



opening the right door:

a ten-year plan to address
housing and homelessness
issues in hastings county

**5-Year Review
2019**



Message from the Warden, Rick Phillips

The 5 year Housing Homelessness Plan has served as a guiding document to plan for and address the need for affordable housing, and this update will ensure that Hastings County remains strategically focused on the addressing the need for affordable housing.

It is our commitment to continue to advocate to senior levels of government for optimum levels of funding, as well continue to work with our community partners to develop innovative strategies to secure, maintain, and support those who require housing in our communities.

Supporting People and our Communities remains the focus of our work at Hastings County, and this Plan helps to ensure that we continue to work towards providing this basic life support for our residents.

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Message from the Director, Erin Rivers

The challenges of providing affordable housing to the residents of Hastings County are both complex and numerous. Having a safe and affordable place to live, is one of the essential foundations necessary for the economic, social and physical well-being of residents and our communities

The Community and Human Services Committee, made up of elected officials from the cities of Belleville, Quinte West, and municipalities of Hastings County, are very supportive and provide strong leadership to Hastings County Council in working to address this serious issue.

By utilizing our Plan as our guiding direction, while continuing to look at new and innovative ideas, we will continue to work towards ending homelessness and creating permanent and affordable housing for our residents.



Introduction

Hastings County's Housing and Homelessness Plan 5-Year Review: Why?

Hastings County implemented the 10-year Housing and Homelessness Plan entitled, "Opening the Right Door" in January of 2014. The Plan is now 5 years in. The Province of Ontario requires all Service Managers to review their 10-year Plan at this half-way point. This review has given Hastings County the opportunity to acknowledge the dramatic changes in the housing market since 2014, the significant impact that internal and external influences have played in these changes and the current realities that shape the housing sector in Hastings County, including the Cities of Belleville and Quinte West.

In 2014, the original Housing and Homelessness Plan acknowledged the "growing challenge of making affordable housing options universally available to all residents of the municipality"¹. The circumstances around this acknowledgement have not changed. The needs of the most vulnerable in our community continue to grow as the lack of affordable housing options continues to increase. As the original plan stated, "finding and keeping an affordable home is becoming increasingly difficult for the most vulnerable, particularly those suffering with mental illness, addictions, family breakdown or age related challenges"². Coupled with the lack of affordable housing for the most vulnerable in our community is the limited amount of available housing of all types including market rentals and affordable home ownership opportunities.

This review of the Plan will provide an opportunity to refine implementation of Hastings County's original Plan. The majority of recommendations in the Plan are still relevant and will not change dramatically. The original intent of each recommendation still stands with few exceptions. Hastings County will continue to "promote the principle of Housing First". We will continue to "support the development of affordable housing in municipal planning documents" and work towards increasing affordable housing options for families in the Cities of Belleville and Quinte West as well as member municipalities where the need is identified. The importance of developing affordable retirement living programs for low-income seniors remains unchanged as the population continues to age. Over half of the population will be 55 years of age or older by 2036.

Operating agreements continue to expire with local Non-Profit and Cooperative Housing Providers. Four providers' agreements have expired since the implementation of the Plan. An additional five providers will see their operating agreements expire between 2021 and December of 2024.

The community consultations further discussed in this document, indicate the continued need to "increase affordable housing with support programs and services for non-senior people experiencing mental health, addictions and/or life skills issues".

We need to continue to refine existing eviction prevention programs, and ensure the consistent delivery of housing and homelessness-related programs and services across Hasting County and the Cities of Belleville and Quinte West.

¹ & ² "Opening the Right Door" A Ten-Year Plan to Address Housing and Homelessness Issues in Hastings County

The community is still awaiting the planned opening of a designated 24-hour response shelter for homeless people in Belleville, which will be the first of its kind in Hastings County. The enumeration exercise conducted by the Bridge Street Unit Church in 2018 highlighted the need for such a facility. The aim is to have 21 emergency beds to serve the homeless.

In addition to the recommendations summarized in the previous paragraphs, two additional recommendations continue to be of importance moving forward. These are:

- To “recognize the need to promote the development of affordable housing that is respectful of the environment”, and to
- “advocate to the Provincial and Federal governments for dedicated funding for repair programs for home owners, and funding for private sector landlords to incorporate accessibility, energy efficient and other green features into rental units that are committed to providing affordable rents.”³

Each of the recommendations in the original Plan were accompanied by a set of strategies or actions designed to achieve the intended outcomes of the recommendations. Over the past five years the County has successfully undertaken a series of actions that supported the recommendations including, but not limited to the following:

1. Increased *consistent* access to housing and homelessness-related programs and services through:
 - Integration of the Social Services Department under a new Community and Human Services Department bringing together Ontario Works, Children’s Services and Housing Services; and the
 - Creation of a variety of housing and homeless-related programs and services offered throughout Hastings County, including the Cities of Belleville and Quinte West.
2. Increased access to affordable rental housing options with the:
 - Creation of new affordable rental units either through new construction or rent subsidy programs in the private sector. By mid-2020, 230 new permanent housing units will have been built under a variety of initiatives. In addition, Hastings County has implemented new rent subsidy programs for 231 households.
3. Increased access to affordable home ownership:
 - Through the Home Ownership Down-Payment Assistance Program (HOAP). Hastings County has partnered with Habitat for Humanity Prince Edward-Hastings to provide down payment assistance for 6 new homes and also provided down payment assistance to 130 private home buyers through the Public HOAP Program.
4. Addressed expiration of Non-Profit Housing Providers operating agreements:
 - With the creation of new partnership agreements with Non-Profit Housing Providers whose operating agreements expired between 2014 and 2019 through rent supplement

³ “Opening the Right Door” A Ten-Year Plan to Address Housing and Homelessness Issues in Hastings County

funding. These Providers included Ontario East Triangle Court in Frankford, Parkside Senior Citizens in Belleville and York River Heights in Bancroft.

5. Creation of support program for seniors:
 - Implementation of an Assisted Living partnership with the Victorian Order of Nurses. The Program has assisted 16 households to date.
6. Streamlining of the Home Visitor Program to improve service delivery and create efficiencies to reach more people in need of support services to appropriately maintain their housing.
7. Increased access to affordable housing with support programs and services for non-senior people experiencing mental health and addictions:
 - Implementation of the Home for Good Supportive Housing Program (HFG). To date, HFG has assisted 349 participants to find, appropriately maintain and retain housing with support services and housing allowance funding. The 40-unit HFG building will be ready for occupancy in early 2020.
8. With planned maintenance and capital planning programs, improvements to social/community housing stock (including Hastings County Local Housing Corporation properties and local Non-Profits and Cooperative Housing) through:
 - Renovation and retrofits for energy efficiency, water conservation, accessibility and other necessary repairs and maintenance.

The annual reports for the 10-Year Plan provide summaries of the progress on the implementation of the Plan and outline each year's accomplishment in greater detail than the list above. These annual reports are available at www.hastingscounty.com.

Taking stock of our Plan at Year 5 just makes good sense. Changes in the local housing market have impacted the entire housing continuum from homelessness to home ownership and everything in between. In addition, existing community/social housing stock is aging and with the Non-Profit Housing Providers' current operating agreements continuing to expire, strategies must be in place to sustain existing stock into the future as well as create new affordable housing opportunities to address the continually growing needs in the community.



4

The new National Housing Strategy was introduced after the implementation of the 10-year Plan. New programs were implemented and continue to roll-out at the Federal level. In addition, the Province has made changes to the Provincial Policy Statement and introduced a new Community Housing Renewal Strategy *intended* to stabilize and expand the community housing sector. With these changes in mind, Hastings County will review current methods for addressing housing and homelessness concerns across the Region in an effort to maximize available resources in an environment of fiscal restraint, uncertainty and cut-backs.

⁴ Canada Mortgage and Housing Corporation, www.cmhc-schl.gc.ca

Methodology for the 5-Year Review

Hastings County staff followed the Ministry of Housing's "A Guide for Ontario Service Managers" April 2018 publication as a basis for the content of this review. The Guide uses four components to form the structure of the review. These include:

1. **Assessment:** an assessment of current and future housing needs within the Service Manager (SM) area;
2. **Objectives and Targets** relating to the identified housing needs;
3. **Planning:** a description of the measures proposed to meet the objectives and targets; and
4. **Achievements:** a description of how progress meeting the objectives and targets will be measured.⁵

Hastings County staff began the assessment portion of the 5-year review with municipality consultations with the fourteen (14) member municipalities in Hastings County. Commencing in October 2018 and ending in February of 2019, consultations were held with all fourteen (14) partner municipalities and the City of Quinte West, followed by participation in the City of Belleville's Housing Summit held in March of 2019. The results of these municipal consultations can be found in Appendix "A".

In addition to consultations with municipal representatives, Hastings County conducted community consultations with a variety of stakeholders using several venues and methods to ensure widespread engagement and participation. Using Hastings County's National Housing Day event on November 20th, 2018 as a catalyst for discussions, Hastings County conducted a community consultation as part of the agenda.

Hastings County continued community consultations utilizing several roundtable groups in the Northern (North Hastings Interagency), Central (Madoc Brown Bag) and Southern areas of the municipality including the Hastings and Prince Edward Poverty Roundtable. Consultations were also conducted with local Non-Profit/Cooperative Housing Providers, Community and Human Services staff as well as the Home for Good supportive housing partners. In addition, meetings took place with Mohawks of the Bay of Quinte Housing and Social Services staff to discuss on and off-reserve housing concerns for Indigenous people.

Survey questions were distributed during the community consultations and interested individuals also had the opportunity to provide feedback through "Survey Monkey" until March 31st, 2019. The results of the community consultations are further discussed in this review.

Followed by the community and municipal consultation process, Hastings County staff undertook a needs assessment. The original 10-year Plan was largely based on data from the 2006 Census. Staff felt it necessary to study the latest Census data to ensure up-to-date information was analyzed as part of the review process. The needs assessment included data analysis using a variety of sources, including but not limited to census statistics, housing market information, social housing waitlists and the Provincial Common Local Indicators.

⁵ Five-Year Review of Housing and Homelessness Plans; A Guide for Ontario Service Managers, MHO April 2018

Amendments to the original 10-Year Plan's objectives were informed by the needs assessment. The accompanying measures proposed to meet these objectives are solely dependent on available resources within Hastings County and the Cities of Belleville and Quinte West, in partnership with community stakeholders, private proponents, and with significant contributions from the Provincial and Federal governments.

This review also includes a description of the original methods used to measure the Plan's success. The annual reports which outline each year's progress are published on the County website at www.hastingscounty.com.

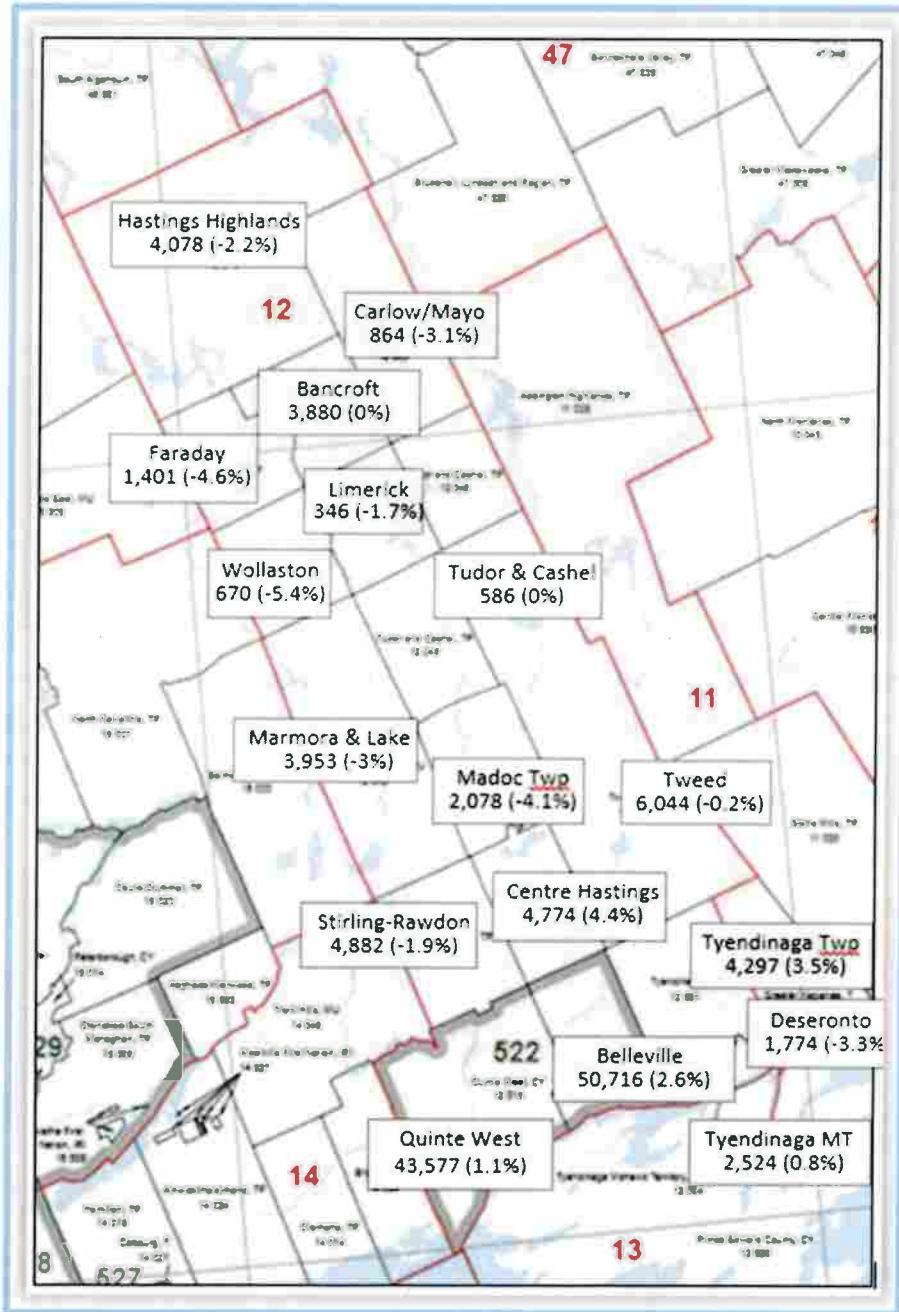


Needs Assessment

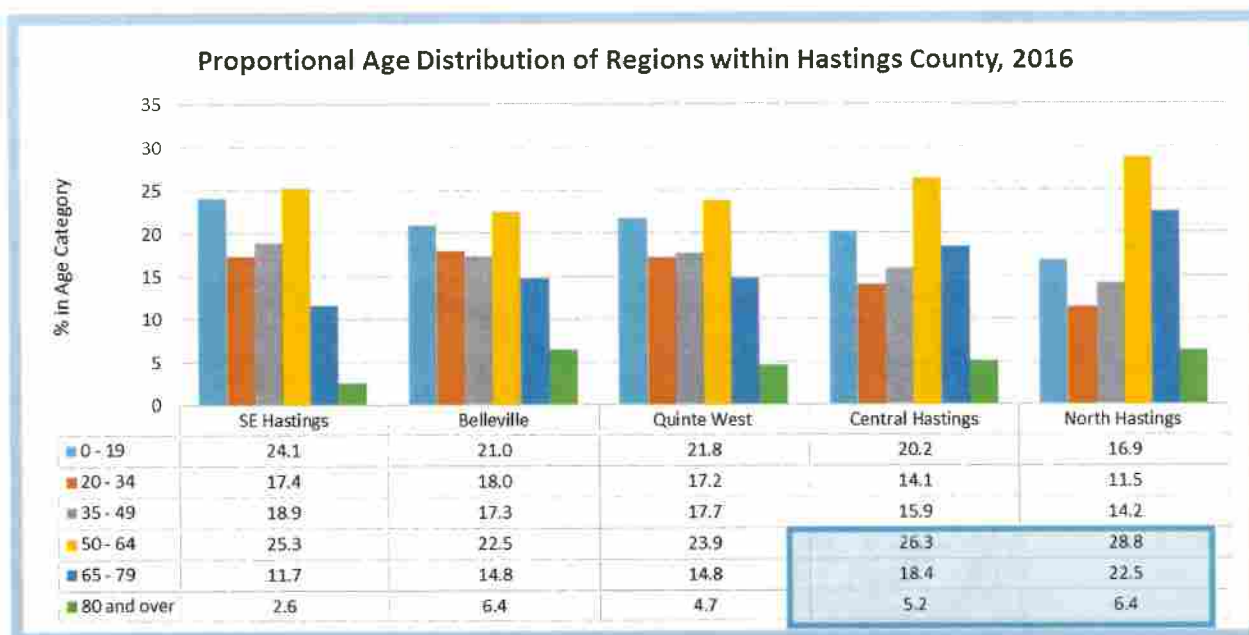
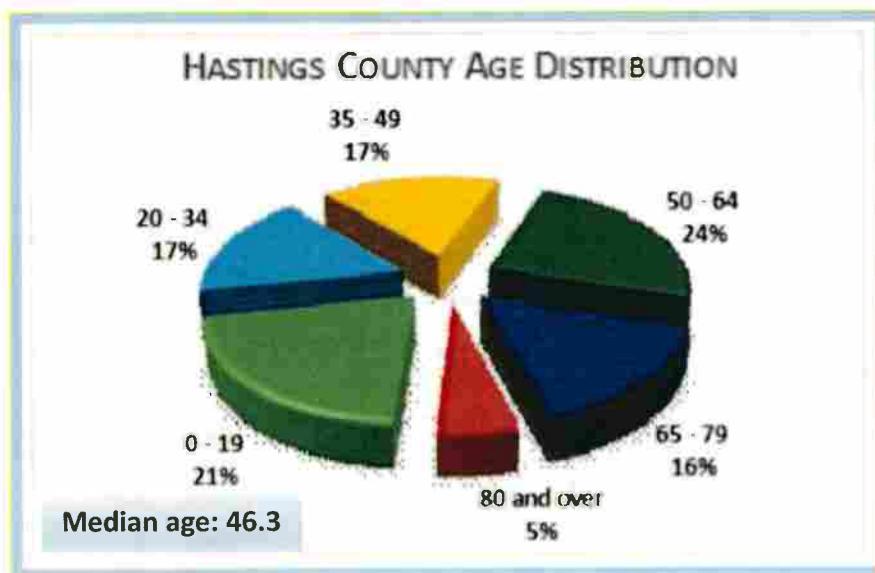
Data Review

Population in Hastings County

Hastings County is defined by Statistics Canada as a census division that consists of 17 census subdivisions as noted on the map below.



The total population for Hastings County, according to the 2016 Census, was 136,445, an increase of 1.1% from 134,934 in 2011. This modest increase is below the average increase in Ontario of 4.6%. In the previous 10 years (between 2006 - 2016), Hastings County population grew to 130,474, a 4.6% increase over that ten year span, a much lower growth rate than the provincial average increase of 10.6% during that time. Much of this population growth has taken place in the Cities of Belleville and Quinte West, as well as in Centre Hastings, and Tyendinaga Township. Within Hastings County, the majority (69.1%) of residents live within the urban centres of Belleville (50,716) and Quinte West (43,577).⁶



A larger percentage of the population is older in Central and North Hastings in comparison to the Cities of Belleville and Quinte West and South Hastings.

⁶ Statistics Canada 2016 Census

Income and Housing Affordability

The median income in Hastings County is significantly lower than in Ontario as a whole. The only exception is Tyendinaga Township.

Median family income is \$61,109.

16.3% of the population of Hastings County are low income.

{See Appendix "B" for Low Income Cut-Off (LICO) information}.

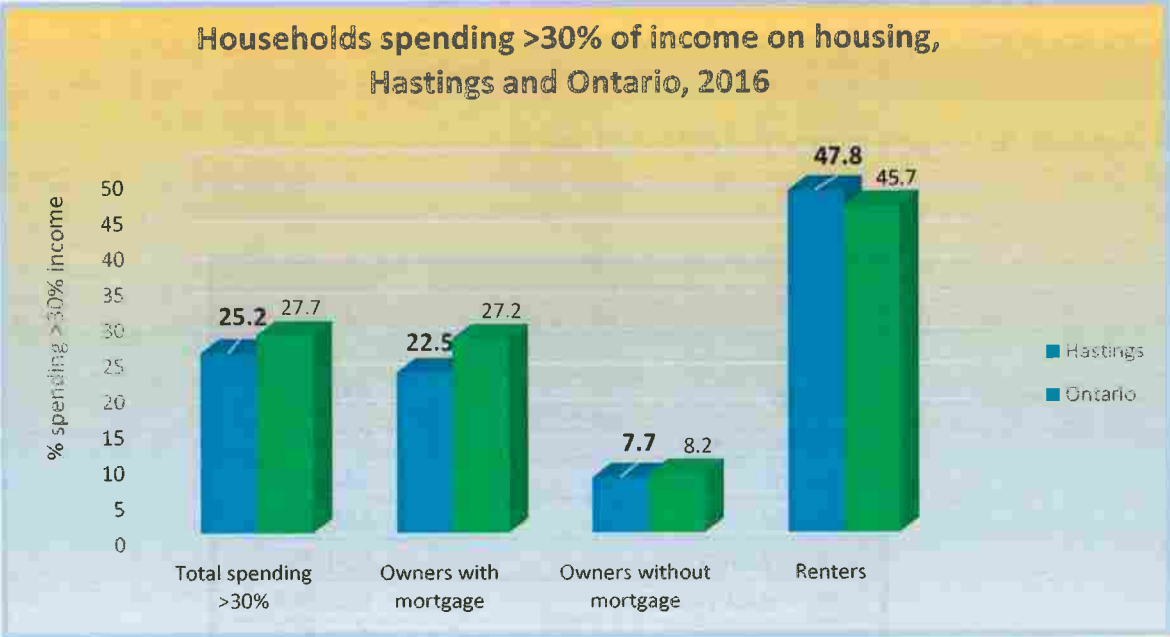
Location	Median income (before tax) ⁷
Ontario	\$74,287
Hastings County	\$61,109
Bancroft	\$46,336
Belleville	\$59,374
Carlow/Mayo	\$54,208
Centre Hastings	\$62,464
Deseronto	\$50,458
Faraday	\$53,632
Hastings Highlands	\$55,552
Limerick	\$42,880
Madoc	\$63,539
Marmora and Lake	\$50,586
Quinte West	\$66,907
Stirling-Rawdon	\$66,752
Tudor and Cashel	\$45,952
Tweed	\$54,549
Tyendinaga Twp	\$81,408
Wollaston	\$48,640

According to Statistics Canada, "people in households that spend 30% or more of total household income on shelter expenses are defined as having a "housing affordability" problem. Shelter expenses include electricity, oil, gas, coal, wood or other fuels, water and other municipal services, monthly mortgage payments, property taxes, condominium fees, and rent"⁸.

