

Under Pressure: Affordable Housing in Rural Ontario

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Research Abstract

Despite the outward migration of many Canadians from rural to urban communities, there remain significant challenges for low-income rural residents seeking affordable housing. Rural communities face geographic-specific obstacles to encouraging the development of affordable housing due to limited rental housing construction, an emphasis on single-family detached dwellings and homeownership, and population decline in some communities that may discourage government investment in affordable housing programs. In particular, youth, single parents, the elderly and low-income families face challenges to obtaining affordable housing in rural communities. This paper seeks to raise our understanding of affordable housing issues in rural areas by summarizing existing work on rural housing in Canada and examining the provision of affordable housing in two communities contained within the United Counties of Leeds and Grenville in southeastern Ontario: North Grenville and Rideau Lakes. The report concludes with recommendations for municipal, provincial and federal governments to encourage the development of affordable housing in rural areas that address the place-specific challenges faced by communities that are sparsely populated.

Executive Summary

This paper examines the provision of affordable housing in rural Ontario by analyzing current housing market trends in the province and in two case study communities located in southeastern Ontario. It outlines major affordable housing issues in rural communities and obstacles that have prevented affordable housing development. The report finds that rural Ontario communities face significant challenges to encouraging affordable housing development, including the old age of many homes, current environmental legislation that limits compact multi-family dwelling development, and a limited rental housing supply that restricts the housing available to low-income households. It subsequently recommends a number of policy reforms for all levels of government to facilitate place-based approaches that meet the diverse housing needs of rural communities. The report recommends that:

- municipal governments make better use of their authority to allow secondary and garden suites as a casual measure for increasing the supply of affordable housing;
- the potential for land trusts be explored by growing rural municipalities;
- there be improved coordination between the provincial Ministry of the Environment and rural municipalities;
- housing should be considered a vital component of any economic development strategy for rural communities.

It is also recommended that the provincial government consider adopting an asymmetrical policy approach to affordable housing in the province by developing educational tool kits for rural municipalities and by creating the potential for additional funds to be available to rural areas to provide incentives for developers to build affordable, compact housing. It is also recommended that the federal government work to improve public awareness of existing homeowner programs to increase use by rural residents. Overall, the report finds that current investments in affordable housing by all levels of government present an important opportunity to address the housing needs of rural residents and that a place-based approach to housing policy is needed to address the obstacles to encouraging affordable housing development in rural communities.

Definitions

Affordable Housing

This paper will use the definition of housing affordability that is outlined in the 2005 Provincial Policy Statement. Housing affordability is defined for both owner and rental housing as:

1. In the case of ownership housing, the least expensive of:
 - housing for which the purchase price results in annual accommodation costs that do not exceed 30% of gross annual household income for low and moderate income households; or
 - housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area;

2. In the case of rental housing, the least expensive of:
 - a unit for which the rent does not exceed 30% 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 (Ontario Ministry of Municipal Affairs and Housing, 2005).

Census Metropolitan Area

The main labour market area of an urbanized core or a continuous built-up area having 100,000 or more residents.

Census Agglomeration

The main labour market of an urbanized core or a continuous built-up area having between 10,000 and 99,999 residents.

Census Subdivision

Includes municipalities (e.g. incorporated towns, rural municipalities, townships) as defined by provincial legislation or their equivalent, such as Indian reserves, Indian settlements and unorganized territories. In the 1996 Census, there were 5,984 census subdivisions. To complete the case studies, research will be completed at the census subdivision level.

Core Housing Need

A household is in core housing need when the dwelling does not meet one or more of the following measures:

1. Suitability: A suitable dwelling has enough bedrooms for the size and makeup of the occupying household.
2. Adequacy: An adequate dwelling does not, according to its residents, require major repairs.
3. Affordability: Shelter costs consume less than 30% of the before-tax household income (Rupnik, Tremblay and Bollman, 2001).

CHN is operationalized with a means test such that a household is considered to be in CHN if it falls below any of the three standards above and would have to spend more than 30% of its pre-tax income to remedy the problem in its local housing market. Conversely, a household is not in core need if it lives above all housing standards. Similarly, a household is not in core housing need if it lives below some of the standards but can ameliorate its circumstance without in turn occupying inadequate or unsuitable housing.

Low Income

Low income is generally measured in by the low income cut-off (LICO) or the incidence of low income. The LICO is the level at which families or unattached individuals aged 15 years and older spend 20% more than average on food, shelter and clothing. The incidence of low income is the percentage of economic families or unattached individuals who spend 20% more than average on food, shelter and clothing.

Minor Housing Repairs

Houses that need repair of missing or loose floor tiles, bricks or shingles, defective steps, railing or siding, or related conditions.

Major Housing Repairs

Houses that need repair of defective plumbing or electrical wiring, structural repair to walls, floors or ceilings, or related conditions.

Service Manager

Service managers are municipalities that have responsibility for administering social housing programs as outlined in the 2000 *Social Housing Reform Act*. There are 47 service managers in Ontario, which include the United Counties of Leeds and Grenville. Service managers are responsible for delivering provincial housing programs through the allocation of program funding and also have powers to distribute loans, provide funding in lieu of development fees and charges, and sell property below market value.

Rural

Rural regions are described in this paper using the Organisation for Economic Co-operation and Development's (OECD's) predominantly rural region typology of classifying communities as rural metro-adjacent, rural non-metro adjacent or rural northern. Predominantly rural regions have more than 50% of their population living in rural areas that are defined as having a population density of fewer than 150 persons per square kilometre. Whether a rural area is defined as metro adjacent, non-metro adjacent or northern depends upon its proximity to a major urban area. Northern rural areas are classified according to whether they are above the 54th parallel.

Urban

Urban areas have less than 15% of residents residing in rural communities that are defined as communities that have a population density of fewer than 150 persons per square kilometre.

Under Pressure: Affordable Housing in Rural Ontario

The rural poor are, in many ways, invisible.

They don't beg for change. They don't congregate in downtown cores. They rarely line up at homeless shelters because, with few exceptions, there are none. They rarely go to the local employment insurance office because the local employment insurance office is not so local anymore. They rarely complain about their plight because that is just not the way things are done in rural Canada.

(Standing Senate Committee on Agriculture and Forestry, 2006)

1. An Introduction to the Rural Housing Landscape

Housing policy in rural communities differs from that in urban areas because of issues related to geography (Halseth and Rosenberg, 1995; Lewis, 1979). Rural communities are not homogenous, but rather have diverse housing landscapes depending on their geographic proximity to large urban areas, types and intensity of economic development, and whether communities have been designated as predominantly resort, farming, residential or retirement areas. Like other types of communities, there are specific rural housing issues that exist only in these regions. As a result of these unique conditions, “place-based” approaches are referenced throughout the report that emphasize the need to produce local solutions to local problems to respond to the growing diversity of housing needs in communities throughout rural Ontario. Place-based approaches are those that use a “spatially-sensitive perspective to inform their policies” based on assessments of local conditions and are described throughout the housing literature as essential to meeting the housing needs of rural communities (Bradford, 2008: 2).

1.1 Defining Rural Communities

Rural communities are sparsely populated areas outside of large urban centres that have defined social, economic and cultural traditions associated with their region or community (Woods, 2005). Rural areas are typically defined by their low population density, resource-based economies, and lifestyles and culture that differ from urban areas (Weiner and Belden, 1999). In recent decades rural communities have become less homogenous as a result of community changes caused by decreasing dependence on resource-based industries, the declining population of rural areas and the encroaching of suburbs into communities adjacent to major urban centres. Consequently, new terms have been developed to reflect the diversity of rural areas, adding further complexity to defining rural communities that have for the most part resisted definition.

Varying definitions of rural communities have been used in research on housing, making it difficult to compare work completed in multiple countries or by different authors in the same province or nation (Halseth and Halseth, 2004; Lewis, 1979). Similarly, the lack of a common definition can lead to different research findings, with estimates of Canada's rural population varying from 22% to 31.4% (Bruce, 2003; du Plessis et al., 2001). However, two main definitions of rural have been established as the norm in Canadian research for describing communities

outside of major urban centres. The first definition of rural that is commonly used is from Statistics Canada and describes rural areas as any community outside of an urban centre. As a result, any community not labelled as a census metropolitan area, a census agglomeration or a small urban area is defined by Statistics Canada as rural, even though this could include suburban areas adjacent to major city regions. The second definition that has been used in Canadian rural housing research is from the Organisation for Economic Co-operation and Development (OECD). The OECD definition also uses population density measures to distinguish between urban and rural communities. The OECD refers to “rural communities” as areas that have no more than 10,000 persons and less than 150 persons per square kilometre (du Plessis et al., 2001; OECD, 1994).

This project will use a definition of rural that incorporates elements of both the OECD and Statistics Canada terms. Rural communities that are examined in this paper will be defined as those that have a population under 10,000 persons at the census subdivision level, with at least 50% of the population residing in rural areas as defined by Statistics Canada. Using this hybrid measure ensures that smaller municipalities and townships are selected that are not greatly influenced by urban areas and allows for an in-depth examination of provincial trends in rural housing.

Other typologies have been developed to describe rural communities that use indicators such as the main industry, population growth or decline, proximity to urban areas and the type of economic development occurring in the region. Different authors have created varying categories for describing rural communities; however, rural communities generally are defined strictly by their geographic proximity to an urban centre or by a combination of geographic location and socio-economic factors. For example, Statistics Canada categorizes rural communities based on their geographic distance to urban centres, classifying them as rural metro-adjacent regions, rural non-metro adjacent regions and rural northern regions (Rupnik, Tremblay and Bollman, 2001). On the other hand, in his work on rural housing in Canada, David Bruce developed a typology for classifying rural communities based on geographic, economic and demographic factors to categorize them as growing communities, stable growth communities, declining communities, bedroom or retirement communities and northern communities (Bruce, 2005, 2006). Both of these approaches are useful in defining communities and comparing the experience of one rural community with another, and work to describe the diversity of rural Canada.

1.2 Defining Housing Affordability

Housing affordability has become a standard measure for determining whether households can meet their basic shelter needs with their available income within the existing housing market. Housing affordability has been recognized as an important indicator of need because of the negative impact that high housing costs can have on reducing expenditures for other basic materials such as food, clothing, medicine and transportation, and the negative effect that poor housing conditions have on health and well-being (Moore and Skaburskis, 2004; Bryant, 2003). Statistics Canada measures affordability using its core housing need indicator. Using this definition, families are described as being in core housing need when a “household falls below one of the standards of adequacy, suitability and affordability and, if in the local housing market, in order to pay the rent for alternative housing that meets the three housing standards, the

household would have to spend 30 percent or more of its income” (Rupnik et al., 2001: 4). For the purpose of this paper, the definition of housing affordability that is outlined in the 2005 Provincial Policy Statement will be used. Housing affordability is defined for both owner and rental housing as:

1. In the case of ownership housing, the least expensive of:
 - housing for which the purchase price results in annual accommodation costs that do not exceed 30% of gross annual household income for low and moderate income households; or
 - housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area;
2. In the case of rental housing, the least expensive of:
 - a unit for which the rent does not exceed 30% 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 (Ontario Ministry of Municipal Affairs and Housing, 2005).

Particular demographic groups are overrepresented in the proportion of the rural population in core housing need, which is discussed later in this report. Housing affordability and related housing markets in rural areas are influenced by factors such as population increases or decreases and the type of economic development occurring in the region. Likewise, affordability is also influenced by utility and heating costs, the age or condition of buildings, and transportation costs, which are more significant in rural areas than in urban centres.

1.3 An Overview of Rural Housing Issues

Housing issues in rural areas are quite diverse and are heavily influenced by a region’s proximity to major urban areas, whether it has been designated as a potential resort or retirement community, and whether there has been population decline or growth in recent years (Halseth and Rosenberg, 1995). However, perhaps the most important issue that differentiates rural from urban housing is the fact that changes in the housing market are often the result of decisions made outside of the jurisdiction. A recent example of this is the economic decline of many rural areas that have resource-based economies. These areas have experienced growth in unemployment and depopulation as a result of national and global economic restructuring that places a greater emphasis on knowledge-based industries than on resource-driven industries in North America. Likewise, another external pressure in these regions is the expansion of urban centres across Canada into previously farm-oriented communities through suburban development. Finally, economic development decisions by major industries and the provincial or federal governments also disproportionately impact rural communities that are reliant on one industry for economic stability. As a result of these external factors, municipal or town councils often find themselves reacting to imminent pressures rather than entering into long-term planning for a sustainable supply of affordable housing in their community.

In addition to external factors, there are a number of other local factors that are obstacles to improving affordable housing, many of which are related to the geography of rural areas. These factors include a low population density that restricts transportation options, limited access to contractors and poor housing conditions. Additionally, the low income of rural residents also puts them at a disadvantage in finding suitable accommodations in the event of resort or retirement development and the subsequent inward migration of urban residents that raises housing prices through increased demand for accommodations (Halseth and Halseth, 2004; Singh, 2002). Consequently, there are numerous factors that influence supply and demand for affordable housing in rural areas, some that are under the control of local townships and some that are not. As a result, governments interested in ensuring access to affordable housing must work to mitigate the effects of economic or demographic shocks to the housing market that negatively impact low-income rural residents.

1.4 Research Questions

This project is designed to answer two primary research questions:

1. What are the major affordable housing issues or problems in rural Ontario communities, such as the existence of a limited rental supply, slow housing construction or a lack of construction companies within the region?
2. What types of policy reforms or programs could be introduced at the municipal, provincial and federal government levels to improve housing affordability in rural Ontario communities?

The first research question provides a needs assessment of affordable housing in Ontario using Statistics Canada data. This assessment will work to summarize current housing statistics for rural communities to provide an overview of emerging trends in the regions. The second research question addresses issues arising out of the first by identifying relevant policy reforms or programs that could be introduced to respond to housing affordability problems. To answer this question, expertise from relevant stakeholders and specialists on rural housing policy was obtained through key informant interviews, and best practices from other jurisdictions are referenced throughout the literature review.

1.5 Project Objectives

In pursuing explanations for the outlined research questions, there were three primary objectives to the project:

1. Summarize impediments to the development of affordable housing in rural areas.
2. Identify housing market and ownership trends in rural Ontario communities.
3. Recommend policy reforms or relevant programs for rural Ontario communities to improve affordable housing in their jurisdiction.

The research objectives are examined via a mixed-method research approach. The literature review component of the project will work to identify rural-specific housing issues and affordability challenges, and the quantitative and case study methods will be used to describe housing market

trends in rural Ontario communities. Key informant interviews with stakeholders in the case study communities provide insight on appropriate policy reforms that can work to address housing affordability issues in rural Ontario.

2. Methodology

2.1 Mixed-Method Approach

A mixed quantitative-qualitative research methodology was developed to study rural housing in both the entire province of Ontario and the two case study communities. A mixed-method approach was selected because of the limited research that has been completed in Ontario and Canada on rural housing, and the exploratory nature of the project (Creswell, 1994). The report follows the tradition of emerging housing research that examines issues from a political economy perspective in order to suggest changes to overcome obstacles to the provision of affordable housing that are often imposed by housing markets (Shucksmith, 1990). Three research methods were used to complete the study:

1. A literature review of applicable research completed by non-profit service providers, provincial and municipal governments, and academics;
2. Quantitative analysis of statistical data on rural housing obtained from Statistics Canada and CMHC; and
3. Case studies of two Ontario rural communities, using both quantitative data from CMHC and Statistics Canada, and qualitative information obtained through key informant interviews and an examination of each respective community's Official Plan as it relates to affordable housing.

The literature review provides a synthesis of the limited research work that has been completed on rural housing in Canada. The review summarizes research from traditional academic sources as well as non-profit providers and municipal, provincial and federal government departments. The review introduces the reader to the main housing issues in rural Canada and highlights the major findings of prior research that may be confirmed in this report.

The second research method that was used is a quantitative analysis of data obtained from Statistics Canada through the Community Information Database¹ on shelter costs and conditions in Canada developed by the Government of Canada's Rural Secretariat. This analysis was completed to gain an appreciation of the differences between urban and rural Ontario communities, and also differences between rural communities themselves. To study the differences between urban and rural Ontario communities, each township or municipality in the province was classified as urban or rural based on the OECD typology by census subdivision that is described in Table 1.²

¹ The Rural Secretariat's Community Information Database contains data from Statistics Canada and is available to the public at www.cid-bdc.ca/.

² Please see Appendix A for a list of all Ontario communities that were classified using the OECD typology.

Table 1. OECD Regional Community Typologies

OECD Typology	Classification
Urban (7)	Less than 15% of the population resides in a rural community.
Intermediate (8)	Between 15% and 49% of the population lives in a rural community.
Rural Metro-Adjacent (9)	Census subdivisions that are predominantly rural areas adjacent to major urban centres.
Rural Non-Metro Adjacent (10)	Census subdivisions that are predominantly rural and not adjacent to a major urban centre.
Rural Northern (11)	Predominantly rural census subdivisions that are located above the 54th parallel.

Source: Statistics Canada.

Housing indicators from the communities were then compared to study the differences in housing market trends in rural and urban Ontario. Similarly, to research the two case study communities, housing indicators for each of the townships were compared. About 10 housing-related indicators were examined in the report, which are summarized in Table 2 along with their rationale.

Table 2. Housing Indicators

Indicator	Variables
1 Type of housing	Proportion of dwellings that are single detached, row houses, semi-detached or apartments.
2 Tenure of housing	Proportion of dwellings that are owned or rented.
3 Condition of housing	Proportion of dwellings that need regular maintenance or require minor or major repairs.
4 Rental cost	Average gross rent.
5 Core housing need (Rental)	Number and proportion of tenant-occupied households that spend 30% or more of their household income on shelter costs.
6 Core housing need (Ownership)	Number and proportion of owner-occupied households that spend 30% or more of their household income on shelter costs.
7 Value of homes	Average value of dwellings over time (1996-2006).
8 Economy	Major industry or occupation of residents in the area.
9 Income	Average income of households.

Source: Statistics Canada.

Longitudinal data from the 1996-2006 census period were used to identify emerging trends and also to provide for a comparison between communities. This component of the project orients the case study communities within the provincial context and provides a benchmark for comparing housing trends.

