

Defining What is Affordable Housing in The United Counties of Leeds and Grenville

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The purpose of this report is to review options, and recommend a definition to be used for Affordable Housing capital and operating programs funded and/or delivered by The United Counties of Leeds and Grenville, Community and Social Services Division. This information may also be taken into consideration by local municipalities in Leeds and Grenville when setting targets and creating programs for affordable housing initiatives in their community that are municipally-funded.

Review of Standard Definitions of Affordable Housing

The United Counties of Leeds and Grenville, Community Housing Programs

Under the *Housing Services Act, 2011*, The United Counties of Leeds and Grenville, as Service Manager for community housing programs, is required to have a plan to address housing and homelessness. The Housing and Homelessness Plan (HHP) defines affordable housing in Leeds and Grenville as:

- a) Housing which would have a market price or rent that would be affordable to those households within the lowest 35 percent of the income distribution (35th percentile) for The United Counties of Leeds and Grenville. Housing that is "affordable" is defined as:
 - i. **Affordable Rental Housing** is housing where the monthly rent costs (excluding utilities) do not exceed 30 percent of the gross monthly household income.
 - ii. **Affordable Ownership Housing** is housing where the monthly housing expenses (including mortgage principle, interest and property tax, but excluding insurance and utilities) do not exceed 30 percent of gross monthly household income.
- b) For the purposes of participating in the Canada/Ontario Affordable Housing Program, the definition of "affordable housing" shall be municipal housing project facilities in which the average rent for each unit size, exclusive of utilities, parking, telephone, cable and other related fees, is less than or equal to the most recently released average CMHC rent for The United Counties of Leeds and Grenville for that unit size.

Federally and Provincially Funded Programs

The Canada-Ontario Community Housing Initiative (COCHI) and Ontario Priorities Housing Initiative (OPHI) 2022/2023 Program Guidelines define affordability of rents as having rents that are at or below 80% of the Canada Mortgage and Housing Corporation (CMHC) Average Market Rent at the time of occupancy. If the CMHC average rents are not available for certain communities, or in the opinion of the Service Manager, do not reflect the actual average market rents in the local market area, the Service Manager may request an alternative average market rent by submitting a business case.

Canada Mortgage and Housing Corporation (CMHC)

According to Canada Mortgage and Housing Corporation (CMHC), housing is considered “affordable” if it costs less than 30% of a household’s before-tax income.

CMHC conducts an annual rental market survey in all urban areas with populations of 10,000 or greater. The survey targets privately initiated rental structures with at least three rental units, which have been on the market for at least three months. The survey collects rent levels, turnover, and vacancy unit data for all sampled structures.

The CMHC survey has some limitations; it is based upon data only from the City of Brockville, and does not include rental information from the eleven other municipalities in Leeds and Grenville. The Municipality of North Grenville is surveyed by CMHC with its data included with the City of Ottawa, but there usually is insufficient data to produce a rent table for North Grenville.

Table 1: CMHC’s 2023 Average Market Rent (AMR) for Brockville

CMHC	Bachelor	One Bedroom	Two Bedroom	Three Bedroom
AMR	\$872	\$965	\$1,185	\$1,284
80%	\$698	\$772	\$948	\$1,027

Source: 2023 Rental Market Survey (RMS), Canada Mortgage and Housing Corporation

The rents used to calculate the Average Market Rent (AMR) in the CMHC survey include the rents of sitting tenants, and the asking rent for vacant units. As most units surveyed

are occupied, the majority of unit rents in the survey will be that of sitting tenants, which are protected by the provincial rent guideline increase. Due to the majority of rents included in CMHC's survey being "rent-controlled", the AMR table does not provide an accurate picture of the average asking price of units, presenting a limitation when using the AMR for certain housing policies.

