



City of Cornwall / United Counties of Stormont, Dundas, & Glengarry

Community Housing Development Plan

May 2024





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Table of Contents

Part I: Introduction & Context	5-11
1.0 Introduction	6
2.0 Community Housing Context	7
3.0 Macroeconomic Context	10
Part II: Plan Vision	12-23
4.0 Development Plan ABCDs	13
5.0 Development Plan Approach	14
6.0 Influences & Precedents	15
7.0 Estimating Development Capacity	22
Part III: Proposed Development Concepts	24-69
8.0 Land Portfolio Overview	25
9.0 Proposed Development Concepts	26
Part IV: Financial Feasibility	70-80
10.0 Financial Feasibility	71
Part V: Implementation	81-87
11.0 Development Framework	82
12.0 Preliminary Development Schedule	84
13.0 Funding	85
14.0 Plan & Program Evaluation	87

Executive Summary

The City of Cornwall Human Services Department (HSD) has prepared this Community Housing Development Plan to address the pressing need for affordable community housing. The plan focuses on the development of new community housing on seven strategic sites over the next ten years, leveraging local context and site-specific conditions.

The City’s Housing Revitalization Plan (2020) identified the need for 995 affordable homes (number adjusted in 2023), of which includes 106 at- or near-market units. The HRP recommends 40% of these homes in Cornwall and 60% in SDG to address localized needs effectively. The housing need includes a mix of unit sizes, predominantly one-bedroom units, followed by two-bedroom, three-bedroom, and four-bedroom units.

The primary aim of this Plan is to guide the City of Cornwall Human Services Department in the development of an estimated 538 new affordable homes across seven sites within Cornwall and the United Counties of SDG, as part of the broader goal to address the total need of 995 units identified in the Housing Revitalization Plan. The Plan details seven proposed development concepts and cost estimates for the study sites, providing a vision for their development. The following table summarizes the number of homes and estimated development costs for each site studied in the Community Housing Development Plan.

Site	New Homes	Estimated Development Cost ¹	Estimated Equity Requirement ²
Site 1: Glen Walter Park Road, Glen Walter*	84	\$28,949,701	\$20,942,264
Site 2: 330 Montreal Road, City of Cornwall	44	\$12,243,008	\$8,247,959
Site 3: Joe St. Denis Park, City of Cornwall	180	\$56,573,463	\$36,180,244
Site 4: 1520 Cumberland Street, City of Cornwall	72	\$25,819,633	\$18,541,745
Site 5: Wellington Street West, City of Cornwall	79	\$31,533,861	\$23,622,364
Site 6: 12446 County Road 2, Morrisburg	17	\$5,061,365	\$3,609,386
Site 7: 517 Albert Street, Winchester	62	\$17,531,814	\$12,200,855
Total	538	\$177,712,845	\$123,344,817

Note: The above table is based on the development concepts prepared in the Community Housing Development Plan. New homes and cost estimates may be subject to change on all sites.

Note: Site 1 is not currently owned by the City’s HSD. Further consultation and discussion with the Township of South Glengarry is required to identify the specific area(s) and opportunities that may be made available for development within this site.

- 1. **Development Cost** represents the estimated overall raw cost of development.
- 2. **Equity Requirement** generally constitutes between **60% and 70%+ of Development Cost** with the remaining funding obtained through debt. This is a common equity-to-debt ratio for non-profit developments, and it is anticipated that the City of Cornwall and United Counties of SDG will need to come up with this equity via a combination of reserves, grants and/or other sources of funding in order to develop the projects.

While this Plan proposes a considerable number of units to be created over the next ten years, there will still exist a shortfall of 457 affordable homes unless additional development initiatives are undertaken. As such, this Plan should not be interpreted as a single solution to solving the community housing supply challenges in the area, but rather an established precedent and inspiration for how to approach future initiatives. The exact number of homes needed should also be closely monitored and revised on an annual basis to accurately reflect current community housing needs over the course of this Plan’s implementation.

The key components of the plan include:

1. Vision and Guiding Principles

The plan is built on four guiding principles - the “ABCDs”: **Advocate for Diverse Housing Forms; Balance Economics with Good Placemaking; Connect with the Surrounding Community;** and, **Destigmatize Community Housing.** It aims to create a diverse range of community housing options that are largely inspired by the “missing middle” housing concept.

2. Development Concepts

Detailed development concepts for each of the seven sites include background information, feasibility assessments, and site-specific plans. Each concept is designed to balance on-site housing capacity, financial and operational feasibility, and good community-building.

3. Financial Feasibility

A financial feasibility assessment accompanies each development concept, outlining the estimated development costs and comparable equity for each project. The analysis aims to achieve a Debt-Service Coverage Ratio (DSCR) of 1.1 to qualify for MLI Select financing from the Canada Mortgage and Housing Corporation (CMHC), ensuring projects are financially viable.

4. Implementation Framework

The plan provides a recommended strategy for implementation, including approaches to development, a scheduling, and various funding programs to support the plan’s execution. An evaluation framework is also established to help monitor the Plan’s progress and impact over its lifespan.

The Community Housing Development Plan is a community housing road map designed to address the urgent need for affordable community housing in the region. It combines strategic visioning, detailed development concepts, financial feasibility assessments, and an implementation framework to support the successful delivery of up to 538 new homes over the next decade. While additional efforts will be required beyond this Plan to address the community housing shortfall of 457 homes at the time of writing, it is the hope that the Plan will establish a strong precedent for addressing this remaining need as part of future initiatives.

Part I: Introduction & Context

1.0 | Introduction

1.1 Introduction

Situated along the St. Lawrence River and one of North America's busiest highway corridors, the City of Cornwall and United Counties of Stormont, Dundas, & Glengarry (SDG) have many strategic advantages. With proximity to larger urban centres like Montreal and Ottawa, there exists optimistic potential for long-term economic and population growth. However, the City and United Counties, like many other Canadian municipalities, have been increasingly challenged with keeping up with demand for more affordable and diverse housing options. These challenges have been felt across the spectrum from market ownership to subsidized community rental housing.

Despite this - through the City of Cornwall Human Services Department as the regional community housing provider - the City and Counties are committed to facilitating a broader mixture of affordable housing options with the implementation of the Housing Revitalization Plan (2020), recommendations of the Mayor's Task Force, and A HOME Collaborative. Accomplishing this objective will require innovative approaches and creative leveraging of key assets and opportunities in the community. This Community Housing Development Plan will complement the existing initiatives being undertaken by the City and Counties by laying out a solid game-plan for the development of affordable community housing on key pieces of land within an aggressive, but realistic, timeline.

1.2 Purpose of the Plan

The Community Housing Development Plan is intended to provide direction to the City of Cornwall Human Services Department - as the regional community housing provider for Cornwall/SDG - for the development of new community housing on several selected sites throughout the region. The preparation of this plan was a direct response to the housing need identified in the 2020 Housing Revitalization Plan, which identified the need for 995 new affordable homes (adjusted in 2023) over the next ten years. This Plan provides a road map and vision for addressing part of this need over the next ten years through the development of selected sites, and seeks to establish a strong precedent for how to approach subsequent initiatives to identify, acquire, and develop new community housing in the area.

This Plan outlines an actionable, forward-looking, but realistic road map for the development of affordable housing on seven different parcels of land in the City of Cornwall and United Counties of SDG. Special care has been put into ensuring the concepts and recommendations in this Plan are grounded in local context, tailored to the site-specific conditions of each parcel, and facilitate a greater diversity and range of community housing options. A set of four guiding principles (ABCDs) were identified at the outset of the Plan's development to uphold these commitments (Section 3.1).

Considering the above, this Plan has been prepared to:

- **Identify a forward-looking development vision** for new community housing development on each study site in the land portfolio, that balances good planning and design with feasibility.
- **Quantify the housing capacity and costs** estimated for the development of the site plan concepts for each study site in the land portfolio.
- **Guide implementation of the plan** through a clear strategy that outlines a recommended approach to development, funding, and scheduling.
- **Highlight continuing gaps** that need to be addressed with affordable housing supply (i.e. the need for additional development lands).

This Plan is intended to be implemented over a ten-year period under ideal development and funding conditions. Further details on implementation and timing are provided in Part V of this Plan. It should be noted that, while this Plan makes every effort to provide a realistic vision through the development concepts prepared for each site in the land portfolio, future changes may be necessary to better align the Plan with shifting priorities, available funding, site-specific development conditions, and/or feedback received from the community or partners associated with a given project.

1.3 Document Structure

This document is divided into five key parts.

- Part I** focuses on providing background context on housing need and macroeconomic conditions that impact housing development in the Region.
- Part II** outlines the Plan vision, including the four guiding principles that informed the preparation of the Plan, the approach and influences used in the creation of the development concepts, as well as the methodology used in estimating the potential of each site.
- Part III** presents the development concept for each site, including background information on the analysis undertaken and considerations weighed in the process.
- Part IV** complements the development concepts for each site with a financial feasibility assessment for each development concept, including a site-by-site presentation of the estimated costs and equity for each site's development.
- Part V** establishes an implementation framework to help guide the Plan's realization over the next ten years, including recommendations on approaches, preliminary scheduling, funding programs, as well as monitoring and evaluation of the Plan over its lifespan.

2.0 | Community Housing Context

2.1 Housing Revitalization Plan (2020) & Area Housing Needs

The City of Cornwall Human Services Department undertook the preparation of a Housing Revitalization Plan (HRP) in 2020, which involved a comprehensive housing needs assessment and site-by-site review of all community housing assets in the Cornwall/SDG area. The HRP identified a need of 741 affordable homes to be constructed between 2021 and 2031 to address wait list numbers and projected growth. This number was subsequently revisited post-COVID, and a 20% increase was applied, resulting in a need of 889 affordable units. In an effort to make projects more viable, and to support diversified communities, the Human Services Department determined in 2023 that an additional 106 at- or near-market units should also be created. This resulted in a **grand total of 995 affordable homes being needed over the next ten years**.

The following table summarizes the affordable housing need for Cornwall and SDG, including unit sizes. The HRP recommends 40% of the homes to be located in the City of Cornwall, and 60% of the homes to be located in the United Counties of SDG, based on an assessment of geographic needs.

Table 1: Cornwall/SDG Community Housing Need (2023 adjusted)

Unit Size	Split	Cornwall**	SDG	Total
1 Bedroom*	70%	323	373	696
2 Bedroom	17%	79	91	169
3 Bedroom	9%	42	48	90
4+ Bedroom	4%	18	21	40
Total	100%	462	533	995

*The HRP identifies a sub-target of 5% of all 1-bedroom homes being universally accessible (i.e. barrier-free).
**Cornwall unit count includes 106 at/near-market units, distributed according to recommended % split in HRP

In addition to identifying housing needs, the HRP also explored potential options for land acquisition and development for new community housing. The lands investigated as part of this effort were filtered down by their estimated capacity to accommodate new housing development, culminating in the seven study sites contemplated under the Community Housing Development Plan (please see Part III of this Plan for more information on selected sites).

2.2 Housing Affordability in Cornwall/SDG

2.2.1 PPS Definition of Affordability

The Provincial Policy Statement (PPS) is the Province of Ontario’s statement on land use policy. It gives provincial policy direction on key land use planning issues that affect communities, such as the provision of an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs of current and future residents.

The PPS defines “Affordable Housing” as follows:

In the case of **ownership housing**, the least expensive of:

Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households

OR

Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area

In the case of **rental housing**, the least expensive of:

A unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households

OR

A unit for which the rent is at or below the average market rent of a unit in the regional market area

The PPS defines **“Low- and Moderate-Income Households”** as:

In the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for owner households in Cornwall/SDG

In the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households in Cornwall/SDG

2.0 | Community Housing Context

Considering the above, and available data from the Ministry of Municipal Affairs and Housing (MMAH) analysis prepared in 2024, we can paint a picture of what “affordable” should look like in Cornwall/SDG, based on income percentiles and the definitions in the PPS. The following table incorporates a mix of CMHC, Statistics Canada, and Consumer Price Index Canada data sources.

Table 2: Income-Based Affordable Housing for the Cornwall/SDG Regional Market Area

Income Percentile	Owners		Renters	
	Household Income	Affordable House Price	Household Income	Affordable Rent
10th	\$28,000	\$87,700	\$22,200	\$560
20th	\$42,200	\$132,200	\$27,700	\$690
30th	\$55,000	\$172,500	\$33,700	\$840
40th	\$69,300	\$217,000	\$42,700	\$1,070
50th	\$83,700	\$262,300	\$51,400	\$1,280
60th	\$100,900	\$316,200	\$61,000	\$1,530

Source: Ministry of Municipal Affairs and Housing (MMAH), CMHC, Statistics Canada, 2024

Note on Definitions of Affordable Housing

The City is currently undergoing a review of various definitions that it would like to utilize for housing related initiatives. Once this endeavour is complete, the Corporation will have a suite of common definitions encompassing not only affordability, but types of housing as well. These common definitions will be the framework used going forward, and will complement and build on the existing PPS and MMAH policy framework defining affordable housing.

2.2.2 Community Housing Rental Rates in Cornwall/SDG

AAMR (Alternate Average Market Rent)

Based on Canada Mortgage and Housing Corporation (CMHC) Average Market Rent (AMR)

HILS (Household Income Levels Rent)

Based on the maximum gross income allowed for affordable housing eligibility

BM (Benchmark Rent)

Highest rent allowed for Rent-Geared-to-Income (RGI) rental units when subsidy ends

AHP (Affordable Housing Program)

Rents set by CMHC programs like AHP or co-investment loans, also known as median market rent

AMR (Average Market Rent)

Set by CMHC, determines maximums for many Ministry of Municipal Affairs and Housing (MMAH) and CMHC programs

OW (Ontario Works)

Provincial financial and employment assistance program for food and housing.

RCG (Rent Control Guidelines)

Calculated using the Ontario Consumer Price Index. Rent increase guideline is capped at 2.5% to prevent significant rent increases.

To help provide additional context for community housing costs, the following table outlines the highest rental rates permitted for each housing program/approach to housing costs. Subsequently, Tables 4 and 5 summarize the lowest subsidized rental rates and average RGI rental rates for 2024 and 2023, respectively. These numbers were prepared and provided by the City of Cornwall Human Services Department in Spring 2024.

Table 3: Highest Rental Rate Permitted for each Program

2024	AAMR	HILS	BM*	AHP	AMR
Bachelor	\$-	\$737.50	\$-	\$-	\$780.00
1 Bed	\$1,101.00	\$962.50	\$640.00	\$660.00	\$825.00
2 bed	\$1,392.00	\$1,162.50	\$738.00	\$826.00	\$1,003.00
3 bed	\$1,903.00	\$1,312.50	\$869.00	\$903.00	\$1,035.00

Source: City of Cornwall Human Services Department, 2024
*average

2.0 | Community Housing Context

Further to the above, the lowest subsidized rental rates for 2024 are:

Table 4: Lowest Subsidized Rental Rates, 2024

New Tenant	Existing Tenant Phase-in	Single OW Recipient
\$137 / month	\$117 / month	\$85 / month

Source: City of Cornwall Human Services Department, 2024

Table 5: Average Rental Rates for Rent-Geared-to-Income (RGI) Units, 2023

1-Bedroom Unit	2-Bedroom Unit	3-Bedroom Unit
\$476.30 / month	\$439.74 / month	\$544.18 / month

Source: City of Cornwall Human Services Department, 2024

Rent Increase Guideline

The Rent Increase Guideline is the maximum amount that a landlord can increase most tenants’ rent during a year without the approval of the Landlord and Tenant Board. The following projections were provided by the City of Cornwall Human Services Department for the period 2025 to 2034.

Table 6: Rent Control Guideline Historic Rates

Historic RCG (2020-2024)					
Date	2025	2026	2027	2028	2029
RCG	2.5%	2.5%	2.5%	2.5%	2.5%

Source: City of Cornwall Human Services Department, 2024

Table 7: Rent Control Guideline Projected Rates

Projected RCG (2020-2024)										
Date	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034
RCG	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%

Source: City of Cornwall Human Services Department, 2024

3.0 | Macroeconomic Context

To best inform financial feasibility (as discussed in Part IV of this Plan), it is important to:

- (a) identify the full range of external factors that could influence the viability of a given project; and
- (b) isolate for factors that are within or beyond the control of the development team responsible for advancing the project.

While the number of variables and specific input assumptions included in many development pro formas are far more extensive, the following is intended to highlight **just a few of the key macroeconomic factors currently affecting the viability of new real estate developments most significantly**, including for projects being undertaken by public sector organizations or other “stewards” of public land, including municipalities (like the City of Cornwall/United Counties of SDG and its constituent local municipalities).

3.0.1 Key Macroeconomic Factors

Factor #1: Hard Building Cost Escalation

- As emphasized through recent media coverage and corresponding data releases (e.g., Statistics Canada Construction Price Index, Altus Construction Cost Guide, etc.), per square foot **cost ratios have risen sharply since the beginning of the COVID-19 pandemic**. Although there has certainly been variation across different real estate asset classes (land use categories) and submarket areas (geographies), this has been a consistent and common observation in communities across the country.
- Recognizing the diversity of housing options contemplated across the various subject sites in Cornwall—and with a general focus on relatively low/moderate-density typologies, it is also interesting to note that the **rate of increase has not necessarily been uniform across all building typologies, nor housing formats**. For better or worse, cost escalation has been the most “sharp” for lower density and more ground-oriented housing formats (e.g., singles, towns, apartments less than 5 storeys in height, etc.).

Factor #2: Interest Rates Increases

- Following an extended period of notably low interest rates leading up to the COVID-19 pandemic, 2022 through 2024 has **marked a period of notable adjustment**, as recent government announcements continue to plot rates back up to approximately 7.2% today (per the stated Prime Rate, as of late February 2024).

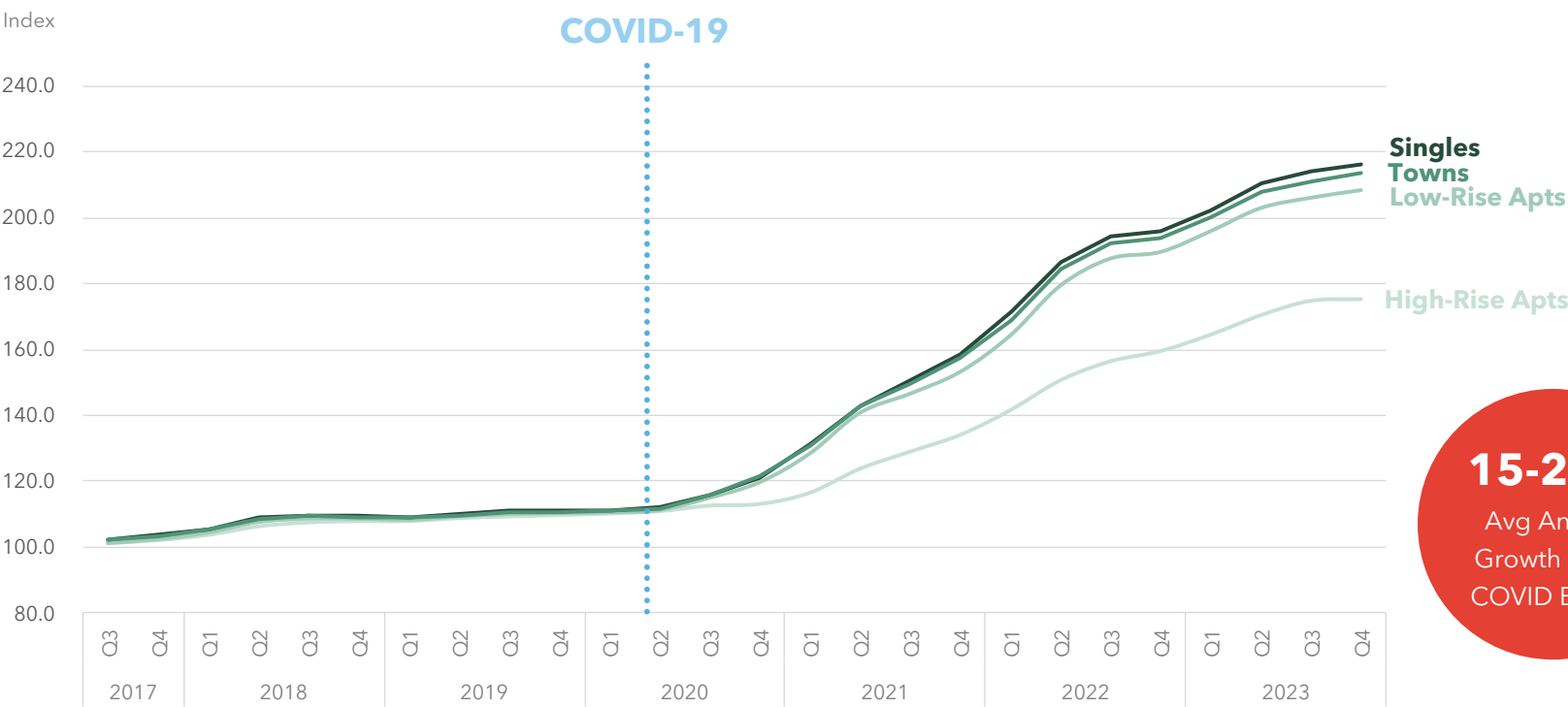


Figure 1 - Construction Costs Have Grown Substantially but Starting to Calm
Source: Parcel, based on Statistics Canada Building Construction Index (BCPI) data.

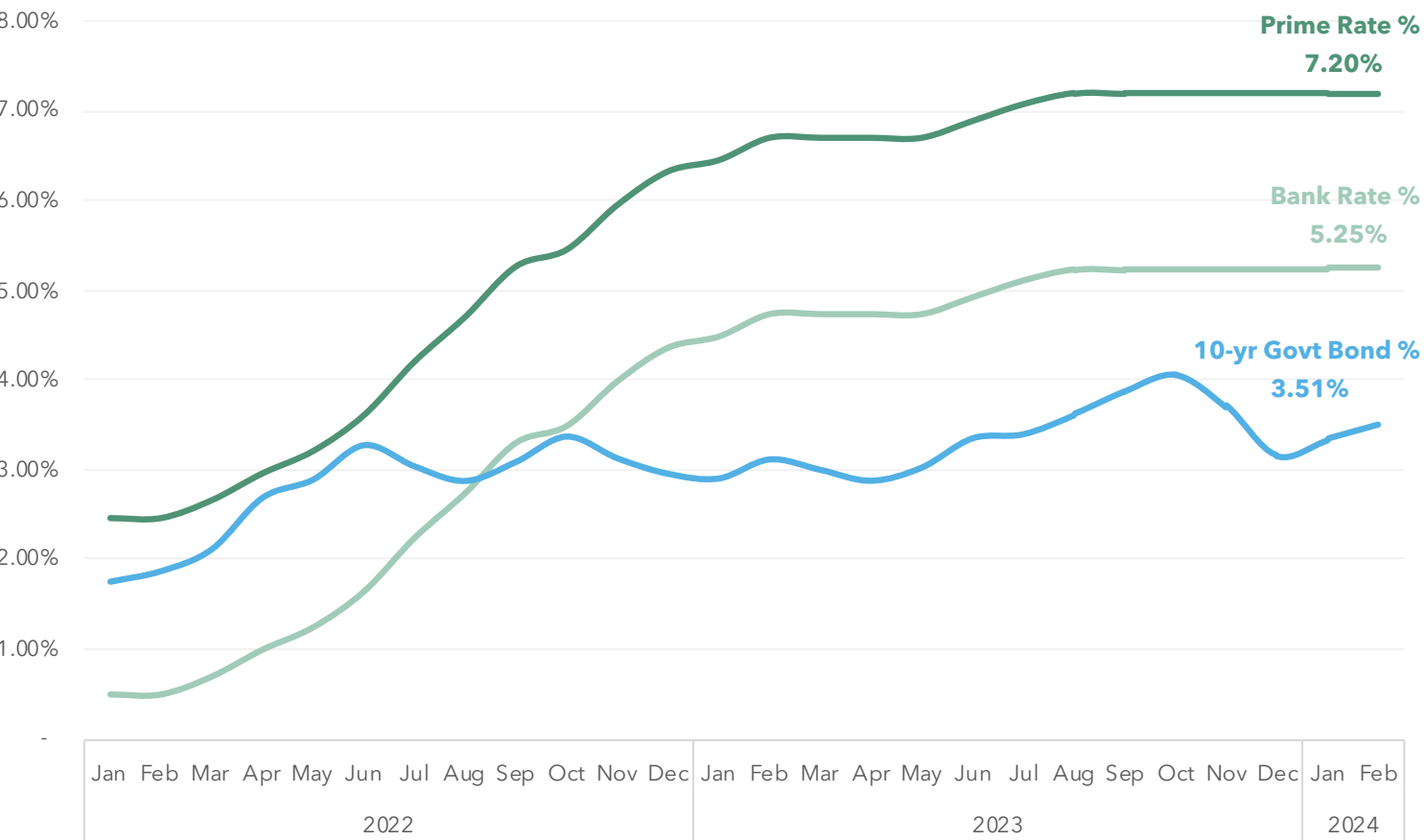


Figure 2 - Interest Rates Have Flattened
Source: Parcel, based on the Bank of Canada.

3.0 | Macroeconomic Context

- In conjunction with the significant capital costs associated with developing new real estate, this can have **significant impacts on financing** (i.e., subject to the amount of equity available for a given project and/or the amount required to be financed via debt / loans).

Factor #3: Land Use Policies & Fees

- In response to continued growth pressures and finite financial resources, municipalities across Ontario and beyond have been **steadily increasing the amounts levied against new developments** (e.g., one-time development charges, community benefits charges, parkland requirements / cash-in-lieu fees, etc.). Although this is highly jurisdiction-specific, the overall trend has been to require higher one-time payments for new development.
- Similarly, more structural policy changes continue to be implemented through new legislation in Ontario, including recent/ongoing announcements from the Province of Ontario, which will effectively alter the amount of these fees that can be charged across selected types of development (including affordable/below-market housing specifically, as envisioned on the subject sites).
- Land use policy changes (e.g., land use permissions, urban design guidelines, etc.) can also directly impact the feasibility of a given project – particularly if the amount or scale of development required to achieve viability is **not permitted as-of-right**. This can either render projects entirely infeasible from the outset, or risk a more lengthy—and likely costly—approvals process that limits projects from getting “off the ground”.

