

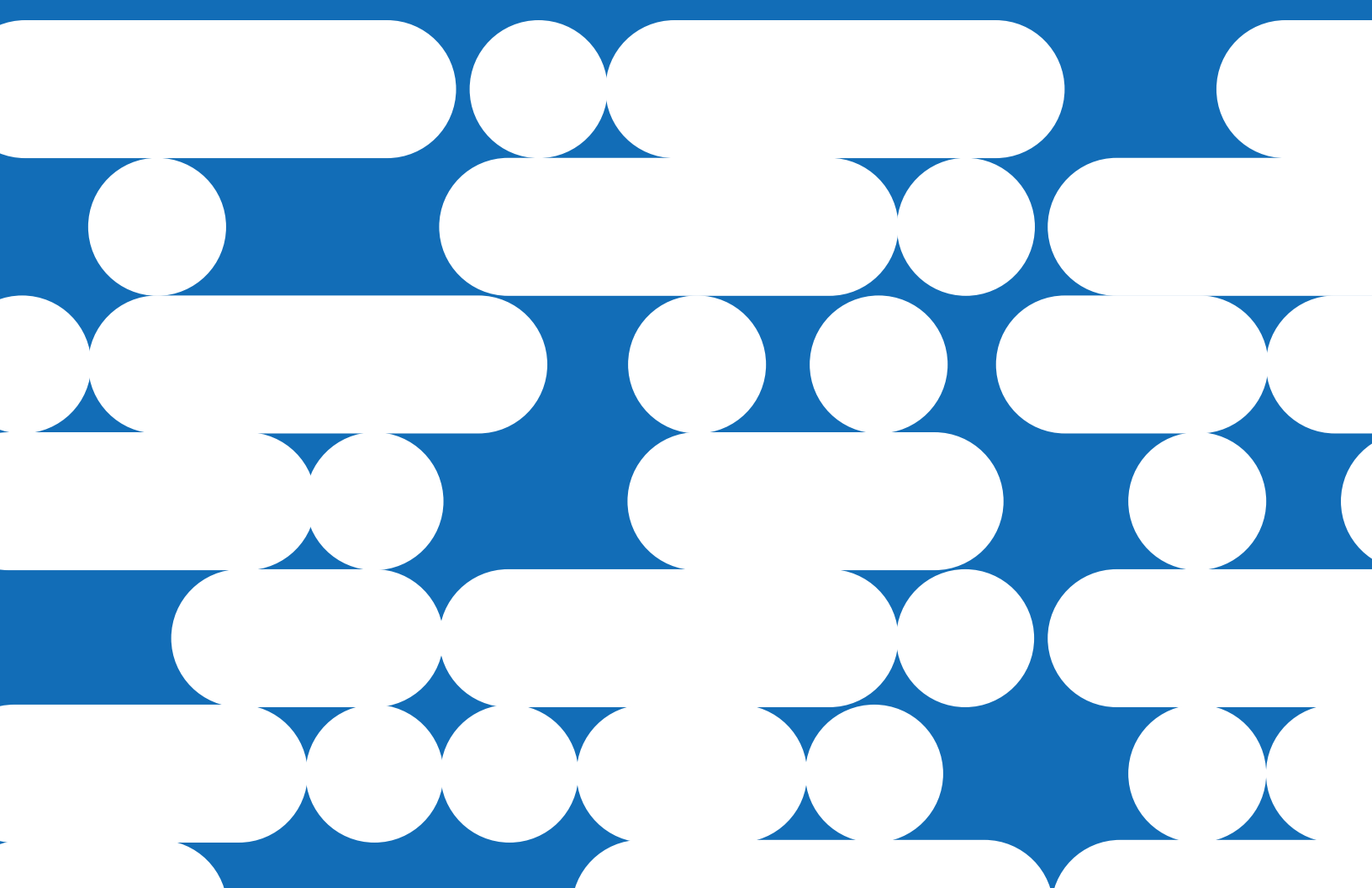
RE:PUBLIC



Township of South Stormont

# Housing Needs Assessment

July 2024





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Township of South Stormont

# Housing Needs Assessment

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Introduction





## 1.1 Introduction

The Township of South Stormont, situated immediately west of Cornwall in the United Counties of SDG, serves as a pivotal community within Eastern Ontario. With a population of 13,570 as of the 2021 Census, the Township encompasses diverse settlement areas such as Long Sault, Ingleside, and Rosedale/ Eamers Corners, alongside expansive rural and agricultural lands. Its strategic location near major economic hubs like Ottawa, Montreal, and the USA makes it an attractive option for residents seeking lower costs of living while remaining connected to urban centers. However, South Stormont has not escaped the widespread impacts of the housing crisis, experiencing significant increases in housing costs and facing challenges related to housing diversity and availability.

In response to these challenges, the Township has undertaken a proactive approach by initiating a comprehensive housing needs assessment. This study aims to meticulously analyze the current housing stock and development trends, pinpoint gaps and deficiencies in housing provision, and assess specific needs in terms of housing supply and geographic distribution. By undertaking this assessment, the Township seeks to equip Council and the community with critical insights and data-driven recommendations that will guide future actions and priorities. Ultimately, the outcomes of this assessment will inform strategic decisions to effectively address housing needs and ensure sustainable growth and development in South Stormont over the next decade and beyond.

## 1.2 Document Structure

This housing needs assessment is organized into several key sections as follows:

- **Section 2** provides an overview of housing types and tenures, as well as a summary of the housing policy and legislative framework at the federal, provincial, and local levels.
- **Section 3** explores emerging housing trends from recent years, highlighting some best practices and introducing the concept of missing middle housing as a potential solution.
- **Section 4** presents a thorough compilation of the Township's housing data, land inventory, and current context to establish a solid foundation for understanding existing conditions.
- **Section 5** focuses on the needs analysis, utilizing growth projections for both housing development and population to quantify the Township's future housing needs based on the information from Section 4.
- **Section 6** offers recommendations to meet identified housing needs and guide future developments.
- Finally, **Appendix A**, includes a summary of stakeholder consultations from the workshop and online public surveys conducted as part of this assessment, capturing community input and feedback.

Housing Framework  
& Policy Brief



This Section of the Housing Needs Assessment reviews and summarizes the policy and legislative framework under which housing is developed. It includes a summary of the housing system in Canada and a breakdown of the roles of the federal, provincial and municipal governments as it relates to housing.

## 2.1 Canada's Housing System

Canada's housing system is a dynamic and multifaceted framework of funding, research, policy, and regulation shaped by the three levels of government (federal, provincial, and municipal). Within this framework, housing provision is primarily led by the private sector, and supplemented with participation from the public and non-profit sectors who fill housing needs that the private sector does not, or cannot, address.

### The Housing Continuum Model

One of the most common and widely known visual representations of Canada's housing system is the Housing Continuum model shown below. The Continuum organizes housing into a linear transition from homelessness to home ownership, comprised of eight housing types/tenures with the ultimate 'goal' of home ownership and prioritizes ownership as such. However, one of the primary critiques of the model is that home ownership may not be appropriate or desired for some, and the model does not take into consideration the shifts in one's housing needs as they move through life.

### Housing Types & Tenures under the Continuum

**Homelessness** - The living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

**Emergency Housing/Shelter** - Temporary, short-term accommodation for individuals and families experiencing homelessness and/or crises, generally on an emergency basis. This may or may not include other services such as food, clothing, or counseling.

**Transitional Housing** - Intended to offer a supportive living environment for residents, including offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. Considered an intermediate step between emergency shelter and supportive housing, and has limits on how long an individual or family can stay.

**Supportive Housing** - Housing that provides a physical environment that is specifically designed to be safe, secure, enabling, and home-like, with supports such as social services, provision of meals, housekeeping, and social and recreational activities, in order to maximize residents' independence, privacy, and dignity.

**Community Housing** - Subsidized housing projects serving low-income tenants, including those owned by non-profits, co-ops, and governments. Sometimes also referred to as "community" or "social" housing.

**Affordable Housing** - Housing that typically costs less than 30% of a household's gross income. It is a relatively broad term that can include housing provided by private, public, and non-profit sectors, and can include all forms of temporary and permanent tenure: rental, ownership, co-operative ownership.

**Market Housing** - Includes ownership housing (fee simple ownership, condo ownership, multi-unit and single family homes, shared equity, etc.) and purpose-built rental housing (apartments, single family, secondary suites, townhomes, etc.) that does not fall into any of the above categories of the continuum.

Figure 1: The Housing Continuum



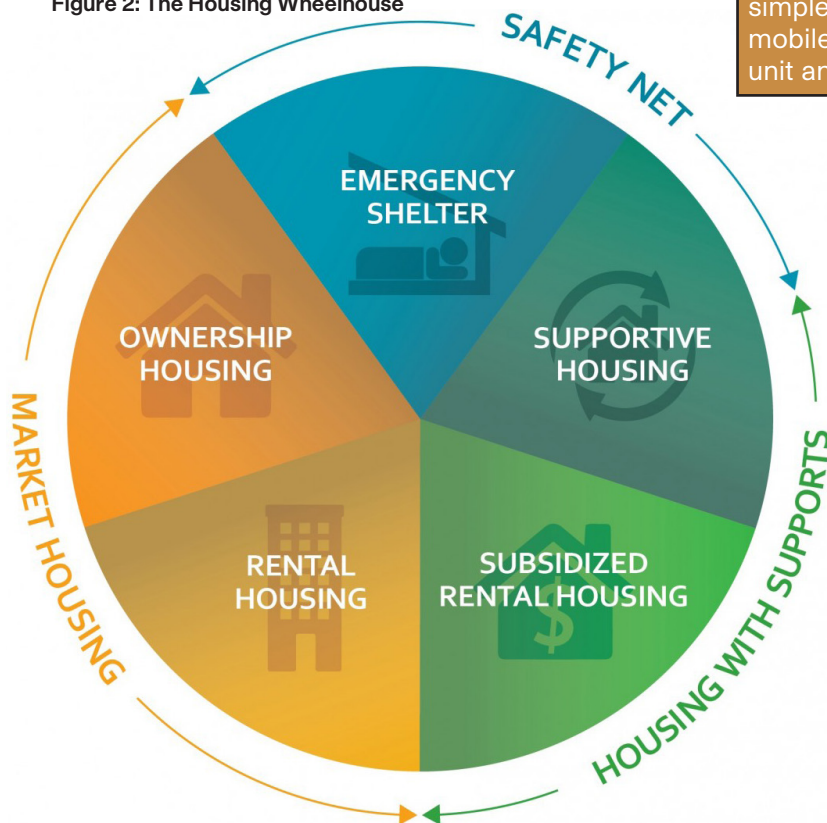
### The Housing Wheelhouse Model

In response to the critiques of the housing continuum model, some communities have sought out alternative models that promote greater equity, diversity, and inclusivity. Originally developed by the City of Kelowna as part of their 2017 Housing Needs Assessment, the “Wheelhouse Model” (shown below) views housing from an equity perspective. This model uses a circular representation of housing types/tenures to recognize that no one type or tenure should be prioritized over another, reflecting that people’s housing needs can (and will) change throughout their lives. Specifically, the model de-emphasises home ownership as the ultimate housing goal in an effort to promote a more diverse housing framework that prioritises all forms of housing equally. Through this, the intent is to instill a system that embodies a variety of housing forms, types, and tenures.

### Housing Types & Tenures under the Wheelhouse

<b>Emergency Shelter</b> - Non-profit providers offer temporary shelter, food and other supportive services.
<b>Short-Term Supportive Housing</b> - Non-profit housing providers offer stable housing as a step between shelters and long-term housing. Stays are typically 2-3 years, with supportive services aligned with need.
<b>Long-Term Supportive Housing</b> - Housing providers offer long-term housing with ongoing supports aligned with need. The level of support varies in this category from supportive (low support), to assisted living (minor support) to residential care (full support).
<b>Subsidized Rental Housing</b> - Operated by non-profit housing providers, public housing providers, and cooperatives. These organizations provide subsidized rents through a range of different government-sponsored programs (RGI, HILS, AHP)
<b>Rental Housing</b> - (Primary market): 5+ purpose built units constructed for the purpose of long-term rental tenure, typically in apartments or townhomes. (Secondary market): private housing also contributes to the rental market and can include many forms of housing such as apartments, townhomes, secondary suites, carriage homes and single-family dwellings.
<b>Ownership Housing</b> - Home ownership can be fee-simple, condominium ownership, or shared equity (ie. mobile home park, cooperatives) and includes multi-unit and single detached housing.

Figure 2: The Housing Wheelhouse





## 2.1 Federal Government Role

Since the 1990s the Federal Government has had a limited role in the development of housing policy and the provision of housing in Canada. This has changed in recent years with the development of the National Housing Strategy and significant funding commitments intended to address the current 'housing crisis'. The primary components of the Federal Government's role in housing policy and provision are summarized below.

### Canada Mortgage and Housing Corporation

Established in 1946, the Canada Mortgage and Housing Corporation (CMHC) plays an important role in both the development of housing policy and the provision of housing in Canada. With respect to policy development, CMHC conducts extensive research on housing trends, market conditions, and demographic changes. This research is made available to government, industry stakeholders, and the public to support evidence-based policy-making. CMHC also collaborates with federal, provincial, and municipal governments to develop housing policies by offering policy advice on a range of housing issues, including affordability, sustainability, and innovation in housing design and construction.

CMHC is also responsible for the implementation of the National Housing Strategy (NHS), which is intended to improve housing affordability and reduce homelessness. The NHS includes initiatives such as the Canada Housing Benefit, the National Housing Co-Investment Fund, and programs to support the construction and repair of affordable housing.

With respect to housing provision, CMHC provides mortgage loan insurance to protect lenders against borrower default, facilitating access to homeownership for Canadians, including first-time homebuyers. Mortgage insurance enables lenders to offer more flexible and affordable mortgage options, supporting a stable and accessible housing market. Additionally, CMHC administers funding and programs to support the development, preservation, and repair of affordable housing across Canada. These programs include grants, loans, and subsidies to non-profits, cooperatives,

private developers, and municipalities to increase the supply of affordable rental housing.

CMHC also focuses on addressing the housing needs of vulnerable populations, including low-income households, seniors, Indigenous communities, and people experiencing homelessness. Initiatives such as the Rapid Housing Initiative aim to quickly create new affordable housing units for those in urgent need. CMHC also promotes sustainable housing practices and supports the development of energy-efficient and environmentally friendly housing. It funds and encourages innovation in housing construction and design, including the adoption of new technologies and building methods to improve housing quality and resilience.

### National Housing Strategy

Canada's National Housing Strategy (NHS) is a comprehensive, long-term plan aimed at addressing housing challenges and improving housing outcomes for Canadians. It establishes a national framework for housing policy, guiding federal, provincial, and municipal governments in their efforts to improve housing conditions and has set ambitious targets for reducing homelessness and ensuring that Canadians have access to affordable and adequate housing. The strategy aims to promote coordination and integration of housing policies across different levels of government and sectors by encouraging collaboration between federal, provincial, and municipal governments, as well as with non-profits, private sector partners, and Indigenous organizations.

The NHS includes a significant financial commitment from the Federal Government, with over \$55 billion invested over 10 years to support various housing initiatives. Funding mechanisms include grants, loans, and financial incentives for the construction, renovation, and maintenance of affordable housing. These include:

- The National Housing Co-Investment Fund – providing capital contributions and low-cost loans for affordable housing projects, targeting vulnerable populations.
- Canada Housing Benefit – Offering direct

financial assistance to help low-income households afford their rent.

- Federal Community Housing Initiative – Supporting the sustainability and expansion of community housing providers, ensuring long-term affordability and stability.

Further, the NHS prioritizes the housing needs of vulnerable groups, including low-income households, seniors, Indigenous peoples, women and children fleeing violence, and people with disabilities. Programs are designed to provide safe, affordable, and supportive housing options for these populations and include homelessness reduction programming aimed at reducing chronic homelessness by 50% by providing funding for supportive housing and homelessness prevention programs through the Reaching Home Strategy.

The NHS also promotes the development of sustainable, accessible, and inclusive communities by encouraging the use of environmentally friendly building practices, energy efficiency, and the incorporation of accessibility features in housing projects.

## 2.2 Provincial Government's Role

The Province of Ontario has long had a significant role in housing policy and provision dating back to at least the 1940s and the creation of the first Planning Act. Today, the Province's role in housing provision is primarily related to establishing the legislative and policy framework for planning and development in the Province. The primary components of the Provincial Government's role in housing policy and provision are summarized below.

### Planning Act

The Ontario Planning Act provides a comprehensive framework for land use planning in the province. It delegates responsibilities to local governments and outlines the procedures for developing and implementing land use policies and development controls.

The Act establishes the authority of the Provincial Policy Statement (PPS), which constitutes the Province's statement of land use policy and provides policy direction on matters of provincial interest, including housing, and mandates that all planning decisions must be consistent with the PPS.

The Act also establishes municipal responsibilities for preparation and maintenance of official plans and zoning by-laws which both facilitate and regulate all forms of development (including housing) in Ontario's municipalities.

The Act provides tools for controlling development, including site plan control, subdivision control, and the ability to impose conditions on development approvals. These controls help manage the design and implementation of residential projects, ensuring they are compatible with existing communities and infrastructure.

### Provincial Policy Statement

As noted previously, the PPS constitutes the Province of Ontario's statement on land use policy including housing. Through the PPS the Province promotes a coordinated, integrated, and comprehensive approach to planning matters. This includes managing growth, economic development, infrastructure, natural resources, and environmental sustainability across municipal boundaries and with other levels of government. Municipalities are responsible for implementing the policies set out in the PPS (and other provincial plans as applicable) through their official plans and zoning bylaws. The current PPS (2020) outlines the housing policies of Ontario which include:

- Promoting efficient development and land use patterns to support the long-term financial well-being of both the Province and municipalities and encouraging a mix of housing types, including affordable housing, to meet diverse needs of the population.
- Requiring that municipalities maintain minimum inventories of designated and zoned residential lands to accommodate a diverse range of housing options, for both

new development areas and intensification areas.

- Addressing both current and future housing needs by ensuring an appropriate mix of residential types such as single-detached houses, multi-unit housing, and special needs housing.
- Directing residential development away from areas of natural and human-made hazards to minimize risks to public health and safety and promoting sustainable land uses patterns and practices.
- Promoting the integration of land use planning with growth management and infrastructure development to achieve cost-effective development and ensuring that necessary infrastructure and public service facilities are available to support current and projected residential needs.
- Supporting strong, livable, and healthy communities that enhance human health and social well-being and encourage the development of residential communities that are economically and environmentally sound, and resilient to climate change.

## 2.3 Township's Role

South Stormont's local planning framework is primarily composed of the United Counties of Stormont, Dundas, and Glengarry Official Plan and the South Stormont Zoning By-law. These primary tools are supplemented by a community improvement plan and site plan control by-law.

### **United Counties of SDG Official Plan (2018)**

Passed under the authority of the Ontario Planning Act, the Official Plan of the United Counties of Stormont, Dundas, and Glengarry provides the policy framework for land use planning and development across the United Counties six constituent municipalities including the Township of South Stormont. The Official Plan is primarily composed of two parts: a series of maps designating all lands throughout the United Counties for specific purposes (e.g. residential, commercial, industrial, agriculture, etc.) and a

series of accompanying policies that direct how land use and development within each individual designation is to occur.

With respect to housing, the Official Plan designates lands primarily in the Township's urban areas, such as Long Sault and Ingleside, for residential purposes and permits limited residential uses outside of the Township's urban areas. Associated policies found within the official plan provide general guidance regarding how residentially-designated lands (and other designations that permit residential uses) are to be developed and include policies on land use compatibility, servicing, and amenities.

Additionally, the Official Plan addresses housing through the Plan's growth management policies that seek to ensure that the Township has a sufficient land base, and accompanying servicing, to accommodate residential development over a 20-year period until 2028. The Plan also contains additional policies addressing specific housing-related matters such as: affordable housing (including a 25% affordable housing target), garden suites, additional dwelling units, group homes, home-based businesses, and mobile homes and mobile home parks.

### **South Stormont Zoning By-law (2011)**

The South Stormont Zoning By-law is the Township's primary land use and development regulatory tool. The Zoning By-law implement the policies of the Official Plan through regulation and divides the entire Township into zones based upon the land use designation found within the Official Plan. These zones subsequently contain development regulations and performance standards that all development must comply with including setbacks from lot lines, minimum open space requirement, height maximums, and parking requirements.

The South Stormont Zoning By-law includes five urban residential zones that vary in density (from low to high density) and a series of five rural residential zones that vary depending on the type of servicing (water and sanitary servicing) that is available for the development. Additionally, limited residential uses are also permitted in the Township's commercial, rural, and agricultural

zones.

Residential zoning regulations within each zone, are primarily directed to ensuring that residential development within the Township occurs in an orderly manner with residential dwellings setback from lot lines with adequate on-site vehicle parking. Residential uses are generally restricted to lower-density residential uses across all zones, with higher-density residential zones applying both height limits and density maximums.

The Zoning By-law also includes a number of generally-applicable regulations that address a number of housing-specific matters such as: home-based businesses, parking, and occupancy restrictions (i.e. restriction of human occupancy of potentially unsuitable buildings and structures such as temporary structures).

### **South Stormont Strategic Plan 2023-2027**

The South Stormont Strategic Plan is a non-statutory plan adopted by the South Stormont Council and used to assist in guiding the priorities of Council over its term by establishing a high-level mission and vision with a number of strategic directions and accompanying actions to implement the respective directions and achieve the stated mission and vision. The current strategic plan identifies the following strategic directions for the 2023-2027 period:

- Safe and reliable infrastructure;
- Welcoming and vibrant community;
- Diverse and prosperous economy; and
- Exceptional and accountable government.

Within the noted strategic directions, two contain associated actions directly applicable to housing:

- Safe and reliable infrastructure, with the associated action of: Expanding water and wastewater systems to accommodate growth (1.2). This action aims to ensure that the Township has sufficient servicing capacity in its water and wastewater treatment systems to accommodate growth, including residential/housing growth.
- Welcoming and vibrant community, with the associated action of: Providing a greater mix

of housing options for residents of all ages and income levels (2.2). This action aims to ensure that the Township has mix of housing options that can address both the present and future needs of the Township, and specifically includes direction to revise the Township's Zoning By-law to establish zones where higher density housing is encouraged and to review/assess Township-owned property to determine feasible locations for more affordable housing options.

# 3

Overview of Emerging  
Trends & Best Practices

## 3.1 Housing Shifts

The housing landscape in across Canada has experienced significant shifts over recent years, driven by various economic, demographic, and social factors. These shifts highlight the evolving nature of housing needs and the challenges faced by different population groups, many of which are found in municipalities big and small. A summary of these shifts and trends is provided below

### Affordability Challenges

One of the most pressing issues is the increasing challenge of housing affordability. The gap between housing costs and incomes has widened, making it difficult for many individuals and families to secure affordable housing. This affordability crisis is exacerbated by rising property values and stagnant wage growth, putting additional pressure on households to allocate a larger portion of their income to housing expenses.

### Rental Market Pressures

The rental market is experiencing significant strain, characterized by both affordability and availability issues. The demand for rental housing has surged, driven by factors such as high home prices and changing lifestyle preferences. This increased demand has led to rising rental costs, further limiting access to affordable housing options for many renters. Within South Stormont, this pressure is heightened due to an extremely low vacancy rate for rental units.

### Disproportionate Impacts on Vulnerable Groups

Certain groups are disproportionately affected by the housing challenges. Seniors, Indigenous people, and immigrants face unique barriers that exacerbate their housing difficulties. These groups often encounter discrimination, limited access to resources, and other systemic issues that make securing adequate housing particularly challenging.

### Growing Demand for Smaller, More Affordable Units

There is a noticeable shift in the demand towards smaller, more affordable housing units. This trend is driven by changing household compositions and economic considerations. Many individuals and families are seeking smaller living spaces that better align with their financial capabilities and lifestyle preferences. Within South Stormont, the current prevalence and anticipated growth in the number of one and two-person households will further stress the need for smaller units.

### Diversifying Housing Needs

Housing needs are becoming increasingly diverse. Different population segments, such as students, people experiencing homelessness, seniors, and families of varying sizes, have distinct housing requirements. Addressing these diverse needs necessitates a multifaceted approach that includes various types of housing solutions and support services.

### Recognition of the need for Purpose-Built Rentals

There is a growing recognition of the need for low-cost market and non-market purpose-built rental housing. These types of housing are crucial in addressing homelessness and meeting the needs of low-income individuals and families. Purpose-built rentals are designed specifically for rental purposes, offering a more stable and long-term housing solution compared to converted or secondary rental units.

### Focus on Well-Located Housing

Delivering housing in well-located areas is becoming increasingly important. Ensuring that housing is situated in locations with easy access to essential services, employment opportunities, and public transportation can significantly enhance the quality of life for residents. Additionally, well-located housing can help reduce car dependency and greenhouse gas emissions, contributing to broader environmental and sustainability goals.

## 3.2 Some Best Practices to Consider

### **Implement affordable housing initiatives**

Develop programs that provide subsidies, incentives, or partnerships with developers to increase the availability of affordable housing units. This could include government funding, tax breaks, or regulations mandating a certain percentage of affordable units in new developments.

### **Review and update zoning regulations**

Allow for higher-density development in urban centers, mixed-use neighborhoods, and inclusionary zoning. This can help create more diverse housing options while maintaining the character of rural areas, as well as taking advantage of existing infrastructure and fostering greater walkability.

### **Explore innovative construction methods**

Consider exploring modular construction or other efficient building techniques with the development community to reduce costs and increase the speed of housing production. Knowledge sharing and other collaborative efforts with development and housing professionals can help facilitate greater innovation.

### **Develop supportive housing and homelessness prevention programs**

Invest in models that combine affordable housing with on-site social services to address the needs of vulnerable populations.

### **Create partnerships**

Collaborate with non-profit organizations, community groups, and private developers to leverage resources and expertise in creating more affordable housing options.

### **Address infrastructure needs**

Establish a fund or program to support small community housing infrastructure, such as water, wastewater, and roads, which can often be a barrier to development in rural areas.

### **Support sustainability of non-profit housing providers**

Work with local non-profit and co-operative housing providers to ensure their long-term sustainability and capacity to provide affordable housing.

### **Integrate transportation planning**

Coordinate housing development with transportation initiatives to improve access to services and employment opportunities, especially in rural areas.

### **Implement targeted strategies for specific groups**

Develop programs tailored to the needs of various demographics, such as seniors, young families, or seasonal workers, depending on your community's specific needs.

### **Encourage diverse housing types**

Promote a mix of housing options, including single-family homes, townhouses, apartments, and accessory dwelling units, to cater to different needs and preferences across urban and rural areas. Commonly referred to as the "Missing Middle" the following section will provide a closer look at the features and benefits of these housing types.

Figure 3: The Missing Middle Spectrum

Source: Opticos Design Inc., 2020



### 3.3 Bringing back the “Missing Middle”

#### What is the Missing Middle?

Missing Middle Housing refers to a range of multi-unit or clustered housing types that are compatible in scale with single-family homes. These housing types, which generally include plexes ranging anywhere from 2 to 8 units, townhouses/stacked townhouses, bungalow courts, and live/work mixed units, provide diverse housing options and help bridge the gap between single-family homes and denser built forms such as mid- to high-rise apartment buildings.

We refer to these housing types as “Missing” because, although they played an important role in providing affordable and diverse housing choices historically, we’re seeing very few of them built over the last thirty years or so. The most common forms of new housing construction over the last few decades have been low-density, single detached forms, or larger apartment/condo buildings, which has created challenges with growing sustainably and affordably.

The “Middle” generally has two meanings. First, these housing forms generally represent the middle-scale of buildings between single detached and higher density buildings like large apartments. The second meaning refers to their level of affordability or attainability, generally (but not exclusively) to middle-income households.

