United Counties of Prescott-Russell

Regional Housing Needs Assessment Study

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Prepared by:

SHS CONSULTING
POLICY • RESEARCH • COMMUNITY DEVELOPMENT

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consulting

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1.0 Introduction

1.1 Study Background

The United Counties of Prescott-Russell is located in the easternmost corner of the province, nestled against the Ottawa River to the north and covering more than 2,000 square kilometres. Within this diverse landscape, over 85,000 people currently live in hamlets, villages, towns, cities and all points in between. Like many municipalities, demographic trends show that the existing population is gradually aging and diversifying but these changes are not uniform. While some areas within the United Counties are experiencing rapid growth, other areas are more constant and subject to limited change, creating differing requirements to accommodate growth among the 8 constituent municipalities that comprise the United Counties.

Since housing is a cornerstone of any community, an important role for municipalities is facilitating housing supply, both for existing and new residents, as needs change over time. The United Counties of Prescott-Russell has had a traditional role of coordinating and facilitating the provision of housing through vehicles like its Official Plan, approving zoning bylaws and approving plans of subdivision. With the passage of the *Social Housing Reform Act* in the year 2000, the United Counties also became the designated service manager responsible for the social housing portfolio in the area. As a result, the United Counties of Prescott-Russell is responsible for responding to a wider range of housing needs then it historically has.

While there are changing demographic needs throughout the region, there is also a supply of existing housing and new stock being added each year. However, the ability of this supply to meet current and future needs is a continuing question, especially at affordable levels. To better understand and address these issues within its evolving responsibility for housing, the United Counties of Prescott-Russell has elected to undertake a Regional Housing Needs Assessment.

1.2 Study Goals and Objectives

The overall purpose of the Regional Housing Needs Assessment is to determine the need to create new affordable housing in the United Counties of Prescott-Russell area. More specifically, the study objectives are:

- To provide a clear understanding of housing needs in the United Counties of Prescott-Russell and in particular, the need for creating new affordable housing
- To recommend practical strategies and actions over the short and longer term which address these needs

- To foster a coordinated municipal approach to these strategies and actions, recognizing the dual housing and land use planning roles that municipalities have.

1.3 Study Approach

The scope of work for this study is to develop a comprehensive municipal housing statement that will provide a clear understanding of the housing needs of the United Counties of Prescott-Russell. The study is also expected to generate practical and achievable recommendations which address identified housing needs over the short and long term.

As a fundamental component of the study, analysis was provided to establish a comprehensive pictures for the eight municipalities of the United Counties of Prescott-Russell, specifically, Alfred-Plantagenet, Casselman, Champlain, Clarence-Rockland, Hawkesbury, Hawkesbury East, The Nation, and Russell.

To ensure that a complete perspective of housing need was developed and that practical recommendations to address these needs were formulated, the study scope involved four key elements, namely:

- **Demand profiling** – developing a detailed profile of the population, including socioeconomic characteristics and housing need, identifying trending and assessing these trends against projected housing demand
- **Supply profiling** – establishing a detailed profile of housing supply and development trends with significant regard for affordability, and assessing these trends against projected housing supply
- **Assessment of gaps and policy responses** - assessing gaps where supply is not adequately addressing demand and the degree to which the current local policies are addressing these gaps, having regard for the full sphere of municipal authorities
- **Recommended solutions** – developing practical policies/actions that build on existing initiatives to better address housing needs, including opportunities to address revitalization, support reuse of existing buildings and promote use of under-utilized lands

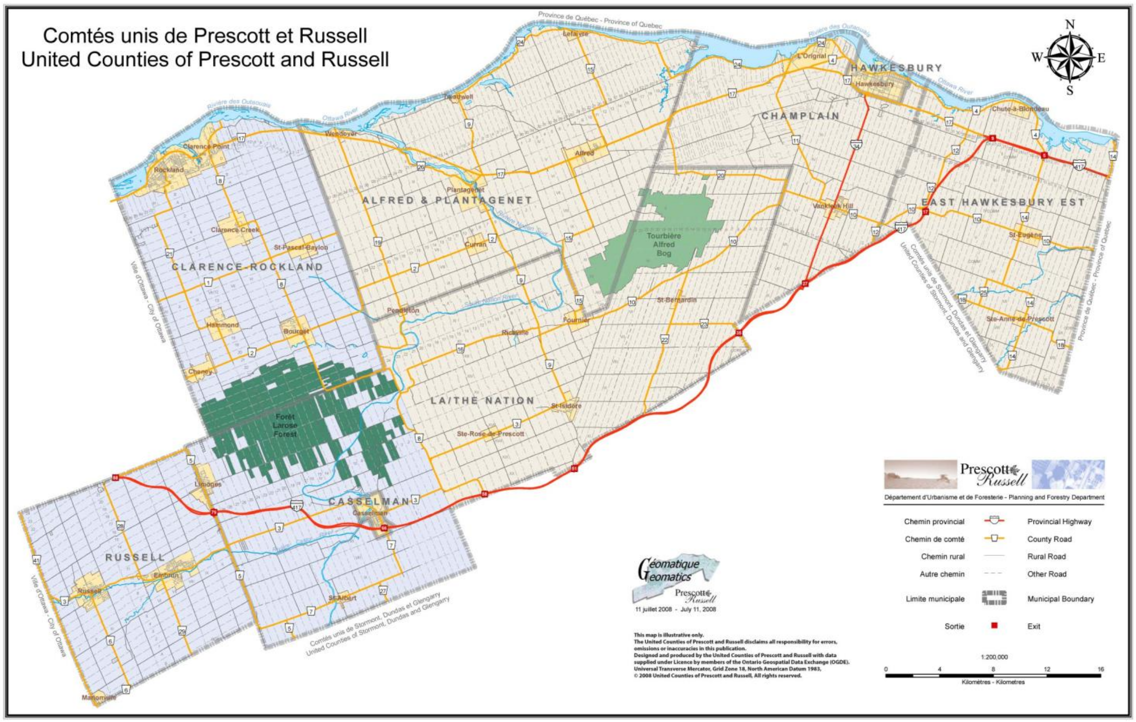
This report captures the breadth of work during the study and provides an overview of results in two key parts:

- Part One: Housing Demand and Supply Analysis – a detailed characterisation of socio-economic and housing trends which ultimately provides an assessment of projected housing demand against projected local supply.

- Part Two: Recommendations on Policies and Opportunities – Based on the analysis of gaps arising from the demand/supply analysis of Part One, this second section helps frame the local housing system and how identified gaps could be best addressed going forward.

1.3.1 Study Area

Figure 1: Map of the United Counties of Prescott-Russell



Source: United Counties of Prescott-Russell website. Accessed from: www.prescott-russell.on.ca

1.3.2 Sources of Information

Information for this report has been gathered from a number of sources and these sources are noted throughout the document and technical appendix. The most prominent of these sources is Statistics Canada census data. Published every 5 years, this information provides a consistent, time series data set by which to compare changes both at the regional and municipal level. Were appropriate, regional and provincial comparator have been provided for context. In particular, community profiles and custom tabulation products were used. Census data was augmented by CMHC housing information, labour market surveys and information provided locally by UCPR.

In the case of census data, it is important to flag geography changes that invariable occur between reporting periods. By accounting for these changes in boundaries, it is possible to make more informed conclusions regarding trends and tendencies. Figure 2 shows current municipal configurations as at 2006 as well as the prior configuration from 1996 and how these evolved to the present. Major consolidations occurred across many local townships in the late 1990's to form the current 8 municipalities that make up UCPR. Despite this, census reporting units have not markedly changed and as a result, data sets can be reasonably aligned from year to year.

Table 1: Changes in municipal composition within UCPR, 1996 to 2006

Municipality (2006)	Composite Areas (pre 2006)	Comments
East Hawkesbury (twsp.)	East Hawkesbury (twsp.)	No change
Hawkesbury (town)	Hawkesbury (town)	Gained pop. and land from Champlain in 2001
Champlain (twsp.)	L'Orignal (village)	Incorporated in 1998, lost land and population to Hawkesbury in 2001
	Longueuil (twsp.)	
	Vankleek Hill (town)	
	West Hawkesbury (twsp.)	
Alfred and Plantagenet (twsp.)	Alfred (twsp.)	Incorporated in 1997
	Alfred (village)	
	North Plantagenet (twsp.)	
	Plantagenet (village)	
The Nation (munc.)	Caledonia (twsp.)	Incorporated in 1998, lost land to Casselman in 2001
	Cambridge (twsp.)	
	South Plantagenet (twsp.)	
	St. Isidore (village)	
Clarence-Rockland (city)	Clarence (twsp.)	Incorporated in 1998
	Rockland (town)	
Casselman (village)	Casselman (village)	Transfer of land from The Nation but no population change (2001)
Russell (twsp.)	Russell (twsp.)	No change

During the study, information was also gathered from a number of local sources including statistics tracked by UCPR as well as other local agencies. Key informant interviews with a range of stakeholders and community surveys were also used to gather information and provide local perspectives on housing issues. A public consultation session was also held to review findings and gather feedback on issues and proposed recommendations.

2.0 Part One: Housing Demand and Supply Analysis

2.1 Overview

Housing is a fundamental cornerstone of any community, providing basic shelter that ideally meets the needs of local residents. A healthy housing market also supports a vibrant economy through the actions of a number of stakeholders, whether private or public. In contrast, where the housing market is imbalanced, it can have consequences on the choices local households make an impact on the economic health of the community.

Understanding the housing needs of the community in contrast to traditional patterns of supply is an integral component of assessing balance in the market place. Likewise, understanding the dynamics of local demand and supply trends can assist in identifying barriers and establishing solutions, both in the current timeframe and projecting for the future. Planning ahead is important, especially given that there is a time lag in translating solutions from paper into the real world. This part of the report is focussed on assessing demand and supply in UCPR and its component municipalities to better understand the market balance and underlying dynamics. The second part of this report goes on to identify barriers and possible solutions.

2.2 Housing Demand Analysis

Housing demand is a product of a number of key factors. Most primary to this is population, including trending and factors which influence population like birth rates, death rates and migration. Population trending is key to understanding housing requirements both today and looking forward. However, the characteristics of the population have a significant influence on housing needs. Household characteristics for the population provide dimensions about need that raw population data cannot provide. For instance, the size of households, their composition and current tenure all influence the housing choices they make. This also brings in a third dimension to housing demand – the socioeconomic factors which also influence housing demand. In addition to the household characteristics, economic trends, employment and income all affect the choices that these households have in the housing market. By assessing these underlying dynamics, a clearer picture of population trending, household characteristics and socio-economic impacts can be fused to create a picture of local housing demand.

2.2.1 Demographic Profile: Population

Within Ontario, UCPR is an expansive municipality with an average population density of 40.7 persons per sq. km. (2006). The Counties are expansive in terms of land area (just over 2,000 sq. km.), extending from the City of Ottawa on the west to the Quebec border on the east. UPCR is also bounded by an inter-provincial border to the north along the Ottawa River. The Counties are comprised of 8 distinct lower tier municipalities, the largest in population being Clarence-Rockland (25.9% of UCPR) and Russell (17.3%) while the smallest being Casselman and East Hawkesbury (4.1% and 4.2% respectively).

Population is predominantly concentrated in a number of cities, villages and towns including Hawkesbury, Rockland, Casselman, Russell, Alfred and Vankleek Hill. The balance of the population is dispersed throughout a large rural area comprised of villages, hamlets and settlements. Key natural features are also found in the expansive rural area, namely the Larose Forest and the Alfred Bog.

Table 2: Population & Density, Prescott-Russell, Cornwall, Renfrew County and Ontario, 2006

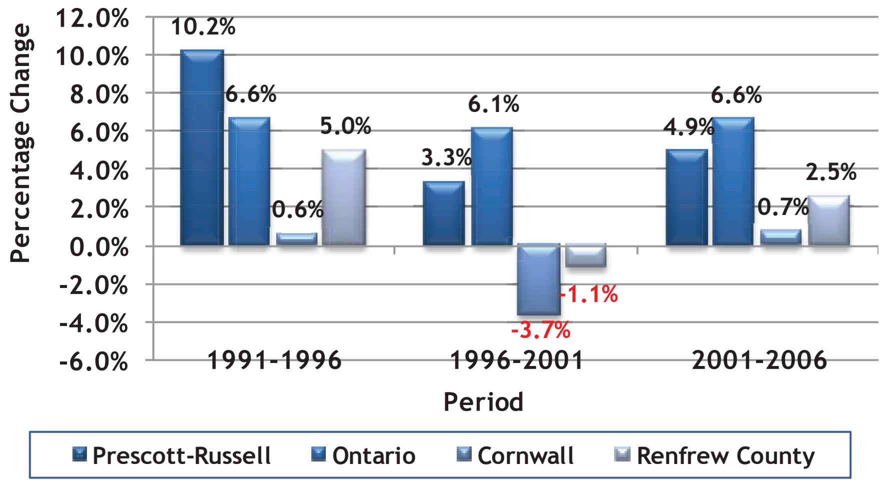
Location	Population		Land Area (sq.km)		Population Density (persons/sq.km)	
	1996	2006	1996	2006	1996	2006
East Hawkesbury	3,296	3,368	239.50	235.09	13.76	14.33
Hawkesbury	10,162	10,869	8.71	9.46	1,166.70	1,148.94
Champlain	8,375	8,683	207.23	207.15	40.41	41.92
Alfred & Plantagenet	8,315	8,654	394.28	391.68	21.09	22.09
The Nation	10,478	10,643	650.94	657.16	16.10	16.20
Clarence-Rockland	18,633	20,790	299.28	296.53	62.26	70.11
Casselman	2,877	3,294	4.50	5.15	639.33	639.61
Russell	11,877	13,883	198.89	198.96	59.72	69.78
Prescott-Russell	74,013	80,184	2,003.33	2,001.18	36.94	40.07
Ontario	10,753,573	12,160,282	916,733.70	907,573.82	11.73	13.40
Cornwall	47,403	45,965	63.49	61.52	746.62	747.16
Renfrew County	96,224	97,545	7,645.68	7,403.46	12.59	13.18

Source: Statistics Canada, Community Profiles, 1996 & 2006

2.2.1.1 Population

As shown in Figure 3, the population for UCPR was just in excess of 80,000 in 2006, an increase of some 13,000 households or roughly 19% since 1991. Growth during this 15 year period was not uniform, with the most significant growth from 1991 to 1996 (10.2%), trailing off to 3.3% from 1996 -2001 and rebounding slightly to 4.9% during the 2001-2006 period. This trending in UCPR was consistent with provincial and regional trending, although UCPR fared better then both Cornwall and Renfrew (see Figure 4).

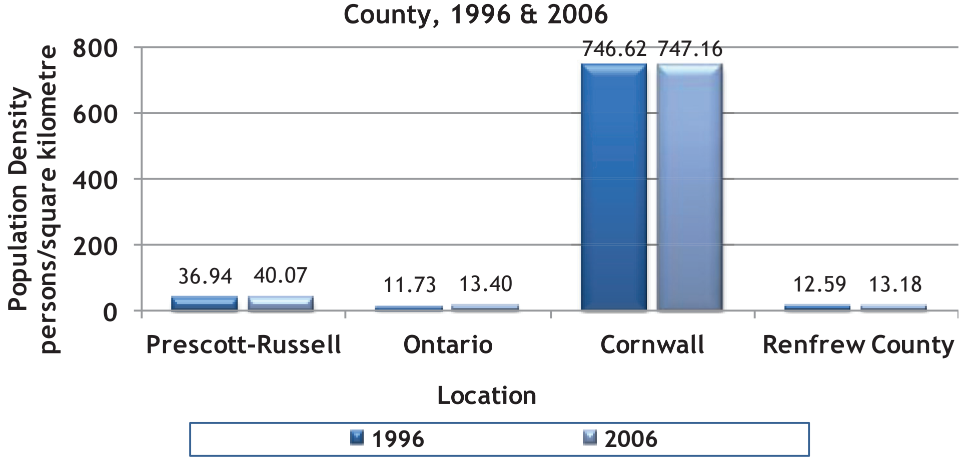
Figure 2: Trends in Population Growth Rates, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1991-2006



Source: Statistics Canada, Community Profiles, 1996-2006

In terms of population density, UCPR has more than 3 times the average of the province but population in UCPR is markedly less concentrated then in the urbanized City of Cornwall. Within UCPR, Hawkesbury and Casselman are the smallest municipal entities in terms of land area, together representing less than 15 sq. km. (or less than 1% of the land area of UCPR). At the same time, these two areas account for more than 17% of the population of UCPR. As built-up nodes with limited land area, these municipalities are the most densely urbanized within UCPR.

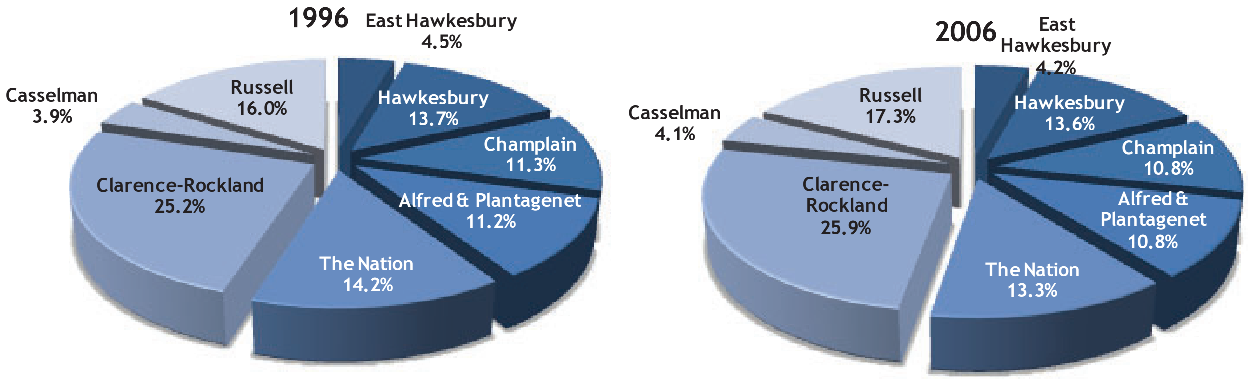
Figure 3: Trends in Population Density, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1996 & 2006



Source: Statistics Canada, Community Profiles, 1996 & 2006

The balance of municipalities in UCPR have a broader mix of urban settlements and rural country side. East Hawkesbury and The Nation have the lowest densities, illustrating their highly rural character. This is especially true of The Nation which accounts for roughly one third of the entire land area of UCPR. Both Alfred-Plantagenet (roughly 20%) and Clarence-Rockland (about 15%) also account for significant land areas within UCPR. The population is reasonably well disbursed among municipalities. The largest share of the UCPR population however, can be found in Clarence-Rockland (25%) while the smallest share is found in Casselman (4%).

Figure 4: Population of Area Municipalities as a Proportion of Total United Counties of Prescott-Russell Population, 1996 and 2006



Source: Statistics Canada, Community Profiles, 1996 & 2006

In terms of population growth within UCPR, during the 1991-2006 period the fastest growing municipalities were Clarence-Rockland, Casselman and Russell, all which saw population growth in excess of 30%. These municipalities are all adjacent to the City of Ottawa and proximal to Highway #417 and Highway #17 transportation corridors.

In contrast, the more rural municipalities of Champlain, East Hawkesbury and The Nation all experienced growth of less than 10% during this same 15 year period. While most municipalities followed the regional and provincial 5 year growth trending (increase-decline-rebound), East Hawkesbury, The Nation and Alfred-Plantagenet showed continuing declines in rate of growth across all 5 year periods, with East Hawkesbury experiencing negative growth in the 2001-2006 period.

Trends in Population Growth Rates, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1991-2006

Source: Statistics Canada, Community Profiles, 1996-2006

Location	Period: 1991 to 1996	Period: 1996 to 2001	Period: 2001 to 2006
Prescott-Russell	10.2%	3.3%	4.9%
Ontario	6.6%	6.1%	6.6%
Cornwall	0.6%	-3.7%	0.7%
Renfrew County	5.0%	-1.1%	2.5%

Trends in Population Density, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1996 & 2006

Density is given in persons per square kilometer.

Source: Statistics Canada, Community Profiles, 1996 & 2006

Location	1996	2006
Prescott-Russell	36.94	40.07
Ontario	11.73	13.40
Cornwall	746.62	747.16
Renfrew County	12.59	13.18

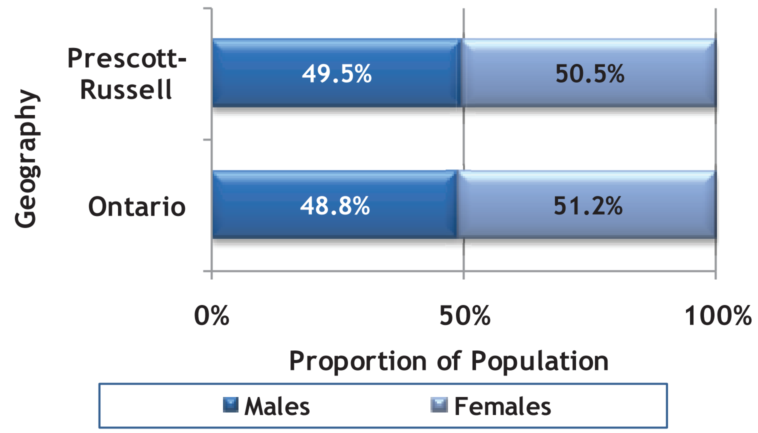
Population of Area Municipalities as a Proportion of Total United Counties of Prescott-Russell Population, 1996 and 2006

Source: Statistics Canada, Community Profiles, 1996 & 2006

Location	Population Relative to Total UCPR Population
Alfred & Plantagenet	11.2%
Casselman	3.9%
Champlain	11.3%
Clarence-Rockland	25.2%
East Hawkesbury	4.5%
Hawkesbury	13.7%
Russell	16.0%
The Nation	14.2%

Location	Population Relative to Total UCPR Population
Alfred & Plantagenet	10.8%
Casselman	4.1%
Champlain	10.8%
Clarence-Rockland	25.9%
East Hawkesbury	4.2%
Hawkesbury	13.6%
Russell	17.3%
The Nation	13.3%

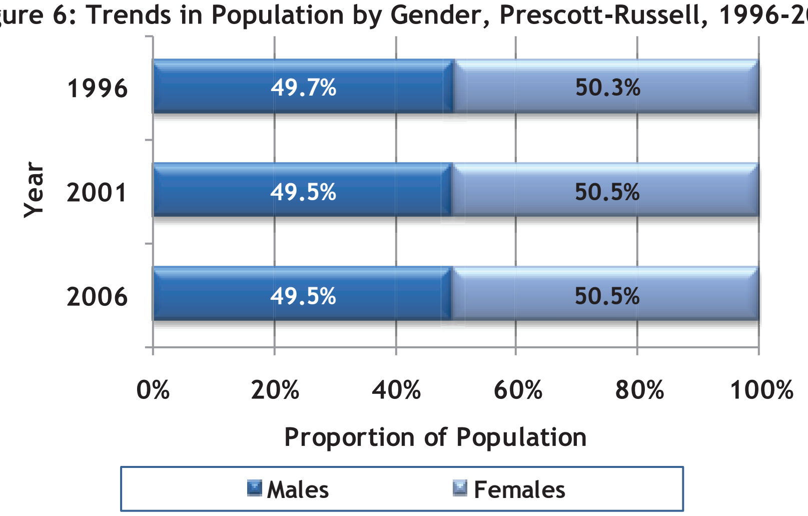
Figure 5: Population by Gender, Prescott-Russell and Ontario, 2006



Source: Statistics Canada, Community Profiles, 2006

In terms of gender, the population split between male and female in UCPR is currently in the order of 49.5% vs. 50.5% and has remained fairly constant since 1996. This split is slightly more balanced then the provincial average which has also been quite static since 1996. Sub-regionally, trends are quite similar with the share of females being consistently just higher than average in Hawkesbury and slightly lower than average in East Hawkesbury.

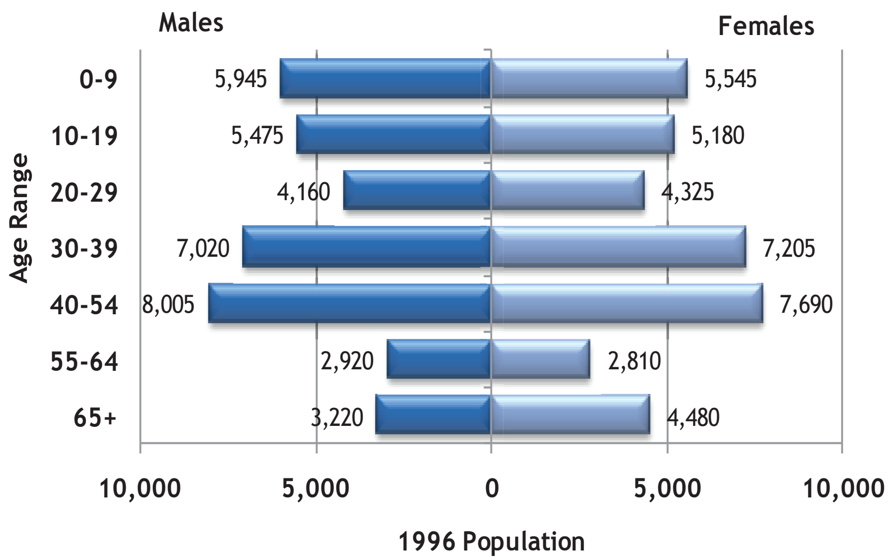
Figure 6: Trends in Population by Gender, Prescott-Russell, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

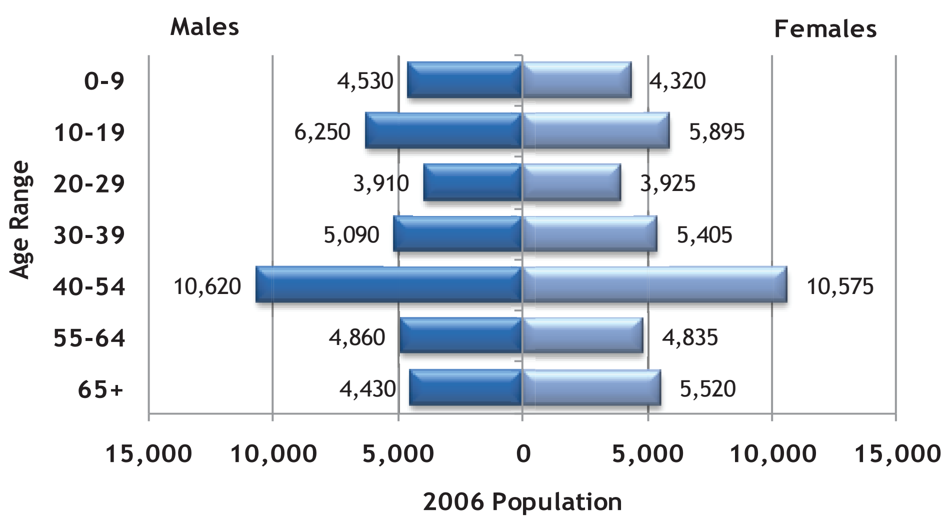
A similar gender split is common across most age groups except for those 65+ where females tend to outnumber males. This trend has remained consistent from 1996 through to 2006.

Figure 7: Population by Age and Gender, Prescott-Russell, 1996



Source: Statistics Canada, Community Profiles, 1996

Figure 8: Population by Age and Gender, Prescott Russell, 2006



Source: Statistics Canada, Community Profiles, 2006

In terms of age, those in the 40-54 age group represent the largest share of the UCPR population with over 26% while those in the 20-29 group are the lowest at just under 10%. Trend wise, the population in UCPR is generally aging, with declines in most age categories for those under 40 and an increasing share of the population for those over 40 since 1996. The declining share of those in the prime household formation years (20-29) and increase in those 40-65 signal a clear emphasis in growth for those more experienced in the housing market. Equally notable is the modest growth in those in the 65+ age group.

Population by Age and Gender, Prescott-Russell, 1996

Source: Statistics Canada, Community Profiles, 1996

Age Range	Males	Females
0 to 9	5,945	5,545
10 to 19	5,475	5,180
20 to 29	4,160	4,325
30 to 39	7,020	7,205
40 to 54	8,005	7,690
55 to 64	2,920	2,810
65 plus	3,220	4,480

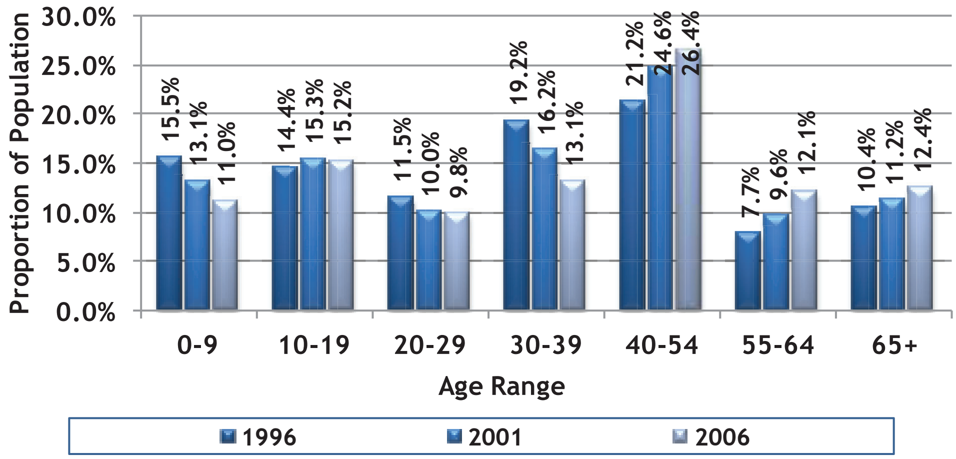
Population by Age and Gender, Prescott Russell, 2006

Source: Statistics Canada, Community Profiles, 2006

Age Range	Males	Females
0 to 9	4,530	4,320
10 to 19	6,250	5,895
20 to 29	3,910	3,925
30 to 39	5,090	5,405
40 to 54	10,620	10,575
55 to 64	4,860	4,835
65 plus	4,430	5,520

These trends by age cohort are generally consistent with provincial averages, although UCPR tends to have a slightly younger overall age profile. UCPR has a slightly higher average 40-54 age group but has a lower number of seniors (65+) and those in the primary household formation age range (20-29).

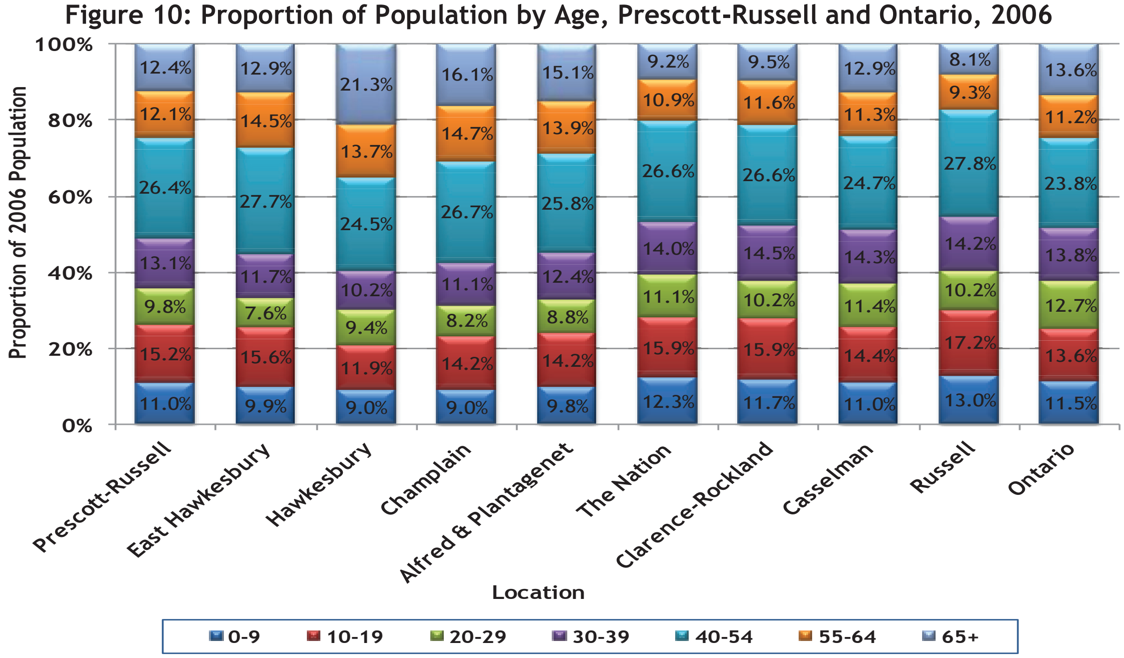
Figure 9: Trends in Age Distribution, Prescott-Russell, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

Within UCPR, there are variations in age distribution by municipality which provide important clues to growth trends. Russell and The Nation tend to have the most youthful population profiles with a greater percentage of children and lower proportion of seniors. In contrast, Hawkesbury and to a lesser extent East Hawkesbury have notably higher proportions of seniors and pre-seniors. Clarence-Rockland and Casselman tended to have the highest proportion of middle aged individuals.

Figure 10: Proportion of Population by Age, Prescott-Russell and Ontario, 2006



Source: Statistics Canada, Community Profiles, 2006

Trends in Age Distribution, Prescott-Russell, 1996-2006

Source: Statistics Canada, Community Profiles, 1996-2006

The proportion of the population for various age ranges and years

Age Range	Year 1996	Year 2001	Year 2006
0 to 9	15.5%	13.1%	11.0%
10 to 19	14.4%	15.3%	15.2%
20 to 29	11.5%	10.0%	9.8%
30 to 39	19.2%	16.2%	13.1%
40 to 54	21.2%	24.6%	26.4%
55 to 64	7.7%	9.6%	12.1%
65 plus	10.4%	11.2%	12.4%

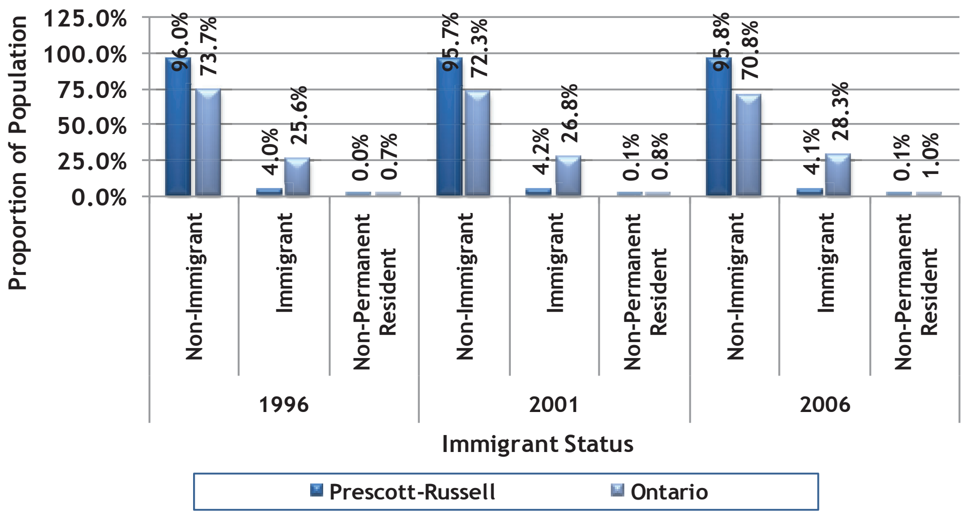
Proportion of Population by Age, Prescott-Russell and Ontario, 2006

Source: Statistics Canada, Community Profiles, 2006

Location	Age Range 0-9	Age Range 10-19	Age Range 20-29	Age Range 30-39	Age Range 40-54	Age Range 55-64	Age Range 65 plus
Prescott-Russell	11.0%	15.2%	9.8%	13.1%	26.4%	12.1%	12.4%
East Hawkesbury	9.9%	15.6%	7.6%	11.7%	27.7%	14.5%	12.9%
Hawkesbury	9.0%	11.9%	9.4%	10.2%	24.5%	13.7%	21.3%
Champlain	9.0%	14.2%	8.2%	11.1%	26.7%	14.7%	16.1%
Alfred & Plantagenet	9.8%	14.2%	8.8%	12.4%	25.8%	13.9%	15.1%
The Nation	12.3%	15.9%	11.1%	14.0%	26.6%	10.9%	9.2%
Clarence-Rockland	11.7%	15.9%	10.2%	14.5%	26.6%	11.6%	9.5%
Casselman	11.0%	14.4%	11.4%	14.3%	24.7%	11.3%	12.9%
Russell	13.0%	17.2%	10.2%	14.2%	27.8%	9.3%	8.1%
Ontario	11.5%	13.6%	12.7%	13.8%	23.8%	11.2%	13.6%

Trends in immigration[1] also provide a sense of growth dynamics for UCPR. Overall, immigrating households have remained fairly constant in UCPR over time, averaging in the order only 4%. This is well below the Provincial average which is in the order of 28% and has been gradually increasing over the last 15 years. Sub-regionally, trends show changes in the proportion of immigrant households by municipality. While East Hawkesbury and the Nation had higher rates prior to 2006 (5%-7%), Russell and Champlain have tended to have slightly higher averages since 2006 (5%-6%). Casselman has had the consistently lowest rates within UCPR (less than 2%).

Figure 11: Trends in Population by Immigrant Status, Prescott-Russell and Ontario, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

Period of immigration is also indicative of growth tendencies, especially looking forward. Individuals who immigrated prior to 1991 make up the largest share (almost 75%) while those who have immigrated after 1991 represent only about 25% of all immigrants in UCPR. The profile of this immigrant population is dramatically different as compared to provincial norms where more recent immigrants (those immigrating after 1991) account for almost 45% of all immigrants. Sub-regionally, the highest proportions of recent immigrants reside in Hawkesbury, Casselman and Champlain.

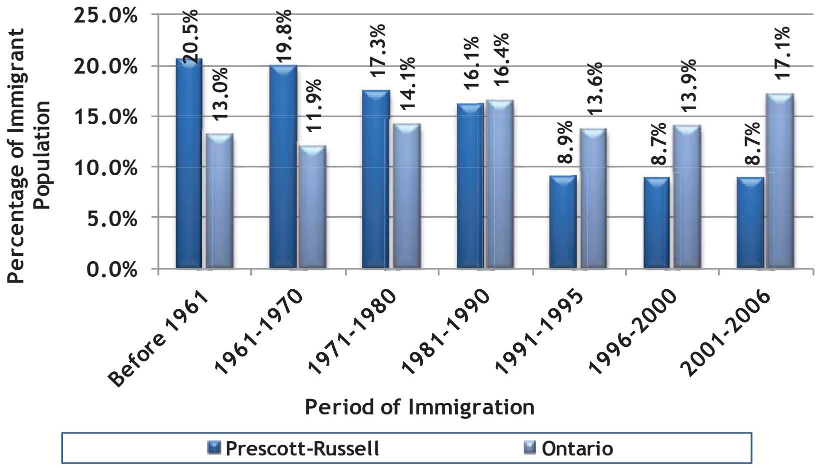
[1] Statistics Canada defines immigrants as people who are, or have been, landed immigrants in Canada. A landed immigrant is a person who has been granted the right to live in Canada permanently by immigration authorities. Some immigrants have resided in Canada for a number of years, while others have arrived recently. Most immigrants are born outside Canada, but a small number were born in Canada.

Trends in Population by Immigrant Status, Prescott-Russell and Ontario, 1996-2006

Source: Statistics Canada, Community Profiles, 1996-2006

Immigrant Status / Year	Prescott-Russell	Ontario
Non-Immigrant / 1996	96.0%	73.7%
Immigrant / 1996	4.0%	25.6%
Non-Permanent / 1996	0.0%	0.7%
Non-Immigrant / 2001	95.7%	72.3%
Immigrant / 2001	4.2%	26.8%
Non-Permanent / 2001	0.1%	0.8%
Non-Immigrant / 2006	95.8%	70.8%
Immigrant / 2006	4.1%	28.3%
Non-Permanent / 2006	0.1%	1.0%

Figure 12: Trends in Immigrant Population by Period of Immigration, Prescott-Russell and Ontario



Source: Statistics Canada, Community Profiles, 2006

Table 3: Trends in Immigrant Population by Period of Immigration, Prescott-Russell and Ontario

Municipality	Total Immigrant Population	Before 1961	1961-1970	1971-1980	1981-1990	1991-1995	1996-2000	2001-2006
Prescott-Russell	3,265	670	645	565	525	290	285	285
East Hawkesbury	135	35	15	25	0	35	15	10
Hawkesbury	455	90	90	40	55	25	75	80
Champlain	470	135	95	65	55	50	15	55
Alfred & Plantagenet	220	50	55	35	70	0	0	10
The Nation	390	75	60	95	100	15	15	30
Clarence-Rockland	680	90	145	155	140	50	65	35
Casselman	65	0	10	25	10	0	10	10
Russell	815	185	170	120	95	105	80	60
Ontario	3,398,725	442,695	405,180	478,340	558,225	462,075	471,470	580,740

Percentages

	Total Immigrant Population	Before 1961	1961-1970	1971-1980	1981-1990	1991-1995	1996-2000	2001-2006
Prescott-Russell	100.0%	20.5%	19.8%	17.3%	16.1%	8.9%	8.7%	8.7%
East Hawkesbury	100.0%	25.9%	11.1%	18.5%	0.0%	25.9%	11.1%	7.4%
Hawkesbury	100.0%	19.8%	19.8%	8.8%	12.1%	5.5%	16.5%	17.6%
Champlain	100.0%	28.7%	20.2%	13.8%	11.7%	10.6%	3.2%	11.7%
Alfred & Plantagenet	100.0%	22.7%	25.0%	15.9%	31.8%	0.0%	0.0%	4.5%
The Nation	100.0%	19.2%	15.4%	24.4%	25.6%	3.8%	3.8%	7.7%
Clarence-Rockland	100.0%	13.2%	21.3%	22.8%	20.6%	7.4%	9.6%	5.1%
Casselman	100.0%	0.0%	15.4%	38.5%	15.4%	0.0%	15.4%	15.4%
Russell	100.0%	22.7%	20.9%	14.7%	11.7%	12.9%	9.8%	7.4%
Ontario	100.0%	13.0%	11.9%	14.1%	16.4%	13.6%	13.9%	17.1%

Source: Statistics Canada, Community Profiles, 2006

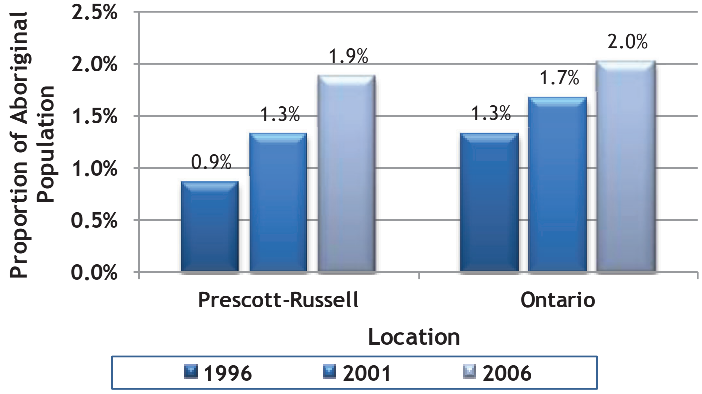
Trends in Immigrant Population by Period of Immigration, Prescott-Russell and Ontario

Source: Statistics Canada, Community Profiles, 2006

Period of Immigration	Prescott-Russell	Ontario
Before 1961	20.5%	13.0%
1961 to 1970	19.8%	11.9%
1971 to 1980	17.3%	14.1%
1981 to 1990	16.1%	16.4%
1991 to 1995	8.9%	13.6%
1996 to 2000	8.7%	13.9%
2001 to 2006	8.7%	17.1%

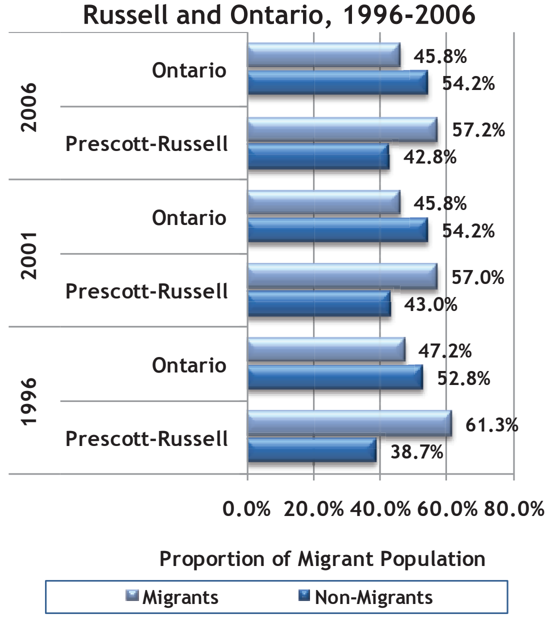
In terms of Aboriginal[2] populations, UCPR has traditionally had a slightly lower share of Aboriginal individuals as compared to provincial norms but this has changed over time, with Aboriginals now accounting for 1.9% of population (see Figure 13). Casselman, The Nation and Clarence-Rockland have tended to have slightly higher percentages of Aboriginal individuals as compared to other UPCR municipalities.

Figure 13: Trends in the Aboriginal Population as a Proportion of Total Population, Prescott-Russell and Ontario, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

Figure 14: Trends in Migrant Population by Place of Residence Five Years Ago, Prescott-Russell and Ontario, 1996-2006



Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

[2] Statistics Canada defines Aboriginals as those persons who reported identifying with at least one Aboriginal group, that is, North American Indian, Métis or Inuit, and/or those who reported being a Treaty Indian or a Registered Indian, as defined by the Indian Act of Canada, and/or those who reported they were members of an Indian band of First Nation.

Trends in Migrant Population by Place of Residence Five Years Ago, Prescott-Russell and Ontario, 1996-2006

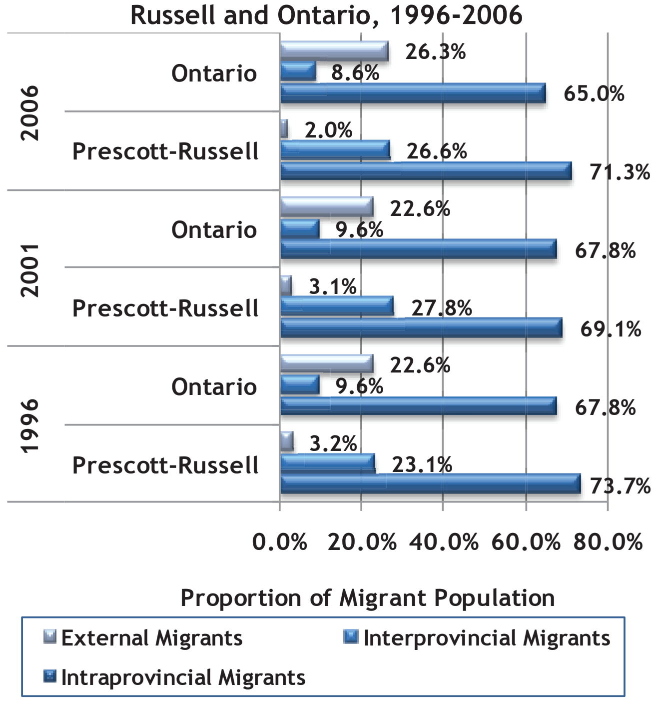
Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

Location / Year	Migrants	Non-Migrants
Ontario / 1996	47.2%	52.8%
Prescott-Russell / 1996	61.3%	38.7%
Ontario / 2001	45.8%	54.2%
Prescott-Russell / 2001	57.0%	43.0%
Ontario / 2006	45.8%	54.2%
Prescott-Russell / 2006	57.2%	42.8%

Migration is also a factor in understanding growth patterns and population trends. As compared to where they lived 5 years ago, residents in UCPR tended to stay in the area as shown in Figure 14, and this trend has increased slightly since 1996 (from 38% non-migrants[3] to more than 42% in 2006). In contrast, provincial averages have stayed fairly static with non-migrants averaging between 52% and 54%.

Those who did migrate to UCPR in the last 5 years have tended to predominantly been from elsewhere in the province and this has been fairly consistent over time (roughly 70% of all migrants). As shown in Figure 15, interprovincial migrants[4] have consistently accounted for between 23% and 26% of all migrants since 1996 which is not surprising for UCPR given the proximity to the Quebec border.

Figure 15: Trends in Migrant Population by Place of Residence Five Years Ago, Prescott-Russell and Ontario, 1996-2006



Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

[3] Census data defines migrants a follows: Migrants are movers who, on Census Day, were residing in a different CSD five years earlier (internal migrants) or who were living outside Canada five years earlier (external migrants) where as Non-migrants are movers who, on Census Day, were living at a different address, but in the same census subdivision (CSD) as the one they lived in five years earlier

[4] Census data differentiates provincial migrants as follows: Intraprovincial migrants are movers who, on Census Day, were living in a different CSD from the one in which they resided five years earlier, in the same province. Interprovincial migrants are movers who, on Census Day, were living in a different CSD from the one in which they resided five years earlier, in a different province.