Factor #4: “Highest & Best Use” Inertia

- Unsurprisingly, **market residential (ownership) continues to represent the “highest and best use”** for most typical development sites across Ontario and beyond. With even purely market-based projects challenged by the various factors above, it has become increasingly difficult to achieve project feasibility for affordable housing that inherently results in a reduced—or “discounted”—revenue stream. Furthermore, regardless of profit motivations, this continues to squeeze the gap between total project costs and available revenues to offset them.
- It is also important to note that most highest and best use assessments are informed by two distinct components within the purview of land economics: (1) market opportunity or “demand”; and, (2) financial feasibility. **Whereas there is plenty of demand—or “need”—for affordable housing, it certainly does not allow for favourable conditions for financial viability.**

Factor #5: Non-Residential Uses

- Similar to above, even new market-rate residential projects can often become challenged or overburdened by the cumulative effects of various other limiting factors affecting feasibility, including the **inclusion of a significant amount of non-residential space where demand may not be available**. As a general rule-of-thumb, we typically observe that any time a given development project is required to dedicate more than 5-10% of its total floor area to non-revenue (or limited revenue) generating uses, it begins to materially strain feasibility, thereby disincentivizing investment that begins to look elsewhere. This relationship can be even more impactful in the case of predominantly—or exclusively—affordable housing developments.
- That said, the inclusion of non-residential uses—such as neighbourhood-serving retail/ service commercial uses, institutional facilities and other community functions—**can serve as an important amenity to growing communities.**

3.0.2 Summary

Development conditions across the country are extremely challenging at the time of this reporting, with few development opportunities being underwritten as “feasible”. This dynamic can be attributed to record growth in construction costs and interest rates, as well as an ever-tightening lending environment as banks seek to limit their risks.

Given that development decisions consider the medium- to long-term horizon—and having regard specifically for the nature of the community housing developments envisioned for the subject sites contemplated in this Plan—the approach to the financial feasibility analysis in Part V considers a return to more “typical” historical growth conditions. This includes with respect to construction cost growth, meaning moving toward a pre-COVID average year-over-year (YoY) construction cost growth rate of approximately 5%.

Furthermore, it should be noted that the construction cost index tracking new building activity illustrates that year-over-year (YoY) changes appear to have peaked and are declining. While interest rates have flattened somewhat in recent months, timing is still unclear as to when they may retreat toward historical averages, or if further increases lie head.

Part II: Plan Vision

4.0 | Development Plan ABCDs

The following four guiding principles were identified early in the preparation of the Plan to help focus efforts on specific housing outcomes sought by the City and Counties. Each of these principles informed the work carried out by the project team, from initial site visits and reviews, to the development of concepts for each of the sites. These principles are referred to as the “ABCDs” for the project. While helping form a strong foundation for the development of the Plan, they should also be applied to the implementation of the Plan over the next decade and considered in future initiatives associated with community housing development.

A

Advocate for Diverse Housing Forms

A healthy mix of different housing forms and tenures supports more choice and affordability in the community. Where appropriate, “Missing Middle” and other similar housing forms were relied upon to inform the concepts developed for each of the sites. This also ensures that, in most cases, one or two typologies do not dominate any one of the sites.

C

Connect with the Surrounding Community

The majority of sites in the land portfolio are located within and around existing neighbourhoods, often with well-established urban character. Context is important, especially when you’re exploring redevelopment on previously undeveloped sites within an urban area. We need to acknowledge the unique identity and context of each site through the development concepts proposed to ensure sensitive integration and connection with the community, without sacrificing the overall goal of addressing affordable housing needs.

B

Balance Economics with Good Placemaking

While project costs are a crucial consideration when it comes to the development of community housing, it doesn’t mean we need to sacrifice placemaking and urban design considerations. Maximization of homes on a site should be carefully balanced with conscious design considerations for the incorporation of pedestrian networks, green spaces, and urban fabrics that foster great community.

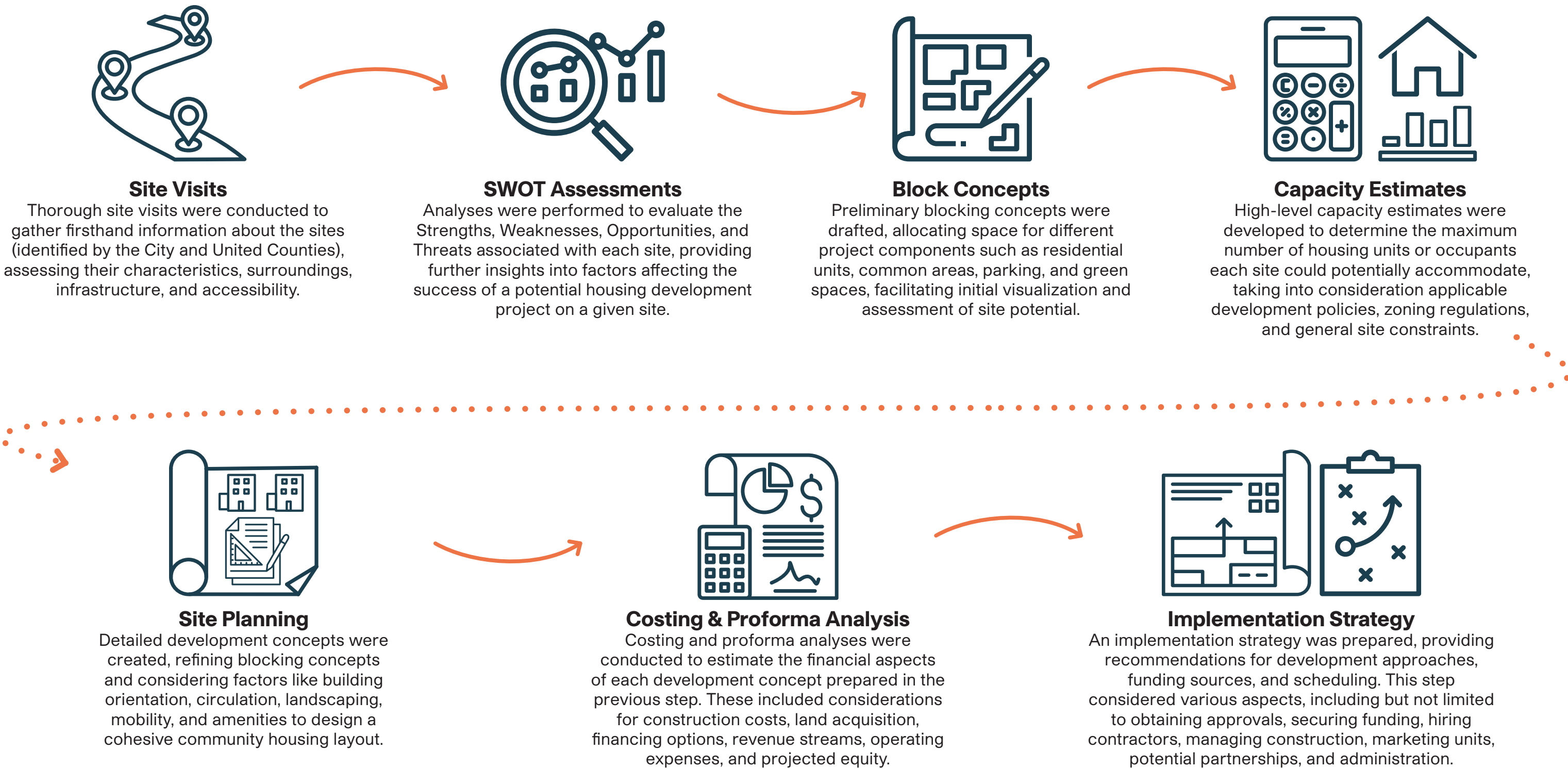
D

Destigmatize Community Housing

Community housing is unfortunately often associated with a considerable amount of stigma – particularly when it comes to infill and redevelopment projects within an existing urban fabric. Through the effective implementation of the above three principles, we can help shift from negative perceptions to positive ones through good design, integration with the community, and transparency in how we arrive at a particular concept for a site.

5.0 | Development Plan Approach

The following systematic approach was employed in preparation of the Community Housing Development Plan.



6.0 | Influences & Precedents

6.0.1 Influence of the “Missing Middle”

One of the primary influences on the proposed development concepts considered for each site was the “Missing Middle” housing concept. “Missing Middle” housing forms fall somewhere between low-density (single detached dwellings) and higher densities (mid/high rise buildings), and essentially consist of a range of “house-scale” buildings with multiple units. These dwelling types are usually compatible in scale and form with detached single-family homes and are typically associated with fostering more walkable neighbourhoods. One of the primary benefits of Missing Middle housing is its compatibility in scale and form with traditionally low-density neighbourhoods/typologies, creating a softer path toward integration within established neighbourhoods. Due to the diversity of housing forms, it also promotes greater mixing of housing options within neighbourhoods, accommodating a range of household sizes, incomes, and lifestyles.

The graphic below provides a high-level spectrum of Missing Middle housing typologies.

It is important to note that this concept is primarily geared toward addressing the gap in affordable/available housing for the middle class or middle incomes. As such, some modifications to this concept were necessary to better suit a community housing context; particularly with respect to site densities, home sizes, and typologies that are more economically feasible from a community housing perspective.

6.0.2 Typology Foundations & Precedents

The precedent typologies presented on the following pages were largely influenced by the typologies contemplated in the Missing Middle housing concept, with a few additions that are more appropriate for a community housing context. These typologies are split between “low”, “medium”, and “high” density built forms (relative to existing development patterns in Cornwall/SDG). Each of the density categories helped the project team to prepare sensitive development concepts that fit with the context of each site. Please note, not all typologies were applied to the final development concepts.

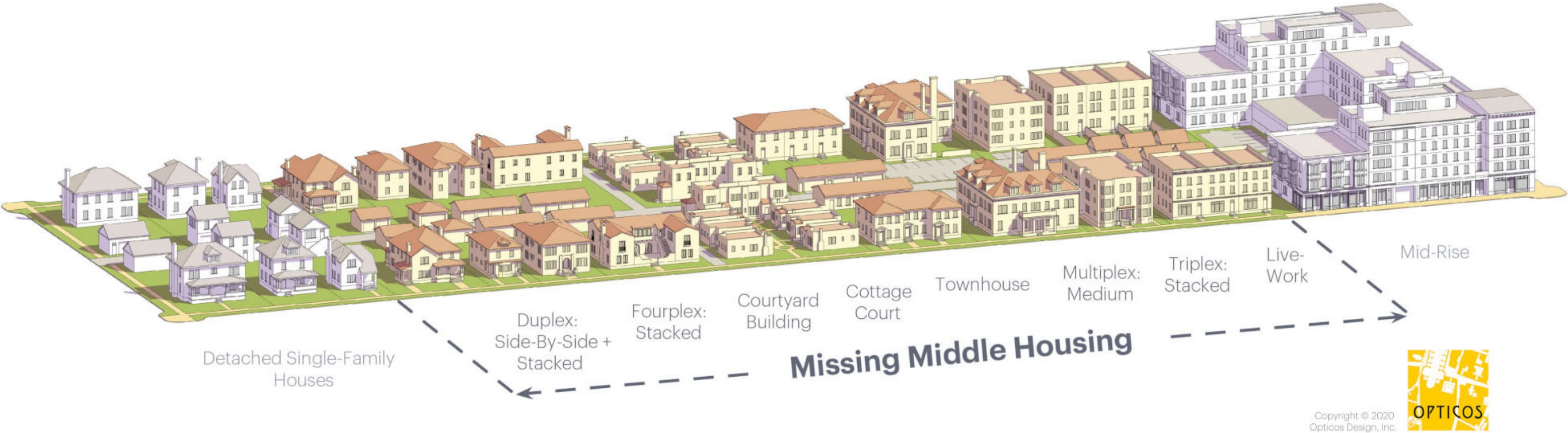
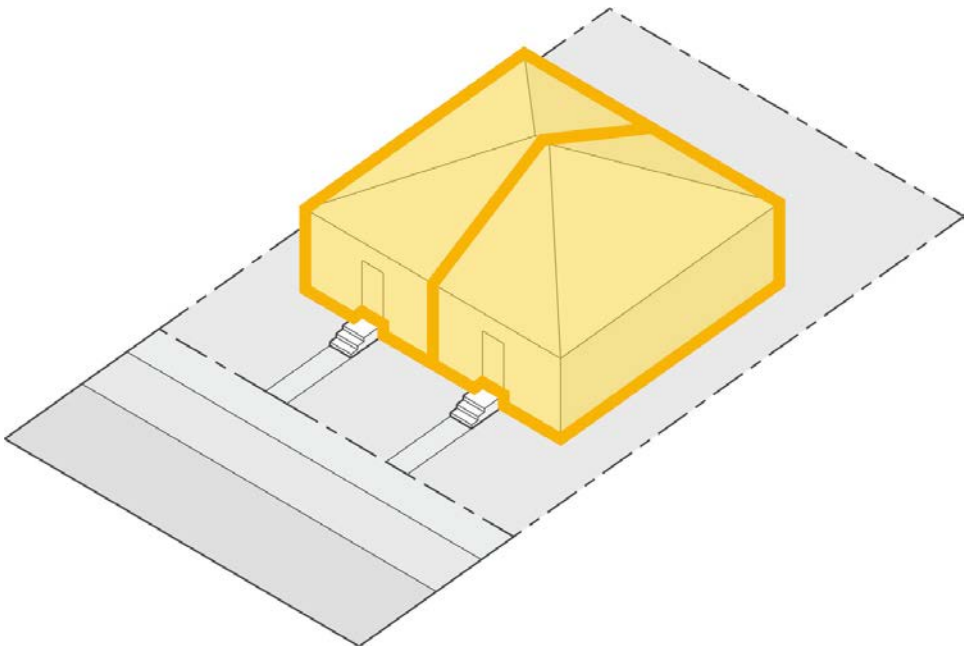
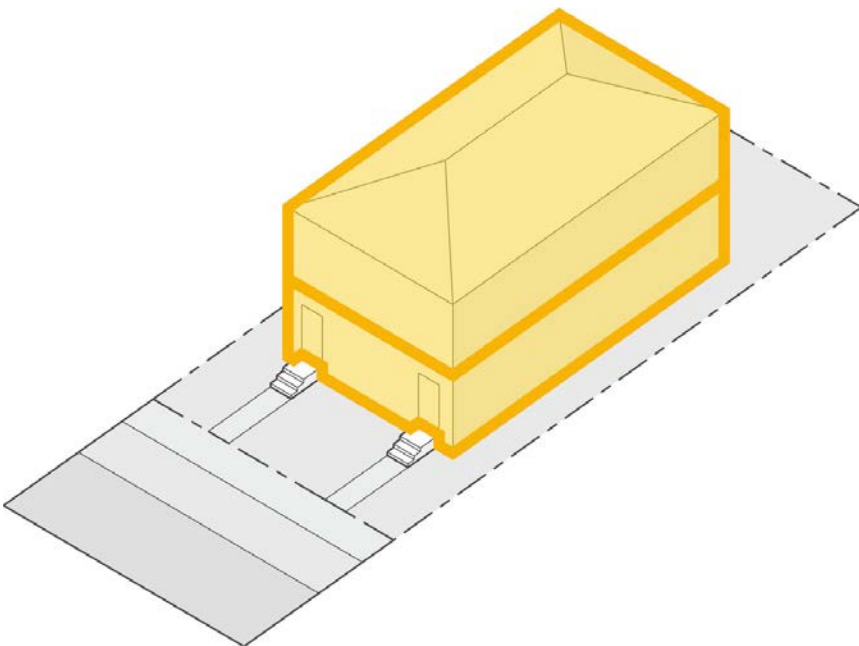


Figure 3 - Missing Middle Housing Spectrum
Source: Opticos Design Inc., 2020

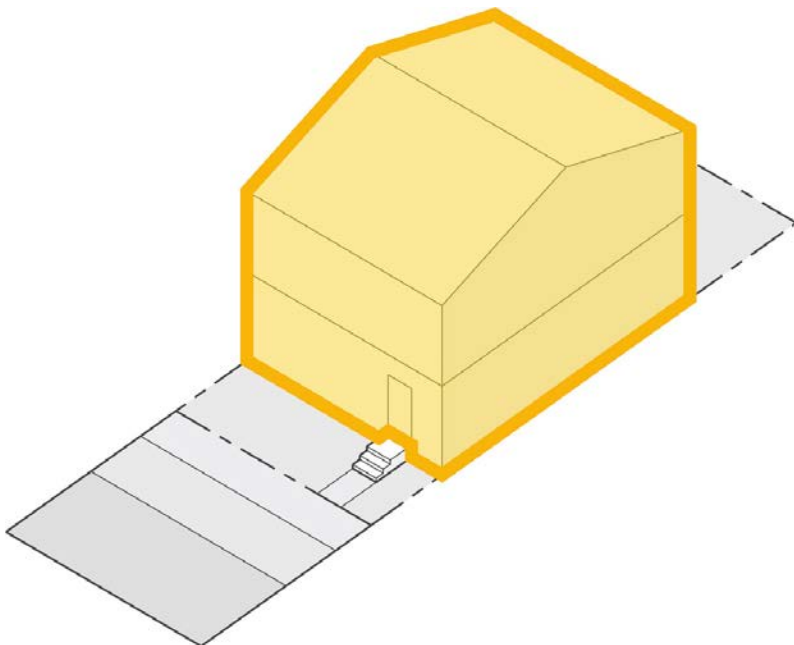
6.1 | Low Density Typologies



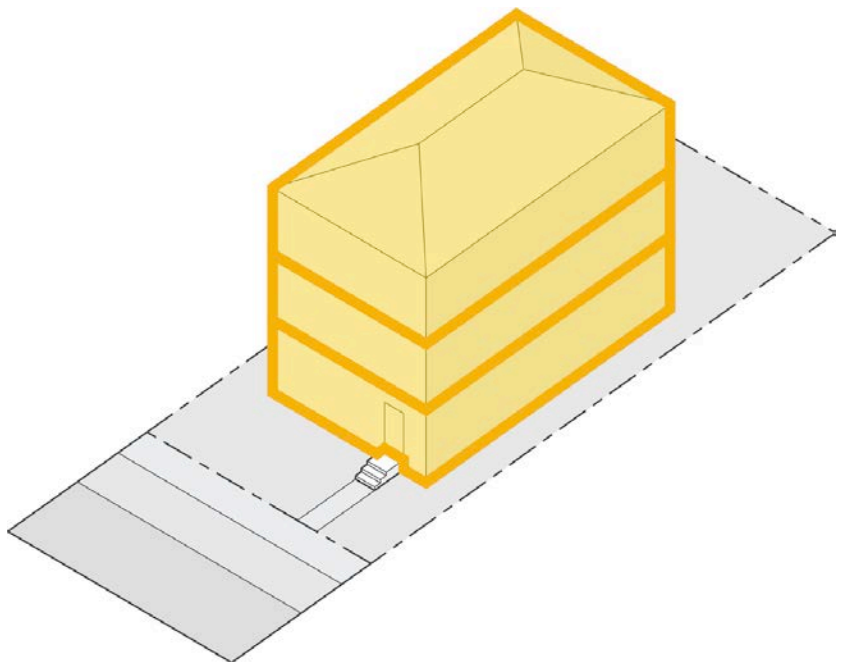
Semi-Detached



Duplex



Townhouse



Triplex

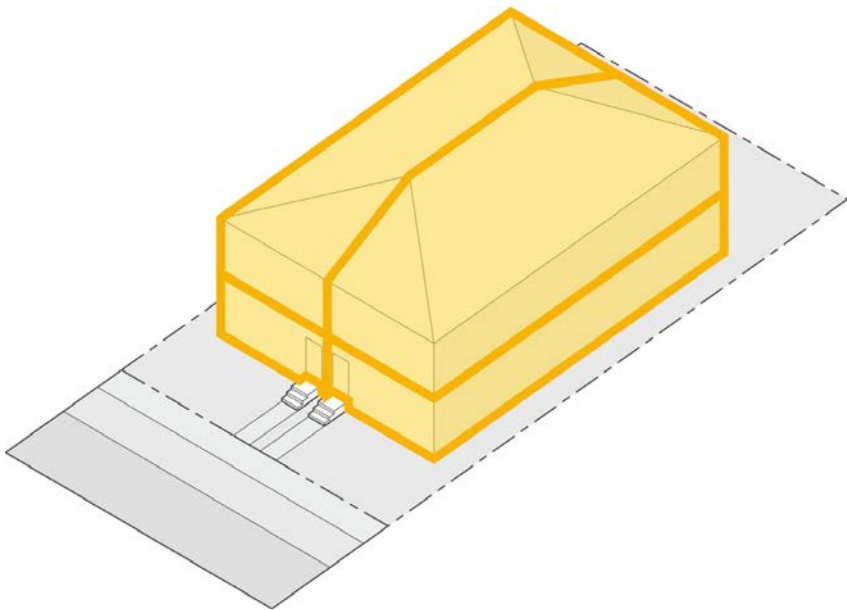
Image Source: Opticos Design Inc., 2020

6.1 | Low Density Typologies

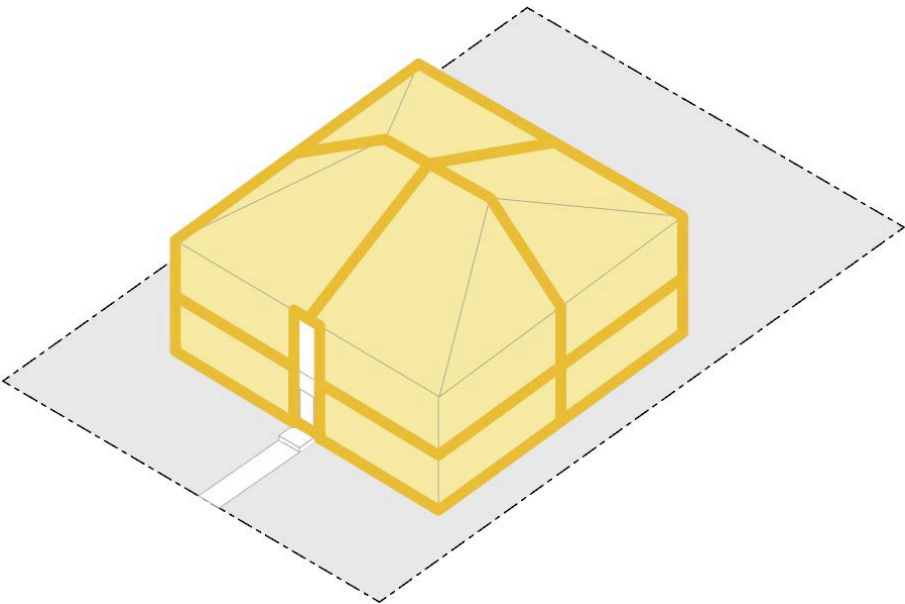


Image Sources: [archdaily.com](https://www.archdaily.com)