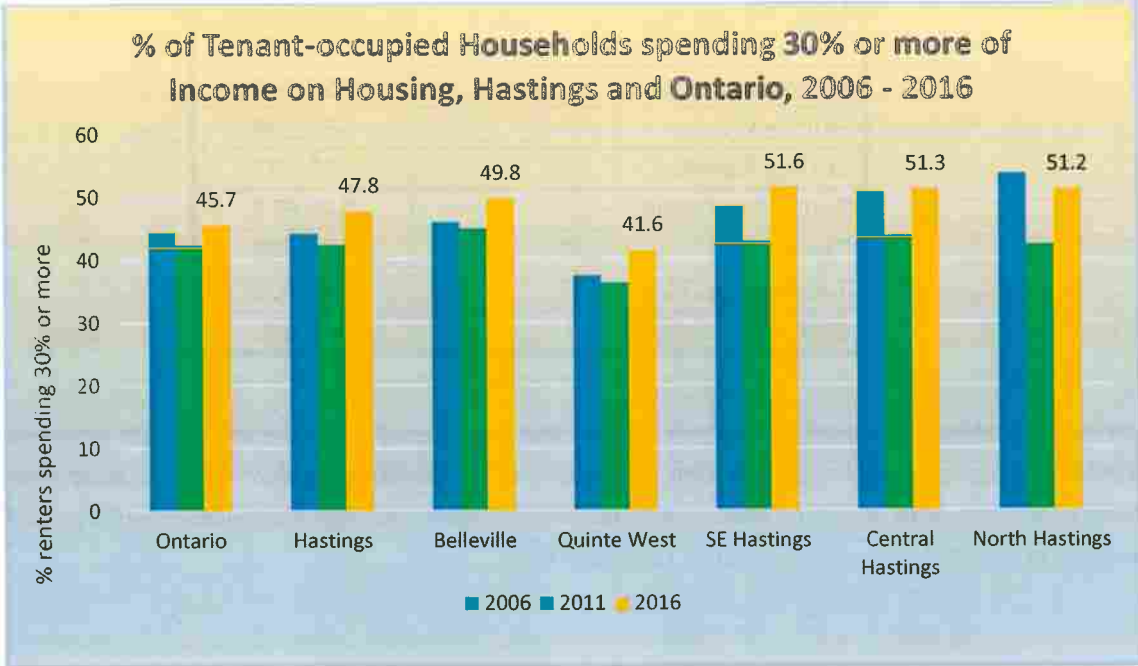
⁷ Statistics Canada 2016 Census

⁸ Statistics Canada, *Healthy People, Healthy Places*, 2016

In Hastings County, one quarter (25.2%) of the population spent more than 30% of their income on housing, just slightly lower than the Ontario average of 27.7%. Owners without mortgages are least likely to have a housing affordability problem; renters have the greatest risk. The cost of homes in Hastings is lower than the average in Ontario. This has made buying a home in Hastings County including the Cities of Belleville very attractive to residents of large cities like Toronto who are willing to commute to achieve home ownership that is not possible in the Toronto market.



The lack of affordability has increased for renters since previous censuses (2006 and 2016, and based on data from the 2011 National Household Survey), in Ontario and all parts of Hastings County.



⁹ Statistics Canada 2016 Census

Core Housing Need in Hastings County

Canada Mortgage and Housing Corporation (CMHC) states that households that spend more than 30% of their income on shelter are deemed to be in **core housing need**. In addition to the affordability standard of 30%, the Canada Mortgage and Housing Corporation (CMHC) has developed standards for adequacy (the housing does not require major repairs) and suitability (the housing is sufficient in size and has enough bedrooms) when evaluating a household's situation. These factors all contribute to the definition of core housing need.

In Hastings County, about 1/6 (15.4%) of all households are in core housing need.

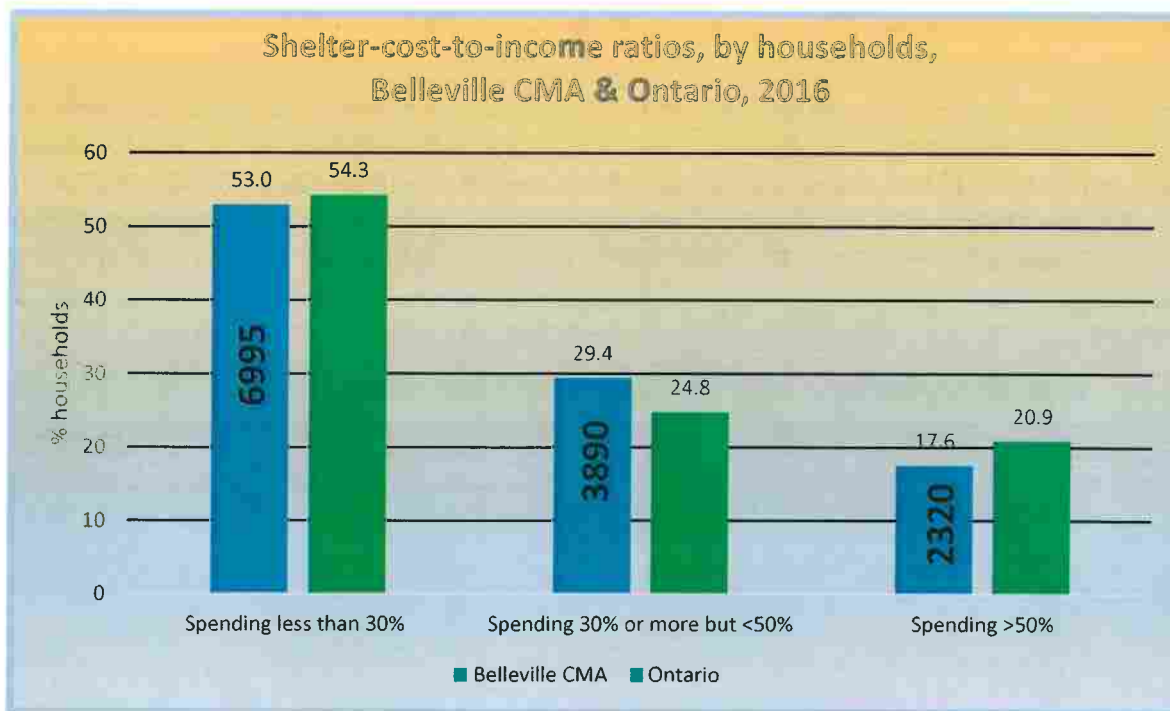
47.8% are renters (compared to 45.7% in Ontario).

16.3% are home owners (compared to 19.8% in Ontario)

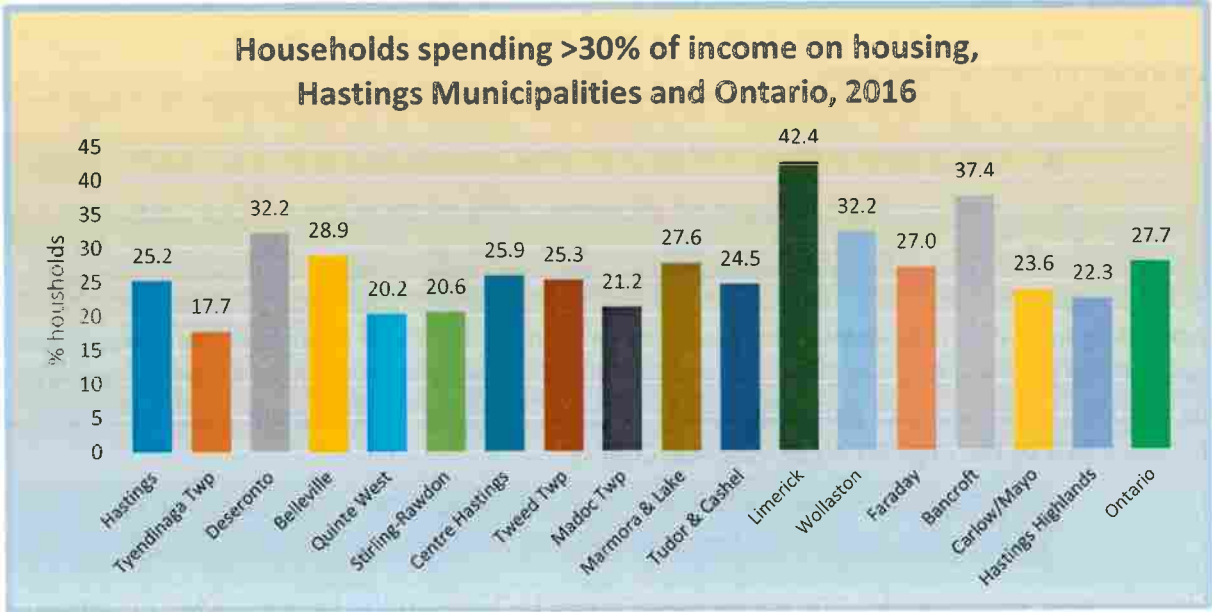
According to CMHC, households that spend more than 50% or more on shelter are in **deep core housing need**. Deep core housing need data is available only for the Belleville Census Metropolitan Area (CMA, as of 2016), which includes Belleville, Quinte West, Tyendinaga Township and Stirling-Rawdon; this area includes **76% of the population of Hastings County**.

The City of Belleville has the third highest core housing need in all of Canada (Toronto is first and Vancouver is second).

Slightly fewer were experiencing **severe** housing needs (17.6% in the Belleville CMA in comparison to the Province at 20.9%).



Housing affordability problems are not evenly distributed among the population. Besides housing tenure (owning compared to renting), core housing needs differ by municipality, with the highest rates in the City of Belleville, the Towns of Bancroft and Deseronto and Limerick Township.¹⁰ See Appendix “C” for a list of core housing need by municipality.

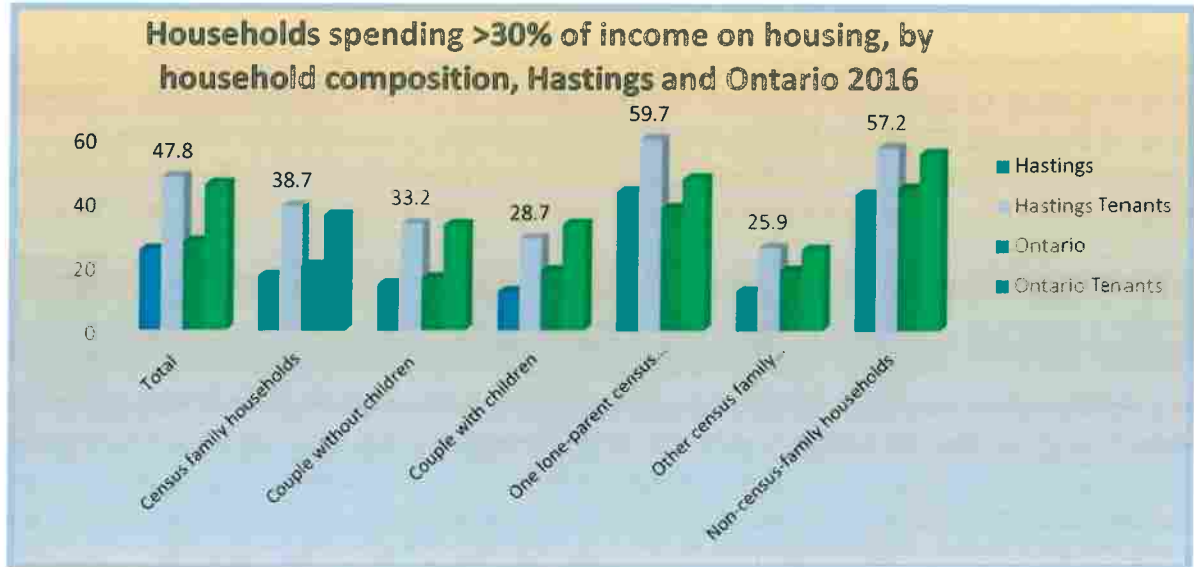


Affordability, Core Housing Need and Household Composition

Housing affordability issues are also related to household composition. As noted previously, tenants (renters) tend to have significantly more core housing needs than home owners. This trend can be observed across different household compositions. Couple census families, both those with and without children, have relatively lower rates of core housing needs, as do “other census family households” (usually 3 generation families). The more adults there are in a household, the greater the affordability of housing.

The highest rate of spending more than 30% of income on housing in Hastings County is for lone parent families at 60% (lone female-led families are over-represented in this group) and non-census family households, (usually consisting of a person on his/her own) at 57%.

¹⁰ Statistics Canada 2016 Census



According to research results compiled for the *Precarious Housing and Risk of Homelessness in Hastings County Report*¹¹, just less than half of all non-family households are led by seniors aged 65 years or older. As it relates to core housing need:

“...one in four households in core housing need in Hastings County is a senior living alone. Three quarters of these seniors live within the Belleville Census Metropolitan Area {CMA (which includes the City of Belleville, Tyendinaga Township and Stirling Rawdon)}. Four out of five senior-led one-person households living in the Belleville CMA are female. Therefore one in five households in core housing need in the Belleville CMA is a senior female living alone.”



¹¹ Precarious Housing and Risk of Homelessness in Hastings County Report, Pg. 8

Youth-led households, aged fifteen to nineteen also make-up a portion of households in core housing need in Hastings County. For households in this category, 24.2 % of all households are in core housing need. Of this group, 62.3% are lone-parent family households, predominantly female-led.

The rate is slightly higher in the Belleville CMA at 25.4% of youth-led households being in core housing need.¹²

In the Belleville CMA, 95% of lone-parent youth are female (all of whom have children) with 77% being in core housing need.

As it relates to core housing need and based on data collected for the *Precarious Housing and Risk of Homelessness in Hastings County Report*, the local off-reserve Indigenous population have a higher rate of core housing need than non-Indigenous households. The rate of core housing need for Indigenous households is 20.1% versus 15% for non-Indigenous households in Hastings County. The rate is greater in the City of Belleville than the average for Hastings County. 25.8% of the Indigenous population in the City of Belleville are in core housing need.¹³

The rate of core housing need for Indigenous households in the Town of Bancroft is twice as high as for the non-Indigenous population at 37.5% versus 17.7%.

Average Market Rents and Affordability

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The Average Market Rents (AMR) for the region are established by the Canada Mortgage and Housing Corporation (CMHC). Provincial affordable housing programs are required to use CMHC’s AMRs to determine eligibility for a variety of programs. It is important to note that CMHC does not differentiate between rents that include utilities and those that do not. The calculated average is a combination of rents with and without other relevant shelter costs like water, heat and hydro.

Hastings County Average Market Rents: 2019 and Income Required ¹⁵					
	Bachelor	1-bedroom	2-bedroom	3-bedroom	4-bedroom*
AMR	\$722	\$918	\$1,027	\$1,267	*CMHC does not have sufficient data to report averages for units with four bedrooms or more. Data is unreliable.
80% of AMR	\$577.60	\$734.40	\$821.60	\$1,013,60	
Household Income Limit (HILs) based on number of occupants	\$24,500 1 occupant	\$31,000 2 occupants	\$38,000 3-4 occupants	\$43,500 5-6 occupants	
Income required to Afford AMR	\$28,875	\$36,700	\$41,100	\$50,700	
Income required to afford 80% of AMR	\$23,105	\$29,365	\$32,850	\$40,550	

¹² The Precarious Housing and Risk of Homelessness in Hastings County Report, Pg. 8,9
¹³ The Precarious Housing and Risk of Homelessness in Hastings County Report, Pg. 10
¹⁴ Statistic Canada 2006 and 2016 Census, 2011 National Household Survey
¹⁵ Ministry of Municipal Affairs and Housing Common Local Indicators 2018

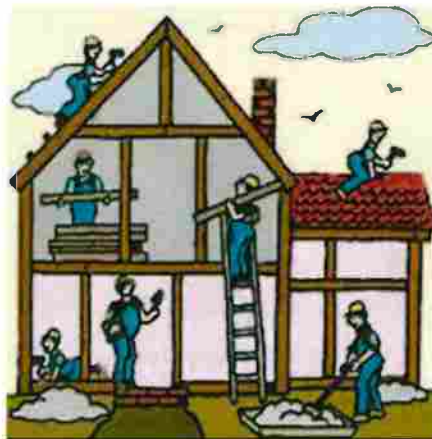
The Household Income Limits are the maximum amounts of income permitted to be eligible for programs that use the HILs to determine eligibility. As the chart above indicates, the HILs increase as the household size increases. The income required to afford the average market rents is much higher than the HILs in each case.

The income required to afford 80% of the average markets rents is lower but many households in core housing need would be well-below the affordability standard. The *Precarious Housing and Risk of Homelessness in Hastings County Report* studied the shelter cost gap of households in core housing need in Hastings County and determined that the average shelter cost gap is approximately \$343 per month.¹⁶

Suitability and Housing Condition

“Housing suitability” refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms, as calculated using the NOS. “Housing suitability” assesses the required number of bedrooms for a household based on the age, sex, and relationships among household members. An alternative variable, “persons per room,” considers all rooms in a private dwelling and the number of household members. Housing suitability and the National Occupancy Standard (NOS) on which it is based were developed by Canada Mortgage and Housing Corporation (CMHC) through consultations with provincial housing agencies.¹⁷

In Hastings County, 3% of all households live in unsuitable housing (renters *and* home owners). The lack of suitability is higher for renters (5.8%) than for home owners (1.8%), and for lone parent families (6.5%). “*Other census families*”, usually three generation families come in at 20.8%. Lone-parent families have the highest rates of core housing need of all household types in Hastings County.¹⁸



¹⁶ Precarious Housing and Risk of Homelessness in Hastings County Report, Table 8, Pg. 13

¹⁷ Canada Mortgage and Housing Corporation

¹⁸ Precarious Housing and Risk of Homelessness in Hastings County Report, Sept. 2019

The data from the 2016 Statistics Canada Census indicates that there were approximately 57,020 dwellings in Hastings County. The chart below indicates when these dwellings were built and their condition in 2016. About two-thirds of dwellings need only regular maintenance, with about 28% requiring minor repairs and 8% major repairs.¹⁹

It is interesting to note that in the 5 years between 2011 to 2016, the fewest dwellings were constructed in Hastings County since the intercensal (between censuses) period prior to 1945.

Condition of Dwelling by Period of Construction – All Dwellings				
Period of Construction	Condition of Dwelling			
	Total	Regular maintenance needed	Minor repairs needed	Major repairs needed
1920 or before	6735	2905	2690	1135
1921 to 1945	3110	1595	1035	485
1946 to 1960	8460	4845	2800	810
1961 to 1970	7660	4730	2215	710
1971 to 1980	9865	6200	3030	630
1981 to 1990	7670	5200	2090	380
1991 to 1995	3045	2145	745	155
1996 to 2000	2570	1895	550	120
2001 to 2005	2800	2140	600	55
2006 to 2010	2735	2445	265	25
2011 to 2016	2375	2265	95	10
Total	57,020	36,375	16,115	4,525
% by condition	100	63.8	28.3	7.9
% by condition 2006	100	63.0	28.8	8.2

Of the 57,020 Housing Structures in Hastings County:



High density housing is primarily in the southern part of Hastings County (89%), especially in the population centres of Belleville and Quinte West, with 7% in Central Hastings and 4% in the Northern part of the County. For Housing Profiles by municipality please see Appendix “D”.

¹⁹ Statistics Canada 2016 Census

²⁰ Statistics Canada 2016 Census

Condition of Dwelling by Period of Construction for Rented Dwellings				
Period of Construction	Condition of Dwelling			
	Total	Regular maintenance needed	Minor repairs needed	Major repairs needed
1920 or before	1745	840	615	290
1921 to 1945	1070	530	365	180
1946 to 1960	2480	1485	685	310
1961 to 1970	2860	1745	775	345
1971 to 1980	3355	2205	895	260
1981 to 1990	2360	1740	520	105
1991 to 1995	735	540	140	60
1996 to 2000	575	430	95	50
2001 to 2005	340	260	55	30
2006 to 2010	310	255	45	10
2011 to 2016	180	150	30	0
Total	16,025	10,185	4,210	1,630
% by condition	100	63.6	26.3	10.2

Of note is the decrease in the construction of rental units in each period; **2011 to 2016 being the period of least construction of new rental units.**²¹



²¹ Statistics Canada 2016

Fast Facts Hastings County

The average house price in 2018 was \$335,569.

The gross household income required to afford the average house in Hastings County for 2018 was \$94,741.

63% of households in Hastings County own their housing.

Approximately 7% of owned homes and 10% of rental units require major repairs.

Vacancy Rates

Vacancy rates for Hastings County have declined in the past ten years, despite the investments in affordable housing during this timeframe, from 5.50% in 2009 to 2.08% in 2018. The figures for the Cities of Belleville and Quinte West are similarly low; with Belleville at 1.95% and Quinte West at 2.07%.²² Most industry experts consider a healthy vacancy rate to be around 3%; lower than 3% is considered to be a “landlord’s market” and above 3% is considered to be a “renter’s market”. The current low vacancy rate means that there are fewer rental units available which has impacted rental rates and broader housing affordability within the community.