Trends in Migrant Population by Place of Residence Five Years Ago, Prescott-Russell and Ontario, 1996-2006

Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

Location / Year	External Migrants	Interprovincial Migrants	Intraprovincial Migrants
Ontario / 2006	26.3%	8.6%	65.0%
Prescott-Russell / 2006	2.0%	26.6%	71.3%
Ontario / 2001	22.6%	9.6%	67.8%
Prescott-Russell / 2001	3.1%	27.8%	69.1%
Ontario / 1996	22.6%	9.6%	67.8%
Prescott-Russell / 1996	3.2%	23.1%	73.7%

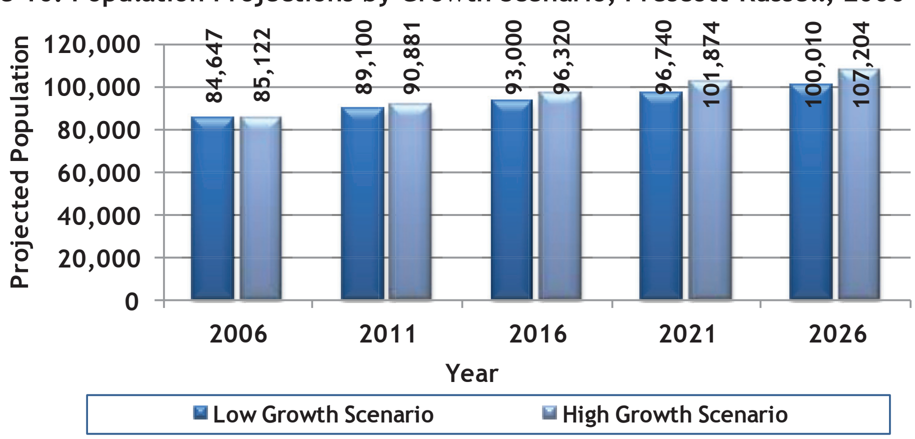
International migrants have consistently made up the smallest component of migrants to UCPR, accounting for only 2-3% and declining over time. While provincial statistics are not markedly different for intraprovincial migrants, international migrants make up a much larger share of provincial statics (22-26%) and interprovincial migrants make up a much smaller share (8-9%) as compared to UCPR (23-26%).

Sub-regionally, residents in Hawkesbury have tended to be less mobile whereas residents in The Nation, East Hawkesbury and Russell have been more migratory. International migrants tend to be more commonly found in Hawkesbury and Russell and interprovincial migrants are most readily found in Easy Hawkesbury and Hawkesbury.

2.2.1.2 Population Projections

Based on past trending and a number of other key factors, projections for future population growth were developed by UCPR as part of the Official Plan review in 2006. These estimates suggested that UCPR population would grow to over 100,000 in the next twenty years, adding between 15,000 and 20,000 new residents depending on the pace of growth during that period. On average, growth is expected to occur at a rate of roughly 1.0% (low growth) to 1.25% (high growth) annually with slightly higher average growth in the next 10 year period. This rate of change is fairly consistent with the average seen over the last 15 years in UCPR (average of 1.25% annually).

Figure 16: Population Projections by Growth Scenario, Prescott-Russell, 2006-2026



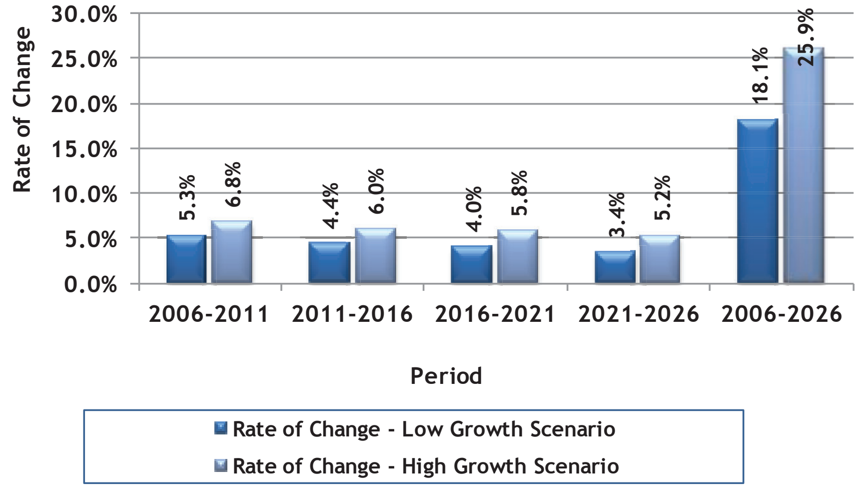
Source: Statistics Canada, United Counties of Prescott-Russell Official Plan, May 2006

Population Projections by Growth Scenario, Prescott-Russell, 2006-2026

Source: Statistics Canada, United Counties of Prescott-Russell Official Plan, May 2006

Year	Projected Population - Low Growth Scenario	Projected Population - High Growth Scenario
2006	84,647	85,122
2011	89,100	90,881
2016	93,000	96,320
2021	96,740	101,874
2026	100,010	107,204

Figure 17: Projected Rate of Change of Population, Prescott-Russell, 2006-2026



Source: Statistics Canada, United Counties of Prescott-Russell Official Plan, May 2006

Sub-regionally, the rate of growth is expected to be highest in Clarence-Rockland and Russell, together accounting for almost 60% of all new growth, while lowest growth is projected in Casselman and The Nation. This distribution of growth is generally consistent with current concentrations as Clarence-Rockland and Russell will continue to be the most populace municipalities within UCPR. As with overall projected growth for UCPR, the rate of growth in local municipalities is expected to be slightly higher in the next ten years.

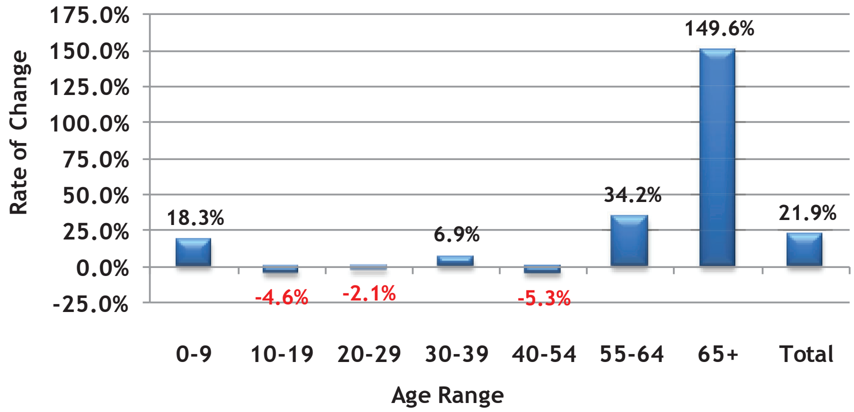
Table 4: Projected Population Growth by Municipality, Prescott-Russell, 2006-2026

Municipality	2006-2026			
	Low Growth Scenario		High Growth Scenario	
	#	%	#	%
Clarence-Rockland	4,954	22.5%	6,773	30.5%
Hawkesbury	1,566	13.9%	2,425	21.4%
Casselman	408	12.9%	647	20.4%
Alfred-Plantagenet	1,734	18.2%	2,490	26.0%
Champlain	1,575	16.6%	2,316	24.3%
East Hawkesbury	722	19.0%	1,026	26.9%
The Nation	1,495	13.0%	2,366	20.4%
Russell	2,907	20.9%	4,037	28.9%
Prescott-Russell	15,363	18.1%	22,082	25.9%

Source: United Counties of Prescott-Russell Official Plan, May 2006

Population growth by age cohorts in UCPR has been estimated by the Ministry of Finance over the next 25 years. Not surprisingly, senior's population (65+) is expected to grow exponentially during this period, accounting for 25% of the total population by 2031. This trend is not surprising given the aging of the boomer generation and the notable concentration of middle aged individuals already resident in UCPR. By contrast, youth (10-19), young adults (20-29) and middle age individuals (40-54) are expected to experience negative growth over the next 25 years.

Figure 18: Projected Population Growth by Age, Prescott-Russell, 2006-2031



Source: Ontario Ministry of Finance based on Statistics Canada estimates in 2006

Table 5: Projected Population Growth by Age Cohort, Prescott-Russell, 2006-2031

Age Range	2006	2011	2016	2021	2026	2031	% Change 2006-2031
0-9	9,394	9,590	10,568	11,188	11,404	11,110	18.3%
10-19	12,205	11,073	9,996	10,186	11,048	11,645	-4.6%
20-29	9,565	10,553	10,860	10,096	9,238	9,361	-2.1%
30-39	11,607	11,002	11,531	12,715	13,114	12,403	6.9%
40-54	21,971	22,128	21,091	19,418	19,712	20,806	-5.3%
55-64	9,737	11,714	13,784	15,319	14,557	13,064	34.2%
65+	9,727	11,525	14,141	17,299	20,905	24,280	149.6%
Total	84,206	87,585	91,971	96,221	99,978	102,669	21.9%

Source: Ontario Ministry of Finance based on Statistics Canada estimates, 2006

2.2.2 Demographic Profile: Households

While population is key to understanding housing needs going forward, the characteristics of that population has a significant influence on the nature of that housing need. Examining household and socioeconomic characteristics can help more clearly define housing needs and tendencies.

2.2.2.1 Household Growth

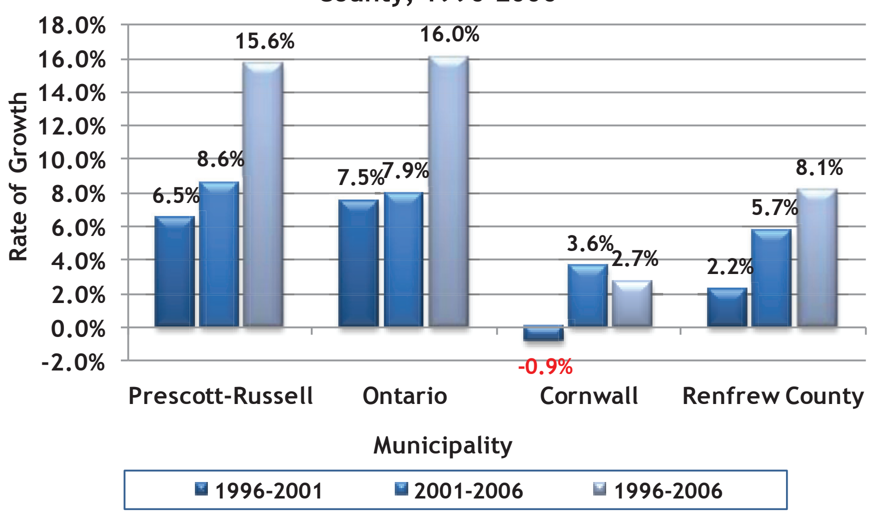
In 2006, there were just over 30,000 households in Prescott-Russell. Compared to 10 years prior, households grew in UCPR by over 15% which was generally reflective of provincial trends during that same period. Regionally, UCPR experienced household growth much higher than their counterparts in Renfrew and Cornwall.

Table 6: Trends in Household Growth, Prescott-Russell, 1996-2006

Jurisdiction	1996	2001	2006
Prescott-Russell	26,000	27,680	30,065
Ontario	3,924,515	4,219,410	4,554,250
Cornwall	19,180	19,015	19,700
Renfrew County	36,285	37,095	39,225
Rate of Growth			
Jurisdiction	**1996-2001**	**2001-2006**	**1996-2006**
Prescott-Russell	6.5%	8.6%	15.6%
Ontario	7.5%	7.9%	16.0%
Cornwall	-0.9%	3.6%	2.7%
Renfrew County	2.2%	5.7%	8.1%

Source: Statistics Canada, Community Profiles, 1996-2006

Figure 19: Trends in Household Growth, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

Within UCPR, household growth has been most notable in Russell, Casselman and Clarence-Rockland where growth was 20% or better from 1996 to 2006. This is not surprising given the overall population growth these areas are experiencing.

Projected Rate of Change of Population, Prescott-Russell, 2006-2026

Source: Statistics Canada, United Counties of Prescott-Russell Official Plan, May 2006

Years	Rate of Change - Low Growth Scenario	Rate of Change - High Growth Scenario
2006 to 2011	5.3%	6.8%
2011 to 2016	4.4%	6.0%
2016 to 2021	4.0%	5.8%
2021 to 2026	3.4%	5.2%
2006 to 2026	18.1%	25.9%

Projected Population Growth by Age, Prescott-Russell, 2006-2031

Source: Ontario Ministry of Finance based on Statistics Canada estimates in 2006

Age Range	Projected Population Growth
0 to 9	18.3%
10 to 19	-4.6%
20 to 29	-2.1%
30 to 39	6.9%
40 to 54	-5.3%
55 to 64	34.2%
65 plus	149.6%

Trends in Household Growth, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1996-2006

Source: Statistics Canada, Community Profiles,1996-2006

Location	Years 1996 to 2001	Years 2001 to 2006	Years 1996 to 2006
Prescott-Russell	6.5%	8.6%	15.6%
Ontario	7.5%	7.9%	16.0%
Cornwall	-0.9%	3.6%	2.7%
Renfrew County	2.2%	5.7%	8.1%

Figure 20: Trends in Household Growth by Municipality, Prescott-Russell, 1996-2006

Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

In contrast, household growth was been lowest in The Nation, Champlain and East Hawkesbury during the same period. Within the 10 year period there was also a steady trend towards declining growth over time in these areas whereas higher growth areas continued to steadily grow overtime, suggesting that low and high growth areas will continue on that trajectory going forward.

2.2.2.2 Household Size, Type and Tenure

Trending in household size is a key factor in understanding housing needs. Most households are comprised of 2 persons (35.9%) or 4-5 persons (24.2%), with only a small proportion of households in the largest category (6+ persons). Over time, statistics for UCPR show that larger households (3+ person) are decreasing and smaller households (1 & 2 person) are increasing. This same trend is evident provincially, signalling a general overall movement towards smaller households.

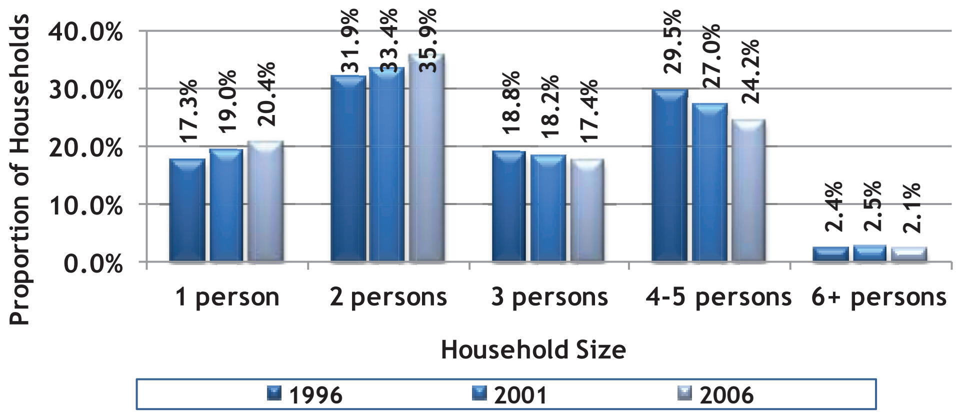
Within UPCR, households with fewer persons tend to be located in Hawkesbury while households with many persons are found in Russell and The Nation. These trends are fairly consistent over the 10 year data reporting period from 1996 to 2006 and are expected to continue.

Trends in Household Growth by Municipality, Prescott-Russell, 1996-2006

Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

Location	1996 to 2006	2001 to 2006	1996 to 2001
Russell	24.0%	17.1%	5.9%
Casselman	22.7%	13.7%	7.9%
Clarence-Rockland	20.5%	11.9%	7.6%
The Nation	7.0%	2.6%	4.3%
Alfred & Plantagenet	12.1%	5.8%	6.0%
Champlain	10.6%	4.9%	5.4%
Hawkesbury	13.7%	6.8%	6.5%
East Hawkesbury	12.8%	2.3%	10.3%
Prescott-Russell	15.6%	8.6%	6.5%

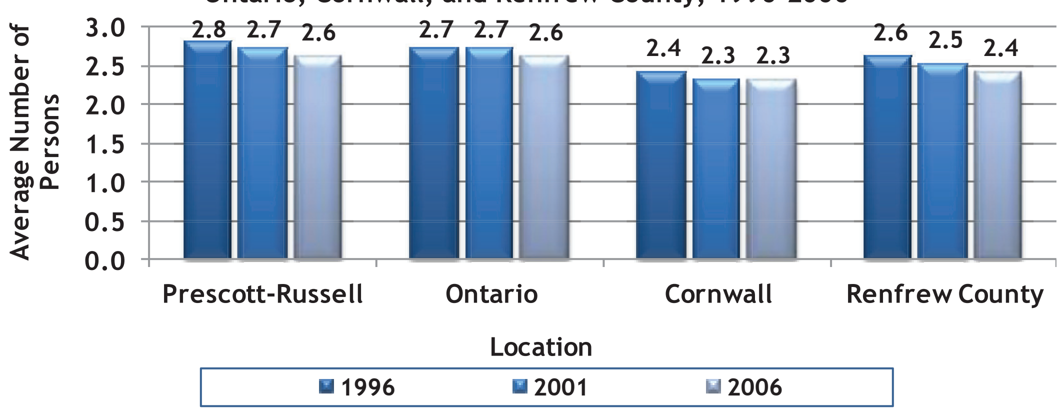
Figure 21: Trends in Household Size, Prescott-Russell, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

In looking at average household size, similar trends are reinforced. In all instances, there is a continuing decrease in the average size of households over time. UCPR is tracking closely with provincial trends but has higher average household sizes then regional counterparts in Cornwall and Renfrew. Within UCPR, similar trends are noticeable with the smallest average households in Hawkesbury and the largest averages in Russell and The Nation. In almost all instances, average household size is decreasing over time in all areas.

Figure 22: Trends in Average Household Size, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

Trends in Household Size, Prescott-Russell, 1996-2006

Source: Statistics Canada, Community Profiles, 1996-2006

Proportion of households by number of persons in the household for the years 1996, 2001, and 2006

Number of Persons	Year 1996	Year 2001	Year 2006
1	17.3%	19.0%	20.4%
2	31.9%	33.4%	35.9%
3	18.8%	18.2%	17.4%
4 to 5	29.5%	27.0%	24.2%
6 plus	2.4%	2.5%	2.1%

Trends in Average Household Size, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1996-2006

Source: Statistics Canada, Community Profiles, 1996-2006

Average household size by location for the years 1996, 2001, and 2006

Location	Year 1996	Year 2001	Year 2006
Prescott-Russel	2.8	2.7	2.6
Ontario	2.7	2.7	2.6
Cornwall	2.4	2.3	2.3
Renfrew County	2.6	2.5	2.4

Table 7: Trends in Average Number of Persons in Private Households, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1996-2006

Municipality	1996	2001	2006
Prescott-Russell	2.8	2.7	2.6
East Hawkesbury	2.7	2.6	2.6
Hawkesbury	2.4	2.3	2.2
Champlain	2.6	2.6	2.5
Alfred & Plantagenet	2.6	2.6	2.5
The Nation	2.8	2.9	2.8
Clarence-Rockland	2.9	2.9	2.7
Casselman	2.7	2.6	2.5
Russell	3.1	3.0	2.9
Ontario	2.7	2.7	2.6
Cornwall	2.4	2.3	2.3
Renfrew County	2.6	2.5	2.4

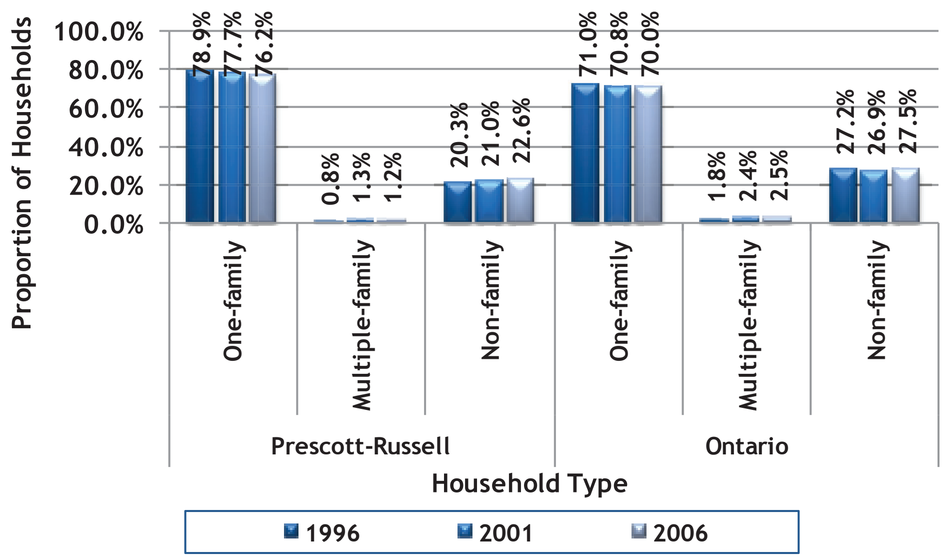
Source: Statistics Canada, Community Profiles, 1996-2006

Household type is also an important delimiter of housing need. When more than one family unit is located in a household, these are deemed multiple family households. Where there is no familial relationship, these households are deemed non-family[5].

UCPR has a higher proportion of one-family households then provincial figures and likewise, has a lower number of non-family households then provincial statistics. In general, overall trending shows a steadily declining level of one-family households and a similarly increasing level of non-family households, signalling a tendency towards more non-traditional household structures over time. Within UCPR, traditional one-family households are most common in Russell and The Nation (80%+ of all households). Multiple family households are more prevalent in Clarence-Rockland and Non-family households are consistently highest in Hawkesbury (>30%).

[5] Statistics Canada defines *family household* as a household that contains at least one census family, that is, a married couple with or without children, or a couple living common-law with or without children, or a lone parent living with one or more children. *One-family household* refers to a single census family that occupies a private dwelling. *Multiple-family household* refers to a household in which two or more census families (with or without additional persons) occupy the same private dwelling.

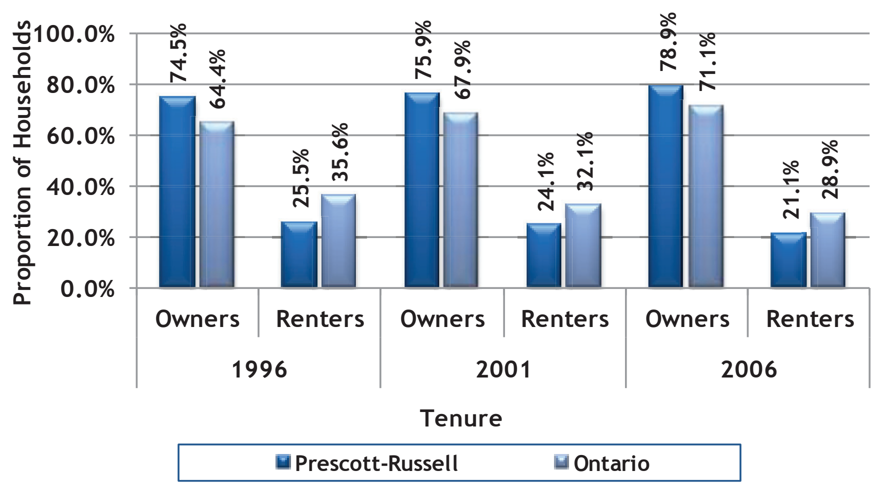
Figure 23: Trends in Household Type of Households, Prescott-Russell and Ontario, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

In terms of tenure, UCPR tends to have a high share of owner households as compared to renters with roughly 3 out of every 4 households owning. This tenure split is notably higher than the provincial average where only 2 out of every 3 households are owners. Since 1996, owner households have increase in share among total households in both UCPR and the province, with a similar decline being seen in renter households.

Figure 24: Trends in Tenure, Prescott-Russell and Ontario, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

Trends in Household Type of Households, Prescott-Russell and Ontario, 1996-2006

Source: Statistics Canada, Community Profiles, 1996-2006

Proportion of households by household type for various locations and years

Location / Household Type	Year 1996	Year 2001	Year 2006
Prescott-Russell / One-Family	78.9%	77.7%	76.2%
Prescott-Russell / Multiple-Family	0.8%	1.3%	1.2%
Prescott-Russell / Non-Family	20.3%	21.0%	22.6%
Ontario / One-Family	71.0%	70.8%	70.0%
Ontario / Multiple-Family	1.8%	2.4%	2.5%
Ontario / Non-Family	27.2%	26.9%	27.5%

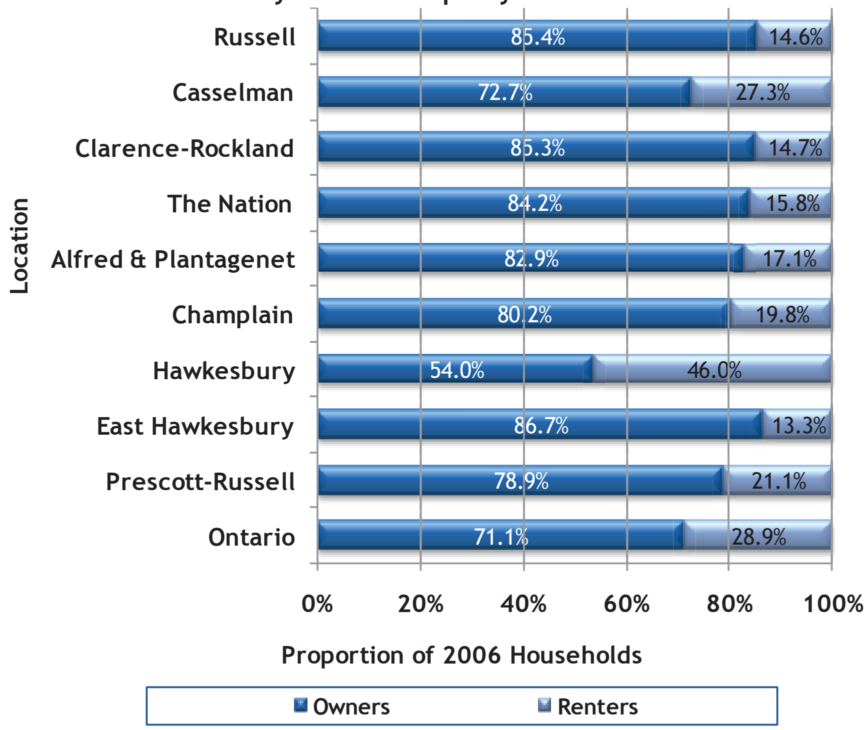
Trends in Tenure, Prescott-Russell and Ontario, 1996-2006

Source: Statistics Canada, Community Profiles, 1996-2006

Proportion of owners or renters for various locations and years

Location / Tenure	1996	2001	2006
Prescott-Russell / Owners	74.5%	75.9%	78.9%
Prescott-Russell / Renters	25.5%	24.1%	21.1%
Ontario / Owners	64.4%	67.9%	71.1%
Ontario / Renters	35.6%	32.1%	28.9%

Figure 25: Household Tenure by Area Municipality in Prescott-Russell and Ontario, 2006



Source: Statistics Canada, Community Profile, 2006

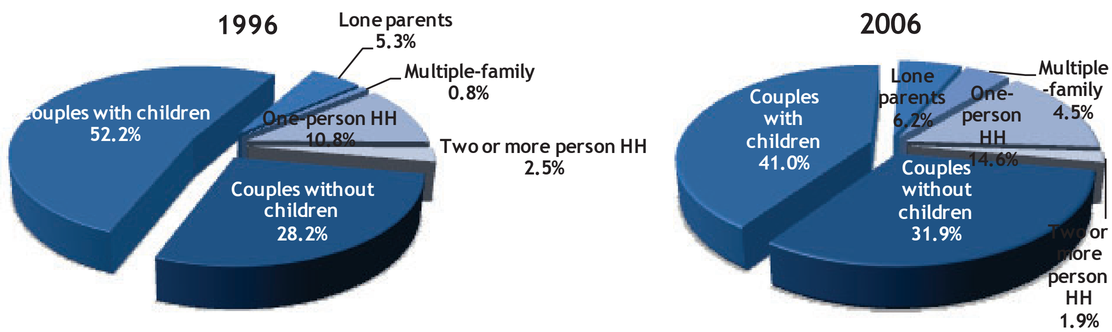
Table 8: Changes in Household Tenure by Area Municipalities in Prescott-Russell and Ontario, 1996-2006

Municipality	Actual change 1996-2006			% change 1996-2006		
	H'holds.	Owners	Renters	H'holds.	Owners	Renters
Prescott-Russell	4,090	4,370	-280	15.7%	22.5%	-4.2%
East Hawkesbury	140	125	15	11.9%	12.3%	9.4%
Hawkesbury	585	500	85	14.1%	24.3%	4.0%
Champlain	360	405	-45	11.6%	17.1%	-6.2%
Alfred & Plantagenet	365	585	-220	12.1%	26.5%	-27.7%
The Nation	255	285	-30	7.3%	10.0%	-4.8%
Clarence-Rockland	1,275	1,480	-205	20.5%	30.1%	-15.6%
Casselman	230	220	10	22.7%	32.1%	3.0%
Russell	915	790	125	24.0%	24.3%	22.1%
Ontario	628,255	712,105	-83,850	16.0%	28.2%	-6.0%

Within UCPR, similar trends are evident as owner tenure is dominant and has tended to increase since 1996. Ownership among households is highest in East Hawkesbury, Clarence-Rockland and Russell (85%+). There is however a notable concentration where rental tenure is significantly higher, as more than 45% of households in Hawkesbury are renters. The next highest concentration is in Casselman where 27% are renters. During the 10 year period from 1996 to 2006, the most dramatic shifts away from rental tenure and towards ownership where seen in Alfred-Plantagenet and Clarence-Rockland.

Household composition also tends to vary by tenure. A closer review of custom tab data shows that owner households in UCPR are predominantly couples with children. However, this trend is changing over time as all other household categories are increasing their share while traditional couples with children families decrease. The next most sizable category is couples without children (typically empty nest households or starter families).

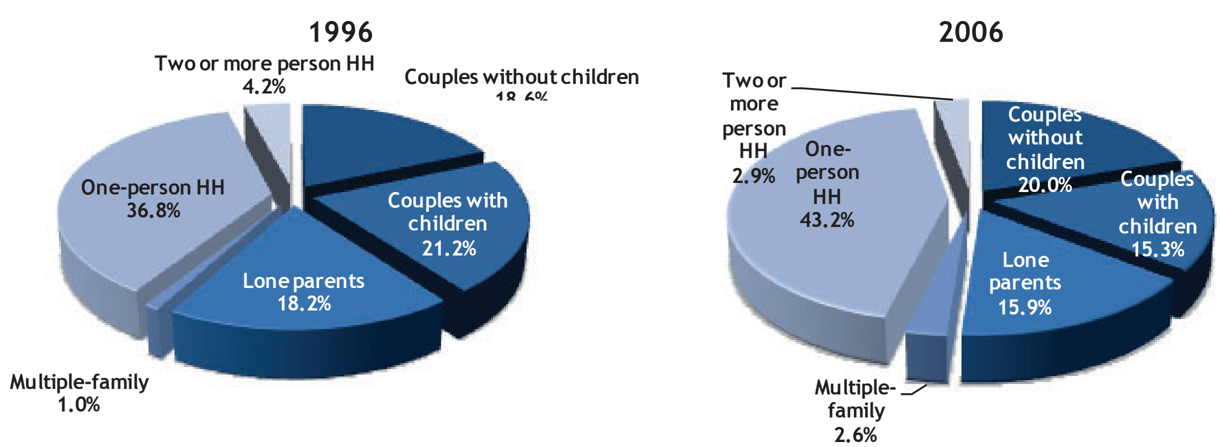
Figure 26: Trends in Proportion of Owned Dwellings by Household Type, Prescott-Russell, 1996 & 2006



Source: Statistics Canada, Custom Tabulations, 2006

Renter households in UCPR are predominantly one person households (more then 36%) followed by couples with no children. Over time, this tendency for renter household types is increasing, as the proportion of lone parents and couples with children decline.

Figure 27: Trends in Proportion of Rented Dwellings by Household Type, Prescott-Russell, 1996 & 2006



Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Household Tenure by Area Municipality in Prescott-Russell and Ontario, 2006

Source: Statistics Canada, Community Profile, 2006

Location	Owners	Renters
Russell	85.4%	14.6%
Casselman	72.7%	27.3%
Clarence-Rockland	85.3%	14.7%
The Nation	84.2%	15.8%
Alfred & Plantagenet	82.9%	17.1%
Champlain	80.2%	19.8%
Hawkesbury	54.0%	46.0%
East Hawkesbury	86.7%	13.3%
Prescott-Russell	78.9%	21.1%
Ontario	71.1%	28.9%

Trends in Proportion of Owned Dwellings by Household Type, Prescott-Russell, 1996 & 2006

Pie Chart for Year 1996

Source: Statistics Canada, Custom Tabulations, 2006

Household Type	Proportion of Owned Dwellings
Couples with Children	52.2%
Couples without Children	28.2%
Multiple Family	0.8%
Lone Parents	5.3%
Two or More Persons	2.5%
One Person	10.8%

Pie Chart for Year 2006

Source: Statistics Canada, Custom Tabulations, 2006

Household Type	Proportion of Owned Dwellings
Couples with Children	41.0%
Couples without Children	31.9%
Multiple Family	4.5%
Lone Parents	6.2%
Two or More Persons	1.9%
One Person	14.6%

Trends in Proportion of Rented Dwellings by Household Type, Prescott-Russell, 1996 & 2006

Pie Chart for Year 1996

Source: Statistics Canada, Custom Tabulations, 1996 & 2006

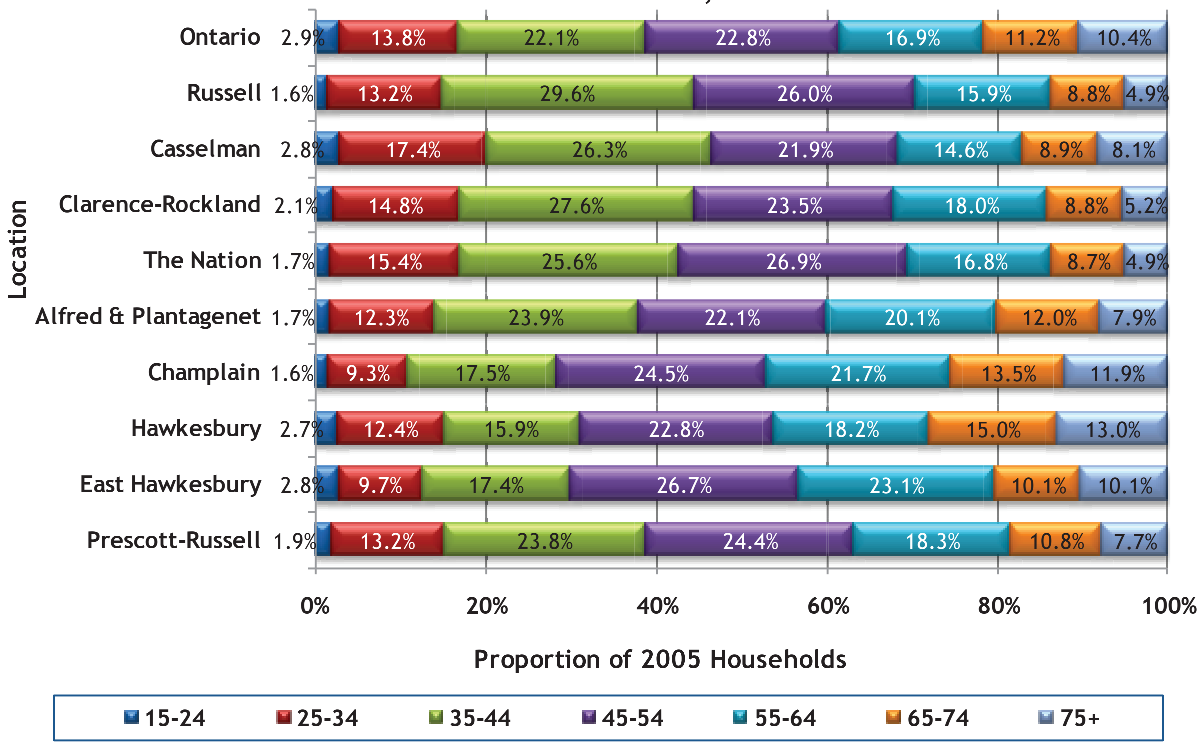
Household Type	Proportion of Rented Dwellings
Couples with Children	21.2%
Couples without Children	18.6%
Multiple Family	1.0%
Lone Parents	18.2%
Two or More Persons	4.2%
One Person	36.8%

Pie Chart for Year 2006

Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Household Type	Proportion of Rented Dwellings
Couples with Children	15.3%
Couples without Children	20.0%
Multiple Family	2.6%
Lone Parents	15.9%
Two or More Persons	2.9%
One Person	43.2%

Figure 28: Age of Primary Household Maintainer by Municipality, Prescott-Russell and Ontario, 2005



Source: Statistics Canada, Custom Tabulations, 2006

The age of the primary household maintainer is a secondary indicator of household structure, providing clues as to household composition and tendencies. As one might expect, households headed by those under 25 tend to be renters while those in older age categories tend to be owners. Those 75 years or older are the next most likely to rent. In examining UCPR data since 1995, it is clear that in spite of general declines in rental stock, all age groups are tending more towards ownership, especially those in the prime household formation years (15-24 & 25-34).

Table 9: Trends in Age of Primary Household Maintainer by Tenure (Percentages), Prescott-Russell and Ontario, 1996 and 2006

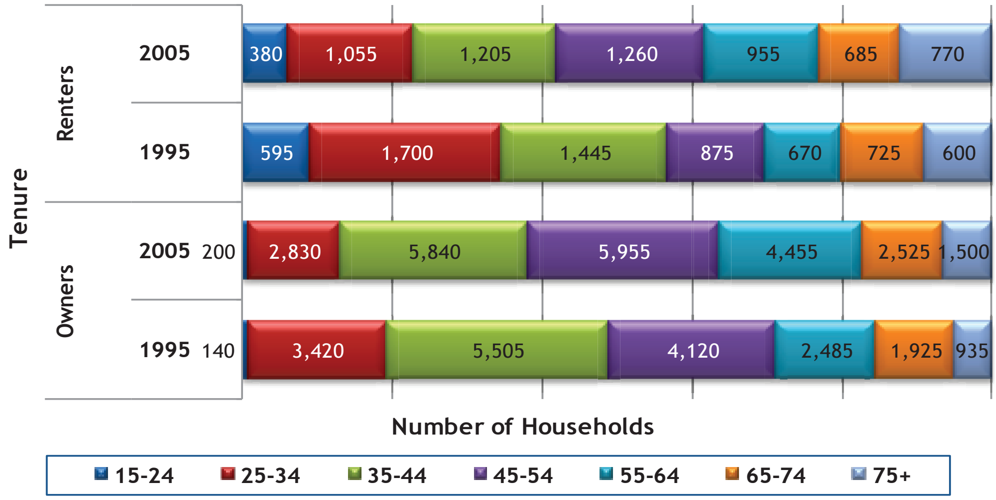
Age Range	1995		2005	
	Owners	Renters	Owners	Renters
Prescott-Russell				
15-24	19.0%	81.0%	34.5%	65.5%
25-34	66.8%	33.2%	72.8%	27.2%
35-44	79.2%	20.8%	82.9%	17.1%
45-54	82.5%	17.5%	82.5%	17.5%
55-64	78.8%	21.2%	82.3%	17.7%
65-74	72.6%	27.4%	78.7%	21.3%
75+	60.9%	39.1%	66.1%	33.9%

Age of Primary Household Maintainer by Municipality, Prescott-Russell and Ontario, 2005

Source: Statistics Canada, Custom Tabulations, 2006

Location	15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 plus
Ontario	2.9%	13.8%	22.1%	22.8%	16.9%	11.2%	10.4%
Russell	1.6%	13.2%	29.6%	26.0%	15.9%	8.8%	4.9%
Casselman	2.8%	17.4%	26.3%	21.9%	14.6%	8.9%	8.1%
Clarence-Rockland	2.1%	14.8%	27.6%	23.5%	18.0%	8.8%	5.2%
The Nation	1.7%	15.4%	25.6%	26.9%	16.8%	8.7%	4.9%
Alfred & Plantagenet	1.7%	12.3%	23.9%	22.1%	20.1%	12.0%	7.9%
Champlain	1.6%	9.3%	17.5%	24.5%	21.7%	13.5%	11.9%
Hawkesbury	2.7%	12.4%	15.9%	22.8%	18.2%	15.0%	13.0%
East Hawkesbury	2.8%	9.7%	17.4%	26.7%	23.1%	10.1%	10.1%
Prescott-Russell	1.9%	13.2%	23.8%	24.4%	18.3%	10.8%	7.7%

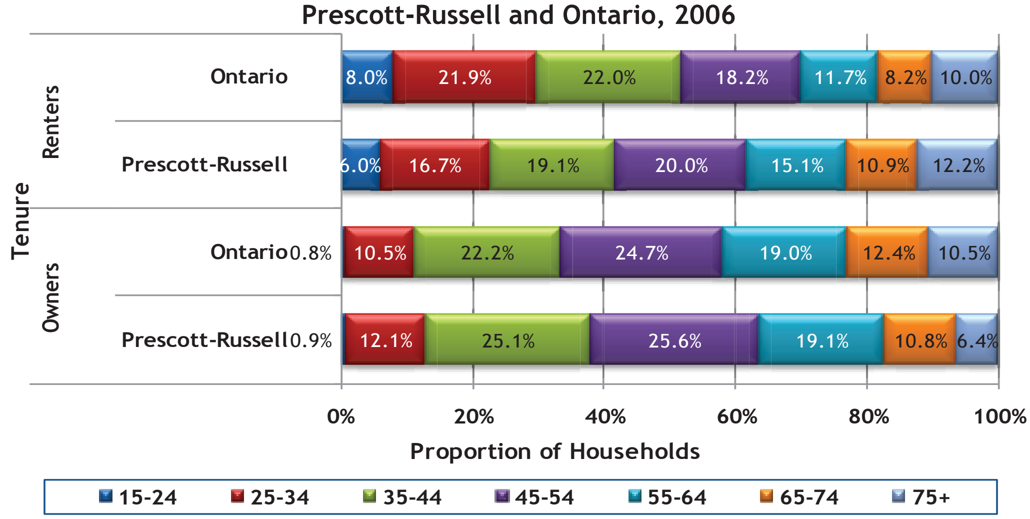
Figure 29: Trends in the Number of Households by the Age of Primary Household Maintainer and Tenure, Prescott-Russell, 1996 & 2006



Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Compared to provincial figures, renter households in UCPR tend to have an older age profile, while owner households have a younger age profile.

Figure 30: Proportion of Households by Age of Primary Household Maintainer and Tenure, Prescott-Russell and Ontario, 2006

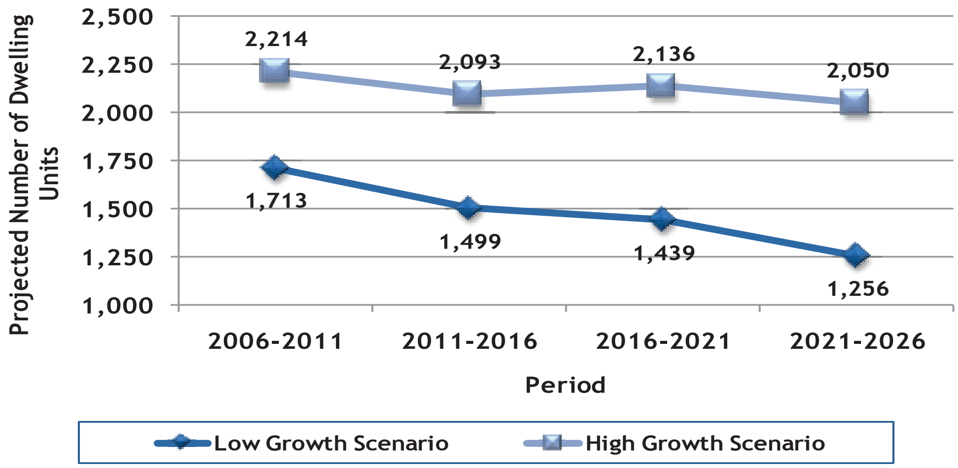


Source: Statistics Canada, Custom Tabulations, 2006

2.2.2.3 Household Projections

UCPR projections for households looking forward tend to mirror population projections wherein modest increases are expected over the next 20 years. Depending on growth scenario, total households are expected to increase between 5,900 and 8,500 by 2026. However, given the overall tendency towards smaller household sizes over time, the household growth will increase at a lower rate than population growth. Growth is also expected to decline gradually over time, resulting in the need for fewer new dwellings. When translated into annual dwelling unit requirements, annual averages are generally expected to fall over time, as illustrated in following figure.

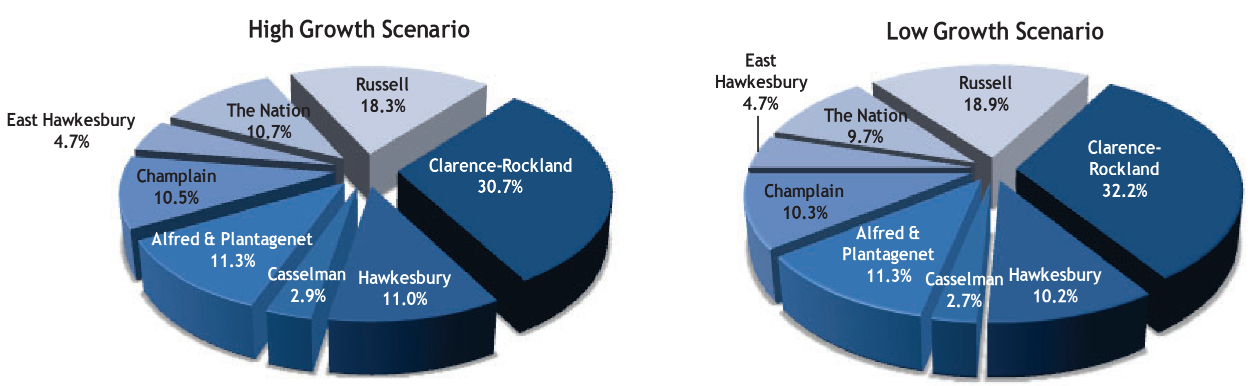
Figure 31: Projected Dwelling Unit Requirements, Prescott-Russell, 2006-2026



Source: United Counties of Prescott-Russell Official Plan, May 2006

Within UCPR, these same general tendencies are expected across most municipalities with household growth gradually declining. Despite that, household growth will continue to remain most concentrated in Clarence-Rockland and Russell while growth will be most modest in East Hawkesbury and Casselman.

Figure 32: Proportion of Projected Dwelling Requirements, Prescott-Russell, 2006-2026



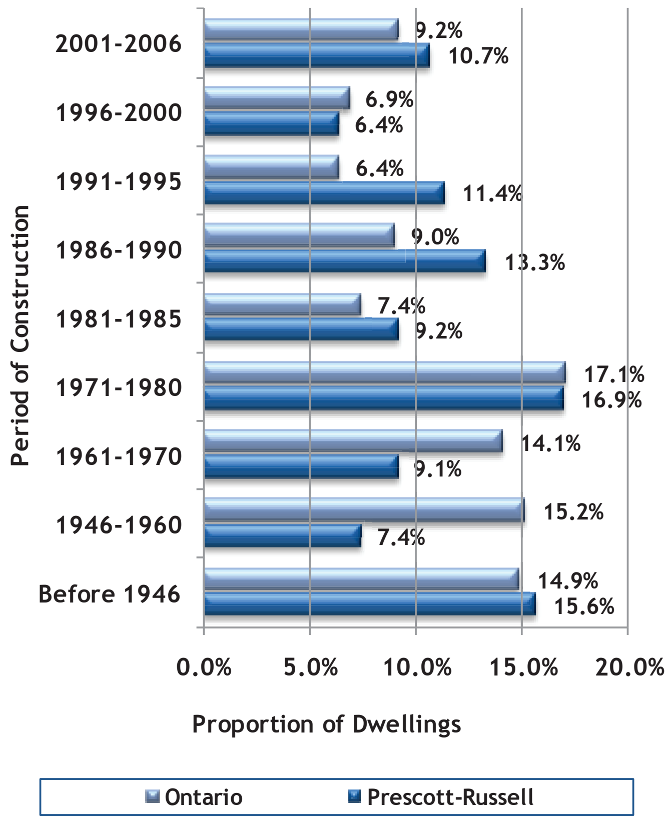
Source: United Counties of Prescott-Russell Official Plan, May 2006

Given past trending and general population characteristics, the growth projections employed by UCPR in the Official Plan appear to reasonably reflect expected trending looking forward. While growth in the western part of the region will remain elevated due to the influence of the Ottawa housing market, growth in the eastern portion of the region is expected to remain fairly modest. This counterbalancing effect, in conjunction with the general aging in the population will remain factors which temper the overall rate of growth for UCPR over the next 20 years.

2.2.3 Condition of Housing Stock

In UCPR, over 40% of all housing stock is 20 years old or newer with another third being 35 years or older. This contrasts with provincial averages where the reverse is true, having more than 44% of stock which is more than 35 years old. This suggests that much of the growth in housing stock in UPCR has occurred in the last 20 years as compared to provincial averages.