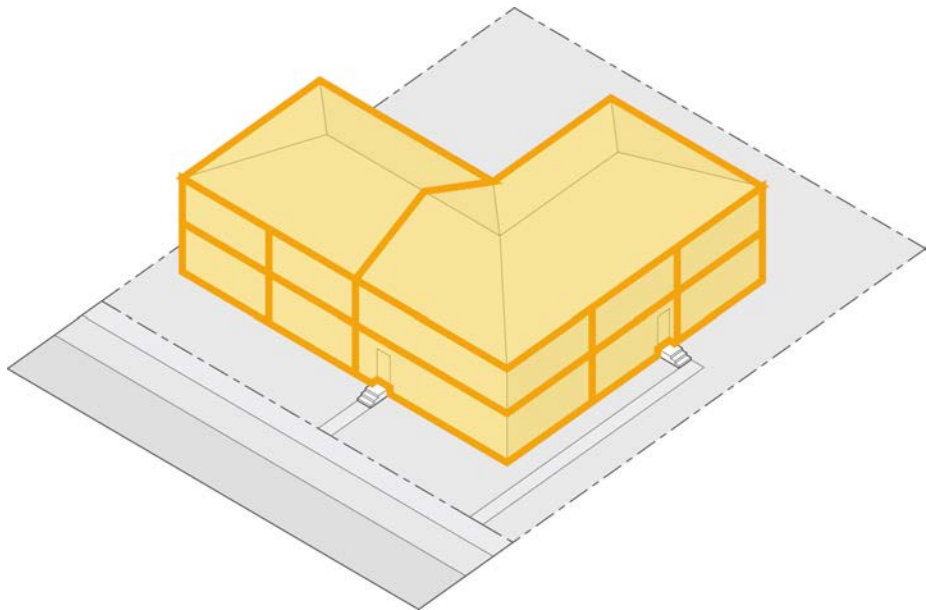
6.2 | Medium Density Typologies



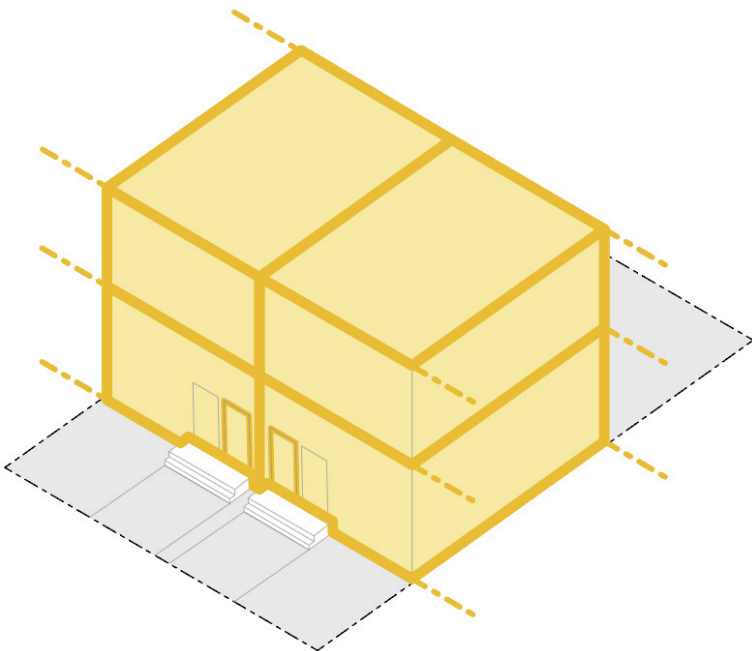
Fourplex



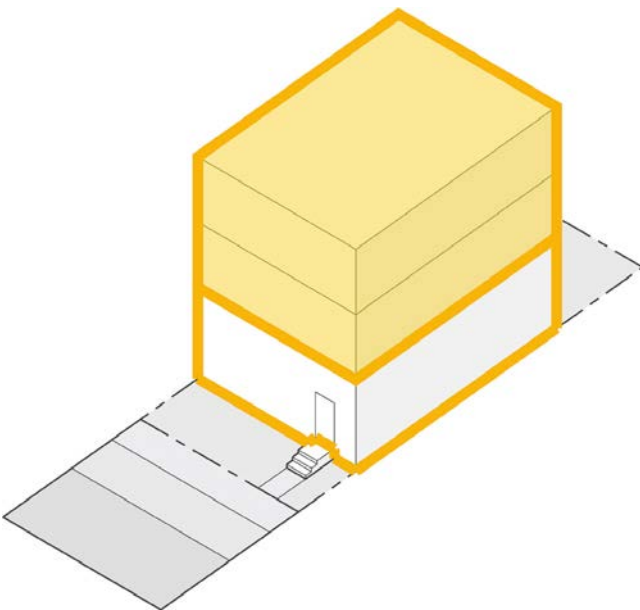
Quad



Multiplex



Stacked Townhouse



Live Work

Image Source: Opticos Design Inc., 2020

6.2 | Medium Density Typologies

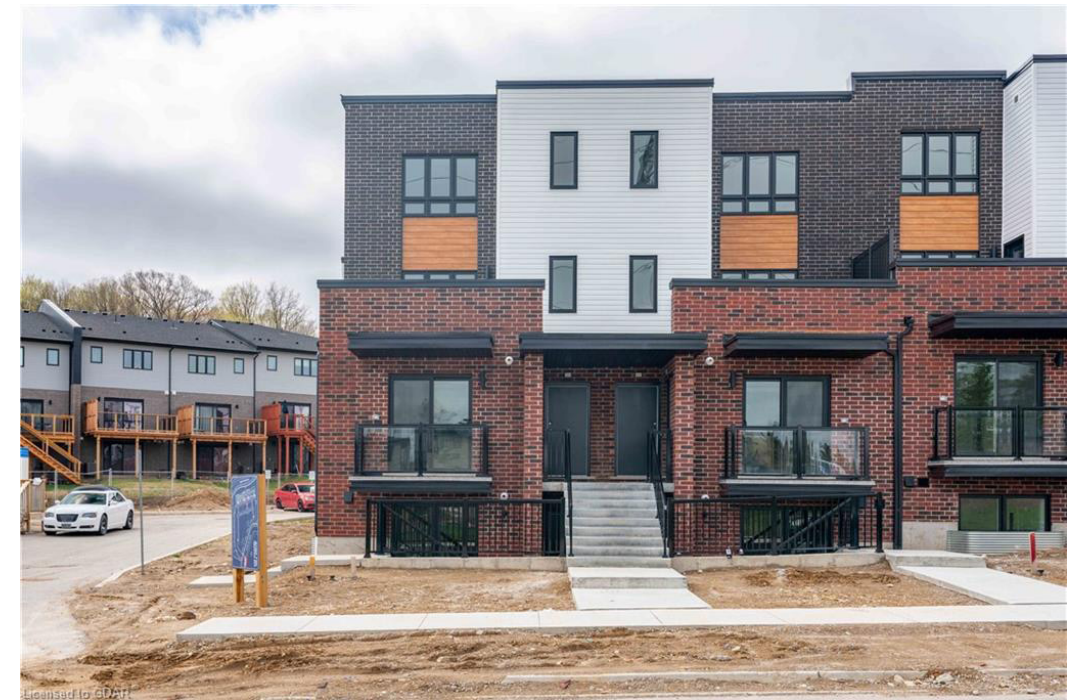
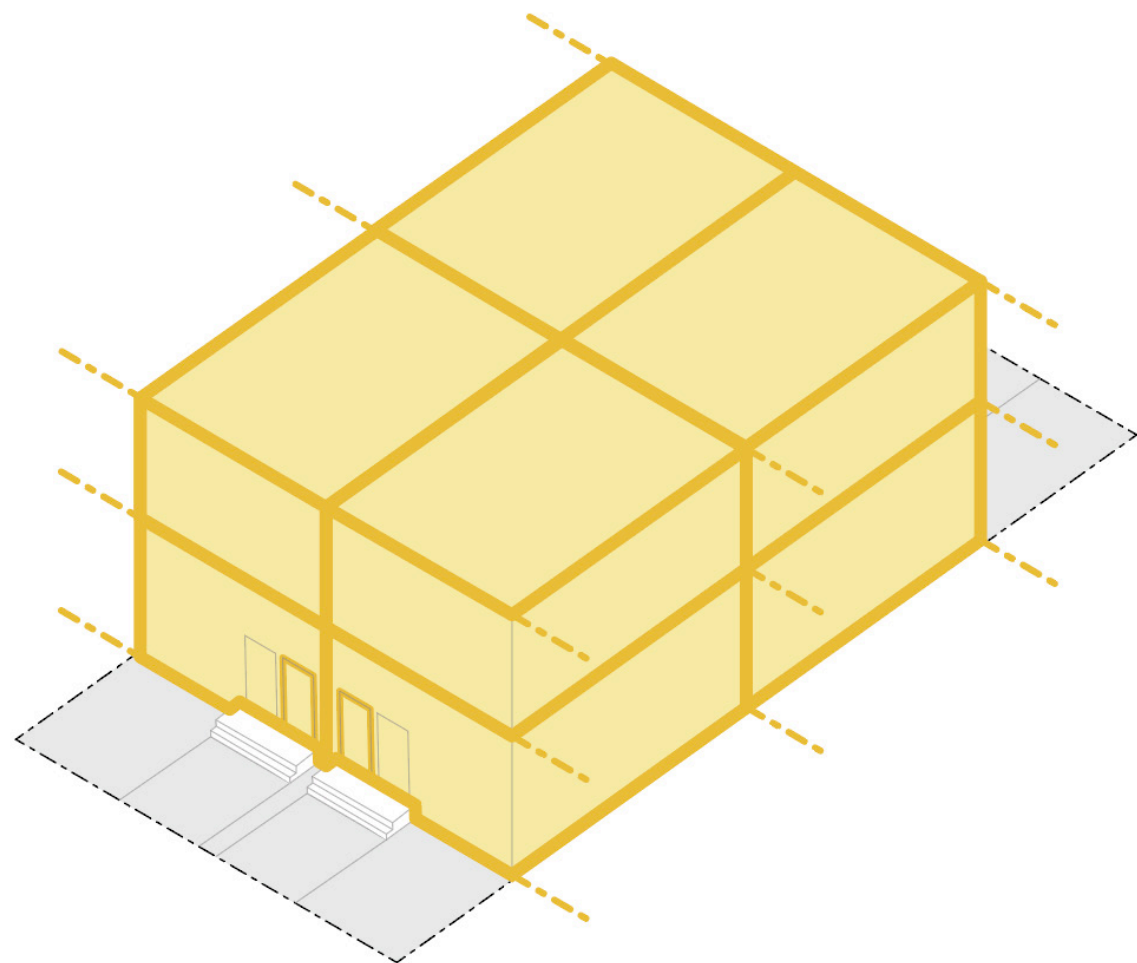
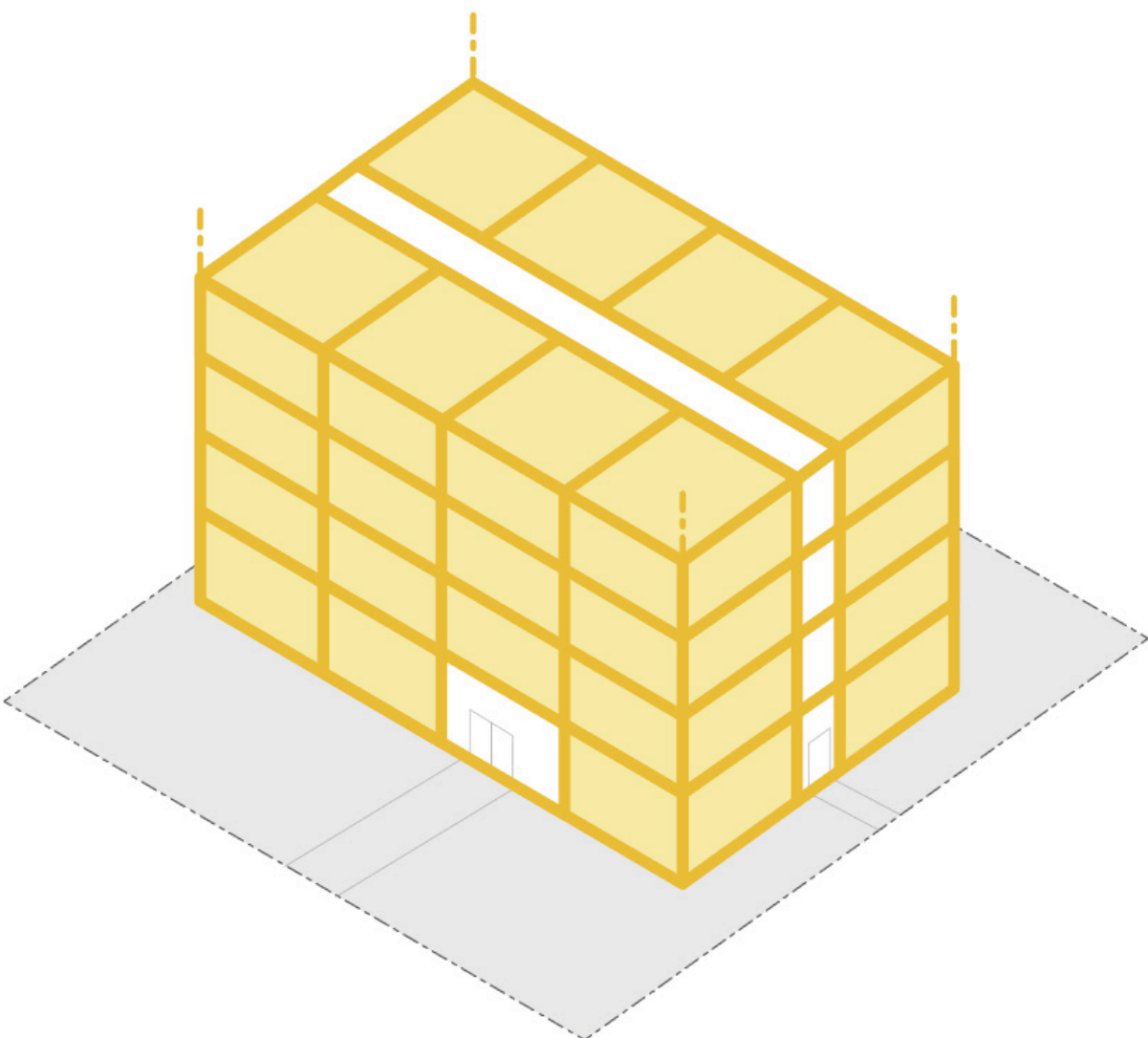


Image Sources: [archdaily.com](https://www.archdaily.com)

6.3 | High Density Typologies



Back-to-Back &
Stacked Townhouse



Apartment Building

Image Source: Opticos Design Inc., 2020

6.3 | High Density Typologies



Image Sources: [archdaily.com](https://www.archdaily.com)

7.0 | Estimating Development Capacity

There were three underlying considerations for estimating housing capacity on each of the sites, as detailed herein. These considerations included the identification of an average hypothetical unit size to be used in gauging overall building sizes, the identification of typical building footprints according to the typologies being considered, and finally, determining an appropriate unit split on a site-by-site basis, in accordance with the needs identified in the HRP. The following section details the approach and methodology employed for each of these considerations.

7.1 Identifying an Average Unit Size

As part of estimating the number of homes that could potentially be accommodated on each site, the project team employed a methodology centered around establishing a “hypothetical unit size” for use in calculations. Below is a summary of the approach used to determine this:

- 1. Consulting Affordable Housing Guidelines:** The project team began by consulting affordable housing guidelines from various Canadian cities. These guidelines provided valuable insight into unit sizing and mixes within community housing developments.
- 2. Understanding Unit Areas:** Most of the guidelines outlined both minimum and target/average unit areas, categorized by number of bedrooms. These ranged from approximately 50m² for a 1-bedroom apartment to 125m² for a 4+ bedroom townhome. The findings for this examination are presented in Table 8 (right).
- 3. Establishing an Average Unit Size:** To suit the needs of the study, an average “standard” unit size was needed. This involved calculating a weighted average unit size based on the projected housing need identified in the Housing Revitalization Plan. The percentage of overall need for each unit type (e.g., 70% for 1-bedroom units, 17% for 2-bedroom units, etc.) was used to derive this average, shown in Table 9 (right).
- 4. Results and Assumptions:** The above approach yielded an average unit size of 72m² for non-apartment style units and 64m² for apartment-style units. This methodology assumes a mix of different unit sizes and types across most of the sites, ensuring flexibility and suitability for diverse community housing needs. The HRP housing need split and hypothetical unit size averages are presented in table 9 (right).

By employing the above methodology, the project team was able to establish a standardized average unit size to serves as a foundational metric for gauging the area required per-unit across various typologies within our study sites.

Table 8: Minimum & Target Community Housing Unit Sizes Comparison

Type	Bedrooms	Min Size	Target Size	Target Mix
Row & Apartment	1	48 m ²	56 m ²	40%
	2	60 m ²	90 m ²	40%
	3	83.6 m ²	112 m ²	15%
	4	102 m ²	125 m ²	5%
Apartment	1	46 m ²	55 m ²	40%
	2	60 m ²	67.4 m ²	40%
	3	83.6 m ²	92.9 m ²	15%
	4	102 m ²	112 m ²	5%

Source: Re:Public analysis based on data collected from Toronto, Vancouver, & Waterloo Region Affordable Housing Development Guidelines

Table 9: Cornwall/SDG Community Housing Need (2024-2034)

Unit Type	Projected Unit Need	% of Need
1 Bedroom	697	70%
2 Bedroom	169	17%
3 Bedroom	90	9%
4+ Bedroom	40	4%
Total	995	100%

Source: City of Cornwall Human Services Department, 2024

7.0 | Estimating Development Capacity

7.2 Identifying Typical Building Footprints

Following the identification of a hypothetical dwelling unit size, the next step was to determine typical building footprints to be used in the development of concepts for each site. The standard dwelling unit sizes were used to lay out “typical” building footprints based on the Missing Middle typologies that were identified earlier in the Plans development.

To the right are the different “typical” dwelling types/dimensions considered in the preparation of hypothetical “fit ups” for each development concept. Yellow areas represent living space, whereas the blue represents common corridors/access hallways. Actual footprints and layouts will likely differ from site to site (as well as building to building) depending on architectural designs, unit sizes, number of storeys, and tenant needs. Please note that not all building types were used in the final development concepts and actual building sizes will vary at the time of actual development design.

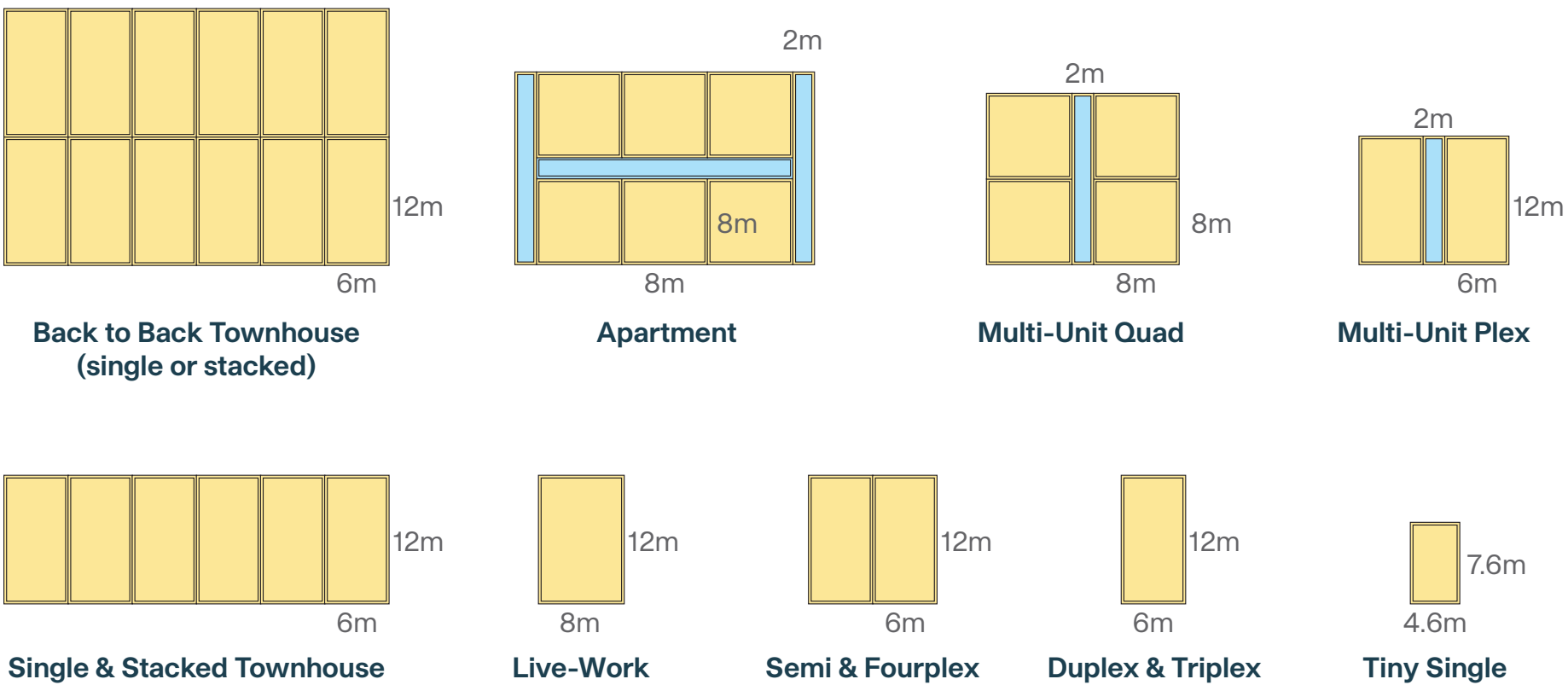


Figure 4 - Typical building footprints used in concept planning

7.3 Determining Unit Split Per Site

Lastly, while the project team was provided an overall unit need based on unit size (number of bedrooms) for the entire Cornwall/SDG area, it was still important to identify a breakdown of units on a site-by-site basis. To do this, the following assumptions were made:

- Single Townhouses were identified as the only typology that would accommodate 3 or more bedrooms;
- All other typologies would accommodate a maximum of 2 bedrooms;
- The percentage share need for each unit type (i.e. 70% 1 bedroom, 17% 2-bedroom, etc.) would be applied to each site through a weighted average approach as described in Table 10 (right). This would ensure that the proposed developments are maintaining a mix of unit sizes in accordance with the actual need identified in the HRP.
- A target of 5% of all 1-bedroom accommodations should be universally accessible (i.e. barrier free).

Table 10: Target Unit Split for Development Concepts

Typology	Target Split for Cornwall/SDG
Units contained in all other typologies	80% 1-Bedroom
	20% 2-Bedroom
Units contained in single townhouses	69% 3-Bedroom
	31% 4+ Bedroom

Part III: Proposed Development Concepts

8.0 | Land Portfolio Overview

8.0.1 Geography of Sites

Following a comprehensive review of sites presented to the project team, a total of seven sites were identified as having a feasible level of development potential for community housing. Of the sites, four are located in Cornwall and three are evenly distributed between South Glengarry, South Dundas, and North Dundas. The following map and accompanying Table 11 provide more information on the location and size of each site reviewed through this study. For more detailed site analysis information, please refer to Section 9.1 of this Plan.

Figure 5: Geographical distribution of sites within regional market area



8.0.2 Common Key Findings

- All seven of the study sites have reasonable potential to be developed for community housing based on existing conditions and policy frameworks.
- All sites offered considerable room to incorporate green space and permeability for pedestrians and vehicles alike.
- All sites have relatively minimal constraints associated with them.
- All are serviced with water and sewer – notwithstanding this, there may be concerns regarding capacity to accommodate full build out on certain sites at this time.
- Most of the sites are situated within existing, well-established residential neighbourhoods.
- Site proximity to services and amenities was relatively good amongst all sites.

Table 11: Site Details

Site	Municipality	Location	Size
Site 1	South Glengarry	Glen Walter Park Road, Glen Walter	1.60 ha
Site 2	Cornwall	330 Montreal Road, City of Cornwall	2.59 ha
Site 3	Cornwall	Joe St. Denis Park, City of Cornwall	2.47 ha
Site 4	Cornwall	1520 Cumberland Street, City of Cornwall	1.20 ha
Site 5	Cornwall	Wellington Street West, City of Cornwall	3.53 ha
Site 6	South Dundas	12446 County Road 2, Morrisburg	0.48 ha
Site 7	North Dundas	517 Albert Street, Winchester	0.83 ha

9.0 | Proposed Development Concepts: Summary

The following tables provide a summary of the proposed development portfolio contained in this Plan. Later in this section, each site and development proposal is presented in greater detail. In Part IV, financial feasibility and costing is presented for each of the development concepts. While this Plan seeks to provide a realistic vision and development concept for each of the sites in the land portfolio, changes may be necessary to better align the Plan with shifting priorities, available funding, or feedback received from the community or development partners associated with a given project.

Table 12: Summary of Proposed Community Housing Units by Home Size (Full Portfolio)

Home Size	Proposed Homes*	HRP Need	Surplus/Deficit
1 Bedroom	340 homes	696	-356
2 Bedroom	85 homes	169	-84
3 Bedroom	78 homes	90	-12
4+ Bedroom	35 homes	40	-5
Total	538	995	-457

**In an effort to promote mixed-income developments and reduced stigmatization of community housing, it is assumed that a portion of the 106 near-market/at market homes identified as a need by the City in Part I would be incorporated into the development of some or all of the sites. Notwithstanding this, the actual split will be determined on a site-by-site basis during further development planning.*

Table 13: Summary of Proposed Community Housing Units by Typology (Full Portfolio)

Typology	Unit Count
Townhouse	113
Fourplex	12
Sixplex	12
Quad	112
Stacked/Back-to-Back Townhouse	100
Apartment	189
Total Number of Homes Proposed	538

Table 14: Summary of Proposed Community Housing Units by Home Size (Site-by-Site)

Home Size	Site 1	Site 2	Site 3	Site 4	Site 5	Site 6	Site 7	Proposed Homes	HRP Need	Surplus/Deficit
1 Bedroom	51	35	123	32	35	14	50	340	696	-356
2 Bedroom	13	9	31	8	9	3	12	85	169	-84
3 Bedroom	14	-	18	22	24	-	-	78	90	-12
4+ Bedroom	6	-	8	10	11	-	-	35	40	-5
Total	84	44	180	72	79	17	62	538	995	-457

9.1 | Proposed Development Concepts: Site-by-Site Review

Site 1: Glen Walter Park, South Glengarry

Site Context

These two 0.8-hectare sites are part of Glen Walter Park and located within a primarily residential area in the community of Glen Walter, South Glengarry. To the north, Glen Walter Regional Park provides extensive recreational opportunities and green space for the community. Adjacent to the park is the Glen Walter Fire Station and to the southeast, the Islamic Institute Al-Rashid.

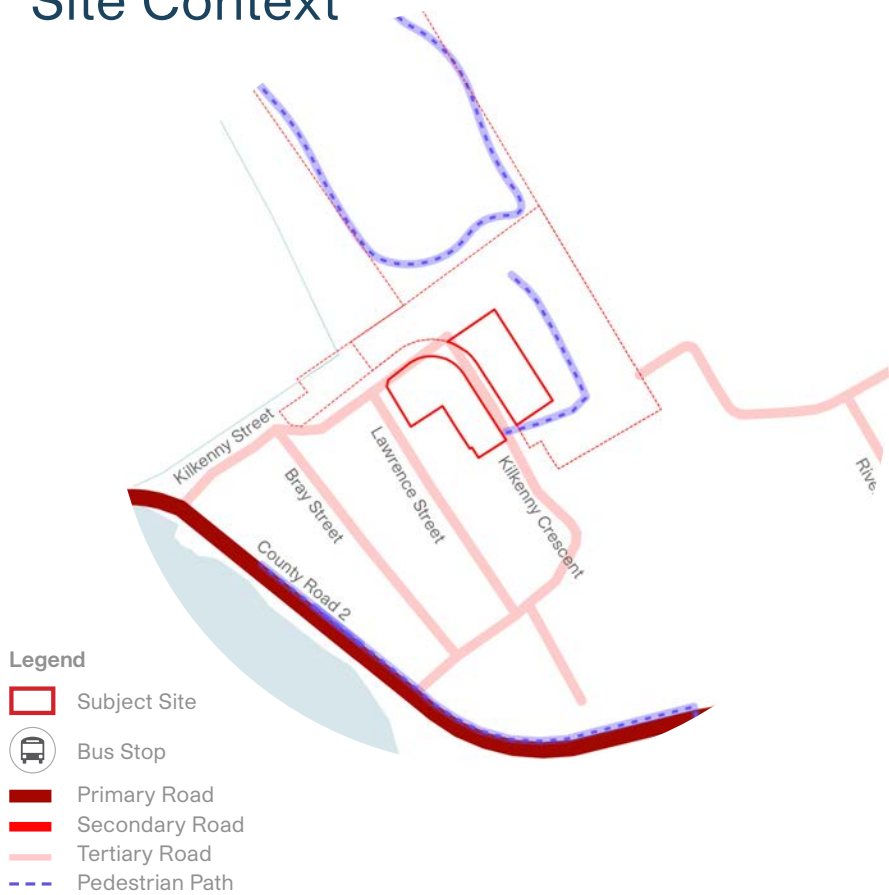
The site is approximately 300 meters from the St Lawrence Waterfront and is served by municipal services, including water and sewer (W/S), and offers a development area of approximately 0.8 hectares on each side of Kilkenny Crescent. One of the primary considerations for the full buildout of these sites will be related to water/sewer capacity, as the systems servicing the area are limited at the time of writing. Further, as described as part of the phasing discussion on page 32 and 33, these sites are not currently owned by the City of Cornwall SDG Human Services Department, and their exact location and size will be determined in consultation with the Township of South Glengarry in the future. Notwithstanding this, Council has passed a resolution in support of using part of the identified areas for community housing.