The third research method used was case study research. Case studies were completed of two communities in the United Counties of Leeds and Grenville in southeastern Ontario. The United Counties of Leeds and Grenville are a regional government in southeastern Ontario composed of the towns and municipalities of Athens, Augusta, Edwardsburgh Cardinal, Elizabethtown Kitley, Front of Yonge, Leeds and the Thousand Islands, Merrickville-Wolford, North Grenville, Rideau Lakes and Westport. The United Counties are an upper tier municipality governed by counsellors from each of the 10 participating towns. The upper tier government manages affordable and social housing partnerships with the province, as well as economic development and children's services, whereas the individual towns have jurisdiction for land development and building permits. Each town has its own Official Plan that individually governs land-use development in its jurisdiction, and many of these plans are undergoing review.³

Quantitative analysis of data for these communities was compared with provincial averages to show regional characteristics, and these findings were discussed with stakeholders from the case study regions through key informant interviews with service managers, non-governmental organizations, and other housing-related professionals and stakeholders. Local use of existing housing programs, as well as proposed solutions to proven rural housing problems, was discussed during key informant interviews to determine whether these reforms would be beneficial for the case study communities. Key informant interviews were completed with community planners in each of the two case study communities, as well as with a housing planner for the United Counties of Leeds and Grenville, two academics with specializations in housing policy and one non-profit housing provider. Each of the key informants was assigned a code that will be referenced throughout the report as follows:

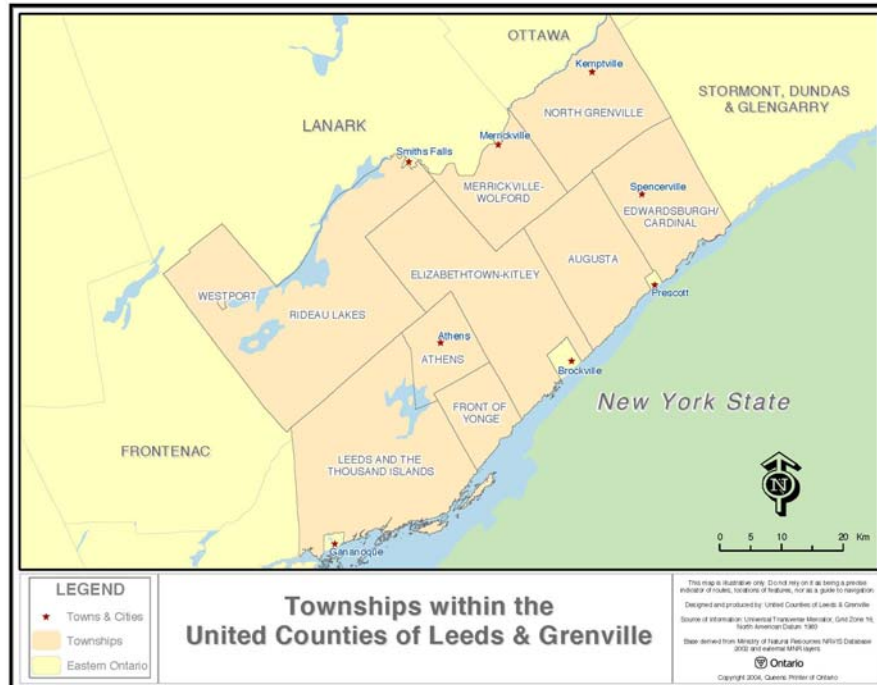
- P1, P2: urban and regional planners from the case study communities
- A1, A2: university professionals that have completed work in rural housing
- NP1: non-profit housing provider
- LG1: housing planner for the United Counties of Leeds and Grenville

³ For more information on the two-tier structure of municipal government in Ontario, see Andrew Sancton, "Signs of Life? Transformation of Two-Tier Metropolitan Government," In C. Andrew, K.A. Graham, and S. Phillips (eds.), *Urban Affairs: Back on the Policy Agenda* (Montreal and Kingston: McGill-Queen's University Press, 2002), pp.179-199.

2.2 Design of Case Studies

Two case studies were completed in the communities of North Grenville and Rideau Lakes, which are both members of the United Counties of Leeds and Grenville, as shown in Figure 1 and Appendix B.

Figure 1. Townships of the United Counties of Leeds and Grenville



Source: United Counties of Leeds and Grenville.

These communities were selected for case study based on the researcher's location in Kingston, Ontario, ease of access to data and contacts with community members, as well as an initial reading of rural community typologies that have been used in prior research. The data showed that each of the case study communities has diverse housing needs that are attributed to its economy, proximity to urban areas and population growth. As a result, both case study communities represent a certain type of rural community whose experience in affordable housing could perhaps be applied to similar jurisdictions, which is described in Table 3.

Table 3. Typology of Case Study Communities

Case Study	Community Typology
North Grenville	Quickly growing “bedroom community” located adjacent to a major urban centre (Ottawa) with significant demand for public and affordable housing.
Rideau Lakes	Becoming a resort and retirement area for seniors not directly adjacent to a major urban area.

Each of the two case study areas is experiencing demographic change that differentiates it from other predominantly rural areas. Undoubtedly, population growth in North Grenville is increasing the demand for rental and owned accommodations, which is evident in the high proportion (12%) of households that rent in this area compared with adjacent communities (Table 4). Likewise, the demand for social housing in North Grenville is also indicative of the need within the area. Estimates from the United Counties of Leeds and Grenville Human Services Division indicate that there is demand for 1,065 new units in this municipality alone, compared with 375 in Rideau Lakes. The demand for social and affordable housing in Rideau Lakes can be attributed to low-income and single seniors, whereas demand for affordable accommodations in North Grenville is driven by low-income families.

Table 4. Selected Indicators, by Case Study Community

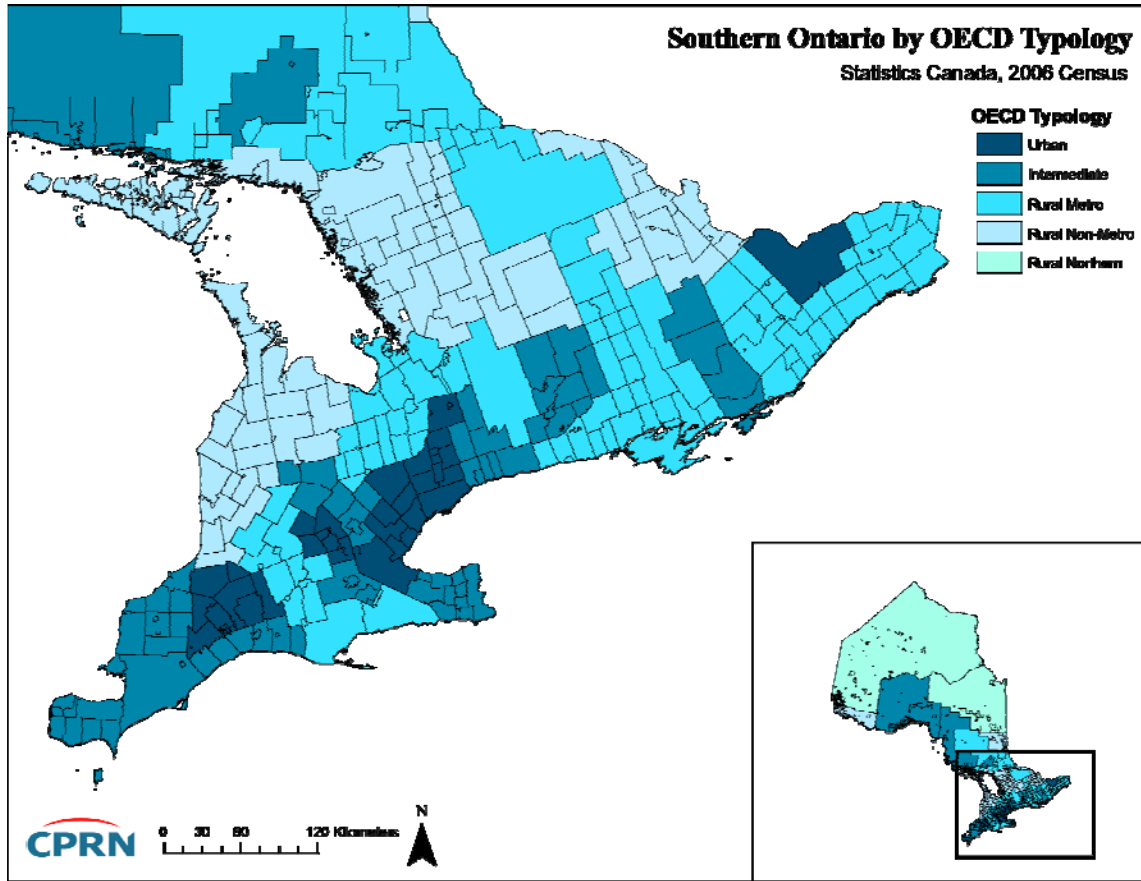
Indicator (2006, unless otherwise indicated)	United Counties of Leeds and Grenville	Rideau Lakes	North Grenville
Total Population	97,365	10,350	14,198
Population Change (1996-2006)	+2.5%	8.2%	14.1%
Projected Population Growth (2001-2021)	+33,744	+3,376	+17,719
% of Dwellings Owned	79%	89.6%	87.7%
% of Dwellings Rented	21%	10.4%	12%
Statistics Canada Metropolitan Zone Classification	Strongly influenced	Moderately influenced	Strongly influenced
OECD Regional Typology	Rural metro-adjacent	Rural metro-adjacent	Rural metro-adjacent

Source: Canadian Mortgage and Housing Corporation (CMHC); Statistics Canada; United Counties of Leeds and Grenville, 2004.

Proximity to medium or large urban areas has a significant impact on affordable housing demand in adjacent rural areas due to population growth, which is demonstrated in the case study communities. For example, Rideau Lakes was classified by Statistics Canada as being moderately influenced by neighbouring centres such as Smiths Falls, whereas North Grenville is strongly influenced by Ottawa. Using the OECD typology, both of the case study communities are described as being rural metro-adjacent based on population density. As Figures 2 and 3 show, there are few regions in Ontario that are not influenced by major urban centres due to suburban

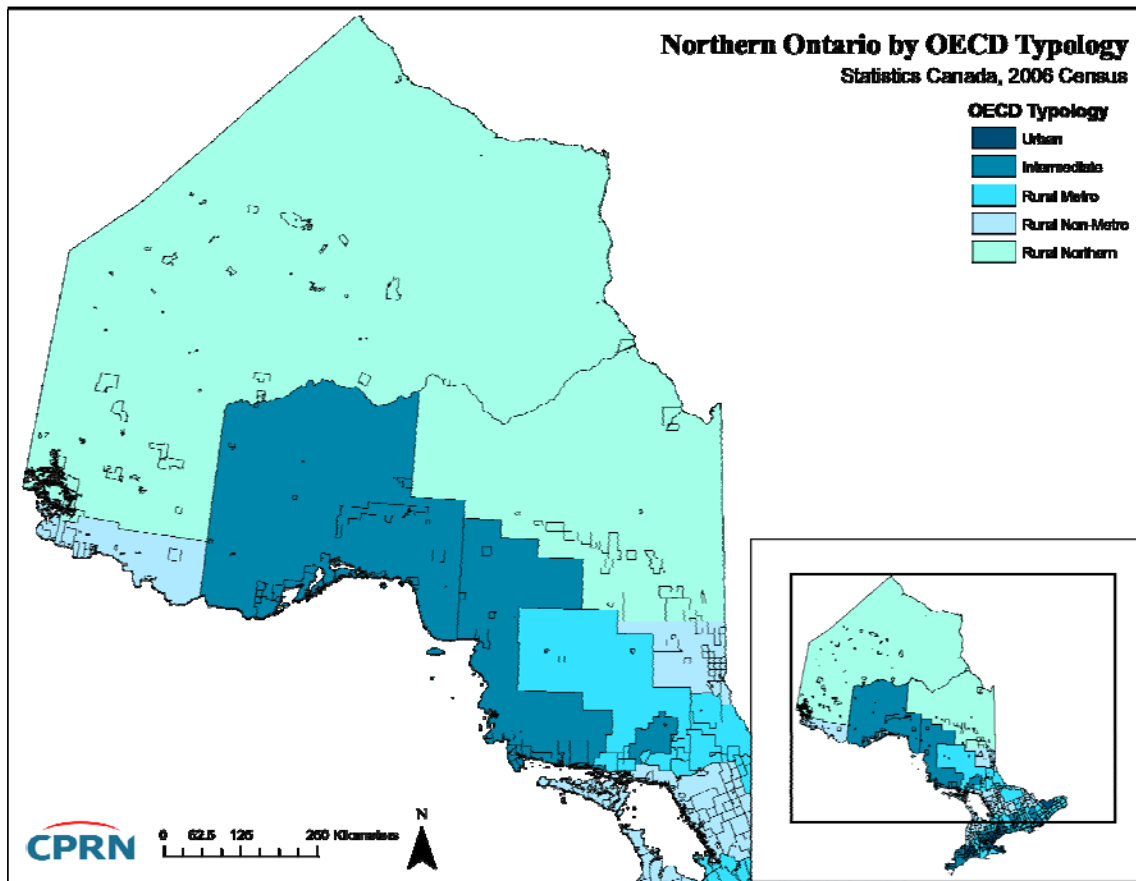
development. Close proximity to urban areas facilitates population growth in these regions that is evident in the projected population growth of 17,719 residents in North Grenville from 2001 to 2021, compared to an increase of 3,376 for Rideau Lakes (Table 4). Population growth and decline impacts the demand for affordable housing, and inconsistent demographic trends in the case study communities speak to the diversity of housing needs throughout Leeds and Grenville.

Figure 2. Southern Ontario by OECD Regional Typology



Source: Statistics Canada.

Figure 3. Northern Ontario by OECD Regional Typology



Source: Statistics Canada.

2.3 Organization of the Report

The report has been organized in such a manner as to provide the reader with a broad overview of rural housing issues before outlining the specific mechanics of delivering affordable housing within rural communities. The report is divided into three main sections that individually provide the reader with a summary of rural housing issues nationally, provincially in Ontario and within the case study communities. Section 1 begins by introducing the main definitions and rural housing issues that will be addressed throughout the report, as well as the research questions and project objectives that have guided the completion of this research. Section 2 outlines the methodology used and explains the suitability of a mixed-method approach for this project and the general design of the case study research. Section 3 summarizes existing literature on rural housing as it relates to affordability that has been completed primarily in Canada; however, research from the United Kingdom and the United States is also referenced. Summarized in this section is work describing the dynamics of the traditional rural housing market, at-risk populations in rural areas, and an overview of homeless issues as they relate to affordable housing and service provision in rural communities. Section 4 builds on the research summarized in the prior sections by describing the results of data analysis examining rural housing trends in Ontario in comparison with urban centres across the province. Using Statistics Canada data, the analysis demonstrates that housing prices and conditions vary between urban and rural Ontario,

confirming studies that show that housing needs are dependent on geographic influences like proximity to a major urban centre. Section 5 outlines current affordable housing programs that are delivered by the provincial and federal governments to describe what programs are currently in place to improve access to housing affordability in rural communities. In Section 6 the results of the case study research are reported. Each case study includes the results of an analysis of demographic and housing market data, as well as a summary of the major affordable housing issues determined through key informant interviews and data analysis. Additionally, each case study includes a summary of local affordable housing programs from the Official Plan of the case study community. Section 7 concludes with suggested policy recommendations for municipal, provincial and federal governments that would work to improve affordable housing in rural areas, and potential best practices that address the affordable housing needs of rural Ontario residents.

3. The Importance of Geography: Rural Housing Issues

3.1 The Traditional Rural Housing Market

The rural housing market is quite homogenous when compared with urban areas and is mainly characterized as limiting residents' options or choices in the type and tenure of housing. The types of housing available in rural areas are mostly limited to single-family homes, low-rise apartment buildings, semi-detached homes and, on occasion, secondary suites and mobile homes. In most communities there is a lack of existing rental housing and construction, which in turn contributes to low vacancy rates, poor condition of existing units and high operating costs. Housing tenure is generally limited to homeownership, requiring significant effort by low-income households to save for a down payment on a mortgage. Studies of rural housing in Canada have found that the housing markets within these communities do not generally support the construction of new affordable housing units and housing markets are heavily influenced by economic development in their respective communities. A lack of economic certainty, instability in population decline or growth, and generally lower demand for housing compared with urban areas stifle investment in rural housing by private developers. Consequently, rural housing markets are not as dynamic as urban areas, unable to quickly respond to economic shocks very easily. Likewise, the structure of the local economy is also an important factor when examining rural housing issues due to the impact of seasonable employment on the ability of residents to afford adequate year-round housing. Due to limited development of new housing in rural areas and generally restricted housing options in these communities, the demand for affordable housing must also be considered in relation to the supply of housing. Unlike urban areas, a certain level of income may not guarantee adequate accommodations due to the emphasis on homeownership and limited rental accommodations, further restricting housing choices for rural households.

In recognition of the importance of the local economy to housing and housing affordability in rural communities, several authors have recommended that any strategy introduced to improve affordability must contain policies and programs oriented toward economic and community development (Bruce, 2005). Several authors have drawn the connection between poverty and poor housing, as well as the impact it can have on isolating households and limiting employment opportunities, as Flora describes:

The one comparative advantage of living in rural areas for the rural poor is cheap housing. However, the high inflation in urban housing prices means that the rural poor who have housing are basically trapped. They are unlikely to be able to move to a place that pays better wages because they cannot afford the housing costs involved. To a degree, the cheaper housing reflects the fact that housing stock is older and more likely to be dilapidated. The rural poor are much more likely to live in mobile homes than are their urban counterparts ... Often remaining at home means having no vehicle and very little money. In turn, lack of transportation and money limits the family members' ability to participate in community activities, which further isolates the rural poor (Flora and Flora, 2004: 97).

3.2 Defining At-Risk Populations in Rural Areas

Populations that are at risk of homelessness in rural areas vary depending on the type of rural community; however, all low-income households in rural communities often face high heating and utility costs due to the poor condition and age of rental or affordable housing, negatively impacting affordability. In rural communities that are becoming resort areas where there are high-income households moving into the region, the working poor and single parents are often at risk due to declining housing choices and higher costs (Halseth and Halseth, 2004; Halseth and Rosenberg, 1995). Similar effects are present in retirement communities, where low-income seniors are at risk of homelessness because of the increased cost of housing for older residents of the community. Likewise, in all types of rural communities, seniors are also at risk due to the high costs of maintaining an older home, as well as physical limitations that may prevent them from making repairs. The limited rental stock in rural areas may also impede seniors and other low-income households from finding suitable accommodations, placing them at risk of homelessness (CMHC, 2003). Overall, as in urban areas, there are many types of populations at risk of homelessness in rural communities; however, unlike urban centres, rural communities often do not have the social infrastructure to support at-risk populations, placing them at an increased risk due to the absence of shelters or other types of emergency services.