#### Why is the Missing Middle Important?



**Diverse Housing Options:** It offers a variety of housing choices to meet the diverse needs of a community. This is particularly important for different household sizes, ages, and income levels.



**Affordability:** These housing types are often more affordable than single-family homes and can help address the shortage of affordable housing. By increasing the supply of mid-sized housing, we can help reduce overall housing costs.



**Community Vibrancy:** Missing Middle Housing supports walkable communities by increasing the density of residents within a neighborhood. This can lead to more vibrant and active streets, with more foot traffic supporting local businesses.



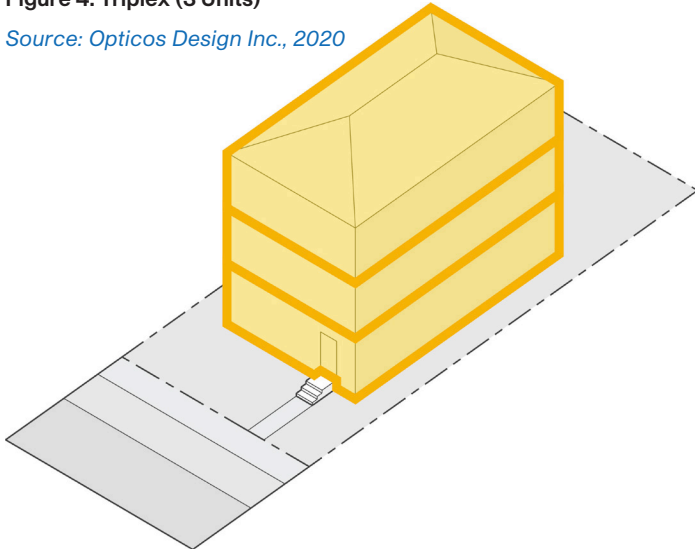
**Sustainability:** Higher-density housing options can reduce urban sprawl, making better use of existing infrastructure and reducing the environmental impact associated with less efficient built forms.



# Missing Middle Examples

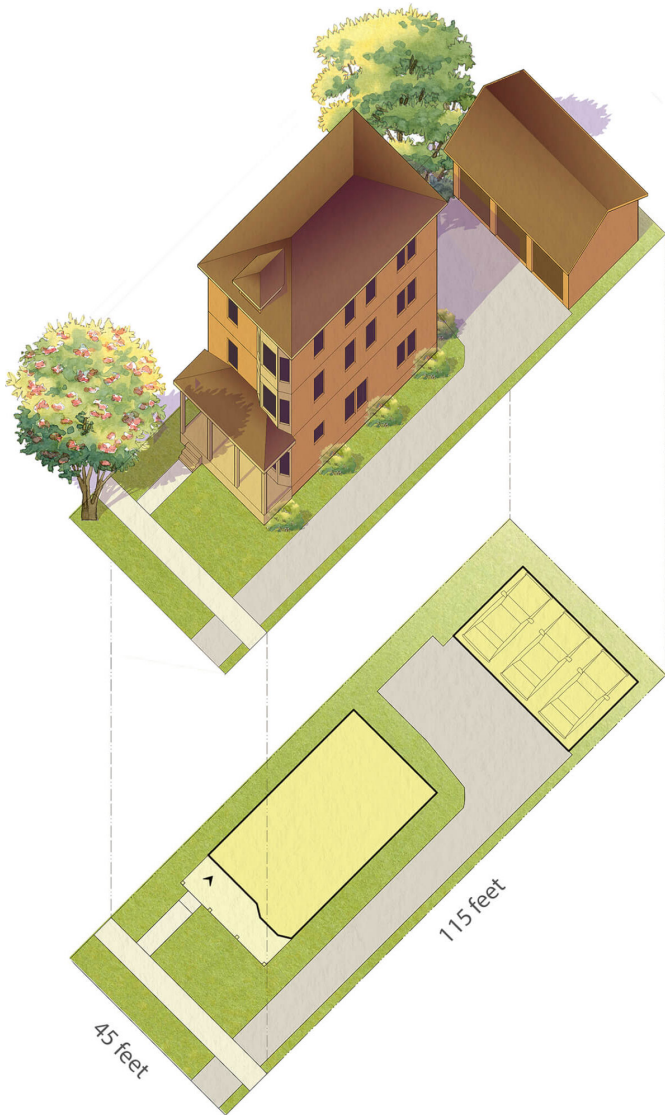
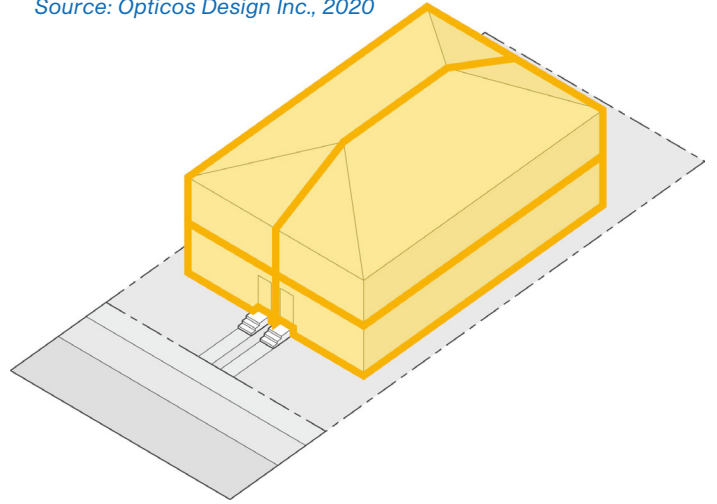
**Figure 4: Triplex (3 Units)**

Source: *Opticos Design Inc., 2020*



**Figure 5: Fourplex (4 Units)**

Source: *Opticos Design Inc., 2020*



## Missing Middle Examples

Figure 6: Multiplex (5+ Units)

Source: Opticos Design Inc., 2020

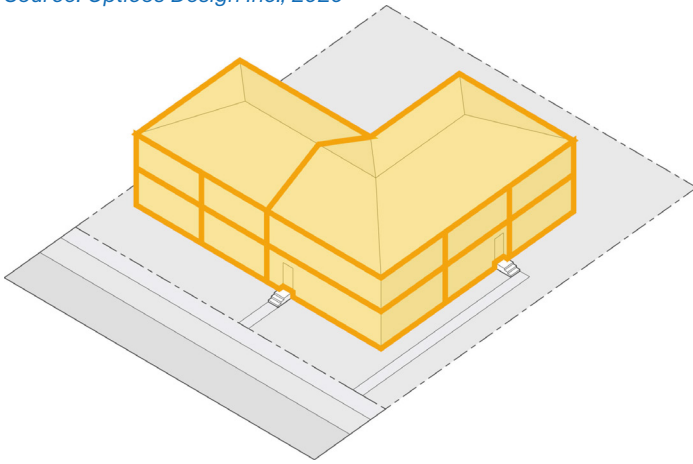
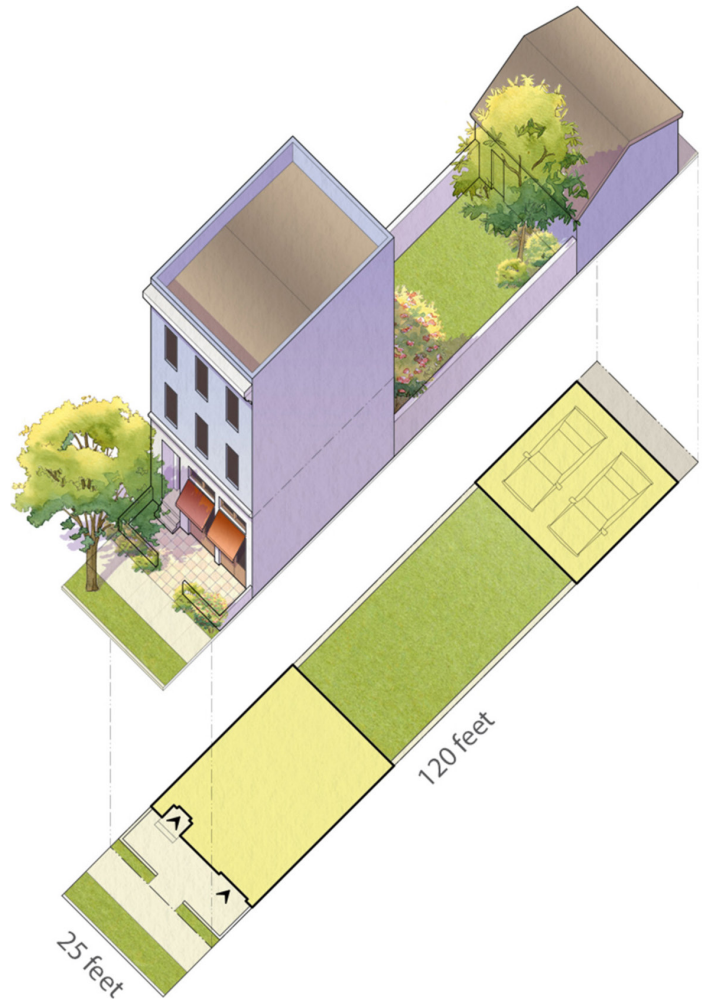
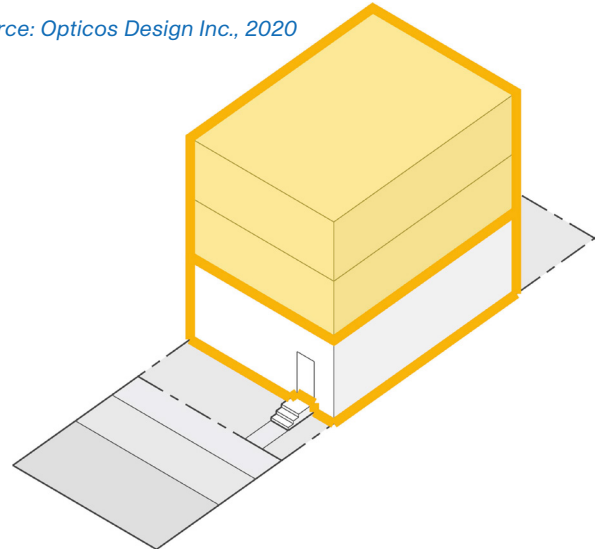


Figure 7: Live Work (2+ Units / Non-residential)

Source: Opticos Design Inc., 2020

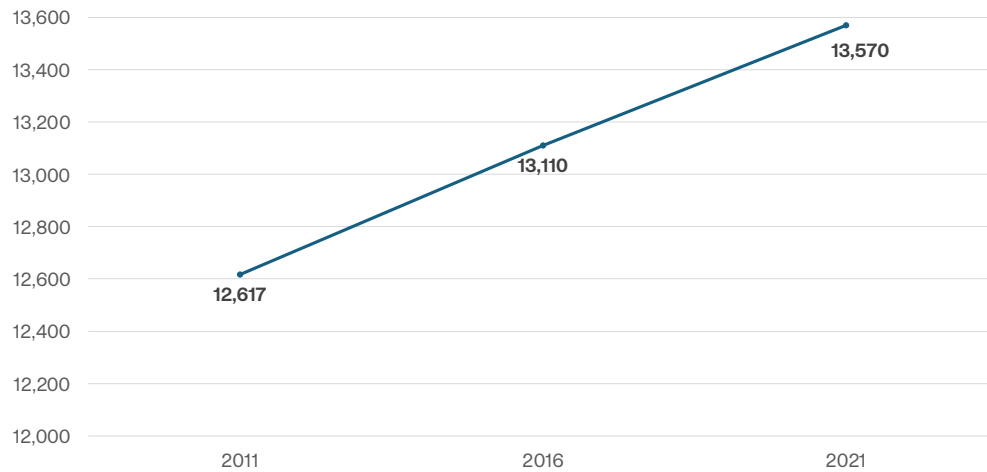


South Stormont  
Housing Context,  
Data, & Inventory

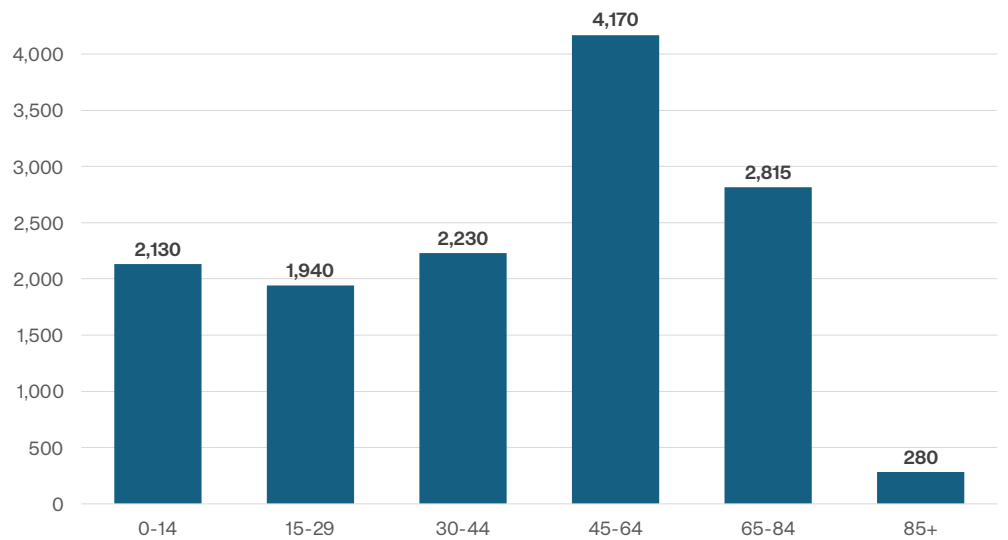


## 4.1 Township Demographics

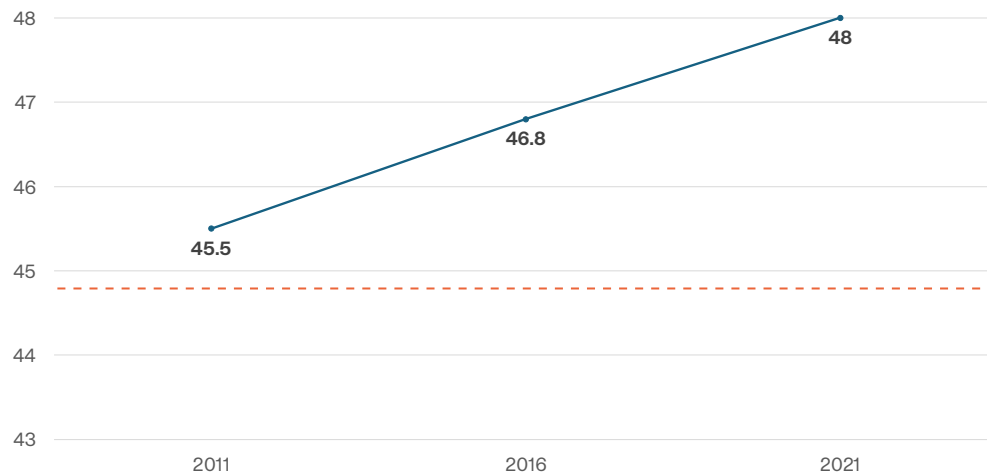
### Population/Growth (2011 to 2021)



### Age Distribution (2021)



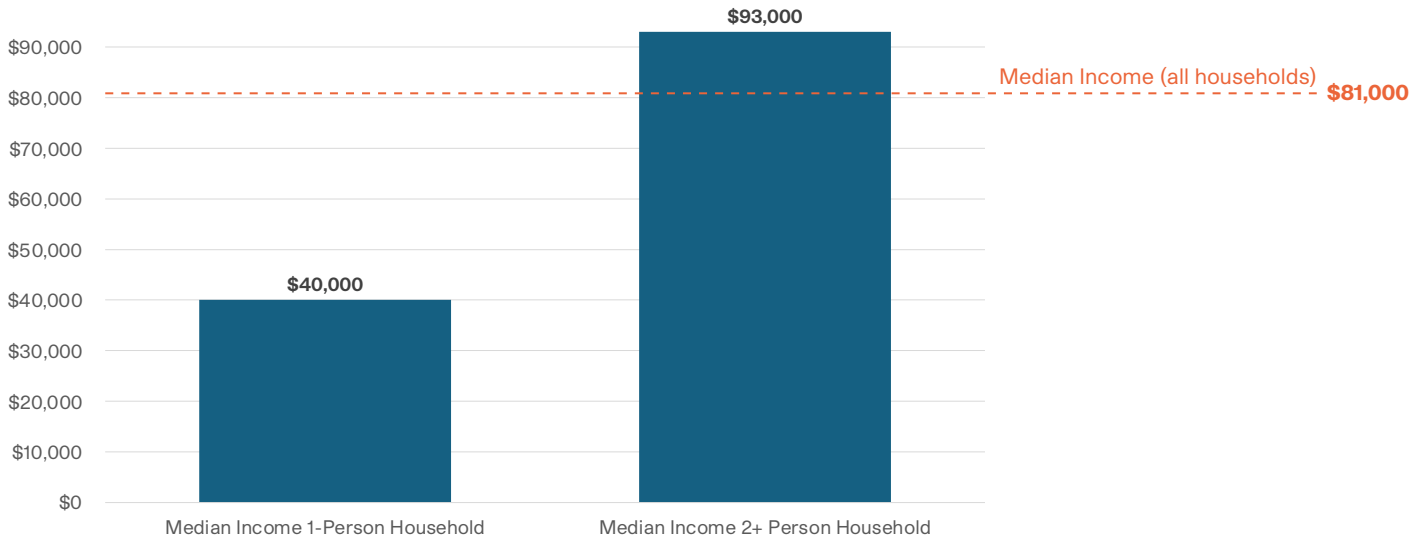
### Median Age (2011 to 2021)



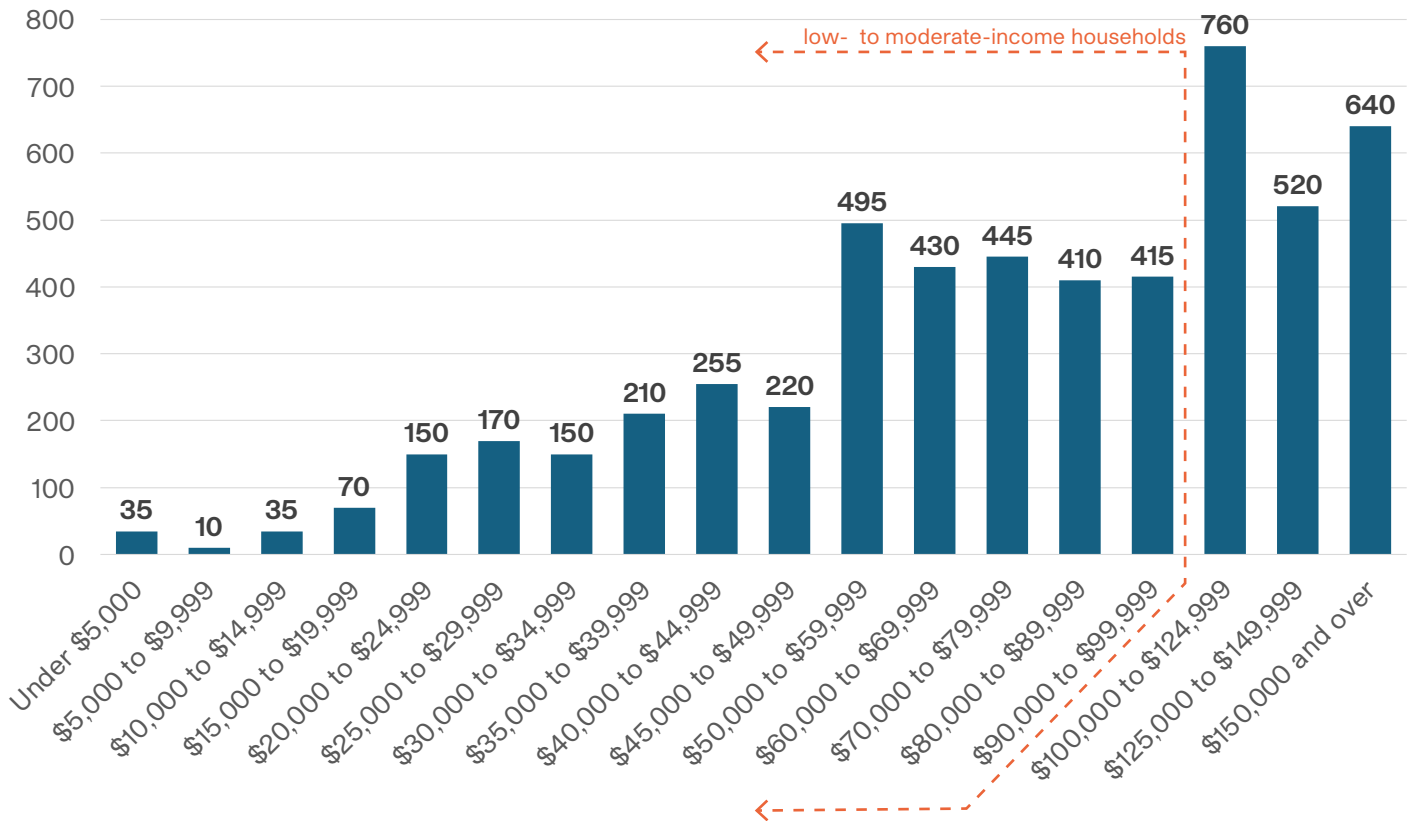
The population in the Township is steadily aging - from 2011 to 2021, the median age in the Township rose by 2.5 years.

All Data on this page obtained from: Statistics Canada. 2023. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released November 15, 2023.

### Median Household Income (2021)



### Household Income Distribution (2021)

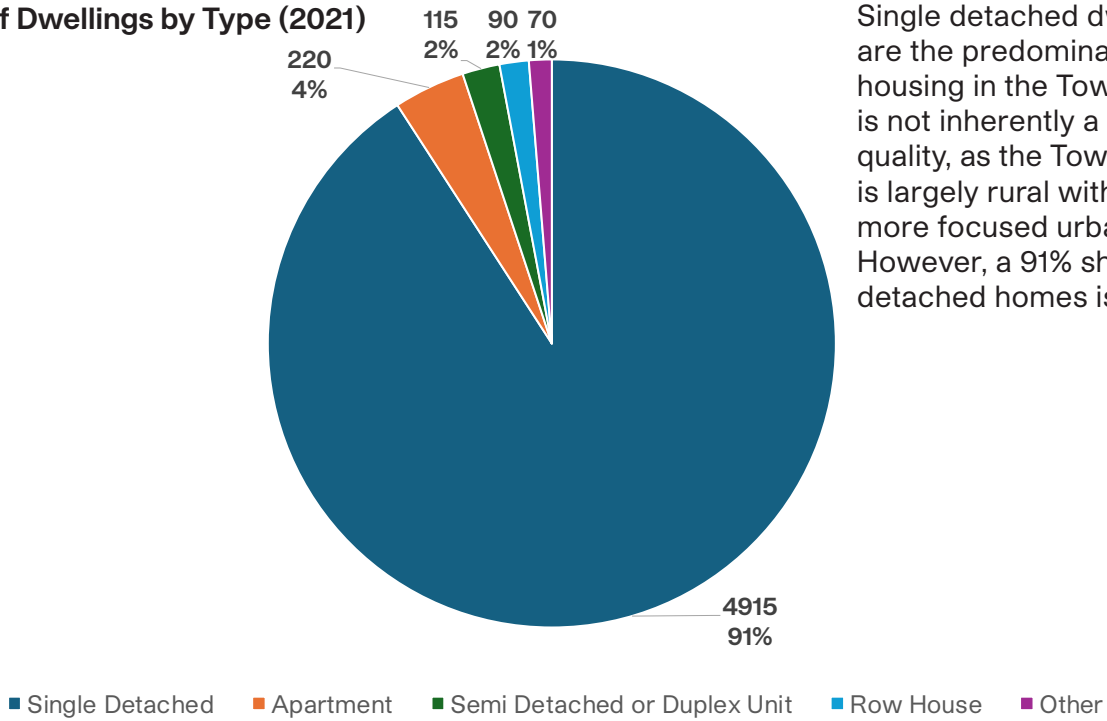


Based on the household income distribution data above, 64.6% of households in the Township of South Stormont are considered “low- to moderate-income”

All Data on this page obtained from: Statistics Canada. 2023. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released November 15, 2023. <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E> (accessed July 12, 2024).

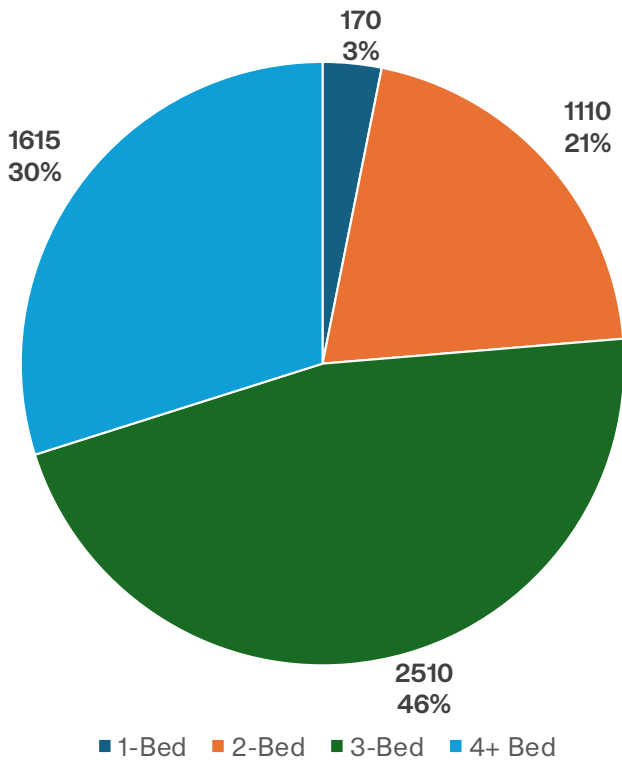
## 4.2 Township Housing Data

Number of Dwellings by Type (2021)

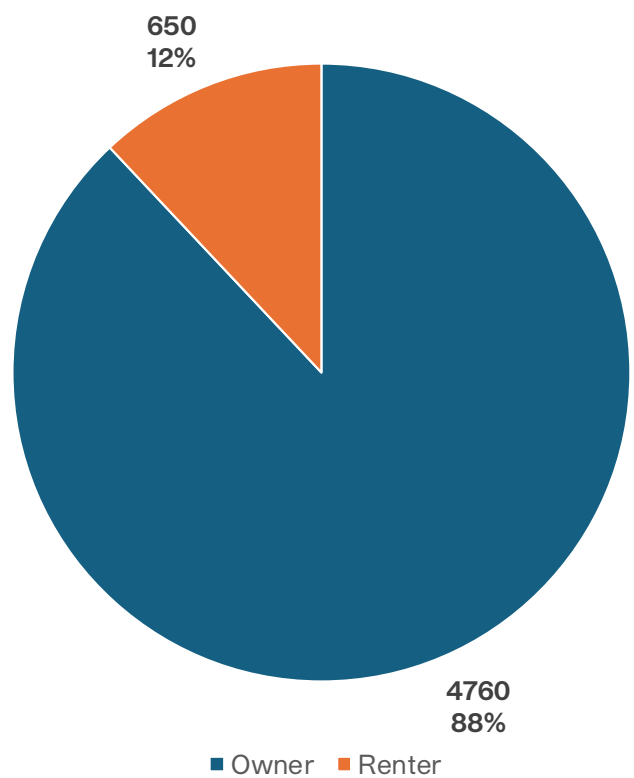


Single detached dwellings are the predominant form of housing in the Township. This is not inherently a negative quality, as the Township is largely rural with some more focused urban areas. However, a 91% share of single detached homes is still high.