Numerous factors contribute to the low vacancy rate in Hastings County and the Cities of Belleville and Quinte West. A significant impact on the local housing market has been the high cost of housing in the Greater Toronto Area (GTA) and the Greater Golden Horseshoe Region (GGHR). Although Hastings County is not part of the GGHR, the impact of its proximity to the GGHR and GTA has contributed to the lack of available housing overall, particularly in the southern region of Hastings County and the Cities of Belleville and Quinte West. According to the Ministry of Municipal Affairs and Housing’s *Provincial Land Use Planning Review*,

“The Greater Golden Horseshoe (GGH) is one of North America’s fastest growing regions. It is home to 9 million people, meaning that one quarter of Canada’s total population lives here.”²³ The outer ring of the GGHR includes Northumberland and Peterborough Counties which share borders with Hastings County. Simply put, with an average house price of \$787,300²⁴ in Toronto in 2018, people are migrating from the City (GTA), and to a lesser extent the GGHR as housing prices are more economical in Hastings County (average in 2018 of \$335,569 with 10% below market at \$310,000²⁵).

The following elements {in addition to the impact of the GTA (and GGHR)}, also contribute to the low vacancy rate in the local area:

- Although modest, the population has increased in Hastings County as noted on page nine (principally in the southern region of the municipality including the Cities of Belleville and Quinte West).
- International student population with recent announcements indicating a 40% (1,000) student increase for 2019.
- Short-term rental housing (for example, Airbnbs) is becoming a trend resulting in a decrease in the permanent rental market and fewer homes coming on the housing market for sale as home owners rent them out as short-term rentals as an income source.
- A decrease in the construction of new units over time (both owned and rental units); and
- A shortage of available properties for development in the central urban areas.



²² Ministry of Municipal Affairs and Housing Common Local Indicators 2018

²³ Ministry of Municipal Affairs and Housing Provincial Land Use Planning Review

²⁴ Ministry of Municipal Affairs and Housing Common Local Indicators 2018

²⁵ Canadian Real Estate Board MLS Data 2018

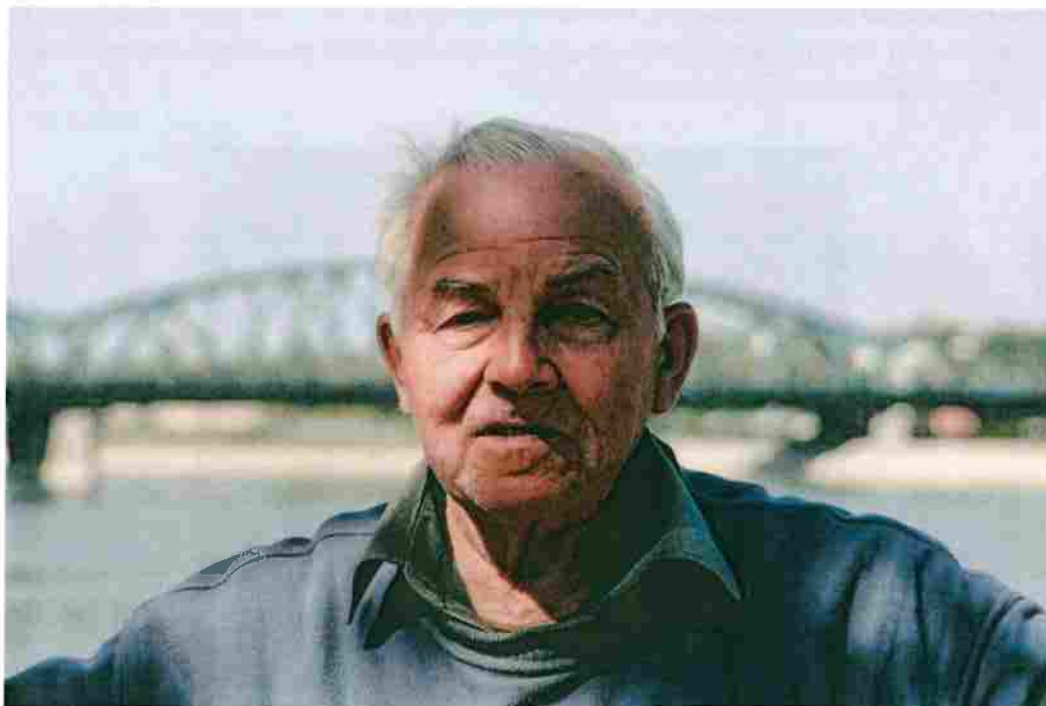
Social Housing Registry (Waitlist)

Hastings County, as Service Manager for housing programs and services, is responsible for the social housing registry (or waitlist). Social housing waitlists continue to grow each year in Hastings County despite the addition of a variety of new affordable housing programs and services since the implementation of the 10-Year Housing and Homelessness Plan.

Since January of 2014, the chronological waitlist has increased by 30%. The largest increases in household type has been for seniors, principally those aged 65 years of age and older although the increase for people aged 50 to 64 years of ages is significant. One factor contributing to this increase is the aging of households on the waitlist. For instance, there is a decrease in the waitlist for non-seniors. This can be attributed to the fact that this group is aging and has transitioned to the seniors' list for people aged 50-64 years.

The need for more social/community/affordable housing stock in all categories is demonstrated by the continued growth of the social housing waitlist (one measure in addition to low-income statistics).

Social Housing Registry (Households on waitlist)	2014	2019	Increase
Family	462	519	57
Non-Senior Singles and Childless Couples	410	361	-49
Seniors 50 to 64 years of age	375	550	175
Seniors aged 65+	160	405	245
Total	1407	1835	428



The Hastings County Social Housing Registry is mandated by the Province to have “Special Priority Status” (SPP) assigned to applicant households who are victims of domestic violence or human trafficking. These applicants are housed ahead of all other applicants on the chronological list. In January of 2014 there were 41 households on the SPP waitlist. In May of 2019, there were 58 households on the SPP waitlist. This represents a 34% increase in Special Priority applicants over the last five year period.

In addition to the provincially-mandated Special Priority Status, Hastings County has a local priority list whereby households are assigned “urgent status” if they are homeless or in accommodations that no longer meet their needs for medical reasons (i.e. can no longer climb stairs and their building does not have a lift or elevator). These applicants are housed ahead of applicants on the chronological list but behind the SPP applicants. In January of 2014, there were a total 64 households on the “urgent” priority list: 14 households were homeless and 50 households were on the urgent list for medical reasons. This list has grown substantially since 2014 to 214 households in May of 2019; an increase of 150 households or 234%. The Registry reported 89 households on the homeless list and 125 on the medical list.

As a result of Provincial and local priorities, applicants on the chronological list are rarely offered housing opportunities. In 2018 for instance, a total of 282 offers were made to eligible applicants. 23% were housed under the SPP category. 24% were internal transfer requests. 50% of all applicants were housed from the Urgent Priority list and only 3% were housed from the Chronological waitlist. In an attempt to address this inequity in accessing affordable housing options, Hastings County Council revised the Urgent Housing Crisis Policy to offer every fifth (1 in 5) rent-geared-to-income vacancy to households on the chronological list once SPP applicants are exhausted.

Overall, the number of offers of housing has decreased by 16.57% since 2014. This is due in large part to the fact that households are simply not leaving social housing because there is no alternative affordable housing options available.²⁶



²⁶ Hastings County Social Housing Registry, 2014-2019

Waitlist by Municipality

The Hastings County Social Housing Registry maintains waitlists for each municipality where social housing is located. Some areas only have seniors' housing for instance, while others provide housing for families, single individuals or couples as well as seniors. The registry maintains the waitlist for Hastings County-owned properties as well as Non-Profit/Cooperative Housing Providers and for Rent Supplement units owned by private sector landlords. The Registry also maintains the waitlist for Housing Allowance Programs offered across the County and in the Cities of Belleville and Quinte West.

Social Housing Registry as of September 30 th , 2019					
Applicant Category	Single, Childless Couples	Families	Seniors 50-64	Seniors 65+	Total
Location					
Bancroft	61	76	67	96	300
Belleville	329	464	441	287	1521
Coe Hill	NA	NA	0	16	16
Deseronto	54	133	77	41	305
Frankford	1	NA	84	55	140
Madoc	1		67	34	102
Marmora	0	1	57	45	103
Stirling	0	NA	66	32	98
Trenton	139	292	216	155	802
Tweed	NA	NA	59	37	96

Social Housing Registry by Priority Waitlists			
Applicant Category	Special Priority Status	Urgent	Modified
Bancroft	13	32	4
Belleville	37	203	21
Coe Hill	0	2	1
Deseronto	12	48	2
Frankford	0	15	0
Madoc	0	13	0
Marmora	0	14	2
Stirling	0	12	0
Trenton	25	118	5
Tweed	0	9	0

Social housing waitlists are also maintained based on geographic preference. As noted in the table below, most applicants are either from the community of their preference (applying to) or live in very close proximity. (*Where individual locations are highlighted, i.e. Bancroft; these percentages are included in the statistic for Hastings County.)

Applying To:	% of applications	Applying From*
Bancroft	35.48%	Bancroft
	31.45%	Other Ontario locations
	14.92%	Hastings County
	10.08%	Belleville
	4.03%	Quinte West Wards
	4.03%	Lennox/Addington/PE
Belleville	60.76%	Belleville
	11.84%	Other Ontario locations
	11.60%	Quinte West Wards
	11.27%	Hastings County
	5.76%	Lennox/Addington/PE
Coe Hill	57.14%	Other Ontario locations*
	21.43%	Hastings County
	14.28%	Lennox/Addington/PE
	7.14%	Belleville
	0.00%	Quinte West Wards
		*21.43% from Apsley (28 km away)
		0% from Wollaston
Deseronto	30.22%	Belleville
	28.50%	Other Ontario locations
	23.40%	Hastings County
	10.64%	Lennox/Addington/PE
	7.23%	Quinte West Wards
	11.49%	Deseronto only
Frankford	35.19%	Quinte West Wards
	21.30%	Hastings County
	21.29%	Other Ontario locations
	18.52%	Belleville
	2.49%	Lennox/Addington/PE
	6.48%	Frankford only

Applying To:	% of applications	Applying From*
Madoc	55.82%	Hastings County
	19.50%	Other Ontario locations
	15.59%	Belleville
	5.19%	Quinte West Wards
	3.90%	Lennox/Addington/PE
	19.48%	Madoc only
Marmora	50.60%	Hastings County
	25.23%	Other Ontario locations
	9.63%	Belleville
	7.23%	Quinte West Wards
	4.80%	Lennox/Addington/PE
	22.89%	Marmora only
Stirling	38.67%	Hastings County
	23.95%	Other Ontario locations
	17.33%	Belleville
	14.66%	Quinte West Wards
	5.32%	Lennox/Addington/PE
	8.00%	Stirling only
Trenton	42.65%	Quinte West Wards
	27.07%	Belleville
	16.15%	Other Ontario locations
	9.61%	Hastings County
	4.95%	Lennox/Addington/PE
Tweed	50.63%	Hastings County
	26.65%	Other Ontario locations
	13.92%	Belleville
	3.80%	Quinte West Wards
	3.80%	Lennox/Addington/PE
	1.27%	Other Canada locations
	25.32%	Tweed only

Homelessness

The Provincial government's revised policy statement (April 2018) embraced the goal to end chronic homelessness in Ontario by 2025.

What is the Canadian definition of homelessness? Homelessness, "Describes the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it."²⁷

Hastings County undertook an enumeration exercise in 2018 in an attempt to determine the minimum number of people experiencing homelessness in a community over a specific time period. The enumeration exercise was conducted by the Bridge Street United Church Food Ministry and the Community Development Council. The full report is available in its entirety on the Hastings County website at www.hastingscounty.com.

The enumeration results reported that 211 members of the community, including 15 families with children, were experiencing homelessness during the week of enumeration (April 17-23, 2018).²⁸ It is important to note that this is a minimum number. Counts took place in Belleville, Quinte West, Madoc, and Bancroft. Two methods were used to do the count: a Period Prevalence Count (PPC) and Point in Time (PiT) count. The PPC was used in the Northern part of Hastings County as it is considered by experts to be better suited to smaller communities, while the PiT was used in the Cities of Belleville and Quinte West. The time frame was extended in Bancroft until April 27th in an effort to reach more people. There has been considerable criticism of the methodology used and neither is perfect but the exercise did establish a baseline or benchmark by which to compare future enumerations.

Hidden homelessness is the most prevalent form of homelessness in Hastings County with most people couch surfing. The latest report referenced throughout this review, the *Precarious Housing and Risk of Homelessness in Hastings County Report*, has identified characteristics associated with high rates of core housing need and their contribution to an increased risk of homelessness in Hastings County. The report concludes that the following groups are at higher risk of homelessness due to the prevalence of core housing:

- Households in receipt of social assistance;
- Youth aged 15 to 29 years of age; this group was identified in the enumeration exercise as having their first experience of homelessness as youth; and female lone-parent youth;
- Seniors living alone, in particular female seniors; and
- Indigenous households living off-reserve are more likely to be in core housing need than non-Indigenous households;

²⁷ Canadian Definition of Homelessness (2012), www.homelesshub.ca/homelessdefinition

²⁸ Homeless Enumeration in Hastings County 2018 Project Report

The report further identifies low incomes and high shelter costs as key contributors to unstable housing situations and an increased risk of homelessness in Hastings County which is exacerbated by the lack of housing for the most vulnerable.

Hastings County was one of 22 Service Managers that successfully submitted an Expression of Interest to the Provincial Home for Good Program. Home for Good is a homelessness-focused program which will provide housing assistance and support services to four Provincial priority homelessness areas:

- chronically homeless;
- youth homelessness;
- Indigenous homelessness (program administered by Indigenous organizations); and
- homelessness following transitions from Provincial institutions such as hospitals and correctional facilities.

The Program was implemented in October of 2017 with 6 partner agencies who deliver support services to help the homeless find, appropriately maintain and retain suitable housing.

Hastings County received capital funding to build a 40-unit building which is scheduled to open in February of 2020 as well as rent subsidy dollars and funding to hire staff in support of the program. To date, Home for Good has assisted 349 participants. Assistance includes 40 housing allowances in the amount of \$360 per month to bridge the affordability gap for participants living in the private sector (while the new building is under construction). These 40 participants will move into the building once it is complete. In addition, each of the 6 partner agencies received funding to hire staff to work with the Home for Good Program participants to support them with their homelessness issues and housing needs. These partner agencies include:

1. Belleville and Quinte West Community Health Centre;
2. Canadian Mental Health Association of Hastings and Prince Edward;
3. John Howard Society of Belleville;
4. Pathways to Independence;
5. Peer Support of South East Ontario; and
6. Youthabilitation Quinte Inc.

In addition, Hastings County will be adding an additional partner (for a total of 7) with Addictions and Mental Health Services of Hastings-Prince Edward who will administer support services, housing allowances and house 20 clients in the new building. AMHS-HPE will also provide 24/7 support to their clients in the building.

The Home for Good Program has been modelled after St. Clare's Multi-faith Housing Society which is the largest non-profit, supportive housing provider in the City of Toronto which provides housing and (through partner agencies), support services to the homeless. The model embodies the Housing First philosophy and has a high success rate in helping the homeless find and retain housing.

What We Learned: Consultation Findings

Consultations took place across Hastings County. A variety of methods were used to gather information from community stakeholders, member municipalities, the separated Cities of Belleville and Quinte West as well as the general public. Focus group sessions were conducted. Individual meetings were held with partner municipalities and Survey Monkey was available for several months to allow plenty of time for feedback.

Community Consultations

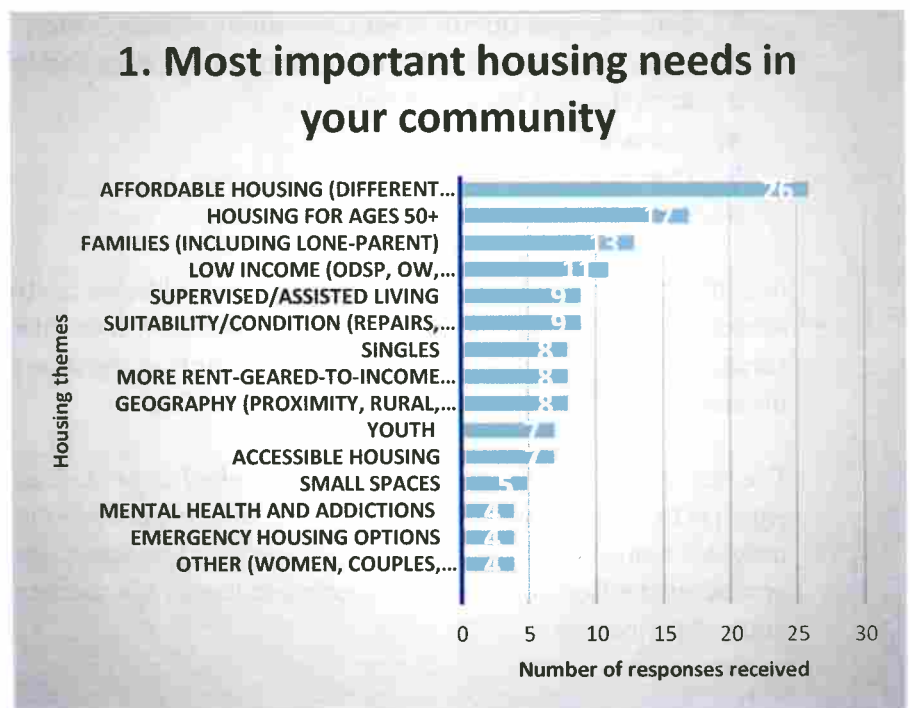
Participants in the community consultations were given 6 questions:

1. What do you see as the housing needs in your community?
2. What do you see as barriers to meeting these housing needs?
3. Are you aware of any groups with specific housing needs in your area? For example, women and children fleeing domestic violence, Indigenous people, people with disabilities?
4. What can the community, Federal, Provincial, and Municipal governments, the public and private sectors contribute to addressing the housing needs you've identified in your community?
5. What do you think needs to happen to better coordinate access to support programs and services to accomplish greater housing stability in your area?
6. What else do you want to tell us?

The community consultation process began on National Housing Day in Madoc Township on November 20th, 2018 and ended on March 31st, 2019.

Results of National Housing Day Consultation and Survey Monkey

From the survey responses received, variety in affordable housing options was most commonly described as a housing need in the Hastings County community, such as tiny homes, rent-geared-to-income housing, as well as accessible and supportive housing options. Other housing needs frequently identified were housing for individuals 50+, housing for families and housing for low-income individuals.



2. What do you see as barriers to meeting these housing needs?

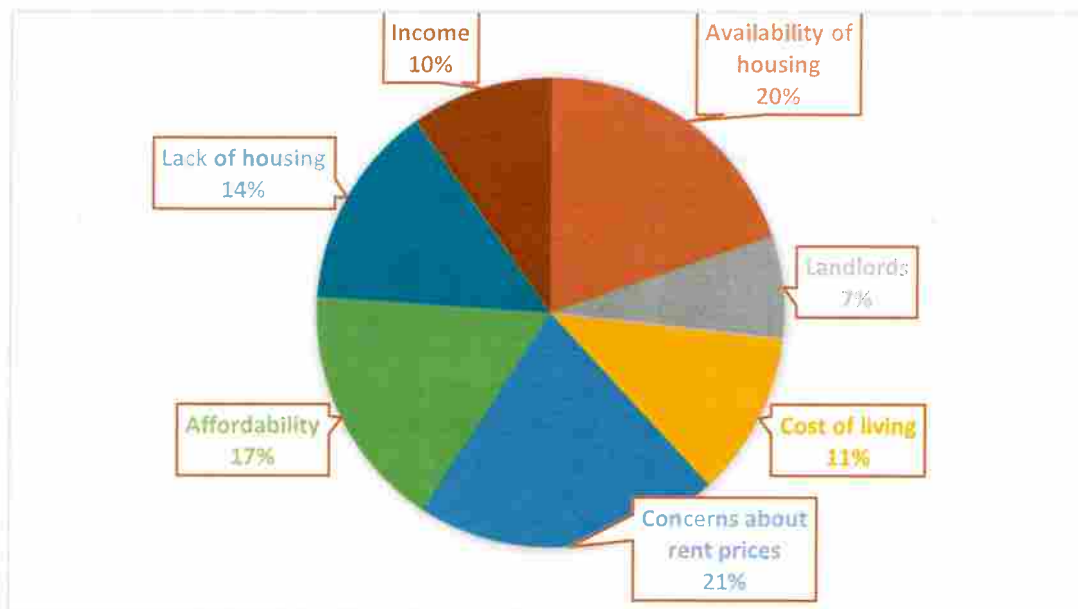
Survey respondents identified both systemic and individual factors as creating barriers to meeting housing needs. Systemic barriers most commonly reported in the survey were lack of affordability and lack of supply of adequate housing. Lack of adequate housing options, such as single units, family units, tiny homes, supportive housing and rural housing were consistently brought forward as barriers. Lack of adequate housing impacts affordability of housing options as the demand for housing can drive up rent creating unaffordable housing options in Hastings County.

Government rules and regulations were described in the survey as creating systemic barriers for housing. Commonly identified were restrictive eligibility criteria for rent supplements, housing subsidies and down payment programs. By-laws limiting land available for construction and zoning regulations limiting the types of accommodations permitted impact the amount of housing available to meet needs. Lack of political will was identified as influencing decision-making and the will to change to existing policies.

Municipal services or lack thereof, such as infrastructure for septic and water in rural communities, were also reported as being barriers to housing. Inadequate to no access to basic services, such as internet or reliable transportation, also impedes the ability to secure adequate housing.