CMHC's January 2023 Rental Market Report has recognized the disparity in what rents are that are included in the AMR table, and has provided average rents for both non-turnover units, and turn-over two-bedroom units for the larger centers (i.e. the Census Metropolitan Area or CMA's). The report states that the average growth in the price of rent for two-bedroom rental units that turned over to a new tenant in 2022 was 18% in CMA's in Canada. As this information is not available in the CMHC report for Leeds and Grenville, when looking to the data of its closest neighbours for comparison, the growth in asking rents in the City of Kingston was 21.6%, and it was 17% in the City of Ottawa. Using the City of Kingston to illustrate further, the average rent of a two-bedroom sized non-turnover unit in 2022 was \$1,402, and \$1,612 for a turn-over unit. As a result of the practice of landlords inflating the asking price of a unit being turned over, the AMR can present an inaccurate and unrealistic expectation of the average asking price for renters searching for a new unit.

The United Counties of Leeds and Grenville's Alternate Average Market Rent

The Ministry of Municipal Affairs and Housing (MMAH) provides an Allowable Rent Table annually that is based upon the CMHC AMR rent table (see Table 1 - CMHC's 2023 Average Market Rent (AMR) for Brockville). The rent table is used to set the maximum rents for the rental and supportive housing component of the Canada-Ontario Community Housing Initiative, the Ontario Priorities Housing Initiative, and their legacy programs. The Counties, as Service Manager for community housing, is required to use the CMHC-based rent tables for certain provincially-funded housing programs, unless an alternate is requested if the Service Manager is of the opinion that the CMHC AMR's do not reflect the actual AMR's in the local market area.

In recent years, The Counties has been approved for an Alternate Average Market Rent Table because the CMHC AMR table does not reflect the entire service area (i.e. Leeds and Grenville), as the City of Brockville and the Municipality of North Grenville are the only municipalities surveyed, and data is only published for Brockville.

Table 2: 2024 Alternate Average Market Rent (AAMR) for The United Counties of Leeds and Grenville with the Annual Income Required to be Affordable

	Bachelor	One Bedroom	Two Bedroom	Three Bedroom	4+ Bedroom
AAMR	\$1,057	\$1,237	\$1,446	\$1,717	\$2,347
80%	\$846	\$990	\$1,157	\$1,374	\$1,878
Minimum Income Percentile	30 th	35 th	45 th	55 th	65 th
Annual Income Required	\$33,840	\$39,600	\$46,280	\$54,960	\$75,120

Source: The United Counties of Leeds and Grenville

Limitations of Using Market-Based Rent Tables

A criticism of using the market-based rent tables to set rents for Affordable Housing is that the rents are “unaffordable” to low-to-moderate income households. In some cases, tenants residing in provincially-funded Affordable Housing units in Leeds and Grenville have accessed operating funding (i.e. Housing Allowances) to make their rent more affordable. When taking the current AAMR table for Leeds and Grenville into consideration, renters residing in a four-bedroom unit size would require a household income in the 65th income percentile to afford the affordable rents.

The rental survey conducted by the Community Housing Department has observed the same trend of elevated asking rents for turn-over units that was experienced in the CMA’s in Canada, as reported in CMHC’s January 2023 Rental Market Report. The average increase in asking price for renting a vacant unit from 2022 to 2023 in Leeds and Grenville was somewhat lower than the national average, but still at a significant increase of 8.48%. Bachelor sized units through three-bedroom units all increased in the asking-price of rent by approximately ten percent, while four-bedroom sized units had the smallest increase in rent (2.49%). This increase in asking rents will have a significant impact on affordability for low-to-moderate income households searching for affordable accommodations.

Alternate Approaches to Determining an Affordable Rent Table

As average rents have increasingly been outpacing household incomes, an approach examining an income-based average market rent table has been undertaken. The current Provincial Policy Statement (PPS) states that affordable rental housing should be

affordable to households with the lowest 60 percent of the income distribution for renter households, and affordable ownership should be affordable to the lowest 60 percent of the income distribution for the regional market area. In 2023/2024 the annual household income for renters in the 60th income percentile in Leeds and Grenville is \$64,200, and the maximum affordable rent is \$1,610 per month.

