned by the housing crisis which has gripped our region.

This report is meant to provide insight as to housing in Glengarry County, invoke discussion of housing needs especially for our most vulnerable community members, and to call to action each community member, community agency, and business, as well each level of government, to make choices that give hope to people who do not have a safe affordable place to sleep tonight.

WHAT IS AFFORDABLE HOUSING

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

30% of the 2015 median total income of households in South Glengarry is \$23,010.00 therefore a monthly housing costs should not exceed \$1,917.50 to be considered affordable



30% of the 2015 median total income of households in North Glengarry is \$17,837 therefore a monthly housing costs should not exceed \$1,486.42 to be considered affordable

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

**Figure 1 -
Median Total Income of Households
in Glengarry County**

2016 Census

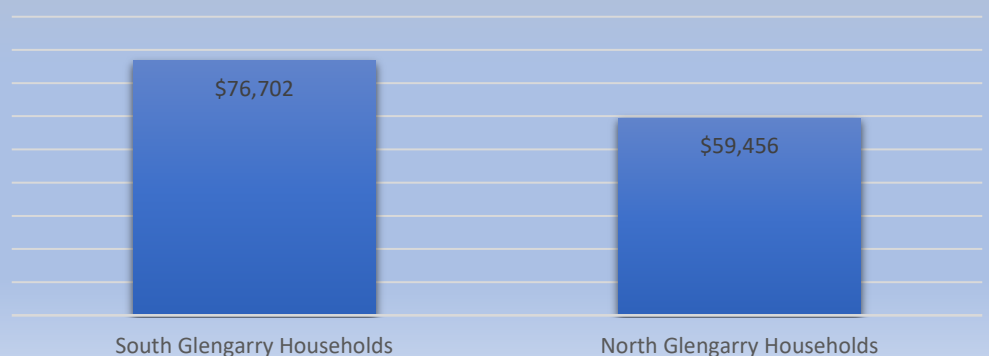
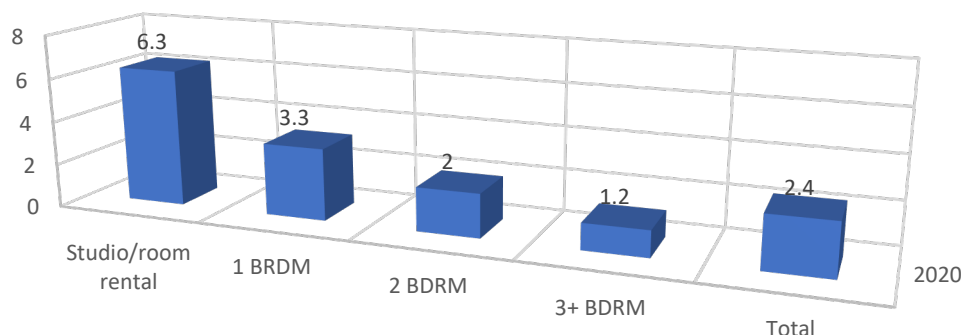


Figure 2 - Vacancy Rates in Rural Ontario



According to Canadian Mortgage and Housing Corporation the rental vacancy rates, meaning the percentage of all available units, in Rural Ontario is an average 2.4%.

No specific data on Glengarry was available from CMHC, although an April 2022 search for listings in the region would indicate a much lower rate is likely occurring throughout Glengarry.

AFFORDABLE HOME OWNERSHIP IN GLENGARRY COUNTY

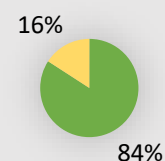
The Provincial Policy Statement of the Provincial Planning Act defines affordable home ownership as “the least expensive of:

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

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

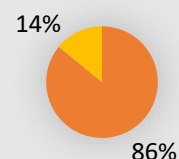
Based on the total median income of households for North Glengarry which is \$59,456 and the Provincial Policy Statement Housing Table (2020) North Glengarry total income falls under the 40th percentile which deems \$190,000 an affordable house price when not exceeding 30 percent of gross annual household income for low- and moderate-income households. Between January 2021 and December 2021, a total of 29 houses out of 154 were sold without exceeding 30% of gross annual median household income, meaning less than 20% sold were deemed affordable.