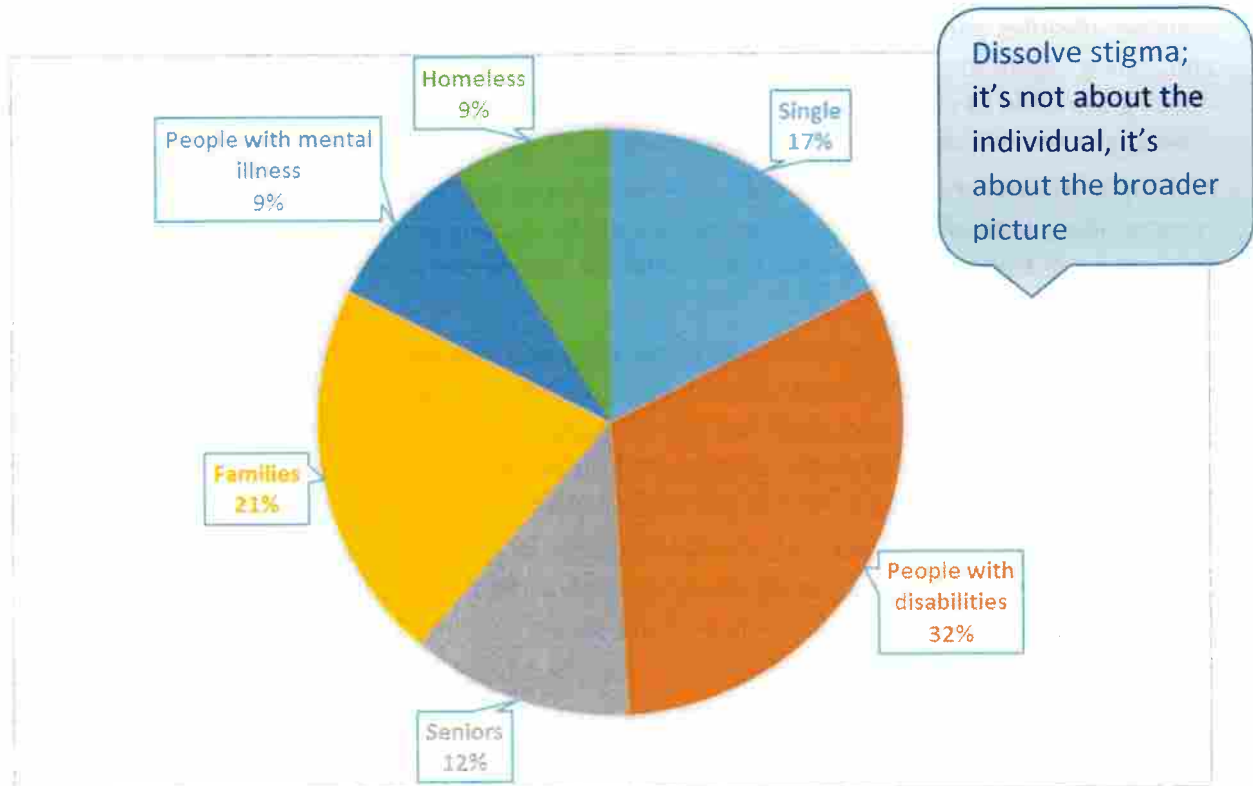
Navigating systems in social services and community agencies within the housing sector creates a structural burden on achieving and maintaining stable housing. The need for support workers to assist with this system navigation was consistently brought up in survey results. This systemic barrier directly impacts individuals, creating additional barriers such as a sense of hopelessness in finding adequate housing as well as an inability to access resources.

Individual barriers hinder a person's ability to find housing beyond the systemic barriers that are already present. Most frequently identified were mental health issues and the associated stigma. Stigma was also reported to impact lone-parent families, OW or ODSP recipients, and past negative rental or personal history.



3. Are you aware of any groups with specific housing needs in your area?

Most commonly identified by focus groups and survey respondents as having specific housing needs in the Hastings County community were people with disabilities and/or medical needs who require supportive or assisted housing options. Housing for all family types was detailed as commonly being unaffordable or not available in our community. Stigmatized groups such as those exiting the criminal justice system, LGBTQ+ individuals and racialized individuals face discrimination in accessing housing options.



4. What can the community, Federal, Provincial, and Municipal governments, the public and private sectors contribute to addressing the housing needs you've identified in your community?

Survey respondents identified that they appreciate being consulted in regards to housing in Hastings County and the Cities of Belleville and Quinte West. Housing was described as being a human right, and government action to address the issue is needed. Respondents provided recommendations to both Hastings County as the regional level of government as well as the partner municipalities.

Recommendations to Municipalities

Suggestions include:

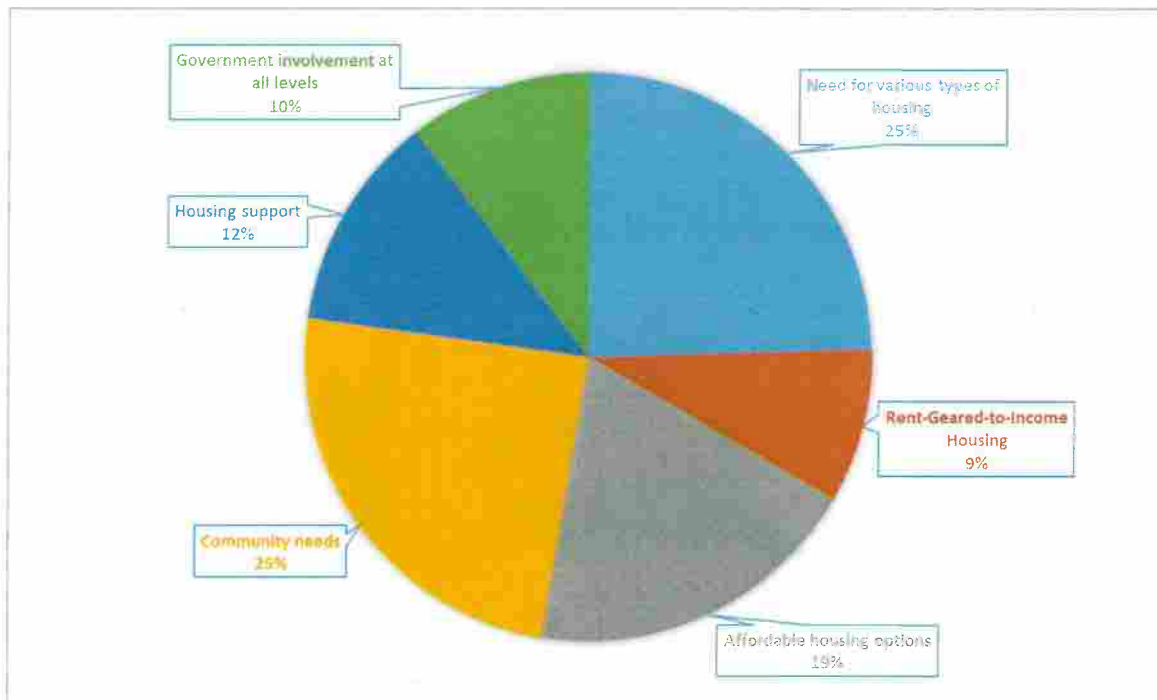
- Removing the “red tape” around housing in the community;
- Releasing unused land for building;
- Retrofitting existing building for housing;
- Developing infrastructure;
- Reducing development fees;
- Expediting the permit process; and
- Encouraging and incentivizing many types of housing developments, such as low-density housing, high-density housing and tiny homes.

Recommendations to Hastings County

Suggestions include:

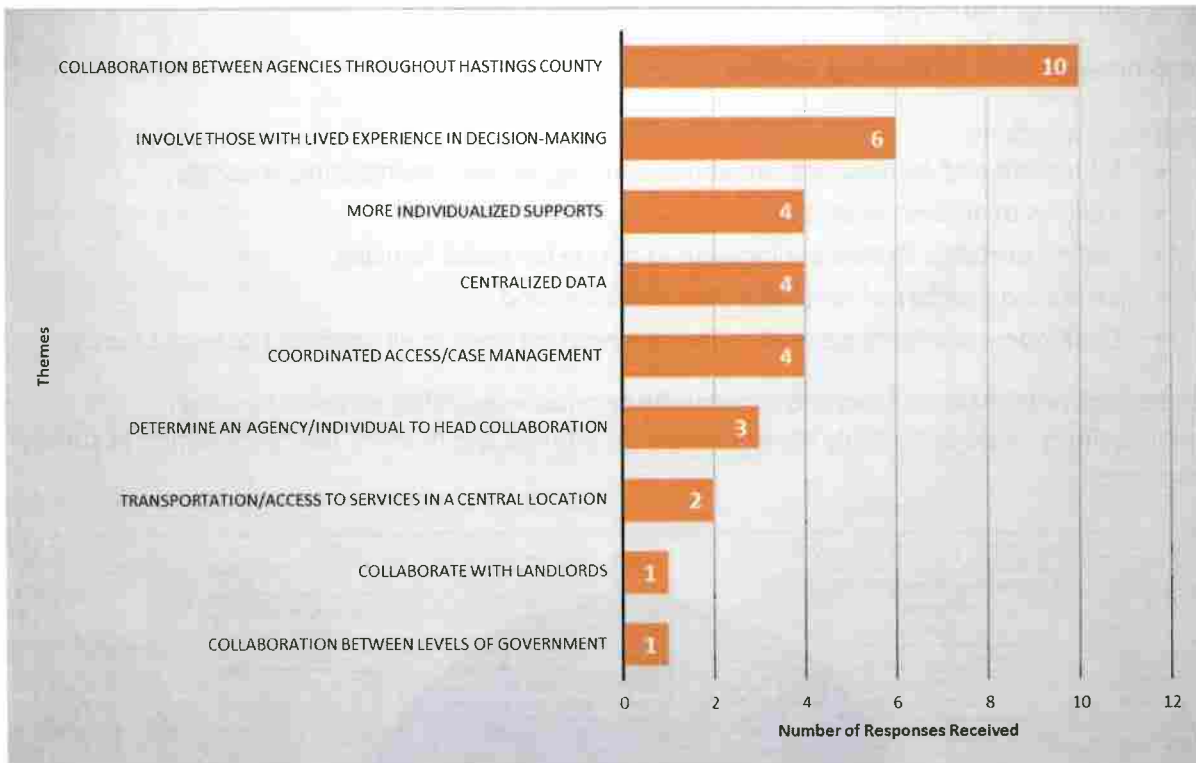
- Education and communication about applying for and maintaining housing;
- Policies to address waitlists;
- Online portal to determine location in queue for social housing;
- Increased number of rent subsidies available; and
- Development of rent-gear-to-income housing units in all areas of Hastings County.

These recommendations from the community provide interesting ways that partner municipalities could potentially move forward to address the housing needs identified in survey responses.



5. What do you think needs to happen to better coordinate access to support programs and services to accomplish greater housing stability in your area?

Survey respondents provided input on how to coordinate access to support programs and services for greater housing stability. Most commonly identified was collaboration between agencies throughout Hastings County, this was suggested to avoid duplication of services while also being able to identify gaps in services. Also identified was including individuals with lived experience in decision-making, having more individualized supports available, a centralized location for data and coordinating access/case management for those needing assistance with housing.



6. What else do you want to tell us?

Seniors; being forced to make decisions that are not in their best interest, keep seniors in their homes!

Better access to information: the same information needs to be shared across programs/services/government and landlords. Communication is key!

What is affordable? It is based on demand and not need!

Key Stakeholder Groups

Consultations took place with specific stakeholder groups. These included:

- Poverty Roundtable of Hastings and Prince Edward Counties (PRT-HPE);
- North Hastings Interagency Group;
- Madoc Brown Bag;
- Non-Profit Housing Providers across Hastings County and the Cities of Belleville and Quinte West; and
- Community and Human Services staff.

The results of consultations with these key stakeholder groups echoed similar responses to those noted above.

All groups noted the significant need for more affordable and rent-geared-to-income housing as well as market housing in general. In addition, most respondents stated the need for housing that is responsive to the needs of people with physical disabilities (accessible housing), mental health and addiction concerns, issues relating to dementia and age-related health impacts (including long-term care). The PRT-HPE noted that student housing is a serious concern, particularly in the City of Belleville



where most students from Loyalist College require suitable housing. International student numbers continue to increase despite the lack of available housing to meet their needs.

Responses regarding barriers to meeting identified housing needs varied somewhat between groups representing Centre and North Hastings versus South Hastings with geography in and of itself being a barrier due to transportation issues. Centre and North Hastings respondents felt that there was limited access to housing programs and services in comparison to the rest of Hastings County and the Cities of Belleville and Quinte West. The PRT-HPE group noted that homes are being purchased by out of town investors and then sitting vacant, often used for vacation rentals like Airbnb. Rents for these homes are not affordable. In addition, potential local home buyers lose the opportunity to purchase these homes as out of town investors have driven up the prices.

Respondents agreed on the following as consistent barriers:

- Affordability and lack of funding to increase affordable housing stock;
- Lack of funding for repair and improvement programs for owned housing and rental units;
- Zoning and red tape for developers/landlords; both for-and non-profit;
- High cost of construction;
- Deficiencies in infrastructure, (i.e. sewer, water);
- Lack of support services to keep people housed appropriately;
- Landlords that appear to have personal biases about renting to people they consider unsuitable tenants and their requirement to have credit checks completed with references; on the flip side of this is the contention by Landlords that they are not supported when dealing with difficult tenancies; and
- Employment; nature of seasonal employment particularly in the North in the tourist industry.

In addition to the groups with specific housing needs identified in number three (3) above, respondents from the key stakeholder groups also noted that the following people often face additional barriers to finding appropriate housing:

- Those that need 24/7 supportive housing;
- The working poor who are disqualified from obtaining RGI or affordable housing because their income is slightly over program limits;
- Large families;
- Young seniors (55 to 64) as most seniors' housing in Hastings County and the Cities of Belleville and Quinte West is for seniors aged 65 years and older;
- Youth;
- Indigenous people both on and off reserve; and
- Victims of domestic abuse.

When asked what they felt the community, all levels of government, the public and private sectors could contribute to addressing the housing needs identified in the community, respondents said the following:

- All levels of government need to work together across Ministries to ensure that objectives are shared to avoid conflicting Ministerial/legislative requirements; i.e. income verification for OW, ODSP and Housing Services should be the same;
- Reduce “red tape” in approvals’ process, provide quicker access to funding and allow more time for funding to be utilized;
- Municipalities should work with Landlords/affordable housing developers to reduce the costs related to taxes, parking and offer incentives for Landlords to get involved in the business of affordable housing;
- Rent controls;
- Free-up surplus lands for the development of affordable housing;
- Reduce utility costs and establish realistic utility rate scales for RGI housing;
- Better communication, cooperation between Landlords and all levels of government; and
- Need to highlight the human aspect of the issue; take focus off financial gains

Community Consultation Conclusions

The consultations identify several key themes regarding housing in Hastings County. The first is affordability, having a variety of housing options available for the diverse individuals and families that live in the community. These options may include RGI housing options, subsidies, tiny homes and shared spaces. The second theme identified was encouraging and incentivizing a variety of housing development types in Hastings County including landlord incentives. The third theme displays a need for supporting individuals looking to obtain and maintain housing. This can be achieved through collaboration between community agencies, support workers and education on housing programs, services and their accompanying policies.



Municipality Consultations

As noted at the beginning of this review, Hastings County Community and Human Services staff met with all fourteen (14) partner municipalities, the City of Quinte West and participated in the City of Belleville's Housing Summit. The purpose of the meetings was to consult with each municipality to:

- determine each municipality' housing needs or identify the means to do so;
- identify barriers to addressing these needs;
- recognize specific target groups;
- look at the role of each level of government; and
- discuss possible solutions for the housing needs of their respective communities.

Several common themes were identified and are noted below.

Most municipalities identified the following as housing needs in their community:

1. Assisted Living or Affordable Retirement Living facilities: All municipalities support "aging in place" strategies and are hopeful that the (then) Local Health Integration Network would support "aging in place" programs and services in their areas.
2. Affordable rental housing overall to include both Rent-Geared-to-Income and market rent: Most municipalities felt they had a housing shortage in general. Many expressed concerns that the housing that did come on the market was quickly purchased by "out of town" developers for rental property.
3. Supportive Housing including support services for seniors and people living with mental health and addictions: All municipalities expressed concerns about the needs of seniors living with dementia or physical limitations and residents with mental health or addictions issues that need help to maintain their housing appropriately.
4. Home repair program to properly maintain homes and to increase accessibility.
5. Multi-residential housing.
6. Landlord incentives to rent to low-income people.

Numerous barriers to addressing the needs in their community were varied but some common themes emerged:

- Rent controls. Most municipalities felt that the upper levels of government should regulate rent increases more stringently;
- Lack of housing of all types and in particular, limited rental units;
- Lack of support services and generally all services that are available in the larger urban centres (medical, recreation, transportation, etc....);
- People that lack life skills need advocates
- Homes needing repairs, accessibility retrofits. The homes are not suited to the resident's needs (i.e. location of bathroom on upper floor) or completely unsuitable housing;
- Low income population;
- High utility costs;

- High water and sewer costs;
- Rural needs are not understood or recognized by upper levels of government;
- Lack of serviced lots;
- Developers experience barriers, "red tape"; restrictive parking requirements; high permit fees, etc....
- Lack of contractors to do the work;

All municipalities identified the following specific groups as having a gap in meeting their housing needs:

- Seniors;
- Families;
- Non-senior individuals; and
- Persons with disabilities.

Some municipalities also identified the following groups as needing specific housing programs and services to meet their needs:

- Youth;
- Indigenous People;
- 2SLGBTQ Community; and
- Victims of Violence.

Most municipalities felt that:

- Communication needs to be improved between all levels of government. This includes communication between County staff and municipal staff and officials, particularly around funding opportunities and the introduction of new programs and services. The Provincial and Federal governments need to consult with the municipalities to better understand rural/community needs;
- There needs to be dedicated funding specifically to help rural communities with their unique needs;
- They need to be proactive with rezoning; consider innovative ideas like tiny homes, encourage secondary dwellings, waive fees to encourage development and donate vacant municipally-owned land;
- They need continued support from the County's Economic Development and Planning Department; and
- The Federal Housing Program (Co-investment) rules are not suited to rural communities; i.e. minimum number of units); only feasible if several rural municipalities combined.

In general, all municipalities recognize the need for all housing types. They see the potential for a Home Share Program--partnering seniors with non-seniors. Some municipalities consider that they have the capacity for further development; available land and adequate water supply and waste water management capabilities.

See Appendix "A" for details regarding each municipality's consultation responses.

City of Quinte West Consultation

The City of Quinte West identified numerous housing needs in the community. These include the following:

1. Permanent, quality low-income (Rent-Geared-to-Income) and affordable housing;
2. Emergency housing;
3. Senior single individuals or couples who can no longer look after the maintenance of their owned-home but lack the resources to hire help and they are not eligible for local programs offered through the health-care system (for a variety of reasons).
4. Rural housing for those not wanting to live in the larger urban centres.
5. Mixed income multi-residential housing. Multi-residential housing of all types is needed particularly with the transient population from CFB Trenton and students from Loyalist College; and
6. Family housing.

The City of Quinte West felt that barriers to addressing the identified needs included:

1. Lack of housing strategy in the municipality;
2. Official Plan needs to be updated to include housing as priority;
3. Costly infrastructure;
4. Strict requirements around parking;
5. Development and other fees;
6. Discouragement of secondary suites;
7. Shortage of affordable housing overall;
8. Low vacancy rate;
9. Airbnbs are taking over rental properties;
10. Toronto market has caused an increase in rent and the cost of home ownership; Toronto developers are buying up housing and renting them at unaffordable rates;
11. Limited availability of *quality* affordable rental properties;
12. Low income, low paying jobs;
13. Insufficient (or rigid requirements to be eligible for) support programs to enable seniors to “age in place”;
14. Zoning/severance requirements;
15. Lack of interested developers; and
16. Public needs to gain a better understanding of the housing needs in the community to gain their support.

Specific groups identified in Quinte West include:

1. Seniors
2. Youth; this includes single youth and young families who cannot move out of their parental home due to the lack of affordable housing options locally.
3. Homeless individuals or people (including families) living in temporary accommodations.
4. Families

Role of Municipal, Provincial, Federal governments and General Comments

The City of Quinte West, like other municipalities has identified the need to look at reducing fees and providing incentives to encourage development of all types of housing, in particular multi-residential construction including a mix of market and affordable (RGI). In addition, Quinte West would like to investigate the potential and suitability of tiny homes and possible home share programs.

The Toronto market has impacted home ownership and the municipality plans to review inclusionary zoning as part of the Official Plan update for new construction of single and semi-detached homes in sub-divisions.

The City of Quinte West sees the need for a housing strategy and is looking into developing a Community Improvement Plan specific to affordable housing.

All potential changes require Council approval before moving forward.

The City of Quinte West acknowledges the importance of continuing to work with Hastings County as Service Manager for housing programs and services. A partnership to develop the school property on College Street was discussed at length and Council has already approved moving forward on developing part of the property for affordable (RGI) as well as market multi-residential housing. There is potential to build family housing with a number of 2, 3, and 4-bedroom units in a multi-storey building or townhouse model.

The City of Quinte West feels strongly that both Provincial and Federal governments need to commit to a permanent funding model for housing to address the housing needs of the City and Hastings County. The City feels it is necessary for municipalities to collectively lobby the upper levels of government for additional funds. Past programs have been insufficient to meet the needs of the community. The City also sees public, private partnerships and gaining the support of the corporate sector as key to encourage investment in affordable housing initiatives. Habitat for Humanity is another partner that the City has supported in the past and wants to continue this partnership (acknowledging that Hastings County also has a partnership with Habitat for Humanity). Federal and provincial funding for infrastructure should also be sought.

The Non-Profit Housing sector plays a key role in the provision of quality affordable and market housing in the City of Quinte West. This includes both Trenton and Frankford Wards. These housing providers have expiring operating agreements in the coming years. Again, the City of Quinte West feels the Province and Federal governments should continue to support these housing providers who are so vital to the Quinte West community.



