

# Cornwall SDG Human Services



December 2022

# Cornwall SDG Human Services

**General Manager, Mellissa Morgan**

Realigned the department in 2022, brought Cornwall and Area Housing Corporation, in house. We renamed the department at that time from the Social & Housing Services Department to the Cornwall SDG Human Services Department.

**Ontario Works  
Division**

**Children's Services  
Division**

**Housing Services  
Division**

- ☐ All programs Provincially Mandated
- ☐ OW-MCCSS, CS-EDU, HS-MMAH
- ☐ Approximate Annual Budget \$68 Million
- ☐ Various Cost-sharing arrangements
- ☐ (Provincial-majority/City/SDG Counties)
- ☐ Total of 112 staff

# Cornwall SDG Human Services

**Consolidated Municipal Service Manager (CMSM):** the City of Cornwall has been delivering Social Services for both the City, and the United Counties of Stormont, Dundas & Glengarry since being designated by the Province in 1998. Cost-sharing arrangements are outlined in the agreement established under By-law #009-2004.

**Service Manager Joint Liaison Committee (SMJLC):** includes elected representatives of City and SDG United Counties, supported by senior staff from each of the Shared Services. SMJLC receives quarterly updates on Provincial priorities and activities of Human Services.

## **Mission Statement**

Our dedicated municipal team works in partnership with our community to ease the effects of social & economic challenges. Our goal is to promote and create opportunities that support individuals to achieve their true potential.

## **French Language Services**

All programs and services provided in the Social and Housing Services Department are bilingual as mandated by the *French Language Services Act*.