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



Based on the total median income for South Glengarry which is \$76,702 and the Provincial Policy Statement Housing Table (2020) South Glengarry total income falls under the 50th percentile which deems \$236,500 an affordable house price when not exceeding 30 percent of gross annual household income for low- and moderate-income households. Between January 2021 and December 2021, a total of 30 houses out of 183 were sold without exceeding 30% of gross annual household income, meaning only 16% of those sold were deemed affordable.

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



When considering the population as a whole we must also consider that there is a drastic difference in figures when comparing median household income to median individual income in North Glengarry and South Glengarry, resulting in an even lower rate of houses being sold affordably for an individual, as indicated below.

Figure 5

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

Lastly, we must also consider that the most recent data from the Cornwall and District Real Estate Board indicates to us that in March 2022 house prices in all of the SDG region rose by another 18.3% from March 2021. This undoubtedly lowers even more the number of affordable homes on the market and reduces the already alarmingly low rate presented in Figure 5.

CURRENT HOUSING SUPPORTS

NORTH GLENGARRY

Cornwall Area Housing Corporation

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

- Senior Specific Housing
 - Florence Villa (111 Kenyon, Alexandria)
 - Lakeview Residence (113 Lochiel, Alexandria)

Private Non-Profit – Affordable Housing Units

- Alexandria Non-Profit Housing Corporation
 - The Tower Place (200 Industrial, Alexandria)
- Senior Specific Housing
 - Le Foyer (100 George St., Alexandria)



Rent Supplement Apartments

- St Margaret's Apartments (88 St Paul, Alexandria)
- 8 agreements between City of Cornwall and private landlords for individual units

Community Living

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

- Live in group homes: 4 homes in Alexandria
These homes accommodate 27 individuals
- Supported independent living: 17 individuals being assisted in North Glengarry
- Home Share: 5 individuals being serviced

SOUTH GLENGARRY

Cornwall Area Housing Corporation

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

- Senior Specific Housing:
 - None

Private Non-Profit – Affordable Housing Units

- Non-Profit Housing Corporation Senior Specific Housing
 - Glen Cairn Lodge (14 Victoria, Lancaster)

Rent Supplement Apartments

- None

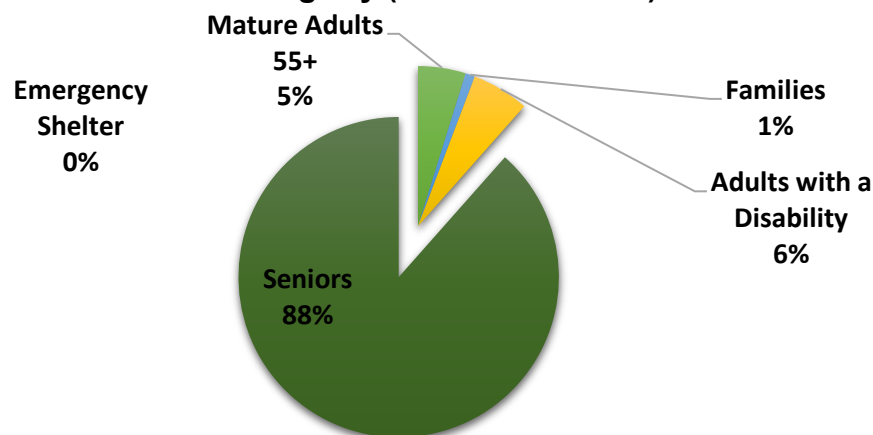
Community Living

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

- Live in group homes:
 - 1 home in Green Valley: This home accommodates 6 individuals
- Supported independent living: 1 individual is being assisted in South Glengarry
- Home Share: 0 individuals being accommodated.



Figure 6 - Current Population of Housing Supports in Glengarry (North and South)



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

EMERGING THEMES FROM THE HOUSING AND HOMELESSNESS WORKING GROUP

There is a lack of affordable housing

Limited accessible units

We are in a housing crisis

Clients are often in emergency situations

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

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

Clients are moving back in with their parents

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

Clients are experiencing mental health issues and high stress levels. Housing is adding stress to already stressful situations.

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

Agencies on our Homeless and Housing working Group:

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

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

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

Clients are living in unsafe living conditions

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

VULNERABLE POPULATIONS

Testimony from Alexandria St. Vincent de Paul

Lack of affordable housing is one factor that contributes to the instability of those living in poverty. Add to that the rising cost of food, gas, electricity, and the exploding cost of propane and it is no wonder that more and more individuals are finding it hard to make ends meet. On average this foodbank serves 35 baskets a week, assisting more than 224 families in year, 32 of which are single-parent families.