Number of Dwellings by Size (2021)



Number of Households by Tenure (2021)

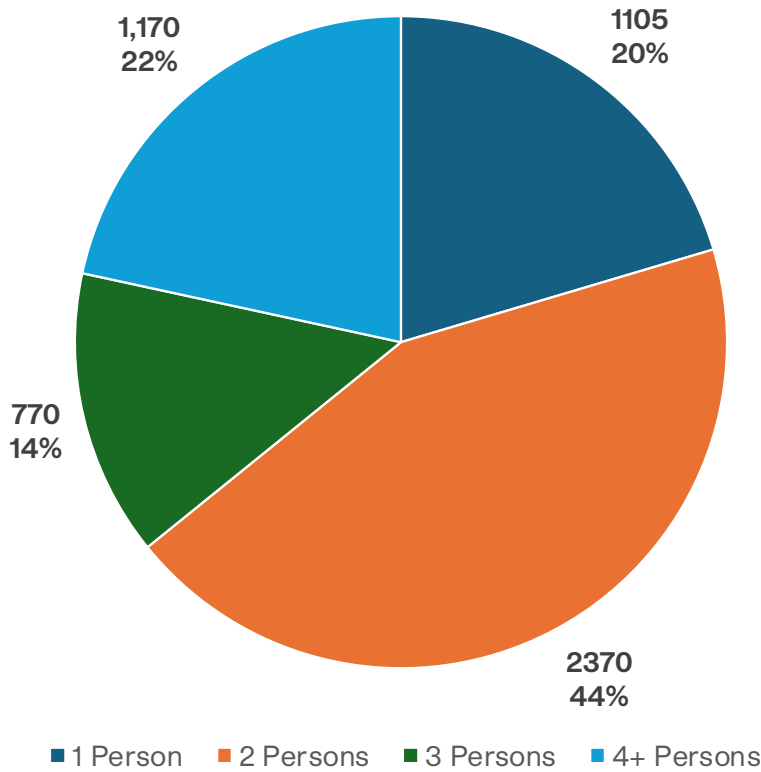


Most of the Township’s dwellings have three or more bedrooms, which one may associate with a larger average home size. This is unsurprising, given the number of single detached homes in the Township discussed above.

Given the lack of purpose built rentals in the Township, the number of renter households is quite small.

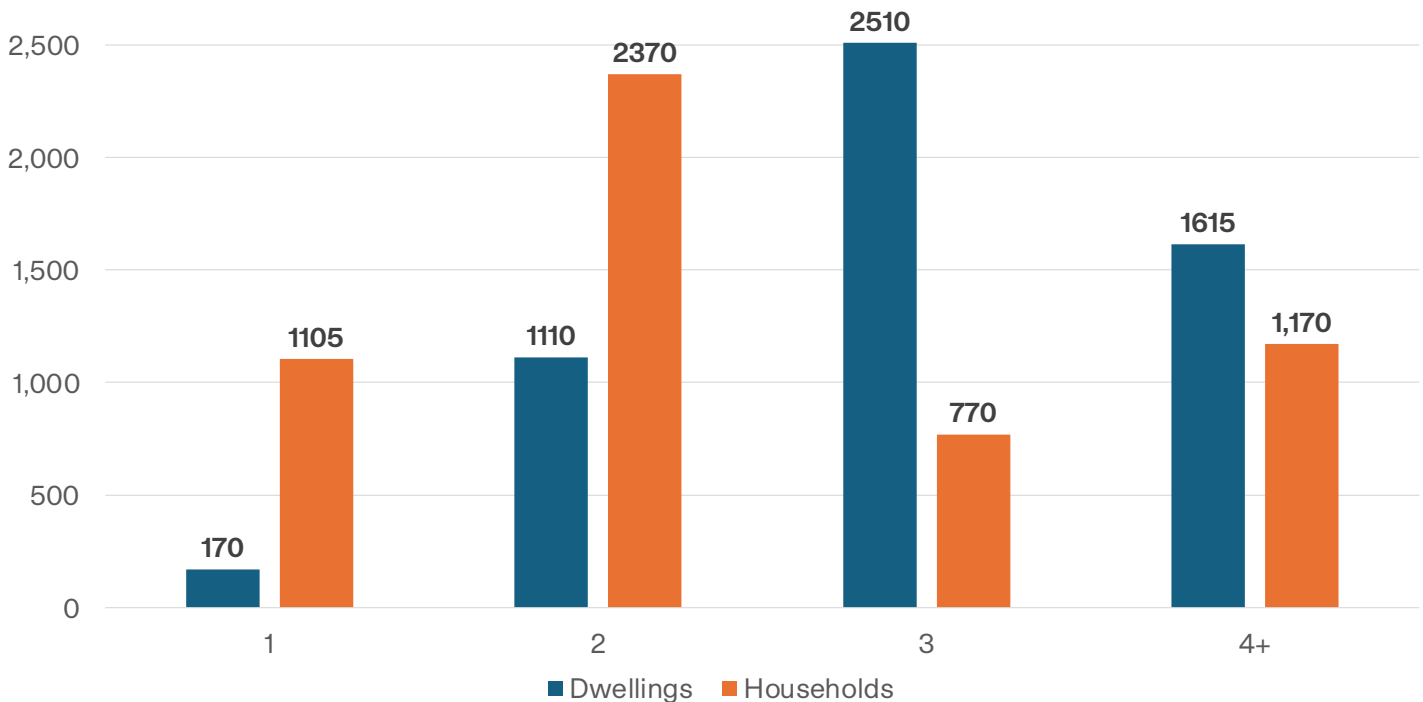
All Data on this page obtained from: Statistics Canada. 2023. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released November 15, 2023.

### Number of Households by Size (number of bedrooms) (2021)



One and two person households accounted for a combined 64% of all households in the Township as of the 2021 census, with three and four person households accounting for the remaining 14% and 22%, respectively. The number of one and two person households has grown over the last few census periods, and as discussed later in this report, this trend is expected to continue in the future.

### Dwelling Size vs. Household Size (2021)

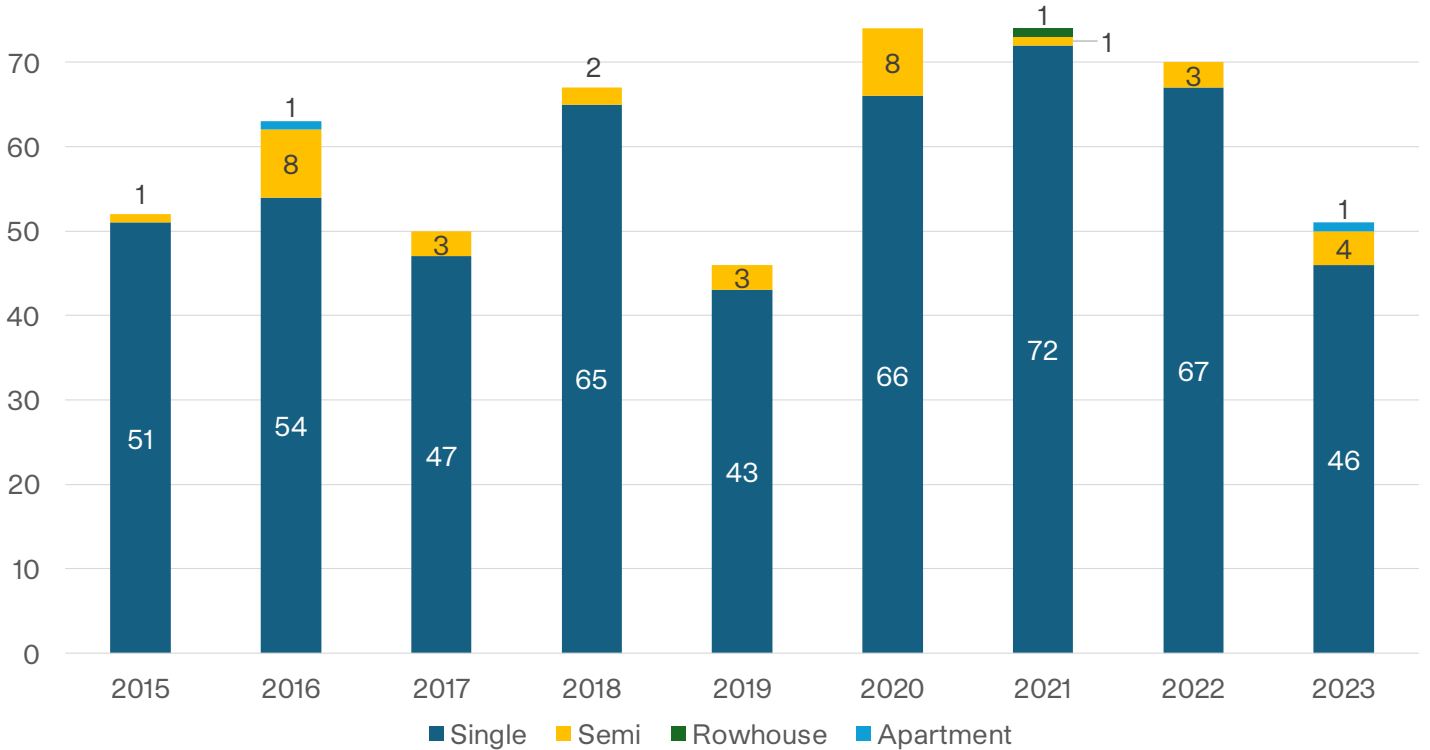


The chart above summarizes the relationship between the number of dwellings and number of households, each separated according to their size. For dwellings (blue) the number on the x-axis represents the number of bedrooms in the dwelling, for households (orange) the number on the x-axis represents the number of people in the household. As can be seen, there is an apparent oversupply of larger homes (3+ bedrooms), and undersupply of smaller homes (1 and 2 bedroom) when compared to the size of the households in the Township.

All Data on this page obtained from: Statistics Canada. 2023. (table). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released November 15, 2023. <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E> (accessed July 12, 2024).

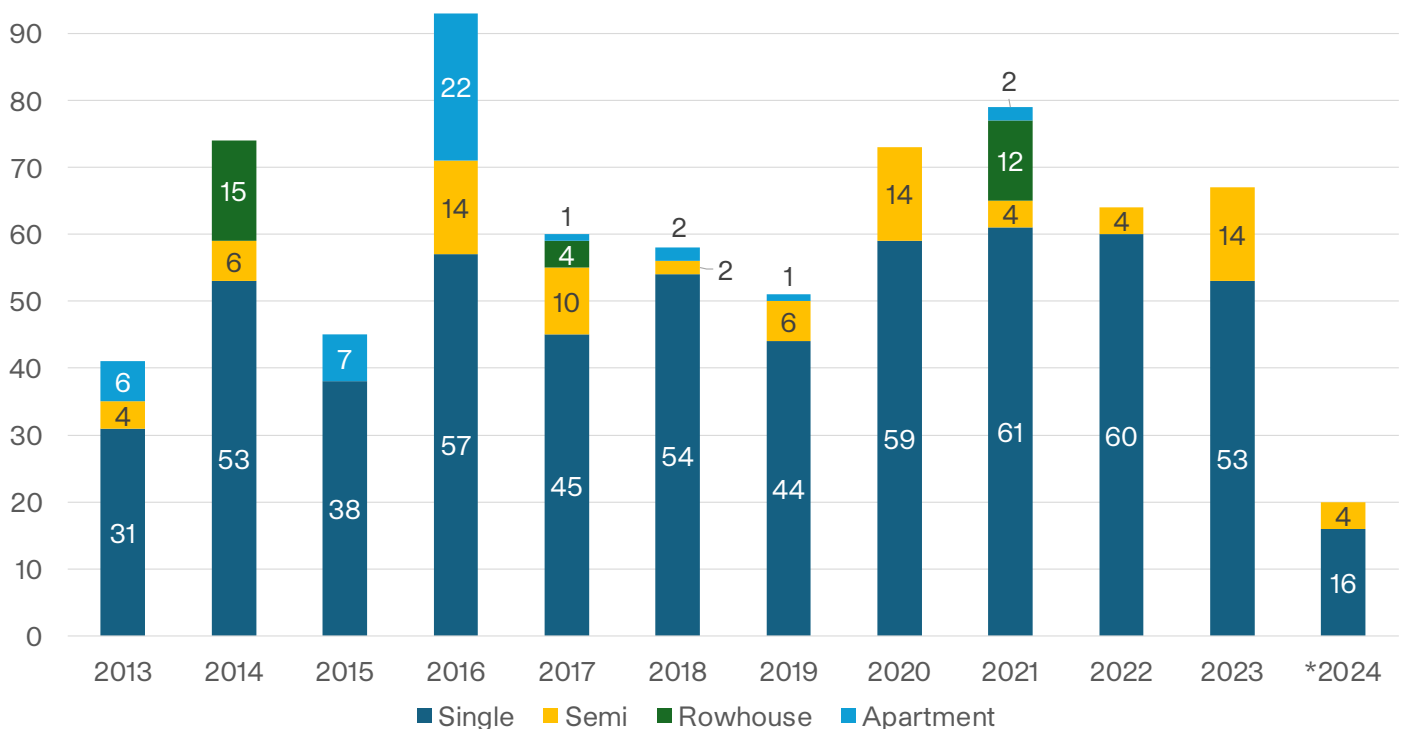
## 4.2 Township Housing Data (cont'd)

Historical Development Activity - Permits Issued (2015 to 2023 - Township Data)



Based on building permit activity provided by the Township, single-detached dwellings have accounted for most of the new housing being applied for.

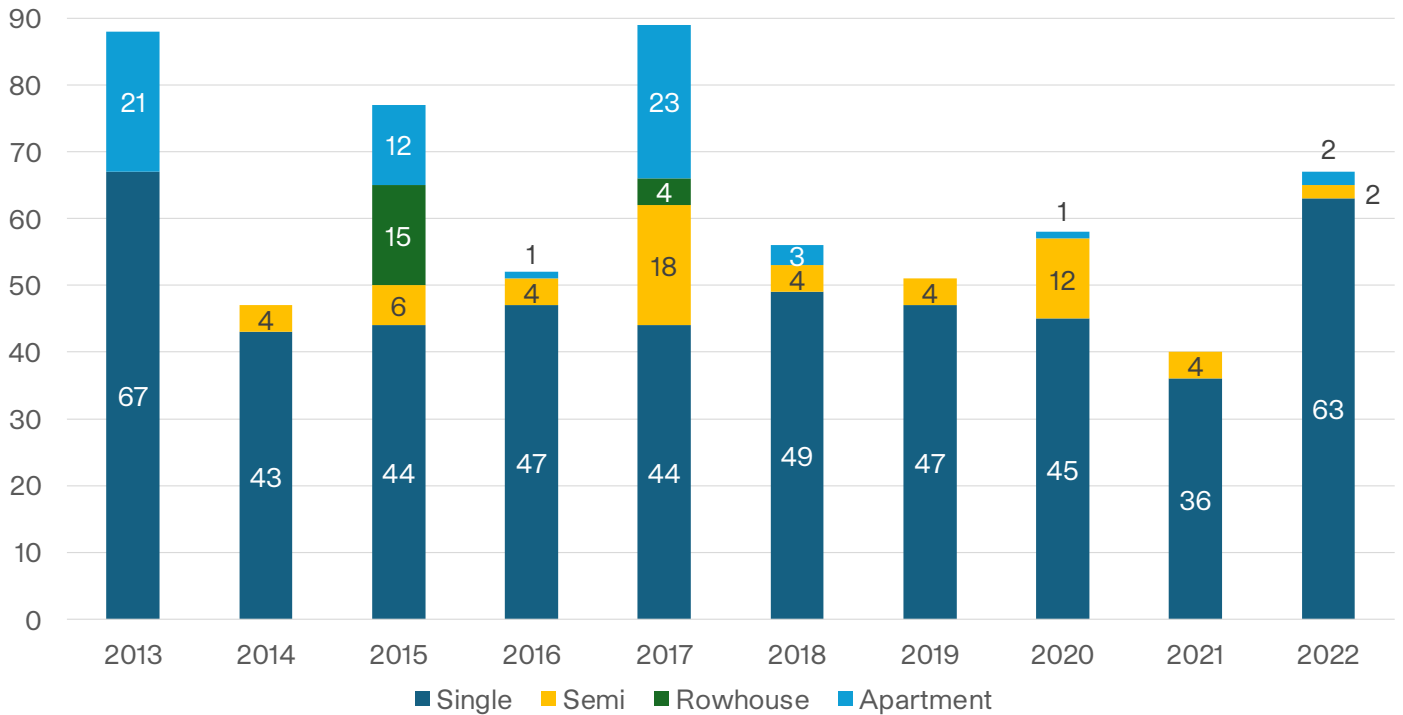
Historical Development Activity - Housing Starts (2015 to 2024, Q1 - CMHC Data)



The above chart represents the number of housing construction projects started from 2013 to Q1 2024. Again, single detached dwellings are the highest representation.



### Historical Development Activity - Housing Completions (2015 to 2022 - CMHC Data)



## 4.3 Core Housing Need in South Stormont

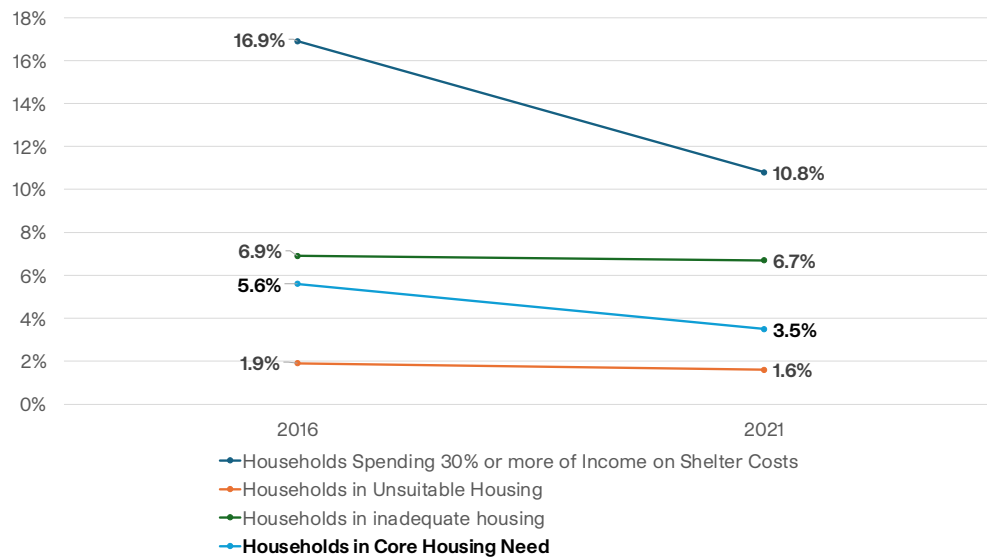
According to the CMHC and Statistics Canada, Core Housing Need refers to a situation where a household's housing does not meet one or more of the following standards:

- **Adequacy:** The housing requires major repairs to ensure safety and health standards.
- **Affordability:** The housing costs more than 30% of the household's before-tax income.
- **Suitability:** The housing does not have enough bedrooms for the size and composition of the household.

A household is considered to be in core housing need if it falls short in one or more of these standards and would have to spend 30% or more of its income to access acceptable local housing that meets all three standards.

## 4.3 Core Housing Need in South Stormont (cont'd)

### Indicator Performance and Overall Core Housing Need (2016 to 2021)

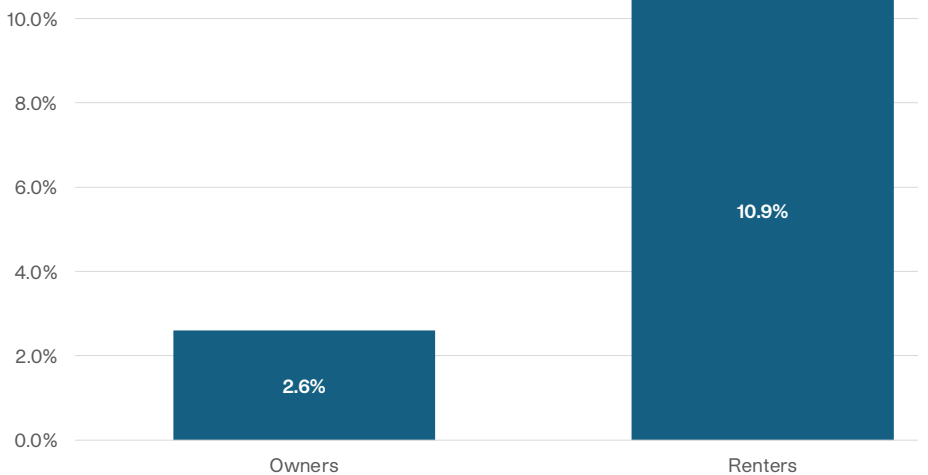


Core housing need has improved in the Township from 2016 to 2021, seeing a 2.1% drop in the total number of households in core housing need. The total number of households in core housing need in 2016 was 280, whereas the number in 2021 is 185 households.

### Core Housing Need by Tenure (2021)

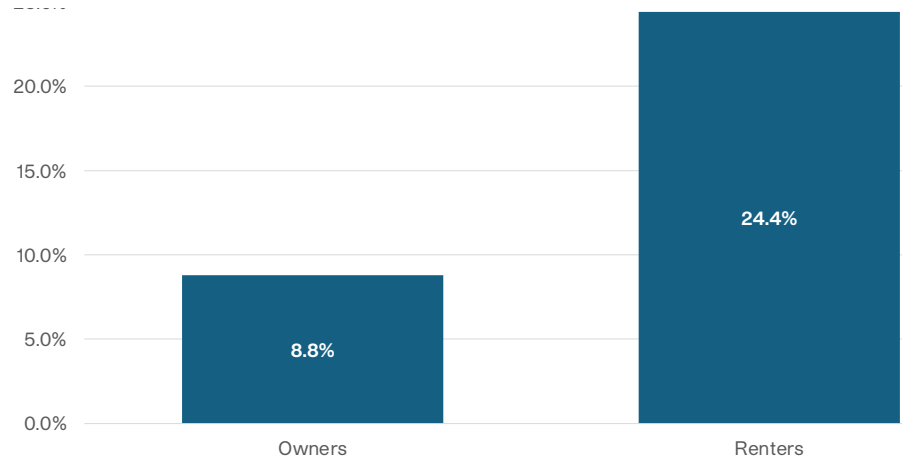
The chart on the right shows the percentage of all owner households and all renter households that are in core housing need.

Owners in Core Need: ~121 Homes  
 Renters in Core Need: ~71 Homes



*\*Please note that core housing numbers may not exactly match the overall number indicated previously (185) due to how estimation and data rounding is carried out by Statistics Canada*

### Percentage of Households Spending more than 30% of Income on Shelter (2021)



The chart on the left shows the percentage of all owner households and all renter households that are spending more than 30% of gross household income on shelter.

Owners Spending >30%: ~410 Homes  
 Renters Spending >30%: ~160 Homes

## Housing Suitability

The following table summarizes housing suitability in the Township, which is generally defined by whether a dwelling has enough bedrooms to match the size and composition of the household occupying it. In the table, **green cells** indicate a match between household and dwelling size, meaning there is one bedroom per person. However, it is important to note that household size does not always reflect household type, such as couples, singles, or couples with children. **Purple cells** highlight instances where a household may be technically underhoused but not functionally underhoused, such as a couple sharing a single bedroom in a one-bedroom house – these households are considered “potentially underhoused”. **Orange cells** denote households that are underhoused, indicating fewer bedrooms than people. Conversely, **blue cells** represent households that are “overhoused”, meaning there are more bedrooms than people.

Figure 8: Evaluation of Housing Suitability in the Township of South Stormont

		Household Size					
		1 Person	2 People	3 People	4+ People		
Dwelling Size	1 Bedroom	110	55	0	0	Overhoused	2,970
	2 Bedrooms	415	565	110	30	Adequately Housed	1,760
	3 Bedrooms	435	1,175	420	475	Potentially Underhoused	640
	4+ Bedrooms	140	570	235	665	Underhoused	30

As described in the table above, the majority of the Township’s households are considered overhoused, a situation likely related to the prevalence of single detached dwellings in the community, which tend to be larger compared to other housing forms. This can potentially force smaller households into larger, more expensive housing or compel them to seek housing elsewhere. **This mismatch highlights a likely need for smaller homes in the Township, particularly 1- and 2-bedroom units, which can be addressed through missing middle housing and other similar housing forms.**

## 4.4 Market Data & Housing Costs

### 4.4.1 Defining Affordability

The Provincial Policy Statement (PPS) is the Province of Ontario’s statement on land use policy. It gives provincial policy direction on key land use planning issues that affect communities, such as the provision of an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs of current and future residents.

The PPS defines “Affordable Housing” as Follows:

In the case of **OWNERSHIP HOUSING**, the least expensive of:

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

In the case of **RENTAL HOUSING**, the least expensive of:

A unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households	OR	A unit for which the rent is at or below the average market rent of a unit in the regional market area
---	----	--

The PPS defines **LOW- AND MODERATE-INCOME HOUSEHOLDS** as:

In the case of <b>OWNERSHIP HOUSING</b> , households with incomes in the lowest 60 percent of the income distribution for owner households in Cornwall/SDG	OR	In the case of <b>RENTAL HOUSING</b> , households with incomes in the lowest 60 percent of the income distribution for renter households in Cornwall/SDG
--	----	--

### 4.4.2 What Should Affordability Look Like?

Using CMHC, Statistics Canada, and Consumer Pricing Index data, the Ministry of Municipal Affairs and Housing (MMAH) has prepared a table describing what affordable housing should look like to each income group (or “percentile”) in the Regional Market Area, based on the definition of Affordable Housing in the Provincial Policy Statement (see Section 2.0 of this report). The regional market area for South Stormont is considered the City of Cornwall and United Counties of Stormont, Dundas, and Glengarry. The following table comprises an “income-based” approach to defining affordable housing.

	Income Percentile	OWNERS		RENTERS	
		Household Income	Affordable House Price	Household Income	Affordable Rent
<b>Low- and Moderate-Income Households</b>	10th	\$28,000	\$87,700	\$22,200	\$560
	20th	\$42,200	\$132,200	\$27,700	\$690
	30th	\$55,000	\$172,500	\$33,700	\$840
	40th	\$69,300	\$217,000	\$42,700	\$1,070
	50th	\$83,700	\$262,300	\$51,400	\$1,280
	60th	\$100,900	\$316,200	\$61,000	\$1,530
	70th	\$120,400	\$377,300	\$74,000	\$1,850
	80th	\$146,800	\$459,900	\$90,000	\$2,250
	90th	\$190,300	\$596,400	\$115,800	\$2,900

Based on the household income distribution data in Section 4.1, **64.6% of households in the Township of South Stormont are considered “low- to moderate- income**

Source for incomes and house prices: Ministry of Municipal Affairs and Housing (MMAH), CMHC, Statistics Canada, 2024 Housing Table

### 4.4.3 Housing Market Snapshot (May 2024)

With an understanding of what affordable housing costs should look like based on the provincial policy statement definition, it's important to consider what the actual market looks like. In May 2024, Re:Public undertook a high-level market scan of real estate listings on realtor.ca, the results of which are presented below. Based on the findings, it's clear that there is a significant disconnect between what is available and what households in the area can afford.

#### Homes for Sale

The following table summarizes the market scan findings for homes listed for sale in May 2024 on Realtor.ca.