A single person working full-time and earning minimum wage in Ontario might have a gross annual income of approximately \$32,240, which is below the 30th income percentile. A household with two income earners working full-time may potentially earn a gross household income of approximately \$64,480, which places this household at the 60th income percentile for Leeds and Grenville.

For those on fixed incomes, such as a senior in receipt of Old Age Security, in some cases annual incomes may be less than \$20,429. The maximum a single person may typically receive from the Ontario Disability Support Program is approximately \$1,228 per month, or \$14,736 per year. Household incomes that are below the 30th income percentile will have difficulty affording the rents in Table 2, and may be best served by rent-geared-to-income housing that charges approximately 30% of household income for rent, or in the case of those in receipt of social assistance benefits, a flat-rate. As described in Table 3, affordable rents (i.e. rent that does not exceed 30% of household income) for The United Counties of Leeds and Grenville are based upon the household income for the lowest 30th percentile of renters to determine affordability for a bachelor unit, up to the 60th income percentile of renters for units that are four-bedroom or greater.

Table 3: Affordable Rents Based Upon Income Percentiles for The United Counties of Leeds and Grenville (2024)

	Bachelor	One Bedroom	Two Bedroom	Three Bedroom	4+ Bedroom
Percentile	30th	40th	50th	60th	60th
Max Rent Based on Income	\$910	\$1,100	\$1,330	\$1,610	\$1,610
Annual Income	\$36,500	\$44,500	\$53,200	\$64,200	\$64,200

Sources: Provincial Policy Statement Income Tables (2023), and The United Counties of Leeds and Grenville

Affordable Housing Deficit in Leeds and Grenville

According to the Housing Assessment Resource Tools (HART), which defines the affordable housing deficit in a community, which is based upon the 2021 Census of the Population; there are 2,205 households in Leeds and Grenville that cannot afford to pay more than \$1,025 on monthly shelter costs, 600 households that cannot afford to pay more than \$410 per month, and 105 households that cannot afford to pay more than \$1,640 per month in shelter costs.

According to the HART, the greatest affordable housing deficit in Leeds and Grenville is experienced by one-person households, which is 2,005 households. There are also 700 two-person households in need, 165 three-person households, and 40 four-person households.

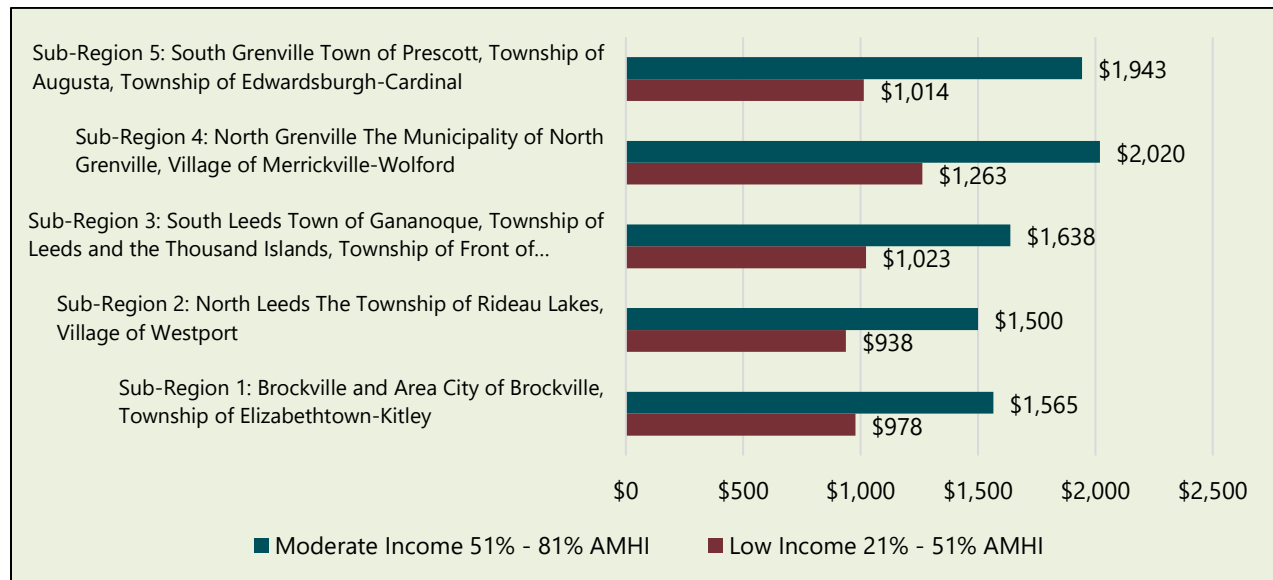
Table 4: Affordable Housing Deficit in Leeds and Grenville

