Cornwall
ONTARIO CANADA

City of Cornwall
Housing Needs Assessment

June 16, 2025

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RE:PUBLIC Urbanism

Table of Contents:

Land Acknowledgment

The City of Cornwall was settled on the traditional territory of the Haudenosaunee peoples, the Mohawks of Akwesasne, the original keepers of this land. As settlers, we are grateful for the opportunity to live here, and we thank all the generations of people who have taken care of this land for thousands of years so that we may now call it home.

Executive Summary

The following executive summary serves as an abridged summary of the full Housing Needs Assessment (HNA). It is strongly recommended that this summary be read in conjunction with the data and analysis presented in the full report, including the appendices.

Introduction / Purpose

The Housing Needs Assessment (HNA) has emerged as a foundational planning tool under Canada's evolving housing policy framework. Recent federal initiatives—including Canada's Housing Plan and Budget 2024—have reinforced the importance of HNAs in shaping long-term, evidence-based strategies to address housing need and to guide public investment. The HNA provides critical data to inform decisions on housing, infrastructure, and growth management across all orders of government.

The Government of Canada now requires HNAs from funding recipients under programs such as the Housing Accelerator Fund (HAF), the renewed Canada Community-Building Fund, and forthcoming permanent transit and infrastructure funding streams. For communities like Cornwall, with populations over 30,000, completion of an HNA is a federal requirement by June 2025.

When undertaken properly and updated every five years, an HNA enables a community to answer essential questions:

- ***Where is housing need greatest?***
- ***What housing types and sizes are required to meet current and future demand?***
- ***At what price points must new housing be delivered to ensure it is suitable, adequate, and affordable?***

HNAs also support transparency, equity, and accountability by offering a common evidence base for all levels of government to guide investment, infrastructure, and regulatory action.

This HNA fulfills the Housing Accelerator Fund requirement while also informing the City of Cornwall's broader housing strategy. It provides a detailed, data-driven understanding of local housing demand, affordability gaps, and emerging demographic and economic trends. In doing so, it positions Cornwall to better plan, coordinate, and deliver the housing and infrastructure its residents need now and in the future.

Methodology / CMHC Template / HART Methodology

This Housing Needs Assessment (HNA) follows the standardized framework developed by the Canada Mortgage and Housing Corporation (CMHC), which is designed to support consistency, comparability, and transparency across jurisdictions. The template reflects best practices from across the country, including models from the City of Vancouver and City of Edmonton, as well as the work of the Housing Research Collaborative at the University of British Columbia.

A central component of this approach is the Housing Assessment Resource Tool (HART), a nationally developed tool that integrates disaggregated data from Statistics Canada to support equity-based analysis of housing need and affordability. HART enables jurisdictions to assess housing gaps by income level, unit size, tenure, and population group, with a particular focus on core housing need.

This HNA for the City of Cornwall uses a mixed-methods approach:

- **Quantitative** analysis draws on data from Statistics Canada, CMHC, and local municipal sources to evaluate trends in housing demand, affordability, condition, and suitability.
- **Qualitative** inputs were gathered through public surveys and targeted workshops with local service providers, housing stakeholders, and developers to ensure the analysis reflects lived experience and local context.

The HART methodology was used to develop forward-looking projections that align housing demand with income distribution, household composition, and supply constraints. This enables Cornwall to set meaningful housing targets and plan for an inclusive, responsive, and resilient housing system.

Housing Overview

Cornwall's housing system functions within the broader context of Canadian housing policy, which involves federal, provincial, and municipal roles. Traditionally, housing systems have been viewed through the lens of a linear "housing continuum"—a step-by-step progression from homelessness to homeownership. However, recent approaches such as the "Wheelhouse" model recognize that housing pathways are non-linear, and that stable, suitable housing looks different for everyone. Homeownership may not be a universal goal, and diverse housing options are needed to reflect different life stages and preferences.

While all levels of government are engaged in addressing Canada's housing crisis, municipalities often bear the greatest responsibility for implementation. In Ontario, this is particularly acute, as it is the only province where the delivery and administration of community housing has been fully downloaded to municipal Service Managers.

The City of Cornwall plays a critical role in this context. It delivers a broad range of programs aimed at community and affordable housing, housing supports, homelessness prevention, and social services as the Regional Housing Provider for the City of Cornwall and United Counties of Stormont, Dundas, and Glengarry. These efforts are essential to bridging the gap between market supply and community need—especially for vulnerable populations who require access to non-market, supportive, or subsidized housing options.

Community Profile

Cornwall is one of the largest urban centres in the region and is strategically situated along Highway 401—one of Canada's busiest transportation corridors. As of the 2021 Census, the city's population stood at 47,845, with population growth in recent years largely driven by migration, including a growing number of newcomers and immigrants.

Cornwall's demographic profile is evolving. The city is experiencing a rise in one-person households, an aging population choosing to age in place, and increasing cultural and ethnic diversity. These shifts are contributing to a growing need for smaller, more adaptable housing options. The emerging demographic patterns signal a shift away from traditional housing expectations and point to the importance of building a more inclusive and diversified housing stock to meet future needs.

Household & Economic Characteristics

Cornwall's median household income in 2021 was $60,400. Using the HART methodology, households were grouped into income categories to assess affordability thresholds.

Income Category	% of Total HHs	% of Owner HHs	% of Rental HHs	Annual HH Income (2020)	Affordable Monthly Shelter Costs (2020) 30% HH income
Area Median Household Income (AMHI)	-	-	-	$60,400	$1,510
Very Low Income (20% or under of AMHI)	1.12%	0.49%	1.9%	$12,080 or less	$302 or less
Low Income (21% to 50% of AMHI)	18.11%	7.59%	30.32%	$12,080-$30,200	$302-$755
Moderate Income (51% to 80% of AMHI)	19.49%	14.21%	25.69%	$30,200-$48,320	$755-$1,208
Median Income (81% to 120% of AMHI)	21.46%	21.49%	21.43%	48,320$-$72,480	$1,208-$1,812
High Income (more than 120% of AMHI)	39,81%	56.22%	20.76%	Over $72,480	Over $1,812

Notably, nearly 40% of all households fall below the moderate-income threshold (earning $48,320 or less), and renters are significantly overrepresented in these lower-income categories.

Over half (56%) of homeowners earn more than $72,480 annually, placing them in the high-income bracket, compared to just 21% of renters. Conversely, renters make up the majority of households in the very low-, low-, and moderate-income groups—highlighting a key affordability challenge. Roughly 22% of all households in Cornwall spend more than 30% of their income on shelter costs, the standard benchmark for housing affordability.

The City's household composition reflects further economic pressures. Single-parent families represent 23% of all households, with women-led households disproportionately affected by poverty. As of the 2021 Census, Cornwall had an unemployment rate of 12.4%, and a labour force participation rate of 52.3%. While most residents work locally, commuting is highly car-dependent, with 88% of workers travelling to work by car.

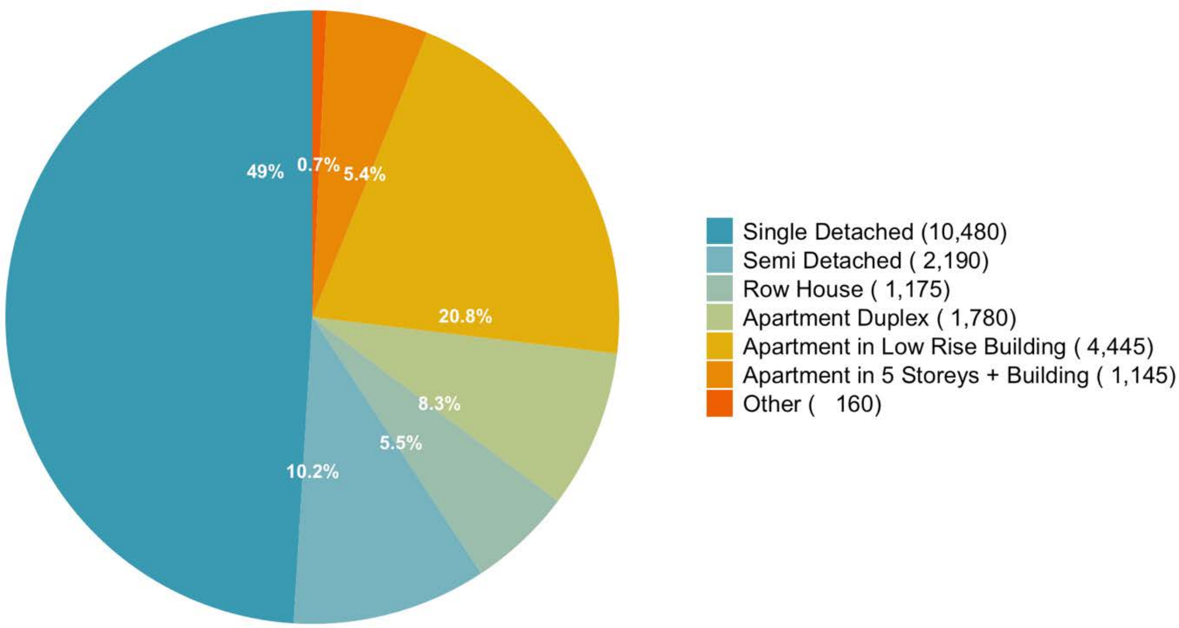
This analysis and breakdown of households into income categories via the HART methodology is crucial in helping to identify income-oriented housing needs.

Housing Profile

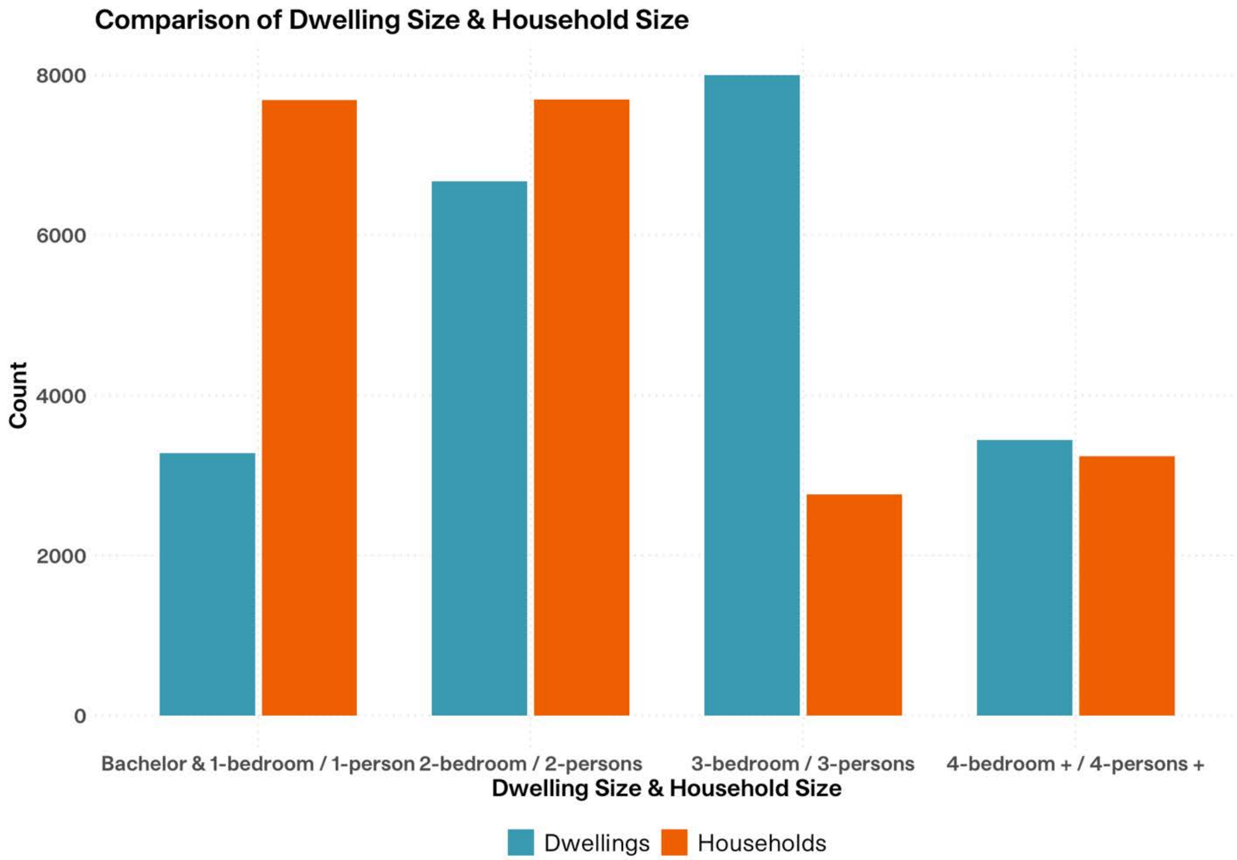
As of the 2021 Census, there were 21,386 dwellings occupied by usual residents in the City of Cornwall. Notably, nearly 70% of the city's housing stock was built before 1980, suggesting a significant proportion of older homes that may require maintenance or upgrades.

Distribution of Dwelling Types, 2021

Total count of dwellings: 22,214



Cornwall's housing stock is dominated by single detached dwellings, which account for nearly half of all units. However, when comparing household sizes to available dwelling sizes, there is a notable mismatch. One-person households significantly outnumber bachelor and one-bedroom units, indicating an undersupply of appropriately sized homes. Conversely, three-bedroom units appear overrepresented relative to the number of medium-sized households, pointing to under-occupation and potential challenges for seniors or singles looking to downsize.



Recent development trends are encouraging, however. In 2024, a total of 179 residential building permits were issued, with nearly 79% of those for multi-unit dwellings, signaling a shift toward more compact and diverse housing forms.

Cornwall is also the regional community housing provider for the United Counties of Stormont, Dundas and Glengarry. The City currently administers 1,266 community housing units—comprising 501 senior units, 472 family units, and 293 mixed-use units—as well as 30 supportive housing beds, within the City of Cornwall. This number is greater when accounting for units in the United Counties. Wait times for community housing remain relatively long, particularly for one-bedroom units for non-seniors and three-bedroom units for families.

Population Group	Unit Size	Wait time (years)	Adjusted wait time
Single non-senior	1 Bedroom	2.96	3 years
Senior	1 Bedroom	1.64	1 year 8 months
Single/Couple with Dependents	2 Bedrooms	1.43	1 year 5-6 months
Single/Couple with Dependents	3 Bedrooms	2.24	2 years 3 months

To tackle the community housing deficit, the City undertook a community housing development plan in 2024, which identified an additional potential supply of 538 new community housing units across several sites in Cornwall and SDG.

On the ownership side, housing affordability continues to be a growing concern. As of April 2025, the average resale price reported by the Canadian Real Estate Association (CREA) was $521,470—up significantly from CMHC's 2021 median valuation of $250,000–$300,000. On the rental side, the market has tightened: CMHC reported a 2024 vacancy rate of 2.7%, down from 3.3% in 2021, with median rents reaching $1,000.

Overall, Cornwall faces a relatively constrained rental market, a shortage of subsidized and supportive housing, and growing pressure in both ownership and rental affordability. These challenges underscore the need for a more diverse and flexible housing supply that better aligns with evolving demographic and economic realities.

Core Housing Need

Core housing need (CHN) is a key measure of housing inadequacy in a community, identifying households whose homes fall below standards of adequacy, suitability, or affordability—and who cannot afford alternative accommodation without spending more than 30% of their income. These standards include:

- **Adequate housing:** not requiring major repairs;
- **Suitable housing:** sufficient bedrooms for household composition; and,
- **Affordable housing:** costs less than 30% of before-tax income.

As of 2021, approximately 12% of Cornwall households (2,530) were in core housing need. Strikingly, renters made up over 82% of those households, emphasizing a significant disparity in housing outcomes by tenure. The greatest challenges are concentrated among very low- and low-income groups, who are most likely to live in homes that are inadequate, unsuitable, or unaffordable.

The data also reveals that the majority of the city's CHN is concentrated among 1-person households—specifically those earning very low or low incomes. This group accounts for 91.5% of Cornwall's affordable housing deficit. Priority populations such as Indigenous households, senior-led households, and single mother-led households are also disproportionately represented.

The CHN data underscores a systemic shortfall in appropriately sized and priced housing in Cornwall, particularly for those living alone and at the lower end of the income spectrum. Addressing this gap requires targeted investment in smaller, deeply affordable rental units that are aligned with both demographic trends and affordability thresholds.

CMHC Priority Groups

The Canada Mortgage and Housing Corporation (CMHC) identifies 12 priority population groups that experience disproportionately high levels of housing need. These groups face systemic barriers to securing and maintaining safe, adequate, and affordable housing. In addition to the core 12, the federal National Housing Strategy highlights a 13th group—women-led households, particularly single mothers—mandating that at least 25% (and aiming for 33%) of federal housing funding be directed to this population. CMHC's priority populations include:

- *Women and children fleeing domestic violence*
- *Single mother-led households*
- *Women-led households*
- *Indigenous households and Indigenous Peoples*
- *Visible minority and racialized households*
- *Seniors aged 65 and over, and 85 and over*
- *Young adults aged 18–29*
- *Recent immigrants and refugees*
- *LGBTQ2S+ individuals*
- *People with physical disabilities or mobility challenges*
- *People with developmental disabilities*
- *People with cognitive, mental health, or addiction-related limitations*

While these groups are prioritized in housing policy and funding decisions, it is important to note that census data does not provide disaggregated data for all of them—such as veterans, LGBTQ2S+ people, or individuals experiencing homelessness. Additionally, some households may fall under multiple categories, which further complicates data collection and analysis. To bridge these gaps, qualitative inputs—through community engagement, consultation, and direct service provider insights—are essential.

In 2021, there were 9,205 households in Cornwall that met one or more priority population definitions. Of these, 68% were homeowners and 32% were renters. The median income for these households was $51,200. Approximately 10% were in core housing need, indicating a substantial overlap between social vulnerability and housing insecurity.

Cornwall's homelessness response is aligned with national best practices, including prevention and shelter diversion programs. The City maintains a By-Name List (BNL), launched in 2021, to track individuals who have experienced or are currently experiencing homelessness. As of 2024, 228 individuals had been identified on the BNL, with 77 classified as chronically homeless. This system supports coordinated access and helps identify service gaps for individuals facing persistent housing instability.

The HNA highlights that priority populations—particularly Indigenous peoples, persons with disabilities, newcomers, seniors, and women-led households—are overrepresented in lower-income brackets and face compounding challenges. Tailored interventions will be essential to ensure these groups have equitable access to housing solutions.

Community Engagement & Consultation

To inform Cornwall's Housing Needs Assessment, the City undertook engagement with residents, service providers, developers, and internal staff to gather diverse perspectives on housing challenges and opportunities. Two primary engagement activities shaped this work: a citywide housing survey, which received around 250 responses, and two targeted virtual workshops—one with community-based organizations and service providers, and another with stakeholders from the development and business sectors.

The survey revealed a wide range of lived housing experiences across different age groups, incomes, and household types. Approximately 45% of respondents identified as renters, with one-third indicating difficulty affording housing. While many participants expressed satisfaction with the size and condition of their current home, concerns around affordability, availability, and quality were common—particularly for those living in or at risk of precarious housing. Several respondents noted being over-housed and expressed interest in smaller, more accessible housing options.

Workshop participants highlighted a number of system-level challenges and opportunities:

- **Gaps in Housing Supply:** There is a lack of affordable and accessible housing for key groups, including larger families, newcomers, youth, seniors, and individuals with disabilities. The need for deeply affordable 1- and 2-bedroom units, 3+ bedroom family housing, and barrier-free units was emphasized.

- **Supportive & Transitional Housing:** Many service providers underscored the need for expanded supportive and transitional housing, particularly for individuals with complex needs such as mental health or substance use challenges. Models grounded in harm reduction and youth-specific supports were identified as high priorities.

- **Homelessness Response:** Participants flagged the limited availability of interim or "bridge" housing as a major gap in Cornwall's housing system. Prolonged shelter stays and a reliance on unsafe alternatives underscore the importance of expanding crisis and transitional options.

- **Affordability & Unit Quality:** Low-income residents—particularly those relying on social assistance or precarious work—face significant difficulty accessing safe, affordable units. When affordable units are available, they are often of poor quality or located far from essential services.

- **Coordination & Navigation:** Feedback pointed to confusion around program eligibility, referrals, and housing services. Stakeholders suggested the creation of a centralized information hub, clearer navigation supports, and stronger inter-agency collaboration.

- **Location & Walkability:** The proximity of housing to services, transit, and amenities was a consistent theme, especially for households without access to a vehicle. Well-located, walkable developments are key to fostering independence for seniors, women-led households, and other priority groups.

- **Development & Delivery:** The development community cited long approval timelines, rising development charges, and inconsistent processes as barriers to new housing. Suggestions included streamlining review processes, reducing fees for affordable units, and exploring innovative delivery models such as land leases, modular builds, and public-private partnerships.

These community insights were instrumental in complementing the quantitative data in this HNA. They provide a clearer picture of where the system is falling short and offer valuable direction for designing more equitable, responsive, and collaborative housing solutions in Cornwall.

Projecting Cornwall's 2036 Housing Needs

This section outlines projected housing needs in Cornwall over the next decade, guided by a data-informed methodology that combines the federal Housing Assessment Resource Tool (HART) with local insights from the City's Comprehensive Review Phase 1: Growth Analysis Study (2021–2051), prepared by Watson & Associates Economists Ltd. This dual approach supports alignment with Cornwall's Official Plan, long-term land use strategy, and infrastructure planning. It should be noted that all projections of needs in this assessment are stemmed from 2021 census data for the City of Cornwall.

Population & Household Growth

Cornwall's population is expected to grow by 10% to 17% by 2036—reaching between 52,750 and 55,950 people. This equates to a minimum of 4,905 new residents. Correspondingly, the number of households is projected to grow by 12% to 19%, from approximately 21,386 to between 23,977 and 25,432 households. This represents a minimum increase of **2,592 households.**

Average household size is expected to remain steady at approximately 2.2 people, while the proportion of renter households is projected to increase—shifting from a traditionally ownership-dominated landscape to a more balanced distribution of 53.4% owners and 46.6% renters by 2036.

Housing Needs by Income Category

Projections indicate that just under 40% of new households will fall into low- or moderate-income categories (earning under 80% of the area median household income). The table below provides a summary breakdown

Income Category	Projected Range Total HHs	Projected Range New HHs	% Share
Very Low Income (20% or under of AMHI)	268 to 285	29 to 46	1.1%
Low Income (21% to 50% of AMHI)	4,343 to 4,611	468 to 736	18.1%
Moderate Income (51% to 80% of AMHI)	4,674 to 4,959	505 to 790	19.5%

Median Income (81% to 120% of AMHI)	5,144 to 5,457	557 to 870	21.5%
High Income (more than 120% of AMHI)	9,548 to 10,120	1,033 to 1,605	39.8%

This distribution reinforces the need for a strong supply of affordable housing across multiple income brackets, particularly for low- and moderate-income households.

Housing Needs by Household Size

Cornwall's changing demographics are reflected in the following projected household composition.

Household Size	Projected Range Total HHs	Projected Range New HHs	% Share
1 Person	8,615 to 9,143	931 to 1,459	35.9%
2 Person	8,628 to 9,151	933 to 1,456	36%
3 Person	3,101 to 3,287	336 to 522	12.9%
4 Person	2,190 to 2,322	236 to 368	9.1%
5+ Person	1,443 to 1,528	157 to 242	6%

The dominance of smaller household types supports the case for increasing the supply of 1- and 2-bedroom units, which are currently in deficit.

Housing Needs by Unit Size

Projections indicate a clear need to prioritize smaller units in new housing development, as shown in the table below.

Home Size	Projected Range New Units	% Share
1-Bedroom	1,736 to 2,603	66.4%
2-Bedroom	635 to 1,101	24.3%
3-Bedroom	160 to 160	6.9%
4+-Bedroom	62 to 182	2.4%

This breakdown underscores the critical importance of building smaller, more affordable units to accommodate future demand—particularly among seniors, single-person households, and lower-income residents.

Land Supply & Opportunity

Cornwall has ample residential land supply available through designated greenfield areas, draft-approved subdivisions, and infill opportunities. The key challenge is not land scarcity but rather ensuring the development of the right kind of housing—in the right locations and at price points aligned with community need. Partnerships with the development community will be vital to achieving this outcome and addressing Cornwall's housing shortfall.

Emerging Trends & Best Practices

The housing landscape in across Canada has experienced significant shifts over recent years, driven by various economic, demographic, and social factors. These shifts highlight the evolving nature of housing needs and the challenges faced by different population groups, found in municipalities big and small. A summary of these shifts and trends is provided in Section 11, touching on:

- Addressing Affordability & Supply
- Rental Market Pressures
- Growing Demand for Smaller Units
- Diversifying Housing Needs

There are also some best practices the City can look to, which are also summarized in Section 11:

- Prefabrication & Tiny Homes
- Brownfields & Adaptive Reuse
- Expand Public & Non-Profit Housing
- Build on Parking Lots
- Bring Back the Missing Middle
- Development Incentives
- Develop on Underutilized Public Lands
- Rental Assistance in Cooperatives
- Review Development Regulations

Conclusions

The Cornwall Housing Needs Assessment (HNA) provides a critical evidence base to guide the City's approach to growth management, housing policy, land use planning, and infrastructure investment over the coming decades. As Cornwall prepares for population and household growth under a range of scenarios, the HNA confirms that the city is already experiencing a significant housing shortfall, particularly for smaller units and for households in low- and moderate-income brackets.

Across all scenarios, the City faces a persistent and significant shortfall in smaller units, particularly bachelor and one-bedroom dwellings, largely driven by the growth of one-person households. Under the low-growth scenario, 2,592 new units will be needed, increasing to 3,615 under medium growth and 4,046 under high growth. Of these, over half are projected to require affordability supports, especially in the smaller-unit categories.

While larger unit types such as three- and four-bedroom homes appear to meet or exceed demand, due to a current oversupply, the acute and growing deficit of bachelor and one-bedroom units is consistent across all scenarios. This indicates a structural mismatch between the existing housing stock and future household composition. Addressing this gap will require a targeted increase in the supply of smaller, affordable units through supportive policy, zoning reforms, and incentive programs that prioritize compact, lower-cost housing aligned with the projected needs of Cornwall's future population.

The findings of the HNA will be foundational in shaping amendments and updates to Cornwall's Official Plan and Zoning By-law, and housing action plans. For example, the need for more affordable, smaller, and denser housing options, especially near transit and services, suggests that policies must actively support a broader mix of housing types across the City. This includes enabling more "missing middle" housing such as duplexes, triplexes, secondary suites, and low-rise apartments in traditionally low-density areas. The HNA also provides a rationale for prioritizing development on underutilized public lands, updating development incentives to favour deeply affordable housing, and aligning land use decisions with the projected growth of smaller and lower-income households.

The HNA also raises important considerations about existing infrastructure gaps that may constrain housing delivery. For instance, projected growth in one- and two-person households will require the development of compact housing in areas where infrastructure and public amenities may currently be insufficient. Addressing these pressures will necessitate strategic investments in both fixed assets (e.g., servicing capacity, active transportation networks) and social infrastructure (e.g., transit, childcare, and supportive services). Particular attention should be given to neighbourhoods where affordability is lowest and where population growth is expected to be most concentrated. Collaborative efforts between planning, engineering, and social services will be essential to ensure that housing development is both enabled and equitable.

In conclusion, the Cornwall HNA serves not just as a diagnostic tool but as the foundations of a roadmap for coordinated action. It identifies the scale, type, and affordability level of housing needed and highlights where existing policy and infrastructure may need to adapt. Moving forward, the HNA should serve as a living document, regularly referenced and updated as new data emerges, to support the creation of a more inclusive, sustainable, and complete Cornwall.

1. Introduction

1.1 Preface

The Government of Canada's 2024 Budget and Canada's Housing Plan have firmly established Housing Needs Assessments (HNAs) as a foundational tool in the country's long-term, evidence-based approach to addressing housing challenges. As part of this shift, the federal government is seeking to become a more informed and strategic investor—using data-driven tools to guide decision-making around infrastructure and housing development.

HNAs are expected to play a central role in this strategy by providing a clear and consistent understanding of local housing needs across the country. By identifying gaps in supply, affordability, and housing form, these assessments will enable all levels of government to align infrastructure planning with housing priorities—ensuring that investments in transit, utilities, and community facilities are matched with actual and anticipated residential growth.

As a requirement under the federal Housing Accelerator Fund, communities receiving funding must complete an HNA by the third year of the program, unless one has already been completed within two years of the 2022 federal budget announcement (April 7, 2022). This requirement also applies to municipalities with populations of 30,000 or more that receive support through the Canada Community-Building Fund or the forthcoming permanent transit funding stream. HNAs will likewise be expected for applicants seeking future federal infrastructure funding.

In this context, Cornwall's Housing Needs Assessment is an essential step in ensuring the City is well-positioned to respond to local housing pressures, access federal supports, and plan proactively for a more affordable, inclusive, and sustainable housing future.

1.2 Context

The City of Cornwall is one of the largest cities in Eastern Ontario and one of the oldest settlements in Canada. The city has a unique geographic location at the convergence of the Ontario, Quebec, and New York State borders. It shares its southern border with the Mohawk Nation of Akwesasne, and Cornwall is one of 14 Ontario border crossings between Canada and the United States. Situated along the St. Lawrence River and Highway 401, Cornwall is well serviced by road and railway transportation and is only an hour's drive from Montreal and Ottawa. It is Ontario's easternmost city. Although it is the seat of the United Counties of Stormont, Dundas and Glengarry, Cornwall is a single-tier municipality, and operates independently from the Counties. Notwithstanding this, the City of Cornwall is the regional housing provider for the United Counties of SDG.

It is the primary urban centre for much of the population in South Stormont and South Glengarry, as well as the Mohawk Territory of Akwesasne to the south. The City straddles the St. Lawrence River and is home to the St. Lawrence Seaway Management Corporation, which oversees navigation and shipping activities for the St. Lawrence Seaway. It lies within the Quebec City-Windsor Corridor along Ontario Highway 401, is a major port of entry from the United States into Canada and is positioned to support some of Cornwall's largest industries, which include logistics and distribution.

With a population of 47,845 as of the 2021 Census and its strategic location near major economic hubs like Ottawa, Montreal, and the US makes it an attractive option for residents seeking lower costs of living while remaining connected to urban centers. However, Cornwall has not escaped the widespread impacts of the housing crisis felt across Canada, experiencing significant increases in housing costs and facing challenges related to housing diversity and availability. In response to these challenges, the City has undertaken a proactive approach by initiating a comprehensive housing needs assessment.

1.3 Purpose

This study aims to meticulously analyze the current housing stock and development trends, pinpoint gaps and deficiencies in housing provision, and assess specific needs in terms of housing supply and geographic distribution. By undertaking this assessment, the City seeks to equip Council and the community with critical insights and data-driven recommendations that will guide future actions and priorities. Ultimately, the outcomes of this assessment will inform strategic decisions to effectively address housing needs and ensure sustainable growth and development of the city over the next decade and beyond.

Specifically, this study will answer fundamental questions such as:

- Where is the greatest housing need in the community?
- What are the meaningful housing targets and tools to measure the progress to support the right kind of housing for all residents?
- How much housing, which size, and at what price is needed to ensure that all current and future households can live in suitable, adequate and affordable housing?

This housing needs assessment will help the City plan for and build housing more effectively to address the needs of current and future residents, while providing for a high-degree of transparency and accountability.

1.4 Document Structure

This Housing Needs Assessment (HNA) is organized into several key sections as follows:

- **Section 2** provides an overview of the methodology used in the preparation of the HNA.
- **Section 3** provides an overview of the housing system from the federal level to the municipal level, focusing on a summary of how housing is perceived from a policy perspective and administered by various levels of government.
- **Section 4** presents a thorough analysis of the community profile as well as of socio-demographic trends to establish a solid foundation for understanding existing conditions.

- **Section 5** presents a thorough compilation household profiles as well as economic and employment characteristic, both crucial to consider as part of evaluating future housing needs.
- **Section 6** presents the City's housing profile and associated data related to stock, market, community housing.
- **Section 7** presents core housing need in Cornwall based on collected socio-economic data.
- **Section 8** provides an overview of housing considerations for CMHC-identified priority groups with respect to affordable housing provision.
- **Section 9** summarizes the consultation activities undertaken and feedback received from the public, community organizations, partners, and development community.
- **Section 10** presents the City of Cornwall's projected housing needs for the next decade, this includes considerations of projected population, household composition, and housing types.
- **Section 11** highlights some emerging trends and best practices in housing provision for the City to consider.
- **Section 12** summarizes the conclusions of the HNA and contemplates some immediate next steps for the City of Cornwall to consider as it undertakes long-term planning for the next 10+ years.

2. Methodology & Data

This Housing Needs Assessment (HNA) for the City of Cornwall employs a mixed-methods approach, combining robust quantitative analysis with qualitative insights from community engagement and local lived experience. The methodology reflects guidance from the Housing Assessment Resource Tools (HART) project, as well as CMHC and federal expectations for evidence-based planning. In alignment with these expectations, the following subsections outline the data sources, methodological assumptions, and stakeholder engagement processes that underpin the analysis.

This section is organized into three components:

- **Quantitative Data:** A description of the datasets and sources used to assess demographic and housing trends.
- **The HART Methodology:** A summary of the standardized framework used to estimate housing deficits and future needs.
- **Qualitative Data & Community Engagement:** An overview of the public, stakeholder, and municipal engagement process that helped contextualize and validate findings.

2.1 Quantitative Data

Quantitative research methods were crucial to understanding Cornwall's housing landscape. This component included the analysis of publicly available datasets, internal and external planning documents, as well as data extracted from pre-analyzed tools like HART (described later in this section). The analysis focused on housing demand, supply, affordability, tenure, and population characteristics.

Key data sources included, but were not necessarily limited to:

- Statistics Canada Census and National Household Survey Data 2006 to 2021
- CMH Housing Market Information Portal
- Statistics Canada Housing Statistics Dashboard
- CMHC/Statistics Canada Proximity Measures Database
- Housing Assessment Resource Tool (HART)
- Cornwall, Stormont, Dundas, & Glengarry Annual Housing Report - Vision 2025
- City of Cornwall 2024 Asset Management Plan
- City of Cornwall Community Housing 5 & 10-Year Wait List Data
- City of Cornwall & United Counties of SDG Housing Revitalization Plan 2020
- City of Cornwall Public Land Registry
- City of Cornwall Building Permit Data 2015 to 2025

- City of Cornwall Non-Market Housing Portfolio Summary
- CREA Cornwall and District Real Estate Board Housing Market Data
- Population Projection & Growth Analysis Data from the City of Cornwall Draft Consolidated Comprehensive Review, 2024 (Watson & Associates)

The above data sources were used to help evaluate past and current housing conditions and to generate projections across housing types, income levels, and household sizes. Each analytic section of the report references the relevant data source and provides contextual descriptions of methodologies and assumptions employed.

2.2 Housing Assessment Resource Tool (HART)

The Housing Assessment Resource Tools (HART) methodology was developed through a partnership with by the CMHC and University of British Columbia. It is a standardized and equity-focused approach to measuring housing need that builds on the federal definition of Core Housing Need but allows for a more detailed and actionable analysis. The methodology was developed to support municipalities in identifying and quantifying housing gaps more accurately and consistently, and is increasingly used across Canada to align housing targets with actual local demand.

The HART model used in this assessment integrates household income data, household size, and current housing conditions to estimate the number of units required at specific affordability levels and bedroom sizes. Importantly, HART calculates both existing housing need—capturing households currently in unaffordable, unsuitable, or inadequate housing—and future housing need, based on projected household growth.

Several key features of the HART methodology make it particularly useful for Housing Needs Assessment:

- **Focus on income alignment:** Unlike housing needs assessments that focus only on supply, HART explicitly ties affordability to local income levels. This allows for a better understanding of the types of housing required to meet the needs of households at different income thresholds.
- **Quantification by unit type:** The model estimates need by both price point and number of bedrooms, offering a more precise breakdown of the housing stock required.
- **Equity lens:** HART includes disaggregated data on priority population groups identified by CMHC, such as seniors, newcomers, single parents, people with disabilities, and Indigenous peoples.
- **Consistency and replicability:** HART provides a clear, standardized methodology that supports comparison over time or across municipalities.

Used in combination with locally available data, the HART tool provided a strong foundation for identifying both short- and long-term housing needs in Cornwall.

2.3 Qualitative Data & Community Engagement

Quantitative data alone cannot capture the full complexity of local housing needs. To complement the statistical analysis, the HNA process included engagement with residents, service providers, community organizations, and the development community. This helped validate the findings and ground the report in lived experience and local realities.

Three key sources of qualitative input were incorporated and should be read in conjunction with the statistical/quantitative analysis herein:

- **Public Survey:** An online survey conducted between May 9 and May 23, 2025, gathered almost 250 responses from Cornwall residents. The survey explored housing satisfaction, affordability challenges, future housing preferences, and access to amenities. Responses were disaggregated to reflect the experiences of individuals who identify with CMHC priority groups.
- **Workshop 1 – Community Organizations:** A facilitated virtual session with representatives from non-profits, service providers, housing advocates, and public agencies provided insights into the systemic and social challenges facing vulnerable residents. Topics discussed included service gaps, barriers to access, and population-specific housing needs.
- **Workshop 2 – Development Community:** A second virtual session brought together developers, builders, planning consultants, and real estate professionals. This workshop explored issues related to development feasibility, regulatory processes, infrastructure constraints, and incentives. Participants also shared feedback on local housing market trends and potential solutions to address affordability and supply.

In addition to the formal engagement sessions, ongoing consultation with City of Cornwall staff supported the development of this report. Staff contributed operational knowledge, reviewed draft findings, and ensured alignment with related municipal plans and strategies.

Together, these engagement activities ensured that the HNA reflects a broad range of perspectives—spanning both housing demand and supply—and captures challenges and opportunities that may not be evident in quantitative data alone.

A full summary of qualitative engagement findings from the consultation activities described above can be found in Section 9 of this report.

3. Housing Overview

3.1 Housing in Canada

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

The Housing Continuum Model

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

Figure 1. The Housing Continuum

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

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

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

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

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

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

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

The Housing Wheelhouse Model

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

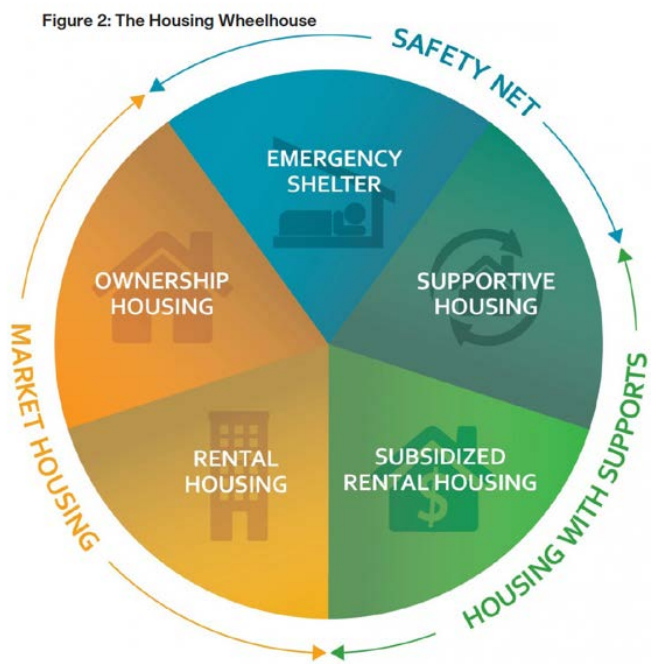


Figure 2. The Housing Wheel

Emergency Shelter - Non-profit providers offer temporary shelter, food and other supportive services.

Short-Term Supportive Housing - Non-profit housing providers offer stable housing as a step between shelters and long-term housing. Stays are typically 2-3 years, with supportive services aligned with need.

Long-Term Supportive Housing - Housing providers offer long-term housing with ongoing supports aligned with need. The level of support varies in this category from supportive (low support), to assisted living (minor support) to residential care (full support).

Subsidized Rental Housing - Operated by nonprofit housing providers, public housing providers, and cooperatives. These organizations provide subsidized rents through a range of different government-sponsored programs (RGI, HILS, AHP)

Rental Housing - (Primary market): 5+ purpose-built units constructed for the purpose of long-term rental tenure, typically in apartments or townhomes. (Secondary market): private housing also contributes to the rental market and can include many forms of housing such as apartments, townhomes, secondary suites, carriage homes and single-family dwellings.

Ownership Housing - Home ownership can be fee-simple, condominium ownership, or shared equity (i.e. mobile home park, cooperatives) and includes multiunit and single detached housing.

3.2 Market vs. Non-market Housing

Housing in Canada is typically categorized along a spectrum that ranges from fully private, for-profit provision to various forms of government-supported or non-profit housing. Understanding the distinction between market and non-market housing is essential to identifying housing gaps, evaluating affordability, and planning for inclusive communities.

Market Housing

Market housing refers to all residential units provided through private sector mechanisms, where rents or sale prices are determined by supply and demand dynamics. This includes:

- **Ownership housing**, such as detached, semi-detached, and condominium units, financed through private means (mortgages, savings, equity).
- **Rental housing**, operated by private landlords, typically without direct government subsidy.
- **Secondary rental**, such as basement apartments or investor-owned condos, which augment the formal rental stock but may be more vulnerable to turnover or informal management.

While market housing can serve a broad range of income levels, rising prices and constrained supply have increasingly excluded low- and moderate-income households from accessing secure and adequate housing without financial strain.

Non-Market or Community Housing

Non-market housing refers to residential units that are subsidized, regulated, or otherwise protected from market forces to ensure affordability and access for households who cannot secure adequate housing in the private market. These homes are typically targeted to individuals and families with low incomes, fixed incomes, or additional support needs, and are a crucial component of a balanced and inclusive housing system.

Key forms of non-market housing include:

- **Community Housing (also known as social or subsidized housing):** Typically owned or managed by public agencies, municipalities, or non-profit providers. Rents are usually geared to income (e.g., 30% of household income), making this form of housing essential for low-income households.
- **Supportive Housing:** Provides long-term, affordable housing alongside on-site or connected supports for individuals living with mental health challenges, addictions, developmental disabilities, or chronic health issues. Supports may include case management, harm reduction services, or assistance with daily living.
- **Transitional Housing:** Time-limited housing that offers stability and support to individuals and families as they move from homelessness, institutional settings, or crisis situations toward more permanent housing. It is often paired with life skills training or wraparound services.
- **Emergency Shelters:** Short-term accommodation for individuals and families experiencing homelessness or housing crises. Shelters provide a safe place to stay and are often the first point of entry into the broader housing and support system.
- **Assisted Living or Supportive Living for Seniors:** Housing models designed for older adults who require some assistance with daily activities but do not need full institutional care. These facilities may offer meals, housekeeping, and limited personal care services.
- **Co-operative Housing:** Housing managed and governed by the residents through a membership model. Co-ops are often mixed-income and may include both market and below-market units, with an emphasis on affordability, security of tenure, and community participation.
- **Affordable Housing Programs:** Units rented or sold below prevailing market rates, typically made viable through government subsidies, capital grants, tax incentives, or land contributions. While not always geared to income, these units are intended to serve moderate-income households.

Non-market housing plays a critical role in addressing affordability gaps, reducing homelessness, and providing stable, adequate housing for vulnerable populations. By preserving units outside of speculative real estate markets, non-market housing contributes to long-term housing stability, community well-being, and economic inclusion.

3.3 Federal, Provincial and Local Government's Roles and Responsibilities, Market and Non-Market Roles and Responsibilities

3.3.1 Federal Government Role

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

Canada Mortgage and Housing Corporation

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

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

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

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

Canada's National Housing Strategy

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

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

- **The National Housing Co-Investment Fund** – providing capital contributions and low-cost loans for affordable housing projects, targeting vulnerable populations.
- **Canada Housing Benefit** – Offering direct financial assistance to help low-income households afford their rent.
- **Federal Community Housing Initiative** – Supporting the sustainability and expansion of community housing providers, ensuring long-term affordability and stability.

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

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

3.3.2 Provincial Government's Role

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

The Planning Act, R.S.O. 1990, c. P.13

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

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

The Act also establishes municipal responsibilities for preparation and maintenance of official plans and zoning by-laws which both facilitate and regulate all forms of development (including housing) in Ontario's municipalities. The Act provides tools for controlling development, including site plan control, subdivision control, and the ability to impose conditions on development approvals. These controls help manage the design and implementation of residential projects, ensuring they are compatible with existing communities and infrastructure.

Provincial Planning Statement (2024)

The Provincial Planning Statement (PPS) provides guidance on matters of provincial interest related to land use planning matters; it constitutes the Province of Ontario's statement on land use policy including housing. The Planning Act requires that decisions affecting planning matters be consistent with policy statements issued under the Act. The PPS along with municipal Official Plans, provide a framework for comprehensive, integrated, place-based and long-term planning that supports the establishment of strong communities, a clean and health environment and economic growth, over the long term. Municipalities are responsible for implementing the policies set out in the PPS (and other provincial plans as applicable) through their official plans and zoning bylaws.

The Province of Ontario has recently adopted a new Provincial Planning Statement (PPS), which came into effect on October 20th, 2024. The current Provincial Planning Statement (PPS), which came into effect on October 20th, 2024, Direct municipalities and their planning authorities to:

- Accommodate population and employment growth forecasted by Ontario Population Projections published by the Ministry of Finance and an appropriate range and mix of land uses for it, including maintaining at all times the ability to accommodate residential growth for a minimum of 15 years through lands which are designated and available for residential development (Sections 2.1.1 – 2.1.4);
- Support the development of complete communities with an appropriate range and mix of land uses, housing options, transportation options with multimodal access, employment, public service facilities and other institutional uses (including schools and associated child care facilities, long-term care facilities, places of worship and cemeteries), recreation, parks and open space, and other uses to meet long-term needs, with improved accessibility, social equality and overall quality of life for

people of all ages, abilities and incomes, including equity-deserving groups (Section 2.1.6);

- 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 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, permitting and facilitating all housing options required to meet the social, health, economic and well-being requirements of current and future residents, including additional needs housing and needs arising from demographic changes and employment opportunities and all types of residential intensification, including the development and redevelopment of underutilized commercial and institutional sites for residential use, development and introduction of new housing options within previously developed areas, and redevelopment, which results in a net increase in residential units, and promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation (Section 2.2.1);

- Ensure that settlement areas shall be the focus of growth and development, and land use patterns within settlement areas should be based on densities and a mix of land uses which efficiently use land and resources, optimize existing and planned infrastructure and public service facilities, support active transportation and transit, and are freight-supportive (Sections 2.3.1.1 – 2.3.1.2);

- Support general intensification and redevelopment for the achievement of complete communities, including by planning for a range and mix of housing options and prioritizing planning and investment in the necessary infrastructure and public service facilities (Section 2.3.1.3);

- Establish and implement minimum targets for intensification and redevelopment within built-up areas, based on local conditions and establish density targets for designated growth areas, based on local conditions. Large and fast-growing municipalities are encouraged to plan for a target of 50 residents and jobs per gross hectare in designated growth areas (Sections 2.3.1.4 – 2.3.1.5);

- Establish and implement phasing policies, where appropriate, to ensure that development within designated growth areas is orderly and aligns with the timely provision of the infrastructure and public service facilities (Section 2.3.1.6);

- Identify and focus growth and development in strategic growth areas (Section 2.4.1.1)

- Support the achievement of complete communities by a range and mix of housing options, intensification and more mixed-use development. Strategic growth areas should be planned to accommodate significant population and employment growth, as focal areas for education, commercial, recreational, and cultural uses, to accommodate and support the transit network and provide connection points for inter-and intra-regional transit, and to support affordable, accessible, and equitable housing (Section 2.4.1.2);

- Prioritize planning and investment for infrastructure and public service facilities in strategic growth areas, identify the appropriate type and scale of development in strategic growth areas and the transition of built form to adjacent areas, permit development and intensification in strategic growth areas to support the achievement of complete communities and a compact built form, consider a student housing strategy when planning for strategic growth areas, and support redevelopment of commercially-designated retail lands (e.g. underutilized shopping malls and plazas) to support mixed-use residential (Section 2.4.1.3);
- Support healthy, integrated and viable rural areas by building upon rural character, and leveraging rural amenities and assets, promoting regeneration, including the redevelopment of brownfield sites, accommodating an appropriate range and mix of housing in rural settlement areas, using rural infrastructure and public service facilities efficiently, promoting diversification of the economic base and employment opportunities through goods and services, including value-added products and the sustainable management or use of resources, providing opportunities for sustainable and diversified tourism, including leveraging historical, cultural, and natural assets, conserving biodiversity and considering the ecological benefits provided by nature, and providing opportunities for economic activities in prime agricultural areas (Section 2.5.1);
- Plan to reduce greenhouse gas emissions and prepare for the impacts of a changing climate through approaches that support the achievement of compact, transit-supportive, and complete communities, incorporate climate change considerations in planning for and the development of infrastructure, including stormwater management systems, and public service facilities, support energy conservation and efficiency, promote green infrastructure, low impact development, and active transportation, protect the environment and improve air quality, and take into consideration any additional approaches that help reduce greenhouse gas emissions and build community resilience to the impacts of a changing climate (Section 2.9.1);

Finally, the new PPS has expanded the definition of what constitutes housing options within the purview of the PPS. The definition now specifically includes supportive housing, additional needs housing, culturally appropriate housing and transitional housing.

3.3.3 City of Cornwall's Role

City of Cornwall planning framework is primarily composed of the City of Cornwall Official Plan and the Zoning By-law. These primary tools are supplemented by a community improvement plan and site plan control by-law.

City of Cornwall Official Plan (2018)

The City of Cornwall Official Plan was approved in 2018 and directs land use planning within the City's corporate boundaries. The document presents a range of policies and supporting plans that speak to the physical development of the lands within the limits of the City. Among areas of interest, the Plan speaks to residential development and housing within the City and presents policies to ensure that housing is reflective of the diverse needs of its population and addresses a range of lifestyles, income levels and tenure. The following summarizes the relevant section of the Official Plan as they relate to housing and residential development.

Section 2.0 – This section of the Official Plan establishes the foundational policy directions that shape long-term growth and land use in the municipality, with housing playing a central and recurring role. The City's twenty-year vision emphasizes the creation of safe, accessible, and liveable neighbourhoods, recognizing housing as essential to both quality of life and community resilience.

The Plan's Strategic Directions (Section 2.3) include the redevelopment of derelict and underutilized residential buildings, support for brownfield site redevelopment, and the protection and adaptive reuse of heritage structures—many of which are residential in nature. More explicitly, Section 2.4 outlines key goals for housing and residential land use. These include meeting the needs of a diverse population by providing housing that reflects various income levels, household types, and tenure arrangements. The Plan also supports the development of attractive and well-designed housing projects, encourages appropriate placement of medium- and high-density forms, and promotes the rehabilitation of structurally sound older housing within stable neighbourhoods. Finally, the Official Plan reinforces the City's commitment to addressing housing vulnerability by supporting the implementation of Cornwall's Housing and Homelessness Plan. Together, these objectives affirm the City's intention to guide housing development that is inclusive, sustainable, and aligned with broader community priorities.

Section 3.0 – This section articulates the growth concepts and policies that strongly support the provision, distribution, and integration of housing within the city's broader development strategy. It emphasizes compact, orderly, and logically phased urban development as a core guiding principle, with specific housing-related implications.

The City aims to accommodate at least 20% of new residential growth through infill and intensification within the Urban Settlement Area. This includes directing higher-density residential development into specific strategic locations such as the Downtown and Le Village BIA, brownfield redevelopment areas like the Domtar and Courtaulds sites, and other key redevelopment zones. The policies encourage compact urban development to improve municipal service efficiency, reduce infrastructure costs, and support vibrant, mixed-use communities.

Section 3.0 reinforces the importance of achieving a range of housing densities tailored to community design, infrastructure availability, and compatibility with surrounding uses. New residential areas are expected to integrate well with existing neighbourhoods and support pedestrian-oriented design, community hubs, and local services. Higher density housing is encouraged near community commercial centres, along transit corridors, and in nodes that support walkability and urban vitality.

This section also promotes the rehabilitation and redevelopment of older housing stock and neighbourhoods. Sympathetic infill and adaptive reuse projects are supported to improve neighbourhood stability and sustainability. Neighbourhood planning is expected to balance residential growth with facilities like parks, schools, and community centres, clustered to create cohesive and livable communities.

Section 4.0 – Housing policies in Section 4.0 of the Official Plan are focused in Subsection 4.2 which address the Official Plan's Urban Residential land use designation. This designation is the principal land use category for accommodating residential development within the City. It permits a full range of dwelling types including singles, semi-detached, duplexes, triplexes, quadruplexes, senior citizen apartments, high-rise apartments, and condominiums. In addition, complementary community uses such as schools, parks, daycares, local commercial services, and institutional facilities are permitted, provided they are compatible with the surrounding residential context.

The subsection also outlines the following key housing-related goals for the Urban Residential designation:

- Satisfying diverse housing needs, inclusive of all income levels, tenure forms, and lifestyles;
- Promoting orderly and efficient patterns of residential development;
- Providing a variety of accessible community services and facilities;
- Encouraging high standards of residential design;
- Supporting neighbourhood viability and minimizing adverse impacts from utilities, transport, or non-residential uses;
- Directing medium and high-density housing to appropriate locations;
- Encouraging the integration of group homes; and,
- Supporting community identity through design.

The Urban Residential land use designation also introduces density categories to be introduced into the Zoning By-law. These density classes guide both the location and form of residential development:

- Low Density (Residential 1 Zones): One and two-unit dwellings of varying forms and lot sizes.
- Medium Density (Residential 2 and 3 Zones): Includes townhouses, triplexes, quadruplexes, and walk-up apartments.
- High Density (Residential 4 Zone): Includes high-rise apartment buildings and condominiums.

The policies encourage a mix and gradation of housing densities, especially clustering higher-density forms around community commercial nodes, major transportation corridors, and focal areas. It aims to prevent indiscriminate scattering of higher-density housing by focusing these developments at strategic locations and ensuring that necessary transportation improvements are addressed by developers.

In addition to the Urban Residential land use designations, Section 4.0 also permits certain forms or a limited amount of housing (particularly as an accessory use) in the following land use designations: Business District; General Commercial; Major Institutional; Rural Area; and Comprehensive Redevelopment Area.

Section 5.0 – Entitled “Housing”, this Section of the Official Plan sets out a series of goals and policies intended to guide the provision, quality, and diversity of housing options within the City. The overarching objective is to ensure a sufficient supply of housing that meets the needs of residents across various income levels, household types, and life stages, while promoting affordability, sustainability, and urban vitality.

A key policy direction is to maintain an adequate supply of residential land to accommodate future growth and to encourage a mix of housing types, tenures, and densities across the City. The Plan supports intensification within built-up areas, redevelopment of underutilized or brownfield lands, and the efficient use of municipal services to accommodate housing in a cost-effective and environmentally responsible manner. It prioritizes compact development forms and encourages residential infill that complements existing neighbourhood character while diversifying the housing stock.

Section 5.0 emphasizes the importance of affordability by encouraging the development of affordable housing through incentives, partnerships with the private sector and non-profit organizations, and alignment with senior government programs. There is also support for innovative housing solutions, such as secondary suites and co-housing models, provided they are compatible with surrounding uses.

Accessibility and adaptability are also highlighted. The City aims to ensure that housing is inclusive of all residents, including seniors and persons with disabilities, through universal design principles and supportive services. The Plan also links housing policy to broader goals of community sustainability, social cohesion, and neighbourhood revitalization, including support for the rehabilitation of aging housing stock and the integration of residential uses in mixed-use developments where appropriate.

Section 7.0 – Section 7.0 focuses on the importance of the waterfront as a distinctive and valuable municipal asset, setting out policies to guide its planning, enhancement, and development. While the section primarily deals with land use, environmental protection, tourism, and recreation along the waterfront, it does reference housing in several ways, especially in relation to compatible land use, community access, and redevelopment objectives.

The policies support the revitalization of underutilized or brownfield waterfront sites for mixed-use development, including residential uses where appropriate. The Plan emphasizes that such developments must be designed to complement the natural setting, ensure public access to the waterfront, and be compatible with adjacent land uses. Housing in waterfront areas is encouraged particularly where it contributes to community vibrancy, supports intensification goals, or assists in the rehabilitation of older neighbourhoods near the water. Furthermore, the integration of residential components into mixed-use nodes is mentioned as a means to achieve a balanced and complete community along the waterfront.

Section 9.0 – Section 9.0 outlines urban design principles that directly and indirectly support the development of high-quality, liveable housing across Cornwall. The Plan emphasizes the importance of integrating urban design considerations into residential development to enhance neighbourhood character, promote safety and comfort, and ensure compatibility with surrounding land uses.

For new residential neighbourhoods, the Plan encourages design that supports compact, walkable, and complete communities. This includes orienting homes toward the street to promote natural surveillance and social interaction, incorporating pedestrian pathways and green spaces, and ensuring a mix of built forms and architectural styles to support diversity and visual interest. Lot layout, massing, and built form are expected to contribute to neighbourhood identity while respecting existing community context.

For intensification and infill housing, the Plan calls for sensitive integration within established areas. Urban design should mitigate impacts on adjacent properties by addressing issues such as building height, shadowing, privacy, and transitions in scale. Design features like stepbacks, rooflines, and landscaped buffers are encouraged to support compatibility. The Plan also supports multi-unit residential buildings and mixed-use developments that incorporate housing, provided they contribute to an animated public realm and pedestrian-friendly environment.

In higher-density residential areas, particularly along transit corridors and in mixed-use nodes, the Plan promotes design that enhances streetscapes through ground-floor animation, well-defined entrances, and the use of materials and articulation to break up building mass. Accessibility and universal design principles are also highlighted to ensure residential developments are inclusive for people of all ages and abilities.

The section reinforces the role of site plan control and design briefs as tools to ensure residential proposals align with urban design objectives. The integration of housing into key areas such as the downtown, Le Village, and strategic intensification areas is seen as vital to achieving a vibrant and liveable urban form.

Cornwall and SDG Housing and Homelessness Plan (2019)

The 10-Year Housing and Homelessness Plan for Cornwall and neighbouring United Counties of Stormont, Dundas & Glengarry is a comprehensive strategy to guide local efforts in addressing housing affordability, availability, and homelessness from 2014 to 2024. Developed in alignment with Ontario's Housing Policy Statement and the Housing Services Act, the Plan reflects local housing conditions, demographic trends, and economic realities, and is grounded in extensive consultation with stakeholders, service providers, and residents. Its overarching vision is to build "a strong, healthy, sustainable community with a wide range of appropriate and affordable housing options in which individuals and families can thrive." The Plan is intended not only to meet current housing needs but also to anticipate future demand and coordinate efforts across sectors.

The Plan identifies several core goals and objectives, including improving access to housing information and services, optimizing the use of existing social and affordable housing, expanding support services for vulnerable populations, maintaining the current housing stock, and ensuring long-term sustainability through energy efficiency and asset management. It also emphasizes the importance of partnerships among government, non-profits, and the private sector, and supports a housing continuum that includes homelessness prevention, emergency shelter, transitional housing, supportive housing, and market housing options.

To achieve these goals, the Plan outlines 10 key strategies, such as enhancing communication about housing services, making better use of social housing resources, strengthening community partnerships, and supporting seniors and persons with disabilities through accessible housing solutions. Other strategic directions include advocating for stable funding, adjusting homelessness prevention programs, promoting energy conservation, and using planning tools to increase the supply of affordable housing. Each strategy is supported by specific recommended actions (detailed in Section 10 of the Plan), such as implementing rent supplements, expanding supportive housing partnerships, maintaining aging housing infrastructure, and encouraging the creation of secondary suites and mixed housing types. The Plan also commits to regular progress reviews and a formal update at the five-year mark to ensure ongoing responsiveness and accountability.