A Natural Attraction

City of Belleville Housing Summit

The City of Belleville hosted a Housing Summit on March 18 and 19, 2019. The City of Belleville identified that the City had a housing crisis and Mayor and Council chose to host the Summit in an effort to develop a “concrete plan focused on safe and responsible growth, with a commitment to take action before our housing crisis gets any worse”.²⁹ The Summit brought together representation from various levels of government, home builders associations and various groups supporting different types of housing in the community. Hastings County participated in the Summit as Service Manager for Housing Programs and Services for Hastings County and the Cities of Belleville and Quinte West.

Following numerous presentations by the City and various stakeholders, a number of potential recommendations were proposed. These recommendations included such items as directing staff:

- on next steps including the requirement for a housing strategy for affordable and attainable housing with a target of one thousand (1,000) rental units by 2025 with the further caveat that the affordable and attainable housing be prioritized and fast-tracked to achieve the 1,000 unit target;
- to develop a Terms of Reference for the undertaking of a housing Community Improvement Plan (CIP) that would provide incentives for affordable rental units (in addition to leveraging opportunities with the existing CIPs for Brownfield property and in the Downtown core); and
- as a short-term measure, to update the Development Charges (DC) By-law for the purpose of reducing DCs by 50% (excluding the Central Business District (CBD) which already has this benefit) for properties with a minimum of a six (6) unit apartment building (to a maximum of 1,000 units being built by 2025), that enter into an agreement with the City to charge rents at market rate or less for a defined period of time (market rates being established by Hastings County).

The full report, in its entirety, with the proposed/approved/failed recommendations and amendments is available at <https://belleville.ca/files/ccminutes031819s.pdf>.

Since the Housing Summit, the City of Belleville has updated the DC By-law and has included an addendum referring to the affordable housing provisions in the by-law (50% reduction for apartment units considered affordable) and exclusion for DCs for second units. The 50% reduction refers to affordable units outside the CBD area because the DC By-law already had a 50% reduction within the CBD although not exclusive to affordable units.

²⁹ Mayor Mitch Panciuk commenting on Housing Summit, <https://belleville.ca/news/details/city-to-host-a-belleville-housing-summit>, March 14, 2019

Potential Changes to the City of Belleville's Official Plan

The City has hired Dillon Consulting to review best practices relating to intensification and housing policies to support the ongoing review of the City's Official Plan (OP). As a result, Dillon Consulting has published a Technical Brief on Emerging Policy Issues for the City of Belleville in support of the OP update which is available on the City's website. The Brief is the basis to determine public input before the policies and schedules of the new OP update are prepared. At the time of this printing, the final report was not available and is expected by Thursday October 29, 2019 at 4:00 pm and will be published on the City's website. The information below includes information on *some* of the recommendations in the brief that impact housing, and in particular affordable housing development.

The recommendations include a plan to address intensification early on in the OP. This will directly impact the new Housing section to be added to the OP. The new section will indicate how intensification will be accommodated including highlighting the City Centre for a range of types of intensification, such as mid-to-high rise buildings, infill and so on. The brief states that although the City Centre appears to represent the best location to accommodate most residential and non-residential intensification, other areas of the City have been identified to further support the efficient use of land and infrastructure, and intensification will be encouraged in these areas. A map of potential intensification sites is included in the on-line brief.

The recommendations also include offering financial incentives to developers who wish to build in targeted intensification areas plus flexibility to consider sites outside of the identified intensification areas that meet the overall Provincial Policy Statement's definition of intensification and the principles of the City's OP.

A recommendation pertaining to secondary suites will encourage affordable housing development using this method.

There is also considerable discussion around mixed use development in the brief with recommendations to provide greater flexibility for the location of residential uses within mixed use developments and to support mixed use development beyond the specific geographical areas of the City currently identified.

The "Housing" section of the brief includes the following statement from the City's OP; "The well-being of residents will depend on the effective delivery of affordable and well maintained housing for people of all ages, financial capacity and levels of independence." The brief acknowledges that the OP is "supportive of the development of a range of housing types and forms of tenure" which forms part of the City's guiding vision but that it would be "beneficial to address housing more directly".³⁰ The recommendation included in the brief supports this statement.

³⁰ City of Belleville, Emerging Policy Issues, Technical Brief to Support the Official Plan Update: Dillon Consulting, August 2019, pg. 7

The section on affordable housing notes that the addition of the second unit and other housing intensification policies will contribute to the City's efforts to increase the affordable housing supply. The addition of a CIP specific to affordable housing will be key to the success of these new policies.

Parking requirements have been an ongoing issues for affordable housing development. The brief acknowledges the issues created by parking requirements that are too stringent for affordable housing in particular. As a result, Dillion has recommended that parking requirements be reduced for multi-residential buildings and that the Committee of Adjustments approve variances to parking requirements for proposed affordable housing developments, particularly those with access to public transit.

The brief includes considerable discussion about Boarding/Rooming houses. This form of congregate living, although not ideal, can contribute to the provision of low-cost housing for low-income individuals and the homeless. The brief recommends choosing one term to define this type of housing which generally includes a private bedroom but shared bathroom, kitchen and sometimes living room areas. With this in mind, the brief recommends that the City establish a registry and Municipal Licensing By-law for Boarding/Rooming house providers. The recommendation goes further in suggesting that the registration be used as a mechanism to provide incentives to landlords of such facilities to share information on legislative changes and potential sources of funding.

The above information provides some highlights from the brief. The full brief is available at [https://belleville.ca/images/uploads/REVISED Emerging Policy Issues Technical Brief 08.23.2019.pdf](https://belleville.ca/images/uploads/REVISED_Emerging_Policy_Issues_Technical_Brief_08.23.2019.pdf).

Hastings County officials and staff have met with the City of Belleville officials and staff since the Housing Summit in March. Staff have worked cooperatively to identify housing issues in the City and potential areas for housing developments. Further study is required of specific sites within the City and the potential for purpose-built housing developments that can work toward addressing the housing needs of the most vulnerable. Further discussion will follow once the City has addressed the recommendations in the Dillon brief and the County has finalized the 5-year review.



Mohawks of the Bay of Quinte Consultation

Hastings County staff met with staff from the Mohawks of the Bay of Quinte (MBQ) Housing and Social Services offices on two occasions to discuss housing and homelessness issues for local Indigenous people. County staff clarified, based on information from the Ministry of Municipal Affairs and Housing, that partnerships between the two organizations could only be developed for off-reserve Indigenous people. On-reserve housing concerns are a Federal and Tyendinaga Mohawk Territory matter and neither the Province nor the County have jurisdiction over these matters. This has been the case relating to previous provincial affordable housing programs and continues with the new OCHI and COCHI programs.

As with the original 10-Year Plan, County staff hoped to obtain tangible information for the purposes of the 5-year review, about the housing needs of off-reserve Indigenous people. Hastings County Housing Services staff reviewed information available through the intake process for housing programs and services. The number of people identifying as Indigenous on the actual Hastings County housing application is negligible, therefore, it is difficult to determine the *level* of need for housing assistance for off-reserve Indigenous people in Hastings County or the Cities of Belleville or Quinte West based on applications for RGI assistance.

The *Precarious Housing and Risk of Homelessness in Hastings County Report* (using data from the 2016 Census), indicated that the local off-reserve Indigenous population have a higher rate of core housing need than non-Indigenous households. The rate of core housing need for Indigenous households is 20.1% versus 15% for non-Indigenous households in Hastings County. The rate is greater in the City of Belleville than the average for Hastings County. 25.8% of the Indigenous population in the City of Belleville are in core housing need. The rate of core housing need for Indigenous households in the Town of Bancroft is twice as high as for the non-Indigenous population at 37.5% versus 17.7%. These households are not necessarily members of the MBQ but could be members of other bands.

MBQ staff advised that a survey was to be distributed to members of the MBQ sometime in the Spring of 2019. The data from this survey, when available, is expected to provide greater insight into the housing needs of local Indigenous people. Unfortunately at the time of this report, the survey was still outstanding and data that could be relevant is not available. As a result, for the purposes of this report, data is limited. In addition, conversations with the local MBQ are in the early stages regarding housing.

No conversation has taken place with other Indigenous populations in other areas of Hastings County regarding housing. 7.4% of the population of Hastings County identify as Indigenous. Hastings County does have a partnership with Indigenous services specific to child care (Algonquin Inodewiziwin EarlyON Child and Family Centre) in the Northern part of the County (Maynooth).

MBQ staff were able to share information on some of the housing needs of on-reserve (Tyendinaga Mohawk Territory) Indigenous people which could impact neighbouring communities due to the lack of available housing on the reserve. The Territory has approximately 156 housing units. There were 78 households on the waitlist for these units as of July 2019. The need is greatest for 2-and 3-bedroom units. Approximately 19 households require RGI housing (MBQ have both RGI and Market housing). The Territory also has a need for more senior units and housing for individuals with accessibility needs as well as addictions and mental health concerns. Hastings County staff was able to share best practices with MBQ staff as they relate to the provision of housing for seniors and supportive housing.

Service Level Standards and Expiration of Operating Agreements

Hastings Local Housing Corporation, Non-Profit and Cooperative Housing Providers and Expiration of Operating Agreements (EOA)

“Community Housing” is a new general term applied to “legacy” social housing projects built through a mix of federal and/or provincial funding programs from the 1950s to 1995 as well as housing built since that time under a variety of provincial affordable housing initiatives (with the Federal government providing a percentage of the funding). Ten different program models with prescriptive obligations governed this funding resulting in a complex combination of formula calculations and program requirements. Legacy programs generally provided RGI assistance to low income households based on 30% of gross income. In Hastings County, Community Housing is provided by the municipality through the Hastings Local Housing Corporation (HLHC), fourteen Non-Profit/Cooperative Housing Providers and private sector landlords. The newer affordable housing programs based rents on 80% of the average market rents (AMRs) for each Service Manager (SM) area set by the Canada Mortgage and Housing Corporation (CMHC). It is important to note that Ontario is the only province in Canada that downloaded the responsibility for the original legacy programs and new housing programs and services to municipalities.


Many Community Housing Providers across Canada are reaching the end of their operating agreement which generally coincides with the end of their mortgage. As noted in the introduction of this review, operating agreements with local Non-Profit and Cooperative Housing Providers continue to expire during the second half of the 10-year Housing and Homelessness Plan. Four providers’ agreements expired between October of 2017 and November of 2019. An additional five providers will see their operating agreements expire between 2021 and December of 2024. Fortunately, Hastings County has been able to secure rent supplement agreements with three of the four providers whose agreements have already expired. The providers whose agreements expire between 2021 and 2024 have a total of 149 RGI and market units designated for seniors aged 65 years and older.

Hastings County, as Service Manager for Social Housing, is legislated under the *Housing Services Act, 2011* to provide RGI housing at a minimum standard of 1,980 units. These units include those owned and operated by private Non-Profits and one Cooperative as well as the Hastings Local Housing Corporation (HLHC) properties. Federal funding partially funds the HLHC properties similarly to the Non-Profits/Cooperative Housing Providers. The federal funding is steadily declining. This decline is referred to as “step-down funding” and continues as operating agreements between Hastings County and Housing Providers expire which coincides with when their mortgages mature. It is forecasted that all federal funding will end in 2034/2035.³¹ There is varied opinion amongst Service Managers as to the continuing obligations of the Service Manager and the Housing Provider post EOA. Earlier this year, Hastings County retained the services of a lawyer to determine the Service Manager’s obligations and those of the Housing

³¹ City of Kingston Report to City Council May, 2016

Providers post EOA. The legal opinion is that both the SM and Housing Provider continue to be obligated. In addition, the Province, through the Ministry of Municipal Affairs and Housing (MMAH) published a Technical Backgrounder in September, 2019 which states that for Provincial Reformed Housing Providers (of which Hastings County has nine), “obligations (for provincial reformed projects) remained in place so long as they are listed in the *Housing Services Act*, (HSA) 2011, Ontario Regulation 368/11.”³² The process to remove housing providers from the list is vague, and, according to the backgrounder is done on a case-by-case basis. This “de-listing” has only been applied to wholly federally-funded projects to date after their operating agreement has expired (i.e. Quinte Living Centre). As part of the current provincial government’s Community Housing Renewal Strategy, the practice of removing housing projects from the Ontario Regulation 368/11 has been paused for a three-year period to protect tenants.³³

According to the MMAH’s Technical Backgrounder, the Service Manager continues to be obligated to provide subsidy to the Provincial Reformed Housing Provider post EOA whereby the Provider continues to be listed in the Ontario Regulation 368/11. This means that Hastings County must maintain legislated Service Level Standards. In addition, Hastings County must continue to provide subsidy to the Housing Provider but the amount previously included for the mortgage component will be zero. Based on the funding formula governed by the HSA, some providers could receive subsidy based on benchmarked operating expenses (i.e. property taxes), zero subsidy or negative subsidy (which would be set to zero). Further study is required to determine how this will impact the nine Provincial Reformed Housing Providers and the Hasting County budget prior to EOAs occurring.



Technical Backgrounder
Ministry of Municipal Affairs and Housing

End of Operating Agreements and Mortgages in Community Housing

Purpose

This backgrounder is intended to provide community housing providers and Service Managers with a better understanding of what happens at the end of a housing project's operating agreement and/or mortgage. It is not intended to provide analysis on the impacts that the end of operating agreements and mortgages might have on housing providers or Service Managers. The Ministry of Municipal Affairs and Housing is working to better understand these impacts and put in place an improved framework for community housing as part of its Community Housing Renewal Strategy.

Community Housing Renewal Strategy

This backgrounder complements the Ministry of Municipal Affairs and Housing's Community Housing Renewal Strategy, launched in April 2019, which outlines the government's approach to preserving Ontario's community housing assets. To learn more about the Strategy, please visit: www.ontario.ca/communitary-housing-renewal-strategy

Issue Summary

Many community housing providers (private and municipal non-profits and cooperatives) are reaching the end of their original program obligations and/or mortgage. The end of operating agreement / end of mortgage issue has different implications for projects and units depending on what funding programs they were originally developed under.

Projects that were entirely funded by the federal government have an operating agreement with a set end date. The agreement ends when the project's mortgage matures, at which point the

Key Facts:

- Legacy agreements to provide community housing between government and housing providers were implemented in 1970 to 40-year periods. Many are now coming to an end.
- Some housing providers are no longer required to provide affordable or subsidized housing once their agreement expires or mortgage matures. To fix this, the province has a list of roughly 8,500 community housing units.
- Over the next three years, 259 community housing providers with 41,500 units will reach the end of their legacy agreements.
- By 2027, the number of units reaches 108,400.

Disclaimer:

Information in this document is general in nature and intended for consultative purposes. Housing providers, Service Managers and community housing partners are encouraged to seek legal advice from independent legal counsel as needed.

September 2019

³² Technical Backgrounder, Ministry of Municipal Affairs and Housing, September, 2019, Pg. 7

³³ Technical Backgrounder, Ministry of Municipal Affairs and Housing, September, 2019, Pg. 7

Recommendations

A summary of the recommendations as a result of the 5-year review are outlined below. Many of the details in the original Plan that provide specific direction to staff will continue to be utilized over the next five years (see

<http://www.hastingscounty.com/sites/default/files/documents/social-housing/County%20of%20Hastings%2010-Year%20Housing%20and%20Homelessness%20Plan.compressed.pdf>).

As well as a full data review, all revisions to the original Plan were developed as a result of consultations with the larger community, local stakeholders and Hastings County's partner municipalities.

Original Recommendations	Revisions: Yes/No	5-Year Review
5.1 Promote the Principle of Housing First.	No	
5.2 Support the Development of Affordable Housing in Municipal Planning Documents.	Yes	<ol style="list-style-type: none"> 1. Encourage the Cities and partner municipalities to establish municipal incentives that promote the development of mixed density housing by establishing new multi-residential tax class (where it currently does not exist) and reduce or eliminate development fees and other charges for affordable housing. 2. Support the Cities and partner municipalities to establish policies to permit secondary suites/dwellings (where policies do not exist) to encourage co-housing and home sharing opportunities. 3. Consult with the City of Belleville and support the development of a Community Improvement Plan specific to affordable housing development.
5.3 Increase Affordable Family Housing Options in Hastings County and the Cities of Belleville and Quinte West.	Yes	<ol style="list-style-type: none"> 4. Advocate to the upper levels of government for <i>sufficient and permanent</i> funding to increase the affordable housing supply for all target groups in Hastings County and the Cities of Belleville and Quinte West. 5. Discontinue the sale of the single detached units in the Cities of Belleville and Quinte West. The housing market has experienced a significant shift since the original Plan was implemented. There is a lack of available housing overall across the entire housing

5.3 Increase Affordable Family Housing Options in Hastings County and the Cities of Belleville and Quinte West.

spectrum in the region, from upper and lower-end market rentals to affordable home ownership. Now is not the time to be selling off housing that is readily available and so badly needed.

6. Subject to available funding, work towards being prepared to build a *mix* of new housing units comprised of:
 - a. rent-geared-to-income (RGI);
 - b. affordable {reduced rent, i.e. 80% of average market rent for the region as established by the Canada Mortgage and Housing Corporation (CMHC)} *or less* where possible;
 - c. Supportive Housing model similar to Home for Good; and
 - d. market units

in the City of Quinte West on the former College Street school property or in the City of Belleville when an appropriate level of funding is made available by upper levels of government or an alternate form of funding model is sourced {i.e. including but not limited to: Public, Private Partnerships (PPPs), corporate sector, philanthropic}.

The opportunity also exists, through intensification to build additional units at County-owned properties in Belleville, Deseronto, Marmora, Stirling, Quinte West, Tweed and Wollaston Township.

The potential and desire to build purpose built housing in other locations across the County exists but with varying capacity at the time of this review. These include the Town of Bancroft, the Municipality of Centre Hastings, the Town of Deseronto, the Municipality of Hastings Highlands, Municipality of Marmora and Lake, Municipality of Tweed and the Township of Tyendinaga (possibly in partnership with the Mohawks of the Bay of Quinte).

7. Implement a Hastings County Portable Housing Benefit (HCPHB) as a means of creating new affordable housing in the private sector.

<p>5.3 Increase Affordable Family Housing Options in Hastings County and the Cities of Belleville and Quinte West.</p>		<p>8. Investigate potential programming to move permanent “over-housed” market renters to alternative accommodations thereby freeing-up potential housing for RGI applicants.</p>
<p>5.4 To Promote the Development of Affordable Retirement Living Programs for Low Income Seniors.</p>	<p>Yes</p>	<p>9. Support programs like “Home Share” which aims to enable older people to remain independent in their own homes by finding a housemate willing to cost-share or help with household tasks.</p>
<p>5.5 Address the Expiring Operating Agreements with Local Non-Profit and Cooperative Housing Providers.</p>	<p>Yes</p>	<p>10. Continue to seek funding from the federal and provincial governments to maintain existing community housing (which is aging) to ensure its sustainability including the Hastings Local Housing Corporation’s properties, local Non-Profit and Cooperative Housing Providers and housing stock built under the Canada-Ontario Affordable Housing Program and Investment in Affordable Housing for Ontario Program (and Extension 2014). Non-Profit and Cooperative Housing Providers agreements continue to expire. Thurlow Non-Profit Housing’s agreements expire in February and March of 2021 which is during the first three years of the new Ontario Priorities Housing Initiative (OPHI). Four other Non-Profit Housing Providers have their agreements expire in the next five years of the 10-Year Plan. These include: Trenton Memorial Lodge (2023), Bancroft Bible Chapel Non-Profit Housing Corporation (R. J. Brooks Living Centre), Belleville Emmanuel Residences for Senior Citizens and Marmora and District Housing Commission (Dr. H. G. Parkin Living Centre)—all in 2024. Together these Non-Profits provide a mix of 149 RGI and market units for seniors aged 65 years and older. Also, included in this request is funding for property owners who participate in local rent supplement programs. <i>Note: these programs have a variety of end dates.</i></p>

<p>5.6 Increase Affordable Housing with Support Programs and Services for Non-Senior People Experiencing Mental Health, Addictions and/or Life Skills Issues.</p>	<p>Yes</p>	<p>11. Continue to seek/expand partnerships with community agencies and non-traditional sources (i.e. corporate sector, encourage the establishment of a “Go Fund Me”-type funding source) in support of Residents of Hastings County and the Cities of Belleville and Quinte West to create new/improved existing housing stability programs. This includes support services for Residents who may be experiencing one or more of the following:</p> <ul style="list-style-type: none"> a. Addictions and mental health issues; b. Developmental disabilities and acquired brain injuries; c. Physical disabilities; d. Seniors requiring support services from minor home maintenance to Assisted Living; i.e. could include a “Home Share” model; e. Youth; f. Victims of domestic violence and/or human trafficking; g. Off-Reserve Indigenous; h. Homeless, or at risk of homelessness; i. Veteran; and j. Isolation due to any of the above and/or physical location of their home (i.e. residents of community housing, rural and remote locations). <p>For instance, existing programs that have the potential for expansion include the Home for Good Program (supportive housing), the Victorian Order of Nurses Assisted Living Program and the Home Visitor Program. In addition, CHPI will continue to support Residents living in the public and private sector to maintain their housing appropriately through a variety of programs and services. In addition, the County’s Housing and Homelessness Fund (HHF) utilizing the Province’s allocation of Community Homelessness Prevention Initiative (CHPI), continues to support the “Housing First” model with a focus on permanent housing solutions.</p>
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<p>5.6 Increase Affordable Housing with Support Programs and Services for Non-Senior People Experiencing Mental Health, Addictions and/or Life Skills Issues.</p>		<p>12. Foster a relationship with representatives of the new Ontario Health agency. Hastings County collaborated on a number of initiatives with the former South East Local Health Integration Network including programs like the VON Assisted Living Program and the Home for Good Supportive Housing model.</p> <p>13. Continue to fund existing programs that help people locate, maintain and retain housing, evaluate effectiveness and enhance as needed utilizing CHPI funding.</p>
<p>5.7 Develop a Realistic and Outcomes-Based Eviction Prevention Program.</p>	<p>Yes</p>	<p>14. Implement the Rent Smart program across Hastings County in partnership with other social service support agencies. Rent Smart is a homelessness prevention program that aims to educate both tenants and landlords so that both parties share a successful tenancy.</p> <p>15. Continue to expand the Community Safety and Well-Being Committee(s) which plays a key role in preventing homelessness for individuals with elevated risk. Currently there are two committees and accompanying situation tables; the Hastings County Committee which generally meets in Belleville and the North Hastings Committee which meets in Bancroft.</p> <p>16. Continue the analysis of homelessness across the County and repeat the enumeration exercise recognizing the limitations of methodology.</p>
<p>5.8 Advocate to the Provincial and Federal Governments for Emergency Repair Programs for Home Owners, and Funding for Private Landlords to Incorporate Accessible, Energy Efficient and Other Green Features Into Rental Units that are Committed to Providing Affordable Rents.</p>	<p>No</p>	<p>Points to Clarify:</p> <p>17. Continue to seek an appropriate level of funding from the upper levels of government to provide Landlords with incentives to offer sustainable affordable housing. Provincial program amounts allocated to Hastings County as Service Manager through all previous affordable housing programs have been insufficient to permit Hastings County to offer a practicable landlord incentive program that would attract quality landlords.</p>