PIN Numbers	671290462, 671290582
Municipality	South Glengarry
Community	Glen Walter
Address	Kilkenny Crescent
Gross Area (ha)	18.82
Gross Area (m2)	188,204
Development Area (m2)	16,000
Official Plan	Residential District
Zoning	Institutional/Residential
Zoning Code	IN / R2
Available Services	W/S
Priority Level	3 (7 to 10 years)



Site 1: Glen Walter Park, South Glengarry

Site Context



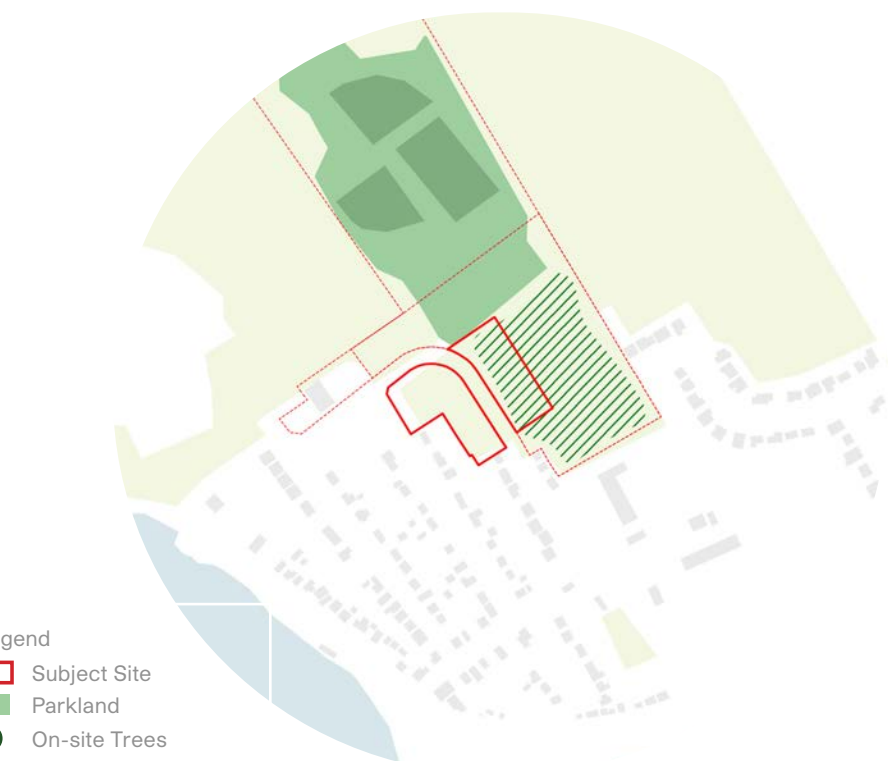
Mobility & Transport

The sites are accessible via by Kilkenny Street and Kilkenny Crescent. These roads link the sites to County Road 2, a primary road running along the southern edge of the neighborhood, but the site itself is situated away from major thoroughfares. Pedestrian paths throughout the area enhance walkability, connecting the site to adjacent residential streets and the nearby waterfront. The site does not have nearby access to transit.



Zoning

The sites are currently zoned Institutional (IN) and Residential Second (R2), reflecting their connection to Glen Walter Regional Park and the surrounding residential area. These designations permits a range of public and residential uses. It is recommended that the sites be rezoned to Residential 3 (R3) to allow for low- to mid-density residential development, accommodating a broader range of residential needs within the community.



Greenspace & Recreation

The sites are advantageously located next to Glen Walter Regional Park, which features several sports fields and is surrounded by dense wooded areas, providing ample opportunities for outdoor activities and recreation. Additionally, the sites are located just 300 meters from the St. Lawrence waterfront, offering further recreational possibilities and access to scenic natural landscapes. This proximity to diverse green spaces and recreational facilities enhances the overall appeal and livability of the area.



Building Heights

The surrounding building forms are primarily low-rise, ranging from 1-3 storeys. However, the majority of the sites are not directly bordered by existing housing, which limits the impact of potential higher-intensity building forms on the surrounding neighborhood. This context provides flexibility for considering mid-rise developments without significantly affecting the existing residential character.

Site 1: Glen Walter Park, South Glengarry

The Site

The sites are currently occupied primarily by forested areas and a large gravel parking lot located to the north-east corner. An informal trail runs from the parking lot and connects to the residential community along Kilkenny Crescent. The site is bordered by wooded lots to the west and east, with Glen Walter Regional Park situated to the north.



View south west onto site



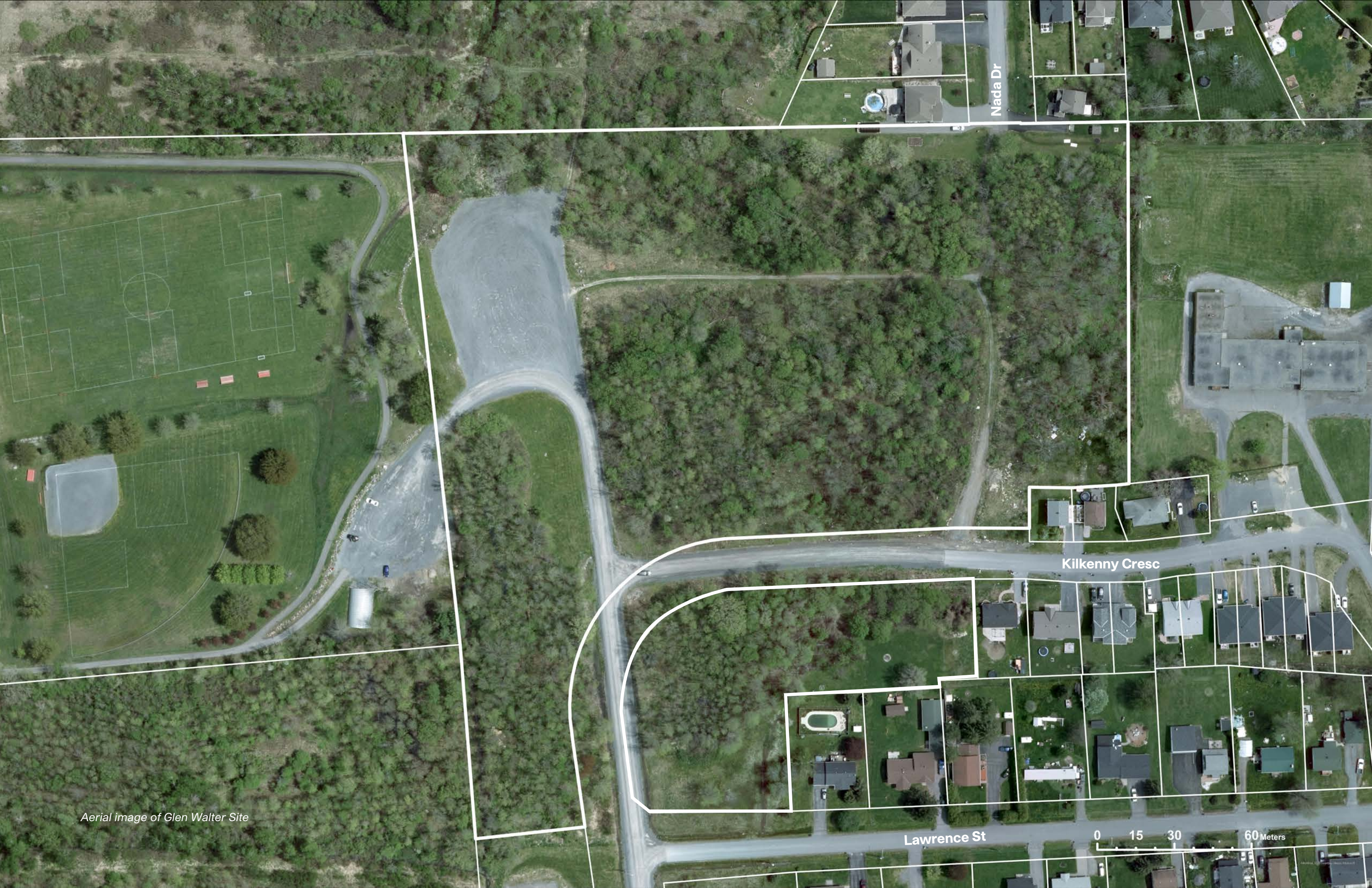
Looking north on Kilkenny Cresc between both sites



View from gravel parking lot looking west along Kilkenny Road



Looking east onto site at intersection of Kilkenny Cr and Lawrence St



Nada Dr

Kilkenny Cresc

Lawrence St

0 15 30 60 Meters

Aerial image of Glen Walter Site

Site 1: Glen Walter Park, South Glengarry

Proposed Development Concept Plan

The proposal aims to create well-integrated, multi-functional community spaces on each of the development sites. The sites both benefit from their proximity and connection to Glen Walter Park, and measure 0.8 hectares. The green spaces and trail networks promote walkability and provide residents with direct access to nature. The design also considers a potential future connection between Kilkenny Crescent and Nada Drive, further east of Phase 2 to allow for a logical rounding-out of the existing development.

Phase 1 consists of 20 single-unit townhomes. Each of the homes are served by rear-loaded parking and private amenity spaces. The scale of development seeks to integrate with the existing built forms around the site.

Phase 2 consists of 64 apartments in a “quad-style” building layout (4 units per floor). The homes would be served by central parking areas and a central amenity corridor space. The separation of the site from surrounding lower-densities via the existing roads will help buffer the change from low to medium density.

Please see special note on following page for details on phasing and further consultation.

Home Size	Homes
1 Bedroom	51
2 Bedroom	13
3 Bedroom	14
4+ Bedroom	6
Total	84 Homes
Estimated Development Cost	\$28,949,701
Estimated Equity Required	\$20,942,264





NOTE ON PHASING FOR SITE 1

Site 1 contemplates development concepts on two pieces of land that are not currently owned by the City of Cornwall Human Services Division. While parts of these lands have been generally earmarked for community housing development by the Township of South Glengarry Council, specific details regarding the size, location, and timing of the transfer of lands have not been finalized. As stated in Council's resolution in support of using part of these lands for community housing, the exact portion of lands will be determined in consultation with the Cornwall SDG Human Services Department.

It is understood that Council is potentially supportive of a community housing development on the total area of the Phase 1 lands, which have little to no known constraints at the time of writing.

Based on preliminary discussions with Township staff, it is understood that the exact location of the future watertower and associated infrastructure on the lands adjacent to Phase 2 is unknown at this time. As such, the development concept for Phase 2 may require alteration and/or removal. Further consultation with the Township will inform the feasibility of development on these lands and the size of the area available.

The feasibility of either Phase will also ultimately depend on available servicing capacity and further consultation with the Township of South Glengarry.

Site 2: 330 Montreal Road, Cornwall

Site Context

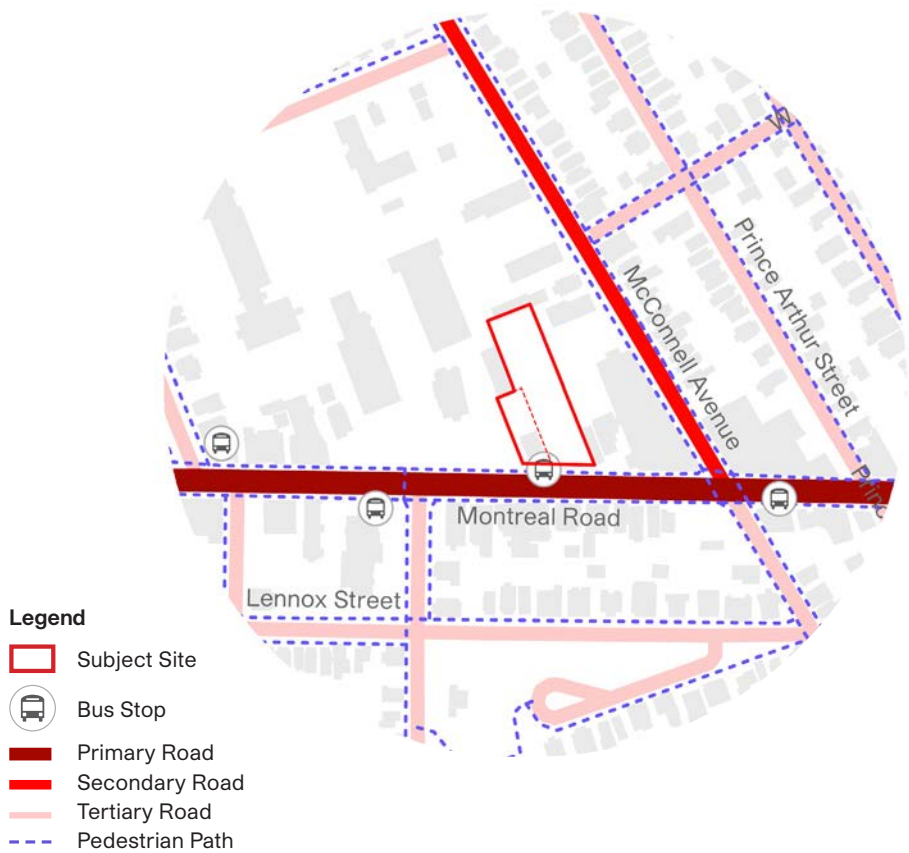
This 0.26-hectare site is located on Montreal Road, a mixed-use streetscape with several key retail, cultural, and educational amenities. To the north, the site is close to École secondaire catholique La Citadelle, offering educational services. Nearby cultural landmarks include the Co-Cathedral of the Nativity of the Blessed Virgin Mary and The Port Theater. Mattice Park and Aimé Leblanc Park are located south of the site, providing ample recreational facilities. The nearby Medical Arts Pharmacy and St. Lawrence College’s Cornwall Campus further enhance the site’s access to healthcare and educational services. The southeast vicinity includes residential developments such as Cotton Mill Lofts, integrating residential and commercial uses. The proximity to Montreal Road, a main thoroughfare in the area, ensures access to various commercial services and amenities, making this site well-positioned for future development and community integration. Montreal Road serves as a vital commercial corridor, offering a range of shops, services, and dining options that support the local community and enhance the site’s attractiveness for mixed-use development.



Roll No.	040202000221200, 040202000221100
Municipality	Cornwall
Community	Cornwall
Address	330 Montreal Rd
Gross Area (ha)	0.26
Gross Area (m2)	2,586
Development Area (m2)	2,586
Official Plan	Business District
Zoning	Le Village District
Zoning Code	LVD
Available Services	W/S
Priority Level	1 (1 to 3 years)

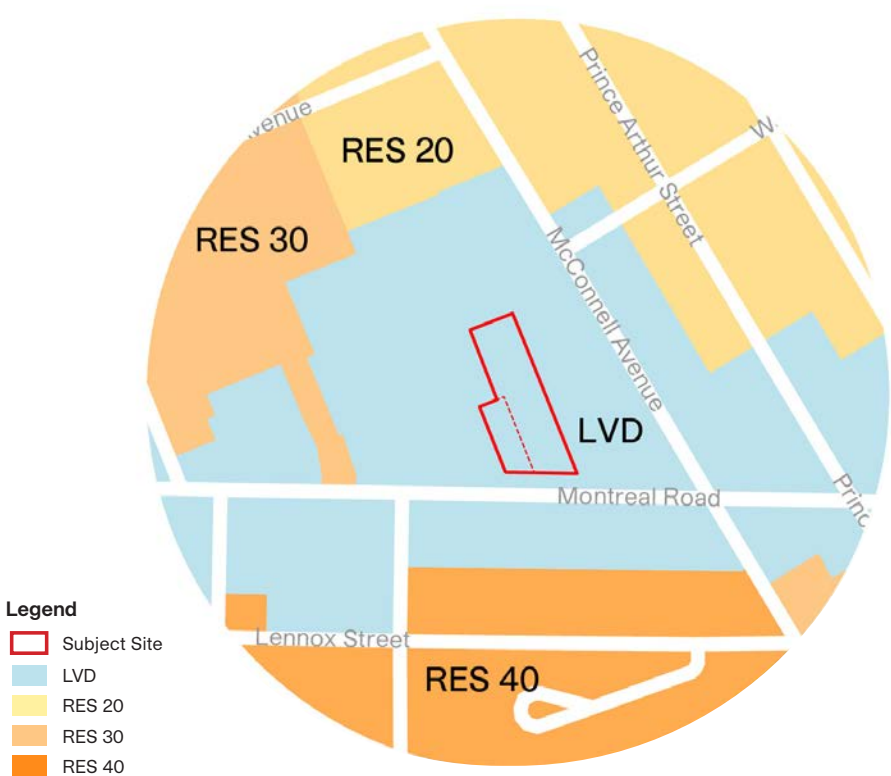
Site 2: 330 Montreal Road, Cornwall

Site Context



Mobility & Transport

The subject site is well-connected by a network of roads and public transportation options. Montreal Road, a primary thoroughfare running along the southern edge of the site, provides access to several commercial services and key destinations. Secondary roads like McConnell Avenue enhance connectivity, while multiple bus stops along Montreal Road offer convenient public transit options. Tertiary roads, including Lennox Street and Prince Arthur Street, further improve local accessibility, making the site well-integrated with the surrounding community.

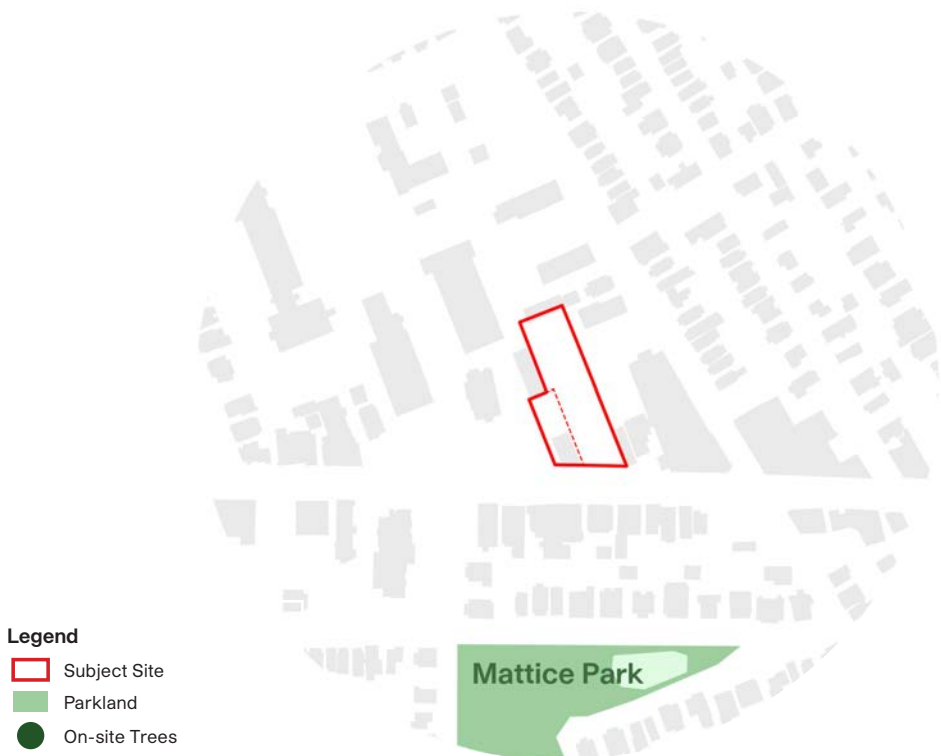


Land Use and Zoning

The site is currently zoned as LVD (Le Village District). The Le Village District (LVD) Zone is intended to implement the policies of the Business District designation in the Official Plan. This zone generally permits a range of commercial uses, including retail stores, personal service establishments, and offices, as well as complementary institutional uses and compatible residential uses such as apartment dwellings. Additionally, the LVD zone establishes a maximum building height of 30m and is subject to an angular plane.

Greenspace & Recreation

The site is conveniently located near significant green space and recreational facilities. Mattice Park, situated directly to the south, provides ample parkland for outdoor activities and community gatherings. Additionally, the waterfront is located within a 500m radius of the subject site.



Building Heights

The surrounding area of the site exhibits a varied building height profile. The immediate vicinity predominantly features one to two-storey buildings, providing a low to mid-rise urban landscape. Along Montreal Road and McConnell Avenue, there is a mix of building heights all around the 2 to 4 storey range, and one taller apartment building that reaches 10 storeys. This variation in building heights supports a diverse urban character, offering opportunities for development of a higher density within zoning allowances.



Site 2: 330 Montreal Road, Cornwall

The Site

The Montreal Rd site is currently occupied by a parking lot and a Cornwall Police Satellite Station. The parking lot takes up the majority of the site, providing 47 parking spaces for vehicles. The Cornwall Police Satellite Station is situated towards the southern part of the site, adjacent to Montreal road. It is understood that the Station is intended to be removed from the site as part of any redevelopment.



Existing parking area



Parking area east of site



Existing parking area



View south onto the site, police station shown on right by vehicles

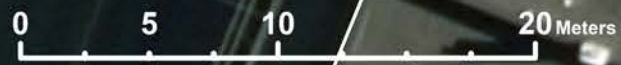


View from the satellite police station entrance



Montreal Road

Aerial image of 330 Montreal Road



Site 2: 330 Montreal Road, Cornwall

Proposed Concept Plan

The proposed design for the site includes a new six-storey building with retail frontage or an alternative ground floor use along Montreal Road, with residential units above. This mixed-use building aims to activate the street level with commercial activity while providing housing options on the upper floors. To comply with urban design guidelines and ensure appropriate scale and massing, a 60% angular plane will be applied, resulting in setbacks on the sixth floor.

Adjacent to the building, a large surface parking lot is planned to accommodate vehicles, ensuring ample parking space for both residents and visitors. The parking area is designed for easy access and circulation, supporting the building's commercial and residential functions.

Home Size	Homes
1 Bedroom	35
2 Bedroom	9
3 Bedroom	-
4+ Bedroom	-
Total	44 Homes
Estimated Development Cost	\$12,243,008
Estimated Equity Required	\$8,247,959





Site 3: Joe St. Denis Park/Former Bob Turner Arena Site, Cornwall

Site Context

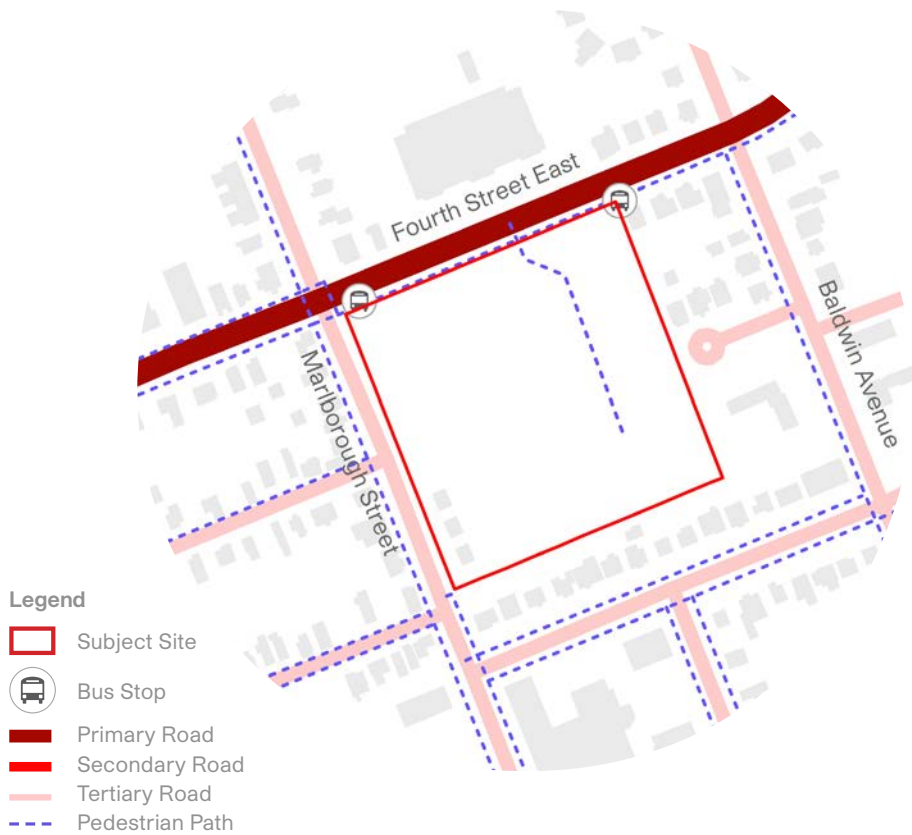
Located at the intersection of Fourth Street East and Marlborough Street, this 2.47-hectare site includes the Former Bob Turner Arena and Joe St. Denis Park, home to the Cornwall Wildcats football field. The site is bordered to the north by the Cornwall Armory and surrounded by low-density residential neighborhoods to the east, south, and west. To the north, Cornwall Community Hospital and Chartwell McConnell Retirement Residence are prominent facilities. Northeast of the site, Équipe psycho-sociale and École secondaire catholique La Citadelle provide educational and social services. South of the site are the (former) Care Centre and Parisien Manor, contributing to the local healthcare and residential services. To the southwest is Bishop MacDonell Catholic School. Additionally, the site is close to Second Street East, which features several commercial offices and amenities serving the neighborhood.