3.3 An Overview of Homeless Issues in Rural Areas

The limited availability of affordable housing in rural areas places low-income residents at a high risk of homelessness (Moore and Skaburskis, 2004). Generally, homelessness in rural areas is most often relative homelessness, meaning that there is a population that is vulnerable to becoming homeless that does not necessarily live on the street. These rural households are less visible to the public because they stay with family and friends, move from accommodation to accommodation, and do not have access to homeless shelters like those in urban areas (VisionLink Consulting, 2002). Unlike homelessness in urban centres, rural homelessness is predominantly hidden from public view, with families more frequently relying on neighbours or relatives for accommodation than on services provided through the public sector. For example, in a 1988 study Patton found that the rural homeless population in Ohio was four times more likely to spend a night with family or friends than the urban population of the district (Patton, 1988). Similarly, Frank and Streeter (1987) have developed five categories to describe the rural homeless population, reflecting the differences between the rural homeless and their urban counterparts. Some of the differences between urban and rural homeless populations include the

lower prevalence of mental illness and the reliance on motels by homeless families in these areas compared with the use of public shelters in city centres (Bruce, 2005).

Populations that are particularly vulnerable to homelessness in rural areas include victims of domestic violence, the unemployed and entire families rather than single individual households. Victims of domestic violence are at risk of homelessness in rural areas as the result of an absence of women's or children's shelters in rural communities due to their small population (Krishnan, Hilbert, and Van Leeuwen, 2001). Additionally, the unemployed are vulnerable to homelessness, particularly when there has been a closure of major manufacturing, farming or resource-based industry.

There has been limited research completed on rural homelessness in Canada, particularly in determining its severity and the use of current government programs in rural areas to address homeless issues. However, research evaluating government programs like the federal Homelessness Initiative has indicated that current programs are not working to address homeless issues in rural communities (Bruce, 2005: 265). While homelessness is not the primary subject of this report, there are indications that additional research is needed to explore this topic and to assess the use of current programs to address homeless issues and service provision in rural communities.

3.4 Obstacles to Improving Affordable Housing in Rural Areas

Obstacles to improving affordable housing in rural areas are the result of place-specific factors and pressures that are unique to rural communities. Common impediments to the development of affordable housing in rural communities are the emphasis on homeownership, the lack of construction, high operating costs, and the large proportion of the existing housing stock that is in poor condition, requiring ongoing or major repairs, as well as a lack of serviceable land that makes compact development nearly impossible under current provincial environmental legislation (Bruce, 2006; Carter and Shindruk, 1992).

There is an overwhelming emphasis on homeownership in rural areas, with some communities having very limited or no rental accommodations (Bruce, 2006; Gallent, 1997b). Consequently, the proportion of owners in core housing need can be higher than the proportion of renters in some rural areas.

There is also a general lack of construction of housing in rural areas that limits choice and restricts the development of new affordable housing units. Unlike in urban areas, there are a limited number of contractors able to build or significantly modify existing housing, resulting in an older rural housing stock. Generally, significant construction of new homes only occurs in rural areas during periods of economic growth, and, even during these periods, homes may be designated for new residents to the area and not for the existing population. Some of the common factors that limit housing construction include the small population, low density and scattered nature of rural housing, as well as the high costs of obtaining materials and travelling to rural areas (Bruce, 2006). Additionally, the high cost of servicing rural dwellings with water and sewage is also frequently cited as an obstacle to affordable housing development. As one key informant summarized, the cost of servicing is a significant issue for municipalities considering affordable housing projects in comparison with private development:

If a town, for example, has to extend a water line to a property, delivering affordable housing could result in no return on their investment, whereas granting rights to the developer to build multi-million dollar homes could provide a lot of return on investment. There are clearly some business issues on servicing (P2).

Moreover, a high proportion of the rural housing stock is often in poor condition due to the difficulty in obtaining a contractor, as well as the age of the buildings that require ongoing maintenance to remain in good condition (Rupnik et al., 2001). About 29% of the homes in rural Canada were built before 1941 and require ongoing maintenance to remain livable. These buildings require not only capital investment but also manpower to maintain. This is particularly an issue for seniors who can no longer make the repairs and are on fixed incomes, leading to a gradual deterioration of housing conditions (Bruce, 2003). As a result, homes that can be designated as affordable by their market price may in fact require major repair, placing an additional financial burden on households.

In addition to geography-related factors, there are common obstacles to encouraging the provision of affordable housing that are found in both urban and rural areas. These obstacles include the not-in-my-backyard syndrome (Nimbyism), community opposition to non-traditional housing types such as apartments or multi-dwelling homes, and regulatory restrictions that may not permit compact development, which is more affordable for both developers and purchasers. Similarly, zoning by-laws may prevent the creation of secondary suites in existing homes that would improve the availability of affordable housing in rural communities by making better use of the existing housing stock. In response to these issues, several authors have recommended solutions to rural housing affordability challenges. Bruce (2003) identifies many opportunities to encourage the development of affordable housing by community typology that are described in Table 5.

Table 5. Barriers and Opportunities for Affordable Housing Development

Type	Barriers to Low-Income Housing	Opportunities
Growing communities	<ul style="list-style-type: none"> • Nimbyism • Need for community services • Need for community leadership • Social assistance rates 	<ul style="list-style-type: none"> • Supply of affordable land • Proactive community leadership • Market demand from seniors
Stable or slow growth communities	<ul style="list-style-type: none"> • Nimbyism • Limited land for development • Economic uncertainty • Poor social conditions • Lack of viable housing market • Need for community services • Social assistance rates 	<ul style="list-style-type: none"> • Supply of affordable land • Land development • Housing policy • Conversion of non-residential buildings • Proactive community leadership • Market demand from seniors • Manufactured housing • Integrating housing and services
Declining communities	<ul style="list-style-type: none"> • Lack of construction sector • Limited land for development • Limited economic options • Poor social conditions • Lack of viable housing market • Need for community services • Need for community leadership • Social assistance rates 	<ul style="list-style-type: none"> • Supply of affordable land • Land assembly/subdivision • Proactive community leadership
Dormitory (resort) communities	<ul style="list-style-type: none"> • Nimbyism • Need for community services • Social assistance rates 	<ul style="list-style-type: none"> • Proactive community leadership • Integrating housing and services
Retirement communities	<ul style="list-style-type: none"> • Lack of construction sector • Lack of viable housing market 	<ul style="list-style-type: none"> • Supply of affordable land • Land assembly/subdivision • Proactive community leadership • Market demand from seniors • Manufactured housing • Integrating housing and services
Northern communities	<ul style="list-style-type: none"> • High building costs • Limited economic options • Poor social conditions • Lack of viable housing market • Social assistance rates 	<ul style="list-style-type: none"> • Building technology research • Integration with economic development strategies

Source: Adapted from Bruce (2003: 47-48).

3.5 Solutions to Improving Affordable Housing in Rural Areas

Any solution to improving affordable housing in rural areas must recognize the unique factors that differentiate these communities from urban areas. Importing solutions or programs from urban areas is not always advisable due to the differences in housing markets and the supply and demand of dwellings within rural areas (Lewis, 1979). It is generally accepted that there are three main methods for improving housing for low-income households: land-use development controls, government subsidy programs and the construction of publicly funded or social housing (Clark, 1982).

There are a number of policy levers available at the federal, provincial and municipal/township government level to improve the availability of affordable housing in rural areas. In rural housing, the federal and provincial governments lead housing policy reforms or strategies by transferring the funding and authority for affordable housing projects to municipalities. Municipal governments have control over land-use decisions and have levers such as zoning by-laws and incentives for particular forms of development to encourage affordable housing in their communities. Additionally, the federal government has also become involved in housing through various CMHC homeownership programs such as mortgage insurance, as well as specific sectoral initiatives like the National Homelessness Initiative. Likewise, the federal government has partnered with provincial governments to form partnerships like the Canada-Ontario Affordable Housing Program to cost-share investments in new affordable and social housing. Provincial governments also partner with municipalities to deliver housing programs and have jurisdiction for social assistance and rental subsidy programs that have a direct impact on the housing sector. Moreover, the province also has jurisdiction for health and social services programs that operate in conjunction with housing programs to ensure sufficient accommodations for persons that require supportive housing or shelter. All of the programs delivered by the three levels of government work in tandem to support low-income or at-risk households in obtaining adequate housing. While each has an important role, solutions to affordable housing at the municipal level have been cited as an important tool for responding to affordable housing needs due to the flexibility that is required to tailor policies or programs to local housing market conditions. The following discussion summarizes numerous policy reforms and programs that have been used in North American rural communities to improve affordable housing. Some of the tools used by governments in other jurisdictions to facilitate affordable housing development include making better use of existing structures through conversions, municipal incentives or rebates to offset the high infrastructure costs associated with development, an increase in the intensity of development, public-private partnerships, linking rural housing projects with regional development programs, and use of alternative urban design standards that promote more compact and affordable housing development.

3.5.1 Conversions

As in urban areas, building conversions are another option for rural communities trying to encourage affordable housing development in their area. Examples include the conversion of former institutional or industrial properties to rental units. Other existing types of development that have been earmarked for conversion include old motels and military properties in rural areas (Bruce, 2003). Conversions are an attractive option for towns due to the existing infrastructure and servicing of the site; however, there must be support for rezoning of lands.

3.5.2 Incentives or Rebates

Some communities have also started to provide grants and rebates to private developers to encourage affordable housing development. These grants and rebates help to offset the high cost of infrastructure in rural areas. Unlike urban centres, rural townships or municipalities do not have the capacity to offer serviced land or other infrastructure incentives to developers to encourage development. As a result, alternative incentives must be identified. Likely solutions include increased municipal involvement in land assembly and subdivision development to encourage private sector investment (Bruce, 2003). Although the majority of land in most rural communities is privately owned, in those areas where municipalities do own land, some have opted to sell land to developers for \$1 to encourage development (Bruce, 2003). These incentives stimulate private sector investment in rural areas while also maintaining municipal control over the type of development and act as a method for designating a certain percentage of units to affordable housing.

3.5.3 Increasing the Intensity of Development

The third method for facilitating the development of new affordable housing is through the intensification of housing in rural areas. Intensification is generally known as increasing the built-up area or density of buildings within an existing growth boundary or regional unit. Simply put, intensification works to increase the number of residential units on a defined piece of land or regional area. This potential solution challenges the traditional emphasis on single-family homes as the dominant housing type in rural areas. While some people may be opposed to this type of development, others argue that the rural housing stock must become more heterogeneous to respond to the economic reality of residents. Harrison summarizes this point:

Recognition of a socioeconomic “ladder” in housing, and creation of dwellings responsive to the unique circumstances of each life cycle step in families’ economic development, would offer families the best chance to secure housing that is both appropriate and affordable. And, given increased land and development costs and reduced funding, this might be the only way in which to house a large percentage of the rural poor for whom the single-family home no longer “pencils out” (Harrison, 1998: 170).

Harrison outlines five basic design criteria that must be fulfilled if a development is to be affordable: dwellings must be smaller; sites must be more densely populated; construction methods must be streamlined and new material applications developed; dwelling design must be carefully fitted to the social and economic means of low-income people; and the dwelling and size must be appropriate to ensure that the project fits with existing land uses and housing types in terms of its appearance, scale and the number of residents on the site. Harrison identifies a number of development types that fulfill these criteria, including enclaves of smaller family homes, town homes and apartment projects, and seasonal farm worker hostels for families and transient workers (Harrison, 1998). Additionally, some researchers have suggested that municipalities should allow for the building of two homes on a single rural lot without subdivision approval. This scheme would make better use of existing infrastructure and would have minimal costs to the municipality (Bruce, 2003).

Some of the benefits to increasing the intensity of development are that housing projects would require smaller parcels of land and the impact of the development on infrastructure and transportation would be reduced. Likewise, due to the small size of the proposed shared housing developments, these projects are less likely to be opposed by community groups or have the stigma associated with clustering low-income housing developments.

Additionally, greater intensity can be achieved through municipalities' permitting garden suites and secondary units or accessory apartments (Arendt, 1994). Garden suites are detached dwellings that contain their own kitchen and bathroom facilities and are located adjacent to an existing home, whereas secondary units are self-contained dwelling units that are created within the existing structure itself, often in the basement. Garden suites and accessory apartments are an example of a housing type that may be attractive to seniors, allowing them to stay in their homes and communities longer while also freeing up residential homes for affordable housing. By attracting families to these properties, it is likely that they will be more regularly maintained and also will give seniors an additional source of income. That being said, it is unclear how to ensure that secondary suites meet their original intent of affordability. Additionally, if secondary suites are created to house seniors, it is equally unclear how to ensure that they are being used for this purpose. Despite these limitations, however, secondary and garden suites were frequently identified during key informant interviews as promising, as a planner from a rural southeast township summarized:

I think the second unit in the house is the easiest option. If there were financial incentives for someone to do that, a young couple could buy a place to fund the mortgage and cut their payment down. A person that has kids and an older parent could create something like a granny suite. If someone is older and it is too much to carry the house, it would help them stay in their home longer. I think it addresses so many areas of the market that it needs to be explored, and we need to find ways to make this happen (P1).

3.5.4 Use of Alternative Housing Types

Another potential method for increasing affordable housing development in rural areas is for the private sector to begin making use of alternative housing types such as manufactured or mobile homes. While these structures are different from traditional rural housing types, they offer an opportunity for low-income households to buy into the local housing market or rent suitable dwellings in good condition without leaving the community. Moreover, recent innovations in the mobile and manufactured home building sector suggest that the stereotypes associated with this housing type are unfounded, and, if executed properly, these projects could be integrated into rural communities without provocation (Bruce, 2003; Harrison, 1998). Similarly, development of apartment, town home or multi-family dwelling housing is also a potential method for improving housing options and introducing more affordable housing types into the market, while at the same time intensifying development.

3.5.5 Land Trusts

Another method for increasing affordable housing development in rural areas is to establish land trusts. Community land trusts date back to the 1960s and are made up of organizations that hold land in trust for the community for a sustained period of time. Land may be leased to individuals or organizations, usually for a 99-year period, for community-based projects. Land trusts have been established and are in use throughout the United States. They have been used in all types of communities, but have proven to be particularly useful in areas that are undergoing significant growth as a mechanism to preserve the supply of affordable housing where land prices are rising. Funding for the housing on land trust properties is usually obtained from state/provincial or federal governments, as well as local community organizations and municipalities. Likewise, homeownership programs offered through the federal government also assist low-income households in obtaining property within land trusts. Land trusts have the potential to be a locally based solution to affordable housing problems in rural areas, particularly in communities experiencing property value increases as a result of resort or retirement development and an increasing population of seasonal residents (White, Lemke and Lehman, 1998). In the absence of private developers or residents donating land, however, some rural municipalities may not be able to capitalize on the benefits of land trusts due to their limited land holdings.

4. Provincial Housing Trends

4.1 Overview of Urban and Rural Ontario

The majority (59%) of all Ontario residents reside in urban centres, with some 35% living in close proximity to an urban area. These areas include intermediate and rural metro-adjacent communities that may have an increasing population due to suburban development that makes the area attractive to urban workers because of improved transportation linkages. As Table 6 shows, only 4% of Ontarians live in rural areas that are not influenced by a major centre, and 1.1% live in rural communities located in northern Ontario. However, these population trends are not equally reflected in the absolute number of municipalities or townships in Ontario. Only 7% of municipalities or townships were classified as urban, representing over seven million residents, which is likely due to municipal amalgamations during the 1990s. On the other hand, 52% of municipalities and townships are classified as intermediate or rural metro-adjacent communities that are heavily influenced by neighbouring urban centres. Finally, about 28% of all townships are rural non-metro adjacent areas, despite the small proportion of the total Ontario population that resides in these communities.

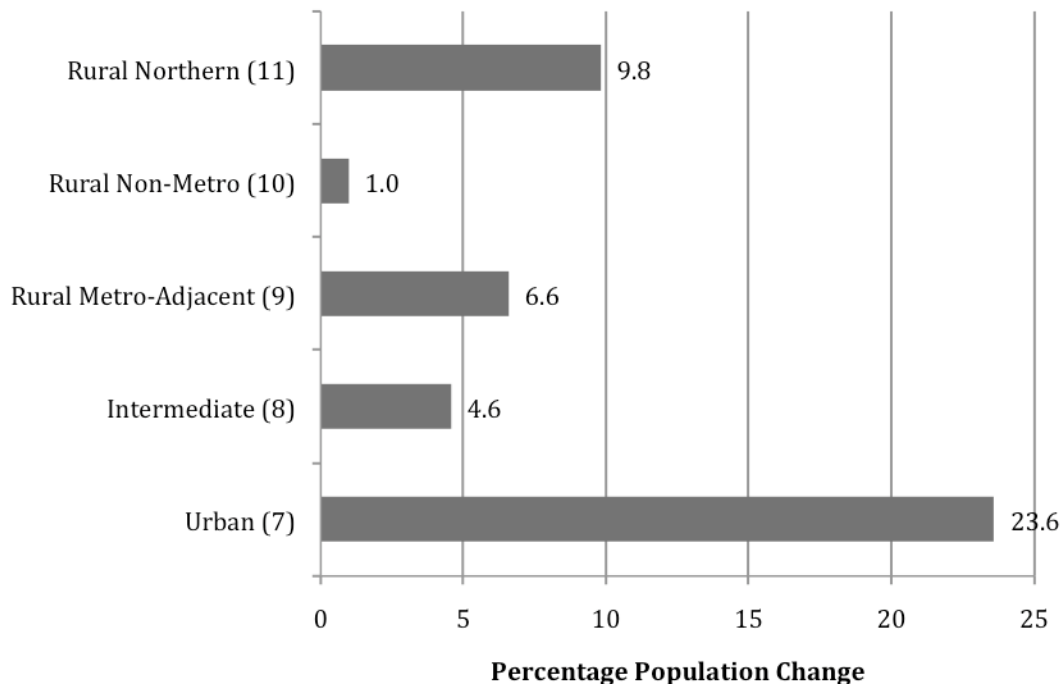
Table 6. Urban and Rural Ontario by OECD Typology (2006)⁴

	Urban	Intermediate	Rural		
OECD Typology	7	8	9	10	11
Number of People	7,211,443	2,729,121	1,574,206	496,732	140,564
Proportion of Total Population	59.3%	22.4%	12.9%	4.0%	1.1%
Number of Municipalities or Townships	37	139	137	149	65 ⁵
Proportion of Total Townships	7.0%	26.3%	26.0%	28.2%	12.3%

Source: Statistics Canada.