Location	All	Long Sault	Ingleside	St. Andrews	Other
<b>Total Samples</b>	38	18	7	8	5
<b>Single Detached</b>	34	16	7	8	3
<b>Semi-Detached</b>	2	2	-	-	-
<b>Mobile Home</b>	2	-	-	-	2
<b>Average Price</b>	\$707,087	\$598,994	\$400,786	\$1,192,338	\$748,640
<b>Median Price</b>	\$614,900	\$594,450	\$439,900	\$900,000	\$729,900
<b>Average No Bedrooms</b>	3.4	3.2	3.3	3.5	3.6
<b>Average Dwelling Age</b>	1993	1990	1975	1998	2019
<b>Median Dwelling Age</b>	2001	1998	1977	1997	2021

Source: Realtor.ca, Re:Public Urbanism, 2024

The PPS includes an option to use a market-based approach (i.e. purchase price below 10% of the average purchase price of a resale unit in the regional market area) to define what affordable housing looks like, but only where it would result in a price that is lower than the income-based approach.

As of May 2024, the average listing price for homes in the South Stormont market was \$707,087 – predominantly being single detached homes. Considering this, it would be inappropriate and inaccurate to use the market-based approach to define what is affordable, as this approach would result in a housing cost of \$636,380 being considered affordable (at least 10% below average purchase price).

When comparing this with the income-based approach to define affordable housing (i.e. no more than 30% of gross household income being spent on shelter), we can see that a home costing \$636,380 would require a gross household income of approximately \$203,140 to be considered “affordable”. This household income would be well-beyond the 90th percentile of household incomes in the Regional Market Area.

#### Rentals

The following table summarizes the market scan findings for homes listed for rent in May 2024 on Kijiji.ca. Please note that rental unit availability in South Stormont is extremely low – only four units were found available for rent at the time of writing. Data has therefore been supplemented with City of Cornwall Human Services Department and CMHC average market rent Data for 2024.

Unit Size	Average Market Rent* (Cornwall/CMHC Data)	Average Market Rent (Re:Public Market Scan)
<b>1 Bedroom</b>	\$1,101	\$1,122
<b>2 Bedroom</b>	\$1,392	\$1,577
<b>3+ Bedroom</b>	\$1,903	\$2,163

Source: kijiji.ca, Re:Public Urbanism, 2024

Considering the average rents identified through the market scan, these homes would be generally affordable to household incomes of \$42,700 and up (40th percentile). While the cost of rental housing may not be as dire of a situation as the ownership market, the availability of more affordable purpose built rentals is a concern in South Stormont (as well as the broader regional market area).

## 4.5 Specialized & Non-Profit Housing Snapshot

### 4.5.1 Community Housing

The City of Cornwall Human Services Department is the community housing provider for the Cornwall / SDG region, administering 1,643 units of senior, single, and family units throughout the area. Most community housing units in the region are in the City of Cornwall, but the Township of South Stormont does have two community housing sites in Ingleside, totalling 41 units. These sites cater to older adults and seniors, and the homes are not suitably sized for families. There are no other alternative forms of deeply affordable housing in the Township akin to community housing.

### 4.5.2 Seniors Housing / Long-Term Care

Long Sault and Ingleside are the two primary urban settlement areas in the Township, and each contain a handful of housing sites catering to seniors and special-needs residents. Woodland Villa in Long Sault is a long-term care home with 128 licensed beds for seniors requiring assisted living arrangements – as of April 2024, there are 104 people on the waiting list.

The lack of community housing and apparent demand for senior-focused living in South Stormont points to a potential gap that should be targeted as the Township grows.

## 4.6 Residential Land Inventory & Housing Supply

### 4.6.1 Residential Lands Overview

The Township currently has a total of 1,554 hectares of land designated for residential land uses in the Official Plan. Please note that other lands may be developed for residential uses in other districts and is further guided through the zoning by-law. The following table provides a breakdown of the spatial distribution of residential lands in the Township by urban settlement area.

Settlement Area	Area
Long Sault	626.5 hectares
Ingleside	372 hectares
Rosedale/Eamer's Corners	396.5 hectares
St. Andrews West	106 hectares
Newington	53 hectares
<b>Total</b>	<b>1,554 hectares</b>

Source: United Counties of Stormont, Dundas, and Glengarry Official Plan, Re:Public Urbanism, 2024

The following maps provide a visual overview of the spatial distribution of residential lands in the Township.

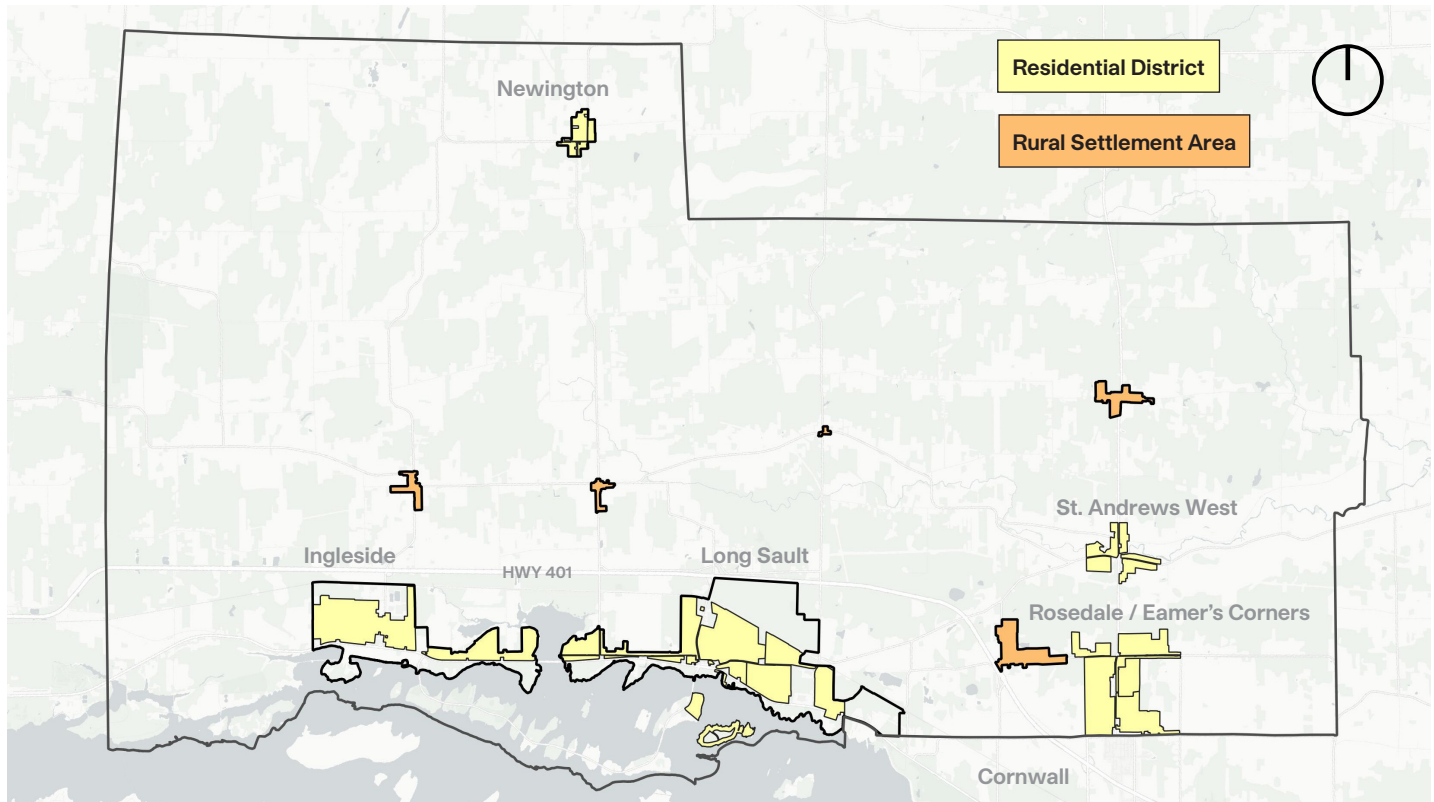
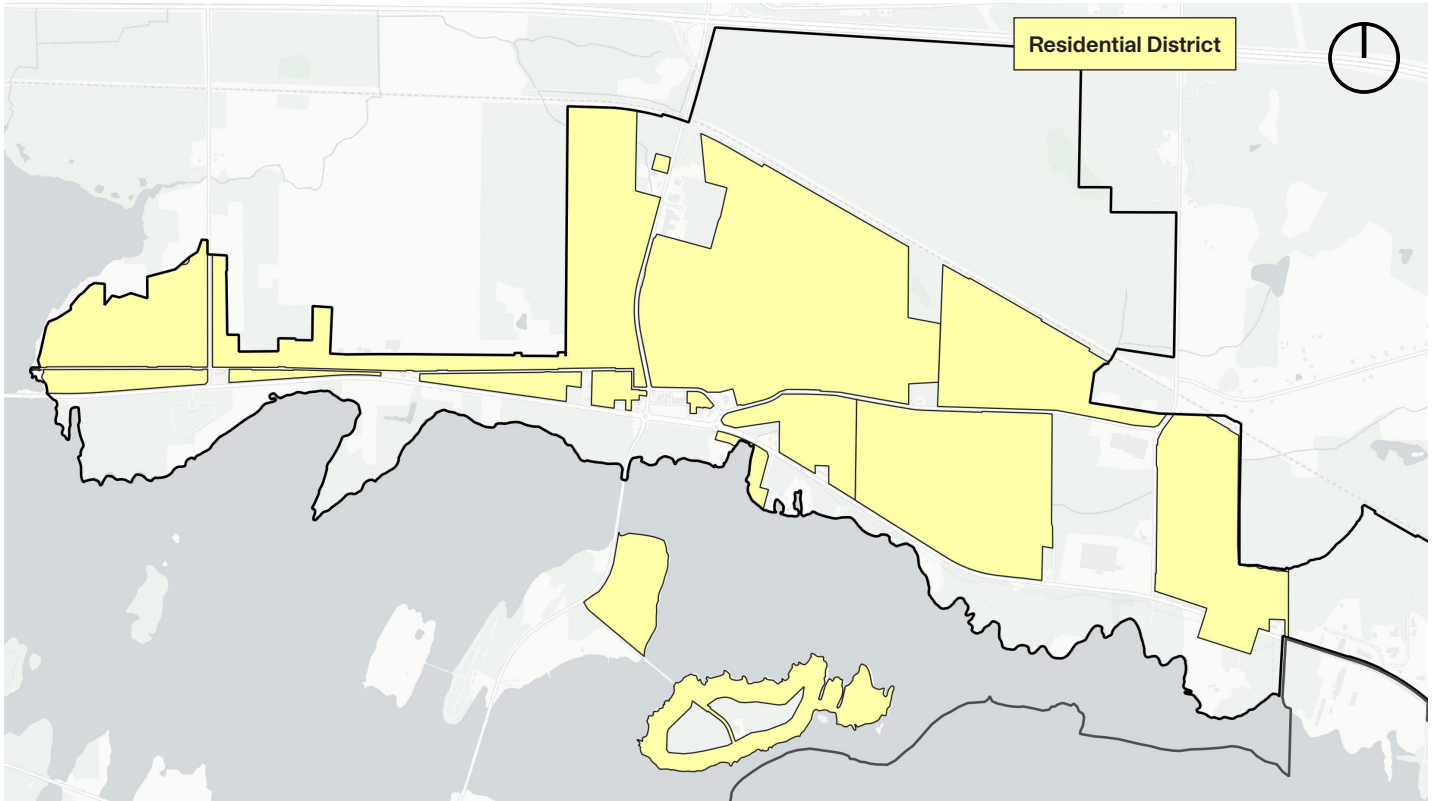


Figure 9: Spatial Distribution of Residential Lands in the Township of South Stormont

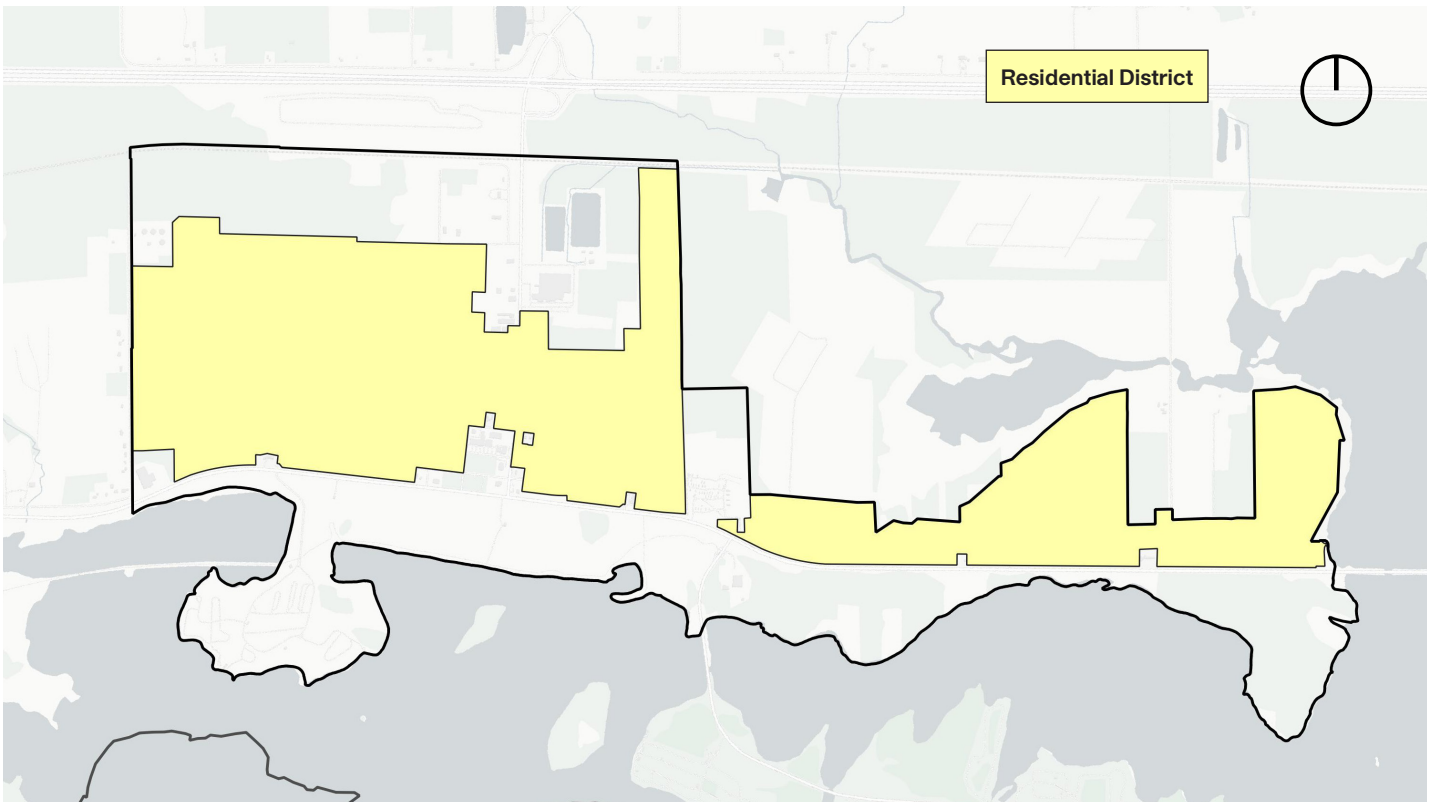
Source: United Counties of Stormont, Dundas, and Glengarry Official Plan, Re:Public Urbanism, 2024

#### 4.6.1 Residential Lands Overview (cont'd)



**Figure 10: Spatial Distribution of Residential Lands in Long Sault**

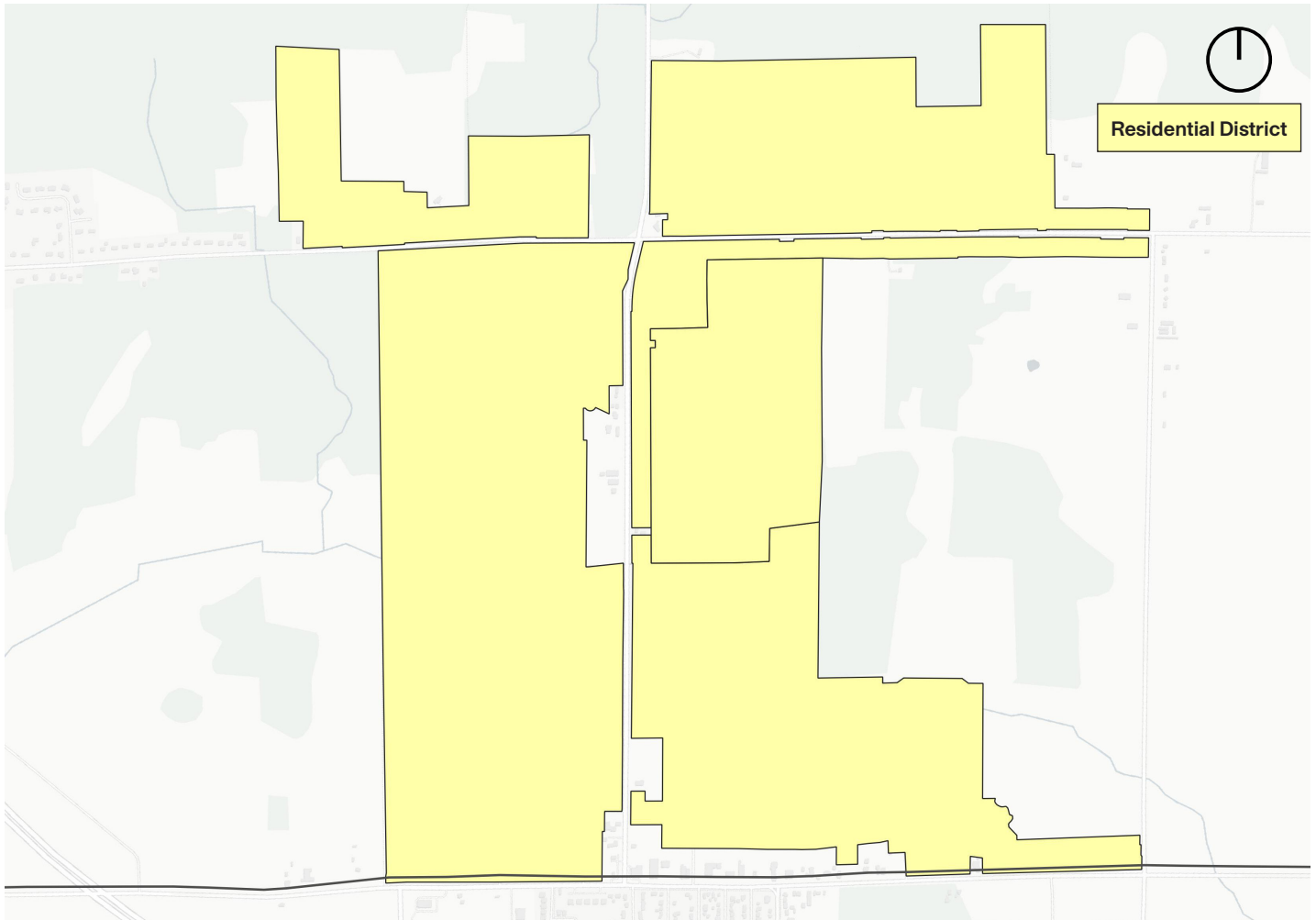
Source: United Counties of Stormont, Dundas, and Glengarry Official Plan, Re:Public Urbanism, 2024



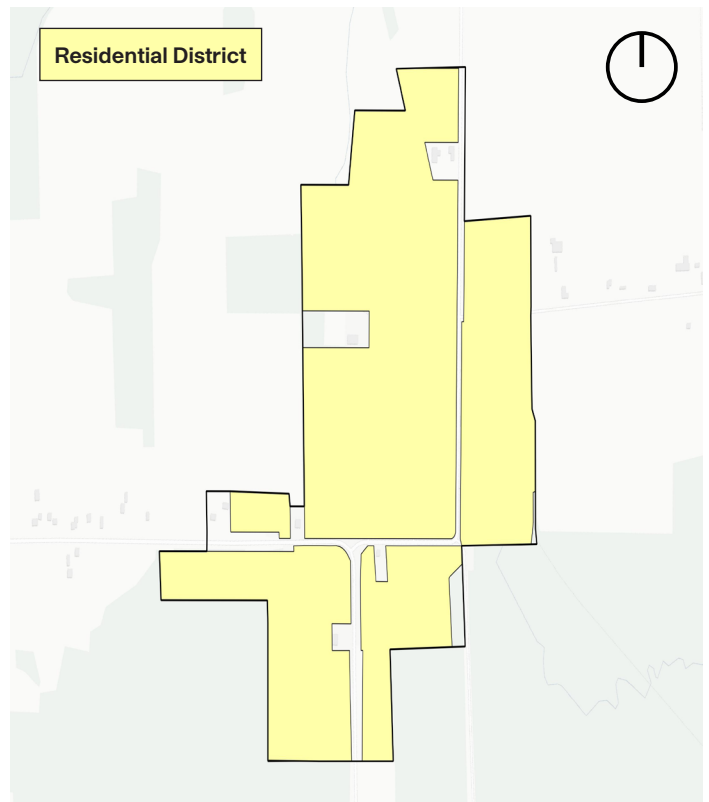
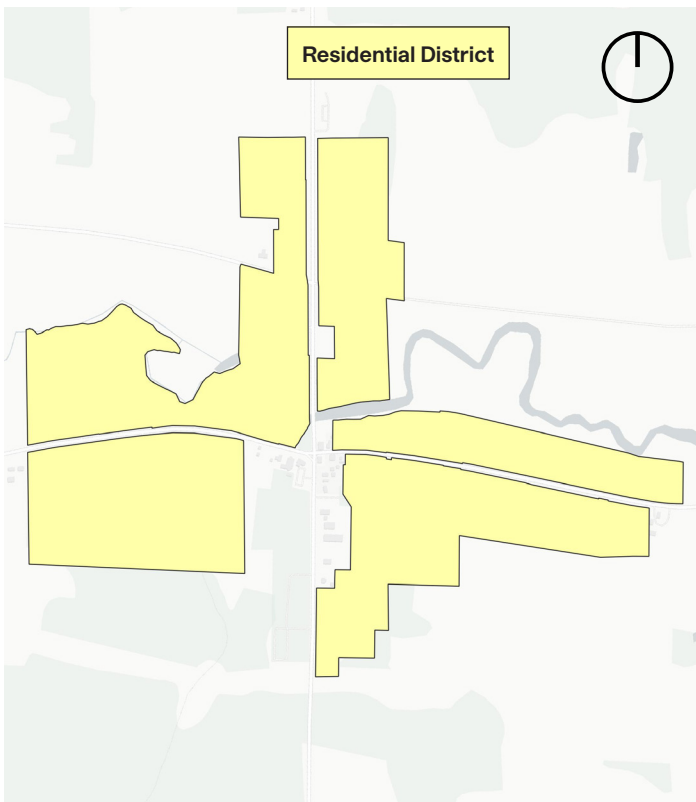
**Figure 11: Spatial Distribution of Residential Lands in Ingleside**

Source: United Counties of Stormont, Dundas, and Glengarry Official Plan, Re:Public Urbanism, 2024





**Figure 12: Spatial Distribution of Residential Lands in Rosedale / Eamer's Corners**  
Source: *United Counties of Stormont, Dundas, and Glengarry Official Plan, Re:Public Urbanism, 2024*



**Figures 13 & 14: Spatial Distribution of Residential Lands in St. Andrews West (left) & Newington (right)**  
Source: *United Counties of Stormont, Dundas, and Glengarry Official Plan, Re:Public Urbanism, 2024*

### 4.6.2 Residential Land Supply

Watson & Associates Economists and Re:Public Urbanism undertook a long term growth management study for the United Counties of SDG and its constituent local municipalities in 2023. The study involved a long-term growth analysis and urban land needs assessment, as well as a settlement area boundary expansion analysis. As part of this mandate, the supply of available residential land was evaluated based on the level of development, to identify how much land (if any) would be needed to accommodate future growth.

Based on the findings of the above study, the Township of South Stormont has a considerable surplus of urban residential lands. The following table (sourced from Watsons work in the growth management study) outlines the Township’s 15-Year Urban Housing Supply in each settlement area, where gross represents the total amount of raw undeveloped residential lands, and net estimates the amount of land that is determined to be potentially developable.

Settlement Area	Gross Residential Land (ha)	Net Residential Land (ha)
Eamers Crns / Rosedale	215	118
Ingleside	79	43
Long Sault	158	87
Newington	49	27
St. Andrews West	30	17
Total	531	292

Source: Figure 6-2, SDG Growth Management Strategy Report, Watson & Associates Economists Ltd., 2023

Further to the above, the following maps prepared by Re:Public Urbanism provide a visual overview of the spatial distribution of residential lands and an approximation of undeveloped lands according to a desktop analysis of aerial imagery available at the time of writing.