In summary, the document serves as a roadmap for building a coordinated, inclusive, and adaptable housing system across Cornwall and SDG, rooted in local needs and supported by community collaboration.

Cornwall Zoning By-law 2022-001

The City of Cornwall Comprehensive Zoning By-law (By-law 2022-001), adopted in January 2022 outlines a detailed regulatory framework that governs land use and development across the City. The By-law contains extensive provisions that directly relate to housing, structured through zone-specific regulations, general provisions, and definitions.

The Zoning By-law establishes six residential zones, RES 10, RES 15, RES 20, RES 30, RES 40, and RES 50, ranging from low- to high-density housing, including mobile home parks. Each zone defines permitted residential uses, which include single-detached, semi-detached, duplex, triplex, rowhouse, and apartment dwellings, along with accessory residential units and ancillary uses. Zone standards detail minimum lot sizes, frontage, building height, setbacks, and parking requirements, ensuring development aligns with neighborhood character and infrastructure capacity. For instance, low-density zones (like RES 10 and RES 15) prioritize single-detached and semi-detached homes, while higher-density zones (such as RES 40) accommodate apartment buildings and seniors' residences. A number of commercial and institutional zones also permit residential uses as accessory uses.

The By-law includes general provisions applicable to all zones, many of which impact housing directly. For example, Section 3.3 governs additional residential units (ARUs), self-contained secondary suites either within or ancillary to a main residential dwelling. The By-law allows one ARU in the main dwelling and one in an accessory building, subject to specific conditions such as maximum size, parking, and compliance with the Ontario Building and Fire Codes. Similarly, garden suites, portable, one-unit residential structure, are permitted via temporary-use by-law, typically as secondary housing options for family members.

Provisions also exist for boarding and rooming houses, group homes, and seniors' residences, which expand housing diversity and serve specific population groups. Boarding houses are limited in size depending on dwelling type, with occupancy and use restrictions. Group homes are permitted in all residential zones, provided they meet licensing and size standards. Seniors' residences may include communal dining and health services, and are permitted in zones supporting higher-density residential use. Also notable are regulations for angular planes and setbacks that protect privacy and sunlight access between neighbouring residential structures, and parking requirements that balance vehicular needs with urban form and density.

The City of Cornwall as the Regional Housing and Services Provider

Ontario is the only province in Canada where municipal governments are directly responsible for the delivery and administration of community housing. In Cornwall and the United Counties of Stormont, Dundas and Glengarry (SDG), this role is carried out by the Cornwall SDG Human Services Department, which serves as the designated Service Manager for housing and homelessness programs in the region.

The City and Counties support housing access and affordability in a variety of ways:

- Direct provision and maintenance of municipally owned housing stock;
- Funding and oversight of non-profit and co-operative housing providers, including rent-geared-to-income (RGI) housing;
- Administration of various rent supplement and affordability programs;
- Oversight of the centralized waitlist for community housing;
- Implementation of strategic housing plans, including the 10-Year Housing Plan and Housing Revitalization Plan;
- Management of provincially and federally funded programs such as the Canada-Ontario Community Housing Initiative (COCHI), Ontario Priorities Housing Initiative (OPHI), and Canada-Ontario Housing Benefit (COHB);
- Administration of homelessness prevention initiatives and financial assistance programs through the Homelessness Prevention Program (HPP).

Within the City of Cornwall, there are a total of 1,266 Community Housing Units, composed of:

- 501 Senior Units
- 472 Family Units
- 293 "Mixed" Units

In addition to the above, the City also maintains 30 short-term stay beds in Cornwall.

Some of the primary programs administered by the City's Human Services Department as they relate to housing needs are summarized below.

Affordable Housing Program

This program supports the development of below-market rental units for households earning less than provincially established income limits. Unlike RGI housing, rents are fixed and do not fluctuate based on household income. Tenants are required to verify their income to determine eligibility.

Social Housing (Rent-Geared-to-Income Housing)

Social housing is provided through partnerships with 11 publicly funded housing providers across Cornwall and SDG. These units are geared toward people with low to moderate incomes, seniors, and individuals with special needs who are able to live independently with supports. Rents are typically set at 30% of gross monthly household income or as prescribed by provincial guidelines for recipients of Ontario Works (OW) or the Ontario Disability Support Program (ODSP).

The Social Housing Division also administers the Centralized Waitlist for RGI housing. Demand continues to outpace supply, and applicants are generally encouraged to secure private rental housing while on the waitlist due to extended wait times.

Rent Supplement Program

The Rent Supplement Program provides time-limited financial support to eligible tenants renting in the private market. The subsidy is paid directly to the landlord on the tenant's behalf, and eligibility is based on income and asset thresholds. Households may receive support for up to five years, depending on funding availability and continued eligibility.

Eligibility criteria include:

- Household assets under $50,000;
- Rent amounts below program-specific maximums;
- Income below established Household Income Limits (HILs), which are updated periodically based on market rents.

Domiciliary Hostel Program

This program provides financial assistance for individuals who require residential care due to special needs, mental illness, developmental disabilities, substance use challenges, or age-related frailty. The program operates through agreements with privately run care homes within Cornwall and SDG.

To qualify for a subsidy, residents must meet three criteria:

- A documented medical need for domiciliary care;

- Financial need;
- Appropriateness of the placement.

The subsidy is designed to top up resident incomes to help cover accommodation and basic support services.

Homelessness Prevention Program (HPP)

HPP funding is used to prevent homelessness by helping individuals and families maintain or secure stable housing. The program can assist with:

- Utility arrears;
- Rental arrears;
- Minor relocation expenses;
- Temporary accommodations;
- Moving costs.

This flexible program aims to address housing crises before they escalate into eviction or homelessness, and plays a key role in maintaining housing stability for at-risk populations.

4. Community Profile & Trends

The City of Cornwall is located on the traditional, ancestral, unceded territory of the Haudenosaunee peoples, the Mohawks of Akwesasne, along the St. Lawrence River in Eastern Ontario. Not only one of the largest cities in the region, it is also one of the oldest settlements in Canada. This City enjoys a unique geographic location at the convergence of the Ontario, Quebec and New York State borders. It shares its southern border with the Mohawk Nation of Akwesasne, and is one of 14 Ontario border crossings between Canada and the United States.

To help better understand the City's context from a demographic perspective, this section builds a community profile of the City, based around the following datasets.

- Population
- Age
- Diversity
- Immigration

All data presented in this section is taken from the census of population (Census Profile. 2021 Census of Population by Statistics Canada), unless otherwise noted.

4.1 Population

Cornwall is a mid-sized city at a population of 47,845 as of the 2021 Census (2021; Figure 1). Table 1 provides a summary of Cornwall historical growth from 2011 to 2021, and Table 2 provides a comparison of Cornwall's growth with the United Counties of SDG, Province of Ontario, and Canada. While only growing at around half the rate of the province and country from 2016 to 2021, the City outpaced the Counties by about 1.7% in growth during the same period. From 2011 to 2021, the City's population grew by 1,256 people.

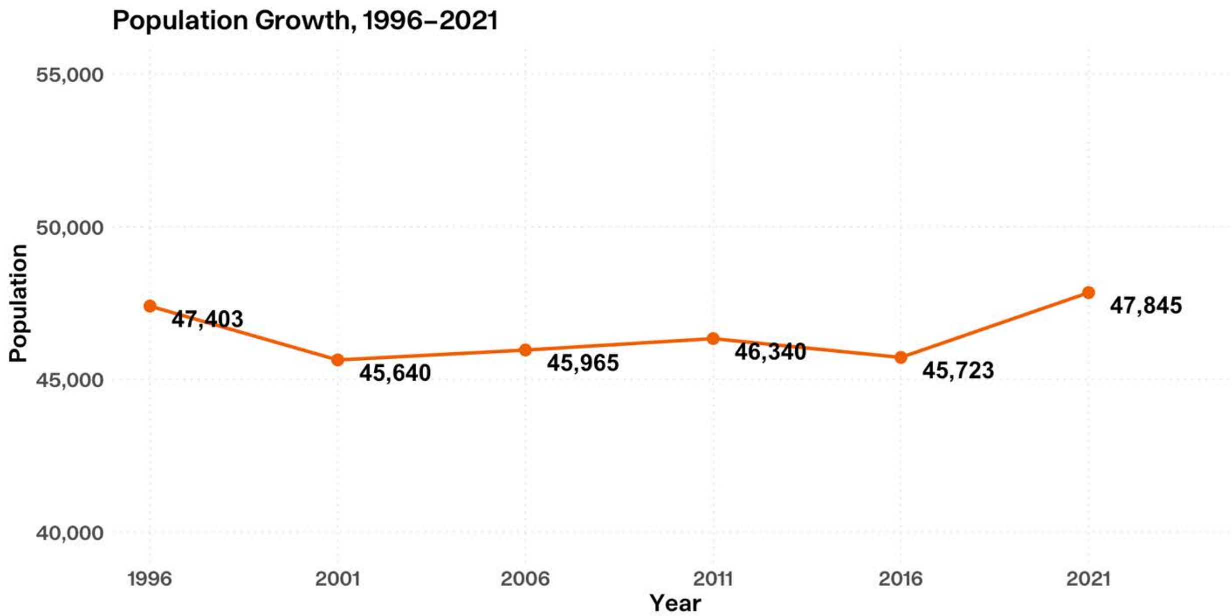


Figure 3. Cornwall Historical Population Growth (2011-2021). Source: Census of Population by Statistics Canada

	2011	2016	2021	2011-2021
Population	46,340	46,589	47,845	-
Growth	-	+249	+1,256	+1,505
% Change	-	0.54%	2.7%	3.25%

Table 1. Cornwall Population Growth, 2011-2021. Source: Census of Population by Statistics Canada

	2016 Population	2021 Population	Change 2016-2021
Cornwall	46,589	47,845	2.7 %
United Counties of Stormont, Dundas and Glengarry	113,448	114,637	1.0 %
Ontario	13,448,494	14,223,942	5,8 %
Canada	35,151,728	36,991,981	5,2 %

Table 2. Population Growth Comparison. Source: Census of Population by Statistics Canada

Factors Driving Cornwall's Growth

Most of Cornwall's recent population growth can be attributed to migration, particularly intraprovincial migration. This trend likely reflects movement from larger municipalities where housing costs are less attainable. The timing aligns with the COVID-19 pandemic, which accelerated outward migration from the Ottawa and Montreal CMAs as remote work became more widely accepted—and, during the pandemic, mandatory for many non-essential workers. The next most significant contributor to Cornwall's population growth is natural increase (births), followed by interprovincial migration, both of which saw slight declines compared to the 2016 Census. Notably, there has been a substantial increase in external migrants and recent immigrants to Canada (between 2016 and 2021), relative to the previous census period.

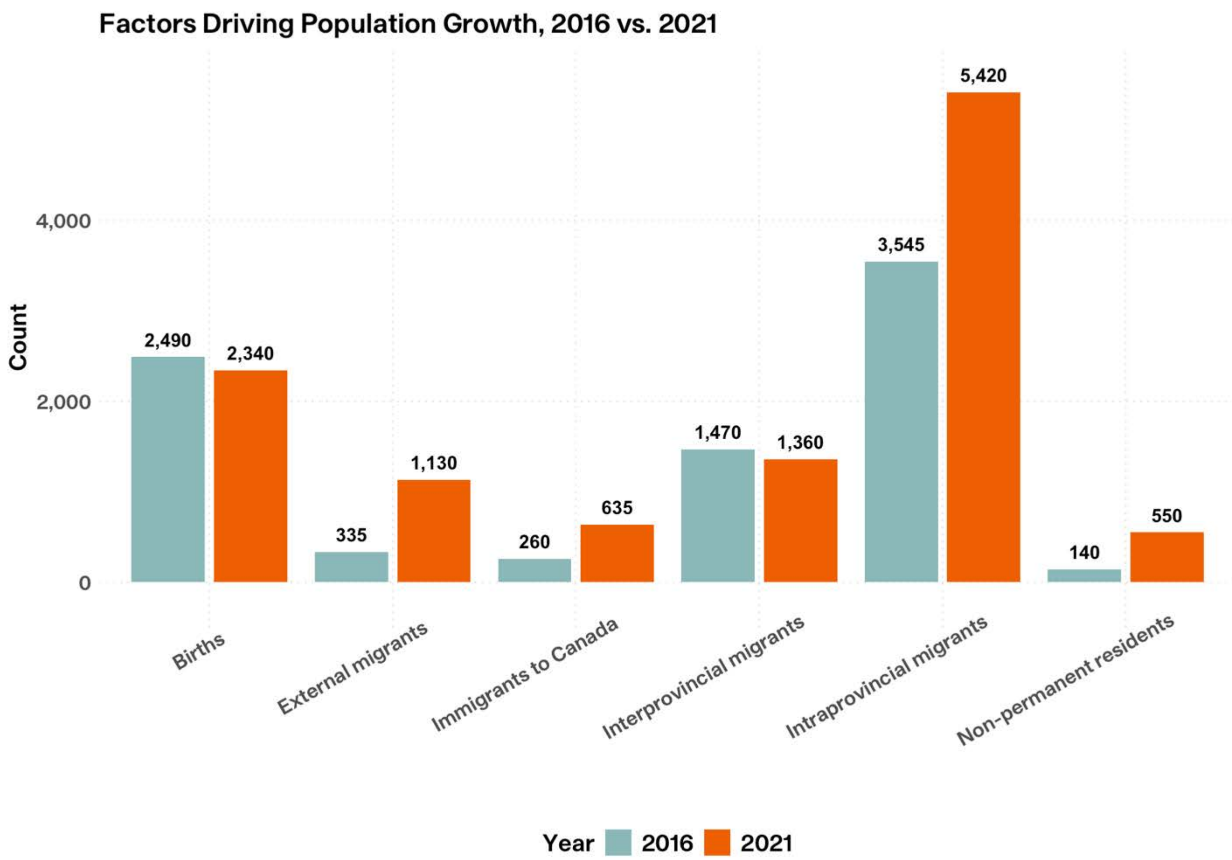


Figure 4. Sources of population growth in Cornwall, ON (2016 vs 2021). Source: Census of Population by Statistics Canada

4.2 Age

Cornwall is experiencing a continued trend of population aging, consistent with broader provincial and national patterns. Historically, the city's median age has been higher than that of Ontario, and recent data suggests the gap between Cornwall's median age and the provincial median is widening (see Table 3). The consistent increase in Cornwall's median age over the years can largely be attributed to an aging population aging in place. When considered alongside the primary drivers of population growth—particularly intraprovincial migration—it appears that recent in-migrants are not significantly altering the community's overall age structure, according to census data.

Year	Median Age (Cornwall)	Median Age (Ontario)
2006	43.0	39.0
2011	45.4	40.4
2016	46.4	41.3
2021	46.4	41.6

Table 3. Median age in Cornwall and Ontario, 2006 to 2021. Source: Census of Population by Statistics Canada

The Figure below provides a summary of Cornwall's age distribution amongst six demographic groups. Children, Youth and those in their primary working years have decreased consistently from 2006 and now comprise less than 50% of the Cornwall's population, whereas groups of Retiring, Empty Nesters and Young Seniors have seen a consistent increase over the years and currently make up the largest age grouping.

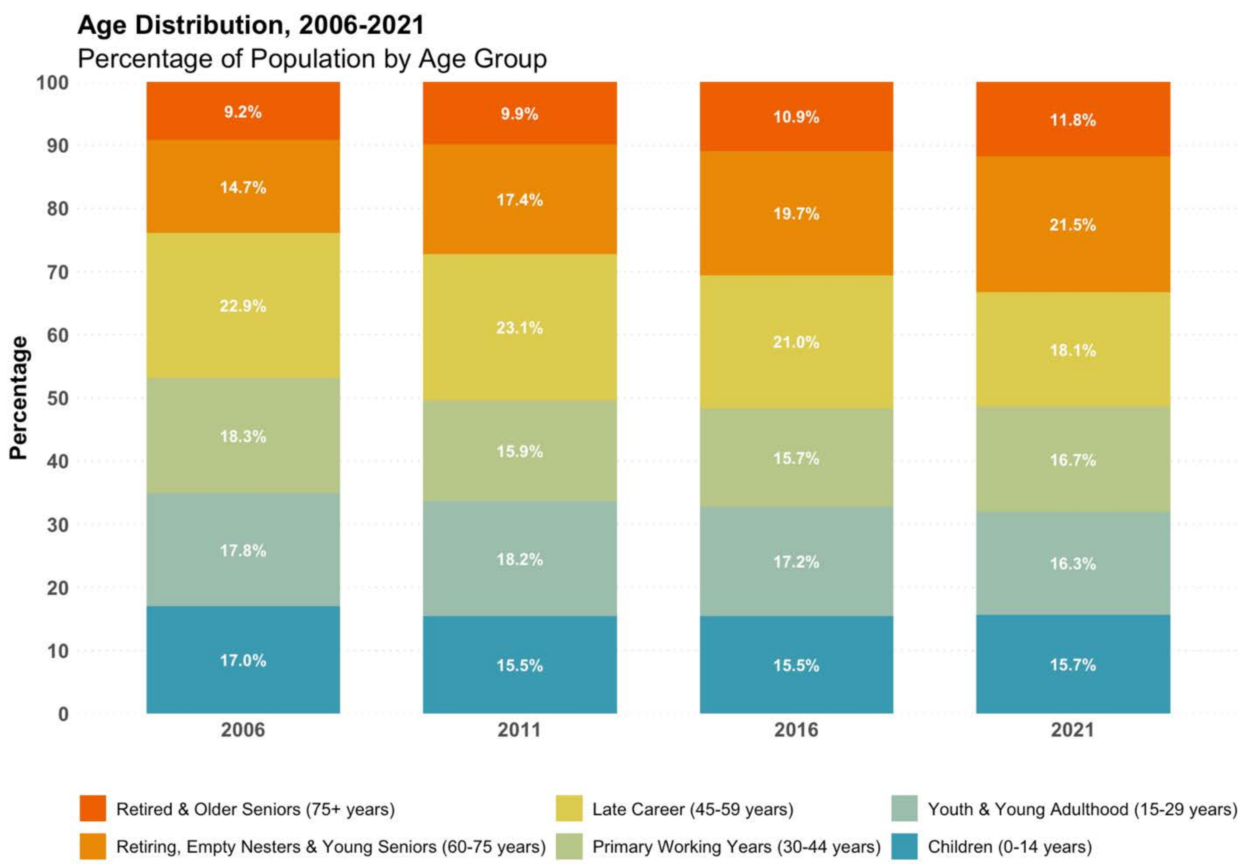


Figure 5. Age Distribution in Cornwall over the years (2006-2011). Source: Census of Population by Statistics Canada

4.3 Population Diversity

Along with population growth, the City's diversity has also grown. Over the past 15 years, Cornwall has seen an increase in the diversity of residents in terms of places of birth, ethnicity, language, and immigration status. This is summarized in the figure below.

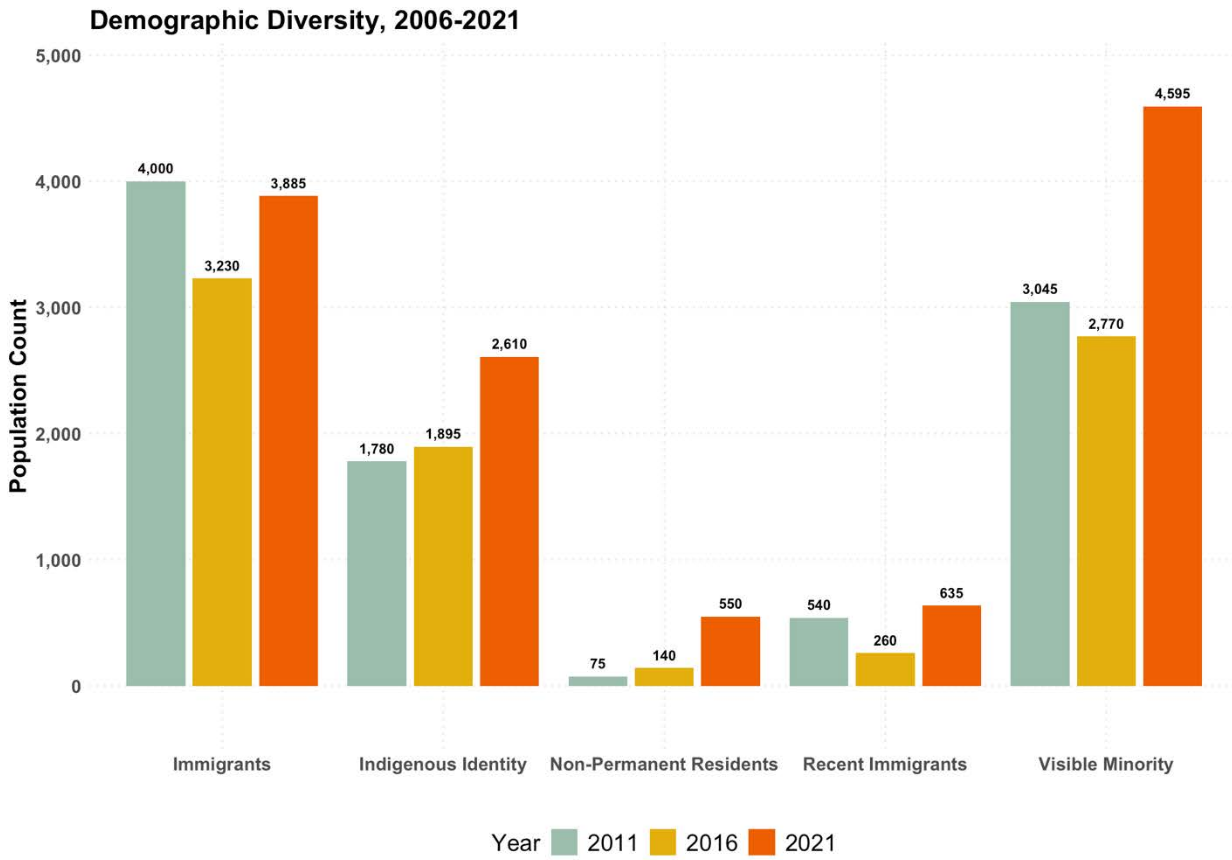


Figure 6. Demographic Diversity in Cornwall, dynamics over the years (2006-2021). Source: Census of Population by Statistics Canada

4.4 Immigration Status

The share of international immigrants has been steady in Cornwall over the years, and this trend is expected to continue. In 2021, nearly 4,000 people or 9% of the City's total population were immigrants, with around 3,250 of those being non-recent.

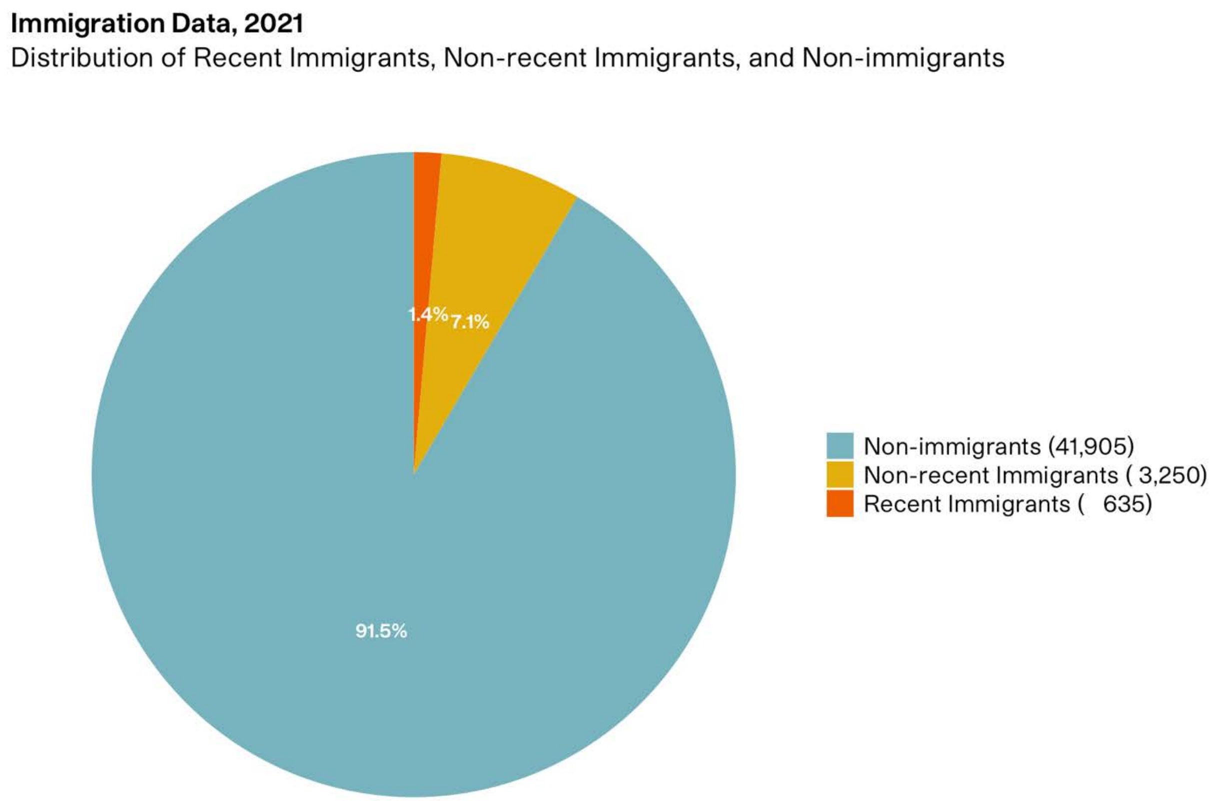


Figure 7. Share of recent immigrants (immigrated during 2016-2021), immigrants and non-immigrants in Cornwall (2021). Source: 2021 Census of Population by Statistics Canada

4.5 Visible Minority & Indigenous Identity

As of 2021, approximately 10% of Cornwall's residents identified as a visible minority (shown in Figure 9). The number of people who identify as Indigenous was around 5.6% of the total population in 2021.

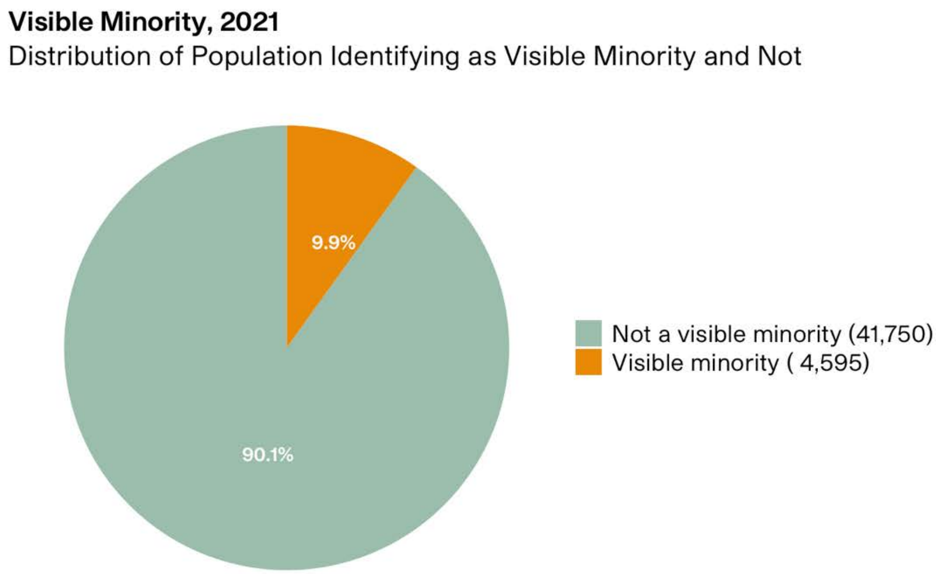


Figure 8. Share of population who identify as visible minority, Cornwall (2021). Source: 2021 Census of Population by Statistics Canada

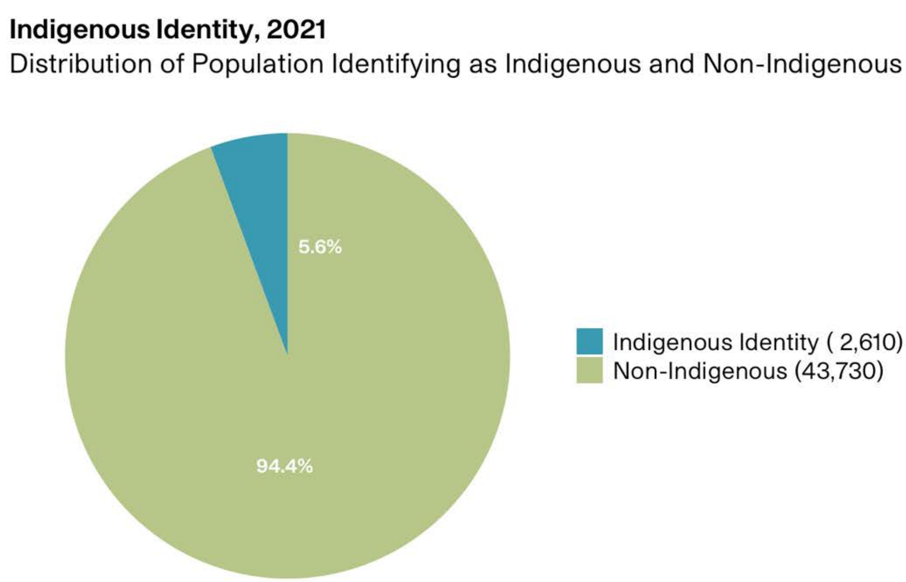


Figure 9. Share of population who identify as Indigenous, Cornwall (2021). Source: 2021 Census of Population by Statistics Canada

4.6 Community Profile Summary

Population Summary		
Characteristic	**Data**	**Count**
Total Population (Number)	2016	46,589
	2021	47,845
Population Growth (Number)	Total	1,256
	Percentage	2.70
Age (Years)	Average	45.0
	Median	46.4
Age Distribution	0-14 years	7,505
	15-64 years	28,195
	65+ years	12,145
Mobility	Non-movers	40,445 over 1 year / 25,765 over 5 years
	Non-migrants	3,400 over 1 year / 10,330 over 5 years
	Migrants	2,045 over 1 year / 7,910 over 5 years
Demographic Summary		
Characteristic	**Data**	**Count**
Immigrants	Total	3,885
Non-immigrants	Total	41,905
Recent immigrants (2016-2021)	Total	635
Interprovincial migrants (2016-2021)	Total	360 over 1 year / 1,360 over 5 years
Indigenous Identity	Total	2,610

Table 4. Community Profile. Source: 2021 Census of Population by Statistics Canada

The City of Cornwall has experienced fluctuating population trends over the past two decades. From 2001 to 2011, the population remained relatively stable, followed by a decline in 2016. Since then, the City has seen a marked increase in population growth, largely driven by steady net migration across most demographic groups—with the exception of seniors. Although Cornwall continues to grow at a slower rate than the province and country overall, projected increases in population will place additional pressure on the housing market and influence the need for diverse housing options.

Housing needs are shaped by a complex intersection of factors including age, Indigenous identity, minority status, socioeconomic background, gender identity, sexual orientation, racial identity, and disability. Many of these groups experience disproportionately high levels of housing need. As Cornwall's population continues to evolve and diversify, understanding these demographic dynamics is critical to anticipating and addressing housing challenges in an equitable and inclusive manner. Further information on core housing need and priority groups are provided in Sections 7 and 8, respectively.

Like many communities across Canada, Cornwall is expected to undergo significant demographic shifts in the coming years—particularly a notable increase in the number of elderly households, which will further shape future housing demand. (CMHC, 2023).

5. Household Profiles & Economic Characteristics

This section provides a comprehensive overview of the income, housing, and economic characteristics of households in the City of Cornwall. These factors are critical to understanding how housing needs intersect with local socio-economic realities. By examining income distribution, tenure status, household size and structure, shelter costs, and access to essential services, this section builds a detailed profile of the conditions shaping housing demand in the community.

The analysis is grounded in the Housing Assessment Resource Tool (HART) methodology, which uses Area Median Household Income (AMHI) to define income brackets. These brackets are used to identify affordable housing cost ceilings and assess the degree to which local households fall into each income category. This allows for an equity-focused assessment of housing need across renter and owner households, and helps illustrate the scale of the gap between current housing supply and what is needed to meet affordability thresholds across income groups.

In addition to household data, this section also presents key economic indicators that influence housing stability and affordability, such as employment rates, labour force composition, and commuting patterns. Together, these insights help contextualize the prevalence and persistence of core housing need and support the development of targeted, data-informed housing strategies.

This section is generally divided into two parts:

- **Household Profiles** – covering income, tenure, shelter costs, household structure, and access to amenities.
- **Economic Characteristics** – exploring Cornwall's labour force, employment landscape, and commuting behaviours.

5.1 Area Median Household Income (AMHI) and Household Profiles in Cornwall

As of the 2021 census, Cornwall's median household income was $60,000. The table below presents historical median incomes in the City from 2006 to 2021. Since 2006, Cornwall's median income has increased by about 52%.

Year	Household Median Income
2006	CAD 39,411
2011	CAD 41,924
2016	CAD 46,564
2021	CAD 60,000

Table 5. Number of households and household median income dynamics over the four census years. Source: Census of Population by Statistics Canada

Considering the above, Area Median Household Income (AMHI) is a community-specific benchmark used to assess housing affordability in a locally relevant context. Because nominal incomes vary widely across regions, fixed dollar-value thresholds can obscure the true extent of housing need. Using AMHI allows for a more accurate and consistent classification of households relative to local economic conditions. It also supports year-over-year comparisons, as percentage-based income bands remain stable over time despite inflation or changes in absolute income levels (HART, n.d.).

Through the HART methodology, households are grouped into the following AMHI-based income categories:

- **Very Low Income (≤20% of AMHI):** Generally aligned with the shelter allowance provided through social assistance programs. In most communities, this corresponds to a maximum affordable rent of around $375 per month. Approximately 6% of Canadian households fall in this category and face the highest risk of homelessness due to severe economic vulnerability.
- **Low Income (21–50% of AMHI):** Typically equivalent to a single full-time minimum wage income. Households in this range often cannot access market rents below $750 per month, and are significantly underserved by the private rental market. This category represents about 16% of Canadian households.
- **Moderate Income (51–80% of AMHI):** Often reflective of entry-level earnings in professional roles such as nursing or teaching. While above the minimum wage threshold, these households still struggle with housing affordability, particularly in homeownership. Around 20% of Canadian households fall into this range.
- **Median Income (81–120% of AMHI):** Households in this range are generally considered to have typical income levels relative to the local context. They may be able to access market rental housing and entry-level ownership in lower-cost markets but can still face affordability pressures in rising or constrained housing markets.
- **High Income (>120% of AMHI):** These households typically have access to a wide range of housing options, including homeownership and higher-end rental units. They are generally not considered at risk of housing instability due to affordability concerns.

Notably, households with very low to moderate incomes—those earning less than 80% of AMHI—represent the majority of those experiencing core housing need. These categories provide an essential framework for understanding affordability challenges and prioritizing targeted housing interventions in Cornwall.

The above household income categories have been defined for Cornwall in the table below, and further complemented visually by the figures on the following pages. (*HH = Households*)

Income Category	% of Total HHs	% of Owner HHs	% of Rental HHs	Annual HH Income (2020)	Affordable Monthly Shelter Costs (2020)
Area Median Household Income (AMHI)	-	-	-	$60,400	$1,510
Very Low Income (20% or under of AMHI)	1.12%	0.49%	1.9%	$12,080 or less	$302 or less
Low Income (21% to 50% of AMHI)	18.11%	7.59%	30.32%	$12,080-$30,200	$302-$755
Moderate Income (51% to 80% of AMHI)	19.49%	14.21%	25.69%	$30,200-$48,320	$755-$1,208
Median Income (81% to 120% of AMHI)	21.46%	21.49%	21.43%	48,320$-$72,480	$1,208-$1,812
High Income (more than 120% of AMHI)	39,81%	56.22%	20.76%	Over $72,480	Over $1,812

Table 6. Household Income categories based on Area Median Household Income. Source: HART

The following charts provide a visual breakdown of the data in the above table.

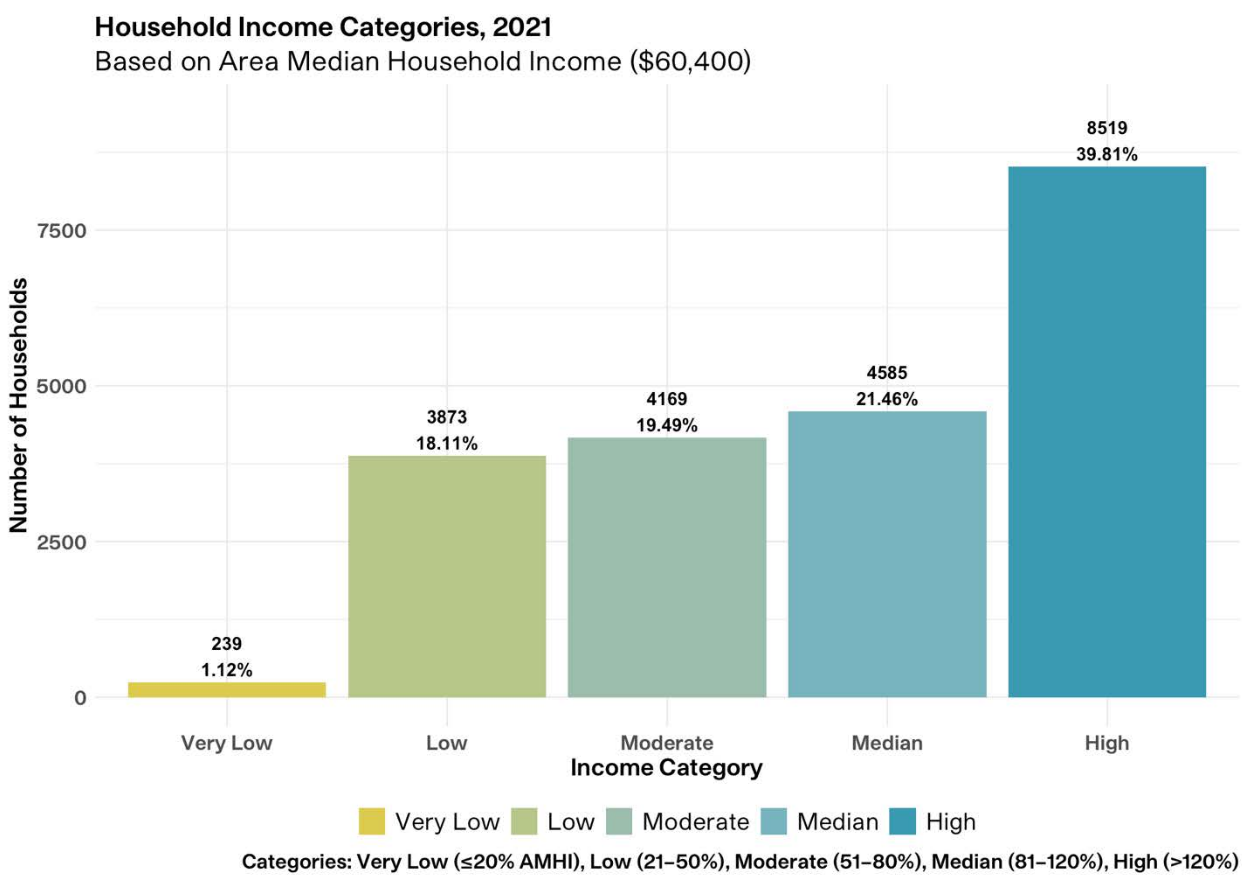


Figure 10. Household Income categories based on Area Median Household Income. Source: HART

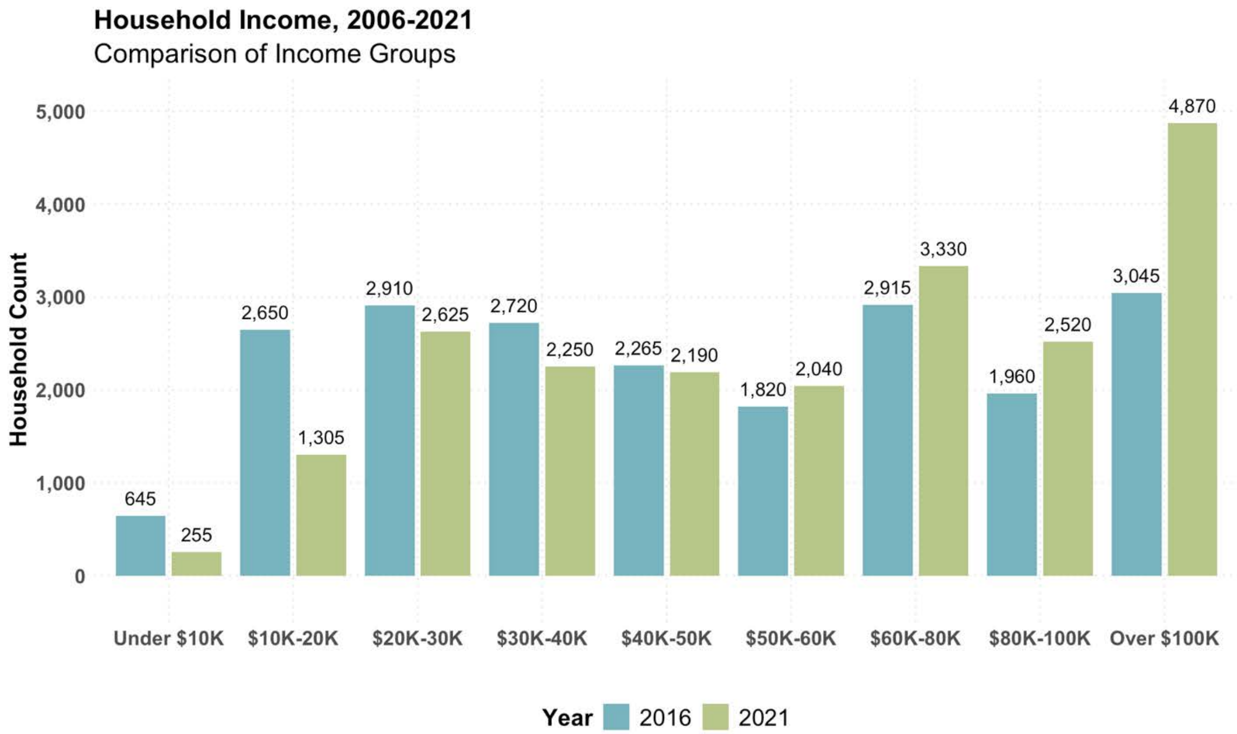


Figure 11. Household income distribution in Cornwall over the years. Source: Census of Population by Statistics Canada

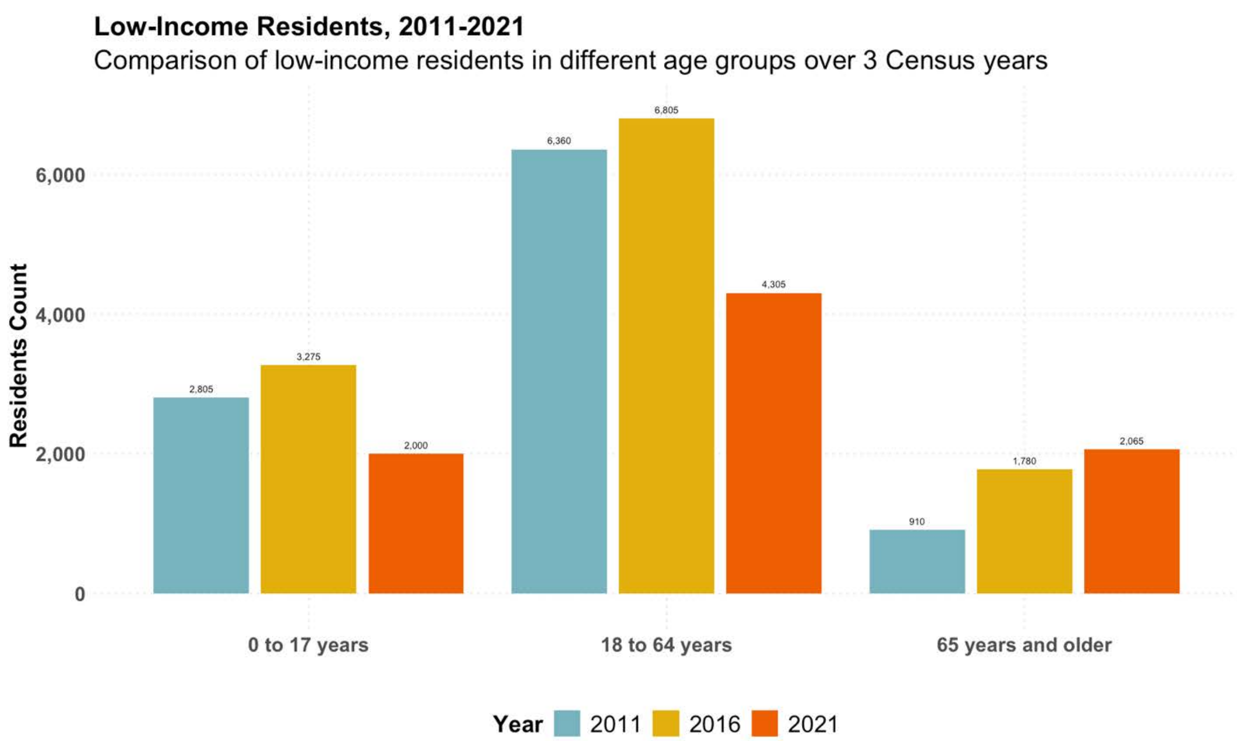


Figure 12. Low-income residents by age groups in Cornwall over three census years, based on after-tax low-income measure (LIM-AT). Source: Census of Population by Statistics Canada

Alongside rising median household incomes, the 2021 Canadian Census reported a decrease in the prevalence of low-income residents in Cornwall. The exception was among residents aged 65 and older, who experienced an increase in low-income prevalence. This may be partially attributed to income fluctuations related to COVID-19 relief measures, which could have temporarily influenced income reporting in 2021. As such, this trend should be monitored and reassessed following the release of the 2026 Census.

A gender wage gap is also evident in Cornwall with men earning an 18.5 per cent higher median income than women. Additionally, more women (4,590) are classified as low income than men (3,785).

Gender	Median Income	Number of Low-income Residents	Percentage of Population
Male	$38,400	3,785	7.9%
Female	$32,400	4,590	9.6%

Table 7. Median income and low-income prevalence by gender. Source: Census of Population by Statistics Canada, 2021

Household Tenure

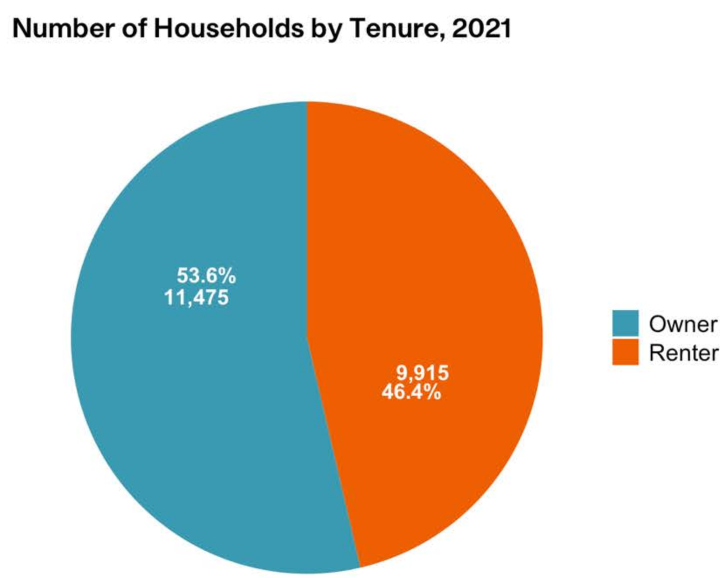


Figure 13. Households distribution by Tenure. Source: Census of Population by Statistics Canada, 2021

Cornwall's household tenure split is relatively even, with owners representing slightly more of the tenure share (53.6%). The table below provides a comparison of owner and renter household median incomes and shelter costs in 2016 and 2021.

	2016		2021	
	Owners	Renters	Owners	Renters
Median income (50th percentile)	68,282	29,541	80,000	42,800
Median monthly shelter costs for owned/rented dwellings	859	751	900	880
Per cent of owner/renter households spending 30% or more of its income on shelter costs	13.9	49.3	10.6	35.4

Table 8. Comparison of incomes and shelter costs among renter and owner households. Source: CMHC

Renters in Cornwall continue to face a disproportionate burden from rising shelter costs. Between the 2016 and 2021 census periods, median monthly shelter costs for renters increased by approximately 17%, while costs for owners remained relatively stable. Despite these rising expenses, median renter incomes remained significantly lower than those of homeowners—less than half, on average, in both census years. Notably, the share of renter households spending 30% or more of their income on shelter dropped from 49.3% in 2016 to 35.4% in 2021 but still remains considerably higher than owners. Over the same period, the median dwelling value in Cornwall increased by 55.8%, further contributing to affordability challenges in the local housing market.

It should be noted that the reduction in the share of households spending 30% or more of household income on shelter costs from 2016 to 2021 may have been impacted by emergency relief funds (Canada Emergency Relief Benefit) or other forms of income/shelter support during COVID-19. As such, this trend should be monitored and reassessed following the release of the 2026 Census.

The pie chart below provides a summary of the distribution of households according to how much they pay for shelter costs on a monthly basis. Most households (45%) paid between $1,000 and $1,499 a month for shelter costs, with another considerable portion (27.5%) paying between $500 to $999 a month.

Ranges of Monthly Shelter Costs for Households, 2021

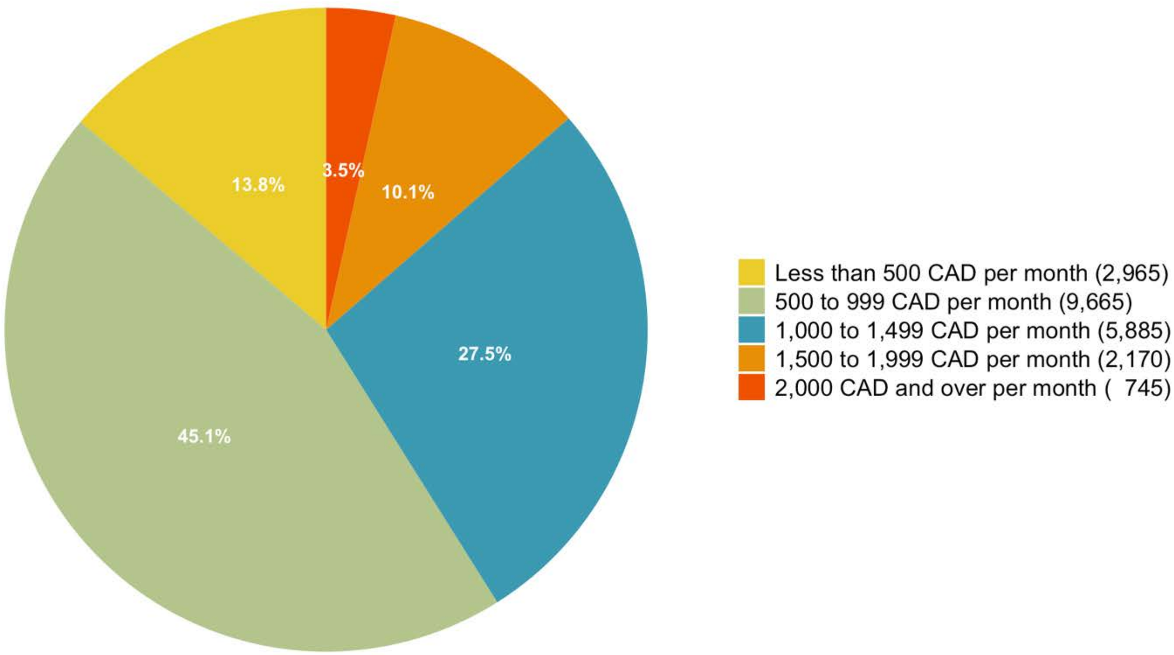


Figure 14. Distribution of monthly shelter costs among Cornwall population. Source: CMHC

Household Size in the City of Cornwall

As of the 2021 Census, Cornwall's average household size was 2.2 people – for comparison, Canada's average household size as of 2021 was 2.4 people. The pie chart on the following page summarizes the distribution of Cornwall's households according to size (i.e. number of persons), and the accompanying bar chart provides a historical comparison of Cornwall's household formation trends from 2011 to 2021. Two, three, and four-person households remained relatively stable from the last census, while one-person and five-or-more-person households saw notable increases.

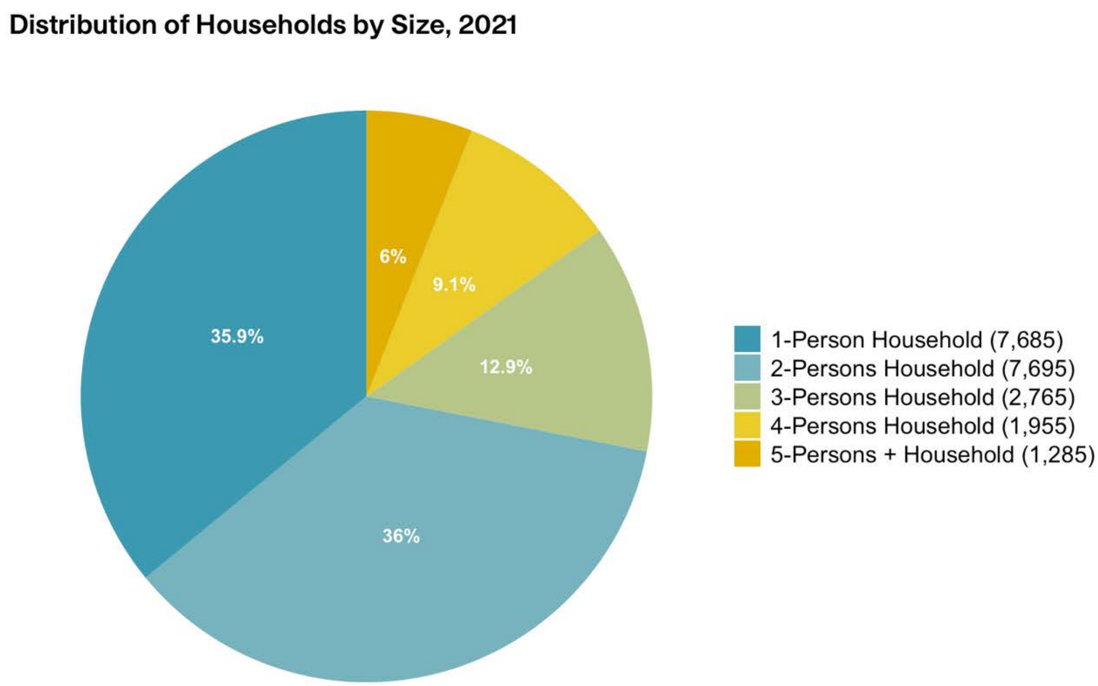


Figure 15. Distribution of Households by size. Source: Census of Population by Statistics Canada, 2021

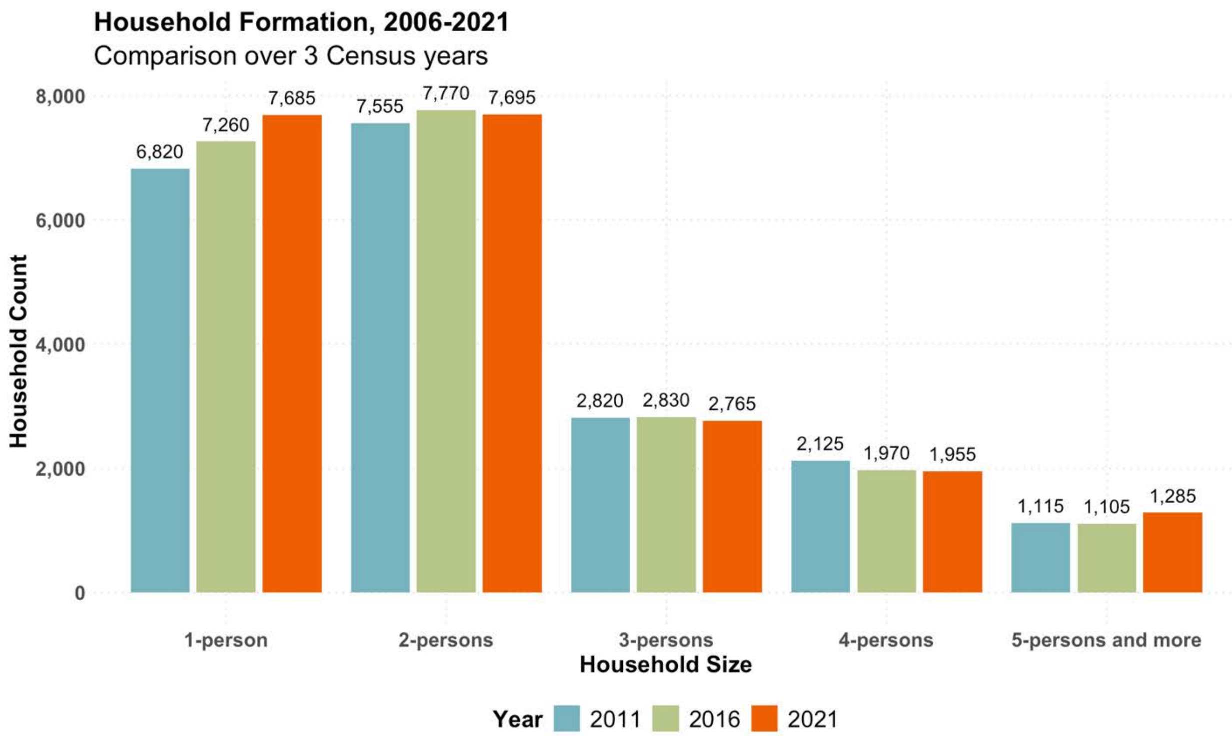


Figure 16. Household Formation over the years (2011-2021). Source: Census of Population by Statistics Canada

In Census data, a Household Maintainer is someone who contributes to household expenses such as rent, mortgage payments, property taxes, or utility bills. If multiple people share these responsibilities, more than one individual can be identified as a maintainer. In cases where no one is specifically reported as covering these costs, the Census assigns the role of maintainer to the designated reference person in the household. The following chart provides a historical look at the number of household maintainers in Cornwall households from 2011 to 2021. Based on this data, one-maintainer households decreased from 2016, while two- and three-or-more-maintainer households increased. This trend may speak to increased burden of shelter costs and the potential necessity of sharing those costs with more maintainers in the household.

