Executive Summary

Introduction

This report examines the socio-demographic characteristics of Leeds and Grenville to determine the need and demand for more social housing in our community. The assessment includes an analysis of trends in population and household growth, the labour market, and the private rental housing market and social housing supply in relation to low-income residents in Leeds and Grenville. An Assessment of Current Social Housing: Needs, Demand and Supply in Leeds and Grenville is focused on the United Counties of Leeds and Grenville as a whole, including its ten-member municipalities and three separated municipalities, which are the City of Brockville, the Town of Gananoque, and the Town of Prescott.

This information will be used by Counties staff, Council and Joint Services as a part of the on-going implementation of United Counties Housing and Homelessness Plan. It also may be used by the local municipalities, non-profit organizations, and other groups interested in the social housing supply and needs of low-income renters in Leeds and Grenville.

Household Growth

The household population in Leeds and Grenville is growing slowly and aging; compared to the growth of the Province, the population of Leeds and Grenville has slowed over the past twenty years. According to Statistics Canada, for the period of 2001-2021 the Province grew 24.6%, while the United Counties grew 7.7%. Within Leeds and Grenville, the Municipality of North Grenville has experienced the strongest household growth during the period 2001-2021, which grew by 24.4%, and Edwardsburgh/Cardinal, which grew by 11.1%. Many of other lower-tier municipalities in the Counties experienced a decline in their household counts during 2001-2021 period, with Elizabethtown-Kitley reporting the largest decline at -5.2%.

Age of Population

The Counties have experienced many of the same age-related population trends as the Province; in general, the youth population is decreasing and the older adult and senior population is increasing. Both Leeds and Grenville and Ontario had a negative population change for persons aged 15-19, and 75 or older, and increases for persons aged 5-9, 10-14, 25-34, and 55-74 years of age. Both Leeds and Grenville and Ontario experienced the largest growth in population 65 to 74 years.

Socio-Economic Profile

While the five largest employers in Leeds and Grenville are from somewhat diverse employment sectors (i.e. education, health, manufacturing, government), due to Leeds and Grenville's rural nature, business closures can have considerable impact on the local economy and housing market affordability. Although the communities throughout Leeds and Grenville experienced the impact of the closure in 2019 of Proctor and Gamble Inc., one of the largest employers in Leeds and Grenville, it has been minimized by the addition of companies relocating to Leeds and Grenville such as Leclerc with approximately 200 jobs and Giant Tiger Distribution Centre with an additional 460 jobs. Some of the existing major employers have increased their workforce since 2019, such as Kriska with an additional 111 employees and 3M Canada Company with an increase of 135.

Income

The median after-tax household income in Leeds and Grenville increased by 30.4% from 2010-2020, while during the same period the Province of Ontario's income increased by 30.6%. North Grenville has the highest median household income in Leeds and Grenville at $92,000, followed by Augusta ($84,000), and Elizabethtown-Kitley ($81,000). At $55,600, Prescott has the lowest median household income in the Counties, followed by Westport ($57,600), and Brockville ($57,600).

Augusta experienced the greatest percentage increase in median after-tax household income in Leeds and Grenville for the period 2010-2020 (34%), followed by Gananoque (31.9%). All other municipalities experienced an increase in the median after-tax household income during this period, with the City of Brockville, experiencing the lowest increase at 11.7%

Low-Income

According to Statistics Canada, the Low-Income Measure After-Tax (LIM-AT) is a fixed percentage (50%) of median adjusted after-tax household income, where "adjusted" indicates that household needs are taken into account. Falling below the low-income line is not considered to be a measure of poverty, but indicates that a person is substantially worse off than others. It was found in the 2021 Census data for Leeds and Grenville that:

- In 2020, 10,005 persons, or 9.8%, of the population in Leeds and Grenville were in low-income, which is down by 3.2% from 2015 where 13% were in low-income.
- The low-income rates according to age groups in Leeds and Grenville were:
    - 10.7% for persons under 18 years of age,
    - 8.9% for persons aged 18 to 64, and

  - 11.2% for persons 65 and over in 2015.
- COVID -19 emergency and recovery benefits as well as earning replacement benefits were received by many persons in Leeds and Grenville. 21.1% received on average $8,000 for emergency and recovery benefits and 24.5% received on average $8,100 earning replacement benefits. Seniors received a one time $500 payment for COVID relief.

The majority of persons in low-income in Leeds and Grenville for the 2021 Census are persons 65 and older, however, the Low-Income data should be used with caution and considered with previous Census data.

Housing Affordability

What is considered “affordable” rental housing? In Ontario’s 2020 Provincial Policy Statement, affordable is defined as the least expensive of the income-based definition and a market cost-based definition:

1. Housing for which annual accommodation costs or rent does not exceed 30 percent of gross annual household income for low and moderate income households, or
2. Housing for which the purchase price is at least 10 percent below the average in the regional market area (ownership); housing for which the rent is at or below the average in the regional market area (renting).

According to Statistics Canada’s 2021 Census data, homeowners in Leeds and Grenville are faring better than renters; 10.7% of homeowners versus 35.2% of renters are paying 30% or more of household total income on shelter costs.