<p>5.8 Advocate to the Provincial and Federal Governments for Emergency Repair Programs for Home Owners, and Funding for Private Landlords to Incorporate Accessible, Energy Efficient and Other Green Features Into Rental Units that are Committed to Providing Affordable Rents.</p>		<p>18. Ensure that the Emergency Minor Home Repair funding {funded through Hastings County's Housing and Homelessness Fund which is funded through the provincial Community Homelessness Prevention Initiative (CHPI)} continues to assist residents of Hastings County including the City of Belleville and Quinte West with much-needed, urgent repairs to their homes. Review the need to increase the minimum funding from \$5,000 to \$10,000.</p>
<p>5.9 Promote the Development of Consistent Delivery of Housing and Homelessness-Related Programs and Services across the Municipality.</p>	<p>No</p>	<p>Points to Clarify: 19. Investigate ways to expand outreach of housing and homelessness services in the Northern part of Hastings County. For example, Skype or similar technology could be used by several support agencies to provide remote access to prevention and support.</p>
<p>5.10 To Support the Creation of a 24-Hour Response Shelter.</p>	<p>Yes</p>	<p>20. Grace Inn in the City of Belleville is preparing to open its doors. Through the Request for Proposal (RFP) process, Grace Inn will have the opportunity to apply for funding from Hastings County to assist with the operating costs of the facility. In addition, Hastings County, through the Community and Human Services Department will assist Grace Inn by facilitating the appropriate requests for shelter assistance and basic needs.</p>
<p>5.11 Recognize the Need to Promote the Development of Affordable Housing which is respectful of the Environment.</p>	<p>No</p>	

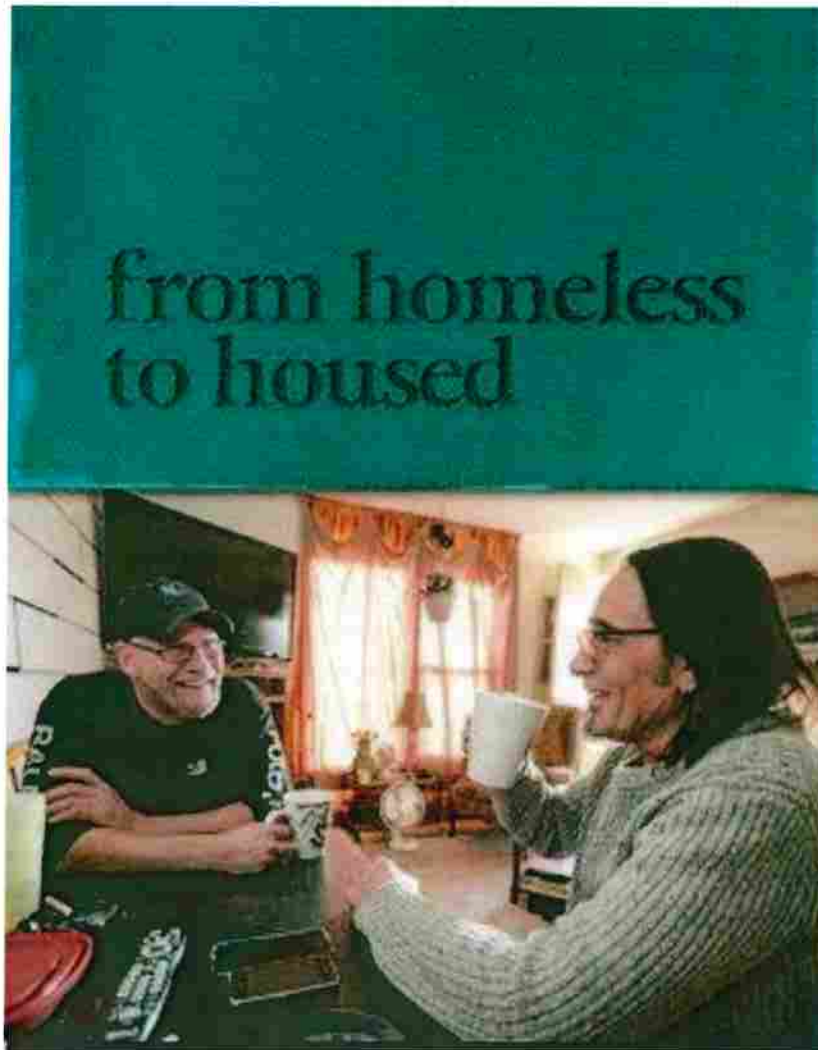
Measuring Outcomes

Each year of the 10-Year Plan, Hastings County has published a progress report outlining the annual accomplishments achieved. These annual reports are available on the County website at <http://www.hastingscounty.com/services/social-services/social-housing/housing-and-homelessness-plan>. This same process will be followed for the next five years of the Plan using the Ministry of Municipal Affairs and Housing's guidelines and new reporting template. The following information will be reported:

1. Completion of the construction of five new units in replacement of the single detached units sold.
2. Completion and occupancy of the 40-unit Home for Good Supportive Housing building in the City of Belleville including measuring the number of individuals moving from homelessness into permanent, affordable, supportive housing.
3. Creation of new affordable housing units through:
 - a. construction of new units, repurposing of non-housing buildings (i.e. commercial, schools and the like);
 - b. repurposing of existing market units for affordable housing through renovation programs like Ontario Renovates which requires proponents to commit to offer units at affordable rates for 15 years; and
A minimum of 87 (eighty-seven) units are expected to be created under (a) and (b) over the next three years.
 - c. Creation of secondary suites/dwellings.
4. Creation of new affordable housing opportunities through:
 - a. Rent Supplement programs for private sector landlords;
 - b. Housing Allowances for eligible households where they currently live;
 - c. Portable Housing Benefit pilot in private sector buildings or Non-Profit Housing properties; and
 - d. Potential Home Share program.
5. Engagement of Non-Profit Housing Providers whose operating agreement is expiring in the next five years and assess potential for building capacity and sustainability in the continuing delivery of RGI/affordable housing.
6. Continuation of support service programs like Home for Good, the VON Assisted Living Program and the Home Visitor Program and the number of clients these programs serve.
7. Assessment of the Home for Good model and its impact on the Provincial target groups (chronically homeless, youth, Indigenous and those exiting provincially funded institutions).

8. Report on the spending of funding allocations under the Ontario Priorities Housing Initiative (OPHI) and the Canada Ontario Community Housing Initiative (COCHI).
9. Continuation of current /introduction of new support service programs funded through the Provincial Community Homelessness Prevention Initiative (CHPI). These include the Housing and Homelessness Fund (HHF), Emergency Minor Home Repair funding, and programs and services that prevent homelessness and help individuals find, maintain and retain housing, and the number of clients these programs serve.
10. Continuation of current/introduction of new initiatives funded through the federal Reaching Home Program and the number of successful outcomes. Reaching Home is part of the Federal government's Homelessness Strategy.
11. Spending on repairs/renovations to maintain existing community housing properties, including the Non-Profit/Cooperative Housing sector and the Local Housing Corporation. Renovation and repairs could include accessibility and green initiatives or capital expenditures on major items such as elevators, roofing systems, heating and cooling and the like.
12. Continue the supportive housing partnership between Hastings County Housing Services and Addictions and Mental Health Services of Hastings and Prince Edward Counties at 24 Creswell in Quinte West, Trenton Ward (10 units).
13. Continued provision of two transitional housing units for families needing emergency housing. These units are located in Quinte West, Trenton Ward.
14. Examples of pilots like the Portable Housing Benefit, Home Share and Rent Smart innovative approaches and their expected achievements.
15. Number of households housed in community housing from the Hastings County Social Housing Registry.
16. Results of a second enumeration exercise in Hastings County and the Cities of Belleville and Quinte West.
17. Build on the collaborative relationship with the previous LHIN and report on the Interaction with the new Ontario Health system local representatives.
18. Improved service to rural and remote areas of the County as it relates to housing and homelessness concerns.
19. Number and format of advocacy actions by local officials to the Federal and Provincial governments.

20. Implementation by partner municipalities of secondary suite/dwelling policies/bylaws.
21. Continuing the conversation about a potential for partnership as it relates to off-reserve housing programs and services with the Mohawks of the Bay of Quinte.



Conclusion

Hastings County has made progress over the past five years towards the Provincial vision that “All Ontarians can find a home that meets their needs and budgets”. However there is still much work to be done.

The housing situation has changed considerably in Hastings County and the Cities of Belleville and Quinte West since the implementation of the original Plan. This 5-year review has given Hastings County the opportunity to re-visit the original Plan and, where necessary, adjust the Plan to meet the changing needs of the community. These changes, some relatively minor, others with greater impact, are being introduced at a time where considerable change is taking place Province-wide as a result of Provincial government initiatives. Municipalities are being challenged to deliver on outcomes that:

- increase housing supply and an appropriate mix of affordable and adequate housing;
- improve access to affordable housing and support that meets individual needs; and
- ensure “value-for-money with an efficient community housing system with long-term sustainability”.³⁴

During the next five years of the Plan, Hastings County will deliver on all of these outcomes utilizing available local resources as well as maximizing the limited funding allocated to the County under the Canada-Ontario Community Housing Initiative and the Ontario Priority Housing Initiative. The first three years (of the nine-year) funding allocations will be used to create new affordable housing opportunities, address expiring operating agreements with Non-Profit Housing Providers (1) and provide funding for much-needed repairs to a limited number of properties owned and operated by the Local Housing Corporation. In addition, Hastings County will continue to improve access to housing and homelessness programs and services through the Social Housing Registry advancing local priorities, and utilizing the Hastings Housing and Homelessness Fund to ensure that individuals have the support they require to locate appropriate housing that meets their particular needs and provides additional supports to help them appropriately maintain and retain their housing.

Our Mandate

Hastings County’s mandate is “Supporting People and Our Communities” with a vision statement that reiterates “People and businesses thrive in Hastings County because of its support for individuals and families, strong communities, its natural beauty, and respect for its history and traditions.”³⁵ The Community and Human Services Departmental Strategies advanced in the Strategic Plan are supported by the 10-Year Plan and the 5-Year Review.

³⁴ Ontario’s Community Housing Renewal Strategy, April 2018

³⁵ Strategic Plan (update) March 2016

These include:

- Implement the ten (10) year Housing and Homelessness Plan priorities in concert with the Housing First Principle;
- Continue to identify the housing and homelessness needs of our communities;
- Expand new and additional affordable housing opportunities in response;
- Continue to advocate for and maximize federal and provincial funding to support current and future affordable housing in our communities; and
- Liaise and partner with community agencies and advocacy groups to reduce homelessness.

Our Goals In Summary

At the end of this next five years of the Plan, the goals are:

- to attain improved access to quality housing and homelessness programs and services;
- strengthen existing and create new community partnerships;
- improve communication and education between partner municipalities and the two separated Cities; and
- better coordinate services between service providers which will result in better outcomes and greater housing stability for the most vulnerable in our community.

For more information on Hastings County's Strategic Plan, visit <https://www.hastingscounty.com/services/administration>.



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Appendix "A"
Municipal Consultations

		Consultation Topic				
		1	2	3	4	5
	Municipality	Housing Needs	Barriers	Specific Groups	Roles (Municipal, Provincial, Federal, Others)	General
1	Town of Bancroft	<ul style="list-style-type: none"> • Aged 50+ • Assisted Living/Retirement (Aging in Place) • Market as well as affordable for all (mixed housing model) • Medium to higher density • supportive housing • secondary suites 	<ul style="list-style-type: none"> • rent controls • lack of housing of all types • Alternatives to Affordable Housing, i.e. Airbnb • AMRs not realistic; some developers do not want to “touch” affordable housing due to expectation of lower revenues • Bancroft is hub to neighbouring communities which increases demand • lack of supportive housing services • zoning for tiny homes (for example) • sewage system 	Seniors Families Non-senior Youth	<ul style="list-style-type: none"> • improve communication between all levels of government • Council needs to communicate information to community that is filtered from the County • Town needs to be proactive with re-zoning and encourage developers 	<ul style="list-style-type: none"> • Bancroft has the capacity for further development as it relates to water supply. • Land is available; school property • Recognize that the need for housing of all types exist
2	Township of Carlow/Mayo	<ul style="list-style-type: none"> • lack of rental housing overall • seniors’ housing • seniors want to age in place but need help with maintenance (home, yard, snow shovelling) • homes in need of repairs, accessibility retrofits 	<ul style="list-style-type: none"> • nearly 100% owned homes; few rentals • homes needs repairs, accessibility retrofits; some completely unsuitable housing • aging population • rural with few services • low income • added costs for secondary suites (i.e. higher policing) • rural needs are not understood or recognized by upper levels of government 	Seniors/older adults Low income families	<ul style="list-style-type: none"> • improve communication between all levels of government; consultation by Provincial and Federal government to understand rural needs better • should be specific funding allocations for rural communities in the National Housing Strategy 	<ul style="list-style-type: none"> • Home Share program would work in Carlow Mayo as there are single seniors living in homes that could be shared with a more able-bodied senior (or non-senior) to help with regular maintenance and companionship • Home Repair Program would help home owners with much needed repairs

	Municipality	Housing Needs	Barriers	Specific Groups	Roles (Municipal, Provincial, Federal, Others)	General
3	Municipality of Centre Hastings	<ul style="list-style-type: none"> Assisted Living/Affordable Retirement (Aging in Place) family housing 	<ul style="list-style-type: none"> developers find the process for development too long, too much "red tape" for housing overall but particularly for affordable housing development 	Seniors/older adults Low income families		<ul style="list-style-type: none"> Home Repair Program would help home owners with repairs developer interest in the area (Fair Trade Works and others) focus on seniors' housing municipality is ready for development with available land and water supply (also space in the downtown core of Madoc) would like to see Long-term care, Assisted Living for Seniors and support services to help people maintain their housing have concerns about local rental housing conditions
4	Town of Deseronto	<ul style="list-style-type: none"> housing of all forms; RGI, market, affordable, assisted living, supportive housing, plan for addressing housing needs in the community homes in need of repairs, accessibility retrofits 	<ul style="list-style-type: none"> lack of housing of all types lack of quality landlord multi residential in poor condition proximity to reserve lack of services limited transportation options reputation of County-owned housing in the Town (especially the family property) low income population 	seniors, families youth non-seniors off-reserve Aboriginal people	<ul style="list-style-type: none"> improve communication between all levels of government; consultation by Provincial and Federal government to understand needs of the community (especially in relation to its proximity to TMT) more programs/services from the County for people living in County-owned properties 	<ul style="list-style-type: none"> Home Share program as there are single seniors living in homes that could be shared with a more abled-bodied senior (or non-senior) to help with regular maintenance and companionship municipal water supply has been upgraded to permit new developments vacant land is available for development

	Municipality	Housing Needs	Barriers	Specific Groups	Roles (Municipal, Provincial, Federal, Others)	General
5	Township of Faraday	<ul style="list-style-type: none"> homes in need of repairs (50%); 10% need major repairs, accessibility retrofits, alternative to electric heat in the absence of wood (or unable to burn wood anymore due to age-related limitations) support services for seniors and people living with mental health and addictions seniors want to remain in their own homes but need help lack of rental housing overall incentive to attract rental housing developers 	<ul style="list-style-type: none"> lack of services absentee property owners (seasonal) low population Landlord experience with poor tenancies, i.e. tenant behavior, damages, difficult to evict Landlords do not want to house people they perceive will be "bad tenants" People who lack of life skills and those who are unable to advocate for them selves Lack of contractors to do work 	Seniors	<ul style="list-style-type: none"> improve communication between all levels of government; upper levels of government need to understand needs of the community improve communication specifically from the County to the municipality to the community especially around funding opportunities and programs/services that are available or coming 	
6	Municipality of Hastings Highlands	<ul style="list-style-type: none"> Assisted Living/Affordable Retirement (Aging in Place) tiny homes (detached/semi-detached) seniors' housing seniors want to age in place but need help with maintenance (home, yard, snow shovelling) homes in need of repairs, accessibility retrofits, alternative to electric heat in the absence of wood (or unable to burn wood anymore due to age-related limitations) address high hydro costs 	<ul style="list-style-type: none"> Planning Act barriers availability of serviced lots rural needs are not understood or recognized by upper levels of government lack of available support services home not suited to residents' needs, i.e. location of bathroom low income 	<p>Seniors and near-seniors (nearly 60% of the population is 50+)</p> <p>Seniors living on their own unable to maintain their home properly LGBTQ community</p>	<ul style="list-style-type: none"> improve communication between all levels of government; consultation by Provincial and Federal government to understand rural needs better should be specific funding allocations for rural communities in the National Housing Strategy 	<ul style="list-style-type: none"> recognizes community/social housing not feasible; affordable housing model better suited Home Repair Program would help home owners with much needed repairs lots are available for development on the South Baptiste Lake Road; potential for 4 housing units on each lot (4 lots in total); presently 1 lot has been purchased and will provide 4 rental units

	Municipality	Housing Needs	Barriers	Specific Groups	Roles (Municipal, Provincial, Federal, Others)	General
7	Township of Limerick	<ul style="list-style-type: none"> homes in need of repairs (56% in need of repairs-29% major repairs), accessibility retrofits, alternative to electric heat in the absence of wood (or unable to burn wood anymore due to age-related limitations) help with septic and wells support services for seniors seniors want to remain in their own homes but need help to do so lack of rental housing 	<ul style="list-style-type: none"> availability of serviced lots rural needs are not understood or recognized by upper levels of government lack of available support services home not suited to residents' needs, i.e. location of bathroom low income (29.4% in low income) high hydro costs transportation roads waste management (dumps) 	Seniors	<ul style="list-style-type: none"> municipality would like guidance on secondary suites/dwelling Upper levels of government need to allocate funding specifically to help rural communities Co-Investment rules are not suited to rural communities; i.e. minimum number of units); only feasible if several rural municipalities combined 	<ul style="list-style-type: none"> Nearly half the population is in core housing need (46.9%)
8	Township of Madoc	<ul style="list-style-type: none"> family housing seniors want to age in place but need help with maintenance (home, yard, snow shovelling) homes in need of repairs, lack of rental housing 	<ul style="list-style-type: none"> nearly 100% owned homes; few rentals homes needs repairs, accessibility retrofits; some completely unsuitable housing aging population rural with few services low income 	Seniors Families	<ul style="list-style-type: none"> improve communication between all levels of government; consultation by Provincial and Federal government to understand rural needs better should be specific funding allocations for rural 	<ul style="list-style-type: none"> Home Repair Program would help home owners with repairs
9	Municipality of Marmora and Lake** (e- copy of their submission)	<ul style="list-style-type: none"> Affordable housing for seniors and families Safe housing Long-term care beds Programs for the homeless Home repair program 	<ul style="list-style-type: none"> availability of property in the community; few buildable lots in the urban boundary low income (nearly 25% of the population is low income); one of the lowest median family incomes in Hastings County at \$61,589; average 	People with disabilities Women and children fleeing domestic	Municipal: <ul style="list-style-type: none"> consider secondary dwelling bylaw ensure bylaws are appropriate to develop affordable housing i.e. 	<ul style="list-style-type: none"> Home Repair Program would help home owners with much needed repairs (40% of homes need repairs which 10% being for major repairs) sharing of information between municipality and County to help identify opportunities to create

<p>Municipality of Marmora and Lake (continued)</p>		<p>home cost to income ratio makes it unaffordable for a significant part of the population</p> <ul style="list-style-type: none"> • insufficient subsidized space • lack of community partnerships 	<p>violence and human trafficking</p> <p>Seniors</p>	<p>reduce parking requirements</p> <ul style="list-style-type: none"> • allocate funding received for housing from Hastings County • waive development fees (also building permit, water sewer hookup fees, etc.,) • develop housing strategy in line with upper levels of government objectives to be prepared for funding announcements • be prepared with a package on available properties • continue relationship with Central Hastings Transit • maintain a housing registry (list of available rentals) • municipal website should have information about housing • participate in advocacy groups like the Poverty Roundtable • speak with MP/MPP <p>Federal/Provincial:</p> <ul style="list-style-type: none"> • Need long-term predictable funding 	<p>more housing; also educate the private sector regarding opportunities</p> <ul style="list-style-type: none"> • public school declared surplus-is there an opportunity for this to become affordable housing? • other barriers identified: no longer a bank in the community; Official plan update would not permit expansion of urban boundary and changed allowable severances from 2 + 2 to 2 + 1; trades are busy
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	Municipality of Marmora and Lake (continued)				<ul style="list-style-type: none"> • Basic income program should be implemented • Legislation to protect affordable rents Municipality and County: <ul style="list-style-type: none"> • Utilization of the Community Hub for meetings, connecting clients to services • commit to partnerships and continued communication continued support from Economic Development and Planning	
10	Township of Stirling-Rawdon	<ul style="list-style-type: none"> • Assisted Living/Retirement (Aging in Place) • Market as well as affordable for all (mixed housing model) • Medium to higher density • supportive housing • secondary suites 	<ul style="list-style-type: none"> • lack of available serviced land • lack of services (no medical clinic, recreation is limited) • limited transportation options • high tax load; water and sewer costs • available municipal contributions are limited 	Seniors Family housing	Planning Department support; clarification regarding land use; feel Official Plan restricts use	School properties are in excellent location for housing development Stirling Manor wants to expand on current site