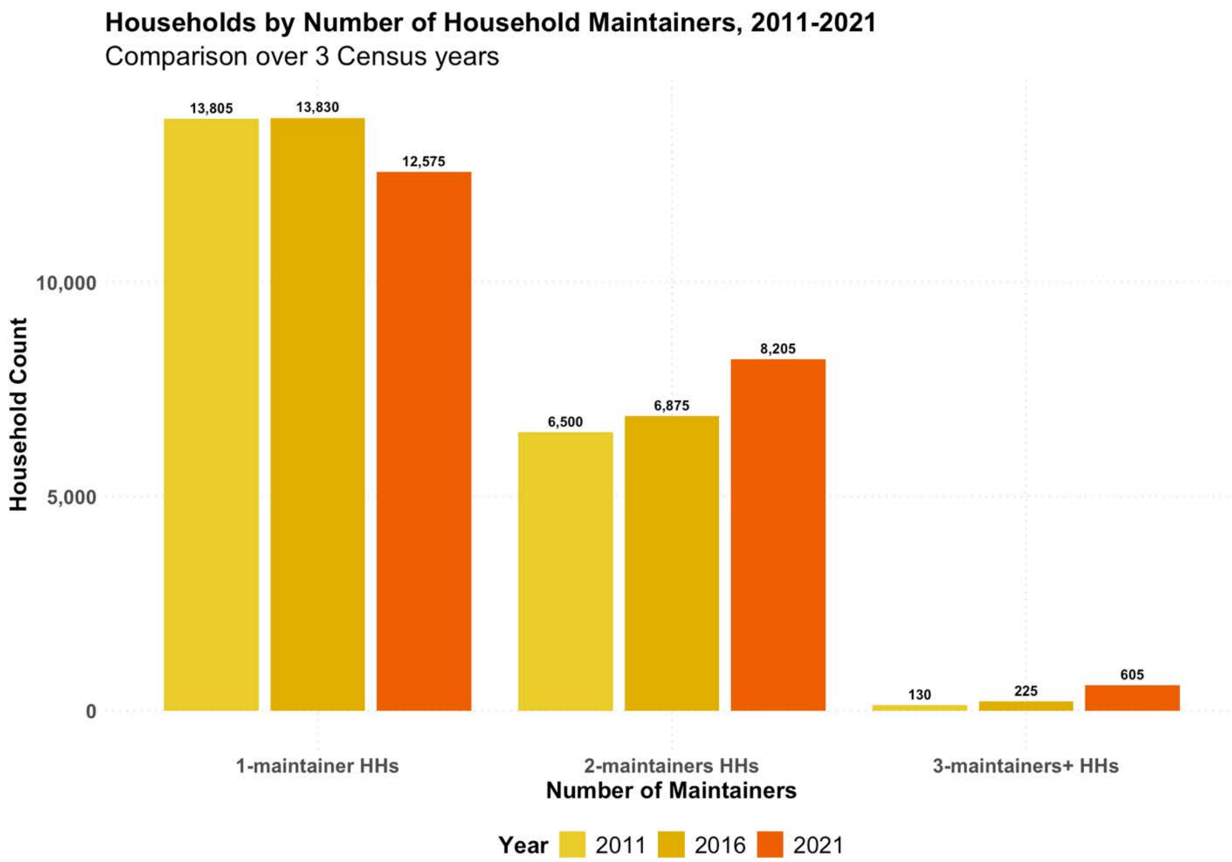


Figure 17. Households by Household Maintainers (2011-2021). Source: Census of Population by Statistics Canada

Single-Parent Families, 2021

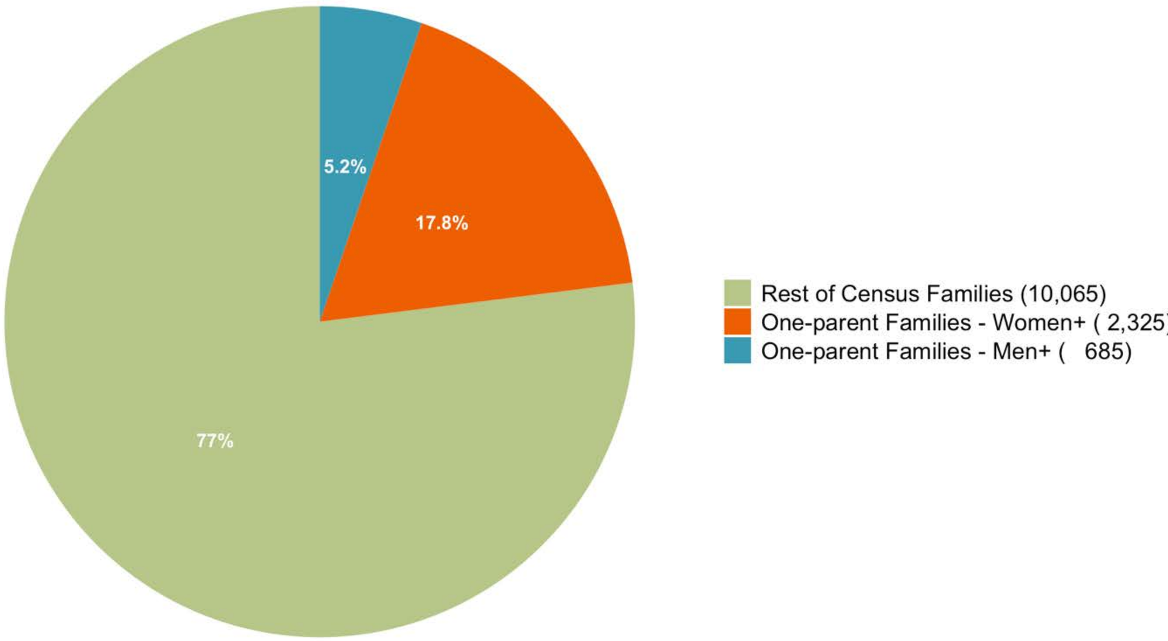


Figure 18. Single parent families. Source: Census of Population by Statistics Canada, 2021

As of the 2021 Census, approximately 23%, or around 3,000 of Cornwall's families are one-parent, with 77.2% of those one-parent families being led by women. For context and comparison, around 16.5% of families in the United Counties of SDG are one parent and, while having a relatively lower share of families, women are still over-represented, making up for about 74.5% of those families.

5.2 Suppression of Household Formation

Suppression of household formation refers to situations where individuals delay or forego establishing independent households due to affordability constraints or limited housing availability. This can include adult children continuing to live with their parents, unrelated individuals sharing accommodations to reduce costs, or extended families living together in multigenerational households. It is often seen as a signal of housing market strain and can contribute to hidden demand for housing.

As recommended by CMHC and the Housing Assessment Resource Tool (HART), municipalities are encouraged to monitor these indicators over time and develop projections based on age-specific headship rates. Though suppressed household formation can be difficult to measure directly, continuing to assess these patterns is key to understanding latent housing demand and ensuring sufficient supply as demographic and economic conditions evolve.

Census data from 2021 indicates that approximately 45% of Cornwall households fall outside of conventional one-family households, reflecting diverse and sometimes economically driven living arrangements. Notably, 35.9% of all private households in Cornwall are one-person households, while an additional 2.6% are single census-family households with additional persons—potentially indicative of delayed household separation. Multigenerational households (2.1%) and two-or-more-person non-census-family households (4.2%) also reflect non-traditional arrangements that may point to affordability-related constraints or cultural preferences. The chart below provides a summary of suppressed household formation as of the 2021 Census.

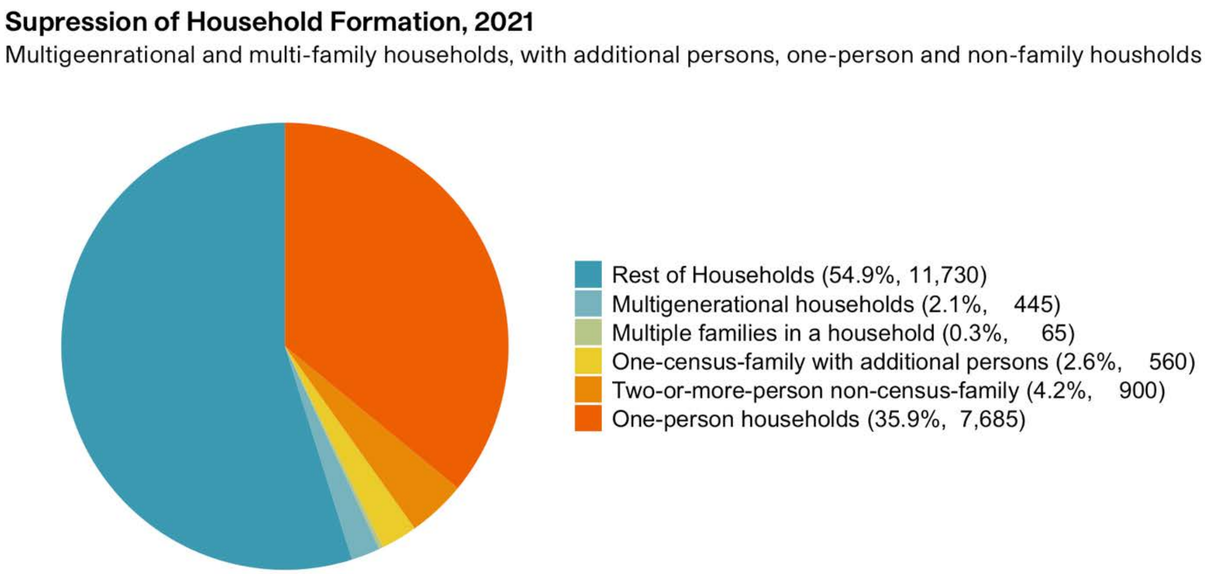


Figure 19. Distribution of multigenerational and multi-family households, with additional persons, one-person and non-family households. Source: Census of Population by Statistics Canada, 2021

Additional data on persons not in census families living in private households shows that 28% of these individuals are living with relatives or non-relatives, rather than alone. Specifically, 10.2% live with other relatives, and 17.9% live with non-relatives—further suggesting economic or housing-related pressures that delay independent household formation. A summary of this data is presented on the following page.

Persons not in census families in private households, 2021

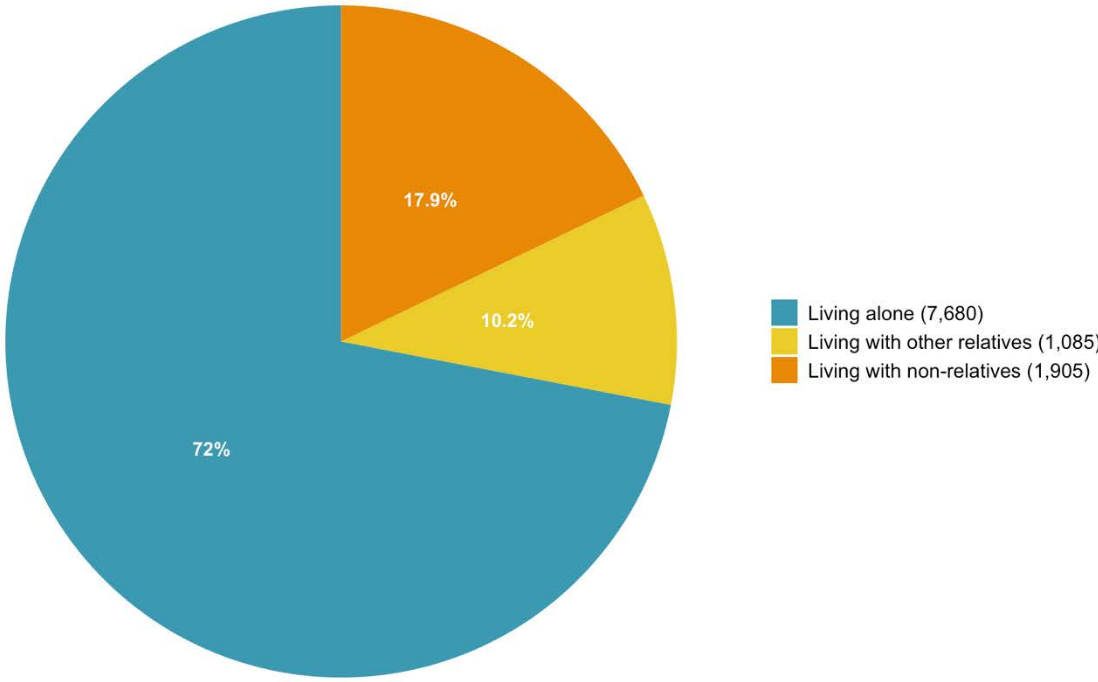


Figure 20. Population not in census families and living in private households. Source: Census of Population by Statistics Canada, 2021

While some of these arrangements may be voluntary or culturally preferred, the presence of these household types in combination with broader affordability trends suggests that Cornwall may be experiencing at least some degree of suppressed household formation. This has implications for future housing demand, especially as affordability pressures persist and more individuals seek to establish independent households.

5.3 Household Proximity to Amenities & Services (Proximity Measures Database)

The Proximity Measures Database (PMD) is a nation-wide dataset developed through a collaboration between Statistics Canada (StatCan) and the Canada Mortgage and Housing Corporation (CMHC) in support of the National Housing Strategy. The PMD provides granular data on the geographic proximity of households to essential services and amenities, including health care facilities, pharmacies, public transit, education centres, and other community resources.

Originally launched as an early release to support data needs during the COVID-19 pandemic, the PMD enables policymakers, planners, and housing practitioners to assess how well neighbourhoods are served by critical services. This is especially relevant for identifying spatial inequities and supporting evidence-based decision-making at the local level.

As part of preparing this Housing Needs Assessment, a spatial analysis of Cornwall was carried out using the PMD to measure the level of service for households. The table on the following page presents data from the Proximity Measures Database (PMD), which assesses how easily households in Cornwall can access essential services and amenities. The Proximity Index quantifies the physical closeness of households to each amenity type, using geographic data on service locations and household distribution. In summary, **the higher the score, the better the access.**

Key Components:

- **Proximity Index:** Refers to the specific amenity or service being assessed (e.g., healthcare, public transit, parks).
- **Threshold for Good Service:** A benchmark proximity score—based on distance or travel time—used to determine whether a household is considered "well-serviced" for that amenity.
- **Number of Well-Serviced Households:** Households that fall within the defined proximity threshold.
- **Average Score for Well-Serviced Households:** The average proximity index score among those households that meet the threshold for good service.
- **Number of Under-Serviced Households:** Households that fall outside the proximity threshold and may experience access challenges.
- **Percentage of Well-Serviced/Under-Serviced Households:** Reflects the proportion of total households in each category, highlighting potential spatial inequities in access.

Proximity Index	Threshold for Good Service	No. Well-Serviced HH	% of Well-Serviced HH	Avg Score for Well-Serviced HH	No. of Under-Serviced HH	% of Under-Serviced HH
Employment	0.018	1,805	8.4 %	0.21	19,620	91.6 %
Grocery stores	0.06	1,340	6.3 %	0.076	20,085	93.7 %
Pharmacies	0.08	1,620	7.6 %	0.11	19,805	92.4 %
Healthcare	0.02	1,830	8.5 %	0.025	19,595	91.5 %
Childcare	0.05	2,125	9.9 %	0.074	19,300	90.1 %
Primary Education	0.06	5,625	26.3 %	0.089	15,800	73.7 %
Secondary Education	0.08	1,610	7.5 %	0.13	19,815	92.5 %
Libraries	0.035	920	4.3 %	0.059	20,505	95.7 %
Parks	0.045	8,385	39.1 %	0.065	13,040	60.9 %
Public Transit	0.015	9,730	45.4 %	0.024	11,695	54.6 %
Amenity Dense Area	0.25	6,040	28.2 %	0.72	15,385	71.8 %

Table 9. Proximity Indexes to certain amenities, count of households well-serviced and underserviced, and applicable score. Source: CMHC Proximity Measures, Re:Public calculations

Methodology Note: *All the proximity indexes are recalculated for dissemination areas, as the household data is not available on a dissemination blocks level. Therefore, the values do not correspond with the ones provided in CMHC Proximity Measures Database, as the scoring changes with the granularity of data available. The scoring data on the dissemination blocks level was aggregated into dissemination areas based on census data and the mean value of scoring for dissemination blocks was calculated for scoring at the dissemination areas level.*

According to this analysis, access varies significantly by service type. For example, only 6.3% of households are within close proximity to grocery stores, whereas 45.4% of households are considered well-serviced by public transit. Access to parks and primary education is comparatively better, though gaps remain. The Amenity Dense Area metric captures how many households have proximity to multiple services, showing that just 28.2% of Cornwall's households live in areas considered well-served by several key amenities.

This data helps identify which services may require targeted investment or policy support to ensure more equitable access, particularly for populations without access to private transportation or with mobility challenges. It may also be an indicator of a greater need to push for the development of more complete communities as Cornwall grows, encouraging walkability through mixed use development, greater densities, and pedestrian-oriented design.

The maps on the following pages provide a visual representation of the findings in the table above.

All proximity maps below include locations of Rent Geared to Income and Affordable Housing (provided by the City).

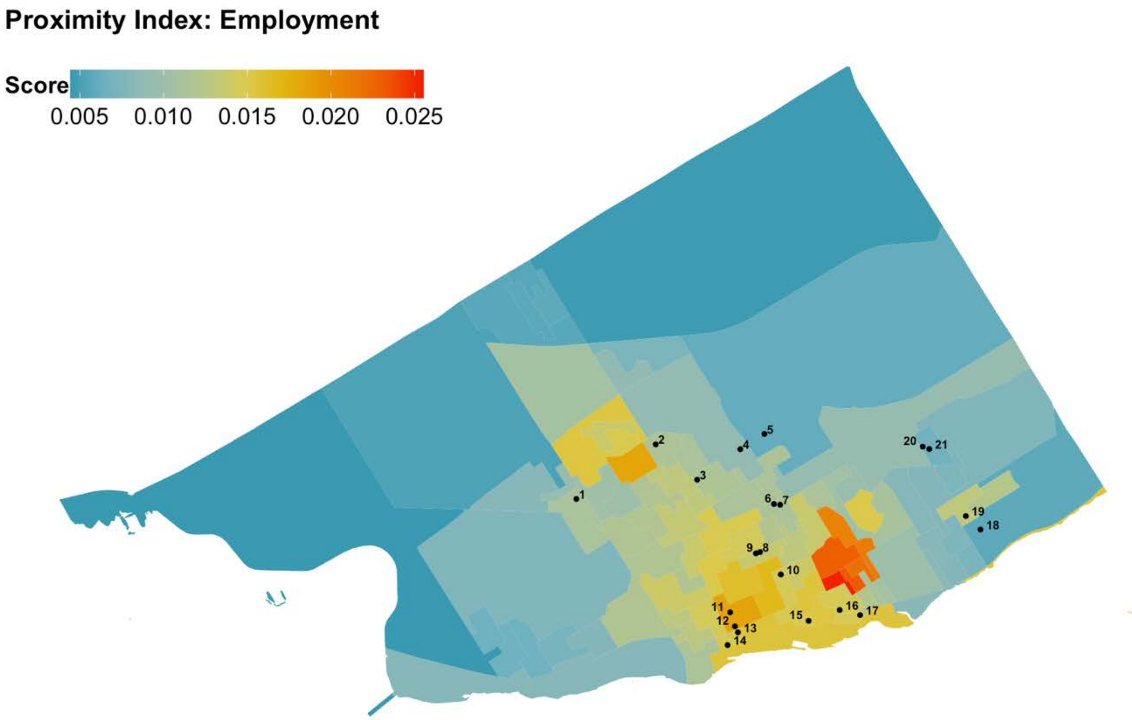


Figure 21. Proximity Index for Employment and locations of RGI and AHP housing. Source: CMHC Proximity Measures, Re:Public calculations

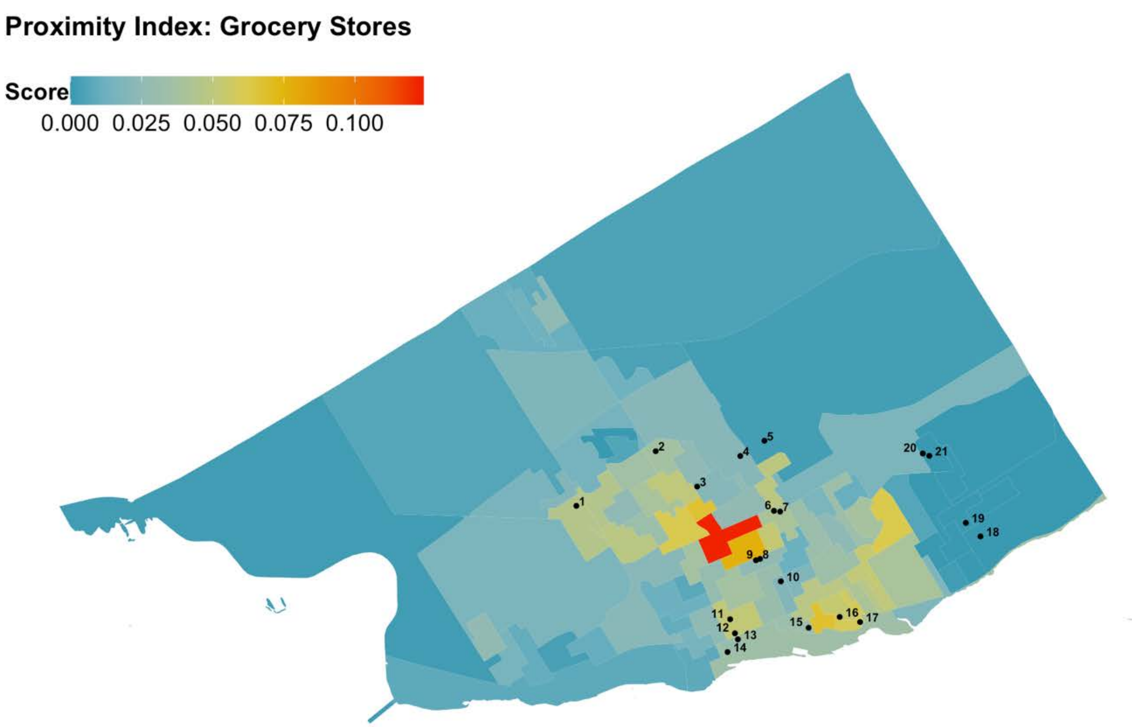


Figure 22. Proximity Index for Grocery Stores and locations of RGI and AHP housing. Source: CMHC Proximity Measures, Re:Public calculations

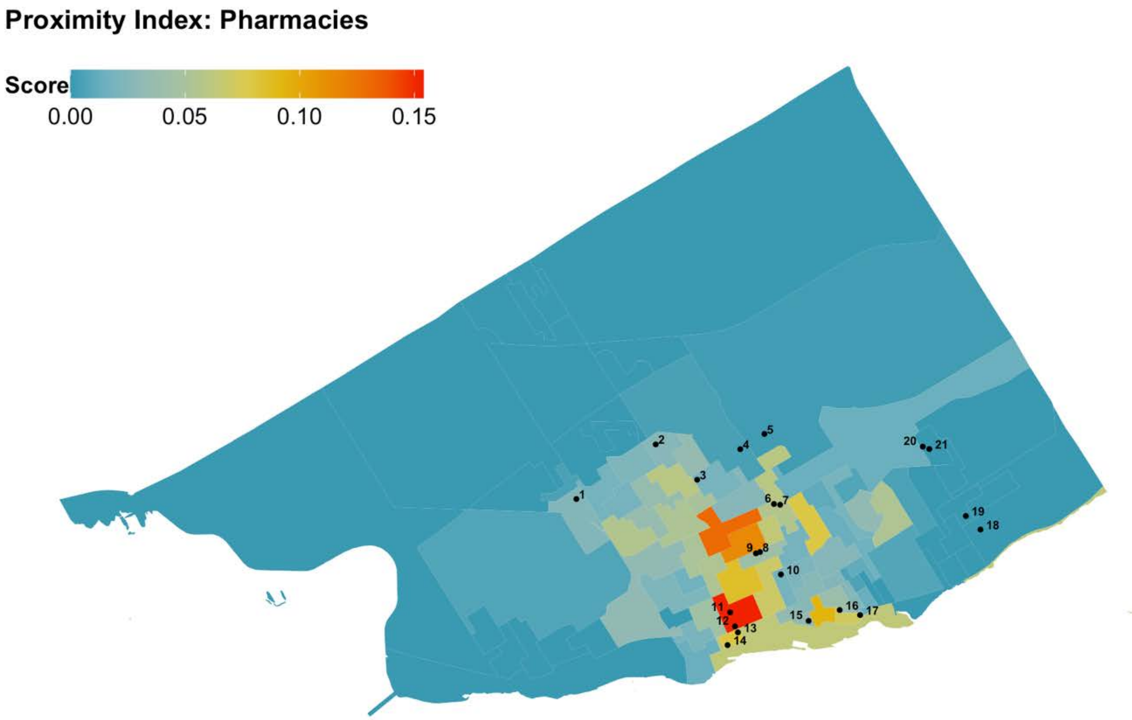


Figure 23. Proximity Index for Pharmacies and locations of RGI and AHP housing. Source: CMHC Proximity Measures, Re:Public calculations

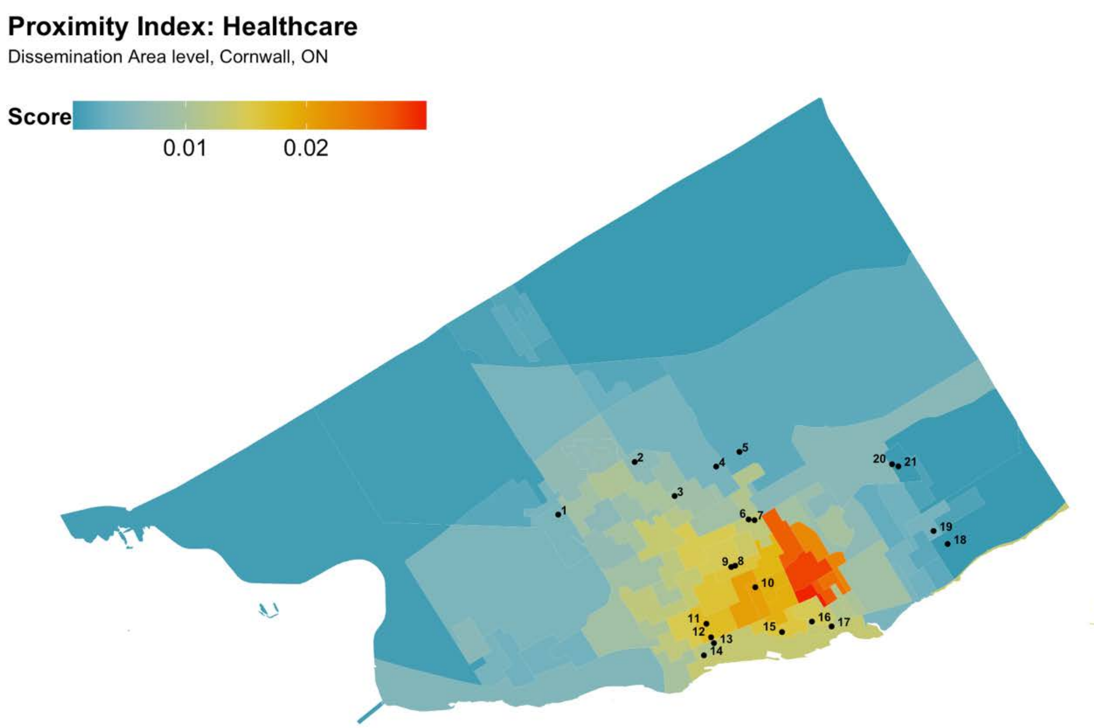


Figure 24. Proximity Index for Healthcare facilities and locations of RGI and AHP housing. Source: CMHC Proximity Measures, Re:Public calculations

Proximity Index: Childcare

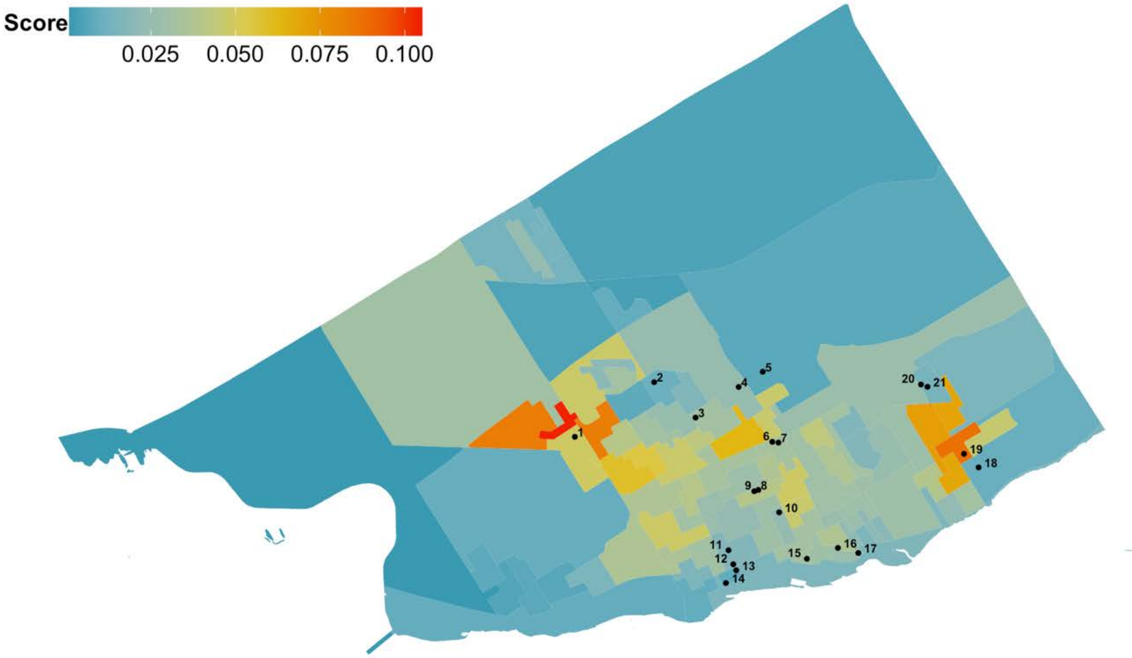


Figure 25. Proximity Index for Childcare facilities and locations of RGI and AHP housing. Source: CMHC Proximity Measures, Re:Public calculations

Proximity Index: Primary Education

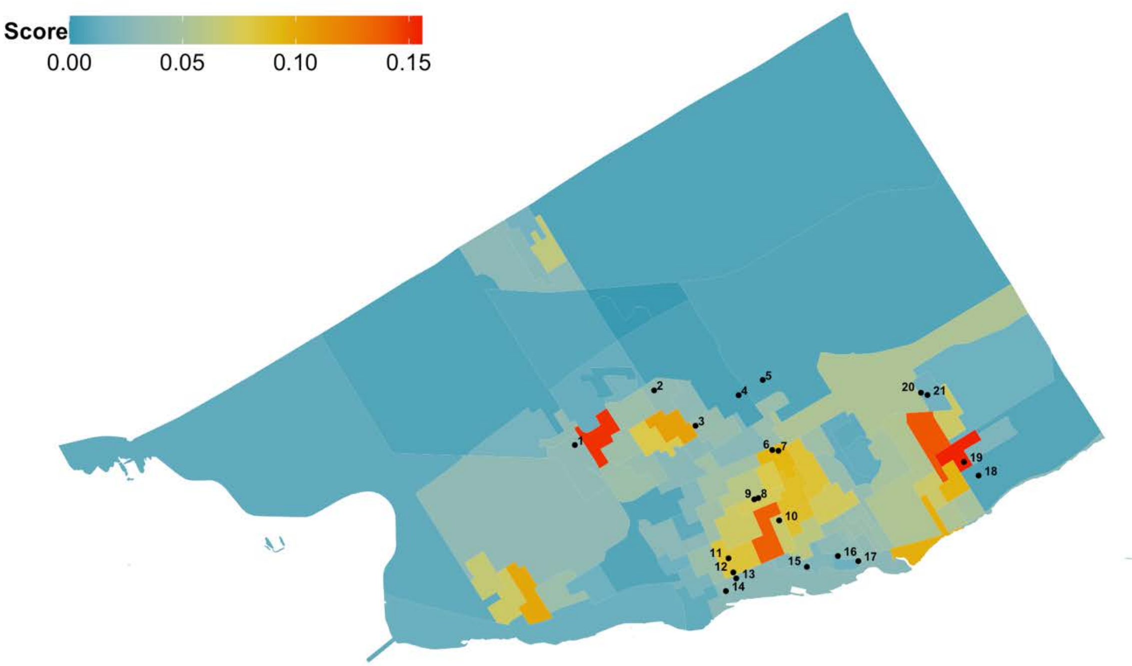


Figure 26. Proximity Index for Primary Education institutions and locations of RGI and AHP housing. Source: CMHC Proximity Measures, Re:Public calculations

Proximity Index: Secondary Education

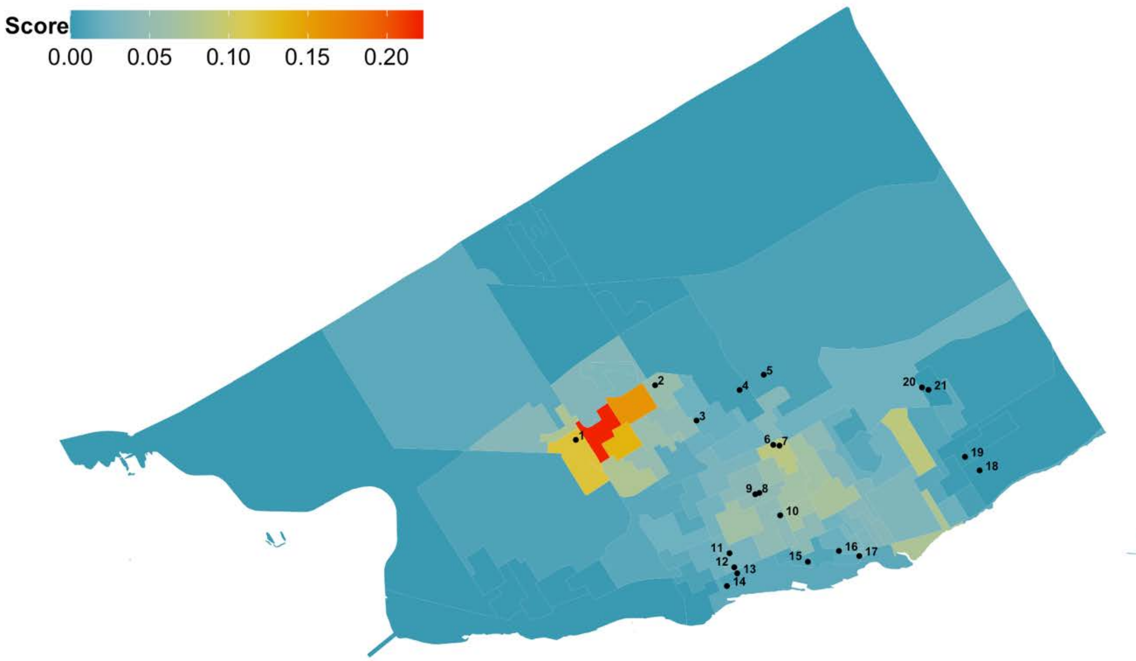


Figure 27. Proximity Index for Secondary Education institutions and locations of RGI and AHP housing. Source: CMHC Proximity Measures, Re:Public calculations

Proximity Index: Libraries

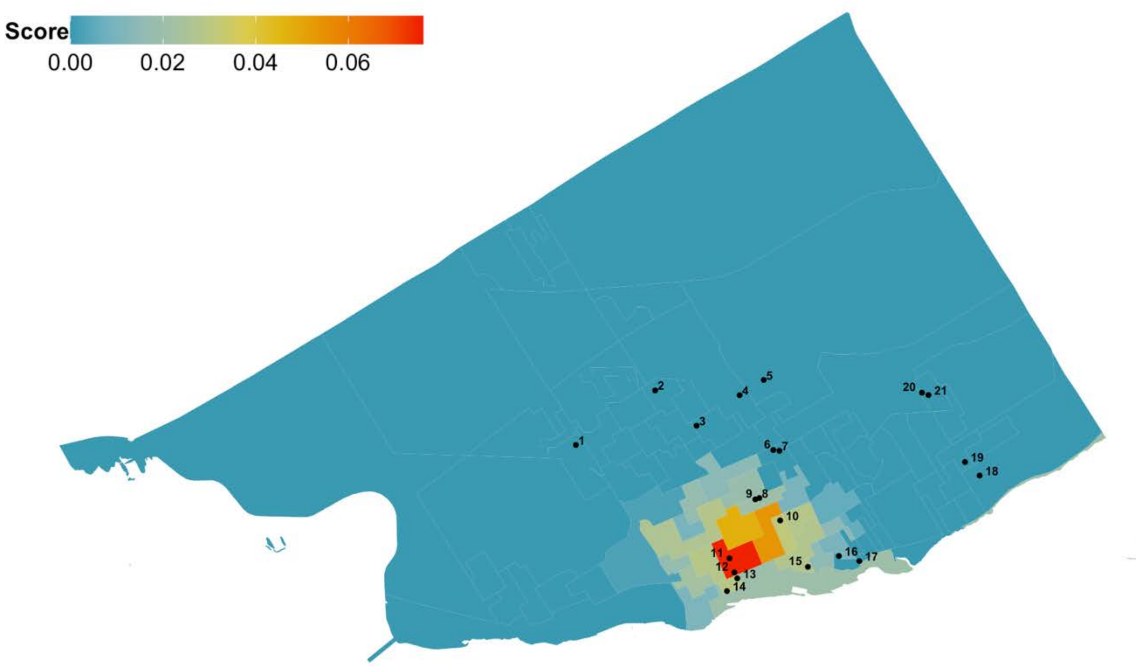


Figure 28. Proximity Index for access to Libraries and locations of RGI and AHP housing. Source: CMHC Proximity Measures, Re:Public calculations

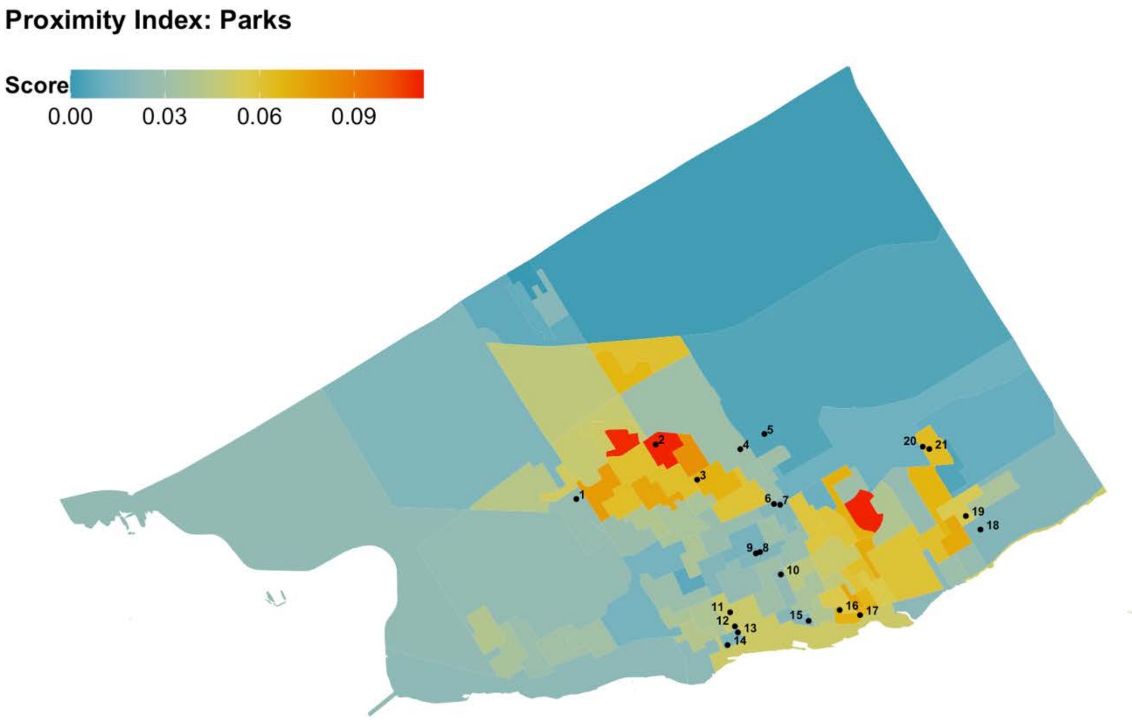


Figure 29. Proximity Index for Parks and locations of RGI and AHP housing. Source: CMHC Proximity Measures, Re:Public calculations

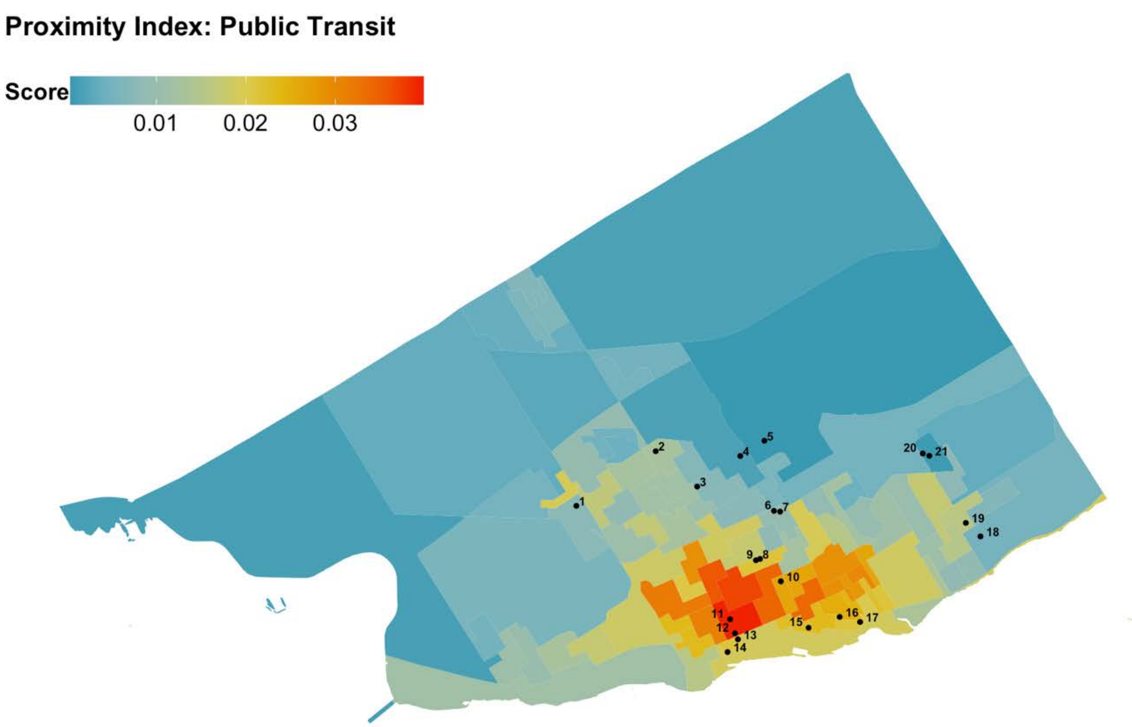


Figure 30. Proximity Index for Public Transit and locations of RGI and AHP housing. Source: CMHC Proximity Measures, Re:Public calculations

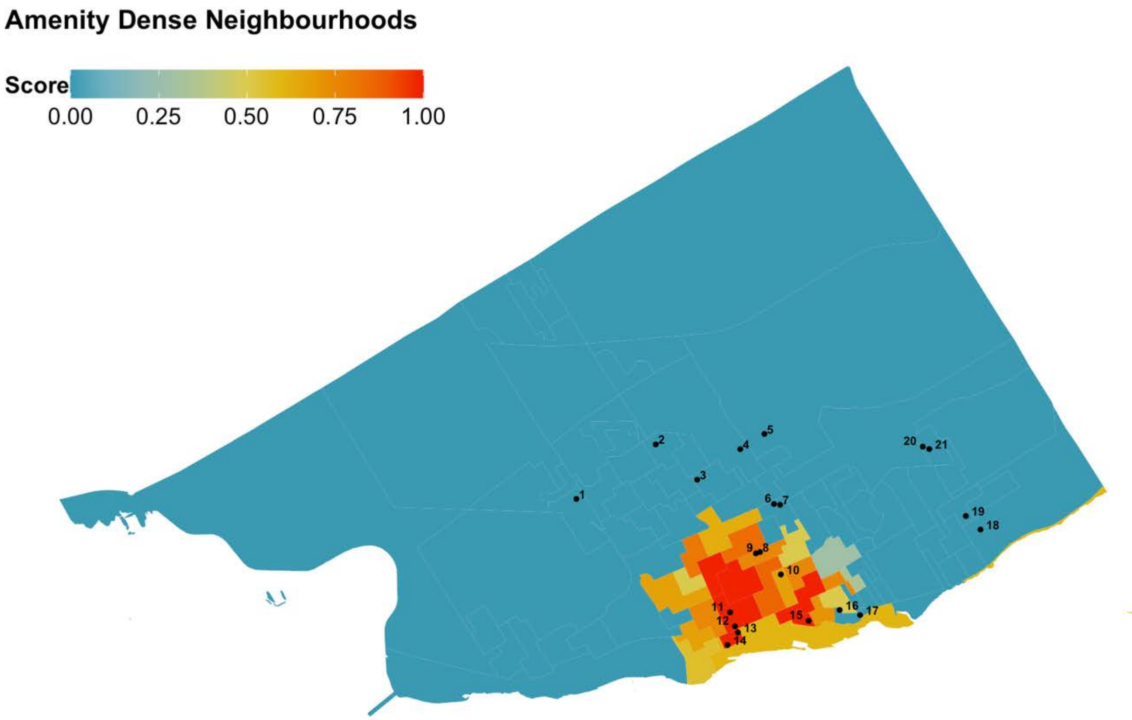


Figure 31. Amenity Dense Areas Indexes and locations of RGI and AHP housing. Source: CMHC Proximity Measures, Re:Public calculations

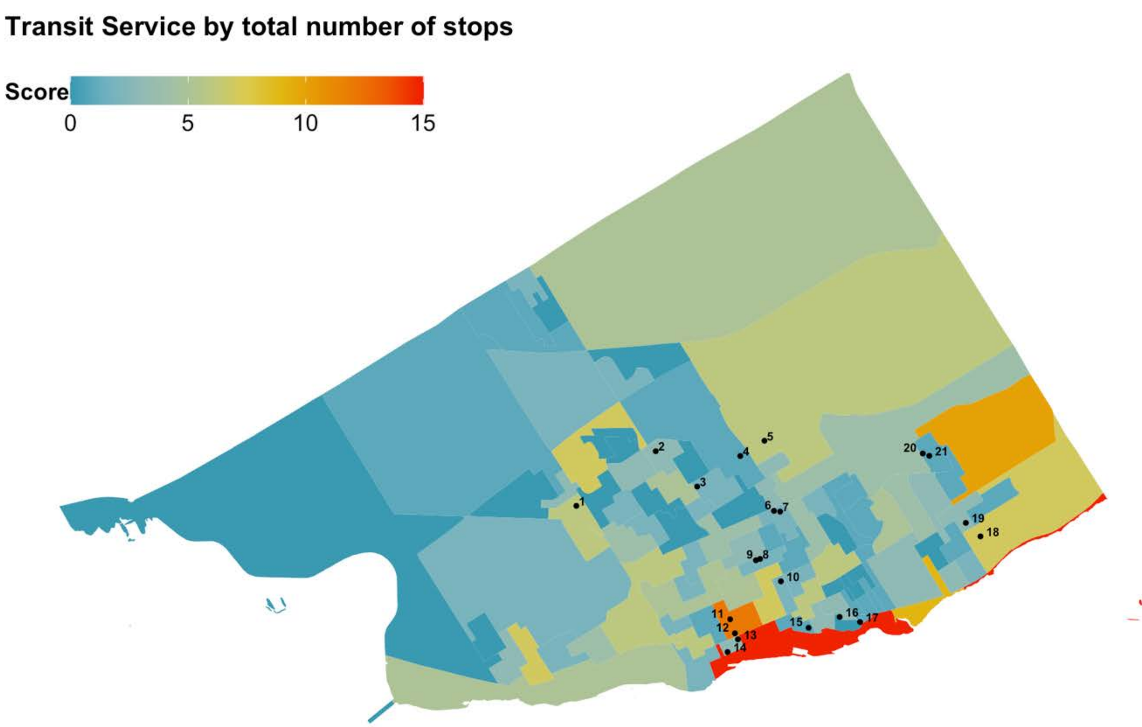


Figure 32. Score for Transit Service by total number of stops within each DA and locations of RGI and AHP housing. Source: CMHC Proximity Measures, Re:Public calculations

Transit Service by total number of routes across all stops

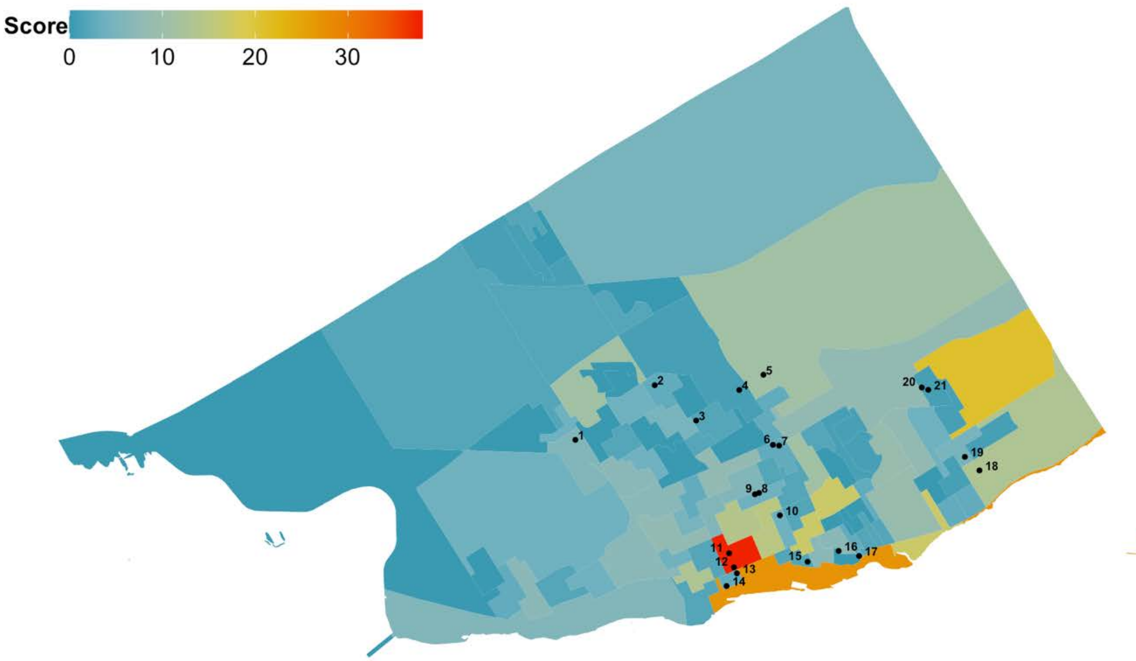


Figure 33. Score for Transit Service by total number of routes across all stops within each DA and locations of RGI and AHP housing. Source: CMHC Proximity Measures, Re:Public calculations

Identifier for Proximity Map	Address	Name	Unit Count	Unit Type
1	1630 Brookdale Avenue	Westgate Court	60	Townhouses - Family
2	1600 Birmingham Street	Birmingham Place	40	Townhouses - Family
3	Sydney Street & Lourdes Avenue	Sydney & Lourdes	35	Townhouses - Family
4	550 Lemay Street	New Johnstown Court	60	Townhouses - Family
5	708 Twelfth Street East	Royal Oaks Housing Co-operative	70	Townhouses - Mixed
6	845 Marlborough Street North	Marlborough Towers	19	Townhouses - Family
7	550 Ninth Street East		57	Apartments - Mixed
8	540 Adolphus Street	Adolphus Court	105	Apartments - Mixed
9	222 Sixth Street East		32	Apartments - Mixed
10	330 Fourth Street East		29	Apartments - Mixed
11	210 Augustus Street	Beek Lindsay Seniors Residences	42	Apartments - Senior
12	120 Augustus Street	Augustus Court & Sunset Towers	150	Apartments - Senior
13	24 Augustus Street	Augustus Court & Sunset Towers	150	Apartments - Senior
14	211 Water Street West	Marie de la Ferre Apartments	47	Apartments - Senior
15	29 Gloucester Street South		24	Townhouse - Family
16	15 Edward Street	Residence Edward	112	Apartments - Senior

17	104-112 McConnell Avenue	Logement Maguerite d'Youville	5	Townhouses- Family
18	176 Marguerite d'Youville	Logement Maguerite d'Youville	54	Townhouses- Family
19	1700 Walton Street	Walton Court	50	Townhouses- Family
20	650 Hamilton Crescent/460 Leitch Drive	Glenview Heights	20	Apartments - Family
21	650 Hamilton Crescent/460 Leitch Drive	Glenview Heights	105	Townhouses- Family

Table 10. Rent Geared to Income Housing and Affordable Housing Program, numbering corresponds with Proximity maps above. Source: City of Cornwall.

Transit Accessibility by Household

As a follow-up and supplement to the findings of the PMD spatial analysis, a closer look at household transit accessibility is presented on the following pages.

The map below shows all stops in the Cornwall bus network, as well as an 800m buffer around them, indicating a ten-minute travel time for the average pedestrian. This is considered the upper limit of what most people would travel as a pedestrian to access a regular, non-frequent transit service

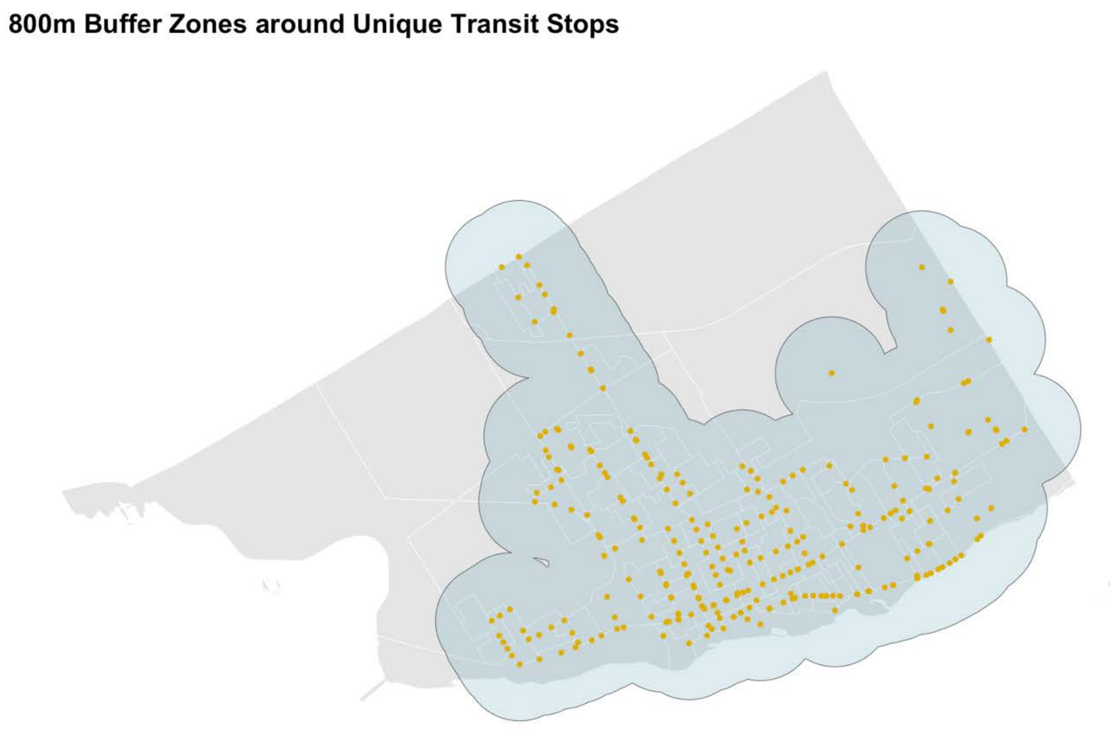


Figure 34. Methodology – Buffer zones (800 metres) around unique transit stops. Source: Google Maps, City of Cornwall, Re:Public.

The table below provides an overview of transit accessibility in Cornwall, based on a modified service provision threshold: the number of households within 800 metres of transit stops that are serviced by at least three bus routes. This approach helps capture areas with greater transit connectivity and route options, which is especially important for individuals without access to a private vehicle.

However, it is important to interpret these figures as indicative of potential transit access, rather than actual service quality. Cornwall's transit system currently does not offer high-frequency service across its routes. Most routes operate on a 30-minute headway at best, with inconsistent schedules—some routes run only in the morning or evening, and weekend service is limited or unavailable altogether. No existing route meets the benchmark of consistent, all-day, high-frequency service (e.g., 15-minute headways during peak hours on both weekdays and weekends).

As such, the table below should be viewed as an indicator of spatial proximity to transit infrastructure with broader coverage, rather than a definitive measure of functional, accessible, or convenient transit service for residents.

Service provision threshold	Number of households within 800m buffers from transit stops that are serviced by 3 ore more bus routes	Number of under-serviced households	Percentage of "households within 800m buffers from transit stops that are serviced by 3 ore more bus routes	Percentage of under-serviced households
Min. 3 bus routes per bus stop	**13,799**	**7,626**	**64.4 %**	**35.6 %**

Table 11. Threshold for well-serviced provision based on number of routes per bus stop. Source: Google Maps, City of Cornwall, Re:Public.

The map below provides a visual summary of the assessment described above. As shown, the majority of "well-serviced" household areas are located in and around the core and waterfront areas of Cornwall, which is unsurprising, given the level of density and walkability here compared with other, newer areas of the City.

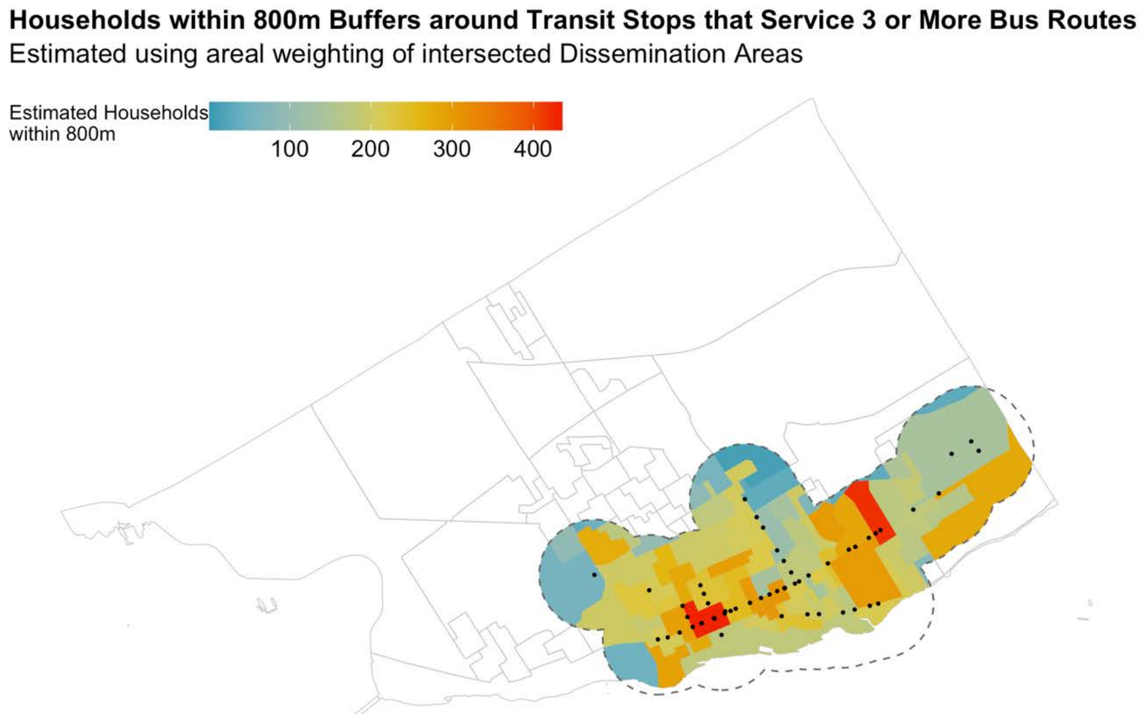


Figure 35. Estimated households count, who reside within 800 metres from bus stop serviced by min. 3 bus routes. Source: Google Maps, City of Cornwall, Re:Public.

Household Profile Summary

The following table provides a detailed breakdown summary of household profiles in the City of Cornwall discussed in the previous pages of this section.