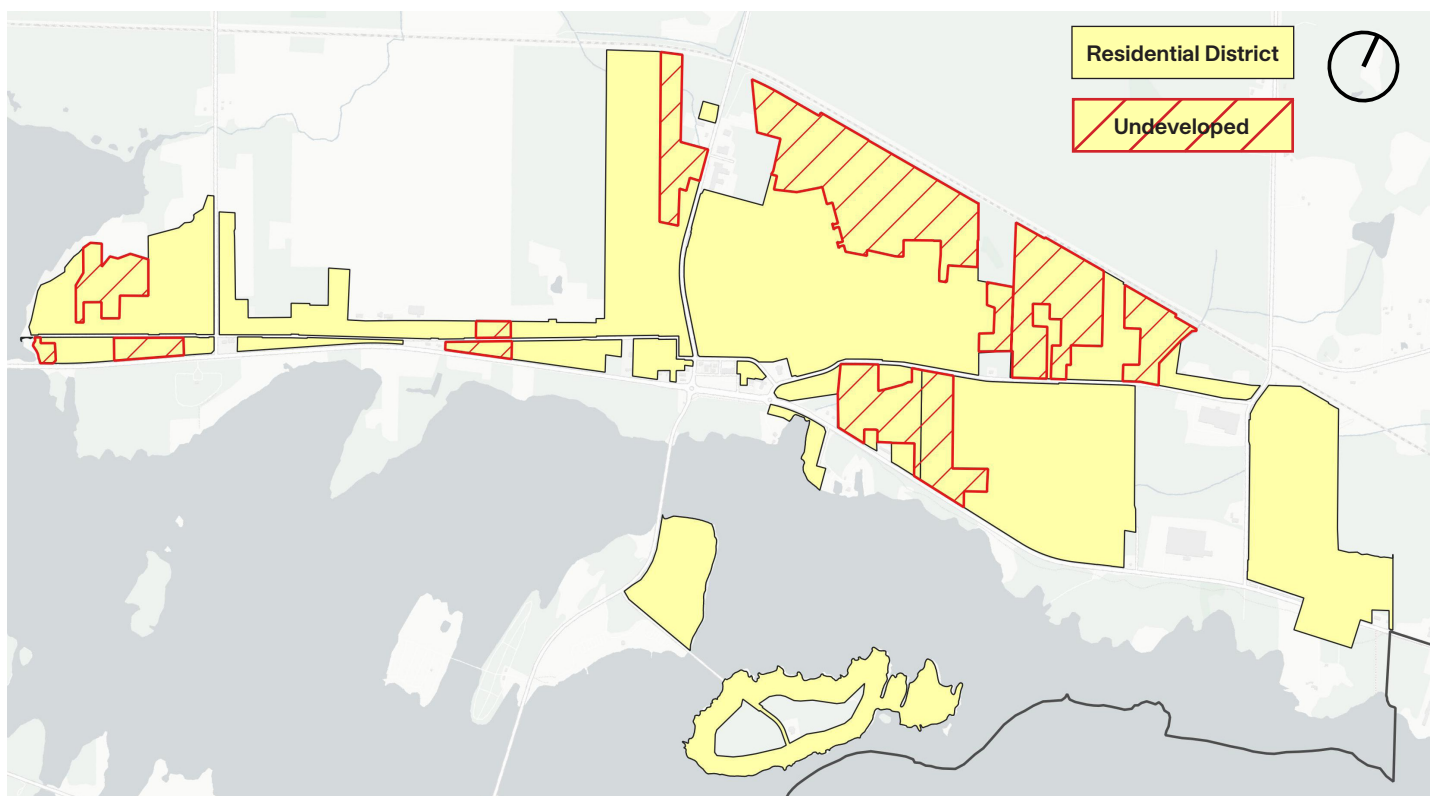
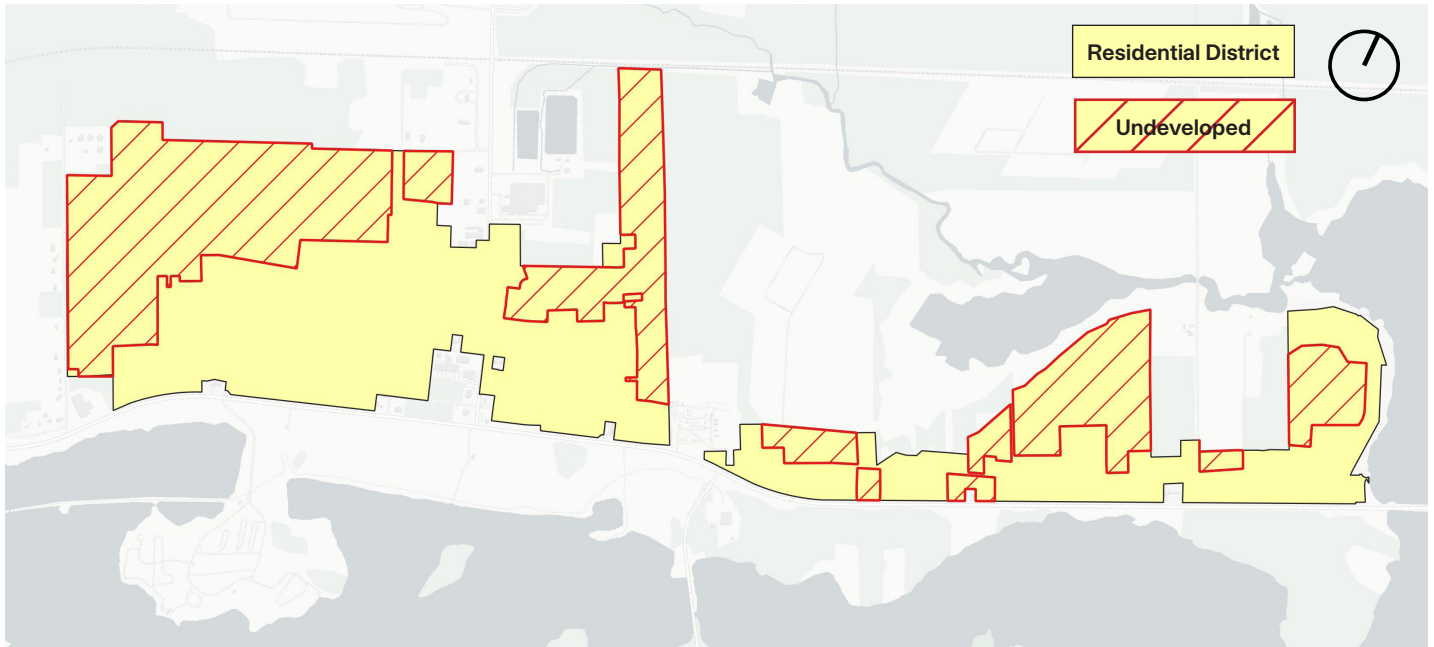
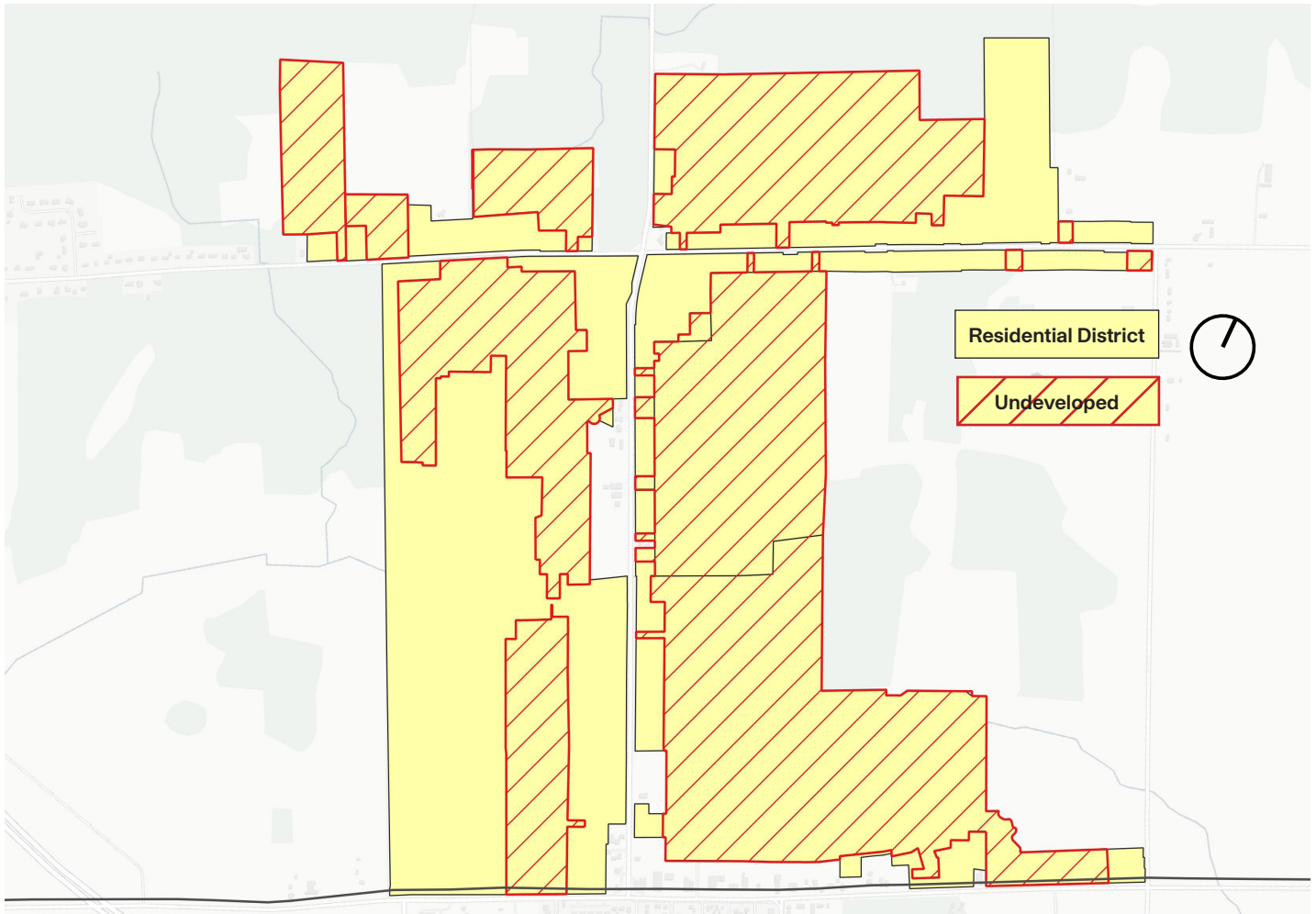


Figure 15: Undeveloped Residential Land in Long Sault

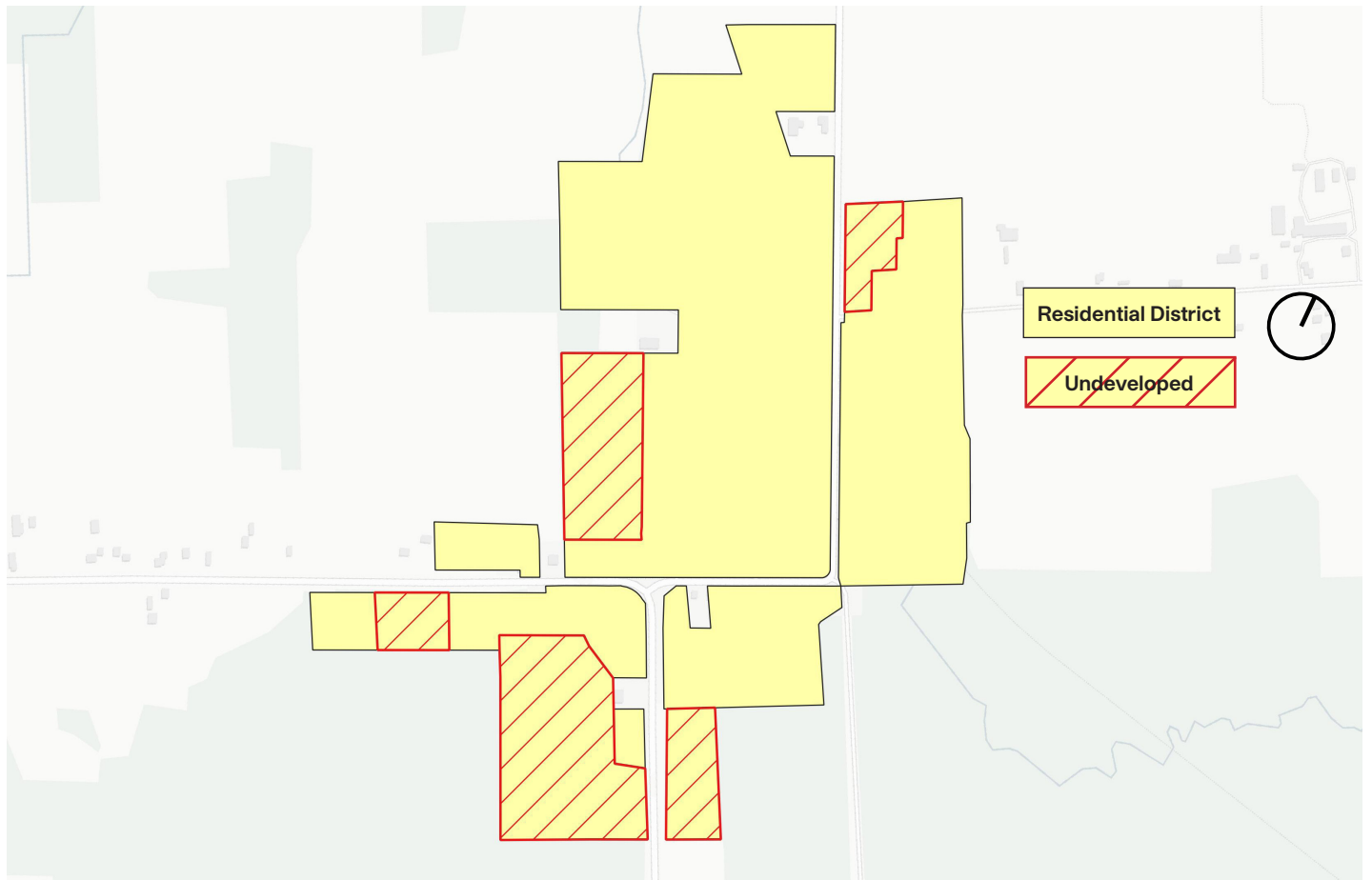
Source: United Counties of Stormont, Dundas, and Glengarry Official Plan, Re:Public Urbanism, 2024



**Figure 16: Undeveloped Residential Land in Ingleside**  
Source: United Counties of Stormont, Dundas, and Glengarry Official Plan, Re:Public Urbanism, 2024

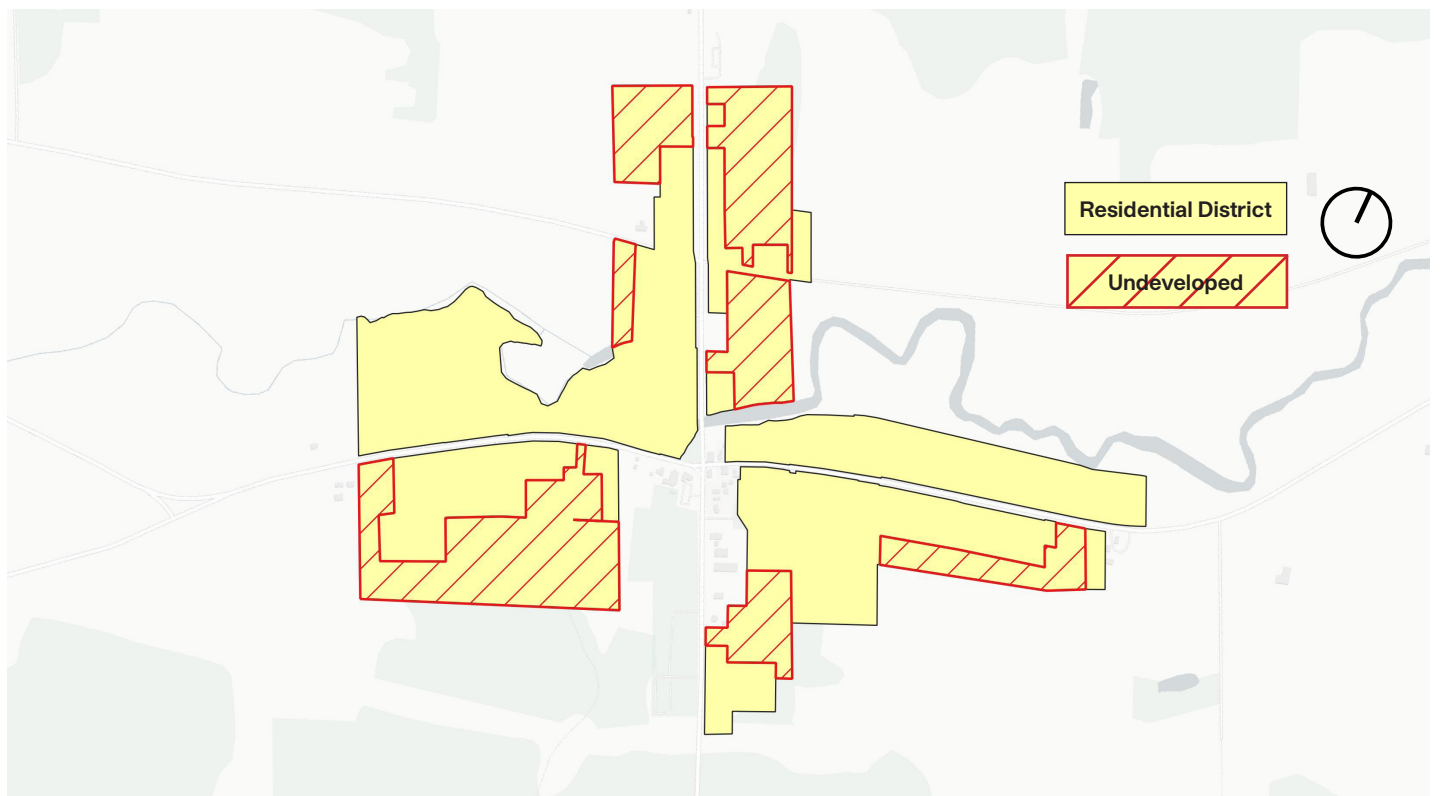


**Figure 17: Undeveloped Residential Land in Rosedale / Eamer's Corners**  
Source: United Counties of Stormont, Dundas, and Glengarry Official Plan, Re:Public Urbanism, 2024



**Figure 18: Undeveloped Residential Land in Newington**

Source: *United Counties of Stormont, Dundas, and Glengarry Official Plan, Re:Public Urbanism, 2024*



**Figures 19: Undeveloped Residential Land in St. Andrews West**

Source: *United Counties of Stormont, Dundas, and Glengarry Official Plan, Re:Public Urbanism, 2024*

### 4.6.3 Leveraging Township-Owned Land

The Township has significant land assets that could be leveraged to meet community needs, particularly in the areas of Long Sault, Ingleside, and Rosedale/Eamers Corners, which are likely to see the most new residential development in the future. According to the growth management study, while South Stormont does not need additional land, the Township owns two very large swaths of undeveloped residential land that present an opportunity to influence the supply of housing. These key land assets, further discussed in Section 7, along with other potential lands, offer the Township a strategic advantage to address housing needs. By working with stakeholders, these lands can be utilized to provide affordable and community housing, aligning development with the Township's broader goals and ensuring the right mix of housing is available to meet diverse community needs.

#### Plan 252 Lands

The Township owns a significant portion of the lots within Plan 252, a registered but undeveloped subdivision north of Cornwall Centre Road between Highway 138 and Pitt Street, immediately north of the City of Cornwall. These strategically located lands, totaling approximately 28 hectares (70 acres), offer potential for future service connections. Despite being part of a registered plan of subdivision for decades, no comprehensive development has taken place. This has largely been due to a “checkerboard” pattern of ownership and a lack of coordination among landowners, the presence of significant development constraints such as a floodplain, and the cost of extending services, which has limited interest from the development community in completing the build-out of the area. The lands are designated as Residential District in the Official Plan and are zoned for a mix of low-density residential and floodplain (the designation of which is currently being evaluated and updated by the conservation authority). Despite these challenges, the Plan 252 lands represent a valuable opportunity for the Township to influence housing supply and address community needs.

#### Plan 279 Lands

In addition to the Plan 252 lands, the Township owns approximately 40 hectares (100 acres)

Figure 20: Plan 252 General Area, Rosedale / Eamer's Corners

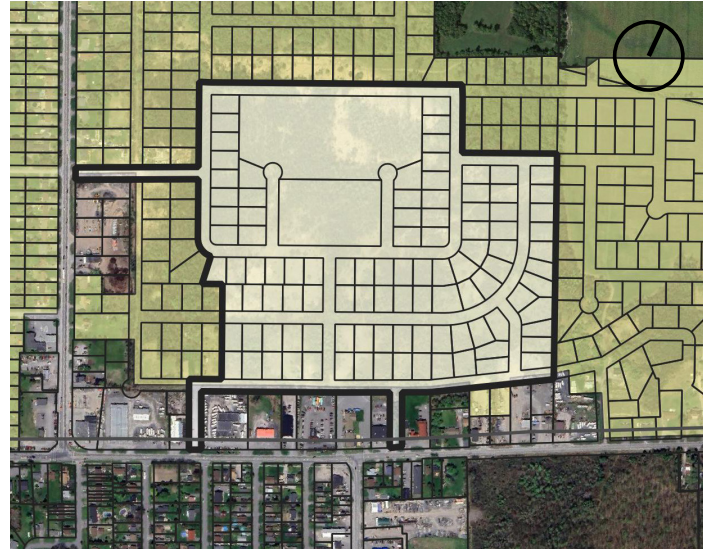
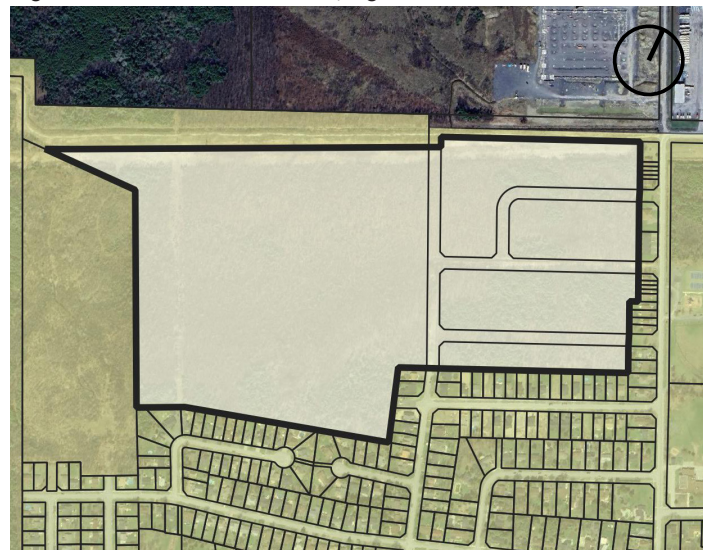


Figure 21: Plan 279 General Area, Ingleside



of undeveloped residential land in Ingleside, identified as strategic for future development. The recent extension of 45th Parallel Drive to serve the industrial lands north of the site enhances its accessibility. The site is flanked on the east and south by low-density urban residential development, making it well-suited for residential purposes. Unlike the Plan 252 lands, this site offers a “clean slate” for development as it is vacant and not significantly constrained by topographical or other features. The Township owns all of these lands, presenting an opportunity to implement a master-planned community approach that accommodates a mix of housing types and tenures. This strategy would facilitate the integration of new developments into the existing community, addressing housing needs and contributing to a cohesive urban environment.

#### 4.6.4 Estimated Housing Supply

Further to the above evaluation of residential land supply, Watson's work in the growth management study also included an estimate of the Township's housing supply, based on the amount of available land and number of housing units "in the pipe" of the approvals process. The following table provides an estimate of the Township's housing supply based on the current residential land inventory and approved units.

Settlement Area	Total Supply of Draft Approved and Registered Units	Total Supply on Vacant Lands	Total Supply of Housing Units
Eamers Corners / Rosedale	71	1,183	1,254
Ingleside	237	626	863
Long Sault	824	1,215	2,039
Newington	-	268	268
St. Andrews West	15	167	182
<b>Total</b>	<b>1,147</b>	<b>3,459</b>	<b>4,606</b>

Source: Figure 6-2, SDG Growth Management Strategy Report, Watson & Associates Economists Ltd., 2023

As shown above, the Township has a significant potential supply of housing, especially when considering the projected rate of growth described in Section 6 of this report (projected growth of 1,860 homes over the next 30 years from 2021 to 2051).

# 5

Needs Analysis

## 6.1 Projecting Future Growth & Housing Needs

### 6.1.1 United Counties of SDG Long-Term Growth Management Study (2023) & Projections

Watson & Associates Economists and Re:Public Urbanism undertook a long term growth management study for the United Counties of SDG and its constituent local municipalities in 2023. The study involved a long-term growth analysis and urban land needs assessment, as well as a settlement area boundary expansion analysis. As part of this mandate, projections for population and employment growth were prepared to 2051, along with high level forecasts for dwelling growth in each municipality. The following information was obtained from the growth management study as it pertains to the Township of South Stormont.

#### Population Growth Projection for South Stormont

The population of South Stormont is projected to grow from 13,570 in 2021 to approximately 17,800 by 2051, reflecting an average annual growth rate of 0.9%\*. This steady increase highlights a trend of gradual expansion in the Township over the coming decades. The following table summarizes the anticipated distribution of this population growth across various areas within South Stormont, providing a detailed overview of where future growth is expected to occur and helping to inform planning and development strategies.

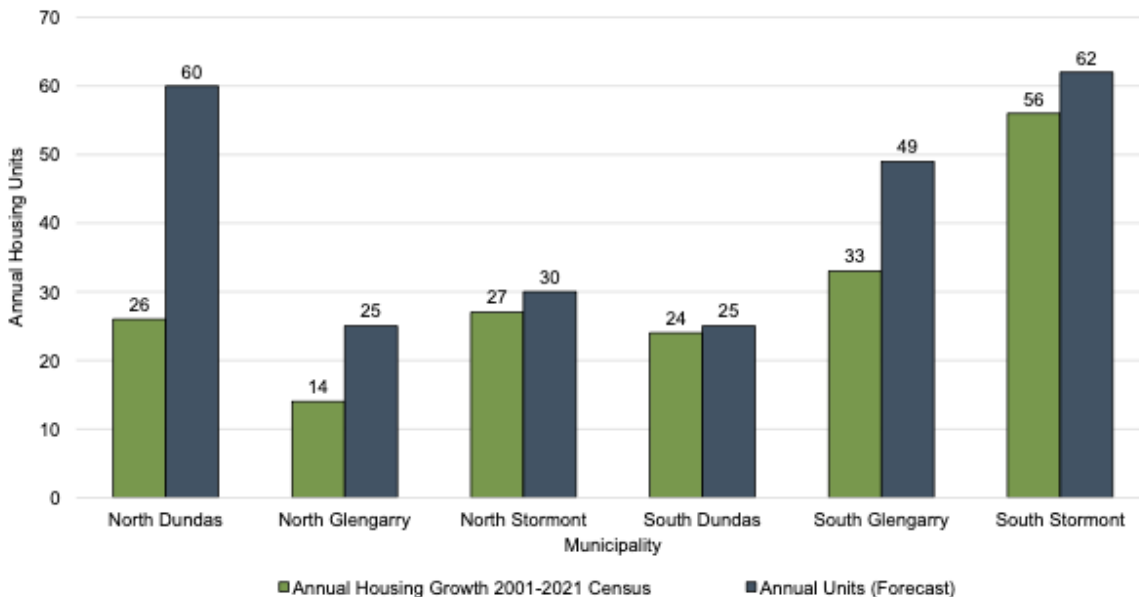
Community	2051 New Population
Eamers / Rosedale	430
Ingleside	750
Long Sault	2,380
Newington	160
St. Andrews West	190
Rural Area	350
<b>Total</b>	<b>*4,260</b>

*\*Forecasted number is approximate based on analysis prepared by Watson & Associates Economists as part of the SDG Growth Management Study, 2023*

#### Housing Growth Projection for South Stormont

Historically, South Stormont has averaged an annual housing growth of 56 homes annually. According to Watson, South Stormont is expected to accommodate the largest share of housing growth in SDG over the 2021-2051 forecast period, averaging a growth of 62 homes annually. The table below provides a comparison among the other SDG municipalities.

SDG Annual Housing Growth by Area Municipality, 2001 to 2021 and 2021 to 2051



Source: Figure 5-2, SDG Growth Management Strategy Report, Watson & Associates Economists Ltd., 2023



Based on the projected annual housing growth rate, this will amount to 1,860 new homes in South Stormont in 2051.

Based on current and projected development trends in the Township, the growth management study further breaks down the projected number of homes according to general typologies as follows:

- **Low Density** – Single Detached and Semi-Detached Units
- **Medium Density** – Townhouses and Apartments in Duplexes
- **High Density** – Stacked Townhouses, and bachelor, 1-bedroom, and 2+ bedroom apartments

The following table provides a summary of where this housing growth, and what type of housing growth, is anticipated in the Township.

Community	Low Density	Medium Density	High Density	Total
Eamers / Rosedale	180	0	0	180
Ingleside	220	60	60	340
Long Sault	790	130	140	1,060
Newington	60	0	0	60
St. Andrews West	70	0	0	70
Rural Area	150	0	0	150
<b>Total</b>	<b>1,470</b>	<b>190</b>	<b>200</b>	<b>1,860</b>

Source: SDG Growth Management Strategy Report, Watson & Associates Economists Ltd., 2023

Considering the number of new homes projected for 2051 along with an average growth rate of 62 new homes per year, we can project how the township will grow over 5-year increments, starting from 2021. The tables below provide a summary of this projection. Count represents the total number of dwellings for each category, and share represents the percentage share of overall dwellings.

Projected Dwelling Growth and Percentage Density Split, 2021 to 2051

Density	2026		2031		2036	
	Count	Share	Count	Share	Count	Share
Low	5312	92.8%	5556	92.1%	5800	91.5%
Medium	157	2.7%	188	3.1%	219	3.5%
High	254	4.4%	288	4.8%	321	5.1%
<b>Total</b>	<b>5,723</b>		<b>6,032</b>		<b>6,340</b>	

Density	2041		2046		2051	
	Count	Share	Count	Share	Count	Share
Low	6043	90.9%	6286	90.4%	6530	89.9%
Medium	251	3.8%	282	4.1%	313	4.3%
High	354	5.3%	388	5.6%	421	5.8%
<b>Total</b>	<b>6,648</b>		<b>6,957</b>		<b>7,265</b>	

The dwelling growth projections above are based on the assumption that current development trends and practices will continue over the next thirty years. According to these projections, the distribution of dwelling forms will remain heavily weighted towards low-density housing, with low-density dwellings expected to maintain the largest share compared to medium- and high-density options. This status-quo

pattern of growth, while reflecting existing trends, will not effectively address the Township's housing challenges, including the need for greater diversity in housing typologies and improved affordability. In fact, continuing this trend may exacerbate the costs associated with low-density urban expansion. As further detailed in Section 7 of this report, it is advised that the Township consider adopting a more balanced and diverse approach to housing development over the coming decades. This approach should establish new growth targets that promote a mix of housing types, thereby addressing current challenges and fostering a more sustainable development pattern for the future.