Population growth in urban and rural communities has not been uniform across the province. Urban areas and rural northern areas experienced 23.6% and 9.8% population growth, respectively, from 1996 to 2006, whereas rural non-metro adjacent communities experienced a cumulative population increase of only 1%. On the other hand, rural areas near major urban centres have experienced steady population growth, perhaps due to the inward migration of residents from rural communities seeking employment. Within each of these community typologies, there is also much variation in demographic change, with some communities experiencing population increases of over 100% and some experiencing significant declines.

Figure 4. Percentage Population Change by OECD Typology (1996-2006)



Source: Statistics Canada (2006). Census Database.

⁴ Percentages may not add to 100 due to missing data from Aboriginal communities.

⁵ Sixty-eight census subdivisions were not included in this analysis due to unavailable data.

The largest variations in population change are occurring in intermediate and predominantly rural areas. For intermediate communities, there was a minimum population growth of -49.7% (Schreiber) compared with a high of 95.7% (Pic Mobert North). Similarly, among rural metro-adjacent communities, Baldwin reported the greatest population decline at -23.1%, as compared with a growth of 72.8% in Wasaga Beach. Rural non-metro adjacent regions appear to have less variation in population growth and decline, with a minimum of -44.3% in Killarney compared with a maximum of 46.2% in Rainy Lake. These variations in the minimum and maximum reported population change indicate that there is not a standard, slow population growth occurring across the province. Rather, there are significant differences among communities, with some regions experiencing large declines in population and others experiencing large increases, subsequently resulting in a neutral average across the province.

4.2 Housing Types

As previous studies have demonstrated, there are large differences between housing types in rural and urban communities, with more diverse housing types in urban areas in contrast to an emphasis on single-family homes in rural communities. As Table 7 shows, only 44.3% of dwellings in urban Ontario are single detached, compared with 68.4% and 82.3% in rural metro-adjacent and non-metro adjacent communities, respectively, throughout the province. Likewise, smaller units such as row houses, attached duplexes and apartments represent a larger proportion of housing types in urban areas due to dense development because of high property values. However, the proportion of apartments under five stories is comparable between both urban and rural Ontario, perhaps due to the minimal use of low density buildings in urban areas because of land values and intensification, and the willingness to restrain density and high-rise development in rural areas. Likewise, mobile homes are more frequently found in rural communities than in urban Ontario; however, they represent the smallest proportion of housing types across the province. These trends indicate that urban Ontario residents have more choice in the type of housing they can access, whereas there is a limited supply of alternative housing types such as semi-detached, row houses, duplexes and apartments in rural communities.

Table 7. Housing Types in Rural and Urban Areas (2006)

Housing Type	Proportion of Each OECD Typology Total				
	Urban (7)	Intermediate (8)	Rural Metro (9)	Rural Non-Metro (10)	Rural Northern (11)
Single Detached	44.3	68.5	68.4	82.3	73.2
Semi-Detached	6.7	4.7	3.9	2.3	4.4
Row House	10.2	5.7	3.6	2.5	2.2
Attached Duplex	3.7	3.5	2.5	1.5	4.2
Apt > 5 Stories	23.6	6.7	2.4	0.7	1.3
Apt < 5 Stories	11.3	10.3	9.0	9.3	11.2
Other than Single Detached	0.15	0.3	0.4	0.63	0.9
Mobile Homes	0.08	0.3	0.5	0.82	2.8

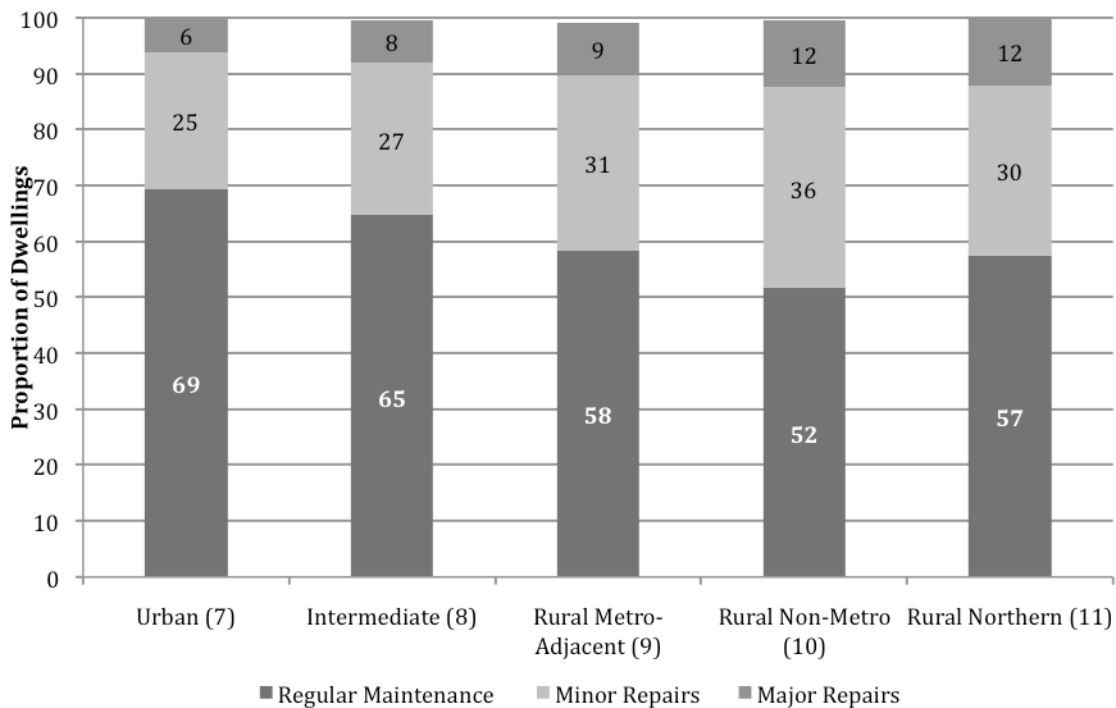
Source: Statistics Canada.⁶

⁶ Percentages may not add to 100 due to the rounding of decimals.

4.3 Condition of Housing Stock

As similar studies have shown, the housing stock in rural Ontario is in poorer condition than that of urban areas, more frequently requiring minor or major repairs (Bruce, 2003). The proportion of homes requiring major repairs in rural non-metro adjacent and northern communities is twice that of urban areas, at just over 12% (Figure 5). These dwellings require significant capital expenditures to repair plumbing or electrical wiring, as well as structural repairs to walls, floors and ceilings. Similarly, the proportion of homes requiring minor repairs is also higher in non-urban areas, peaking at 36% of homes in rural non-metro adjacent communities. From an affordable housing perspective, the poor condition of many rural homes may erode the ability of low-income families to find suitable accommodations due to high repair costs in conjunction with rising utility prices and home values.

Figure 5. Condition of Homes in Urban and Rural Ontario by OECD Typology (2006)



Source: Statistics Canada.

Dwellings in rural areas may be in poorer condition because of the old age of many homes. As Table 8 shows, a high proportion of homes in rural communities were built before 1970. At this point in their life cycle, many of these dwellings may require ongoing minor and major repairs that may make homeownership out of reach for low-income families. Rural metro-adjacent regions, such as the case study communities, have the highest proportion of homes built before 1946 at 62%, compared with 44% of intermediate areas and 42% of urban areas.

Table 8. Age of Homes (2006)

Period of Construction	Percentage of Each OECD Typology Total				
	Urban (7)	Intermediate (8)	Rural Metro (9)	Rural Non-Metro (10)	Rural Northern (11)
< 1946	42.0	44.0	62.0	28.8	16.9
1946-1960	13.2	11.1	5.4	12.9	14.1
1961-1970	0	1.6	1.6	2.5	2.2
1971-1980	23.7	27.8	22.5	37.4	29.6
1981-1990	7.9	4.0	3.1	3.6	14.1
1991-2000	5.3	6.3	2.3	10.1	18.3
2001-2006	7.9	4.8	3.1	3.6	4.2

Note: Data for the 1961-70 time period cannot be verified by the author and should not be regarded as final.

Source: Statistics Canada.

4.4 Home Values, Average Rent and Tenure

The price of homes has been increasing in urban and rural Ontario since the 1990s. As Figure 6 shows, there have been double-digit percentage increases in home values from 1996 to 2006 in both urban and rural areas; however, these increases have not been keeping pace with employment incomes. Not surprisingly, urban centres have seen the largest increase in home values, with an average price of \$252,683 in 2006. Intermediate and metro-adjacent rural areas have also experienced significant increases in home values, in part due to increasing demand for accommodations in outlying areas. Rural areas not near an urban centre, however, have also seen home values increase. Rural non-metro adjacent regions experienced a 58% increase in home values since 1996, with an average price of \$203,165. Similar to urban areas, employment incomes in rural communities have not kept pace with rising home prices, negatively impacting affordability.

Figure 6. Percentage Increase in Home Values and Average Family Income by OECD Typology (1996-2006)



Source: Statistics Canada.

In response to the increasing prices of homes throughout Ontario, many residents rent accommodations until they have sufficient resources for homeownership. However, the availability of rental accommodations is unequal across urban and rural Ontario. As Table 9 shows, approximately 32.9% of urban residents rent accommodations, compared with only 20.2% of rural non-metro adjacent residents. The emphasis on homeownership in rural areas could be the result of single-family homes being the dominant housing type in these communities, as compared with the availability of apartments and other smaller dwellings in urban areas that are more attractive rental housing stock. The emphasis on homeownership in rural Ontario may prevent low-income families from obtaining suitable accommodations due to limited rental supply, and, as the case studies discuss, this has been an issue of concern for some rural Ontario municipalities. The migration of seniors to rural areas seeking flexible housing arrangements to meet their health and lifestyle needs is also a significant issue that may increase the demand for rental accommodations.

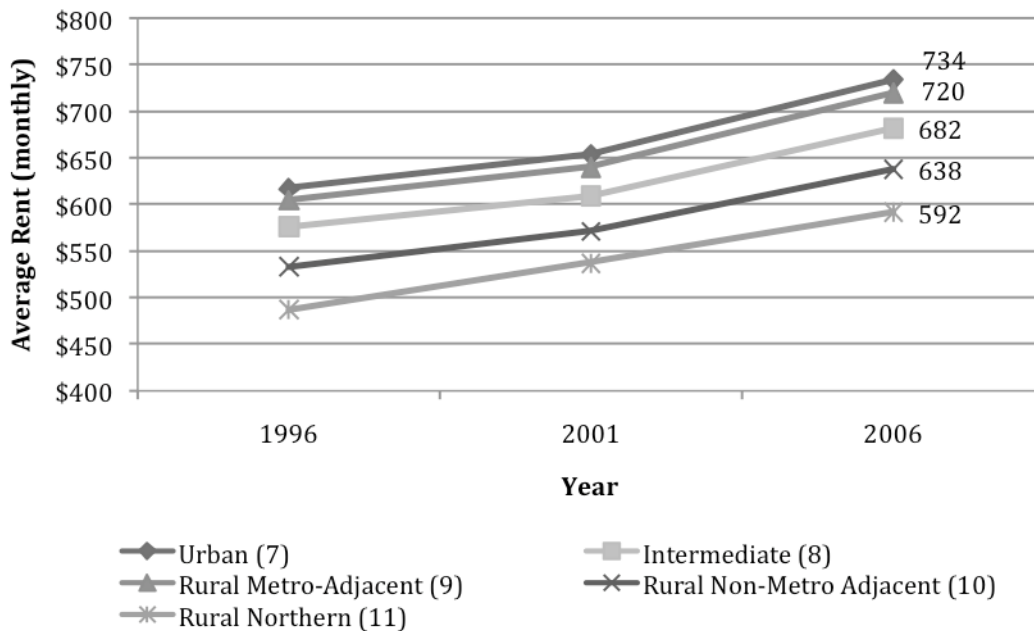
Table 9. Tenure of Dwellings in Urban and Rural Ontario by OECD Typology (2006)

	Urban	Intermediate	Rural		
	7	8	9	10	11
Owner	67.1%	75.4%	78.6%	79.8%	73.3%
Renter	32.9%	24.6%	21.4%	20.2%	28.7%

Source: Statistics Canada.

Despite the large rental supply in urban Ontario, the average monthly rent in rural areas has increased at a similar rate, with rural non-metro adjacent communities experiencing the largest increase from 1996 to 2006 (see Figure 7). During the period, rent increased by 19.2% in these communities, compared with 18.8% in urban communities, 18.3% in intermediate communities and 18.9% in non-metro adjacent communities. It is surprising that average rents are similar across urban and rural Ontario given the high costs of transportation in rural communities that are an added expense for low-income families. Despite the smaller population of rural areas, however, higher utility costs and home prices and smaller family incomes, as well as minimal rental construction, may increase the demand for rental accommodations in these communities, contributing to the upward trend in rental prices.

Figure 7. Average Rent by OECD Typology (1996-2006)



Source: Statistics Canada.

4.5 Core Housing Need

Core housing need is used as a standard indicator to measure housing need in terms of a dwelling's suitability, adequacy and affordability. To be in core housing need, an individual or family must reside in a dwelling that requires major repairs, costs more than 30% of the household income to afford or does not contain the required amount of bedrooms for the household. In 2006, a large proportion of households were in core housing need in both urban and rural Ontario (Table 10). Urban areas had the highest incidence of core housing need, representing about 45% of renters and 23% of owners. Intermediate and rural metro-adjacent communities had lower rates of core housing need than urban areas. Similarly, the core housing need among both renters and owners was lower in non-metro adjacent communities, at 36% and 12%, respectively. However, the great number of renters in core housing need within these rural communities suggests that the current rental housing stock is not meeting demand. As the case study of the United Counties of Leeds and Grenville demonstrates, this appears to be an issue for

many rural communities, demonstrating the need to examine rental housing stock development in the context of affordable housing provision in rural areas.

Table 10. Core Housing Need in Urban and Rural Ontario by OECD Typology (2006)

	Urban	Intermediate	Rural		
	7	8	9	10	11
Renter	45%	38%	32%	36%	24%
Owner	23%	17%	18%	12%	16%

Source: Statistics Canada.

4.6 Summary of Housing Trends

The above analysis suggests that affordable housing is a major issue in both urban and rural Ontario, and that there are a variety of pressures on housing markets in each type of community that may limit access to affordable housing for low-income residents. In rural Ontario some of the major affordable housing issues include the age and poor condition of homes, as well as double digit increases in housing prices and utility costs. Additionally, homogenous housing types in rural Ontario demonstrate the limited supply of alternative housing for low-income residents across the province. Within each of the rural typologies, however, there is also much diversity, with some rural communities experiencing significant population growth and subsequent demand for housing, and others, large declines. As the following case study of selected townships in the United Counties of Leeds and Grenville shows, there is much diversity in affordable housing issues among rural communities themselves, demonstrating the need for a place-based approach to housing throughout the province.

5. Affordable Housing Programs for Rural Communities

Most affordable housing programs are targeted at both urban and rural communities, and are aimed to provide assistance directly to the residents to allow them to have sufficient resources to find appropriate housing or toward municipalities and non-profit organizations to facilitate the development of affordable housing units. Within these two categories, affordable housing programs funded by the federal and provincial governments generally provide monies to retrofit or upgrade homes, or provide resources to subsidize the cost of housing for low-income residents. Affordable housing programs tend to focus on providing assistance to low-income renters; however, there are selected programs that assist low-income families in obtaining mortgage insurance to purchase a home. At the municipal government level, affordable housing development and maintenance is encouraged through the use of land-use controls, development cost charges and levies, and zoning. During the 1990s, government investment in affordable and social housing programs decreased; however, in recent years, there have been more resources allocated to housing programs for economic development purposes (Wake Carroll, 2000).

5.1 Provincial Programs

The Province of Ontario has been active in developing a wide range of affordable housing programs that are targeted at providing assistance to both developers and residents to subsidize and repair affordable housing units throughout the province as outlined in the 2002 Ontario affordable housing framework. Prior to 2005, the Provincial Policy Statement outlined that 25% of new residential development be affordable housing; however, in 2005, this was modified to give municipalities more flexibility in developing local affordable housing projects. Currently, key components of the framework include the Canada-Ontario Affordable Housing Program (AHP), the Ontario Mortgage and Housing Initiative, the Provincial Rent Bank Program, the Strong Communities Rent Supplement Program, the Delivering Opportunities for Ontario Renters program and the Rental Opportunity for Ontario Families program. The federal and provincial governments jointly fund these programs, although the province administers them through regional Consolidated Municipal Service Managers. Funding is distributed through a request for proposals, and in July 2009 there were no regional quotas in place, meaning that urban and rural municipalities could equally access funding.

Table 11. Province of Ontario Affordable Housing Programs (2007)

Program	Target	Funding Allocation (2007)	Rationale
Canada-Ontario Affordable Housing Program	Service Managers to Housing Providers	\$734 Million (minimum)	To improve access to affordable housing and reduce social housing waiting lists through the development of new affordable housing units.
Strong Communities Rent Supplement Program (SCRSP)	Service Managers to Renters	\$50 Million	To supplement the rent of low-income households with specific allocations for victims of domestic violence, the developmentally disabled and renters with substance abuse and/or mental health issues.
Provincial Rent Bank Program	Service Managers to Renters	\$18.8 Million	To provide support to low-income households who, in the event of an emergency, are in short-term arrears or facing eviction due to a missed rent payment.
<i>Residential Tenancies Act (2006)</i>	Renters	-	The <i>Act</i> contains a rent increase guideline that limits rent increases for sitting tenants to the Ontario Consumer Price Index (the rent increase guideline is 2.1% in 2010).
Delivering Opportunities for Ontario Renters (DOOR)	Service Managers to Housing Providers/Developers	\$127 Million	To provide funding to municipalities to create new affordable housing or rehabilitate existing affordable units.
Rental Opportunity for Ontario Families (ROOF)	Service Managers to Renters	\$185 Million	To subsidize housing costs for families paying more than 30% of their income to housing through a payment of \$100 per month.