Household Profile		
Characteristic	**Data**	**Value**
Total Number of Households	2016	20,930
	2021	21,385
Household Income (CAD per year)	Average	72,400
	Median	60,000
Tenant Household Income (CAD per year; CMA or CA)	Average	45.0
	Median	46.4
Owner Household Income (CAD per year; CMA or CA)	Average	45.0
	Median	46.4
Average Household Size	Total	2.2
Breakdown of households by size (Number of households)	Total	21,385
	1 person	7,685
	2 persons	7,695
	3 persons	2,765
	4 persons	1,955
	5 persons or more	1,285
Tenant Households (Number of households)	Total	9,915
	Percentage	46.4
Owner Households (Number of households)	Total	11,475
	Percentage	53.6
Tenant households in subsidized housing	Percentage	NA
Households within 800m of a higher-order/high frequency transit stop or station	Total	13,799 *
Number of one-parent families	Total	3,010
	Percentage	23%
Number of one-parent families in which the parent is woman +	Total	2,325
Number of one-parent families in which the parent is man +	Total	685
Number of households by income category	Very Low (up to 20% below Area Median Household Income (AMHI)	239 or 1.12%
	Low (21% – 50% AMHI)	3,876 or 18.11%
	Moderate (51 – 80% AMHI)	4,169 or 19.49%
	Median (81% - 120% AMHI)	4,585 or 21.46%
	High (>120% AMHI)	8,519 or 39.81%

Table 12. Household Profile Summary. Source: CMHC, HART, Census of Population by Statistics Canada, 2021
** No high-frequency transit is provided in Cornwall. Alternative calculations were performed based CMHC Proximity data and Re:Public research.*

5.4 City of Cornwall Economic Characteristics

Understanding the economic profile of Cornwall is essential to identifying and contextualizing local housing needs. Employment rates, labour force participation, and the types of industries that support the local economy all have direct implications on household income levels, housing affordability, and tenure stability. This subsection provides a snapshot of key economic characteristics in Cornwall, including labour force participation and employment status, the distribution of employment across industry sectors, and the prevalence of full-time versus part-time or self-employment. It also includes data on commuting patterns to highlight how residents engage with employment opportunities both within and outside of the city. These indicators help illustrate how the structure and stability of the local economy intersect with housing demand, affordability, and access.

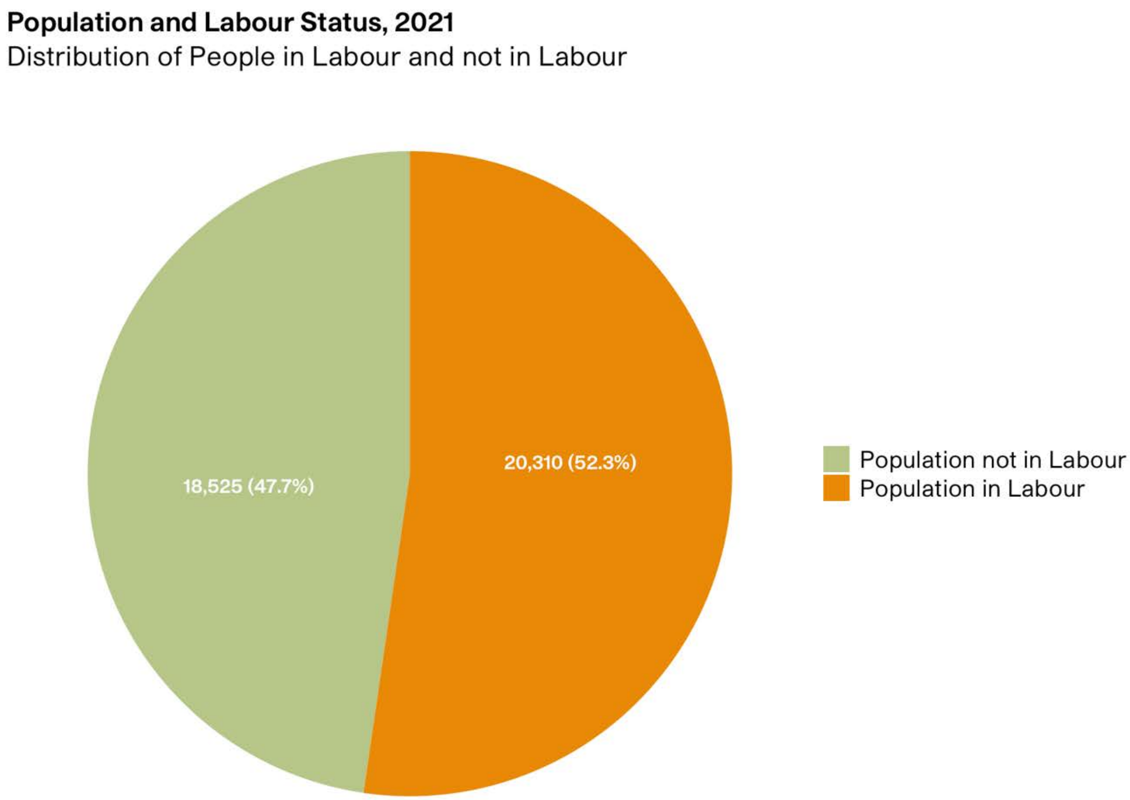


Figure 36. Population in Labour Force compared to total. Source: Census of Population by Statistics Canada, 2021.

In 2021, 52.3% of Cornwall's population (20,310 individuals) was in the labour force, while 47.7% (18,525 individuals) was not participating. This includes retirees, students, caregivers, and others not actively seeking employment. By comparison, the United Counties of Stormont, Dundas and Glengarry (SDG) reported a labour force participation rate of 58%, with 42% not in the labour force. These figures underscore the importance of planning for housing that meets the needs of both working and non-working populations.

Of those in Cornwall's labour force, 87.6% of Cornwall's labour force was employed, while 12.4% were unemployed. This unemployment rate is notably higher than the broader SDG region, where only 9.4% were unemployed. These figures suggest that Cornwall's employment challenges are slightly more pronounced than in the surrounding area, highlighting the importance of linking housing needs to economic and labour market conditions.

Employment Status of Population in Labour Force, 2021

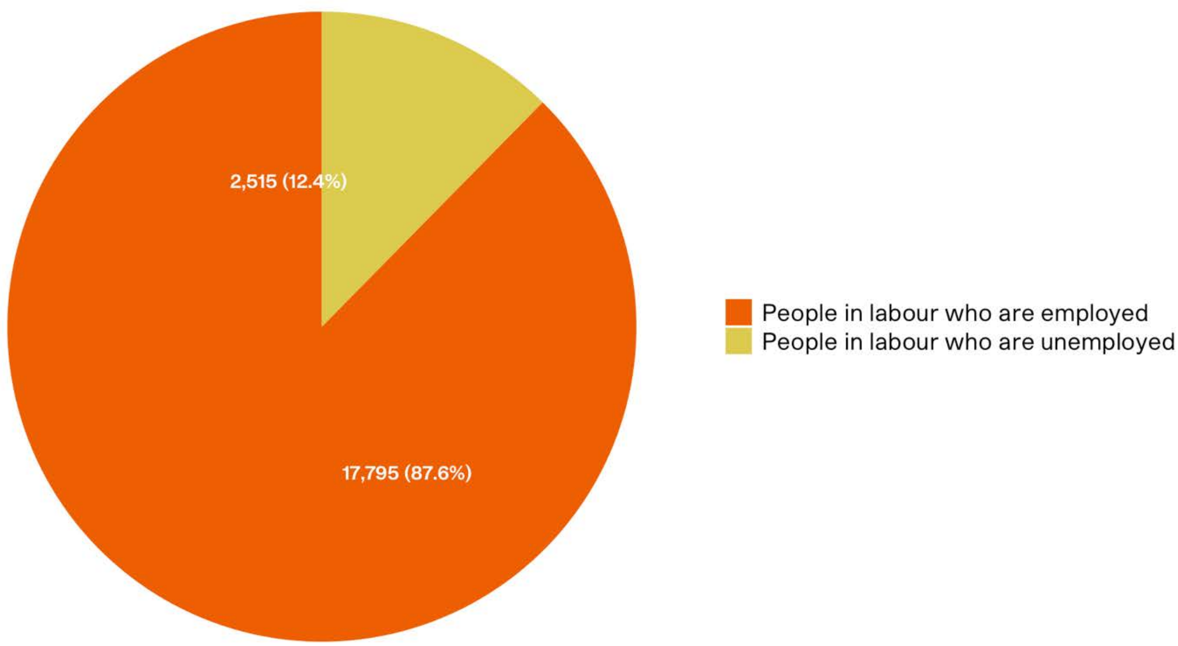


Figure 37. Employed and Unemployed Population in Labour Force. Source: Census of Population by Statistics Canada, 2021.

	Population in Labour Force	Employed	%	Unemployed	%
City of Cornwall	20,310	17,795	87.6	2,515	12.4
United Counties of Stormont, Dundas and Glengarry	54,320	49,190	90.6	5,130	9.4
Ontario	7,399,200	6,492,895	87.7	906,310	12.3

Figure 38. Comparison of unemployment rates between City of Cornwall, United Counties of Stormont, Dundas and Glengarry and within the Province of Ontario. Source: Census of Population by Statistics Canada, 2021.

Distribution of Employment Classes for Employed Labour Force

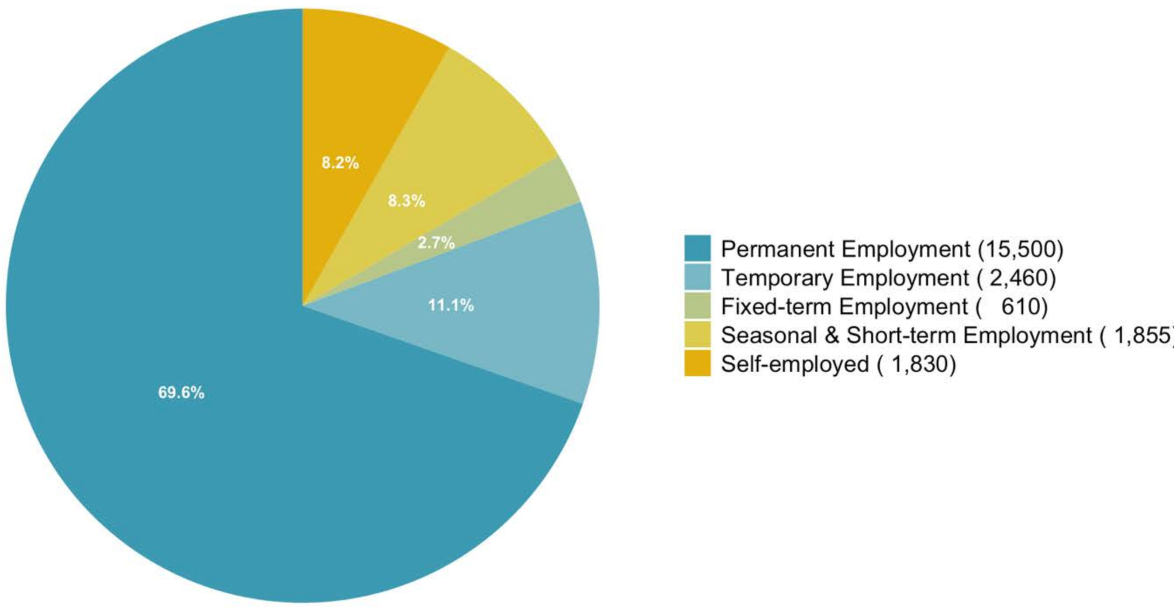


Figure 39. Employment classes for population in Cornwall. Source: Census of Population by Statistics Canada, 2021.

In 2021, nearly 70% of Cornwall's employed labour force held permanent positions, reflecting a relatively high level of job stability. However, 30% of workers were in non-permanent roles, including temporary (11.1%), seasonal and short-term (8.3%), self-employment (8.2%), and fixed-term positions (2.7%). This distribution highlights that a considerable portion (30%) of workers in Cornwall may face less predictable income and job security, which has implications for housing affordability and tenure stability.

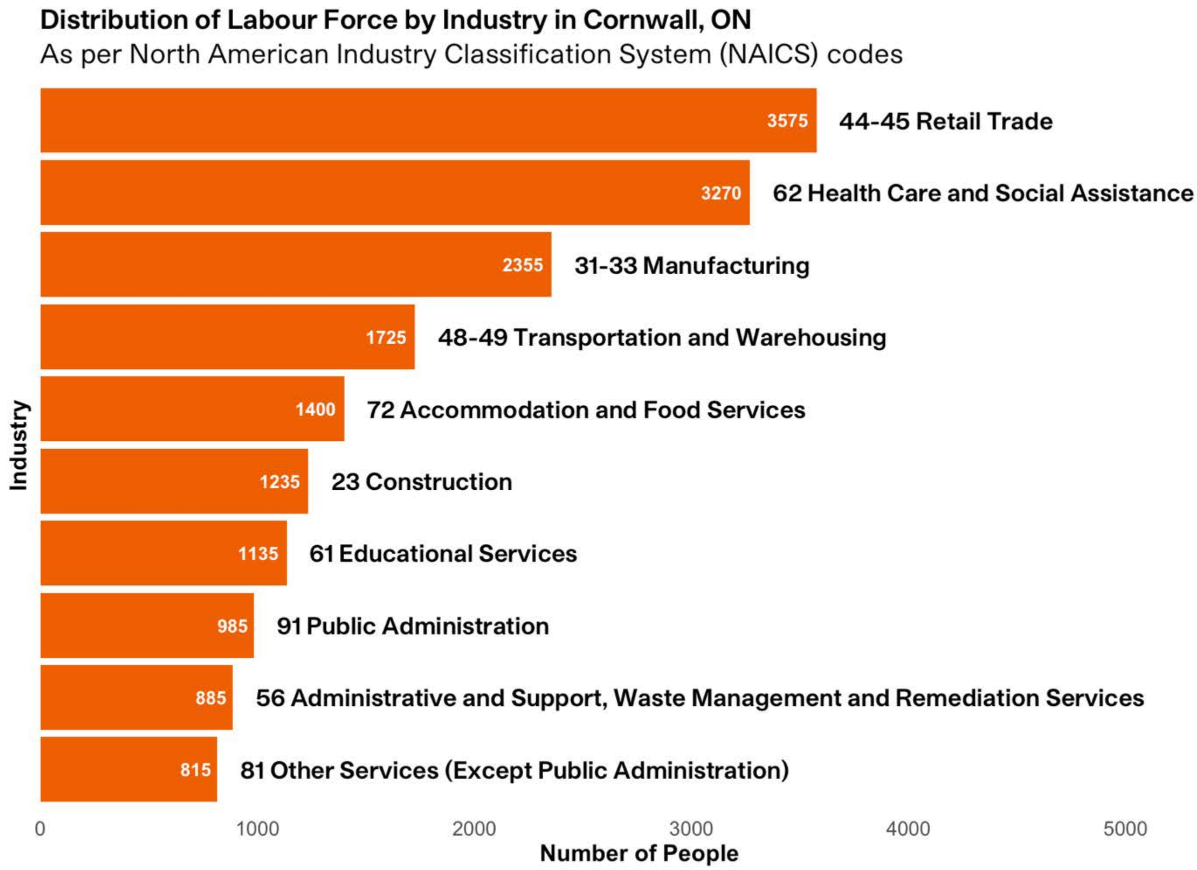


Figure 40. Population employment distribution among top 10 industries, as per NAICS. Source: Census of Population by Statistics Canada, 2021.

In 2021, Cornwall's labour force was primarily concentrated in retail trade, and health care and social assistance, together accounting for a substantial share of local employment. Manufacturing also played a major role, employing 2,355 individuals. Other key industries included transportation and warehousing, accommodation and food services, and construction. This distribution reflects Cornwall's economic diversity, with a strong presence in both service-oriented and goods-producing sectors.

5.5 Commuting Patterns

Understanding commuting patterns is essential to evaluating the relationship between employment, transportation access, and housing location. How far people travel, how they get there, and how long it takes can directly impact housing affordability, accessibility to jobs, and overall quality of life. These factors are especially relevant for lower-income households or those with limited mobility options, as longer or car-dependent commutes may restrict their housing choices.

As shown in the following pie chart, the majority of Cornwall residents (81.3%) commute within the city's census subdivision (CSD) for work. A smaller proportion commutes to neighbouring CSDs (11.3%), with fewer residents commuting to different census divisions within the province (5.7%) or out of province (2.4%). These patterns suggest a predominantly local workforce and reinforce the importance of planning housing in proximity to local employment centres.

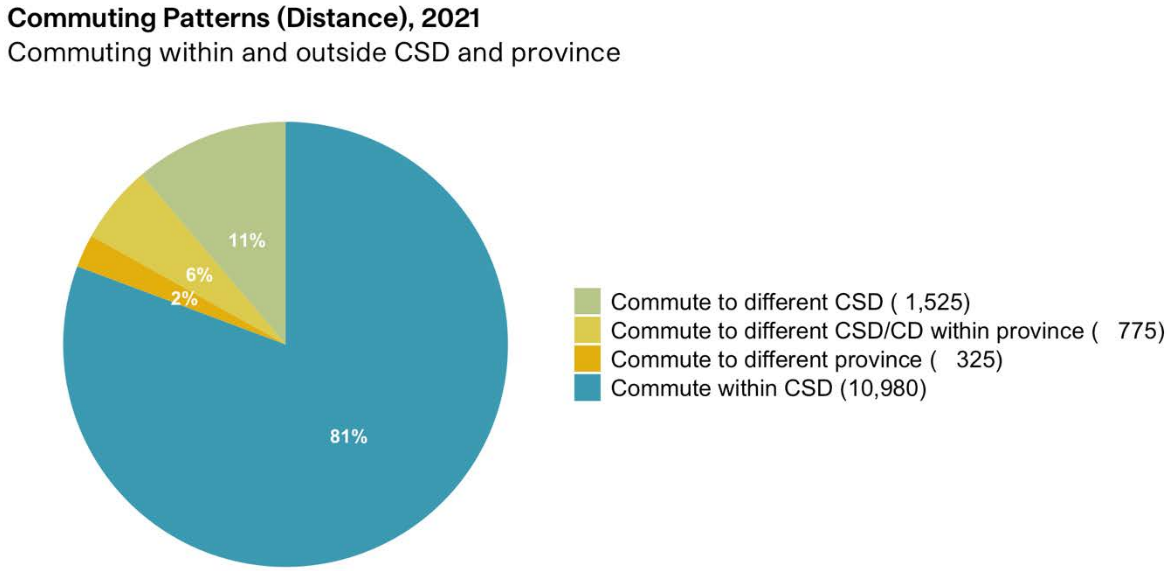


Figure 41. Commuting: distance patterns among population. Source: Census of Population by Statistics Canada, 2021.

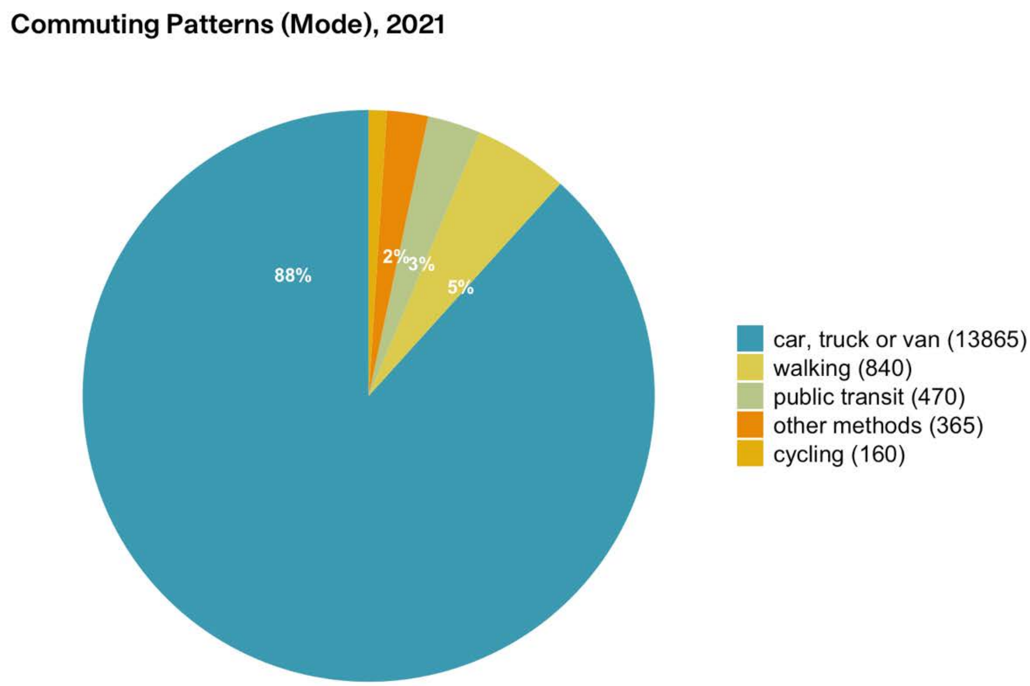


Figure 42. Modes of commuting in Cornwall and their share. Source: Census of Population by Statistics Canada, 2021.

In 2021, the vast majority of Cornwall's working population (88%) commuted by car, truck, or van. Active transportation options such as walking (5%) and cycling (1%) were far less common, as was the use of public transit (3%). These figures highlight Cornwall's strong reliance on private vehicles and suggest opportunities to enhance active and public transportation infrastructure to support more sustainable commuting choices.

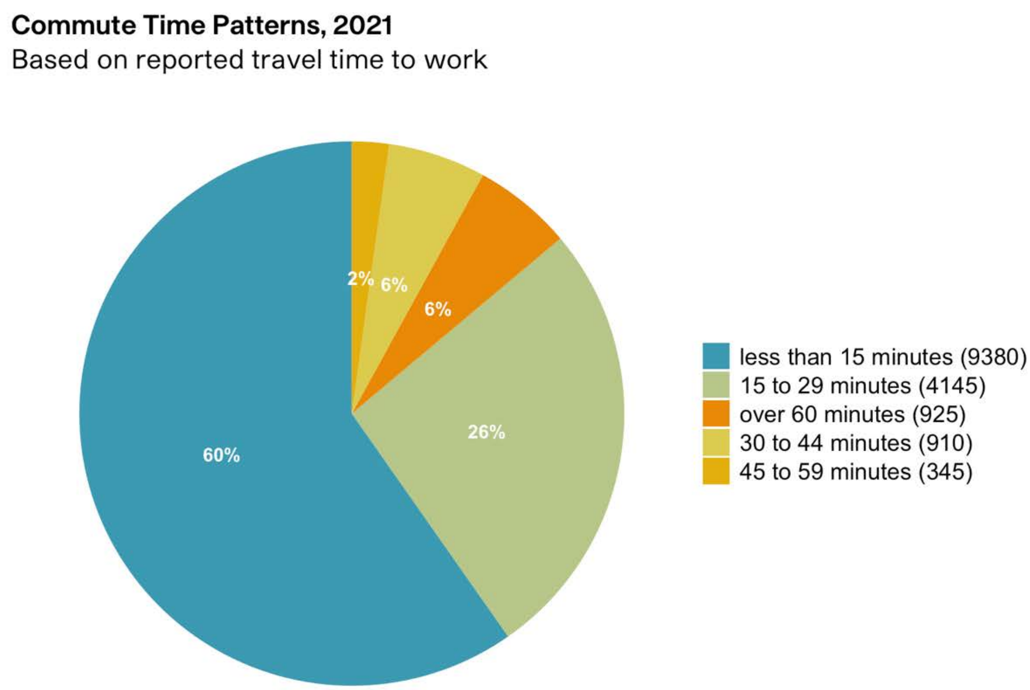


Figure 43. Time spent commuting by population of Cornwall. Source: Census of Population by Statistics Canada, 2021.

As of 2021, a majority of Cornwall commuters (60%) reported travel times of less than 15 minutes, with another 26% commuting between 15 and 29 minutes. Only a small share of workers faced longer commutes—6% commuted for 30 to 44 minutes, and another 6% over 60 minutes—indicating that most employment opportunities are located within close proximity to residential areas. This data supports the perception of Cornwall as a relatively compact and accessible city, though it also reinforces the importance of maintaining diverse employment options locally.

Summary for Economy and Labour Force

The following table provides a detailed breakdown summary of the economic characteristics in the City of Cornwall discussed in the previous pages of this section.

Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	20,310
Number of workers by industry (Top 10 only), as per North American Industry Classification System (NAICS) codes	Industry 1: 44-45 Retail trade	3,575
	Industry 2: 62 Health care and social assistance	3,270
	Industry 3: 31-33 Manufacturing	2,355
	Industry 4: Transportation and warehousing	1,725
	Industry 5: Accommodation and food services	1,400
	Industry 6: 23 Construction	1,235
	Industry 7: 61 Educational services	1,135
	Industry 8: 91 Public administration	985
	Industry 9: 56 Administrative and support, waste management and remediation services	885
	Industry 10: 81 Other services (except public administration)	815
Unemployment rate and participation rate (Percent)	Unemployment rate	12.4 %
	Participation rate	52.3 %
All classes of workers (Number)	Total	19,795
Employees (Number)	Total	17,960
Permanent position (Number)	Total	15,500
Temporary position (Number)	Total	2,460
Fixed term (1 year or more, Number)	Total	610
Casual, seasonal or short-term position (less than 1 year, Number)	Total	1,855
Self-employed (Number)	Total	1,830
Number of commuters by commuting destination	Within census subdivision	10,980
	To different census subdivision	1,525
	To different census division	775
	To another province/territory	325
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	13,865
	Public transit	470
	Walk	840
	Bicycle	160
	Other method	365

Table 13. Economic and Labour Force Summary. Source: Source: Census of Population by Statistics Canada, 2021.

6. Housing Profile

This section presents a comprehensive overview of the housing landscape in the City of Cornwall. It begins by examining key physical characteristics of the local housing stock, including the number and types of dwellings, their age and condition, and patterns related to built form, size, and density. In addition, this section considers the geographic distribution of housing and the availability of residential lands to accommodate future growth.

Following this, a summary of the City's community housing portfolio, wait list times, and new housing potential is presented. This includes an overview of the existing non-market housing supply and programs administered by the City and its housing partners, alongside a review of recent and planned capital investments. Consideration is also given to land availability and other assets that could support future development of affordable or supportive housing.

The last part of the section shifts focus to housing market dynamics, providing data on ownership and rental trends, housing costs, and vacancy rates. It draws on a range of sources, including CMHC and the Cornwall and District Real Estate Board (CREA), to assess affordability and access within both the ownership and rental markets. Finally, the section concludes with an overview of the City's Community Housing portfolio, offering a snapshot of the current supply of non-market housing options and their role in meeting the needs of lower-income households. Together, these insights offer an integrated picture of Cornwall's housing supply, supporting evidence-based planning for future demand.

6.1 Housing Data and Supply

	2011	2016	2021
Total number of private dwellings	21,272	21,659	22,214
Dwellings occupied by usual residents (Count)	20,435	20,931	21,386
Dwellings occupied by usual residents (Percent)	96.1 %	96.6 %	96.3 %

Table 14. Total number of dwelling and their share being occupied by usual residents. Source: Census of Population by Statistics Canada, 2021.

Housing Age

A significant portion of the city's housing stock is older, with nearly 70% of all dwellings built before 1981. Only a small share—under 11%—have been constructed since 2001, highlighting limited new housing development over the past two decades. This aging stock may present challenges related to energy efficiency, maintenance needs, and modernization. The following chart provides a direct comparison of periods of construction, while the accompanying map provides a visualization of spatial distribution of where the older building stock is located in the City.

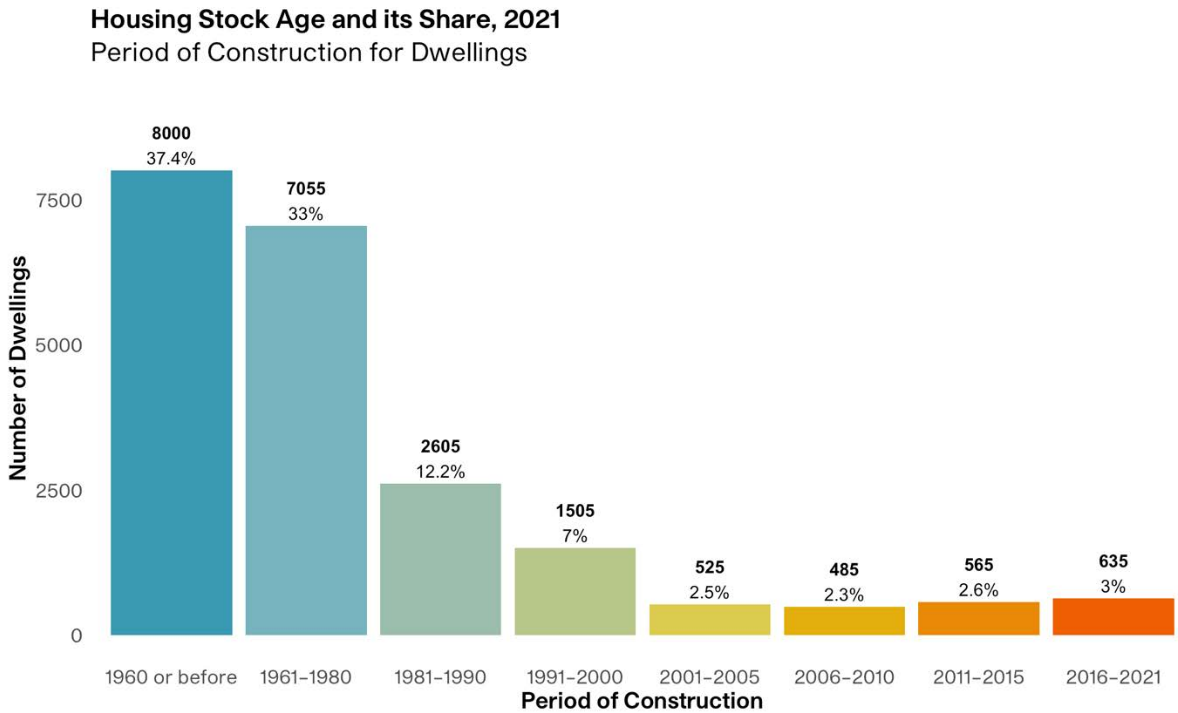


Figure 44. Distribution of housing stock by period of construction. Source: Census of Population by Statistics Canada, 2021.

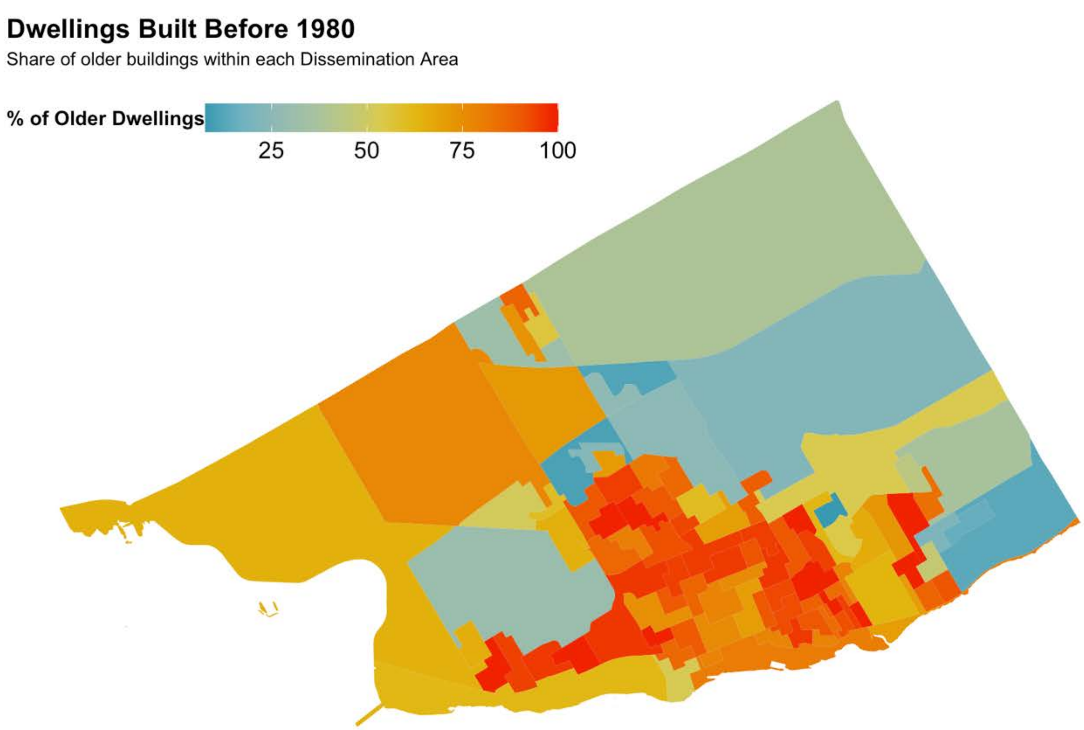


Figure 45. Share of older buildings (built before 1980) within each Dissemination Area. Source: Census of Population by Statistics Canada, 2021.

Housing Typologies

The following charts show the evolution of housing typologies in Cornwall across four census periods. Single-detached homes remain the dominant form of housing, with steady growth observed since 2006. Semi-detached homes and row houses also saw modest increases. Notably, apartment buildings with fewer than five storeys experienced the largest relative growth in the multi-unit housing category, while the number of high-rise apartments (five storeys or more) grew only slightly. The data highlights a persistent reliance on low-density housing forms, with limited diversification into higher-density or alternative housing types such as movable or attached units.

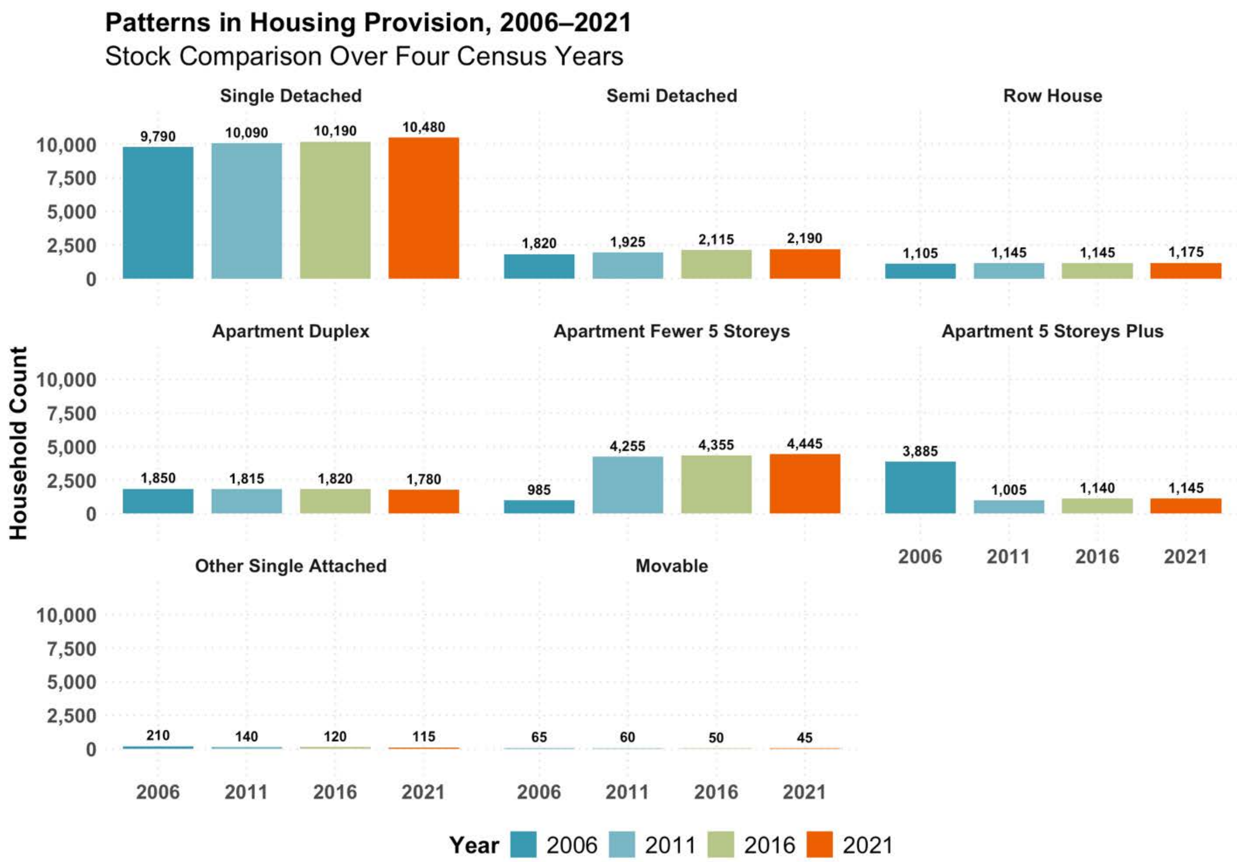


Figure 46. Housing stock typology overview over years (2006-2021). Source: Census of Population by Statistics Canada, 2021.

Distribution of Dwelling Types, 2021

Total count of dwellings: 22,214

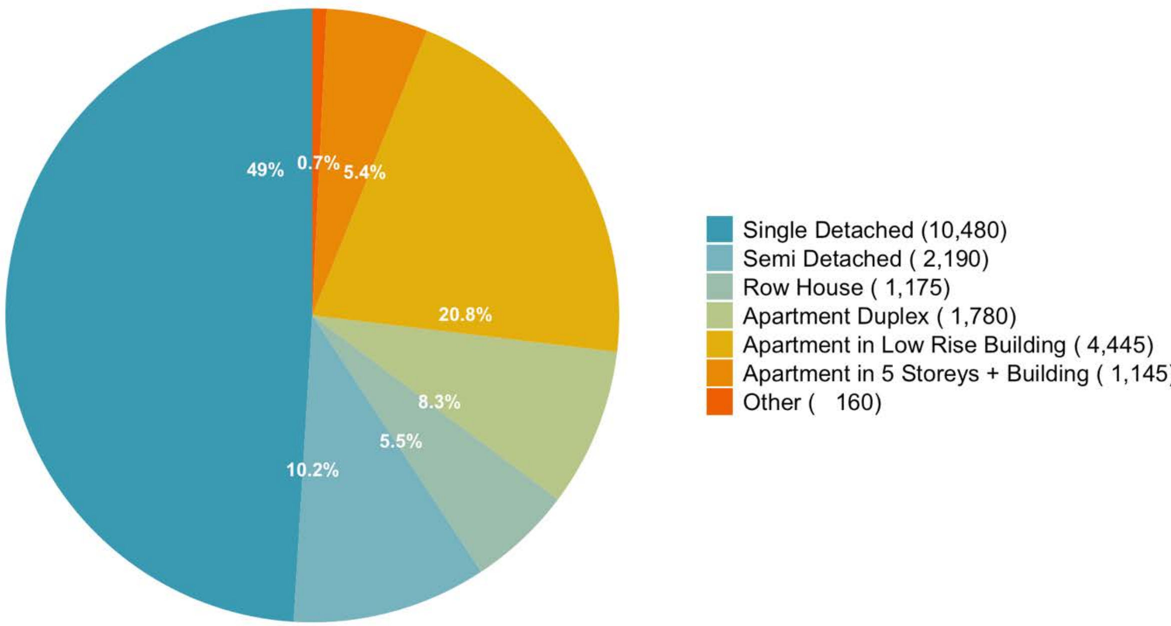


Figure 47. Distribution of dwelling types by building form. Source: Census of Population by Statistics Canada, 2021.

While single-detached homes remain the most common housing type in Cornwall, accounting for 49% of the city's housing stock, the city also demonstrates a notably more balanced mix of dwelling types when compared to both the United Counties of Stormont, Dundas and Glengarry (SDG) and the province as a whole. In Cornwall, semi-detached houses, row houses, duplexes, and apartments in low-rise buildings collectively comprise nearly 45% of all dwellings. In contrast, these same categories make up approximately 30% of Ontario's housing stock and just 27% in SDG. This broader representation of "missing middle" housing types in Cornwall—despite much of it being built prior to 1980—offers a relatively strong foundation for more affordable, compact, and diverse housing options. However, the limited growth in these typologies over recent decades (as discussed later in this report) suggests a need to re-focus planning and policy efforts toward medium-density and multi-unit forms that better meet shifting household compositions and affordability needs.

Dwelling Size

The following two charts provide insight into how well Cornwall's current housing stock aligns with the size and needs of local households. The first chart shows that the city's housing stock is predominantly composed of 2- and 3-bedroom dwellings, which together make up nearly 69% of all homes. However, there are relatively few bachelor and 1-bedroom units (about 15%), which may constrain housing options for smaller households, such as singles or seniors.

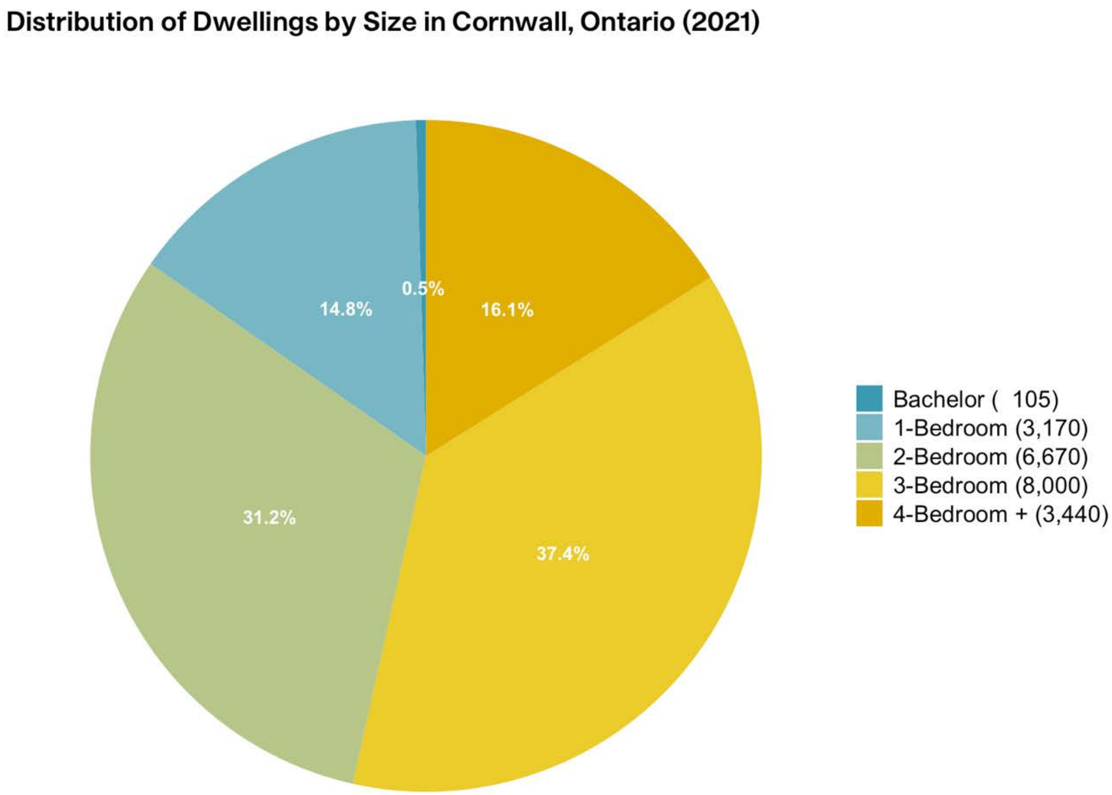


Figure 48. Distribution of dwelling types by size (number of bedrooms). Source: Census of Population by Statistics Canada, 2021.

The second chart compares dwelling sizes with household sizes, illustrating where mismatches may occur. Notably, the number of one-person households significantly exceeds the supply of bachelor and 1-bedroom units, pointing to potential availability challenges in the housing system. Conversely, there appears to be a surplus of 3-bedroom dwellings relative to the number of 3-person households, which could reflect under-occupied homes or a lack of suitable smaller units for downsizing. These patterns highlight the importance of aligning new housing development with evolving household sizes and demographic trends.

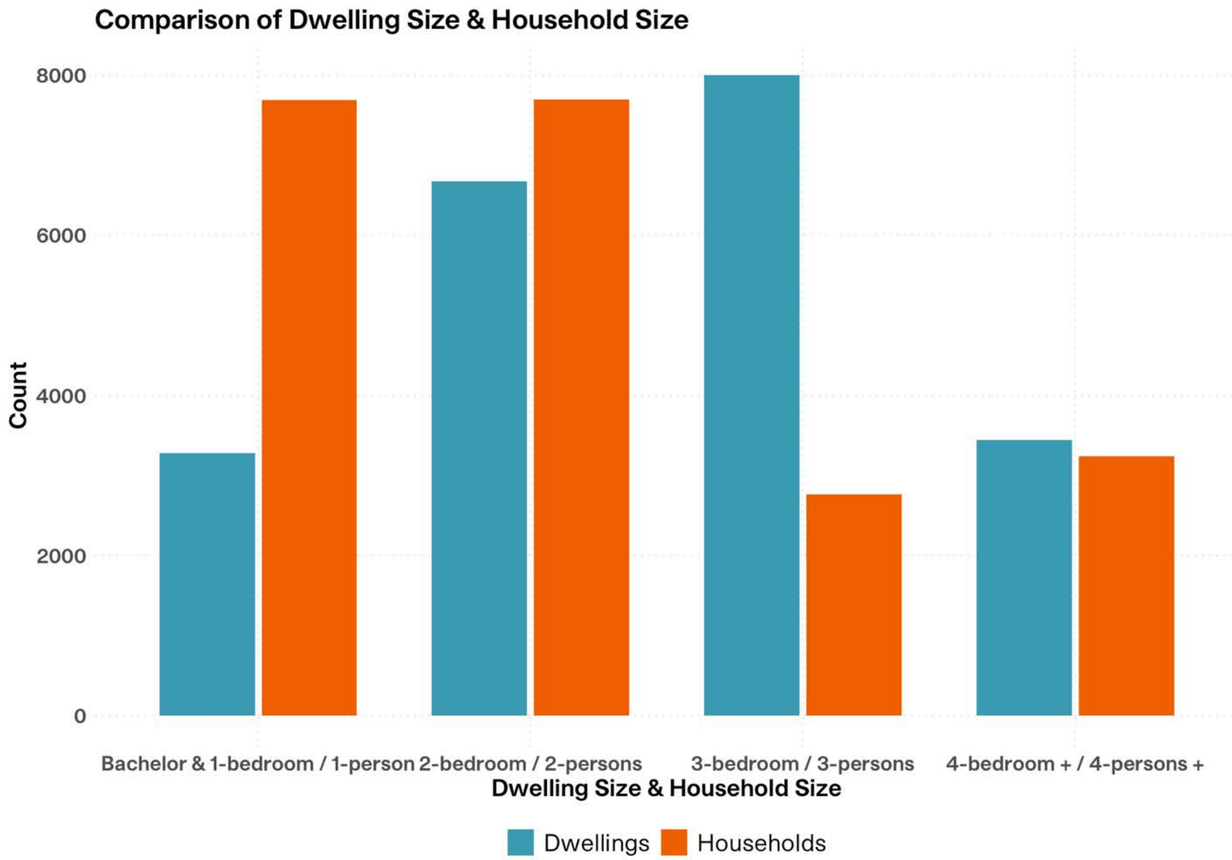


Figure 49. Comparison of dwelling sizes and how they correspond to household sizes. Source: Census of Population by Statistics Canada, 2021.

New Housing Development: Building Permits Issued for New Homes 2019-2024

Residential Dwelling Type	2019	2020	2021	2022	2023	2024
Single Detached	57	68	92	49	28	16
Semi-detached	60	20	38	29	38	22
Multi-unit (3-7 units)	12	32	17	0	0	26
Multi-unit (7+ units)	0	44	122	39	12	115
Total / Year	**129**	**164**	**269**	**117**	**78**	**179**

Table 15. Building Permits issued for new homes (2019-2024). Source: City of Cornwall.

The above chart summarizes the number of residential building permits issued for new dwellings in the City of Cornwall between 2019-2024. Over the past six years, residential construction activity in the City of Cornwall has shown notable fluctuation, marked by a shift from predominantly low-density development toward higher-density, multi-unit housing forms. In total, 936 residential building permits were issued between 2019 and 2024. The number of single-detached dwelling permits peaked in 2021 at 92 units but declined sharply in subsequent years, dropping to just sixteen in 2024. A similar, though less dramatic, pattern can be seen with semi-detached dwellings, which fell from 38 to 22 during the same period.

More notable is the rise in multi-unit housing, particularly developments with seven or more units. These saw an increase in 2021 with 122 units permitted, up from 44 the previous year and 0 in 2019. Although this category dipped considerably in 2022 and 2023, it returned to 115 in 2024, becoming by-far the most permitted dwelling type., Medium-density dwellings (3–7 units) also experienced peaks in 2020 and 2021 but tapered off in 2022 and 2023 before rising again slightly in 2024.

The overall trend indicates a gradual transition toward intensification and denser residential formats, in line with planning objectives to expand housing choice and accommodate shifting demographic needs. While single- and semi-detached units continue to be part of the residential landscape, the increasing presence of multi-unit dwellings reflects a growing demand for affordable and compact living options in Cornwall's evolving housing market.

Summary

The following table provides a detailed breakdown summary of housing units in the City of Cornwall discussed in the previous pages of this section.

Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value (occupied)**
Total private dwellings	Total	21,385
Breakdown by structural types of units (number of units	Single-detached	10,480
	Semi-detached	2,190
	Row house	1,175
	Apartment in a duplex	1,780
	Apartment in a building that has fewer than 5 storeys	4,445
	Apartment in a building that has 5 or more storeys	1,145
	Other single attached	115
	Movable dwelling	45
Breakdown by size (number of units)	Total	21,390
	No bedrooms	105
	1 bedroom	3,170
	2 bedrooms	6,670
	3 bedrooms	8,000
	4 or more bedrooms	3,440
Breakdown by date built (number of units)	Total	21,390
	1960 or before	8,000
	1961 to 1980	7,055
	1981 to 1990	2,605
	1991 to 2000	1,505
	2001 to 2005	525
	2006 to 2010	485
	2011 to 2015	565
	2016 to 2021	635
Rental vacancy rate (Percentage)	Total	2.7
	Bachelor	5.3 *
	1 bedroom	3.8 *
	2 bedrooms	2.2
	3 or more bedrooms	1.0
Number of primary and secondary rental units	Primary	N/A
	Secondary	N/A
Number of short-term rental units	Total	N/A

Table 16. Housing Profile Summary. Source: CMHC, Census of Population by Statistics Canada, 2021.

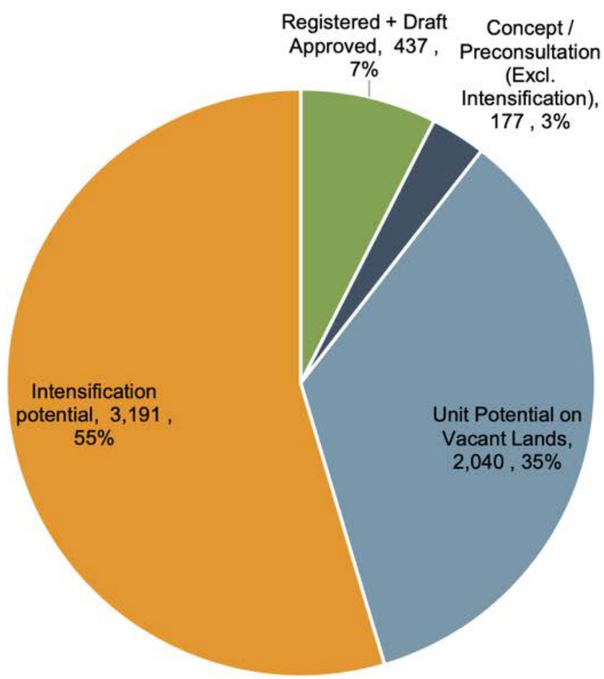
**indicates that data is not reliable according to CMHC*

6.2 Housing Supply Potential

According to preliminary findings from the City of Cornwall's draft Municipal Comprehensive Review and associated growth projection work conducted by Watson & Associates Economists Ltd., the City's total observed housing supply currently stands at approximately 5,845 units. This figure represents the combined total potential residential units identified across various categories of land readiness.

As shown in Figure 5-5, the largest share of this potential supply—55% or 3,191 units—is attributed to intensification opportunities within the existing built-up area. This reflects the City's capacity to accommodate new housing through infill development, redevelopment, or other forms of urban intensification. An additional 35% (2,040 units) is associated with unit potential on vacant greenfield lands, representing more traditional development opportunities. The remaining supply is comprised of units on lands that are either registered or draft approved (7%, 437 units) or currently in pre-consultation/conceptual stages excluding intensification (3%, 177 units).

These figures provide a snapshot of the City's residential development potential and will be critical in evaluating whether existing land supply is sufficient to meet projected housing demand over the next decade. Continued refinement of the land inventory, including monitoring of approvals, market activity, and emerging intensification trends, will be necessary to ensure land supply remains responsive to the City's evolving housing needs.



Source: Derived from supply data provided by the City of Cornwall by Watson & Associates Economists Ltd., 2023.

Figure 50. Total Housing Supply Potential. Source: Growth Analysis Study by Watson & Associates Economists Ltd., 2023

Draft Subdivision Approvals

Figure 50 and the accompanying Table 16, both below, provide an overview of lands under draft subdivision approval, as of May 2025. This stock is important to consider in the City's overall supply of residential lands and housing potential.

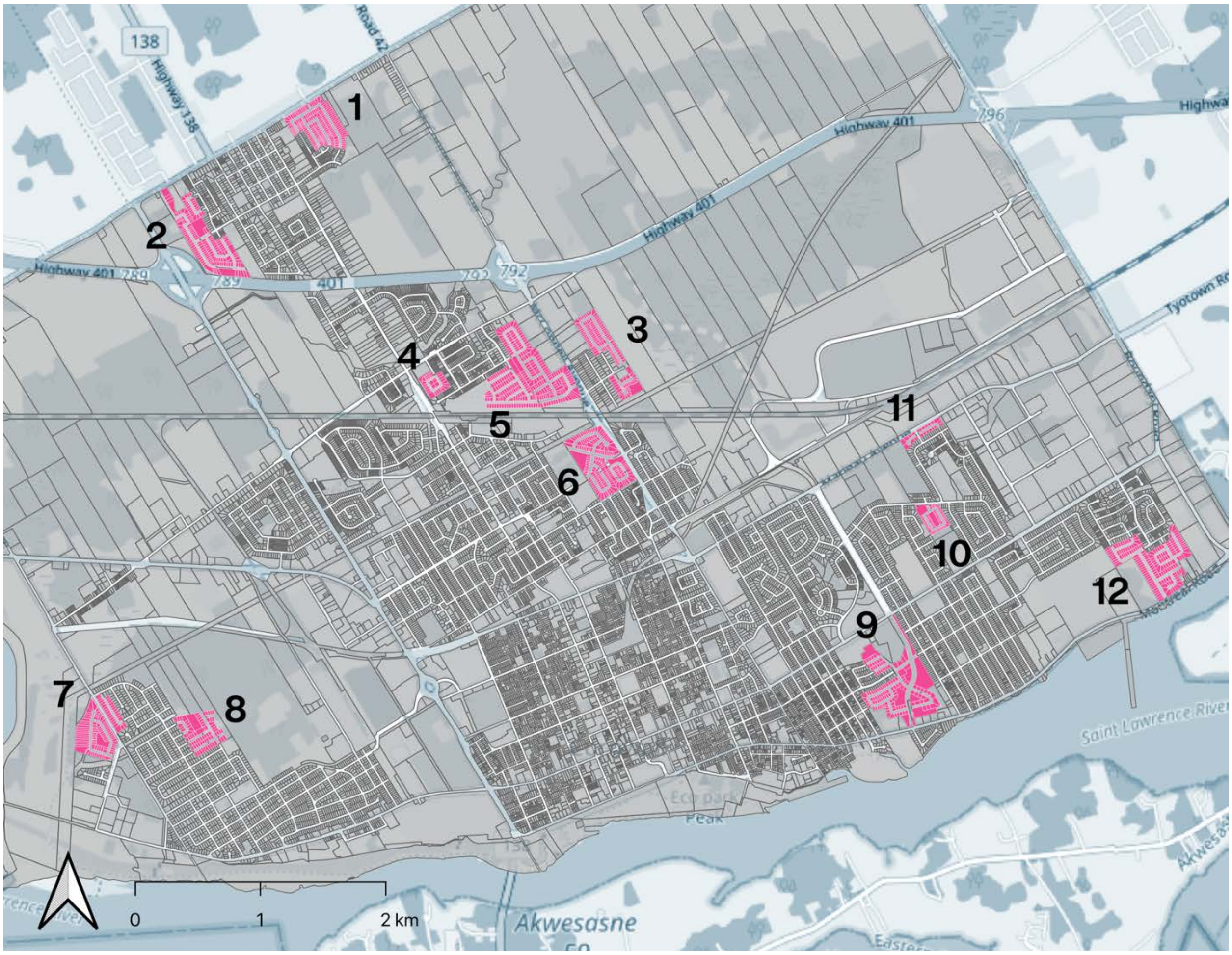


Figure 51. Draft Subdivision Approvals as of May 2025. Source: City of Cornwall data, Re:Public Urbanism.

Item no.	Number of parcels	Total area (sq. m.)	Total area (ha)
1	184	100,476	**10.05**
2	161	138,990	**13.90**
3	136	86,865	**8.69**
4	32	1,036	**0.10**
5	268	217,122	**21.71**
6	173	134,127	**13.41**
7	119	110,629	**11.06**
8	78	69,975	**7.00**
9	137	173,058	**17.31**

10	60	31,817	**3.18**
11	23	18,481	**1.85**
12	170	138,127	**13.81**
Total	**1541**	**1,220,703**	**122.07**

Table 17. Inventory of draft subdivision approvals, count of parcels to be created and total area of land. Source: City of Cornwall data.

Housing Potential

The following table, taken from the draft Comprehensive Review, provides a further summary of the City of Cornwall's housing potential, based on registered, draft approved, and under-review subdivisions, as well as developments under review and vacant land potential. Readers should refer to the City of Cornwall Comprehensive Review report for more information on how these numbers were arrived at.

Status	Low Density[1]	Medium Density[2]	High Density[3]	Total
Registered Unbuilt	96	-	81	177
Draft Approved	244	4	12	260
Under Review			160	160
Total – Development Approval Process	126	4	486	616
Vacant Greenfield Land Unit Potential	660	400	360	1,420
Total	**786**	**404**	**846**	**2,036**
% Share	**46%**	**28%**	**25%**	**100%**

[1] Includes single and semi-detached units.
[2] Includes townhouses and apartments in duplexes.
[3] Includes bachelor, 1-bedroom, and 2-bedroom+ apartments.
Source: Data as of June 2023 from the City of Cornwall by Watson & Associates Economists Ltd., 2023.

Table 18. Housing potential. Source: Comprehensive Review Phase 1 Growth Analysis Study 2021-2051 by Watsons & Associates Economists Ltd.

6.4 Community Housing Portfolio

The City of Cornwall's community housing portfolio plays a critical role in supporting residents who face barriers to accessing stable, affordable housing through the private market. As of the most recent reporting, Cornwall has a total of 1,266 non-market housing units available at below-market rents (specifically within the City – this number is greater when including those units located in SDG), with designated allocations for seniors (501 units), families (472 units), and mixed populations (293 units) - this includes 70 cooperative housing units. The City also maintains 30 beds in short-term supportive housing.

The following table provides a summary of community housing units in the City of Cornwall.

Current Non-Market Housing Units		
Characteristic	**Data**	**Value (occupied)**
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	1,266, including: 501 (Senior) 472 (Family) 293 (Mixed)
Number of cooperative housing units*	Total	70 (in 1 cooperative)
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	30 (beds)

Table 19. Current Non-Market Housing Supply. Source: City of Cornwall.

**included in overall count of below market rent housing units*

A more detailed breakdown of the housing stock, shown in the table below, reveals that the majority of senior-designated units are one-bedroom standard apartments, with a small number of accessible or modified units also available. Family-designated housing reflects a more diverse unit mix, including two- and three-bedroom units, as well as a meaningful presence of four-bedroom units (63 in total), which are critical for accommodating larger households. Units classified as "mixed" provide flexible housing options across all bedroom counts and accessibility levels, supporting a broader range of occupant types and needs. Despite the presence of some accessible units, their overall share remains low relative to the total stock, underscoring a potential need for greater investment in barrier-free housing across all household types.