Figure 33: Households by Period of Construction of Dwellings, Prescott-Russell and Ontario, Before 1946 - 2006



Source: Statistics Canada, Community Profiles, 1996-2006

In terms of household tenure however, there are clear variances in age of dwellings. The trend towards ownership tenure in UCPR is evident in household patterns over the last 10 years and this is confirmed by the sizable additions in ownership dwellings since 1991. However, new rental additions have been much more modest by comparison during this same period. These additions, when coupled with losses in rental stock, have resulted in an overall net loss of rental dwellings in UCPR. Given that there is a sizable proportion of rental tenure in dwellings that are 60 years or older, this aging stock may in part explain why net losses in the rental market may be occurring.

Trends in the Number of Households by the Age of Primary Household Maintainer and Tenure, Prescott-Russell, 1996 & 2006

Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Tenure / Year	15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 plus
Renters / 2005	380	1,055	1,205	1,260	955	685	770
Renters / 1995	595	1,700	1,445	875	670	725	600
Owners / 2005	200	2,830	5,840	5,955	4,455	2,525	1,500
Owners / 1995	140	3,420	5,505	4,120	2,485	1,925	935

Proportion of Households by Age of Primary Household Maintainer and Tenure, Prescott-Russell and Ontario, 2006

Source: Statistics Canada, Custom Tabulations, 2006

Tenure / Location	15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 plus
Renters / Ontario	8.0%	21.9%	22.0%	18.2%	11.7%	8.2%	10.0%
Renters / Prescott-Russell	6.0%	16.7%	19.1%	20.0%	15.1%	10.9%	12.2%
Owners / Ontario	0.8%	10.5%	22.2%	24.7%	19.0%	12.4%	10.5%
Owners / Prescott-Russell	0.9%	12.1%	25.1%	25.6%	19.1%	10.8%	6.4%

Projected Dwelling Unit Requirements, Prescott-Russell, 2006-2026

Source: United Counties of Prescott-Russell Official Plan, May 2006

Period	Low Growth Scenario	High Growth Scenario
2006 to 2011	1,713	2,214
2011 to 2016	1,499	2,093
2016 to 2021	1,439	2,136
2021 to 2026	1,256	2,050

Proportion of Projected Dwelling Requirements, Prescott-Russell, 2006-2026

Pie Chart for High Growth Scenario

Source: United Counties of Prescott-Russell Official Plan, May 2006

Location	Proportion of Projected Dwelling Requirements
Russell	18.3%
Casselman	2.9%
Clarence-Rockland	30.7%
The Nation	10.7%
Alfred & Plantagenet	11.3%
Champlain	10.5%
Hawkesbury	11.0%
East Hawkesbury	4.7%

Pie Chart for Low Growth Scenario

Source: United Counties of Prescott-Russell Official Plan, May 2006

Location	Proportion of Projected Dwelling Requirements
Russell	18.9%
Casselman	2.7%
Clarence-Rockland	32.2%
The Nation	9.7%
Alfred & Plantagenet	11.3%
Champlain	10.3%
Hawkesbury	10.2%
East Hawkesbury	4.7%

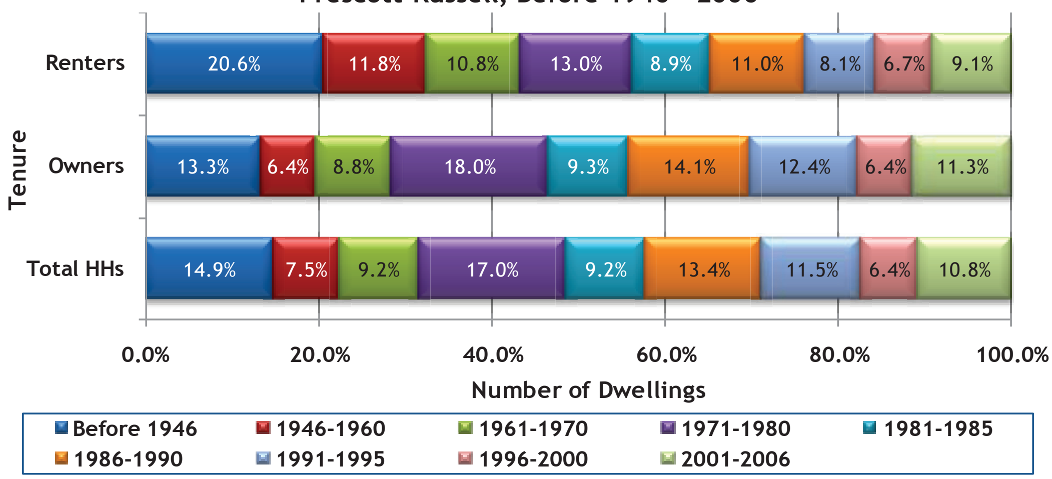
Households by Period of Construction of Dwellings, Prescott-Russell and Ontario, Before 1946 - 2006

Source: Statistics Canada, Community Profiles, 1996-2006

Period of Construction	Ontario	Prescott-Russell
2001 to 2006	9.2%	10.7%
1996 to 2000	6.9%	6.4%
1991 to 1995	6.4%	11.4%
1986 to 1990	9.0%	13.3%
1981 to 1985	7.4%	9.2%
1971 to 1980	17.1%	16.9%
1961 to 1970	14.1%	9.1%
1946 to 1960	15.2%	7.4%
Before 1946	14.9%	15.6%

Within UPCR, age of housing stock is quite diverse. Some communities have high concentrations of dwellings that are 60 years or older such as East Hawkesbury (almost 40%), Champlain and Alfred-Plantagenet (22% each). Other communities have a much newer profile such as Casselman, Russell and Clarence-Rockland, all of which have one third or more of their housing stock being 15 years old or less. This clearly suggests an increase in new dwelling construction along the Highway #417 and Highway #17 corridors over time as commuting to Ottawa has increased.

Figure 34: Trends in Tenure of Households by Period of Construction of Dwellings, Prescott-Russell, Before 1946 - 2006



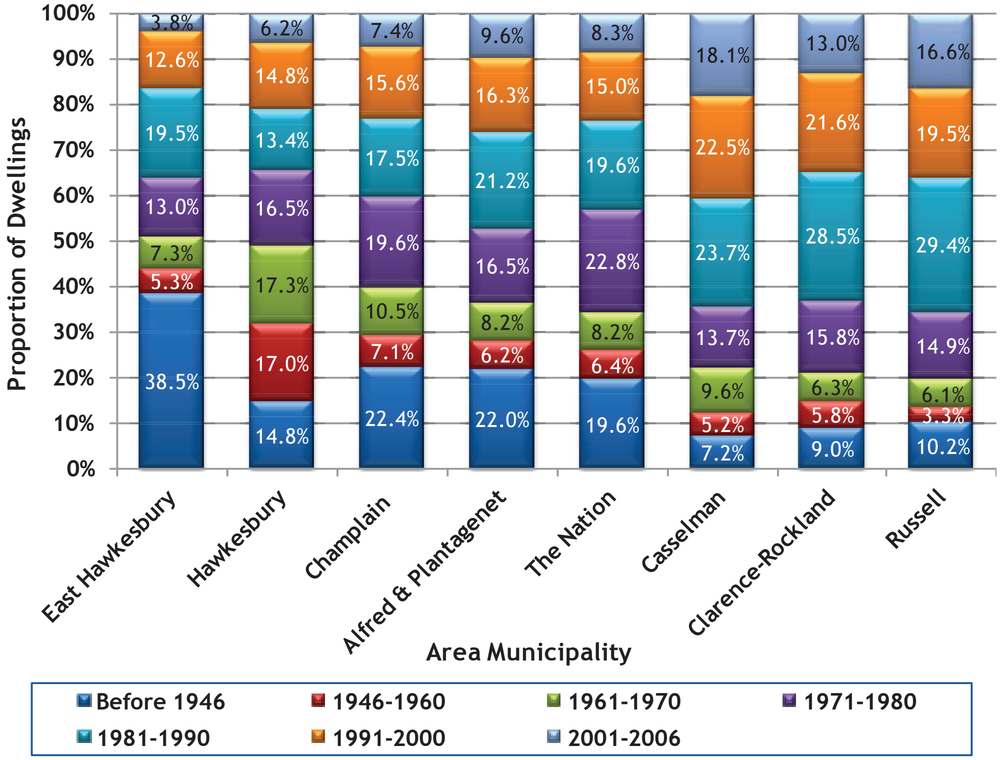
Source: Statistics Canada, Custom Tabulations, 2006

Trends in Tenure of Households by Period of Construction of Dwellings, Prescott-Russell, Before 1946 - 2006

Source: Statistics Canada, Custom Tabulations, 2006

Period of Construction	Renters	Owners	Total Households
Before 1946	20.6%	13.3%	14.9%
1946 to 1960	11.8%	6.4%	7.5%
1961 to 1970	10.8%	8.8%	9.2%
1971 to 1980	13.0%	18.0%	17.0%
1981 to 1985	8.9%	9.3%	9.2
1986 to 1990	11.0%	14.1%	13.4%
1991 to 1995	8.1%	12.4%	11.5%
1996 to 2000	6.7%	6.4%	6.4%
2001 to 2006	9.1%	11.3%	10.8%

Figure 35: Proportion of Dwellings by Period of Construction, Area municipalities of Prescott-Russell, Before 1946-2006



Source: Statistics Canada, Community Profiles, 2006

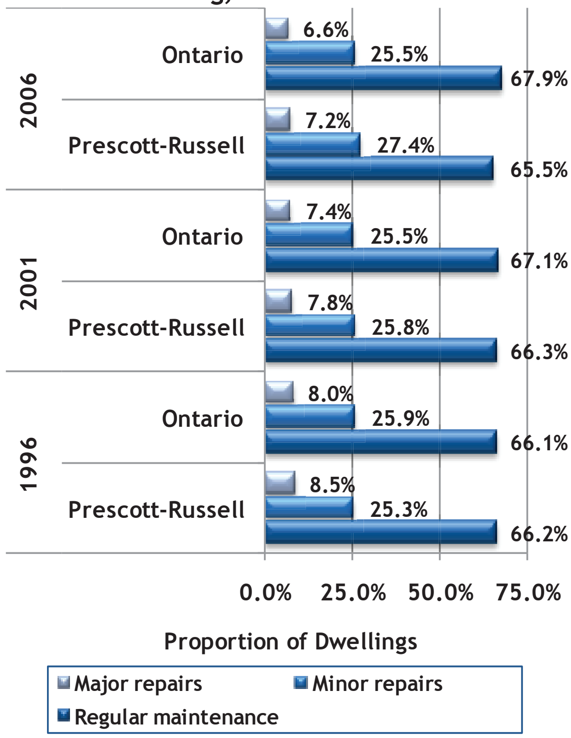
Despite the fact that Prescott-Russell has a newer profile of housing stock in terms of age as compared to the provincial average, the condition of the stock as reported by Statistics Canada is not markedly different. Roughly two third of dwellings require regular maintenance, about one quarter require minor repairs and the remaining dwellings (less than 8%) require major repairs. This categorization has not markedly changed over the last three census periods, either for UCPR or provincially. Given the more youthful stock that UCPR contains, one might expect notably fewer repairs but this does not appear to be the case.

Proportion of Dwellings by Period of Construction, Area municipalities of Prescott-Russell, Before 1946-2006

Source: Statistics Canada, Community Profiles, 2006

Location	Before 1946	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 2000	2001 to 2006
East Hawkesbury	38.5%	5.3%	7.3%	13.0%	19.5%	12.6%	3.9%
Hawkesbury	14.8%	17.0%	17.3%	16.5%	13.4%	14.8%	6.2%
Champlain	22.4%	7.1%	10.5%	19.6%	17.5%	15.6%	7.4%
Alfred & Plantagenet	22.0%	6.2%	8.2%	16.5%	21.2%	16.3%	9.6%
The Nation	19.6%	6.4%	8.2%	22.8%	19.6%	15.0%	8.3%
Casselman	7.2%	5.2%	9.6%	13.7%	23.7%	22.5%	18.1%
Clarence-Rockland	9.0%	5.8%	6.3%	15.8%	28.5%	21.6%	13.0%
Russell	10.2%	3.3%	6.1%	14.9%	29.4%	19.5%	16.6%

Figure 36: Condition of Housing, Prescott-Russell and Ontario, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

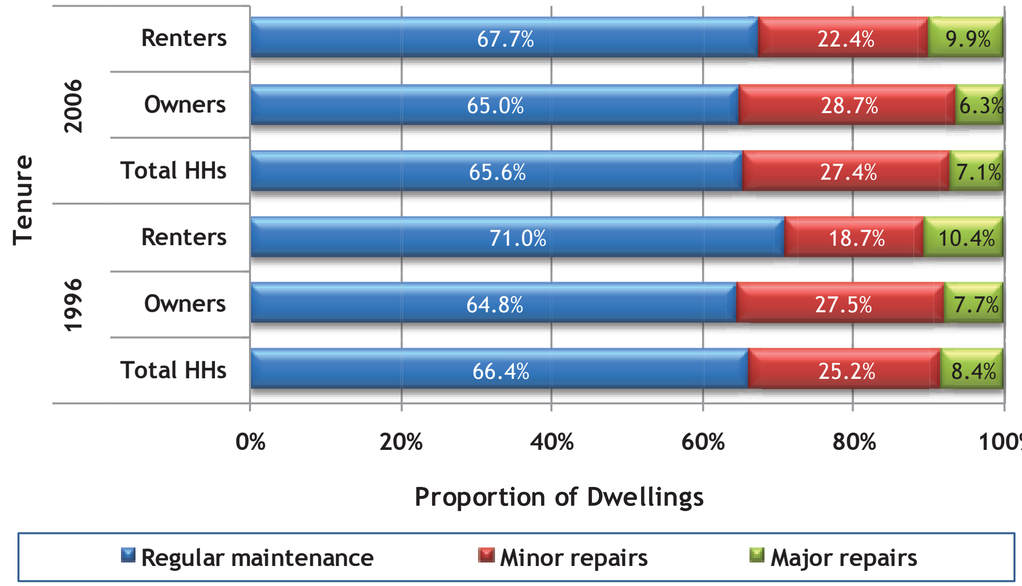
In terms of tenure, owner and renter households have also shown only modest changes over time in the types of maintenance required with most households requiring only regular maintenance. Renters do tend to have a slightly higher proportion of major repairs as compared to owners who have a slightly higher proportion of minor repairs. This tendency toward major repairs in renter households is consistent with the age profile of the rental stock where a significant proportion is in excess of 60 years old.

Condition of Housing, Prescott-Russell and Ontario, 1996-2006

Source: Statistics Canada, Community Profiles, 1996-2006

Location / Year	Major Repairs	Minor Repairs	Regular Maintenance
Ontario / 2006	6.6%	25.5%	67.9%
Prescott-Russell / 2006	7.2%	27.4%	65.5%
Ontario / 2001	7.4%	25.5%	67.1%
Prescott-Russell / 2001	7.8%	25.8%	66.3%
Ontario / 1996	8.0%	25.9%	66.1%
Prescott-Russell / 1996	8.5%	25.3%	66.2%

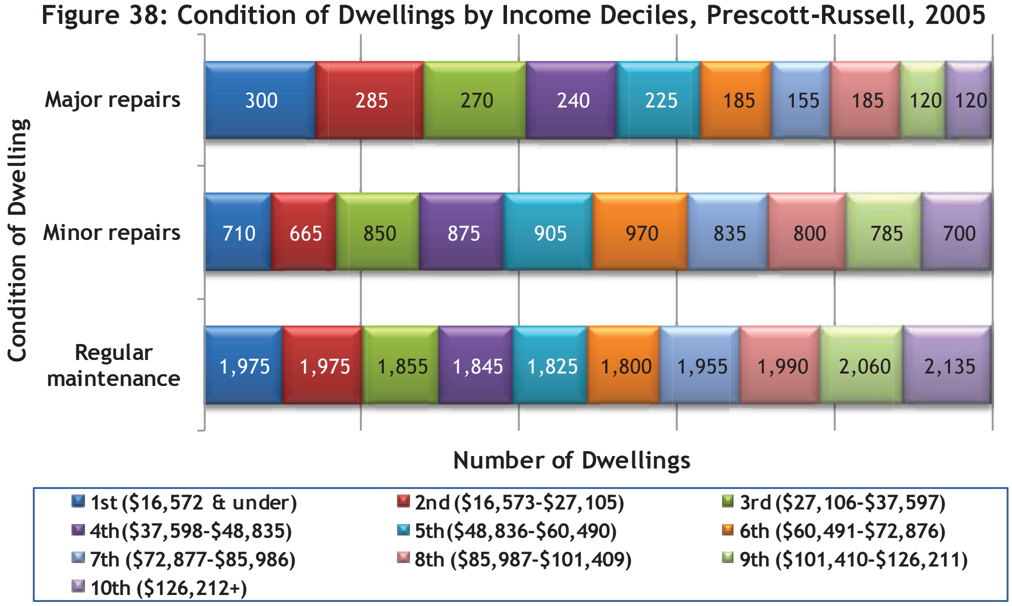
Figure 37: Trends in the Condition of Dwellings by Tenure of Households, Prescott-Russell, 1996 & 2006



Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Within UCPR there is some variance in the conditions of dwellings. As expected, dwellings requiring major repairs are most prevalent in East Hawkesbury where stock is of an older vintage. An above-average share of minor repairs has been reported for The Nation. Where stock is of a newer vintage (i.e. Casselman) a greater proportion of regular maintenance is reported. The balance of the area municipalities have dwelling conditions that are generally reflective of the regional average.

Figure 38: Condition of Dwellings by Income Deciles, Prescott-Russell, 2005



Source: Statistics Canada, Custom Tabulations, 2006

Trends in the Condition of Dwellings by Tenure of Households, Prescott-Russell, 1996 & 2006

Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Tenure / Year	Major Repairs	Minor Repairs	Regular Maintenance
Renters / 2006	9.9%	22.4%	67.7%
Owners / 2006	6.3%	28.7%	65.0%
Total Households / 2006	7.1%	27.4%	65.6%
Renters / 1996	10.4%	18.7%	71.0%
Owners / 1996	7.7%	27.5%	64.8%
Total Households / 1996	8.4%	25.2%	66.4%

Condition of Dwellings by Income Deciles, Prescott-Russell, 2005

Source: Statistics Canada, Custom Tabulations, 2006

Deciles	Major Repairs	Minor Repairs	Regular Maintenance
1st ($16,572 & under)	300	710	1,975
2nd ($16,573 to $27,105)	285	665	1,975
3rd ($27,106 to $37,597)	270	850	1,855
4th ($37,598 to $48,835)	240	875	1,845
5th ($48,836 to $60,490)	225	905	1,825
6th ($60,491 to $72,876)	185	970	1,800
7th ($72,877 to $85,986)	155	835	1,955
8th ($85,987 to $101,409)	185	800	1,990
9th ($101,410 to $126,211)	120	785	2,060
10th ($126,212 plus)	120	700	2,135

When considering condition of dwellings within the context of household income, there are also interesting trends that emerge. In the case of regular maintenance, there is a fairly even distribution across all income bands. In the case of minor repairs, there is a slightly elevated incidence among those in the middle income deciles. In the case of major repairs, there is a clear tendency towards lower income bands. This suggests a clear correlation between lower income households and the need for major repairs to the dwellings they live in.

2.2.4 Economic Indicators

In addition to household and dwelling characteristics, economic forces have an influence on housing needs and in particular affordability. This section explores general economic trends, employment and labour force activity as it relates to growth and housing needs.

2.2.4.1 Current Economic Trends

UCPR has continued to experience changes in the local labour force due to broader economic influences. With increased globalization and tendencies away from traditionally strong manufacturing sectors, the transformation of the work force continues to present challenges locally. These challenges have been more pronounced in the last 12-18 months as all major economies have encountered slowdowns.

Given its location within one hour of major centres in Ottawa and Montreal, and its proximity to the American border, employers in UCPR are well positioned to access these markets. While there is a general outflow of employment (roughly half of commuting residents work outside of UCPR, mainly in Ottawa), there are more than 15,000 residents who work within UCPR in various sectors. A listing of the largest 20 employers in UCPR is found in Table 10. On the list, there is a clear manufacturing emphasis among the largest of these employers. However, these same employers are experiencing significant difficulties in maintaining operations as a result of broader economic cycles, particularly in the manufacturing sector.

As noted in the UCPR Economic Development Action Plan[6], agriculture remains a key and essential part of the local economy, especially in terms of dairy production. Despite declines in the industrial sectors, jobs in construction and in some service industries have certainly increased within UCPR. The bilingual work force, quality of life and low cost land were identified as benefits that made UCPR attractive to employers.

However, the same plan also identified concerns about the lack of secondary processing, limited succession in agriculture and loss of local consumer

[6] Discussion on local sectors and analysis of competitiveness can be found in “Prescott Russell Economic Development Action Plan”, UCPR, February 2005

spending to adjacent municipalities as key issues that serve to limit local jobs. The lack of high speed internet access was also flagged as a challenge to current economic development efforts. Trending in the economy was in part cited for the general decline in vitality of the many villages that make up UCPR, especially in the east where economic concerns are more prevalent.

Table 10: Top 20 Employers in Prescott-Russell, 2009

Company Name	Municipality	Number of Employees
Ivaco Rolling Mills LP	L'Orignal	600
Montebello Packaging	Hawkesbury	150
417 Bus Line/Autobus Lalonde	Casselman	185
La Coop Agricole D'embrun Ltée	Embrun	250
A. Potvin Construction Ltd.	Rockland	160
Prescott & Russell Residence	Hawkesbury	153*
Centre d'accueil Roger Seguin	Clarence Creek	130
Tulmar Safety Systems Inc.	Hawkesbury	118
IKO Industries Ltd.	Hawkesbury	104
Colorama Dyeing & Finishing	Hawkesbury	75
IMI Manufacturing - Grayhawk	Hawkesbury	80
Noreast Electronics Co. Ltd.	Hawkesbury	75
Residence Champlain	L'Orignal	70
Foyer St-Viateur Nursing Home	Limoges	72
St-Albert Co-Operative Cheese	St Albert	100
Pinecrest Nursing Home	Plantagenet	70
Bertrand Construction	L'Orignal	50
Caressant Care Bourget	Bourget	50
Compagnie D'édition A Paquette	Hawkesbury	50
Le Carillon	Hawkesbury	50*

Source: United Counties of Prescott-Russell Economic Development and Tourism, as updated
*Note: The number of employees for Prescott & Russell Residence and Le Carillon is from 2007

Based on a 2008 survey by the Eastern Ontario Training Board[7], employers in Eastern Ontario cited lack of essential skills, a general shortage in the work force and the shortage of skilled trades as their three top three concerns. While the majority of workers employed had college level education and there was high rate of bilingualism in the work force, more than half of all employers still cited difficulties recruiting employees. In contrast, most employers felt retaining employees was not an issue. It's worth noting that employers in Prescott Russell reported a very high rate of bilingualism, with more than half of all surveyed employers having 90% or more bilingual staff.

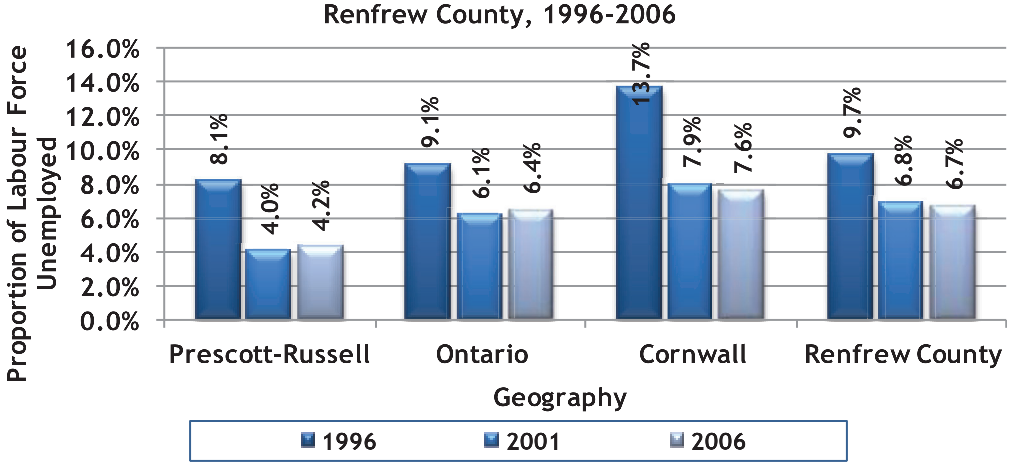
[7] From published presentation of "Employment Survey 2008 for SD&G and Prescott-Russell", Eastern Ontario Training Board.

These concerns are evident in recent local examples[8]. A call centre, wishing to open a sizable operation in Hawkesbury, had difficulty recruiting mainly due to the lack of available candidates. In contrast, a major local steel plant in L'Orignal has had to lay off workers due to the slowing economy and the second largest employer in UCPR has ceased its local operations. Recent announcements of similar closing in other regional manufacturing facilities have only served to underscore this trend. The contrast is indicative of the transforming economy locally where manufacturing is diminishing while service and knowledge-based jobs are increasing.

2.2.4.2 Unemployment Rates

Despite economic challenges, Prescott-Russell has consistently enjoyed unemployment rates that are lower than the provincial average and regional comparators for more than ten years. Rates in UCPR sat at 4.2% in 2006 up slightly from 2001 but markedly lower then 1996 when rates sat at 8.1%. There are more recent signs that trending is continuing upward modestly, due in large part to the economic malaise of the last 12-18 months but this trend is quite consistent provincially.

Figure 39: Trends in Unemployment Rates, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

Within UCPR, unemployment rates have followed the general declining trends since 1996 and rates have been consistently lowest in Russell and Casselman. Rates in Hawkesbury have been consistently higher then UCPR average through this same period.

2.2.4.3 Labour Force Activity

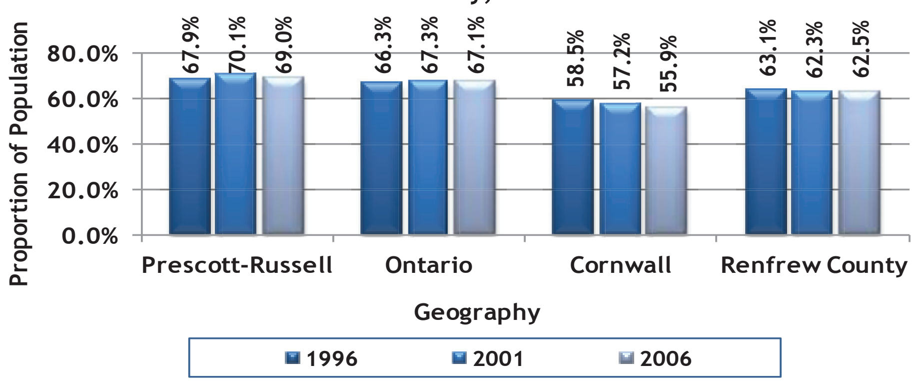
While unemployment is a key economic indicator, understanding labour force participation is equally important to interpreting this data. Participation rate

[8] Cited in "Ottawa Labour Market Monitor", December 2008, Service Canada.

is defined as that proportion of the total population that are in the labour force (employed or not). Since 1996, UPCR has shows a strong participation rate in the 70% range which is consistent with the high proportion of population in the prime working age categories. UCPR rates are just above the provincial average and notably above regional comparators. Like the provincial average, participation rates have been fairly constant for the last 10 years.

Within UCPR, participation rates have been consistently highest in Russell and The Nation (between 73% and 76%) but consistently lowest in Hawkesbury (in the range of 55%-56%). This differential in rate can largely be attributed to the high proportion of seniors in Hawkesbury (21% of population) and the combination of a low proportion seniors and high proportion of work age individuals in Russell and The Nation.

Figure 40: Labour Force Participation Rates, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1996-2006



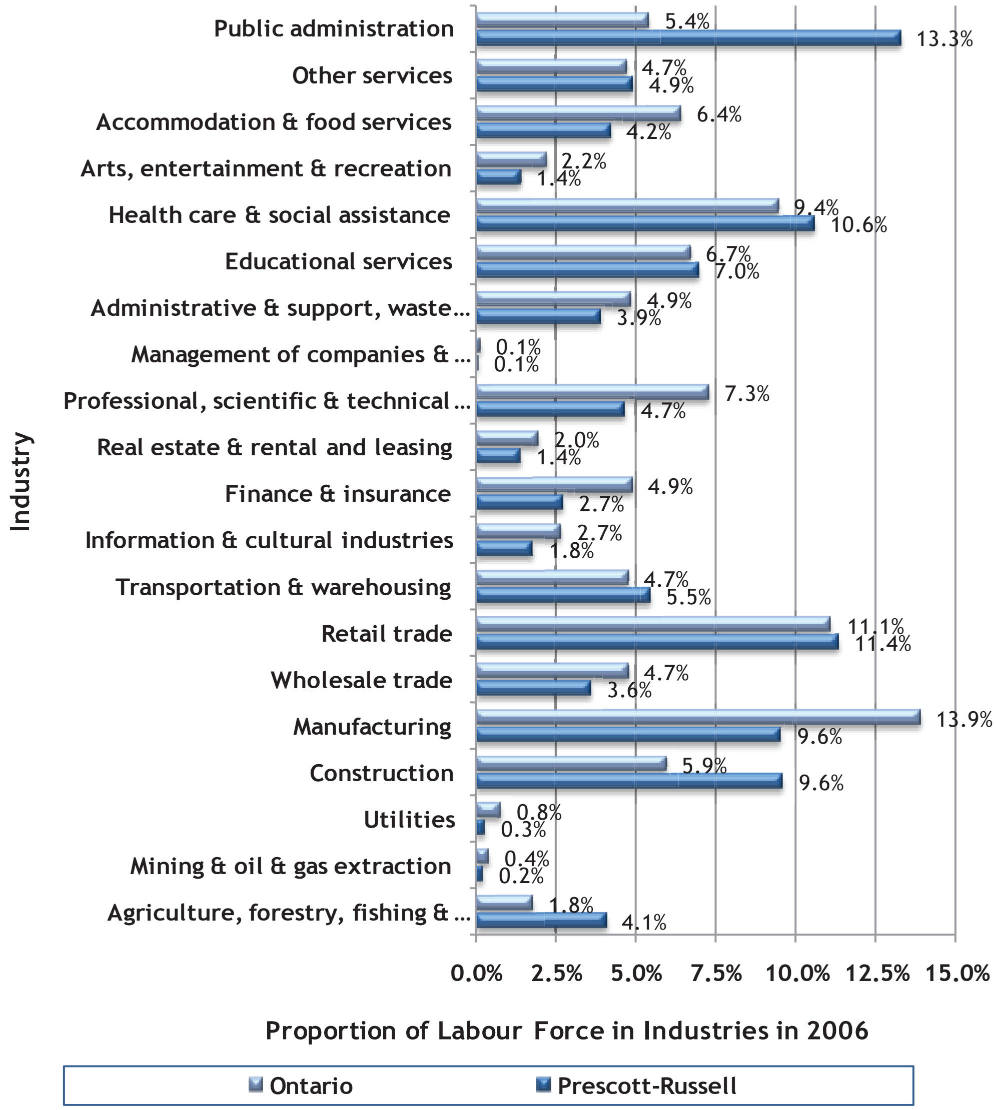
Source: Statistics Canada, Community Profiles, 1996-2006

In terms of industries where residents are employed (either in UCPR or beyond), public administration, health care & social assistance and retail trade accounted for one third of those in the labour force in 2006. Given the proximity to the cluster of federal service jobs in Ottawa, this is not surprising. Management, utilities and mining were sectors where only very minor labour force participation was evident in 2006. By comparison, the provincial labour force is most prevalent in manufacturing, retail and health care & social assistance sectors.

Trending in UCPR shows public administration, health care & social assistance, and retail sectors growing in labour force share from 2001 to 2006. While most other sectors saw little variance from 2001 to 2006, declines were most notable in manufacturing and finance & insurance, as well as agriculture and related industries.

For those sectors showing growth, labour force activity demonstrates some concentrations among residents of UCPR. In the Public Administration sector, Russell, Clarence-Rockland and Casselman were most prominent. Given the proximity to the federal service cluster in Ottawa, this is not surprising. Health care & social assistance were most common in Hawkesbury and Clarence-Rockland, with increasing presence over time in Casselman and Russell. The Retail sector is most pronounced in Hawkesbury and Casselman with increasing presence over time in Clarence-Rockland.

Figure 41: Labour Force by Industry in Prescott-Russell and Ontario, 2006

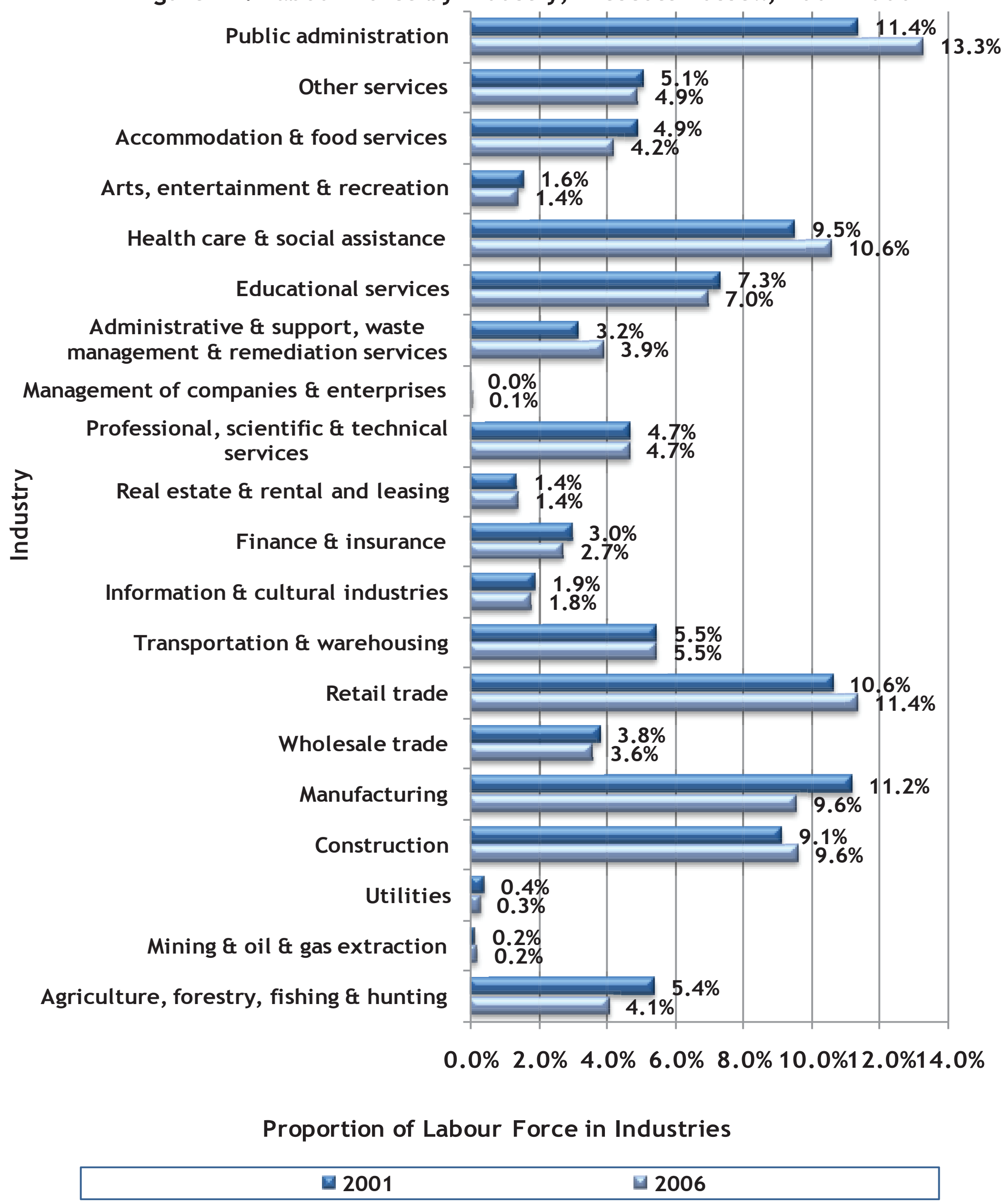


Source: Statistics Canada, Community Profiles, 2006

Those sectors showing decline in UCPR also demonstrated certain concentrations. The Agriculture and related sector was most prominent in East Hawkesbury and The Nation. Manufacturing was most prevalent in Hawkesbury, Champlain and East Hawkesbury. Finance & insurance was most notable in Casselman.

The influence of the regional economy is important to consider both for jobs within UCPR, given the impact these employers have on creating local jobs, balancing the local tax base and attracting investment. The health of employment in adjacent areas must also be considered though since UCPR residents travel to these jobs. This out commuting is most common for residents in the western part of the region and has a strong influence on growth trends, residential development and shopping patterns in UCPR.

Figure 42: Labour Force by Industry, Prescott-Russell, 2001-2006



Source: Statistics Canada, Community Profiles, 2001 & 2006

In the case of commuting flows, there was a net outflow as more than 16,000 residents commute to jobs outside of UCPR in 2006. Not surprising, most of this outflow is to Ottawa with a smaller component to the province of Quebec

(1,495). Outflow is particularly common among residents in Clarence-Rockland, Russell and The Nation where outflows to Ottawa account for more than half of all local commuters. Outflow to Quebec is highest in terms of actual numbers for Clarence-Rockland (395). The balance of commuting residents work at jobs within UCPR and the majority of these commute to jobs within their own municipality (almost 30% overall). This is especially true of Hawkesbury where more than 60% of commuting residents work within the Town.

In the case of jobs within UCPR, commuting patterns are equally telling. The majority of UCPR jobs are held locally by residents, especially within their own municipality. There is only a notional inflow of commuters from outside UCPR in the order of 3,000 persons, about one third each of these from Ottawa and Quebec. Only Russell and The Nation had local inflows greater than 20% of their local jobs.

Table 11: Commuting flows from/to Prescott-Russell, 2006

	UCPR residents		UCPR jobs			
	Place of work		Place of residence		Net flow	
Within municipality	9,480	28.9%	9,480	49.8%	0	0.0%
Within UCPR	6,445	19.6%	6,445	33.9%	0	0.0%
Ottawa	14,750	44.9%	1,060	5.6%	-13,690	99.3%
Quebec (prov.)	1,495	4.6%	1,170	6.1%	-325	2.4%
Other	655	2.0%	880	4.6%	225	-1.6%
Total*	32,825	100.0%	19,035	100.0%	-13,790	100.0%

* based on commuting flows > or = to 20
Source: Statistics Canada, Census Subdivision Data 2006

2.2.4.4 Wage Rates

Based on Labour Market Surveys, it is possible to examine local wage rates. A review of data for 2007 shows that hourly rates in the Cornwall Hawkesbury area are generally lower than their counterparts in Ottawa. In those jobs where higher education requirements are typical, this spread is more noticeable and the influence of the federal public service on the Ottawa rates is a key factor here. For some job categories, this differential is in excess of five dollars per hour. In the case of lower paying jobs, especially in the service sector, this differential is much less pronounced or does not exist.

Table 12: Average Hourly Wages, Cornwall-Hawkesbury Area and Ottawa, 2007

Occupation	Cornwall/Hawkesbury	Ottawa
Engineers	$31.28	$37.99
Professional Occupations in Business Services to Management	$30.25	$33.30

Occupation	Cornwall/Hawkesbury	Ottawa
Managers	$29.52	$35.34
Professors & Teachers	$28.95	$30.42
Policy Researchers, Consultants, & Program Officers	$27.04	$33.85
Chemists, Biologists & Related Scientists	$26.93	$32.73
Auditors & Accountants	$24.59	$27.85
Construction Workers	$18.44	$18.73
Supervisors, General Office & Administrative Support Clerks	$17.32	$19.20
Bookkeepers, Secretaries, Clerks	$17.04	$18.14
Manufacturing Labourers	$14.15	$12.73
Receptionists & Switchboard Operators	$13.42	$14.42
Farmers & General Farm Workers	$13.15	$13.65
Cleaners, Janitors, Caretakers	$12.78	$12.43
Chefs & Cooks	$12.45	$12.43
Bus, Subway & Other Transit Operators	$12.20	$13.20
Retail Salespersons	$10.90	$10.90
Food & Beverage Servers	$8.65	$8.65

Source: Government of Canada, Labour Market Information - Wages & Salaries, 2009

2.2.5 Income Analysis

An additional dimension to understanding housing need lies in the economic capacity of a household. By understanding income trends and characteristics, it is possible to better define the affordability limitations of these households and the impacts these have on the housing choices they can make.

2.2.5.1 Changes in Household Income

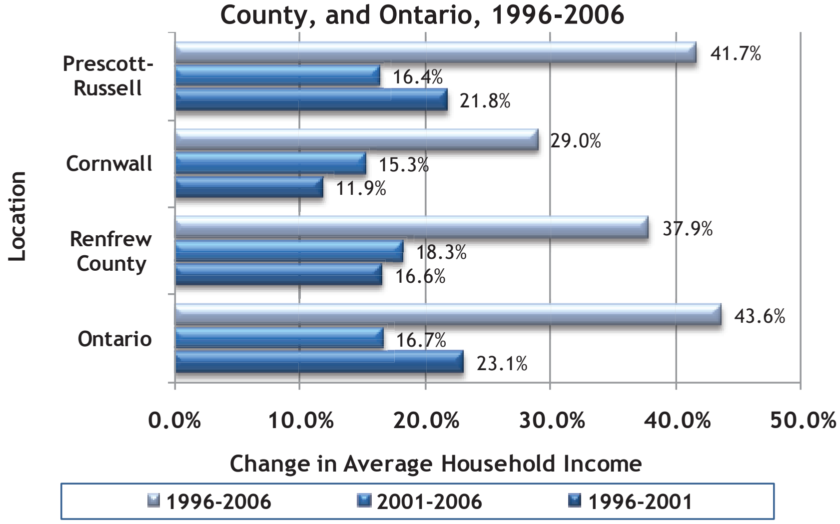
Average household income is a primary indicator of economic health in a community. The average household income for UCPR in 2006 was $68,914, lower than the provincial average of $77,967 but higher then regional comparators in Cornwall and Renfrew. Average household incomes have increased over the last 10 years, rising by over 21% from 1996-2001 and over 16% from 2001 to 2006. This rate of increase is slightly lower than provincial averages but again is better than regional comparators in Cornwall and Renfrew.

The median income[9] for UCPR in 2006 was $60,536 which compared closely to the provincial median of $60,455. In both instances, median incomes were

[9] Median income is the mid-point between the highest and lowest incomes and where it varies from the average income, tends to suggest a skewed distribution of higher or lower incomes.

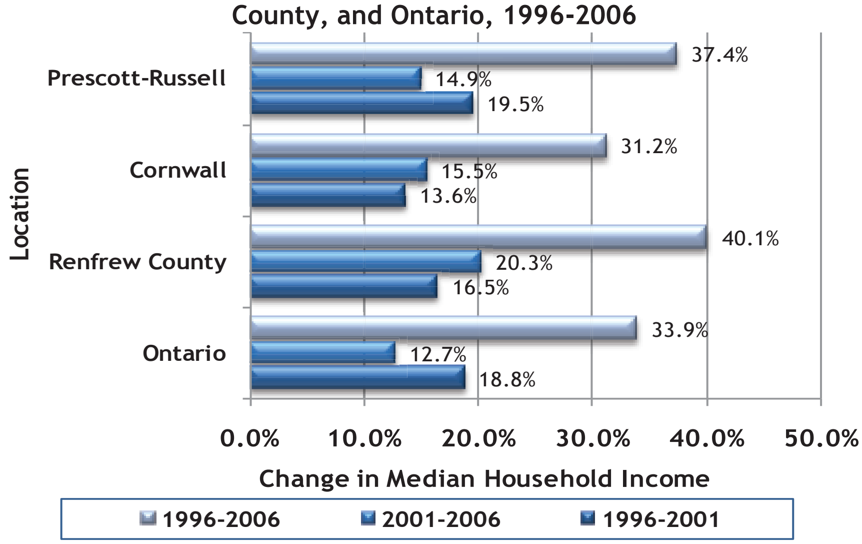
below the averages, suggesting a greater concentration of households above the median, especially in the case of provincial figures. Like average household incomes, median incomes rose in UCPR but were slightly higher than provincial increases. Median increases were similar or lower for regional comparators. The larger actual increase in average income over time suggests that there is a greater concentration of incomes around the average and fewer outliers at higher income levels.

Figure 43: Trends in Average Household Income, Prescott-Russell, Cornwall, Renfrew County, and Ontario, 1996-2006



Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

Figure 44: Trends in Median Household Income, Prescott-Russell, Cornwall, Renfrew County, and Ontario, 1996-2006



Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

Within UCPR, there is a notable range in average household incomes. In 2006, average incomes ranged from over $93,000 in Russell to less than half of that in Hawkesbury, illustrating a wide range in economic capacity throughout UCPR.

Trends in Unemployment Rates, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1996-2006

Source: Statistics Canada, Community Profiles, 1996-2006

Location	Year 1996	Year 2001	Year 2006
Prescott-Russel	8.1%	4.0%	4.2%
Ontario	9.1%	6.1%	6.4%
Cornwall	13.7%	7.9%	7.6%
Renfrew County	9.7%	6.8%	6.7%

Labour Force Participation Rates, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1996-2006

Source: Statistics Canada, Community Profiles, 1996-2006

Location	Year 1996	Year 2001	Year 2006
Prescott-Russel	67.9%	70.1%	69.0%
Ontario	66.3%	67.3%	67.1%
Cornwall	58.5%	57.2%	55.9%
Renfrew County	63.1%	62.3%	62.5%

Labour Force by Industry in Prescott-Russell and Ontario, 2006

Source: Statistics Canada, Community Profiles, 2006

Industry	Ontario	Prescott-Russell
Public Administration	5.4%	13.3%
Other services	4.7%	4.9%
Accommodation & food services	6.4%	4.2%
Arts, entertainment & recreation	2.2%	1.4%
Health care & social assistance	9.4%	10.6%
Educational services	6.7%	7.0%
Administrative & support, waste …	4.9%	3.9%
Management of companies & …	0.1%	0.1%
Professional, scientific & technical …	7.3%	4.7%
Real estate & rental and leasing	2.0%	1.4%
Finance & insurance	4.9%	2.7%
Information & cultural industries	2.7%	1.8%
Transportation & warehousing	4.7%	5.5%
Retail trade	11.1%	11.4%
Wholesale trade	4.7%	3.6%
Manufacturing	13.9%	9.6%
Construction	5.9%	9.6%
Utilities	0.8%	0.3%
Mining & oil & gas extraction	0.4%	0.2%
Agriculture, forestry, fishing & …	1.8%	4.1%

<u>Labour Force by Industry, Prescott-Russell, 2001-2006</u>

Source: Statistics Canada, Community Profiles, 2001 & 2006

Industry	Year 2001	Year 2006
Public Administration	11.4%	13.3%
Other services	5.1%	4.9%
Accommodation & food services	4.9%	4.2%
Arts, entertainment & recreation	1.6%	1.4%
Health care & social assistance	9.5%	10.6%
Educational services	7.3%	7.0%
Administrative & support, waste management & remediation services	3.2%	3.9%
Management of companies & enterprises	0.0%	0.1%
Professional, scientific & technical services	4.7%	4.7%
Real estate & rental and leasing	1.4%	1.4%
Finance & insurance	3.0%	2.7%
Information & cultural industries	1.9%	1.8%
Transportation & warehousing	5.5%	5.5%
Retail trade	10.6%	11.4%
Wholesale trade	3.8%	3.6%
Manufacturing	11.2%	9.6%
Construction	9.1%	9.6%
Utilities	0.4%	0.3%
Mining & oil & gas extraction	0.2%	0.2%
Agriculture, forestry, fishing & hunting	5.4%	4.1%

Trends in Average Household Income, Prescott-Russell, Cornwall, Renfrew County, and Ontario, 1996-2006

Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

Change in average household income by location and year

Location	Years 1996 to 2006	Years 2001 to 2006	Years 1996 to 2001
Prescott-Russel	41.7%	16.4%	21.8%
Cornwall	29.0%	15.3%	11.9%
Renfrew County	37.9%	18.3%	16.6%
Ontario	43.6%	16.7%	23.1%

Trends in Median Household Income, Prescott-Russell, Cornwall, Renfrew County, and Ontario, 1996-2006

Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

Change in median household income by location and year

Location	Years 1996 to 2006	Years 2001 to 2006	Years 1996 to 2001
Prescott-Russel	37.4%	14.9%	19.5%
Cornwall	31.2%	15.5%	13.6%
Renfrew County	40.1%	20.3%	16.5%
Ontario	33.9%	12.7%	18.8%

Those areas in the westernmost part of the Counties (Russell, Casselman and Clarence-Rockland) all enjoy household incomes at or above the provincial average. The proximity of these municipalities to the Ottawa job market and Highway #417 access make them prime candidates for commuters, as evidenced by the younger age profile, public administration labour force and higher population growth.