Roll No.	40202000310100
Municipality	Cornwall
Community	Cornwall
Address	Joe St. Denis Park
Gross Area (ha)	2.47
Gross Area (m2)	24,685
Development Area (m2)	24,685
Official Plan	Urban Residential District
Zoning	Residential 10 (Low Density)
Zoning Code	RES 10
Available Services	W/S
Priority Level	3 (7 to 10 years)



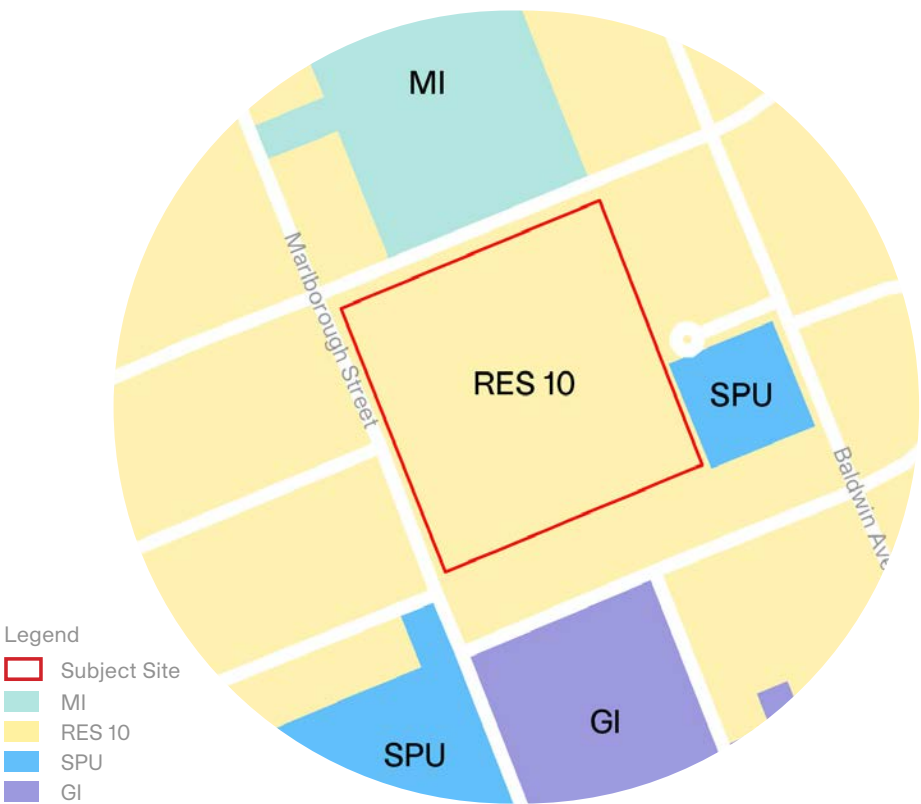
Site 3: Joe St. Denis Park/Former Bob Turner Arena Site, Cornwall

Site Context



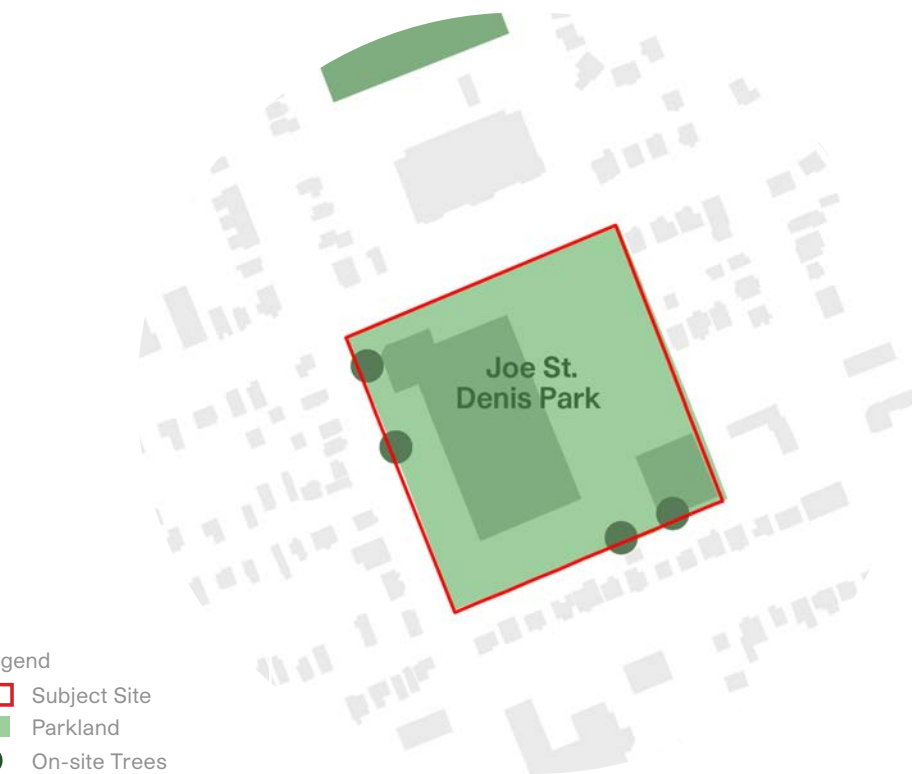
Mobility & Transport

The site is located along Fourth Street East, a primary road that features two bus stops along its northwest border, ensuring convenient public transportation access. The remainder of the site is bordered by tertiary, low-traffic roads, providing a quieter, residential atmosphere. This positioning along a major thoroughfare, combined with the quieter surrounding streets, provides both accessibility and a livable residential environment.



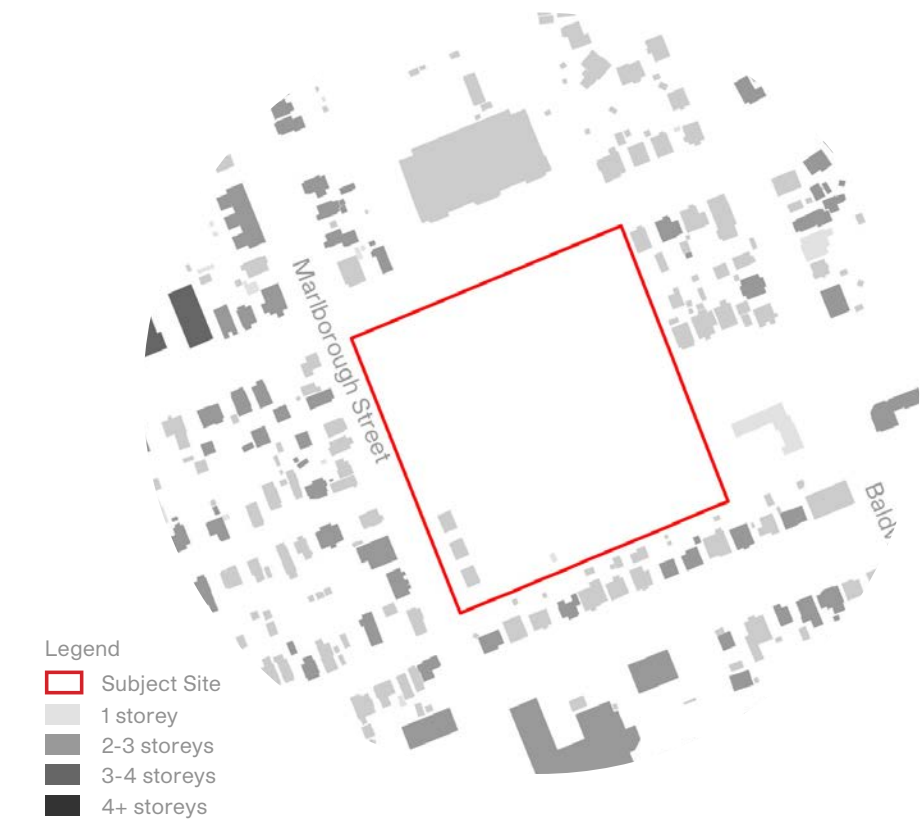
Zoning

The current zoning on the site is RES 10, which generally permits single-detached dwellings and institutional uses. Considering the site's central location and its surroundings, the study recommends changing the zoning to RES 20. This adjustment would allow for larger, multiplex apartments and senior residences, accommodating a broader range of housing needs and enhancing the site's potential for community development.



Greenspace & Recreation

Other than Joe St Denis Park located on-site, there are no other parks or greenspaces within a 500m buffer of the site. This presents a valuable opportunity for any new housing redevelopment to integrate a community park into the site development. Adding this greenspace will provide essential recreational areas for residents, enhancing the overall livability of the neighborhood and fostering a stronger sense of community.



Building Heights

The buildings surrounding the site are predominantly 2-3 storeys. However, many of these structures have higher floor-to-ceiling heights and protruding roofs, resulting in actual building heights ranging from 8 to 15 meters. Given this, the development of the site could incorporate 2-4 storey buildings, while still aligning with the surrounding architectural context.

Site 3: Joe St. Denis Park/Former Bob Turner Arena Site, Cornwall

The Site

On the site, the Wildcats football field occupies the majority of 2.47-hectare area. In the southwest corner of the site are the existing Wildcats service buildings. The former Bob Turner Arena slab, remains on the site. A children’s playground is located in the northwest corner. The site also includes open grassy areas and tennis courts situated south of the former arena, providing various recreational amenities.

The former Bob Turner Arena slab and associated environmental conditions will be a key consideration as part of any redevelopment. It would be prudent to undertake a future environmental site assessment to confirm the presence of any potential contaminants resulting from former arena activities.



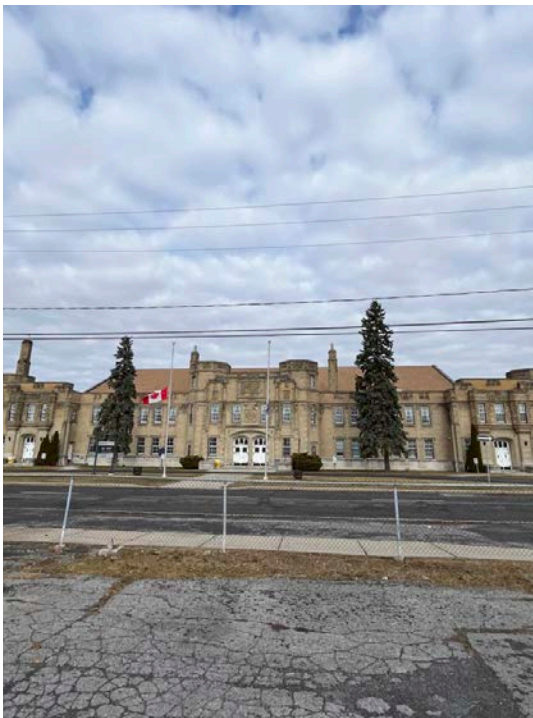
Joe St. Denis Park Field



Former Arena Site



Children’s playground



Cornwall Armory



Cornwall Athletic Grounds Entrance



Fourth Street West



Marlborough Avenue



Fourth Street East

Marlborough Street

Claude Ave

Aerial image of Joe St. Denis Field

0 12.5 25 50 Meters

Site 3: Joe St. Denis Park/Former Bob Turner Arena Site, Cornwall

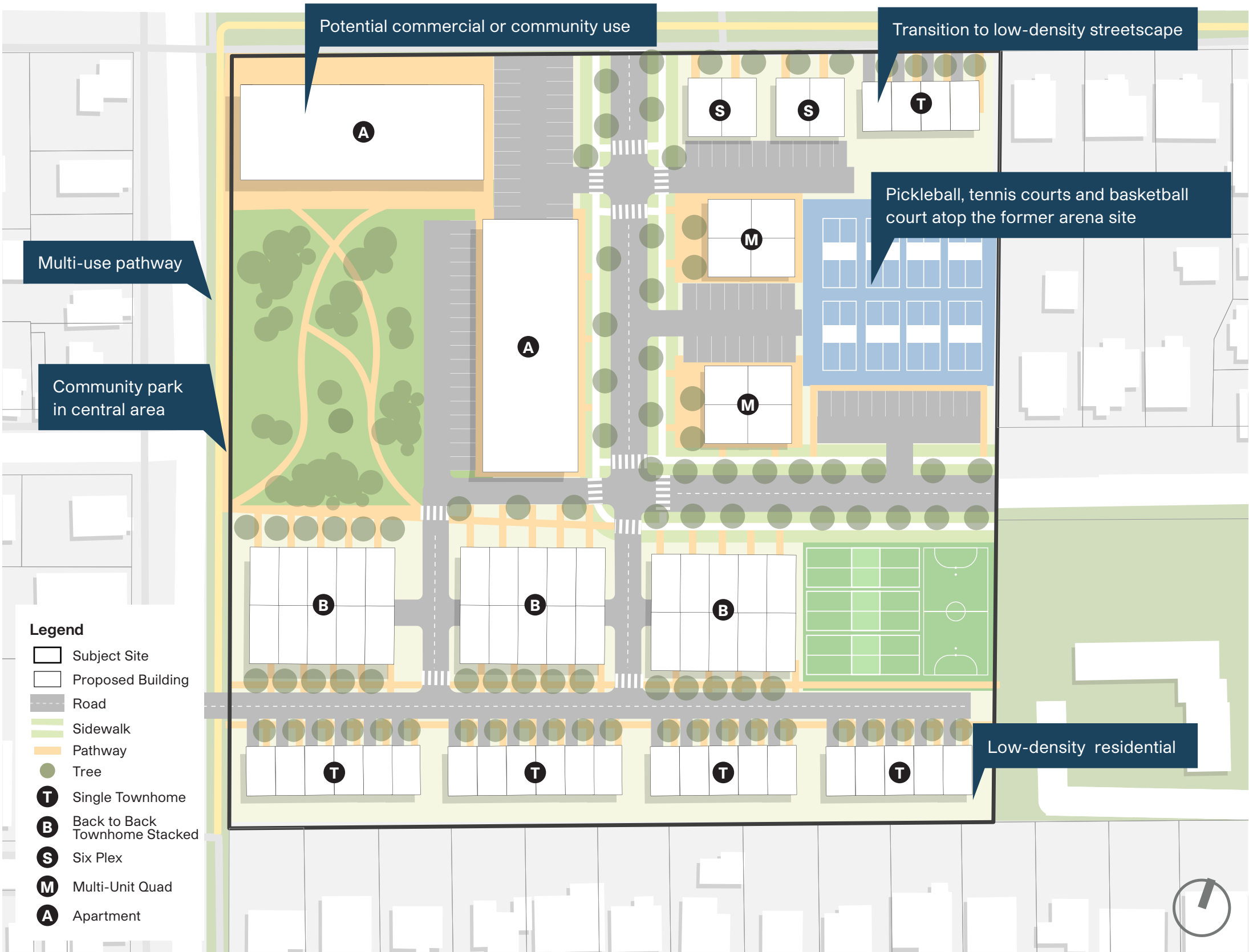
Proposed Development Concept Plan

The proposed design for the Joe St. Denis Park and Former Bob Turner Arena site aims to create a multi-functional urban space that balances recreational, residential, and potential commercial or community uses. At the heart of the site is a centrally located community park, featuring green spaces, walking paths, and gathering areas. This park serves as a focal point for community activities and enhances the site's green space.

The design includes a range of recreational facilities, such as pickleball courts, tennis courts, and a basketball court, positioned atop the former arena site.

Low-density residential buildings are planned along the southern and eastern edges of the site, ensuring a seamless transition to the surrounding residential areas. The northern section is designated for potential commercial or community use, allowing for future developments that serve neighborhood needs and stimulate local economic activity.

Home Size	Homes
1 Bedroom	123
2 Bedroom	31
3 Bedroom	18
4+ Bedroom	8
Total	180 Homes
Estimated Development Cost	\$56,573,463
Estimated Equity Required	\$36,180,244





Concept rendering of Joe St. Denis Field

Marlborough Street

Site 4: 1520 Cumberland Street, Cornwall

Site Context

Located along Cumberland Street between Cline Avenue and Fifteenth Street West, and at approximately 1.82 hectares in size, this site contains the former Vincent Massey Public School and associated playgrounds and parking areas. The site is bordered to the north by a large parking lot associated with nearby Sacred Heart Catholic School, and to south by a hydro transmission corridor. Sacred Heart Catholic School, the Catholic School Board Headquarters, and St. Joseph's Catholic High School are located to the east, and low density residential developments École élémentaire catholique Notre-Dame to the west. Within the immediate area of the site are numerous parks and two long term care facilities. The Cornwall VIA Rail Station is also within 1 km of the site.

Roll No.	40205000416200
Municipality	Cornwall
Community	Cornwall
Address	1520 Cumberland St
Gross Area (ha)	1.82
Gross Area (m2)	18,177
Development Area (m2)	12,283
Site Improvements	Elementary School
Official Plan	Urban Residential District
Zoning	Residential 20 (Medium Density)
Zoning Code	RES 20
Available Services	W/S
Priority Level	1 (1 to 3 years)



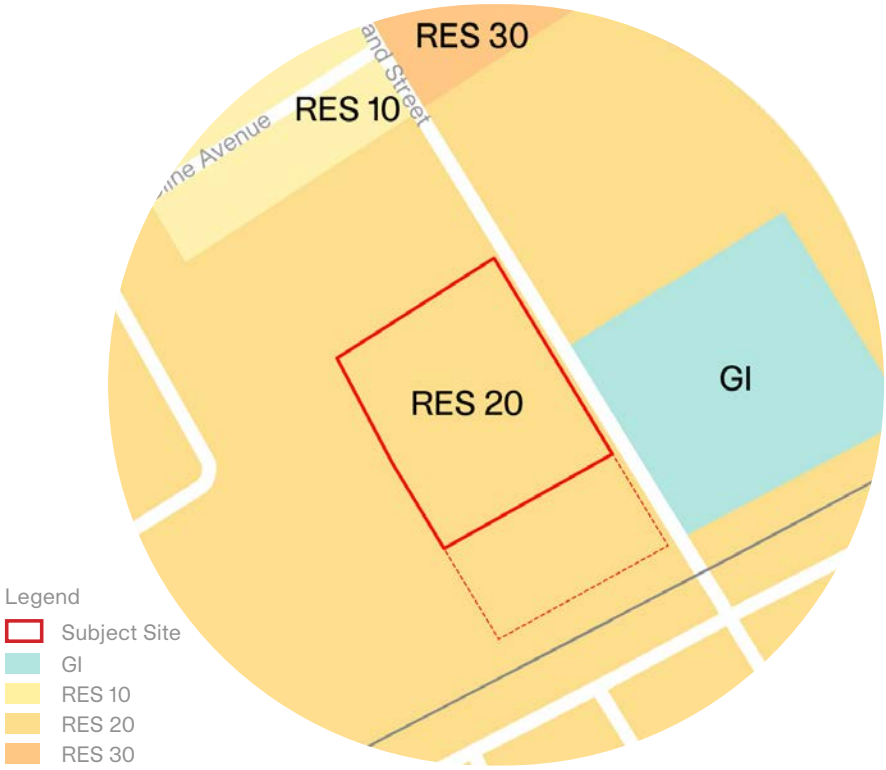
Site 4: 1520 Cumberland Street, Cornwall

Site Context



Mobility & Transport

The site is well connected to the City’s transportation network. Cumberland Road provides immediate connections to Brookdale Avenue (Hwy 138), a major north-south artery connecting the site to both Highway 401 and the Downtown. At least five bus stops are located within 400 metres of the site. Pedestrian access to the site is provided by a combination of interconnected sidewalks and the City’s larger multi-use trail network.



Zoning

The current zoning on the site is RES 20, which generally permits a mix of lower density residential forms and multiplexes, institutional uses, and senior residences, accommodating a broader range of housing needs and enhancing the site’s potential for community development.



Greenspace & Recreation

The site is well serviced by parkland and recreational opportunities with multiple schools located in the immediate vicinity. The site’s former use as a school also means that there is significant existing greenspace and amenity space located on the site itself. The site’s close access to Brookdale Avenue provides public transit access to the City’s larger recreational and parkland offerings.



Building Heights

To the north, south, and west of the site, building heights are relatively low-density and characteristic of post-war suburban development. The exception to this is the large Catholic education complex to the immediate east of the site on Cumberland Road which is composed of two Catholic schools and the Catholic School Board’s administrative offices, where building heights exceed 12 metres.

Site 4: 1520 Cumberland Street, Cornwall

The Site

The site is composed of the former Vincent Massey Public School which is currently being converted to into a transitional housing development known as Massey Commons. Otherwise, the site is dominated by open spaces and parking areas associated with the former school operations. The existing parking area along Cumberland will be maintained and used as part of the new transitional housing use.



View looking southeast along existing parking lot



View looking south-west along Cumberland Street



View looking north towards St. Joseph's Catholic Secondary School



View looking South-West to Transitional Housing



Children's Playground

Cumberland Street



Aerial image of 1520 Cumberland Street

0 5 10 20 Meters

Site 4: 1520 Cumberland Street, Cornwall

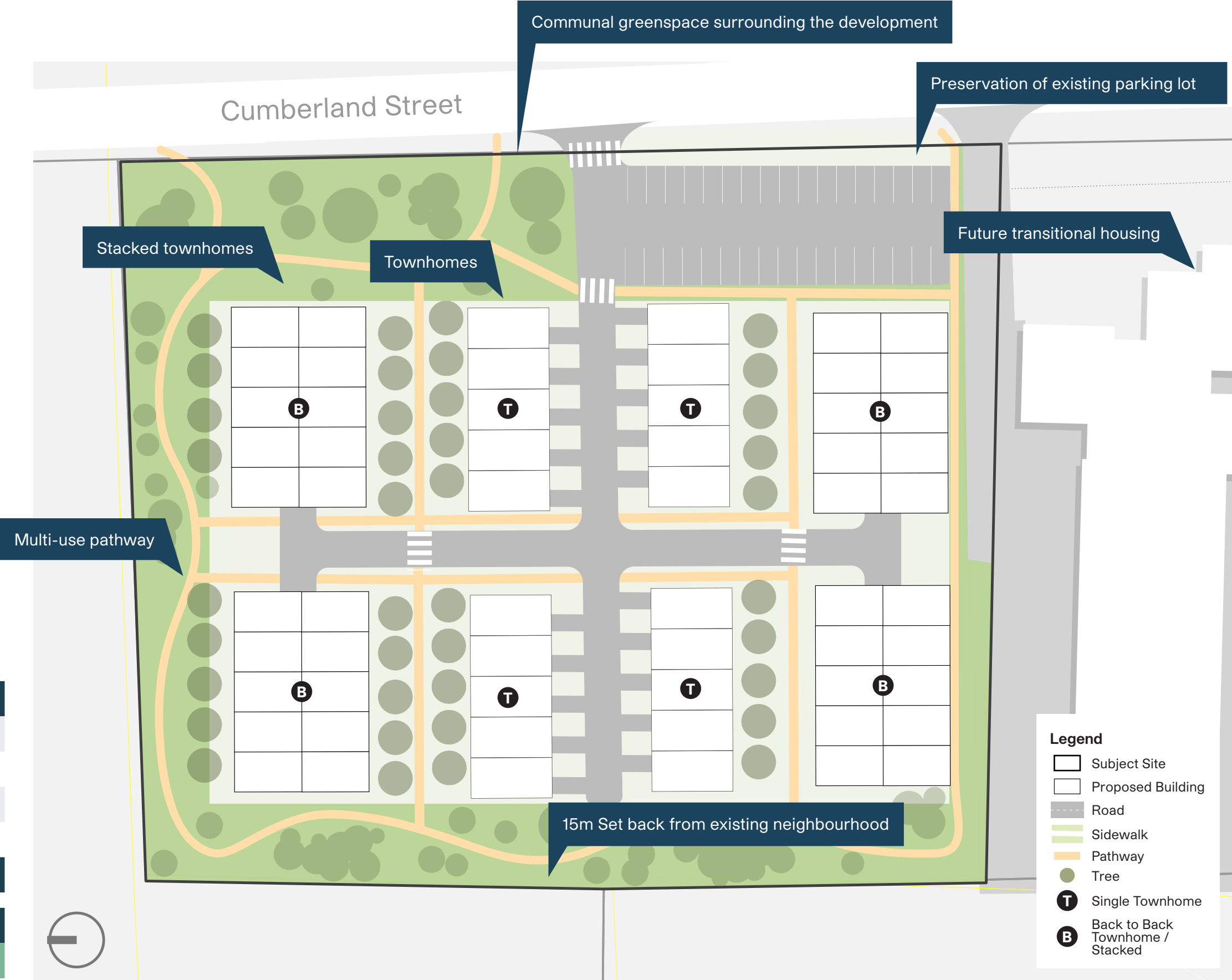
Proposed Development Concept Plan

The proposed design for the site along Cumberland Street, abutting the future transitional housing site, aims to create a well-integrated, multi-functional residential community. The development is surrounded by communal green spaces, enhancing the living environment and providing ample outdoor recreational opportunities for residents. A multi-use pathway runs through the site, promoting walkability and connectivity.

The site layout includes a mix of stacked townhomes and regular townhomes, offering a variety of housing options.

A 15-meter setback from the existing neighborhood to the south is incorporated into the design, maintaining privacy and minimizing the impact of development on current residents.

Home Size	Homes
1 Bedroom	32
2 Bedroom	8
3 Bedroom	22
4+ Bedroom	10
Total	72 Homes
Estimated Development Cost	\$25,819,633
Estimated Equity Required	\$18,541,745





Concept rendering of 1520 Cumberland Street

Site 5: Wellington Street/Pitt Street, Cornwall

Site Context

This site is composed of five discrete parcels totaling 3.5 hectares and fronting to both Pitt Street and Wellington Street West, adjacent to Highway 401 (separated by a large noise wall). The site itself is a currently vacant, and best described as a remnant site completely surrounded by residential development on all sides, save for Highway 401 immediately to the north. The site has been previously cleared of vegetation, however there are stands of mature trees located along the western and southern peripheries of the site. The Pitt Street frontage provides some exposure and visibility to the site, with two additional access points along Wellington Street that are wide enough to provide two driveway accesses to the site, but are wide enough to accommodate a standard municipal right-of-way.