# Housing Services Division

**Lisa Smith, Manager**  
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**Social  
Housing**

**Ten Year Housing  
Plan**

**Ministry  
Programs**

**Ontario  
Renovates**

**Rent Supplements**

**Affordable Housing**

**Housing & Homelessness  
Prevention**



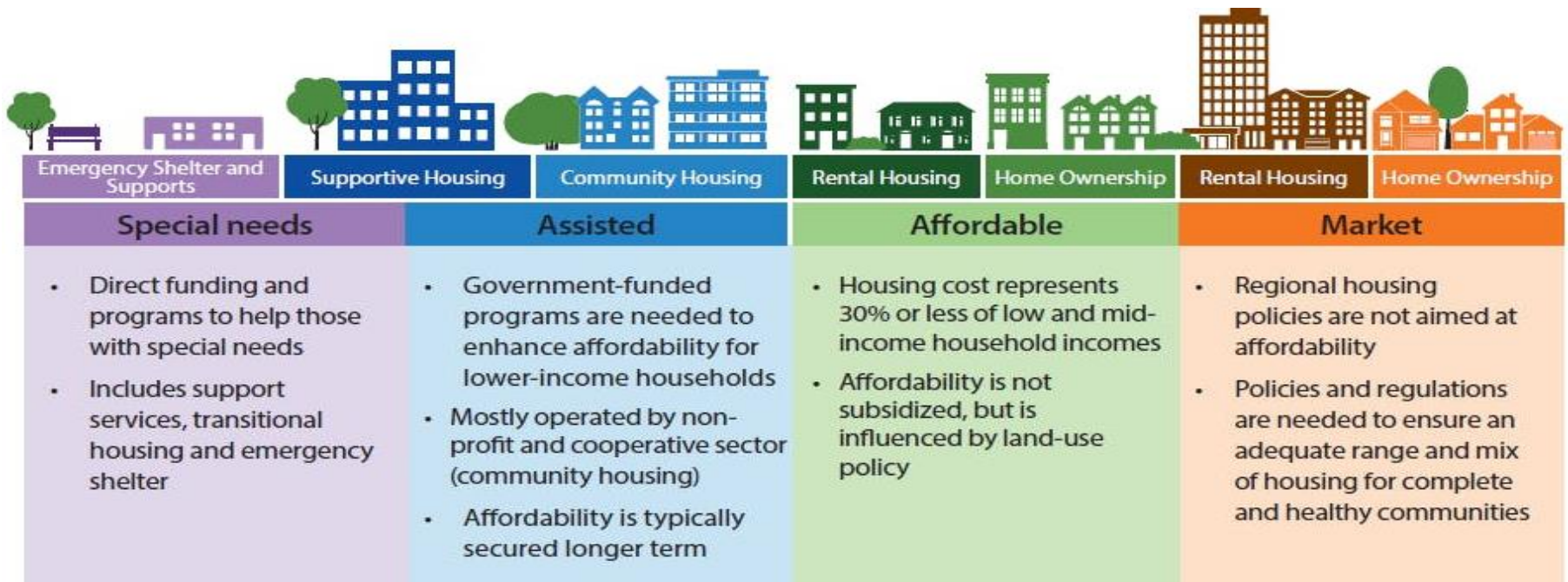
# History of Social Housing Devolution

- June 1995: The Ontario Conservative Party is elected on a platform that includes “getting out of housing the business.” Two weeks after taking office, the province cancels all new non-profit and co-op housing developments.
- October 1996: Al Leach, Minister of Municipal Affairs and Housing, promises a Social Housing Advisory Council to plan a reform of Ontario's social housing.
- January 1997: Before the Social Housing Advisory Council has been appointed, the Ontario Government announces that funding and administration of social housing will be devolved to the municipal level. The decision is part of a "Who Does What" exercise that will enable the Province to "upload" education costs without increasing Provincial taxes.
- September 1997: The Social Housing Advisory Council completes its report. In December, 1997, the Minister appoints a Social Housing Committee, comprised of provincial, municipal and social housing representatives, to further develop the Social Housing Advisory Council's recommendations.
- January 1998: The province devolves the majority of its funding responsibilities for social housing to municipal level. Social housing is now paid for through property taxes, although programs are still administered by the province.
- February 1998: The Federal Government decides to devolve its social housing responsibilities to the provincial level of government. Agreements are signed with Saskatchewan, Newfoundland, New Brunswick, Nova Scotia and Alberta. Negotiations begin in Ontario.
- Spring 1998: The province designates 47 Consolidated Municipal Service Managers (now called Service Managers) to administer social housing, Ontario Works and Child Care at the local level.
- October 1998: The Social Housing Committee submits its report to the Minister of Municipal Affairs and Housing.

# History of Social Housing Devolution

- November 1999: The Ontario Government and Federal Government sign a Social Housing Agreement that will enable federal social housing to be administered by the province.
- December 2000: The province passes the Bill 128 - Social Housing Reform Act, enabling the province to devolve social housing administration to Service Managers.
- January 2001: Ontario's 84,000 public housing units are devolved to Service Managers. Each Local Housing Authority is newly formed as a Local Housing Corporation. MMHA continues to draft regulations to accompany the Social Housing Reform Act.
- May 2001: Service Managers submit local Transfer Plans to MMAH for approval. These plans demonstrate Service Managers' capacity to take on their new housing administrative responsibilities. Each Service Manager will negotiate its own transfer date with MMAH.
- October 2001: The first social housing units are downloaded, as four Service Managers take over social housing administration.
- May 1, 2002: MMAH devolves the last of its social housing portfolio to the municipal level.
- January 1, 2012: The Housing Services Act replaces the Social Housing Reform Act. The HSA provides greater flexibility to Service Managers to meet local housing needs.