### 6.1.2 Household Composition Projection

Using the population data and projections prepared as part of the growth management study, and understanding how the Township is projected to grow over the next thirty years, we can also project how township households will grow over 5-year increments, starting from 2021. The tables below provide a summary of this projection, and assume a linear rate of change, based on past census data and growth trends. (*CAGR = "Compound Annual Growth Rate" or annual rate of change*)

Household Composition Projection from 2021 to 2051, 5-Year Increments

Household Size	CAGR	2026	2031	2036	2041	2046	2051
1 Person	2.72%	1,250	1,406	1,572	1,747	1,933	2,128
2 Persons	1.81%	2,565	2,760	2,952	3,140	3,323	3,501
3 Person	-0.26%	752	730	705	676	646	614
4 Persons	-0.63%	733	699	662	623	584	545
5+ Persons	1.05%	422	437	450	461	470	477
<b>Projected Total</b>	-	<b>5,723</b>	<b>6,032</b>	<b>6,340</b>	<b>6,648</b>	<b>6,957</b>	<b>7,265</b>

Source: Statistics Canada, Watson & Associates Economists Ltd., Re:Public Urbanism, 2024

As shown in the table above, 1 and 2 person households are projected to continue growing at a modest rate, with 3 and 4 person households slightly decreasing. It is anticipated that families growing older/ children moving from home will contribute to this decrease. Considering this, current challenges in the Township with household "overhousing", combined with an oversupply of larger houses, will likely continue to be experienced in the community unless more aggressive housing-mix growth targets are sought (low vs. med vs. high density).

In conclusion, while the numerical housing need in the Township is likely to be met through regular growth patterns, there are concerns that the new supply may not meet the needs of current and future households from a cost and size perspective.

### 6.1.3 Community & Specialized Housing

As mentioned previously, the City of Cornwall Human Services Department is the community housing provider for the Cornwall / SDG region. In 2020, the City of Cornwall Human Services Department undertook the preparation of a Housing Revitalization Plan (HRP), which involved a comprehensive housing needs assessment and site-by-site review of all community housing assets in the Cornwall/ SDG area. The HRP identified a need of 741 community housing units between 2021 and 2031 to address wait list numbers and projected growth. This number was subsequently revisited post-COVID, and a 20% increase was applied, resulting in a need of 889 affordable units for Cornwall and SDG. South Stormont was included in the needs assessment, which is summarized in the table below.

	Total	1 bedroom (70%)	2 bedroom (17%)	3+ bedroom (13%)
<b>Cornwall &amp; SDG</b>	<b>889</b>	<b>622</b>	<b>151</b>	<b>116</b>
South Stormont	89	62	15	12

Source: City of Cornwall / United Counties of SDG Housing Revitalization Plan, City of Cornwall Human Services Division, Re:Public Urbanism 2024

As part of a recent effort to address the above community housing need, the City undertook the preparation of a Community Housing Development Plan (CHDP) to evaluate their land portfolio for potential development opportunities. This involved working with various municipalities in the region to identify potential sites. While South Stormont did not have any sites identified as part of that process, there may be further opportunities for the Township to re-evaluate their land portfolio to identify potential opportunities to help meet the community housing need for region in the coming years.

## 6.3 Community Consultation

Two key consultation activities were undertaken with community stakeholders, which included an in-person stakeholder workshop and online survey in June 2024. Through these two activities, the project team engaged with members of the community who shared their priorities and experiences, including municipal staff, non-profit housing providers, members of the development community, business community, and general public. Both engagement activities played an important role, first by introducing the project to stakeholders and building recognition within the community, but also by allowing for varied formats for participation. Ultimately, the activities helped the project team build a stronger understanding of the Township's housing context and engage with the community on high-priority issues. *Please see Appendix A for the consultation summary.*

## 6.4 Key Takeaways from Analysis and Consultation

- The Township's **population is projected to grow by approximately 4,260** over the next thirty years (2021 to 2051). This will result in a population of approximately 17,800 in 2051.
- To complement this population growth, the **Township is projected to see a growth of approximately 1,860 new households** – it can be assumed that each of these households will need to occupy a dwelling and therefore, the Township is projected to see 1,860 new dwellings created. This will result in a total of 7,265 dwellings in 2051.
- The **Township has a significant supply of residential lands**, as well as a significant number of proposed residential developments that will add to the available supply of housing in the community over the coming years. It is anticipated that the Township will be able to accommodate the projected growth with its current supply of land.
- The **prevalence of smaller household sizes in the Township is expected to continue over the next thirty years**. With the current challenges associated with overhoused households and limited supply of smaller homes, affordability and available are at risk of worsening unless more diverse residential growth patterns are sought (i.e. missing middle, purpose-built rentals, higher densities).
- **Rental supply in South Stormont is almost non-existent**, with extremely limited options being strained by high demand. Further to this, there is a high-demand for rentals and housing units geared specifically to seniors.
- Based on the household income distribution data in Section 4.1, **64.6% of households in the Township of South Stormont are considered “low- to moderate- income**. This points to a need to focus on creating more affordable homes across the spectrum.
- **There is a community housing need of 89 community housing units** in the Township over the next ten years.
- Given the Township's relative proximity to the City of Cornwall, supply of residential lands, and considering the community housing needs identified in the Cornwall SDG HRP (889 community housing units) – the Township could consider opportunities for partnerships and strategies to facilitate more community and specialized housing construction in South Stormont.

## 6.5 Quantifying South Stormont's Housing Needs

Based on the analysis of Statistics Canada, CMHC, growth projections prepared as part of the SDG Growth Management Study and other available data for the Township of South Stormont, the following needs are identified.

- **The current estimated capacity of the Township's undeveloped residential land inventory is 4,606 housing units.**
- **Approximately 1,860 dwellings are needed at a baseline to accommodate projected growth of the Township to 2051.** The availability of residential land and market development trends indicate that this number is likely to be met; however, the type of housing may not meet the household needs of the growing population.
- **A target of 65% of new homes constructed in the Township should be targeted as affordable to low- or moderate-income households (as defined by the Provincial Policy Statement).** This suggested target is directly linked to the percentage of households in the Township that are considered low- or moderate-income, based on 2021 census data, and is intended to be comprehensive across the Township and not a site- or development-specific target.
- **89 Community Housing Units are needed to address the need for deeply affordable units over the next ten years** (comprised of 62 1-bedroom units, 15 2-bedroom units, and 12 3+bedroom units)
- **185 homes are needed in the short-term to address core housing need.** This can potentially be accomplished with existing housing stock, the creation of new homes, and/or a mix of the two approaches.
- **570 affordable homes are needed in the short-term to address the number of households spending more than 30% of gross household income on shelter.** This can potentially be accomplished with existing housing stock, the creation of new homes, and/or a mix of the two approaches. These homes should be affordable to low- and moderate- income households in South Stormont.

## Recommendations

Informed by the previous analysis and community engagement (see appendix A), the following recommendations are proposed to help South Stormont tackle the community's housing needs over the next ten years and beyond. Many of the recommendations presented herein will likely require additional inputs and resources from the Township and Community to implement.



## 7.1 Setting Targets for New Growth

If the Township continues on its current growth trajectory, issues related to overhousing and a homogenous housing supply dominated by single-detached homes will persist. Currently, 91% of the Township's housing supply is single-detached. While most new housing growth is anticipated to occur in serviced urban settlement areas, approximately 80% of this growth is projected to be low-density (single and semi-detached). Maintaining this status quo development pattern will not help the Township address its needs for more affordable and smaller units. Considering the above, it is recommended that the Township target a more diverse split for new housing growth by 2051. To this end, two recommended split scenarios are presented for consideration. For each split scenario, a 5-year increment projection to 2051 is provided to illustrate how achieving these targets could influence the diversity of housing types in the community.

### Scenario 1 - Status Quo Approach: Projected Dwelling Growth 2021 to 2051

Targets for New Development: Low Density = 79% / Medium Density = 10% / High Density = 11%

	2026		2031		2036	
Density	Count	Share	Count	Share	Count	Share
Low	5312	92.8%	5556	92.1%	5800	91.5%
Medium	157	2.7%	188	3.1%	219	3.5%
High	254	4.4%	288	4.8%	321	5.1%
<b>Total</b>	<b>5,723</b>		<b>6,032</b>		<b>6,340</b>	

	2041		2046		2051	
Density	Count	Share	Count	Share	Count	Share
Low	6043	90.9%	6286	90.4%	6530	89.9%
Medium	251	3.8%	282	4.1%	313	4.3%
High	354	5.3%	388	5.6%	421	5.8%
<b>Total</b>	<b>6,648</b>		<b>6,957</b>		<b>7,265</b>	

Source: Statistics Canada, Watson & Associates Economists Ltd., Re:Public Urbanism, 2024

### Scenario 2 - Moderate Targets: Projected Dwelling Growth 2021 to 2051

Targets for New Development: Low Density = 60% / Medium Density = 25% / High Density = 15%

	2026		2031		2036	
Density	Count	Share	Count	Share	Count	Share
Low	5253	91.8%	5438	90.2%	5623	88.7%
Medium	203	3.6%	281	4.7%	358	5.6%
High	267	4.7%	313	5.2%	360	5.7%
<b>Total</b>	<b>5,723</b>		<b>6,032</b>		<b>6,340</b>	

	2041		2046		2051	
Density	Count	Share	Count	Share	Count	Share
Low	5808	87.4%	5993	86.1%	6178	85.0%
Medium	435	6.5%	512	7.4%	589	8.1%
High	406	6.1%	452	6.5%	498	6.9%
<b>Total</b>	<b>6648</b>		<b>6957</b>		<b>7265</b>	

Source: Statistics Canada, Watson & Associates Economists Ltd., Re:Public Urbanism, 2024

### Scenario 3 - Aggressive Targets: Projected Dwelling Growth 2021 to 2051

Targets for New Development: Low Density = 40% / Medium Density = 40% / High Density = 20%

	2026		2031		2036	
Density	Count	Share	Count	Share	Count	Share
Low	5190	90.7%	5314	88.1%	5437	85.8%
Medium	250	4.4%	374	6.2%	497	7.8%
High	283	4.9%	344	5.7%	406	6.4%
<b>Total</b>	<b>5,723</b>		<b>6,032</b>		<b>6,340</b>	

	2041		2046		2051	
Density	Count	Share	Count	Share	Count	Share
Low	5560	83.6%	5684	81.7%	5807	79.9%
Medium	620	9.3%	744	10.7%	867	11.9%
High	468	7.0%	529	7.6%	591	8.1%
<b>Total</b>	<b>6648</b>		<b>6957</b>		<b>7265</b>	

Source: Statistics Canada, Watson & Associates Economists Ltd., Re:Public Urbanism, 2024

The target scenarios described above are intended to help facilitate the development of more affordable and cost-effective housing, and helping to encourage the “right supply” to meet the needs of people in the community today and tomorrow.

Setting and working towards the recommended targets described above will require a collaborative effort and buy-in from the community if they are to be achieved. It is likely these will require a combined effort of programming, partnerships, policy shifts, and community education to effectively shift development trends in the community.

## 7.2 Encourage the Development and Protection of Purpose-Built Rentals

Encouraging the protection and development of purpose-built rentals is essential to addressing the housing needs of the Township. With extremely low vacancy rates and high home purchase costs in the current market, there is a desperate need for affordable rental options. Purpose-built rentals provide a stable, long-term housing solution that can accommodate a diverse range of residents, including families, young professionals, and seniors. By fostering the development of these units, the Township can enhance housing affordability, reduce overcrowding, and create more balanced, sustainable communities.

Accomplishing this will not come without challenges, as there are a handful of key deterrents that may dissuade developers and landowners from wanting to create or maintain purpose-built rentals:

- **Tenant/Landlord Relations:** In Ontario, relations between tenants and landlords have been strained over the last few years due to issues such as the evictions process, renovictions, condo conversions, and dealing with problematic tenants/landlords. The backlog of cases at the Landlord Tenant Board (LTB) has further complicated matters, with CBC reporting 53,000 unresolved cases as of March 2023. This backlog highlights the need for changes to the overall landlord/tenant system at the provincial level to address key concerns.

- **Financial Feasibility of Purpose-Built Rentals:** Traditional developers of rental units may judge that purpose-built rentals do not yield the same financial results as other types of development. The cost of land acquisition, construction materials, and labor can be prohibitively high, making it difficult for developers to finance purpose-built rental projects. Developers may also be hesitant to invest in rental properties due to uncertain market conditions, fearing low returns on investment compared to other housing types.

At the municipal level, encouraging the development of purpose-built rentals will be largely supported through financial incentives and other forms of supporting policy to protect stock, ease development costs, and increase appeal. This is explored further in recommendation 7.4 using a Community Improvement Plan (CIP). The Township can also provide education and information services to local developers and the community on rental housing development to help build local knowledge, as well as advocating for positive shifts at the provincial level to address systemic issues affecting rental housing.

### Approaches to Consider

- **Restricting Condo Conversions:** The Township could consider by-laws and approaches to restrict or prohibit the conversion of rental units to condominiums to protect the already limited rental supply.
- **Information Repository:** Maintaining an up-to-date repository of information on programming and resources to assist local builders and developers. This includes information on federal and provincial incentives such as the GST Rental Rebates for Developers of Purpose-Built Rentals:
  - Federal GST Rental Rebate (<https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/gst-hst-businesses/gst-hst-rebates/new-residential-rental-property-rebate.html>)
  - Ontario GST Rental Rebate (<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/gi-093/harmonized-sales-tax-ontario-new-residential-rental-property-rebate.html>)
- **Meet & Work with Development Community, Housing Providers, Landlords, and Tenants:** Engaging directly with key stakeholders is crucial for crafting effective local solutions to rental market challenges. Meetings, workshops, and focus groups can help identify specific barriers and opportunities, fostering innovative strategies tailored to the Township's needs, and can help bridge some gaps between different interest groups. Further detail and support for this approach can be found in Recommendation 7.8.

By addressing these challenges and implementing supportive measures, the Township can encourage the development and protection of purpose-built rentals, though it will take buy-in and support from the broader development community and upper levels of government.

## 7.3 Foster a Housing Friendly Land Use Framework

### Official Plan

The Township should continue to work with the United Counties to ensure the Official Plan is as effective as possible in facilitating affordable housing development. As all six constituent local municipalities use the OP locally, this will require a coordinated effort between local municipalities and the County to address aspects like development control, land use designations, permitted uses, subdivision control, and servicing. Specific recommendations to consider include:



- Setting stronger targets for affordable housing mix in new developments, based on County-level needs, as well as localized to each municipality based on their demographics, market conditions, and housing gaps that exist.
- Creating more prescriptive policies related to housing mix in new developments.
- Exploring policies to restrict condo conversions, preventing the loss of rental units to ownership tenure.

### **Approaches to Consider**

#### **County of Elgin Official Plan ([OP Text Here](#))**

- The County of Elgin shares a similar upper/lower tier government framework as the United Counties of SDG (notwithstanding that all local municipalities maintain their own official plans). The County recently updated their Official Plan (adopted Spring 2024, pending MMAH approval), which introduced a number of housing-supportive policies that could be considered in SDG.
- Section 4.3 of the County of Elgin OP establishes “soft” limits on housing mix in serviced urban areas. Where new development proposes single detached dwellings, they shall not comprise more than 70% of the dwelling mix. The policy does allow for justification and specific exemptions, but generally encourages a greater mix of housing types.
- Section 4.6 of the County of Elgin OP establishes a cumulative target of 55% of new residential units developed across the County to be targeted as affordable to low- or moderate- income households (based on the PPS definition of affordable housing). This target is a reflection of 55% of all households in the County being considered “low- to moderate-income”. It further encourages local municipalities to adopt their own targets based on local census data.
- Some other key policies in the plan include protection of rentals from demolition and/or conversion to ownership tenure and prioritising the evaluation of public assets and lands for affordable housing development prior to disposal

#### **The City of Guelph Official Plan ([OP Text Here](#))**

- The City of Guelph Official Plan – 2024 Consolidation (Section 7.2) implements many of the same principles and approaches to the promotion of affordable housing, specifically with respect to targets and housing mix, and would also be a good reference for potential policy changes.

### **Zoning By-law**

It is understood that the Township is currently undertaking a review of its zoning by-law to modernize the way growth and land uses are regulated. To this end, the Township should be exploring the following:

- Integrate more mixed, but compatible, uses in certain zones to facilitate walkable, complete communities, reducing reliance on vehicular travel.
- Update the zoning by-law to reflect recent changes to the Planning Act, allowing “as-of-right” permissions for urban residential lands.
- Allow greater flexibility in the number and types of housing units permitted throughout the Township.
- Reduce or eliminate parking minimums for certain zones, uses, and areas.
- Reduce the number of residential zones to promote greater diversity in housing forms and

permissions.

- Review the use of density maximums and their potential impact on housing projects, adjusting them to support higher density where appropriate.

### **Approaches to Consider**

#### City of Ottawa new Zoning By-law Draft ([Draft Zoning Text Here](#))

The City of Ottawa's draft new zoning by-law (Draft 1) takes a number of progressive steps toward a more flexible and housing-friendly land use regulation system, which should be reviewed by the Township to see what approaches may be transferable. Through the following key directions, the City is hoping to facilitate a better housing environment:

- **Increasing Housing Supply**
  - Use of neighbourhood zones to replace complex provisions of multiple residential zones
  - Four or more dwelling units are proposed to be permitted on serviced residential lots
- **Adequacy of Municipal Services and On-Site Stormwater Management**
  - Strengthening of provisions for adequate water, sewer, and stormwater servicing/capacity for development that is not subject to site plan control
- **Urgent Need for a Range of housing Choices throughout the City**
  - Provisions relating to the continuum of housing required to address the needs of all residents of Ottawa are included in a reorganized set of housing-related provisions.
  - Reduced restrictions and increase the number of zones where shelters, retirement homes, residential care facilities, group homes, and rooming houses are permitted
- **Parking Provisions**
  - Parking provisions in the new Zoning By-law will not include minimum parking rates for certain uses. Maximums may be enforced in certain areas.
  - A "choice based approach" is used in place, leaving it up to the property owners.

Some of these may be useful for the Township to consider as it progresses through updates to its zoning by-law – however, some principles may require further scoping down to a scale that is appropriate for the Township's size.

## **7.4 Develop Housing-Specific Community Improvement Plan or Similar Programming to Help Facilitate the Right Supply**

Creating a housing-focused Community Improvement Plan (CIP) or similar local program could enable the Township to provide targeted financial incentives or capital investments that support the construction of needed housing types, such as purpose-built rentals, additional residential units, and missing middle housing. A CIP can offer grants, loans, or other financial mechanisms to offset development costs, making such projects more viable for developers. These incentives could cover a range of expenses, including site preparation, building construction, and infrastructure improvements.

A housing-specific CIP could be tailored to address the Township's unique housing challenges and

opportunities, ensuring that new developments align with community needs and planning goals. For example, the Township could prioritize incentives for projects that offer affordable housing units, promote sustainable building practices, or integrate seamlessly with existing neighborhoods.

Through a CIP, the Township can potentially encourage the creation of more affordable housing types and purpose-built rentals, thereby enhancing the overall housing stock and contributing to a more diverse and inclusive community. It should be noted that the success of CIP and other incentive programming will largely hinge on the level of investment by the Township to support the program.

### Approaches to Consider

#### The Town of Blue Mountains “Housing Within Reach” Community Improvement Plan ([CIP Here](#))

The Town of Blue Mountains CIP offers a range of different incentives geared toward encouraging more affordable/attainable housing. Some of the notable programs include:

- **Attainable Housing Feasibility Grant Program** – 50% matching grant up to \$20,000 towards project feasibility studies for a new attainable housing project.
- **Development Charges Grant Equivalent Program** – Grant value is equal to the value of development charges applicable to attainable dwelling units in a development, up to a maximum of \$250,000.
- **Municipal Fees Grant or Loan Program** – 100% of municipal fees (permits, applications, etc.) up to \$10,000 for an attainable housing project.
- **Downtown Apartment Rehabilitation or Conversion Program** – 50% matching grant up to \$15,000 per attainable dwelling units (max 4) to help with the improvement or conversion of existing space in a commercial, residential, or mixed-use building into attainable housing.
- **Additional Residential Unit Program** - 50% matching grant up to \$15,000 for the creation of an additional residential unit.

In addition to the above incentives, the CIP also outlines two key municipal strategies for facilitating more attainable housing development:

- **Surplus Land Grant Program** – This program enables the Town and County to identify publicly-owned lands determined surplus that could be used for attainable housing development.
- **Landbanking Policy** – This policy allows the Town Council to acquire, sell, lease, prepare, and dispose of public lands at or below fair market value to help facilitate the creation of a more attainable housing.

#### The Township of Leeds and the Thousand Islands Community Improvement Plan ([CIP Here](#))

Township of Leeds and the Thousand Islands Community Improvement Plan **Secondary Dwelling Unit Support Program** is an incentive program geared toward supporting the creation of new, or improvement of existing secondary dwelling units in urban settlement areas. A matching cost grant of up to \$5,000 is available to support eligible projects.

#### City of Ottawa Affordable Housing Community Improvement Plan ([CIP Here](#))

The City of Ottawa Affordable Housing Community Improvement Plan is geared toward **increasing the supply of affordable rental housing units** throughout the City by offering incentives for their development. The program provides annual grants between \$6,000 and \$8,000 per affordable unit, per year, for a period of 20 years, where a minimum of 20% of units in a development are affordable (below

average market rate). The grant is financed through the use of a tax increment grant, which leverages future property tax gains that would be realized by the City, and re-injecting it back to the developer as a “break”.

## 7.5 Leverage Township Land Assets for Housing Development

The Township owns a considerable amount of land in Plans 252 and 279, in Eamer’s Corners and Ingleside, respectively, that could be utilized for housing development. As the owner, the Township can dictate and guide how these lands are developed and may have increased access to partnership opportunities between other levels of government and/or development partners to facilitate the right supply of housing on these lands.

It is recommended that the Township pursue the preparation of development strategies to help guide the use of these lands to achieve the Township’s housing goals. Such strategies should consider the following:

- An overall design vision and guiding principles for how the lands should be developed
- Community and stakeholder engagement and input as part of the community building process
- Concept designs to help form a tangible idea of what can be potentially achieved on the lands, and to set a precedent for land uses/housing types
- Infrastructure and servicing
- Funding and implementation strategies, including strategies for approaching partnerships
- Development timing

Further to the above, the Township should also undertake a further review of its broader land portfolio to identify potential opportunities to develop the right supply of housing – whether the Township is leading the effort, working with a non-profit, or selling to a developer to do so.

### **Approaches to Consider**

The Town of Cobourg Land Inventory for Potential Affordable Housing Sites ([More Info Here](#))

Town of Cobourg Land Inventory for Potential Affordable Housing Sites was recently undertaken to evaluate potential opportunities to provide affordable housing on public lands. In November 2020, Cobourg Municipal Council approved their Affordable and Rental Housing and Community Improvement Plan. In response to the current need for affordable housing in Northumberland County (the upper tier), Council directed staff to create an inventory of potential surplus lands, buildings, and facilities owned by the municipality for consideration in affordable housing initiatives

This inventory, coupled with a thorough preliminary review and screening process, identified potential sites that could accommodate housing. Cobourg’s approach emphasizes a GIS focus in the screening and review process, followed by site-by-site qualitative reviews for opportunities. Cobourg has also prepared site information sheets for shortlisted properties providing detailed information packages for potential buyers and developers on sought-after sites. This approach ensured that higher-priority sites are presented effectively and facilitates informed decision-making by interested parties.

Combined with a flexible tool like a community improvement plan, the Township could consider complementary efforts such as disposal of land for below market value, partnerships, or direct development of lands for affordable housing.

The City of Cornwall Housing Revitalization Plan (2020) ([Plan Here](#)) and Community Housing Development Plan (2024) ([Plan Here](#))

The City of Cornwall, as the regional community housing provider for Cornwall/SDG undertook the preparation of the City of Cornwall Community Housing Revitalization Plan and Community Housing Development Plan to help evaluate gaps and plan for improvements to/new construction of community housing. As part of these processes, the City and consulting team undertook site evaluations of municipally-owned lands throughout the City and Counties to identify potential opportunities for new community housing. Following the identification of feasible sites, housing capacity estimates and concepts were prepared to inform the potential development opportunities on the sites. This exercise could be undertaken by the Township at a local level, not only of Township assets, but of other public assets, to identify potential opportunities for housing development – whether it be affordable or deeply affordable (community) housing. There may also be interest from private developers in this type of exercise, wherein the Township and developer can work together on analysis of owned properties.

## 7.6 Seek to Attract desired amenities and services to the Township’s urban centres

The Township’s proximity to the City of Cornwall presents both challenges and opportunities. On one hand, South Stormont is an attractive place to live due to its proximity to Cornwall, which offers job opportunities, services, and amenities. However, this proximity has also made it difficult for the Township to attract certain services and amenities, such as grocery stores and major employers, to its own community. For example, Long Sault, which lacks a grocery store and has limited food options, necessitates trips to Ingleside or Cornwall for many residents to meet their basic needs.

To address this, the Township should focus on attracting desired amenities and services to its urban centres, creating a more self-sufficient and vibrant community. Strategies could include:

- **Incentives for Businesses:** Offer financial incentives, such as tax breaks or grants, to attract grocery stores, restaurants, and other essential services to the Township’s urban centres.
- **Promote Local Economic Development:** Encourage local entrepreneurship and support small businesses through programs that provide funding, training, and resources.
- **Collaborate with Cornwall:** Work with the City of Cornwall to develop complementary rather than competitive strategies for economic development, ensuring both areas benefit from shared resources and growth.
- **Marketing and Outreach:** Launch marketing campaigns to highlight the benefits of establishing businesses in South Stormont, emphasizing the Township’s growing population, quality of life, and untapped market potential.
- **Community Engagement:** Engage with residents to understand their needs and preferences for amenities and services, ensuring that development aligns with community desires and contributes to a higher quality of life.

## **7.7 Invest in Infrastructure and Servicing to Help Facilitate and Accommodate Growth**

Investing in infrastructure and servicing is crucial for accommodating the Township's housing needs and future growth. By upgrading and expanding essential services such as water, sewage, transportation, and utilities, the Township can ensure that new developments are well-supported and sustainable. Improved infrastructure not only attracts developers but also enhances the quality of life for residents by providing reliable and efficient services. Strategic investments in infrastructure will help the Township manage its growth effectively, fostering a more vibrant, resilient, and connected community.

It is understood that at the time of writing, the Township is currently undertaking preparations for upgrades to servicing infrastructure in Long Sault and Ingleside, which will open up greater opportunities not only for housing but also general economic development.

## **7.8 Maintain Open & Consistent Dialogue with Council, the Community, and Stakeholders on Housing Needs**

Maintaining open and ongoing dialogue with Council, the community, and stakeholders is essential for addressing housing needs and tracking progress. The Township should continue collaborating with community and specialized housing providers, engaging in project coordination, joint funding applications, knowledge and resource sharing, and potential partnerships to achieve housing goals. Establishing regular communication with housing-adjacent non-profits and community groups will better address vulnerabilities in the Township's housing environment.

A monitoring framework should be implemented to track housing growth and trends based on key indicators such as the number, type, and size of dwellings, construction costs, purchase prices, and tenure of dwellings. Integrating these tracking metrics into existing processes for building permits or planning applications will ease data collection.