Please note the following acronyms used in the table:

- *BS – Standard Unit*
- *BBF – Accessible, Barrier Free, or Modified Unit*

Intended Occupant	Total	1BS	1BBF	2BS	2BBF	3BS	3BBF	4+BS
Senior	501	481	16	3	1	-	-	-
Family	472	8	-	177	7	217	-	63
Mixed	293	175	35	42	7	27	1	6
Total	1266	**664**	**51**	**222**	**15**	**244**	**1**	**69**

Table 20. Split of unit types within non-market housing. stock Source: City of Cornwall.

Community Housing Waitlist Data

Cornwall's centralized waitlist data further illustrates the sustained demand for community housing. On average over a 5-year period, non-senior singles wait just under three years for a one-bedroom unit, while seniors face shorter wait times of approximately 1 year and 8 months, reflecting a relatively better alignment of supply and demand for that group. For families, average wait times are just under 1.5 years for two-bedroom units, and approximately 2 years and 3 months for three-bedroom units. These figures provide important insight into where pressures on the system are most acute, and where future investment or targeted development may be required to alleviate strain.

Average wait time for community housing (5-year period), based on City of Cornwall data.

Population Group	Unit Size	Wait time (years)	Adjusted wait time
Single non-senior	1 Bedroom	2.96	3 years
Senior	1 Bedroom	1.64	1 year 8 months
Single/Couple with Dependents	2 Bedrooms	1.43	1 year 5-6 months
Single/Couple with Dependents	3 Bedrooms	2.24	2 years 3 months

Table 21. Wait time for community housing and split for perspective occupants groups. Source: City of Cornwall.

New Community Housing Potential through the Community Housing Development Plan (2024)

In 2024, the City of Cornwall Human Services Department completed the Community Housing Development Plan (CHDP) to support the long-term delivery of affordable community housing across the region. Developed in response to the growing pressure on Cornwall's existing community housing portfolio, the CHDP identifies strategic opportunities to increase housing supply by leveraging municipally owned lands.

The Plan focuses on seven municipally owned sites across the City of Cornwall and the United Counties of Stormont, Dundas, and Glengarry (SDG). These sites were selected through a comprehensive property review process and evaluated based on development feasibility, location, servicing, and local housing demand. Together, these sites represent the potential to deliver up to 538 new community housing units—just over half of the 995 units identified as needed in the 2020 Housing Revitalization Plan.

The table below summarizes the proposed number of new homes identified across the seven development sites. These estimates reflect conceptual development plans prepared as part of the CHDP and are subject to refinement as projects are further studied and advanced.

Site	New Community Housing Potential (Units)
Glena Walter Park Road, Glen Walter	84
330 Montreal Road, City of Cornwall	44
Joe St. Denis Park, City of Cornwall	180
1520 Cumberland Street, City of Cornwall	72
Wellington Street West, City of Cornwall	79
12446 County Road 2, Morrisburg	17
517 Albert Street, Winchester	62
Total	**538**

Table 22. List of future community housing sites and anticipated cunt of new affordable homes. Source; Housing Profile Summary. Source: City of Cornwall.

While the CHDP offers a valuable roadmap for advancing community housing development across Cornwall and SDG, these projects are still in early planning stages. The delivery of housing on these sites will depend on future investment, detailed design, partnerships with community organizations and housing providers, and the availability of senior government funding. Nonetheless, the CHDP represents a significant and proactive step toward closing the region's community housing gap.

6.3 Market Data & Housing Costs

This section presents an overview of Cornwall's housing market dynamics, focusing on housing costs, affordability, and supply availability. This includes an analysis of ownership and rental market trends, local resale data sourced from the Cornwall and District Real Estate Board (CREA), and purpose-built rental data published by CMHC. Together, these indicators offer insight into pricing pressures, housing availability, and changing market conditions that affect both prospective homeowners and renters. The subsection also presents vacancy rate data and rent levels for private rental stock, alongside metrics related to affordability challenges across income groups. Collectively, this analysis helps contextualize local housing costs within broader economic conditions and identifies affordability gaps that may inform policy and development priorities.

For added context, the HART income categories defined for Cornwall earlier in this report are provided below

Income Category	% of Total HHs	% of Owner HHs	% of Rental HHs	Annual HH Income (2020)	Affordable Monthly Shelter Costs (2020)	Affordable Home Price with 25-year mortgage*
Area Median Household Income (AMHI)	-	-	-	$60,400	$1,510	$258,500
Very Low Income (20% or under of AMHI)	1.12%	0.49%	1.9%	$12,080 or less	$302 or less	$28,900 or less
Low Income (21% to 50% of AMHI)	18.11%	7.59%	30.32%	$12,080-$30,200	$302-$755	$28,900-$115,000
Moderate Income (51% to 80% of AMHI)	19.49%	14.21%	25.69%	$30,200-$48,320	$755-$1,208	$115,000-$201,100
Median Income (81% to 120% of AMHI)	21.46%	21.49%	21.43%	48,320$-$72,480	$1,208-$1,812	$201,100-$315,900
High Income (more than 120% of AMHI)	39,81%	56.22%	20.76%	Over $72,480	Over $1,812	Over $315,900

Table 23. Household split by income category based on Area Median Household Income. Source: HART

Cornwall Market Rental Rates

In May 2024, the City of Cornwall Human Services Department conducted a snapshot rental scan to support local housing program discussions. The study gathered rental listing data primarily through Kijiji to offer a brief, localized snapshot of asking rents at that time. While not a formal market analysis, the data offers helpful context when compared with CMHC-reported averages and medians, revealing notably higher rents in the listings, particularly for larger units. This comparison highlights ongoing affordability pressures in Cornwall's private rental market and the value of monitoring local listings alongside broader housing data.

The following table summarizes the findings of the Human Services Department study and comparison with CMHC-reported averages/medians.

No. Bedrooms	CMHC Average	Cornwall Average	CMHC Median	Cornwall Median	Cornwall Low	Cornwall High
Bachelor	$873	$1,223	$850	$1,255	$875	$1,400
1 Bedroom	$920	$1,119	$895	$1,195	$550	$1,500
2 Bedroom	$1,141	$1,494	$1,100	$1,560	$1,200	$1,795
3 Bedroom	$1,156	$2,133	$1,000	$2,133	$2,065	$2,200
Overall	**$1,063**	**$1,401**	**$1,000**	**$1,400**	**$550**	**$2,200**

Please note that the data collected by the Human Services Department only includes listings for apartment units and does not include listings with utilities included in rent. CMHC data for 3 bedroom units includes all units with 3 bedrooms or more.

Cornwall Market Vacancy Rates

As shown on the following tables, vacancy rates in Cornwall have shown a gradual decline over the past decade, falling from 3.9% in 2016 to 2.7% in 2024. While this level remains within a relatively balanced range, the steady decrease in recent years signals tightening conditions in the rental market. At the same time, both average and median rents have increased considerably. Between 2011 and 2024, average rent rose from $667 to $1,064—an increase of nearly 60%—while median rent climbed from $652 to $1,000. This indicates growing affordability pressure, especially for lower-income renters, as rent levels rise more rapidly than incomes.

The number of rental units in the primary market has also seen a modest increase, growing by approximately 365 units between 2016 and 2024. However, the pace of new rental supply has not been sufficient to offset declining vacancy rates or meet rising demand.

	2011	2016	2021	2024
Vacancy Rate	3.2 %	3.9 %	3.3 %	2.7 %
Average Rent	667	732	931	1,064
Median Rent	652	724	888	1,000
Units	3,789	3,942	4,004	4,154

Table 24. Primary Rental Market in Cornwall. Source: CMHC

When viewed in the broader provincial context, Cornwall's experience mirrors a wider trend of tightening rental markets across Ontario. Recent CMHC data on vacancy rates for apartment structures of three units or more in census agglomerations (with populations over 50,000) shows a similar pattern. Although there was a slight fluctuation in vacancy rates from 2020 to 2024, the most recent figures remain low—especially for larger buildings with six or more units, which have seen a drop to just 3.5% in 2024 after peaking in 2023.

Canada Mortgage and Housing Corporation - Vacancy rates in census agglomerations of 50,000 and over, weighted average:

	2020	2021	2022	2023	2024
Row and apartment structures of three units and over	2.0%	3.3%	1.9%	2.8%	2.7%
Apartment structures of six units and over	1.9%	2.6%	1.8%	3.0%	3.5%

Table 25. Vacancy rates in census agglomerations of 50,000 and over, weighted average. Source: CMHC.

Overall, these indicators suggest that Cornwall's rental market is under increasing strain, driven by sustained demand, limited turnover, and insufficient new supply. This reinforces the importance of developing a range of housing options—including affordable and purpose-built rental units—to maintain balance and improve access for residents across income levels.

CMHC/CREA Housing Market Data Comparison for Home Sales

This subsection presents an overview of housing price trends in Cornwall, drawing on data from the Canada Mortgage and Housing Corporation (CMHC) and the Canadian Real Estate Association (CREA), via the Cornwall and District Real Estate Board. CMHC data reflects median home values by dwelling type as captured through the Census, offering insight into long-term shifts in property valuation. CREA, meanwhile, provides current resale market data—including average sale prices—which reflects real-time housing demand and market performance. Together, these sources offer a comprehensive picture of how home values have changed over time in Cornwall and where the market currently stands, helping to identify affordability pressures and the evolving cost of entry into homeownership.

CMHC Data on Median Value of Owner-Occupied Dwellings

Price of Homes	2011	2016	2021
Single-detached	150,252	184,611	300,000
Semi-detached	140,180	174,110	250,000
Row	109,936	134,787	200,000
Duplex	139,715	165,579	250,000
Apartment in low-rise	170,027	224,584	278,000
Apartment in high-rise	129,695	199,887	250,000
Other	69,835	88,593	174,000

Table 26. Median Value of Owner-Occupied Dwellings in Cornwall. Source: CMHC.

From 2011 to 2021, Cornwall experienced substantial growth in home values across all structural types. According to CMHC, single-detached homes doubled in median value over this period, increasing from approximately $150,000 in 2011 to $300,000 in 2021. In 2016, low-rise and high-rise apartments were briefly valued higher on average than single-detached homes, suggesting a more balanced demand across built forms at that time. However, by 2021, single-detached homes had once again become the most expensive housing type, likely reflecting renewed demand for ground-oriented living and larger spaces following the COVID-19 pandemic.

Duplexes and semi-detached homes also appreciated considerably, aligning with broader market trends observed in many mid-sized Canadian communities. Apartments in high-rise buildings saw particularly sharp growth between 2011 and 2016, but more moderate increases afterward, indicating a possible plateau in demand.

CREA Data on Average Home Price Change (April 2024 to April 2025)

Home Sales (CREA)	April 2024	April 2025
Average Price of Home	512,710	521,470

Table 27. Average Home Price Change (April 2024 to April 2025). Source: CREA.

Average resale prices reported by CREA (via the Cornwall and District Real Estate Board) show that the average price of a home increased from $512,710 in April 2024 to $521,470 in April 2025. While CREA resale values tend to be higher than CMHC median values—due to their focus on current market transactions rather than all owner-occupied stock—the upward trajectory in both datasets reinforces the same conclusion: Cornwall's ownership housing market continues to appreciate and may be becoming less accessible for moderate-income households.

This dual-sourced analysis helps to contextualize homeownership affordability in Cornwall, revealing both historical shifts and current pressures. It also underscores the need for a broader supply of affordable ownership options, especially as housing costs outpace income growth for many local households.

CREA Summary of the Housing Market in April 2025

In April 2025, home sales in the Cornwall and District area totaled 295 units, down 3.3% from the same month in 2024 and 9.8% below the five-year average. Year-to-date sales reached 880 units; a 2.2% decrease compared to the first four months of 2024.

The average sale price in April was $521,470, a 1.7% increase year-over-year. The year-to-date average price rose 6.5% to $519,621. Total dollar volume for April sales reached $153.8 million, down slightly from April 2024.

New residential listings declined 8.7% year-over-year to 493, though they remained above both five- and ten-year averages. Meanwhile, active listings surged 25.4% to 1,176 units—the highest April level in over five years—contributing to a months-of-inventory figure of 4, up from 3.1 a year earlier. This suggests growing supply in the face of relatively stable demand.

Market commentary indicates a moderation in price growth and an easing of listing activity from earlier record highs, possibly reflecting seller caution and increasing inventory levels. Th following charts provide a historical summary of the above analysis.

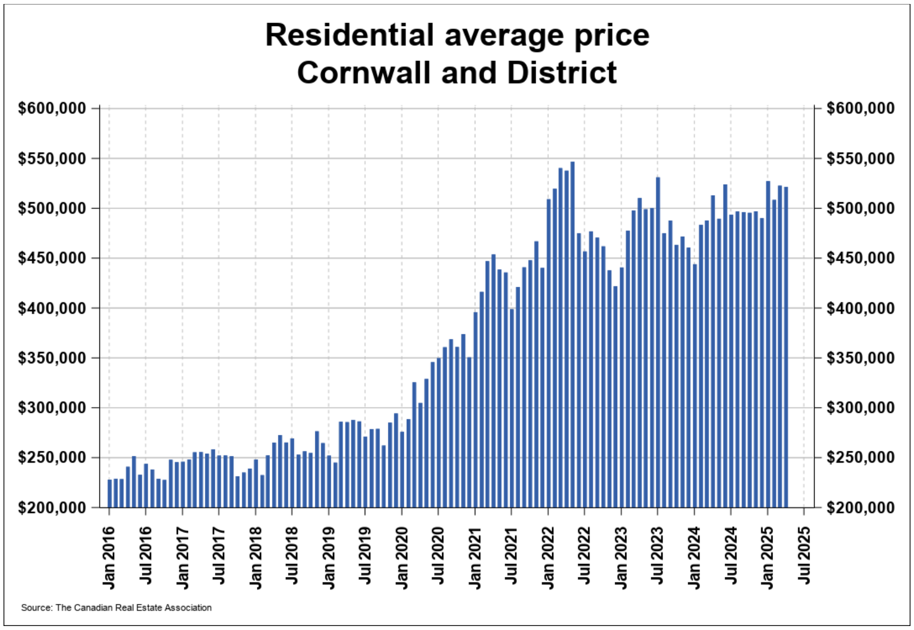


Figure 52. Average price for residential property in Corneall and district. Source: CREA.

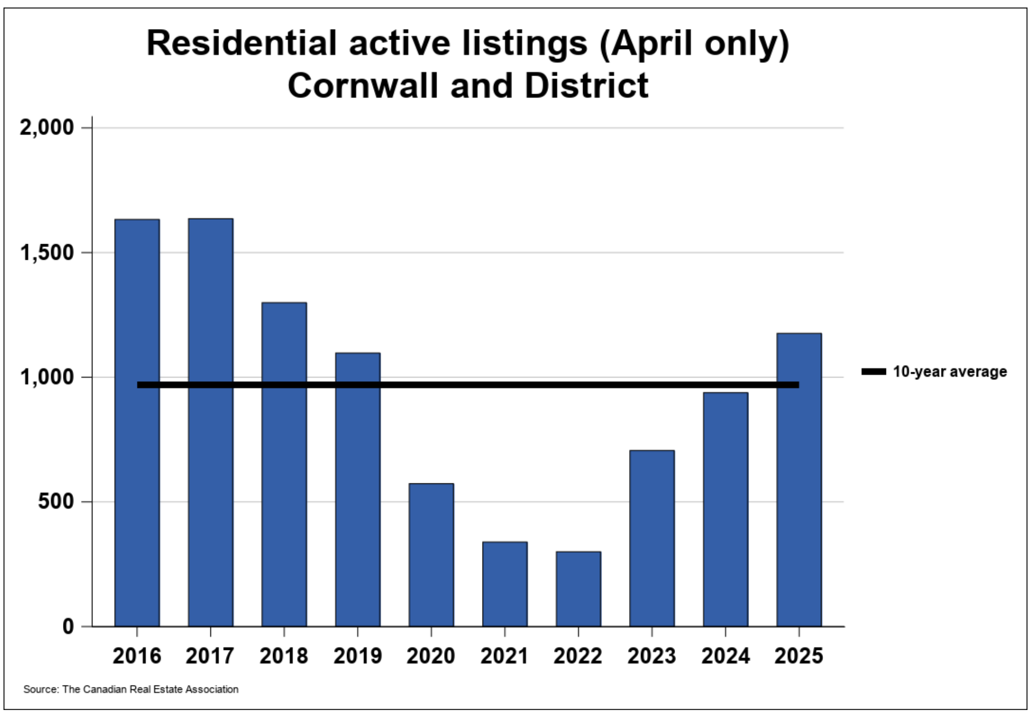


Figure 53. Active residential listings as of April each year (2016-2025). Source: CREA.

The stark decrease in supply of housing from 2020 to 2022 is consistent with the timeframe of rapid increase in prices at the same time, during Covid-19.

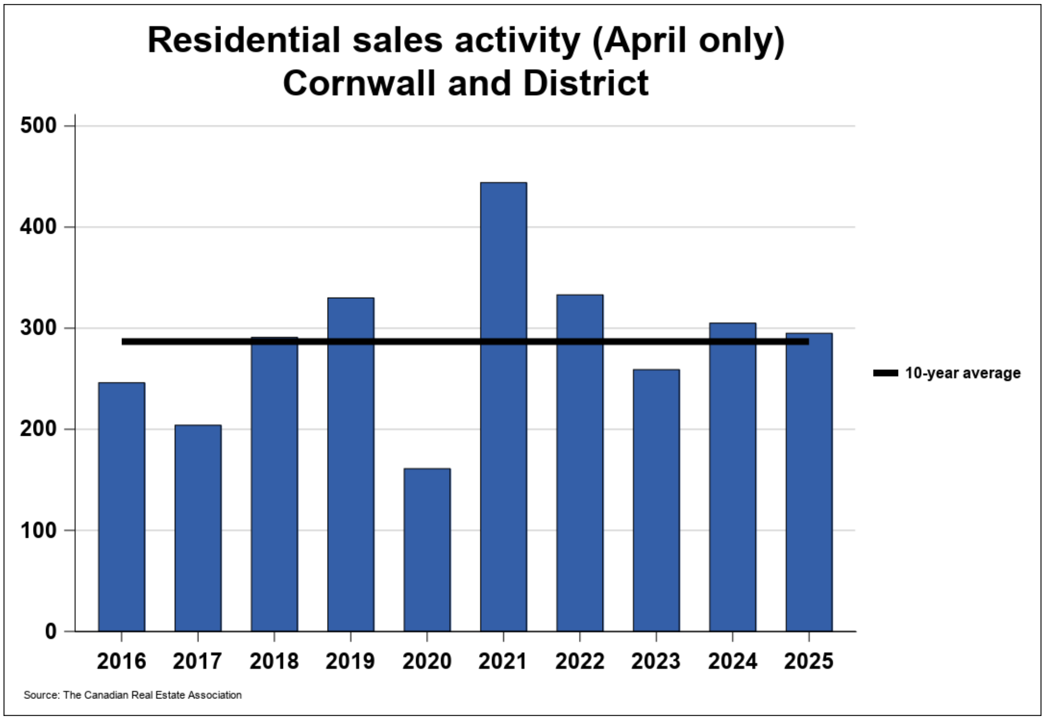


Figure 54. Residential Sales as of April each year (2016-2025). Source: CREA.

Aging Population and existing housing stock

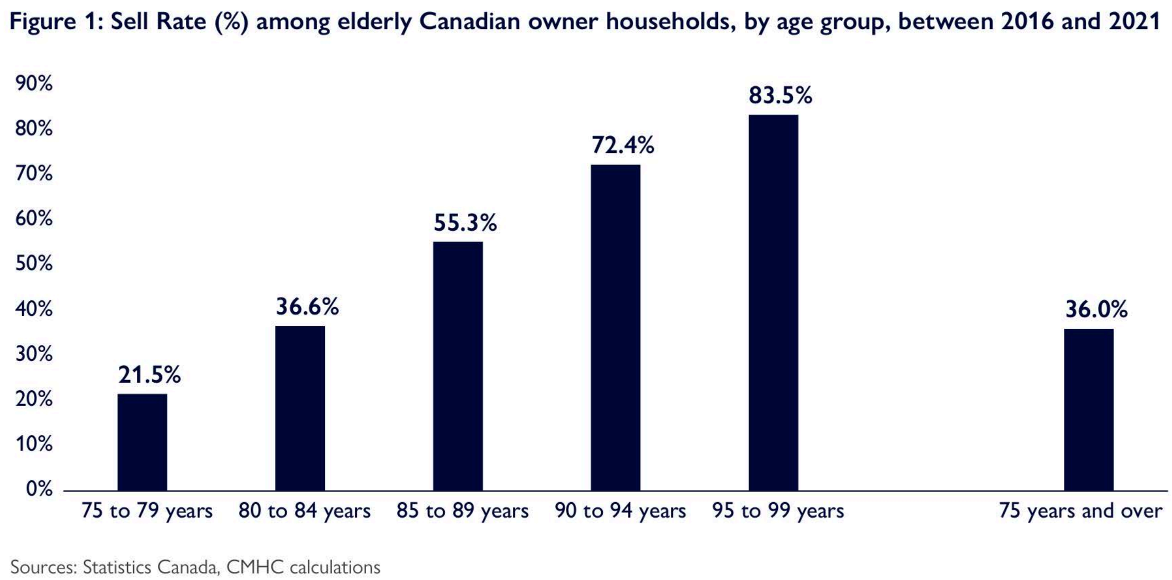


Figure 55. Rate of housing sales for senior population in different age groups. Source; CMHC.

Condominiums are becoming increasingly popular among Canadian homeowners as they age. However, actual movement into this type of housing remains limited. While downsizing is an option that more households are considering in later life, only a minority follow through. A significant proportion of senior households—particularly younger seniors—are choosing to age in place rather than sell their homes. As a result, policy and planning solutions aimed at unlocking existing housing supply, such as the creation of secondary suites or laneway homes, may become increasingly important (CMHC, 2023).

Among owner households aged 75 to 79—the youngest senior cohort examined—only about 20% had sold their homes, meaning the majority continue to own and occupy their residences. The trend reverses in the 95 to 99 age group, where most have sold their properties. This suggests that sales from senior households may increase more significantly as the population continues to age, especially once the number of Canadians over age 85 expands. According to Statistics Canada projections, population growth among those aged 85 and over is expected to accelerate between 2030 and 2040, as the oldest baby boomers reach this life stage.

Notably, the sell rate among households aged 75 and over has been steadily declining since the early 1990s. It has dropped by approximately six percentage points over the past three decades, from 41.6% to 36.0%. This downward trend is consistent across all five-year age groups within the senior population (e.g., 75–79, 80–84, etc.)(CMHC, 2023).

1991 to 1996	1996 to 2001	2001 to 2006	2006 to 2011	2011 to 2016	2016 to 2021
41.1 %	38.4 %	37.1 %	36.2 %	35.9 %	34.1 %

Table 28. Sell rate among Canadian owner households aged 75 and over, selected periods. Source: Statistics Canada, CMHC calculations

Renting Patterns for Aging Households

Nationally, the rate of older adults shifting into rental housing increases with age, but this trend is less pronounced in some of Canada's largest Census Metropolitan Areas (CMAs). Interestingly, in several major CMAs, the proportion of renters actually declines with age, whereas it rises across Canada as a whole. This suggests that national trends are not primarily driven by data from the six largest CMAs, nor by results from Quebec, despite its substantial rental market—particularly in the Montréal region. When Quebec is excluded from the national calculations, the results remain largely unchanged, underscoring the broader nature of this trend.

In fact, the age-related increase in renter households appears to be more prominent outside major urban centres. For instance, rental rates among aging households in Ontario (excluding Toronto) are higher than in Toronto itself and even surpass the national average. This indicates that the shift toward rental housing in later life is more significant in smaller cities and rural areas, possibly due to fewer ownership alternatives such as condominiums. It may also reflect regional differences in financial capacity, as seniors with more wealth in urban centres may be better positioned to downsize through ownership rather than rent.

While housing preferences do shift with age—such as a growing interest in condominiums, smaller homes, or rental options—these transitions remain relatively modest overall. A substantial number of senior households, particularly younger seniors, continue to age in place rather than downsize or rent. Moreover, the tendency to sell one's home becomes more prevalent only at more advanced ages. As a result, a notable portion of housing stock occupied by older adults is unlikely to enter the resale or rental markets in the short term. To address these pressures, policies that enable gentle density and supply expansion—such as adding secondary suites or laneway units—may offer an increasingly practical solution for meeting the needs of aging populations while maximizing existing housing stock(CMHC, 2023).

Housing Market Profile Summary

The following table provides a detailed breakdown summary of Cornwall's housing market profile as discussed in the previous pages of this section.

Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	$880
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	$1,063
	Bachelor	$873
	1 bedroom	$920
	2 bedrooms	$1,141
	3 bedrooms +	$1,156
Purpose-built rental prices by unit size (Median, Canadian dollars)	Total	$1,000
	Bachelor	$850
	1 bedroom	$895
	2 bedrooms	$1,100
	3 bedrooms +	$1,000
Sales prices (Canadian dollars)	Average	$521,470
	Median	NA
Sales prices by unit size (Average, Canadian dollars)	Average	NA
	Bachelor	NA
	1 bedroom	NA
	2 bedrooms	NA
	3 bedrooms +	NA
Sales prices by unit size (Median, Canadian dollars)	Median	NA
	Bachelor	NA
	1 bedroom	NA
	2 bedrooms	NA
	3 bedrooms +	NA
Absorbed unit prices – single and semi-detached (ownership, 2022)	Unit count	29
	Median	$430,000
	Average	$401,193
Unabsorbed unit prices – single and semi-detached (ownership, 2022)	Unit count	23
	Median	$440,000
	Average	$417,824

Table 29. Housing Marker Profile Summary. Source: CMHC.

Further to the above, the following table provides a summary of the observed change in. housing stock in the City, to complement the discussion earlier in this section.

Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished (breakdown by tenure)	Total	70
	Tenant	NA
	Owner	NA
Building permit issued (by structure type, 2024) – City of Cornwall Data	Total units	179
	Single detached	16
	Semi-detached and duplex	22
	Multiple dwellings (3-7 units)	26
	Multiple dwellings (7+ units)	115
Housing starts (2024)	Total	56
	Single	17
	Semi-detached	24
	Row	12
	Apartment	3
Housing completions (2022)	Total	73
	Single	12
	Semi-detached	14
	Row	0
	Apartment	47
Housing completions (2022)	Tenant	47
	Owner	26
Absorbed units (2022, ownership)	Total	32
	Single detached	20
	Semi-detached	12
Inventory of completed and unabsorbed units (2022)	Total	30
	Single detached	17
	Semi-detached	6
	Row	7

Table 30. Housing Stock Summary. Source: CMHC.

7. Core Housing Need

7.1 Households in Core Housing Need

Core housing need is a critical indicator of housing challenges within a community and is used to identify households whose current living conditions fall below national standards of adequacy, suitability, and affordability. A household is in core housing need if it does not meet one or more of these standards and would have to spend 30% or more of its before-tax income to access housing that does.

- **Adequate Housing** refers to homes that are not in need of major repairs;
- **Suitable Housing** refers to homes with enough bedrooms for the size and make-up of the household; and,
- **Affordable Housing** refers to homes that cost less than 30% of before-tax household income.

Understanding the extent of core housing need helps quantify the gap between current housing conditions and what is needed to ensure safe, stable, and appropriate housing for all residents. This section provides a deeper analysis of core housing need in Cornwall, examining trends across household types, incomes, and other demographic characteristics. While a valuable measure, core housing need data does not capture certain groups—such as individuals experiencing homelessness, students living independently, and residents of group housing or temporary accommodations—which may result in an underestimation of true need. For this reason, insights from the Priority Groups section will also be used to complement this analysis and present a more complete picture of housing challenges in the community.

Overall Core Housing Need

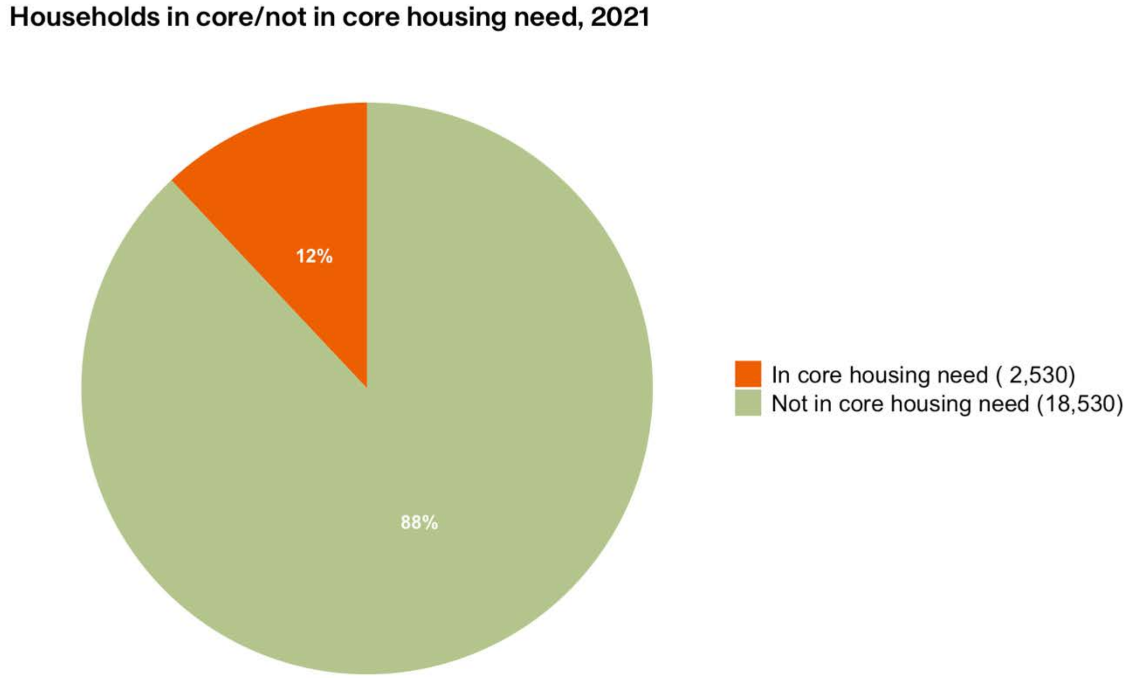


Figure 56. Share of households in core housing need. Source: Census of Population by Statistics Canada, 2021.

CMHC defined 2,530 households in core housing need among 21,060 households tested for core housing need. Renter households are disproportionately impacted by core housing need, comprising an alarmingly large amount of 2,090 households compared to 440 of owner's households.

Renter Households	Owner Households
2,090	440

Table 31. Comparison of renter and owner households in core housing need. Source: CMHC.

Percentage of Households in Core Housing Need by Tenure and Income Categories, 2021:

HH Income Category	Owner HH	Renter HH
Very Low Income (20% or under of AMHI)	37.93%	58.62%
Low Income (21% to 50% of AMHI)	15.86%	84.14%
Moderate Income (51% to 80% of AMHI)	20.93%	79.07%
Median Income (81% to 120% of AMHI)	0	0
High Income (more than 120% of AMHI)	0	0

Table 32. Percentage of Households in Core Housing Need by Tenure and Income Categories as of 2021. Source: HART

Percentage of Households in Core Housing Need by Priority Population, 2021 (HART methodology):

Priority Population	Percentage
Single mother-led HH	14%
Women-led HH	14.42%
Indigenous HH	16.67%
Visible Minority HH	8.76%
Black-led HH	9.80%
New migrant-led HH	13.16%
Refugee claimant-led HH	10.34%
HH head under 25	20.00%
HH head over 65	11.45%
HH head over 85	11.76%
HH with physical activity limitation	7.98%
HH with cognitive, mental, and addictions activity limitation	9.56%
Transgender and non-binary HH	NA
Community (all HH)	12.01%

Table 33. Percentage of Households in Core Housing Need by Priority Population as of 2021. Source: HART

This table presents the proportion of households in core housing need across various priority populations in Cornwall, sourced from the online Housing Assessment Resource Tool (HART). Several populations experience disproportionately high rates of housing need compared to the community average of 12.01%. Households headed by individuals under 25 show the highest level of core housing need at 20%, followed by Indigenous households (16.67%), women-led households (14.42%), and single mother-led households (14%). New migrant-led and refugee claimant-led households also exceed the community average. These findings underscore the importance of targeted housing strategies that respond to the specific needs of equity-deserving groups.

Housing Indicators for Core Housing Need

Housing Indicators, 2021

Households 'spending 30% or more of income on shelter costs' or 'not suitable' or 'major repairs needed'

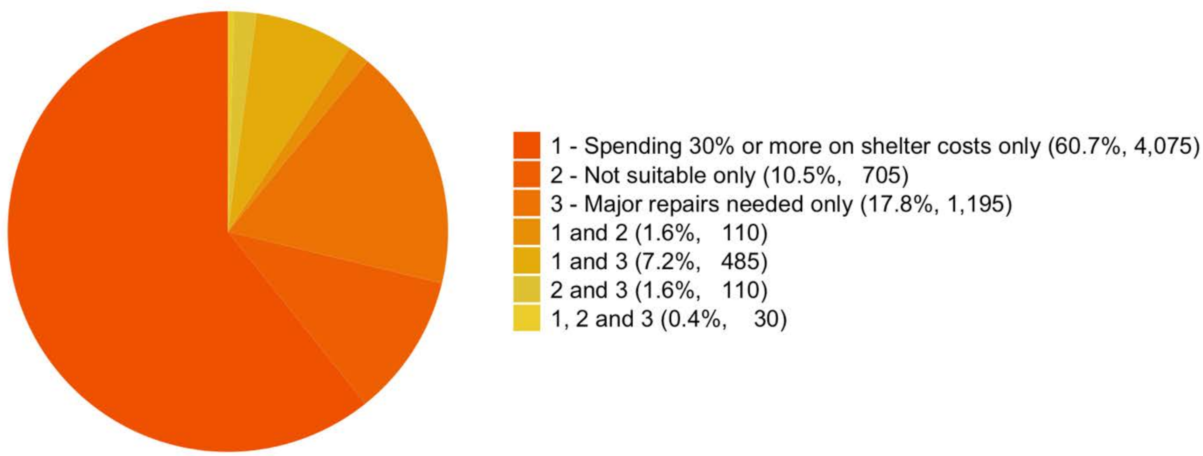


Figure 57. Housing Indicators determining suitability, acceptability and affordability of housing. S0urce: Statistics Canada, 2021.

This chart provides a breakdown of households in Cornwall experiencing at least one housing adequacy, affordability, or suitability issue in 2021. The majority (60.7%) of affected households spent 30% or more of their income on shelter costs alone, while others reported issues such as overcrowding (10.5%) or dwellings requiring major repairs (17.8%). A smaller share of households experienced multiple overlapping issues, with 7.2% facing both high shelter costs and major repairs. These data underscore the complexity of housing need and the layered challenges facing many low- and moderate-income households.

Housing Indicators, 2021

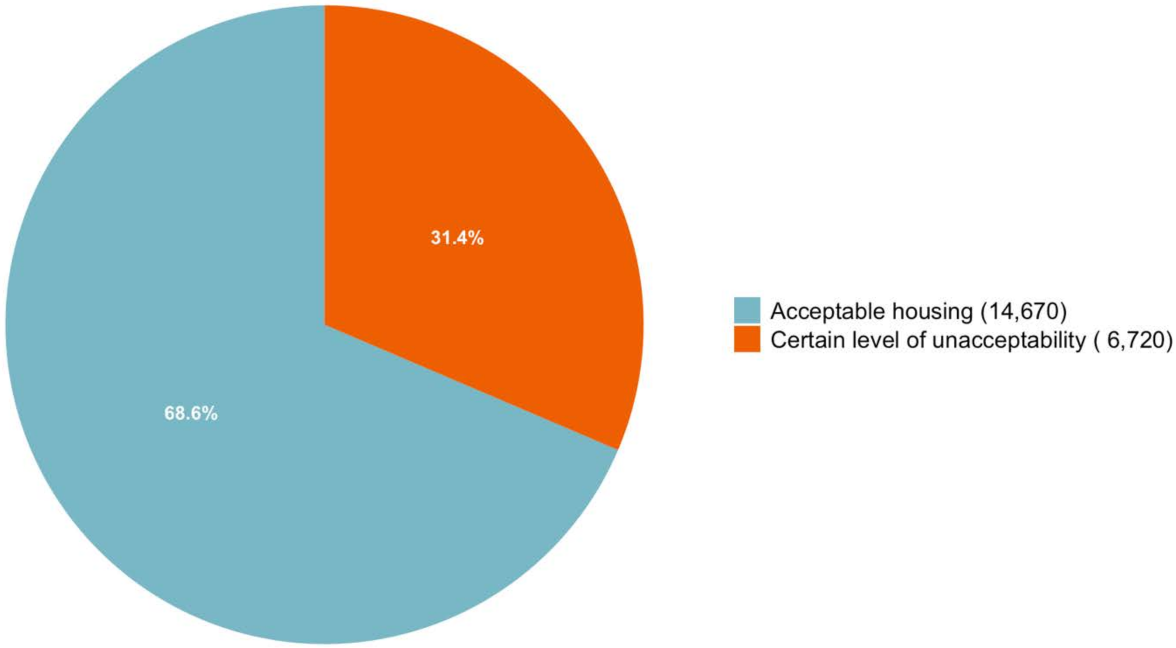


Figure 58. Housing indicators for acceptability of housing stock in Cornwall. Source: Statistics Canada, 2021

This chart summarizes the overall state of housing in Cornwall based on national adequacy, suitability, and affordability standards. While 68.6% of households lived in housing that met all three criteria, 31.4%—or nearly one-third—lived in dwellings that failed to meet at least one of these standards. This figure reflects a substantial portion of the population that may be vulnerable to housing instability, and reinforces the importance of targeted interventions to address core housing need across tenure types.

Housing Affordability

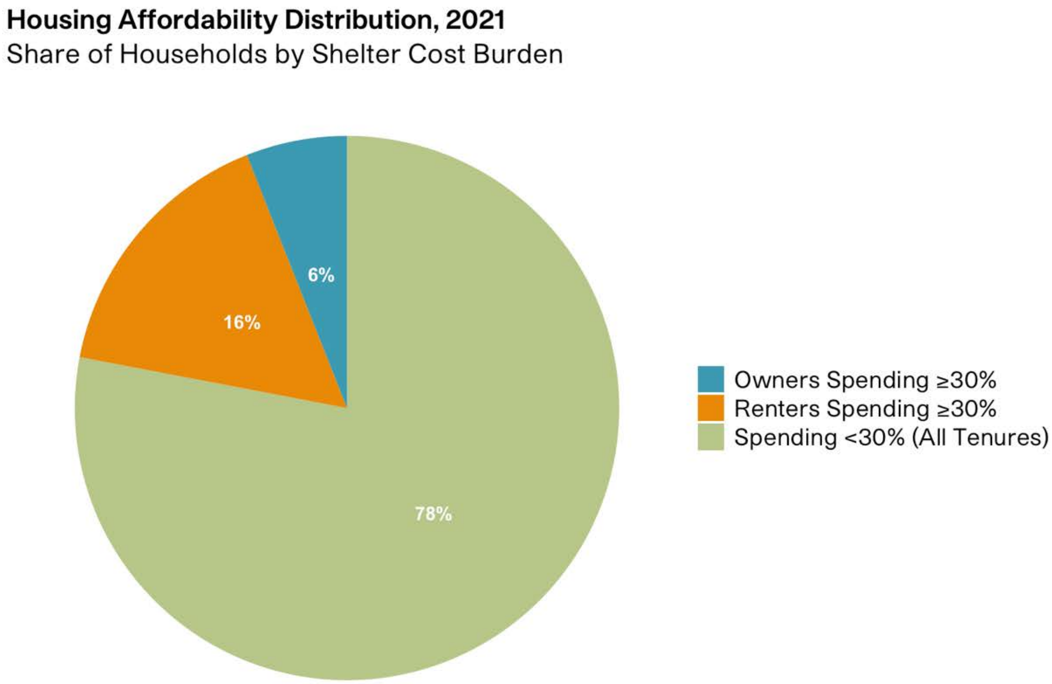


Figure 59. Percentage of renters and owners spending 30% or more on shelter costs. Source: Statistics Caanda, 2021

Approximately 22% of all households in Cornwall are spending more than 30% of their gross household income on housing. Renters represent almost three-quarters of that group.

Housing Suitability

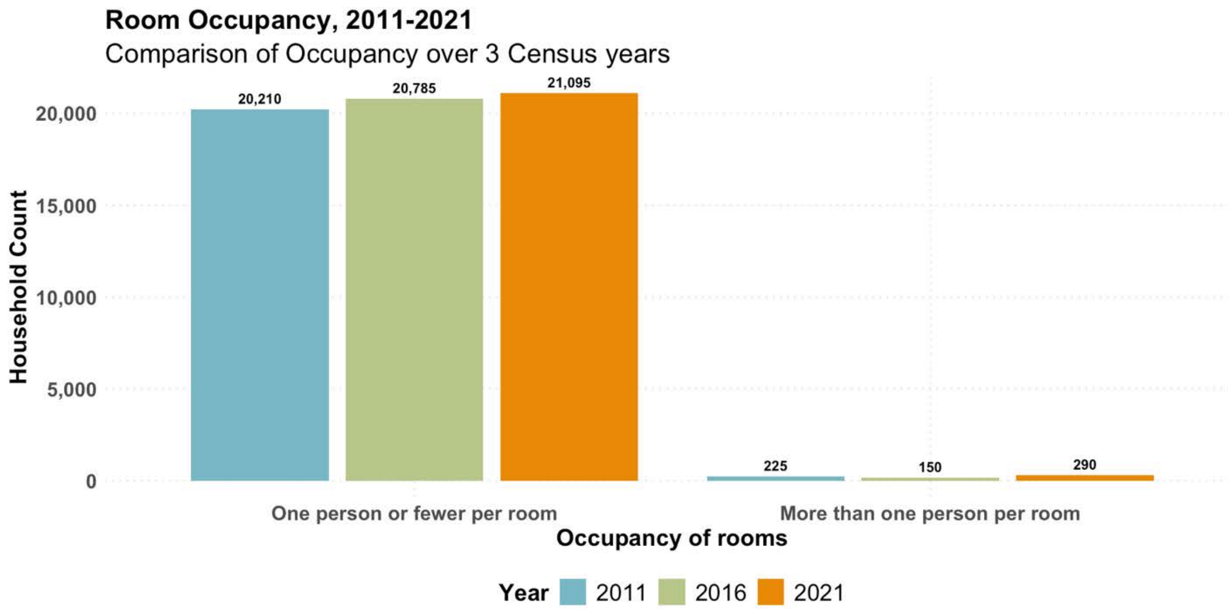


Figure 60. Comparison of occupancy patterns over three census years. Source: Statistics Canada, 2021

Room occupancy in Cornwall has remained relatively stable from 2011 to 2021, with the vast majority of households (over 21,000 in 2021) living in dwellings with one person or fewer per room. However, the number of households experiencing overcrowding—defined as more than one person per room—rose slightly in 2021, reversing previous declines and signaling emerging pressure on housing adequacy.

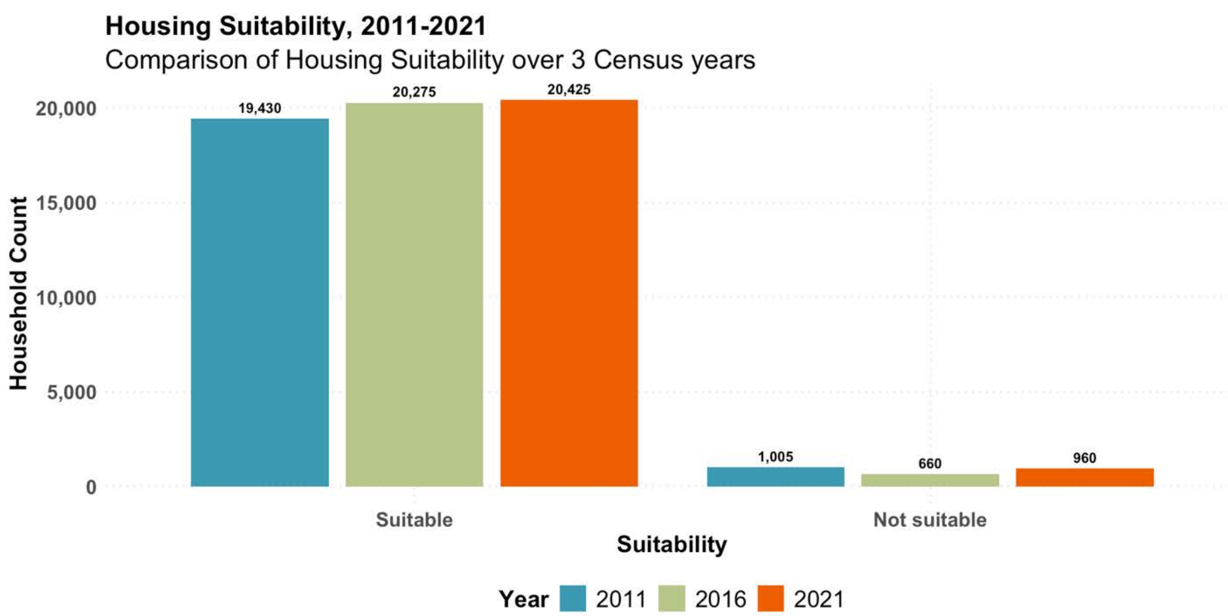


Figure 61. Comparison of suitability of housing provision over 3 census years. Source: Statistics Canada, 2021

From 2011 to 2021, the number of households in suitable housing in Cornwall increased modestly, while the number of households living in unsuitable conditions—typically due to overcrowding—declined in 2016 but rose again by 2021. This suggests persistent challenges in aligning housing size with household needs, particularly for larger or multigenerational households.

Housing Stock Condition (Adequacy)

The following three charts provide a summary of Housing Adequacy, or condition. The data on the following three charts shows a persistent share of dwellings in need of major repairs in Cornwall over the past 15 years, with the 2021 total (1,820 dwellings) largely unchanged from previous census years. A breakdown by tenure reveals that renter households experience a higher rate of housing condition issues—11.2% of renter-occupied units required major repairs compared to just 6.2% of owner-occupied units in 2021. These findings highlight persistent disparities in housing quality between renters and owners and underscore the need for targeted reinvestment in aging rental stock.

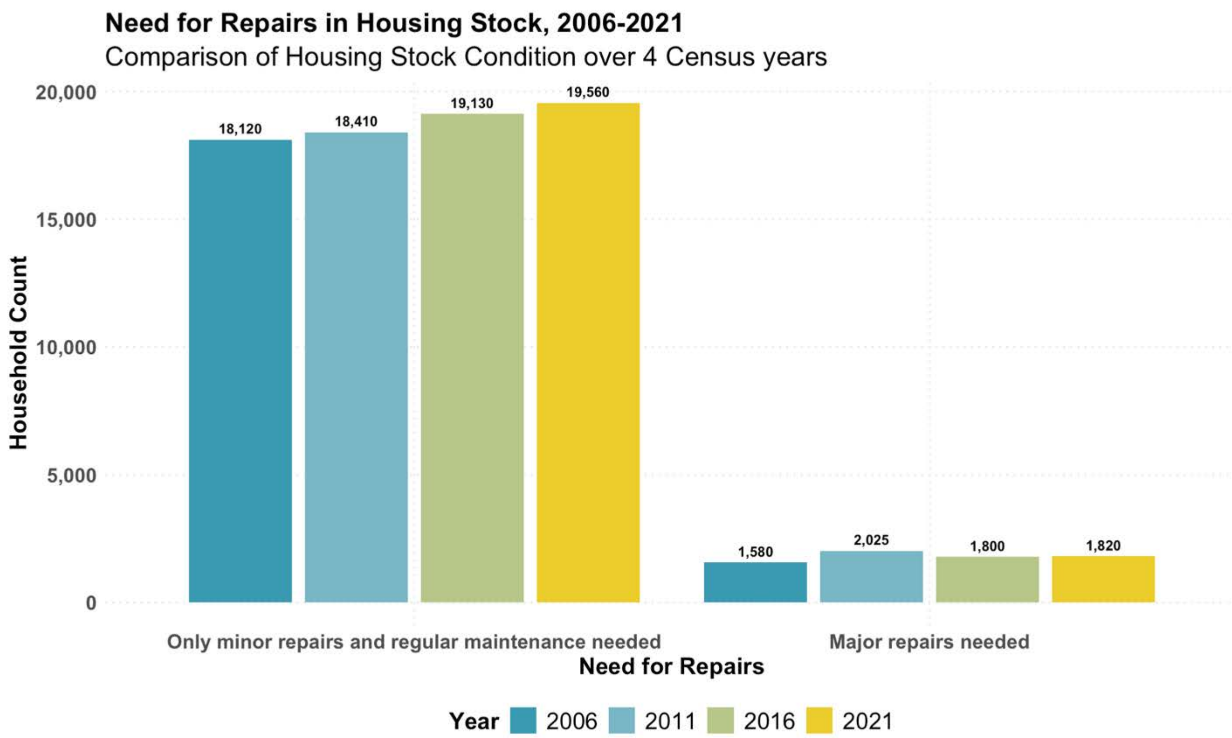


Figure 62. Comparison of housing stock condition and need for repairs over four census years. Source: Statistics Canada, 2021

Condition of Dwellings for Renters, 2021

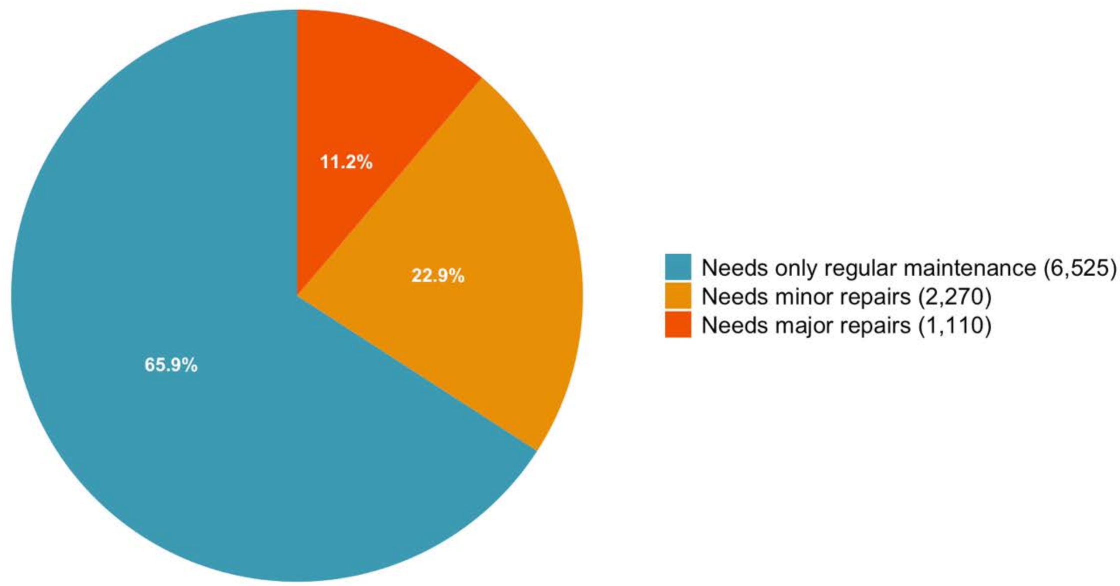


Figure 63. Percentage of housing in need of repairs for renters. Source: Statistics Canada, 2021

Condition of Dwellings for Owners, 2021

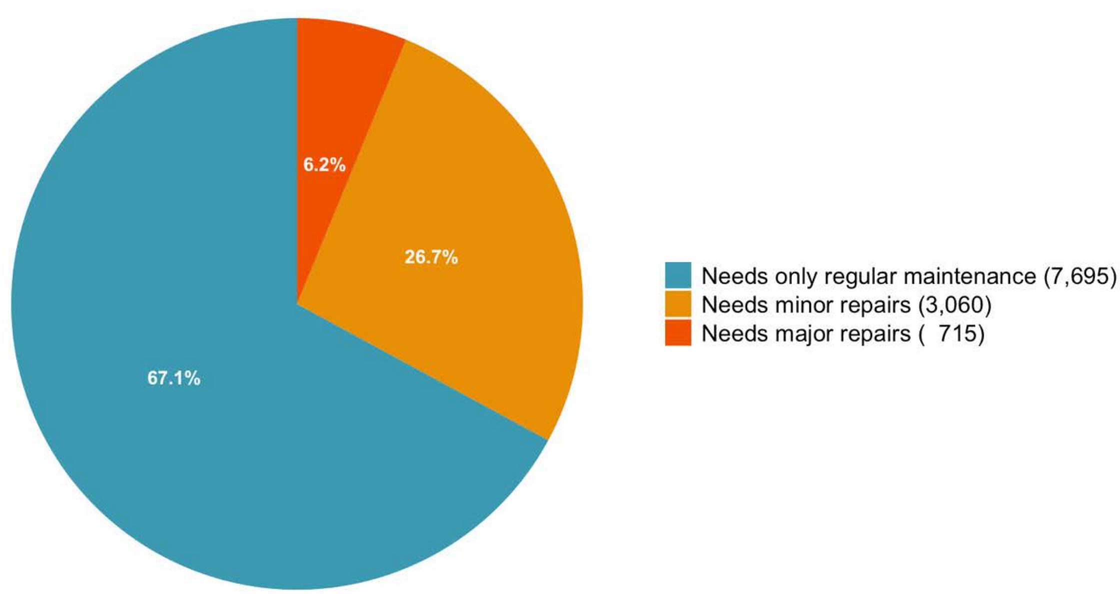


Figure 64. Percentage of housing in need of repairs for owners. Source: Statistics Canada, 2021

Core Housing Need by Population Group for Cornwall, ON

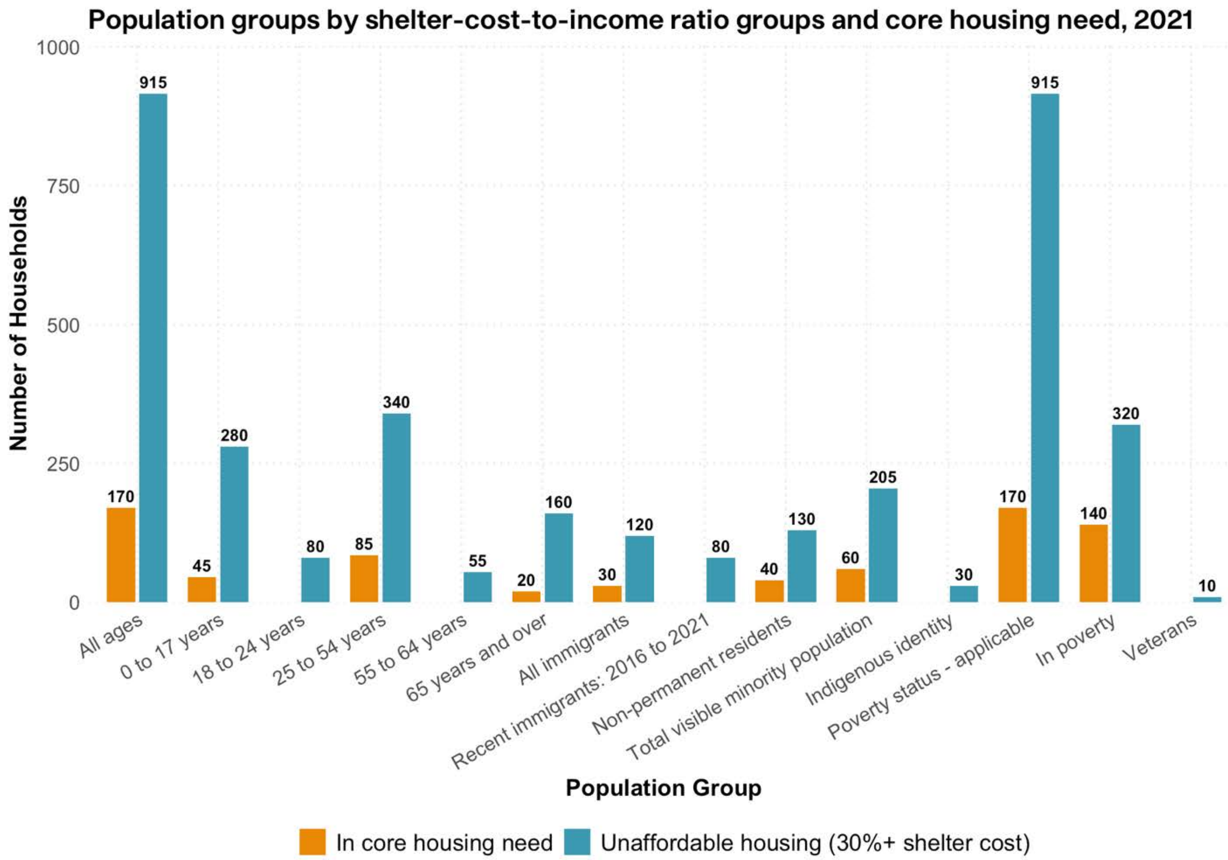


Figure 65. Comparison between population groups and core housing need and unaffordability (spending 30% or more on shelter costs). Source: Statistics Canada, 2021

This chart highlights how different population groups in Cornwall experience housing affordability challenges. Households living in poverty, children under 18, and individuals aged 55 to 64 show particularly high rates of unaffordable shelter costs. Meanwhile, the highest levels of core housing need are observed among individuals in poverty, Indigenous households, and those aged 25 to 54. While unaffordability is widespread across many groups, the subset in core housing need remains significant, suggesting that affordability issues are often compounded by unsuitable or inadequate housing conditions.

Households in Core Housing Need by Income Group

The following table presents a breakdown of households in Core housing Need according to the HART-defined income categories for Cornwall.

As per HART methodology		
Characteristic	Data	Value
Total households in core housing need (Percentage)	Very low income (less than 20% of AMHI)	61.70%
	Low income (20% to 50% of AMHI)	57.01%
	Moderate (50% to 80% of AMHI)	5.24%
Total owner households in core housing need (Percentage)	Very low income (less than 20% of AMHI)	100%
	Low income (20% to 50% of AMHI)	40.12%
	Moderate (50% to 80% of AMHI)	2.80%
Total tenant households in core housing need (Percentage)	Very low income (less than 20% of AMHI)	45.95%
	Low income (20% to 50% of AMHI)	62.03%
	Moderate (50% to 80% of AMHI)	6.80%

Table 34. Households in Core Housing Need by Income Group as of 2021. Source: HART

2021 Affordable Housing Deficit:

The following table provides a breakdown of the total number of households in Core Housing Need by household size and HART-defined income category. These households are considered part of the overall existing deficit of housing options in Cornwall. All data below was derived from the HART methodology.

Income Category (max shelter cost)	1 Person	2 Person	3 Person	4 Person	5+ Person	Total
Very Low Income ($302 / mth)	120	20	0	0	0	**140**
Low Income ($755 / mth)	1735	310	80	40	0	**2165**
Moderate Income ($1,208 / mth)	0	110	55	20	30	**215**
Median Income ($1,812 / mth)	0	0	0	0	0	**0**
High Income ($>1,812 / mth)	0	0	0	0	0	**0**
Total	**1,855**	**440**	**135**	**60**	**30**	**2,520**

Table 35. Affordable Hosuing Deficit as of 2021. Source: HART

Based on the above, there is a significant deficit of housing acceptable to Low Income, 1-Person households in Cornwall.

Housing Acceptability Measures, 2021 Census Data

The following table provides a comprehensive breakdown of Housing Acceptability Measures in Cornwall based on Tenure.