# Housing Continuum



## Municipal Focus

- |                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>- often municipal subsidy provided to a non-profit provider who operates these entities (some funding provided through the Homelessness Prevention Program which is administered through the municipality)</li> </ul> | <ul style="list-style-type: none"> <li>- Deep municipal subsidy in this area either through directly operated community housing or via external providers</li> <li>- Funding through Homelessness Prevention Program administered through the municipality</li> </ul> | <ul style="list-style-type: none"> <li>- Programs like these are funded through Homelessness Prevention Program administered through the municipality or with direct financial support from the tax base</li> <li>- Partnership with Habitat for Humanity for home ownership</li> </ul> | <ul style="list-style-type: none"> <li>- Some of these priorities are being addressed via the Mayor's Housing Task Force and the A HOME Collaborative</li> <li>- New municipal developments will offer a range of mixed market rentals (Including attainable market)</li> </ul> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



# The State of Housing in Cornwall & SDG

## A Profile of Core Housing Need

CMHC Data- Housing Standards Ontario (Compiled from 2016 Census Data)

Households Spending In Excess of 30% of Total Household Income for Housing Needs



Of Renters live in Core Housing Need as compared to 13.9 % of Homeowners



3285 Households live in Core Housing Need

27.4%

of Cornwall's housing stock is unaffordable

2016 Census Data – Analyzed by CMAA and Housing Information  
(data not available for the Counties)

## Comparing Affordable Rent to Incomes

Household Type

Median Household Income

Affordable Monthly Rent  
\*CMHC definition

AAMR  
\*Based on bedroom size

One-person Household

\$24,524

\$613

\$1,036

All Households

\$46,564

\$1,179

\$1,791

Compiled from 2016 Census Data

## housing affordability

The term “affordable” can be confusing and may vary in meaning depending on context. The two most widely accepted definitions of affordable are:

### Shelter Cost to Income

In the scenario, CMHC defines affordability as paying no more than 30% of total household income towards housing costs. Only this definition can measure true affordability.

### Alternate Average Market Rent (AAMR)

Average Market Rent (AMR) is determined by CMHC based on rental market analysis. Cornwall uses AAMR based on the approved business case indicating that AMR is set too low by CMHC. Affordability using this benchmark, is rent below AAMR.



# Housing First Approach

‘Housing First’ is an approach to ending homelessness that centers on moving people experiencing homelessness into independent and **permanent** housing as a first step. **It provides people with immediate access to permanent housing with no housing ‘readiness’ or compliance requirements, is recovery-oriented and centres on consumer choice, self-determination and community integration.**

It is a rights-based intervention rooted in the philosophy that all people deserve housing, and that adequate housing is a *precondition* for recovery. The approach affirms that stable housing is a primary need, and that issues, such as addictions or mental health, can be better addressed once this need is fulfilled.

## AVERAGE MONTHLY COST OF HOUSING SOMEONE WHILE HOMELESS



- Poor housing and homelessness are costly for cities and taxpayers.
  - The average monthly costs of shelter beds are \$1,932, almost ten times higher than the average monthly cost of social housing of \$199.92.

# Housing Services Division Overview

## Housing Programs

(location - 340 Pitt St)

- **Community Housing Units**
  - Contract with and subsidy external housing providers for rent-geared-to-income units
- **Administer funding through the Homelessness Prevention Program**
  - Rent Supplement Program
  - Domiciliary Program
  - Homelessness Prevention
- **Housing Access Centre**
  - Administration of the centralized waitlist for community housing
- **Administer Federally and Provincially funded programs**
  - Not directly related to subsidizing community housing units (i.e. COCHI, OPHI, COHB, etc.)
- **Maintain By-name List**
- **10 Year Housing Plan**
- **Housing Revitalization Plan**
  - New development (external)

## Housing Services (Local Housing Corporation)

(formerly Cornwall and Area Housing Corporation)

(location - 1916 Pitt St.)

- **Community Housing Units**
  - Direct internal provision and maintenance of municipally owned housing units
- **Administer funding through Federally, Provincially and Municipally funded programs**
  - Rent Supplement Program
- **10 Year Housing Plan**
- **Housing Revitalization Plan**
  - New development (internal)
  - A HOME Collaborative