From their perspective, individuals who live alone seem to suffer the greatest and so they are allowed to access services twice a month, families come only once a month. They attest that there is a transient population that utilizes these services, and they are harder to track, and definitely more vulnerable.

It is without a doubt that users of these services have difficult choices, if any choice at all, to make. They must decide what bills to pay, what they can afford above housing costs, and are stuck in the cycle of poverty. So often their monthly revenue does not cover even the cost of housing. Clients often go without meals and there are no soup kitchen or homeless drop-in centre of any kind in Glengarry. Other foodbanks in rural SDG have statistics that say that 51% of their clients missed meals to pay bills, only 27% were consistently able to pay their rent each month, and only 34% were able to pay their monthly hydro costs. These numbers are bound to grow as data is showing that 26% of Canadians are expected to use or are currently using charitable services to meet their basic needs in 2022, rising from the current amount of 11%.

MONTHLY DEFICITS FOR ALEXANDRIA'S ST. VINCENT DE PAUL CLIENTS:

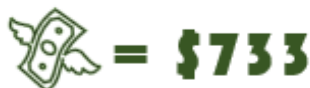
There is NO WAY to make ends meet!

Figure 7

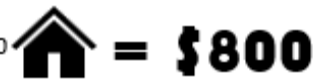
Approximately 100 of the regular foodbank users are single individuals.



They Claim to receive an Ontario works payment of \$733/month



The average rent being reported is \$800



They are facing a monthly deficit of \$67 without paying for food, phone, car, or any other basic need or small pleasurable thing.



How can they ever break out of the cycle of poverty?



The most vulnerable populations in need of affordable housing include:

- 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

HOUSEHOLDS WITH LOW INCOMES IN GLENGARRY COUNTY

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

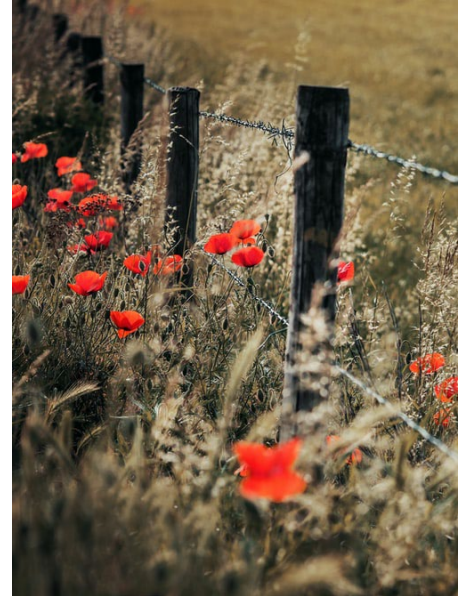
| Figure # 8 | Scenario 1 | Scenario 2 | Scenario 3 | Scenario 4 |
|--|----------------------------------|---|-------------------------------|---|
| ** includes basic allowance, maximum shelter allowance, GST/HST credit & Ontario Trillium Benefit | One person household, OW | One person household, ODSP | 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 <small>(may or may not include heat & utilities)</small> | Bachelor/room rental \$550.00 | 1 bedroom for accessibility \$800.00 | 1 bedroom \$800.00 | 1 bedroom \$800.00 |
| Funds remaining <small>For hydro/heat, transportation, clothing, phone, food and everything else</small> | \$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 aged 8 & 14 | Family of Four, Full time minimum wage earner 2 adults ages 31-50 & 2 children aged 8 & 14 | Single parent- household, OW 1 adult age 31-50 & 2 children aged 8 & 14 |
| Total Monthly Income | \$2623.00* | \$3773.00* | \$2401.00* |
| Average Monthly Rent <small>(may or may not include heat & utilities)</small> | 3-bedroom \$1998.00 | 3-bedroom \$1998.00 | 2-bedroom \$1300.00 |
| Funds remaining <small>for hydro/heat, childcare, transportation, clothing, phone, food and everything else</small> | \$625.00 | \$1775.00 | \$1101.00 |
| % Of income required for rent | 76% | 53% | 54% |

HOMELESS VETERANS

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

As a part of Ontario's Poverty Reduction Strategy goal to end homelessness by 2025, a province-wide enumeration of homeless persons was undertaken for the first time in Ontario. The Social & Housing Services Department, as the Service Manager for the City of Cornwall, Stormont, Dundas and Glengarry, conducted an enumeration October 27, 2021. A total of 77 individuals were meeting the provincial criteria for homelessness, an increase from 34 the previous year.