Max. Affordable Shelter Cost	One Person Household	Two Person Household	Three Person Household	Four Person Household	Five+ Person Household	Total Households
Very Low Income (\$410)	530	70	0	0	0	600
Low Income (\$1,025)	1,475	560	130	40	0	2,205
Moderate Income (\$1,640)	0	70	35	0	0	105

Source: Housing Assessment Resource Tool

The following figure provides the range of shelter costs that low-to-moderate income households in that municipality, according to the Area Median Household Income (AMHI). Low-income is defined as 21% to 50% of the AMHI, and moderate income is defined as 51% to 80% of the AMHI.

Figure 1: 2021 Affordable Housing Deficit for Low-and-Moderate Income Households by Subregion in Leeds and Grenville



Source: Housing Assessment Resource Tools

The majority of low-income households experiencing affordable housing deficit in Leeds and Grenville are located in Brockville and area (54.2%), and can afford to pay no greater than \$978 per month towards accommodation costs. The North Grenville subregion has 375 low-income households (17% overall) experiencing an affordable housing deficit, who cannot afford to pay more than \$1,263 per month in accommodation costs. The South Grenville region has the third highest low-income population experiencing an affordable housing deficit, where 260 households (11.79% overall) cannot afford to pay more than \$1,014 per month towards shelter costs. A summary of the Affordable Housing Deficit for all municipalities in Leeds and Grenville is included as an appendix.

Table 5: Population of the 2021 Affordable Housing Deficit in Leeds and Grenville by Subregion of Low-and-Moderate Income Households

Region	Low-Income 21% - 51% AMHI	Moderate-Income 51% - 81% AMHI
Sub-Region 1: Brockville and Area - City of Brockville, Township of Elizabethtown-Kitley	1,195	75
Sub-Region 2: North Leeds - The Township of Rideau Lakes, Village of Westport	185	0

Sub-Region 3: South Leeds - Town of Gananoque, Township of Leeds and the Thousand Islands, Township of Front of Yonge, Township of Athens	165	0
Sub-Region 4: North Grenville - The Municipality of North Grenville, Village of Merrickville-Wolford	375	20
Sub-Region 5: South Grenville - Town of Prescott, Township of Augusta, Township of Edwardsburgh-Cardinal	260	20

Source: Housing Assessment Resource Tool

Leeds and Grenville Affordable Rental Housing Household Income Limits

The affordable rents based upon income percentiles outlined in Table 3 would be affordable to households applying for an Affordable Housing in a unit that would have received capital funding from the province, through The United Counties as Leeds and Grenville, as Service Manager. The Household Income Limits (HILs) range from \$43,200 for a bachelor unit, to \$71,400 for a four-bedroom unit. Unit rents must not exceed the allowable rent table for the duration of the affordability-period, which are reviewed by The Counties and updated annually. It should be noted that if Leeds and Grenville’s alternate average market rent table was changed to a maximum rent according to income percentiles, there may potentially be undesirable financial implications for affordable housing providers. It may be necessary for housing providers to reduce the number of Affordable Housing units being offered in a proposed housing project so as to remain financially viable. Existing affordable housing projects that received capital funding through Investment in Affordable Housing (IAH) and legacy programs, specify the use a market-based rent table in their funding agreements; it can be encouraged, but not required for these housing projects to use income-based rents.