# Housing Providers - Cornwall

**1932 units of Community Housing are provided in the City of Cornwall and United Counties of SDG.**



Provider	# of Senior Units	# of Family Units	# of Single, Non-Senior Units
Beek Lindsay Seniors Residences Cornwall Inc.	60		
Local Housing Corporation	514	446	32
Local Housing Corporation - Rent Supplement Subsidies for units in private buildings		323 *	** these subsidies are a mix of all three types
Logement Marguerite d'Youville Inc.		65	
Religious Hospitallers of St. Joseph Housing Corporation	59		
Royal Oaks Co-Operative Housing Inc.		70	
<b>City Total</b>	<b>623</b>	<b>904</b>	<b>32</b>



\*





# Housing Providers United Counties of SDG



Municipality	Provider	# of Senior Units (Apt)	# of Family Apt/TH
North Stormont	Finch & District Seniors Housing Corporation	32	
North Stormont	The Township of Roxborough Non-Profit Housing Corp.	26	
South Stormont	Local Housing Corporation (Ingleside)	20	
North Dundas	Local Housing Corporation (Chesterville, Winchester)	61	
North Dundas	Winchester Residence Corporation – Rent Supplements	8	
South Dundas	Local Housing Corporation (Iroquois, Morrisburg)	72	
South Dundas	Williamsburg Non-Profit Housing Corporation	50	
North Glengarry	Local Housing Corporation (Alexandria)	50	15
North Glengarry	The Alexandria Non-Profit Housing Corporation	30	15
South Glengarry	Lancaster & District Non-Profit Housing Inc.	26	
	<b>SDG Total</b>	<b>375</b>	<b>30</b>

# Centralized Waitlist (RGI Housing)

Household Type – Applicants	September 2022	Approx. Wait (yrs)
Families	165	1.5
Single/couple (non-Senior)	225	4.3
Seniors	104	1

- 14 are transfers and currently receive RGI housing supports
- 15 are over-housed who are currently receiving rent geared-to-income.
- 148 applicants currently receiving a Rent Supplement of \$100 or \$200 per month.

## Definition of Rent-Geared-To-Income

Rent-geared-to-income (RGI) is a **type of housing assistance**. It is truly affordable housing as tenants pay on average 30 per cent of their income for rent. Individuals may be eligible for rent-geared-to-income (RGI) if:

- they can live independently with or without support services.
- they are over 16 years old.
- they are a Canadian citizen, a permanent resident of Canada or a refugee claimant, or you are applying to become a permanent resident.
- they are not under a removal order to leave Canada.
- they do not owe money to any social housing provider in Ontario, or they have an agreement to repay this money.
- their income and assets are within the allowable limits.

# Ontario Priorities Housing Initiative (OPHI) / Canada-Ontario Community Housing Initiative (COCHI)

**OPHI** - The Ontario Priorities Housing Initiative provides flexible funding to all 47 service managers and the two Indigenous program administrators to address local priorities in the areas of housing supply and affordability, including:

- new affordable rental construction
- community housing repair
- rental assistance
- tenant supports
- affordable homeownership

**COCHI** - The Canada-Ontario Community Housing Initiative This initiative provides funding to service managers to replace the federal Social Housing Agreement funding that expires each year, beginning April 2019. Service managers can use this funding to: repair, regenerate and expand community housing.

Service managers can use this funding to:

- repair, regenerate and expand community housing
- protect affordability support for tenants
- support community housing providers whose original program arrangements are expiring
- help community housing providers become more sustainable



# OHPI / COCHI Homeownership Program

- Partnership with Habitat for Humanity Seaway Valley.
- Provides down payment to each qualifying family (averaging 1 new build per year).

## OHPI / COCHI Rent Supplement

- Program which provides rent subsidies (up to \$200/Household) to qualified residents in privately owned buildings.
- Funded through Federal and Provincial program initiatives.

# Affordable Housing - Ontario Renovates

- Homeowners (assessed value under \$300,900) with low to modest income (currently up to \$67,120 for a Household of 5 people) receive funding for urgent repairs and rehabilitation making their homes safe and more energy efficient (up to \$12,000, ten-year forgivable loan registered on title).
- Modifications are funded for adaptations to increase accessibility (up to \$5,000)



# COHB Portable Housing Benefit

This program provides a direct, monthly benefit payment to eligible households to help pay their rent.