Based on the surveys completed 11% of homeless individuals were reported to be staying outside of the City of Cornwall. This data is based on the surveys that were completed and may not be an accurate representation of all homelessness throughout SDG as crisis supports for homeless are only situated in Cornwall and therefore may not have capture enough of the rural component as rural residents may be currently utilizing services in Cornwall, and therefore identifying their current location to be Cornwall.

5% of the respondents indicated that they have served in the military.

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

There are 2 Royal Canadian Legions in Glengarry County:

- Royal Canadian Legion Branch 544 – Lancaster, Ontario
- Royal Canadian Legion Branch 423 – Alexandria, Ontario

HOMELESSNESS IN OUR BACKYARD

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

– Cathy Ashby, Executive Director House of Lazarus

In rural Glengarry County one may be surprised that homelessness exists and yet the Alexandria foodbank even notes the presence of a transient population in the region. It certainly is not as visible as in large urban cities, however homelessness, especially hidden homelessness occurs at a greater rate in rural areas than in cities. According to the Rural Ontario Institute’s 2017 report “Homelessness and Hidden Homelessness in Rural and Northern Ontario” states that people in Ontario living in rural areas were more likely to have experienced hidden homelessness at some point in their lives than were people living in cities (urban 7.5%; rural 9.7%). Hidden homelessness may include staying with family or friends, substandard accommodation, temporary accommodation, squatting, institutionalization leading to homelessness upon release, and outdoor accommodation in forests, encampments, or camps. In the City of Cornwall’s 2021 Homelessness Enumeration Report states that of the 77 people surveyed, who met the province’s definition of homelessness, 8 came from outside of the City of Cornwall. There are people in Glengarry County living in camping trailers year-round, living fulltime in substandard motel rooms, staying in abusive situations because at least they have a roof over their heads and even some living in their vehicles. Causes of hidden homelessness include poverty, mental illness, addictions, sickness and illness, inadequate or precarious housing, and domestic violence. In other words, the most vulnerable in our community have nowhere to live a safe, healthy life. These numbers are bound to grow with the 2016 census already indicating that 925 households in South Glengarry, and 950 in North Glengarry were already dedicating more than 30% of their income on shelter costs.



THE HOUSING CONTINUUM

Figure 10



WHERE WILL WE LIVE?

This story could easily be one of many we hear coming out of Glengarry County, but yet in Glengarry there are even less supports in place. There are less community organizations ensuring food security, no one organization is leading the efforts to find adequate housing for vulnerable clients from the area, and there are no tiny house pilot projects or other transitional housing options to help complete the housing continuum. Where would she go?

September 3, 2021

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

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

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

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

Despite the fact I have applied for RGI - Rent Geared to Income, Rent Supplement Program, and COHB, the Canada Ontario Housing Benefit – there hasn't been anything available, and the 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.

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

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

Community Member



HOUSING: ROLES OF EACH GOVERNMENT

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

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



two of upper

Consolidated Municipal Service Manager

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

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

Figure 11

| | |
|----------------------------|---|
| Community Vision #1 | People experiencing a housing crisis are housed or sheltered |
| Objective | To ensure a system of services and supports is in place to help those who are homeless or at risk of being homeless to obtain housing. |
| Community Vision #2 | People who are currently housed but at risk of becoming homeless remain housed |
| Objective | To ensure a system of services and supports is in place to help those who are at risk of becoming homeless to maintain/stabilize their housing. |
| Community Vision #3 | Suitable existing housing stock is maintained |
| Objective | To support and promote efforts that help maintain and preserve suitable existing housing stock in the community. |
| Community Vision #4 | The supply of appropriate housing is enhanced |
| Objective | To encourage the development of appropriate and affordable new housing. |

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

Housing Programs Available through Cornwall Social Housing:

Social Housing (rent geared to income) Program

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

Rent Supplement Program

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

Ontario Renovates

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

Canada-Ontario Housing Benefit (COHB)

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

Community Homelessness Prevention Initiative (CHPI)

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

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

There are currently only 8 Rent Supplement Agreements between the City of Cornwall and private landlords in North Glengarry, none 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.

