



November 4, 2024

Council
Town of Saugeen Shores
600 Tomlinson Dr., P.O. Box 820
Port Elgin, ON
N0H 2C0

Re: Follow-Up from Delegation on October 15, 2024

Dear Mayor and Council,

Thank you for receiving our delegation regarding Bruce County's Investment in Local Services on October 15, 2024. These sessions provide an opportunity to strengthen the dialogue and understanding of the opportunities and challenges facing both the County and Saugeen Shores. Much of our discussion focused on the challenges with affordable housing, and the County's decision regarding the location of our future Bruce County Housing Corporation (BCHC) build. This letter is intended to provide some additional information to Saugeen Shore's Council.

Affordable housing is a significant need across Bruce County, and in Saugeen Shores. In response to this need Bruce County has established a Housing Action Plan with specific commitments to address this challenge. A copy of the action plan is enclosed.

In addition, Bruce County and BCHC has committed to a new housing build to increase affordable housing. The potential location for this build was informed by the core housing need as outlined in the 2016 census. 2021 census data was not used due to the impact on data of COVID-19 income supports. The report on this decision is enclosed.

Currently, 174 (25%) of BCHC's 699 community housing units are in Saugeen Shores. Saugeen Shores has approximately 631 (27%) of 2350 applications for housing. It is important to note that applicants can apply for units in multiple municipalities. There are approximately 1000 unique households on the waitlist. This volume is commensurate with the units available in Saugeen Shores and does not necessarily mean all the applications are from citizens of Saugeen Shoers. The report outlining demand for this housing is enclosed.



As we continue to work to address housing affordability, BCHC will engage in a comprehensive 10-year portfolio planning process to evaluate existing assets and create long-term targets for the sustainment and development of community housing to maintain service level standards and support growth.

We are committed to working with each of our municipal partners, including Saugeen Shores, in addressing the need for affordable housing. Only in partnership and collaboration can we be successful.

Thank you for the dialogue at Council the other week. Should you have any questions regarding this follow-up, please do not hesitate to reach out.

Regards,

Aaron Stauch
Director, Government Relations

Cc:
Tina Metcalfe, Director, Human Service
Claire Dodds, Commissioner, Community Development
Sean Morphy, Deputy Chief Administrative Officer
Christine MacDonald, Chief Administrative Officer

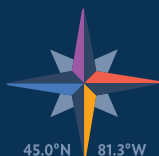
Enclosed:

- Bruce County Housing Action Plan
- BCHC Housing Development Planning Report
- Housing Services Quarterly Report

BRUCE COUNTY COMMUNITY DEVELOPMENT

Housing Action Plan

2024-2026



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Executive Summary

Like many communities in Ontario and Canada, Bruce County is challenged by the rising cost and availability of housing.

To meet current and future community housing needs, a wide range of actions need to be taken by all levels of government, agencies, non-profits and developers.

Bruce County Council established the Community Development Office to provide strategic leadership and coordination on activities that Bruce County can lead to help create conditions locally to increase the supply and impact the affordability of housing.

The Housing Action Plan includes 25 actions that Bruce County will advance across six (6) areas of practice between 2024 and 2026. Areas of practice include research, policy development, programs, incentives, engagement and advocacy for investment in housing solutions to meet the unique needs across the County.

The Housing Action Plan will further [Bruce County's Strategic Plan 2023-2026](#) priority to increase housing options and encourage innovative solutions to build a strong and inclusive community.

Actions included in this plan are focused on impacting the supply and affordability of housing options in the middle to right end of the housing continuum, including community housing, below-market rental/ownership, private rental and home ownership.