As per Canadian census 2021 data		
Characteristic	**Data**	**Value**
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	4,075
	Percentage	19.05%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	2,035
	Percentage	9.51%
Affordability –Tenant households spending 30% or more on shelter costs (# and %)	Total	3,010
	Percentage	30.36%
Affordability – Tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	1,690
	Percentage	17.04%
Affordability – Owner households spending 30% or more on shelter costs (# and %)	Total	1,070
	Percentage	9.32%
Affordability – Owner households spending 30% or more on shelter costs and in core need (# and %)	Total	350
	Percentage	3.05%
Adequacy – Owner and tenant households in dwellings requiring major repairs (# and %)	Total	1,195
	Percentage	5.59%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	95
	Percentage	0.44%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	650
	Percentage	6.56%
Adequacy – Tenant households in dwellings requiring major repair and in core need (# and %)	Total	75
	Percentage	0.76%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	550
	Percentage	4.79%
Adequacy – Owner households in dwellings requiring major repair and in core need (# and %)	Total	20
	Percentage	0.17%
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	700
	Percentage	3.27%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	35
	Percentage	0.16%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	460
	Percentage	4.64%

Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	30
	Percentage	0.30%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	245
	Percentage	2.14%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	0
	Percentage	0.00%
Total households in core housing need	Total	2,530
Percentage of tenant households in core housing need	Percentage	82.60%
Percentage of owner households in core housing need	Percentage	17.40%

Table 36. Housing Acceptability Measures. Source: 2021 Census Data, Statistics Canada

8. Priority Groups

8.1 Priority Groups

The Canada Mortgage and Housing Corporation (CMHC) identifies 12 priority population groups who are disproportionately affected by housing need and face greater challenges accessing and maintaining safe, adequate, and affordable housing. In addition to these, a 13th group: women-led households, particularly single mothers-is emphasized within the federal National Housing Strategy, which mandates that 33% of funding (with a minimum threshold of 25%) be directed toward housing for this demographic. These populations are prioritized in housing assessments and investment strategies to help close equity gaps and support inclusive community development. Understanding the specific vulnerabilities and housing needs of each group is essential for shaping effective, targeted responses. The following list outlines these CMHC-defined priority populations:

- Women and children fleeing domestic violence
- Single mother-led households
- Women-led households
- Indigenous households and Indigenous Peoples
- Visible minority individuals and racialized households
- Seniors aged 65 and over
- Seniors aged 85 and over
- Young adults aged 18-29
- Recent immigrants, particularly refugees
- LGBTQ2S+ individuals
- People with physical health or mobility challenges
- People with developmental disabilities
- People with cognitive, mental health, or addiction-related limitations

It is important to acknowledge that Census data does not capture core housing need for all priority populations, such as veterans, LGBTQ2S+ individuals, survivors of domestic violence, or people experiencing homelessness. Additionally, many households may belong to more than one priority group, a complexity not always reflected in available datasets. These gaps present challenges for understanding the full scope of housing need across marginalized populations.

Despite Canada's commitment to Gender-Based Analysis Plus (GBA+) since 1995, housing needs assessments (HNAs) often lack consistency in how they identify and analyze housing challenges faced by equity-deserving groups—including single mothers, seniors, newcomers (including refugees), people with disabilities, Indigenous Peoples, and racialized communities. While this assessment draws on Census data to examine need across all identifiable priority populations, it is limited by the data's inability to fully represent certain groups.

The HART framework supports an equity-oriented approach to housing need by integrating maximum affordable housing costs for income groups, accounting for household size to avoid overcrowding, and incorporating priority populations to enable more targeted GBA+ sub-analysis. This helps provide governments with the tools to develop more inclusive and responsive housing policies.

The following section provides a closer look at housing needs in the City of Cornwall through the lens of these priority groups, where available data permits.

Persons with Activity Limitations

Households with at least one person with activity limitations, 2021

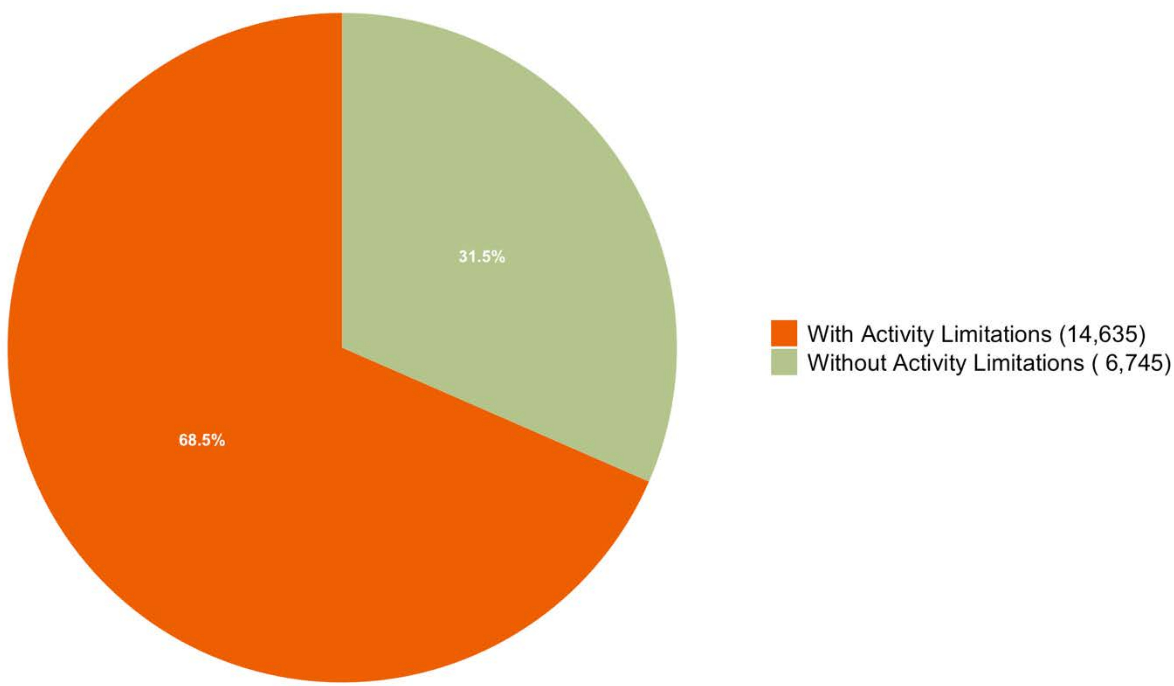


Figure 66. Households in need of certain degree of accessibility in housing. Source: CMHC.

In 2021, approximately 68.5% of households in Cornwall, ON included at least one person with an activity limitation, while the only 31.5% reported no such limitations. This indicates that the majority of households may require accessible or modified housing supports to accommodate physical, cognitive, or other functional needs.

Senior Households in Cornwall

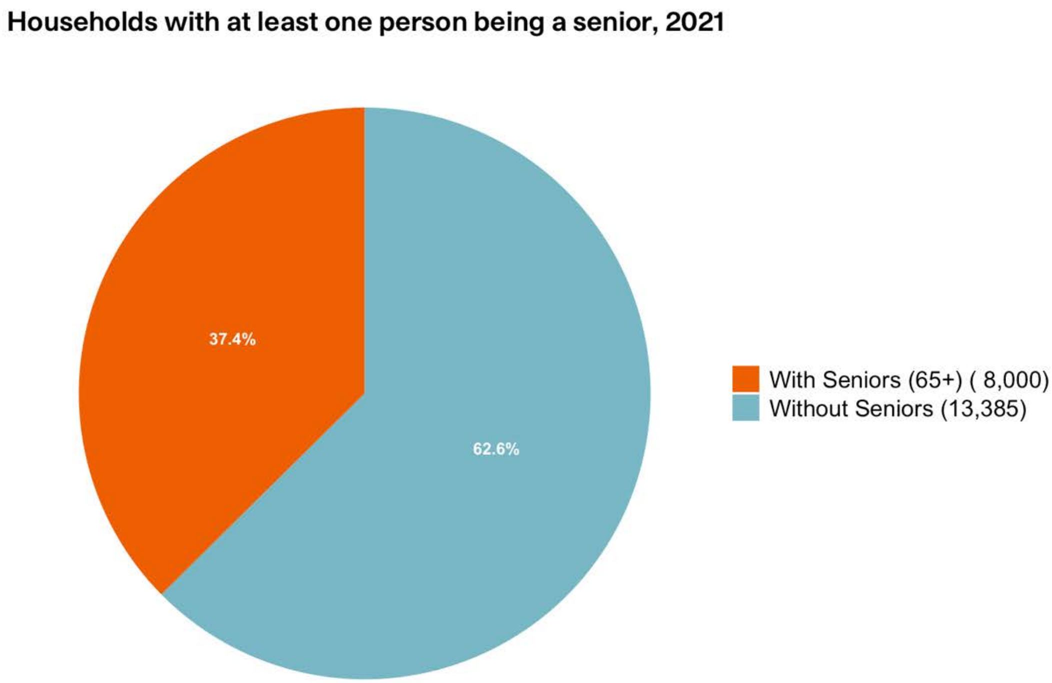


Figure 67. Percentage of households with seniors. Source: CMHC.

In 2021, 37.4% of Cornwall households included at least one senior (age 65+), while 62.6% did not. This highlights the significant share of aging households in the community, many of whom may have distinct housing needs related to accessibility, affordability, and support services.

Breakdown of CMHC Priority Group Households in Cornwall

This table provides a detailed snapshot of household characteristics in Cornwall across two Census periods (2016 and 2021), with a particular focus on renter and owner households belonging to priority populations identified by the Canada Mortgage and Housing Corporation (CMHC). It highlights both demographic profiles—such as Indigenous households, single-parent and one-person households—as well as economic indicators like median household income, major income sources, housing type, and shelter costs.

	2021			2016		
	Total	Owner	Renter	Total	Owner	Renter
Total	**9,205**	**6,275**	**2,930**	**8,105**	**5,430**	**2,670**
HH with children	395	360	35	390	340	55
One-parent family HH	495	310	185	425	260	165
Multiple family HH	95	75	20	60	60	0
One-person HH	4,040	2,080	1,965	3,465	1,750	1,715

	2021			2016		
	Total	Owner	Renter	Total	Owner	Renter
Woman+/Female one-person HH	2,620	1,320	1,300	2,380	1,205	1,175
Man+/Male one-person HH	1,420	760	665	1,085	550	540
Indigenous HH	340	195	150	170	105	60
Before-tax median HH income, CAD	$51,200	$63,600	$34,000	$42,400	$52,800	$29,000
HH with wages as major source of income	1,015	845	165	835	660	170
HH with government payments as major source of income	5,400	3,070	2,325	4,635	2,640	2,000
HH with retirement income as major source of income	2,480	2,070	405	2,360	1,885	480
Owner HH with mortgage	1,650	1,650	NA	1,350	1,350	NA
Owner HH without mortgage	4,585	4,585	NA	4,055	4,055	NA
Renter HH in subsidized housing	785	NA	785	670	NA	670
Renter HH not in subsidized housing	2,145	NA	2,145	2,000	NA	2,000
Median monthly shelter costs	$680	$608	$860	$616	$572	$750
In single detached house	5,440	5,135	305	4,705	4,485	215
In semi-detached house	590	450	135	495	370	130
In row house	250	115	130	205	95	110
In apartment in duplex	360	160	200	370	165	205
In apartment in low-rise	1,585	260	1,325	1,355	175	1,180
In apartment in high-rise	895	105	790	895	85	805
In other single attached	30	0	25	20	0	15
In movable dwelling	65	40	25	60	50	10
In dwellings in need of major repairs	490	305	185	355	240	115
In core housing need	915	255	660	1,095	250	850
Below affordability standard	850	220	630	1,075	230	845
In severe need	245	60	185	240	85	155
Below adequacy standard	120	55	65	65	35	25

Table 37. Breakdown of CMHC Priority Group Households over two census years, 2016 and 2021. Source: CMHC.

Between 2016 and 2021, Cornwall experienced growth in the number of households (from 8,105 to 9,205), with the majority remaining homeowners. The number of renter households in subsidized housing increased modestly, while renters not in subsidized housing remained relatively stable. Median shelter costs rose for both renters and owners, reflecting broader affordability pressures, particularly for renters whose shelter costs averaged $860 compared to $608 for owners in 2021. Notably, one-person households (especially women-led) make up a large share of the population, and the prevalence of households relying on government payments as a major income source remains high. The number of households in core housing need declined overall, but renters continue to represent the vast majority of those in need. Despite small reductions in core housing need and severe housing inadequacy, affordability and adequacy standards continue to impact a meaningful portion of the population, reinforcing the need for targeted support for vulnerable groups.

Percentage of Households in Core Housing Need by Priority Population and Income Category, 2021 (HART methodology):

This table illustrates the distribution of various CMHC-defined priority populations across income categories, benchmarked against Cornwall's Area Median Household Income (AMHI). The categories range from "Very Low Income" (20% or less of AMHI) to "High Income" (above 120% of AMHI), highlighting which segments of the population are most financially vulnerable.

Priority Population / Income Category Group	Very Low Income (20% or under of AMHI)	Low Income (21% to 50% of AMHI)	Moderate Income (51% to 80% of AMHI)	Median Income (81% to 120% of AMHI)	High Income (more than 120% of AMHI)
Single mother-led HH	0	62.50%	37.50	0	0
Women-led HH	5.19%	83.74%	11.07%	0	0
Indigenous HH	0	88.37%	11.63%	0	0
Visible Minority HH	0	81,48%	18.52%	0	0
Black-led HH	0	100.00%	0	0	0
New migrant-led HH	0	100.00%	0	0	0
Refugee claimant-led HH	0	100.00%	0	0	0
HH head under 25	0	85.71%	14.29%	0	0
HH head over 65	0	97.01%	2.99%	0	0
HH head over 85	0	100.00%	0	0	0
HH with physical activity limitation	0	93.07%	6.93%	0	0
HH with cognitive, mental, and addictions activity limitation	5.41%	75.68%	18.92%	0	0
Transgender and non-binary HH	NA	NA	NA	NA	NA

Table 38. Income Categories for Priority Population Groups; their breakdown. Source: HART.

Across nearly all groups, the vast majority of households fall within the low-income (21% to 50% of AMHI) and moderate-income (51% to 80% of AMHI) brackets. Certain populations are particularly concentrated in the low-income category:

- **Women-led households:** Over 83% are low income, with very few earning moderate incomes and none reaching median or high-income levels.
- **Indigenous and visible minority households**, Black-led households, and new migrant households all show 81–100% concentration in the low-income category.

- **Households led by seniors** (65+ and 85+) and those with activity limitations (physical or cognitive/mental health) also overwhelmingly fall below 80% of AMHI.
- **Refugee claimants and Black-led households** show exclusive concentration in the low-income category (100%).

No priority groups show representation in the median or high-income ranges, underscoring systemic financial vulnerability. This income stratification reinforces the need for targeted housing supports and income-sensitive policy tools, particularly for those in very low or low-income brackets.

Core Housing Need Share by Priority Population, 2021 (HART methodology):

Priority Population	Percentage Share
Single mother-led HH	14%
Women-led HH	14.42%
Indigenous HH	16.67%
Visible Minority HH	8.76%
Black-led HH	9.80%
New migrant-led HH	13.16%
Refugee claimant-led HH	10.34%
HH head under 25	20.00%
HH head over 65	11.45%
HH head over 85	11.76%
HH with physical activity limitation	7.98%
HH with cognitive, mental, and addictions activity limitation	9.56%
Transgender and non-binary HH	NA
Community (all HH)	12.01%

Table 39. Percentage of Priority Population Groups in Core Housing Need. Source: HART.

This table presents the share of each CMHC-defined priority population living in core housing need in Cornwall, as of 2021. It reveals that several priority groups experience rates of housing need that exceed the community average of 12.01%. Notably, the highest rates are observed among:

- Households headed by individuals under age 25 (20.00%),
- Indigenous households (16.67%),
- Women-led households (14.42%),
- Single mother-led households (14.00%),
- and new migrant-led households (13.16%).

While visible minority households (8.76%), Black-led households (9.80%), and refugee claimant-led households (10.34%) fall below the community average, their need remains significantly elevated relative to many non-priority groups.

Seniors, including households headed by those 65+ (11.45%) and 85+ (11.76%), also hover near the community-wide average, suggesting a need for age-friendly, affordable housing options. Households facing activity limitations, both physical and mental/cognitive, report need rates between 7.98% and 9.56%, reflecting intersecting vulnerabilities.

This data underscores the importance of aligning housing strategies with equity objectives, ensuring that supports are tailored to meet the disproportionately high needs of these groups.

Indigenous Households in Cornwall

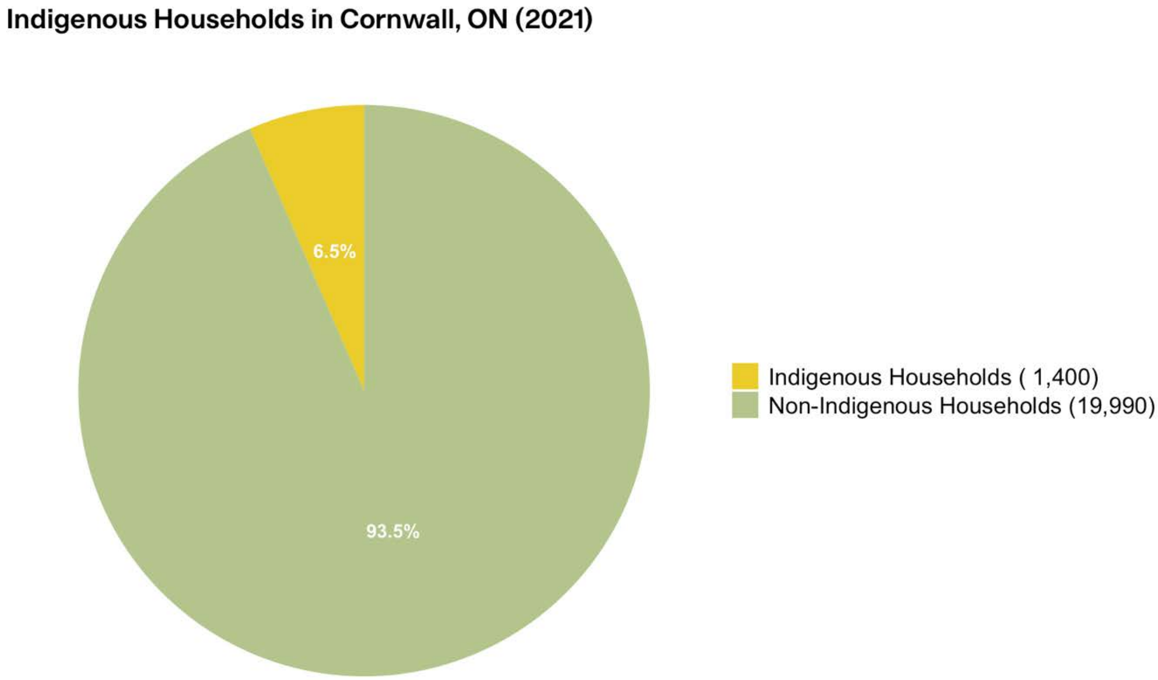


Figure 68. Percentage of Indigenous households. Source: CMHC

In 2021, Indigenous households made up 6.5% of all households in Cornwall (1,400 out of 21,390 total). This proportion underscores the importance of inclusive housing strategies that address the specific needs and systemic challenges faced by Indigenous communities.

Indigenous Households - Income Categories and Split, 2021

HH Income Category	Percentage of Indigenous HHs	Percentage of Indigenous HH in Core Need
Very Low Income (20% or under of AMHI)	0%	0%
Low Income (21% to 50% of AMHI)	20.07%	69.00%
Moderate Income (51% to 80% of AMHI)	18.98%	10.00%
Median Income (81% to 120% of AMHI)	22.99%	0%
High Income (more than 120% of AMHI)	37.96%	0%

Table 40. Income categories of Indigenous households. Source: HART.

In 2021, Indigenous households in Cornwall were distributed across income categories, with the largest share (38%) falling into the high-income group and nearly 23% in the median-income range. About 20% were classified as low income and 19% as moderate income, while none were recorded in the very low-income category. Despite this range, core housing need was overwhelmingly concentrated among low-income households—accounting for 69% of Indigenous households in core need. This highlights the acute affordability challenges facing low-income Indigenous households, suggesting that targeted interventions for this group could be particularly effective.

As shown below, the majority of Indigenous households in Core Housing Need were 1-person (about 72%), with the remaining 28% being 2-person. This suggests a need for more smaller-unit Indigenous-focused housing solutions

HH Income Category	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Low Income (21% to 50% of AMHI)	72.22%	27.78%	0	0	0

Table 41. Core Housing Need among Indigenous households. Source: HART.

Notwithstanding the above data, feedback from the community workshop suggests that there may be a greater need for larger homes for Indigenous Households. Key pressures noted by workshop participants included limited availability of affordable, appropriate housing for large families, especially in communities such as Akwesasne, where land availability and mortgage accessibility are constrained. Multi-generational households, single-parent families, and immigrants were identified as particularly affected, with many struggling to find units with three or more bedrooms that are both suitable and affordable. The situation for youth—particularly those aged 16–18 transitioning from child protection services or in unsafe home environments—was noted as especially urgent, with a lack of safe, supported, and age-appropriate housing options forcing some into couch-surfing or precarious arrangements.

8.2 Homelessness Profile

The real cost of homelessness is exceptionally high. While it may seem counterintuitive, it is actually more cost-effective to provide individuals experiencing homelessness with permanent housing and the necessary support services, rather than relying solely on emergency responses. This is true even without factoring in the improved social outcomes. On average, the monthly cost of a shelter bed ($1,992), a provincial jail stay ($4,333), or a hospital bed ($10,900) significantly exceeds the cost of providing a rental supplement ($701) or a unit in social housing ($200) (Cornwall SDG Human Services Department, n.d.).

The National Housing Strategy Act (2019) marked a turning point by recognizing housing as a human right in Canadian law, although it is not yet enforceable in courts like a Charter right. The Act commits the federal government to implementing the National Housing Strategy based on human rights principles and establishes accountability through the Federal Housing Advocate, the National Housing Council, and dedicated review panels.

The Housing First approach is a foundational strategy in addressing homelessness. It operates on the principle that adequate, stable housing is a prerequisite for recovery and well-being. Once housing is secured, individuals are in a stronger position to address other challenges such as addiction, mental health, or employment.

Efforts to prevent homelessness in Cornwall include both prevention and shelter diversion strategies. Shelter diversion targets individuals at the point of entry into the shelter system, while prevention efforts focus on those at risk of becoming homeless.

The City of Cornwall maintains a By-Name List (BNL), which was launched on October 27, 2021. The total number of clients on the City's BNL represents everyone who has been identified as experiencing homelessness at any point in time. In contrast, the actively homeless total includes only those individuals who are currently without housing and have had recent engagement or contact with case managers and social workers. If there is no form of contact with a client for 91 days, they are moved to an inactive status. However, they can be reactivated and counted as actively homeless again if they re-engage or are re-identified as experiencing homelessness. All intakes to the BNL come through external partner agencies—such as outreach teams and service providers—as well as through the City's internal processes, ensuring a coordinated and comprehensive approach to tracking homelessness in the community.

Summary of By-Name List for those Identifying as Someone Experiencing Homelessness in the City of Cornwall

Clients	2022	2024
Number of People who have Experienced Homelessness	**39**	**228**
Male Clients	**53.8%**	**65.8%**
Youth (Male)	0	8.3%
Female Clients	**41.0%**	**32.5%**
Youth (Female)	0	3.5%
Non-binary / Unknown	**0**	**1.8%**
Clients with children	**10.3%**	**6.1%**
Clients requiring accessible unit	**64.1%**	**8.3%**
Clients with Indigenous Identity	**7.7%**	**11.8%**
First Nations, off-reserve	7.7%	7.5%
First Nations, on-reserve	0	1.8%
Metis	0	2.2%
Inuit	0	0.4%
Clients without government-issued ID	**87.2%**	**27.6%**
Clients who are chronically homeless	**12.8%**	**33.8%**
Sources of income		
Full-time employment	0	3.1%
Disability Benefit	3.3%	0
No income	10.3%	26.3%
Welfare, Social Assistance	53.9%	30.3%
GST return	46.2%	0
Other	0	7.0%

Table 42. By-Name-List summary over the two reported years: 2022 and 2024. Source: City of Cornwall

Cornwall also participates in the Built for Zero initiative—an evidence-based, community-driven campaign that supports municipalities in reducing chronic homelessness to functional zero, where it becomes a manageable and temporary problem rather than a systemic issue.

The City of Cornwall has a short-term housing facility (Parisien Manor) that was opened in 2023 with 20 beds for individuals in encampments with no long-term housing solutions and individuals on the by-names list. In 2024 the number of beds increased to 30. Support is offered on a weekly basis by the Housing Stability Coordinators as well as other community partners for different services around securing permanent housing.

Additionally, while still in progress, a new transitional housing development, Massey Commons is in the works. Massey Commons is a community housing project that will be home to individuals, couples and families, staying up to 4 years under a transitional housing model. The project will provide 24 new apartments in a former elementary school.

8.3 Housing Needs for Students & Temporary Foreign Workers

At the time of writing, limited data is available to assess the specific housing needs of students and temporary foreign workers in Cornwall. These groups are often underrepresented in core housing need datasets due to their unique living situations, such as residing in congregate housing or holding non-permanent resident status. As a result, their housing challenges may not be fully captured through conventional census or administrative sources, highlighting a key data gap in understanding the full scope of local housing needs. Folling the completion of this HNA, the City is encouraged to work with local institutions and major employers to build datasets that can be used to accurately assess the needs of these groups in the City.

9. Consultation Summary and Qualitative Feedback

To inform the City of Cornwall's Housing Needs Assessment, two key consultation activities were undertaken to gather input from residents, service providers, housing partners, the development community, and City staff. This included a community-wide survey that received 250 responses, offering valuable input on local housing experiences, priorities, and barriers. Two targeted virtual workshops were also held—one with community organizations and service providers, and another with representatives from the development, real estate, and business community. In addition, input was gathered through discussions with City staff across relevant departments. The feedback collected through these engagement efforts has been used to complement the quantitative analysis in this report, identify service gaps, and help shape any findings/recommendations coming out of this report. The following section provides a summary of the findings from these consultation activities and should be read in conjunction with the other sections of this report.

Please see Appendix A for a full consultation summary.

9.1 Community Survey Summary

Overview

To better understand the lived experiences, needs, and priorities of residents across the City of Cornwall, a community housing survey was conducted as part of the broader Housing Needs Assessment. The survey aimed to gather direct input from residents about their current housing situations, affordability challenges, satisfaction with housing, preferences for future housing, and perceptions of housing-related issues and priorities in the community. Respondents were invited to share both quantitative ratings and open-ended feedback to ensure a wide range of perspectives were captured—including those of equity-seeking and historically underrepresented groups.

Summary of Survey Feeback

The survey received 250 responses and revealed a wide range of housing experiences across different age groups, income levels, and household types. A majority of respondents own their home (50%), while nearly as many rent (45%), and a small but important segment reported experiencing precarious housing or homelessness. Roughly one-third of respondents reported having difficulty paying for housing costs, underscoring the community's ongoing affordability challenges.

Many respondents expressed dissatisfaction with housing affordability, even while reporting general satisfaction with the size and condition of their current home. Emergency services, grocery stores, and health care centres were most commonly viewed as the most important to have within walking distance, while services such as childcare and schools were less frequently prioritized—likely reflecting the higher age of respondents.

Survey responses also indicated a mismatch between current and desired housing. Many households appear to be over-housed and looking to downsize, particularly toward two-bedroom units. When asked what type of home would best meet their needs, a strong preference for single-detached homes persisted, although many also expressed openness to smaller, denser forms of housing—especially if they were affordable, accessible, and appropriate for seniors or individuals with disabilities.

Open-ended feedback highlighted several key barriers to housing access, including high costs, low availability, poor unit quality, regulatory delays, and market speculation. Community-identified priorities emphasized the need to build more deeply affordable housing, modernize development processes, enhance rental protections, and better support vulnerable populations. Together, these findings provide a strong foundation for identifying immediate and long-term actions to improve housing outcomes in Cornwall.

9.2 Workshop #1 Summary – Community Organizations

Overview

As part of the City of Cornwall's Housing Needs Assessment, a virtual workshop was held with community organizations and social service agencies to gather local insights and lived experience related to housing needs and service delivery. The session brought together representatives from health and social care providers, emergency services, housing support organizations, Indigenous and family resource agencies, and other non-profit partners serving vulnerable populations across Cornwall and the surrounding region.

The discussion focused on three key areas: understanding current housing pressures, identifying service and system gaps, and generating ideas and opportunities for addressing long-term housing needs. Participants offered important perspectives on the challenges facing their clients—ranging from systemic affordability barriers to critical gaps in transitional, supportive, and accessible housing.

Insights gathered through this session have been incorporated into the broader housing analysis and needs findings presented in this report. These conversations helped ground the assessment in on-the-ground realities and contributed directly to the recommendations being advanced for a more inclusive, coordinated, and responsive housing system in Cornwall.

Summary of Workshop #1 Feedback

- Housing efforts may benefit from further tailoring to meet specific population needs. While the City continues work to expand affordable and appropriate housing, participants emphasized persistent service gaps for larger families, newcomers, youth, individuals with disabilities, and Indigenous residents. A recurring concern was the lack of affordable 3+ bedroom units, youth-specific options, and barrier-free or universally accessible housing. These perspectives could help guide future investment and design priorities related to unit size, accessibility, and culturally appropriate housing models.

- Supportive and transitional housing remain critical pressure points in the system. Many organizations reported that individuals experiencing mental health, addictions, or other complex needs often face significant barriers to securing stable housing with appropriate supports. Participants suggested the City may wish to explore opportunities to collaborate on a broader range of supportive housing models, particularly those using harm reduction frameworks, youth-oriented transitional housing, and group homes for adults living with disabilities.

- Wait lists and limited interim options place added pressure on emergency services. Providers described a shortage of options between shelter and permanent housing—resulting in prolonged shelter stays, increased client stress, and a reliance on precarious alternatives such as encampments or couch-surfing. Some participants encouraged the City and its partners to consider pilot models for short-term crisis or bridge housing that could help reduce strain and support smoother housing transitions.

- Affordability remains a systemic barrier, particularly for those on low or fixed incomes. Clients relying on ODSP, OW, or precarious employment continue to face challenges finding units that are both safe and financially accessible. Several participants noted that when affordable options are available, they are sometimes substandard or unsafe. This feedback may reinforce the importance of maintaining and expanding affordability supports—such as rent supplements, eviction prevention, and community-led housing initiatives.

- Improving system navigation and inter-agency coordination remains a shared priority. Stakeholders noted that service providers—and the people they serve—sometimes struggle to keep pace with shifting program requirements, eligibility rules, or referral pathways. Suggestions included creating a centralized information hub, expanding the role of housing stability coordinators, and fostering stronger interdepartmental and cross-agency collaboration through clearly defined partnerships.

- Housing location and walkability are key to supporting independence and stability. Particularly for seniors, women-led households, and those without access to a vehicle, proximity to services, schools, and amenities was identified as essential. Participants encouraged the City to continue prioritizing well-located and transit-accessible sites for future affordable and supportive housing developments, especially in rural or under-served areas.

9.3 Workshop #2 Summary – Development & Builder Community

Overview

As part of the Housing Needs Assessment, a second Housing Needs Workshop was held virtually with members of the local development, builder, and real estate community. The purpose of this session was to better understand the housing pressures, barriers, and opportunities facing those directly involved in housing construction, delivery, and land development in Cornwall. Representatives from private-sector developers, contractors, and real estate professionals, as well as key City staff, participated in a facilitated roundtable discussion, similar to the session held with community partners.

The session focused on three key themes: market pressures and gaps in housing supply, barriers to new development, and ideas to support more diverse, affordable housing. Participants discussed the growing challenge of delivering entry-level ownership housing and the need for more "missing middle" housing options. Rising construction costs, regulatory complexity, and limited demand for denser formats like fourplexes were noted as key pressures. Concerns were raised about process delays, staff turnover, study requirements, and a lack of clarity or consistency in planning approvals.

At the same time, the session identified opportunities to improve coordination, timelines, and collaboration. Participants emphasized the need for stronger communication with municipal staff, more targeted incentives, and openness to alternative delivery models, including public-private partnerships. These insights should be read in conjunction with the broader housing needs analysis and findings contained in this report.

Summary of Workshop #2 Feedback

- The City should expand support for diverse, lower-cost housing forms. Participants highlighted significant unmet demand for "missing middle" housing—such as townhouses, duplexes, and small apartment buildings—as well as more attainable entry-level ownership and affordable rental options. These types of housing may be more viable with targeted incentives or reduced regulatory burdens.
- Participants emphasized that long and inconsistent approval processes are a barrier to new housing supply. The City may wish to explore improvements to development processes, clearer communication of requirements, and consistent application of standards. Suggestions included streamlining the early-stage review process and improving internal coordination across departments.
- Rising development charges were widely seen as a deterrent to building more affordable homes. The City may wish to evaluate opportunities to reduce or defer fees—particularly for high-priority housing types such as purpose-built rentals or smaller, lower-margin units (e.g. semis, rowhouses).
- There is some interest in exploring new public-private or non-profit partnerships. Participants suggested that the City could play a more active role in brokering and supporting collaborative development models—such as land leases, design-build

RFPs, or joint ventures/mixed-income developments—to help deliver affordable and supportive housing on public or private lands.

- Several attendees called for stronger municipal leadership and a “partnership mindset.” Developers noted that clear expectations, consistent staff engagement, and a solution-oriented culture could help foster greater confidence and investment in Cornwall’s housing market. The City may wish to invest in relationship-building, pre-consultation support, and capacity-building for small-scale builders.
- The City should consider enabling more innovative and flexible housing models. Ideas raised included modular and prefabricated homes, communal or co-housing arrangements, and simplified zoning for non-traditional developments. These models may support affordability and appeal to a broader range of demographics, particularly seniors, newcomers, and low- to moderate-income households

10. Projected Housing Needs

This section addresses the central question: ***how much and what type of housing will be needed to meet the needs of the population over the next 10 years?*** Drawing from historical trends and forward-looking data, the projections consider future population and household growth, changes in household size, anticipated unit demand, and the current backlog of housing need—including core housing need deficits.

The analysis incorporates income segmentation and target housing costs, while accounting for demographic shifts such as population aging, migration, and economic trends. By forecasting needs by household size, dwelling type, tenure, and income category, this section provides a data-driven foundation for planning and investment decisions that are inclusive and responsive to future housing pressures.

The projection methodology is based in part on the federal government's HART framework, supplemented by additional data and assumptions tailored to local circumstances. Specifically, Cornwall's draft Comprehensive Review Phase 1: Growth Analysis Study 2021–2051, prepared by Watson & Associates Economists Ltd., provided valuable insights and population forecasts that informed this assessment (i.e. "The Comprehensive Review"). This City-commissioned study supports the City's Official Plan and helps align this Housing Needs Assessment with long-term growth, employment, and urban land use planning objectives.

Together, these projections support evidence-based planning and policy development, helping ensure that housing supply over the next decade meets the evolving needs of Cornwall's diverse population.

10.1 Population Projection

According to the Comprehensive Review, over the past 20 years, the City of Cornwall has experienced varying rates of population growth and decline. The City's population remained relatively stable from 2001 to 2011 and declined in 2016. However, since 2016, the rate of population growth in the City has increased sharply, driven by steady net migration across all major demographic groups with the exception of seniors. Between 2016 and 2021, the City's population increased at an annual rate of 1.1%, fueling demand for steady new housing construction throughout the City.

The following projections prepared as part of the Comprehensive Review present three growth scenarios (low, medium, and high). These growth scenarios are used as a basis to inform the housing needs projections later in this section. The chart below and subsequent table summarize these growth scenarios.

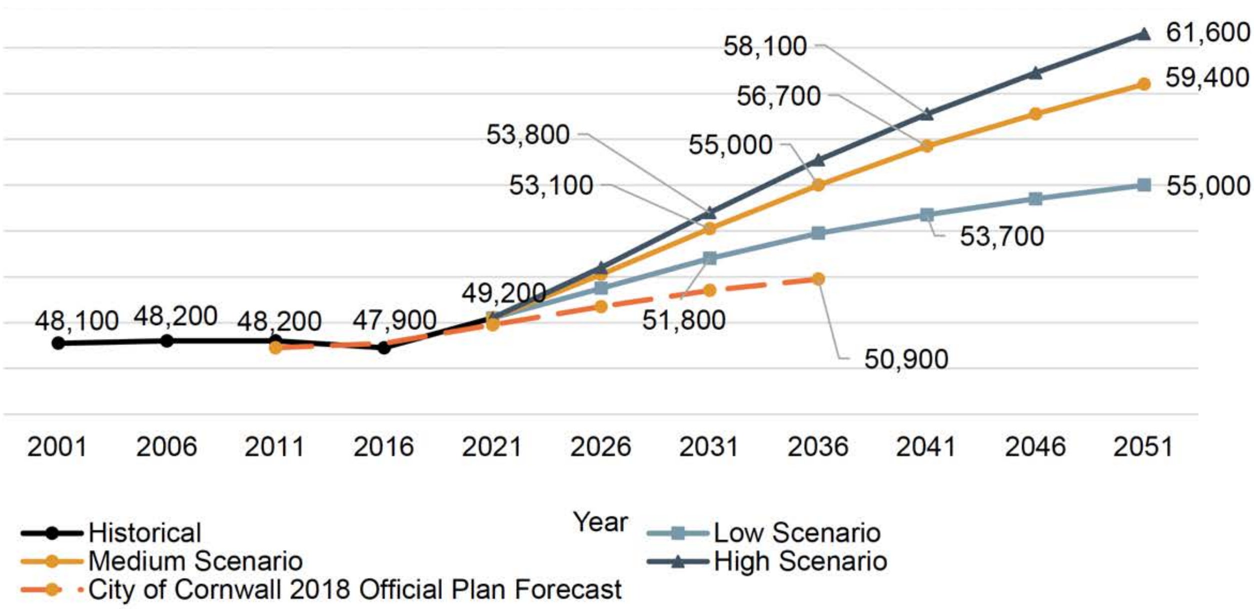


Figure 69. Long-term Forecast Population Growth in Cornwall, ON, 2021-2051. Source: Comprehensive Review Phase 1 Growth Analysis Study 2021-2051 by Watsons & Associates Economists Ltd.

Population Growth Scenario	2031	2041	2051	2021-2051	Annual Growth	Annual Growth Rate
Low Growth	51,800	53,700	55,000	5,800	195	0.4 %
Medium Growth	53,100	56,700	59,400	10,200	340	0.6 %
High Growth	53,800	58,100	61,600	12,400	315	0.8 %

Table 43. Long-term Forecast Population Growth Scenarios in Cornwall, Ontario. Source: Comprehensive Review Phase 1 Growth Analysis Study 2021-2051 by Watsons & Associates Economists Ltd.

Household Size Projections

Average household size dropped by 0.2 persons from 1996 to 2021. From a linear perspective, this would mean an annual decrease of about -0.36% in average household size per year. If we apply this over the next 10 years, this trend would indicate that average household sizes in Cornwall would dip to 2.08 persons by 2036. However, given the relative stabilization of average household size decline from 2011 to 2021, it is unlikely that this linear progression described above will continue at a consistent rate into the future. As such, a consistent average household size of 2.2 was used as part of projecting housing needs.

Year	Average Household Size
1996	2.4
2001	2.3
2006	2.3
2011	2.2
2016	2.2
2021	2.2
2026	2.2
2031	2.2
2036	2.2
2041	2.2

Table 44. Assumed average household size based on observed historical data. Source: Census of Population by Statistics Canada.

Occupancy of Units

The following chart taken from the Comprehensive Review projects unit occupancy in Cornwall over the next thirty years. The numbers represent persons per dwelling unit.

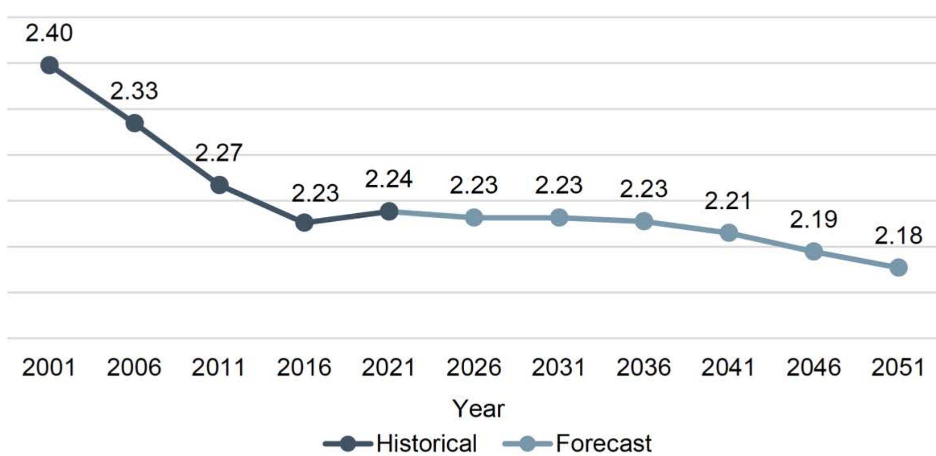


Figure 70. Historical data and forecast for occupancy per unit. Source: Comprehensive Review Phase 1 Growth Analysis Study 2021-2051 by Watsons & Associates Economists Ltd.

10.2 Current Affordable Housing Deficits

The following tables provides a breakdown of the current housing deficits by dwelling size (no. of bedrooms), affordability, and according to HART-defined income category. All data below was derived from the HART methodology and is based on Core Housing Need census counts. Due to rounding and data suppression, the Core Housing Needs totals reported in the Census may result in some minor discrepancies between total counts.

Max. Affordable Cost	1-bedroom homes	2-bedroom homes	3-bedroom homes	4-bedroom homes	5-bedroom homes	Total
Very Low Income - $302	120	0	0	0	0	**120**
Low Income - $755	1,885	165	50	30	0	**2,130**
Moderate Income - $1208	0	110	35	20	0	**165**
Median Income - $1812	0	0	0	0	0	**0**
High Income - more than $1812	0	0	0	0	0	**0**
Total Deficit	**2,005**	**275**	**85**	**50**	**0**	**2,415**

Table 45. Affordable Housing Deficit by dwelling unit size (count of bedrooms), 2021. Source: HART, rounded from counts of households in Core Housing Need.

Max. Affordable Cost	Owner HH	Renter HH	Total
Very Low Income - $302	55	85	**140**
Low Income - $755	345	1,830	**2,175**
Moderate Income - $1208	45	170	**215**
Median Income -$1812	0	0	**0**
High Income -more than $1812	0	0	**0**
Total	**445**	**2,085**	**2,530**

Table 46. Affordable Housing Deficit for renter and owner households, 2021. Source: HART, rounded from counts of households in Core Housing Need.

Max. Affordable Cost	Unsubsidized Housing	Subsidized Housing	Total
Very Low Income - $302	50	40	**90**
Low Income - $755	1,415	415	**1,830**
Moderate Income - $1208	130	45	**175**
Median Income - $1812	0	0	**0**
High Income - more than $1812	0	0	**0**
Total	**1,595**	**500**	**2,095**

Table 47. Affordable Housing Deficit for subsidized and unsubsidized rental units, 2021. Source: HART, rounded from counts of households in Core Housing Need.

10.3 Population and Households Projections

Anticipated Age (Median and Average)

Year	Median Age	Average Age
2011	45.4	44.3
2016	46.6	44.3
2021	46.4	45
2031	46.6	45.6
2036	46.8	45.9

Table 48. Statistically projected average and median age using linear regression. Source: Census of Population by Statistics Canada, Re:Public Urbanism calculations.

Projected Age Distribution

In addition to the population growth, City of Cornwall is expected to see an increase in certain age groups, with late career (45-59 years), retiring and young seniors (60-74 years) and old seniors (75+ years) continue to represent more than half of the population, whereas children (0-14 years) young adults (15-29 years) and primary working age (30-44 years) continue to relatively shrink. A certain proportion of housing built in Cornwall over the coming years will have to meet the needs of the increasing number of community members aged 45-75+ and the supports that go along with it – will have to meet the needs of senior adults.

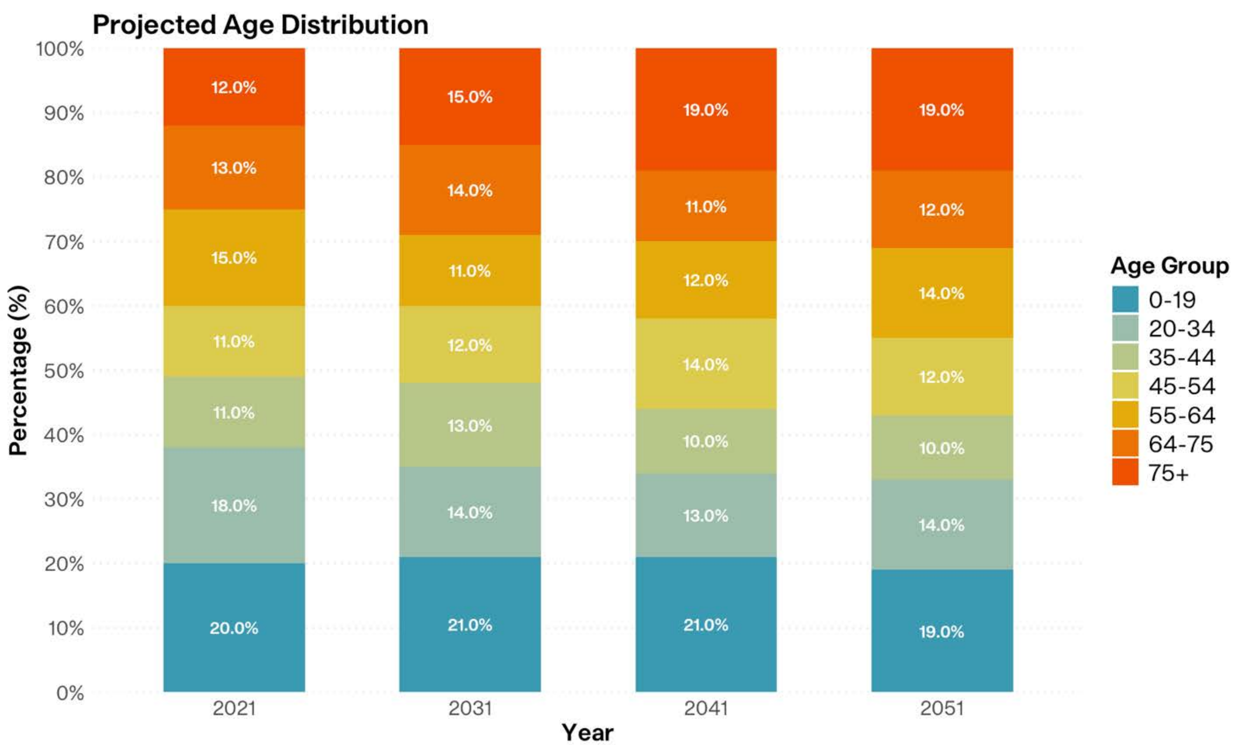


Figure 71. Projected age distribution, 2031-2051. Source: adapted from Comprehensive Review Phase 1 Growth Analysis Study 2021-2051 by Watsons & Associates Economists Ltd.

Projected Age Distribution - Low Growth Scenario

Age	Current Ppl (2021)	Current Age Distribution (count)	Current Age Distribution (Percentage)	Projected Ppl (2036) – Low Growth	Projected Age Distribution (2036) – Low Growth (count)	Projected Age Distribution (2036) – Low Growth (percentage)
0-19	47,845	9,835	20.06%	52,750	11,605	22%
20-34		8,370	17.5%		6,858	13%
35-44		5,050	10.6%		6,330	12%
45-54		5,105	10.7%		6,858	13%
55-64		7,340	15.3%		5,802	11%
64-75		6,495	13.6%		6,330	12%
75+		5,645	11.8%		8,968	17%

Table 49. Projected age group distribution, Low Growth scenario, 2036. Source: Comprehensive Review Phase 1 Growth Analysis Study 2021-2051 by Watsons & Associates Economists Ltd., Census of Population by Statistics Canada, 2021, Re:Public Urbanism calculations.

Projected Age Distribution - Medium Growth Scenario

Age	Current Ppl (2021)	Current Age Distribution (count)	Current Age Distribution (Percentage)	Projected Ppl (2036) – Medium Growth	Projected Age Distribution (2036) – Medium Growth (count)	Projected Age Distribution (2036) – Medium Growth (percentage)
0-19	47,845	9,835	20.06%	55,000	12,100	22%
20-34		8,370	17.5%		7,150	13%
35-44		5,050	10.6%		6,600	12%
45-54		5,105	10.7%		7,150	13%
55-64		7,340	15.3%		6,050	11%
64-75		6,495	13.6%		6,600	12%
75+		5,645	11.8%		9,350	17%

Table 50. Projected age group distribution, Medium Growth scenario, 2036. Source: Comprehensive Review Phase 1 Growth Analysis Study 2021-2051 by Watsons & Associates Economists Ltd., Census of Population by Statistics Canada, 2021, Re:Public Urbanism calculations.

Projected Age Distribution - High Growth Scenario

Age	Current Ppl (2021)	Current Age Distribution (count)	Current Age Distribution (Percentage)	Projected Ppl (2036) – High Growth	Projected Age Distribution (2036) – High Growth (count)	Projected Age Distribution (2036) – High Growth (percentage)
0-19	47,845	9,835	20.06%	55,950	12,309	22%
20-34		8,370	17.5%		7,274	13%
35-44		5,050	10.6%		6,714	12%
45-54		5,105	10.7%		7,274	13%
55-64		7,340	15.3%		6,154	11%
64-75		6,495	13.6%		6,714	12%
75+		5,645	11.8%		9,512	17%

Table 51. Projected age group distribution, High Growth scenario, 2036. Source: Comprehensive Review Phase 1 Growth Analysis Study 2021-2051 by Watsons & Associates Economists Ltd., Census of Population by Statistics Canada, 2021, Re:Public Urbanism calculations.

Projected Households – Low, Medium, & High Growth Scenarios

	Current Ppl (2021)	HHs count (2021)	Projected HH size	Projected Ppl (2031)	Projected Ppl (2036)	Projected Ppl (2041)	Projected HHs count (2031)	Projected HHs count (2036)
Low Growth	47,845	21,385	2.2	51,800	52,750	53,700	23,545	23,977
Medium Growth				53,100	55,000	56,700	24,136	25,000
High Growth				53,800	55,950	58,100	24,455	25,432

Table 52. Population growth and household count projections as per different scenarios: Low Growth, Medium Growth and High Growth, 2031 and 2036. Source: Comprehensive Review Phase 1 Growth Analysis Study 2021-2051 by Watsons & Associates Economists Ltd., Census of Population by Statistics Canada, 2021, Re:Public Urbanism calculations.

Projected Owner and Renter Households

Year	Owner	Renter
1996	55.1%	44.9%
2001	57.2%	42.8%
2006	58.6%	41.4%
2011	57.0%	43.0%
2016	54.7%	45.3%
2021	53.6%	46.4%
2031	53.9%	46.1%
2036	53.4%	46.6%

Table 53. Historical data and projections for owner and renter households split. Source: Census of Population by Statistics Canada, 2021, Re:Public Urbanism calculations.

There is a trend of increasing renter households and decreasing owner households. As such, future housing needs should plan for an equal split between renter and owner demand, while also addressing the existing deficit in high-density housing suitable for one-person households.

Projected Households by Income Category (2036)

Income Category	% of Total HHs	Count of HH (2021)	Projected HH Count (2036) – Low Growth	Projected HH Count (2036) – Medium Growth	Projected HH Count (2036) – High Growth
Very Low Income (20% or under of AMHI)	1.12%	239	268	280	285
Low Income (21% to 50% of AMHI)	18.11%	3,875	4,343	4,528	4,611
Moderate Income (51% to 80% of AMHI)	19.49%	4,169	4,674	4,873	4,959
Median Income (81% to 120% of AMHI)	21.46%	4,587	5,144	5,365	5,457
High Income (more than 120% of AMHI)	39,81%	8,515	9,548	9,953	10,120
Total HHs	**100%**	**21,385**	23,977	25,000	25,432

Table 54. Projected household count and split between income categories for Low, Medium and High Growth Scenarios, 2036. Source: Comprehensive Review Phase 1 Growth Analysis Study 2021-2051 by Watsons & Associates Economists Ltd., HART, Census of Population by Statistics Canada, 2021, Re:Public Urbanism calculations.

Projected Household Sizes and Income Categories

The following historical data for household size split and current household size and income categories split were used to project the future household sizes as shown in Tables 45 and 46.

CURRENT HOUSEHOLD SIZES AND INCOME CATEGORIES (2021)						
Income Category	1 Person (2021)	2 Person HH (2021)	3 Person HH (2021)	4 Person HH (2021)	5+ Person HH (2021)	Total (2021)
Very Low Income (20% or under of AMHI)	239	0	0	0	0	**239**
Low Income (21% to 50% of AMHI)	3,367	418	82	7	0	**3,874**
Moderate Income (51% to 80% of AMHI)	1,878	1,770	355	144	22	**4,169**
Median Income (81% to 120% of AMHI)	1,444	1,954	507	406	276	**4,587**
High Income (more than 120% of AMHI)	756	3,553	1,821	1,397	988	**8,515**
Total HHs	**7,684**	**7,695**	**2,765**	**1,954**	**1,286**	**21,384**

Table 55. Current split between household sizes and income categories. Source: HART, Census of Population by Statistics Canada, 2021.

HISTORICAL HOUSEHOLD SIZES						
Year	1 Person	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
2016	7,260	7,770	2,830	1,970	1,105	**20,935**
2011	6,820	7,555	2,820	2,125	1,115	**20,435**

Table 56. Historical split between household sizes. Source: Census of Population by Statistics Canada.

Projected Household Size – Low Growth Scenario

PROJECTED HOUSEHOLD SIZES AND INCOME CATEGORIES (2036) – LOW GROWTH SCENARIO						
Income Category	1 Person	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (20% or under of AMHI)	268	0	0	0	0	268
Low Income (21% to 50% of AMHI)	3,775	469	92	8	0	4,344
Moderate Income (51% to 80% of AMHI)	2,105	1,984	398	161	25	4,673
Median Income (81% to 120% of AMHI)	1,619	2,191	569	455	310	5,144
High Income (more than 120% of AMHI)	848	3,984	2,042	1,566	1,108	9,548
Total HHs	8,615	8,628	3,101	2,190	1,443	23,977

Table 57. Projected household sizes and income categories split, Low Growth Scenario, 2036. Source: Census of Population by Statistics Canada, 2021, HART, Re:Public Urbanism calculations.

Projected Household Size – Medium Growth Scenario

PROJECTED HOUSEHOLD SIZES AND INCOME CATEGORIES (2036) – MEDIUM GROWTH SCENARIO						
Income Category	1 Person	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (20% or under of AMHI)	280	0	0	0	0	280
Low Income (21% to 50% of AMHI)	3,935	489	96	8	0	4,528
Moderate Income (51% to 80% of AMHI)	2,195	2,069	415	168	26	4,873
Median Income (81% to 120% of AMHI)	1,689	2,285	593	475	323	5,365
High Income (more than 120% of AMHI)	884	4,153	2,129	1,633	1,155	9,954
Total HHs	8,983	8,996	3,233	2,284	1,504	25,000

Table 58. Projected household sizes and income categories split, Medium Growth Scenario, 2036. Source: Census of Population by Statistics Canada, 2021, HART, Re:Public Urbanism calculations.

Projected Household Size – High Growth Scenario

PROJECTED HOUSEHOLD SIZES AND INCOME CATEGORIES (2036) – HIGH GROWTH SCENARIO						
Income Category	1 Person	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (20% or under of AMHI)	285	0	0	0	0	285
Low Income (21% to 50% of AMHI)	4,008	498	98	8	0	4,612
Moderate Income (51% to 80% of AMHI)	2,234	2,105	422	171	26	4,958
Median Income (81% to 120% of AMHI)	1,718	2,325	603	483	328	5,457
High Income (more than 120% of AMHI)	898	4,223	2,164	1,660	1,174	10,119
Total HHs	9,143	9,151	3,287	2,322	1,528	25,431

Table 59. Projected household sizes and income categories split, High Growth Scenario, 2036. Source: Census of Population by Statistics Canada, 2021, HART, Re:Public Urbanism calculations.

Projected Population in Census Family and Census Non-Family Households – All growth Scenarios

<table>
<tr><th>Family/ Non-family</th><th>Count (2021)</th><th>%</th><th>Projected Ppl (2036) – Low Growth</th><th>Projected Ppl (2036) – Medium Growth</th><th>Projected Ppl (2036) – High Growth</th><th>Projected count - Low Growth</th><th>Projected Count – Medium Growth</th><th>Projected Count – High Growth</th></tr>
<tr><td>Population in census families</td><td>35,655</td><td>76.9</td><td rowspan="2">52,750</td><td rowspan="2">55,000</td><td rowspan="2">55,950</td><td>40,571</td><td>42,295</td><td>43,019</td></tr>
<tr><td>Population not in census families</td><td>10,670</td><td>23.1</td><td>12,179</td><td>12,705</td><td>12,931</td></tr>
</table>

Table 60. Projected population counts in census family households and not in census family households, 2036. Source: Census of Population by Statistics Canada, 2021, Re:Public Urbanism calculations.

9.4 Projected Future Growth & Housing Needs

Anticipated Housing Choices and Propensity

The following chart summarizes current housing choice in Cornwall according to age cohort. As indicated, lower density housing is the most common choice across all age groups, except those under 25.

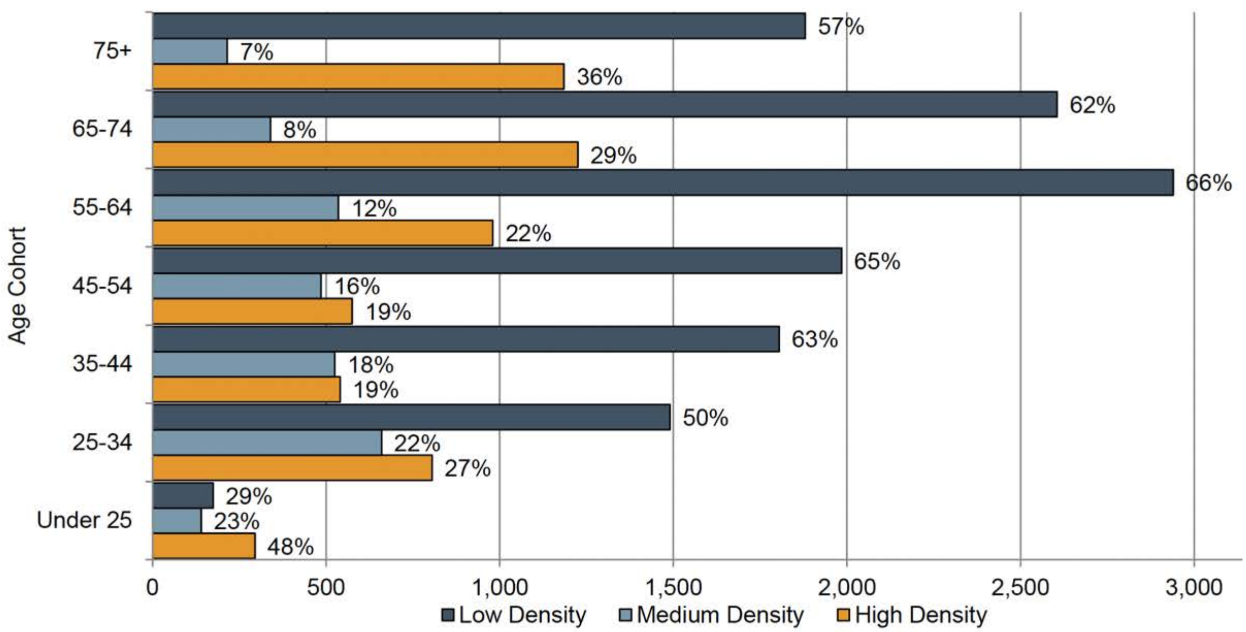


Figure 72. Housing density propensity by different age groups. Source: Comprehensive Review Phase 1 Growth Analysis Study 2021-2051 by Watsons & Associates Economists Ltd.