Table 13: Average and Median Household Income, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 1996-2006

Location	Average Income			Median Income		
	1996	2001	2006	1996	2001	2006
Prescott-Russell	$48,631	$59,212	$68,914	$44,069	$52,664	$60,536
East Hawkesbury	$46,633	$59,846	$55,623	$40,953	$46,683	$50,230
Hawkesbury	$35,594	$41,172	$45,934	$26,951	$31,519	$34,893
Champlain	$47,650	$57,064	$64,454	$41,741	$46,774	$53,527
Alfred & Plantagenet	$37,175	$51,646	$58,666	$31,142	$45,689	$52,816
The Nation	$45,528	$59,292	$70,440	$39,115	$53,369	$62,222
Clarence-Rockland	$53,470	$65,346	$75,248	$50,558	$61,636	$71,203
Casselman	$48,207	$60,843	$75,995	$43,377	$52,851	$69,771
Russell	$62,189	$75,876	$93,123	$60,321	$71,748	$84,008
Ontario	$54,291	$66,836	$77,967	$45,155	$53,626	$60,455
Cornwall	$38,644	$43,231	$49,836	$30,042	$34,132	$39,411
Renfrew County	$43,459	$50,665	$59,916	$37,446	$43,608	$52,450
Percentage Change						
Location	Average Income			Median Income		
	1996-2001	2001-2006	1996-2006	1996-2001	2001-2006	1996-2006
Prescott-Russell	21.8%	16.4%	41.7%	19.5%	14.9%	37.4%
East Hawkesbury	28.3%	-7.1%	19.3%	14.0%	7.6%	22.7%
Hawkesbury	15.7%	11.6%	29.0%	16.9%	10.7%	29.5%
Champlain	19.8%	13.0%	35.3%	12.1%	14.4%	28.2%
Alfred & Plantagenet	38.9%	13.6%	57.8%	46.7%	15.6%	69.6%
The Nation	30.2%	18.8%	54.7%	36.4%	16.6%	59.1%
Clarence-Rockland	22.2%	15.2%	40.7%	21.9%	15.5%	40.8%
Casselman	26.2%	24.9%	57.6%	21.8%	32.0%	60.8%
Russell	22.0%	22.7%	49.7%	18.9%	17.1%	39.3%
Ontario	23.1%	16.7%	43.6%	18.8%	12.7%	33.9%
Cornwall	11.9%	15.3%	29.0%	13.6%	15.5%	31.2%
Renfrew County	16.6%	18.3%	37.9%	16.5%	20.3%	40.1%

Source: Statistics Canada, Community Profiles, 1996-2006

Their counterparts in the east did not fare as well in terms of average income, especially in Hawkesbury ($45K) and Alfred-Plantagenet ($58K). Median incomes were generally reflective of the same trends as average household income but were lower than the average in all municipalities. In terms of rate of change, household incomes grew fastest from 1996 to 2006 in Alfred-Plantagenet, Casselman and The Nation (50%+) and grew the least in East Hawkesbury (19%) and Hawkesbury (29%). The only municipality to experience negative income growth during this period was East Hawkesbury from 2001-2006 (-7%).

While average and median figures can provide a general sense of household income, looking at how that income is distributed provides a finer grain of detail in terms of economic capability. One effective way to do this is by separating incomes into deciles, essentially dividing the whole range of household incomes into 10 equal parts. When looking at household incomes in UCPR, its clear the income distribution from 1995-2005 changed little, increasing an average of 40% for most income bands. Those in the lowest and middle income bands experienced slightly lower growth in income.

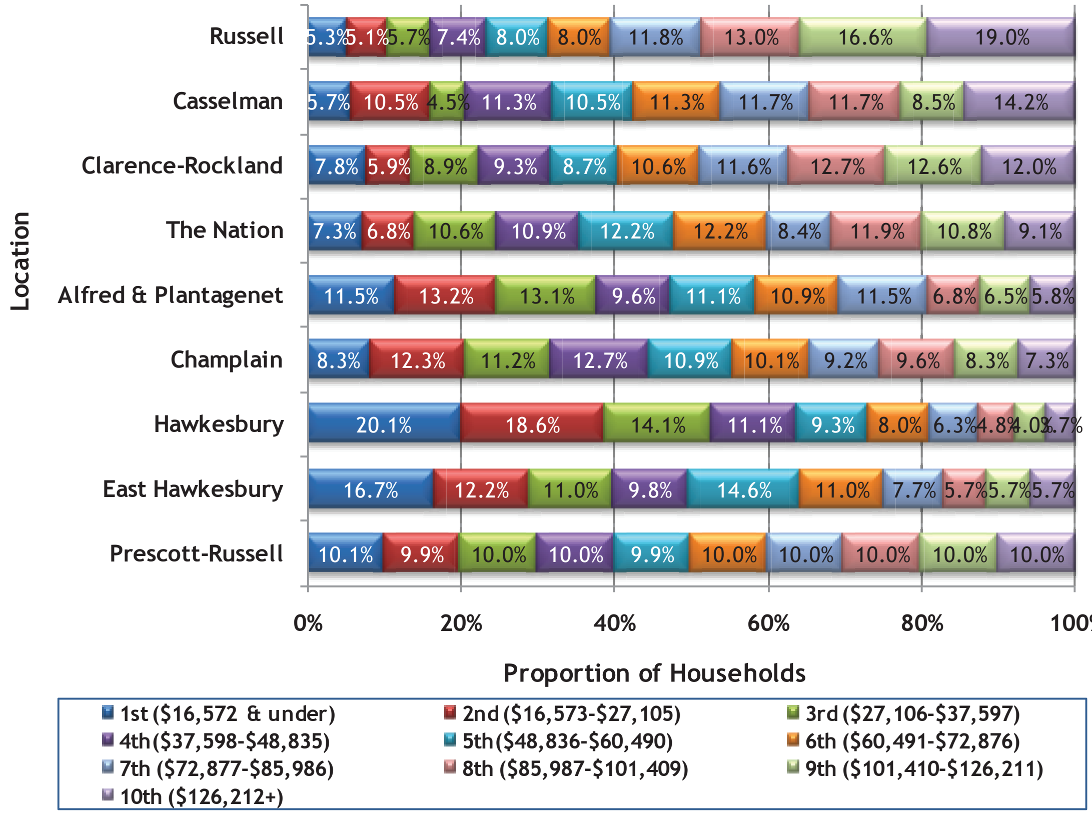
Table 14: Trends in Household Income Deciles, Prescott-Russell, 1995 and 2005

Income Decile	1995	2005	% Change 1995-2005
1st	$12,022	$16,572	37.8%
2nd	$19,019	$27,105	42.5%
3rd	$26,049	$37,597	44.3%
4th	$34,548	$48,835	41.4%
5th	$43,891	$60,490	37.8%
6th	$52,845	$72,876	37.9%
7th	$61,696	$85,986	39.4%
8th	$71,915	$101,409	41.0%
9th	$89,608	$126,211	40.8%
10th	$89,609	$126,212	40.8%

Source: Statistics Canada, Custom Tabulations, 1996 & 2006

When looking at decile data for municipalities within UCPR, a more detailed sense of income distribution is evident as compared to average and median incomes. Hawkesbury has the most notable concentration of low income households in UCPR with more than 50% of all households having incomes of less than $37,600 in 2005. East Hawkesbury and Alfred & Plantagenet also showed a higher proportion of households in lower income bands. In contrast, households in Russell were most affluent with more than 35% of households earning in excess of $100,000 annually. Clarence-Rockland and Casselman also showed a higher proportion of households in high income bands as compared to other municipalities within UCPR.

Figure 45: Proportion of Households by Household Income Deciles, Prescott-Russell, 2005



Source: Statistics Canada, Custom Tabulations, 2006

Table 15: Trends in Household Income Deciles by Tenure of Total Households, Prescott-Russell and Ontario, 1995 and 2006

Income Deciles	1995		2005	
	Owners	Renters	Owners	Renters
Prescott-Russell				
1st ($16,572 & under)	965	1,540	1,350	1,635
2nd ($16,573-$27,105)	985	1,480	1,495	1,435
3rd ($27,106-$37,597)	1,535	1,040	1,900	1,070
4th($37,598-$48,835)	1,635	880	2,185	775
5th($48,836-$60,490)	1,855	655	2,435	510
6th ($60,491-$72,876)	2,110	400	2,620	340
7th ($72,877-$85,986)	2,265	260	2,685	260
8th ($85,987-$101,409)	2,375	140	2,835	135
9th ($101,410-$126,211)	2,385	130	2,885	85
10th ($126,212+)	2,420	90	2,910	50
Total	18,530	6,615	23,300	6,295

In the case of tenure, this income distribution is markedly different when comparing owners versus renters. Renters consistently have a lower income profile then their owner counterparts.

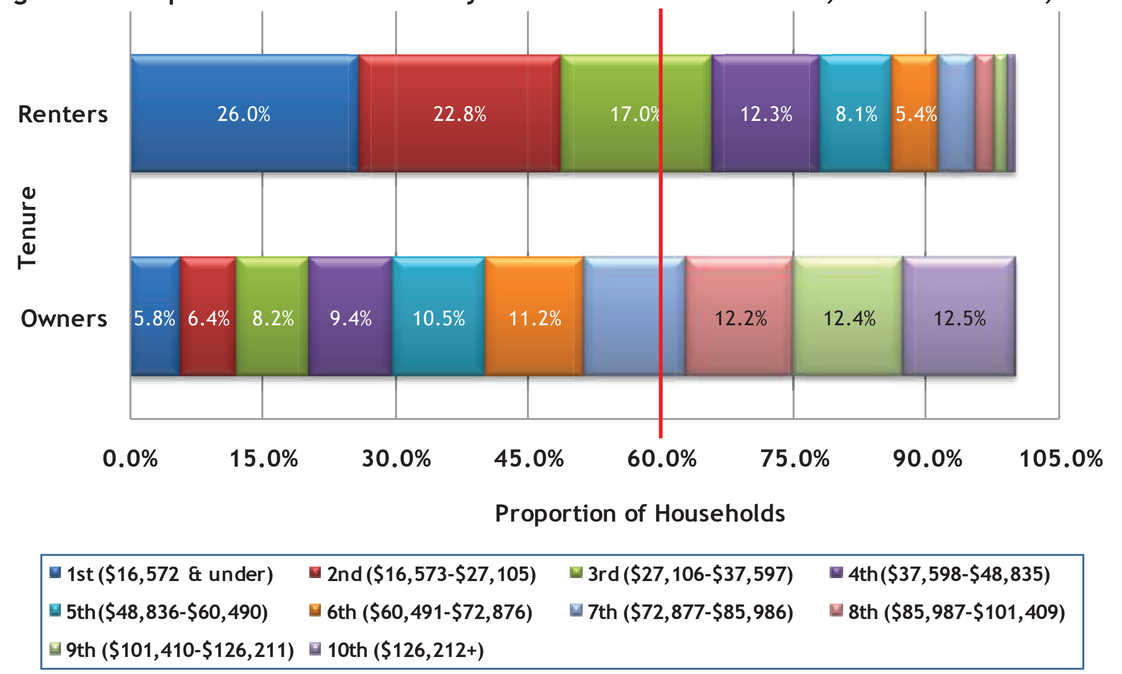
Proportion of Households by Household Income Deciles, Prescott-Russell, 2005

Source: Statistics Canada, Custom Tabulations, 2006

Location	1st ($16,572 & under)	2nd ($16,573 to $27,105)	3rd ($27,106 to $37,597)	4th ($37,598 to $48,835)	5th ($48,836 to $60,490)	6th ($60,491 to $72,876)	7th ($72,877 to $85,986)	8th ($85,987 to $101,409)	9th ($101,410 to $126,211)	10th ($126,212 plus)
Russell	5.3%	5.1%	5.7%	7.4%	8.0%	8.0%	11.8%	13.0%	16.6%	19.0%
Casselman	5.7%	10.5%	4.5%	11.3%	10.5%	11.3%	11.7%	11.7%	8.5%	14.2%
Clarence-Rockland	7.8%	5.9%	8.9%	9.3%	8.7%	10.6%	11.6%	12.7%	12.6%	12.0%
The Nation	7.3%	6.8%	10.6%	10.9%	12.2%	12.2%	8.4%	11.9%	10.8%	9.1%
Alfred & Plantagenet	11.5%	13.2%	13.1%	9.6%	11.1%	10.9%	11.5%	6.8%	6.5%	5.8%
Champlain	8.3%	12.3%	11.2%	12.7%	10.9%	10.1%	9.2%	9.6%	8.3%	7.3%
Hawkesbury	20.1%	18.6%	14.1%	11.1%	9.3%	8.0%	6.3%	4.8%	4.0%	3.7%
East Hawkesbury	16.7%	12.2%	11.0%	9.8%	14.6%	11.0%	7.7%	5.7%	5.7%	5.7%
Prescott-Russell	10.1%	9.9%	10.0%	10.0%	9.9%	10.0%	10.0%	10.0%	10.0%	10.0%

In 2005, 65% of renters in UCPR had incomes in the lowest 3 deciles (less then <$37,600) while almost half of all owners enjoyed households incomes in the top three deciles (more than $72,800). It is also important to note that while a minor proportion of renter households do have high household incomes, there are also roughly 20% of owners who fall within the lowest three income deciles. Typically, these would include a significant share of senior households who may be on fixed incomes.

Figure 46: Proportion of Households by Income Deciles and Tenure, Prescott-Russell, 2005



Source: Statistics Canada, Custom Tabulations, 2006

Income distribution is also a measure of housing affordability, as defined in the Provincial Policy Statement[10] by the Ministry of Municipal Affairs and Housing. Under this definition, municipalities are expected to provide for a range of housing opportunities, including development geared to low and moderate incomes households which are defined as follows:

> **Low and moderate income households** means:
>
> a. in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the *regional market area*; or
>
> b. in the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the *regional market area*.

[10] Provincial Policy Statements may be issued by the Minister of Municipal Affairs and Housing from time to time under the *Planning Act* and municipalities are required to have regard for these polices in their local planning documents.

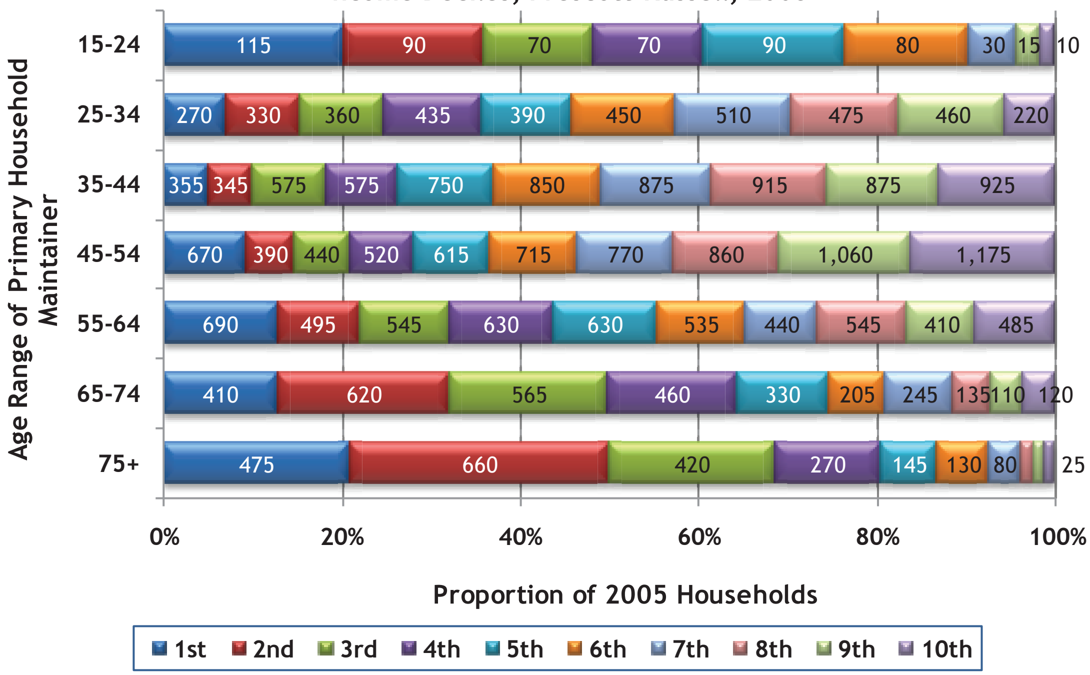
Proportion of Households by Income Deciles and Tenure, Prescott-Russell, 2005

Source: Statistics Canada, Custom Tabulations, 2006

A red line on the graph indicates the 60% point.

Income Decile	Renters	Owners
1st ($16,572 & under)	26.0%	5.8%
2nd ($16,573 to $27,105)	22.8%	6.4%
3rd ($27,106 to $37,597)	17.0%	8.2%
4th ($37,598 to $48,835)	12.3%	9.4%
5th ($48,836 to $60,490)	8.1%	10.5%
6th ($60,491 to $72,876)	5.4%	11.2%
7th ($72,877 to $85,986)	**///// No value /////**	**///// No value /////** **Calculated value: 11.4**
8th ($85,987 to $101,409)	**///// No value /////**	12.2%
9th ($101,410 to $126,211)	**///// No value /////**	12.4%
10th ($126,212 plus)	**///// No value /////**	12.5%

Figure 47: Absolute Number of Households by Age of Primary Household Maintainer by Income Deciles, Prescott-Russell, 2005



Source: Statistics Canada, Custom Tabulations, 2006

Apart from tenure, there are also variances in income distribution when one considers the age of the household maintainer. Based on 2005 data, it is clear that younger households (<25 years of age) and older households (>74 years of age) tend to have incomes in lower deciles. Given that these age groups represent those entering the work force for the first time and those who have exited the work force via retirement, this is not surprising.

Table 16: Trends in Income Deciles by Age of Primary Household Maintainer (Percentages), Prescott-Russell and Ontario, 2006

Year	Income Deciles	15-24	25-34	35-44	45-54	55-64	65-74	75+
				Prescott-Russell				
2005	1st ($16,572 & under)	20.2%	6.9%	5.0%	9.3%	12.8%	12.8%	20.9%
	2nd ($16,573-$27,105)	15.8%	8.5%	4.9%	5.4%	9.2%	19.4%	29.1%
	3rd ($27,106-$37,597)	12.3%	9.2%	8.2%	6.1%	10.1%	17.7%	18.5%
	4th($37,598-$48,835)	12.3%	11.2%	8.2%	7.2%	11.7%	14.4%	11.9%
	5th($48,836-$60,490)	15.8%	10.0%	10.7%	8.5%	11.7%	10.3%	6.4%
	6th ($60,491-$72,876)	14.0%	11.5%	12.1%	9.9%	9.9%	6.4%	5.7%
	7th ($72,877-$85,986)	5.3%	13.1%	12.4%	10.7%	8.1%	7.7%	3.5%
	8th ($85,987-$101,409)	0.0%	12.2%	13.0%	11.9%	10.1%	4.2%	1.5%
	9th ($101,410-$126,211)	2.6%	11.8%	12.4%	14.7%	7.6%	3.4%	1.3%
	10th ($126,212+)	1.8%	5.6%	13.1%	16.3%	9.0%	3.8%	1.1%
	Total by Age	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Absolute Number of Households by Age of Primary Household Maintainer by Income Deciles, Prescott-Russell, 2005

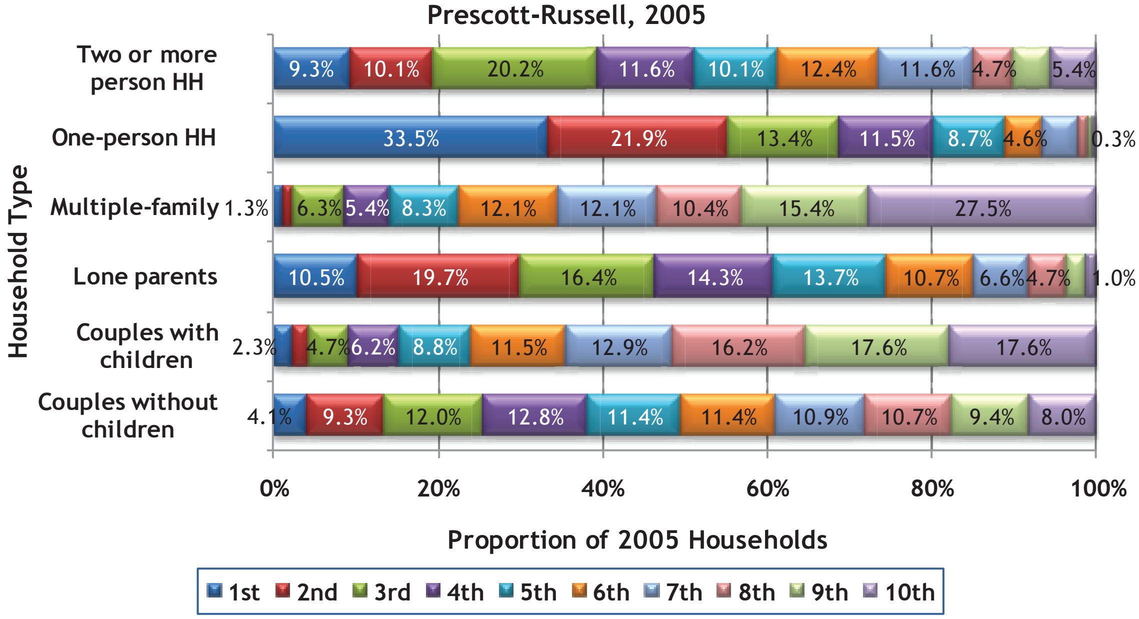
Source: Statistics Canada, Custom Tabulations, 2006

Age Range	1st Decile / %	2nd Decile / %	3rd Decile / %	4th Decile / %	5th Decile / %	6th Decile / %	7th Decile / %	8th Decile / %	9th Decile / %	10th Decile / %
15-24	115 / 20.2%	90 / 15.8%	70 / 12.3%	70 / 12.3%	90 / 15.8%	80 / 14.0%	30 / 5.3%	0 / 0.0%	15 2.6%	10 1.8%
25-34	270 / 6.9%	330 / 8.5%	360 / 9.2%	435 / 11.2%	390 / 10.2%	450 / 11.5%	510 / 13.1%	475 / 12.2%	460 / 11.8%	220 / 5.6%
35-44	355 / 5.0%	345 / 4.9%	575 / 8.2%	575 / 8.2%	750 / 10.7%	850 / 12.1%	875 / 12.4%	915 / 13.0%	875 / 12.4%	925 / 13.1%
45-54	670 / 9.3%	390 / 5.4%	440 / 6.1%	520 / 7.2%	615 / 8.5%	715 / 9.9%	770 / 10.7%	860 / 11.9%	1,060 / 14.7%	1,175 / 16.3%
55-64	690 / 12.8%	495 / 9.2%	545 / 10.1%	630 / 11.7%	630 / 11.7%	535 / 9.9%	440 / 8.1%	545 / 10.1%	410 / 7.6%	485 / 9.0%
65-74	410 / 12.8%	620 / 19.4%	565 / 17.7%	460 / 14.4%	330 / 10.3%	205 / 6.4%	245 / 7.7%	135 / 4.2%	110 / 3.4%	120 / 3.8%
75+	475 / 20.7%	660 / 29.0%	420 / 18.7%	270 / 11.9%	145 / 6.2%	130 / 5.8%	80 / 3.6%	36 / 1.6%	25 / 1.1%	32 / 1.4%

At the same time, household maintainers in the 35-54 age range enjoy a much higher income profile which is consistent with established multi-income family households.

This general trend has been consistent since 1995 but there has been a slight increase in the share of older households in lower incomes. This supports the supposition that those on fixed incomes are likely to see more modest gains in household incomes over time as compared to other households.

Figure 48: Household Type of Households by Household Income Deciles, Prescott-Russell, 2005



Source: Statistics Canada, Custom Tabulations, 2006

An examination of income profiles by household types is also revealing. In 2005, one person households accounted for more than 2,000 households in the lowest income decile (those making less than $16,600 annually) and almost 70% had incomes of less than $37,600. Lone parent families also had a notable low income profile as compared with other household types. In contrast, couples with children and multiple family households showed a very high income profile. Couples without children showed a fairly even income distribution. It's clear that when compared to 1995 figures, these general household income tendencies have deepened, with smaller household incomes lagging and larger household incomes gaining.

2.2.5.2 Changes in OW, ODSP

For lower income households, social assistance can be the sole means of support. The two primary social support programs provided in the province are Ontario Works (OW) and the Ontario Disability Support Program (ODSP). As a component of this assistance, there are benefit scales which set maximum shelter assistance for accommodation based on household make-up (see Table 17).

Based on typical rents for the area, current OW assistance levels are generally below market rents, especially in the case of smaller households. This is less so for those on ODSP who benefit from consistently higher shelter allowances. Given that assistance scales are fairly static and that rents tend to increase over time, there is a widening gap in the ability of recipients to pay rent with the shelter component of their assistance. In these instances, households may elect to use other components of their assistance towards accommodation or under house themselves in order to afford rents. In both instances, there are negative consequences for the household.

Table 17: Ontario Works (OW) and Ontario Disability Support Program (ODSP) Shelter Allowances

Benefit Unit Size	OW	ODSP
1	$356	$454
2	$560	$714
3	$607	$775
4	$660	$842
5	$711	$907
6 or more	$738	$941

Source: Ontario Works Directive 6.3-2, December 2008; Ontario Disability Support Program Act, 1997 (Consolidation Period from May 1, 2009)

Table 18: Average Market Rents for Private Apartments by Unit Type, Hawkesbury CA, 2004-2009

Location	Year	Bachelor	1 Bedrm	2 Bedrm	3+ Bedrm	Total
Hawkesbury CA	2004	**	$464	$582	$671	$551
	2005	**	$486	$585	**	$563
	2006	$486	$486	$601	$693	$571
	2007	$470	$503	$631	$699	$594
	2008	$505	$517	$646	$704	$609
	2009	$484	$518	$638	$711	$607

The number of households on social assistance is another factor in understanding local housing need. Since 2002, annual OW caseload figures in UCPR have shown a steady decline until 2009. While only a partial year figure, 2009 totals show caseload activity is on the rise and is already exceeding 2008 figures.

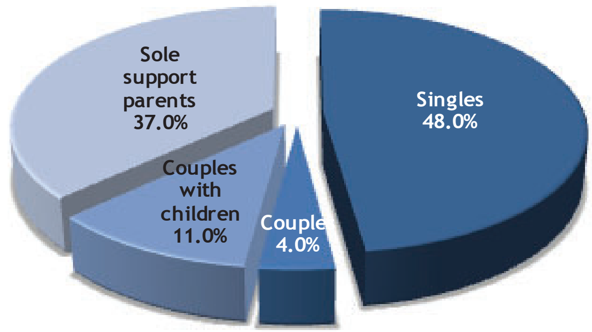
In terms of profile, almost half of those in receipt of OW assistance are single persons. Single parents also represent a large share of recipients at 37%. Given the lower shelter scales and typically smaller size households, affordability for these household types is a challenge in the rental housing market.

Household Type of Households by Household Income Deciles, Prescott-Russell, 2005

Source: Statistics Canada, Custom Tabulations, 2006

Household Type	1st Decile	2nd Decile	3rd Decile	4th Decile	5th Decile	6th Decile	7th Decile	8th Decile	9th Decile	10th Decile
Two or More Persons	9.3%	10.1%	20.2%	11.6%	10.1%	12.4%	11.6%	4.7%	4.6%	5.4%
One Person	33.5%	21.9%	13.4%	11.5%	8.7%	4.6%	4.7%	1.0%	0.4%	0.3%
Multiple Family	1.3%	1.2%	6.3%	5.4%	8.3%	12.1%	12.1%	10.4%	15.4%	27.5%
Lone Parents	10.5%	19.7%	16.4%	14.3%	13.7%	10.7%	6.6%	4.7%	2.4%	1.0%
Couples with Children	2.3%	2.2%	4.7%	6.2%	8.8%	11.5%	12.9%	16.2%	17.6%	17.6%
Couples without Children	4.1%	9.3%	12.0%	12.8%	11.4%	11.4%	10.9%	10.7%	9.4%	8.0%

Figure 49: Average Composition of Ontario Works Caseload, Prescott-Russell, 2002-2008



Source: United Counties of Prescott-Russell Social Services Department, 2009

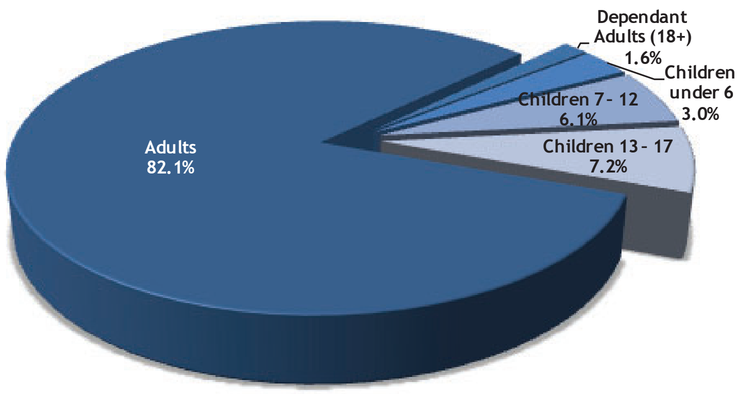
Table 19: Ontario Works Annual Caseload Average, Prescott-Russell, 2002-2009

Year	Caseload Average
2002	1,039
2003	915
2004	905
2005	881
2006	854
2007	828
2008	779
2009*	850

Source: United Counties of Prescott-Russell Social Services Department
*2009 data is for January-May 2009

Caseload data for ODSP shows that the number of recipients has gradually trended upward since 2006, given the increase in total benefit units. One interesting trend is that the composition of ODSP benefit units is changing – more adults are receiving ODSP as compared to households with children in benefit units which suggest a gradual aging of ODSP recipients. The recent downturn in the economy is at least one factor contributing to these higher caseloads.

Figure 50: Average Composition of ODSP Benefit Units, Prescott-Russell, 2006-2009



Source: ODSP Area Office (Cornwall), 2009

Table 20: ODSP Average Caseload, Prescott-Russell, 2006-2009

Year	Benefit Units
2006	2,161
2007	2,252
2008	2,345
2009	2,420

Source: ODSP Area Office (Cornwall), 2009

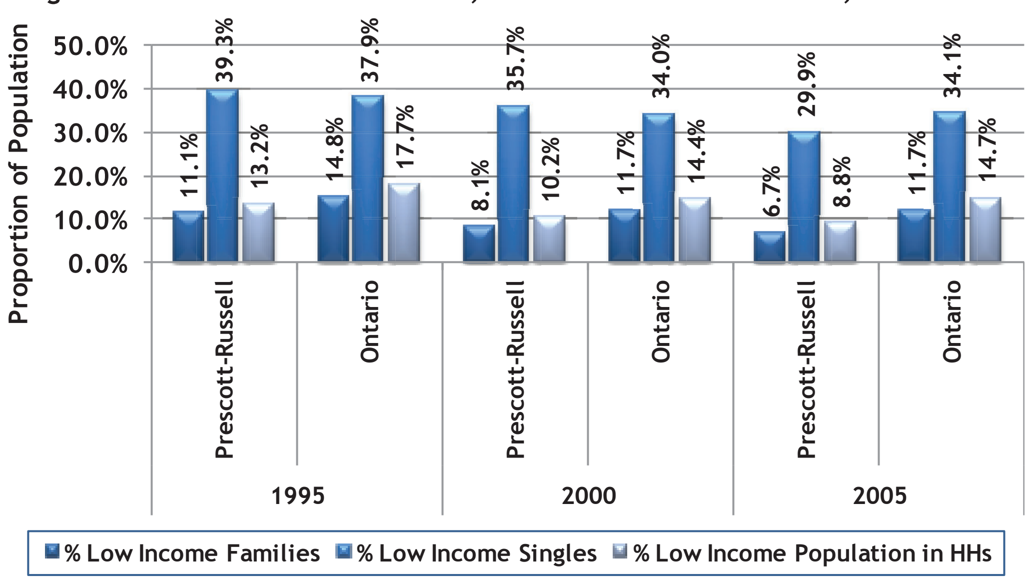
2.2.5.3 Incidence of Low Income

The proportion of households deemed low income is another indicator of a community's economic health. Statistics Canada measures the incidence of low income[11] for households, both families and singles. Based on 2005 figures, UCPR has a relatively low overall incidence of low income households as compared to the provincial average (8.8% vs. 14.7%). This same trend has been seen since 1995, where UCPR has consistently lower incidences and this rate has continued to drop since that time.

In terms of household type, singles tend to have a higher proportion of households who are deemed low income. This remains true for UCPR where almost 30% of single households in 2005 where considered low income compared to only 6.7% of family households. This same general trending between household types is evident in provincial numbers although again, UCPR has a slightly lower incidence that continues to decrease over time.

Within UCPR, there is considerable variance as was seen with average incomes. Overall, Hawkesbury has a consistently high incidence of low income with more than 20% of all households falling into this category in 2005. East Hawkesbury and Alfred-Plantagenet also have a consistently higher incidence of low income (10%) as compared to their western counterparts (Russell, Clarence-Rockland and Casselman). In terms of family households, this remains true for Hawkesbury (15%) and Alfred-Plantagenet (8%). In the case of singles households, low incidence is most common in Hawkesbury (45%) and in East Hawkesbury (34%).

Figure 51: Incidence of Low Income, Prescott-Russell and Ontario, 1995-2005



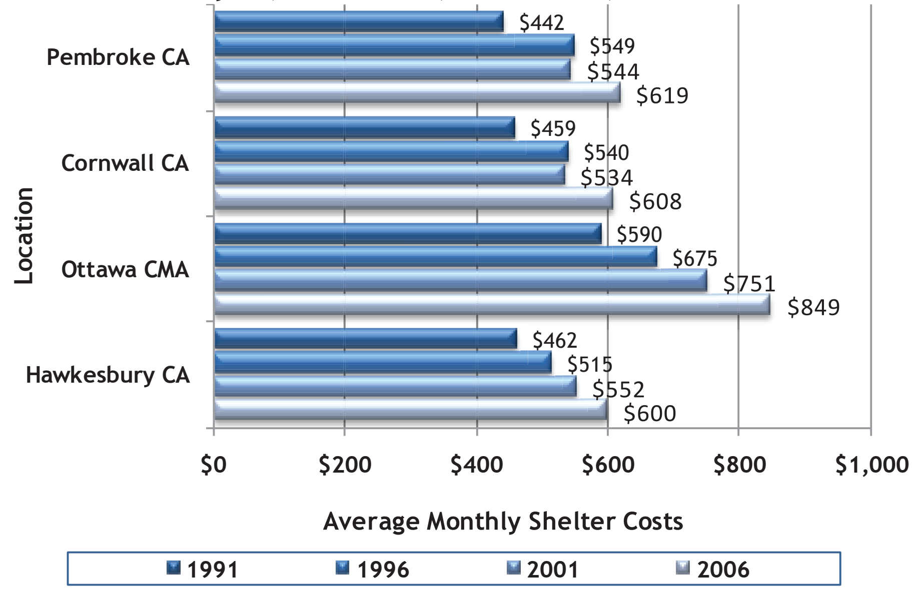
Source: Statistics Canada, Community Profiles, 1996-2006

Over time, the incidence of low income has dropped across UPCR by all household types but the decrease has not been uniform. In the case of

[11] The incidence of low income rates are calculated from rounded counts of low income persons or families based on low-income cut-offs (LICOs) and the total number of persons and families.

Hawkesbury, figures have been consistently high in all categories but have gradually decreased over time. Casselman however, experienced a notable incidence of low income in 1995 for all households (15%) and single households (49%), only to see this improve dramatically by 2000 and continue to improve markedly by 2005 (dropping to 4% and 26% respectively).

Figure 52: Average Monthly Shelter Costs of Households Living Below Housing Standards, Hawkesbury CA, Ottawa CMA, Cornwall CA, and Pembroke CA



Source: Statistics Canada, CMHC Housing in Canada Online, 2006
*Note: Data for Hawkesbury CA, Ottawa CMA, & Pembroke CA include only the Ontario part of these municipalities

CMHC also uses additional qualitative data to gauge household standards. Through their HICO data[12], they have developed time series measures which look at affordability, suitability and adequacy of current housing. While this data is geared more to urban centres and is not widely available in terms of geography, there is historical data available for Hawkesbury.

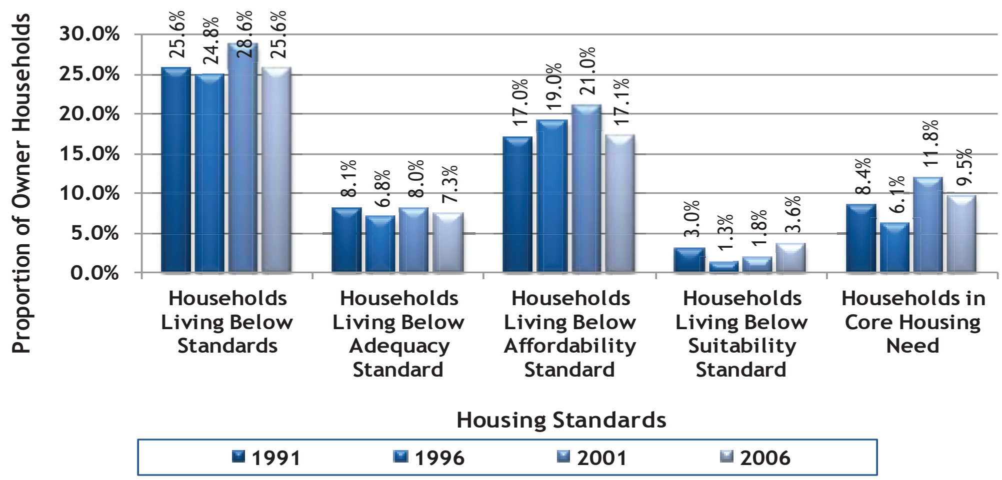
Given that Hawkesbury has the lowest household incomes in UCPR and has the highest proportion of renter households, this information is useful. The data suggests that:

- About 25% of all owner households are living below standard
- The share of owner households below standard has remained fairly consistent since 1991

[12] Housing in Canada Online (HICO) is an electronic database that presents an overview of CMHC's data on housing conditions and core housing need. *Housing Standards* indicates whether households live in accommodation that meets or falls short of the adequacy, affordability and suitability housing standards. *Adequate housing* is defined as housing that does not require any major repairs, according to residents. *Affordable housing* is housing that requires less than 30% of before-tax household income. *Suitable housing* is housing that has enough bedrooms for the size and make-up of resident households, according to the National Occupancy Standard (NOS) requirements.

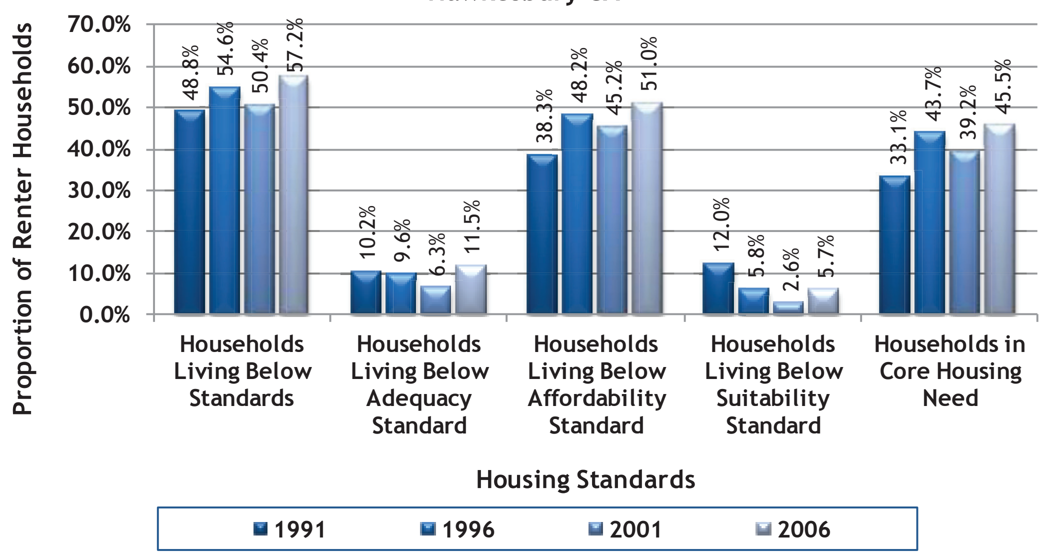
- The primary reason is affordability for 16% of owner households
- For owners living below standard, average monthly costs are $821 (2006)
- Over half of all renters (57%) are living below standard and this proportion has grown since 1991 (47%)
- The primary reason is affordability for 50% of these renter households (which has also grown since 1991 when it was 37%)
- For renters living below standard, average monthly costs are $613 (2006)

Figure 53: Trends in the Proportion of Owner Households Living Below Housing Standards, Hawkesbury CA



Source: CMHC Housing in Canada Online, 2006 based on Statistics Canada data

Figure 54: Trends in the Proportion of Renter Households Living Below Housing Standards, Hawkesbury CA



Source: CMHC Housing in Canada Online, 2006 based on Statistics Canada data

Incidence of Low Income, Prescott-Russell and Ontario, 1995-2005

Source: Statistics Canada, Community Profiles, 1996-2006

Location / Year	Low Income Families	Low Income Singles	Low Income Population in Households
Prescott-Russell / 1995	11.1%	39.3%	13.2%
Ontario / 1996	14.8%	37.9%	17.7%
Prescott-Russell / 2000	8.1%	35.7%	10.2%
Ontario / 2000	11.7%	34.0%	14.4%
Prescott-Russell / 2005	6.7%	29.9%	8.8%
Ontario / 2005	11.7%	34.1%	14.7%

Average Monthly Shelter Costs of Households Living Below Housing Standards, Hawkesbury CA, Ottawa CMA, Cornwall CA, and Pembroke CA

Source: Statistics Canada, CMHC Housing in Canada Online, 2006

Note: Data for Hawkesbury CA, Ottawa CMA, & Pembroke CA include only the Ontario part of these municipalities

Location	Year 1991	Year 1996	Year 2001	Year 2006
Pembroke CA	$442	$549	$544	$619
Cornwall CA	$459	$540	$534	$608
Ottawa CMA	$590	$675	$751	$849
Hawkesbury CA	$462	$515	$552	$600

Trends in the Proportion of Owner Households Living Below Housing Standards, Hawkesbury CA

Source: CMHC Housing in Canada Online, 2006 based on Statistics Canada data

Housing Standards	Year 1991	Year 1996	Year 2001	Year 2006
Households Living Below Standards	25.6%	24.8%	28.6%	25.6%
Households Living Below Adequacy Standard	8.1%	6.8%	8.0%	7.3%
Households Living Below Affordability Standard	17.0%	19.0%	21.0%	17.1%
Households Living Below Suitability Standard	3.0%	1.3%	1.8%	3.6%
Households in Core Housing Needs	8.4%	6.1%	11.8%	9.5%

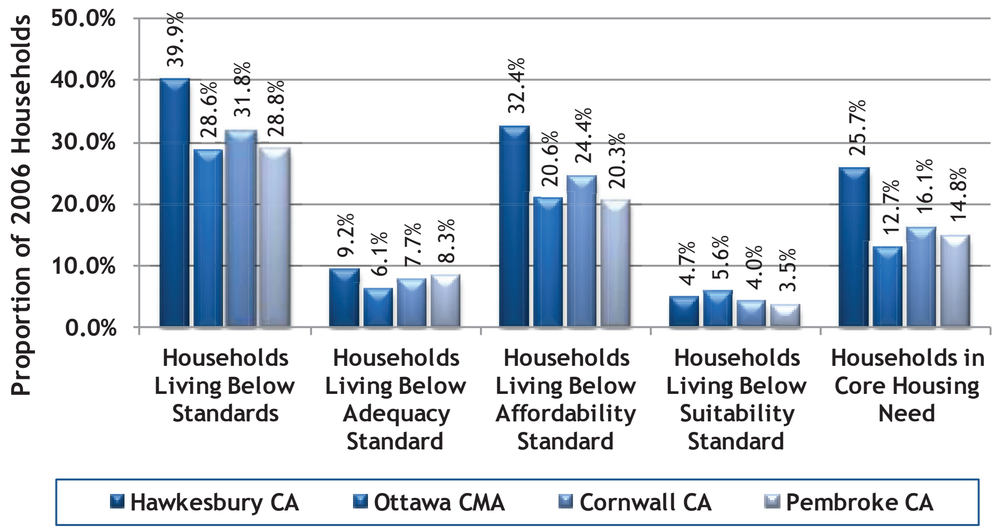
Trends in the Proportion of Renter Households Living Below Housing Standards, Hawkesbury CA

Source: CMHC Housing in Canada Online, 2006 based on Statistics Canada data

Housing Standards	**Year 1991**	**Year 1996**	**Year 2001**	**Year 2006**
Households Living Below Standards	48.8%	54.6%	50.4%	57.2%
Households Living Below Adequacy Standard	10.2%	9.6%	6.3%	11.5%
Households Living Below Affordability Standard	38.3%	48.2%	45.2%	51.0%
Households Living Below Suitability Standard	12.0%	5.8%	2.6%	5.7%
Households in Core Housing Needs	33.1%	43.7%	39.2%	45.5%

In comparison to other census areas in the region, Hawkesbury has a notably larger proportion of households living below standard, living below affordability standards and who are considered in core housing need. This reinforces other findings which illustrate low income characteristics in the Hawkesbury area of UCPR.

Figure 55: Proportion of Households Living Below Housing Standards, Hawkesbury CA, Ottawa CMA, Cornwall CA, and Pembroke CA, 2006



Source: CMHC Housing in Canada Online, 2006
*Note: Data for Hawkesbury CA, Ottawa CMA & Pembroke CA include only the Ontario part of these municipalities

2.3 Housing Supply

To better understand the dynamics of local housing supply, one must examine the composition of the current housing market. Reviewing current stock, tenure splits and production trends can help understand how existing needs are addressed by current supply. When coupled with development potential, these trends can help forecast production tendencies and opportunities. In turn, these projected supply tendencies can be measured against expected housing demands to help understand where future market gaps may exist. A closer examination of the sub markets in ownership, rental and social housing will provide a sense of the economic choices that households have when they consider how best to meet their housing needs.

2.3.1 Existing Stock

In 2006, more than 30,000 private dwellings were occupied in UCPR, an increase of some 15% since 1996. This is similar to the provincial percentage increase in dwellings over the same period. Dwelling increases averaged roughly 406/year from 1996 to 2006 but within this period, the annual average was lower in the first 5 years (336/year) as compared to the last years (477/year).

Proportion of Households Living Below Housing Standards, Hawkesbury CA, Ottawa CMA, Cornwall CA, and Pembroke CA, 2006

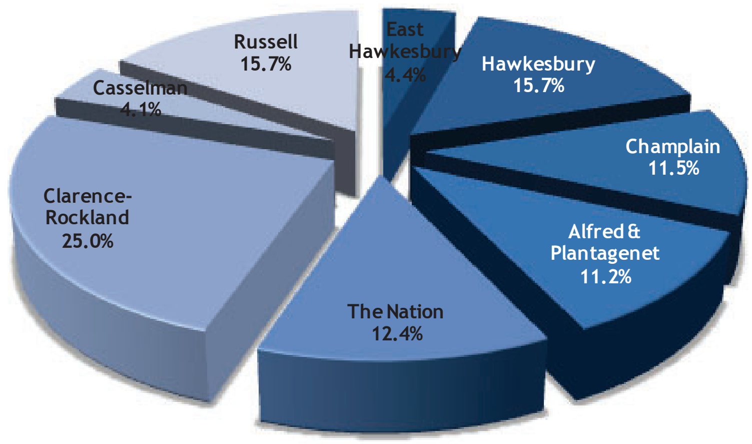
Source: CMHC Housing in Canada Online, 2006

Note: Data for Hawkesbury CA, Ottawa CMA & Pembroke CA include only the Ontario part of these municipalities

Housing Standards	Hawkesbury CA	Ottawa CMA	Cornwall CA	Pembroke CA
Households Living Below Standards	39.9%	28.6%	31.8%	28.8%
Households Living Below Adequacy Standard	9.2%	6.1%	7.7%	8.3%
Households Living Below Affordability Standard	32.4%	20.6%	24.4%	20.3%
Households Living Below Suitability Standard	4.7%	5.6%	4.0%	3.5%
Households in Core Housing Needs	25.7%	12.7%	16.1%	14.8%

Concentrations of dwellings in UCPR are located in the most populace municipalities of Clarence-Rockland (25%), Hawkesbury (15%) and Russell (15%). Casselman and East Hawkesbury maintain the lowest share of dwellings at about 4% each.

Figure 56: Distribution of Dwellings by Area Municipality, Prescott-Russell, 2006



Source: Statistics Canada, Community Profiles, 2006

Since 1996, the number of occupied dwellings has increased by more then 4,000, albeit not uniformly across UCPR. Dwelling increases have been most prominent in Russell, Casselman and Clarence-Rockland (all 20%+), especially in the last 5 years. These municipalities all border on the City of Ottawa and straddle major transportation nodes that connect to it (Highway 17, Highway 417). Dwelling additions have been lowest in The Nation, amounting to just 7% over the 1996 to 2006 period.