Roll Nos.	040204000512502, 040204000512600, 040204000512432, 040204000512466
Municipality	Cornwall
Community	Cornwall
Address	Wellington St W
Gross Area (ha)	3.53
Gross Area (m2)	35,279
Development Area (m2)	35,279
Site Improvements	Vacant
Official Plan	Urban Residential District
Zoning	Residential 20 (Medium Density)
Zoning Code	RES 20
Available Services	W/S
Priority Level	2 (4 to 7 years)

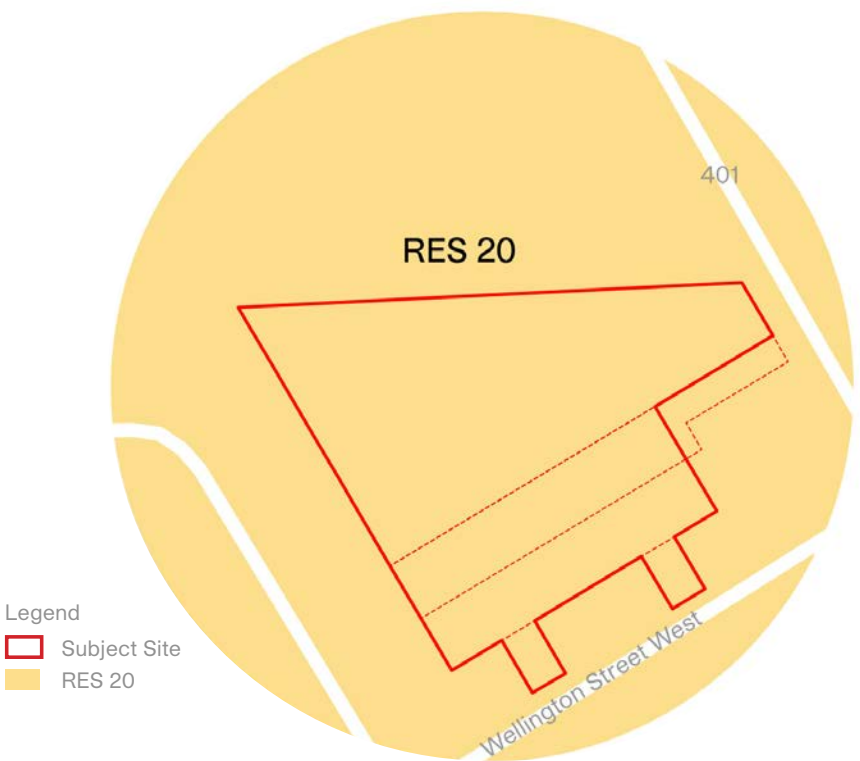
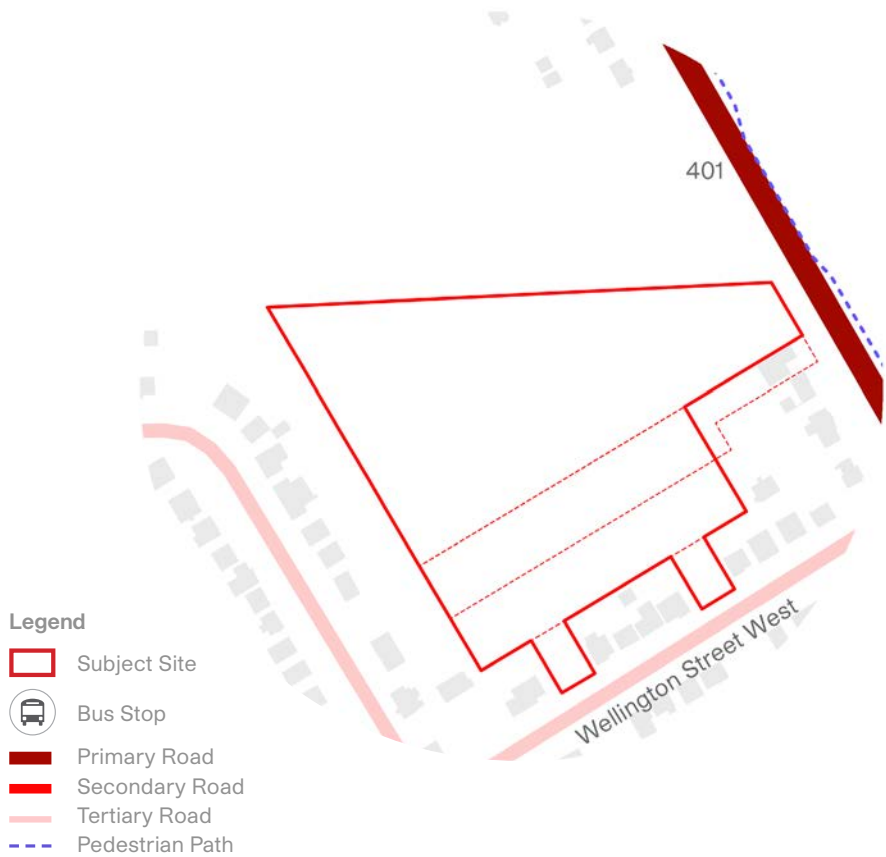


Site 5: Wellington Street/Pitt Street, Cornwall

Site Context

Mobility & Transport

The site is highly accessible to the wider city and region and serviced by approximately six bus stops located with 400 metres of the site. While adjacent to Highway 401 there is no direct 401 access from Pitt Street with interchanges found on nearby Brookdale and McConnell Avenues. Pedestrian pathways can be found along Pitt Street, connecting the site to the City’s larger multi-use trail network with a connection point approximately 500 metres from the site.



Zoning

The current zoning on the site is RES 20, which generally permits low density residential uses and multiplexes, accommodating a broader range of housing needs and enhancing the site’s potential for community development.

Greenspace & Recreation

Within 500 metres of the site there are three public parks: Snetsinger, Silver Cross, and Chevrier Parks which offer primarily passive recreational opportunities with the exception of Snetsinger Park which contains playground equipment and sports fields. The site provides direct public transit access to the City’s larger recreational facilities.



Building Heights

Building heights and massing in the immediate area is characterized as very low density, topping out at two and a half storeys for the most part. Despite the low density of surrounding development, the site is located immediately adjacent to Highway 401 which is raised approximately one and a half to two storeys above the grade of the site and the highway’s noise wall which is raised to a height of approximately two and a half to three storeys above the grade of the site.

Site 5: Wellington Street/Pitt Street, Cornwall

The Site

The site is vacant and generally cleared of vegetation, save for the tree stands located along the southern and western peripheries of the site. Access points along the Wellington Street frontages appear to be maintained by neighbouring property owners. The grade of the site is generally flat rising up towards the raised Highway 401 along the northern boundary. The flat areas in the centre of the site have been known to collect ponding water.



View looking east along Edgar Street to northern access



View north along Pitt Street to Highway 401



View looking east along Edgar Street to southern access



View looking west from Pitt Street to site



Aerial image of Wellington St W/Pitt St Site

0 15 30 60 Meters

Site 5: Wellington Street/Pitt Street, Cornwall

Proposed Concept Plan

The proposed design for the Wellington Street West site aims to create a cohesive residential community with diverse housing options and integrated green spaces. The development includes townhomes, quad-plexes, and six-plexes, offering a range of housing types to cater to different needs. The layout is designed to maximize green space and promote a sense of community. The central communal green space is surrounded by residential buildings, creating a focal point for community interaction and outdoor activities.

Pathway connections along the greenway provide pedestrian access and enhance connectivity throughout the site. A 30-meter Ministry of Transportation Ontario (MTO) setback is maintained to the north, ensuring compliance with regulations and preserving open space. Additionally, the site features a Stormwater Management (SWM) pond to the southern edge of the area to manage drainage and run-off - the specific location of which is currently being explored by the City as part of the site's evaluation.

Home Size	Homes
1 Bedroom	35
2 Bedroom	9
3 Bedroom	24
4+ Bedroom	11
Total	79 Homes
Estimated Development Cost	\$31,533,861
Estimated Equity Required	\$23,622,364





City of Cornwall - Affordable Housing Project
Projet de logements abordables - de la ville de Cornwall

www.cornwall.ca

Site 6: Morris Glen Court, Morrisburg, South Dundas

Site Context

The site is 1.06 hectares fronting onto County Road 2 in Morrisburg. It is currently part of Glen Morris Court, an existing publicly owned seniors complex. To the north of the site and fronting along County Road 2 are several highway commercial development including a public garage, building supply centres, and an automotive trailer sales establishment. To the east and west of the site (beyond the Glen Morris Court facility) the highway commercial uses continue with a gas station located to the immediate east of the site and a retail store to the immediate west. Low density residential uses are found immediately south of the site.

Roll No.	50600200723000
Municipality	South Dundas
Community	Morrisburg
Address	12446 County Rd 2
Gross Area (ha)	1.06
Gross Area (m2)	10,593
Development Area (m2)	4,793
Site Improvements	2 Storey Housing Building
Official Plan	Residential District
Zoning	Residential Fourth Density
Zoning Code	R4
Available Services	W/S
Priority Level	1 (1 to 3 years)



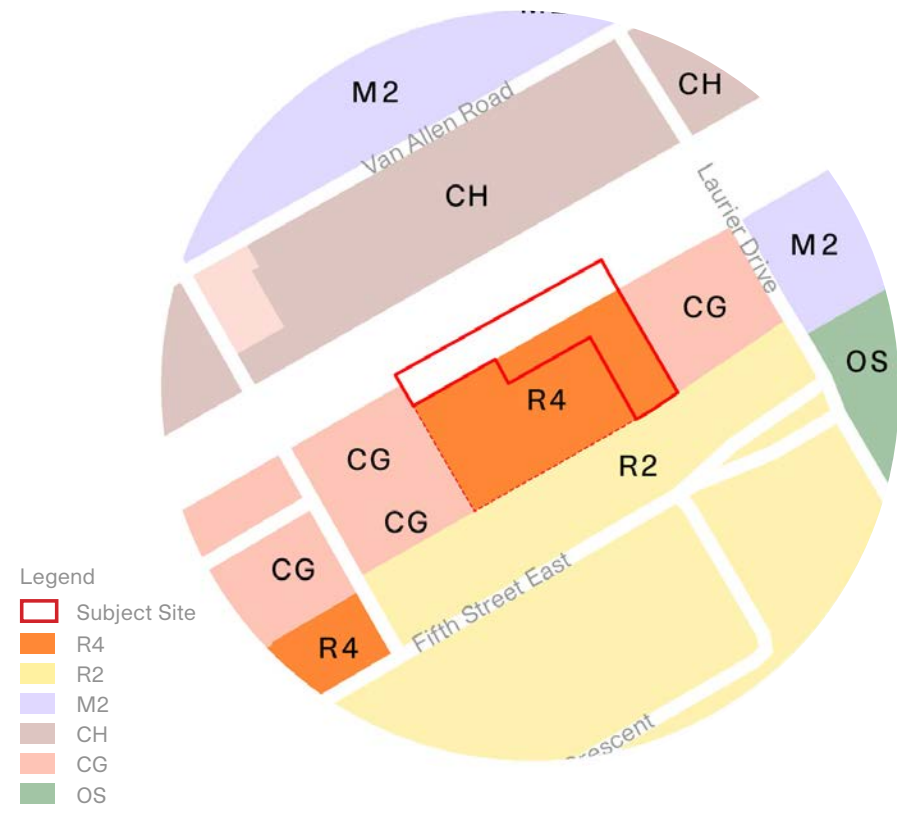
Site 6: Morris Glen Court, Morrisburg, South Dundas

Site Context



Mobility & Transport

The site is accessed via County Road 2, a regional road providing connections throughout Morrisburg and to the broader region. There is no public transit service available in Morrisburg and there are no sidewalks along County Road 2, however there is an internal pathway system that connects the existing Glen Morris Court facility to Pilot Way and 5th Street East.



Zoning

The current zoning on the site is Residential Fourth Density (R4) Zone which is the Municipality's highest density residential zoning permitting apartment buildings, and seniors and nursing homes on the site.



Greenspace & Recreation

The site is located within 600 metres of Morrisburg's large complex of waterfront parks including Morrisburg Beach. The site is also within 475 metres of Morrisburg Golf Club and 800 metres of the Morrisburg Arena.



Building Heights

Building height and massing in the immediate area of the site is characterized as very low density with highway commercial areas dominated by one storey commercial buildings and surface parking, while residential areas to the south of the site being dominated by single detached dwellings. The exception to this are a series of row houses located on 5th Street East to the west of the site.

Site 6: Morris Glen Court, Morrisburg, South Dundas

The Site

The site is generally flat and composed of a combination of surface parking and passive green space composed primarily of manicured lawn with some mature trees. The Glen Morris Court facility constitutes the existing development of the site; however, there are plans for a new building to be built in the next 1-2 years, immediately east of the existing building.



View looking west along Edgar Street to northern access



View looking south along County Rd 2

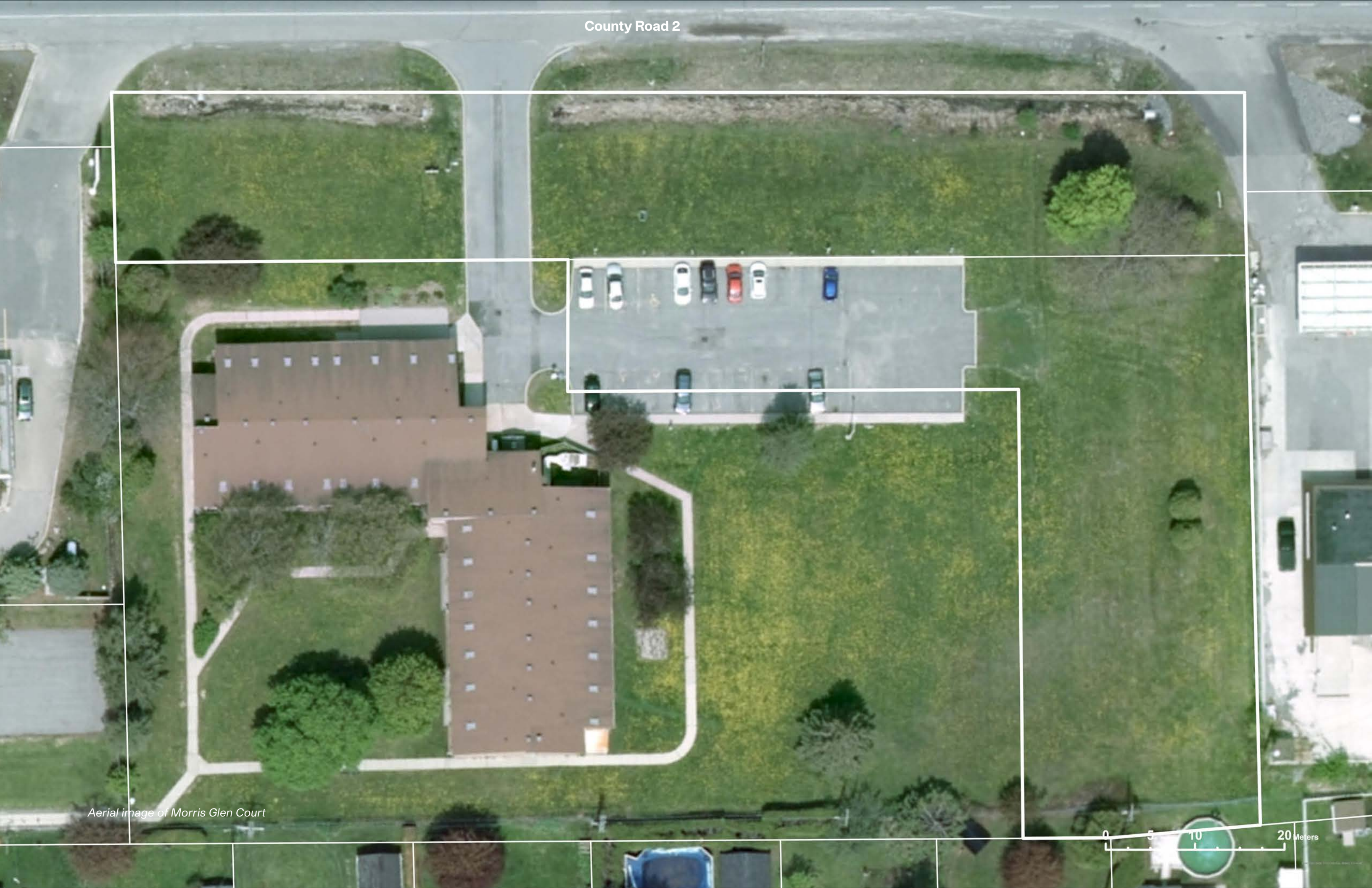


View looking south along County Rd 2

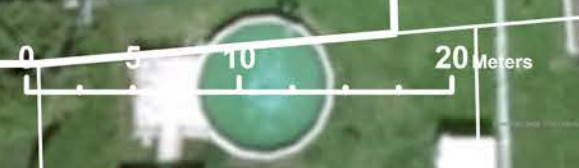


View along eastern edge of the site looking south

County Road 2



Aerial image of Morris Glen Court



Site 6: Morris Glen Court, Morrisburg, South Dundas

Proposed Development Concept Plan

The site concept recommends the extension of the planned future development to allow for approximately 16-24 more units on site. The “planned new building” noted on the concept denotes an ongoing proposed development on the site, which will see the construction of a three-storey, 17-unit apartment building. The concept proposes an expansion/addition to this new building, generally following the same size and layout. This concept also proposed a further expansion to the existing parking facilities on the west side of the site to accommodate the additional units.

Home Size	Homes
1 Bedroom	14
2 Bedroom	3
3 Bedroom	-
4+ Bedroom	-
Total	17 Homes
Estimated Development Cost	\$5,061,365
Estimated Equity Required	\$3,609,386





Site 7: Millview Apartments, Winchester, North Dundas

Site Context

The Millview Apartments site is located at 517 Albert Street in Winchester, North Dundas. This 0.83-hectare site is situated along a primarily residential street with close proximity to Main Street’s community shops and services. The site is currently occupied by a two-storey apartment building which would be removed and replaced as part of any redevelopment. The site also contains an existing one-storey building that is home to the Carefor Health Centre, which would be maintained as part of the site’s redevelopment. The site benefits from its proximity to several key community amenities and services.

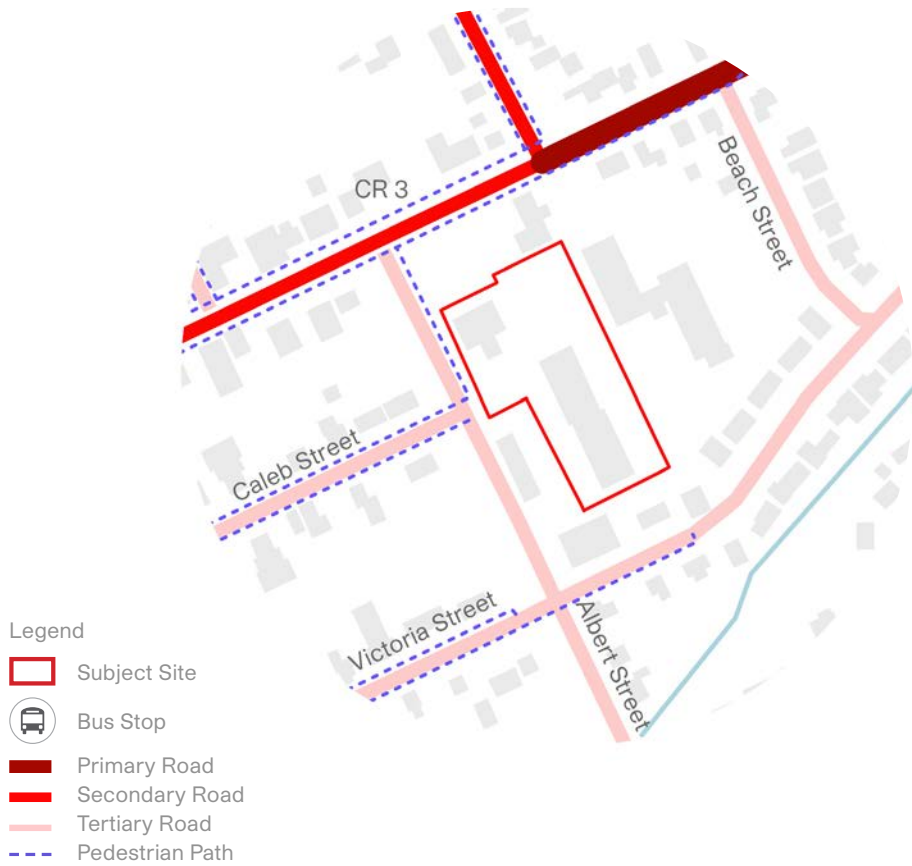
The Winchester Bowling facility and Canada Post office are situated to the west, providing recreational and postal services, respectively. Nearby green spaces include Sweet Corner Park and Winchester Park, offering recreational opportunities for residents. Community support services are also readily accessible, with the Seniors Support Centre and Winchester United Church located nearby and the Winchester Lions Hall and the Scented Garden enhance the community’s social and cultural fabric.

Roll No.	51101800350200
Municipality	North Dundas
Community	Winchester
Address	517 Albert St
Gross Area (ha)	0.83
Gross Area (m2)	8,346
Development Area (m2)	8,346
Site Improvements	2 Storey Housing Building
Official Plan	Residential District
Zoning	Institutional
Zoning Code	IN
Available Services	W/S
Priority Level	3 (7 to 10 years)



Site 7: Millview Apartments, Winchester, North Dundas

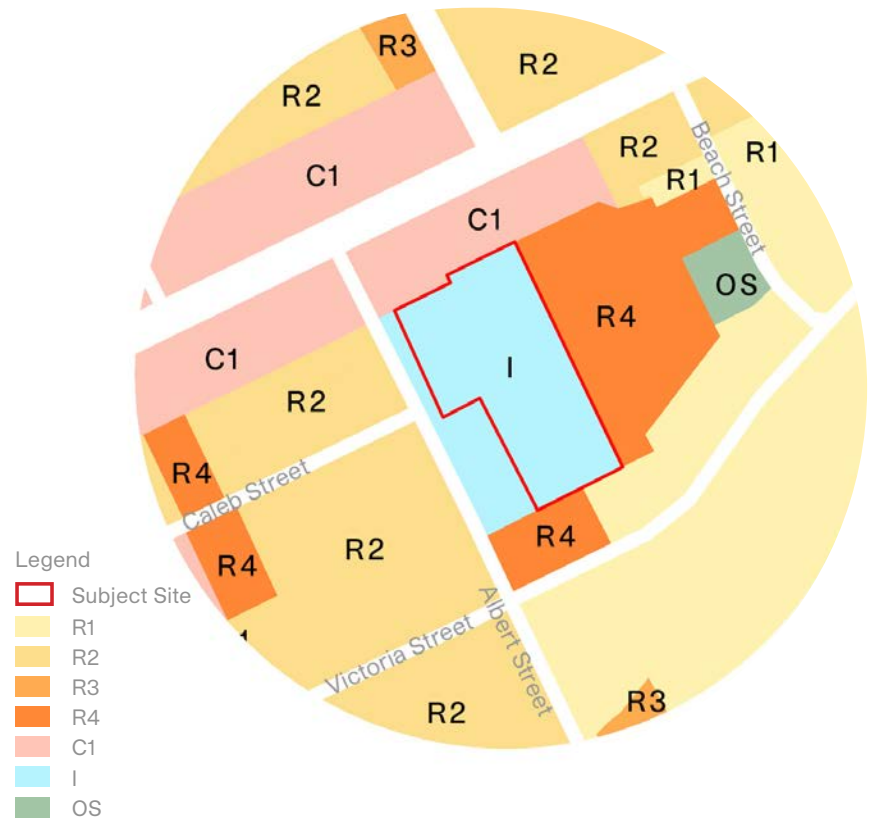
Site Context



Mobility & Transport

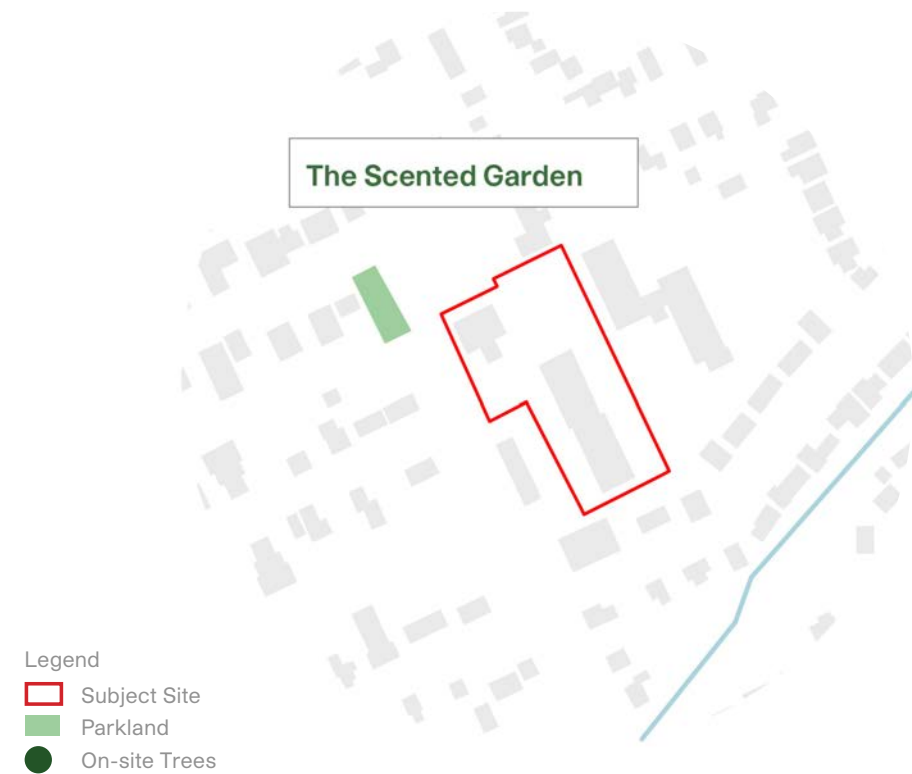
The site is well-connected within the local transport network of Winchester. The site is accessible via Albert Street, directly connected to Main Street (CR3), a primary road that runs north-south and provides direct access to key destinations. Pedestrian paths are available along these roads, promoting walkability and ensuring safe routes for residents.