Housing choices and propensities in Cornwall are likely constrained by limited housing supply. This is particularly evident in the lower uptake of medium- and high-density housing among the 25–34 and 65+ age groups. High- and medium-density housing—especially when designed with accessibility in mind—is typically more suitable for older adults. Increasing the availability of these housing types for seniors can also help free up low-density housing for younger households, including families with children or those planning to have children. Currently, there is low consumption of medium-density housing across all age groups, largely due to insufficient supply. Expanding the availability of 'missing middle' housing types is recommended, along with incorporating low-mobility needs into the policy framework.

Supportive and Emergency Housing

Projected needs for supportive housing were not calculated in this report. While the By-Name List (BNL) was launched in October 2021, it took time to develop the infrastructure and staffing capacity required to support the program effectively. The initiative remains in its early stages and continues to evolve in close coordination with Built for Zero Canada advisors to improve data quality, intake processes, and inter-agency coordination.

A notable surge in client intakes occurred in 2023, following initial program challenges related to limited staffing and insufficient external referrals from partner agencies. During its early implementation, most client intakes were managed internally, restricting the number of individuals added to the list. As community partners became more engaged and referral pathways improved, the program began to more accurately reflect the scale and nature of homelessness in the region. Given these recent changes and ongoing capacity-building efforts—alongside current economic uncertainties—it is not yet possible to produce reliable projections for future supportive housing demand.

The City should continue working collaboratively with community organizations to increase the supply of supportive housing, particularly to respond to emergency relocations, displacement events, and to address the **current estimated deficit of 200 supportive units or beds.**

Affordable Shelter Costs Accounting for Inflation

Assuming 2% annual inflation rate, maximum affordable housing costs by income group are projected as follows:

Max. Affordable Cost (2021)	Annual inflation rate	Max. Affordable Cost (2031)	Max. Affordable Cost (2036)
Very Low Income – $302	**2%**	Max. $368	Max. $406
Low Income - $755		$920	$1,016
Moderate Income - $1,208		$1,473	$1,626
Median Income - $1,812		$2,209	$2,439
High Income - more than $1,812		More than $2,209	More than $2,439

Table 61. Projected (for 2036) maximum affordable shelter costs accounting for 2% annual inflation rate. Source: HART, Re:Public Urbanism Calculations.

Projected Affordable Housing Needs

Those projections for Affordable Housing Needs by Size of Units and Shelter Costs (2036) are based on HART 2031 Projections which used the line of best fit to the combined income and household size category. Since the combined categories have unique values, and are also subject to Statistics Canada's random rounding, the resulting Totals in Projected Affordable Housing Needs by Size of Units and Shelter Costs (2036) may not match with Totals in Projections for Affordable Housing Needs by Tenure (2036) and Projected Affordable Housing Needs for Rental Assistance (2036) that are calculated from actual 2021 Tenure and Owner distributions. However, data for Unsubsidized and Subsidized Rental Housing was randomly rounded in HART methodology as well. In summary, the totals in these projections may not match but represent the overall picture of affordable housing needs with some discrepancies between numbers.

Projected Affordable Housing Needs by Size of Units and Shelter Costs (2036)

2036 – Low Growth Scenario							
Income Category	Max. Affordable Shelter Cost	Projected Total HH Count	1-bedroom homes	2-bedroom homes	3-bedroom homes	4-bedroom + homes	Total Affordable Homes
Very Low Income	$406	268	135	0	0	0	135
Low Income	$1,016	4,343	2,113	185	56	34	2,388
Moderate Income	$1,626	4,674	0	123	39	22	184
Median Income	$2,439	5,144	0	0	0	0	0
High Income	More than $2,439	9,548	0	0	0	0	0
	Total	23,977	2,248	308	95	56	2,707

Table 62. Projected affordable housing needs by unit sizes and associated maximum affordable shelter costs, Low Growth Scenario, 2036. Source: HART, Re:Public Urbanism Calculations.

2036 – Medium Growth Scenario							
Income Category	Max. Affordable Shelter Cost	Projected HH Count	1-bedroom homes	2-bedroom homes	3-bedroom homes	4-bedroom + homes	Total
Very Low Income	$406	280	141	0	0	0	141
Low Income	$1,016	4,528	2,203	193	58	35	2,489
Moderate Income	$1,626	4,873	0	129	41	23	193
Median Income	$2,439	5,365	0	0	0	0	0
High Income	More than $2,439	9,954	0	0	0	0	0
	Total	25,000	2,344	322	99	58	2,823

Table 63. Projected affordable housing needs by unit sizes and associated maximum affordable shelter costs, Medium Growth Scenario, 2036. Source: HART, Re:Public Urbanism Calculations.

2036 – High Growth Scenario							
Income Category	Max. Affordable Shelter Cost	Projected HH Count	1-bedroom homes	2-bedroom homes	3-bedroom homes	4-bedroom + homes	Total
Very Low Income	$406	285	143	0	0	0	143
Low Income	$1,016	4,611	2,243	196	59	36	2,534
Moderate Income	$1,626	4,958	0	131	42	24	197
Median Income	$2,439	5,457	0	0	0	0	0
High Income	More than $2,439	10,119	0	0	0	0	0
	Total	25,431	2,386	327	101	60	2,874

Table 64. Projected affordable housing needs by unit sizes and associated maximum affordable shelter costs, High Growth Scenario, 2036. Source: HART, Re:Public Urbanism Calculations.

Projected Affordable Housing Needs by Tenure, 2036

2036 – Low Growth Scenario				
Projected Max. Affordable Shelter Cost	Projected HH Count	Owner HH	Renter HH	Total
Very Low Income - $406	268	62	95	157
Low Income - $1,016	4,343	387	2,051	2,438
Moderate Income - $1,626	4,674	50	191	241
Median Income - $2,439	5,144	0	0	0
High Income - more than $2,439	9,548	0	0	0
Total	23,977	499	2,341	2,836

Table 65. Projected affordable housing needs for owner and renter households, Low Growth Scenario, 2036. Source: HART, Re:Public Urbanism Calculations.

2036 – Medium Growth Scenario				
Projected Max. Affordable Shelter Cost	Projected HH Count	Owner HH	Renter HH	Total
Very Low Income - $406	280	64	100	164
Low Income - $1,016	4,528	403	2,138	2,542
Moderate Income - $1,626	4,873	53	199	252
Median Income - $2,439	5,365	0	0	0
High Income - more than $2,439	9,948	0	0	0
Total	25,000	520	2,437	2,958

Table 66. Projected affordable housing needs for owner and renter households, Medium Growth Scenario, 2036. Source: HART, Re:Public Urbanism Calculations.

2036 – High Growth Scenario				
Projected Max. Affordable Shelter Cost	Projected HH Count	Owner HH	Renter HH	Total
Very Low Income - $406	285	66	101	167
Low Income - $1,016	4,612	411	2,178	2,588
Moderate income - $1,626	4,958	54	202	256
Median Income - $2,439	5,457	0	0	0
High Income - more than $2,439	10,119	0	0	0
Total	25,431	531	2,481	3,011

Table 67. Projected affordable housing needs for owner and renter households, High Growth Scenario, 2036. Source: HART, Re:Public Urbanism Calculations.

Projected Affordable Housing Needs for Rental Assistance, 2036

2036 – Low Growth Scenario				
Projected Max. Affordable Shelter Cost	Projected HH Count	Unsubsidized Rental Housing	Subsidized Rental Housing	Total
Very Low Income - $406	268	56	45	101
Low Income - $1,016	4,343	1,586	465	2,051
Moderate Income - $1,626	4,674	146	50	196
Median Income - $2,439	5,144	0	0	0
High Income - more than $2,439	9,548	0	0	0
Total	23,977	1,788	560	2,348

Table 68. Projected affordable housing needs for subsidized and unsubsidized rental units, Low Growth Scenario, 2036. Source: HART, Re:Public Urbanism Calculations.

2036 – Medium Growth Scenario				
Projected Max. Affordable Shelter Cost	Projected HH Count	Unsubsidized Rental Housing	Subsidized Rental Housing	Total
Very Low Income - $406	280	59	47	106
Low Income - $1,016	4,528	1,653	485	2,138
Moderate Income - $1,626	4,873	152	53	205
Median Income -$2,439	5,365	0	0	0
High Income -more than $2,439	9,954	0	0	0
Total	25,000	1,864	585	2,449

Table 69. Projected affordable housing needs for subsidized and unsubsidized rental units, Medium Growth Scenario, 2036. Source: HART, Re:Public Urbanism Calculations.

2036 – High Growth Scenario				
Projected Max. Affordable Shelter Cost	Projected HH Count	Unsubsidized Rental Housing	Subsidized Rental Housing	Total
Very Low Income - $406	285	60	48	108
Low Income - $1,016	4,612	1,684	494	2,178
Moderate Income - $1,626	4,958	155	54	209
Median Income - $2,439	5,457	0	0	0
High Income - more than $2,439	10,119	0	0	0
Total	25,431	1,899	596	2,495

Table 70. Projected affordable housing needs for subsidized and unsubsidized rental units, High Growth Scenario, 2036. Source: HART, Re:Public Urbanism Calculations.

Deficit of Dwelling Units for 1-Person Households

Bachelor	1-B dwelling	1-P HH	Existing Deficit
105	3,170	7,685	4,410

Table 71. Deficit of smaller units for 1-person households. Source: Census of Population by Statistics Canada, 2021.

One-person households represent the greatest housing deficit in the City of Cornwall. To reflect this, a priority weighting was applied to Bachelor and 1-Bedroom units in the Projections for Overall Housing Needs (see below), ensuring the shortfall is adequately accounted for in future unit projections.

This need is substantiated by:

- Household size projections, which estimate between 8,615 and 9,143 one-person households depending on the growth scenario, and
- Projections for the population not in census families, ranging from 12,179 to 12,931 across scenarios.

Both indicators confirm that the proportion of one-person households—or individuals requiring separate housing accommodations—is expected to grow in the coming years.

Projected Housing Supply and Distribution of Units by Growth Scenario

To project housing supply and distribution over the next 10 years, a redistribution approach was used to balance unit supply and household size. While three-bedroom units currently show a surplus relative to three-person households, a 2% increase was applied across all growth scenarios to preserve housing diversity and allow for long-term unit upgrades. To address the more significant deficit in smaller units (one-person/bedroom) and normalize distribution, remaining needs are proportionally reallocated based on weighted shares of the unmet demand. Further information on the methodology employed in the following projections can be found in Appendix D.

Below we are comparing two alternatives for each of the low, medium, and high growth scenarios. The first one is “status quo” and indicates growing deficits if proportionate housing unit split as it exists today is applied to growth projections, assuming that housing provision patterns and policy framework will not change. The second alternative indicates how deficits can be addressed with targeted approach to balance out the types of new units being constructed. *(P=Person, B=Bedroom)*

Low Growth Scenario Distribution of Units by Size - maintaining status quo with deficit for 1-person households, 2036:

Housing Size	Current count (2021)	HH type	Current HH count (2021)	Projected HH count (2036)	Projected Housing Supply (2036) – status quo	Projected Deficit (2036)
Bachelor	105	**1P**	7,684	8,615	118	**4,943**
1B	3,170				3,554	
2B	6,670	**2P**	7,695	8,628	7,478	**1,150**
3B	8,000	**3P**	2,765	3,101	8,970	**-5,869**
4B+	3,440	**4P+**	3,240	3,633	3,857	**-224**
Total	**21,390**	**-**	**21,384**	**23,977**	**23,977**	

Table 72. Housing provision as per “business as usual,” Low Growth Scenario, 2036. Source: Census of Population by Statistics Canada, 2021, HART, Re:Public Urbanism calculations.

Low Growth Scenario Distribution of Units by Size - with normalization for a deficit for smaller units for 1-person households, while maintaining 2% increase for three-bedroom units, 2036:

Housing Size	Current count (2021)	HH type	Current HH count (2021)	Projected HH count (2036)	Current Unit Deficit (2021)	Projected Housing Need (2036)	Projected Need for Affordable Units (2036)	Projected Units Allocation (2036)	Projected Housing Supply (2036)
Bachelor	105	**1P**	7,684	8,615	4,410	**5,310**	NA	1,736	**5,010**
1B	3,170						2,248		
2B	6,670	**2P**	7,695	8,628	1,025	**1,958**	308	635	**7,305**
3B	8,000	**3P**	2,765	3,101	-5,235	**-4,899**	95	160	**8,160**
4B+	3,440	**4P+**	3,240	3,633	-200	**193**	56	62	**3,502**
Total	**21,390**		**21,384**	**23,977**		**2,592**	**2,707**	**2,587**	**23,977**

Table 73. Low Growth Scenario with normalization for smaller units deficits (for 1-person households), while maintaining 2% increase for three-bedroom units, 2036. Source: Census of Population by Statistics Canada, 2021, HART, Re:Public Urbanism calculations.

Medium Growth Scenario, Distribution of Units by Size - maintaining status quo with deficit for 1-person households, 2036:

Housing Size	Current count (2021)	HH type	Current HH count (2021)	Projected HH count (2036)	Projected Housing Supply (2036) – status quo	Projected Deficit (2036)
Bachelor	105	1P	7,684	8,983	123	5,155
1B	3,170				3,705	
2B	6,670	2P	7,695	8,996	7,798	1,198
3B	8,000	3P	2,765	3,233	9,350	-6,117
4B+	3,440	4P+	3,240	3,788	4,025	-237
Total	21,390		21,384	25,000	25,000	

Table 74. Housing provision as per “business as usual,” Medium Growth Scenario, 2036. Source: Census of Population by Statistics Canada, 2021, HART, Re:Public Urbanism calculations.

Medium Growth Scenario Distribution of Units by Size - with normalization for a deficit for smaller units for 1-person households, while maintaining 2% increase for three-bedroom units, 2036:

Housing Size	Current count (2021)	HH type	Current HH count (2021)	Projected HH count (2036)	Current Unit Deficit (2021)	Projected Housing Need (2036)	Projected Need for Affordabl e Units (2036)	Projected Units Allocation (2036)	Projected Housing Supply (2036)
Bachelor	105	1P	7,684	8,983	4,410	5,708	NA	2,355	5,630
1B	3,170						2,344		
2B	6,670	2P	7,695	8,996	1,025	2,326	322	958	7,628
3B	8,000	3P	2,765	3,233	-5,235	-4,767	99	160	8,160
4B+	3,440	4P+	3,240	3,788	-200	348	58	143	3,582
Total	21,390		21,384	25,000		3,615	2,823	3,615	25,000

Table 75. Medium Growth Scenario with normalization for smaller units deficits (for 1-person households), while maintaining 2% increase for three-bedroom units, 2036. Source: Census of Population by Statistics Canada, 2021, HART, Re:Public Urbanism calculations.

High Growth Scenario Distribution of Units by Size - maintaining status quo with deficit for 1-person households, 2036:

Housing Size	Current count (2021)	HH type	Current HH count (2021)	Projected HH count (2036)	Projected Housing Supply (2036) – status quo	Projected Deficit (2036)
Bachelor	105	1P	7,684	9,143	125	5,247
1B	3,170				3,771	
2B	6,670	2P	7,695	9,151	7,933	1,218
3B	8,000	3P	2,765	3,287	9,514	-6,227
4B+	3,440	4P+	3,240	3,850	4,088	-238
Total	21,390		21,384	25,431	25,431	

Table 76. Housing provision as per "business as usual," High Growth Scenario, 2036. Source: Census of Population by Statistics Canada, 2021, HART, Re:Public Urbanism calculations.

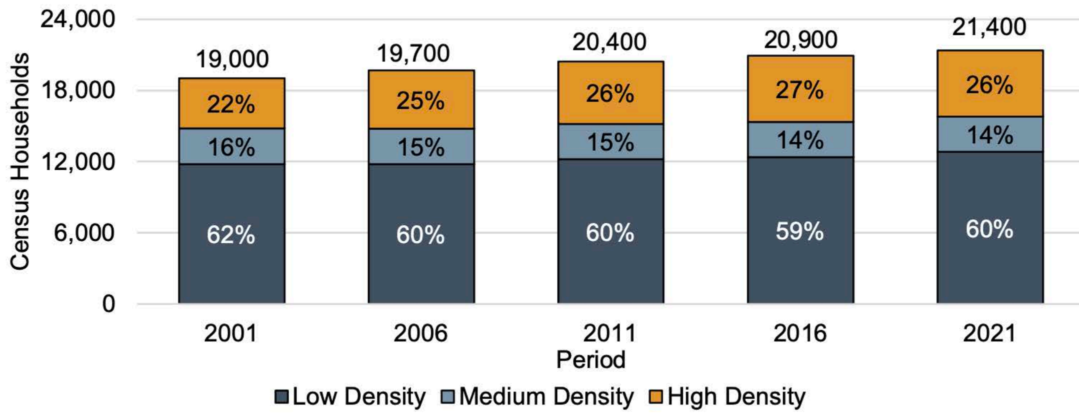
High Growth Scenario Distribution of Units by Size - with normalization for a deficit for smaller units for 1-person households, while maintaining 2% increase for three-bedroom units, 2036:

Housing Size	Current count (2021)	HH type	Current HH count (2021)	Projected HH count (2036)	Current Unit Deficit (2021)	Projected Housing Need (2036)	Projected Need for Affordable Units (2036)	Projected Units Allocation (2036)	Projected Housing Supply (2036)
Bachelor	105	1P	7,684	9,143	4,410	5,868	NA	2,603	5,878
1B	3,170						2,386		
2B	6,670	2P	7,695	9,151	1,025	2,481	327	1,101	7,771
3B	8,000	3P	2,765	3,287	-5,235	-4,713	101	160	8,160
4B+	3,440	4P+	3,240	3,850	-200	410	60	182	3,622
Total	21,390		21,384	25,431		4,046	2,874	4,046	25,431

Table 77. High Growth Scenario with normalization for smaller units deficits (for 1-person households), while maintaining 2% increase for three-bedroom units, 2036. Source: Census of Population by Statistics Canada, 2021, HART, Re:Public Urbanism calculations.

Anticipated Units by Type

The Comprehensive Review provided an analysis of dwelling typologies according to low, medium, and high density categories (shown in the chart below).



Notes:

- Low density includes single and semi-detached units.
- Medium density includes townhouses and apartments in duplexes.
- High density includes bachelor, 1-bedroom, and 2-bedroom+ apartments.

Figure 73. Historical patterns of housing provision by density and typology. Source: Comprehensive Review Phase 1 Growth Analysis Study 2021-2051 by Watsons & Associates Economists Ltd.

Historically, low-density housing—primarily single- and semi-detached dwellings—has comprised the majority (60%) of Cornwall's housing supply. High-density forms, such as apartments in multi-unit residential buildings, have consistently made up approximately one-quarter of the stock. In contrast, medium-density housing types like townhouses and duplexes represent just 15% of the supply, despite their ability to deliver the benefits of higher density while meeting preferences for ground-oriented living and private outdoor space.

While future housing needs could be projected based on historical patterns, doing so is not recommended. Instead, a shift toward densification through the introduction of more "missing middle" housing typologies is strongly encouraged. Higher densities not only address diverse housing needs more effectively, but also improve transit viability over time by supporting sufficient ridership and enhancing the feasibility of service delivery. This can be achieved through a combination of advocacy, targets in official plans and housing policy, collaboration with the development community, and education.

11. Emerging Trends & Best Practices to Consider

11.1 Housing Shifts

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

Addressing Affordability & Supply

One of the most pressing issues facing Canada today is the deepening challenge of housing affordability. The gap between housing costs and household incomes has widened significantly in recent years, particularly in urban centres. According to the Canada Mortgage and Housing Corporation (CMHC), as of 2024, the average Canadian household must now spend over 60% of its disposable income to afford an average-priced home, well above the 30% threshold that typically defines affordability. This crisis has been fuelled by sustained increases in home prices, persistent inflation in rental markets, and stagnant wage growth that has failed to keep pace with housing costs. Major cities like Toronto and Vancouver remain severely unaffordable, but smaller cities and rural communities are now experiencing similar pressures due to spillover demand and constrained supply.

Compounding the problem is a dramatic undersupply of housing relative to population growth. CMHC estimates that an additional 3.5 million housing units are needed by 2030 to restore affordability to 2004 levels. Yet current construction trends fall well short of this target. Meanwhile renters, particularly low-income households, face worsening affordability: the number of renter households spending more than 30% of their income on shelter rose sharply during the pandemic and has not meaningfully improved. Analysts also warn that high interest rates, while intended to curb inflation, are making mortgage financing more expensive, further locking first-time buyers out of the market. As a result, housing insecurity is becoming a persistent feature of life for a growing segment of Canadians, threatening broader social and economic stability.

Rental Market Pressures

The rental market in Canada is under considerable strain, marked by both affordability and availability challenges. Demand for rental housing has surged in recent years, largely due to high home prices that have priced out many prospective buyers, coupled with shifting demographic and lifestyle preferences. According to the CMHC, average rent increases reached record highs in 2023 and 2024, with rent growth outpacing income growth in nearly every major urban centre. In particular, purpose-built rental vacancy rates fell to 1.5% nationally in 2023, the lowest level since 2001, indicating an extremely tight market. This has led to significant upward pressure on rents, especially in regions with limited new rental supply, pushing many households into core housing need.

In smaller cities like Cornwall, these pressures are magnified due to an exceptionally low vacancy rate, which reduces housing mobility and forces renters to compete for a limited number of units. The scarcity of available rental units is compounded by limited construction of new purpose-built rentals, especially affordable ones. CMHC highlights that although some new rental supply is coming online, it is insufficient to meet current and future demand, particularly for low- and moderate-income households. As a result, renters in Cornwall and across Canada are increasingly facing a situation where housing costs are consuming well over 30% of household income, putting strain on household budgets and exacerbating issues of housing insecurity.

Growing Demand for Smaller Units

There is an increasing demand across Canada for smaller, more affordable housing units, a shift that reflects both changing household demographics and economic realities. This trend is particularly pronounced among one- and two-person households, which now represent a significant share of Canada's population. According to Statistics Canada, single-person households became the most common household type for the first time in 2021, and their numbers continue to grow. This shift, alongside rising housing costs, is prompting many individuals and families to seek compact, cost-effective living spaces that align with both their financial means and evolving lifestyle preferences. These include smaller rental apartments, secondary suites, and low-rise multi-unit housing such as stacked townhomes and micro-units.

In communities like Cornwall, this demographic trend is especially important. With the current prevalence and projected growth in the number of smaller households, the need for one- and two-bedroom units is expected to rise sharply. Yet the supply of such housing remains limited. Many of the existing housing stock consists of larger, single-detached homes, which are often out of reach for first-time buyers, seniors, or low- to moderate-income renters. Addressing this growing demand for smaller, affordable homes will be essential to ensuring housing inclusivity and economic resilience.

Diversifying Housing Needs

Housing needs in Canada are becoming increasingly diverse, a trend that is being widely recognized by housing researchers, governments, and communities alike. This growing complexity is driven by demographic shifts, changing household structures, and socioeconomic disparities. According to Statistics Canada, one-person households now represent almost 30% of all private dwellings, while multigenerational households are also on the rise, particularly among immigrant and Indigenous populations. At the same time, CMHC has reported an increase in seniors requiring accessible and supportive housing, while a growing number of Canadians under age 30 face prolonged housing precarity due to high costs and unstable employment. Across the housing spectrum, the needs of specific groups: students, low-income families, newcomers, individuals with disabilities, and people experiencing homelessness, are increasingly distinct, and often underserved.

These shifts are prompting national and local governments to rethink traditional housing delivery. For example, CMHC's 2024 Housing Supply Report highlights the need for “targeted, population-specific strategies” and notes that Canada’s existing housing stock does not align with the emerging needs of a changing population. In cities like Cornwall, this translates to an urgent requirement for a range of unit sizes, tenures, and built forms—including micro-units for students and singles, accessible housing for seniors, supportive housing with wraparound services, and affordable, family-sized rentals. Addressing this trend demands a coordinated approach that blends land use planning, supportive services, and housing investments to ensure all residents—not just those fitting into conventional housing models—have access to suitable and stable housing.

11.2 Some Best Practices to Consider

Prefabrication & Tiny Homes

Prefabricated and tiny homes are increasingly recognized as innovative solutions to Canada's housing affordability crisis. These housing models offer cost-effective, sustainable, and flexible alternatives to traditional construction, addressing the urgent need for diverse and affordable housing options across the country.

Prefabricated homes, constructed off-site in controlled environments, significantly reduce construction timelines and costs. This method minimizes material waste and allows for higher quality control. For instance, Bonneville Homes in Québec and Nelson Homes in Alberta have been at the forefront of delivering prefab homes tailored to various needs and budgets. Such approaches are particularly beneficial in addressing the skilled labour shortages and accelerating the delivery of affordable housing units in Canada .

Tiny homes, typically ranging from 20 to 40 square metres (215 to 430 square feet), provide an affordable and sustainable living option, especially for individuals and small families. Communities like the 12 Neighbours project in Fredericton, New Brunswick, exemplify the potential of tiny homes in addressing homelessness. This initiative successfully established a community of 96 tiny homes, offering residents a sense of dignity and stability while paying only 30% of their income towards rent . Similarly, the Homes for Heroes Foundation has developed tiny home villages in cities like Calgary and Edmonton to support veterans experiencing homelessness, providing them with not only housing but also access to support services

These models demonstrate that prefabricated and tiny homes can play a crucial role in diversifying housing options, promoting sustainability, and enhancing affordability. By embracing these innovative housing solutions, Canadian municipalities can make significant strides in addressing the multifaceted challenges of housing affordability and availability.

Brownfields & Adaptative Reuse

Brownfield redevelopment is an increasingly valuable strategy in Canadian cities seeking to expand their housing supply while promoting sustainable urban revitalization. Brownfields are former industrial or commercial sites that may be contaminated but hold significant potential for reuse once properly remediated. Redeveloping these underutilized properties not only addresses environmental concerns but also supports intensification objectives and unlocks well-located land for new housing development.

Multiple examples of brownfield redevelopment can be found in cities across Canada including the *Artscape Wychwood Barns* project in Toronto, where a decommissioned streetcar repair facility was transformed into a mixed-use complex featuring affordable housing, artist studios, community space, and a park. This LEED Gold-certified development exemplifies how brownfield sites can be converted into vibrant, inclusive urban hubs. Similarly, municipalities across British Columbia have leveraged the redevelopment of former industrial lands to deliver a mix of residential and commercial spaces. One such project is *River District Vancouver*, a 52-hectare (130 acre) brownfield site now home to a complete neighbourhood with thousands of new housing units. These projects demonstrate how municipal policies that de-risk redevelopment, through incentives, planning support, and partnerships, can unlock land for housing while achieving broader environmental and community goals.

The adaptive reuse of underutilized office buildings is also emerging as a timely and cost-effective strategy to address Canada's housing shortage, particularly in the context of changing workplace dynamics post-Covid-19. With many office buildings experiencing sustained vacancy due to remote and hybrid work models, adaptive reuse presents an opportunity to repurpose these structures into much-needed residential units. This approach not only maximizes existing building stock but also reduces demolition waste and construction-related carbon emissions, contributing to climate goals while increasing the supply of housing in central, amenity-rich locations.

Several Canadian cities are already embracing this model. In Ottawa, *The Slayte*, a former 1970s office tower, has been successfully converted into contemporary rental apartments, providing a range of unit types. Calgary has also advanced office-to-residential conversions through its Downtown Calgary Development Incentive Program, which includes over $153 million in funding to support adaptive reuse. A flagship project under this initiative is the *Barron Building*, a historic 11-storey office structure being transformed into 118 residential rental units while preserving its art deco façade. Nationally, the Federation of Canadian Municipalities (FCM) and CMHC are increasingly advocating for adaptive reuse as a viable mechanism to meet housing demand while revitalizing struggling commercial districts.

Expand Public & Non-Profit Housing

One of the most effective strategies to address long-term housing affordability and stability is the expansion of public and non-profit housing. Unlike market-based housing, which is subject to fluctuations in pricing and speculative investment, non-profit and public housing operate with a mission-driven model, prioritizing social outcomes over profit margins. These housing types offer deeply affordable rents, long-term tenure security, and often include support services for vulnerable populations. In Canada, public and non-profit housing stocks were largely built between the 1960s and 1990s under federal and provincial programs. However, after decades of underinvestment, these sectors now make up only about 4% of Canada's housing stock, well below the levels seen in many peer countries.

Recent analysis by the Institute for Research on Public Policy (IRPP) and the Canadian Housing and Renewal Association underscores the importance of revitalizing and expanding this sector. The federal government's National Housing Strategy includes initiatives such as the National Housing Co-Investment Fund and the Rapid Housing Initiative, which have already supported thousands of units across Canada by partnering with non-profit and co-operative housing providers. Notable examples include the *Ottawa Community Housing Corporation*, which is delivering new mixed-income developments like Mosaïq, and Victoria's *Cool Aid Society*, which has expanded supportive housing for people experiencing homelessness. These organizations demonstrate the capacity of the non-profit sector to develop and manage housing tailored to the needs of diverse populations, including seniors, newcomers, Indigenous residents, and low-income families.

Expanding public and non-profit housing not only helps meet core housing needs but also stabilizes the rental market by removing units from speculative pressures. Municipalities like Vancouver and Montréal have adopted inclusionary zoning policies and land leasing models that prioritize non-profit development on public lands. Moreover, additional research from IRPP highlights that scaling up non-profit housing to 20–30% of the total housing stock, closer to levels seen in Austria or Denmark, could significantly improve affordability for generations to come. For cities like Cornwall, investing in non-profit partnerships, and advocating for sustained federal and provincial funding could be transformative strategies to address deepening housing precarity.

Build on Parking Lots

Repurposing surface parking lots for residential development has emerged as a strategic approach to address housing shortages in number of Canadian cities. These underutilized spaces, often situated in central urban areas, present opportunities to increase housing density without expanding city boundaries.

In Toronto, the City has identified approximately 130 municipally-owned surface parking lots suitable for redevelopment into housing. Notably, 74 of these are located within a 10-minute walk of major transit stations, aligning with the city's goals for transit-oriented development. A prominent example is the Kensington Market project, where a former public parking lot is being transformed into a four-storey, 78-unit affordable housing complex constructed using cross-laminated timber. This initiative is part of the city's Rapid Housing Initiative, aiming to expedite the delivery of affordable housing units.

Similarly, London, Ontario is exploring the potential of converting city-owned downtown parking lots into high-density residential developments. The City's mayor has directed staff to identify parking lots that could be repurposed to include both housing and on-site parking, emphasizing the importance of increasing downtown residential density to support the area's long-term viability.

These initiatives demonstrate a growing recognition of the value in reimagining surface parking lots as viable sites for residential development. By leveraging existing urban land, municipalities can address housing needs while promoting sustainable, transit-accessible communities.

Bring Back the "Missing Middle"

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

Figure 74. Missing Middle Housing Overview. Source: Missing Middle Housing by Daniel Parolek and Opticos Design Inc., 2020.

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

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

Missing middle housing provides a number of important benefits including:

- Diverse Housing Options – It offers a variety of housing choices to meet the diverse needs of a community. This is particularly important for different household sizes, ages, and income levels.
- Affordability – These housing types are often more affordable than single-family homes and can help address the shortage of affordable housing. By increasing the supply of mid-sized housing, we can help reduce overall housing costs.
- Community Vibrancy – Missing Middle Housing supports walkable communities by increasing the density of residents within a neighborhood. This can lead to more vibrant and active streets, with more foot traffic supporting local businesses.
- Sustainability – Higher-density housing options can reduce urban sprawl, making better use of existing infrastructure and reducing the environmental impact associated with less efficient built forms.

Examples of Missing Middle Housing

Figure 75. Missing Middle Examples for Triplex (3 units) and Fourplex (4 units). Source: Missing Middle Housing by Daniel Parolek and Opticos Design Inc., 2020.

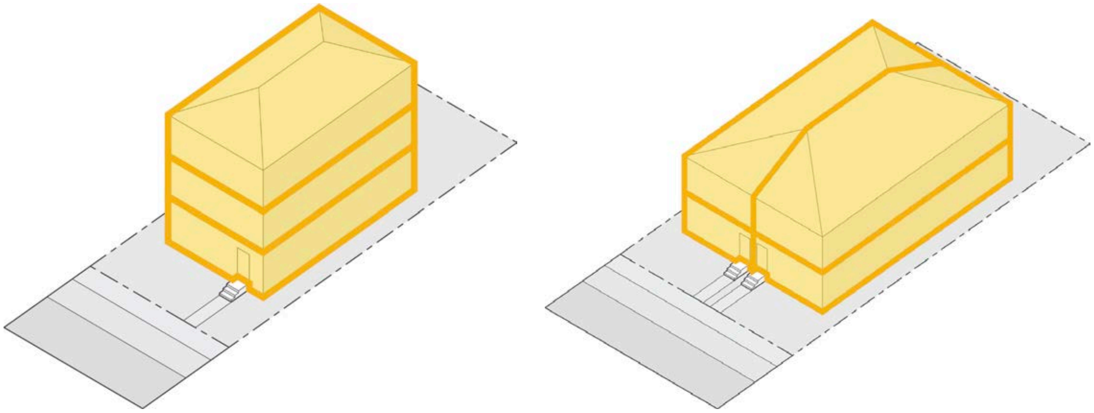
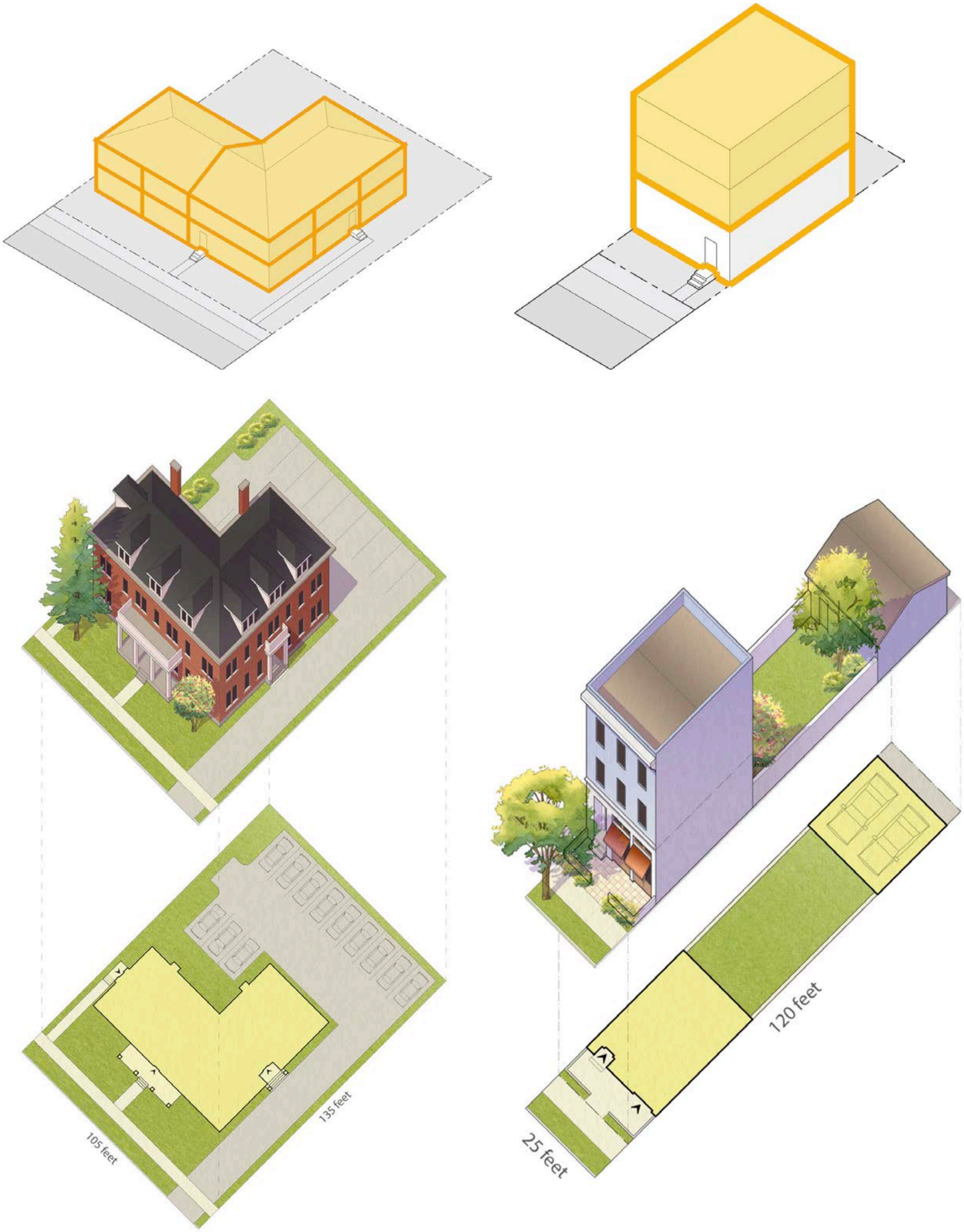


Figure 76. Missing Middle Examples for Triplex (3 units) and Fourplex (4 units). Source: Missing Middle Housing by Daniel Parolek and Opticos Design Inc., 2020.

Figure 77. Missing Middle Examples for Multiplex (5+ units) and Live Work (2+ Units / Non-residential). Source: Missing Middle Housing by Daniel Parolek and Opticos Design Inc., 2020.



Development Incentives

Reducing or waiving development charges and offering targeted financial incentives have become key tools for Canadian municipalities aiming to accelerate housing construction and improve affordability. Development charges, fees levied on new residential projects to fund infrastructure like roads, sewers, and parks, can significantly increase the cost of building new homes. In high-cost regions such as Ontario and British Columbia, these charges can add tens of thousands of dollars per unit, making projects less viable and contributing to higher housing prices. To counter this, municipalities are increasingly adopting policies that reduce or eliminate these fees for affordable, rental, or non-profit housing developments.

In Ontario, the provincial government enacted the *More Homes Built Faster Act* in 2022, which mandates exemptions from development charges, parkland dedication fees, and community benefit charges for affordable and non-profit housing projects. This legislative change aims to lower construction costs and encourage the development of more affordable housing units. Municipalities like the City of Mississauga have taken further steps by reducing development charges by up to 100% for three-bedroom units in purpose-built rental apartments and deferring fee collection until occupancy, thereby improving project cash flow and feasibility.

British Columbia offers similar incentives. The City of Penticton provides a 100% reduction in development cost charges for eligible rental housing projects that commit to maintaining affordability for at least 20 years. Similarly, the City of Parksville waives all development fees for projects that meet its affordable housing criteria and guarantee affordability for a minimum of 15 years.

These initiatives demonstrate a growing recognition that reducing or waiving development charges can play a significant role in addressing housing affordability challenges. By lowering the financial barriers to construction, municipalities can stimulate the development of affordable and rental housing, contributing to a more inclusive and accessible housing market.

Develop on Public Lands

Developing surplus public lands has emerged as a pivotal strategy in addressing Canada's housing affordability crisis. By repurposing underutilized or vacant government-owned properties, municipalities and provinces can expedite the delivery of affordable housing, reduce development costs, and promote sustainable urban growth.

At the federal level, initiatives like the Federal Lands Initiative and the Public Lands for Homes Plan are instrumental. The Federal Lands Initiative, with a budget of $316.9 million, supports the transfer or leasing of surplus federal lands to eligible applicants for affordable housing development. Properties are offered at discounted or no cost, depending on the social outcomes achieved by the proposed developments. Complementing this, the Public Lands for Homes Plan aims to build more affordable homes faster by leveraging surplus, underused, or vacant public lands across all levels of government.

In Ontario, the Provincial Affordable Housing Lands Program (PAHLP) exemplifies provincial efforts to utilize surplus lands. Launched in 2017, PAHLP identifies surplus provincial land assets suitable for mixed-income housing developments. Notably, the West Don Lands project in Toronto, under PAHLP, is transforming former industrial lands into a vibrant community with nearly 1,450 residential units, including affordable housing, retail spaces, and community hubs.

A notable example of this approach is the transformation of a former federal government building at 1 Front Street North in Belleville, Ontario. Previously operating as a Service Canada location, this site was repurposed into 38 affordable housing units. This initiative was part of the Federal Lands Initiative, a collaborative effort between Public Services and Procurement Canada (PSPC) and CMHC, aimed at converting surplus federal properties into affordable housing developments. The project not only addressed local housing needs but also exemplified efficient use of existing public assets to create inclusive communities.

This initiative underscores the significant potential of surplus public lands in mitigating housing shortages. By streamlining processes and fostering collaborations across government levels, Canada can effectively transform underutilized lands into inclusive, affordable communities.

A high-level inventory of City-owned lands was prepared as part of this report. The City of Cornwall should consider reassessing their municipal land inventory and determining sites for potential residential redevelopment. Appendix C of this report includes a full inventory of existing vacant municipally owned sites in Cornwall – some of which have been reviewed in the past as part of the Housing Revitalization Plan and Community Housing Development Plan. The following map provides an overview of the spatial distribution of these lands. **Please note that identification of the lands below does not indicate that they are or will be used for development purposes.** The goal of this exercise was to simply highlight City-owned property in an effort to draw attention to potential opportunities that may exist.

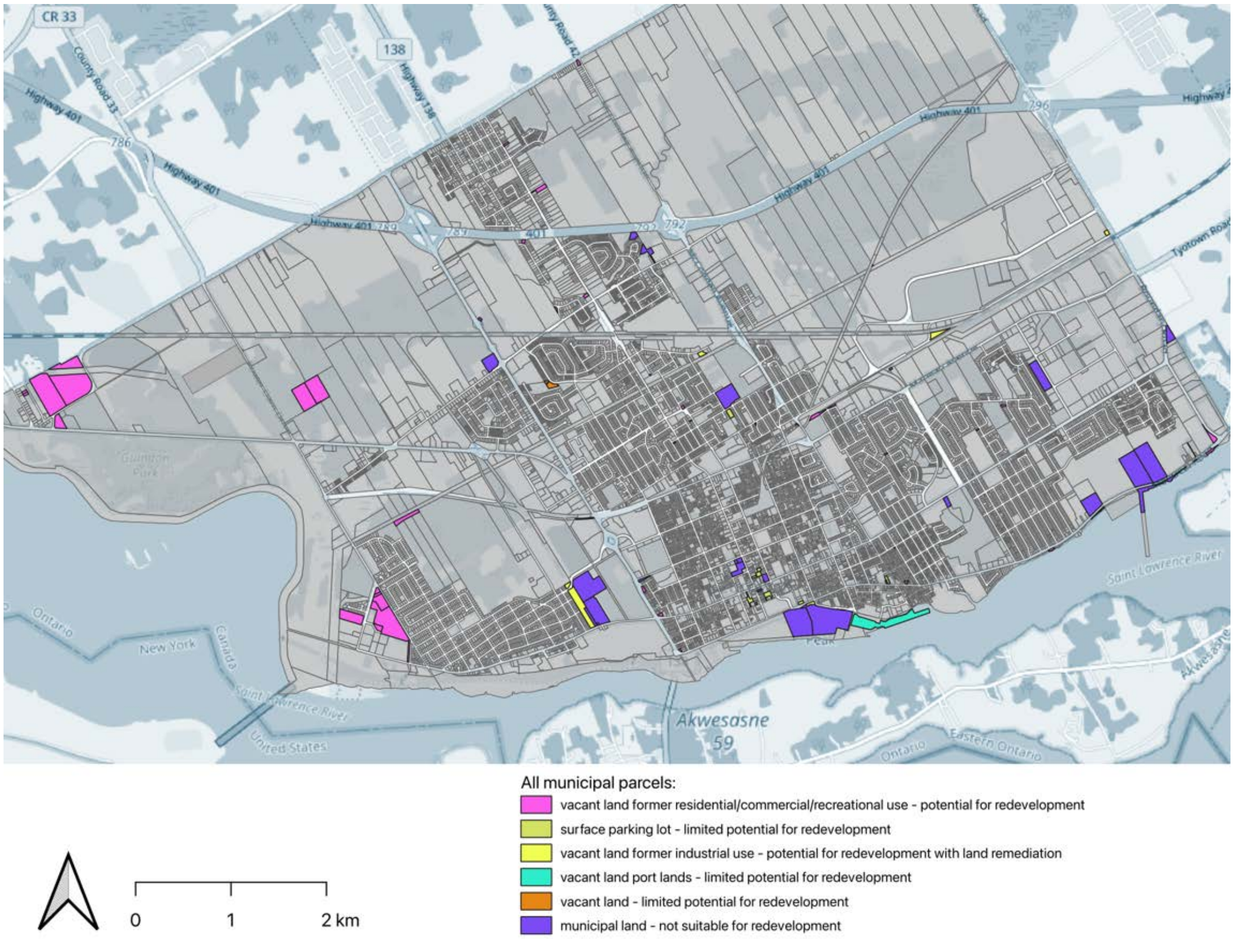


Figure 78. Map of municipal land, including vacant land and potential for residential redevelopment. Source: City of Cornwall municipal land inventory, Re:Public Urbanism.

Land Category	Area (sq. m.)
Vacant Land – former residential/ commercial/ recreational use – potential for redevelopment	474,099
Surface Parking Lot – limited potential for redevelopment	24,302
Vacant Land – former industrial use – potential for redevelopment with land remediation	45,113
Vacant Land – port lands – limited potential for redevelopment	62,229
Vacant Land - unknown	6,086

Table 78. Potential for redevelopment on the vacant land based on defined categories. Source: City of Cornwall municipal land inventory.

Rental assistance in cooperatives

Access Logis in Québec provides extended help for groups seeking to establish housing cooperatives, which allowed up until recently to regulate certain share of housing units (20%

to 50% of units) within housing cooperatives to be allocated for low-income residents (Baiges et al., n.d.; Ferreri & Vidal, 2022). The subsidies pertain to:

- Access to long-term (minimum 50 years) lease of the land or building with fixed rent (Baiges et al., n.d.);
- Assistance with financing through low-interest loans, backing of mortgages, exemption from corporate taxes (Baiges et al., n.d.; Ferreri & Vidal, 2022);
- Technical support, i.e., linking experts and professionals that provide services to cooperatives. In Quebec, it is done through GRTs, technical resource groups (Baiges et al., n.d.; Ferreri & Vidal, 2022).

Such mechanisms allow governments to regulate the share of cooperative units being dedicated to low-income residents and the rules for transferring the units or dissolving the cooperative as a whole (Ferreri & Vidal, 2022). So, while public discourse may suggest that cooperative housing enjoys too many subsidies, benefits from public budgets and does not respond to the housing needs of the poorest, governmental support is what binds cooperatives financially and legally. Appropriate regulations are essential to assure long-term affordability, decommodification and broader accessibility for lower-income populations (Ferreri & Vidal, 2022).

Rent in new housing cooperatives in Quebec is regulated to comprise 75% to 95% of the area median rent and is adjusted with time, but only accounting for expenses; therefore, with time, affordability only increases. Specific households can be eligible for rent assistance programs that cover rent expenses beyond 25% of household income (Baiges et al., n.d.; Ferreri & Vidal, 2022). While rental assistance programs exist for the private rental market as well, the rent in housing cooperatives is proven to be much lower than in the private rental market. Therefore, providing subsidized housing through rental assistance is much more cost-effective in cooperatives. For example, it is estimated that savings generated for the Québec government in 2007, thanks to cooperatives, surpassed $15 million (Gigling, n.d.).

Review Development Regulations

Reviewing and reforming development regulations is a critical best practice for Canadian municipalities aiming to address housing affordability and supply challenges. Outdated zoning bylaws, lengthy approval processes, and rigid land-use policies can hinder the timely delivery of diverse housing options. By modernizing these regulations, municipalities can create a more responsive and efficient framework that facilitates the development of affordable and varied housing types.

One effective approach is the implementation of e-permitting systems to streamline the development approval process. For instance, the City of Greater Sudbury introduced the PRONTO e-permitting system, allowing developers to submit applications online and track their status in real-time. This digital transformation has reduced processing times and improved transparency, making it easier for developers to navigate the approval process.

Another strategy involves revising zoning regulations to allow for greater housing diversity. Traditional zoning often segregates land uses and limits housing types, which can restrict the development of affordable housing. By adopting more flexible zoning policies, such as permitting accessory dwelling units (ADUs) or implementing form-based codes, municipalities can encourage the construction of a broader range of housing options that meet the needs of various demographics.

Furthermore, municipalities can benefit from conducting comprehensive reviews of their development charges and fee schedules. Ensuring that these charges are transparent, predictable, and equitable can reduce barriers to development. Some municipalities have introduced waivers or reductions in development fees for affordable housing projects, incentivizing developers to include such units in their developments.

12. Conclusions: Next Steps & Long-Term Planning

The Cornwall Housing Needs Assessment (HNA) provides a critical evidence base to guide the City's approach to growth management, housing policy, land use planning, and infrastructure investment over the coming decades. As Cornwall prepares for population and household growth under a range of scenarios, the HNA confirms that the city is already experiencing a significant housing shortfall, particularly for smaller units and for households in low- and moderate-income brackets.

Projected Households by Income Category (2036)

Income Category	% of Total HHs	Count of HH (2021)	Projected HH Count (2036) – Low Growth	Projected HH Count (2036) – Medium Growth	Projected HH Count (2036) – High Growth
Very Low Income (20% or under of AMHI)	1.12%	239	268	280	285
Low Income (21% to 50% of AMHI)	18.11%	3,875	4,343	4,528	4,611
Moderate Income (51% to 80% of AMHI)	19.49%	4,169	4,674	4,873	4,959
Median Income (81% to 120% of AMHI)	21.46%	4,587	5,144	5,365	5,457
High Income (more than 120% of AMHI)	39,81%	8,515	9,548	9,953	10,120
Total HHs	100%	21,385	23,977	25,000	25,432

Table 79. Projected household count and split between income categories for Low, Medium and High Growth Scenarios, 2036. Source: Comprehensive Review Phase 1 Growth Analysis Study 2021-2051 by Watsons & Associates Economists Ltd., HART, Census of Population by Statistics Canada, 2021, Re:Public Urbanism calculations.

The table above projects Cornwall's household growth by income category to 2036 across low, medium, and high growth scenarios. Total households are expected to increase from 21,385 in 2021 to between 23,977 and 25,432 by 2036. While the overall income distribution remains relatively stable, the majority of growth is projected among low- to moderate-income households (earning up to 80% of the Area Median Household Income), which together could account for nearly 38% of all households. High-income households (above 120% of AMHI) continue to represent the largest share, reaching over 10,000 households under the high-growth scenario. These trends underscore the need for a diverse range of housing options, with a strong focus on affordability to meet the needs of lower-income households.

Housing Needs Scenarios

For the purposes of this Report, three housing needs scenarios have been prepared outlining a low, medium, and high housing needs scenarios through to 2036. These scenarios were based on:

- Population growth projections prepared by Watson & Associates for the City's Comprehensive Review (April 2024)
- Methodology for calculating household size and required housing units using Housing Resource Assessment Tool (HART) prepared by the University of British Columbia

Low Growth Scenario

Housing Size	Current count (2021)	HH type	Current HH count (2021)	Projected HH count (2036)	Current Unit Deficit (2021)	Projected Housing Need (2036)	Projected Need for Affordabl e Units (2036)	Projected Units Allocation (2036)	Projected Housing Supply (2036)
Bachelor	105	**1P**	7,684	8,615	**4,410**	5,310	NA	1,736	5,010
1B	3,170						2,248		
2B	6,670	**2P**	7,695	8,628	**1,025**	1,958	308	635	7,305
3B	8,000	**3P**	2,765	3,101	**-5,235**	-4,899	95	160	8,160
4B+	3,440	**4P+**	3,240	3,633	**-200**	193	56	62	3,502
Total	**21,390**		**21,384**	23,977		2,592	2,707	2,587	23,977

Table 80. Low Growth Scenario with normalization for smaller units deficits (for 1-person households), while maintaining 2% increase for three-bedroom units, 2036. Source: Census of Population by Statistics Canada, 2021, HART, Re:Public Urbanism calculations.

Medium Growth Scenario

Housing Size	Current count (2021)	HH type	Current HH count (2021)	Projected HH count (2036)	Current Unit Deficit (2021)	Projected Housing Need (2036)	Projected Need for Affordabl e Units (2036)	Projected Units Allocation (2036)	Projected Housing Supply (2036)
Bachelor	105	**1P**	7,684	8,983	**4,410**	5,708	NA	2,355	5,630
1B	3,170						2,344		
2B	6,670	**2P**	7,695	8,996	**1,025**	2,326	322	958	7,628
3B	8,000	**3P**	2,765	3,233	**-5,235**	-4,767	99	160	8,160
4B+	3,440	**4P+**	3,240	3,788	**-200**	348	58	143	3,583
Total	**21,390**		**21,384**	25,000		3,615	2,823	3,615	25,000

Table 81. Medium Growth Scenario with normalization for smaller units deficits (for 1-person households), while maintaining 2% increase for three-bedroom units, 2036. Source: Census of Population by Statistics Canada, 2021, HART, Re:Public Urbanism calculations.

High Growth Scenario

Housing Size	Current count (2021)	HH type	Current HH count (2021)	Projected HH count (2036)	Current Unit Deficit (2021)	Projected Housing Need (2036)	Projected Need for Affordable Units (2036)	Projected Units Allocation (2036)	Projected Housing Supply (2036)
Bachelor	105	**1P**	7,684	9,143	**4,410**	5,868	NA	2,603	5,878
1B	3,170						2,386		
2B	6,670	**2P**	7,695	9,151	**1,025**	2,481	327	1,101	7,771
3B	8,000	**3P**	2,765	3,287	**-5,235**	-4,713	101	160	8,160
4B+	3,440	**4P+**	3,240	3,850	**-200**	410	60	182	3,622
Total	**21,390**		**21,384**	**25,431**		**4,046**	**2,874**	**4,046**	**25,431**

Table 82. High Growth Scenario with normalization for smaller units deficits (for 1-person households), while maintaining 2% increase for three-bedroom units, 2036. Source: Census of Population by Statistics Canada, 2021, HART, Re:Public Urbanism calculations.

Across all scenarios, the City faces a persistent and significant shortfall in smaller units, particularly bachelor and one-bedroom dwellings, largely driven by the growth of one-person households. Under the low-growth scenario, 2,592 new units will be needed, increasing to 3,615 under medium growth and 4,046 under high growth. Of these, over half are projected to require affordability supports, especially in the smaller-unit categories.

While larger unit types such as three- and four-bedroom homes appear to meet or exceed demand, due to a current oversupply, the acute and growing deficit of bachelor and one-bedroom units is consistent across all scenarios. This indicates a structural mismatch between the existing housing stock and future household composition. Addressing this gap will require a targeted increase in the supply of smaller, affordable units through supportive policy, zoning reforms, and incentive programs that prioritize compact, lower-cost housing aligned with the projected needs of Cornwall's future population.

Summary of Findings

The findings of the HNA will be foundational in shaping amendments and updates to Cornwall's Official Plan and Zoning By-law, and housing action plans. For example, the need for more affordable, smaller, and denser housing options, especially near transit and services, suggests that policies must actively support a broader mix of housing types across the City. This includes enabling more "missing middle" housing such as duplexes, triplexes, secondary suites, and low-rise apartments in traditionally low-density areas. The HNA also provides a rationale for prioritizing development on underutilized public lands, updating development incentives to favour deeply affordable housing, and aligning land use decisions with the projected growth of smaller and lower-income households.

The HNA also raises important considerations about existing infrastructure gaps that may constrain housing delivery. For instance, projected growth in one- and two-person households will require the development of compact housing in areas where infrastructure and public amenities may currently be insufficient. Addressing these pressures will necessitate strategic investments in both fixed assets (e.g., servicing capacity, active transportation networks) and social infrastructure (e.g., transit, childcare, and supportive services). Particular attention should be given to neighbourhoods where affordability is lowest and where population growth is expected to be most concentrated. Collaborative efforts between planning, engineering, and social services will be essential to ensure that housing development is both enabled and equitable.

In conclusion, the Cornwall HNA serves not just as a diagnostic tool but as the foundations of a roadmap for coordinated action. It identifies the scale, type, and affordability level of housing needed and highlights where existing policy and infrastructure may need to adapt. Moving forward, the HNA should serve as a living document, regularly referenced and updated as new data emerges, to support the creation of a more inclusive, sustainable, and complete Cornwall.

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Appendix A - Consultation Summary

Community Survey Summary

Introduction

To better understand the lived experiences, needs, and priorities of residents across the City of Cornwall, a community housing survey was conducted as part of the broader Housing Needs Assessment. The survey aimed to gather direct input from residents about their current housing situations, affordability challenges, satisfaction with housing, preferences for future housing, and perceptions of housing-related issues and priorities in the community. Respondents were invited to share both quantitative ratings and open-ended feedback to ensure a wide range of perspectives were captured—including those of equity-seeking and historically underrepresented groups.

This input is vital to informing a well-rounded housing needs assessment that incorporates lived experience.

Summary of Findings

The survey received 250 responses and revealed a wide range of housing experiences across different age groups, income levels, and household types. A majority of respondents own their home (50%), while nearly as many rent (45%), and a small but important segment reported experiencing precarious housing or homelessness. Roughly one-third of respondents reported having difficulty paying for housing costs, underscoring the community's ongoing affordability challenges.

Many respondents expressed dissatisfaction with housing affordability, even while reporting general satisfaction with the size and condition of their current home. Emergency services, grocery stores, and health care centres were most commonly viewed as the most important to have within walking distance, while services such as childcare and schools were less frequently prioritized—likely reflecting the higher age of respondents.

Survey responses also indicated a mismatch between current and desired housing. Many households appear to be over-housed and looking to downsize, particularly toward two-bedroom units. When asked what type of home would best meet their needs, a strong preference for single-detached homes persisted, although many also expressed openness to smaller, denser forms of housing—especially if they were affordable, accessible, and appropriate for seniors or individuals with disabilities.

Open-ended feedback highlighted several key barriers to housing access, including high costs, low availability, poor unit quality, regulatory delays, and market speculation. Community-identified priorities emphasized the need to build more deeply affordable housing, modernize development processes, enhance rental protections, and better support vulnerable populations. Together, these findings provide a strong foundation for identifying immediate and long-term actions to improve housing outcomes in Cornwall.

Age of Respondents

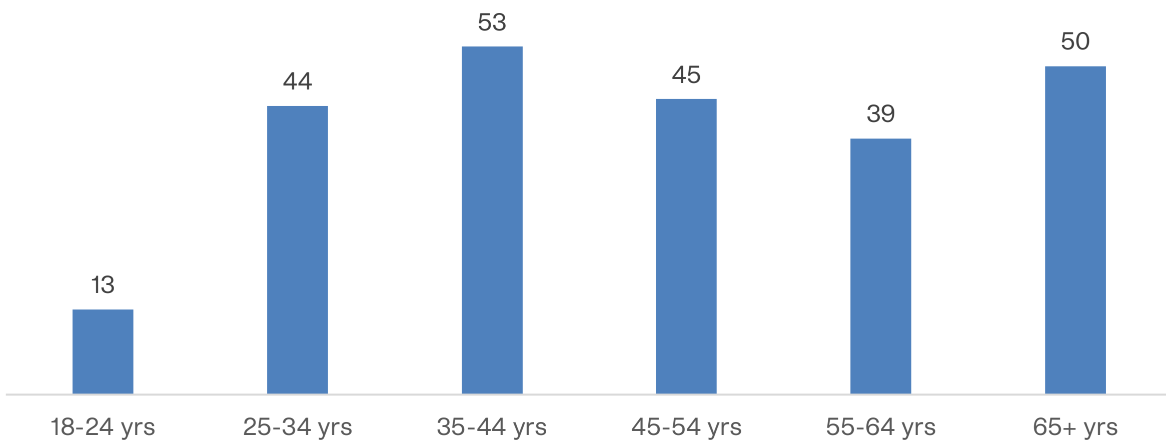

Figure 79. Age of respondents in the survey. Source: Re:public Urbanism

No respondents under 18 participated in the survey. The largest share of responses came from individuals aged 35–44 (22%), followed closely by those 65 and older (21%). The 45–54 and 25–34 age brackets were also well represented, each accounting for roughly 19% of respondents. The smallest age cohort was 18–24, with just 5% participation. Overall, the average respondent falls within the 45–54 age range, reflecting a mature survey population with diverse housing experiences and needs.