Brockville has the greatest number of renter households spending greater than 30% of their income on shelter costs (1,748), followed by Gananoque which had 342 households, and North Grenville, that had 321 renter households having affordability difficulties. Westport, Front of Yonge, Athens, and Augusta have the least amount of renters facing affordability difficulties, which is possibly linked to having proportionately fewer renters and in some cases fewer overall population in these communities.

North Grenville had the highest reported monthly shelter costs by renters in Leeds and Grenville in 2021 at $1,348, followed by Augusta ($1,100), and Gananoque and Elizabethtown-Kitley both at $1,048 monthly, however fewer renter households are experiencing affordability difficulties in North Grenville, Augusta and Elizabethtown-Kitley, which is likely due to their higher than average income levels. With the exception of Gananoque where one in three renters is spending 30% or more of their income on shelter costs. According to Statistics Canada Census data, Athens, Leeds and the Thousand Island and Westport all had the lowest reported monthly shelter costs by renters in 2020.

Subsidized Housing Supply

The United Counties of Leeds and Grenville as Service Manager for Social Housing, is mandated by the province under the *Housing Services Act, 2011, Ontario Regulation 367/11* to supply 987 units; 667 are owned and operated by the Leeds and Grenville Housing Department, 70 rent-geared-to-income units are supplied by private landlords, and 250 units are owned and operated by local non-profit and co-operative housing corporations. Service Managers are responsible for administering social housing, including maintaining Service Level Standards (noted above), delivering housing programs, creating and implementing housing and homelessness plans. To meet local housing needs, they use federal, provincial and municipal funds to establish, administer and fund the housing and homelessness programs and services.

Social Housing is concentrated in the three partner municipalities of Leeds and Grenville, where approximately 71% is shared between Brockville, Prescott and Gananoque. The remaining 29% of housing is distributed throughout the Counties. The majority of units are one-bedroom units (663), followed by two bedrooms (144), three bedrooms (156), bachelor units (35), and four bedrooms (15). Adult units comprise 43.4% of the social housing supply, followed by family units (29%), and seniors-only mandated units (27.5%). In Social Housing "adult units" refers to bachelor or one bedroom units, "family units" refers to units that have two or more bedrooms, and "seniors mandated units or buildings" refers to a minimum age requirement for tenants residing in those units or buildings.

Other Types of Subsidized Rental Housing

Leeds and Grenville has a growing number of Investment in Affordable Housing (IAH) Affordable Housing units located throughout Leeds and Grenville. Affordable Housing in the IAH Program is defined as 80% of the average market rent or approved alternate average market rent. Currently Leeds and Grenville has sixty-one Affordable units. The majority of the Affordable Housing units in Leeds and Grenville are designated for seniors and persons with developmental disabilities.

As an alternative to the traditional "bricks and mortar" rent-geared-to-income housing, Housing Allowance and Canada Ontario Housing Benefit programs are offered by the United Counties of Leeds and Grenville's Housing Department. The Housing Allowance Program is intended for recipients that are suitably housed but require some financial assistance for their accommodations to be affordable. This program helps to meet the needs of low-income rural residents to remain in their community where there may be little or no social housing units, or where there are lengthy waitlists. Additionally, the Ontario Priorities Housing Initiative (OPHI) is part of a joint provincial and national strategy to address local housing priorities, including affordability. The OPHI Housing Allowance provides financial assistance to low-income renter households to make rents more affordable throughout Leeds and Grenville. Currently there are 147 total active households receiving an allowance for bachelor (3), 1-bedroom (89), 2-bedroom (27) and 3-bedroom (13) units in all municipalities with the exception of Athens and Westport. The ByName List Housing Allowance is a new program available to individuals and households on the ByName List who are one of the four Provincial Homelessness Prevention Program's priority populations. Priority populations include those that are chronically homeless, youth (16-25 yrs), Indigenous and/or transitioning from a provincial institution.

Social Housing Demand

There are approximately 589 applicants on waitlist for units; however, there are only 367 individual households on the centralized waitlist because applicants are able to select multiple units/municipalities. Application numbers for social housing are not representative of unique households on the waitlist but are unique to each building or unit count.

The majority of applications for social housing received in 2022 were for units that are located in the City of Brockville (249), followed by Prescott (74), and Kemptville (73). One-bedroom units at 11 Hastings Drive in Brockville have the longest waitlist of all social housing unit types, with approximately 112 applicants waiting for a unit, with only one vacancy out of the 47 one-bedroom units in the complex in 2022. Similarly, one-bedroom units at 55 Reynolds Drive in Brockville maintains the second longest waiting list for apartments, with 111 applicants waiting for one of the 43 bachelor/one-bedroom units; with four vacancies in 2022 for this building.

Historically two-bedroom units maintained the longest waiting list for a family unit, currently there are approximately 240 applicants for the two-bedroom units throughout Leeds and Grenville, of the 144 two-bedroom units only 8 vacancies were reported in 2022.

Of the 71 units that were housed from the Social Housing Registry in 2022, the majority (33) were one-bedroom units, followed by senior mandated units (18), two-bedroom units (10), three-bedroom units (9) and four-bedroom units (1). Of the applicants who were housed in 2022, wait-times varied by unit size. Special Priority Placement (SPP) households waited the least amount of time (2 months on average), followed by one-bedroom units that waited an average of 0.8 years. Three- and four-bedroom units experienced the longest waitlist at 2.7 and 1.8 years respectively. The average for all units was approximately 1.1 years or 13 months.