Housing Continuum

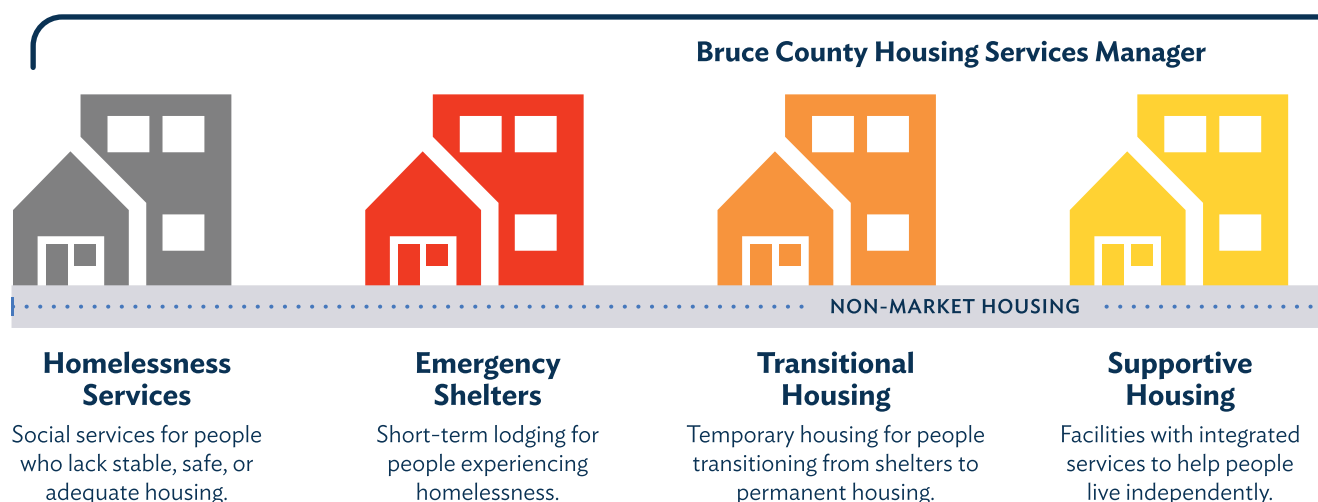


Image adapted from The Municipal Role in Housing – IMFG (utoronto.ca)

Bruce County Human Services Department, through its Housing Services Division, is responsible for the delivery and administration of provincially mandated social and affordable housing programs, as well as initiatives to prevent and address homelessness. Actions impacting homelessness services, emergency housing, transitional/supportive housing, and community housing will be set out in a new 10-year Housing and Homelessness Action Plan for Bruce County, which is being prepared separately from this Housing Action Plan.

The actions of this plan will be led by the Community Development Office through Bruce County's Housing Cross-Functional team including staff from Human Services, Planning & Development, Government Relations, and Economic Development. Implementation of this plan will be undertaken in consultation with municipalities, rights holders and stakeholders within Bruce County.

When considering actions to take on housing, Bruce County is focused on using the tools currently available to the County and its member municipalities, as well as advocating to other levels of government for funding and additional tools to create local housing solutions.

Actions within the County's jurisdiction include creating supportive policy to manage growth and increase the variety of housing to meet local needs; permitting more housing development as-of-right; implementing process improvements; providing incentives for affordable housing; assessing the supply of surplus government lands to support affordable housing builds; supporting non-profit and private developers, and building new housing units through the Bruce County Housing Corporation.

Bruce County is focused on taking action to create conditions locally to increase the supply and impact affordability of housing.

Housing Continuum



Bruce County Planning & Development

MARKET HOUSING

Community or Social Housing

Developed with public funding; owned/operated by government, non-profits, or co-operatives.

Below-Market Rental/Ownership

Private rental or ownership units subsidized by government.

Private Rental

Units owned by individuals/firms charging market rents.

Home Ownership

Housing purchased by individuals/households at market prices.

Community Development Office



Current Actions – 2022-2024

Bruce County began taking focused and coordinated action on housing in 2022-23. This section highlights actions undertaken in 2022 and 2023, and those actions initiated in early 2024.

Research, Education & Communication

The first annual Housing Forum for municipalities was hosted by Bruce County in February 2023. This was an opportunity to bring leaders from the County and the eight municipalities across Bruce County together to present the findings of the [Housing Demographic Study](#), and to talk about the County’s role in housing and planning and to understand current services being delivered.

Bruce County developed affordable housing toolkits for homeowners and developers:

- [Affordable Housing 101](#) which outlines what affordable housing is in Bruce County.
- [Multi-Residential and Ground-Related Affordable Housing](#) to encourage the construction of a variety of housing options.
- [Additional Residential Units](#) to increase housing options by introducing rental housing in the form of apartments within existing homes or detached buildings on properties with existing homes.

Current Actions – 2022-2024

Each toolkit includes background information including funding programs, current regulations, a step-by-step guide to the process, as well as a developer's checklist.

Bruce County also completed a study [Exploring Options and Opportunities for Home-Sharing in Bruce County](#) in 2023.