There is currently no transit located in Winchester.



Zoning

The current zoning on the subject site is Institutional (I), which permits various public amenity uses. Given the surrounding context, with R2 and R4 zones abutting the site, it is recommended that the site be rezoned to Residential 4 (R4). This zoning change would allow for the development of apartment building types, aligning with the higher-density residential character of the adjacent areas.



Greenspace & Recreation

The site benefits from its proximity to several green spaces and recreational areas. Directly adjacent to the site on the northeast is a designated Open Space (OS) zone, providing public green space for recreational use. Additionally, nearby parks such as Sweet Corner Park and Winchester Park offer further recreational opportunities for residents, including open green areas, playgrounds, and community facilities.

The presence of these green spaces enhances the livability of the area, offering residents easy access to outdoor activities and natural surroundings.



Building Heights

Building height and massing in the immediate area of the site is characterized as low to mid density with the largest buildings being located immediately south and east of the subject site (3 storey apartment, 2 storey apartment, respectively). North of the site is a core commercial/highway commercial area characterized by 2 to 3 storey commercial/mixed-use buildings and surface parking. The remaining residential areas to the west of the site is dominated by single detached dwellings.

Site 7: Millview Apartments, Winchester, North Dundas

The Site

The site is currently occupied by the existing 2-storey apartment building and its corresponding parking lot to the north, as well as the Seniors Support Center to the north-west (Carefor).



View looking east along Albert Street towards site



View looking south-east along Albert Street towards site



View looking north towards Seniors Support Centre



View looking south towards existing apartments



Aerial image of Millview Apartments

Albert Street

0 5 10 20 Meters

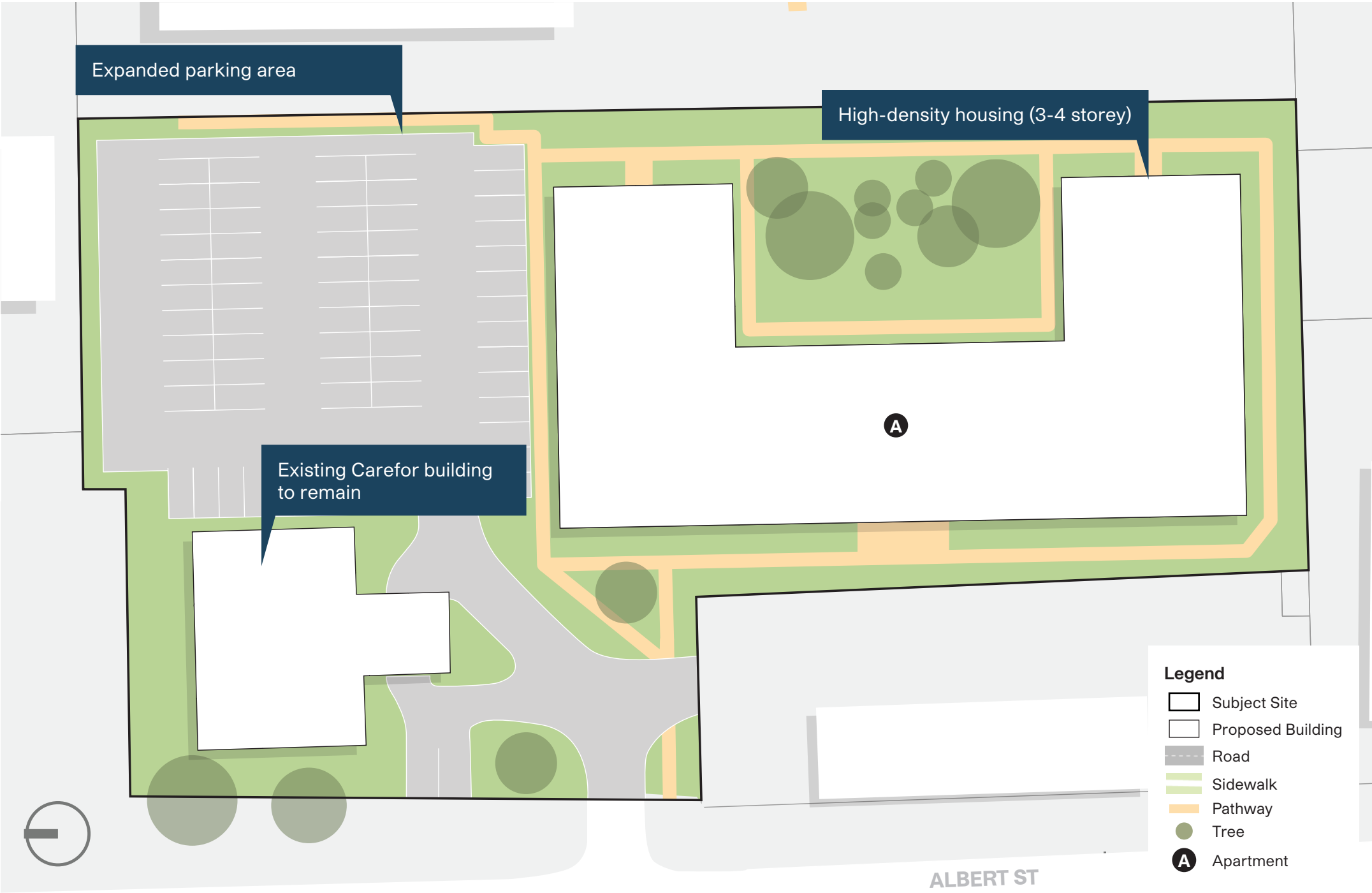
Site 7: Millview Apartments, Winchester, North Dundas

Proposed Development Concept Plan

The concept for the site seeks to remove and replace the existing apartment building to include additional storeys/units to the site area. This redevelopment would be more aligned with the site's overall capacity and surrounding mid-high density built forms. As part of the redevelopment, the parking area would also be expanded to accommodate the additional spaces needed.

The existing Carefor building will remain on site and would not be proposed for any redevelopment as part of the project.

Home Size	Homes
1 Bedroom	50
2 Bedroom	12
3 Bedroom	-
4+ Bedroom	-
Total	62 Homes
Estimated Development Cost	\$17,531,814
Estimated Equity Required	\$12,200,855





Part IV: Financial Feasibility

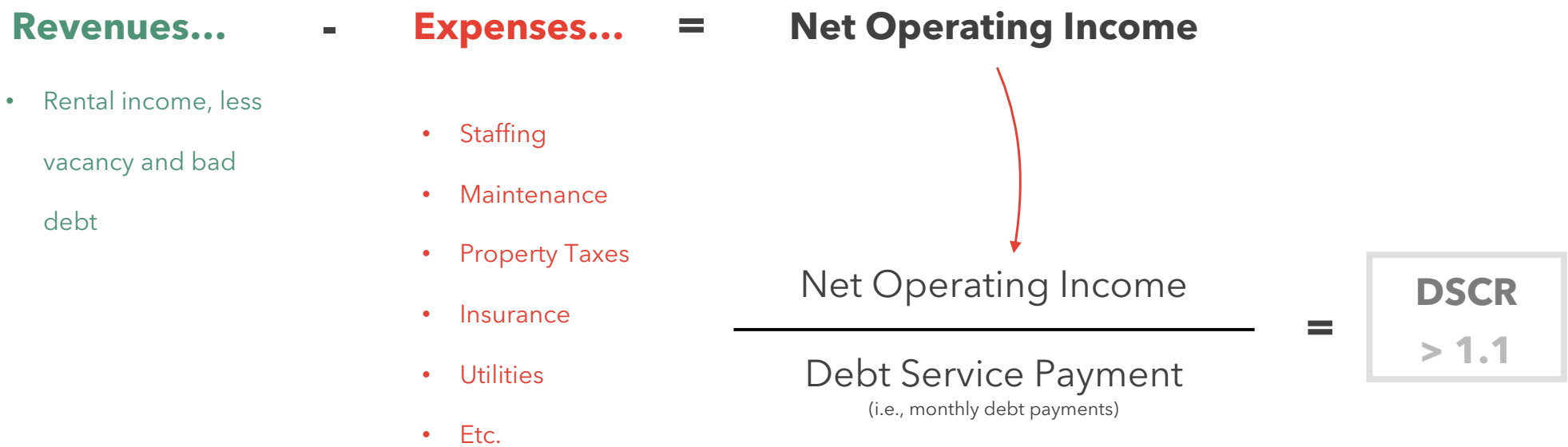
10.0 | Financial Feasibility: Scope & Approach

10.1 Scope

- The financial feasibility analyses associated with each of the concepts prepared by Re:Public broadly consider the following analytical elements and assumptions:
- **Development timing** based on historical patterns, market research insights, and our own professional judgement. Generally speaking, we have estimated a 12-18 month design and approvals process, 12-18 month construction period and an additional 3-month period of residential “lease up” / occupancy. These assumptions have been varied slightly depending on the scale of development envisioned at each site.
 - **Hard construction costs** based on industry standards cost ratios and professional experience, commensurate with the type of preliminary, high-level analysis being undertaken at this early stage of the development planning process (i.e., in advance of the need for a quantity surveyor / dedicated cost consultant). Specifically, above grade costs are estimated to be \$253 per square foot and projected grow 5% annually throughout the development timeline.
 - **Soft costs** based on a detailed calculation of the appropriate municipal charges and fees, as well as industry standards assumptions (e.g., architectural fees as a percentage of hard costs, etc.).
 - **Revenues** based on a combination of different “depths” of housing affordability across the following key price definitions: Rent-Geared-to-Income (RGI), Affordable Housing Program (AHP), and Alternative Average Market Rate (AMR), as directed by the City of Cornwall (including indication of preferred unit mix by rent type).
 - **Financing** based on MLI Select financing from the Canada Mortgage and Housing Corporation (CMHC) at a rate of 4.5%

All other assumptions relating to built-form (e.g., building size, unit sizes and mixes, parking ratios, etc.) come directly from Re:Public concepts.

Figure 6: Net Operating Income and Debt-Service Coverage Ratio Calculations



10.2 Approach

Financial feasibility for housing development is a function of the relationship between **revenues** and **costs / expenses**. For-profit housing providers generally base investment decisions on whether a development is sufficiently profitable to justify the time and effort associated with development. Not-for-profit housing providers (like the City of Cornwall, seeking to target deeper levels of housing affordability via new development on the subject sites) generally base investment decisions on whether a development is sustainable (i.e., whether revenues can cover operating costs long term).

With this, there are two key metrics that inform financial feasibility for not-for-profit housing development:

1. **Net Operating Income (NOI)** = Operating Revenues – Operating Expenses
2. **Debt Service Coverage Ratio (DSCR)** = Net Operating Income / Debt Service Payment

NOI must be large enough such that the DSCR is at least 1.0 for a development to be technically considered sustainable, though lenders typically require a DSCR greater than 1.0 to ensure debt can still be repaid should NOI change (e.g., unanticipated reduction in revenues or increasing expenses)¹.

To this end, our financial feasibility analysis solves for the **equity/debt combination required** to achieve a **DSCR of 1.1**, which is the minimum DSCR required to qualify for MLI Select financing². The equity amount effectively represents what the City of Cornwall is required to contribute to the development. Figure 6 above summarizes this approach.

1. For context, commercial lenders typically require a DSCR of at least 1.2.
2. CMHC MLI Select financing provides below market interest rates for developments that meet certain criteria related to affordability, accessibility, and energy efficiency. It is anticipated that the subject developments will be eligible for these below market rates.

10.1 | Financial Feasibility: Findings

Based on the type and extent of development proposed at each of the subject sites, a preliminary and high-level cost estimate for consideration by the City has been prepared, as well as associated “equity” requirements. Table 15 on the right summarizes the cost and required equity estimates for the development of the entire portfolio proposed under this Plan. A breakdown of total construction costs and associated equity requirements for each development site are presented on the following pages.

Equity requirements—the more important variable for consideration by the City and Counties—range from **\$3.6M to \$53.1M** depending on the site. It is anticipated that the municipalities will need to come up with this equity via a combination of reserves, grants and/or other sources of funding.

The following findings should be noted:

- The total project costs to develop these sites, as currently envisioned through the preliminary concepts, would amount to roughly **\$280,000 and \$460,000 per residential unit**.
- Required equity for each scenario generally constitutes between **60% and 70%+ of project funding**, with the remaining funding obtained through debt. This is a common equity-to-debt ratio for non-profit developments whereby a greater amount of equity is required to compensate for lower levels of investment from a lender due to perceived development risk on account of lower revenue potential of non-profit buildings. For context, a for-profit development typically aims to achieve a 50:50 equity-to-debt ratio or lower. While funding via equity is not inherently bad, it does mean that development will be delayed until the required equity is achieved.
- It is important to note that **all scenarios will result in financial losses**. This is because revenues are insufficient to recoup the initial equity required to achieve the DSCR of 1.1 over the operating life of the building. Essentially, the development never “gets out of the hole”, though it can sustainably carry debt.
- Significant construction costs per unit (and related equity requirements) for several of the site options are a function of the inclusion of structured / above grade parking. While there are benefits to this type of parking (i.e., site layout and efficiency), it is the more expensive type of parking to provide relative to surface parking options. The City should **carefully weigh any preference for structured parking** against the cost savings and efficiencies of other parking types, if/where applicable.

Table 15: Cost Estimate for Entire Portfolio

Site	New Homes	Estimated Development Cost	Estimated Equity Requirement
Site 1	84	\$28,949,701	\$20,942,264
Site 2	44	\$12,243,008	\$8,247,959
Site 3	180	\$56,573,463	\$36,180,244
Site 4	72	\$25,819,633	\$18,541,745
Site 5	79	\$31,533,861	\$23,622,364
Site 6	17	\$5,061,365	\$3,609,386
Site 7	62	\$17,531,814	\$12,200,855
Total	538 New Homes	\$177,712,845	\$123,344,817

Source: Parcel Economics, 2024

Note: Order-of-Magnitude Construction Cost Estimates

Recognizing the relatively limited project-specific detail available at this early stage of the planning process (e.g., absent more exact floor plan layouts, unique unit sizes and other architectural details), the information presented in this section is not intended to be relied upon as an explicit indication as to the anticipated capital costs required to advance the various projects under consideration, but rather as more of a **general guideline and point of reference** before they progresses through more detailed design processes. Undoubtedly, more project-specific and extensive cost estimates will ultimately be required to update and/or validate these “ballpark” estimates, as additional architectural plans or drawings become available through future iterations. The following parameters and simplifying assumptions have been established for these estimates:

- Any **costs relating to land have been deliberately excluded**.
- The costs identified are otherwise comprised of a combination of: **(a) “hard” building construction costs**; **(b) parking costs**; and **(c) “soft” costs** (e.g., costs relating to professional fees such as architecture / engineering, financing, one-time municipal charges and fees, among various other miscellaneous costs).

Overall, we note that—even when discounting for land costs—**these costs could still be significant at up to \$460,000 per unit**. This can be an important consideration when establishing the “depth” of affordability being offered through the delivery of new rental housing units on the sites (i.e., representing a key measurement that should be kept in mind when confirming pricing options).

10.2 | Financial Feasibility

Site 1: Glen Walter Park, South Glengarry

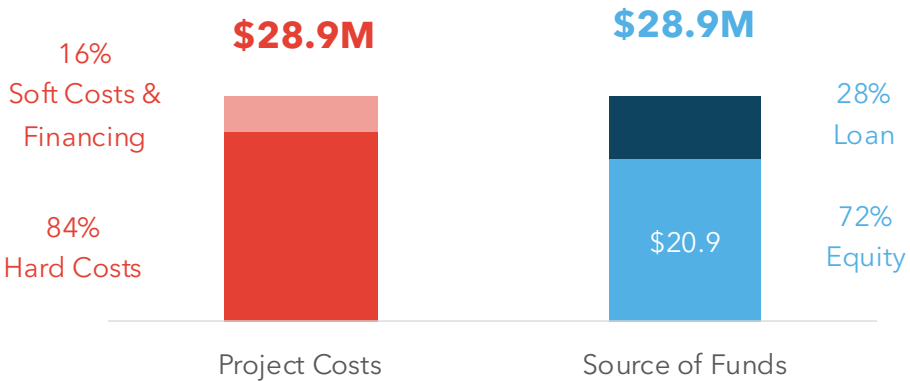
	Apartment	Multi-Unit	Rows	Stack	Total
Timeline					
Design & Entitlement	-	18 mth(s)	18 mth(s)	-	
Construction	-	18 mth(s)	12 mth(s)	-	
Units	-	64 units	20 units	-	84 units
1-bed	-	51 units	-	-	51 units
2-bed	-	13 units	-	-	13 units
3-bed	-	-	20 units	-	20 units
Costs	-	\$20,263,876	\$8,685,825	-	\$28,949,701
Hard Costs	-	\$17,084,734	\$7,337,108	-	\$24,421,842
5% annual growth	-	84%	84%	-	
Soft Costs	-	\$2,989,828	\$1,283,994	-	\$4,273,822
	-	15%	15%	-	
Financing	-	\$189,314	\$64,723	-	\$254,037
MLI Select at 4.5%	-	1%	1%	-	
Cost per Unit	-	\$316,623	\$434,291	-	\$344,639
Source of Funds	-	\$20,263,876	\$8,685,825	-	\$28,949,701
Equity	-	\$14,504,867	\$6,437,397	-	\$20,942,264
Debt	-	\$5,759,009	\$2,248,428	-	\$8,007,437

Cost per Unit:

\$344,639

Equity per Unit:

\$249,313



Source: Parcel Economics, 2024

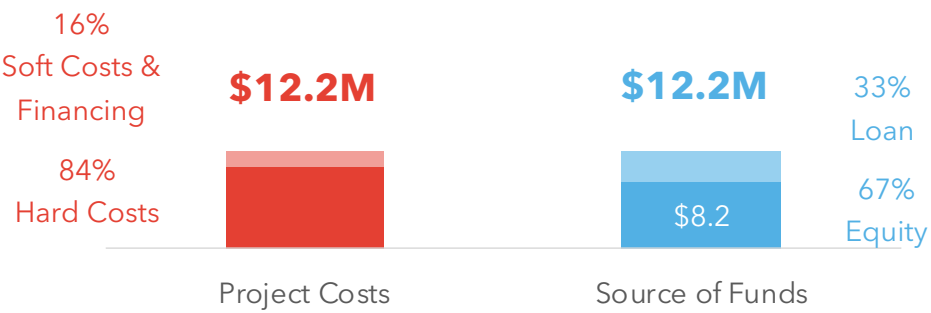
10.2 | Financial Feasibility

Site 2: 330 Montreal Road, Cornwall

	Apartment	Multi-Unit	Rows	Stack	Total
Timeline					
Design & Entitlement	18 mth(s)	-	-	-	
Construction	18 mth(s)	-	-	-	
Units	44 units	-	-	-	44 units
1-bed	35 units	-	-	-	35 units
2-bed	9 units	-	-	-	9 units
3-bed	-	-	-	-	-
Costs	\$12,243,008	-	-	-	\$12,243,008
<i>Hard Costs</i>	\$10,305,237	-	-	-	\$10,305,237
5% annual growth	84%	-	-	-	
<i>Soft Costs</i>	\$1,803,416	-	-	-	\$1,803,416
	15%	-	-	-	
<i>Financing</i>	\$134,355	-	-	-	\$134,355
MLI Select at 4.5%	1%	-	-	-	
Cost per Unit	\$278,250	-	-	-	\$278,250
Source of Funds	\$12,243,008	-	-	-	\$12,243,008
Equity	\$8,247,959	-	-	-	\$8,247,959
Debt	\$3,995,049	-	-	-	\$3,995,049

Cost per Unit:
\$278,250

Equity per Unit:
\$187,454



Source: Parcel Economics, 2024

10.3 | Financial Feasibility

Site 3: Joe St. Denis Park/Former Bob Turner Arena Site, Cornwall

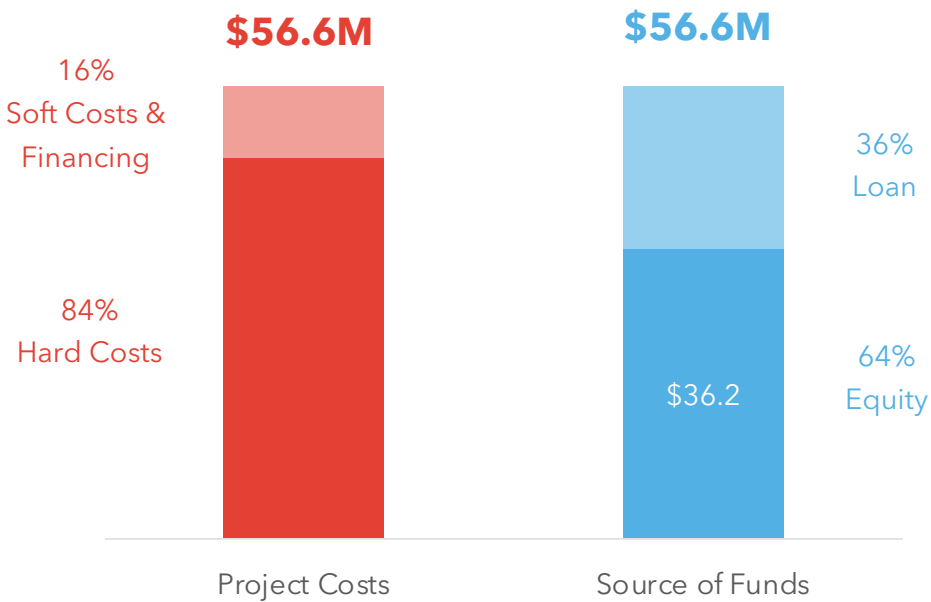
	Apartment	Multi-Unit	Rows	Stack	Total
Timeline					
Design & Entitlement	18 mth(s)	18 mth(s)	18 mth(s)	18 mth(s)	
Construction	18 mth(s)	12 mth(s)	18 mth(s)	18 mth(s)	
Units	66 units	28 units	26 units	60 units	180 units
1-bed	53 units	23 units	-	49 units	125 units
2-bed	13 units	5 units	-	11 units	29 units
3-bed	-	-	26 units	-	26 units
Costs	\$18,984,441	\$8,607,792	\$10,936,173	\$18,045,057	\$56,573,463
Hard Costs	\$15,989,633	\$7,267,457	\$9,219,806	\$15,198,311	\$47,675,207
5% annual growth	84%	84%	84%	84%	
Soft Costs	\$2,798,186	\$1,271,805	\$1,613,466	\$2,659,704	\$8,343,161
	15%	15%	15%	15%	
Financing	\$196,622	\$68,530	\$102,901	\$187,042	\$555,095
MLI Select at 4.5%	1%	1%	1%	1%	
Cost per Unit	\$287,643	\$307,421	\$420,622	\$300,751	\$314,297
Source of Funds	\$18,984,441	\$8,607,792	\$10,936,173	\$18,045,057	\$56,573,463
Equity	\$13,098,290	\$2,412,376	\$7,919,378	\$12,750,200	\$36,180,244
Debt	\$5,886,151	\$6,195,416	\$3,016,795	\$5,294,857	\$20,393,219

Cost per Unit:

\$314,297

Equity per Unit:

\$201,001



Source: Parcel Economics, 2024

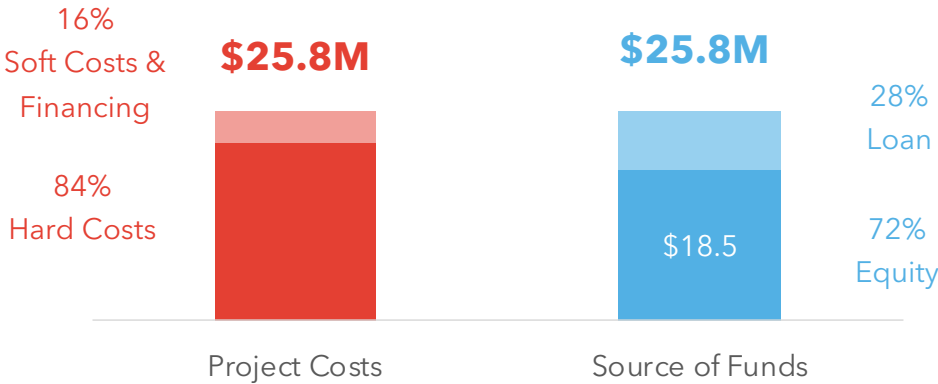
10.4 | Financial Feasibility

Site 4: 1520 Cumberland Street, Cornwall

	Apartment	Multi-Unit	Rows	Stack	Total
Timeline					
Design & Entitlement	-	-	18 mth(s)	18 mth(s)	
Construction	-	-	12 mth(s)	18 mth(s)	
Units	-	-	32 units	40 units	72 units
1-bed	-	-	-	32 units	32 units
2-bed	-	-	-	8 units	8 units
3-bed	-	-	32 Units	-	32 Units
Costs	-	-	\$13,560,577	\$12,259,056	\$25,819,633
Hard Costs	-	-	\$11,449,161	\$10,326,409	\$21,775,570
5% annual growth	-	-	84%	84%	
Soft Costs	-	-	\$2,003,603	\$1,807,121	\$3,810,724
	-	-	15%	15%	
Financing	-	-	\$107,813	\$125,526	\$233,339
MLI Select at 4.5%	-	-	1%	1%	
Cost per Unit	-	-	\$423,768	\$306,476	\$358,606
Source of Funds	-	-	\$13,560,577	\$12,259,056	\$25,819,633
Equity	-	-	\$9,838,559	\$8,703,186	\$18,541,745
Debt	-	-	\$3,722,018	\$3,555,870	\$7,277,888