Housing providers that use an income-based rent table may necessitate inflating their market rents to subsidize the lower-cost affordable units. However, the households that reside in the “affordable” units will be better able to afford their rents if they were based on income percentiles, than the average market rents.

Land-Use Planning

It is not the scope of this report to recommend land-use planning definitions, however, as the definitions used by land-use planning can impact the development of new Affordable Housing units, they are included in this review as an overall discussion of the standards used in Leeds and Grenville. The current Provincial Policy Statement (PPS), 2020, issued under section 3 of *The Planning Act* came into effect on May 1, 2020. The PPS provides policy direction on matters of provincial interest related to land use planning and development, including a definition of affordable housing. This definition is also what appears in The Counties' Official Plan.

On April 10, 2024, the most recent release of the Proposed Provincial Planning Statement (PPS) was issued for review and comment until May 12, 2024. It has updated the existing Affordable Housing definition for owner and renter households for land-use planning purposes. The Proposed PPS states that:

"Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected needs of current and future residents of the regional market area by: a) establishing and implementing minimum targets for the provision of housing that is affordable to low and moderate income households, and coordinating land use planning and planning for housing with Service Managers to address the full range of housing options including affordable housing needs;..."

This statement directs planning staff to set targets for the provision of housing that is affordable for low-to-moderate income households, and to coordinate land-use planning and planning for housing with the housing service manager to meet housing affordability needs in the service area. The Ministry of Municipal Affairs and Housing provides Affordable Housing Prices and Rent Tables annually related to the provision of an adequate support of affordable housing for households.

Development Charges

When the Ontario government announced the *More Homes Built Faster Act, 2022*, it included amendments to the *Development Charges Act, 1997*, that exempts Affordable and Attainable Housing units from development charges as an incentive to increase the number of affordable (and attainable) units built. While some of the local municipalities

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in The Counties are subject to Development Charges (DC), at the current time, The Counties does not have Development Charges, but is proceeding with a DC study.

Units must be subject to agreements that provide for them to remain as affordable residential units for 25 years. Units must also be sold or rented on an arm's length basis. Including the minimum affordable rents used for the exemption of development charges is relevant to this review, in that the rents used will be a factor in the creation of new purpose-built affordable housing units in Leeds and Grenville.

Under the *Development Charges Act*, for rental housing, a unit would be considered affordable when the rent is at or below the lesser of:

- Income-based rent: Rent that is equal to 30% of gross annual household income for a household at the 60th percentile of the income distribution for renter households in the local municipality; and
- Market-based rent: Average market rent of a unit of the same unit type in the local municipality.

Table 6: Affordable Residential Rental Housing Units for Leeds and Grenville for the Purposes of the *Development Charges Act*, effective June 1, 2024

Municipality	Bachelor	One Bedroom	Two Bedroom	Three+ Bedroom
Municipalities in Leeds and Grenville (excluding the City of Brockville)	\$872	\$965	\$1,208	\$1,284
City of Brockville	\$872	\$965	\$1,185	\$1,284

Source: Affordable Residential Units for the Purposes of the *Development Charges Act*, 1997 Bulletin, Ministry of Municipal Affairs and Housing

The income-based rent table is different in the *Development Charges Act* than The Counties Affordable Housing Definition because the *Development Charges Act* Affordable Housing rent table is based-upon the CMHC average market rent table, which in 2024 only has rental information for units located in the City of Brockville, and includes unit rents in rent-controlled units which do not accurately reflect the current rental unit market conditions, making rents seem lower than what are actually available in the community. As the unit rents in the CMHC rent table are lower than the income-based table, the DC Affordable Rents fully comprise the rent table.