Table 21: Trends in the Number of Occupied Private Dwellings, Prescott-Russell and Ontario, 1996-2006

Location	1996	2001	2006	% Change 1996-2006
Prescott-Russell	26,000	27,680	30,065	15.6%
East Hawkesbury	1,170	1,290	1,320	12.8%
Hawkesbury	4,170	4,435	4,735	13.5%
Champlain	3,110	3,290	3,445	10.8%
Alfred & Plantagenet	3,010	3,190	3,375	12.1%
The Nation	3,490	3,645	3,735	7.0%
Clarence-Rockland	6,220	6,690	7,490	20.4%
Casselman	1,015	1,095	1,240	22.2%
Russell	3,815	4,040	4,730	24.0%
Ontario	3,924,510	4,219,410	4,554,255	16.0%

Source: Statistics Canada, Community Profiles, 1996-2006

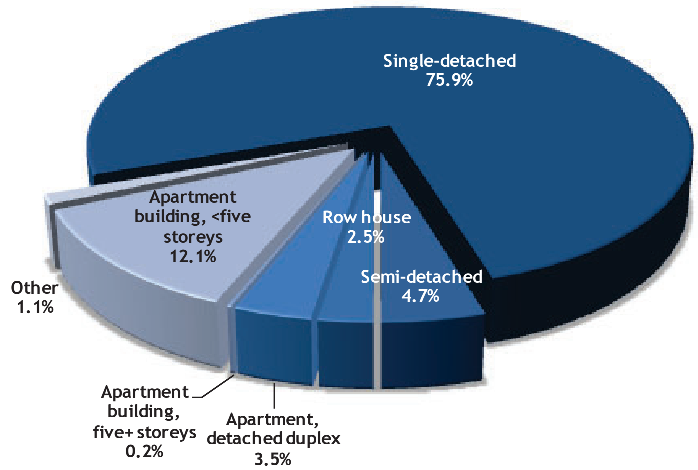
Distribution of Dwellings by Area Municipality, Prescott-Russell, 2006

Source: Statistics Canada, Community Profiles, 2006

Location	Proportion of Dwellings
Clarence-Rockland	25.0%
Russell	15.7%
Hawkesbury	15.7%
The Nation	12.4%
Champlain	11.5%
Alfred & Plantagenet	11.2%
East Hawkesbury	4.4%
Casselman	4.1%

In terms of dwelling type, single detached is the most common form of dwelling type in UCPR, accounting for about 3 out of every 4 dwellings. Apartment buildings less than 5 floors in height account for just over 10% of all dwellings while semi-detached dwellings account for just fewer than 5%.

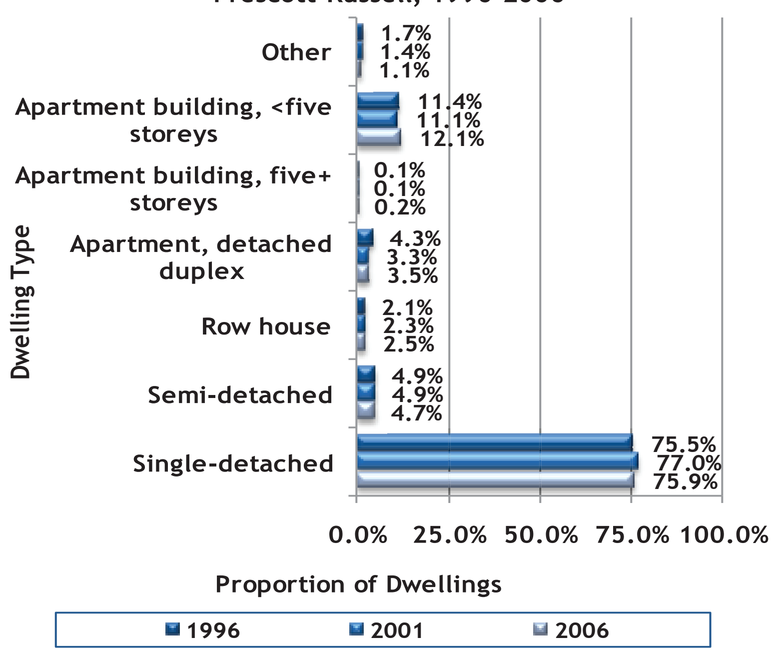
Figure 57: Proportion of Dwellings by Type, Prescott-Russell, 2006



Source: Statistics Canada, Community Profiles, 2006

This same mix of dwelling types has remained fairly constant in UCPR for the past 10 years. When compared to other jurisdictions, the dwelling mix found in UCPR is similar to that of Renfrew County but not as high in density of form as Cornwall or the Province.

Figure 58: Trends in the Proportion of Dwellings by Dwelling Type, Prescott-Russell, 1996-2006



Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

Proportion of Dwellings by Type, Prescott-Russell, 2006

Source: Statistics Canada, Community Profiles, 2006

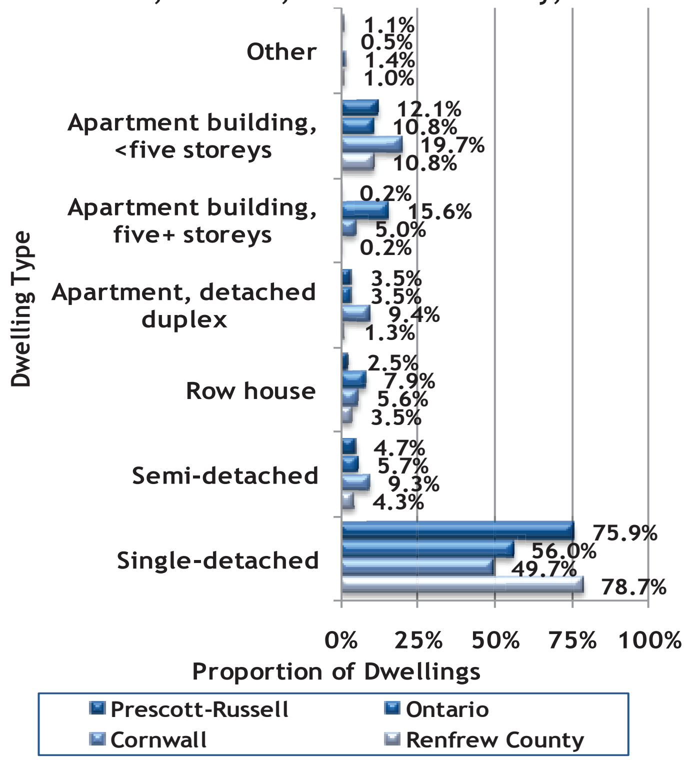
Dwelling Type	Proportion of Dwellings
Single-detached	75.9%
Apartment building, less than five storeys	12.1%
Semi-detached	4.7%
Apartment detached duplex	3.5%
Row house	2.5%
Apartment building, five plus storeys	0.2%
Other	1.1%

Trends in the Proportion of Dwellings by Dwelling Type, Prescott-Russell, 1996-2006

Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

Dwelling Type	Proportion of Dwellings for Year 1996	Proportion of Dwellings for Year 2001	Proportion of Dwellings for Year 2006
Single-detached	75.5%	77.0%	75.9%
Apartment building, less than five storeys	11.4%	11.1%	12.1%
Semi-detached	4.9%	4.9%	4.7%
Apartment detached duplex	4.3%	3.3%	3.5%
Row house	2.1%	2.3%	2.5%
Apartment building, five plus storeys	0.1%	0.1%	0.2%
Other	1.7%	1.4%	1.1%

Figure 59: Proportion of Dwellings by Dwelling Type, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 2006



Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

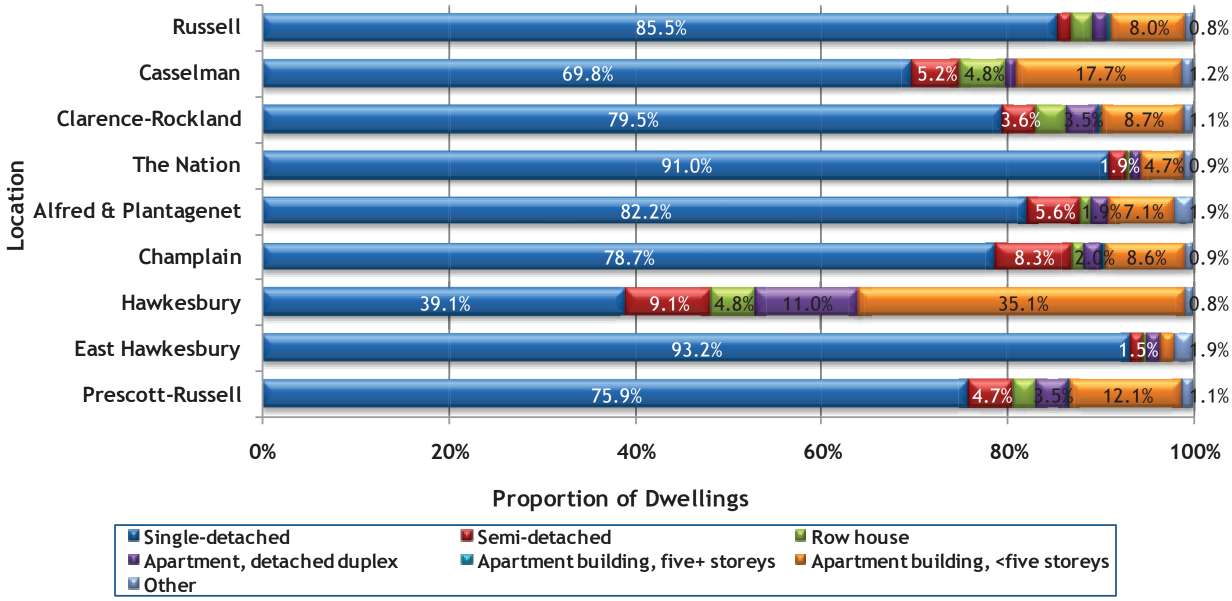
Within UCPR, dwelling type patterns have not changed dramatically from 1996 to 2006. However, there are clear tendencies that do vary from municipality to municipality. Single detached forms are very prevalent in East Hawkesbury, The Nation and Russell where they account for roughly 90% of all dwellings, creating a fairly homogenous local stock. Other areas of UCPR are more prone to higher density housing forms, especially Hawkesbury where apartments under 5 storeys account for almost one third of all dwellings. Apartment duplex forms account for another 10% or so with semi-detached (another 10% or so) and row houses (just under 5%) also represented. Casselman also has a notable mix of moderate and higher density forms, especially for apartments less than 5 storeys (around 20%) and row houses (around 4%).

Proportion of Dwellings by Dwelling Type, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 2006

Source: Statistics Canada, Community Profiles, 1996, 2001 & 2006

Dwelling Type	Proportion of Dwellings for Prescott-Russell	Proportion of Dwellings for Ontario	Proportion of Dwellings for Cornwall	Proportion of Dwellings for Renfrew County
Single-detached	75.9%	56.0%	49.7%	78.7%
Apartment building, less than five storeys	12.1%	10.8%	19.7%	10.8%
Semi-detached	4.7%	5.7%	9.3%	4.3%
Apartment detached duplex	3.5%	3.5%	9.4%	1.3%
Row house	2.5%	7.9%	5.6%	3.5%
Apartment building, five plus storeys	0.2%	15.6%	5.0%	0.2%
Other	1.1%	0.5%	1.4%	1.0%

Figure 60: Distribution of Dwellings by Area Municipality and Dwelling Type, Prescott-Russell, 2006



Source: Statistics Canada, Community Profiles, 2006

Additions of dwellings can also be tracked by building permit activity in reporting municipalities. In the case of starts, recent activity has tracked at an average of 483 starts per year which have been reasonably consistent expect for 2006. The majority of starts have been reported for Clarence-Rockland and to a lesser extent for Russell.

Completions have followed in much the same manner albeit at a more consistent pace. The similarity in starts and completions suggests a relatively balanced absorption rate in the market. Where starts exceed completions, a growth cycle is typically expected while completions greater then starts suggest a contracting market. In the case of Clarence-Rockland and Casselman, a growth market exists whereas Hawkesbury and Russell appear to be contracting.

Table 22: Number of Housing Starts, Prescott-Russell, 2004-2009 YTD

Year	Clarence-Rockland	Casselman	The Nation	Hawkesbury	Russell	Total
2004	209	118	60	30	155	572
2005	167	123	51	53	115	509
2006	150	32	47	44	98	371
2007	156	27	71	68	132	454
2008	186	40	104	47	133	510
2009 YTD	58	2	28	17	49	154
Total	928	342	361	259	682	2570
% share	36.0%	13.3%	14.0%	10.1%	26.5%	100.0%

Source: CMHC

Distribution of Dwellings by Area Municipality and Dwelling Type, Prescott-Russell, 2006

Source: Statistics Canada, Community Profiles, 2006

Location	Single-detached	Semi-detached	Row house	Apartment detached duplex	Apartment building, five plus storeys	Apartment building, less than five storeys	Other
Russell	85.5%	1.4%	2.3%	1.6%	0.4%	8.0%	0.8%
Casselman	69.8%	5.2%	4.8%	1.3%	0.0%	17.7%	1.2%
Clarence-Rockland	79.5%	3.6%	3.3%	3.5%	0.3%	8.7%	1.1%
The Nation	91.0%	1.9%	0.2%	1.3%	0.0%	4.7%	0.9%
Alfred & Plantagenet	82.2%	5.6%	1.3%	1.9%	0.0%	7.1%	1.9%
Champlain	78.7%	8.3%	1.2%	2.0%	0.3%	8.6%	0.9%
Hawkesbury	39.1%	9.1%	4.8%	11.0%	0.1%	35.1%	0.8%
East Hawkesbury	93.2%	1.5%	0.2%	1.6%	0.0%	1.6%	1.9%
Prescott-Russell	75.9%	4.7%	2.5%	3.5%	0.2%	12.1%	1.1%

Table 23: Number of Housing Completions, Prescott-Russell, 2004-2009 YTD

Year	Clarence-Rockland	Casselman	The Nation	Hawkesbury	Russell	Total
2004	228	107	60	81	215	691
2005	118	118	67	26	111	440
2006	181	14	35	61	120	411
2007	140	40	52	74	102	408
2008	167	23	109	41	130	470
2009 YTD	50	7	45	8	52	162
Total	884	309	368	291	730	2582
% share	34.2%	12.0%	14.3%	11.3%	28.3%	100.0%

Source: CMHC

When examining permit type, it's clear that single detached homes represent the largest share of permits issued. A number of permits for apartment units have also been issued, most notably in Clarence-Rockland and Hawkesbury. As with general permit data, starts and completions tend to flow in a balanced manner.

Table 24: Number of Housing Starts and Completions by Dwelling Type , Prescott-Russell, 2004-2009 YTD

Year	Single detached		Semi detached		Row/Townhouse		Apartments		Total	
	Starts	Completions	Starts	Completions	Starts	Completions	Starts	Completions	Starts	Completions
2004	470	511	18	24	29	49	55	107	572	691
2005	402	388	24	14	11	19	72	19	509	440
2006	303	291	38	38	8	0	22	82	371	411
2007	353	311	30	28	20	20	51	49	454	408
2008	360	362	54	54	20	17	76	37	510	470
2009 YTD	103	136	27	17	14	0	10	9	154	162
Year	Starts	Completions	Starts	Completions	Starts	Completions	Starts	Completions	Starts	Completions
2004	82.2%	74.0%	3.1%	3.5%	5.1%	7.1%	9.6%	15.5%	100.0%	100.0%
2005	79.0%	88.2%	4.7%	3.2%	2.2%	4.3%	14.1%	4.3%	100.0%	100.0%
2006	81.7%	70.8%	10.2%	9.2%	2.2%	0.0%	5.9%	20.0%	100.0%	100.0%
2007	77.8%	76.2%	6.6%	6.9%	4.4%	4.9%	11.2%	12.0%	100.0%	100.0%
2008	70.6%	77.0%	10.6%	11.5%	3.9%	3.6%	14.9%	7.9%	100.0%	100.0%
2009 YTD	66.9%	84.0%	17.5%	10.5%	9.1%	0.0%	6.5%	5.6%	100.0%	100.0%

Source: CMHC

2.3.2 Potential Changes to Supply

While production trends illustrate what development has historically been built in the market place, one must also consider the development capacity of lands 'in-process' as well as lands designated to accommodate future development. Residential lot creation typically occurs through severance or through plan of subdivision. Consistent data to assess trending is a challenge to access because it is captured at the local level.

Unfortunately, there is also limited data available to help characterize the supply of vacant land for residential development in UCPR. More recent studies have been done by a few local municipalities to help estimate land potential for selected towns/cities. While Hawkesbury is substantially developed, a range of vacant parcels have been identified which could accommodate future growth. Likewise, the Township of Russell is completing a vacant land analysis to better understand development potential. Preliminary results suggest that even under high growth scenarios, there is a sufficient supply of land to meet projected growth for the next 20-25 years. Based on discussions with UCPR staff, it does not appear that the supply of land is an impediment to current or anticipated growth/development

Servicing can also influence the supply of housing. In UCPR, most built up areas are on common municipal services (communal sewer/water) while smaller villages tend to be on communal wells but have private septic. These smaller villages would be limited by communal well capacity but growth here is very minimal. As above, servicing capacity is not seen to be an impediment to growth.

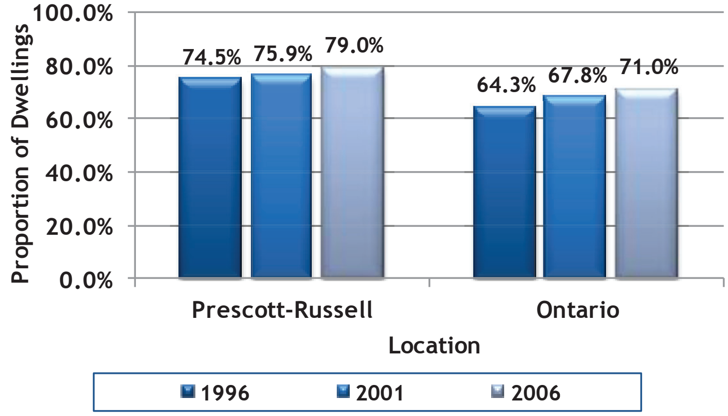
Some adaptive reuse, revitalization, conversion and infilling activity has occurred in UCPR over the past few years. As forms of intensification, these developments help contribute to more efficient use of land and municipal infrastructure, thereby reducing the need for growth to absorb vacant lands. While a few Brownfield opportunities also exist within UCPR, their use is dependent on demand pressure and reasonable remediation costs and as such, there is limited residential development potential projected for these lands at this time.

2.3.3 Ownership Housing Market

2.3.3.1 Supply of Ownership Housing

Ownership housing in UCPR is the most prominent form of tenure, accounting for more than 75% of all dwellings. This proportion is notably above the provincial average. Since 1996, the share of ownership housing has increased in UCPR and this is consistent with provincial trends over the same period. A general increase in affordability over this period due to low mortgage rates has been a significant factor in this gradual increase.

Figure 61: Trends in the Proportion of Owned Dwellings, Prescott-Russell and Ontario, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

The share of ownership dwellings increased in all UCPR municipalities from 1996 to 2006. In terms of actual numbers, most owner dwellings can be found in Clarence-Rockland and Russell (almost half of all owner dwellings). The share of ownership dwellings has been consistently highest in East Hawkesbury, Clarence-Rockland and Russell (85%+). By stark contrast, ownership has been consistently lowest in Hawkesbury at just over 50%.

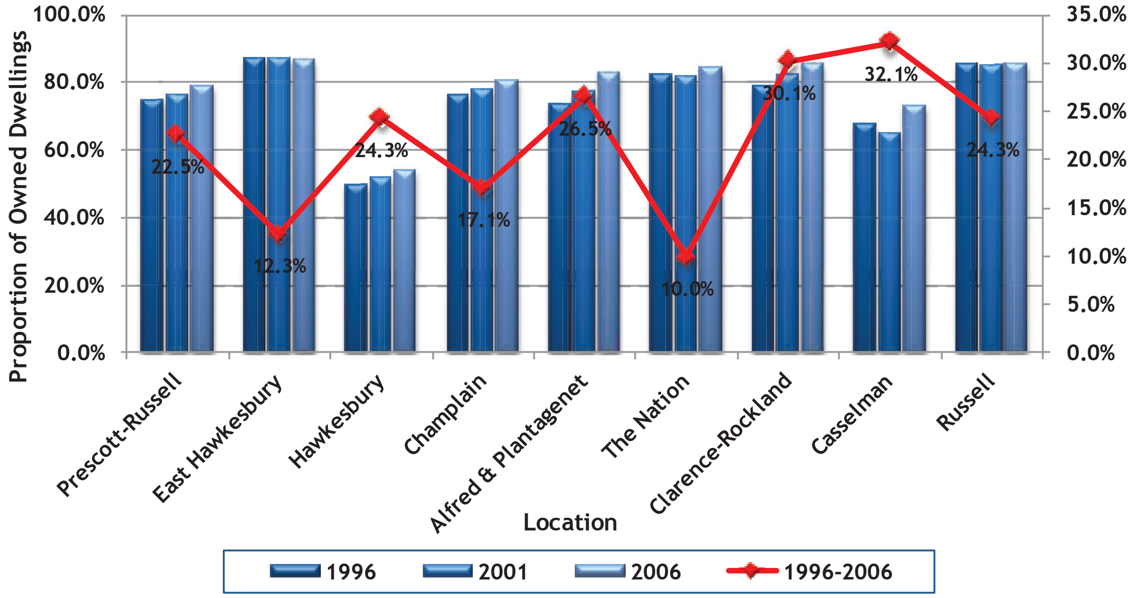
Table 25: Trends in the Number of Owned Dwellings, Prescott-Russell and Ontario, 1996-2006

Location	# of Owned Dwellings				
	1996	2001	2006	Change from 1996-2006	
Prescott-Russell	19,380	21,005	23,750	4,370	22.5%
East Hawkesbury	1,015	1,120	1,140	125	12.3%
Hawkesbury	2,060	2,295	2,560	500	24.3%
Champlain	2,375	2,550	2,780	405	17.1%
Alfred & Plantagenet	2,210	2,455	2,795	585	26.5%
The Nation	2,860	2,980	3,145	285	10.0%
Clarence-Rockland	4,910	5,475	6,390	1,480	30.1%
Casselman	685	710	905	220	32.1%
Russell	3,250	3,425	4,040	790	24.3%
Ontario	2,523,390	2,862,295	3,235,495	712,105	28.2%

Source: Statistics Canada, Community Profiles, 1996-2006

In terms of the number of ownership dwellings added since 1996 (actual numbers), Clarence-Rockland and Russell continue to grow significantly while additions in East Hawkesbury and Casselman are quite modest. Although ownership housing traditionally makes up a smaller component of housing stock in Hawkesbury and to a lesser extent Casselman, recent activity shows proportionally healthier increases in ownership dwellings within these areas.

Figure 62: Trends in Owned Dwellings as a Proportion of Total Dwellings, Prescott-Russell, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

2.3.3.2 Changes in House prices

House prices in UCPR have generally tended upwards over the last 5 years. In the case of prices for new single detached homes, as reported by CMHC, prices have risen by over 40% in Clarence-Rockland and by roughly 15% in Russell. Over time though, prices increases have tended to shrink in both areas and in 2009, prices are expected to fall in the Russell area.

Table 26: Average New House Prices for Single Detached Units, Prescott-Russell, 2004-2009

Year	Clarence-Rockland	Y-O-Y change	Russell	Y-O-Y change
2004	$209,667	n/a	$264,090	n/a
2005	$240,264	14.6%	$275,611	4.4%
2006	$272,591	13.5%	$292,346	6.1%
2007	$277,022	1.6%	$308,112	5.4%
2008	$296,760	7.1%	$325,117	5.5%
2009 YTD	$301,395	1.6%	$305,502	-6.0%
Change 2004-2009		43.7%		15.7%
Annual average		7.3%		2.6%

Source: CMHC Housing Now: Ottawa, 2004-2009 - Data for 2009 is to May 2009

Trends in the Proportion of Owned Dwellings, Prescott-Russell and Ontario, 1996-2006

Source: Statistics Canada, Community Profiles, 1996-2006

Location	Year 1996	Year 2001	Year 2006
Prescott-Russell	74.5%	75.9%	79.0%
Ontario	64.3%	67.8%	71.0%

Trends in Owned Dwellings as a Proportion of Total Dwellings, Prescott-Russell, 1996-2006

Source: Statistics Canada, Community Profiles, 1996-2006

Location	Year 1996	Year 2001	Year 2006	Years 1996 to 2006
Prescott-Russell	75.0%	76.7%	79.6%	22.5%
East Hawkesbury	87.5%	87.5%	86.7%	12.3%
Hawkesbury	49.6%	51.7%	54.2%	24.3%
Champlain	76.3%	78.8%	81.3%	17.1%
Alfred & Plantagenet	73.8%	77.5%	83.3%	26.5%
The Nation	82.1%	82.5%	85.0%	10.0%
Clarence-Rockland	79.2%	82.5%	85.8%	30.1%
Casselman	67.5%	65.4%	73.3%	32.1%
Russell	86.3%	85.8%	86.3%	24.3%

Data from MLS, the Multiple Listing Service, provides additional recent information on resale house prices. Composite averages for the past 6 years show that price variability is quite high within UCPR. Generally, prices are higher in the west part of the region as compared to the east, creating a price gradient. This is most evident when one considers the contrast in the pricing profile between Clarence-Rockland and Hawkesbury which shows a price differential of almost $100,000. Given the housing stock and income profile for each of these areas, this differential price structure is not unexpected. However, this significant pricing gradient has a direct affect on affordability for households.

Table 27: Composite Average Resale Prices for All Unit Types, Prescott-Russell, 2004-2009

Location	Ottawa REB	Cornwall REB
Russell	$236,687	N/A
Casselman	$192,493	N/A
The Nation	$187,881	$132,737
Clarence-Rockland	$204,363	N/A
Alfred & Plantagenet	$143,271	$159,287
Hawkesbury	$138,386	$133,544
Champlain	$245,023	$173,541
East Hawkesbury	$164,006	$169,541

Source: Ottawa Real Estate Board and Cornwall Real Estate Board, 2009

In terms of price by form, current resale data shows that prices for single detached dwellings are typically lower then new homes and have a regional average just under $200,000. However, as above, the price gradient within UCPR is quite significant and typical prices can be expected above average to the west and at or below average in the east. In the case of semi-detached, row and condominium forms, average pricing is currently in the $115,000 to $125,000 range. Given the modest share of units these comprise in the overall stock, the regional price gradient is not as evident when compared to single detached units.

Table 28: Average Re-sale House Price by Dwelling Type in UCPR, 2009

Detached House*	Semi-Detached House**	Row House**	Condominium**
$192,327	$125,823	$117,733	$124,785

* based on 2009 average ** based on weighted average

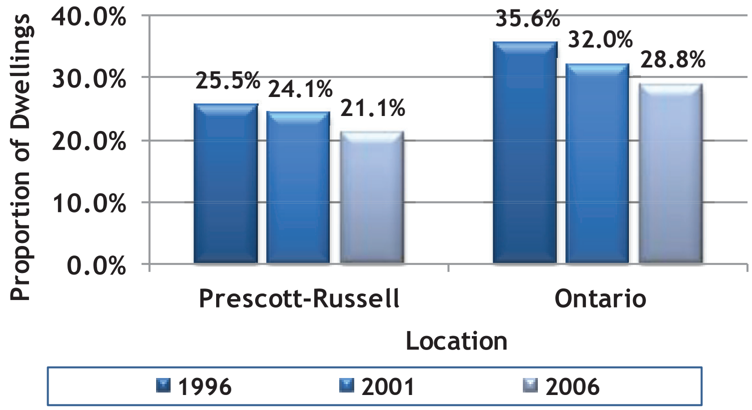
Source: Cornwall Real Estate Board, 2009

2.3.4 Rental Housing Market

2.3.4.1 Supply of Private Rental Housing

UCPR has a proportionally smaller share of rental dwelling as compared to the provincial average, comprising just 20% of all dwellings in 2006. In contrast to ownership dwellings, the share of rental dwellings has continued to fall since 1996, both in UCPR (-4.2%) and the province (-6.0%). The actual number of rental housing dwellings declined in 2006 by some 280 units, demonstrating a net loss of rental housing in UCPR.

Figure 63: Trends in the Proportion of Rented Dwellings, Prescott-Russell and Ontario, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

Table 29: Trends in the Number of Rented Dwellings, Prescott-Russell and Ontario, 1996-2006

Location	# of Rented Dwellings				
	1996	2001	2006	Change from 1996-2006	
Prescott-Russell	6,620	6,675	6,340	-280	-4.2%
East Hawkesbury	160	170	175	15	9.4%
Hawkesbury	2,100	2,145	2,185	85	4.0%
Champlain	730	735	685	-45	-6.2%
Alfred & Plantagenet	795	730	575	-220	-27.7%
The Nation	620	665	590	-30	-4.8%
Clarence-Rockland	1,310	1,220	1,105	-205	-15.6%
Casselman	330	390	340	10	3.0%
Russell	565	610	690	125	22.1%
Ontario	1,396,145	1,351,365	1,312,295	-83,850	-6.0%

Source: Statistics Canada, Community Profiles, 1996-2006

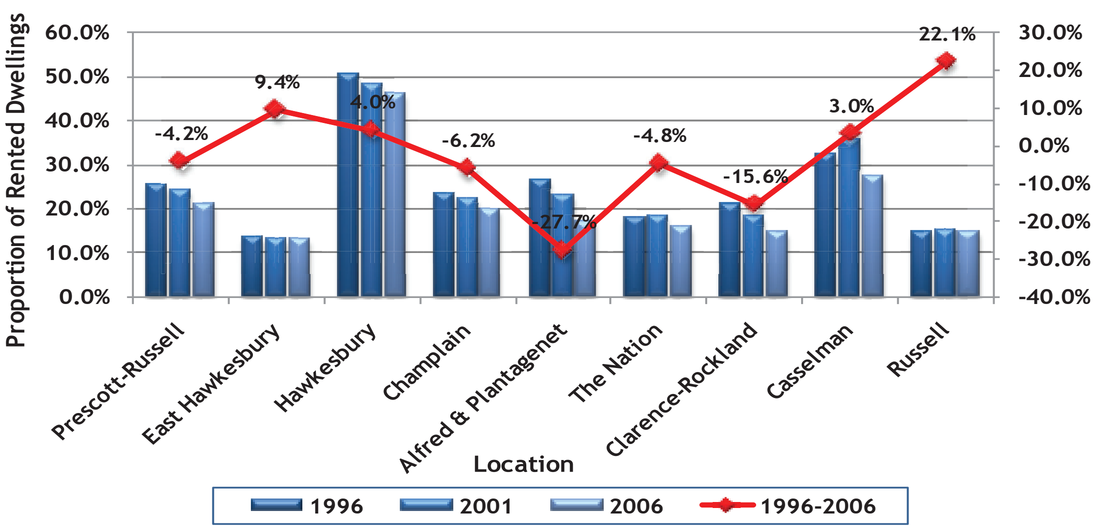
All areas within UCPR saw the proportional share of rental units decrease, based on the larger then average increasing in owner units coupled with low or negative growth in rental units. In UCPR, rental dwellings are most concentrated in terms of actual numbers in Hawkesbury and Clarence-Rockland (more than half of the UCPR total) although by proportion, they account for the most sizable share of all dwellings in Hawkesbury (45%) and Casselman (27%).

During the 1996 to 2006 period, there were a number of modest additions to rental stock in UCPR, most notably in Russell (125 units) and Hawkesbury (85 units). However, additions were not sufficient to offset actual declines in rental stock which were most evident in Alfred-Plantagenet and Clarence-Rockland (over 200 units each). These losses translated into sizable reductions in the proportion of rental housing located in each of these municipalities. Net losses were most evident in the last 5 year period and are traditionally attributable to conversion (i.e. condominium or freehold) or demolition.

What is notable about these trends is that rental production did increase where expected (Hawkesbury and Casselman) based on past trends. Rental stock additions also helped diversify the mix of housing stock in Russell and East Hawkesbury. Rental stock losses in Alfred-Plantagenet, Champlain and The Nation signalled an erosion of the housing mix in each of these areas. Perhaps most disconcerting was the substantial loss of rental stock in Clarence-Rockland which has the highest proportion of population and dwellings in UCPR and is expected to continue to be a major local growth centre over the next 20 years.

Discussions with UCPR staff have confirmed that there have been some recent conversions of former rental stock to condominium which may have contributed to this net loss. This was not deemed to be a significant on-going trend but rather a recent anomaly. It was also noted that certain of the conversions enabled capital repairs to be made to otherwise 'tired' housing stock. With that said, in the context of limited rental production, the impact of conversions and the overall loss of rental stock should not be under-emphasized.

Figure 64: Trends in Rented Dwellings as a Proportion of Total Dwellings, Prescott-Russell, 1996-2006



Source: Statistics Canada, Community Profiles, 1996-2006

<u>Trends in the Proportion of Rented Dwellings, Prescott-Russell and Ontario, 1996-2006</u>

Source: Statistics Canada, Community Profiles, 1996-2006

Location	Year 1996	Year 2001	Year 2006
Prescott-Russell	25.5%	24.1%	21.1%
Ontario	35.6%	32.0%	28.8%

Trends in Rented Dwellings as a Proportion of Total Dwellings, Prescott-Russell, 1996-2006

Source: Statistics Canada, Community Profiles, 1996-2006

Location	Year 1996	Year 2001	Year 2006	Years 1996 to 2006
Prescott-Russell	25.7%	24.1%	20.9%	-4.2
East Hawkesbury	13.8%	13.4%	13.2%	9.4
Hawkesbury	50.5%	48.6%	46.4%	4.0
Champlain	23.7%	22.5%	20.1%	-6.2
Alfred & Plantagenet	26.6%	22.9%	17.4%	-27.7
The Nation	18.4%	18.6%	16.4%	-4.8
Clarence-Rockland	21.3%	18.4%	15.2%	-15.6
Casselman	33.0%	35.9%	27.6%	3.0
Russell	15.0%	15.4%	15.2%	22.1

In many areas, there are also secondary markets which include rental stock not typically accounted for in traditional data[13]. These can take the form of in-law suites, basements apartments, garden suites, etc. Secondary unit counts tend to be under-represented if at all, since these units may not conform with local zoning or fire standards. Within UCPR there is no available information that captures the quantity of secondary rental units. However, when considering rental results, it should be assumed that secondary units do exist in UCPR and may supplement the formal rental market in some small way[14].

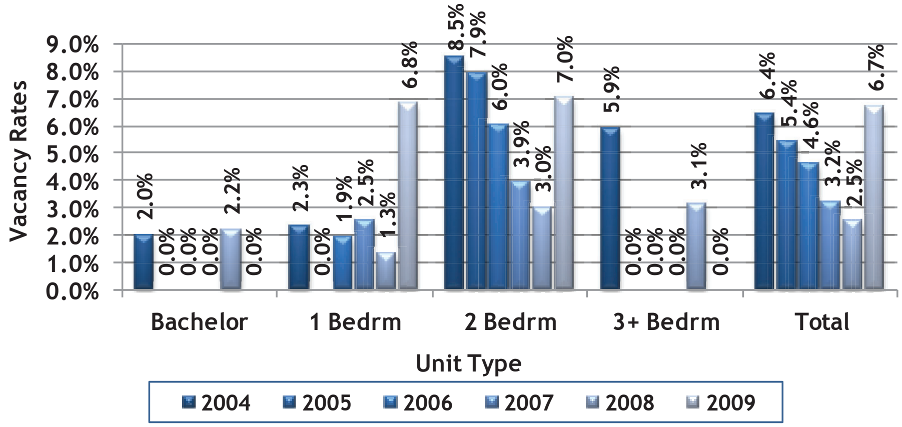
2.3.4.2 Vacancy rates

Within the formal rental market, vacancy rates are a means of tracking occupancy levels, where 3% is typically seen as a balanced market. CMHC conducts vacancy surveys of urban markets across the country each year. In the case of UPCR, exclusive rental market reporting is done only for the Hawkesbury CA. Given the high concentration of rental units in Hawkesbury, this approach is reasonable but drawing conclusions for the whole of UCPR becomes somewhat more challenging. In addition, CMHC tracks rental activity in the western part of UCPR but this is included in the Ottawa CMA rental survey. As such, Gloucester-Cumberland zone data is also examined, as this includes UCPR rental market data for Clarence-Rockland and Russell.

Based on CMHC data from 2004 to 2009, vacancy rates in Hawkesbury have tended to be quite volatile, ranging from an overall low of 2.5% in 2008 to a high of 6.7% in 2009. In the case of unit size, bachelor and one bedroom units tend to maintain rates below 3% while two bedroom units tend to experience rates which are regularly above 3% and in some case have been in the order of 6-8%. For most bedroom sizes, vacancy rates showed consistent declines in the 2004 to 2008 period, only to see a notable jump in 2009[15].

[13] A primary source for traditional rental data is provided via CMHC market rent surveys which capture estimates of the local rental universe for buildings with 3 or more units. However, where complexes have less then 3 units, they would not be captured in the CMHC survey.
[14] Given the difference between Census rental unit data and CMHC rental universe data, there appears to be a significant variance in estimates, suggesting that an active secondary market does exist in UCPR. For a truer comparison, assessment data would need to be tracked annually.
[15] Recently, CMHC has undertaken two annual Rental Market survey in major urban centers – one in the spring and one in the fall. Fall figures are traditionally more reliable for comparison purposes but these later figures for 2009 are not yet available. As such, spring survey figures have been used despite the fact that they look elevated. Fall RMR figures, once available, should be folded into this analysis for comparative purposes.

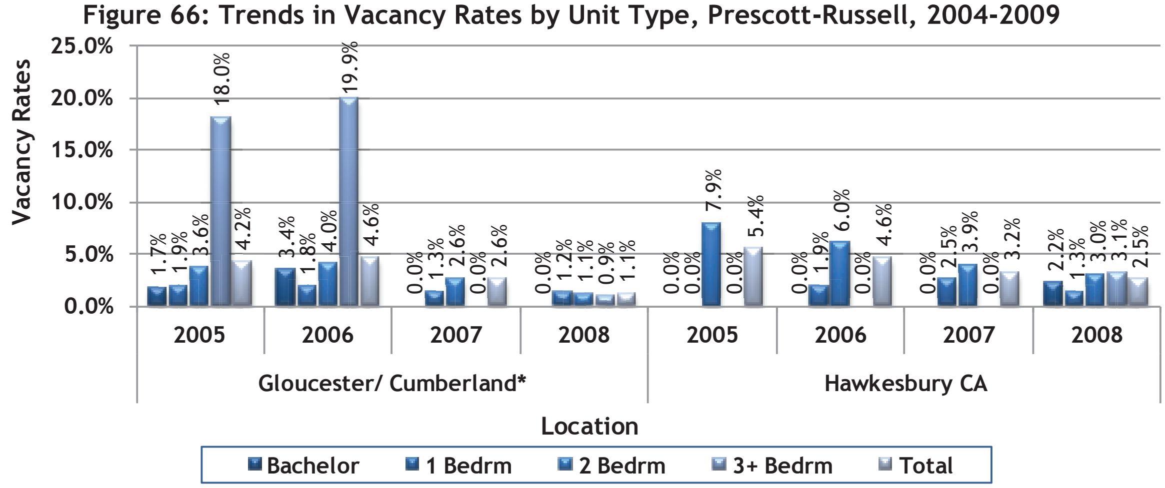
Figure 65: Trends in Vacancy Rates for Private Apartments by Unit Type, Hawkesbury, 2004-2009



Source: CMHC Rental Market Report: Ontario Highlights, 2005-Spring 2009

Gloucester/Cumberland data from 2005-2008 shows that overall vacancy rates are tracking in a pattern similar to Hawkesbury, albeit at rates that are consistently lower. In terms of unit sizes, there are notable distinctions in rates for Gloucester/Cumberland, especially for larger units during 2005 and 2006 but these vacancy rates generally fall into the category of an undersupplied market by 2007 and 2008. Unlike Hawkesbury, all unit sizes show low vacancy rates post of 2006.

Figure 66: Trends in Vacancy Rates by Unit Type, Prescott-Russell, 2004-2009



Source: CMHC Rental Market Report: Ottawa, 2005-2008, Ontario Highlights, 2005-2008
*Gloucester/Cumberland includes the former municipalities of Gloucester, Cumberland, Clarence-Rockland, Russell, and Osgoode

When compared to broader regional rental markets for 2009, vacancy rates in Hawkesbury are consistently higher across most bedroom sizes[16]. When compared to provincial rates, Hawkesbury vacancies are almost twice as high and this tendency is consistent across all bedroom sizes.

[16] As above, fall 2009 CMHC figures should be used for vacancy rate comparison purposes (once available) to ensure that accurate vacancy rates can be more appropriately reported.

Trends in Vacancy Rates for Private Apartments by Unit Type, Hawkesbury, 2004-2009

Source: CMHC Rental Market Report: Ontario Highlights, 2005-Spring 2009

Unit Type	Year 2004	Year 2005	Year 2006	Year 2007	Year 2008	Year 2009
Bachelor	2.0%	0.0%	0.0%	0.0%	2.2%	0.0%
One Bedroom	2.3%	0.0%	1.9%	2.5%	1.3%	6.8%
Two Bedroom	8.5%	7.9%	6.0%	3.9%	3.0%	7.0%
3 Plus Bedroom	5.9%	0.0%	0.0%	0.0%	3.1%	0.0%
Total	6.4%	5.4%	4.6%	3.2%	2.5%	6.7%

Trends in Vacancy Rates by Unit Type, Prescott-Russell, 2004-2009

Source: CMHC Rental Market Report: Ottawa, 2005-2008, Ontario Highlights, 2005-2008

Gloucester/Cumberland includes the former municipalities of Gloucester, Cumberland, Clarence-Rockland, Russell, and Osgoode

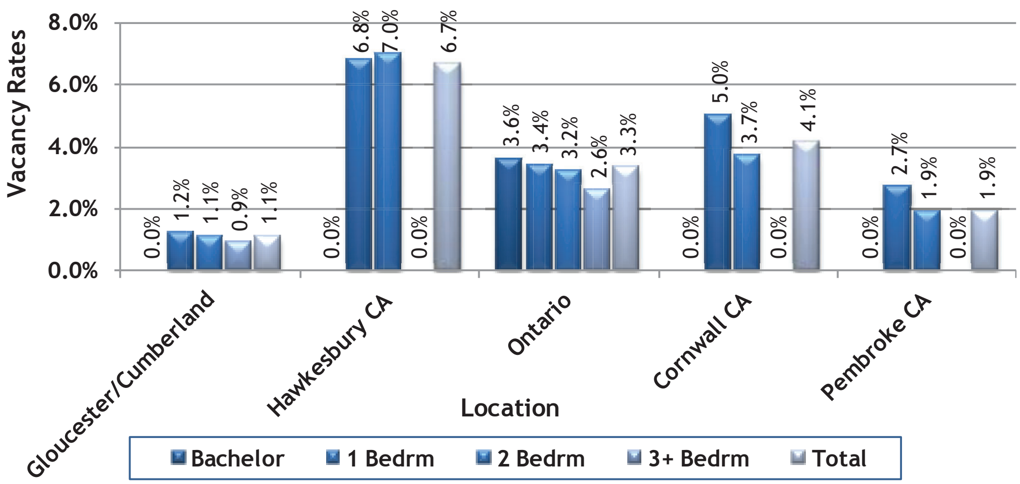
Data for Gloucester/Cumberland:

Unit Type	Year 2005	Year 2006	Year 2007	Year 2008
Bachelor	1.7%	3.4%	0.0%	0.0%
One Bedroom	1.9%	1.8%	1.3%	1.2%
Two Bedroom	3.6%	4.0%	2.6%	1.1%
3 Plus Bedroom	18.0%	19.9%	0.0%	0.9%
Total	4.2%	4.6%	2.6%	1.1%

Data for Hawkesbury CA:

Unit Type	Year 2005	Year 2006	Year 2007	Year 2008
Bachelor	0.0%	0.0%	0.0%	2.2%
One Bedroom	0.0%	1.9%	2.5%	1.3%
Two Bedroom	7.9%	6.0%	3.9%	3.0%
3 Plus Bedroom	0.0%	0.0%	0.0%	3.1%
Total	5.4%	4.6%	3.2%	2.5%

Figure 67: Apartment Vacancy Rates by Unit Type, Prescott-Russell, Ontario, Cornwall, Renfrew County, 2009

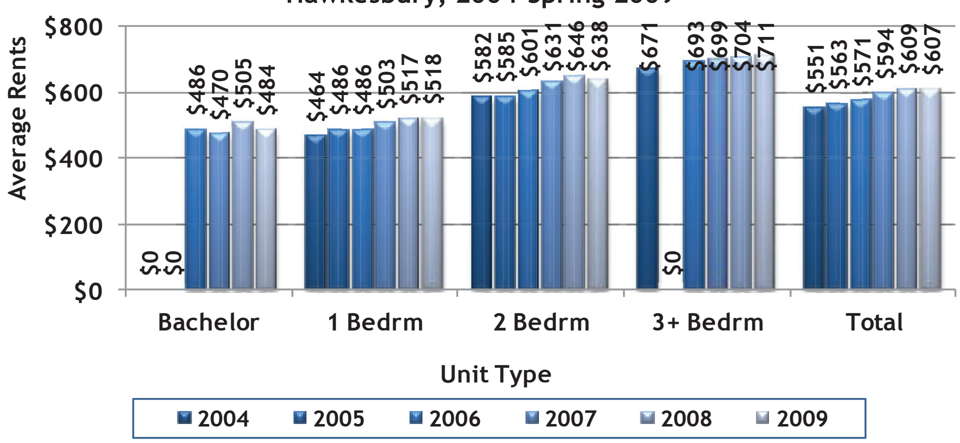


Source: CMHC Rental Market Report: Ottawa, 2008; Ontario Highlights, Spring 2009
*Data for Gloucester/Cumberland is for 2008
**Gloucester/Cumberland includes the former municipalities of Gloucester, Cumberland, Clarence-Rockland, Russell, and Osgoode

2.3.4.3 Average market rents

Average market rents for apartments have risen by just over 10% in Hawkesbury since 2004, with an overall average rent in 2009 of $607. As one might expect, larger units command higher average rents. In the case of townhouses, the opposite is true as utilities are typically not included in rents and larger units tend to have slightly lower average rents then apartments of the same size.

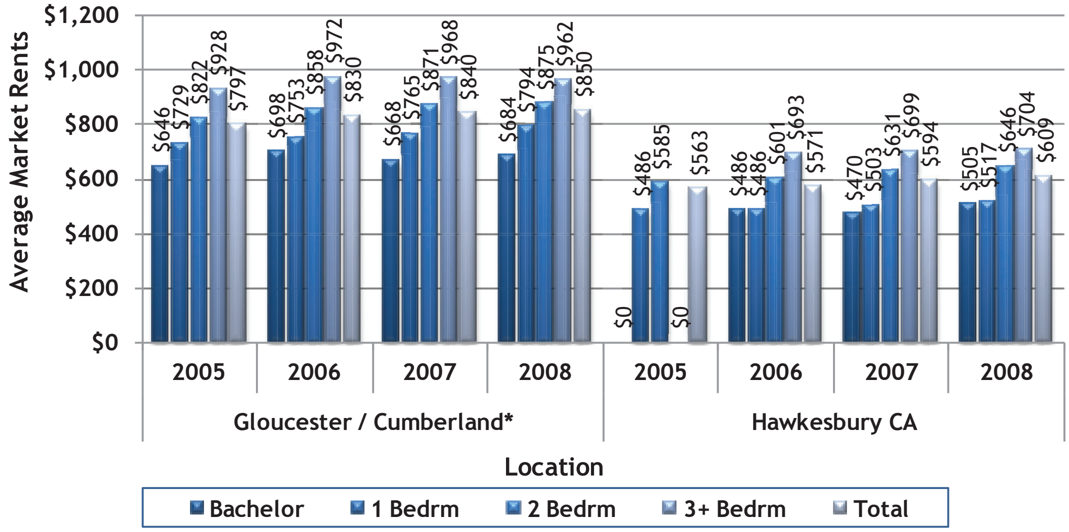
Figure 68: Trends in Average Market Rents for Private Apartments by Unit Type, Hawkesbury, 2004-Spring 2009



Source: CMHC Rental Market Report: Ontario Highlights, 2005-Spring 2009

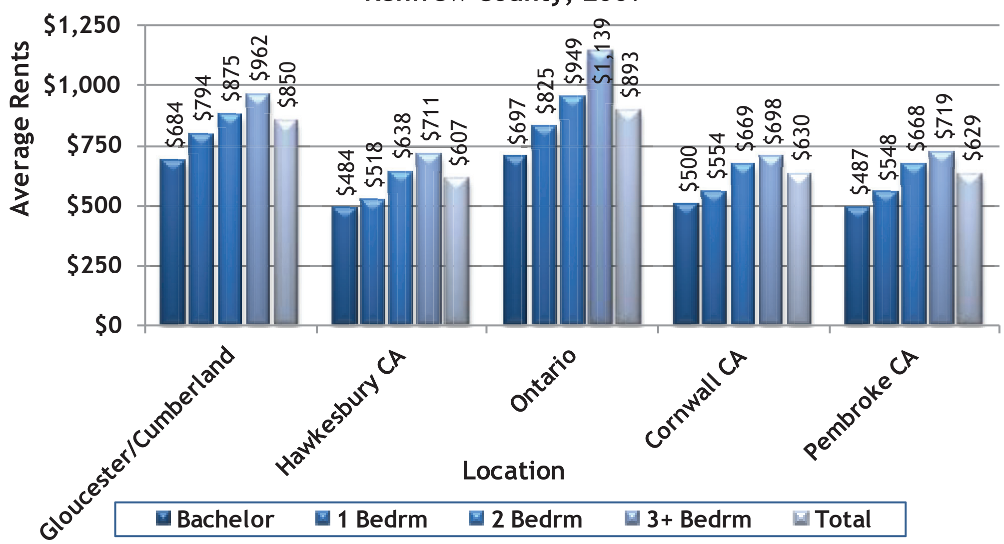
When considering rental markets, it clear that average market rents in Hawkesbury are consistently lower across all unit sizes then the neighbouring zone of Gloucester/Cumberland. This is largely due to the influence that the Ottawa rental market has on the Gloucester/Cumberland zone. As result, the rent profile in the western part of UCPR is on average higher than in Hawkesbury.