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

Crisis Bed

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

SDG Counites

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



Projected Total Population Growth, 2016-2036

Figure 12

| Municipality | 2016 | 2021 | 2026 | 2031 | 2036 | Net change | Compound Annual Growth |
|-----------------|--------|--------|--------|--------|--------|------------|------------------------|
| North Glengarry | 10,528 | 10,365 | 10,391 | 10,366 | 10,292 | -236 | -0.1% |
| South Glengarry | 13,565 | 13,564 | 13,723 | 13,812 | 13,763 | 197 | +0.1% |

Projected Housing Unit Growth, 2016-2036

Figure 13

| Municipality | 2016 | 2021 | 2026 | 2031 | 2036 | Net change | Compound Annual Growth |
|-----------------|-------|-------|-------|-------|-------|------------|------------------------|
| North Glengarry | 4,376 | 4,411 | 4,442 | 4,465 | 4,478 | 102 | +0.1% |
| South Glengarry | 5,294 | 5,418 | 5,503 | 5,580 | 5,615 | 321 | +0.3% |

Projected Employment Growth, 2016-2036

Figure 14

| Municipality | 2016 | 2021 | 2026 | 2031 | 2036 | Net change | Compound Annual Growth |
|-----------------|-------|-------|-------|-------|-------|------------|------------------------|
| North Glengarry | 3,567 | 3,488 | 3,438 | 3,496 | 3,475 | -92 | -0.1% |
| South Glengarry | 4,837 | 4,704 | 4,570 | 4,452 | 4,432 | -405 | -0.4% |

The Ontario Government

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



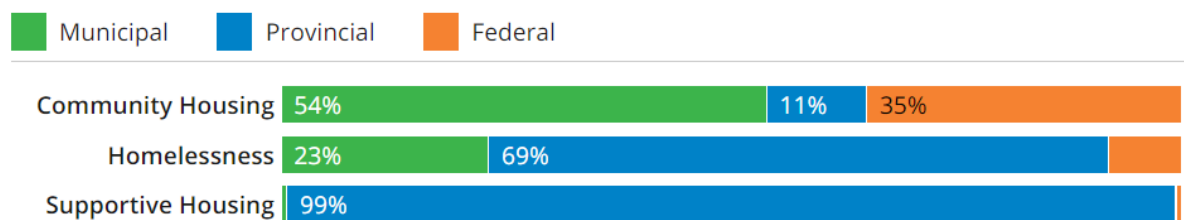
Ontario Priorities Housing Initiative (OPHI)

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

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



Figure 15



This chart shows the share of spending by different levels of government across community housing, homelessness, and supportive housing, over the four years from 2014-15 to 2017-18

The Federal Government

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



CMHC initiatives:

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

Canada-Ontario Community Housing Initiative (COCHI)

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

Canada's National Housing Strategy

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

“We have begun to address the issue but need support in solving it.”

– Juliette Labossiere, Executive Director of United Way
Chair of the Homelessness and Housing Working Group (SDGCA)

OTHER ELEMENTS TO CONSIDER

- Community Housing and Homelessness 10-year plan for Cornwall, Stormont, Dundas, and Glengarry, called Vision 2025, was released in 2014. Within that plan the United Counties of SDG outlines five main objectives with respect to housing:
 - Land supply for housing and affordability; Local Municipalities shall maintain a ten-year supply of land available for new residential development and at least a three-year supply of residential units in serviced areas in draft approved or registered plan of subdivision. Local Municipalities shall make provision for a range of housing types and densities that are appropriate for meeting the housing needs of the small settlement areas and the rural area that characterize the United Counties.
 - Garden Suites; may be permitted as a one-unit detached portable self-contained residential structure that is accessory to and separated from an existing permitted residential dwelling.
 - Apartments-in-houses; Local Municipalities may make provision for accessory apartments in houses, as a secondary use to the principle dwelling, as a means of meeting particular shelter needs for residents.
 - Mobile home development, park model dwellings; local Municipalities may provide (or may prohibit) mobile homes or park model dwellings in a subdivision or in a park setting under single management.
 - Groupe homes; Provisions shall be made by Local Municipalities to permit group homes in all residential districts.
- The Ten-Year Housing Plan for Cornwall SDG states that the trend that has been noticeable over the last few years “in the increase of single-detached dwelling production is consistent with historical patterns in Cornwall SDG. However, the increasing growth in other structural types of dwellings suggests purposeful diversification is underway based on the needs of the population. Given that the number of persons per household is shrinking and many seniors will be looking to downsize, there will be an increasing demand for smaller housing forms such as apartments and row housing. Presently, it seems that there is an oversupply of single-detached dwellings and an anticipated reduced demand in the future due to an aging population.”
- All current statistics and data do not account for the influx of New Canadian (Refugees) that Cornwall and SDG are expected to welcome over the coming months. Up to 60 additional families (individuals and families with children) are expected to be welcomed in SDG over this calendar year, and this is without considering any potential Ukrainian refugees. Housing and accommodation for this growing community must be explored beyond the limits of the City of Cornwall.
- SDG Counties play a role in planning for housing across the Counties. The Counties develop an Official Plan which includes housing, employment, and population projections for each municipal government. They work with townships/municipalities to increase infrastructure needs such as water and sewage.