This study found that home sharing can assist with housing affordability, facilitating housing stability, increasing social inclusion by reducing social isolation and loneliness, and decreasing wait time for housing. It also found there was demand for home sharing relationships from seniors, students, young professionals and temporary workforce.

In 2023, Human Services staff began work on a new Housing and Homelessness Plan. This plan will be in effect for the next 10 years and is focused on housing and homelessness supports including emergency shelter, supportive and transitional forms of housing. At the time of the release of this Action Plan, the province requested Service System Managers not to complete this work until a review of provincial government direction is completed. Staff continue to progress the work on housing and homelessness supports but the formal release of the Housing and Homelessness Plan is on pause until further direction is provided by the province. This work will come forward to Bruce County Council once further provincial direction is provided.

A second municipal Housing Forum was held in April 2024. The second Housing Forum focused on understanding housing affordability issues and the housing supply within the County.

The information presented at the 2nd Annual Municipal Housing Forum is included in the [Appendix](#) of this Housing Action Plan.

Policy & Regulations

In 2022 and 2023, Planning & Development staff reviewed and provided comments on several rounds of provincial legislative and policy changes. Staff communicated these changes to municipal staff, County Council and key stakeholders. Many of these changes impacted the processing and policies related to housing supply. The Planning & Development Department has been working with local municipalities to complete policy and zoning by-law updates to provide a greater variety of housing options without the need to trigger planning applications.

Strategic Leadership, Advocacy & Collaboration

In 2023, Bruce County Council invested in the creation of two strategic program areas: Government Relations, and the Community Development Office.

GOVERNMENT RELATIONS:

The Government Relations Department was created to build intergovernmental relations with provincial, federal and municipal levels of government. It works with local municipalities and organizations such as Association of Municipalities of Ontario (AMO), Rural Ontario Municipal Association (ROMA) and the Western Warden's Caucus. Government Relations provides strategic leadership, communication and advocacy on the unique needs of Bruce County to other levels of government.



The provincial and federal levels of government largely control the funding and tools the County and municipalities need to be able to put affordable housing solutions in place. Building positive relationships with other levels of government is key to be able to implement tangible and sustainable affordable housing solutions in Bruce County.

COMMUNITY DEVELOPMENT:

The Community Development Office was created to provide strategic leadership on several County priority projects, including Housing. The Office is led by a Commissioner who coordinates the work of several County departments to ensure alignment and focus on the actions that have the potential to impact housing supply and affordability.

The Housing Cross Functional Team has staff representation from Human Services, Planning & Development, Employment Services, Economic Development, and Government Relations. Other County Departments are also available as needed to support the work of the Housing Cross Functional Team.

The complex issue of housing supply and affordability requires multi-faceted, multi-disciplinary solutions to create conditions to increase the supply of housing and to impact its affordability.

The County will lead and deliver multiple actions across several Departments in alignment to create impact within the scope of tools and regulations available to the County, in partnership with local municipalities.

The 2024-2026 action plan looks to build on the success of the current actions, using the Housing Cross Functional Team to coordinate and align initiatives that impact the supply and affordability of housing under the leadership of the Community Development Office.

The County recognizes involvement from municipalities, Saugeen Ojibway Nation Environmental Office, Indigenous Serving Organizations, other levels of government, non-profit and private developers are all needed in order to implement the actions and solutions set out in this plan.

Actions on Housing – 2024-2026

This section outlines key actions Bruce County will lead between 2024-2026 to increase housing supply and impact affordability.

The plan proposes 25 actions outlined across six areas of practice. These actions have an assigned lead County Department(s) and will be guided with input from the Housing Cross Functional Team and strategic oversight from the Community Development Office. These actions will be prioritized and scheduled into Departmental workplans, with input from the Community Development Office. Multiple actions will be undertaken at same time across the County Departments to have the greatest level of impact in a short period of time.

Recognizing the complex and dynamic nature of the current housing challenge—the work of the housing team will be adaptable to changing legislation, availability of funding, and actions taken by other levels of government, non-profits and the private sector.







Areas of Practice



The areas of practice, actions, details and lead department(s) are outlined in the following tables.