Cost per Unit:
\$358,606

Equity per Unit:
\$257,524



Source: Parcel Economics, 2024

10.5 | Financial Feasibility

Site 5: Wellington Street/Pitt Street, Cornwall

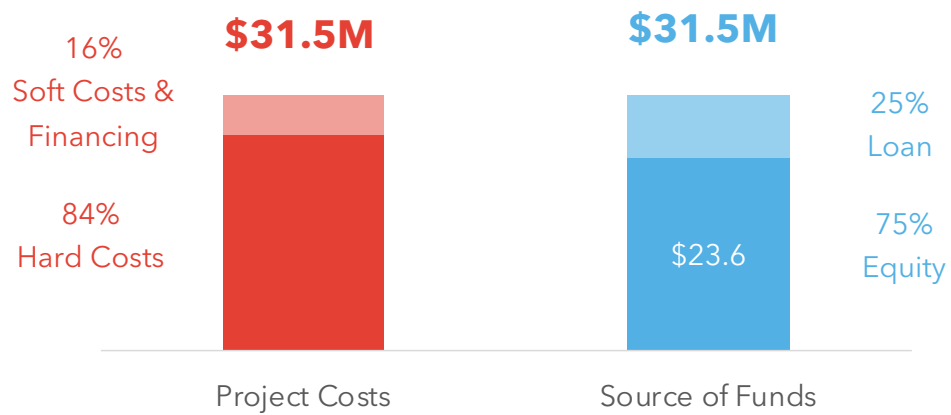
	Apartment	Multi-Unit	Rows	Stack	Total
Timeline					
Design & Entitlement	-	18 mth(s)	18 mth(s)	-	
Construction	-	18 mth(s)	12 mth(s)	-	
Units	-	44 units	35 units	-	79 units
1-bed	-	35 units	-	-	35 units
2-bed	-	9 units	-	-	9 units
3-bed	-	-	35 units	-	35 units
Costs	-	\$15,446,985	\$16,086,876	-	\$31,533,861
Hard Costs	-	\$13,036,507	\$13,577,017	-	\$26,613,524
5% annual growth	-	84%	84%	-	
Soft Costs	-	\$2,281,389	\$2,375,978	-	\$4,657,367
	-	15%	15%	-	
Financing	-	\$129,089	\$133,881	-	\$262,970
MLI Select at 4.5%	-	1%	1%	-	
Cost per Unit	-	\$351,068	\$459,625	-	\$399,163
Source of Funds	-	\$15,446,985	\$16,086,876	-	\$31,533,861
Equity	-	\$11,510,423	\$12,111,941	-	\$23,622,364
Debt	-	\$3,936,562	\$3,974,935	-	\$7,911,497

Cost per Unit:

\$399,163

Equity per Unit:

\$299,017



Source: Parcel Economics, 2024

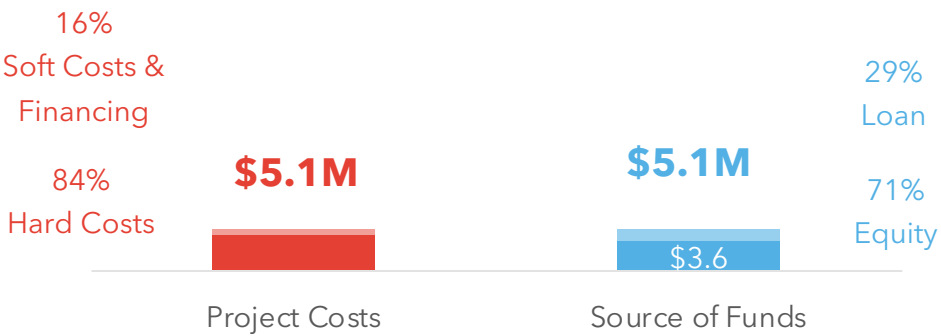
10.6 | Financial Feasibility

Site 6: Morris Glen Court, Morrisburg, South Dundas

	Apartment	Multi-Unit	Rows	Stack	Total
Timeline					
Design & Entitlement	12 mth(s)	-	-	-	
Construction	12 mth(s)	-	-	-	
Units	17 units	-	-	-	17 units
1-bed	14 units	-	-	-	14 units
2-bed	3 units	-	-	-	3 units
3-bed	-	-	-	-	-
Costs	\$5,061,365	-	-	-	\$5,061,365
Hard Costs	\$4,272,092	-	-	-	\$4,272,092
5% annual growth	84%	-	-	-	
Soft Costs	\$747,616	-	-	-	\$747,616
	15%	-	-	-	
Financing	\$41,657	-	-	-	\$41,657
MLI Select at 4.5%	1%	-	-	-	
Cost per Unit	\$297,727	-	-	-	\$297,727
Source of Funds	\$5,061,365	-	-	-	\$5,061,365
Equity	\$3,609,386	-	-	-	\$3,609,386
Debt	\$1,451,979	-	-	-	\$1,451,979

Cost per Unit:
\$297,727

Equity per Unit:
\$212,317



Source: Parcel Economics, 2024

10.7 | Financial Feasibility

Site 7: Millview Apartments, Winchester, North Dundas

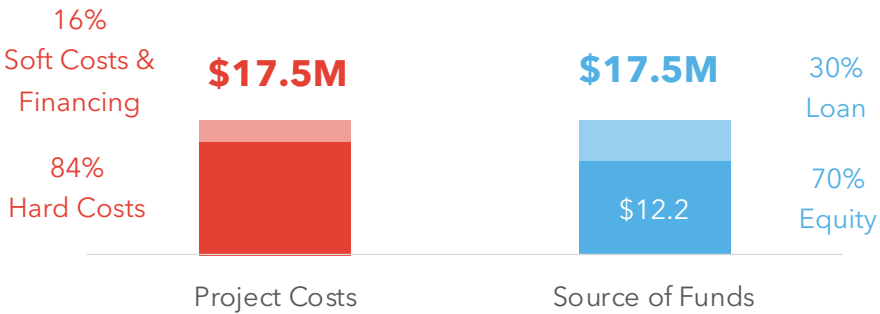
	Apartment	Multi-Unit	Rows	Stack	Total
Timeline					
Design & Entitlement	12 mth(s)	-	-	-	
Construction	18 mth(s)	-	-	-	
Units	62 units	-	-	-	62 units
1-bed	50 units	-	-	-	50 units
2-bed	12 units	-	-	-	12 units
3-bed	-	-	-	-	-
Costs	\$17,531,814	-	-	-	\$17,531,814
Hard Costs	\$14,769,443	-	-	-	\$14,769,443
5% annual growth	84%	-	-	-	
Soft Costs	\$2,584,652	-	-	-	\$2,584,652
	15%	-	-	-	
Financing	\$177,719	-	-	-	\$177,719
MLI Select at 4.5%	1%	-	-	-	
Cost per Unit	\$282,771	-	-	-	\$282,771
Source of Funds	\$17,531,814	-	-	-	\$17,531,814
Equity	\$12,200,855	-	-	-	\$12,200,855
Debt	\$5,330,959	-	-	-	\$5,330,959

Cost per Unit:

\$282,771

Equity per Unit:

\$196,788



Source: Parcel Economics, 2024

10.8 | Financial Feasibility

Full Portfolio Summary

Table 17: Cost Estimate for Entire Portfolio

Site	New Homes	Estimated Development Cost	Estimated Equity Requirement
Site 1	84	\$28,949,701	\$20,942,264
Site 2	44	\$12,243,008	\$8,247,959
Site 3	180	\$56,573,463	\$36,180,244
Site 4	72	\$25,819,633	\$18,541,745
Site 5	79	\$31,533,861	\$23,622,364
Site 6	17	\$5,061,365	\$3,609,386
Site 7	62	\$17,531,814	\$12,200,855
Total	538	\$177,712,845	\$123,344,817
Estimated \$ / Unit:		\$330,321	\$229,265

Source: Parcel Economics, 2024

Table 16: Summary of Estimated Construction Costs & Equity Requirements (per Unit)

	Apartments	Multi-Unit	Rows	Stack	Total
Site 1: Glen Walter Park, South Glengarry	Units	64 units	20 units	-	84 units
	Project Costs	\$20,263,876	\$8,685,825	-	\$28,949,701
	Per Unit:	\$316,623	\$434,291	-	\$344,639
	Equity Req.	\$14,504,867	\$6,437,397	-	\$20,942,264
	Per Unit:	\$226,639	\$321,870	-	\$249,313
Site 2: 330 Montreal Road, Cornwall	Units	44 units	-	-	44 units
	Project Costs	\$12,243,008	-	-	\$12,243,008
	Per Unit:	\$278,250	-	-	\$278,250
	Equity Req.	\$8,247,959	-	-	\$8,247,959
	Per Unit:	\$187,454	-	-	\$187,454
Site 3: Joe St. Denis Park/ Former Bob Turner Arena Site, Cornwall	Units	66 units	28 units	26 units	180 units
	Project Costs	\$18,984,441	\$8,607,792	\$10,936,173	\$56,573,463
	Per Unit:	\$287,643	\$307,421	\$420,622	\$314,297
	Equity Req.	\$13,098,290	\$2,412,376	\$7,919,378	\$36,180,244
	Per Unit:	\$198,459	\$86,156	\$304,591	\$201,001
Site 4: 1520 Cumberland Street, Cornwall	Units	-	-	32 units	72 units
	Project Costs	-	-	\$13,560,577	\$25,819,633
	Per Unit:	-	-	\$423,768	\$358,606
	Equity Req.	-	-	\$9,838,559	\$18,541,745
	Per Unit:	-	-	\$307,455	\$257,524
Site 5: Wellington Street/Pitt Street, Cornwall	Units	-	44 units	35 units	79 units
	Project Costs	-	\$15,446,985	\$16,086,876	\$31,533,861
	Per Unit:	-	\$351,068	\$459,625	\$399,163
	Equity Req.	-	\$11,510,423	\$12,111,941	\$23,622,364
	Per Unit:	-	\$261,601	\$346,055	\$299,017
Site 6: Morris Glen Court, Morrisburg, South Dundas	Units	17 units	-	-	17 units
	Project Costs	\$5,061,365	-	-	\$5,061,365
	Per Unit:	\$297,727	-	-	\$297,727
	Equity Req.	\$3,609,386	-	-	\$3,609,386
	Per Unit:	\$212,317	-	-	\$212,317
Site 7: Millview Apartments, Winchester, North Dundas	Units	62 units	-	-	62 units
	Project Costs	\$17,531,814	-	-	\$17,531,814
	Per Unit:	\$282,771	-	-	\$282,771
	Equity Req.	\$12,200,855	-	-	\$12,200,855
	Per Unit:	\$196,788	-	-	\$196,788

Part V: Implementation

The implementation of this development plan will be undertaken through the collective efforts of Cornwall City Council, the Council of the United Counties, the City of Cornwall Human Services Department, and the local development community. While previous Parts of this Plan have detailed the 'what' and 'where' for community housing development within the City and United Counties, this section of the plan details 'how' these projects are to be developed.

11.0 | Development Framework

11.0.1 Development Framework

Bringing any housing development to life requires a combination of vision, expertise, and good management. Housing development is usually described as having five major phases: concept development, pre-construction, construction, occupancy (or lease-up), and ongoing operations and management. Each of these phases are detailed below.

Phase 1: Concept Development

After a site has been identified, a development program and overall goals/principles for the development should be identified. To do this the City of Cornwall Human Services Department (HSD) will need to procure a team composed of planners, architects, and land economists/real estate market analysts. This work will include identifying resident mix / demographics, the type of housing, as well as associated public health, environmental, and socio-economic objectives of the development. One of the other primary purposes of the concept development stage is to determine overall/ general feasibility of site development including the site’s physical capacity (i.e. number of units, scale, massing, etc.), particularly as it relates to the character of the area. Based on needed financing and the development program prepared for the site, the HSD will also decide in this phase whether to bring on a development partner to deliver the project (i.e. non-profit housing developer, private sector affordable housing developer, or market-rate private housing developer). It should be noted that the concept plans prepared during this phase may substantially change throughout the pre-development process as factors such as site conditions, financing, municipal requirements, etc., are better understood and analysed.

Phase 2: Pre-construction

This phase of the development process involves conducting the procurement process for hiring a general contractor to develop the site and gathering detailed information to assess the physical and financial feasibility of housing development on a specific site including the preparation of the development’s pro forma and making the required planning applications to the City (e.g. rezoning, site plan control, etc.). The complexity of the site dictates the extent of work required to develop the detailed plans for the site (i.e. site plan and building plans).

Additionally, during this phase consultation with potential / future residents should occur to ensure the proposed housing development will meet the diverse needs of residents, including assessing the need for accessibility features and building amenities.

Phase 3: Construction

The construction phase involves several key steps, including finalizing planning approvals; executing required development agreement(s) with the City and/or public utilities; the preparation of the detailed construction schedule; and commencing construction on the housing development itself. During the construction phase of a housing development, municipal planning permissions are obtained, a general contractor has been hired, financing closes, and permits are obtained to begin construction. Marketing efforts often commence during construction (if there are market rate or affordable housing units included in the development). The general contractor will handle subcontracting and construction services, while HSD monitors progress and inspections. During the construction phase HSD should begin to notify future residents about the relocation process, timeline, and any changes in their living arrangements (i.e. lease requirements, rental rates, etc.).

Phase 4: Occupancy (or Lease-up)

After construction completion and achieving a specified occupancy rate, HSD can proceed with closing on any (private) financing and transitioning to property to ongoing operations and management. The occupancy phase includes some key considerations to ensure a smooth transition for residents into the new facility and resident well-being. These considerations include providing sufficient support to residents throughout the transition period, particularly for vulnerable populations or individuals with special needs. To that end, HSD should develop relocation assistance programs to provide logistical support, financial resources, and social services to residents, to assist in ensuring a seamless move. Finally, HSD should ideally follow-up with residents after the relocation help to address any issues that may have arisen with the new units, and to facilitate residents’ successful integration into their new environment.

Phase 5: Ongoing Operations & Management

This phase is otherwise more commonly known as property management and involves day-to-day operations like leasing, lease compliance, rent collection, maintenance, and budget adherence. This phase also focuses on long-term property health, including financial performance, physical condition, and compliance with standard building regulations, and any provincial or federal requirements specific to community housing. This phase also includes the development of operating budgets and addressing short- and long-term capital improvements, while ensuring the property continues to meet its fundamental goals established at the outset the project.

11.0.2 Implementation Best Practices

There is a significant body of both Canadian and international research on best practices as it relates to community housing development and implementation. The following outlines some key best practice considerations to be incorporated into the implementation of this plan.

Establish Project Management Teams

For individual development projects HSD should consider creating dedicated project management teams for each housing project consisting of professionals from various disciplines such as architecture, urban planning, construction management, finance, and community development. Clear roles and responsibilities should be assigned to ensure effective coordination and oversight. Ideally, professional with specific expertise and experience in delivering community housing and/or affordable housing should be sought out.

Develop Project-Specific Plans

Tailored development plans should be prepared for each housing project based on its unique characteristics, including location, target demographics, and community needs. HSD should consider factors such as housing design, amenities, sustainability features, and support services. These plans serve as comprehensive road maps that outline the vision, goals, objectives, and specific actions required for successful development and management of community housing projects. By articulating clear objectives and performance

11.0 | Development Framework

targets, project-specific plans can assist HSD in aligning its efforts with overarching organizational priorities and regulatory requirements, ensuring accountability and transparency throughout the development process. They also facilitate effective decision-making by providing detailed analyses of site conditions, market dynamics, financial feasibility, and risk assessments, enabling HSD to make informed choices and mitigate potential challenges. Furthermore, these plans can assist in optimizing resource allocation, streamlining project timelines, and managing costs effectively.

Early Stakeholder & Resident Engagement

By involving residents and stakeholders from the outset, HSD can gain valuable insights into local priorities, concerns, and aspirations, ensuring that development plans are responsive and inclusive. Early engagement also promotes transparency, trust, and accountability by keeping residents and stakeholders informed about project objectives, timelines, and potential impacts, and reducing the likelihood of conflict at critical milestones in the process. Additionally, involving residents and stakeholders early on allows public housing providers to identify and address potential challenges or barriers to success proactively and generate broader community support and ownership for the project.

Prioritize Sustainability and Resilience

HSD should consider integrating sustainable design principles and resilience measures into the development of the housing project and the development of community-specific initiatives. Resilience includes not just the incorporation of features to assist in reducing the environmental impact of the housing development, but also assist in making the development more viable and self-sustaining over the long term, and can include the selection of low-maintenance and long-lasting building materials to reduce operating costs; the incorporation of energy generation to reduce the cost and consumption of energy; and/or the incorporation of community gardens (and associated programs) to assist in enhancing food security for residents.

Performance Monitoring and Evaluation

Through the development and monitoring of performance indicators (e.g. housing quality, affordability, tenant satisfaction, energy consumption, social impact, etc.) HSD can track progress against established goals and objectives, enabling the Department to assess whether projects are achieving desired outcomes and meeting the needs of residents and stakeholders. It can also assist HSD in identifying trends, patterns, and areas of concern that require more immediate interventions. Additionally, performance monitoring and evaluation facilitate transparency and accountability by providing stakeholders, including residents, councils, and funders, with evidence-based information on project performance and impact.

12.0 | Preliminary Development Schedule

The following development prioritization schedule is based on the time frames provided by the City of Cornwall Human Services Department. This schedule is indented to provide a high-level indication of when each of the seven sites should be developed. These timelines will ultimately be most impacted by actual project planning, budgeting, and approval/construction schedules, and are therefore subject to change over the next ten years. The City and United Counties should revisit this timeline on an annual basis to revise and/or update based on shifting conditions, priorities, or resources.

Table 18: Preliminary Development Schedule

Site	Priority	2024		2025				2026				2027				2028				2029				2030				2031				2032				2033				2034			
Site 1	7-10 yrs																																										
Site 2	1-3 yrs																																										
Site 3	7-10 yrs																																										
Site 4	1-3 yrs																																										
Site 5	4-7 yrs																																										
Site 6	1-3 yrs																																										
Site 7	7-10 yrs																																										

Phasing Key

1 to 3 Years

4 to 7 Years

7 to 10 Years

Based on HRP and direction provided by City of Cornwall Human Services Department

13.0 | Funding

As of the preparation of this plan (2024), there are several federal housing programs available to the Human Services Department (HSD) to assist in the implementation of this plan, while the Province of Ontario offers one joint-program with the Federal Government. These programs are detailed below.

Federal Community Housing Initiative (FCHI)

The FCHI aims to support the preservation and sustainability of community housing across Canada. Major eligibility criteria include being a housing provider of existing social housing, such as non-profit or cooperative organizations, receiving federal housing subsidies or funding, and demonstrating the need for capital repairs, energy efficiency upgrades, accessibility improvements, or other critical maintenance to ensure the continued provision of safe and affordable housing for low-income households. Additionally, eligible projects must align with the objectives of the National Housing Strategy and demonstrate a commitment to maintaining affordable rents for tenants.

Preservation Funding Program

The Preservation Funding program is designed to support the preservation and sustainability of existing social housing units across Canada. The program provides financial assistance to eligible housing providers, including non-profit and cooperative organizations, to address critical repair needs, undertake energy efficiency upgrades, enhance accessibility, and perform other necessary capital improvements. Major eligibility criteria include being a housing provider of existing social housing, demonstrating the need for capital repairs or improvements to maintain the viability of housing units, and aligning with the objectives of the National Housing Strategy. Additionally, applicants must commit to maintaining affordable rents for low-income households and comply with program requirements related to project management and reporting.

Co-Investment in Affordable Housing Program (CHTC)

The CHTC aims to facilitate the creation and preservation of affordable housing across Canada. This program provides financial support and technical assistance to eligible housing providers, including non-profit organizations, municipalities, and Indigenous governments, to develop new affordable housing projects or renovate and repair existing ones. Major eligibility criteria include having an eligible project that aligns with program objectives, demonstrating the need for affordable housing in the community, and securing funding from other sources to leverage CHTC funds. Additionally, applicants must comply with program requirements related to affordability, accessibility, sustainability, and tenant support services.

Canada-Ontario Community Housing Initiative (COCHI)

The COCHI is a funding program jointly administered by the Government of Canada and the Province of Ontario to support the preservation and improvement of community housing in Ontario. Major eligibility criteria include being a housing provider of existing social housing, such as non-profit organizations, co-operatives, and municipalities, receiving federal and provincial housing subsidies, and demonstrating the need for capital repairs or improvements to maintain the quality and affordability of housing units. Projects must align with the objectives of the National Housing Strategy and the Ontario Fair Housing Plan, and applicants are required to commit to maintaining affordable rents for low-income households. Additionally, applicants must comply with program requirements related to affordability, accessibility, energy efficiency, and tenant support services.

Loans Administration & Direct Lending Program

The Loans Administration and Direct Lending program offered by Canada Mortgage and Housing Corporation (CMHC) facilitates the financing of affordable housing projects across Canada by providing loans and administering mortgage financing. Eligible borrowers include non-profit organizations, co-operatives, and other affordable housing providers seeking financing for the construction, acquisition,

or renovation of affordable housing developments. Major eligibility criteria include demonstrating financial viability, having a viable business plan, and meeting CMHC's affordability and sustainability standards. The program aims to increase the supply of affordable housing by providing flexible and competitive financing options tailored to the needs of affordable housing projects.

Affordable Housing Innovation Fund (AHIF)

The AHIF aims to support innovative approaches to affordable housing development across Canada. Major eligibility criteria include being a housing provider, developer, or organization with innovative ideas or projects that address the unique housing needs of vulnerable populations, such as seniors, Indigenous peoples, persons with disabilities, and those experiencing homelessness. Projects must demonstrate creativity, scalability, and potential for replicability, as well as alignment with the objectives of the National Housing Strategy. Funding is available for a wide range of initiatives, including pilot projects, research and development, and the adoption of new technologies or best practices in affordable housing construction and management.

Sector Transformation Fund

The Sector Transformation Fund, administered by the Centre for Social Innovation (CSI), aims to support social housing organizations in undergoing transformational change. Major eligibility criteria include being a non-profit organization or cooperative involved in the social housing sector, including housing providers, advocacy groups, and service organizations. Eligible projects must focus on implementing innovative solutions to address systemic challenges within the social housing sector, such as improving housing affordability, enhancing tenant services, or promoting sustainability. Funding is available for initiatives such as capacity building, research and development, pilot projects, and collaboration efforts aimed at driving positive change and improving outcomes for social housing tenants and communities.

13.0 | Funding

Infrastructure Ontario Loan Program

The Infrastructure Ontario Loan Program provides long-term affordable financing for capital expenditures related to the renovation, construction, or acquisition of housing units. Eligible applicants include local housing corporations, municipal and private non-profit housing providers, co-operative housing providers, and non-profit supportive housing agencies in Ontario. Co-operative housing projects under certain federal programs are excluded. Applicants must register and provide documentation such as articles of incorporation and government funding agreements. The program offers both short-term construction financing and long-term promissory notes with flexible repayment terms, subject to legal and credit reviews. The loan interest rates vary based on the loan term and type, with additional project management reporting requirements to ensure effective delivery of financed projects.

Note: Funding Amounts & Availability

The funding opportunities noted above exist as of the time of writing (May 2024) and may or may not be available to assist with the funding of one or more of the community housing development proposals detailed in this Plan. As such, in implementing this Plan, **no source of funding through any current (or future) program should be assumed to be guaranteed.** This will necessitate ongoing investigation and monitoring of potential funding sources to help offset costs that would otherwise need to be borne by the City of Cornwall, United Counties of SDG, the Counties’ constituent local municipalities, and/or any combination thereof.

14.0 | Plan & Program Evaluation

Summary

The monitoring and evaluation of this plan’s implementation is a best practice that allows the Human Services Department (HSD), and the councils of both the City of Cornwall and the United Counties to assess whether the projects detailed in this plan are achieving desired outcomes to facilitate transparency and accountability and to ensure this plan remains relevant and responsive to the needs of the City. To achieve this it will be essential to regularly assess and update this plan to meet evolving needs, priorities, and challenges of the community. This three-part evaluation program is intended to analyse this plan in the following key areas of focus:

- **Relevance** - The alignment of this plan with current demographic trends, housing needs assessments, and policy priorities particularly the City of Cornwall and the United Counties Official Plans and the Ten Year Housing Plan.
- **Effectiveness** - The impact of implemented strategies and interventions on developing new community housing stock, reducing housing wait-lists, and enhancing resident well-being.
- **Efficiency** – The ability of this plan to support efficient resource allocation, budget utilization, and project management processes.
- **Sustainability** – The contribution of this plan to the long-term viability of HSD’s real estate portfolio.

Part 1: Plan Key Performance Indicators

To evaluate the noted focus areas, four key performance indicators (KPI) have been identified below.

(1) Policy Alignment

- a) Assessment of policy alignment between this plan and relevant federal, provincial, and local housing policies and strategies to identify and close policy gaps between this plan and other relevant plans and strategies.

(2) Housing Supply & Demand

- a) Assessment of the alignment between the housing needs identified in this plan and trends/changes to the local housing market and demographic makeup.
- b) Review of improvements in overall vacancy rates and reductions waitlist lengths for community housing units.

(3) Financial Performance

- a) Assessment of budgetary impacts of the development program detailed in this plan against existing community housing developments (i.e. are greater operational efficiencies being obtained with new developments when compared to existing community housing developments).
- b) Assessment of the impact of this plan’s revenue generation proposals against, expenditures (particularly the impact of offsetting any increased expenditures as a result of the implementation of this plan).

(4) Community Well-being

- a) Analysis of socio-economic indicators such as health and safety outcomes, access to healthcare services, and employment rates in new community housing developments against existing community housing developments.
- b) Analysis of resident well-being and satisfaction with the proposed community housing developments.

Part 2: Data Collection Methods

A number of data collection methods can be used to undertake the evaluation of this plan. Primarily, data collection is expected to be completed through:

- Surveys, interviews, and focus groups with residents, social service and health care providers, and other stakeholders.
- Analysis of administrative data from asset management and property management software, departmental

budgets, and government databases including the Canadian Census and CMHC housing data.

- Conducting regular (i.e. five year interval) needs assessments and housing market analyses to identify emerging trends and challenges.

HSD should consider regular / real data collection (where possible) to assist in generating actionable insights and recommendations.

Part 3: Reporting

Once the development program in this plan has advanced (i.e. after the completion of the first development project) HSD should prepare annual reports on key performance indicators for the councils of both the City of Cornwall and the United Counties.



City of Cornwall | United Counties of Stormont, Dundas, & Glengarry

Community Housing Development Plan

May 2024

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+ Parcel