- Canada's inflation rate in March 2022 accelerated to 6.7%, the highest it has been since January 1991, and well above market expectations of 6.1%
- The United Way/Centraide SDG, along with hundreds of Ontario non-profits, penned an Open Letter to the Premier of Ontario, as well as local Mayors and elected officials in January 2022 calling for a collaborative approach to addressing housing affordability in Ontario. This letter detailed the following 10 recommendations:
 - Address Indigenous housing and homelessness
 - Redefine "affordable housing" to mean homes that are truly affordable to Ontarians
 - Coordinate use of provincial and municipal assets and funding to create more deeply affordable rental housing and supportive housing in rural and urban communities
 - Increase levels of investment to develop affordable housing for low-income households
 - Support and partner with the non-profit housing sector in providing subsidized housing
 - Develop actions to address the distinct affordable housing-related issues in rural settings
 - Protect existing affordable housing supply
 - Make renting more affordable
 - Give renters more security in Ontario
 - Promote diverse representation on the provincial Housing Affordability Task Force
- Habitat for Humanity holds interest free mortgages for its homeowners. Since 2000, records show that within Glengarry County, only South Glengarry donated land in 2016.



"WE FOLLOW THE LAND"

Habitat for Humanity Cornwall & The Counties is a community-based, non-profit, faith-based organization. Through volunteers, management and tax-deductible donations of money and building materials, Habitat

builds affordable, decent homes with the help of the homeowner and families. The homes are sold to partner families at no profit and financed with affordable, no interest mortgages. The homeowners monthly mortgage payments go into a revolving fund, which is used to build more homes.

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

SUMMARY OF FINDINGS

- Community Housing and Homelessness 10-year plan for Cornwall, Stormont, Dundas, and Glengarry, called Vision 2025, was released in 2014. Vision 2025 focuses on 4 community visions that are directly related to homelessness and housing stock.
- Although much of the data in this report dates from the 2016 Census or 2020 findings, it is important to remember that inflation and cost of living are steeply rising year over year.
- 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.
- The housing stock available isn't appropriate for the lower income, nor the aging population present in the Counties.
- The most vulnerable in our community have nowhere to live a safe and healthy life.
- All current social 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 without ended up homeless or entering a different unsecure housing scenario.
- There is an underreported number of transient individuals, and a high rate of hidden homelessness within Glengarry
- Addressing the housing crisis takes multiple solutions, time, and investment by all levels of government and a collaborative approach that includes our community organizations and private companies.
- We cannot do this alone.

A success story that could be modeled for Glengarry

Places for People Dundas County

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

RECOMMENDATIONS

01 Recommendation 1 Affordable Housing Advisory Committee

Establish an affordable housing advisory committee. The committee will work along side the Local Governments within SDG Counties to provide recommendations, data, affordable housing opportunities and what should be prioritized. The advisory committee will:



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

Motive:

- Establishes affordable housing as an ongoing focus within the local governments.

Additional Details:

- The Housing and Homelessness Working Group for SDGCA, as well as the City of Cornwall's Mayor's Task Force on Housing have already been created. Although the United Way-led working group is, at this time, the only one considering the needs and specificities of Glengarry County, we will merge with the Mayor's task force, and ensure the rural realities are considered when developing the next steps.
- Select members of the committee are willing to work alongside the local governments and ensure your particular interests and concerns are brought forward.

02 Recommendation 2 Annually Examine Housing Needs and Policies

The local governments within SDG Counties and the advisory committee annually identify and report on changing housing needs, land use, permits, new builds and data surrounding these factors. The local governments then bring forth this information to the other levels of the government and the community as a whole. Such as:

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

Motive:

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

03 Recommendation 3 Housing First Approach

Taking a 'housing first' approach involves developing a policy directed at meeting affordable housing needs. The local governments within SDG Counties lands would be considered for affordable housing before being put to any other use.