Under the *Development Charges Act* for ownership housing to be affordable, a unit would be considered affordable when the purchase price is at or below the lesser of:

- Income-based purchase price: A purchase price that would result in annual accommodation costs equal to 30% of a household's gross annual income for a household at the 60th percentile of the income distribution for all households in the local municipality; and
- Market-based purchase price: 90% of the average purchase price of a unit of the same unit type in the local municipality.

A table is provided by the Ministry of Municipal Affairs and Housing bulletin, which provides an Affordable Purchase Price for each lower-tier and separated municipality in Leeds and Grenville, for detached, semi-detached, row/townhouse, and condominium apartments. Affordable house prices listed in the table range from \$260,500 in Prescott, to \$452,700 in North Grenville.

Summary

The *National Housing Strategy Act* declares that the right to adequate housing is a fundamental human right, and that housing policies should be focused on improving housing outcomes for persons in greatest need. Moving towards an income-based rent table would reflect a human rights-based approach to the development of housing policies and programs delivered by the Community and Social Services Division, ensuring that affordable housing is actually affordable to low-and moderate-income households in Leeds and Grenville.

The Proposed Provincial Policy Statement is recommending that the lesser of the below market rents/ownerships housing costs, or no greater than 30% of the income of low-to-moderate income households, be paid toward housing costs for a housing unit (whether rental or ownership housing) to be considered as "Affordable", whichever is lower.

Households in Leeds and Grenville that are very low income (20% or under of the Area Median Household Income [AMHI]) are outside of the income range targeted for "Affordable Housing" units and are best served by the deeper subsidy of rent-geared-to-income units provided by the Community Housing Department, the rent supplement program, or the federal-provincial Canada-Ontario Housing Benefit (COHB).

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Households that HART identifies as low-income and moderate-income fall within the “Affordable” income range (i.e. can afford monthly shelter costs between \$1,025 and \$1,640), and are in-line with the maximum rents outlined in the Provincial Policy Statement Housing Table for 2024, which is to a maximum cost of \$1,610.

It is recommended that the Affordable Housing definitions established in the future Affordable Residential Units bulletin of the Municipal Affairs and Housing be reviewed with the market rents and home prices, and the lower of be implemented once released by the Province of Ontario.

Table 8 proposes a maximum Affordable Housing rent table based upon the lesser of the 30 percent of the 60th percentile of gross annual incomes for renter households in the local municipality or the average market rents for the service area.

Table 8: Proposed 2024/2025 Affordable Housing Maximum Rent for The United Counties of Leeds and Grenville, Effective June 1, 2024

	Bachelor	One Bedroom	Two Bedroom	Three + Bedroom
Income-Based Affordable Rent	\$910	\$1,110	\$1,330	\$1,610
Income and Percentile Needed to be Affordable	30 th \$36,500	40 th \$39,600	50 th \$53,200	60 th \$64,200

Sources: The Provincial Policy Statement - Housing Table, and The United Counties of Leeds and Grenville, Community Housing Department

Affordable Home Ownership

The Provincial Policy Statement, 2020 (PPS), defines “affordable” ownership housing as, the least expensive of:

- a) Housing for which the purchase price results in annual accommodation costs which do not exceed thirty percent of gross annual household income for low-and-moderate income households; or

- b) Housing for which the purchase price is at least ten percent below the average purchase price of a resale unit in the regional market area.

The current household income percentiles and maximum house price that is considered “affordable” according to the PPS are defined in Table 8.

Table 9: Leeds and Grenville Household Incomes and Affordable House Prices, 2023

Income Percentile	Household Income	Maximum House Purchase Price
30 th	\$62,400	\$195,500
60 th	\$111,200	\$348,500

Source: Ministry of Municipal Affairs and Housing Provincial Policy Statement – Housing Table

A recent change to the *Development Charges Act, S.O. 1997* that was brought about from the *More Homes Built Faster Act, S.O, 2022*, defines affordable ownership housing as it relates to exemption from development charges, as the price of the residential unit is no greater than 80 percent of the average purchase price, as communicated by the Ministry of Municipal Affairs and Housing.