Source: Province of Ontario, 2007.

As Table 11 summarizes, the majority of affordable housing programs delivered and funded by the Province of Ontario are targeted toward stimulating investment in affordable housing to improve the quality and quantity of units. While it is unknown how much funding has been allocated specifically to urban and rural communities across the province, much of the funding from the AHP has been targeted for projects in southern Ontario, where the vast majority of Ontario residents live. Likewise, there is also a northern component of the AHP that has been specifically earmarked for homeownership repairs and new construction or rehabilitation of existing affordable housing units in northern Ontario regions.

In total, the largest component of Ontario's Affordable Housing Strategy, the AHP, will fund over 15,000 new units of affordable housing across the province. Many of these units will be allocated to priority tenants, including victims of domestic violence, persons with mental illness, seniors, Aboriginal peoples, recent immigrants, the working poor and persons with disabilities. In addition, the Ontario Ministry of Agriculture, Food and Rural Affairs has identified rural housing as a priority in its 2006 update of the Ontario Rural Plan. As part of the Rural Strategy, funds have been allocated to upgrading public infrastructure, including waste water projects. Additionally, funding has been allocated through the Community Rental Program for 289 new affordable housing units in rural communities (Ontario Ministry of Agriculture, Food and Rural Affairs, 2006).

5.2 Federal Programs

The federal government supports affordable housing development and maintenance through many housing programs and cost-sharing agreements with the provinces and territories. Affordable housing programs funded by the federal government and delivered by the provinces are aimed at transferring funding to homeowners to upgrade their properties. Funding is also available to the provinces and territories in the form of cost-sharing agreements to build and repair existing affordable units through the National Affordable Housing Initiative. In a September 2008 federal funding commitment, funding for renovation or conversion initiatives was extended until March 31, 2011, as part of the \$1.9 billion investment in housing programs that was ultimately confirmed in the January 2009 Budget. Applicants from urban and rural areas are eligible for CMHC programs, but it is not known how much funding has been allocated specifically to rural communities through these programs.

There are several affordable housing programs available to homeowners and landlords, including the Residential Rehabilitation Assistance Program (RRAP) for homeowners and persons with disabilities, as well as the Home Adaptations for Seniors' Independence program and the Emergency Repair Program. To be eligible for funding under these programs, low-income tenants must occupy properties and rents must be at a level not exceeding CMHC standards. Additionally, homeowners must also agree to continue to occupy the dwelling at least five years after the loan is awarded. As Table 12 illustrates, there are different amounts of funding available depending upon the individual program as well as the region of the home. More funding is available to northern areas due to the high cost of construction and renovation in these regions.

Table 12. Federal Government Affordable Housing Programs for Homeowners

Program	Goal	Available Funding
Homeowner Residential Rehabilitation Assistance Program (RRAP)	To provide funding to low-income households for mandatory repairs.	\$16,000 to \$24,000
RRAP for Persons with Disabilities	To provide financial support to homeowners and landlords to make modifications to their property to make it more accessible for persons with disabilities.	Homeowner: \$16,000 to \$24,000 per unit; Landlord: \$24,000 to \$36,000 per unit
Home Adaptations for Seniors' Independence (HASI)	To provide financial assistance to low-income seniors for minor home adaptations to encourage them to stay in their homes.	Up to \$3,500
Emergency Repair Program	To provide funding to low-income households in rural areas for emergency repairs.	\$6,000 to \$11,000

Source: CMHC.

Key informants from the case study communities indicated that many of the listed homeowner programs work to address affordable housing concerns in rural communities, particularly those pertaining to the repair of dwellings (LG1). However, some discussed the apparent lack of awareness of these programs among the population, recommending that they could be better advertised to ensure that those requiring assistance access them. Additionally, other key informants highlighted the “red tape” associated with accessing repair programs funded by the federal government and the need for residents to pay for repairs before receiving a rebate (P1, LG1). Some key informants noted that the need to initially pay for repairs may prevent low-income households from accessing programs due to their inability to gather such a large sum of money.

There is also funding available for multi-unit projects, through such programs as the Rental RRAP, the Rooming House RRAP, the Secondary and Garden Suite RRAP, the RRAP for Conversions and the Shelter Enhancement Program. As the titles suggest, these programs are aimed at funding conversions to increase the number of units and to improve the quality of existing affordable housing. Programs like the Rental RRAP and the Secondary and Garden Suite RRAP are particularly pertinent in the context of rural affordable housing due to the limited number of rental units and interview findings that indicate that secondary and garden suites may be one of the more successful approaches to improving the affordable housing supply in rural communities (P1, P2, LG1).

6. Case Study Findings

6.1 The United Counties of Leeds and Grenville: Regional Housing Issues

6.1.1 Demand for Affordable Housing

There is much variety in the type and form of affordable housing that is needed throughout the United Counties of Leeds and Grenville. For example, there is demand for affordable rental and ownership housing, as well as diverse housing types to accommodate the needs of residents at different points in the life cycle.

Homeownership is more attractive to those that are from a rural community and wish to stay there. In Leeds and Grenville there is an emphasis on homeownership, with about 75% of residents owning their home. At the same time, however, a large segment of the Leeds and Grenville population – about 30% – does not earn over \$30,000. As Table 13 shows, just over 52% of all households earned under \$50,000 or less in 2001, which qualifies them to purchase homes under (or equal to) \$172,400. However, due to rising housing values, most homes in the United Counties are valued at about \$207,623, making homeownership a limited possibility for many low-income households.

Table 13. The Cost of Homeownership by Household Income⁷

Household Income	Number of Households	% of Households	Affordable Ownership (Unit Cost)
< \$10,000	1,790	4.7%	< \$71,500
\$10,000 to \$19,999	4,615	12.0%	
\$20,000 to \$29,999	4,595	12.0%	\$71,500 to \$105,000
\$30,000 to \$39,999	4,500	11.7%	\$105,001 to \$140,000
\$40,000 to \$49,999	4,490	11.7%	\$140,001 to \$172,400
Subtotal under \$49,999	19,990	52.2%	< \$71,500 to \$172,400
> \$50,000	18,330	47.3%	> \$172,400

Source: United Counties of Leeds and Grenville (2004).

In the absence of homeownership, rental accommodations are an alternate source of housing for residents who cannot enter the traditional housing market. Rental accommodations are particularly attractive to persons under 35 years of age that are establishing their careers and to seniors that wish to have the flexibility associated with not owning a property. Additionally, the working poor and the unemployed, particularly women in their late 50s that are unable to access their pensions, place a high demand on the rental market in Leeds and Grenville. The Leeds and Grenville Community Action Committee found in 1999 that the working poor were identified by a large number of service agencies as being particularly at risk, as summarized in Table 14.

⁷ Percentages may not add to 100 due to rounding errors.

Table 14. Population Groups that Have Difficulty Finding Housing in the United Counties of Leeds and Grenville

Population Group	Housing Provider Responses		
	Current Need	Greatest Risk	Don't Know
Low-Income Households (Earn an income below the poverty line)	17	18	2
Persons with Disabilities	9	13	2
Sole Support and Single Parents	12	9	2
Teens (Aged 12-19 years)	8	9	4
Seniors	5	9	2
Singles	7	4	6
Victims of Crime	4	4	9
Victims of Discrimination	5	3	7
Families	8	2	3
Other	1	-	1

Source: United Counties of Leeds and Grenville (2004: 121).

Confirming this trend were responses from housing providers in Leeds and Grenville that indicated that, in the last few years, there has been an increasing number of seniors and working-poor households seeking social housing in the absence of affordable rental accommodations. One reason for this growth in demand is the increase in lower wage service, retail and tourism-related jobs, as well as several manufacturing plant closures. This is reflected in the high rates of low-income families in the region, with some 30% of households earning below \$30,000 and 16.7% earning less than \$20,000. Consequently, the demand for affordable housing in Leeds and Grenville is steadily growing, particularly in communities adjacent to Ottawa. As a result, there has been much attention paid to determining whether the current stock of rental accommodations and affordable and social housing is meeting the demand. As the following section shows, the supply of affordable housing within the United Counties is limited, not meeting demand and perhaps contributing to the growing number of households on the social housing wait-list.

6.1.2 Affordable Housing Supply

There is a general lack of affordable housing in the United Counties, which has been made more apparent with the growing number of residents seeking affordable accommodations due to utility impoverishment. The supply of affordable housing has not kept pace with the demand because of the type of development occurring in the region, which is predominantly single-family homes or estates and condominiums that have a higher purchase price than most low-income families can afford. Similarly, the inward migration of temporary or new residents has also placed demand on housing markets in the United Counties, which has subsequently limited affordable housing development activity. In the absence of affordable housing in the United Counties, one key

informant observed that most residents choose not to move, but to tolerate substandard housing arrangements until suitable accommodations can be found:

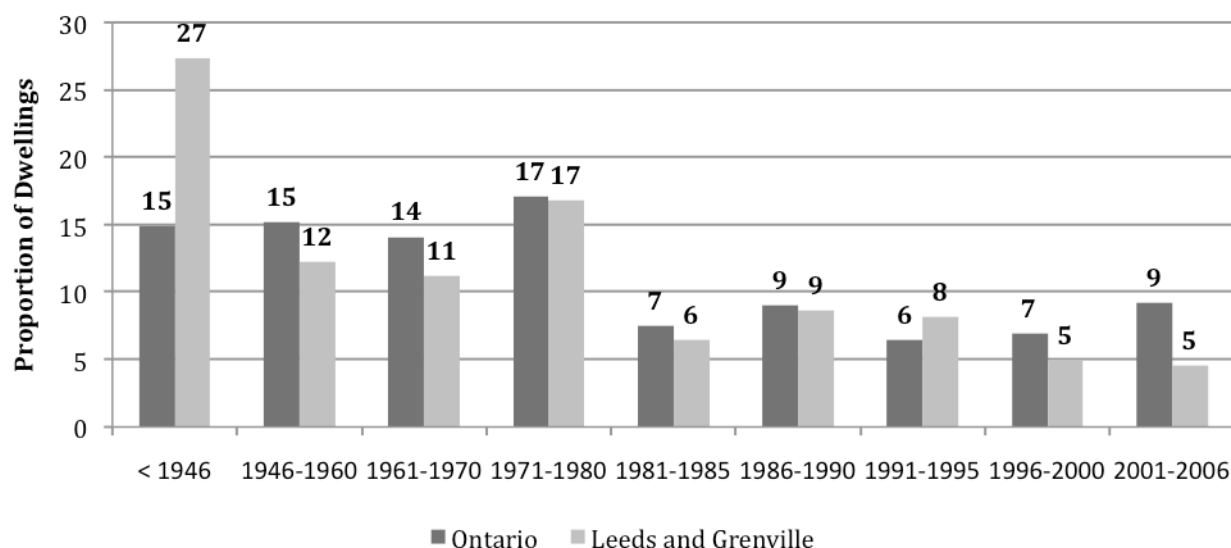
[The poor] can't find affordable accommodations, but they don't want to move. That is their community, their support system. So basically they will take whatever income they have to pay for the rent and pay for the utilities. And we're seeing more and more utility impoverishment as opposed to rent, and it's almost at a crisis level. And then in terms of their food and other personal needs, they rely on friends or an agency that can help them. They're hidden; they're on the edge (LG1).

There are limited affordable housing units in Leeds and Grenville as a result of stagnant investment in rental and affordable housing over the last 20 years, as well as a continued emphasis on building single-family homes. Key informants indicated that private developers predominantly focus on building single-family dwellings, preventing housing stock diversification and, in turn, limiting affordable housing development. In the 2004 Affordable Housing Strategy for Leeds and Grenville, new housing supply targets were established from 2001 to 2021. It was estimated that 570 new units per year were needed to meet the housing demand, and, of those units, 95 (or 16%) were to be at a purchase price accessible to households with incomes under \$20,000. Similarly, 68 new units were found to be needed each year from 2001 to 2021 for households that earn between \$20,000 and \$29,999.

6.1.3 Housing Conditions

Housing conditions and the age of dwellings in Leeds and Grenville is a regional affordable housing issue due to the high proportion of homes that were built before 1970 and in need of repair. The proportion of homes in Leeds and Grenville in need of repair exceeds provincial averages, with 30% requiring minor repairs and 7.5% requiring major repairs, compared with 25% and 6.5%, respectively, for the province (2006 Census). This is likely due to the large number of homes that were built before 1970 because of early settlement along the Rideau Canal (Halseth, 1998). As Figure 8 illustrates, the proportion of homes built before 1946 exceeds the provincial average by 12%. However, it is much higher in particular areas of Leeds and Grenville, such as Front of Yonge (45.7%) and Merrickville-Wolford (42.8%) (United Counties of Leeds and Grenville, 2004).

Figure 8. Proportion of Homes in the United Counties of Leeds and Grenville, by Period of Construction (2006)



Source: Statistics Canada.

From an affordable housing perspective, the high proportion of older homes in Leeds and Grenville may limit the ability of low-income families to find suitable accommodations due to the high cost of maintaining an older home. Table 15 shows that a higher proportion of homes built before 1960 require more frequent repair than newer homes, which increases the price of maintenance and decreases affordability.

Table 15. Condition of Dwellings in Leeds and Grenville, by Period of Construction (2006)

Year of Construction	Regular Maintenance (%)	Minor Repairs (%)	Major Repairs (%)
< 1920	45	40	15
1921-1945	53	33	13
1946-1960	60	31	8
1961-1970	62	30	7
1971-1980	64	30	2
1981-1985	66	30	3
1986-1990	67	30	2
1991-1995	75	24	1
1996-2000	85	15	0.5
2001-2006	95	4	0

Source: Statistics Canada.

6.1.4 Emergency Services and Social Housing

The limited availability of emergency services and social housing is also a regional housing issue that was mentioned in interviews and highlighted in the Leeds and Grenville 2004 Affordable Housing Strategy (LG1, NP1, P1, P2).

In July 2009, there were approximately 593 households on the social housing waiting list, with most seeking bachelor, one-bedroom or two-bedroom units. The majority of persons on the waiting list (59%) are adults, and it is speculated that seniors represent a high proportion of those waiting for social housing.⁸ Approximately 38% of households on the waiting list are families with one or more children, as well as 16 special priority households that include women who are victims of domestic abuse.

Table 16. Status of the Social Housing Wait-List, United Counties of Leeds and Grenville

Unit Type	Households on Wait-List
Bachelor	120
1 Bedroom	532
2 Bedroom	192
3 Bedroom	118
4 Bedroom	28

Source: United Counties of Leeds and Grenville (2009).⁹

There are about 1,000 units of social housing in the United Counties. Most of these units were built prior to the elimination of social housing subsidy programs by the federal and provincial governments during the 1990s. As a result, the majority of units are in older condition and predominantly located in areas of Leeds and Grenville where there is not significant demand, particularly around the Saint Lawrence corridor. Additionally, the current stock of social housing also fails to meet demand because most units are one- or two-bedroom units, thus limiting access to households with children. In fact, every unit of social housing outside the Saint Lawrence corridor (for example, in North Grenville) is a one-bedroom unit, making it nearly impossible for families to find suitable accommodations (United Counties of Leeds and Grenville, 2004). Subsidized housing is most often owned and operated by a non-profit agency that cost-shares with the provincial government to provide housing to low-income households. There are about 1,020 subsidized housing units in Leeds and Grenville, most of which operate under a rent-g geared-to-income schedule. About 49.6% of the subsidized units in Leeds and Grenville are located in the City of Brockville (see Table 17). Consequently, some growing areas of Leeds and Grenville, such as North Grenville, have a very limited number of social housing units,

⁸ It could only be speculated that seniors represent a high proportion of adults on the social housing waiting list because the United Counties do not collect data on an applicant's age.

⁹ The number of households on the wait-list may not correspond to the absolute number of households on the entire wait-list due to applicants being placed on multiple lists.

demonstrating the need to consider the provision of social housing on a regional level in order to ensure that units are available in communities where they are most needed.

Table 17. Location of Social Housing Units in the United Counties of Leeds and Grenville

Area	Township/Municipality	Percentage of Population (Per Township, 2006)	Number of Units (2004)	Percentage of Social Housing Units (2004)
Brockville	City of Brockville	22.1	506	49.6
Gananoque	Town of Gananoque	5.4	143	14
Prescott	Township of Augusta	7.6	169	17
Cardinal	Township of Edwardsburgh/Cardinal	6.7	39	3.8
Kemptville	Municipality of North Grenville	14.3	35	3.4
Lansdowne	Township of Leeds and the Thousand Islands	9.5	16	1.6
Mallorytown	Township of Front of Yonge	2.8	17	1.7
Merrickville	Village of Merickville-Wolford	2.9	41	1.4
Portland	Township of Rideau Lakes	10.4	18	1.5
Spencerville	Township of Edwardsburgh/Cardinal	6.7	15	4.0
Westport	Village of Westport	0.6	21	2.1
Total	-	-	1020	100

Source: United Counties of Leeds and Grenville (2004).

Many housing providers specialize in providing subsidized housing to particular segments of the population, such as seniors. In 2003 about 14% of the social housing units were for seniors only; 71.1% were mixed for families, seniors and singles; 7.7% were for families only; and 5.9% were rental supplement units (United Counties of Leeds and Grenville, 2004).

The overall supply of subsidized social housing, as well as its geographic distribution throughout Leeds and Grenville, indicates that the lack of new units following federal and provincial withdrawal from social housing programs in the 1990s has resulted in a fractured housing landscape. The uneven distribution of subsidized units throughout the region, as well as the long wait-list, suggests that more social housing is needed, particularly in areas of Leeds and Grenville that show significant need, such as North Grenville.

In addition to limited access to social housing, emergency housing services were discussed during interviews as a program area that requires significant development and investment. In speaking about households requiring emergency housing, one key informant stated that they often recommend that households travel to nearby urban centres or larger towns such as Brockville, Kingston or Ottawa for assistance due to the limited availability of emergency services

in rural or small town areas of Leeds and Grenville (LG1). Currently, there is one family shelter open in Brockville, and most households in need of emergency housing are placed in nearby motels for one night to keep them off the street. Other than these two housing supports, persons in need of emergency housing must travel to a larger urban centre to access programs. In the Leeds and Grenville 2004 Affordable Housing Strategy, a number of recommendations were made regarding the potential for improvement of emergency housing services. These included the potential for the United Counties to access monies under the federal Homeless Secretariat's Supporting Community Partnership Initiatives program, as well as through the provincial Off the Street, Into Shelter Fund and the Redirection of Emergency Hostel Funding Initiative programs. Additionally, it was recommended that funding be allocated to Leeds and Grenville's Community Placement Enhancement Fund for improved temporary and emergency housing (United Counties of Leeds and Grenville, 2004).