The benefit payments are:

- portable, which means you may receive the benefits even when you move to another address
- based on the household income and local market rent.

Eligible households include:

- survivors of domestic violence and human trafficking
- people experiencing or at risk of homelessness
- Indigenous people
- seniors
- people with disabilities

To apply, eligible households must be either:

- on, or eligible to be on, the social housing waiting list of a Service Manager
- living in community housing
- As compared to other rent supplement programs this benefit is tied to the individual not the unit in which the individual lives
- Eligible applicants receive a monthly subsidy based on the difference between 80% of the Average Market Rent of the relevant service area and 30 % of the Adjusted Family Net Income identified on tax returns.

Households who are approved to receive benefits under this program must consent to be removed from the social housing waiting list of their local Service Manager.



# Housing And Homelessness Prevention (HHP)

HPP utilizes a Housing First approach to reduce and address homelessness in the community, including eviction prevention assistance to retain housing for those at risk of homelessness. This initiative is solely funded by the Ministry of Municipal Affairs and Housing.

## **Domiciliary Hostels**

- Serves Homeless individuals who require assistance with activities of daily living.
- Agreements with 13 domiciliary hostels within the City of Cornwall and SDG.
- A total of 332 subsidized beds are available.

## **Crisis Beds**

- Provides short term (maximum 5 days) emergency housing to recipients in need.
- Partnership with the Mental Health Crisis Team, the Cornwall Police Department, OPP and a few other local agencies.

## **Homelessness Prevention**

- Provides funds to assist with the prevention of homelessness for the already housed (ie: eviction due to rental arrears and towards energy related emergencies due to utility arrears). Eligibility based on “Low Income Cut-Off” (LICO) set by Statistics Canada.

# By-Name List (BNL) And Coordinated Response System

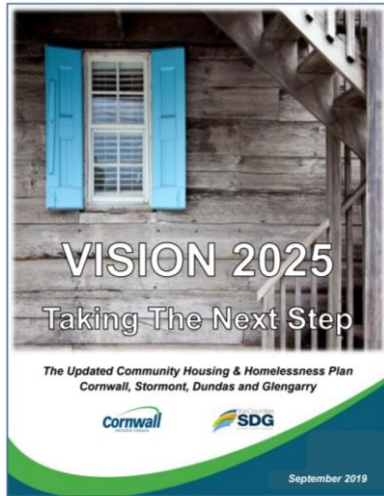
- A BNL is a real-time list of all the known people experiencing homelessness in a community. This data allows for:
  - coordinated access and service prioritization for homeless households and individuals; and an understanding of homelessness and flow through the response system
- October 27<sup>th</sup>, 2021, we conducted an enumeration magnet event at various locations within Cornwall, Stormont, Dundas, and Glengarry. Approximately 77 individuals indicated they were homeless during this event.
- From that list, we have created and implemented a By-Name List for our area. We are working collaboratively with community partners on further developing this By-Name List, to effectively refer individuals to appropriate resources, match housing solutions, and track the state of homelessness in the community at large to work towards ending it.
- Fall 2022, we have hired two registered social workers to case manage and provide support to residents on the BNL to help move them towards life and housing stabilization.

# Ten Year Housing Plan / 5-Year Update

- Developed as mandated by the *Housing Services Act, 2011*.
- Strategies and Targets were identified based on Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada demographic data and projections, existing housing stock, and input from industry partners, City and County Planners, community agencies and the public.
- Annual progress reports will be provided to Province and municipalities with an update required at 5 years.
- The Plan and annual updates are available in English & French on the City's website.

## Our Vision for Cornwall SDG

A strong, healthy, sustainable community with a wide range of appropriate and affordable housing options in which individuals and families can thrive



Building on the original vision statement for the Housing and Homelessness plan, the re-framed plan has four additional vision statements which speak to different segments on the housing continuum. These vision statements serve to shape objectives for the re-framed plan, paving the way for specific strategies and actions that are proposed.