Figure 69: Trends in Average Market Rents by Unit Type, Prescott-Russell, 2004-2009



Source: CMHC Rental Market Report: Ottawa, 2005-2008, Ontario Highlights, 2005-2008
*Gloucester/Cumberland includes the former municipalities of Gloucester, Cumberland, Clarence-Rockland, Russell, and Osgoode

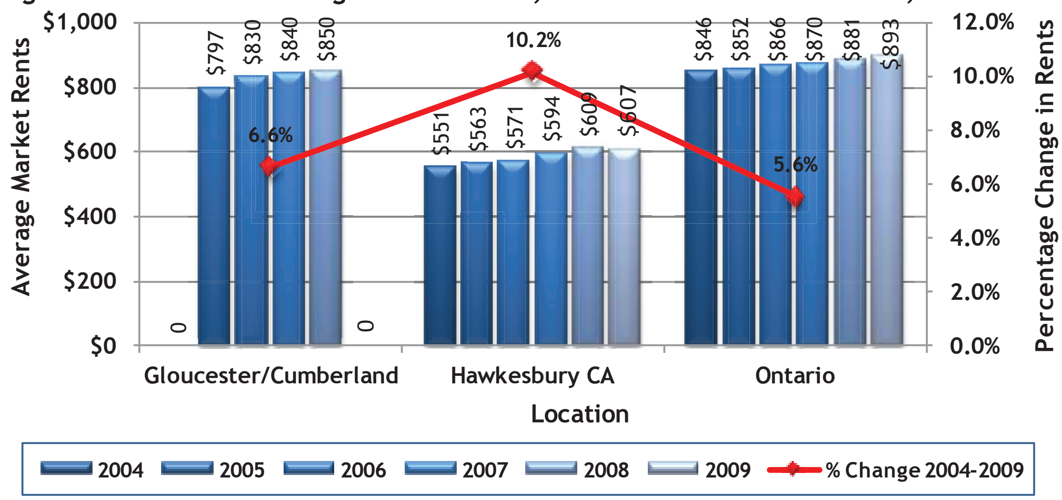
Figure 70: Average Market Rents by Unit Type, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 2009



Source: CMHC Rental Market Report: Ottawa, 2008, Ontario Highlights, Spring 2009
*Data for Gloucester/Cumberland is for 2008
**Gloucester/Cumberland includes the former municipalities of Gloucester, Cumberland, Clarence-Rockland, Russell and Osgoode

In looking at regional comparators, Hawkesbury has consistently lower rental rates when compared with Cornwall or Renfrew (Pembroke CA) across all unit sizes. Hawkesbury rents are also notably below provincial averages, reflecting local market conditions in terms of lower average incomes and higher vacancy rates. Gloucester/Cumberland rates are more indicative of provincial averages and again signal a more elevated rent profile in the western part of UCPR which is adjacent to the Ottawa rental market.

Figure 71: Trends in Average Market Rents, Prescott-Russell and Ontario, 2004-2009



Source: CMHC Rental Market Report: Ottawa, 2008, Ontario Highlights, Spring 2009
*% change for Gloucester/Cumberland is for 2005-2008

While average rents are lower in Hawkesbury, the rate at which rents have increased is noteworthy since these increases were well above the provincial average for the 2004-2009 period. While reporting only for a portion of this period, Gloucester/Cumberland rental increases were also eclipsed by the Hawkesbury rates.

Table 30: Average Market Rent Increase for Private Apartments by Unit Type, Gloucester/Cumberland and Hawkesbury, 2004-2009

Location	Year	Bachelor	1 Bedrm	2 Bedrm	3+ Bedrm	Total
Gloucester / Cumberland*	2005 - 2006	8.0%	3.3%	4.4%	4.7%	4.1%
	2006 - 2007	-4.3%	1.6%	1.5%	-0.4%	1.2%
	2007 - 2008	2.4%	3.8%	0.5%	-0.6%	1.2%
Hawkesbury CA	2004 - 2005	n/a	4.7%	0.5%	n/a	2.2%
	2005 - 2006	n/a	0.0%	2.7%	n/a	1.4%
	2006 - 2007	-3.3%	3.5%	5.0%	0.9%	4.0%
	2007 - 2008	7.4%	2.8%	2.4%	0.7%	2.5%
	2008 - 2009	-4.2%	0.2%	-1.2%	1.0%	-0.3%

*Gloucester / Cumberland includes the former municipalities of Gloucester, Cumberland, Clarence-Rockland, Russell and Osgoode

Source: CMHC Rental Market Report: Ottawa, 2005-2008; CMHC Rental Market Report: Ontario Highlights, 2005-Spring 2009

In terms of unit type, the rate of rental increases within Hawkesbury has declined since peaking in 2006-2007, with the most volatile rates in bachelor units. Rent increases have declined especially for 2 bedroom units and this is generally consistent with a balanced market moving into an oversupplied market, especially given the 2009 rise in vacancy rates for this unit type. The increases seen for Gloucester/Cumberland mirror this declining trend although the average rent increases themselves are more modest.

2.3.5 Social Housing Market

As a component of the rental market, social housing has played an important role in many communities throughout the province in serving low and moderate income households. Typically developed through funding programs from senior levels of government, the overwhelming majority of social housing is owned and operated by not-for-profit entities, usually community-based organizations. Through funding arrangements, social housing providers can offer affordable rents to eligible households based on their level of income (i.e. rent-geared-to-income). These units also tend to provide more accessibility then that found in the private rental market. For those unable to afford rents in private buildings, social housing is an important resource.

2.3.5.1 Supply of Social Housing Stock

In UCPR, there currently are 811 units of social housing, which represent more than 12% of all rental stock. Most units are geared towards seniors (63%) while the balance is targeted to families and single households. In addition to social housing units, assisted and low end of market rental programs are also provided via rent supplement agreements with private landlords. Affordable housing programs provide additional units which are targeted to low and moderate income households, whether through capital subsidies or through temporary assistance in the form of rent supplements or housing allowances.

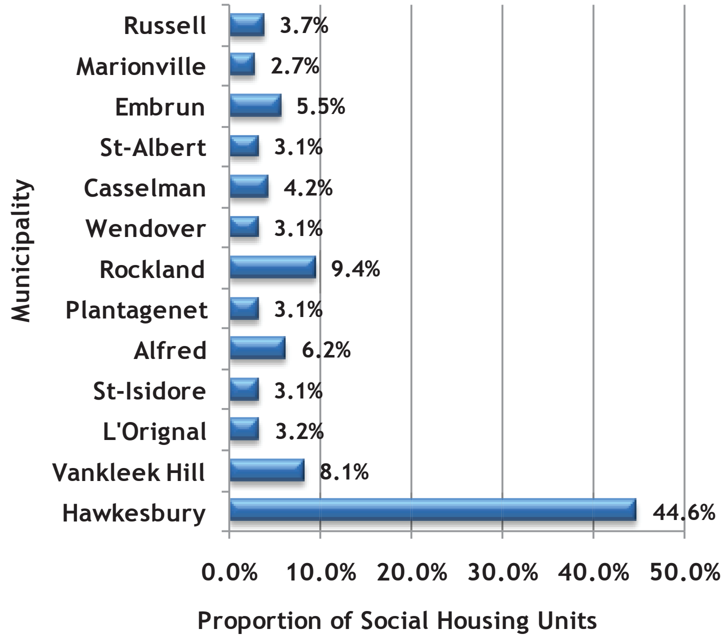
Table 31: Social & Affordable Housing Units, Prescott-Russell, 2009

Housing Type	Units
Social Housing	
Public Housing	311
Non-Profit Housing	500
Rent Supplement	
Regular	67
Strong Communities	20
Support Services	8
Affordable Housing Program	
Rent Supplement & Housing Allowance	40
Rental and Supportive (Capital)	33
Home Ownership	32
Total Units	1,011

Source: United Counties of Prescott-Russell Social Services Department, 2009

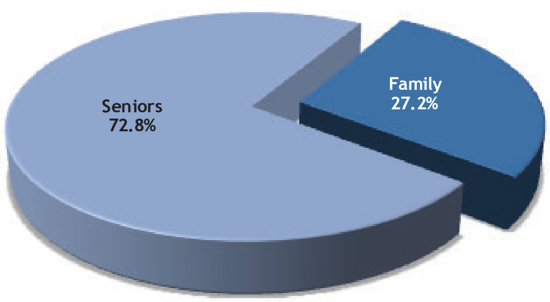
In terms of distribution, the largest concentration of social housing is located in Hawkesbury (362 unit) which comprises more than 16% of all rental stock in that municipality. The remaining units are situated in projects located in a dozen other communities throughout UCPR, and most of the projects are 50 units or smaller.

Figure 72: Proportion of Social Housing Stock by Location, Prescott-Russell, 2009



Source: United Counties of Prescott-Russell Social Housing Division, Housing Providers

Figure 73: Proportion of Non-Profit Housing Units by Mandate, Prescott-Russell, 2009



Source: United Counties of Prescott-Russell Social Housing Divison, Housing Providers

Table 32: Non-Profit Housing Portfolio by Mandate and Location, Prescott-Russell, 2009

	Family	Seniors	Total	
Hawkesbury	86	40	126	25.2%
Vankleek Hill	0	40	40	8.0%
L'Orignal		26	26	5.2%
St-Isidore		25	25	5.0%
Alfred	25	25	50	10.0%
Plantagenet		25	25	5.0%
Rockland	25	32	57	11.4%
Wendover		25	25	5.0%
Casselman		34	34	6.8%
St-Albert		25	25	5.0%
Embrun		45	45	9.0%
Marionville		22	22	4.4%
Total	136	364	500	100.0%

Source: United Counties of Prescott-Russell Social Housing Division, Housing Providers

Apartment Vacancy Rates by Unit Type, Prescott-Russell, Ontario, Cornwall, Renfrew County, 2009

Source: CMHC Rental Market Report: Ottawa, 2008; Ontario Highlights, Spring 2009

Data for Gloucester/Cumberland is for 2008

Gloucester/Cumberland includes the former municipalities of Gloucester, Cumberland, Clarence-Rockland, Russell, and Osgoode

Unit Type	Gloucester/ Cumberland	Hawkesbury CA	Ontario	Cornwall CA	Pembroke CA
Bachelor	0.0%	0.0%	3.6%	0.0%	0.0%
One Bedroom	1.2%	6.8%	3.4%	5.0%	2.7%
Two Bedroom	1.1%	7.0%	3.2%	3.7%	1.9%
3 Plus Bedroom	0.9%	0.0%	2.6%	0.0%	0.0%
Total	1.1%	6.7%	3.3%	4.1%	1.9%

Trends in Average Market Rents for Private Apartments by Unit Type, Hawkesbury, 2004-Spring 2009

Source: CMHC Rental Market Report: Ontario Highlights, 2005-Spring 2009

Unit Type	Year 2004	Year 2005	Year 2006	Year 2007	Year 2008	Year 2009
Bachelor	$0	$0	$486	$470	$505	$484
One Bedroom	$464	$486	$486	$503	$517	$518
Two Bedroom	$582	$585	$601	$631	$646	$638
3 Plus Bedroom	$671	$0	$693	$699	$704	$711
Total	$551	$563	$571	$594	$609	$607

Trends in Average Market Rents by Unit Type, Prescott-Russell, 2004-2009

Source: CMHC Rental Market Report: Ottawa, 2005-2008, Ontario Highlights, 2005-2008

Gloucester/Cumberland includes the former municipalities of Gloucester, Cumberland, Clarence-Rockland, Russell, and Osgoode

Data for Gloucester/Cumberland:

Unit Type	Year 2005	Year 2006	Year 2007	Year 2008
Bachelor	$646	$698	$668	$684
One Bedroom	$729	$753	$765	$794
Two Bedroom	$822	$858	$871	$875
3 Plus Bedroom	$928	$972	$968	$962
Total	$797	$830	$840	$850

Data for Hawkesbury CA:

Unit Type	Year 2005	Year 2006	Year 2007	Year 2008
Bachelor	$0	$486	$470	$505
One Bedroom	$486	$486	$503	$517
Two Bedroom	$585	$601	$631	$646
3 Plus Bedroom	$0	$693	$699	$704
Total	$563	$571	$594	$609

Average Market Rents by Unit Type, Prescott-Russell, Ontario, Cornwall, and Renfrew County, 2009

Source: CMHC Rental Market Report: Ottawa, 2008, Ontario Highlights, Spring 2009

Data for Gloucester/Cumberland is for 2008

Gloucester/Cumberland includes the former municipalities of Gloucester, Cumberland, Clarence-Rockland, Russell and Osgoode

Unit Type	Gloucester/ Cumberland	Hawkesbury CA	Ontario	Cornwall CA	Pembroke CA
Bachelor	$684	$484	$697	$500	$487
One Bedroom	$794	$518	$825	$554	$548
Two Bedroom	$875	$638	$949	$669	$668
3 Plus Bedroom	$962	$711	$1,139	$698	$719
Total	$850	$607	$893	$630	$629

Trends in Average Market Rents, Prescott-Russell and Ontario, 2004-2009

Source: CMHC Rental Market Report: Ottawa, 2008, Ontario Highlights, Spring 2009

% change for Gloucester/Cumberland is for 2005-2008

Locations	Year 2004	Year 2005	Year 2006	Year 2007	Year 2008	Year 2009	% Change Year 2004 to 2009
Gloucester/Cumberland	$0	$797	$830	$840	$850	$0	6.6%
Hawkesbury CA	$551	$563	$571	$594	$609	$607	10.2%
Ontario	$846	$852	$866	$870	$881	$893	5.6%

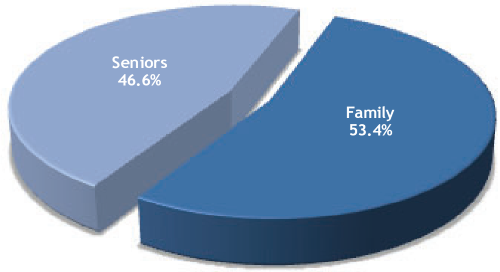
Proportion of Social Housing Stock by Location, Prescott-Russell, 2009

Source: United Counties of Prescott-Russell Social Housing Division, Housing Providers

Municipality	Proportion of Social Housing Units
Russell	3.7%
Marionville	2.7%
Embrun	5.5%
St-Albert	3.1%
Casselman	4.2%
Wendover	3.1%
Rockland	9.4%
Plantagenet	3.1%
Alfred	6.2%
St-Isidore	3.1%
L'Orignal	3.2%
Vankleek Hill	8.1%
Hawkesbury	44.6%

In the case of non-profit housing, the majority of units are oriented to seniors and are located throughout a number of urban clusters. While smaller in proportion than one might expect, family units within this program are primarily located in Hawkesbury. In contrast, public housing units are primarily family in orientation but are also prominently located within Hawkesbury.

Figure 74: Proportion of Public Housing Units by Mandate, Prescott-Russell, 2009



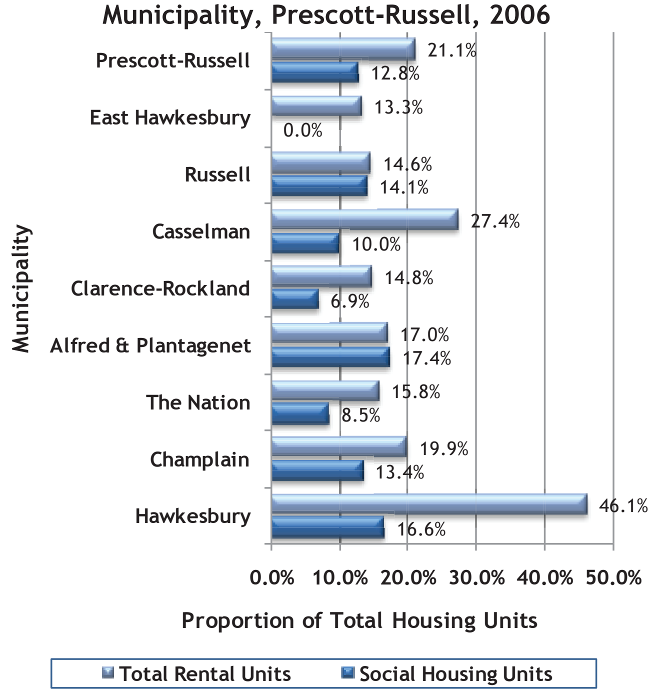
Source: United Counties of Prescott-Russell Social Housing Division, 2009

Table 33: Public Housing Portfolio by Mandate and Location, Prescott-Russell, 2009

Municipality	Family	Seniors	Total
Hawkesbury	154	82	236
Champlain	12	14	26
Rockland		19	19
Russell		30	30
Total	166	145	311

Social housing plays a notable role in the rental market, comprising about 12% of all rental stock in UCPR. Rental units are most notable within Hawkesbury and to a lesser extent in Clarence-Rockland. It's not surprising to see then that social housing in Hawkesbury accounts for roughly 16% of the local rental stock. Alfred-Plantagenet, Russell and Champlain also have notable proportions of social housing within their local rental stock (ranging from 13%-17%).

Figure 75: Non-Profit and Public Housing Units as a Proportion of Total Rental Units by Municipality, Prescott-Russell, 2006



Source: Statistics Canada, Community Profiles, 2006; United Counties of Prescott-Russell Social Housing Division, 2009

Non-Profit and Public Housing Units as a Proportion of Total Rental Units by Municipality, Prescott-Russell, 2006

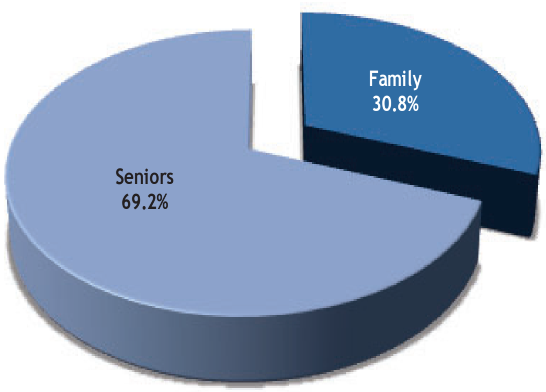
Source: Statistics Canada, Community Profiles, 2006; United Counties of Prescott-Russell Social Housing Division, 2009

Municipality	Total Rental Units	Social Housing Units
Prescott-Russell	21.1%	12.8%
East Hawkesbury	13.3%	0.0%
Russell	14.6%	14.1%
Casselman	27.4%	10.0%
Clarence-Rockland	14.8%	6.9%
Alfred & Plantagenet	17.0%	17.4%
The Nation	15.8%	8.5%
Champlain	19.9%	13.4%
Hawkesbury	46.1%	16.6%

Despite the fact that Clarence-Rockland has a high concentration of rental units, social housing accounts for only 6% of the local rental stock. The only municipality with a lower concentration is East Hawkesbury where no social housing stock is located. Apart from some 800+ social housing units, there is an additional 100 units of housing subsidy being injected into UCPR via rent supplement programs and housing allowance programs, and another 100 or so units being created through recent affordable housing initiatives, both ownership and rental.

Traditional social housing projects were developed under a series of programs and financing structures. Once mortgage or debentures are clear, the operating and funding structure of the projects can take a very different route. In the case of UCPR, only 47 units will mature within 10 years. In the 10-15 year horizon, more then 70% of all units could reach debt retirement. Given the limited new rental production and the current erosion of rental units in the market place, maintaining the current supply of rental stock will remain important, especially for rent-geared-to-income units that are inherently affordable.

Figure 76: Proportion of Accessible Units in the Social Housing Portfolio by Mandate, 2009



Source: United Counties of Prescott-Russell Social Housing Division, 2009

Table 34: Inventory of Accessible Units in Social Housing Portfolio by Location, 2009

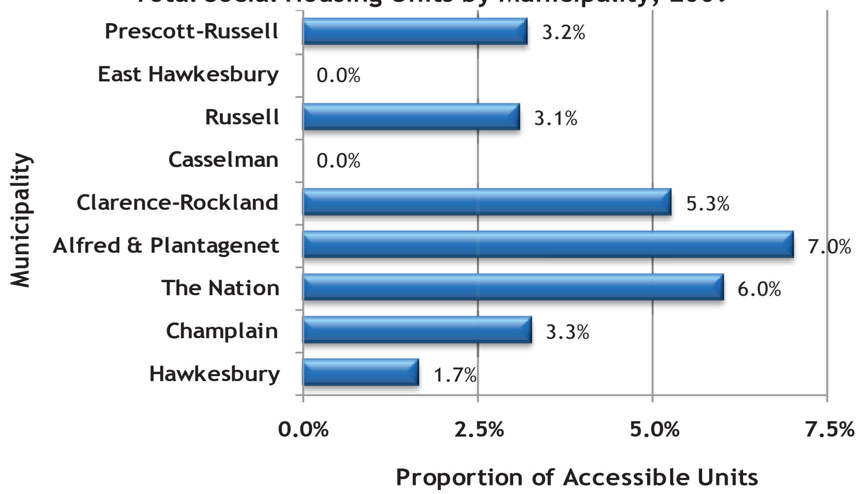
Location	Family	Seniors	Total Units	
Hawkesbury	4	2	6	23.1%
Vankleek Hill	0	2	2	7.7%
L'Orignal	0	1	1	3.8%
St-Isidore	0	2	2	7.7%
Alfred	2	2	4	15.4%
Plantagenet	0	2	2	7.7%
Rockland	2	2	4	15.4%
Wendover	0	1	1	3.8%
St-Albert	0	1	1	3.8%
Embrun	0	2	2	7.7%
Marionville	0	1	1	3.8%
Total by Mandate	8	18	26	100.0%

Source: United Counties of Prescott-Russell Social Housing Division, 2009

As part of legacy social housing programs, units fully modified for those requiring wheelchair accessibility were typically included in most social housing projects. Given the fact that private market units do not have the same requirements and do not normally provide such units, these accessible social housing units provide a necessary and important function to those with special needs in the community.

Within the social housing portfolio, there are 26 accessible units and these are primarily located in seniors buildings. In terms of location, the highest concentration can be found in Hawkesbury but smaller clusters of accessible units can be found throughout UCPR. In certain areas however, there are higher proportional concentrations of accessible unit within the existing social housing stock and these are most notable in Alfred & Plantagenet, The Nation and Clarence-Rockland.

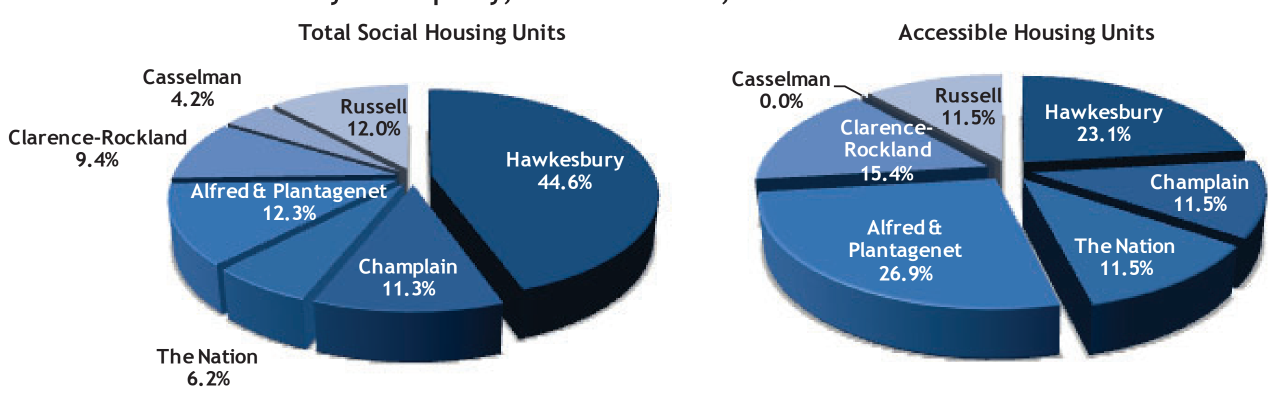
Figure 77: Accessible Social Housing Units as a Proportion of Total Social Housing Units by Municipality, 2009



Source: United Counties of Prescott-Russell Social Housing Division, 2009

This notion of proportionality is further illustrated when one looks at the share of accessible units by municipality and comparing this with the share of social housing units in each municipality. As shown in following figure, the distribution of accessible units in social housing is not reflective of the supply of units, especially in the case of Hawkesbury (undersupplied) and Alfred & Plantagenet (oversupplied).

Figure 78: Proportion of Total Social Housing Portfolio and Accessible Social Housing Units by Municipality, Prescott-Russell, 2009



Source: United Counties of Prescott-Russell Social Housing Division, 2009

Accessible Social Housing Units as a Proportion of Total Social Housing Units by Municipality, 2009

Source: United Counties of Prescott-Russell Social Housing Division, 2009

Municipality	Proportion of Accessible Units
Prescott-Russell	3.2%
East Hawkesbury	0.0%
Russell	3.1%
Casselman	0.0%
Clarence-Rockland	5.3%
Alfred & Plantagenet	7.0%
The Nation	6.0%
Champlain	3.3%
Hawkesbury	1.7%

Proportion of Total Social Housing Portfolio and Accessible Social Housing Units by Municipality, Prescott-Russell, 2009

Pie Chart for Total Social Housing Units

Source: United Counties of Prescott-Russell Social Housing Division, 2009

Municipality	Proportion of Total Social Housing Units
Russell	12.0%
Casselman	4.2%
Clarence-Rockland	9.4%
Alfred & Plantagenet	12.3%
The Nation	6.2%
Champlain	11.3%
Hawkesbury	44.6%

Proportion of Total Social Housing Portfolio and Accessible Social Housing Units by Municipality, Prescott-Russell, 2009

Pie Chart for Accessible Housing Units

Source: United Counties of Prescott-Russell Social Housing Division, 2009

Municipality	Proportion of Accessible Housing Units
Russell	11.5%
Casselman	0.0%
Clarence-Rockland	15.4%
Alfred & Plantagenet	26.9%
The Nation	11.5%
Champlain	11.5%
Hawkesbury	23.1%

2.3.5.2 Demand for Social Housing

The supply of social housing in UCPR actively contributes to meeting the housing needs of those local households with low to moderate incomes. While this supply is invaluable, it is traditionally undersupplied as compared to demand for these units. While waiting lists are not the sole basis on which to measure housing demand, they do provide a compelling sense of need for additional affordable housing.

Table 35: Trends in the Social Housing Waiting List by Mandate, 2004-2009

Year	Public Housing		Non-Profit Housing	
	Families	Seniors	Families	Seniors
2004	109	61	241	118
2005	118	60	161	87
2006	193	93	294	129
2007	157	96	234	117
2008	202	106	281	99
2009*	243	135	345	189
% Change 2004-2009	122.9%	121.3%	43.2%	60.2%

Source: United Counties of Prescott-Russell Social and Family Services Department
*Data for 2009 includes waiting list information for non-profit housing providers in Plantagenet, Wendover, Casselman, and Embrun

A review of current waiting lists statistics reveals that in UCPR, waiting list figures exceed 800 households, the majority of which are non-seniors. As compared to previous years, waiting lists are increasing for social housing units. In terms of type, public housing unit demand is rising at a faster pace than for non-profit housing providers.

Table 36: Social Housing Waiting List Data for 2009, UCPR by Municipality

Location	Demand per Waiting List Data			
	Non-Profit Housing	Public Housing	Social Housing (Total)	
Hawkesbury	213	174	387	46.5%
Champlain	23	27	50	6.0%
The Nation	9	0	9	1.1%
Alfred & Plantagenet	55	0	55	6.6%
Clarence-Rockland	148	135	283	34.0%
Casselman	37	5	5	0.6%
Russell	23	21	44	5.3%
East Hawkesbury	0	0	0	0.0%
Prescott-Russell	508	362	833	100.0%

Source: United Counties of Prescott-Russell Social Services Department, 2009

Locationally, demand for social housing (as measured by households on waiting list) is most concentrated in Hawkesbury and Clarence-Rockland. When compared to supply, key trends emerge regarding the relationship between social housing and the demand for it.

Table 37: Social Housing Wait List by Mandate and Unit Type, Prescott-Russell, 2009

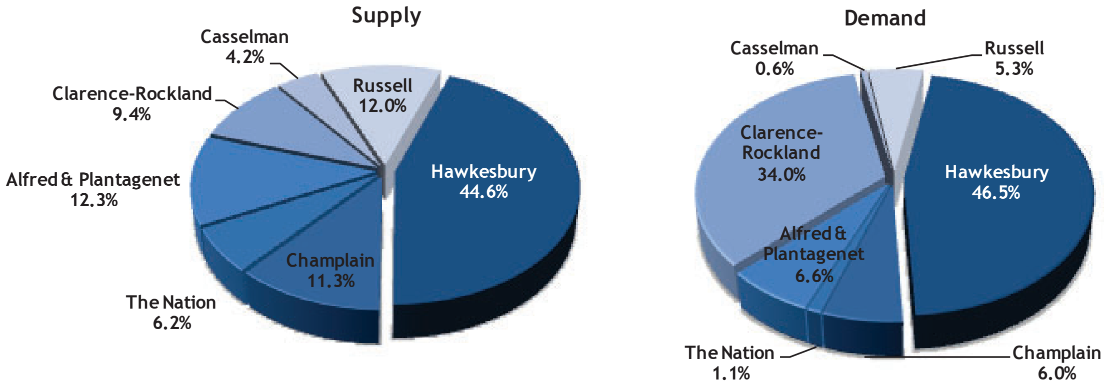
Location	Seniors 1 Bdrm	Non-Senior 1 Bdrm	Families 2 Bdrm	Families 3 Bdrm	Families 4 Bdrm
Hawkesbury	46	70	16	28	6
Vankleek Hill	13	0	0	12	0
Rockland	46	59	42	31	0
Russell	17	0	0	0	0
Casselman	0	0	2	0	0
Alfred	16	19	14	6	0
L'Orignal	10	0	0	0	0
Marionville	4	0	0	0	0
St-Albert	4	0	0	0	0
St-Isidore	6	0	0	0	0
Total (inc. modified units)	162	148	74	77	6
Modified Units					
Hawkesbury	1	3	1	1	0
Alfred	1	0	1	1	0
Rockland	0	0	0	1	0

Source: United Counties of Prescott-Russell, 2009
*Number for Families - 1 Bdrm. for Rockland also includes 10 waiting specifically for supportive housing

While Hawkesbury accounts for most of the demand for social housing within UCPR, this is to some extent a reflection of the large supply of units that exists there. This is not the case for Clarence-Rockland which has 9.4% of all social housing units but which has a 34.0% share of the total waiting list. This illustrates that demand for units in this area of UCPR well exceeds available supply. Most other areas show demand that is proportionally smaller then supply which tends to suggest a more balanced relationship between demand and supply.

In terms of unit size, waiting list demand is highest in most areas for one bedroom units - whether senior or non-senior. In the case of families, there is also notable demand on current waiting lists for two and three bedroom units in Rockland and to a lesser extent in Hawkesbury.

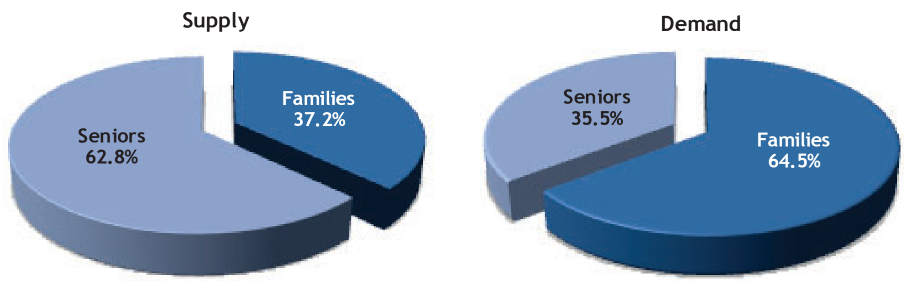
Figure 79: Comparison of the Supply and Demand of Social Housing Units by Location, Prescott-Russell, 2009



Source: United Counties of Prescott-Russell Social Services Department, 2009

In the case of mandate type, there are equally notable contradictions. While the current stock has a decided emphasis on seniors housing (62.8%), waiting list data shows that the majority of those on the waiting list are family households (64%).

Figure 80: Comparison of the Supply and Demand of Social Housing Units by Mandate, Prescott-Russell, 2009



Source: United Counties of Prescott-Russell Social and Family Services Department, 2009

This mismatch in supply vs. demand suggests that where future additions to affordable stock are contemplated, they should have regard for current demands, namely family housing. Consideration should also be given to where demand is concentrated. As Clarence–Rockland is experiencing rapid growth, has seen a net loss in rental units and has a significantly higher proportional waiting list, the addition of units in this area would go some way to alleviating pent up demand for social housing and assist in providing a more balanced tenure split in this municipality.

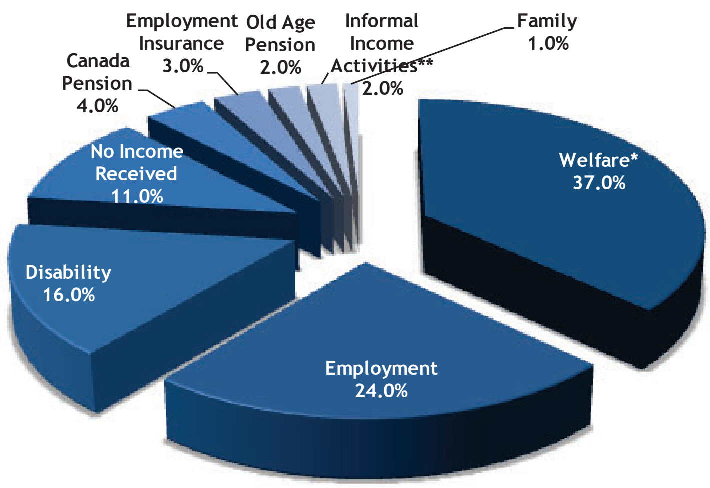
2.3.6 Emergency and Transitional Housing

The need for emergency and transitional housing may be the result of a number of contributing factors. These may include family break-up, domestic violence, loss of employment, mental illness, eviction, the release of parolees from institutions, unexpected disasters such as fires and floods and other unforeseen situations that may place individuals and families in need of emergency and transitional accommodation until more stable housing is secured.

While these may contribute to the need for emergency and transitional housing, the lack of permanent affordable housing may be the greatest single contributing factor to this need. Not having an adequate supply of permanent affordable housing leaves a great number of individuals and families at serious risk of homelessness.

A recent study completed by the Salvation Army of Canada, *Poverty Shouldn't be a Life Sentence* (2009), provides interesting information on the homeless men staying in their shelters across Canada. The study found that a quarter of the homeless men surveyed were employed. Another study found that in Ontario, 33.0% of low income children live in families where their parents are working full time, full year.[17] This supports the suggestion that even persons who are employed face many challenges and as a result are becoming homeless.

Figure 81: Sources of Income of Shelter Users, Canada



Source: Salvation Army (2009), *Poverty Shouldn't be a Life Sentence*
*Note: includes Personal Needs Allowance (PNA)
**Note: other sources include criminal activity, collecting bottles, panhandling, etc.

The Salvation Army study further states that a "*lack of low-income housing causes shelters to become long-term housing replacements for some users*". In addition, the study states that shelter users indicated that "*attaining housing would be the first step toward resolving many of the issues commonly associated with homelessness*". Sixty-six percent of survey respondents in Ontario indicated that they have recently looked for permanent housing.[18]

[17] Campaign 2000 (2006). Working, Yet Poor in Ontario.
[18] Salvation Army (2009). Poverty Shouldn't Be a Life Sentence.

Comparison of the Supply and Demand of Social Housing Units by Location, Prescott-Russell, 2009

Pie Chart for Supply

Source: United Counties of Prescott-Russell Social Services Department, 2009

Location	Proportion of Supply
Russell	12.0%
Casselman	4.2%
Clarence-Rockland	9.4%
Alfred & Plantagenet	12.3%
The Nation	6.2%
Champlain	11.3%
Hawkesbury	44.6%

Pie Chart for Demand

Source: United Counties of Prescott-Russell Social Services Department, 2009

Location	Proportion of Demand
Russell	5.3%
Casselman	0.6%
Clarence-Rockland	34.0%
Alfred & Plantagenet	6.6%
The Nation	1.1%
Champlain	6.0%
Hawkesbury	46.5%

Sources of Income of Shelter Users, Canada

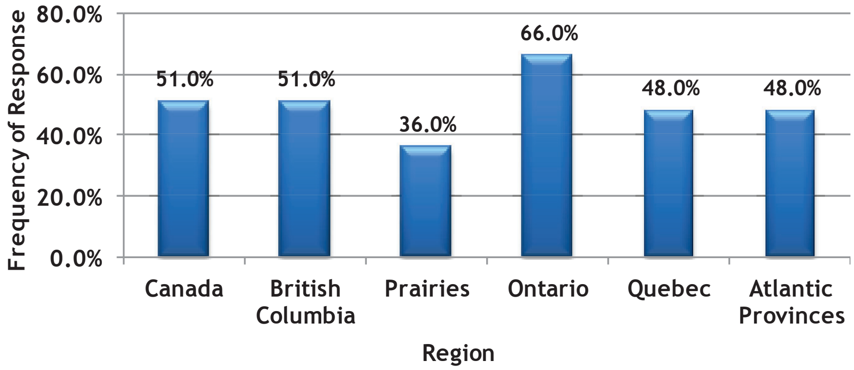
Source: Salvation Army (2009), Poverty Shouldn't be a Life Sentence

Note 1: Income source “Welfare” includes Personal Needs Allowance (PNA)

Note 2: Regarding income source “Informal Income Activities”, other sources include criminal activity, collecting bottles, panhandling, etc.

Source of Income	Proportion of Shelter Users
Welfare	37.0%
Employment	24.0%
Disability	16.0%
No Income Received	11.0%
Canada Pension	4.0%
Employment Insurance	3.0%
Old Age Pension	2.0%
Informal Income Activities	2.0%
Family	1.0%

Figure 82: Survey Respondents Who Have Recently Looked for Permanent Housing, Canada



Source: Salvation Army (2009), *Poverty Shouldn't be a Life Sentence*

The report, *A Workbook on Child Health and Poverty in Prescott-Russell* (2006), found that rural life brings added expenses as there are fewer services in rural areas. Many goods and services cost more, such as food and gas, due to the traveling distance to/from service locations. In addition, people living in rural communities who must commute to larger urban centres for jobs have to spend more for transportation.

The report also states that rural areas have a limited supply of rental housing and social housing, making it difficult for low-income individuals and those working in seasonal employment to live and work within their rural community.

Emergency shelters and transitional housing each play a role in the housing continuum. Emergency shelters meet immediate, short-term housing needs when individuals and families have no other place to stay. Emergency shelters often provide housing and some support services for a specified length of time, normally up to six weeks.

Transitional housing provides an opportunity for individuals living in emergency shelters or other homeless and at-risk situations to move to a supported environment where they can achieve greater stability in their lives and eventually move on to permanent housing that meets their needs.

There are currently five providers of emergency and transitional housing serving the residents of Prescott-Russell, two of which are located in Prescott-Russell while the other three are located in Ottawa. These include Maison Interlude, Evelyn Horne Emergency and Transitional Housing for Young Women, Maison d'Amitié, Minwaashin Lodge, and Newgate 180. The following table summarizes the supply of emergency and transitional housing in Prescott-Russell.

Maison Interlude is the only emergency shelter in Prescott-Russell. This shelter provides ten beds to women and children. They also have two emergency beds located at another site (outside Hawkesbury) which they can make use of if the shelter is full. In general, the shelter operates within capacity and does not usually need to turn anyone away. Most of their residents stay for about a three-month period. With priority placement into social housing stock, many women are able to move from the shelter into social housing. Single women without children (in particular older women over the age of 50 years) have a much more difficult time finding and maintaining housing. Much of the social housing stock is geared towards families and the private market is unaffordable to persons on limited income. With the aging of the population, stakeholders anticipate that this will worsen over time.

For many women, in Hawkesbury in particular, the private rental market is out of reach. Stakeholders commented that many women are employed in retail and service which do not have wages which would support the average market rents for the area.

Survey Respondents Who Have Recently Looked for Permanent Housing, Canada

Source: Salvation Army (2009), Poverty Shouldn't be a Life Sentence

Region	Proportion of Respondents
Canada	51.0%
British Columbia	51.0%
Prairies	36.0%
Ontario	66.0%
Quebec	48.0%
Atlantic Provinces	48.0%

Table 38: Overview of Emergency and Transitional Housing Providers Serving Residents of Prescott-Russell, 2009

Housing Provider	Client Group	Beds/Units	# on Wait List	Services Provided	Municipality
			Emergency Shelter Facilities		
Maison Interlude House	Women 16 years and older with or without children who are victims of partner abuse	10	n/a	Provides a safe shelter and counselling to women and their children who are victims of physical, emotional, and sexual violence. Also offers a children's program, outreach services, including short-term individual counselling, and information and referrals to other programs and services, and a 24-hour crisis line.	Hawkesbury
Youth Services Bureau of Ottawa - Evelyn Horne Emergency & Transitional Housing for Young Women	Homeless young women ages 12 to 20	12 beds with 6 beds reserved for either shelter or transitional clients depending on need		Provides emergency housing, case management, counselling, easy access to all other Youth Services Bureau services	Ottawa
Youth Services Bureau of Ottawa - Young Men's Emergency & Transitional Housing Program	Homeless young men ages 12-20	12 beds with 6 beds reserved for either shelter or transitional clients depending on need		Basic shelter needs (food, bed, clothing), crisis intervention, counselling, housing support, referral to community resources, case management to facilitate goal planning and achieving the youth's goals	Ottawa
Maison d'Amitié	Women suffering from abuse in a relationship & children who accompany them	30 beds	Operates at 100% capacity and more	Offers temporary shelter, a 24-hour helpline, a children's program, a transitional program, and follow-up services.	Ottawa
Minwaashin Lodge - Aboriginal Women's Support Centre - Oshki Kizis Lodge	First nations, Inuit, and Metis women and children fleeing abuse	19 beds		Provides emergency shelter, 24-hour residential support, advocacy, individual and group counselling, community/transitional support, housing support, referrals, legal advocacy and support, and cultural and spiritual programs	Ottawa

Housing Provider	Client Group	Beds/Units	# on Wait List	Services Provided	Municipality
Transitional Housing Facilities					
Newgate 180 – Women's Centre		8 clients in semi-private units		Provides a 28-day residential treatment program for alcohol, drugs, and gambling addictions; group and family counselling, assessment, intervention, relapse prevention, aftercare, educational activities and assignments, psychological and medical services, peer support, reintegration back into the home and workplace.	Russell
Youth Services Bureau of Ottawa – Evelyn Horne Emergency & Transitional Housing for Young Women	Young women ages 16-21	12 beds with 6 beds reserved for either shelter or transitional clients depending on need		Provides a safe, supported living environment for up to 1 year; case management to help resident identify and achieve her goals towards independent living; life skills training	Ottawa
Youth Services Bureau of Ottawa – Young Men's Emergency & Transitional Housing Program	Young men ages 16-21	12 beds with 6 beds reserved for either shelter or transitional clients depending on need		Provides transitional housing and support for up to 1 year; access to staff support, including a case manager; programs such as cooking, budgeting, conflict resolution; community outreach workers	Ottawa

Source: Champlainhealthline.ca, Health and social services for the Champlain Region of Ontario, 2009; organization websites

One of the issues identified by stakeholders was the lack of transportation between Prescott-Russell and Ottawa and within Prescott-Russell itself. This problem sometimes resulted in women and children staying in the abusive relationship until they could get services in their area, otherwise women would have to leave jobs and children would have to change schools. Another issue raised is the lack of subsidized housing in Prescott-Russell, which prevented women from relocating there from Ottawa.

Another concern that was raised was that the Canada-Ontario Affordable Housing Program which is intended to support production of more affordable housing, is not helping persons at the lowest income levels. Some of the units are being built that are located away from amenities which would only be suitable to an individual or family with a car, and rent levels are unaffordable to low income singles and families, in particular anyone on social assistance.

2.3.7 Special Need Housing

Special needs or supportive housing provides a combination of housing that has appropriate design features and support services that enable individuals with special needs to live independently. This type of housing is normally provided for individuals who have a serious mental illness, intellectual disabilities, physical disabilities, frail and/or cognitively impaired elderly persons, and persons with substance abuse issues. Supportive housing is normally permanent as, generally speaking, individuals will need both the housing and the support services for their whole lives.

Supportive housing may be public, private, or operated by a community non-profit agency. Provincial funding for this type of housing and the accompanying support services is provided by the Ministry of Social and Community Services and by the Ministry of Health and Long-Term Care.

Recent research on supportive housing has shown that aside from the benefits to the tenants, there can be positive benefits to local neighbourhoods as well. In the report *"We Are Neighbours: the Impact of Supportive Housing on Community, Social, Economic and Attitude Changes"* (2008), researchers from the University of Toronto and the Wellesley Institute studied two supportive housing buildings located in Toronto neighbourhoods and found that there were numerous positive outcomes for the areas. In one case, local businesses found that many supportive housing residents shopped locally, thus helping these local businesses. The study did not find any evidence that supported any decrease in land values to properties adjacent to the supportive housing buildings or any increase in criminal activity due to their presence.

The following table provides an overview of the supportive housing providers in Prescott-Russell.

Table 39: Overview of Supportive Housing Providers Serving Residents of Prescott-Russell, 2009

Housing Provider	Client Group	Beds/Units	Services Provided	Municipality
Shepherds of Good Hope - Hope Living Residence	Men and women diagnosed with a serious mental illness which may or may not be co-occurring with other challenges who were either living in shelters or on the street	35 units	Provides 24-hour a day staff support, and emotional and practical support with the emphasis being recovery and promotion of independence. Services and supports are provided with the help of community partnerships with the Royal Ottawa Health Care Group, Sandy Hill Community Health Centre, and several other support agencies in the community.	Ottawa
Shepherds of Good Hope - 380 St. Patrick Street	Men living with severe mental health issues who require minimal assistance to maintain their independence	12 units	Very minimal supervision; program staff are available upon request.	Ottawa
Shepherds of Good Hope - St. Andrew Residence	Men and women living with mental illness and/or concurrent disorders who have portable supports and are ready for autonomous living	36 units	Provides a supported environment focused on independent living; has a resource room to assist tenants with integration into the community and where staff are available to assist and support the residents.	Ottawa
The Phoenix Network - The Lighthouse	Youth and adults who have suffered an acquired brain injury	1 4-bedroom house, 2 2-bedroom townhouses & several community based apartments	Offers a non-institutional environment; neurobehavioural life skills counsellors provide direct staffing support; supports are determined based on the needs of the individual	Ottawa
Youth Services Bureau - Long Term Housing	Male and female youth, ages 16-21	65 units	Affordable rental housing; case management; support; and referral	Ottawa

Housing Provider	Client Group	Beds/Units	Services Provided	Municipality
Partners in Parenting - Complex Medical Care Program (Spartan Gove Residence)	Children ages 0-18+ with a variety of disabilities and medical conditions	9 beds	Provides support services, such as night-time support for suctioning, chest care, oxygen support, G-tube feeding and seizure disorders, 24 hours a day	Ottawa
Partners in Parenting - Supported Living Program (Baypointe Crescent)	Young adults who have physical and developmental needs but are able to direct their own care and have a high level of family involvement	4 units	The focus of this home is family involvement, communication, social activities, and supporting the individuals with all activities of daily living	Ottawa
Partners in Parenting - Supported Living Program (Rocque Street)	Adults with physical disabilities	4 units	Provides life skills training, including daily planning/organization, meal planning, budgeting, community awareness, cooking, communication, and hygiene.	Ottawa

2.3.7.1 Domiciliary Hostels

The following table provides an overview of the domiciliary care facilities in Prescott-Russell. These facilities offer permanent housing and personal support to individuals in the community who require assistance. The residents of these facilities are people with a wide range of special needs, such as persons with mental illness, physical or developmental disabilities, or frail elderly who can no longer live alone but are not yet ready to be placed in a long-term care facility.