Research & Monitoring



ACTION	DESCRIPTION	LEAD
 Monitor and share best practices	<ul style="list-style-type: none"> • Hold annual Housing Forum. • Update Affordable Housing Toolkit. • Create Community Development Office webpage to share best practice and funding information. 	Community Development and Human Services
 Monitor federal and provincial funding and program announcements	<ul style="list-style-type: none"> • Review federal and provincial budget announcements. • Build relationships with CMHC program staff. • Share information with key stakeholders. 	Community Development and Human Services
 Report on housing units approved through planning applications	<ul style="list-style-type: none"> • Provide bi-annual updates to County Council. • Report annually at Housing Forum. 	Planning & Development
 Report on housing units constructed	<ul style="list-style-type: none"> • Report annually at Housing Forum. 	Planning & Development and local municipalities
 Monitor and report on housing needs	<ul style="list-style-type: none"> • Create and maintain data resource for non-profit housing providers. 	Human Services
 Report progress on Housing Action Plan initiatives	<ul style="list-style-type: none"> • Bi-annual Progress Report to County Council. • Report progress at the annual Housing Forum. 	Community Development Office






Policy & Regulation

ACTION	DESCRIPTION	LEAD
 Update County and local Official Plans	<ul style="list-style-type: none"> • Develop supportive official plan policies to increase the mix and type of housing in settlement areas. • Establish policies that encourage rental multi-unit housing. • Establish policies that enable implementation of community planning permit systems. 	Planning & Development and local municipalities
 Update local zoning by-laws	<ul style="list-style-type: none"> • Update local zoning by-laws to include as-of-right permissions such as additional residential units and multi-unit dwellings. 	Planning & Development and local municipalities
 Planning process improvement	<ul style="list-style-type: none"> • Apply lens of continuous improvement to planning and development processes. • Explore opportunities to streamline and integrate pre-application and development review process with approval agencies. • Create a program to facilitate development review and approvals for affordable housing. 	Planning & Development and local municipalities




Community Development Programs



ACTION	DESCRIPTION	LEAD
 Surplus land inventory	<ul style="list-style-type: none"> • Support municipalities to identify, pre-screen surplus lands, assist with developing framework to identify surplus lands for housing. 	Community Development and Planning & Development
 Housing concierge service	<ul style="list-style-type: none"> • Provide support to non-profits to develop affordable housing. • Establish regular contact with developers to seek input on process improvements. 	Community Development, Human Services and Planning & Development
 Home share program	<ul style="list-style-type: none"> • Explore engaging a third-party service to promote, match and manage home-sharing arrangements between existing residents, workforce and students. 	Economic Development and Human Services



Incentives to Impact Affordability

ACTION	DESCRIPTION	LEAD
 <p>Advocate for permission to create a County-wide Affordable Housing Community Improvement Plan</p>	<ul style="list-style-type: none"> • Advocate to the province to allow Bruce County to establish a County-wide Affordable Housing Community Improvement Plan to provide financial incentives to help create affordable housing. 	<p>Community Development and Government Relations</p>
 <p>Consider funding options for affordable housing incentives</p>	<ul style="list-style-type: none"> • Identify options for funding affordable housing initiatives through annual budgets. • Consider funding incentives through tools such as Community Improvement Plans and/or municipal capital facilities by-laws. 	<p>Community Development, Corporate Services and Human Services</p>
 <p>Identify ways to support private and non-profit affordable housing builds</p>	<ul style="list-style-type: none"> • Inventory current programs in local Community Improvement Plans to determine if existing Community Improvement Plan programs could support affordable housing builds. 	<p>Economic Development and Human Services</p>






Consultation & Engagement



ACTION	DESCRIPTION	LEAD
 Engage municipalities in Housing Action Plan implementation	<ul style="list-style-type: none"> Establish working group with municipalities to seek input on implementation of housing actions. 	Community Development Office
 Engage Saugeen Ojibway Nation Environment Office and Indigenous Serving Organizations	<ul style="list-style-type: none"> Engage Saugeen Ojibway Nation Environment Office on policy, zoning by-law updates, and process improvements for development review. Engage Indigenous serving organizations to seek input on implementation of housing actions. 	Community Development and Planning & Development
 Grow non-profit housing supply	<ul style="list-style-type: none"> Increase capacity of non-profit housing providers in the County. Bring non-profit housing providers together to form a community of practice. 	Human Services and Planning & Development
 Understand workforce housing needs	<ul style="list-style-type: none"> Engage large scale employers to understand their need for housing for workforce. Connect developers with large scale employers to facilitate construction of housing to meet needs of workforce. 	Economic Development
 Engage developers	<ul style="list-style-type: none"> Engage developers in regular conversations through 1:1 interviews, focus groups, site visits, policy and process review and forums. 	Community Development Office, Economic Development and Planning & Development