The specific vision statements and associated objectives are as follows:

- People experiencing a housing crisis are housed or sheltered
- People who are currently housed but at risk of becoming homeless remain housed
- Suitable existing housing stock is maintained
- The supply of appropriate housing is enhanced

Each vision statement has a definition, objective, strategies and actions for the department to follow as a roadmap to developing the future of housing in Cornwall and SDG.



# housing revitalization plan

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 considering 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 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 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 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.

Additionally, any regeneration of existing units should be replacement should be done on a one-to-one basis.

*Excerpt from Cornwall SD&G Housing Revitalization Plan – Colliers - 2020*

A detailed architectural drawing of a mechanical component, possibly a chain or a series of connected links, is spread out on a dark surface. Various drafting tools are scattered around the drawing: a large metal compass, a smaller compass, a ruler, and a protractor. The drawing itself shows cross-sections and dimensions, with labels like 'E-E', '2.50', '0.50x45°', '3', '188', '31', and 'A-A 150'.

## Revitalization <sup>report</sup> highlights

# New Developments

## ***Ninth & McConnell***

**(partially funded by SSRF 2)**

77 1-bedroom units

24 RGI units

24 Median Market Rent Units

28 Attainable Market Units

15 barrier free units at all three rent levels

Housing Services Office located onsite



## ***Pitt St North***

**(partially funded by SSRF 4)**

Shovel ready for 81 Two-Bedroom Stacked Townhouses

27 Units begin construction Fall 2022

This will be a mixed rental community

3 barrier free units are being constructed in each Townhouse complex

Phase One - Occupancy late fall 2023



## **Morrisburg**

(Partially funded by SSRF 5)

- Expands existing Morris Glen Site
- 3 story building
- 17 2-bedroom units
- Occupancy late spring 2024



## **Cost of Construction**

**(pre-COVID)** development over the time periods 2021 to 2026 and 2027 to 2031 is estimated to be approximately \$160 million and \$80 million respectively.

**(currently)** the total cost per door

1 – bedroom unit = \$250,000

2 – bedroom unit = \$270,000

Funding developments is 100% tax based

- We leverage all forms of funding (ie, CMHC programs, provincial government programs, etc.
- We have established a housing regeneration reserve to reinvest end of mortgage savings to new developments to offset costs
- The balance of required funding is borrowed
- Debt for housing is considered “good” debt as revenues from rent mostly pay for repayments

# Local Housing Plans

In response to the local housing crisis, communities across Cornwall and SDG have developed local housing plans and are listed below:

- Mayors Task Force on Housing, City of Cornwall
- Stormont County Housing Report
- Glengarry County Housing Report
- Dundas County Housing Report

All reports contain recommendations to encourage housing development in our community and respond to the affordability crisis

These reports were the impetus for the development of the A HOME Collaborative to encourage collaborative implementation of these plans

# **Cornwall SDG Human Services Department Affordable Housing Progress and Development Collaborative**

## **Background**

The City of Cornwall and the United Counties of Stormont Dundas and Glengarry are fortunate to have communities that care deeply about housing all members of the community and partners that are aligned, innovative and action oriented.

To effectively support the ambitious goals laid out in the Ministry of Municipal Affairs and Housing (MMAH) approved local Five-Year Update to the Housing and Homelessness Plan (the Plan), the Housing Revitalization Plan, and the 4 separate regional Housing Reports, there was a recognized need to form a Working Group to be tasked with developing and realizing common strategies and priorities related to affordable housing.

## **Purpose**

The purpose of the Affordable Housing Progress and Development Collaborative (A HOME) is to improve service integration, which will promote positive development in the City of Cornwall, Stormont, Dundas and Glengarry housing and homelessness situation.

## **Membership**

To ensure maximum effectiveness of the Collaborative, membership will be comprised of a cross-sector of disciplines from amongst the City and Counties staff, who share the vision of increasing housing opportunities across the region.