Table 40: Inventory of Domiciliary Care Facilities (Hostels) in Prescott-Russell

Residence Name	Number of Clients	Municipality
AUBERGE PLEIN SOLEIL	17	Alfred
CENTRE D'ACCUEIL MON CHEZ NOUS	10	Lefaivre
HERITAGE LODGE	8	Vankleek Hill
JARDINS BELLE-RIVE	27	Rockland
LE PAVILLON	13	Embrun
LE GENESIS	10	Limoges
MACDONALD RESIDENCE	5	Vankleek Hill
MAISON ANGE DE L'ESPOIR	10	St-Isidore
MANOIR CARILLON	3	Chute a Blondeau
MANOIR McGILL	2	Hawkesbury
MANOIR McGILL	10	Hawkesbury
PENSION DU BONHEUR	16	Alfred
PLACE MONT ROC	4	Hawkesbury
PLACE RIDEAU (1497256 Ontario Inc.)	23	Hawkesbury
RÉSIDENCE DE L'AMITIÉ	10	Hawkesbury
RÉSIDENCE CAMERON	17	Hawkesbury
RÉSIDENCE DU VILLAGE	18	Casselman
RÉSIDENCE ENTR'AMIS	5	Bourget
RÉSIDENCE LA TRAVERSÉE / CROSSINGS RESIDENCE	10	Rockland
RÉSIDENCE L'ÉRABLIÈRE	17	Limoges
RÉSIDENCE LIMOGES	14	Limoges
RÉSIDENCE MON CHEZ NOUS	22	Casselman
RÉSIDENCE PAQUETTE	9	St-Albert
RÉSIDENCE QUATRE SAISONS	36	Plantagenet
RÉSIDENCE SIMON	9	Rockland
RÉSIDENCE ST-FÉLIX	4	Hammond
RÉSIDENCE ST-FRANÇOIS	51	Casselman
RÉSIDENCE ST-ISIDORE ***	26	St-Isidore
RÉSIDENCE ST-MATHIEU	20	Hammond

Residence Name	Number of Clients	Municipality
RÉSIDENCE ST-PASCAL	23	St-Pascal de Baylon
VILLA ST-ALBERT (1055594 Ontario Inc.)	13	St-Albert
VILLA ST-LUC (1534452 Ontario Inc)	12	Curran
Total	474	

Source: United Counties of Prescott-Russell

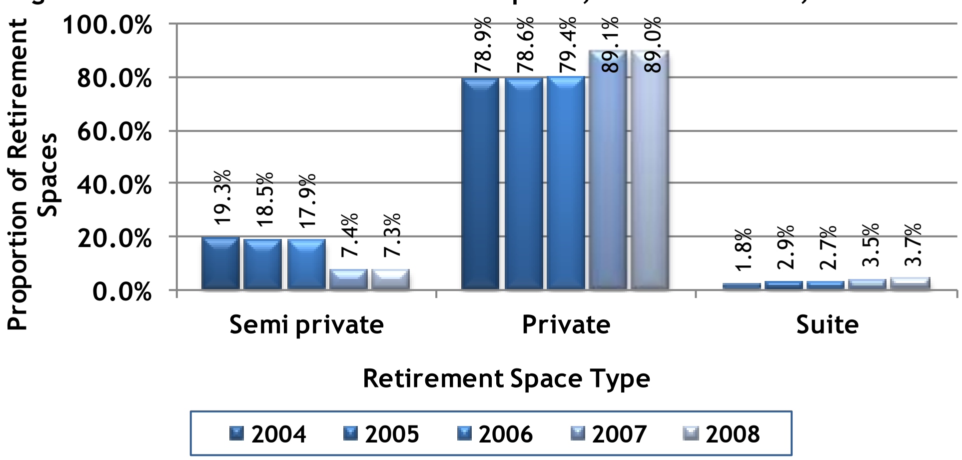
2.3.7.2 Other Seniors Housing

In addition to supportive housing, there are a number of other housing options for seniors. These include retirement homes, long-term care homes, life lease housing, co-housing and Abbeyfield houses.

Retirement Homes

Retirement homes are privately owned rental accommodation for seniors who need minimal to moderate assistance with daily living activities and who are able to pay for their own care. These homes allow seniors to live as independently as possible while providing them with certain support services and social activities.[19]

Figure 83: Trends in Retirement Home Spaces, Prescott-Russell, 2004-2008



Source: CMHC Ontario Retirement Homes Report, 2004-2008

Retirement homes in Prescott-Russell currently provide some 980 accommodation spaces, comprised largely of private rooms. The supply of private rooms has increased from 78.9% of total spaces in 2004 to 89.0% in 2008. The supply of suite-style spaces have also increased from 1.8% in 2004 to 3.7% in 2008 while semi private spaces decreased from 19.3% in 2004 to 7.3% in

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19 Ministry of Health and Long Term Care (2009). Seniors' Care: Retirement Homes. Accessed from: www.health.gov.on.ca

2008. Despite some fluctuations, the supply of retirement home spaces has been fairly constant over the last 5 years.

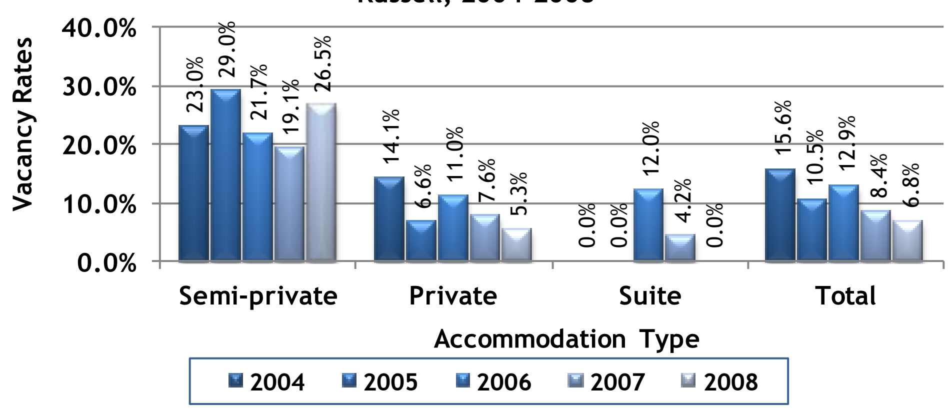
Table 41: Trends in the Number of Retirement Spaces by Type, Prescott-Russell, 2004-2008

Year	Semi Private		Private		Suite		Total Spaces
	#	%	#	%	#	%	
2004	196	19.3%	799	78.9%	18	1.8%	1,013
2005	186	18.5%	791	78.6%	29	2.9%	1,006
2006	166	17.9%	738	79.4%	25	2.7%	929
2007	72	7.4%	869	89.1%	34	3.5%	975
2008	72	7.3%	872	89.0%	36	3.7%	980

Source: CMHC Ontario Retirement Homes Report, 2004-2008

In general, vacancy rates for retirement homes in Prescott-Russell have decreased from 15.6% in 2004 to 6.8% in 2008. Vacancy rates for private rooms have decreased from 14.1% in 2004 to 5.3% in 2008. A similar trend is seen for suites with vacancy rates decreasing from 12.0% in 2006 to 0.0% in 2008. In contrast, vacancy rates for semi-private rooms have gone up from 23.0% in 2004 to 26.5% in 2008 with a sharp increase from the 2007 rate of 19.1%. This trend is similar to what is being experienced in the rest of the province where more seniors are opting for private and suite units as opposed to shared accommodation units. This typically suggests that seniors are willing to pay more for accommodation size and quality.[20]

Figure 84: Trends in Retirement Homes Vacancy Rates by Accommodation Type, Prescott-Russell, 2004-2008



Source: CMHC Ontario Retirement Homes Report, 2004-2008

Average rents for semi-private units have increased by 8.6% from 2006 to 2008 while rents for private units have increased by 10.7% in the same period. In contrast, average rents for suite units have decreased by 20.4% from 2006 to 2008. This decrease in rents for suite units may partly explain the significant decrease in vacancy rates for this type of unit.

[20] CMHC (2008). Retirement Homes Report: Ontario.

Trends in Retirement Home Spaces, Prescott-Russell, 2004-2008

Source: CMHC Ontario Retirement Homes Report, 2004-2008

Retirement Space Type	Year 2004	Year 2005	Year 2006	Year 2007	Year 2008
Semi Private	19.3%	18.5%	17.9%	7.4%	7.3%
Private	78.9%	78.6%	79.4%	89.1%	89.0%
Suite	1.8%	2.9%	2.7%	3.5%	3.7%

Trends in Retirement Homes Vacancy Rates by Accommodation Type, Prescott-Russell, 2004-2008

Source: CMHC Ontario Retirement Homes Report, 2004-2008

Retirement Space Type	Year 2004	Year 2005	Year 2006	Year 2007	Year 2008
Semi Private	23.0%	29.0%	21.7%	19.1%	26.5%
Private	14.1%	6.6%	11.0%	7.6%	5.3%
Suite	0.0%	0.0%	12.0%	4.2%	0.0%
Total	15.6%	10.5%	12.9%	8.4%	6.8%

Table 42: Trends in Average Rents for Retirement Spaces by Accommodation Type, Prescott-Russell, 2006-2008

Accommodation Type	2006	2007	2008	% Change 2006-2008
Semi-Private	$1,285	$1,465	$1,395	8.6%
Private	$1,445	$1,495	$1,600	10.7%
Suite	$2,180	$2,295	$1,735	-20.4%

Source: CMHC Ontario Retirement Homes Report, 2006-2008

Long-Term Care Homes

Long-term care homes are homes for people who require the availability of 24-hour nursing care and supervision within a secure setting. In general, long-term care homes offer higher levels of personal care and support than those typically offered by either retirement homes or supportive housing.[21]

The basic services offered by long-term care homes include meals, laundry, housekeeping, pastoral services, social and recreational programs, medication administration, and assistance with the essential activities of daily living. Nursing, personal care on a 24-hour basis, and access to a physician and other health professionals are also included.

There are eight long-term care homes that operate in Prescott-Russell with a total of 553 beds. The two homes that have more than 100 beds each are located in Hawkesbury and Clarence. The largest of these homes, Prescott-Russell Residence, is administered by the United Counties of Prescott-Russell.

Table 43: Overview of Long-Term Care Facilities in Prescott-Russell, 2009

LTC Home	Municipality	No. Of Beds
Caressant Care Bourget	Bourget	60
Centre d'accueil Roger Seguin	Clarence	110
Foyer St-Viateur Nursing Home	Limoges	57
Pinecrest Nursing Home	Plantagenet	60
Prescott-Russell Residence	Hawkesbury	146
Residence Champlain	L'Orignal	60
St. Jacques Nursing Home	Embrun	60
Total Beds		553

Source: Champlain LHIN, August 2009

As of June 2009, there were a total of 7,451 long-term care long stay beds in the Champlain LHIN, which covers an expansive area including Prescott-Russell. There were 54 vacancies and 3,007 people on the wait list for these long-term care spaces.

[21] Ministry of Health and Long Term Care (2009). Seniors' Care: Long-Term Care Homes. Accessed from: www.health.gov.on.ca

Table 44: Long-Term Care Homes Supply and Demand in the Champlain LHIN, June 2009

Long Stay Supply	7,451
Long Stay Residents	7,397
Long Stay Vacancies	54
Total Long Stay Wait List	3,007
Number of Clients Placed (YTD)	506

Source: MOHLTC, Long-Term Care Home System Report, August 2009

The Ministry of Health and Long-Term Care provides funding for long-term care homes and the amount paid by residents for their accommodation is called a "co-payment." These rates ranged from $1,614.21 per month for basic or ward type accommodation to $2,161.71 for private accommodation.

Table 45: Long Term Care Homes Accommodation Rates, Ontario, July 2009

Accommodation Type	Daily Rate	Monthly Rate
Basic / standard	$53.07	$1,614.21
Semi-private	$61.07	$1,857.55
Private	$71.07	$2,161.71
Short Stay	$34.53	$1,050.29

Source: Ontario MOHLTC, Seniors' Care: Long Term Care Homes, 2009
Note: Rates are effective July 1, 2009

Accessory Apartments

Accessory apartments or garden suites are secondary dwellings built in private homes or established on a temporary basis in the backyard of a private home. This type of housing allows seniors to live independently while staying close to a family member.

The *United Counties of Prescott-Russell Official Plan* (May 2006) provides opportunities for garden suites and accessory dwelling units as long as the applicant can demonstrate compliance to the Ontario Building Code, that there will be no adverse impacts, and compliance with applicable zoning by-laws. In addition, garden suites are governed by a Temporary Use By-law.

There is no data available to confirm the number of accessory apartments or garden suites in UCPR.

Life Lease Housing

Life lease housing is usually owned and managed by a non-profit, community-based group. This type of housing differs from rental housing as residents acquire the right to occupy the housing unit by purchasing a lease for a period of time for an upfront payment in addition to a monthly maintenance fee. In most cases, when the resident moves out, the lease is sold back to the owner for fair market value minus a fee. The owner then has the right to resell the lease to another senior. There are no known life lease projects in UCPR.

Co-housing

In this arrangement, a group of people plan and develop their housing community together. The residents own their housing unit but they often share spaces, such as dining and recreational facilities. Interests and chores are shared by all residents in the community. There are no known co-housing projects in UCPR.

Abbeyfield

An Abbeyfield house is yet another option where a number of people live like a large family under one roof. Each has their own bed-sitting room but shared facilities such as a communal living room and dining room. A housekeeper prepares daily meals for the residents and cares for their well-being during the day. This person also attends to housekeeping duties and is on call during the evenings. Abbeyfield houses are created by community volunteers, service clubs, and churches who are affiliated with the Abbeyfield Society. There are currently no Abbeyfield homes in Prescott-Russell but the Parkdale Residence in Ottawa is a ten-suite Abbeyfield residence. Monthly charges range from $1,575 for regular rooms to $1,775 for rooms with bay windows.[22]

Aging in Place

Aging in Place refers to a suite of program initiatives that promotes opportunities for older adults and seniors to remain in their homes as they age without having to move to an institutional setting. This allows older adults and seniors to remain in their own homes or in their own communities by providing them with on-site supports for daily living as well as undertaking modifications to traditional homes to allow for increased mobility issues.

Aging in Place is an attractive policy option as it can help reduce health care costs by decreasing the demand for long-term care home beds and by stabilizing the physical and psychological well-being of seniors by avoiding disruptions to their personal lives.[23]

The Aging at Home Strategy of the Ministry of Health and Long-Term Care, which was introduced in August 2007, is an initiative designed to allow seniors to live healthy, independent lives in the comfort and dignity of their own homes. The intent of the Strategy is to match the needs of seniors and their

[22] Abbeyfield Houses Society of Ottawa. Accessed from: www.abbeyfieldottawa.org
[23] Jones, A. (2007). Canadian Policy Research Networks: The Role of Supportive Housing for Low-Income Seniors in Ontario.

caregivers with the appropriate local support services and avoid the unnecessary loss of independence and dignity due to premature admission to higher care long-term care homes or hospitals.[24]

In May 2009, it was announced that the Champlain LHIN is receiving $17,219,166 for the 2009/2010 year to increase the range and quantity of services available to seniors and to help relieve pressure in hospitals and long-term care homes.

2.3.7.3 Additional Community Support Services

In addition to the supply of emergency, transitional, and supportive housing, a number of agencies in the community provide other support services to residents of Prescott-Russell. The following table provides an overview of these organizations, the client groups they serve and the services they provide.

One such provider is Le Phénix who supports persons with functional limitations. In a recent survey undertaken by Le Phénix[25], the following findings were made:

- About 670 individuals from throughout UCPR participated in the survey, mainly singles and typically older, comprised of owners/renters/other
- More than half of survey respondents identified a physical disability and roughly 40% cited a need for wheelchair or scoter
- Roughly 30% required adapted housing, primarily due to mobility issues
- Typical incomes are very low (one third had annual incomes of $10K or less)

While the current social housing portfolio does provide a modest number of accessible units, they would certainly not be able to meet the needs of those identified in the survey. Further, it is uncommon to find private rental facilities that include units modified for physical accessibility. Le Phénix plays an active role in advocating for solutions to address these needs.

The Canadian Mental Health Association (CMHA) serves persons who experience mental illness and addiction. The number of clients served by this organization has increased 100% in the period 2004 to 2008 and data indicates that this trend continues for 2009.

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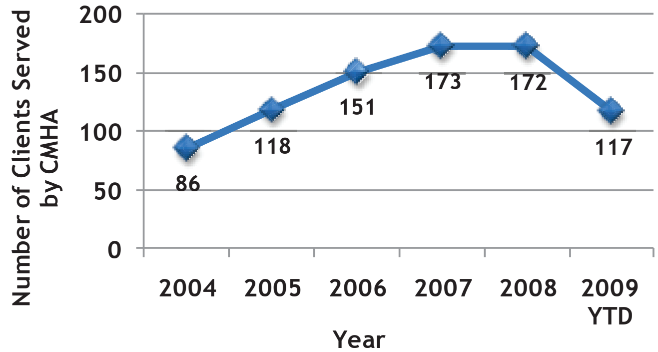
[24] Ministry of Health and Long-Term Care (2009). Ontario's Aging at Home Strategy. Accessed from: www.health.gov.on.ca
[25] Presentation by Le Phénix on "*The Person with a Disability, a Driving Force in our Economy*"

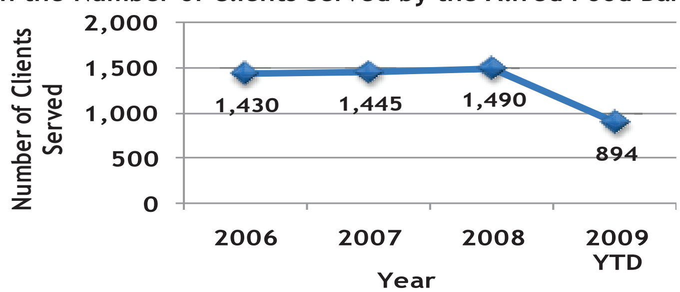
Figure 85: Number of Clients Served by CMHA – Champlain East, 2004-2009



Source: Canadian Mental Health Association - Champlain East
Note: Numbers include clients from Stormond, Dundas, Glengarry, & Prescott-Russell

Another example of a community support service agency is the Alfred Food Bank. The number of people using the services of the Alfred Food Bank has increased by 4.2% from 2006 to 2008 and data indicates that this trend will continue for 2009, with 894 clients being served by the food bank as of July 2009.

Figure 86: Trends in the Number of Clients Served by the Alfred Food Bank, 2006-2009 YTD



Source: Prescott-Russell Housing Needs Assessment Survey, 2009

Number of Clients Served by CMHA – Champlain East, 2004-2009

Source: Canadian Mental Health Association - Champlain East

Note: Numbers include clients from Stormond, Dundas, Glengarry, & Prescott-Russell

Year	Number of Clients
2004	86
2005	118
2006	151
2007	173
2008	172
2009 YTD	117

Trends in the Number of Clients Served by the Alfred Food Bank, 2006-2009 YTD

Source: Prescott-Russell Housing Needs Assessment Survey, 2009

Year	Number of Clients
2006	1,430
2007	1,445
2008	1,490
2009 YTD	894

Table 46: Community Support Agencies Serving Prescott-Russell

Agency	Client Group	Services Provided	Municipality
Le Phénix	Persons with disabilities	Represents the needs and interests of people living with a functional limitation, such as visual, hearing, intellectual, physical or mental challenges	Alfred
Prescott-Russell Services to Children & Adults (PRSCA)	Children and adults who are physically and mentally challenged	Adult and child protection services; psychosocial intervention; educational and mutual support groups; alternative living environments; community integration activities; skills and abilities development; services adapted for special needs; advice and orientation; parenting education	Plantagenet
Ontario Ministry of Children and Youth Services - Assistance for Children with Severe Disabilities (ACSD)	Children and youth 18 years and under who live at home with a parent or legal guardian who have a severe disability that results in a functional loss; extraordinary costs that are incurred directly as a result of the disability must be present	Provides financial assistance of $25-$420 per month for costs incurred by caring for a child who has a disability. Eligible costs include travel to doctors and hospitals, special shoes and clothing, parental relief, wheelchair repairs, hearing aid batteries, basic dental care, drugs, eyeglasses, and hearing aids.	Ottawa
Assertive Community Treatment Team of Prescott-Russell (ACTT)	Adults 18 years and older with severe mental illness and individuals with severe alcohol or drug addictions	Provides treatment and support for dually-diagnosed clients.	Brockville
Addiction Services of Eastern Ontario	Persons with addiction/substance abuse issues	Offers initial assessment and treatment planning; Early Childhood Development (ECD) project, an addiction treatment service for women who are pregnant and/or have children under six years of age; counselling/treatment sessions; family intervention and Substance Relapse Prevention group; Problem Gambling Community Treatment Program; referrals	Hawkesbury & Casselman

Agency	Client Group	Services Provided	Municipality
Centre Novas of Prescott-Russell	Francophone women ages 16 and older who are victims of violence	Provides support, individual and/or group counselling, accompaniment, and information and referral to other appropriate services; also offers education and awareness programs	Casselman
Hawkesbury & District General Hospital - Centre Royal - Sexual Assault Program	Women 16 years and older	Mental health treatment program; provides individual therapy, group therapy and peer support; evaluation, treatment, and recovery	Hawkesbury
Ligne de soutien pour les femmes victims de violence	Victims of violence	24-hour support and crisis line; provides information and referrals; crisis intervention services; emotional support	Ottawa
Canadian Mental Health Association - Champlain East	Adults and youth 16 years and older with mental issues	Provides community-based services, including intensive case management, court diversion, family support services, and a peer resource centre	Casselman
Centre Royal Comtois de Prescott et Russell	Persons 16 years and older with mental health problems	External mental health clinic of the Hawkesbury & District General Hospital	Hawkesbury
Montfort Hospital - Prescott and Russell Community Mental Health Centre	Persons 16 years and older with mental health problems	Community mental health centre; offers mental health services, including consultation, evaluation, individual and group therapy, and referral services	Rockland & Casselman
Greenland Country Haven	Adults and adolescents 14 years and older with developmental delays, Aspergers and Autism Spectrum Disorders, and acquired brain injuries	Provides an adult day program which includes educational, stimulation, and social program, general life skills training, artistic impressions, outdoor activities, and vocational training. Also has an adolescent and adult respite program and camps.	Ottawa
Community Care Access Centre (CCAC)	People who are living with chronic illness or disability - eligibility is determined by a case worker	Coordinates in-home services, such as nursing, physical therapy, occupational therapy, and personal support to help people avoid being in hospital; provides in-school services to children with disabilities; coordinates admissions to long-term care homes when people are no longer able to stay in	Hawkesbury & Casselman

Agency	Client Group	Services Provided	Municipality
		their own homes	
United Way Prescott-Russell	Non-profit registered charitable organizations providing human care social services	The largest non-government funder of social service programs; conducts a fundraising campaign to fund programs and services provided by local social service agencies; provides community building and leadership	Alfred
Referral Centre for Adult Training (RCAT)	Adults requiring retraining	Provides training in professional programs, computer programs, courses to complete the Ontario Secondary School diploma, continuing education courses, French as a second language training, and training in basic skills required for work.	Hawkesbury
Alfred Food Bank	People in need	Food bank; provides clothing and furniture	Alfred
Bourget Food Bank	People in need	Food bank	Bourget
Banque Alimentaire Casselman Crysler St-Albert	People in need with a permanent address	Food bank	Casselman
Botique Chez Toi - Association Communautaire de Prescott	Pregnant adolescents, abused women, elderly persons, and people in need	Food bank; provides clothing and used furniture	Hawkesbury
Good Neighbours Food Bank	Residents of Russell who are in need	Food bank	Russell
Hawkesbury Central Food Bank	Residents of Hawkesbury who are in need	Food bank	Hawkesbury
L'Orignal Food Bank & Boutique	Low-income residents of L'Orignal and Longueuil	Food bank offering temporary assistance with groceries, clothing and limited housewares	L'Orignal
Service Canada - Hawkesbury		Internet access and assistance locating and applying for government programs, including Employment	Hawkesbury

Agency	Client Group	Services Provided	Municipality
		Insurance, Social Insurance Numbers, Canada Pension Plan, Old Age Security, passports, Apprenticeship Incentive Grant, and other federal programs and services.	
Prescott-Russell Emergency Energy Fund	Low income families	Provides assistance with energy utility arrears, security deposits, and reconnection fees.	
Provincial Rent Bank Program	Low-income tenants	Provides interest-free loans for short-term arrears	
Prescott-Russell Winter Warmth Fund Program	Low income families and individuals	Provides financial assistance to pay for Enbridge Gas Distribution bill for those who have received a disconnection notice or are disconnected	

Source: Champlainhealthline.ca, Health and social services for the Champlain Region of Ontario, 2009; organization websites; United Counties of Prescott-Russell Regional Housing Needs Assessment Survey responses

2.4 Housing Affordability Analysis

As an integral part of any housing market assessment, one must consider affordability as it is a key factor influencing housing choice. While accommodation price and household income are primary factors in how one defines affordability for any given market, it is the economic capability of households that tends to drive the range of choices they have in terms of housing. Simply put, the more resources a household has to spend on housing, the broader the housing choices it has; by extension, the more limited the resources, the more limited the choices.

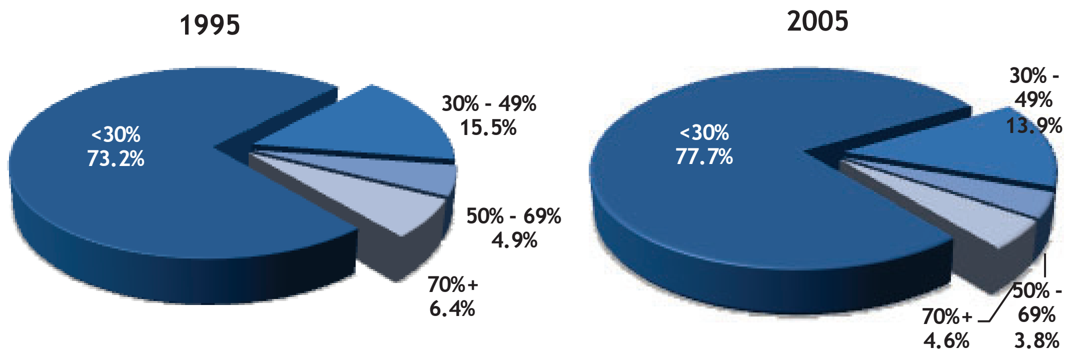
In UCPR, average household incomes are substantially lower than provincial averages, tracking consistently at about 88% of the provincial average. The rate of overall increase has also tracked consistently since 1995, as average household incomes have risen by over 40%. While owner households in UCPR saw slightly lower than average increases as compared to provincial averages, renter households in UCPR saw increases greater than the provincial average during this same period, rising from 77% of the provincial average in 1995 to more than 83% in 2005.

Table 47: Average Household Income by Tenure, Prescott-Russell and Ontario, 1995 & 2005

	Prescott-Russell			Ontario		
Tenure	1995	2005	change	1995	2005	Change
Total Households	$48,235	$68,896	42.8%	$54,300	$78,122	43.9%
Owners	$56,205	$78,028	38.8%	$66,059	$92,880	40.6%
Renters	$25,889	$35,141	35.7%	$33,398	$41,988	25.7%

While this is generally good news, it does not adequately describe affordability. A recognized threshold of affordability is where a household spends less than 30% of their gross income on accommodation. In looking at UCPR trending, more than one quarter of all households spent more than 30% of income on housing in 2005 with over 10% expending more than half their income.

Figure 87: Trends in the Percentage of Household Income Spent on Housing Costs by All Households, Prescott-Russell, 1995 & 2005



Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Trends in the Percentage of Household Income Spent on Housing Costs by All Households, Prescott-Russell, 1995 & 2005

Pie Chart for year 1995

Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Percent of Household Income Spent on Housing Costs	Proportion of Households
Less than 30%	73.2%
30% to 49%	15.5%
50% to 69%	4.9%
70% plus	6.4%

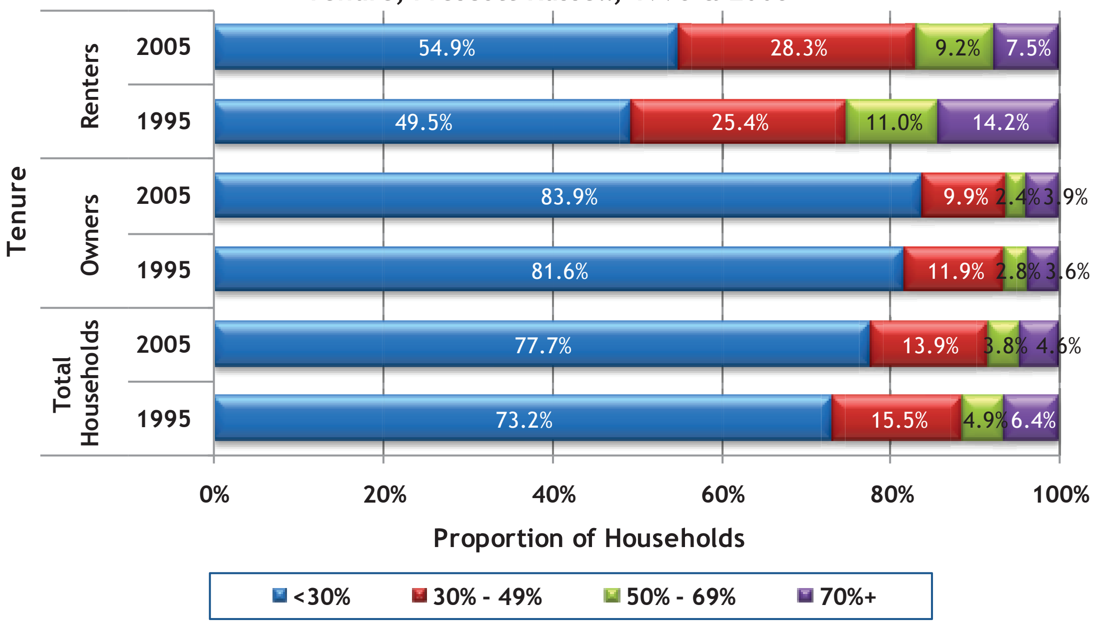
Pie Chart for year 2005

Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Percent of Household Income Spent on Housing Costs	Proportion of Households
Less than 30%	77.7%
30% to 49%	13.9%
50% to 69%	3.8%
70% plus	4.6%

By 2005, this trend had improved marginally with only 22% spending more than 30% of income while roughly 8% spent more than 50% of income on accommodation. This information is more compelling when one examines tenure data.

Figure 88: Trends in the Percentage of Household Income Spent on Housing Costs by Tenure, Prescott-Russell, 1995 & 2005

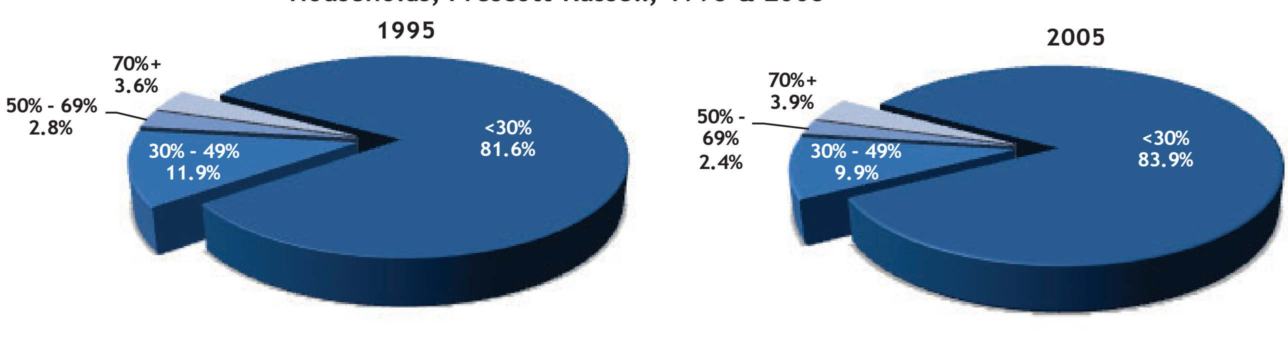


Source: Statistics Canada, Custom Tabulations, 2006

While the share of all households paying more than 30% of income towards accommodation actually decreased, this impact was not proportional. Owners saw a slight improvement from 18% down to 16%. In the case of renters, this decrease was from 50% down to 45%. While this reduction is generally good news, it underscores the fact that almost half of all renter households still have an affordability problem in UCPR.

2.4.1 Homeownership Affordability Analysis

Figure 89: Trends in the Percentage of Household Income Spent on Housing Costs by Owner Households, Prescott-Russell, 1995 & 2005



Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Trends in the Percentage of Household Income Spent on Housing Costs by Tenure, Prescott-Russell, 1995 & 2005

Source: Statistics Canada, Custom Tabulations, 2006

Tenure	Less than 30% Spent	30% to 49% Spent	50% to 69% Spent	70% plus Spent
Renters Year 2005	54.9%	28.3%	9.2%	7.5%
Renters Year 1995	49.5%	25.4%	11.0%	14.2%
Owners Year 2005	83.9%	9.9%	2.4%	3.9%
Owners Year 1995	81.6%	11.9%	2.8%	3.6%
Total Households Year 2005	77.7%	13.9%	3.8%	4.6%
Total Households Year 1995	73.2%	15.5%	4.9%	6.4%

Trends in the Percentage of Household Income Spent on Housing Costs by Owner Households, Prescott-Russell, 1995 & 2005

Pie Chart for 1995

Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Percent of Household Income Spent on Housing Costs	Proportion of Households
Less than 30%	81.6%
30% to 49%	11.9%
50% to 69%	2.8%
70% plus	3.6%

Pie Chart for 2005

Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Percent of Household Income Spent on Housing Costs	Proportion of Households
Less than 30%	83.9%
30% to 49%	9.9%
50% to 69%	2.4%
70% plus	3.9%

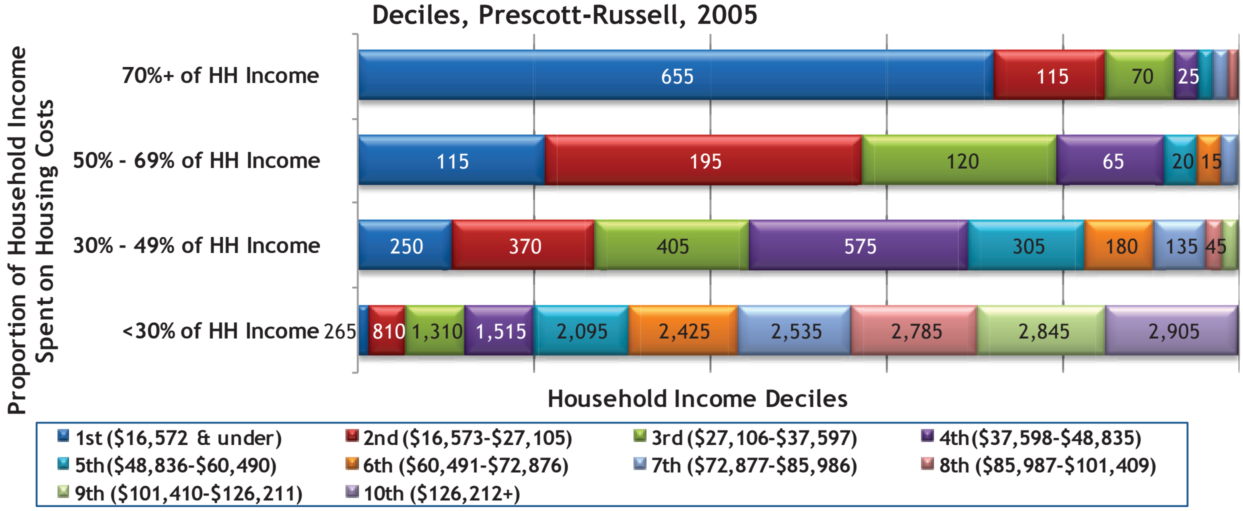
A closer examination of owner affordability suggests that they continue to be better off than there renter counterparts. The overwhelming majority of owners pay less than 30% on housing (81%-83%) and this rate has increased modestly over the last 10 years.

Table 48: Trends in the Proportion of Income Spent on Homeownership Costs, Prescott-Russell and Ontario, 1995 and 2005

Housing Costs (% of HH Income)	Total Households				Owner Households			
	1995		2005		1995		2005	
	#	%	#	%	#	%	#	%
Prescott-Russell								
<30%	18,365	73.2%	22,950	77.7%	15,100	81.6%	19,495	83.9%
30% - 49%	3,885	15.5%	4,095	13.9%	2,210	11.9%	2,305	9.9%
50% - 69%	1,240	4.9%	1,125	3.8%	520	2.8%	550	2.4%
70%+	1,600	6.4%	1,370	4.6%	665	3.6%	895	3.9%
Total	25,090	100.0%	29,540	100.0%	18,495	100.0%	23,245	100.0%

A review of income decile information for 2005 further supports this. It shows that the majority of those paying less than 30% of income on housing have annual household incomes in excess of $60,000. As the proportion of income spent on housing rises, so too does the prevalence of lower income households. Most households spending more than 50% of income on housing have incomes less than $37,500. It is worth noting that typically there is a component of retired persons in this category who reside in ownership dwellings and have low/no mortgages but who have fixed incomes which tend to mask income results (i.e. they are equity rich but income poor).

Figure 90: Percentage of Household Income Spent on Homeownership Costs by Income Deciles, Prescott-Russell, 2005



Source: Statistics Canada, Custom Tabulations, 2006

Percentage of Household Income Spent on Homeownership Costs by Income Deciles, Prescott-Russell, 2005

Source: Statistics Canada, Custom Tabulations, 2006

Income Decile	70% plus of Household Income	50% to 69% of Household Income	30% to 49% of Household Income	Less than 30% of Household Income
1st ($16,572 & under)	655	115	250	**//// Unknown**
2nd ($16,573 to $27,105)	115	195	370	810
3rd ($27,106 to $37,597)	70	120	405	1,310
4th ($37,598 to $48,835)	25	65	575	1,515
5th ($48,836 to $60,490)	**//// Unknown**	20	305	2,095
6th ($60,491 to $72,876)	0	15	180	2,425
7th ($72,877 to $85,986)	**//// Unknown**	**//// Unknown**	135	2,535
8th ($85,987 to $101,409)	**//// Unknown**	0	45	2,785
9th ($101,410 to $126,211)	0	0	**//// Unknown**	2,845
10th ($126,212 plus)	0	0	0	2,905

In examining this same decile data across average affordable housing prices in the area, it is possible to construct an affordability matrix for owners. Decile figures for income are first translated into affordable ownership prices. In the case of ownership dwellings, a standard set of assumptions are used to arrive at affordable house prices for a given income, assuming that the households pays a maximum of 30% towards accommodation. This figure is then compared to average house prices in the local market to assess general affordability. The following table maps this affordability.

Table 49: Comparison of Average House Prices to Affordable House Prices by Household Income Deciles in Prescott-Russell, 2009

Household Income Decile	Average Annual Income	Related Affordable House Price	Current Average Resale House Price		
			Single detached	Semi/Row	Condominium
			$192,327	$125,823	$124,785
10th decile ($126,212+)	$126,212+	$466,834	Affordable	Affordable	Affordable
9th decile ($101,410-$126,211)	$126,211	$466,833	Affordable	Affordable	Affordable
8th decile ($85,987-$101,409)	$101,409	$375,094	Affordable	Affordable	Affordable
7th decile ($72,877-$85,986)	$85,986	$318,047	Affordable	Affordable	Affordable
6th decile ($60,491-$72,876)	$72,876	$269,556	Affordable	Affordable	Affordable
5th decile ($48,836-$60,490)	$60,490	$223,742	Affordable	Affordable	Affordable
4th decile ($37,598-$48,835)	$48,835	$180,632	Not Affordable	Affordable	Affordable
Average Household Income	$45,934	$169,902	Not Affordable	Affordable	Affordable
3rd decile ($27,106-$37,597)	$37,597	$139,065	Not Affordable	Affordable	Affordable
Median Household Income	$34,893	$129,063	Not Affordable	Affordable	Affordable
2nd decile ($16,573-$27,105)	$27,105	$100,257	Not Affordable	Not Affordable	Not Affordable
1st decile ($16,572 & under)	$16,572	$61,297	Not Affordable	Not Affordable	Not Affordable

Source: Statistics Canada, Custom Tabulations, 2006; Canadian Real Estate Association Multiple Listing Service, July 2009; SHS Calculations based on 30% of income of housing costs, a 25-year amortization period, 10% downpayment, & 5.53% mortgage interest rate

Note: Average re-sale house prices are for UCPR based on Cornwall Real Estate Board price data

Based on the above analysis, it's clear that for those who have an average UCPR household income (about $46,000), most would not be able to afford an average single detached home but many would be able to afford a semi-detached, row home or condominium. However, given the steep price gradient that exists in the western part of the region (in some instances almost a $100,000 differential in price), fewer households within UCPR could afford these ownership options then indicated above, especially if they are purchasing new homes.

It worth noting that the assessment of affordability is also influence by mortgage rates and as they change over time, they can have a significant influence on the degree of affordability a household has in terms of home ownership. Within UCPR, there are also sub-markets where affordability can be more or less achievable, depending on local conditions. For instance, based on current trending, most ownership options are more affordable in

Hawkesbury as compared to Clarence-Rockland, based on the difference in average house prices in these two locales.

Taking this same approach, it's possible to correlate typical job occupations and the salaries they pay with these same home ownership options. As above, affordability is assumed as the point where a household pays a maximum of 30% of income towards accommodation and affordable house prices are set using similar assumptions. What this analysis shows is that many single income households in these professions cannot afford average single-detached housing. However, semi-detached, row or condominium housing does get down to prices affordable for those with median incomes in the $34,000 range.

Table 50: Comparison of Average House Prices to Affordable House Prices for Selected Occupations in Prescott-Russell

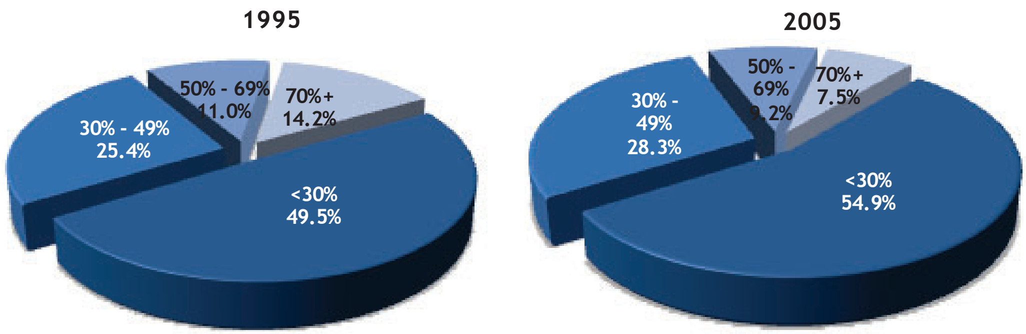
Occupation	Average Annual Income	Related Affordable House Price	Current Average Resale House Price		
			Single detached	Semi/Row	Condominium
			$192,327	$125,823	$124,785
Engineers	$65,052	$240,616	Affordable	Affordable	Affordable
Managers	$61,408	$227,138	Affordable	Affordable	Affordable
Professors & Teachers	$60,216	$222,729	Affordable	Affordable	Affordable
Auditors & Accountants	$51,147	$189,184	Not Affordable	Affordable	Affordable
Average Household Income	$45,934	$169,902	Not Affordable	Affordable	Affordable
Construction Workers	$38,355	$141,868	Not Affordable	Affordable	Affordable
Supervisors, General Office & Administrative Support Clerks	$36,026	$133,254	Not Affordable	Affordable	Affordable
Bookkeepers, Secretaries, Clerks	$35,438	$131,079	Not Affordable	Affordable	Affordable
Median Household Income	$34,893	$129,063	Not Affordable	Affordable	Affordable
Nurse Aides & Orderlies	$33,904	$125,405	Not Affordable	Not Affordable	Affordable
Manufacturing Labourers	$29,432	$108,864	Not Affordable	Not Affordable	Not Affordable
Receptionists & Switchboard Operators	$27,914	$103,249	Not Affordable	Not Affordable	Not Affordable
Farmers & General Farm Workers	$27,352	$101,170	Not Affordable	Not Affordable	Not Affordable
Cleaners, Janitors, Caretakers	$26,572	$98,285	Not Affordable	Not Affordable	Not Affordable
Retail Salespersons	$22,672	$83,860	Not Affordable	Not Affordable	Not Affordable
Minimum Wage Earners	$19,760	$73,089	Not Affordable	Not Affordable	Not Affordable
Food & Beverage Servers	$17,992	$66,549	Not Affordable	Not Affordable	Not Affordable

Source: Government of Canada, Labour Market Information - Wages & Salaries, 2009; Statistics Canada, Community Profiles, 2006; Statistics Canada, Custom Tabulations, 2006; Ontario Ministry of Labour, Minimum Wage, 2009; Ontario Disability Support Program Act, 1997 (Consolidation Period May 1, 2009); Ontario Ministry of Community & Social Services, Ontario Works Policy Directive 6.3, December 2008; Canadian Real Estate Association Multiple Listing Service, July 2009; SHS Calculations based on 30% of income of housing costs, a 25-year amortization period, 10% downpayment, & 5.53% mortgage interest rate
Note: Wage rates are for the Cornwall/Hawkesbury Area for 2007; Average resale house prices are for UCPR based on Cornwall Real Estate Board price data.

2.4.2 Rental Housing Affordability Analysis

Given the lower income profile of renter households, they typically pay a higher proportion of their incomes towards accommodation. In UCPR, this is certainly the case as almost half of all renters pay 30% or more of income towards rent. In fact, roughly one quarter of renter households pay more than 50% of their income towards rent. However, this condition has improved slightly in the last 10 years with a general reduction in the proportion of renter households at the 50%+ threshold and especially those at the 70%+ threshold.

Figure 91: Trends in the Percentage of Household Income Spent on Housing Costs by Renter Households, Prescott-Russell, 1995 & 2005



Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Table 51: Trends in the Proportion of Income Spent on Rent, Prescott-Russell and Ontario, 1995 and 2005

Housing Costs (% of HH Income)	Total Households				Renter Households			
	1995		2005		1995		2005	
	#	%	#	%	#	%	#	%
Prescott-Russell								
<30%	18,365	73.2%	22,950	77.7%	3,265	49.5%	3,460	54.9%
30% - 49%	3,885	15.5%	4,095	13.9%	1,675	25.4%	1,785	28.3%
50% - 69%	1,240	4.9%	1,125	3.8%	725	11.0%	580	9.2%
70%+	1,600	6.4%	1,370	4.6%	935	14.2%	475	7.5%
Total	25,090	100.0%	29,540	100.0%	6,600	100.0%	6,300	100.0%

When considering the income profiles of renter households, it is not surprising that most households fall below the $48,000 annual income threshold. Given the high level of renter households paying 50% or more of their income towards housing, it is also not surprising that many of these households fall within the lowest income bands for UCPR. In fact, of those paying 70%+ on housing, almost all are in the lowest income band and have an annual income of less than $16,500.