	Municipality	Housing Needs	Barriers	Specific Groups	Roles (Municipal, Provincial, Federal, Others)	General
11	Township of Tudor and Cashel	<ul style="list-style-type: none"> homes in need of repairs (47 % in need of repairs-16% major repairs), accessibility retrofits, alternative to electric heat in the absence of wood (or unable to burn wood anymore due to age-related limitations) help with septic and wells support services for seniors and people living with mental health and addictions seniors want to remain in their own homes but need help to do so lack of rental housing 	<ul style="list-style-type: none"> availability of serviced lots rural needs are not understood or recognized by upper levels of government lack of available support services home not suited to residents' needs, i.e. location of bathroom low income (28.4% in low income) high hydro costs transportation roads waste management (dumps) 	seniors	<ul style="list-style-type: none"> municipality would like guidance on secondary suites/dwelling Upper levels of government need to allocate funding specifically to help rural communities Co-Investment rules are not suited to rural communities; i.e. minimum number of units; only feasible if several rural municipalities combined 	<ul style="list-style-type: none"> Nearly one third of the population is in core housing need (30.8%)
12	Municipality of Tweed	<ul style="list-style-type: none"> Assisted Living/Retirement (Aging in Place) Market as well as affordable for all (mixed housing model) Medium to higher density 	<ul style="list-style-type: none"> limited sewer capacity 			<ul style="list-style-type: none"> limited sewer capacity at time of review but hoping to get this addressed shortly town water in good supply would like to see a mix of housing built
13	Township of Tyendinaga	<ul style="list-style-type: none"> Assisted Living/Retirement (Aging in Place) homes in need of repairs (45% in need of repairs-9% major repairs), some accessibility needs affordable housing of some kind 	<ul style="list-style-type: none"> Regarding affordable housing of some kind: a few buildable lots in the urban boundary of Shannonville; Need to consult with Mohawks of the Bay of Quinte regarding territory boundaries; largely rural community with little rental property; Airbnb on the rise 	Families Seniors Some low income	<ul style="list-style-type: none"> improve communication between all levels of government guidance on secondary suites/dwelling Upper levels of government need to allocate funding 	<ul style="list-style-type: none"> would be interested in meeting with the Mohawks of the Bay of Quinte for potential partnership for housing development in Shannonville; would like to see both Emergency Minor Home Repair Program for existing homes in need of significant repairs and Ontario Renovates

	Township of Tyendinaga (continued)				specifically to help rural communities • Co-Investment rules are not suited to rural communities; i.e. minimum number of units); only feasible if several rural municipalities combined	program to encourage secondary suites
14	Township of Wollaston	<ul style="list-style-type: none"> homes in need of repairs (34% in need of repairs-10% major repairs), accessibility retrofits, alternative to electric heat in the absence of wood (or unable to burn wood anymore due to age-related limitations) support services for seniors seniors want to remain in their own homes but need help to do so lack of rental housing overall incentive to attract rental housing developers Landlord education 	<ul style="list-style-type: none"> Landlord experience with poor tenancies, i.e. tenant behavior, damages, difficult to evict Landlords do not want to house people they perceive will be “bad tenants” People who lack of life skills and those who are unable to advocate for them selves Lack of contractors to do work 	Seniors	<ul style="list-style-type: none"> improve communication between all levels of government; consultation by Provincial and Federal government to understand needs of the community also improve communication specifically from the County to the municipality to the community especially around funding opportunities and programs/services that are available or coming 	

City of Quinte West Consultation

The City of Quinte West identified numerous housing needs in the community. These include the following:

7. Permanent, quality low-income (Rent-Geared-to-Income) and affordable housing;
8. Emergency housing;
9. Senior single individuals or couples who can no longer look after the maintenance of their owned-home but lack the resources to hire help and they are not eligible for local programs offered through the health-care system (for a variety of reasons).
10. Rural housing for those not wanting to live in the larger urban centres.
11. Mixed income multi-residential housing. Multi-residential housing of all types is needed particularly with the transient population from CFB Trenton and students from Loyalist College; and
12. Family housing.

The City of Quinte West felt that barriers to addressing the identified needs included:

17. Lack of housing strategy in the municipality;
18. Official Plan needs to be updated to include housing as priority;
19. Costly infrastructure;
20. Strict requirements around parking;
21. Development and other fees;
22. Discouragement of secondary suites;
23. Shortage of affordable housing overall;
24. Low vacancy rate;
25. Airbnbs are taking over rental properties;
26. Toronto market has caused an increase in rent and the cost of home ownership; Toronto developers are buying up housing and renting them at unaffordable rates;
27. Limited availability of *quality* affordable rental properties;
28. Low income, low paying jobs;
29. Insufficient (or rigid requirements to be eligible for) support programs to enable seniors to “age in place”;
30. Zoning/severance requirements;
31. Lack of interested developers; and
32. Public needs to gain a better understanding of the housing needs in the community to gain their support.

Specific groups identified in Quinte West include:

13. Seniors
14. Youth; this includes single youth and young families who cannot move out of their parental home due to the lack of affordable housing options locally.
15. Homeless individuals or people (including families) living in temporary accommodations.
16. Families

Role of Municipal, Provincial, Federal Governments and General Comments

The City of Quinte West, like other municipalities has identified the need to look at reducing fees and provide incentives to encourage development of all types of housing, in particular multi-residential construction including a mix of market and affordable (RGI). In addition, Quinte West would like to investigate the potential and suitability of tiny homes and possible home share programs.

The Toronto market has impacted home ownership and the municipality plans to review inclusionary zoning as part of the Official Plan update for new construction of single and semi-detached homes in sub-divisions.

The City of Quinte West sees the need for a housing strategy and is looking into developing a Community Improvement Plan specific to affordable housing.

All potential changes require Council approval before moving forward.

The City of Quinte West acknowledges the importance of continuing to work with Hastings County as Service Manager for housing programs and services. A partnership to develop the school property on College Street was discussed at length and Council has already approved moving forward on developing part of the property for affordable (RGI) as well as market multi-residential housing. At the time of this printing, the nature and type of housing to be constructed is yet to be determined.

The City of Quinte West feels strongly that both Provincial and Federal governments need to commit to a permanent funding model for housing to address the housing needs of the City and Hastings County. The City feels it is necessary for municipalities to collectively lobby the upper levels of government for additional funds. Past programs have been insufficient to meet the needs of the community. The City also sees public, private partnerships and gaining the support of the corporate sector as key to encourage investment in affordable housing initiatives. Habitat for Humanity is another partner that the City has supported in the past and wants to continue this partnership (acknowledging that Hastings County also has a partnership with Habitat for Humanity). Federal and provincial funding for infrastructure should also be sought.

The Non-Profit Housing sector plays a key role in the provision of quality affordable and market housing in the City of Quinte West. This includes both Trenton and Frankford Wards. These housing providers have expiring operating agreements in the coming years. Again, the City of Quinte West feels the Province and Federal governments should continue to support these housing providers who are so vital to the Quinte West community.

City of Belleville Housing Summit Summary

The City of Belleville hosted a Housing Summit on March 18 and 19, 2019. The City of Belleville identified that the City had a housing crisis and Mayor and Council chose to host the Summit in an effort to develop a “concrete plan focused on safe and responsible growth, with a commitment to take action before our housing crisis gets any worse.”³⁶ The Summit brought together representation from various levels of government, home builders associations and various groups supporting different types of housing in the community. Hastings County participated in the Summit as Service Manager for Housing Programs and Services for Hastings County and the Cities of Belleville and Quinte West.

Following numerous presentations by the City and various stakeholders, a number of potential recommendations were proposed. These recommendations included such items as directing staff:

- on next steps including the requirement for a housing strategy for affordable and attainable housing with a target of one thousand (1,000) rental units by 2025 with the further caveat that the affordable and attainable housing be prioritized and fast-tracked to achieve the 1,000 unit target;
- to develop a Terms of Reference for the undertaking of a housing Community Improvement Plan (CIP) that would provide incentives for affordable rental units (in addition to leveraging opportunities with the existing CIPs for Brownfield property and in the Downtown core); and
- as a short-term measure, to update the Development Charges (DC) By-law for the purpose of reducing DCs by 50% {excluding the Central Business District (CBD) which already has this benefit} for properties with a minimum of a six (6) unit apartment building (to a maximum of 1,000 units being built by 2025), that enter into an agreement with the City to charge rents at market rate or less for a defined period of time (market rates being established by Hastings County).

The full report, in its entirety, with the proposed/approved/failed recommendations and amendments is available at <https://belleville.ca/files/ccminutes031819s.pdf>.

Since the Housing Summit, the City of Belleville has updated the DC By-law and has included an addendum referring to the affordable housing provisions in the by-law (50% reduction for apartment units considered affordable) and exclusion for DCs for second units. The 50% reduction refers to affordable units outside the CBD area because the DC By-law already had a 50% reduction within the CBD although not exclusive to affordable units.

Potential Changes to the City of Belleville’s Official Plan

The City has hired Dillon Consulting to review best practices relating to (among other things), intensification and housing policies to support the ongoing review of the City’s Official Plan (OP). As a result, Dillon Consulting has published a Technical Brief on Emerging Policy Issues for the City of Belleville in support of the OP update which is available on the City’s website. The Brief is the basis to determine public input before the policies and schedules of the new OP update are prepared. At the time of this printing, the final report was not available and is expected by Thursday October 29, 2019 at 4:00 pm and will be published on the City’s website. The information below includes information on *some* of the recommendations in the brief that impact housing, and in particular affordable housing development.

The recommendations include a plan to address intensification early on in the OP. This will directly impact the new Housing section to be added to the OP. The new section will indicate how intensification will be accommodated including highlighting the City Centre for a range of types of intensification, such as mid-to-high rise buildings, infill and so on. The brief states that although the City Centre appears to represent the best location to accommodate most residential and non-residential intensification, other areas of the City have been identified to further support the efficient use of land and infrastructure, and intensification will be encouraged in these areas. A map of potential intensification sites is included in the on-line brief.

³⁶ Mayor Mitch Panciuk commenting on Housing Summit, <https://belleville.ca/news/details/city-to-host-a-belleville-housing-summit>, March 14, 2019

The recommendations also include offering financial incentives to developers who wish to build in targeted intensification areas plus flexibility has been included to consider sites outside of the identified intensification areas that meet the overall Provincial Policy Statement's definition of intensification and the principles of the City's OP.

A recommendation pertaining to secondary suites will encourage affordable housing development using this method.

There is also considerable discussion around mixed use development in the brief with recommendations to provide greater flexibility for the location of residential uses within mixed use developments and to support mixed use development beyond the specific geographical areas of the City currently identified.

The "Housing" section of the brief includes the following statement from the City's OP; "The well-being of residents will depend on the effective delivery of affordable and well maintained housing for people of all ages, financial capacity and levels of independence." The brief acknowledges that the OP is "supportive of the development of a range of housing types and forms of tenure" which forms part of the City's guiding vision but that it would be "beneficial to address housing more directly."³⁷ The recommendation included in the brief supports this statement.

The section on affordable housing notes that the addition of the second unit and other housing intensification policies will contribute to the City's efforts to increase the affordable housing supply. The addition of a CIP specific to affordable housing will be key to the success of these new policies.

Parking requirements have been an ongoing issues for affordable housing development. The brief acknowledges the issues created by parking requirements that are too stringent for affordable housing in particular. As a result, Dillion has recommended that parking requirements be reduced for multi-residential buildings and that the Committee of Adjustments approve variances to parking requirements for proposed affordable housing developments, particularly those with access to public transit.

The brief includes considerable discussion about Boarding/Rooming houses. This form of congregate living, although not ideal, can contribute to the provision of low-cost housing for low-income individuals and the homeless. The brief recommends choosing one term to define this type of housing which generally includes a private bedroom but shared bathroom, kitchen and sometimes living room areas. With this in mind, the brief recommends that the City establish a registry and Municipal Licensing By-law for Boarding/Rooming house providers. The recommendation goes further in suggesting that the registration be used as a mechanism to provide incentives to landlords of such facilities to share information on legislative changes and potential sources of funding.

The above information provides some highlights from the brief. The full brief is available at https://belleville.ca/images/uploads/REVISED_Emerging_Policy_Issues_Technical_Brief_08.23.2019.pdf.

Hastings County officials and staff have met with the City of Belleville officials and staff since the Housing Summit in March. Staff have worked cooperatively to identify housing issues in the City and potential areas for housing developments. Further study is required of specific sites within the City and the potential for purpose built housing developments that can work toward addressing the housing needs of the most vulnerable. Further discussion will follow once the City has addressed the recommendations in the Dillon brief and the County has finalized the 5-year review.

³⁷ City of Belleville, Emerging Policy Issues, Technical Brief to Support the Official Plan Update: Dillion Consulting, August 2019, pg. 7

Appendix "B"
Low-Income Cut-offs

Low-income Measures Thresholds (LIM-AT and LIM-BT) for Private Households

Release date: September 13, 2017

Table 4.2
Low-income measures thresholds (Low-income measure, after tax and Low-income measure, before tax) for private households of Canada, 2015

Table summary

This table displays the results of Low-income measures thresholds (Low-income measure, after tax and Low-income measure, before tax) for private households of Canada, 2015. The information is grouped by Household size (appearing as row headers), After-tax income and Before-tax income (appearing as column headers).

Household size	After-tax income	Before-tax income
1 person	22,133	25,516
2 persons	31,301	36,084
3 persons	38,335	44,194
4 persons	44,266	51,031
5 persons	49,491	57,054
6 persons	54,215	62,500
7 persons	58,558	67,508

Note 1

To convert to other household sizes, multiply the value in the one-person household by the square root of the desired household size.

Dictionary, Census of Population, 2016

Source: Statistics Canada, 2016 Census of Population.

Appendix "C" Core Housing Need by Municipality and Across Canada

According to Statistics Canada, core housing need was derived in two stages. The first identified whether the household was living in a dwelling considered unsuitable, inadequate or unaffordable. Housing suitability identified whether the dwelling had enough bedrooms according to its size and composition. Housing adequacy was assessed based on the Dwelling condition not being reported in need of major repairs. A shelter-cost-to-income ratio of less than 30% was required to deem the housing affordable. The second stage established whether the household could be expected to have affordable access to suitable and adequate alternative housing by comparing the household's total income to an income threshold based on local housing costs. Only those households who could not afford alternative housing would be considered in core housing need.

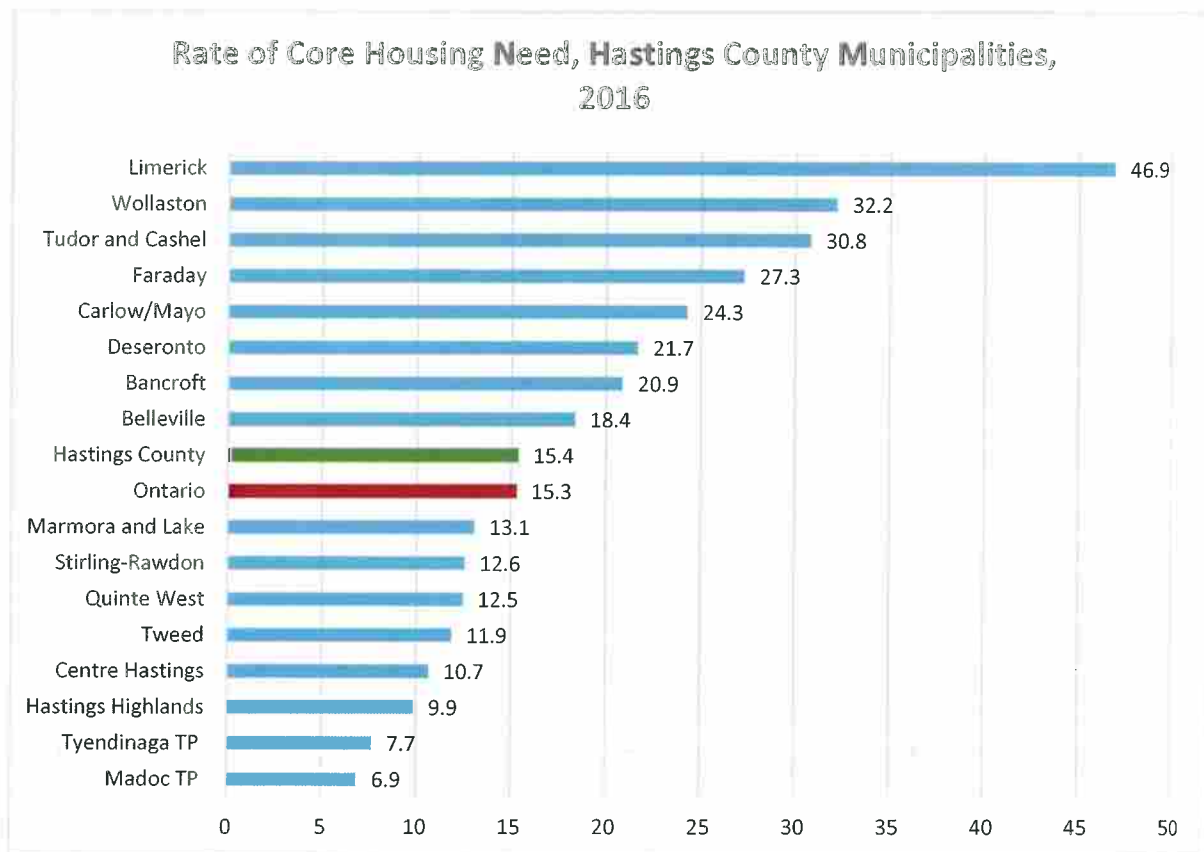
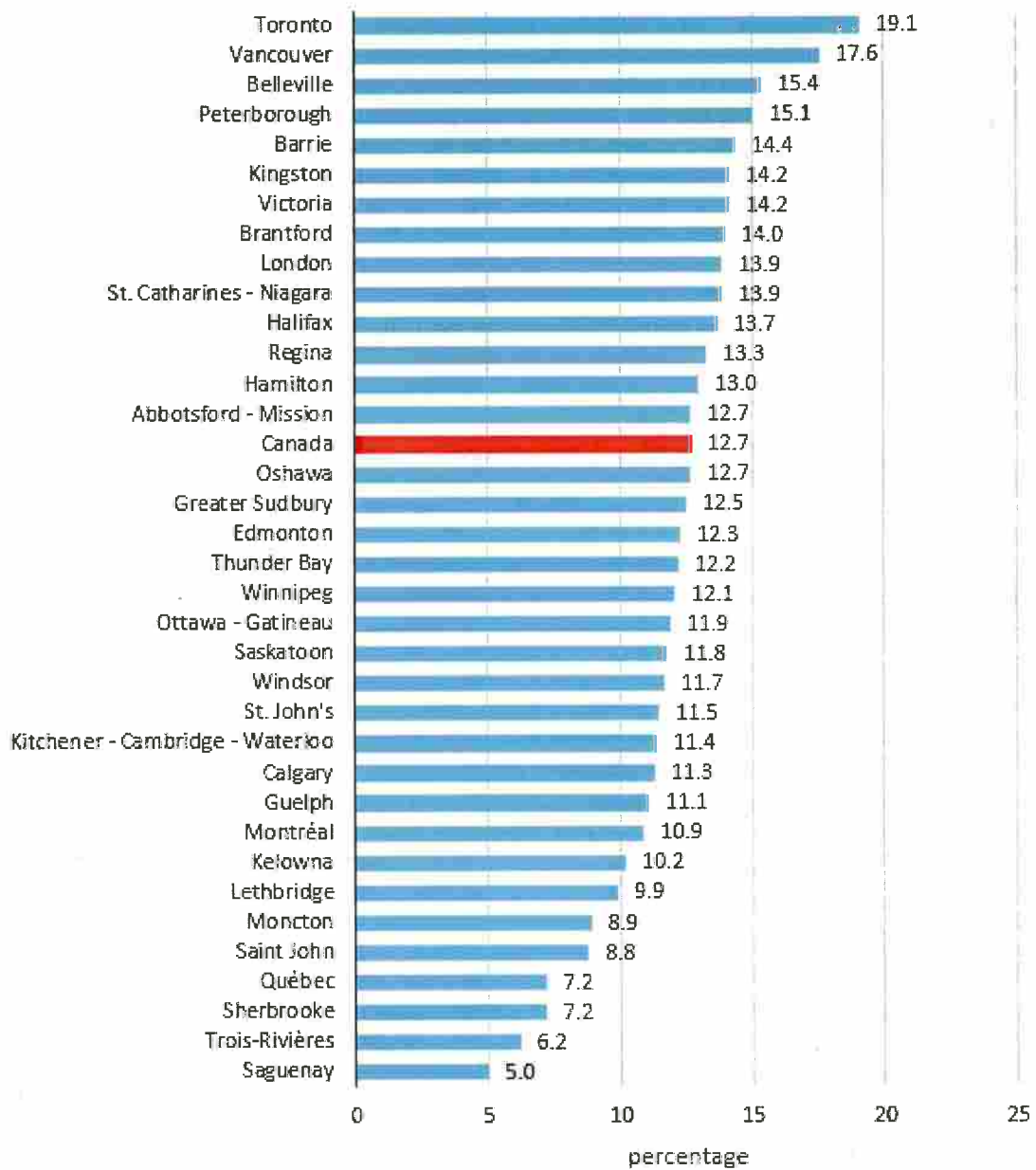


Figure 1. Core housing need rate for Canada and census metropolitan areas, 2016



Source: Statistics Canada, Census of population, 2016.