Additionally, it is recommended that Council receive annual briefings on the state of housing in the Township, including progress on initiatives and targets. This will keep Council and the community informed, supporting the effective implementation of housing strategies.

Consultation  
Summary



RE:PUBLIC



Township of South Stormont

# Housing Needs Assessment

July 2024

## Consultation Summary



## Consultation Overview

Two key consultation activities were undertaken with community stakeholders, which included an in-person stakeholder workshop and online survey in June 2024. Through these two activities, the project team engaged with members of the community who shared their priorities and experiences, including municipal staff, non-profit housing providers, members of the development community, business community, and general public.

Both engagement activities played an important role, first by introducing the project to stakeholders and building recognition within the community, but also by allowing for varied formats for participation. Ultimately, the activities helped the project team build a stronger understanding of the Township's housing context and engage with the community on high-priority issues.

This section provides a summary of the feedback received through the housing workshop and online public survey.

## 6.2 Housing Workshop Summary

On June 19th 2024, a stakeholder workshop was hosted at the Township Office to bring together a diverse group of participants, including representatives from nonprofits, private developers, and government stakeholders in the community. Structured around a series of roundtable discussions, the workshop aimed to facilitate collaborative thinking and dialogue about housing issues.

The workshop was divided into two key parts. **Part 1** aimed to gather insights from each participant's personal experience and perspective on housing needs and challenges. Below were the questions posed to each group:

- 1. What are some key housing challenges/needs in South Stormont today? Are there some specific causes/effects that come to mind?*
- 2. What are some ways we can address these housing challenges/needs as we grow? (think about immediate, medium-, and long-term solutions)*
- 3. What barriers and/or supports exist for the implementation of the housing solutions discussed above? (new ideas? examples from elsewhere?)*

**Part 2** featured a “walk in their shoes” exercise, where participants used theoretical household profiles to address questions, providing a unique lens to understand and discuss housing needs.

- 1. What housing-related or other challenges would this household face in South Stormont today? Why?*
- 2. What are some ways we can address this household's challenges/needs as we grow? (think about immediate, medium-, and long-term.)*
- 3. What kind of home (type & tenure) would suit this household's needs, and where do you think they would want to/be best suited to live in South Stormont?*

The following section provides a summary of the discussions at the stakeholder workshop, generally organized by Part and question.

## Part 1: In your own experience...

**Question 1: What are some key housing challenges/needs in South Stormont today? Are there some specific causes/effects that come to mind?**

- **Lack of Rental Availability:** There is a significant shortage of rental units at all price points, exacerbating the housing crisis.
- **Diverse Housing Needs:** The community struggles to meet the varied pricing and affordability requirements of different demographic groups.
- **Infrastructure and Service Capacity:** Capacity issues in infrastructure, such as centralized pump stations and treatment plants, pose major obstacles to development.
- **High Cost of Borrowing:** The high cost of borrowing affects both developers and potential homeowners, limiting new developments and home purchases.
- **Demographic Diversity:** The area lacks demographic diversity and diverse affordable housing options.
- **Provincial Funding and Incentives:** There is an insufficient level of provincial funding for both infrastructure and housing development, and a lack of municipal incentive programs to encourage development.
- **Bureaucratic Challenges:** Lengthy processes for obtaining draft plan approvals and zoning issues impede timely development.
- **Community Resistance to Change:** Some current residents are resistant to growth and change, further complicating development efforts.
- **Employment Opportunities:** The lack of local employment opportunities impacts the overall attractiveness of the area for new residents.
- **Broken Landlord/Tenant Board:** The inefficiency of the landlord/tenant board discourages potential investors from entering the market.
- **Affordability Issues:** The cost of construction and the high prices of new units, such as \$450,000 for a semi-detached unit, make homeownership difficult for many. Rental affordability is also a significant concern, with rents as high as \$2,500.
- **Market Dynamics:** Existing houses sell quickly, often to retirees who can afford the prices, while rental units in areas like Long Sault are virtually nonexistent.
- **Safety and Homelessness:** Issues of unsafe housing and a growing number of unhoused individuals are urgent concerns.
- **Availability of Land:** There is a scarcity of available land for new developments.
- **Program and Incentive Availability:** There is a need for more programs and incentives to support housing affordability and development.

**Question 2: What are some ways we can address these housing challenges/needs as we grow? (think about immediate, medium-, and long-term solutions)**

**Immediate Solutions**

- **Grants for Property Owners:** Offering grants to incentivize property owners to develop or improve rental units.
- **Tiny Communities:** Promoting the development of tiny home communities to provide affordable housing options.
- **Regulatory Adaptation:** Adjusting local regulations to support diverse housing models and reduce bureaucratic barriers.
- **Supportive Housing:** Developing supportive housing options for unhoused individuals.
- **Permit Timelines:** Streamlining permit approval processes to accelerate development projects.
- **Fixing the Landlord Tenant Board:** Reforming the landlord tenant board to better support both landlords and tenants.

**Medium-term Solutions**

- **Densification and Multi-Residential Units:** Encouraging the development of multi-residential units to increase housing supply.
- **Incentives for Developers:** Providing more incentives for developers to build rental units.
- **Skill Development:** Increasing the number of skilled workers in the construction and housing sectors.
- **Non-Profit Collaboration:** Partnering with non-profit organizations to create affordable housing options and support non-profit builders with land donations.
- **Eviction Prevention:** Implementing programs to prevent evictions and support at-risk tenants.
- **Encouraging Housing Models:** Promoting alternative housing models, such as co-ops, to diversify housing options.

- **Education and Community Acceptance:** Educating the community to foster acceptance of diverse individuals and housing solutions.

**Long-term Solutions**

- **Zoning Reforms:** Expanding zoning amendments and revising zoning plans to facilitate densification and reduce red tape.
- **Infrastructure Investment:** Lobbying upper levels of government for funding to support expanded infrastructure, including decentralized systems to alleviate pressure on centralized systems.
- **Private Infrastructure Systems:** Supporting the development of private infrastructure systems to avoid bottlenecks in centralized systems.
- **Incentive Programs:** Developing unique municipal and Community Improvement Plan (CIP) incentive programs to stimulate housing development.
- **Federal and Provincial Support:** Lobbying federal and provincial governments for funding and policy changes to support housing provision and infrastructure expansion.
- **Utilizing Unused Spaces:** Allowing single-family homes to rent out unused spaces, increasing housing availability without new construction.
- **School Partnerships:** Collaborating with school boards to keep schools open, supporting community stability and attractiveness.

### Question 3: What barriers and/or supports exist for the implementation of the housing solutions discussed above? (new ideas? examples from elsewhere?)

#### Barriers

- Rigid Policies and Regulations: Current policies and provincial regulations are often too rigid, creating obstacles for flexible and innovative housing solutions.
- NIMBYism: “Not In My Backyard” (NIMBY) attitudes within the community hinder the acceptance and development of new housing projects.
- Funding Challenges: There is a significant lack of funding at various levels, from local to federal, needed to support housing initiatives.
- Municipal Capacity: Municipalities face staffing and resource limitations, slowing down the zoning and approval processes.
- Approval Process Delays: The lengthy approval process, including 3rd-party involvement, delays project implementation.
- Lack of Public Transit: Insufficient public transit options make certain areas less attractive for new developments.
- Educational Infrastructure: Limited nearby high school options affect community planning and stability.
- Infrastructure Funding: There is a critical need for more infrastructure funding to extend and improve services.
- processes.
- Public-Private Partnerships: Privatization of service provision and collaboration with large developers to creatively integrate affordable units into their projects.
- Knowledge Sharing: Learning from larger communities and sharing knowledge can provide valuable insights and best practices.
- Financial Incentives: Offering small business loans with lower interest rates and financial incentives to encourage tradespeople to join the housing sector.
- Community Collaboration: Enhancing collaboration among community agencies through paid apprenticeships, development sharing, and resource sharing.
- Creative Use of Greenspace: Encouraging large developers to creatively use greenspace for affordable housing units.
- Streamlined Processes: Speeding up the permit issuance process and reducing bureaucratic delays.
- Last Resort Funding: Establishing last resort funding mechanisms to ensure that projects can proceed despite financial challenges.
- Infrastructure Investment: Securing more infrastructure funding to support the extension and improvement of services, which is crucial for sustainable development.

#### Supports

- Flexible Policies: Adopting more open and less rigid policies can facilitate housing development.
- Government Support: Financial support and favorable regulations from all government levels are crucial for funding and facilitating projects.
- Municipal Involvement: Increased municipal involvement, including in-house support and proactive planning, can streamline

## Part 2: A walk in their shoes...

For this exercise, participants were asked to put themselves in the shoes of two different theoretical household profiles provided by the project team. The exercise allowed participants to think differently about housing issues and how different challenges may be experienced by different households.

The three questions asked for each household were as follows:

- 1. What housing-related or other challenges would this household face in South Stormont today? Why?*
- 2. What are some ways we can address this household's challenges/needs as we grow? (think about immediate, medium-, and long-term.)*
- 3. What kind of home (type & tenure) would suit this household's needs, and where do you think they would want to/be best suited to live in South Stormont?*

**Note on Hypothetical Household Profiles** - The hypothetical household profiles used are examples of the different types of households that could (or do) potentially exist in the Township. All households and names described are purely fictional and intended solely for discussion purposes only. Any reference any/or similarities to any real persons is coincidence and unintentional.

## Robert

Robert, 68, is a retired factory worker living on a fixed income. After his wife passed away last year, he has been struggling to maintain their modest three-bedroom home on his own between upkeep and cost. Robert fears he may have to sell the family home he's lived in for decades and move into a retirement residence but does not want to leave the Township.

### **Question 1: What housing-related or other challenges would this household face in South Stormont today? Why?**

- Long Waiting Lists & Affordability: There are long waiting lists for retirement homes, with limited places and high costs for one-bedroom units (\$2,300-\$2,900 per month).
- Loss of Independence: Moving to a retirement residence would mean a loss of independence, affecting transit options and mobility.
- Loneliness & Community Loss: Robert fears leaving the community he has been a part of for decades, leading to potential loneliness.
- Access to Home Equity: Staying in his home would require access to home equity or other financial resources.
- Lack of Suitable Housing Options: There is a lack of rental units, public transportation, and smaller housing options (e.g., townhouses or condos for seniors).

**Question 2: What are some ways we can address this household's challenges/needs as we grow? (think about immediate, medium-, and long-term.)**

- Community Improvement & Funding: Utilize Community Improvement Plans, Canada Mortgage and Housing Corporation, and Provincial funding for support.
- Knowledge of Assistance Programs: Increase awareness of available programs and funding for seniors.
- Prioritize Loans for Longtime Residents: Implement programs to provide prioritized loans or financial assistance for longtime residents.
- Municipal & County Support: Encourage municipalities and counties to supplement funding opportunities for seniors.
- Senior Housing Solutions: Explore opportunities for seniors to live together to create rental options or consider expanding land for secondary suites.

**Question 3: What kind of home (type & tenure) would suit this household's needs, and where do you think they would want to/be best suited to live in South Stormont?**

- Smaller Housing Options: Consider 1-bedroom homes or townhouses in areas such as Sunset Cove, Marlborough, or Ingleside Inglewood Court.
- Location & Expansion: Look for smaller rental or ownership options across the township area, or explore building/expanding housing on existing land.
- Future Housing Options: Develop long-term care facilities or expand current housing solutions to meet the needs of older adults.

## Carly

Carly, 24, and her boyfriend recently moved from Toronto to start new jobs in the area. As first-time renters, they are finding the lack of quality rental stock and high rental prices to be a major barrier to finding suitable housing in their price range close to their workplaces.

**Question 1: What housing-related or other challenges would this household face in South Stormont today? Why?**

- No available quality rental stock: Carly and her boyfriend are struggling to find good rental options.
- High rental prices and moving further away: High costs force them to consider moving further from their jobs, leading to longer commutes and higher expenses.
- Difficulty saving for a down payment: Their current situation makes it hard to save for a future home purchase.
- Distance from amenities and recreational opportunities: Living farther from essential services and recreational activities reduces their quality of life.

**Question 2: What are some ways we can address this household's challenges/needs as we grow? (think about immediate, medium-, and long-term.)**

- Additional Residential Unit Funding: Implement forgivable loans for the creation of additional rental units.
- More Permissive Housing Policies: Relax zoning regulations to allow for more rental and additional housing units.
- Build More Homes: Increase the construction of new residential properties to meet demand.

**Question 3: What kind of home (type & tenure) would suit this household's needs, and where do you think they would want to/be best suited to live in South Stormont?**

- Stacked Townhomes: Develop more stacked townhomes as a rental option.
- Apartments: Increase the availability of apartment rentals.

## Samantha & Alex

Samantha, 30, and her partner Alex, 32, are a young couple living together. With a combined annual income of \$90,000, they have been renting but are ready to purchase their first home to start a family. However, limited housing options and higher prices have made it difficult to find an affordable starter home in a desirable area close to their jobs.

**Question 1: What housing-related or other challenges would this household face in South Stormont today? Why?**

- Lack of Affordable/Starter Homes: There are limited options for affordable homes suitable for first-time buyers.
- High Mortgage Rates: Current mortgage rates are a barrier to purchasing a home.
- Saving for a Down Payment: They face challenges in saving enough for a down payment on a home.
- Future Needs for Childcare/Schooling: Consideration for future needs such as childcare and schooling is essential for their home search.

**Question 2: What are some ways we can address this household's challenges/needs as we grow? (think about immediate, medium-, and long-term.)**

- Increase Higher Paying Job Opportunities: Develop more high-paying job opportunities in the community to boost affordability.
- Expand Employment Opportunities: Broaden the range of employment options available in South Stormont.
- Support Homeownership through Non-Profit Programs: Create non-profit programs aimed at supporting first-time homebuyers.
- Lease-to-Own Options: Develop lease-to-own options through private developers for those



looking to purchase their first home.

**Question 3: What kind of home (type & tenure) would suit this household's needs, and where do you think they would want to/be best suited to live in South Stormont?**

- Starter Home Options: Look for starter homes such as townhouses or semi-detached houses with a plan to move to a larger home as their family grows (within a 5-year timeline).
- Location Considerations: Find homes close to schools, work, childcare, parks, recreational facilities, and grocery stores.

## Shay

Shay is a 22-year-old woman who has been experiencing homelessness and housing instability for the past 3 years. At age 19, she aged out of the foster care system with no family support and nowhere to live. Since then, she has been staying in shelters, couch surfing with friends, and even sleeping unsheltered (outdoors) at times. Shay is part of the LGBTQ+ community, identifying as transgender, and has faced discrimination and violence while experiencing homelessness.

**Question 1: What housing-related or other challenges would this household face in South Stormont today? Why?**

- No Shelters or Supportive/Emergency Housing: There is a lack of available shelters and emergency housing options for Shay.
- Lack of Knowledge of Resources: Shay faces difficulties accessing information about available resources and services.
- Transportation Issues: There is no transportation to and from Cornwall where some services are located.
- Discrimination: Shay has experienced discrimination and violence due to her gender identity while being homeless.

**Question 2: What are some ways we can address this household's challenges/needs as we grow? (think about immediate, medium-, and long-term.)**

- Increase Rental Units & Affordable Housing: Develop more rental units and affordable housing options.
- Living Wage for Local Employers: Advocate for local employers to provide a living wage to support residents' financial stability.
- Community Partnerships: Encourage partnerships to share resources and expand service coverage.
- Distribute Cornwall Services in the County: Bring services available in Cornwall to the broader county area for better accessibility.
- Accessible Information & Rights Awareness: Improve the availability of information about services and rights.

- Housing First Model & By-Names List: Implement a Housing First approach with a by-names list for prioritizing housing for those in need.
- Emergency/Supportive Housing & Secondary Units: Create more emergency and supportive housing options, and encourage the development of housing with secondary units.
- Refer to Habitat for Humanity & Rent-to-Buy Options: Utilize organizations like Habitat for Humanity and explore rent-to-buy options.
- Community Outreach & Housing Subsidies: Promote programs such as COHB (Community Outreach Housing Beneficiary) and housing subsidies, and manage housing waitlists effectively.

**Question 3: What kind of home (type & tenure) would suit this household's needs, and where do you think they would want to/be best suited to live in South Stormont?**

- Tiny Home or Apartment: Consider tiny homes or apartments as potential housing solutions.
- Stepping Stone Program & Transitional Housing: Implement stepping stone programs or transitional housing to support Shay's move to stable housing.
- Sustainable Housing Support: Provide support programs including volunteer assistance and community circles to ensure long-term housing stability.
- Shared Accommodations & Mixed Housing Options: Explore shared rental accommodations and mixed housing options.
- By-Names List & Additional Resources: Utilize a by-names list to track and support individuals in need, and consider additional resources and programs.

## Jamal

Jamal, 42, is a refugee who immigrated to Canada with his wife and three children two years ago. They live in a two-bedroom apartment. Despite both Jamal and his wife working full-time minimum wage jobs, affording rent and other living expenses is a constant struggle. Securing more affordable family housing has been extremely difficult.

**Question 1: What housing-related or other challenges would this household face in South Stormont today? Why?**

- Affordability & Wages Not Keeping Up with Inflation: Jamal's wages have not kept pace with the rising cost of living and rent.
- Childcare & School-Related Expenses: High costs for daycare and school-related expenses for their children add to their financial burden.
- Cost of Food: The rising cost of food exacerbates their financial challenges.
- Low Availability of Family-Sized Housing: There is a scarcity of rental housing that meets the needs of Jamal's family.
- Discrimination: Jamal faces discrimination based on his immigrant status and the size of his family.
- First and Last Month's Rent: The requirement for first and last month's rent is a barrier for

securing new housing.

- **Lack of Knowledge About Programs and Services:** There is a lack of awareness about available housing programs and services.
- **Low Service Availability in the Counties:** Many social services are centralized in Cornwall, making them less accessible for those living in the counties.

**Question 2: What are some ways we can address this household's challenges/needs as we grow? (think about immediate, medium-, and long-term.**

- **Increase Rental Units & Affordable Housing:** Develop more rental units and affordable housing options for families.
- **Encourage Local Employers to Pay a Living Wage:** Advocate for higher wages to better meet the cost of living.
- **Community Partnerships:** Foster partnerships to share resources and expand the coverage of services.
- **Distribute Services Across the County:** Bring social services available in Cornwall to the broader county area for better accessibility.
- **Improve Access to Information:** Make information about services and rights more accessible to residents.
- **Housing First Model & By-Names List:** Implement a Housing First approach with a by-names list for prioritizing those in need.
- **Emergency/Supportive Housing & Secondary Units:** Increase the availability of emergency and supportive housing and encourage the development of secondary units.
- **Refer to Habitat for Humanity & Rent-to-Buy Options:** Utilize Habitat for Humanity and explore rent-to-buy options for new homeowners.
- **Community Outreach & Housing Subsidies:** Promote programs like COHB (Community Outreach Housing Beneficiary) and manage housing waitlists effectively.

**Question 3: What kind of home (type & tenure) would suit this household's needs, and where do you think they would want to/be best suited to live in South Stormont?**

- **Habitat for Humanity Model:** Look into the Habitat for Humanity model for affordable housing solutions.
- **Affordable Housing Options:** Seek affordable row or multi-unit housing that fits their budget.
- **"Places for People" Concept:** Explore housing models focused on creating supportive communities.
- **Housing Co-Op:** Consider the option of a housing co-op as a feasible and affordable housing solution.

## Sarah

Sarah, 35, is a single mother with two children (ages 8 and 10). She earns around \$45,000 per year. Finding affordable and suitable rental housing in South Stormont has been extremely difficult on her limited income. Sarah and her kids currently live in a small two-bedroom apartment that is in poor condition and lacks outdoor space.

### **Question 1: What housing-related or other challenges would this household face in South Stormont today? Why?**

- Lack of Rental Stock & Affordable Options: There are no available rental options outside of community housing that fit her budget on a \$45,000 annual income.

### **Question 2: What are some ways we can address this household's challenges/needs as we grow? (think about immediate, medium-, and long-term.)**

- Outdoor Space with Higher Density Housing: Develop higher-density housing with shared community green spaces to provide outdoor areas for families.
- Tax Credit System for Builders: Implement a tax credit system to encourage builders to develop affordable housing.

### **Question 3: What kind of home (type & tenure) would suit this household's needs, and where do you think they would want to/be best suited to live in South Stormont?**

- High-Density Housing with Critical Mass: Create high-density housing developments that include affordable rental units.
- Low-Rise Buildings with No Elevator & Surface Parking: Develop low-rise buildings with surface parking and no elevators to keep costs down.
- Cheaper Land for Development: Use more affordable land to facilitate the development of low-cost housing solutions.

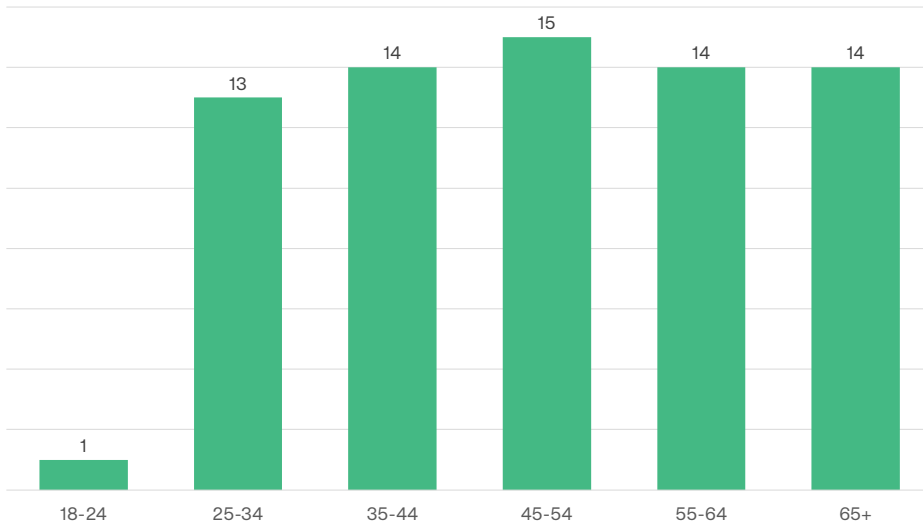


## 6.3 Online Survey Summary

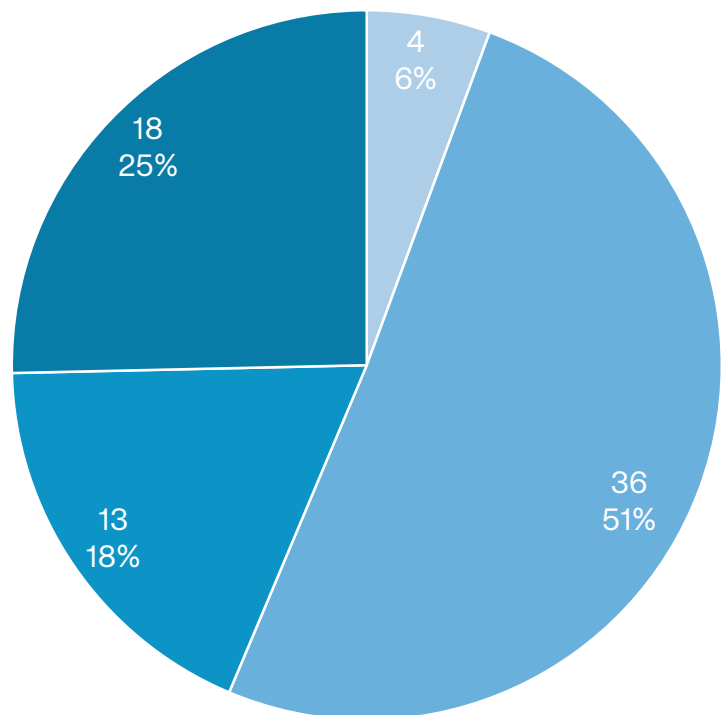
An online survey was prepared and published from June 11 to June 28, 2024. The survey intended to help form a demographic snapshot of residents, their housing situations, and gather feedback on the community’s perspectives and priorities for housing in South Stormont. The survey was distributed in two versions: a long-form and a short-form. Responses from overlapping questions have been combined to provide a comprehensive overview, while data unique to the long-form survey are presented separately.

The survey responses generally reflected a diverse range of opinions and preferences, highlighting the community’s varied needs and priorities regarding housing.