6.2 North Grenville

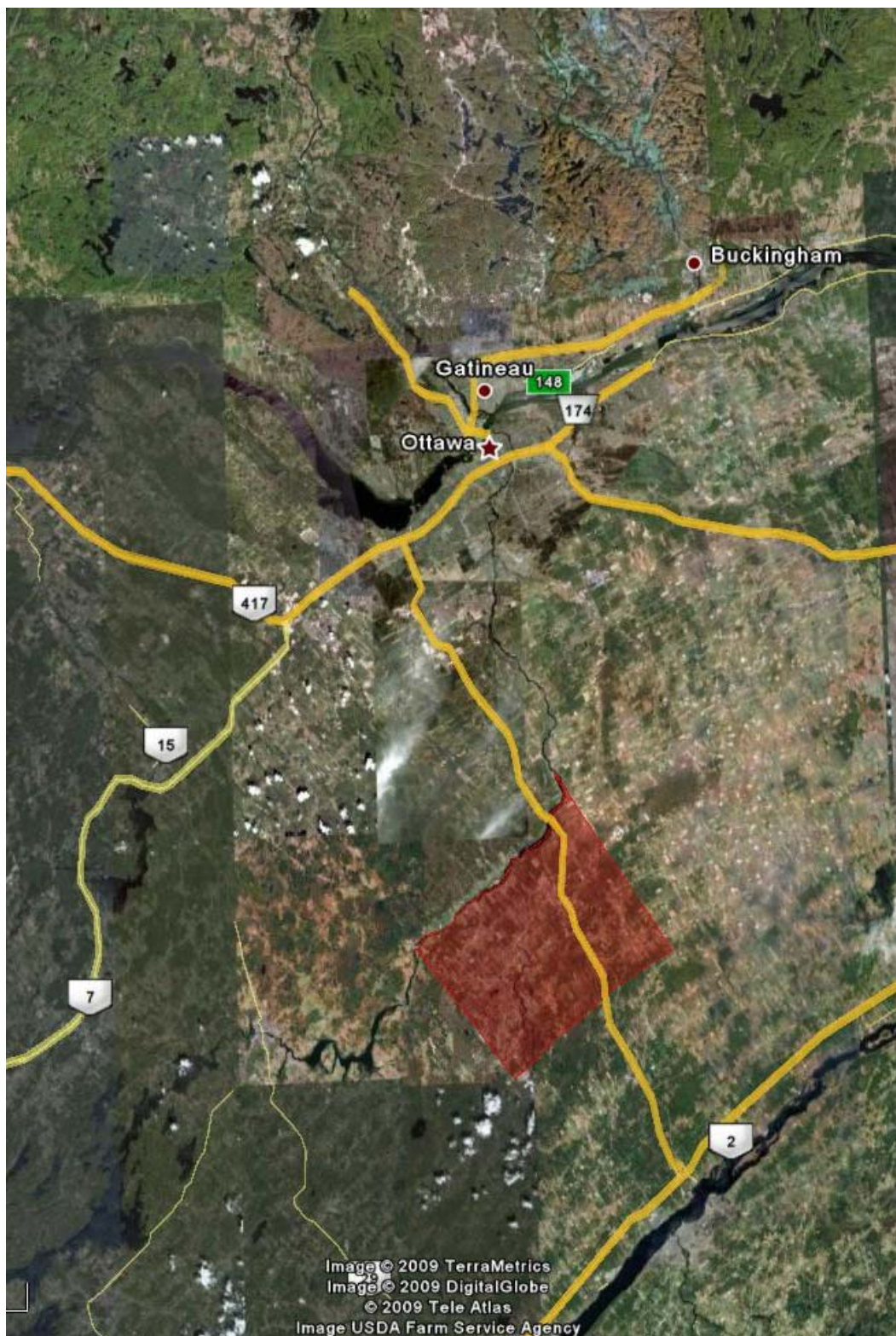
North Grenville is a growing bedroom community adjacent to Ottawa in southeastern Ontario. In 2006 North Grenville had a population of 13,985 residents and a land area of approximately 350 square kilometres. The Municipality of North Grenville is composed of the town of Kemptville, as well as the communities of Actons Corners, Bishops Mills, East Oxford, Heckston, Hutchins Corners, Millars Corners, Newmanville, Oxford Mills, Oxford Station, Pattersons Corners, Peltons Corner, Sabourins Crossing, Schipaville, Swan Crossing and Van Allens.

North Grenville has experienced much population growth and housing development activity in recent years as a result of improved transportation linkages with nearby urban areas. Affordable housing was identified as the most important issue emerging from public consultation on the updated North Grenville Official Plan in 2009. North Grenville is an example of a rural community that has experienced significant demand for affordable housing because of population migration from nearby urban areas. It is also an example of a municipality that has been active in addressing obstacles to affordable housing development in light of a growing need for improved housing services.

6.2.1 Housing Market Trends

The housing market in North Grenville has been greatly influenced by the 1999 completion of the building of Highway 416, which connects the community with Ottawa as shown in Figure 9.

Figure 9. The Municipality of North Grenville in Relation to the Ontario Highway Network



Source: Google Earth, Statistics Canada (2006).

The improved transportation linkage has resulted in an influx of new residents to North Grenville that commute to Ottawa for work, placing stress on local housing markets.¹⁰ From 1996 to 2006, the population of North Grenville increased by 12.64%, far exceeding the regional average of 2.85%. North Grenville is a younger community and contains more families with children and fewer seniors than adjacent communities. The proportion of residents below 65 years of age is about five percentage points lower in North Grenville, at 11.3%, whereas the number of children under 25 years exceeds the regional average, at 32%. These demographic trends distinguish North Grenville from other southeastern Ontario communities. It contains a young, family-oriented population that is largely new to living in a rural area compared with communities such as Rideau Lakes that have a great number of seniors and long-term occupants. Similarly, many residents of North Grenville move there because the community is included in the Ottawa commutershed, and they are in search of large-lot, single-family homes. These new residents bring significant employment incomes with them to North Grenville, contributing to increasing housing values that have a negative impact on affordability.

The migration of new residents to North Grenville from nearby urban centres is evident in many socio-economic indicators for the area. For example, household employment incomes have significantly increased since 1996 in North Grenville compared with the region as a whole (Table 18). From 1996 to 2006, average household employment incomes rose by 49%, from \$55,842 to \$83,615, as compared with a 43% increase for the whole region. Additionally, there has been a large increase in the number of households earning over \$100,000 during the period, representing a proportional jump from 7.5% to 29% of all families.

Table 18. Percentage Change in Household Employment Incomes (1996-2006)

Income Level	North Grenville	Leeds and Grenville
< \$10,000	-45	-36
\$10,000-\$19,999	-47	-60
\$20,000-\$29,999	-56	-33
\$30,000-\$39,999	-34	-27
\$40,000-\$49,999	-21	-20
\$50,000-\$59,999	-29	-6
\$60,000-\$69,999	-6	-6
\$70,000-\$79,999	10	25
\$80,000-\$89,999	49	51
\$90,000-\$99,999	235	118
\$100,000 +	345	271

Source: Statistics Canada.

¹⁰ New residents in North Grenville are primarily from elsewhere in Ontario. In 2006, 82% of residents that had moved to the area in the last year were intra-provincial migrants, and 12.4% were interprovincial migrants who had moved to Ontario from another province in the last 12 months.

Accompanying the rise in employment incomes has been an increase in the average home value reported from \$140,926 to \$236,060, and an increase in the average market rent from \$682 to \$802 per month. This trend has increased the demand for affordable housing in North Grenville, particularly among the local population, who find it difficult to afford the increasing cost of rental accommodations and homeownership. New residents to North Grenville are not seeking affordable housing; rather, the long-time local residents are seeking affordable accommodations:

The higher growth you have, the higher migration you have as a bedroom community, the higher your demand for affordable housing for people that were born and raised and lived here all along. They see their costs going up, and it's not the people that are moving into the community that need more affordable housing. It's the people that have always been here that don't have the high paying jobs in the city that are being displaced (P1).

In addition, the number of rental units is decreasing in North Grenville, limiting the housing options available to low-income residents. In 2006, about 87.7% of residents owned their home, an increase of roughly 5% from 1996. Similarly, the proportion of dwellings that are rented decreased during the period from 17.3% to 12.2%, despite recommendations from the Leeds and Grenville Affordable Housing Strategy for an increased supply of rental accommodations in the region.

6.2.2 Affordable Housing Issues

Most affordable housing concerns in North Grenville are attributed to the growing population of the area and subsequent residential development that has not improved the supply of affordable housing in the community. In particular, rural residential estate development on large lots was highlighted as a major issue in interviews with key informants. A planner from the area commented that large lot sizes and high construction costs made the vast majority of new dwellings in North Grenville out of reach for most low-income residents, negatively effecting affordability (P1). Confirming this trend is the current lack of housing type diversification in North Grenville. The proportion of single detached homes in the area has remained constant from 1996 to 2006, at about 85% of the housing stock. During this period, however, 620 new single detached homes were built, compared with only 125 semi-detached homes and 55 row houses. Meanwhile, there appears to have been no apartment style dwellings built in North Grenville during the period, isolating many low-income residents from purchasing or renting new units. Building permit information obtained from the township shows an annual average of 93 new residential units created from 2000 to 2008. This level of new housing starts is far below the annual average determined by the Affordable Housing Strategy that was needed to accommodate new and existing residents in the area. In 2004, the Strategy recommended that 334 units per year be built in North Grenville, with about 71 specifically for low-income households earning under \$30,000. To be affordable, rents must not exceed \$750 per month, or homes must be priced under \$105,000 for homeownership. An evaluation of MLS data from June to August 2009 revealed that the only dwellings available at this price were mobile homes.

A second major affordable housing issue in North Grenville is the conversion of existing units to affordable housing. It was noted that "rural gentrification" appears to be occurring in the more dense areas of North Grenville, such as Kemptville, as the result of upscale conversions of older

properties (P1). Conversions are not necessarily being completed to create more affordable housing; rather, they are becoming trendy accommodations within the area. For example, the conversion or renovation of units above businesses in the more compact area of the municipality was cited by a key informant as being lucrative and demanding a high price due to the desire of some residents to have improved access to amenities.

Also frequently discussed in interviews were potential methods for overcoming some of the local obstacles to encouraging affordable housing development. It was noted that the municipality does not own any land in the area, preventing the local government from contributing property to affordable housing development or establishing land trusts (P1, LG1). Similarly, the lack of funding at the municipal government level for affordable housing study or development was also cited as a concern, as was the resulting dependence on the non-profit sector to develop and manage affordable units. While these obstacles to affordable housing development were noted, reference was also made to new provisions in the updated 2009 Official Plan for North Grenville to encourage affordable housing development (LG1). As the following discussion describes, North Grenville has recently introduced a number of measures to encourage affordable housing development, demonstrating the usefulness of a variety of policy measures at the local government level to better respond to the need for a greater supply of affordable housing.

6.2.3 Housing Programs (Official Plan)

The Municipality of North Grenville has responded to development pressures and the growing need for affordable housing in its 2009 updated Official Plan, which outlines a multi-pronged approach to encouraging affordable housing development. The Official Plan states that the town of Kemptville will be the central location for affordable development due to municipal servicing of the area, the number of undeveloped lots and good potential for infill or brown-fill development near the Township. Additional growth areas are identified in the Official Plan in the hamlets of Heckston, Eltons Corners, Oxford Station, Bishops Mills, Oxford Mills, Burritts Rapids, Bedell and Pattersons Corners. Like Kemptville, these areas were selected for residential growth due to the ease of providing either sewer or water to these areas and the desire of the municipality to maintain the rural character of less dense areas of the region.

It is clear from the Official Plan that single-family home development will continue to be encouraged in rural areas surrounding hamlets (growth areas) and the town of Kemptville; however, a number of measures are outlined to increase the intensity of existing dwellings. For example, the Plan encourages the creation of secondary or garden suites in all areas of the municipality in accordance with land-use and environmental regulations. The Ontario *Planning Act* permits the Municipality of North Grenville to use a temporary use by-law to allow for the creation of a garden suite for up to 10 years, with subsequent renewals. Similarly, secondary suites are permitted as long as the second unit does not exceed 40% of the gross floor area of the dwelling, unless it is a basement suite. Key informants indicated the good potential for secondary suites to be a useful method for increasing the affordable housing supply of the municipality, and they are acknowledged in the Official Plan as “an efficient, cost effective means of increasing the supply of affordable, rental accommodations” (Municipality of North Grenville, 2009).

The Official Plan also advocates for improved transfer of land from North Grenville and the Province of Ontario to affordable housing projects. It states that surplus municipal land will be considered for affordable housing development before any other uses to increase the supply of available land for low-income residential development. Similarly, the Council of North Grenville advocates that the federal and provincial governments consider transferring surplus land to affordable housing projects. These measures may be particularly useful for encouraging the creation of land trusts for affordable housing projects that, as previously discussed, have been quite useful in the United States as a measure for encouraging the development of affordable housing in communities experiencing significant population growth.

The Municipality of North Grenville has introduced additional policies to encourage affordable housing development through inclusionary zoning, the allocation of municipal lands to affordable housing projects, and comprehensive infill and brownfield development policies to discourage greenfield development growth. Consistent with the Provincial Policy Statement, the Official Plan gives the municipality the authority to compel developers to allocate up to 25% of new units to housing types that are not single-family homes provided that the land is over five hectares in size. Additionally, the municipality has the authority to offer density bonusing if there is an affordable housing component to a proposed project.

6.2.4 Conclusion

The Municipality of North Grenville is a growing community that has experienced much pressure for residential development due to improved transportation linkages with nearby urban areas. As a result, the vast majority of new development is priced outside the reach of low-income households. Coupled with an increasing population has been a decrease in the number of rented dwellings and a rise in the average monthly rent. Consequently, there is a growing need for affordable housing in North Grenville due to housing market trends that have been driven by population growth in the area. In response to these pressures, the municipality has introduced a number of measures in its updated 2009 Official Plan to encourage affordable housing development, including the transfer of municipally owned lands to affordable housing projects. Absent from these measures, however, are sustained funding agreements with other levels of government for allocated lands when they become available. As a key informant from North Grenville summarized, funding must flow from the provincial government to municipalities for new projects, and that land itself is not enough to proceed with an affordable housing project. Additionally, concerns were raised about whether North Grenville has sufficient financial resources to compel developers to allocate upwards of 25% of new units to alternative housing types or affordable housing given the absence of incentives such as water and service servicing in many areas. As a result, the policies in the Official Plan may not be implemented because of a lack of financial resources, preventing improved affordable housing provision in North Grenville.

6.3 Rideau Lakes

The Township of Rideau Lakes is located in southeastern Ontario along the Rideau Canal and includes the towns of North Elmsley, South Elmsley, North Burgess, Bastard, South Burgess, North Crosby and South Crosby. In 2006 Rideau Lakes had a population of 10,285 residents, and it is well connected to the surrounding cities of Kingston and Ottawa through by Highways 15

and 401. Rideau Lakes' population has been growing because of cottage conversions and waterfront development along the UNESCO recognized Rideau Canal, (now recognized as a UNESCO World Heritage Site), as well as new subdivision development near the Township of Smiths Falls, which has recently experienced some job losses.¹¹ There are almost 4,000 existing waterfront lots in the township, with opportunities for new development, particularly in the northern sections of the Canal (Township of Rideau Lakes, 2009). In contrast to the situation in North Grenville, there is less pressure for residential development in Rideau Lakes to accommodate permanent residents from nearby urban areas. Rather, many conversions in Rideau Lakes are done to upgrade formerly seasonal housing to year-round dwellings for part-time residents that wish to retire to the area. As a result of the growing population aged 65 years and older in Rideau Lakes, there is increasing demand for flexible and compact dwellings for older residents who can no longer maintain a single-family home. These trends suggest that a number of demographic and housing development factors may impact housing affordability in the region. Rideau Lakes is an example of a growing retirement and resort community that has encountered several obstacles to encouraging the development of affordable housing, including infrastructure and lot servicing restrictions and the high cost of waterfront property in the area.

6.3.1 Housing Market Trends

Like other communities, Rideau Lakes has a housing market that has been influenced by various demographic trends. Since 1996, the population has grown by 7.7%, to 10,285 residents, as compared with the 2.85% regional average growth for Leeds and Grenville. Most residents in Rideau Lakes live in private households with other family members; however, there has been growth in the number of persons living alone, likely due to the increasing senior population of the area. The number of seniors over 65 years of age has increased from 16% to 19.5% since 1996, exceeding the regional average. The majority of these seniors live with relatives, with only 22% living alone, which is less than the regional average of 25%.

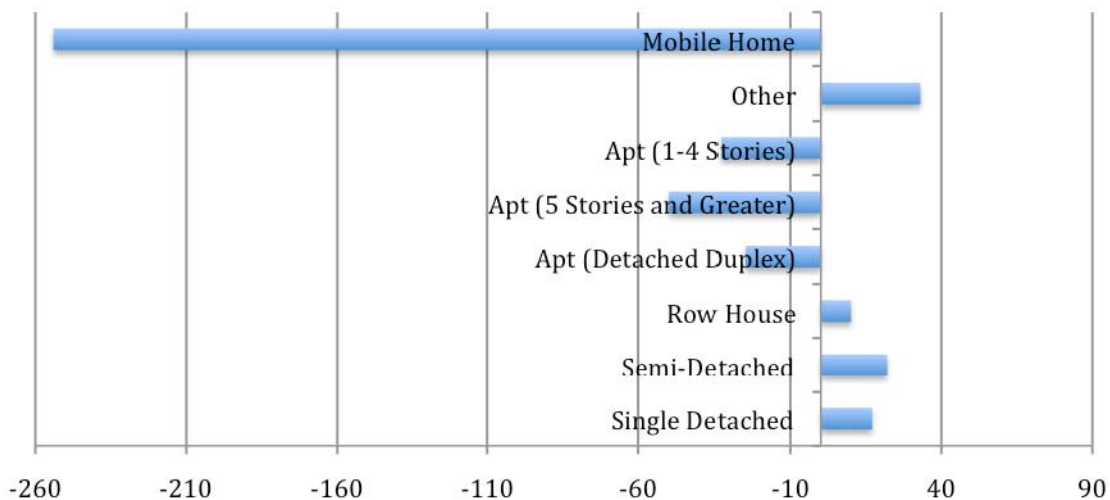
In addition to demographic changes, several economic trends may have impacted the housing market in Rideau Lakes. In particular, households in Rideau Lakes appear to be earning more income, as demonstrated by the decline of persons earning under \$50,000. Similar to regional economic trends from 1996 to 2006, the proportion of households earning over \$100,000 in Rideau Lakes increased by 321%, from 7.2% to 20.5% of the population. Similarly, the average family income also rose by 29% since 1996, to \$74,109.