Location of Residence

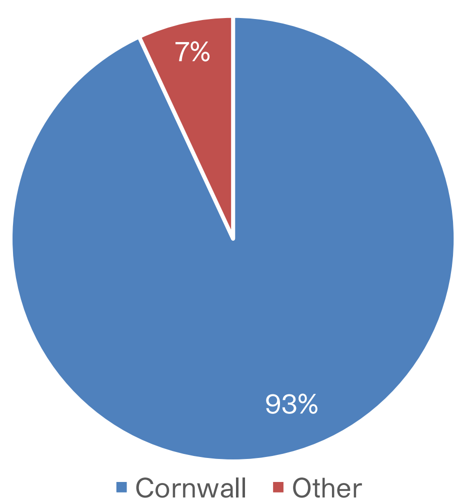

Figure 80. Where the respondents to the survey reside. Source: Re:public Urbanism.

Most respondents resided in the City of Cornwall, with several others residing in the neighbouring communities of South Stormont and South Glengarry. One respondent indicated their status as "homeless", and not identifying a particular community within which they reside.

Household Incomes

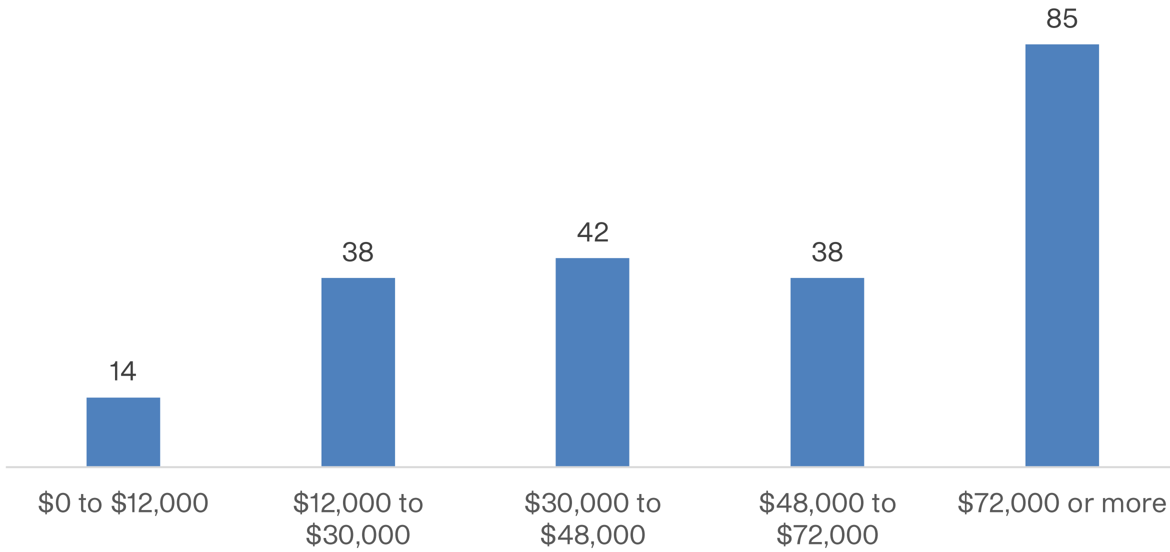

Figure 81. Reported incomes of respondents of the survey. Source: Re:public Urbanism.

Of the 212 respondents who disclosed their household income, just over 40% reported earning $72,000 or more annually, which is considered (High Income) for the Cornwall area. 20% fell within the $30,000–$48,000 range (Moderate Income). An equal number (18%) reported incomes between $12,000–$30,000 (Low Income) and $48,000–$72,000 (Median Income). A small portion (7%) had annual household incomes below $12,000 (Very Low Income). These results illustrate a broad range of income levels among respondents, though a substantial segment falls below moderate income thresholds ($60,000), reinforcing the need for diverse and affordable housing options across the income spectrum. 27 respondents preferred not to provide their household income range.

CMHC Priority Population Groups

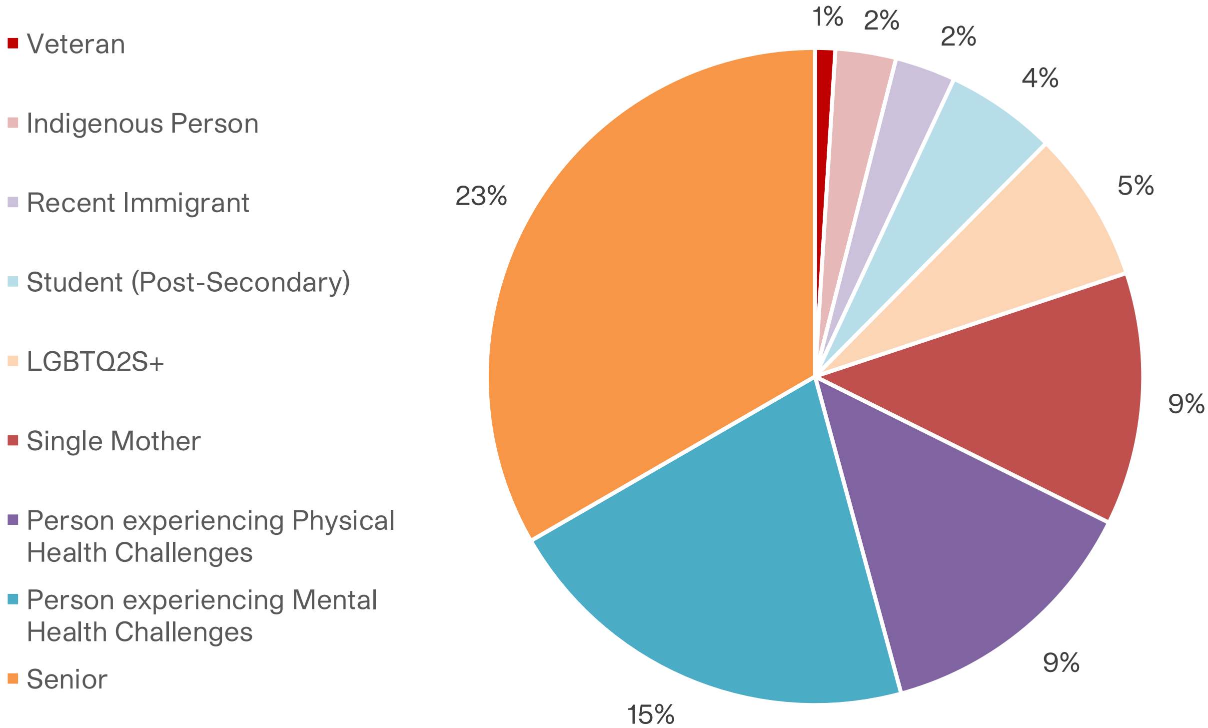

Figure 82. Respondents' demographics based on CMHC Priority Population Groups. Source: Re:public Urbanism, CMHC.

Of those who responded, 151 (63%) identified with at least one CMHC priority population group, with several identifying with multiple groups. Seniors made up the largest share (23%), followed by individuals experiencing mental health challenges (15%) and physical health challenges (9%). Other identified groups included single mothers (9%), recent immigrants (9%), LGBTQ2S+ individuals (5%), students (4%), Indigenous persons (2%), and veterans (1%). The diversity of responses underscores the importance of housing solutions that are inclusive, supportive, and responsive to the complex realities of Cornwall residents.

Have you had trouble with housing in the last three years?

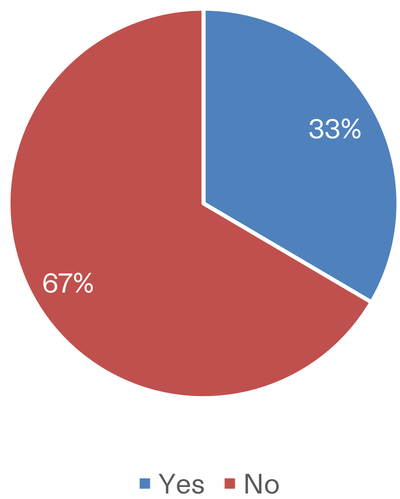

Figure 83. Reported housing situation over the years. Source: Re:public Urbanism.

One third of respondents indicated that they've had trouble with housing over the last three years.

Respondent Housing Tenures

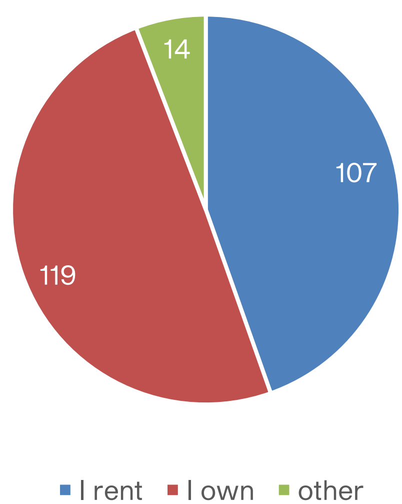

Figure 84. Repoorted tenures during the survey. Source: Re:public Urbanism.

Housing status was relatively even, with 50% of respondents indicating they own their home and 45% reporting they rent. A smaller share (6%) selected "other," with write-in responses pointing to precarious housing circumstances such as homelessness, living with family, or unstable room rentals. These insights underscore a notable degree of housing instability and highlight the need for supportive housing options and transitional pathways for residents facing displacement or affordability barriers.

Respondent Home Typology Distribution

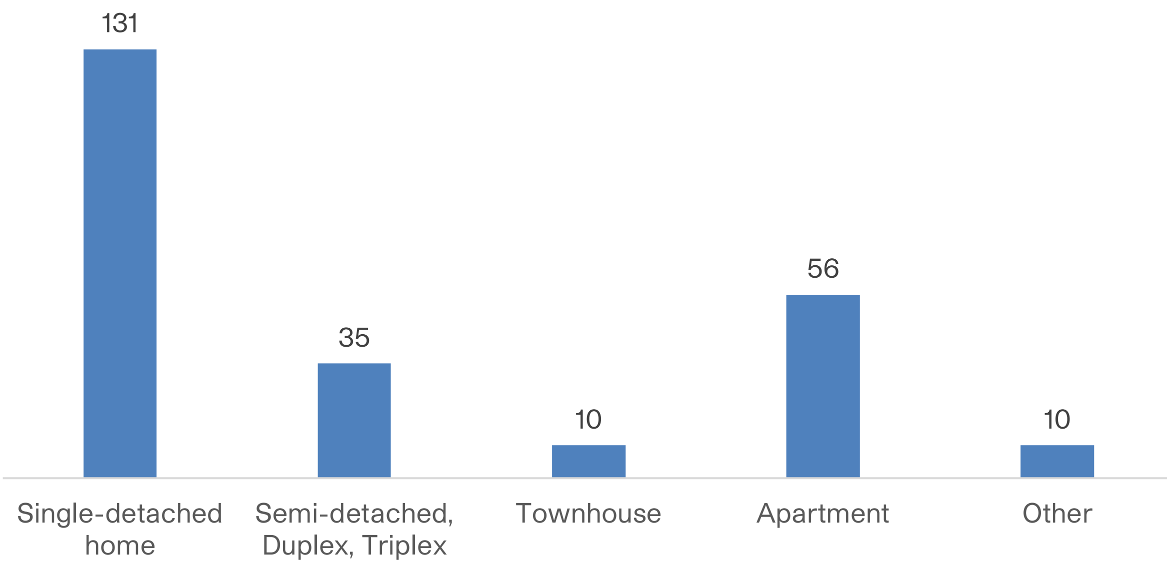

Figure 85. Reported curent living arrangement based on housing typology. Source: Re:public Urbanism.

The majority of respondents (54%) currently live in single-detached homes, with apartments (23%) and semi-detached/duplex/triplex units (14%) also representing significant portions of housing. Townhouses (4%) and “other” housing types (4%) were less common. The “other” responses revealed critical housing vulnerability among some respondents—including rooming houses, non-residential buildings, temporary arrangements with family, and homelessness. These comments underscore the presence of precarious housing situations in Cornwall and highlight the urgent need for supportive, secure, and deeply affordable housing options within the city.

Respondent Home Typology Preference if Moving

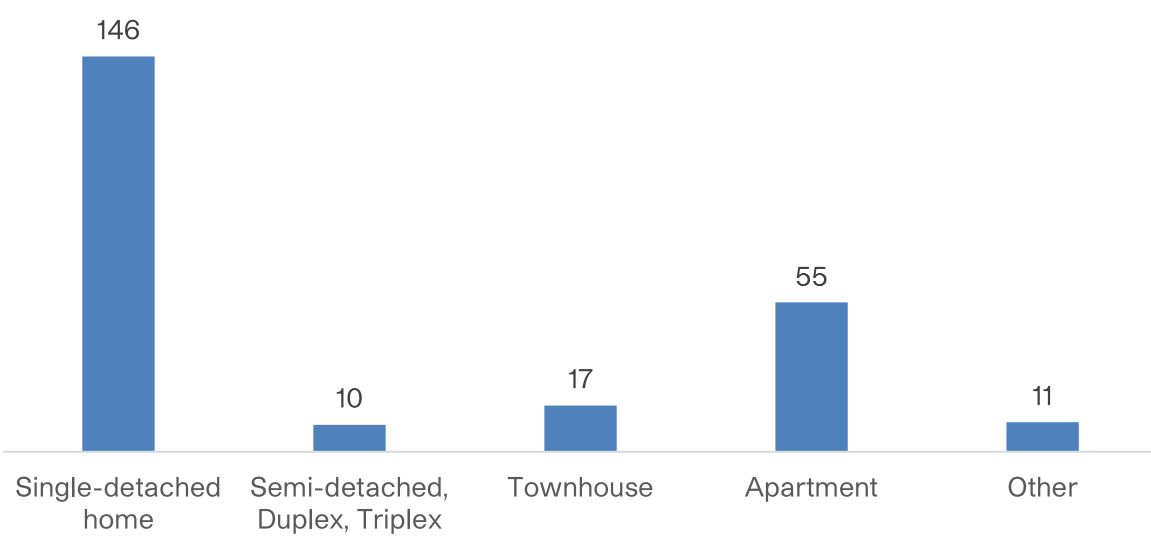

Figure 86. Preferred living situation based on housing typology. Source: Re:public Urbanism.

Most respondents (61%) indicated that a single-detached home would best suit their needs if they were to move, reinforcing its continued appeal despite affordability challenges. Apartments were the second-most cited preference (23%), suggesting some openness to higher-density living. A smaller number selected townhouses (7%) or semi-detached/duplex/triplex units (4%). Among the 5% who chose “other,” themes included aging in place, accessibility (e.g., single floor, assisted living), affordability constraints, and interest in alternative models like tiny homes or age-restricted housing. These responses highlight a desire for flexibility, affordability, and aging-friendly housing options in Cornwall’s future housing mix.

Household Size vs Current and Desired Number of Bedrooms

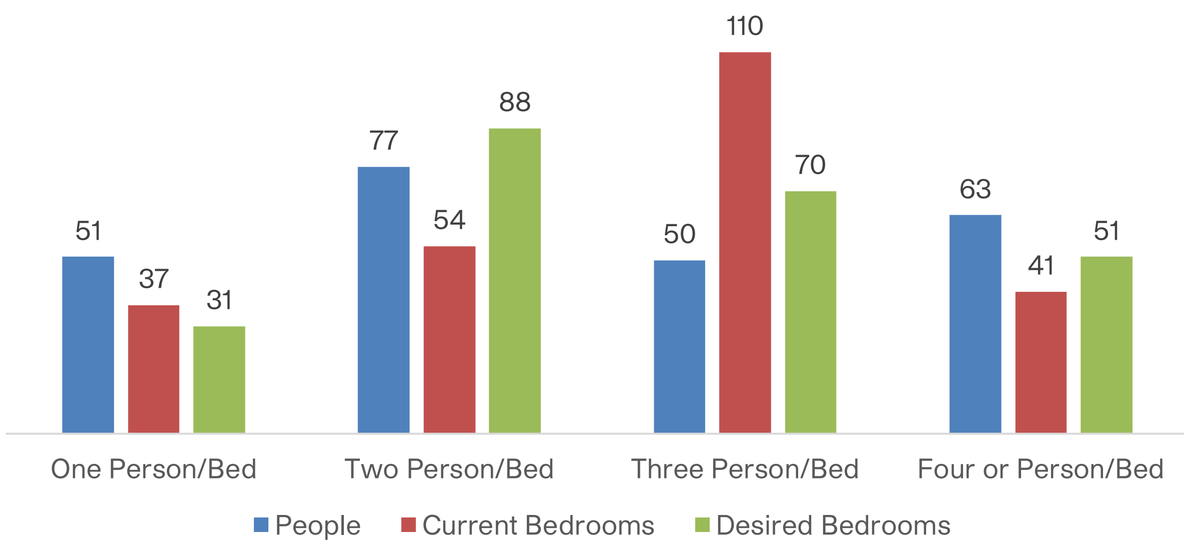

Figure 87. Reported current and preferred living arrangement based on housing size. Source: Re:public Urbanism.

Survey responses reveal a modest but consistent mismatch between current and desired housing sizes. While many households live in homes with three bedrooms (110), fewer respondents reported needing that many (70) in a new home—indicating potential over-housing. Conversely, there is a notable demand for two-bedroom homes, with 88 respondents desiring them versus only 54 currently living in them. This suggests that some households are seeking to downsize or right-size, likely for affordability or lifestyle reasons. Additionally, larger households (four or more people) appear more likely to be under-housed, reinforcing the need for better alignment between household size and available housing stock.

How often do you have difficulty paying for housing costs?

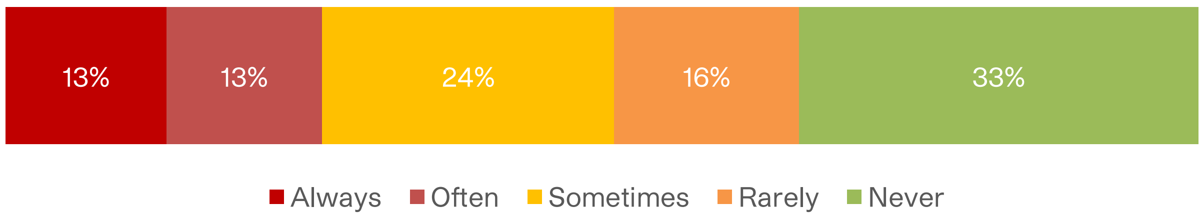

Figure 88. Reported shelter costs burden of respondents. Source: Re:public Urbanism.

When asked how often they experience difficulty covering housing costs, just over one-quarter of respondents (26%) said they "always" or "often" struggle to pay, while another 24% reported "sometimes" experiencing difficulty. Only one-third of respondents (33%) indicated they "never" have trouble affording their housing, suggesting that while some residents are financially secure, a significant share are regularly some relatively consistent affordability pressures. This underlines the growing cost burden affecting many households across Cornwall.

Respondent Satisfaction with Size, Condition, and Cost of Current Home

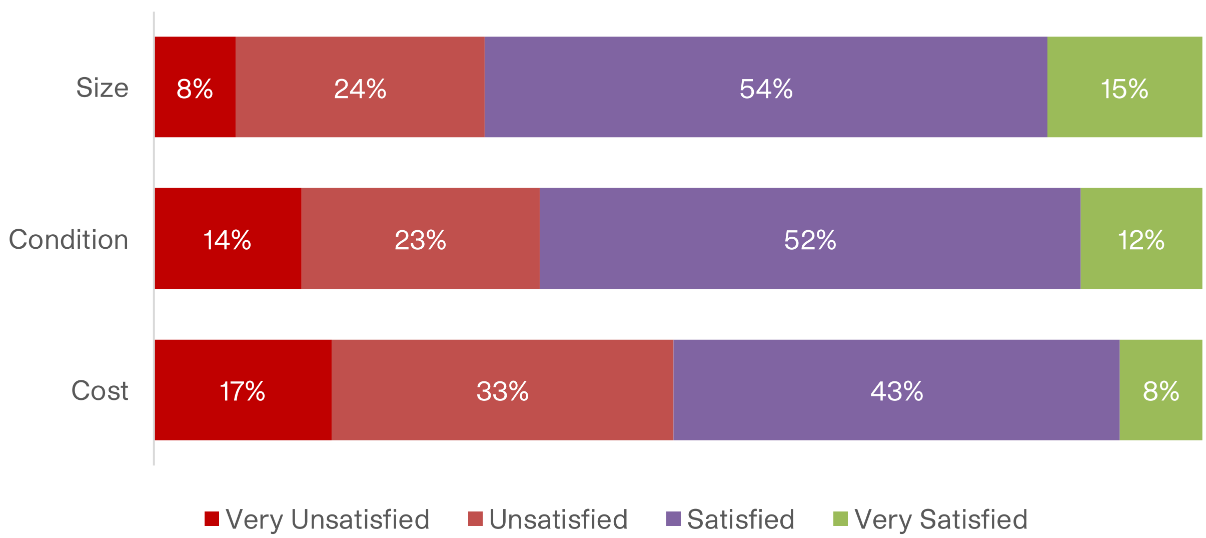

Figure 89. Respondents' satisfaction with current living arrangeemnts overall, based on size of the dwelling, condition and shelter costs. Source: Re:public Urbanism.

When asked about satisfaction with their current home, most respondents reported being satisfied with the size (54%) and condition (52%) of their dwelling, with a smaller but notable share feeling very satisfied. In contrast, cost emerged as the greatest source of dissatisfaction—half of all respondents (50%) indicated they were either unsatisfied or very unsatisfied with housing affordability. This suggests that while many residents are generally content with the physical aspects of their housing, cost remains a critical pain point that may be driving broader concerns around housing affordability in Cornwall.

Importance of Walkability to Amenities

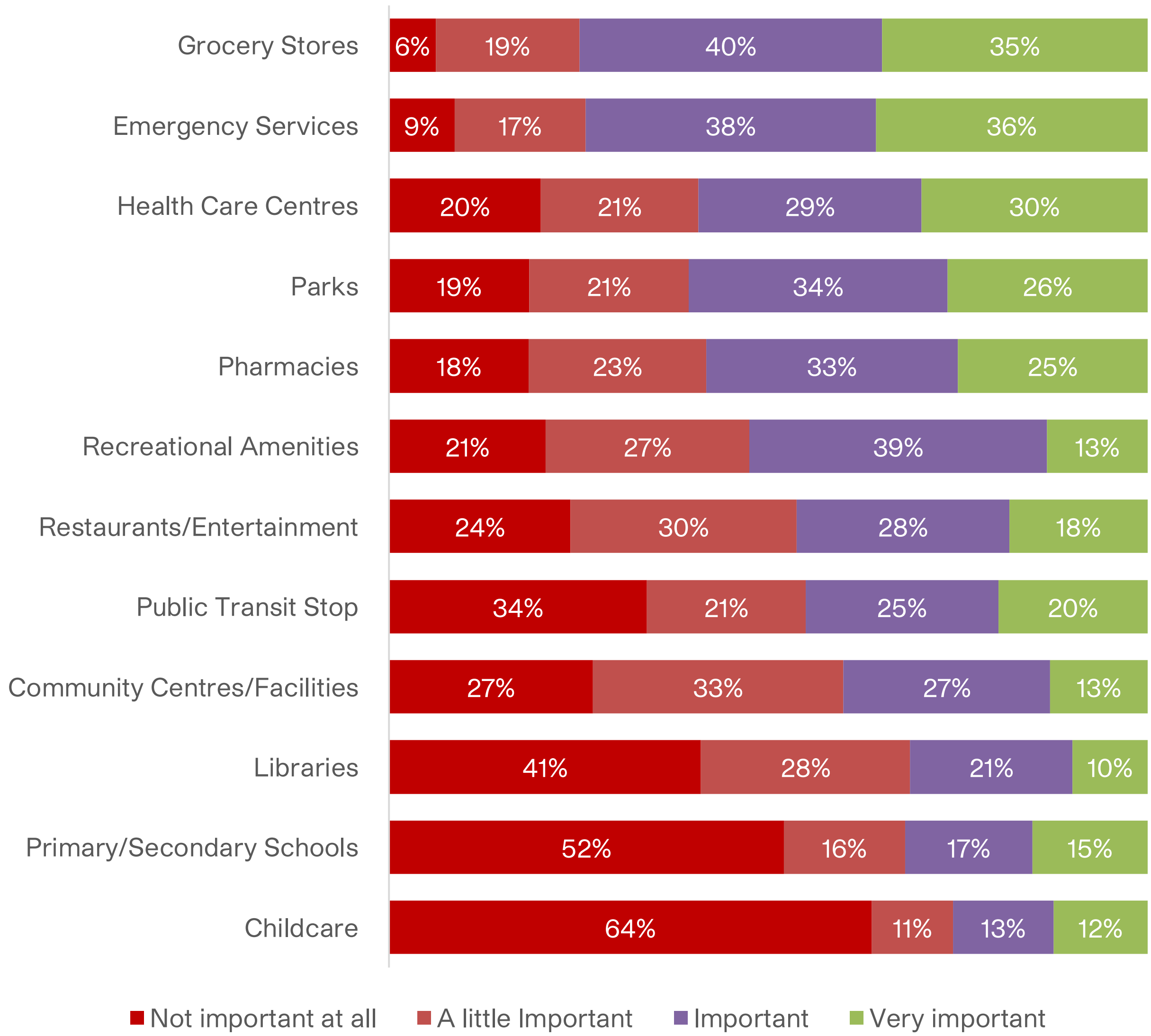

Figure 90. Importance of proximity to amenities in terms of walkability. Source: Re:public Urbanism.

Respondents most frequently prioritized emergency services, grocery stores, and health care centres. These essentials were rated as significantly more important than amenities like childcare, schools, or libraries, which received lower overall scores. While restaurants and entertainment were moderately valued, walkability to these destinations was not seen as critical by most. This pattern may reflect Cornwall's historically car-oriented development and limited transit coverage, which have shaped resident expectations and normalized automobile use for accessing many services. Additionally, the higher age of respondents may indicate less of a need for services geared towards younger families. As a result, walkability may be viewed as more important for essential needs than for everyday convenience or lifestyle amenities.

What do you think are the main barriers standing in the way of people being able to find a home that suits their needs in Cornwall?

Over 200 responses were received for this question, reflecting a wide range of lived experiences, personal observations, and critical insights. The themes that emerged speak to the complexity of the housing landscape and the intersecting social, economic, and regulatory challenges residents face in the City of Cornwall. The following is a summary of the themes and responses received to this question.

1. Housing Costs and Affordability

The overwhelming consensus among respondents was that the cost of housing—both rental and ownership—has outpaced incomes. This was the single most frequently cited barrier. Specific issues included:

- Rents increasing beyond affordability thresholds, particularly following the pandemic.
- Incomes not keeping pace, including fixed incomes (e.g., seniors, ODSP recipients) and minimum wage workers.
- Ownership out of reach, especially for first-time buyers, single-income households, and young families. Even smaller homes or homes in need of repair were reported as unaffordable.
- Many noted that rent alone could account for well above 30% of a household's income – sometimes even double that number, or more - leading to food insecurity, limited mobility, and a growing fear of eviction.

2. Limited Availability and Housing Supply

Respondents stressed that there are simply not enough housing options to meet the needs of the population. Notable concerns included:

- Low vacancy rates, long waitlists for community housing, and few new affordable units being developed.
- A lack of diversity in housing types, such as smaller single-person units, 3–4 bedroom apartments for families, and accessible options for seniors and persons with disabilities.
- A perceived overemphasis on high-end or luxury housing that doesn't reflect the economic realities of most residents.
- Many commented that even when units were technically available, their location, condition, or suitability made them inaccessible to many types of households.

3. Quality, Maintenance, and Conditions of Rental Housing

The quality of available housing was another strong theme. Respondents reported experiences of:

- Substandard units rented at premium prices, often with issues like mold, pests, lack of repairs, or outdated infrastructure.
- Concerns about landlord accountability, with some renters feeling that maintenance was neglected and standards were low.
- Several people mentioned a feeling of being "trapped" in inadequate or unsafe housing due to a lack of alternatives.

4. Regulatory and Systemic Barriers

Respondents voiced frustration with what they saw as overly complex or restrictive local systems that slow housing development or make it less viable. Specific concerns included:

- Zoning regulations and municipal red tape being too rigid for a smaller city context.
- Permitting delays that add cost and uncertainty to projects.
- Building codes and bylaws that were seen as inflexible or overly burdensome, especially for small-scale or infill projects.
- Some respondents suggested that streamlining regulatory processes could help make it easier and more cost-effective to add new housing supply.

5. Demographic Mismatch and Market Speculation

Residents pointed to a mismatch between who housing is built for and who needs it. Key concerns included:

- Homes being built for investment purposes or marketed toward out-of-town buyers.
- Larger units catering to retirees or high-income buyers while missing middle options (e.g., mid-sized homes for moderate-income households) remain scarce.
- A perception that investors and developers are pricing out local buyers and tenants.
- This dynamic was cited as contributing to rising costs and displacing long-term residents.

6. Social and Equity-Based Barriers

A number of respondents highlighted how housing challenges are exacerbated for specific populations, including:

- Single parents and single men, who reported feeling disadvantaged in the community housing and service systems.
- People with mental health, addiction, or disability-related needs, who face gaps in supportive housing options.

- Youth and students, many of whom described being unable to afford even shared accommodations.
- Concerns around discrimination, particularly against renters with lower credit scores or non-traditional sources of income.

Several residents also raised the need for greater compassion and wraparound supports, such as transitional housing, mental health supports, and community-based models (e.g., micro-villages, co-housing).

Key Takeaways and Community-Identified Priorities

The responses underline the need for a multi-faceted response to Cornwall's housing challenges. The following priorities emerged clearly:

- Address affordability through targeted development of deeply affordable, below-market, and supportive housing.
- Increase housing diversity, especially smaller units, accessible homes, and family-oriented rentals.
- Improve the quality and maintenance of existing rental stock through enforcement and landlord education.
- Streamline development processes, including zoning and permitting, to accelerate appropriate new supply.
- Protect and prioritize local renters, including through stronger tenant protections and affordable housing incentives.
- Support vulnerable populations with wraparound housing services tailored to their needs.

What specific actions can, or should the City of Cornwall prioritise to improve housing affordability and availability?

Residents provided a wide array of detailed, often passionate recommendations. These responses reflect a desire for proactive leadership and a more equitable, diversified, and affordable housing system. Below is a summary of the most common and constructive themes that emerged.

1. Increase Supply of Affordable Housing

Many respondents advocated strongly for more housing development, especially projects focused on affordability. Priorities included:

- Building geared-to-income housing, co-op housing, and deeply affordable units.
- Constructing smaller, modestly sized homes (e.g., 2–4 bedrooms) and tiny homes to meet diverse needs.

- Developing units for specific groups, such as seniors, single individuals, and working-class families.
- Encouraging the reuse of vacant properties, schools, and commercial buildings for housing.

Several noted that building new homes must go beyond market-rate units and directly address affordability.

2. Introduce Rent Controls and Incentives

A recurring suggestion was to implement rent caps or rent stabilization measures, especially in buildings not currently protected by provincial rent control (e.g., those built after November 15, 2018 in Ontario). Other recommendations included:

- Offering tax breaks or grants to landlords who maintain affordable rents.
- Linking rent to unit condition and amenities to prevent overcharging.
- Creating subsidies or rent supplement programs for low-income and working residents.
- Better enforcing or reintroducing provincial rent control policies, with advocacy from the City.

Respondents emphasized that rent has outpaced income and is one of the most urgent affordability issues.

3. Zoning Reform and Regulatory Streamlining

Many respondents suggested that Cornwall review and modernize its zoning and permitting systems. Suggestions included:

- Allowing more medium-density housing (e.g., triplexes, secondary suites, garden suites) in low-density areas.
- Pre-zoning land for multi-unit and affordable housing.
- Speeding up permitting and development approvals, possibly through dedicated planning staff or simplified processes.
- Reducing development charges or fees for projects that include affordable or rental units.

There was strong support for making it easier for small builders and homeowners to contribute to new supply.

4. Restrict Speculative and Non-Resident Investment

Several respondents expressed concern about outside investors, corporate landlords, and property speculation inflating local housing costs. Recommendations included:

- Taxing or restricting purchases by non-residents and corporations for residential properties.
- Placing limits on the number of properties a person or company can own.
- Preventing “renovictions” and discouraging vacancy speculation.
- Prioritizing local buyers and builders over large-scale investors.

These responses reflect concern about affordability being driven by market actors who may not have a long-term stake in the community.

5. Improve and Protect Existing Housing Stock

Beyond new development, many respondents emphasized the need to:

- Maintain and improve current rental stock, especially older units with safety or quality concerns.
- Enforce property standards and hold landlords accountable for repairs and unit condition.
- Prevent loss of affordable housing through renovictions or deterioration.
- Offer grants or incentives for property owners to make needed repairs while keeping rents low.

This approach was seen as a cost-effective strategy for preserving affordability while improving housing quality.

6. Expand Supportive Housing and Emergency Services

Several participants highlighted gaps in supportive housing, shelters, and transitional options. Suggestions included:

- Building transitional and supportive housing with on-site services (e.g., for mental health, addictions, or independent living skills).
- Establishing more geared-to-income housing for seniors, with accessible design and smaller units.
- Improving shelters or temporary housing for unhoused residents.
- Investing in wraparound supports (e.g., housing navigators, roommate-matching services, case management).

Respondents stressed that supportive housing must be safe, staffed, and integrated into the broader community.

7. Encourage Economic Growth and Community Well-Being

While focused on housing, many residents connected the crisis to broader systemic factors. Suggestions included:

- Attracting living-wage employment opportunities to help residents afford housing.
- Promoting walkability, transit, and neighbourhood improvements to make housing developments more livable.
- Building more mixed-income, mixed-use communities, with parks, schools, and amenities.
- Supporting homeownership pathways, such as rent-to-own programs or shared equity models.

Others stressed the importance of equity—ensuring that housing policies are inclusive of seniors, single men and fathers, young adults, and newcomers.

Recommendations

- Rapidly scale up deeply affordable housing options, especially for seniors, low-income individuals, and families.
- Introduce rent stabilization tools and tenant protections to keep existing homes accessible.
- Modernize zoning and development processes to reduce delays and encourage diverse forms of housing.
- Limit speculative investment that contributes to price inflation and housing insecurity.
- Invest in supportive housing and emergency services for residents in crisis.
- Create a more integrated approach, linking housing with employment, transportation, and well-being.

Workshop #1 Summary – Community Organizations

Introduction

As part of the City of Cornwall's Housing Needs Assessment, a virtual workshop was held with community organizations and social service agencies to gather local insights and lived experience related to housing needs and service delivery. The session brought together representatives from health and social care providers, emergency services, housing support organizations, Indigenous and family resource agencies, and other non-profit partners serving vulnerable populations across Cornwall and the surrounding region.

The discussion focused on three key areas: understanding current housing pressures, identifying service and system gaps, and generating ideas and opportunities for addressing long-term housing needs. Participants offered important perspectives on the challenges facing their clients—ranging from systemic affordability barriers to critical gaps in transitional, supportive, and accessible housing.

Insights gathered through this session have been incorporated into the broader housing analysis and needs findings presented in this report. These conversations helped ground the assessment in on-the-ground realities and contributed directly to the recommendations being advanced for a more inclusive, coordinated, and responsive housing system in Cornwall.

Discussion 1: Understanding Housing Pressures

Questions

- *What are the most common housing challenges your clients are currently facing?*
- *Have you noticed any recent changes in who is seeking housing supports (e.g. age, family structure, immigration status) or having issues with obtaining housing?*
- *Are there specific segments of the population who are falling through the cracks?*

Summary

Participants from a wide range of community organizations and service providers painted a complex picture of housing needs in Cornwall and the surrounding region. A consistent theme was the mismatch between existing housing stock and the needs of vulnerable or marginalized populations.

Key pressures include the limited availability of affordable, appropriate housing for large families, especially in communities such as Akwesasne, where land availability and mortgage accessibility are constrained. Multi-generational households, single-parent families, and immigrants were identified as particularly affected, with many struggling to find units with three or more bedrooms that are both suitable and affordable. The situation for youth—particularly those aged 16–18 transitioning from child protection services or in unsafe home environments—was noted as especially urgent, with a lack of safe, supported, and age-appropriate housing options forcing some into couch-surfing or precarious arrangements. This group, along with men and young adults unable to live at home, were seen as underserved within the existing emergency shelter and transitional housing system.

Affordability remains a core concern. Many clients reliant on ODSP or Ontario Works find that market rents far exceed their income, often leading to unsafe or substandard living conditions—or, in some cases, informal arrangements (e.g., tent encampments) are seen as preferable to the limited formal options available. Even when housing is available, upfront costs such as first and last month's rent, utility deposits, and moving expenses were cited as barriers. Clients with poor credit, unstable employment, or those lacking documentation often struggle to qualify for rentals, and may face challenges maintaining housing once secured.

The housing situation for immigrants and newcomers was raised as a growing issue, with difficulty securing accommodations preventing some from remaining in the area long term. Language barriers and a lack of rental history or references further compound these challenges.

Accessibility was another significant gap. There is a pronounced lack of barrier-free and universally accessible housing for individuals with physical disabilities, including middle-aged adults not served by existing seniors' infrastructure. Participants also noted a shortage of independent or supportive living options for those with developmental or dual diagnoses. Supportive housing with wraparound services is limited, making it difficult for clients with complex needs—such as mental health conditions, addiction, or limited life skills—to maintain stable housing.

Waitlists for social and community housing continue to strain the system, resulting in longer shelter stays and bottlenecks in transitional housing. In rural communities like North Dundas, these pressures are compounded by geography—residents often face unclear service boundaries and limited transit options. The lack of walkable, well-located housing near amenities like childcare, schools, and health services emerged as a major equity concern, particularly for single mothers and seniors. Some participants also emphasized that walkability and transit accessibility should be key design considerations for any future affordable or transitional housing.

Finally, multiple participants highlighted the need for a more coordinated and integrated response across agencies. Suggestions included creating a municipal liaison or central contact point to support community-based housing initiatives and reduce administrative burden. The transition from youth to adulthood, particularly for young women, was flagged as a life stage requiring more intentional supports—both in terms of life skills development and secure housing pathways. Some participants also called for increased access to emergency assistance and flexible supports such as last month's rent, heating cost coverage, and utility hook-up supports, as a way to prevent housing loss and reduce the shelter backlog.

Discussion 2: Service Gaps & Coordination

Questions

- *What types of support are most lacking in Cornwall (e.g. emergency / transitional housing, mental health supports)?*
- *Are there particular barriers (whether general or specific to Cornwall) that are preventing people from accessing housing or services (e.g. ID requirements, means tests, language, transportation)?*
- *How well do existing organizations coordinate? What's working? What would help facilitate better coordination and partnerships?*

Summary

Participants broadly agreed that Cornwall faces critical service gaps in housing-related supports, particularly in emergency and transitional housing options. A consistent concern was that not all transitional housing models serve all populations equally — distinctions were made between needs relating to substance use recovery, mental health, and non-specialized supports. Workshop participants emphasized the need for a greater variety of housing pathways, including low-barrier shelters and harm-reduction-based supportive housing, like the Stepping Stone Project. It was also noted that men, youth aged 16–17, and individuals with dual diagnoses or complex needs are especially underserved by the current shelter system.

Mental health support services were identified as insufficient across the board. Many organizations highlighted how individuals in crisis often exhaust local services and are then referred to shelters outside of the city, including in Ottawa. This not only creates geographic dislocation but also results in disconnects between support systems, especially for clients with concurrent mental health and housing needs. Participants also pointed to gaps in addictions services—both full-time and part-time—and emphasized the need for a live-in facility or similar residential program for people in recovery.

Barriers to housing access were described as both structural and systemic. Navigation challenges, such as frequent changes to available services and eligibility requirements, pose serious obstacles for both clients and frontline workers. Administrative hurdles like ID requirements, income verification, and means testing were seen as disproportionately affecting the most vulnerable, including people exiting institutions, fleeing violence, or facing literacy barriers. Stigma and lack of awareness about tenant rights, available programs, and legal supports were also cited as barriers, alongside limited transportation options for people in rural or outlying areas. Some participants stressed that individuals often do not seek help until they are in deep crisis, underscoring the importance of more proactive and accessible supports.

Participants expressed some frustration that municipal zoning and permitting processes are somewhat difficult to navigate, particularly for non-profits and smaller community groups looking to develop housing. Suggestions included hosting regular workshops or forums on planning and development processes to demystify regulations and build capacity among local organizations. Several attendees also suggested the need for more flexibility in how development standards are applied—tailoring requirements to local context, while still ensuring safety and quality.

The theme of coordination emerged repeatedly. Participants acknowledged that while individual organizations are doing their best, there is often duplication of effort, siloed operations, and inconsistent communication. Suggestions included establishing a centralized service directory or data repository, possibly with shared intake tools or digital infrastructure to support more seamless referrals. There was also enthusiasm for the idea of a dedicated housing liaison or system navigator role within the municipality, who could serve as a bridge between agencies, departments, and housing providers. Participants emphasized the importance of clearer boundaries and expectations in service partnerships—potentially through formal memorandums of understanding—and the value of intensive case management teams for clients with higher needs.

Lastly, there were calls to support change management and systems integration efforts that mirror those seen in healthcare reform. Drawing parallels to the Ontario Health Team model, some participants emphasized the need for a cultural shift toward collaboration, transparency, and shared accountability in Cornwall's housing and social service sectors. The value of shared goals, joint planning, and aligned reporting frameworks was highlighted as essential for making sustainable progress on housing access and support coordination.

Discussion 3: Opportunities & Ideas

Questions

- *Are there local programs or models you've seen that are working well?*
- *What kinds of housing types or support models are missing in Cornwall (e.g. supportive housing, modular, co-op)?*
- *What's your "Big Idea" for addressing housing needs in Cornwall over the next ten years?*

Summary

The final discussion focused on forward-looking solutions, with participants highlighting promising initiatives and sharing ideas for scaling innovation across Cornwall and the broader region. A strong consensus emerged around the need to diversify housing models and move beyond a one-size-fits-all approach.

Supportive housing models—particularly those using harm reduction frameworks—were seen as essential to better meeting the needs of vulnerable populations. Participants expressed admiration for projects like the Stepping Stone model and emphasized the importance of low-barrier, wraparound housing supports for individuals in varying stages of recovery or crisis. Several attendees also noted the lack of a live-in facility for individuals recovering from mental health or substance use challenges, suggesting this as a key area for investment.

Modular and pre-fabricated housing were identified as viable options to reduce construction timelines and align with emerging funding priorities at the federal level. Participants noted that these approaches are particularly well-suited for rural or under-served areas, especially when paired with communal infrastructure or service hubs. Repurposing vacant buildings was also suggested as a more efficient and cost-effective way to deliver new housing.

Communal and co-operative living arrangements were also highlighted as underutilized options. Ideas included multigenerational housing models, co-op housing, and adaptations of the "Golden Girls" model, which involves independent living with shared communal amenities. Participants stressed that communal housing can support both affordability and social connection, particularly for seniors, single adults, and potentially single men open to shared-living scenarios. Support for intergenerational housing was also flagged as a missing piece in the current housing system.

Another recurring theme was the success of community-based hubs—such as the House of Lazarus "Places for People" program or the drop-in centre in Morrisburg. These spaces function as service access points, community anchors, and platforms for coordinated care. Participants suggested replicating similar hubs in Cornwall and surrounding communities to lower barriers to entry and serve as stepping stones toward stable housing. The idea of a one-stop housing and support community, where different housing types are co-located with mental health, employment, childcare, and other wraparound services, was floated as an aspirational model for future planning.

Big-picture ideas included establishing a local housing trust fund, creating a municipal resource pool of planning and design professionals to support community-led developments, and launching public education campaigns or storytelling initiatives (e.g., a podcast) to shift public perception about homelessness and housing need. A few participants also mentioned the potential of community-run businesses—such as cafés, thrift stores, or laundromats—as vehicles for job creation, resident engagement, and reinvestment into local housing programs.

Overall, participants emphasized the need for bold, coordinated efforts to expand housing options, support innovation, and integrate services more effectively. The discussion underscored a strong appetite for collaborative, scalable models that respond to both the diversity of housing need and the constraints faced by service providers.

Key Findings from Workshop #1

- Housing efforts may benefit from further tailoring to meet specific population needs. While the City continues work to expand affordable and appropriate housing, participants emphasized persistent service gaps for larger families, newcomers, youth, individuals with disabilities, and Indigenous residents. A recurring concern was the lack of affordable 3+ bedroom units, youth-specific options, and barrier-free or universally accessible housing. These perspectives could help guide future investment and design priorities related to unit size, accessibility, and culturally appropriate housing models.

- Supportive and transitional housing remain critical pressure points in the system. Many organizations reported that individuals experiencing mental health, addictions, or other complex needs often face significant barriers to securing stable housing with appropriate supports. Participants suggested the City may wish to explore opportunities to collaborate on a broader range of supportive housing models, particularly those using harm reduction frameworks, youth-oriented transitional housing, and group homes for adults living with disabilities.
- Wait lists and limited interim options place added pressure on emergency services. Providers described a shortage of options between shelter and permanent housing—resulting in prolonged shelter stays, increased client stress, and a reliance on precarious alternatives such as encampments or couch-surfing. Some participants encouraged the City and its partners to consider pilot models for short-term crisis or bridge housing that could help reduce strain and support smoother housing transitions.
- Affordability remains a systemic barrier, particularly for those on low or fixed incomes. Clients relying on ODSP, OW, or precarious employment continue to face challenges finding units that are both safe and financially accessible. Several participants noted that when affordable options are available, they are sometimes substandard or unsafe. This feedback may reinforce the importance of maintaining and expanding affordability supports—such as rent supplements, eviction prevention, and community-led housing initiatives.
- Improving system navigation and inter-agency coordination remains a shared priority. Stakeholders noted that service providers—and the people they serve—sometimes struggle to keep pace with shifting program requirements, eligibility rules, or referral pathways. Suggestions included creating a centralized information hub, expanding the role of housing stability coordinators, and fostering stronger interdepartmental and cross-agency collaboration through clearly defined partnerships.
- Housing location and walkability are key to supporting independence and stability. Particularly for seniors, women-led households, and those without access to a vehicle, proximity to services, schools, and amenities was identified as essential. Participants encouraged the City to continue prioritizing well-located and transit-accessible sites for future affordable and supportive housing developments, especially in rural or under-served areas.

Workshop #2 Summary – Development & Builder Community

Introduction

As part of the Housing Needs Assessment, a second Housing Needs Workshop was held virtually with members of the local development, builder, and real estate community. The purpose of this session was to better understand the housing pressures, barriers, and opportunities facing those directly involved in housing construction, delivery, and land development in Cornwall. Representatives from private-sector developers, contractors, and real estate professionals, as well as key City staff, participated in a facilitated roundtable discussion, similar to the session held with community partners.

The session focused on three key themes: market pressures and gaps in housing supply, barriers to new development, and ideas to support more diverse, affordable housing. Participants discussed the growing challenge of delivering entry-level ownership housing and the need for more "missing middle" housing options. Rising construction costs, regulatory complexity, and limited demand for denser formats like fourplexes were noted as key pressures. Concerns were raised about process delays, staff turnover, study requirements, and a lack of clarity or consistency in planning approvals.

At the same time, the session identified opportunities to improve coordination, timelines, and collaboration. Participants emphasized the need for stronger communication with municipal staff, more targeted incentives, and openness to alternative delivery models, including public-private partnerships. These insights should be read in conjunction with the broader housing needs analysis and findings contained in this report.

Discussion 1: Housing Pressures and Market gaps

Questions

- *From your perspective, what types of housing are currently in the shortest supply in Cornwall (e.g. entry-level ownership, purpose-built rental, affordable units, supportive housing)? What building types are they?*
- *What demographic trends or buyer/renter profiles are shaping demand for housing in Cornwall today?*
- *Are there specific price points, tenures, or built forms that you believe are not viable to build — even though there's demand? Where's the bar set now?*

Summary

Participants noted a severe shortage of lower-cost ownership options, particularly entry-level homes such as semi-detached units and townhouses. Builders expressed concern that the market lacked adequate supply for middle-income households, especially those seeking to downsize or purchase their first home. While the need for affordable rental housing remains a concern, participants suggested it is increasingly difficult to deliver small-scale ownership housing that remains within reach of working families due to the cost of construction and development.

The growing role of immigration was also highlighted, with developers noting that recent newcomers to Cornwall often face difficulty securing appropriate housing. This demand pressure, combined with limited inventory and a lack of diverse housing types, has contributed to unmet need across multiple demographic segments. Participants observed that although the market shows clear demand for more compact or modestly priced housing, the current economics of development—driven by rising land, labour, and material costs—make such projects financially unviable without additional support.

Overall, there was agreement that the current housing stock does not reflect the evolving needs of Cornwall's residents. Participants advocated for more "missing middle" forms of housing (e.g., townhomes, low-rise multiplexes), but also acknowledged the barriers to delivering these formats under present-day market conditions.

Discussion 2: Barriers to Supply and Investment

Questions

- *What are the biggest barriers to building or managing housing in Cornwall (e.g. servicing capacity, approvals, land availability, zoning, financing)?*
- *Are there specific municipal processes or policies that act as friction points or deterrents to initiating housing projects? What does work well in your opinion?*
- *What changes — to zoning, incentives, fees, timelines, or communications — would improve the viability or speed of housing delivery?*

Summary

Participants emphasized that the greatest barriers to housing development in Cornwall are not solely financial, but procedural and regulatory. Long timelines for development approvals—particularly at the early stages—were cited as a consistent frustration, especially for developers/builders ready to proceed with construction. Several noted that internal consistency and clarity across City departments could be improved, with developers reporting experiences of mixed messages and changing requirements throughout the approval process. It was acknowledged that this was likely an unavoidable symptom of staff turnover at the City in recent years.

There was a strong perception that Cornwall's regulatory environment has become more stringent in recent years, particularly in relation to zoning and site plan control. Participants urged the City to distinguish between truly necessary standards and those that may be imposing undue burden or delay, especially for small and mid-sized projects. Many also expressed concern over a perceived disconnect between municipal standards and the realities of the local market, citing examples where requirements felt more appropriate to a larger urban context like Ottawa or Kingston.

Communication was a recurring theme, with participants calling for better transparency on timelines, clearer guidance around required studies, and a more collaborative "partnership approach" with staff. Some participants highlighted the challenge of staff turnover, which has led to shifting expectations and reduced institutional consistency. Development charges were also discussed—while not always viewed as the primary barrier, many noted the sharp increase in recent years has affected project feasibility, particularly for denser or more affordable forms of housing. Overall, builders expressed a need for more predictability, a streamlined approvals process, and a regulatory framework better aligned with Cornwall's housing realities.

Discussion 3: Tools, Partnerships, & Ideas

Questions

- *What kinds of incentives or tools would improve the business case for building a broader mix of housing in Cornwall (e.g. CIP grants, development charge relief, fast-track approvals)?*
- *If the City or other non-profit housing providers wanted to actively partner with developers to deliver priority housing (e.g. on public lands through RFPs, private lands through partnerships, etc.), what would a successful model look like?*
- *What's your "Big Idea" for addressing housing needs in Cornwall over the next ten+ years?*

Summary

Participants discussed a range of tools and approaches that could help unlock more diverse and affordable housing options in Cornwall. A recurring message was the need to tailor incentives toward ownership-based housing as well as rental supply. While purpose-built rental incentives are often emphasized in policy conversations, several attendees suggested the market for affordable ownership—particularly entry-level—requires more support through reduced fees, relaxed regulations, and clearer approvals processes.

Many participants called for a more proactive and flexible partnership model between the City and the private sector. Some showed openness to collaborative approaches, such as design-build partnerships, developer-led projects on leased public land, or targeted RFPs for priority housing forms. Participants noted that many in the building community are motivated to help address housing needs but often lack a clear mechanism to work collaboratively with the City or non-profit providers.

Ideas such as fast-track approvals, fee deferrals, and public land contributions were well-received, especially if targeted toward missing middle and affordable housing forms. Some emphasized the need to move beyond "one-size-fits-all" subdivisions and encourage alternative forms like row housing, stacked townhomes, and denser infill. Overall, the discussion reflected a willingness among local builders and developers to innovate and partner—provided that municipal processes support a more agile and enabling development environment.

Key Findings & Takeaways from Workshop 2

- The City should expand support for diverse, lower-cost housing forms. Participants highlighted significant unmet demand for “missing middle” housing—such as townhouses, duplexes, and small apartment buildings—as well as more attainable entry-level ownership and affordable rental options. These types of housing may be more viable with targeted incentives or reduced regulatory burdens.

- Participants emphasized that long and inconsistent approval processes are a barrier to new housing supply. The City may wish to explore improvements to development processes, clearer communication of requirements, and consistent application of standards. Suggestions included streamlining the early-stage review process and improving internal coordination across departments.

- Rising development charges were widely seen as a deterrent to building more affordable homes. The City may wish to evaluate opportunities to reduce or defer fees—particularly for high-priority housing types such as purpose-built rentals or smaller, lower-margin units (e.g. semis, rowhouses).

- There is some interest in exploring new public-private or non-profit partnerships. Participants suggested that the City could play a more active role in brokering and supporting collaborative development models—such as land leases, design-build RFPs, or joint ventures/mixed-income developments—to help deliver affordable and supportive housing on public or private lands.

- Several attendees called for stronger municipal leadership and a “partnership mindset.” Developers noted that clear expectations, consistent staff engagement, and a solution-oriented culture could help foster greater confidence and investment in Cornwall’s housing market. The City may wish to invest in relationship-building, pre-consultation support, and capacity-building for small-scale builders.

- The City should consider enabling more innovative and flexible housing models. Ideas raised included modular and prefabricated homes, communal or co-housing arrangements, and simplified zoning for non-traditional developments. These models may support affordability and appeal to a broader range of demographics, particularly seniors, newcomers, and low- to moderate-income households

Appendix B – Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income (AMHI): The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

Core Housing Need: Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

Household: A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

Household Formation: The net change in the number of households.

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.

Appendix C – Inventory of Vacant Municipal Lands in Cornwall

The following table contains all City-owned lands that have been identified as having some potential to accommodate residential development based largely on vacancy, current use, and designation. Please note that the table constitutes a very preliminary compilation of lands and no further investigation has been carried out to confirm the feasibility of developing any of the parcels listed below. **The City of Cornwall will/does not identify nor endorse any of the following lands for disposal and/or development until a further, more comprehensive study of the lands is carried out to determine feasibility/developability.**

Land Category	ROLL No.	Area (sq. m.)	Area (sq. m.) for Category
Vacant Land – former residential/ commercial/ recreational use – potential for redevelopment	040202000128900	133	474,099
	040204000407200	196	
	040203000102906	200	
	040202000401300	231	
	040204000440301	232	
	040203000410802	250	
	040201000610700	473	
	040201000950700	519	
	040201000934201	615	
	040206000102700	704	
	040204000419200	862	
	040204000503500	902	
	040201000502600	1,015	
	040204000529600	1,114	
	040201000401200	1,258	
	040204000507800	1,272	
	040206000210100	1,352	
	040206000607501	1,395	
	040206000607502	1,395	
	040203000603700	1,539	
	040206000212500	1,573	
	040204000511050	1,716	
	040206000301598	2,123	
	040201000200750	2,338	
	040206000907860	2,464	
	040206000907805	4,461	
	040204000531950	5,143	
	040201000201314	5,147	
	040202000345300	5,686	
	040206000504005	10,258	

Land Category	ROLL No.	Area (sq. m.)	Area (sq. m.) for Category
	040206000606100	12,387	
	040206000907830	16,208	
	040206000908120	24,509	
	040206000602600	40,457	
	040206000602500	40,924	
	040206000907850	79,123	
	040206000606300	85,860	
	040206000605500	118,065	
Surface Parking Lot – limited potential for redevelopment	040204000107700	403	24,302
	040202000117600	978	
	040204000117000	1,021	
	040204000117900	1,328	
	040203000116100	1,559	
	040202000221100	2,077	
	040204000118301	2,233	
	040203000108400	2,469	
	040204000108000	3,737	
	040204000105700	4,233	
	040203000422500	4,264	
Vacant Land – former industrial use – potential for redevelopment with land remediation	040201001706000	106	45,113
	040201001400100	2,062	
	040203000514204	3,076	
	040201001500410	7,354	
	040206000301297	32,515	
Vacant Land – port lands – limited potential for redevelopment	040202000201200	62,229	62,229
Vacant Land - unknown	040206000519346	1,025	6,086
	040206000519350	5,061	

Appendix D – Methodology for Housing Need Projections

Methodology for Projected Units by Size (overall, number of bedrooms)

The following redistribution methodology is applied for calculating housing need projections.

Three-bedroom units have the highest surplus in the housing supply if compared with 3-person households. However, maintaining the provision of 3-bedroom units over the course of 10 years of this Housing Needs Assessment is necessary to maintain the housing stock diversity and upgrade of these units over time. To achieve that, a 2% increase is applied throughout all growth scenarios.

The smaller unit deficit and normalization of counts with such a big deficit in one category is addressed by calculating weighted shares of remaining deficit.

<u>Low Growth Scenario calculation:</u>

2% increase for three-bedroom units = **8,160 units.**

We focus on distributing the **remaining 2,592 - 160 = 2,432 units** (because 160 already assigned to 3B as the increase).

Deficits by type (excluding 3B):

1B & Bachelor: 5,340

2B: 1,958

4B+: 193

Total positive deficit = 7,491

We calculate **weight** for each group (based on their share of total positive deficit):

Size	Deficit	Weight
1B + Bachelor	5,340	5,340 / 7,491 ≈ 0.713
2B	1,958	1,958 / 7,491 ≈ 0.261
4B+	193	193 / 7,491 ≈ 0.026

Now we apply these weights to 2,432 remaining units:

Size	Allocation (rounded)
1B + Bachelor	0.713 × 2,432 ≈ 1,735
2B	0.261 × 2,432 ≈ 635
4B+	0.026 × 2,432 ≈ 62
Total	**2,432**

<u>Medium Growth Scenario calculation:</u>

2% increase for three-bedroom units = **8,160 units.**

We focus on distributing the remaining **3,615 - 160 = 3,455 units** (because 160 already assigned to 3B as the increase).

Deficits by type (excluding 3B):

1B & Bachelor: 5,708

2B: 2,326
4B+: 348
Total positive deficit = 8,382

We calculate **weight** for each group (based on their share of total positive deficit):

Size	Deficit	Weight
1B + Bachelor	5,708	5,708 / 8,382 ≈ 0.6812
2B	2,326	2,326 / 8,382 ≈ 0.2775
4B+	348	348 / 8,382 ≈ 0.0415

Now we apply these weights to 3,455 remaining units:

Size	Allocation (rounded)
1B + Bachelor	0.6812 × 3,455 ≈ 2,355
2B	0.2775 × 3,455 ≈ 958
4B+	0.0415 × 3,455 ≈ 142
Total	**3,455**

<u>**High Growth Scenario calculation:**</u>

2% increase for three-bedroom units = **8,160 units.**

We focus on distributing the remaining **4,046 – 160 = 3,886 units** (because 160 already assigned to 3B as the increase).

Deficits by type (excluding 3B):

1B & Bachelor: 5,868
2B: 2,481
4B+: 410
Total positive deficit = 8,759

We calculate **weight** for each group (based on their share of total positive deficit):

Size	Deficit	Weight
1B + Bachelor	5,868	5,868 / 8,759 ≈ 0.6700
2B	2,481	2,481 / 8,759 ≈ 0.2833
4B+	410	410 / 8,759 ≈ 0.0468

Now we apply these weights to 3,886 remaining units:

Size	Allocation (rounded)
1B + Bachelor	0.6700 × 3,886 ≈ 2,603
2B	0.2833 × 3,886 ≈ 1,101
4B+	0.0468 × 3,886 ≈ 182
Total	**3,886**