### What age group do you fall into?

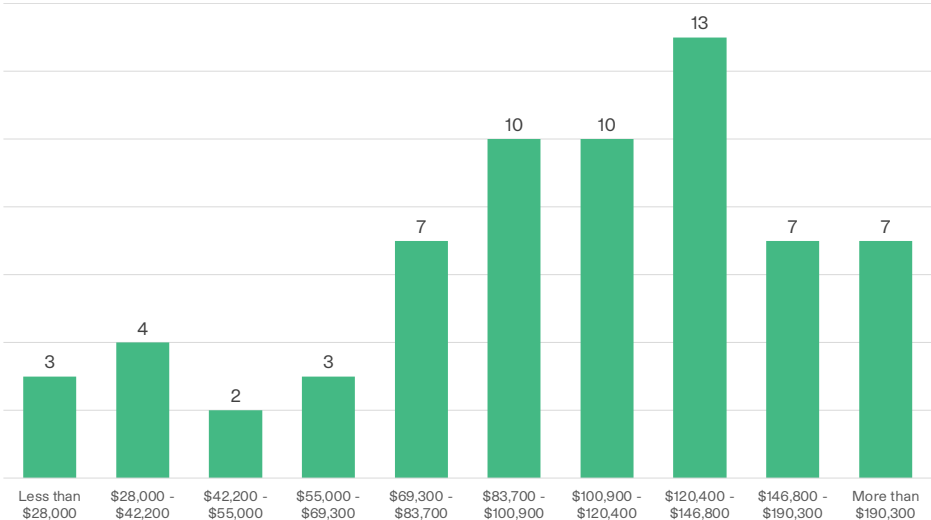


### What is your household size?

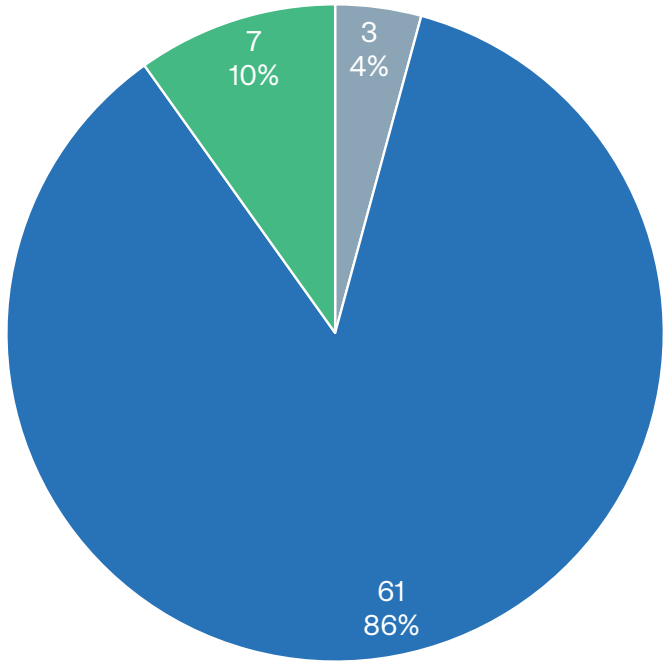


■ 1 Person ■ 2 People ■ 3 People ■ 4+ People

**What income group does your household fall into?**

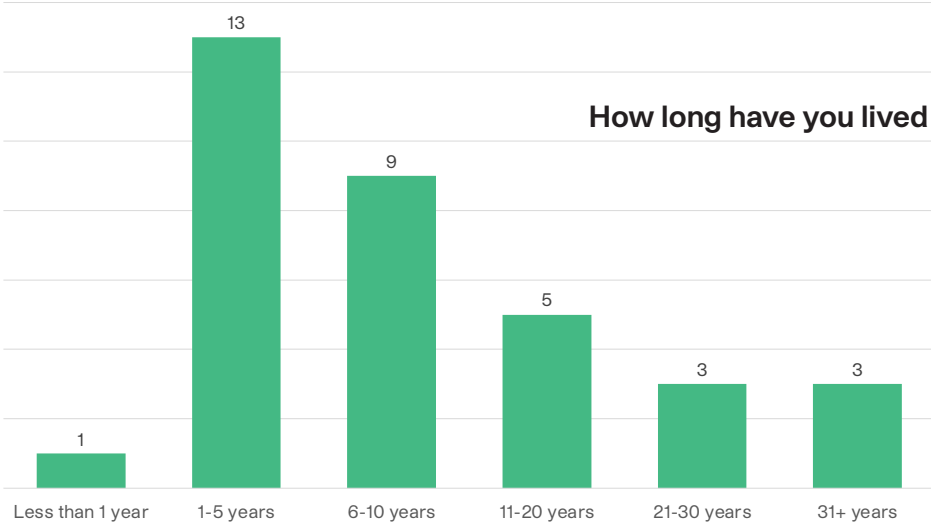


**What is your current housing status?**

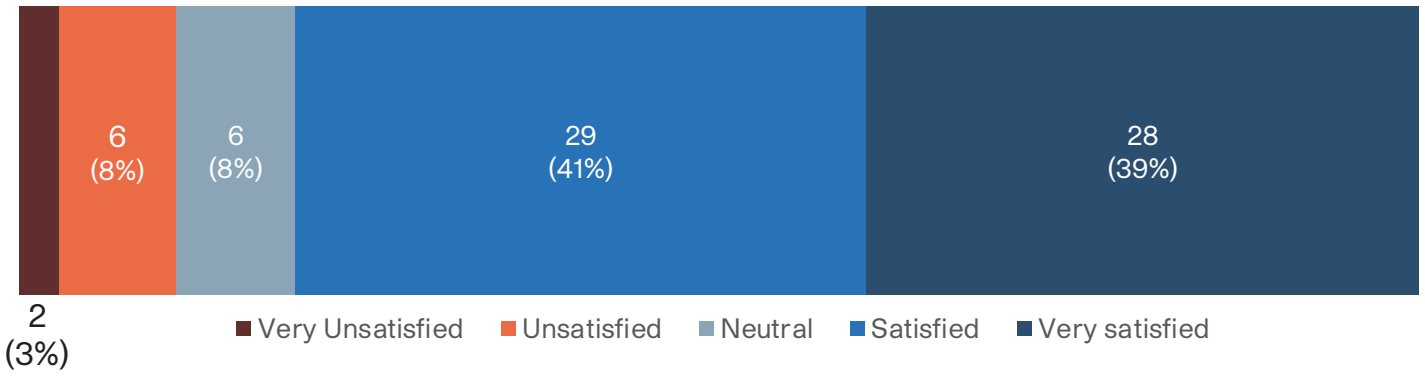


■ I rent ■ I own ■ I live with family/friends

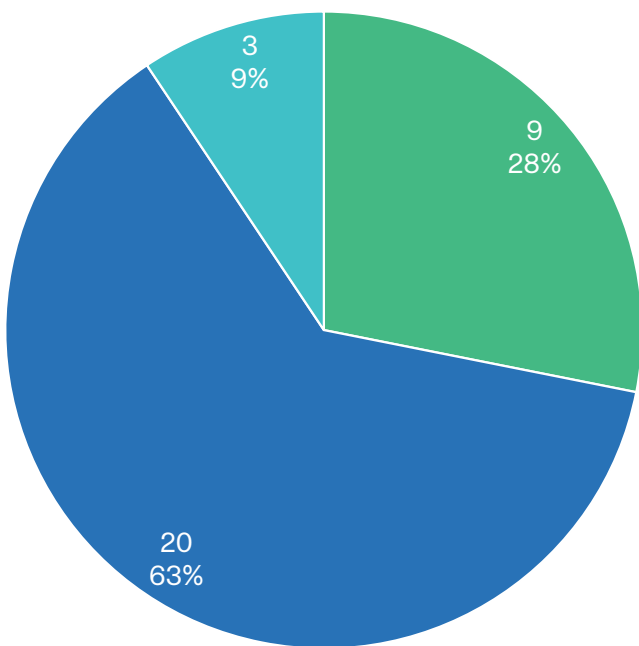
**How long have you lived in your current home?**



**Overall, how satisfied are you with your current housing situation?**



**What is your monthly rent, mortgage, or other payment?**

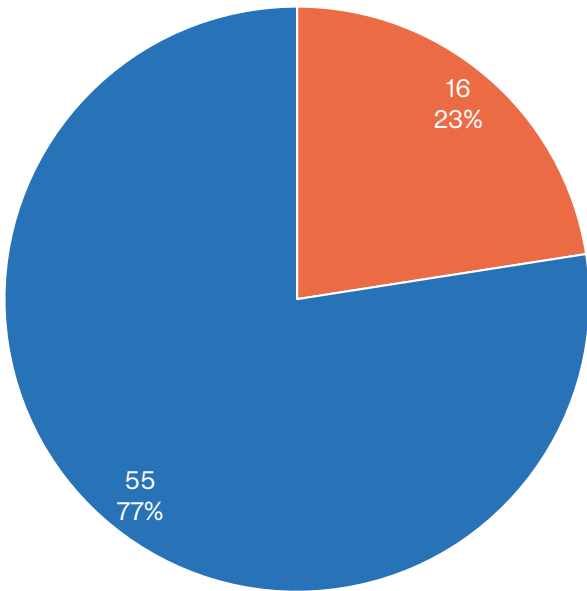


**Do you spend more than 30% of your monthly household income on housing? (e.g. rent, mortgage, utilities)**

■ Yes ■ No ■ Unsure



### Are you experiencing, or have you experienced recently, difficulty paying for housing?



■ Yes ■ No

**Sampled reasons for difficulties experienced:**

*With the increase in mortgage rate my monthly mortgage payment has increased. Hydro and taxes have also increased.*

*Interest rates are high and we have to renew our mortgage*

*Fixed retirement income, costs keep rising*

*Because although mortgage is less than 30%, the increasing cost of hydro, cost of food, cost of gas has us on a tight financial leash.*

*Cash flow has become a challenge as prices have increased, but income has stayed the same.*

*With a wife on maternity leave and the cost of groceries and other costs rising it has become difficult.*

### What type of housing would best suit your needs?

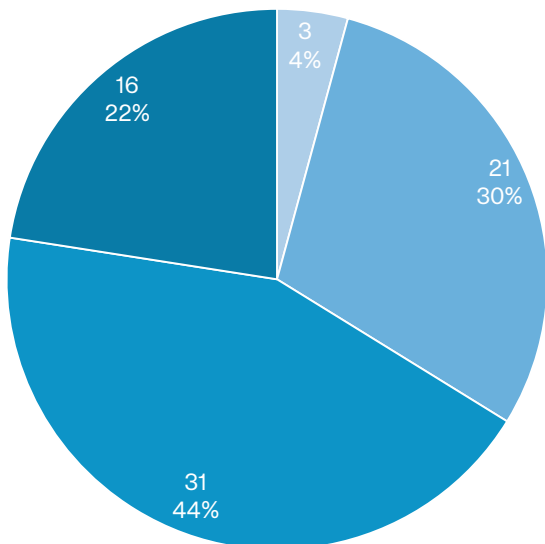
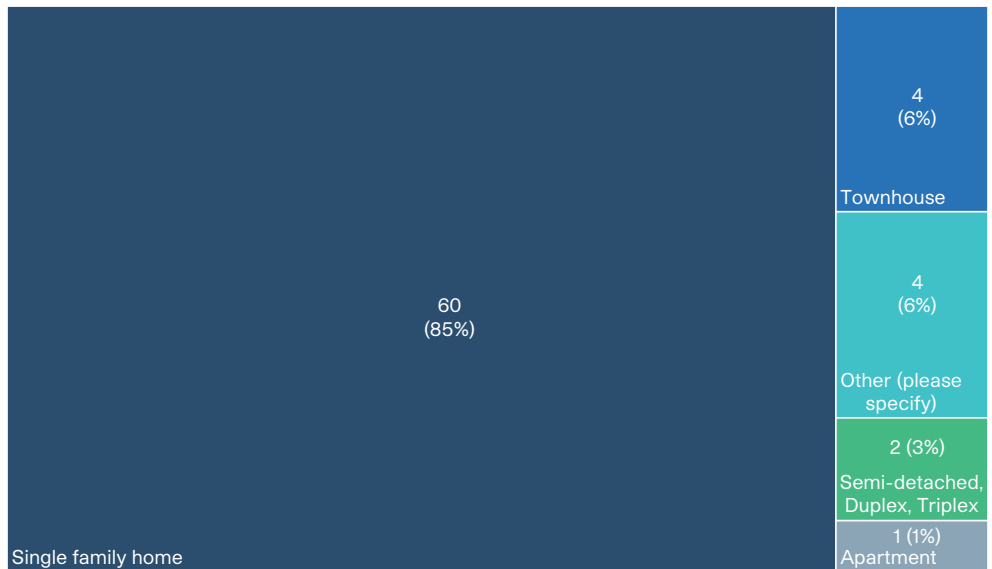
**“Other” answers:**

*I have several acres. I'd like to be able to build another home on the property to for multi-generational family members*

*Tiny homes*

*Condo*

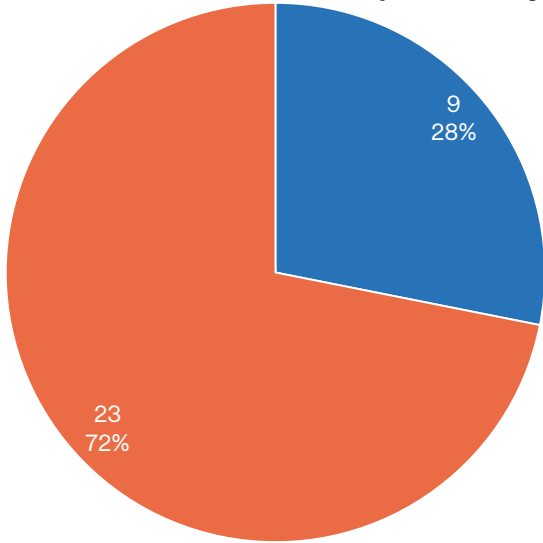
*Senior housing*



### How many bedrooms does your household need?

■ 1 ■ 2 ■ 3 ■ 4+

**Do you require any special housing accommodations? (e.g. accessibility features, walkable distance to work/amenities/services, pet-friendly, etc.)**



**Examples provided:**

*Pet friendly*

*Public transportation for food  
Medical*

*social outings*

*Walking distance to all  
amenities and services  
outdoor space*

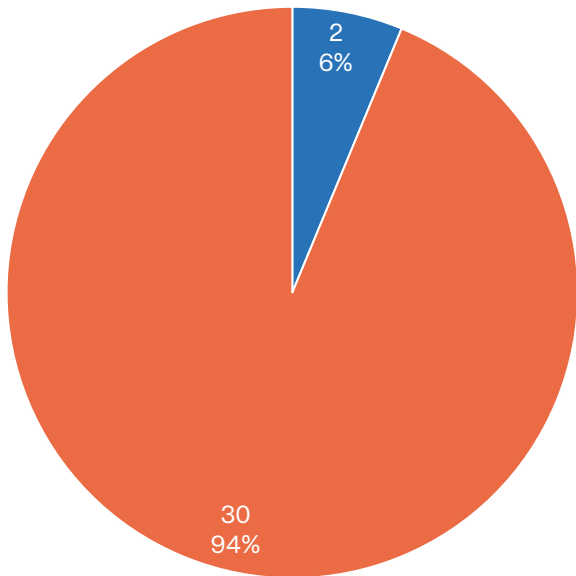
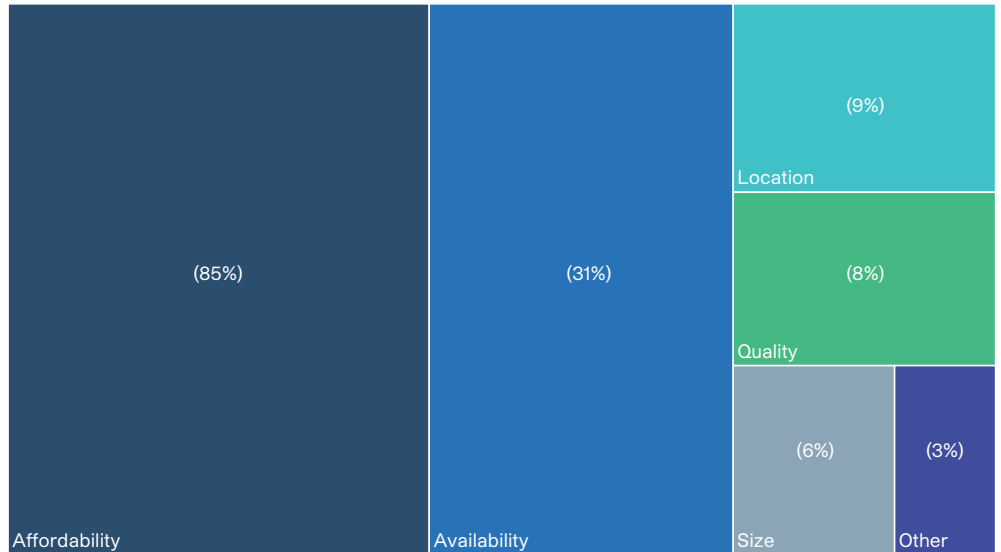
■ Yes ■ No

**What are the main challenges you think exist for people in finding housing in the Township?**

**“Other” answers:**  
*Restrictive zoning*

*Accessibility / Transportation*

*Low supply of types needed -  
older population unserved*



**Have you experienced discrimination or unfair treatment when seeking housing?**

■ Yes ■ No

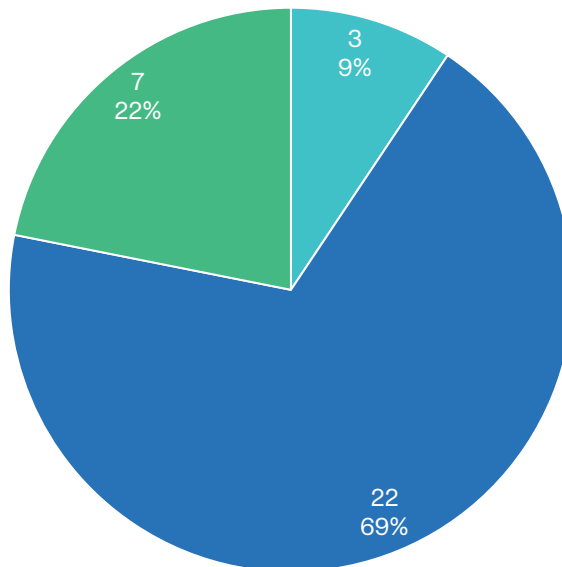
### Do you plan to move within the next year?

**Reasons provided if “yes”:**

*Need more space*

*Financial reasons*

*Young adult living at home with their parents because housing is unaffordable. Hope to find housing soon.*

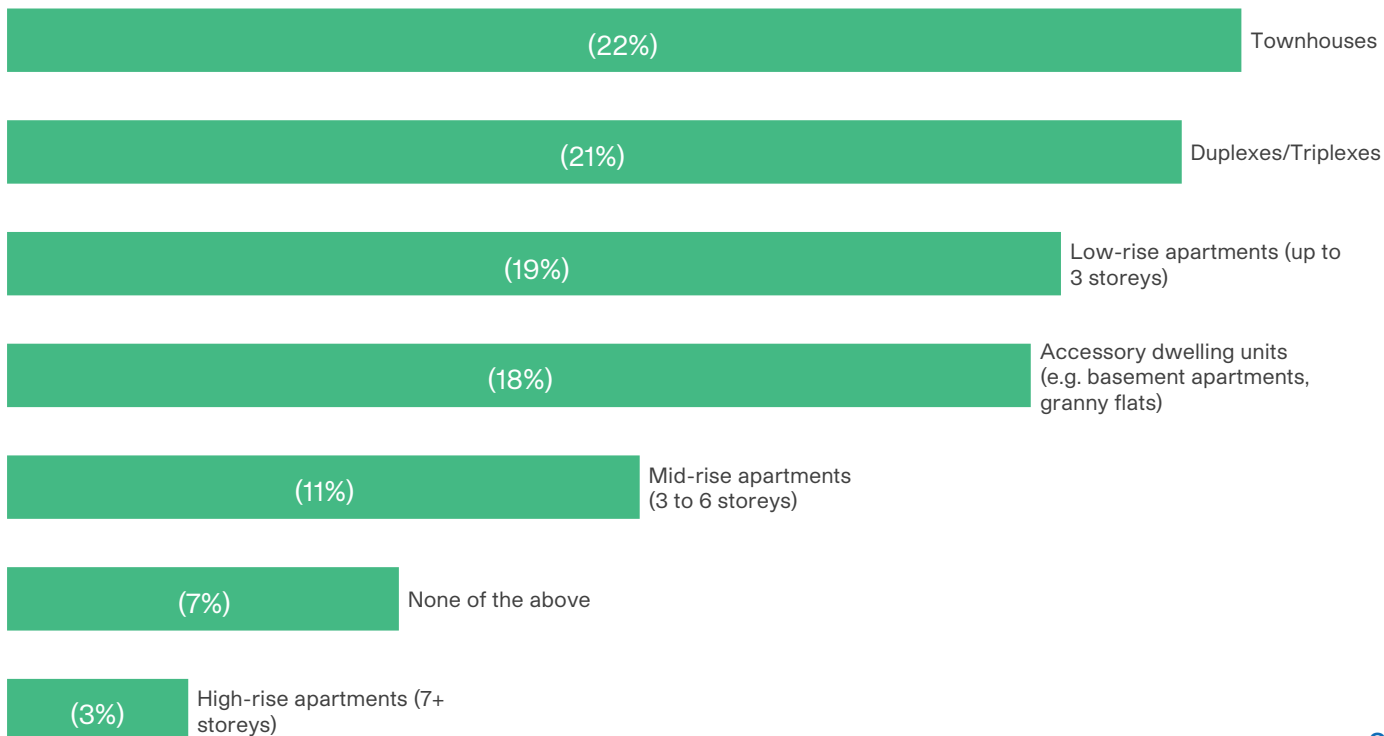


■ Yes ■ No ■ Maybe

### What is your preferred location for your next residence?

- Anywhere Affordable
- South Stormont - specifically in areas like Long Sault, Ingleside, Lake View Heights, or St. Andrews.
- SDG (Stormont, Dundas and Glengarry)
- Closer to Ottawa
- Nearer to Amenities, Services, Medical
- Out of Ontario - specifically to the Maritimes where rentals are more affordable.
- Cornwall
- Proximal to Public Transport:
- Love for Current Location:
- Some respondents love their current location and would prefer to stay.

### What types of higher-density housing would you be most comfortable seeing in the Township’s urban areas, if at all?



## What do you believe are the most critical housing issues in our community?

### Affordability Issues

- **High Costs:** The primary concern is the high cost of housing. Many respondents feel that both rental and purchase prices have escalated beyond what is affordable for the average resident. There is a specific frustration with rising housing prices making even starter homes unaffordable.
- **Rent vs. Mortgage:** Rent is often higher than mortgage payments, making it difficult for renters to manage housing costs compared to homeowners.
- **Inflated Property Values:** There is a general feeling that property values are inflated and that current home prices and rents are out of reach for lower and middle-income families.
- **Lack of Affordable Options:** The lack of affordable rental properties and starter homes is a significant issue, with many noting that new developments are priced too high for first-time buyers or low-income renters.

### Availability of Housing

- **Limited Rental Options:** There is a shortage of rental properties, particularly those that are affordable and meet the needs of low-income families and seniors.
- **Lack of Housing for Various Needs:** There is a scarcity of housing that is suitable for different demographics, including families, seniors, and low-income individuals. This includes both rental and ownership opportunities.

### Accessibility and Services

- **Public Transit:** The absence of public transit makes it difficult for those without cars to access essential services and amenities, particularly in more remote or underserved areas like Long Sault.
- **Amenities:** There are complaints about the lack of basic amenities and services in some communities, which affects residents' quality of life.

### Quality of Housing

- **Substandard Properties:** There are concerns about the quality of available rental properties, with reports of substandard living conditions and high rents for poor-quality homes.
- **Maintenance and Safety:** Issues with the maintenance of rental properties and ensuring safe, healthy living conditions for tenants are highlighted.

### Systemic and Structural Issues

- **Discrimination and Inequality:** There are mentions of discrimination based on income and family size, and a belief that higher-income areas are inaccessible to those with average or below-average incomes.
- **Bureaucracy and Red Tape:** Some responses indicate that excessive regulations and red tape make it harder for developers to bring new housing to market.

### Housing Solutions and Innovations

- **Innovative Housing Solutions:** There is a call for more innovative approaches to housing, including changes to zoning laws, the promotion of secondary suites, and the exploration of alternative housing models like housing co-ops.
- **Community Initiatives:** Suggestions include leveraging community partnerships, improving access to information about housing programs, and promoting programs that support affordable housing.

### Broader Context and Critique

- **Regional Disparities:** Some responses reflect frustration with how housing issues are managed at a larger scale, with a critique of how policies are enforced and the impact of transferring housing issues from cities to smaller communities.
- **Government Intervention:** There is a call for more effective intervention from both federal and provincial governments to address the housing crisis.

## What solutions or ideas do you have for addressing housing issues in our community?

### Increase Housing Supply and Affordability

- **Build More Affordable Homes:** There is a strong call to increase the construction of affordable housing. This includes working with partners and banks to lower interest rates, fixing older homes, and creating more residential lots.
- **Support Affordable Housing Initiatives:** Increase funding for affordable housing projects and support organizations like the UW Tiny Homes project and the House of Lazarus for rural housing solutions.
- **Affordable Housing Options:** Focus on creating clusters of affordable townhouses, semi-detached homes, and one-bedroom suites for singles and seniors.

### Financial and Policy Adjustments

- **Reduce Interest Rates and Financial Barriers:** Work with financial institutions to reduce interest rates and provide grants for landowners and developers to make housing projects more viable.
- **Incentivize Developers and Builders:** Provide financial incentives and reduce red tape for developers to encourage the construction of higher density and affordable housing. This includes flexible zoning laws and making land available for community housing.
- **Subsidize Housing:** Increase funding for subsidized housing options for both new developments and existing tenants in need of assistance.

### Innovative Housing Models

- **Historical and Cottage Neighbourhoods:** Look at historical neighbourhood designs and consider building starter homes and cottage-style communities. Emphasize building upwards with apartment complexes to prevent urban sprawl.
- **Housing Co-ops:** Explore the creation of housing co-ops, including intergenerational co-ops, as a sustainable solution for long-term affordability.

### Community and Service Enhancements

- **Improve Public Transit:** Develop public transit options with access to larger nearby towns like Cornwall to better connect residents to amenities and services.
- **Retail and Main Street Development:** Foster the growth of retail businesses in settlement areas and support Main Street development with grants and incentives for new businesses.
- **Support Organizations and Movements:** Join movements like the Vibrant Communities Poverty Table to advocate for increased funding for social assistance programs and explore cooperative housing movements.

### Mixed Land Use and Density

- **Promote Mixed Land Use:** Encourage mixed land use in urban areas to support both housing and economic development. This includes creating communities with a variety of housing types and ensuring all new developments include a mix of single-detached homes, semis, and apartments.
- **Higher Density Housing:** Promote higher density housing solutions, such as low-rise apartments and multi-residential options, to meet the needs of growing populations.

### Address Senior Housing Needs

- **More Senior Housing Options:** Increase the availability of affordable and well-designed housing options for seniors, including options that allow them to downsize while remaining in the community.

### Community Support and Education

- **Educate on Housing Rights and Options:** Provide better information about housing rights, available programs, and the benefits of secondary suites for multigenerational living.

### Addressing NIMBYism

- Overcome NIMBY Attitudes: Address “Not In My Backyard” (NIMBY) attitudes and work to ensure that new developments meet community needs without excessive opposition.

### Ensure a Balanced Approach

- Balance Development Needs: Ensure that all developments include a variety of housing options and avoid extreme approaches that might only serve specific demographics or exclude lower-income residents.

### Addressing Negative Views

- Critique of External Housing Policies: Some respondents express concerns about external housing policies and advocate for local control over housing decisions, emphasizing the need for tailored solutions rather than transferring problems from larger cities.

## Do you have any additional comments or suggestions regarding housing needs?

### Urgency and Oversight

- Immediate Action Required: There is a strong sentiment that urgent action is needed to address housing issues. Ensuring safe, affordable homes for everyone in South Stormont is seen as a priority.
- Improve Oversight and Enforcement: There is a call for better oversight of rental properties, especially to address issues like disrepair and illegal activities. Township managers should ensure properties meet standards and that complaints are addressed.

seniors, including alternatives to assisted living that allow them to stay within the community.

- Housing for Aging Residents: Suggestions include creating affordable housing options for retirees who want to downsize but remain in South Stormont.

### Critique of Current Housing Approaches

- Employer-Led Housing Concerns: Concerns are raised about the problems with employer-led housing initiatives, which might create power imbalances and be more of a temporary fix than a long-term solution.
- Investor Impact: There is frustration with investors buying properties to increase their portfolios, making it harder for local residents and first-time homebuyers to find affordable housing.

### Public Transportation and Amenities

- Improve Public Transportation: Enhance public transit options to connect South Stormont with larger towns like Cornwall, especially for those who don’t drive.
- Expand Local Amenities: Increase amenities like grocery stores and medical facilities in South Stormont to better serve residents without transportation.

### Housing Development Strategies

- Historical and Community-Based Solutions: Proposals include looking at historical housing models and promoting innovative, community-focused housing solutions such as starter homes and multi-generational housing.
- Support for Community Projects: Support and funding for local projects and initiatives that address housing needs, such as the Tiny

### Addressing Senior and Retiree Housing Needs

- Affordable Senior Housing: There is a need for more affordable housing options for

Homes project and cooperative housing models.

- Reduce Red Tape: Simplify regulations and processes for developers to encourage the construction of a variety of housing types, including higher density and affordable options.

### **Mixed Use and Density Considerations**

- Balance Density and Visual Appeal: There is concern about the impact of high-density housing on the community's visual appeal and social fabric. Suggestions include maintaining a balance between high-density developments and preserving the character of the area.
- Support for Diverse Housing Types: Emphasize a mix of housing types, including townhouses, duplexes, and semi-detached homes, as more appropriate for South Stormont than high-rise apartments.

### **Community Growth and Business Development**

- Encourage Local Business Growth: Support the development of local businesses and tourism to boost the economy and potentially provide more resources for addressing housing issues.
- Infrastructure Development: Focus on improving infrastructure like bike paths and public transit to make South Stormont a more attractive place for families and retirees.

### **Community Opinions and NIMBYism**

- NIMBY Attitudes: Some residents express opposition to changes they believe could negatively impact their communities, including concerns about low-income housing and the effects of new developments.
- Engage the Community: There is a call for more inclusive community engagement, ensuring that all residents, including those without internet access, are represented in housing discussions.

### **Long-Term Planning**

- Focus on Long-Term Solutions: There is a desire for thoughtful, long-term planning that balances immediate needs with future growth and sustainability.

### **Miscellaneous Suggestions**

- Support Local Projects: Endorse initiatives like the "Apple Route" to bring more tourism and economic activity to South Stormont, which could indirectly support housing efforts.
- Flexibility in Zoning: Support for flexible zoning practices to accommodate diverse housing needs and encourage new development.

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Township of South Stormont

# Housing Needs Assessment

July 2024