The Ontario Priorities Housing Initiative (OPHI) Home Ownership Program that is delivered by The United Counties of Leeds and Grenville provides down-payment assistance to low-to-moderate income households for the purchase of a house. The maximum eligible resale price of a home is currently \$470,000, and is geared to households with incomes of \$97,000.

Where public funding is provided to assist in the construction of ownership housing, consideration should be given to ensuring that housing will be affordable to the low-to-moderate income households in Leeds and Grenville.

Recommendations

Where an income-based rent table is suggested, an assessment should take place annually to ensure that the combination of the *lower of* the market-based asking rents table and income-based rent table for a bedroom size are used. For example, as described in Table 10, the AAMR rent listed for all bedroom sizes, except for four-bedroom units, is lower than the income-based rent described in Table 8 for the same unit size. In these instances, the lower rent will be used in the final affordable housing

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rent table released for use by staff, housing providers, and other stakeholders in the service area.

Except for the three-bedroom unit size in Brockville and Area, the Income-Based rent table is the lower-of the rents that are 80% of the average market in the sub-regions in Leeds and Grenville.

Table 10: Proposed 2024/2025 AAMR Rent Table for the Subregions in Leeds and Grenville

80% of the AAMR	Brockville & Area	North Leeds	South Leeds	North Grenville	South Grenville	All Regions	Income Based Rent
Bachelor	\$1,000	\$961	\$961	\$961	\$961	\$961	\$910
One Bedroom	\$1,242	\$1,261	\$1,276	\$1,261	\$1,258	\$1,261	\$1,110
Two Bedroom	\$1,514	\$1,550	\$1,688	\$1,491	\$1,450	\$1,550	\$1,330
Three Bedroom	\$1,594	\$1,794	\$1,794	\$2,402	\$1,794	\$1,794	\$1,610
Four Bedroom	\$1,882	\$1,882	\$1,882	\$1,882	\$1,882	\$1,882	\$1,610

Source: Community Housing Department, United Counties of Leeds and Grenville

It is recognized that there are limitations to the creation of a County-specific definition, as funding flowed through The United Counties of Leeds and Grenville may use a different definition of “Affordable Housing” that is tied to the funding. In such cases, the definition required by the funding source will be used. Where the definition used by the funding source is less affordable to low-to-moderate income households in Leeds and Grenville than The Counties definition, and an alternative is allowable, The County definition should be considered a part of a greater program evaluation that includes an assessment of the overall financial feasibility of the project or program.

In general, it is being recommended that capital funding program criteria be set as equal to or lower than the income-based rent table to ensure that Affordable Housing units created are affordable to low-to-moderate income households. An income-based maximum rent table should lessen the need for tenants residing in affordable housing units from accessing and stacking operating funding programs, such as housing

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allowances, to better afford their units. This approach will leave housing allowances available to those residing in market units in the community.

Operating funding programs (e.g. housing allowances), where an alternate rent table is allowable, an assessment should take place during program development as to which rent table would provide the greatest benefit or subsidy to the recipients of the program. As a general rule, the market-based table should be used when considering what the average asking rents are in the market.

In regards to affordable home ownership, should any rent-to-own program funding become available in Leeds and Grenville, consideration should be given to construct homes that are affordable to households in the 30th to 60th income percentiles, which presently would have a resale value of approximately \$195,500 to \$348,500. For market-based programs, such as down-payment assistance for homeownership, consideration should be given to whether the maximum allowable house price is appropriate, to ensure that the program is applicable to home for sale at a modest price that are available in the community.

Income Categories and Affordable Shelter Costs, 2021

Income categories are determined by their relationship with each geography’s Area Median Household Income (AMHI). The following table shows the range of household incomes, and affordable housing costs that make up each income category, in 2020 dollar values. It also shows total households that fall within each category.