The increasing number of seniors in Rideau Lakes coupled with rising household incomes is likely the result of the natural amenities in the area that draw economically well-off residents to the community from surrounding urban centres. In 2006, about 96% of new residents that came to Rideau Lakes in the last year were from other communities in Ontario, with a small percentage from other provinces. The aging of seasonal residents that owned cottages in Rideau Lakes and are now converting them to year-round use and migrating from nearby urban areas may be contributing to some of the changes in the housing market.

¹¹ Canadian Broadcast Corporation, "Smiths Falls loses 175 more jobs as third-biggest employer leaves," (July 3 2008), www.cbc.ca/canada/ottawa/story/2008/07/03/ot-hershey-080603.html?ref=rss.

Like other rural areas, Rideau Lakes has traditionally had quite homogenous housing types, and recently there have been few additions to the non-single-family dwelling housing stock. In 2006 there were 4,185 homes in Rideau Lakes, with approximately 3,910 – 93% – being single detached. Apartments make up less than three percent of the housing stock of Rideau Lakes. As Figure 10 shows, the majority of new construction since 1996 has been single-family homes, with approximately 675 new single detached dwellings, 20 row houses and five other housing types built during the period. At the same time, however, the number of apartment and mobile home units has decreased significantly, with only 55 remaining in 2006 compared with 140 in 1996. A key informant indicated that the decline in mobile home units could be the result of new environmental legislation governing water management that has become too onerous for residents.

Figure 10. Percentage Change in Housing Types, Rideau Lakes (1996-2006)

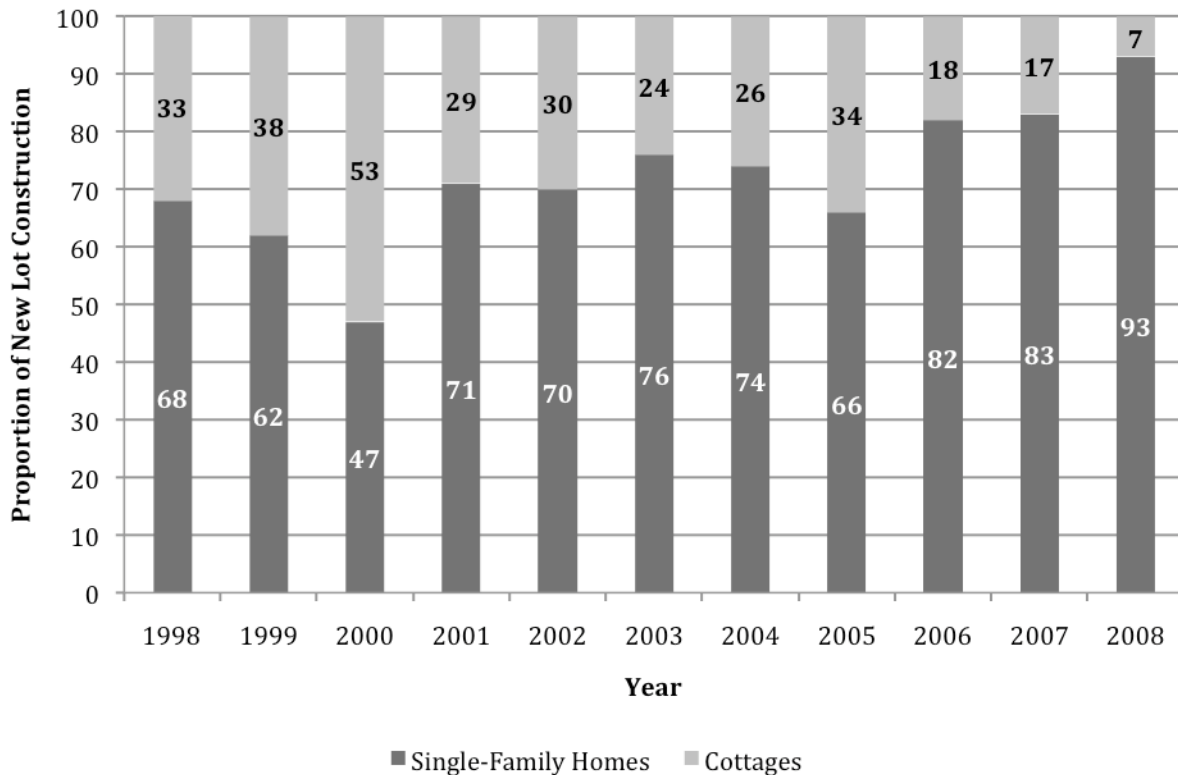


Source: Statistics Canada.

Given the decline in apartment units, it is not surprising that there has also been a decline in the number of residents renting accommodations. The proportion of residents who are renting has declined from 14.5% in 1996 to 10.4% in 2006, which is much lower than the 2006 regional average of 21%. However, while the number of renters has decreased, the average monthly rent has increased by 11.4% to \$623. In addition to the decline in the number of renters, there has been a decline in the number of renters in core housing need. However, this decline may have occurred at the expense of an increase in the number of owners in core housing need, which rose from 435 households in 1996 to 645 in 2006, suggesting that perhaps some households are moving into homeownership too quickly because of the small rental stock or are facing affordability issues due to escalating home values and utility costs.

Home values in Rideau Lakes have increased by 75% since 1996, going from \$133,758 to \$234,730. This could be the result of more single-family homes being built in Rideau Lakes, which may have previously deflated the actual cost of a permanent year-round dwelling. As Figure 11 shows, the number of cottages built in Rideau Lakes has been declining since 2001, perhaps due to increased demand for conversion of seasonal dwellings to permanent homes by retirees.

Figure 11. Cottage and Single-Family Home Development in Rideau Lakes (1998-2008)



Source: Township of Rideau Lakes (2008).

6.3.2 Affordable Housing Issues

There are several affordable housing issues in Rideau Lakes that have limited affordable housing development in the area. First, Rideau Lakes is not serviced by sewer or water, making it difficult to develop multi-family dwellings due to lot requirements for septic tanks and water systems. Indeed, many existing affordable units in Rideau Lakes were described by one key informant as probably not being permitted today due to environmental standards. For example, recent modifications to the Ontario Building Code may limit the development of multi-family dwellings in non-serviced areas because of changes to legislation in response to the Walkerton Inquiry. As a result of these changes, municipalities are now liable for septic tank failures through the required responsibility agreements that are signed with the developer. As a result, municipalities are less willing to legally expose themselves and approve such developments.¹² A key informant described some of the challenges associated with creating affordable housing without septic or water management infrastructure:

It is very difficult to do multi-family residential development without one-site services. Unless you have that, affordable housing becomes that much more difficult because you would like it to be in a village, that's where those types of uses should be, and that's what we would like if someone pursued that, but it's even more difficult in a village because you are so defined in the space, so the

¹² Existing multi-family dwellings were not affected by changes to the Ontario Building Code.

septic and well requirements become so big that you can really end up only doing low density development, which can never be done affordably. So it is a Catch 22. So you need a large lot, and those aren't located in a village, but rural areas are not appropriate for affordable housing (P2).

An example of this was cited by a key informant who indicated that it is not unusual to have 12 units of affordable housing created on 15 hectares of land under current environmental standards for septic and water systems.

The rural character of Rideau Lakes is also believed to influence the demand and supply of affordable housing. A key informant explained that many residents, including low-income households, might not choose to live in traditional apartment-style accommodations. Rather, homeownership programs for low-income households may be more appropriate for Rideau Lakes due to the lifestyle of many residents and the community desire for low-density development. Similarly, secondary suites were also described by key informants as being unacceptable for the township because of the traditional "one lot, one house" philosophy of housing types for their rural communities. However, more compact development for seniors' housing was accepted by key informants from Rideau Lakes as an acceptable form of development for the area.

Rideau Lakes also has a small construction sector that is unfamiliar with building housing types other than single-family homes. There is an absence of developers and non-profit organizations that are interested in pursuing affordable housing projects compared with neighbouring urban areas. As a key informant explained:

We don't have builders, we don't have capital monies. For instance, if you're in Kingston there's a whole industry for building those types of developments and going after the proper funding to build it – convincing the municipality or provincial government to build it, and going after the grants and building. In our context, we don't have that. The building industry here is focused on single-family homes, cottages and normal stuff. There are no big corporations that are seeking out affordable housing developments. It would have to be more municipally driven to accomplish more affordable housing. There's nobody wanting to lead affordable housing developments here (P2).

The two-tier structure of municipal governance in Leeds and Grenville also complicates affordable housing development because the County oversees the allocation of provincial funding for the region. As a result, townships such as Rideau Lakes have little control over the allocation funding for new affordable housing projects. Additionally, there are often vacancies in existing affordable units due to residents not qualifying for provincial programs because of their age and other demographic factors. In the absence of qualifying for provincial programs, residents rely on the local housing market for accommodations; however, these conditions are not ideal for low-income families because of the decreasing supply of affordable housing and the increase in the cost of rental units.

6.3.3 Housing Programs (Official Plan)

The Township of Rideau Lakes is currently in the process of updating its Official Plan. The 2004 Official Plan for Rideau Lakes outlines a number of land-use regulations that may encourage the development of affordable housing. Nevertheless, the lack of infrastructure servicing, poor availability of lots and continued emphasis on single-family home development constrain the ability of the township to facilitate affordable housing development. Similar to North Grenville, the Township of Rideau Lakes endeavours to focus infill development in built-up areas near Smiths Falls; however, the Plan seems less proactive in facilitating more compact development due to the absence of density bonusing or other incentives for affordable development. Similarly, the township does not have provisions for encouraging brownfield development in the 2004 Plan, and secondary suites are not permitted. Regulations governing garden suites are also more restrictive than in North Grenville, restricting the lifespan of the unit to that of the original occupant.

6.3.4 Conclusion

Rideau Lakes is an example of a traditional rural township whose housing market is changing as the result of demographic change caused by an increase of seniors and permanent residents in the community. The slow growth of Rideau Lakes presents an opportunity for introducing measures to improve the supply of affordable housing; however, provisions for secondary and garden suites could be improved to encourage casual affordable development. Moreover, the absence of water and septic servicing in Rideau Lakes was described by key informants as impeding compact and affordable development, indicating that perhaps homeownership programs for low-income residents may be a more appropriate approach to affordable housing in this community.

7. Policy Recommendations for Addressing the Housing Needs of Low-Income Persons in Rural Communities

As previous sections have discussed, there are a variety of tools available to governments to encourage the development and maintenance of affordable housing, depending on their jurisdiction and financial resources. The federal and provincial governments primarily support affordable housing development through transfers to lower tiers of government and non-profit organizations for new affordable housing projects, and also through direct transfers to households for rent subsidies and renovation grants. On the other hand, municipalities and townships have jurisdiction for land-use policies, many of which impact the housing market and influence the development of affordable units, and are also responsible for implementing affordable housing programs and policies introduced by the province. Within the context of current housing trends and government jurisdictions, this report makes a number of policy recommendations that address concerns related to affordable housing development in rural communities. These recommendations demonstrate the need for a place-based approach to affordable housing in Ontario that accounts for the unique characteristics of each community.

7.1 Local (Municipal) Government

Through the devolution of powers from the province, municipalities have a number of tools at their disposal to support the development of affordable housing. This report recommends that municipalities explore methods for better exercising these powers through stronger regulations to encourage conversions, particularly secondary suites and garden suites, as well as investigating the use of alternative approaches such as land trusts. Additionally, it is recommended that municipalities improve coordination with provincial ministries on issues related to environmental planning to ensure that regulations are both sustainable and not unduly restricting compact growth in rural communities.

Through their Official Plans, municipalities have the authority to permit secondary garden suites in accordance with related land-use regulations. As the case studies revealed, however, some rural municipalities may be hesitant to permit secondary suites due to community hesitancy to alter the traditional “one lot, one house” philosophy of many rural areas. As a result of current housing trends, however, it is recommended that rural municipalities pursue these housing types to casually increase the supply of affordable housing in their jurisdiction. Moreover, secondary and garden suites may also be the answer to providing housing to seniors or supplementing mortgage payments for low-income households, which addresses homeownership and aging in place concerns. This recommendation is in accordance with the United Counties of Leeds and Grenville Affordable Housing Strategy as well as general intensification guidelines from the Province of Ontario that have recommended more sustainable and compact residential developments throughout Ontario. Consequently, intensification through increasing the supply of secondary suites would further the goals of both improving access to affordable housing and building more environmentally and economically sustainable forms of housing.

The second recommendation is for rural municipalities to pursue the potential usefulness of land trusts in property assembly for affordable housing development. Land trusts are likely to be accepted favourably by municipal councils and wealthy residents that wish to give back to their community and, as a result, would be well suited for use in rural municipalities undergoing significant growth, such as North Grenville. Much literature has been written about the use of land trusts in the United States as a successful method for accumulating land for affordable housing development. As well, the experience of conservation authorities in Canada in obtaining land for environmental purposes provides a successful model for pursuing this recommendation. Drawing on the experience of both of these jurisdictions in assembling land for charitable purposes could provide a solid foundation for municipalities wishing to pursue this option (White et al., 1998).

The third recommendation is for rural municipalities to work with the Ministry of the Environment to discuss options for intensifying development in their communities to address concerns related to septic and water system infrastructure. Throughout the rural housing literature, there is discussion of innovative approaches to intensification; however, key informants indicated that current environmental regulations specify large lot sizes and would prevent the development of multi-family dwellings. To address this issue, it is recommended that rural municipalities work with the Ministry of the Environment to determine methods for intensification in the context of maintaining public water safety and to explore international approaches to compact rural housing development to improve affordability.

The fourth recommendation is for rural municipalities to encourage intensification in existing hamlets and villages within their region through the identification of growth area boundaries. This would ensure that efforts for intensification were clustered in one area of the township that could be serviced by water and septic services, and would also minimize the environmental footprint of development and associated infrastructure costs. Additionally, the return to the village concept of rural towns would also be an effective method for creating a walkable community close to amenities for seniors and other households that would also help to increase physical activity and lessen automobile reliance. Literature from authors such as Patricia Harrison discussing architecture and urban design guidelines would be helpful in formulating plans for new residential developments that were more socially, economically and environmentally sustainable (Harrison, 1998).

Finally, it is recommended that local governments consider affordable housing as a component of any economic development strategy, as recommended by previous reports on affordable housing in rural communities by authors such as David Bruce. Affordable housing is necessary for low-income households in low wage earning industries, like the service sector, which are necessary for economic development purposes. Additionally, as the case studies have shown, local rural residents may find it difficult to compete in the housing market with high-income earning households from urban areas, demonstrating the need for a diverse range of housing types in rural communities.

7.2 Provincial Government

It is recommended that the provincial government consider examining the use of asymmetrical program delivery to recognize uniquely rural obstacles to affordable housing development. The first recommendation is for the provincial government to consider developing tool kits for rural communities to use in the development of affordable housing policy, as well as separate programs to support the granting of infrastructure bonusing and other development incentives in rural localities.

Due to economies of scale, rural communities do not have a sufficient tax base or the required amount of units created per year to be able to afford to provide incentives for developers to create affordable housing units, as advocated by the Provincial Policy Statement. As a result, more place-specific solutions to improving the supply of affordable housing must be identified that address the unique housing market conditions in rural communities. Urban solutions for encouraging affordable housing cannot necessarily be duplicated in rural areas. Consequently, it may be advantageous to create a separate tool kit or policy statement that recognizes that “one size fits all” does not work to address affordable housing issues in rural communities. A key informant summarized the issue this way:

It’s a funny thing in Canada, as a country we like to pride ourselves in being really fair. So we like to have universal policies. Everyone should be treated equal. But if you are creating a policy for urban Canada and everyone should be treated under that policy as the same, in fact you are treating unfairly rural and small town places. And that has not entered the debate. It’s hard for people to comprehend (A1).

Because of the inability of rural municipalities to offer density or infrastructure incentives for development, it is also recommended that the province consider creating a separate funding allocation for rural townships to purchase land or provide incentives for affordable housing development. Several key informants noted that many rural areas do not have the financial capacity to implement provincial goals for affordable housing like those outlined in the Provincial Policy Statement. As a result, funding for affordable projects is required to implement the objectives of the province:

The biggest issue I see is that we have words that are coming from the provincial government that say we should have policies that say that. We go and put the policies in place but no one is telling us how to implement them. And everyone is walking from the table and saying what a good job because this policy is in place and great things are going to happen. But if you are at a municipality that is trying to implement it, you wonder how, how do we do this? What kinds of tools do we have available? What types of tools can we use or afford (P1)?

Improving the availability of tools and incentives available to small town municipalities was found to be a common solution suggested by those interviewed to improving the implementation of provincial affordable housing goals in the absence of traditional incentives for developers.

7.3 Federal Government

In recent years there has been considerable funding transferred to the provinces for affordable housing development and housing programs; however, several key informants indicated that many residents in their regions were unaware of available programs. As a result, it is recommended that program promotion be improved in rural areas to ensure that residents are aware of federal programs, particularly those pertaining to conversions, renovations and upgrades. Additionally, conversion programs ought to be modified to give greater reassurance to low-income residents that they are eligible and to give accurate estimations of available funding. This would make programs more accessible to low-income residents that are unable to undertake repairs without financial assistance.