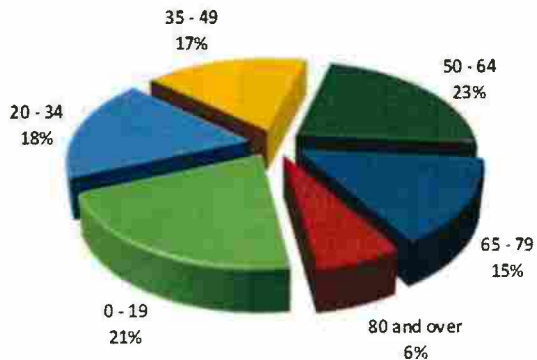
Housing Profile in Belleville



Population in 2016: 50,716

Median age: 44.7 years

Age Distribution in Belleville



Housing Structures: 21,735



Single detached
59.5%

Semi-detached
13.4%

Low rise apartment
17.3%

High rise apartment
9.7%

62.2% of households own their housing

Average house price in 2017 \$303,544

Income



Median family income: \$75,000

17.6% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Belleville, almost one in five (18.4%) households is in core housing need.



Affordability: 28.9% pay 30% or more on shelter



Suitability: 3.2% live in unsuitable housing



Condition: 33% of housing is in need of repair: 26% minor, 7% major

Source: Statistics Canada and Hastings County

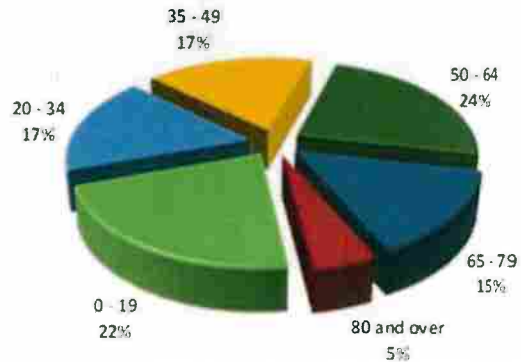
Housing Profile in Quinte West



Population in 2016: 43,577

Median age: 44.8 years

Age Distribution in Quinte West



Housing Structures: 17,830



Single detached
75.7%

Semi-detached
8.7%

Low rise apartment
10.7%

High rise apartment
2.6%

Movable
2%

74.3% of households own their housing

Average house price in 2017 \$297,936

Income



Median family income: \$79,139

12.9% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Quinte West, one in eight (12.5%) households is in core housing need.



Affordability: 20.2% pay 30% or more on shelter



Suitability: 2.6% live in unsuitable housing



Condition: 34% of housing is in need of repair: 28% minor, 6% major

Source: Statistics Canada and Hastings County

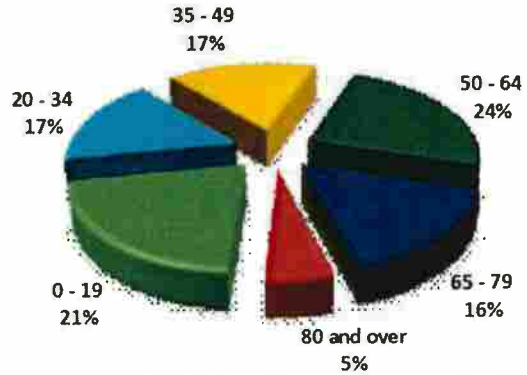
Housing Profile in Hastings County



Population in 2016: 136,445

Median age: 46.3 years

HASTINGS COUNTY AGE DISTRIBUTION



Housing Structures: 57,020



Single detached
73%



Semi-detached
9%



Low rise apartment
12%



High rise apartment
5%

Movable
1%

63% of households own their housing

Average house price in 2017 \$284,407



Income

Median family income: \$74,464

16.3% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Hastings County, about 1/6 (15.4%) of households are in core housing need.



Affordability: 25% pay 30% or more on shelter



Suitability: 3% live in unsuitable housing



Condition: 36% of housing is in need of repair: 28% minor, 8% major

Source: Statistics Canada and Hastings County

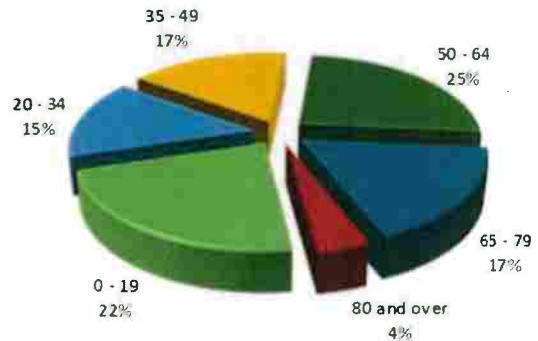
Housing Profile in Centre Hastings



Population in 2016: 4,774

Median age: 46.6 years

Age Distribution in Centre Hastings



Housing Structures: 1,905



Single detached 83.5%



Semi-detached 6.5%



Low rise apartment 10%

80.6% of households own their housing

Average house price in 2017 \$265,542

Income



Median family income: \$74,898

16.6% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Centre Hastings, 10.7% of households are in core housing need.



Affordability: 25.9% pay 30% or more on shelter



Suitability: 2.6% live in unsuitable housing



Condition: 38% of housing is in need of repair: 28% minor, 10% major

Source: Statistics Canada and Hastings County

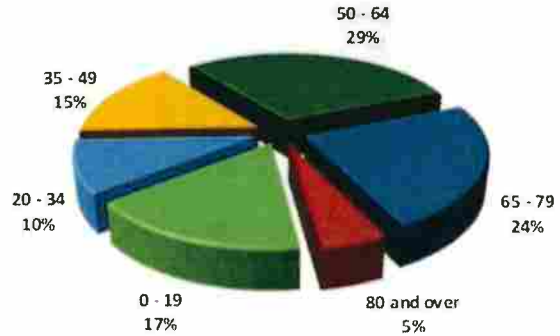
Housing Profile in Hastings Highlands



Population in 2016: 4,078

Median age: 54.9 years

Age Distribution in Hastings Highlands



Housing Structures: 1,820



Single detached 98%

Semi-detached 0.5%

Low rise apartment 0.5%

Movable 1%

93% of households own their housing

Average house price in 2017 \$282,515

Income



Median family income: \$65,152

18% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Hastings Highlands, 9.9% of households are in core housing need.



Affordability: 22% pay 30% or more on shelter



Suitability: 1.7% live in unsuitable housing



Condition: 40% of housing is in need of repair: 32% minor, 8% major

Source: Statistics Canada and Hastings County

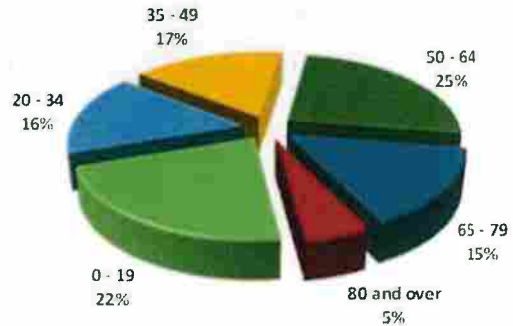
Housing Profile in Stirling-Rawdon



Population in 2016: 4,882

Median age: 46.2 years

Age Distribution in Stirling-Rawdon



Housing Structures: 1,895



Single detached 87%



Semi-detached 4%



Low rise apartment 9%

82.3% of households own their housing

Average house price in 2017 \$248,918

Income



Median family income: \$77,312

14.0% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Stirling-Rawdon, 12.6% of households are in core housing need.



Affordability: 20.6% pay 30% or more on shelter



Suitability: 2.6% live in unsuitable housing



Condition: 42% of housing is in need of repair: 33% minor, 9% major

Source: Statistics Canada and Hastings County

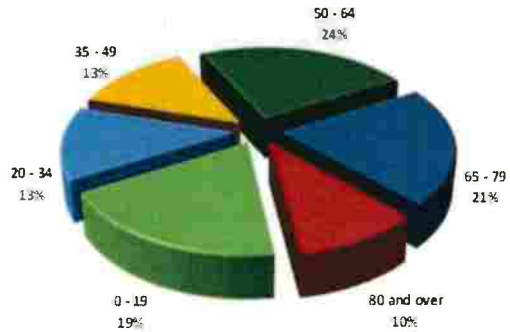
Housing Profile in Bancroft



Population in 2016: 3,880

Median age: 53.4 years

Age Distribution in Bancroft



Housing Structures: 1,750



Single detached
72.3%



Semi-detached
8.3%



Low rise apartment
19.4%

63% of households own their housing

Average house price in 2017 \$225,469

Income



Median family income: \$60,442

25.4% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Bancroft, more than 1/5 (20.9%) of households are in core housing need.



Affordability: 37.5% pay 30% or more on shelter



Suitability: 3.1% live in unsuitable housing



Condition: 42% of housing is in need of repair: 33% minor, 9% major

Source: Statistics Canada and Hastings County

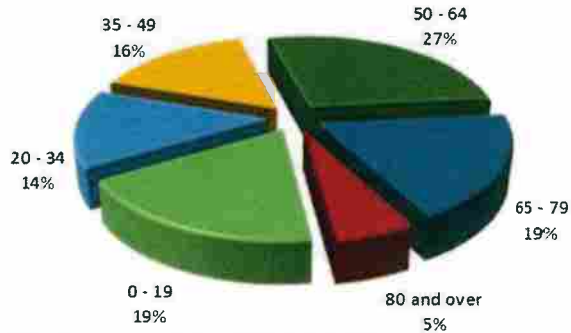
Housing Profile in the Municipality of Tweed



Population in 2016: 6,044

Median age: 51.3 years

Age Distribution in Municipality of Tweed



Housing Structures: 2,560



Single detached
87%



Semi-detached
5%



Low rise apartment
8%

80.7% of households own their housing

Average house price in 2017 \$207,233

Income



Median family income: \$66,420

19.4% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In the municipality of Tweed, 11.9% of households are in core housing need.



Affordability: 25.3% pay 30% or more on shelter



Suitability: 2.7% live in unsuitable housing



Condition: 40% of housing is in need of repair: 30% minor, 10% major

Source: Statistics Canada and Hastings County

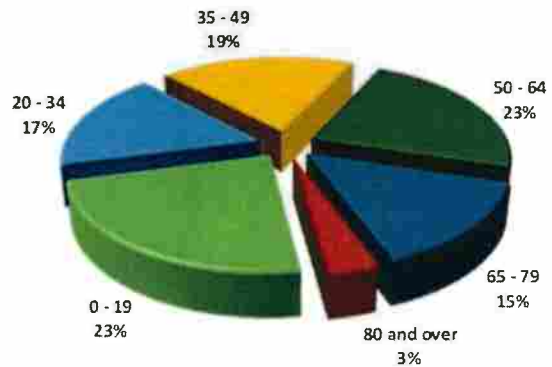
Housing Profile in Deseronto



Population in 2016: 1,774

Median age: 41.5 years

Age Distribution in Deseronto



Housing Structures: 745



Single detached 73%



Semi-detached 15.5%



Low rise apartment 11.5%

70.5% of households own their housing

Average house price in 2017 Not available

Income



Median family income: \$62,400

24.8% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Deseronto, more than one in five (21.7%) of households are in core housing need.



Affordability: 32% pay 30% or more on shelter



Suitability: 4.1% live in unsuitable housing



Condition: 50% of housing is in need of repair: 38.5% minor, 11.5% major

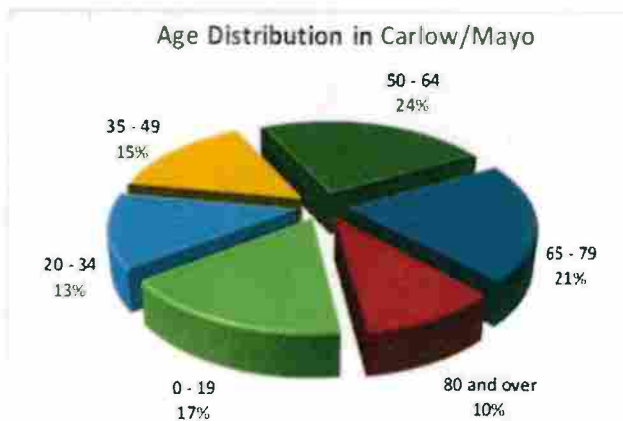
Source: Statistics Canada and Hastings County

Housing Profile in Carlow/Mayo



Population in 2016: 864

Median age: 54.1 years



Housing Structures: 375



Single detached 97%



Movable 3%

93% of households own their housing

Average house price in 2017 \$178,550

Income



Median family income: \$67,648

15.7% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Carlow/Mayo, almost 1/4 (24.3%) of households are in core housing need.



Affordability: 24% pay 30% or more on shelter



Suitability: 4% live in unsuitable housing



Condition: 47% of housing is in need of repair: 40% minor, 7% major

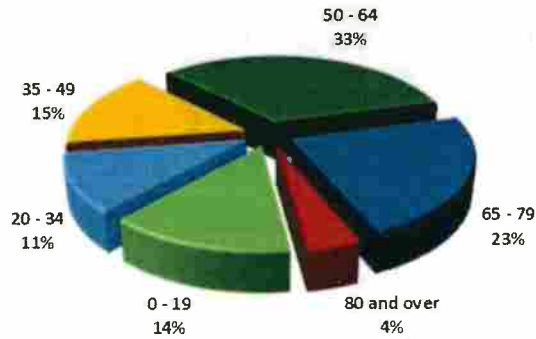
Source: Statistics Canada and Hastings County

Housing Profile in Faraday



Population in 2016: 1,401
Median age: 54.6 years

Age Distribution in Faraday



Housing Structures: 640



Single detached 90.8% **Semi-detached 3.1%** **Low rise apartment 1.5%** **Movable 4.6%**

85% of households own their housing

Average house price in 2017 \$275,602

Income



Median family income: \$64,896

19% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Faraday, more than 1/4 (27.3%) of households are in core housing need.



Affordability: 27% pay 30% or more on shelter



Suitability: 2.4% live in unsuitable housing



Condition: 50% of housing is in need of repair: 40% minor, 10% major

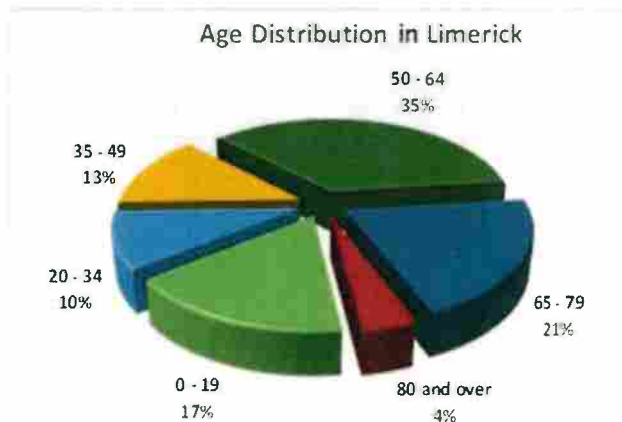
Source: Statistics Canada and Hastings County

Housing Profile in Limerick



Population in 2016: 346

Median age: 55.1 years



Housing Structures: 165



Single detached 100%

90.1% of households own their housing

Average house price in 2017 \$260,375

Income



Median family income: \$55,424

29.4% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Limerick, almost half (46.9%) of households are in core housing need.



Affordability: 42.4% pay 30% or more on shelter



Suitability: 6.1% live in unsuitable housing



Condition: 56% of housing is in need of repair: 27% minor, 29% major

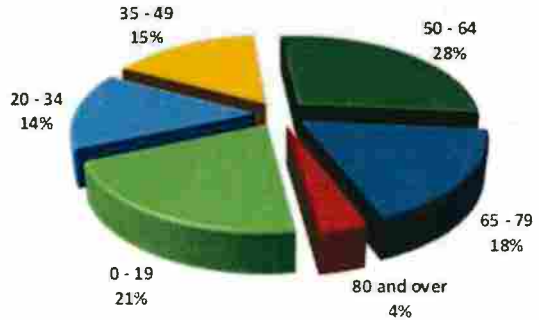
Source: Statistics Canada and Hastings County

Housing Profile in Madoc Township



Population in 2016: 2,078
Median age: 49.4 years

Age Distribution in Madoc Township



Housing Structures: 805



Single detached
100%

93.1% of households own their housing
Average house price in 2017 \$239,089

Income



Median family income: \$74,688
13.9% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Madoc Township, 6.9% of households are in core housing need.



Affordability: 21.2% pay 30% or more on shelter



Suitability: 3.1% live in unsuitable housing



Condition: 42% of housing is in need of repair: 32% minor, 10% major

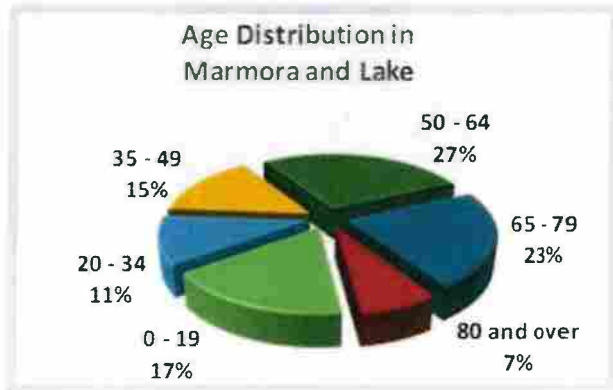
Source: Statistics Canada and Hastings County

Housing Profile for Marmora and Lake



Population in 2016: 3,950

Median age: 49.2 years



Housing Structures: 1,725



**Single detached
88.1%**



**Semi-detached
5.2%**



**Low rise apart-
ment 6.7 %**

81% of households own their housing

Average house price in 2017 \$226,213

Income



**Median family income: \$61,589 (one of
lowest in Hastings County)**

23.5% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Marmora and Lake, 13.4% of households are in core housing need.



**Affordability: 27.6% pay
30% or more on shelter**



**Suitability: 4.5% live in
unsuitable housing**



**Condition: 40% of housing
is in need of repair:
29% minor, 11% major**

Source: Statistics Canada and Hastings County

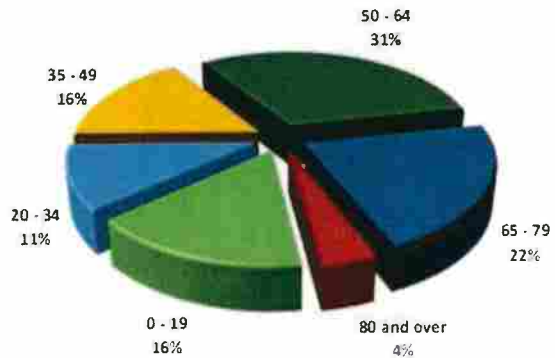
Housing Profile in Tudor and Cashel



Population in 2016: 586

Median age: 53.0 years

Age Distribution in Tudor and Cashel



Housing Structures: 640



Single detached 96.4%



Semi-detached 3.4%

80% of households own their housing

Average house price in 2017 \$207,233

Income



Median family income: \$54,784

28.4% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Tudor and Cashel, almost 1/3 (30.8%) of households are in core housing need.



Affordability: 24.5% pay 30% or more on shelter



Suitability: 5.4% live in unsuitable housing



Condition: 47% of housing is in need of repair: 31% minor, 16% major

Source: Statistics Canada and Hastings County

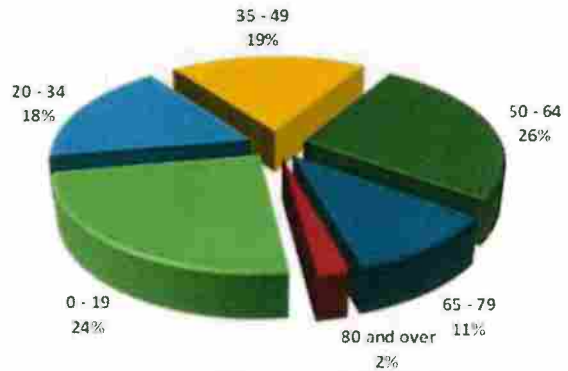
Housing Profile in Tyendinaga Township



Population in 2016: 4,297

Median age: 42.5 years

Age Distribution in Tyendinaga Township



Housing Structures: 1,545



Single detached 98.7%



Semi-detached 0.6%



Low rise apartment 0.6%

93.2% of households own their housing

Average house price in 2017 \$282,925

Income



Median family income: \$89,888

9.2% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Tyendinaga Township, 7.7% of households are in core housing need.



Affordability: 17.7% pay 30% or more on shelter



Suitability: 4.7% live in unsuitable housing



Condition: 45% of housing is in need of repair: 36% minor, 9% major

Source: Statistics Canada and Hastings County

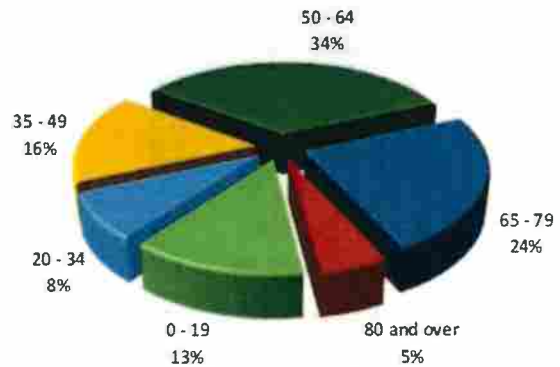
Housing Profile in Wollaston



Population in 2016: 670

Median age: 56.2 years

Age Distribution in Wollaston



Housing Structures: 640



Single detached
95.1%



Semi-detached
4.9%

82.3% of households own their housing

Average house price in 2017 \$173,625

Income



Median family income: \$60,032

24.1% are in low income

Core Housing Needs

are determined if a household lives in a dwelling considered unsuitable for the number of people, is needing repair or is unaffordable (shelter costs are more than 30% of income).

In Wollaston, almost 1/3 (32.2%) of households are in core housing need.



Affordability: 32% pay 30% or more on shelter



Suitability: 3.2% live in unsuitable housing



Condition: 34% of housing is in need of repair: 24% minor, 10% major

Source: Statistics Canada and Hastings County