Trends in the Percentage of Household Income Spent on Housing Costs by Renter Households, Prescott-Russell, 1995 & 2005

Pie Chart for 1995

Source: Statistics Canada, Custom Tabulations, 1996 & 2006

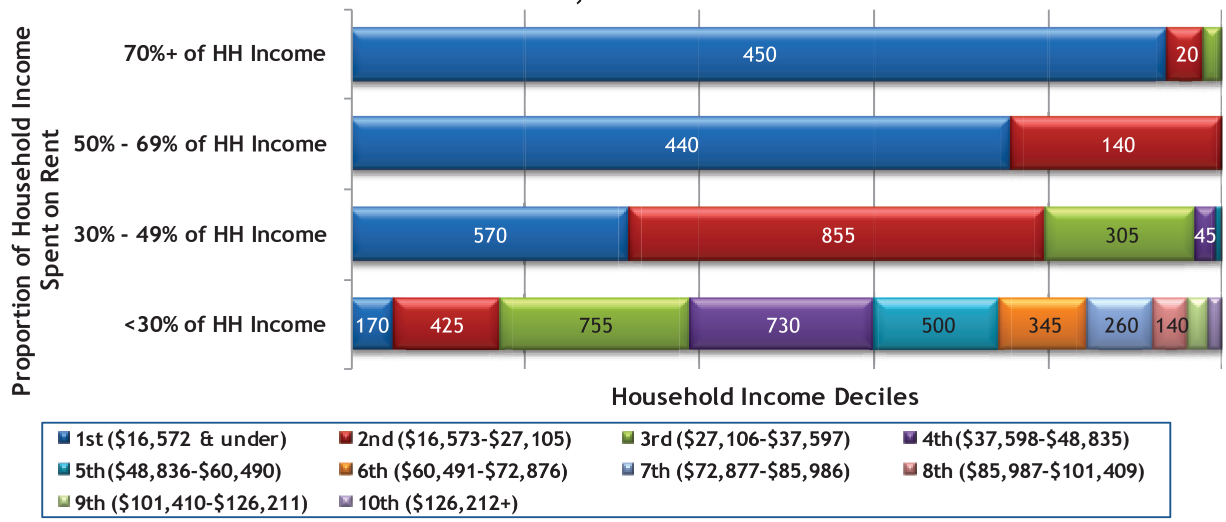
Percent of Household Income Spent on Housing Costs	Proportion of Households
Less than 30%	49.5%
30% to 49%	25.4%
50% to 69%	11.0%
70% plus	14.2%

Pie Chart for 2005

Source: Statistics Canada, Custom Tabulations, 1996 & 2006

Percent of Household Income Spent on Housing Costs	Proportion of Households
Less than 30%	54.9%
30% to 49%	28.3%
50% to 69%	9.2%
70% plus	7.5%

Figure 92: Percentage of Household Income Spent on Rent by Income Deciles, Prescott-Russell, 2005



Source: Statistics Canada, Custom Tabulations, 2006

Table 52: Comparison of Average Rents to Affordable Rents by Household Income Deciles in Prescott-Russell

Occupation	Average Annual Income	Related Affordable Rent	Current Average Market Rents			
			Bachelor	1 Bdrm	2 Bdrm	3+ Bdrm
			$484	$518	$638	$711
10th decile ($126,212+)	$126,212	$3,155	Affordable	Affordable	Affordable	Affordable
9th decile ($101,410-$126,211)	$126,211	$3,155	Affordable	Affordable	Affordable	Affordable
8th decile ($85,987-$101,409)	$101,409	$2,535	Affordable	Affordable	Affordable	Affordable
7th decile ($72,877-$85,986)	$85,986	$2,150	Affordable	Affordable	Affordable	Affordable
6th decile ($60,491-$72,876)	$72,876	$1,822	Affordable	Affordable	Affordable	Affordable
5th decile ($48,836-$60,490)	$60,490	$1,512	Affordable	Affordable	Affordable	Affordable
4th decile ($37,598-$48,835)	$48,835	$1,221	Affordable	Affordable	Affordable	Affordable
Average Household Income	$45,934	$1,148	Affordable	Affordable	Affordable	Affordable
3rd decile ($27,106-$37,597)	$37,597	$940	Affordable	Affordable	Affordable	Affordable
Median Household Income	$34,893	$872	Affordable	Affordable	Affordable	Affordable
2nd decile ($16,573-$27,105)	$27,105	$678	Affordable	Affordable	Affordable	Not Affordable
ODSP Shelter Allowance	$0	$454	Not Affordable	Not Affordable	Not Affordable	Not Affordable
1st decile ($16,572 & under)	$16,572	$414	Not Affordable	Not Affordable	Not Affordable	Not Affordable
OW Shelter Allowance	$0	$356	Not Affordable	Not Affordable	Not Affordable	Not Affordable

Source: Government of Canada, Labour Market Information - Wages & Salaries, 2009; Statistics Canada, Community Profiles, 2006; Statistics Canada, Custom Tabulations, 2006; Ontario Ministry of Labour, Minimum Wage, 2009; Ontario Disability Support Program Act, 1997 (Consolidation Period May 1, 2009); Ontario Ministry of Community & Social Services, Ontario Works Policy Directive 6.3, December 2008; CMHC Rental Market Reports: Ontario Highlights, Spring 2009; SHS Calculations based on 30% of income of housing costs

Note: Wage rates are for the Cornwall/Hawkesbury Area for 2007; Average rents are for Hawkesbury for Spring 2009

Percentage of Household Income Spent on Rent by Income Deciles, Prescott-Russell, 2005

Source: Statistics Canada, Custom Tabulations, 2006

Income Decile	70% plus of Household Income	50% to 69% of Household Income	30% to 49% of Household Income	Less than 30% of Household Income
1st ($16,572 & under)	450	440	570	170
2nd ($16,573 to $27,105)	20	140	855	425
3rd ($27,106 to $37,597)	**/// Unknown**	0	305	755
4th ($37,598 to $48,835)	0	0	45	730
5th ($48,836 to $60,490)	0	0	**/// Unknown**	500
6th ($60,491 to $72,876)	0	0	0	345
7th ($72,877 to $85,986)	0	0	0	260
8th ($85,987 to $101,409)	0	0	0	140
9th ($101,410 to $126,211)	0	0	0	**/// Unknown**
10th ($126,212 plus)	0	0	0	**/// Unknown**

A comparison of average market rents with current income decile thresholds provides a general sense of affordability within the UCPR rental market. To make this comparison, decile thresholds are translated into affordable rents by assuming a maximum 30% of income is spent by the household on rent. These affordable rents are then compared across current average rents to determine affordability.

Table 53: Comparison of Average Rents to Affordable Rents for Selected Occupations in Prescott-Russell

Occupation	Average Annual Income	Related Affordable Rent	Current Average Market Rents			
			Bachelor	1 Bdrm	2 Bdrm	3+ Bdrm
			$484	$518	$638	$711
Engineers	$65,052	$1,626	Affordable	Affordable	Affordable	Affordable
Managers	$61,408	$1,535	Affordable	Affordable	Affordable	Affordable
Professors & Teachers	$60,216	$1,505	Affordable	Affordable	Affordable	Affordable
Auditors & Accountants	$51,147	$1,279	Affordable	Affordable	Affordable	Affordable
Average Household Income	$45,934	$1,148	Affordable	Affordable	Affordable	Affordable
Construction Workers	$38,355	$959	Affordable	Affordable	Affordable	Affordable
Supervisors, General Office & Administrative Support Clerks	$36,026	$901	Affordable	Affordable	Affordable	Affordable
Bookkeepers, Secretaries, Clerks	$35,438	$886	Affordable	Affordable	Affordable	Affordable
Median Household Income	$34,893	$872	Affordable	Affordable	Affordable	Affordable
Nurse Aides & Orderlies	$33,904	$848	Affordable	Affordable	Affordable	Affordable
Manufacturing Labourers	$29,432	$736	Affordable	Affordable	Affordable	Affordable
Receptionists & Switchboard Operators	$27,914	$698	Affordable	Affordable	Affordable	Not Affordable
Farmers & General Farm Workers	$27,352	$684	Affordable	Affordable	Affordable	Not Affordable
Cleaners, Janitors, Caretakers	$26,572	$664	Affordable	Affordable	Affordable	Not Affordable
Retail Salespersons	$22,672	$567	Affordable	Affordable	Not Affordable	Not Affordable
Minimum Wage Earners	$19,760	$494	Affordable	Not Affordable	Not Affordable	Not Affordable
ODSP Shelter Allowance	**	$454	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Food & Beverage Servers	$17,992	$450	Not Affordable	Not Affordable	Not Affordable	Not Affordable
OW Shelter Allowance	**	$356	Not Affordable	Not Affordable	Not Affordable	Not Affordable

Source: Government of Canada, Labour Market Information - Wages & Salaries, 2009; Statistics Canada, Community Profiles, 2006; Statistics Canada, Custom Tabulations, 2006; Ontario Ministry of Labour, Minimum Wage, 2009; Ontario Disability Support Program Act, 1997 (Consolidation Period May 1, 2009); Ontario Ministry of Community & Social Services, Ontario Works Policy Directive 6.3, December 2008; CMHC Rental Market Reports: Ontario Highlights, Spring 2009; SHS Calculations based on 30% of income of housing costs
Note: Wage rates are for the Cornwall/Hawkesbury Area for 2007; Average rents are for Hawkesbury for Spring 2009

Based on this income decile analysis, most renter households can afford accommodation if their household incomes are $25,000 or more. However, those on social assistance (either OW or ODSP) have clear challenges in accessing affordable rental housing as do other households who make less then $16,500 per year. It is important to note that average rents used in this analysis are for the Hawkesbury area which is where the majority of rental units are located. For tenants in the western part of the region (i.e. Clarence-Rockland, Russell and Casselman), affordability would be a more pressing concern since average rents are higher and would absorb a greater share of household income.

A similar analysis can be undertaken using typical occupations and wage rates to better illustrate how affordability translates into tangible examples. Using the same approach, typical wages for occupations are translated into annual incomes which are in turn, translated into affordable rents. These affordable rents are compared across current average market rents to assess housing affordability by occupation.

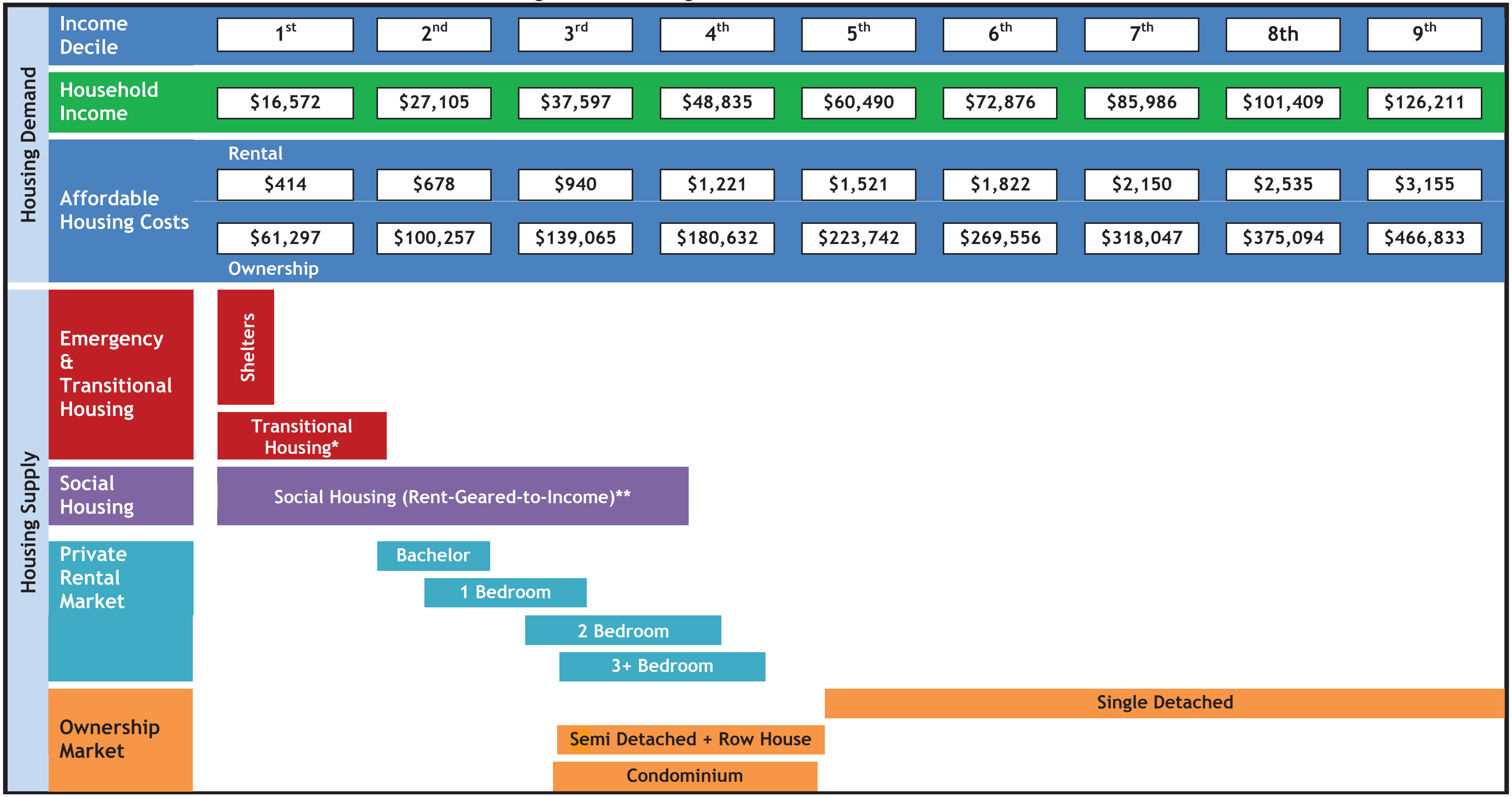
As illustrated in Figure 53, the analysis shows that for many individuals in the retail and service sectors, rental affordability remains a challenge and that in the case of some larger households, this can affect those in moderately higher paying jobs too. As above, the rental costs in western UCPR are higher than Hawkesbury and as a result, affordability would be a significant concern for renters who held lower paying jobs in this area.

2.4.3 The Housing Continuum

By plotting household incomes from lowest to highest and mapping typical housing options against these incomes, it is possible to better visualize where along the housing continuum affordability pressures exist. To assist in this regard, incomes need to be translated into affordable rental or ownership costs based on the premise that a household should not pay more than 30% of gross incomes towards housing.

As shown in following figure, the housing continuum for Prescott-Russell provides a range of options in terms of housing. As one might expect, higher income households have the ability to afford housing options that are priced higher in the market place. They also have the ability to afford any options that are priced lower in the market place. The reverse is true for lower income households whose options are quite limited given their financial circumstances. For these households - those with household incomes below $37,500 and especially those on social assistance – there are limited options in the market place and a strong tendency to rely on assisted forms of housing.

Figure 93: Housing Continuum for Prescott-Russell



Source: Statistics Canada Custom Tabulations, 2006; Canadian Real Estate Association Multiple Listings Service, July 2009; CMHC Rental Market Report: Ontario Highlights, Spring 2009; United Counties of Prescott-Russell Department of Planning and Forestry; SHS Consulting calculations based on 30% of income spent on housing costs, a 25-year amortization period, 10% downpayment and 5.53% mortgage interest rate

*Ontario Works maximum shelter allowance for benefit unit size of 3 as of August 2009

**based on Household Income Limits for the United Counties of Prescott-Russell (excluding Clarence-Rockland and Russell) as defined by the Social Housing Reform Act

***Average market rents are based on the CMHC average for Hawkesbury CA and Gloucester/Cumberland for Spring 2009

****Average house prices are based on CMHC and MLS data for UCPR (Cornwall Real Estate Board) for 2009

2.5 Identification of Key Housing Issues

Based on the supply/demand analysis of the preceding sections, a clear picture of the local socio-economic landscape has been developed, both for today and looking forward. In addition to characterising the dynamics of the local housing market, the nature of housing supply and factors that influence it have been reviewed. Because of its fundamental importance to households, an analysis of housing affordability has also been provided for both the rental and ownership sub-markets.

As a result, a number of gaps have been identified by comparing demand characteristics to supply tendencies in UCPR. When distilled down, these gaps can be summarized into the following key issues:

1. Differential growth within UCPR creates inequity

- Clear emphasis of new growth in western part of UCPR, younger more affluent household profile
- Aging household profile and changing economy in eastern and central part of UCPR signals static or declining growth
- Pressures from the regional economy have had uneven local influences within UCPR, contribute to employment outflow
- Accommodating balanced growth is challenging in this environment, especially given multiple local planning partners

2. Geography creates challenges, divergent needs

- Composition and character of local municipalities vary considerably
- Diversity and expansive distance within region creates different housing demands
- Hawkesbury is a central, unique 'island' within UCPR
- Outside of Hawkesbury, development is fairly limited in terms of tenure and form

3. Aging population will demand more attention

- General aging of population will occur over next 20 years, especially in the rural areas of UCPR
- Local retirement and LTC accommodations are reasonably well provided for now, Aging in Place required to offset future requirement for more facilities
- Downstream effect - more seniors aging at home but need to accommodate households that are coming up (i.e. diversity and affordability of stock)

4. Diminished rental market is critical to affordability

- Rental is the primary form of accommodation for low income households
- Supply of rental stock is concentrated in Hawkesbury but limited in high growth areas
- Rental stock is shrinking despite new additions, particularly noticeable in high growth areas
- Age and condition of rental stock is a concern to maintaining the existing supply

5. Most affordable housing options in the lower part of the market are unstable

- Traditionally affordable condominium prices are highly variable on the ownership side
- Rental market subject to issues regarding supply, age and condition of stock
- Vacancy rates and annual increases in rent are quite variable
- Concentration of lowest income households is evident in the renter market

6. Vulnerable households are underserved in UCPR

- Limited emergency and supportive housing options exist within UCPR
- Many households on social assistance can't afford market rents; singles and lone parent households are most vulnerable
- Modest supply of social housing stock but concentrated geographically and geared mostly to seniors – emerging demand for families, especially in high growth areas

Part Two of this report focuses on these identified issues and how they can be addressed with regard for the local policy context within which UCPR operates.

3.0 Part Two: Recommendations on Policies and Opportunities

3.1 Introduction

This phase of the United Counties of Prescott-Russell Regional Housing Needs Assessment study puts forth a set of recommendations which are aimed at addressing the identified housing gaps and meeting the needs of current and future residents in the short and long term. These recommendations incorporate practical policies, initiatives and tools that can be used by the United Counties of Prescott-Russell, local governments and community partners to address the identified housing needs. The recommendations build on existing initiatives and identify specific policies or tools that can assist the Counties and local municipalities in retaining and increasing the stock of all types of affordable, accessible, and special needs housing.

In developing the recommendations, a review of relevant federal and provincial legislation, policies and programs was undertaken, as well as relevant municipal policies such as official plans, zoning bylaws, economic strategies and accessibility plans. Effective practices from other jurisdictions were also assessed to identify some practical solutions for addressing the housing needs of UCPR's residents. This phase of the study also involved the development of targets for new affordable housing.

3.2 Summary of Housing Demand and Supply

Based on the housing demand and supply profiles a number of current and future challenges have been identified. Overall six housing gaps have been identified:

1. Differential growth within UCPR creates inequity
2. Geography creates challenges, divergent needs
3. Aging population will demand more attention
4. Diminished rental market is critical to affordability
5. Most affordable housing options in the lower part of the market are unstable
6. Vulnerable households are underserved in UCPR

Overall growth within UCPR has been fairly constant and this is projected to continue for the next decade or two. However, growth within Prescott Russell is imbalanced with the much of the recent growth occurring in the western parts of the region while other areas centrally and east are much more static. The economic influence of the Ottawa area is felt in UCPR, both in terms of jobs and development, and this directly correlates with the above average growth seen in the western part of the region. This influence is also evident in the household characteristics of UCPR residents, where younger more affluent traditional family households are more common in the west while older, less affluent households and individuals are more prone to be found in the central or eastern areas of UCPR. Household diversity is increasing over time as the population ages but these general growth characteristics are not expected to vary much in the next 20 years.

These phenomena, when coupled with the geography of the region, create three 'spheres' with UCPR, each with distinctive characteristics:

- The West – primarily those municipalities adjacent to Ottawa including Clarence-Rockland, Russell and Casselman which have a number of populated centers adjacent to major transportation corridors
- Hawkesbury - the most mixed urban area within UCPR, located centrally on the Ottawa River
- The Central-East area – stretching from The Nation in the west to East Hawkesbury in the east and encompassing many small towns, villages and an expansive rural area

Housing needs reflect these characteristics and therefore vary by area. In the case of the west, higher growth will continue to drive development and fostering balanced communities as they grow over time will be a challenge. In the case of lower growth areas in the central-east, maintaining existing housing stock and creating more housing choices to meet changing needs will be important, especially in outlying villages and rural communities. This will be especially true for Hawkesbury which has the most significant concentration of rental housing, large portions of which are rapidly aging. Hawkesbury also has the lowest income profile in UCPR and this will continue to sustain demand for affordable housing options.

In all areas, the general aging of the population will remain an issue as more residents move into their traditional retirement years over the next decade. Providing more options to age in place and encouraging the necessary supports to help serve a diversifying population will be important to the long term health of the community. Needs for supportive housing will also remain a priority, given the modest supply that exists today.

While there are affordable housing options in UCPR, they tend to be more concentrated in the central-east area where income profiles are notably lower. This means that affordability will remain a real challenge for many households throughout UCPR since the supply of affordable housing is limited in the west, the income profile of households in Hawkesbury is low and housing choices in the central-east are limited. Addressing housing affordability will be critical going forward, especially for those most vulnerable in the community who traditionally must rely on income assistance or supports of some kind in order to live independently. By developing plans to address housing needs over time, UCPR can foster a more complete cluster of communities, capable of responding to demographic changes over time and in the process, providing housing opportunities for residents that respond to their evolving needs.

3.3 Role of United Counties of Prescott-Russell and Other Partners

The United Counties of Prescott-Russell has had a traditional role of coordinating and facilitating the provision of housing through vehicles like its official plan and approval of zoning bylaws and plans of subdivision. With the passage of the *Social Housing Reform Act* in 2000, the United Counties also became the designated service manager responsible for the social housing portfolio in the area. Facilitating new affordable housing development and administering homelessness programs are other responsibilities the United Counties has assumed in the past decade as part of local service realignment. As a result, the United Counties of Prescott-Russell is responsible for responding to the broad range of needs along the housing continuum, from homelessness to affordable housing to private market housing.

There are other key partners that play critical roles in addressing housing needs in the community, including federal and provincial governments, the not-for-profit sector and the private sector.

The federal government has a major role to play in the provision and rehabilitation of housing in communities across the country. Along with the province, it is the primary jurisdiction for funding, financing and other regulatory changes needed to help shape housing policy for all Canadians. Through legislation, regulation, funding programs and other supports, the federal government helps set the housing agenda for Canadians and assists communities in meeting housing needs. Refer to the Technical Appendix for an outline of the relevant federal housing legislation, policies and programs.

The Province of Ontario fulfills a wide range of key roles in housing through legislation, regulation, funding programs and other supports. Similar to the federal government, the province helps set the housing agenda for Ontario and assists communities in meeting housing needs. The provincial role in housing has evolved in recent years from direct delivery of housing programs and services to more of a regulatory, financial and administrative role. While many of its former responsibilities have been turned over to municipal governments, the province still maintains a highly active and important role in many areas of importance to meeting the United Counties' housing needs. Refer to the Technical Appendix for an outline of the relevant federal housing legislation, policies and programs.

The not-for-profit sector assumes a number of roles in addressing housing needs in UCPR, including non-profit housing providers, transitional housing providers, supportive housing providers, and support service agencies which help residents maintain their housing, housing advocates.

The private sector is also an essential sector in the local housing system. It provides the majority of housing within the United Counties of Prescott-Russell and is comprised of a number of important partners including private land owners, builders, investors, and landlords.

Addressing the housing needs of current and future residents of the United Counties of Prescott-Russell requires a concerted and coordinated approach involving all key sectors of the housing system - public, non-profit and private.

3.4 Local Policies

Like any upper tier municipality, UCPR has many tools at its disposal to address areas of local responsibility, both legislated and discretionary. In concert with its eight lower tier municipal partners, UCPR has authority to establish policies and programs to address areas of responsibility including land use and housing. This section provides a brief overview of notable local policies which have an influence on housing in UCPR. The Technical Appendix provides a more detailed discussion on these theme areas.

3.4.1 Official plans

Under the *Planning Act*, upper tier municipalities are obliged to have an Official Plan to help establish and guide land use in their jurisdiction. Lower tier municipalities may also have Official Plans but these must align with upper tier plans. Likewise, all municipalities are required to have zoning by-laws which are intended to implement Official Plan policies and legally regulate land use within their jurisdiction. As the upper tier municipality, UCPR does maintain an Official Plan. Casselman, Russell and Clarence-Rockland also have Official Plan and one is currently being finalized for Hawkesbury. A review of these various Plans reveals the following key findings:

- Plans usually include policies which address the need for an adequate land supply
- A range of housing forms is generally promoted with some areas having more prescriptive targets than others
- Supportive and special needs housing could be better supported and some forms are significantly regulated
- Residential intensification is generally supported through policies that promote infill, redevelopment, accessory apartments, conversion to residential and use of Brownfield lands
- Growth is predominantly directed to existing built-up areas to promote effective use of land and infrastructure
- Core areas and mixed use policies that promote balanced communities and compact form are supported
- Property standards by-laws are commonly used of as a vehicle for maintaining existing stock but policies are inconsistent on protecting against demolition/conversion
- Policies promote energy efficiency but typically in a broad way
- Housing affordability is typically promoted through polices which strive for an appropriate mix but affordability is not consistently defined

- Cost effective development is also supported to promote affordability, as is socially assisted housing

While a number of these policies are in place and some are progressive, adjustments could be made to add support for housing in a few key areas and to foster more policy consistency among local municipalities. A more detailed summary of Official Plan policies and suggested adjustments are provided in the Technical Appendix.

3.4.2 Zoning by-laws

As the main implementation tool for Official Plan policies, zoning by-laws provide a legal basis for land use regulation in a jurisdiction. Where they successfully translate Official Plan policies, zoning by-laws can become effective tools in shaping community development 'on the ground'. Where this doesn't happen, sound policies can be left languishing and fail to create the land use guidance that can influence positive housing outcomes. Each of the eight lower tier municipalities in UCPR has a zoning by-law. Of these 8 by-laws, 7 were available for review and on that basis we note the following key findings:

- Zoning by-laws typically permit a range of housing forms to be constructed in various zones
- Some municipalities regulate minimum unit or dwelling sizes that are above Ontario Building Code requirements and this can limit the creation of smaller units which are typically more affordable
- Provisions related to group homes are fairly prescriptive in some jurisdictions, particularly with regard to separation distances
- There are limited provisions addressing rooming, boarding and lodging houses (RBL's) – with appropriate policy direction, RBL's can assist in broadening affordable housing options
- Zoning provisions that foster special needs and supportive housing are limited, despite the identified need
- Accessory apartments are generally permitted but tend to be assigned only to specific residential zones
- Garden suites are permitted in some jurisdictions but development standards vary considerably
- Alternate residential parking requirements or reductions are typically not provided

Zoning standards in local jurisdictions generally provide the opportunity for a mix of standard housing forms and types. However, these could be broadened to enable a wider range of housing options, especially for non-traditional types and special needs or supportive uses. In general, zoning provisions could be refined to provide more flexibility for affordable housing. In addition, having a more consistent approach across jurisdictions would assist in furthering housing objectives for UCPR as a whole. A more detailed summary of Zoning By-laws and suggested refinements are provided in the Technical Appendix.

3.4.3 Economic Development Strategy

An economic development action plan was developed by UCPR in 2005. The goal of the plan was to create a more complete profile of the local economy and to set in place key strategies aimed at improving economic development opportunities in UCPR. Key findings from the plan that are relevant to a housing strategy include:

- Residential development is seen as an essential ingredient to future growth in the region
- The quality of life available is a primary attractor, as is proximity to major urban centres in Ottawa and Montreal
- Spillover from these urban centres is fuelling residential growth and an increasing construction sector in UCPR
- Land development processes are perceived by some stakeholders as challenges to growth
- Infrastructure is needed to support growth but is costly and can be a burden on municipalities
- There is recognition that balanced growth is key to managing land and infrastructure requirements
- A residential growth strategy must be considered as part of a complete economic development strategy
- Identification of deterrents to residential growth is suggested in order to actively promote residential development

3.4.4 Accessibility Plan

UCPR completed an accessibility plan in 2003 in accordance with the obligations of the *Ontarian's with Disabilities Act* (ODA). Several needs were identified for consideration and a three year plan was set in place to address them. Subsequently, legislative changes have ushered in new requirements for municipalities in 2005 under the *Accessibility for Ontarian's with Disability Act*. It is not clear whether UCPR has incorporated the new legislative requirements into the existing plan.

3.5 Strategic Framework

The identified housing gaps from the supply/demand analysis are the primary focus in the development of recommended strategies/actions. The six housing gaps have been organized into three strategic directions with a number of objectives identified for each strategic direction, as follows:

Strategic Direction #1 – Managing growth and diversity

Objective 1.1: Addressing the inequity of uneven growth and preserving opportunities for future growth

Objective 1.2: Meeting the needs of an aging and diversifying population

Strategic Direction #2 – Stabilizing, revitalizing and increasing affordable housing stock

Objective 2.1: Protecting the current supply of rental housing

Objective 2.2: Revitalizing housing stock that is affordable

Objective 2.3: Increasing the supply of affordable housing

Strategic Direction #3 – Supporting vulnerable populations

Objective 3.1: Improving supports and access to vulnerable populations

Objective 3.2: Promote additions to the local supportive housing stock

A range of recommended policies and actions to address the identified housing needs have been identified for all objectives. These recommended policies and actions, along with the relevant strategic direction and objectives are presented in the chart below.

Strategic Direction #1 - Managing growth and diversity

The United Counties of Prescott-Russell has a vast landscape covering more than 2,000 square kilometers. Within this area, the United Counties is comprised of a population with over 85,000 people within eight constituent municipalities. Managing the growth of the area and the diversity of its residents is a key component in ensuring an adequate housing supply for all residents. This vast area, with differential growth patterns and an aging population, creates challenges for the UCPR in managing its growth.

The composition and character of local municipalities also varies considerably and creates different housing demands. Household make-up in UCPR is changing and when coupled with general aging trends, this diversifying population will create new housing demands over the next 20 years throughout the UCPR, especially in the rural areas of Prescott-Russell.

The differential growth patterns, the vast geography and the aging of the population create unique opportunities for the UCPR. Two objectives have been identified along with suggested policies and actions to assist the United Counties in their response to current growth patterns and ultimately to meet the diverse range of housing needs of residents.

Strategic Direction #1 - Managing growth and diversity		
Objectives	**Context**	**Recommended Policies and Actions**
1.1 Addressing the inequity of uneven growth and preserving opportunities for future growth	• The Provincial Policy Statement (PPS) requires municipalities to maintain the ability to accommodate growth for a minimum of 10 years and a three-year supply of serviced zoned, draft approved or registered plans sufficient to provide an appropriate range of housing types and densities. • A review of local official plans found that most municipalities have incorporated this requirement with the exception of Clarence-Rockland.	1. Encourage the City of Clarence-Rockland, through its Official Plan, to consider adding a policy that specifically references the need to ensure an adequate supply of residential land for a period of 10 years and a 3-year supply of registered or draft approved lands.
	• A diverse housing supply in terms of type	2. Encourage local municipalities to

Strategic Direction #1 - Managing growth and diversity		
Objectives	**Context**	**Recommended Policies and Actions**
	and tenure is critical to meeting affordable housing needs of current and future residents. It is especially important for high growth areas to put in place policies for balanced development as the community matures.	support regional targets by developing policies which contribute to an adequate mix of housing, including tenure and type.
	• There are a range of housing types that can provide more affordable options for residents including quad-plexes, maisonettes, linked bungalows, stacked townhouses etc. • Refer to the Technical Appendix for descriptions and examples of such options.	3. Encourage local municipalities, builders and other involved in new housing development to consider building small lot singles, linked bungalows, maisonettes, quad/six-plexes, and other affordable housing forms.
	• Inclusionary zoning is a regulatory initiative, used in many US municipalities to stimulate the creation of affordable housing. Typically it requires or encourages developers to construct some portion of new residential development for affordable housing. • This tool may be especially effective in creating affordable and a more diverse housing supply in high growth areas. • Refer to the Technical Appendix for descriptions and examples inclusionary policies in other jurisdictions, as well as its current status in Ontario.	4. Encourage local municipalities in high growth areas to consider implementing inclusionary zoning policies to help create affordable housing opportunities in their communities.
	• In areas where less growth is projected, policies related to intensification and better use of the existing infrastructure is encouraged.	5. Encourage local municipalities to promote the creation of rental housing using tools/initiatives such as adaptive reuse, with an emphasis in village areas, especially in existing commercial

Strategic Direction #1 - Managing growth and diversity		
Objectives	**Context**	**Recommended Policies and Actions**
	• These initiatives may require the local municipalities to offer financial incentives such as grants in-lieu of various planning and building fees. • Tools such as adaptive reuse (also referred to as convert/renovate to residential programs), are financial initiatives which provide assistance to owners or landlords to convert non-residential properties, or portions of properties, into affordable rental housing units.	buildings experiencing ongoing vacancies.
1.2 Meeting the needs of an aging and diversifying population	• There are a range of alternative housing options for seniors including life lease housing, Abbeyfield, granny flats, etc. • Refer to the Technical Appendix for descriptions and examples.	6. Work with local municipalities to encourage developers to build a range of housing options for seniors/older adults (i.e. Abbeyfield, life lease, garden suites).
	• The Aging at Home Strategy is aimed at providing seniors, their families and caregivers with a spectrum of care to help them stay healthy and live independently in their homes. The Strategy is being implemented through the Local Health Integrated Networks (LHINs).	7. Work with the Champlain Local Health Integrated Network to ensure sufficient Aging in Place funding is available now and in the future for UCPR's aging population.
	• Flex Housing is a Canada Mortgage and Housing Corporation (CMHC) initiative that incorporates the ability to make future changes to a home easily with minimum expenses to meet evolving needs of residents/occupants.	8. Work with local municipalities to promote the principles of Flex Housing in new housing units both in high growth areas as well as areas where there are opportunities for infill and intensification.

Strategic Direction #1 - Managing growth and diversity		
Objectives	**Context**	**Recommended Policies and Actions**
	• Housing that is accessible to those with physical disabilities, including the United Counties aging population, is an important element of the housing supply. • There are currently 26 accessible housing units within the social housing portfolio, primarily located in seniors' buildings. • The UCPR Accessibility Plan was released in 2003 by the Accessibility Advisory Committee and was intended to respond to the Ontarians with Disabilities Act (2001). It identified a three-year Action Plan for the United Counties. • Since the release of the UCPR Accessibility Plan, the Accessibility for Ontarians with Disabilities Act (AODA 2005) and a number of standards, in particular the Built Environment Standards have been released.	9. Through the Accessibility Advisory Committee, update the UCPR Accessibility Plan (2003) and Action Plan to incorporate the Accessibility for Ontarians with Disabilities Act (AODA 2005) and its related documents, including the Built Environment Standards. 10. In collaboration with the Accessibility Advisory Committee, investigate opportunities to provide support and education on new and existing developments under the AODA.
	• The United Counties does not currently have accessibility standards for its affordable housing developments.	11. Establish accessibility guidelines for affordable housing, in keeping with the Ontarians with Disabilities Act and the Accessibility for Ontarians with Disabilities Act's standards, and as a condition of funding, require modified units to be included in United Counties funded or assisted affordable housing projects.

Strategic Direction #2 - Stabilizing, revitalizing and increasing affordable housing stock

As a cornerstone of any community, the supply of housing must meet the changing needs of residents in UCPR. The UCPR has an important role in responding to the need to ensure an adequate and affordable supply of housing.

Rental housing, both social and private, is the primary form of accommodation for low income households. Much of the rental housing stock in UCPR is located in Hawkesbury but is limited in high growth areas. Despite new additions to the stock, overall the supply of rental housing has declined particularly in high growth areas. The age and condition of the existing rental stock is also of concern to maintaining supply.

Three objectives have been identified along with suggested policies and actions to assist the United Counties in their response to ensuring a stable and adequate amount of affordable housing.

Strategic Direction #2 - Stabilizing, revitalizing and increasing affordable housing stock		
Objectives	**Context**	**Recommended Policies and Actions**
2.1 Protecting the current supply of rental housing	• The United Counties of Prescott-Russell's rental housing stock has been decreasing during the last few years; this critical component of the housing continuum should be monitored to ensure that additional rental housing stock is not lost due to demolition, conversions and other factors.	12. Put in place a monitoring system to track the rental housing supply on a regular basis using available data (CMHC, Census, assessment data, etc.).
	• Many municipalities in Ontario have passed demolition and conversion guidelines to protect their affordable rental housing supply. Examples are provided in the Technical Appendix. • Clarence-Rockland and Casselman do have conversion and demolition policies within the respective Official Plans.	13. Consider enacting policies within the United Counties official plan, and encourage all local municipalities to enact policies in their official plans, which discourage the conversion of rental housing units to condominium and the demolition of affordable private rental housing, where appropriate.

Strategic Direction #2 - Stabilizing, revitalizing and increasing affordable housing stock		
Objectives	**Context**	**Recommended Policies and Actions**
	• Guidelines to assist housing providers and private landlords to maintain their rental housing stock would help ensure that the existing stock is not lost due to poor quality and up-keep.	14. Explore opportunities to work with landlords to establish guidelines in responding to maintenance and safety concerns of an aging housing stock.
	• Some social housing operating agreements will be expiring within the next 10 years. As a result, some of this affordable rental housing stock may be at risk of loss to the private rental market housing, conversion to condominium or other uses.	15. Monitor housing sector discussions, research and policy directions on the impact of expiring social housing operating agreements with a view to establishing a strategic transitioning plan.
	• Inconsistent standards and implementation of property standards was raised as an issue by key stakeholders. • There are examples of other jurisdictions which have implemented effective property standards. For example, the City of Burlington has recently approved a Property Standards By-law which could be used as a sample for the United Counties local municipalities. Refer to the Technical Appendix for further details.	16. Work with the local municipalities to develop a model Property Standards By-law so that housing standards across the United Counties meet a minimum level for home owners and renters.
2.2 Revitalizing housing stock that is affordable	• The current social housing portfolio is an important community asset. Some municipalities in Ontario have undertaken rationalization studies to better utilize this important asset. Approaches to rationalizing the stock include: - Intensifying an existing site by adding an addition to an existing building or constructing a new building on a vacant portion of the property - Refinancing the existing property to free-up equity for use in a new project (for projects with expired	17. Explore approaches to leverage the equity within social housing sites including rationalizing and intensifying current social housing sites.

Strategic Direction #2 - Stabilizing, revitalizing and increasing affordable housing stock		
Objectives	**Context**	**Recommended Policies and Actions**
	mortgages and operating agreements) - Transfer existing rent-geared-to-income or rent supplement units (if there is sufficient demand for market rates) from an existing project to new affordable housing projects to help the financial viability of a new project, as well as to ensure all communities in the United Counties have an adequate supply of affordable rental housing.	
	• Administered by CMHC, the Residential Rehabilitation Assistance Program (RRAP) is designed to help low-income Canadians, people with disabilities, and Aboriginals live in decent, affordable homes by providing funding for improvement, repairs or renovations to housing units. • Many municipalities have taken on the responsibility of administering RRAP within their area in order to better target areas in most need.	18. Approach CMHC to be the administrator for RRAP in the UCPR area in order to better promote and control which rental units receive funding.
	• There are several energy programs aimed at helping households improve the energy efficiencies of their homes and reduce energy costs. • Programs such as the Low-Income Assistance Program, the Home Energy Saver Program, and the Residential Energy Efficiency Project are summarized in the Technical Appendix.	19. Consider hosting a forum, possibly in partnership with CMHC, on the various renovation and energy efficiency programs to help educate residents, housing providers, and private landlords on funding programs currently available.
	• Social Housing Renovation and Rehabilitation Program (SHRRP) is a capital grant program that funds the repairs and regeneration of eligible social housing projects.	20. Ensure that the Building Condition Assessments for social housing units are up to date, and maximize the use of funds under the Social Housing Renovation and Retrofit Program (SHRRP) to improve energy efficiency and

Strategic Direction #2 - Stabilizing, revitalizing and increasing affordable housing stock

Objectives	Context	Recommended Policies and Actions
		overall quality of the social housing stock.

Objectives

2.3 Increasing the supply of affordable housing

Context

- The Provincial Policy Statement (PPS) on housing requires municipalities to establish and implement minimum targets for the provision of housing which is affordable to low and moderate income households.

Affordable Housing Targets for United Counties of Prescott-Russell (2006-2026)

Income Decile	Household Income	Affordable Ownership	Affordable Rent	Aforable Housing Targets			
				West (53%)	Central-East (37%)	Hawkesbury (11%)	Total
1st	< $16,573	<$61,297	<$414	16 - 23	11 - 16	3 - 5	30 - 43
2nd	$16,573-$27,105	$67,297-$100,257	$415-$678	16 - 23	11 - 16	3 - 5	30 - 43
3rd	$27,106-$37,597	$100,258-$139,065	$679-$940	16 - 23	11 - 16	3 - 5	30 - 43
	Total Aforable Housing Targets			**48 - 68**	**33 - 47**	**10 - 14**	**90 - 129**

Note: Basesd on Average Annual Projected Dwelling Targets 2006-2026 (Low Growth Scenaro-295 units/year; High Growth Scenario-425 units/year)

- Housing targets are based on the following assumptions:
  - UCPR low and high growth scenarios by municipality
  - Affordable housing is within first three income deciles
  - Percentage of affordable housing units based on projected growth by the three 'sphere' area
  - Affordable housing targets include both ownership and rental units

Recommended Policies and Actions

21. Adopt affordable housing targets for new construction of rental and ownership units in the official plan and encourage all local municipalities to include a definition of affordable housing in their official plan, as well as annual affordable housing targets, as follows:
    - West: 48 to 68 units
    - Central-East: 33 to 47 units
    - Hawkesbury: 10 to 14 units

Context

- Also referred to as secondary suites, accessory apartments offer an affordable form of rental housing option and income opportunities for home owners.

Recommended Policies and Actions

22. Encourage local municipalities to permit accessory apartments as-of-right in new development areas as appropriate.

Context

- Providing both ownership and rental affordable housing options for residents who would like to remain in their communities is important. Creating affordable housing

Recommended Policies and Actions

23. Encourage local municipalities to promote intensification and infill in villages, as an affordable

Strategic Direction #2 - Stabilizing, revitalizing and increasing affordable housing stock		
Objectives	**Context**	**Recommended Policies and Actions**
	opportunities within local villages may be an effective way to meet this need.	housing option that meets the needs of low income home owners and renters.
	• Some municipalities in Ontario have put in place a range of planning and financial tools to help create affordable rental housing in their communities. These tools include alternative development standards and financial incentives such as grants in-lieu of planning and building permit fees.	24. UCPR to work with local municipalities to investigate the feasibility of putting in place a range of tools that help create affordable rental housing in their communities.
	• Generally, a rent supplement is a subsidy paid to a private or non-profit landlord to cover the difference between the market rent for a unit and the amount a tenant can pay (based on income – usually 30% of gross monthly)	25. Advocate to the provincial government for funding to support a long-term rent supplement program.
	• Rent supplements are an effective tool in addressing the needs of individuals and families at the lowest end of the income scale, in particular persons on Ontario Works (OW) and persons in receipt of assistance under the Ontario Disability Support Program (ODSP). In addition to more traditional rent supplements, funded through senior levels of government, a municipally funded program can help address this gap. • In UCPR, it would cost an average of $1,244 per unit per year for a total of $62,200 annually to fund 50 rent supplement units (based on CMHC average market rents - for Hawkesbury - and using OW and ODSP shelter allowances).	26. Investigate the feasibility of establishing a United Counties funded rent supplement program to provide long-term solutions to housing affordability for targeted residents.
	• In 2008, the federal government extended the Canada-Ontario Affordable Housing Program (AHP) for another five years. • United Counties of Prescott-Russell has successfully	27. Continue participating in the Canada-Ontario Affordable Housing Program, including the rental and ownership

Strategic Direction #2 - Stabilizing, revitalizing and increasing affordable housing stock		
Objectives	**Context**	**Recommended Policies and Actions**
	completed a number of rental and ownership projects under the AHP.	components.
	• Affordable home ownership options include such models as Options for Homes, rent-to-own, home ownership co-operatives. Refer to the Technical Appendix for examples of affordable home ownership options.	28. Promote the development of alternatives forms of affordable home ownership models such as rent-to-own, and home ownership co-operatives.
	• Individual Development Accounts (IDAs) are dedicated saving accounts that provide a structured way for encouraging lower-income households to save for certain uses such as a down payment for first-time home purchase.	29. Investigate the feasibility of establishing Individual Development Accounts (IDAs) and a complementary homeownership program to provide a structured way for low income households to save for a down payment towards the purchase of a home.

Strategic Direction #3 - Supporting vulnerable populations

Several population groups within UCPR have housing and support needs which are currently not being met. Such vulnerable populations include low-income singles and families, lone-parent families, seniors, and persons with disabilities.

There are very limited emergency and supportive housing options within UCPR for such vulnerable individuals and families. Many households on social assistance such as Ontario Works (OW) and Ontario Disability Support Program (ODSP) cannot afford average market rents. There is a modest supply of social housing but it is generally geared to seniors. There is a growing demand for social housing aimed at families especially in higher growth areas.
Two objectives along with suggested policies and actions have been identified to assist the United Counties in their response to meeting the housing needs of more vulnerable populations.

Strategic Direction #3 - Supporting vulnerable populations		
Objectives	**Context**	**Recommended Policies and Actions**
3.1 Improving supports and access to vulnerable populations	• The Homelessness Partnering Initiative (HPI) is a component of the federal government's Homelessness Partnering Strategy. • HPI has an Outreach Communities stream designed for non-designated and more rural communities. Funding is available to help support community planning efforts for projects related to homelessness (including transitional and supportive housing)	30. Approach the federal government for funding under the Homelessness Partnership Initiative - Outreach Communities stream - to help support the community's planning efforts related to homelessness and those at risk.
	• Consolidated Homelessness Prevention Program (CHPP) is a provincial program which funds support services and programs for municipalities to help individuals who are homeless or at risk of becoming homeless. The province also provides	31. Advocate to the provincial government for increased funding to programs such as Consolidated Homelessness Prevention Program (CHPP), and the rent bank and energy fund programs to help residents maintain their housing.

Strategic Direction #3 - Supporting vulnerable populations		
Objectives	**Context**	**Recommended Policies and Actions**
	funding to municipalities through its rent bank and energy fund programs. • United Counties receives about $30,000 per annum from this program to run various programs.	
	• Leveraging of funding and human resources may assist in providing greater opportunities to residents in need of supports.	32. Work with community agencies to increase the effectiveness of support services such as life skills programming and explore other opportunities to share and enhance resources.
3.2 Promote additions to the local supportive housing stock	• Local Health Integrated Networks (LHIN) were established in 2006 to administer the provincial health system; they are responsible for the planning, integrating and funding of health services for their territories. • The UCPR falls under the Champlain LHIN.	33. Work with community agencies to secure funding from the Local Health Integrated Network (LHIN) to increase the number of supportive housing beds/units for vulnerable groups.
	• Zoning by-laws that limit the number of group homes and rooming houses or that prescribe a minimum distance between two group homes or rooming houses may act as a barrier to the creation of supportive housing.	34. Encourage local municipalities to evaluate their group home by-laws to ensure that they are not acting as an inappropriate barrier to the development of supportive housing.

3.6 Implementation Plan

The strategic framework outlined above is comprised of three strategic directions, seven objectives and thirty-four recommended policies and actions aimed at addressing the identified housing need in Prescott-Russell. The recommendations are also intended to address the differential growth and diversity of household needs as they change over time in UCPR.

Ensuring the recommendations are implemented will require that the United Counties foster a coordinated and collaborative approach involving all key stakeholders, especially at the local level. It is recommended that an implementation plan be developed by the United Counties which identifies priorities, responsibilities, timeframes and costs.

It is further recommended that the United Counties consider putting in place a Steering Committee comprised of representative from the various departments (housing, planning, economic development), as well as representation from local municipalities, non-profit housing providers, private landlords and community agencies providing support services. The Steering Committee would be responsible for overseeing the implementation of the plan and reporting to Council on an annual basis to identify progress made in implementing the proposed recommendations.

Finally, while a number of the recommendations may be require further discussion prior to implementation, there is a clear opportunity to move forward immediately with two key recommendations regarding programs in process. Given the current funding availability in both the Affordable Housing Program (AHP) and the Social Housing Renovation and Retrofit Program (SHRRP), UCPR should move forward with recommendations #27 and # 20. These recommendations fall under the current duties of UCPR staff and support continuing participation in these programs. In the case of the AHP, UCPR should use housing targets providing in recommendation #21 and current social housing waiting list data to direct participation in the program. In the case of SHRRP, UCPR should complete the building condition assessments that are underway and use results from these assessments to support funding decisions under the SHRRP program. Moving forward with these two recommendations now will help maintain UCPR's presence in these MMAH programs and support prudent decision-making around current available funding.

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Key Informant List

Consultation Session Attendees:

1. René Baril – Banque Alimentaire Hawkesbury
2. Lucie Seguin – Banque Alimentaire Hawkesbury
3. Vince Collard – Ontario Disability Support Program – Hawkesbury Office
4. Greg Daignault – Clinique Juridique
5. Richard Lalande – Clinique Juridique
6. Johanne Renaud – Canadian Mental Health Association
7. Annie Larocque – Canadian Mental Health Association
8. Elizabeth Muir – Researcher Housing
9. Karen Proux-Leouc – Social Services Department – Social Housing
10. Suzanne Sauvé – Social Services Department – Social Housing
11. Georges Simard – Patrin Group, Rockland
12. Sylvie Langeuin – Social Services Department – Social Housing
13. Geneviéve Arturi – Mental Health Centre for Hawkesbury General Hospital
14. Sophie Belle-Isle – Social Services Department – Social Housing
15. Raymond Dallaire – Hawkesbury Non-Profit Housing Corporation
16. Jacques Viau – private sector
17. Yves Seguin – Groupe Action

Housing Provider Consultation Session Attendees:

1. Alain Lacelle – Alfred
2. Gilles Proulx – Vankleek Hill, L'Orignal, St-Isidore
3. Raymond Dallaire – Hawkesbury
4. Louis Bélisle – Plantagenet, Casselman, Wendover
5. Lucie Grégoire – Rockland
6. Guy Lafléche – St-Albert
7. Francine Martel – Embrun
8. Louise and Jacque Grégoire – Marionville

Survey Respondents and Other Key Informants:

1. Geneviéve Arturi – Mental Health Centre for Hawkesbury General Hospital
2. Sylvie Guenette – United Way Prescott-Russell
3. Lisette Thibault – Banque Alimentaire Bons Voisins
4. Johanne Renaud – Canadian Mental Health Association – Champlain East
5. Michael Sawyer – Champlain LHIN

Interviewees:

1. Sylvain Charlebois – Economic Development and Tourism, United Counties of Prescott-Russell
2. Alain Lacelle, Housing Services, United Counties of Prescott-Russell
3. Louis Prévost, Planning & Forestry Services, United Counties of Prescott-Russell
4. Celine Pelletier – Maison Interlude