8. Conclusion

This paper has described a variety of competing forces that impact the provision of affordable housing in rural communities, including population growth, rising home values and demographic trends. There are various programs funded by the federal and provincial governments to repair and build affordable housing. What is clear from this analysis is that federalism, the division of powers, and current approaches to housing policy may minimize the development of the place-based approach to housing that is needed in rural communities. To address this issue, affordable housing priorities for all levels of government must be aligned to ensure that programs are working to support one another. Moreover, housing regulation and policy directives must be flexible in order to acknowledge differences between communities. Local governments must be empowered to use a variety of tools to encourage the development of affordable housing in rural communities. To do so, additional funding may be necessary so that rural municipalities can offer incentives for affordable housing development that are similar to those in urban areas. Current investments in affordable housing present an important opportunity for addressing the housing needs of low-income rural residents. To optimize these investments, a place-based approach to housing policy is necessary to address the obstacles to affordable housing in rural Ontario.

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Appendix A. Ontario Townships and Municipalities by OECD Community Typology

I. Predominantly Urban Regions (OECD Type 7)

3506008 Ottawa	3530004 North Dumfries
3519028 Vaughan	3530010 Cambridge
3519036 Markham	3530013 Kitchener
3519038 Richmond Hill	3530016 Waterloo
3519044 Whitchurch-Stouffville	3530020 Wilmot
3519046 Aurora	3530027 Wellesley
3519048 Newmarket	3530035 Woolwich
3519049 King	3539002 Newbury
3519054 East Gwillimbury	3539005 Southwest Middlesex
3519070 Georgina	3539015 Strathroy-Caradoc
3520005 Toronto	3539017 Chippewas of the Thames First Nation 42
3521005 Mississauga	3539018 Munsee-Delaware Nation 1
3521010 Brampton	3539027 Thames Centre
3521024 Caledon	3539033 Middlesex Centre
3524001 Oakville	3539036 London
3524002 Burlington	3539041 North Middlesex
3524009 Milton	3539047 Adelaide Metcalfe
3524015 Halton Hills	3539060 Lucan Biddulph
3525005 Hamilton	

II. Intermediate Regions (OECD Type 8)

3510005 Frontenac Islands	3537016 Essex	3557091 White River
3510010 Kingston	3537028 Amherstburg	3557095 Algoma, Unorganized, North Part
3510020 South Frontenac	3537034 LaSalle	3557096 Hornepayne
3510035 Central Frontenac	3537039 Windsor	3558001 Neebing
3510045 North Frontenac	3537048 Tecumseh	3558003 Fort William 52
3518001 Pickering	3537064 Lakeshore	3558004 Thunder Bay
3518005 Ajax	3538003 St. Clair	3558011 Oliver Paipouge
3518009 Whitby	3538004 Walpole Island 46	3558012 Gillies
3518013 Oshawa	3538007 Dawn-Euphemia	3558016 O'Connor
3518017 Clarington	3538015 Brooke-Alvinston	3558019 Conmee
3518020 Scugog	3538016 Enniskillen	3558028 Shuniah
3518022 Mississaugas of Scugog Island	3538018 Oil Springs	3558034 Dorion
3518029 Uxbridge	3538019 Petrolia	3558041 Red Rock
3518039 Brock	3538030 Sarnia	3558044 Nipigon
3523001 Puslinch	3538031 Point Edward	3558051 Schreiber
3523008 Guelph	3538035 Plympton-Wyoming	3558054 Terrace Bay
3523009 Guelph/Eramosa	3538040 Lambton Shores	3558059 Marathon

3523017 Erin	3538043 Warwick	3558060 Pic Mobert North
3523025 Centre Wellington	3538056 Kettle Point 44	3558061 Pic Mobert South
3523033 Mapleton	3553005 Greater Sudbury / Grand Sudbury	3558062 Pic River 50
3523043 Minto	3553040 Wahnapiitei 11	3558063 Pays Plat 51
3523050 Wellington North	3557001 Jocelyn	3558064 Lake Helen 53A
3526003 Fort Erie	3557004 Hilton	3558066 Manitouwadge
3526011 Port Colborne	3557006 Hilton Beach	3558067 Ginoogaming First Nation
3526014 Wainfleet	3557008 St. Joseph	3558068 Long Lake 58
3526021 West Lincoln	3557011 Laird	3558069 Rocky Bay 1
3526028 Pelham	3557014 Tarbutt and Tarbutt Additional	3558075 Greenstone
3526032 Welland	3557016 Johnson	3558076 Aroland 83
3526037 Thorold	3557019 Plummer Additional	3558085 Osnaburgh 63A
3526043 Niagara Falls	3557021 Bruce Mines	3558090 Thunder Bay, Unorganized
3526047 Niagara-on-the- Lake	3557026 Thessalon 12	3558097 Whitesand
3526053 St. Catharines	3557028 Thessalon	3515 Peterborough
3526057 Lincoln	3557035 Huron Shores	3515003 Asphodel-Norwood
3526065 Grimsby	3557038 Blind River	3515005 Otonabee-South Monaghan
3529005 Brant	3557039 Spanish	3515013 Cavan-Millbrook-North Monaghan
3529006 Brantford	3557040 North Shore	3515014 Peterborough
3534005 Bayham	3557041 Elliot Lake	3515015 Smith-Ennismore- Lakefield
3534010 Malahide	3557051 Macdonald, Meredith and Aberdeen Additional	3515019 Curve Lake First Nation 35
3534011 Aylmer	3557061 Sault Ste. Marie	3515023 Douro-Dummer
3534020 Central Elgin	3557066 Prince	3515030 Havelock-Belmont- Methuen
3534021 St. Thomas	3557071 Sagamok	3515037 North Kawartha
3534024 Southwold	3557072 Serpent River 7	3515044 Galway-Cavendish and Harvey
3534030 Dutton/Dunwich	3557073 Mississagi River 8	
3534042 West Elgin	3557074 Garden River 14	
3536020 Chatham-Kent	3557075 Rankin Location 15D	
3536029 Moravian 47	3557076 Michipicoten	
3537001 Pelee	3557077 Goulais Bay 15A	
3537003 Leamington	3557078 Gros Cap 49	
3537013 Kingsville	3557079 Dubreuilville	

III. Rural Metro-Adjacent Regions (OECD Type 9)

3501005 South Glengarry	3512046 Marmora and Lake	3543069 Christian Island 30
3501011 South Stormont	3512048 Tudor and Cashel	3543071 Tay
3501012 Cornwall	3512051 Limerick	3543072 Penetanguishene
3501020 South Dundas	3512054 Wollaston	3543074 Midland
3501030 North Dundas	3512058 Faraday	3548001 South Algonquin
3501042 North Stormont	3512061 Bancroft	3548013 Papineau-Cameron
3501050 North Glengarry	3512065 Carlow/Mayo	3548019 Mattawan
3502001 East Hawkesbury	3512076 Hastings Highlands	3548021 Mattawa
3502008 Hawkesbury	3513020 Prince Edward	3548022 Calvin

3502010 Champlain	3522001 East Garafraxa	3548027 Bonfield
3502023 Alfred and Plantagenet	3522008 Amaranth	3548031 Chisholm
3502025 The Nation / La Nation	3522010 East Luther Grand Valley	3548034 East Ferris
3502036 Clarence-Rockland	3522012 Mono	3548044 North Bay
3502044 Casselman	3522014 Orangeville	3548055 West Nipissing / Nipissing Ouest
3502048 Russell	3522016 Mulmur	3548069 Temagami
3507004 Edwardsburgh/Cardinal	3522019 Melancthon	3548073 Nipissing 10
3507006 Augusta	3522021 Shelburne	3548094 Nipissing, Unorganized, North Part
3507008 Prescott	3528018 Haldimand County	3552001 French River / Rivière des Français
3507014 Elizabethtown-Kitley	3528052 Norfolk County	3552004 St.-Charles
3507015 Brockville	3531011 Stratford	3552013 Markstay-Warren
3507017 Front of Yonge	3531013 Perth South	3552023 Sables-Spanish Rivers
3507021 Leeds and the Thousand Islands	3531016 St. Marys	3552026 Espanola
3507024 Gananoque	3531025 West Perth	3552028 Baldwin
3507033 Westport	3531030 Perth East	3552031 Nairn and Hyman
3507040 Rideau Lakes	3531040 North Perth	3552051 Whitefish Lake 6
3507042 Athens	3532002 Norwich	3552052 Mattagami 71
3507052 Merrickville-Wolford	3532004 Tillsonburg	3552054 Duck Lake 76B
3507065 North Grenville	3532012 South-West Oxford	3552058 Chapleau 75
3509001 Montague	3532018 Ingersoll	3552092 Chapleau
3509004 Smiths Falls	3532027 Zorra	3552093 Sudbury, Unorganized, North Part
3509010 Drummond/North Elmsley	3532038 East Zorra-Tavistock	3514004 Brighton
3509015 Tay Valley	3532042 Woodstock	3514014 Cramahe
3509021 Perth	3532045 Blandford-Blenheim	3514019 Hamilton
3509024 Beckwith	3543003 Adjala-Tosorontio	3514020 Port Hope
3509028 Carleton Place	3543005 Clearview	3514021 Cobourg
3509030 Mississippi Mills	3543007 New Tecumseth	3514024 Alnwick/Haldimand
3509039 Lanark Highlands	3543009 Springwater	3514027 Alderville First Nation
3511005 Loyalist	3543014 Bradford West Gwillimbury	3514045 Trent Hills
3511015 Greater Napanee	3543015 Severn	3516010 Kawartha Lakes
3511030 Stone Mills	3543017 Innisfil	
3511035 Addington Highlands	3543019 Ramara	
3512001 Tyendinaga	3543021 Essa	
3512002 Deseronto	3543023 Oro-Medonte	
3512005 Belleville	3543031 Collingwood	
3512015 Quinte West	3543042 Barrie	
3512020 Stirling-Rawdon	3543050 Mnjikaning First Nation 32 (Rama First Nation 32)	
3512026 Centre Hastings	3543052 Orillia	
3512030 Tweed	3543064 Wasaga Beach	
3512036 Madoc	3543068 Tiny	

IV. Rural Non-Metro Adjacent Regions (OECD Type 10)

3540005 South Huron	3549012 McMurrich/Monteith	3554020 Temiskaming Shores
3540010 Bluewater	3549014 Perry	3554021 Hudson
3540025 Central Huron	3549018 Kearney	3554024 Kerns
3540028 Goderich	3549019 Armour	3554026 Harley
3540040 Huron East	3549022 Burk's Falls	3554029 Casey
3540046 Howick	3549024 Ryerson	3554032 Brethour
3540050 Morris-Turnberry	3549028 McKellar	3554034 Hilliard
3540055 North Huron	3549031 McDougall	3554036 Armstrong
3540063 Ashfield-Colborne- Wawanosh	3549032 Parry Sound	3554038 Thornloe
3541004 South Bruce	3549036 Carling	3554042 James
3541015 Huron-Kinloss	3549039 Whitestone	3554044 Charlton and Dack
3541024 Kincardine	3549043 Magnetawan	3554049 Evanturel
3541032 Brockton	3549046 Strong	3554052 Englehart
3541043 Arran-Elderslie	3549048 Sundridge	3554054 Chamberlain
3541045 Saugeen Shores	3549051 Joly	3554057 Matachewan 72
3541055 South Bruce Peninsula	3549054 Machar	3554058 McGarry
3541057 Saugeen 29	3549056 South River	3554062 Larder Lake
3541060 Neyaashiinigiing 27	3549060 Powassan	3554066 Gauthier
3541069 Northern Bruce Peninsula	3549066 Callander	3554068 Kirkland Lake
3542004 West Grey	3549071 Nipissing	3554094 Timiskaming, Unorganized, West Part
3542005 Southgate	3549072 Shawanaga 17	3559001 Atikokan
3542015 Grey Highlands	3549073 Parry Island First Nation	3559011 Alberton
3542029 Hanover	3549076 French River 13	3559012 Fort Frances
3542037 Chatsworth	3549077 Dokis 9	3559016 La Vallee
3542045 Blue Mountains	3549078 Magnetewan 1	3559019 Emo
3542047 Meaford	3549095 Parry Sound, Unorganized, North East Part	3559024 Chapple
3542053 Georgian Bluffs	3549096 Parry Sound, Unorganized, Centre Part	3559026 Manitou Rapids 11
3542059 Owen Sound	3551001 Tehkummah	3559031 Morley
3547002 Arnprior	3551006 Central Manitoulin	3559040 Dawson
3547003 McNab/Braeside	3551011 Assiginack	3559042 Rainy River
3547008 Greater Madawaska	3551017 Northeastern Manitoulin and the Islands	3559047 Lake of the Woods
3547020 Brudenell, Lyndoch and Raglan	3551021 Billings	3559051 Big Grassy River 35G
3547030 Madawaska Valley	3551024 Gordon	3559053 Saug-a-Gaw-Sing 1
3547033 Killaloe, Hagarty and Richards	3551026 Gore Bay	3559060 Neguaguon Lake 25D
3547035 Bonnechere Valley	3551028 Burpee and Mills	3559061 Rainy Lake 18C
3547037 Pikwakanagan (Golden Lake 39)	3551031 Barrie Island	3559063 Couchiching 16A
3547043 Admaston/Bromley	3551036 Killarney	3559064 Rainy Lake 26A
3547046 Horton	3551040 Whitefish River (Part) 4	3559066 Seine River 23A

3547048 Renfrew	3551041 Sucker Creek 23	3559068 Rainy Lake 17A
3547056 Whitewater Region	3551042 Sheguiandah 24	3559090 Rainy River, Unorganized
3547064 Pembroke	3551043 Wikwemikong Unceded	3544 Muskoka
3547070 North Algona Wilberforce	3551044 Sheshegwaning 20	3546 Haliburton
3547075 Laurentian Valley	3551045 M'Chigeeng 22 (West Bay 22)	3544002 Gravenhurst
3547076 Petawawa	3551094 Manitoulin, Unorganized, West Part	3544018 Bracebridge
3547090 Laurentian Hills	3551100 Zhiibaahaasing 19A (Cockburn Island 19A)	3544027 Lake of Bays
3547096 Deep River	3554001 Coleman	3544042 Huntsville
3547098 Head, Clara and Maria	3554006 Latchford	3544053 Muskoka Lakes
3549003 Seguin	3554008 Cobalt	3544065 Georgian Bay
3549005 The Archipelago	3554014 Harris	3544073 Moose Point 79
3546005 Highlands East	3546015 Minden Hills	3546018 Algonquin Highlands
3546024 Dysart and Others		

V. Rural Northern Regions (OECD Type 11)

3556027 Timmins	3560010 Kenora
3556031 Iroquois Falls	3560021 Machin
3556033 Abitibi 70	3560024 Eagle Lake 27
3556042 Cochrane	3560027 Dryden
3556048 Smooth Rock Falls	3560032 Ear Falls
3556052 Fauquier-Strickland	3560034 Sioux Lookout
3556056 Moonbeam	3560042 Red Lake
3556066 Kapuskasing	3560046 Slate Falls
3556070 Val Rita-Harty	3560049 Pickle Lake
3556073 Opatatika	3560052 Marten Falls 65
3556076 Hearst	3560053 Fort Hope 64
3556077 Mattice-Val Côté	3560054 Cat Lake 63C
3556092 Cochrane, Unorganized, North Part	3560055 Osnaburgh 63B
3556095 Constance Lake 92	3560056 Lac Seul 28
3556102 New Post 69A	3560057 Wabigoon Lake 27
3560001 Ignace	3560058 English River 21
3560004 Whitefish Bay 32A	3560059 Weagamow Lake 87
3560005 Whitefish Bay 33A	3560061 Wabaseemoong
3560008 Sioux Narrows - Nestor Falls	3560063 Sabaskong Bay 35D
3560064 Shoal Lake 34B2	3560068 Shoal Lake (Part) 39A
3560065 Lake Of The Woods 37	3560070 Deer Lake
3560066 Kenora 38B	3560071 Sandy Lake 88
3560067 Poplar Hill	3560075 Kitchenuhmaykoosib Aaki 84 (Big Trout Lake)
3560079 Webequie	3560076 Sachigo Lake 1
3560080 North Spirit Lake	3560079 Webequie

VI. Aboriginal Lands (Excluded from analysis due to missing data)

3501007 Akwesasne (Part) 59	3556104 New Post 69
3512004 Tyendinaga Mohawk Territory	3556106 Moosonee
3519076 Chippewas of Georgina Island First Nation	3557082 Missanabie 62
3528035 New Credit (Part) 40A	3557094 Algoma, Unorganized, South East Part
3528037 Six Nations (Part) 40	3558065 Gull River 55
	3558080 Ojibway Nation of Saugeen (Savant Lake)
3529020 Six Nations (Part) 40	3558095 Seine River 22A2
3529021 New Credit (Part) 40A	3558100 Lac des Mille Lacs 22A1
3538025 Sarnia 45	3559048 Sabaskong Bay (Part) 35C
3539021 Oneida 41	3559052 Big Island Mainland 93
3543070 Christian Island 30A	3559062 Agency 1
3548072 Bear Island 1	3559065 Seine River 23B
3548091 Nipissing, Unorganized, South Part	3559069 Rainy Lake 17B
3549075 Henvey Inlet 2	3559092 Long Sault 12
3549079 Naiscoutaing 17A	3560007 Sabaskong Bay (Part) 35C
3551034 Cockburn Island	3560050 Fort Albany (Part) 67
3551035 Zhiibaahaasing 19 (Cockburn Island 19)	3560051 Attawapiskat 91A
3551091 Manitoulin, Unorganized, Mainland	3560060 Northwest Angle 33B
3552017 Whitefish River (Part) 4	3560062 Lake Of The Woods 31G
3552053 Chapleau 74A	3560069 Rat Portage 38A
3552055 Mountbatten 76A	3560072 Wunnumin 2
3554056 Matachewan	3560074 Wapekeka 1
3554091 Timiskaming, Unorganized, East Part	3560077 Pikangikum 14
3556091 Cochrane, Unorganized, South West Part	3560078 Fort Severn 89
3556093 Fort Albany (Part) 67	3560081 Lansdowne House
3556094 Factory Island 1	3560087 Sachigo Lake 2
3556096 Moose Factory 68	3560100 Wawakapewin (Long Dog Lake)
3556098 Cochrane, Unorganized, South East Part	3560102 MacDowell Lake
3556100 Flying Post 73	3515008 Hiawatha First Nation
3556104 New Post 69	
3544071 Wahta Mohawk Territory	

Appendix B. United Counties of Leeds and Grenville





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