	Low Income 21% - 51% AMHI	Low Income 21% - 51% AMHI	Low Income 21% - 51% AMHI	Moderate Income 51% - 81% AMHI	Moderate Income 51% - 81% AMHI	Moderate Income 51% - 81% AMHI
	Area Median Household Income (AMHI)	Affordable Housing Costs by AMHI	Household within the AMHI Category	Area Median Household Income (AMHI)	Affordable Housing Costs by AMHI	Household within the AMHI Category
United Counties of Leeds and Grenville	\$16,400 - \$41,000	\$1,025	2,205	\$41,000 - \$65,600	\$1,640	105
Brockville	\$12,900 - \$32,250	\$806	1,090	\$32,250 - \$51,600	\$1,290	75
Gananoque	\$13,500 - \$33,750	\$843	115	\$33,750 - \$54,000	\$1,350	0
Prescott	\$12,080 - \$30,200	\$755	170	\$30,200 - \$48,320	\$1,208	20
Athens	\$17,800 - \$45,500	\$1,112	0	\$45,500 - \$71,200	\$1,780	0
Augusta	\$19,000 - \$48,000	\$1,200	90	\$48,000 - \$76,800	\$2,880	0
Edwardsburgh / Cardinal	\$17,400 - \$43,500	\$1,087	0	\$43,500 - \$69,600	\$1,740	0
Elizabethtown -Kitley	\$18,400 - \$46,000	\$1,150	105	\$46,000 - 73,600	\$1,840	0
Front of Yonge	\$16,000 - \$40,000	\$1,000	20	\$40,000 - \$64,000	\$1,600	0
Leeds and Thousand Islands	\$18,200 - \$45,500	\$1,137	30	\$45,500 - \$72,800	\$1,820	0
Merrickville-Wolford	\$18,800 - \$47,000	\$1,175	15	\$47,000 - \$75,200	\$1,880	0
North Grenville	\$21,600 - \$54,000	\$1,350	360	\$54,000 - \$86,400	\$2,160	20

Rideau Lakes	\$16,800 - \$42,000	\$1,050	145	\$42,000 - \$67,200	\$1,680	0
Westport	\$13,200 - \$33,000	\$825	40	\$33,000 - \$52,800	\$1,320	0

Source: Housing Assessment Resource Tools

Affordable Ownership Housing Units for Leeds and Grenville for the Purposes of the *Development Charges Act*, effective June 1, 2024

Municipality	Affordable purchase price of a detached house	Affordable purchase price of a semi-detached house	Affordable purchase price of a row/ townhouse	Affordable purchase price of a condominium apartment
Athens	\$348,500	\$306,000	\$348,500	\$348,500
Augusta	\$395,200	\$306,000	\$351,000	\$387,000
Brockville	\$274,900	\$274,900	\$274,900	\$274,900
Edwardsburgh-Cardinal	\$366,500	\$306,000	\$351,000	\$366,500
Elizabethtown-Kitley	\$380,900	\$306,000	\$351,000	\$380,900
Front of Yonge	\$334,100	\$306,000	\$334,100	\$334,100
Gananoque	\$283,800	\$283,800	\$283,800	\$283,800
Leeds and the Thousand Islands	\$373,700	\$306,000	\$351,000	\$373,700
Merrickville-Wolford	\$391,600	\$306,000	\$351,000	\$387,000
North Grenville	\$452,700	\$405,000	\$450,000	\$333,000
Prescott	\$260,500	\$260,500	\$260,500	\$260,500
Rideau Lakes	\$352,100	\$306,000	\$351,000	\$352,100
Westport	\$274,900	\$274,900	\$274,900	\$274,900

Source: Affordable Residential Units for the Purposes of the *Development Charges Act*, 1997 Bulletin, Ministry of Municipal Affairs and Housing