Motive:

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

04 Recommendation 4 Financial Incentives

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

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



05 Recommendation 5 Regulatory Approach

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

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

06 Recommendation 6 Annually Determine Affordable Home Ownership

Requesting staff to adopt the calculation of affordable homeownership proposed by the Homelessness and Housing Working Group SDGCA and to calculate the affordable homeownership threshold on an annual basis.

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

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

07 Recommendation 7 Access to Rental Data

The local governments within SDG Counties request that the Municipal Property Assessment Corporation (MPAC) routinely release to the township/municipalities rental related data, including annual surveys of market rents and other relevant rental information at a municipal level, in a format that addresses any privacy matters so that township/municipalities can more easily calculate accurate market rents to develop affordable housing policies.

Motive:

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

08 Recommendation 8 Annually Determine Affordable Rental Housing

The local governments within SDG Counties adopt the calculation of affordable rental housing (by unit type) as proposed by the Homelessness and Housing Working Group SDGCA in order to determine affordable rentals threshold for North Glengarry and South Glengarry on an annual basis. Calculation steps are detailed below:

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

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

Motive:

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

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CONTRIBUTERS: Dundas County Housing Initiative Committee, specifically the use of the findings within their Dundas County Housing Report, House of Lazarus, the Social Development Council of Cornwall and Area, members of the Regional Emergency and Strategic Response Council, and staff of the United Way/Centraide SDG

GLOSSARY

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

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

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

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

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

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

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

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

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

APPENDIX A: FORMULA FOR AFFORDABLE RENTAL HOUSING

South Glengarry

Most recent census figure (gathered in 2015) on average shelter cost of rent which includes all rentals in South Glengarry - **\$899.00**

Using the consumer price index for Ontario (for June 16, 2021, the CPI is 1.426) Resulting in an average shelter cost of **\$1,282.00** in South Glengarry.

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

Average market rent for a bachelor - .757

Average market rent for a one bedroom - .929

Average market rent for a two bedroom – 1.061

Average market rent for a three bedroom – 1.287

Average market rent for a four bedroom – 2.344

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

Bachelor - \$970.00

One bedroom - \$1,191.00

Two bedroom - \$1,360.00

Three bedroom - \$1,650.00

Four bedroom - \$3,005.00

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

Bachelor - \$776.00

One bedroom - \$953.00

Two bedroom - \$1,088.00

Three bedroom - \$1,320.00

Four bedroom - \$2,404.00

North Glengarry

Most recent census figure (gathered in 2015) on average shelter cost of rent which includes all rentals in North Glengarry - **\$796.00**

Using the consumer price index for Ontario (for June 16, 2021, the CPI is 1.426) Resulting in an average shelter cost of **\$1,135.00** in North Glengarry.

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

Average market rent for a bachelor - .757

Average market rent for a one bedroom - .929

Average market rent for a two bedroom – 1.061

Average market rent for a three bedroom – 1.287

Average market rent for a four bedroom – 2.344

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

Bachelor - \$859.00

One bedroom - \$1,054.00

Two bedroom - \$ 1,204.00

Three bedroom - \$1,461.00

Four bedroom - \$2,660.00

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

Bachelor - \$687.00

One bedroom - \$844.00

Two bedroom - \$963.00

Three bedroom - \$1,169.00

Four bedroom - \$2,128.00

APPENDIX B: LIST OF FIGURES

Figure 1 – Median incomes in Glengarry County

Figure 2 – Vacancy Rates in Glengarry Dundas

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

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

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

Figure 6 - Current Population of Housing Supports in Glengarry

Figure 7 – Monthly Deficits for Alexandria’s St. Vincent de Paul Clients: There is NO WAY to make ends meet!

Figure 8 – Single Individual – % of income spent on housing

Figure 9 – Families - % of income spent on housing

Figure 10 – The Housing Continuum

Figure 11 – Community Housing and Homelessness 10-year plan for Cornwall, Stormont, Dundas and Glengarry, 4 community visions

Figure 12 – SDG Counties, Projected Total Population Growth, 2016-2036

Figure 13 – SDG Counties, Projected Housing Unit Growth, 2016-2036

Figure 14 – SDG Counties, Projected Employment Growth, 2016-2036

Figure 15 – Share of spending by program type

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