



Submission to the Standing Committee on  
Finance (FINA)

*Housing Needs in Northumberland County*

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Submission on behalf of:

Victor Fiume  
Chair, Northumberland County Housing Corporation  
[carmanr@northumberland.ca](mailto:carmanr@northumberland.ca)

## **Summary Recommendations:**

1. Specific funding for a diverse housing supply in Northumberland, with affordability worked into this diverse supply by design and intent. Affordable housing must focus on the needs of both our most vulnerable, and households with moderate incomes that are unable to afford to live and work in our community.
2. It is critical that federal policies recognize and promote the understanding of affordable housing as both affordable in the marketplace and affordable to households and continue to support the provision of deeply affordable housing as a matter of national interest
3. The NCHC asks the federal government to partner with us in our goal of increasing affordable housing – this means both in funding and in ensuring that programs are accessible and flexible enough to support the innovative housing partnerships taking place on the ground.

The Northumberland County Housing Corporation (NCHC) is writing to the Standing Committee on Finance (FINA Committee) to engage in the national conversation on housing affordability and to support this committee in making recommendations to the federal government on how to allocate funding to maximize outcomes.

As the largest rental housing provider in Northumberland County, the NCHC wants to share its informed expertise on the local housing crisis in Northumberland County, including the significant need in all 7 municipalities (Township of Alnwick/Haldimand, Municipality of Brighton, Town of Cobourg, Township of Cramahe, Township of Hamilton, Municipality of Port Hope, and the Municipality of Trent Hills).

Recognizing the unique role of service managers in Ontario, we encourage the FINA Committee to seek input and advice on housing needs in Ontario from Service Managers and Community Housing Providers – this group is the leading developers of affordable rental housing throughout Ontario.

The NCHC is a community housing provider in Northumberland County with over 373 owned and supported rental housing units with a range of affordability including rent-geared-to-income, affordable and reasonable market prices. Northumberland County is the sole shareholder of the NCHC. The NCHC is located on the traditional territory of the Mississauga Anishinaabeg. Northumberland County is an upper-tier level municipality, situated on the north shore of Lake Ontario east of Toronto in Central Ontario and has a population of 89,356.

### ***More Housing Does Not Mean More Affordable***

New housing is being built throughout Northumberland, as demonstrated by the 2,980 building permits have been issued for new residential buildings since 2019, yet designated affordable units being developed, while beginning to increase, represent far less than 5% of these units. The need for a diverse housing supply in Northumberland is critical, but affordability must be worked into this diverse supply by design and intent.

The need for purpose-built affordable housing reaches into nearly all income levels in our community. Rent for a one-bedroom apartment is so high that a single person household needs to make upwards of \$70,000 to be able to afford it and that far exceeds the median income of \$40,800 for this demographic. The community housing waitlist has increased by more than 300% since 2014. Presently, there are more than 1,100 households on this waitlist, in some communities waiting up to 10 years for a unit.

The need for affordable housing is great in our community, as the current price points for both rental and ownership remain out of reach for most people. Creation and maintenance of affordable housing must focus on the needs of both our most vulnerable, and households with moderate incomes that are unable to afford to live and work in our community.

The time is now for renewed commitment and effective action to sustain existing and create new affordable housing supply. Government has been guided by an assumption that new supply of private market housing (ownership and rental) is the primary solution to affordability. It is critical that federal policies recognize and promote the understanding of affordable housing as both affordable in the marketplace and affordable to households and continue to support the provision of deeply affordable housing as a matter of national interest.

***Community Housing Providers and Municipalities cannot build the required number of affordable housing units alone***

Northumberland County released an Affordable Housing Strategy in 2019 and set a target of 900 new affordable housing units by 2029, representing 25% of all newly constructed housing units. Since 2019, the NCHC has developed, is developing or has preserved over 70 new units of affordable housing (including new rent-geared-to-income units), and this is just the beginning of a significant growth strategy to do our part to increase housing supply and affordability in Northumberland. To achieve affordability goals, an even larger number of attainable and reasonable market rent units will also be created to meet the wide range of affordability needs and most importantly, support the viability of affordable housing developments. For example, the NCHC is moving toward a mixed model of affordability in future developments (one-third RGI, one-third affordable, one-third reasonable market).

The NCHC and Northumberland County will require many partners, including the federal government, to achieve our goal of 900 new affordable housing units by 2029 – 25% of all new housing units constructed. Community housing developers require substantial investment from government, a need that is becoming more pronounced with the increasing cost of construction and interest rates. Without substantial investments from the provincial and federal government, there is a real risk that affordable housing projects across Ontario will be left on the shelf, especially in the current economic environment.

Municipalities and publicly owned housing providers require more support, not less, from all levels of government to support the creation of affordable housing. We need all levels of government to partner with us to build housing for our community that is affordable for all residents. Presently, Northumberland County funds about 70% of all housing program funding including new capital development and are financing 54% of the capital funding needed for our Elgin Park Redevelopment and financed the entire purchase of a 22-unit multi-residential building in Colborne, to ensure affordability for residents is maintained.

The NCHC asks the federal government to partner with us in our goal of increasing affordable housing – this means both in funding and in ensuring that programs are accessible and flexible enough to support the innovative housing partnerships taking place on the ground.

The NCHC is committed to addressing the housing crisis in Northumberland in partnership with Northumberland County, the provincial and federal governments, and our other partners. We invite you to learn more about our work and the housing needs of our community.

A list of resources is included below:

- Housing Continuum Report, Habitat for Humanity Northumberland ([Housing Continuum Report \(habitatnorthumberland.ca\)](https://www.habitatnorthumberland.ca))
- Building Brighter Futures – National Housing Day 2023 – Impact of our work (<https://www.youtube.com/watch?v=eZuYQBwoVGI>)
- Northumberland County Affordable Housing Grant ([www.northumberland.ca/affordablehousinggrant](http://www.northumberland.ca/affordablehousinggrant))
- Development Projects
  - Elgin Park Redevelopment ([www.northumberland.ca/elginpark](http://www.northumberland.ca/elginpark))
  - 473 Ontario Street ([www.northumberland.ca/OntarioStreet](http://www.northumberland.ca/OntarioStreet))
- Housing Strategic Steering Committee – A Home for Everyone: How We Get There Together (attached)

Should you have any questions or require any further information, please feel free to contact Rebecca Carman, General Manager, Northumberland County Housing Corporation at [carmanr@northumberland.ca](mailto:carmanr@northumberland.ca).