Education, Communication & Advocacy

ACTION	DESCRIPTION	LEAD
 <p>Encourage additional residential units</p>	<ul style="list-style-type: none"> • Develop an additional residential unit pilot program. • Deliver workshops to promote additional residential units. 	<p>Human Services and Planning & Development</p>
 <p>Share information about housing need in Bruce County</p>	<ul style="list-style-type: none"> • Share information with community about the need for housing across Bruce County. • Profile tools, resources, services, policy and procedures changes to impact housing supply and improve affordability with stakeholders. 	<p>Community Development and Human Services</p>
 <p>Share information with landlords and tenants</p>	<ul style="list-style-type: none"> • Provide educational resources for landlords and tenants. 	<p>Human Services</p>
 <p>Communicate changes that can impact supply and affordability of housing</p>	<ul style="list-style-type: none"> • Provide information to key stakeholders about changes in provincial and federal legislation, policies and programs that impact the development and affordability of housing. 	<p>Community Development, Planning & Development and Government Relations</p>
 <p>Advocate to other levels of government for tools and funding needed to impact housing supply and affordability</p>	<ul style="list-style-type: none"> • Advocate to provincial and federal governments for funding to meet housing needs in Bruce County. • Support advocacy work on housing and funding through the Association of Municipalities of Ontario, the Rural Ontario Municipal Association, Ontario Municipal Social Services Association and the Western Ontario Warden’s Caucus. • Share Bruce County’s work on housing with other municipalities and levels of government. 	<p>Community Development and Government Relations</p>



Next Steps

Bruce County is well positioned to undertake the actions outlined in this Plan. The Housing Cross Functional Team represents the work of multiple departments and focuses the County’s organizational capacity to deliver on the 25 actions identified in this Plan.

The Bruce County Housing Action Plan outlines actions that will be undertaken between 2024 and 2026 within areas of County and municipal jurisdiction to create conditions locally to increase the supply and impact affordability of housing.

The County and municipalities are working on actions to be responsive to legislative and policy changes, as well as program and funding changes that continue to be brought forward by other levels of government.

This Plan intends to be flexible to allow staff to prioritize actions that align with any funding programs established by the provincial or federal government that increase the supply and affordability of housing.

Progress on the actions within this Plan will be reported regularly to Bruce County Council.

The Housing Action Plan will further [Bruce County’s Strategic Plan 2023-2026](#) priority to increase housing options and encourage innovative solutions to build a strong and inclusive community.

Appendix:

Housing Needs, Affordability and Supply in Bruce County: Summary from the 2024 Municipal Housing Forum

Housing Need

Like many other communities in Ontario and Canada, Bruce County is challenged by the rapidly rising cost and availability of housing.

In 2023, Bruce County undertook a [Housing Demographic Study](#) to understand the County's changing demographic characteristics, current and future housing supply and demand, key housing gaps/issues and key factors impacting demand, supply and affordability issues.

The study showed average incomes for Bruce County residents have increased by 21% between 2015 and 2020¹. Bruce County also has household incomes that are generally higher than the provincial average, with over 16% of households in the county having income over \$150,000 compared to 9% provincially in 2021².

While this rise in average income is significant, the rise in the cost of housing has rapidly outpaced income growth in Bruce County, and for many residents with lower incomes, affordable housing is not available.

Between 2016 and 2021, the average monthly cost of housing and shelter increased by 10% for owner households and 22% for renter households in Bruce County³. In 2021, 45% of renters spent more than 30% of income on housing; and 18% of renters spent over 50% of income on housing⁴. Over the same time frame, the price to buy a house increased by 76%, considerably higher than the 59% increase provincially.

The cost of housing creates challenges for existing and new residents to the County. It makes it more difficult to attract and retain workers. It also creates barriers for those who wish to downsize or move within the County, or those who want to establish their own household. With 83% of the County's housing stock in 2021 being single detached homes, there is a limited supply of affordable housing options currently available for seniors, individuals, young professionals, and families.

At the same time, the population of Bruce County is growing. The population increased by 8.1% between 2016 and 2021 to a total of 72,047. The population of Bruce County is forecast to increase to 107,846 by 2046⁵. Growth will add additional demand for housing in the County.

¹ KPMG. 2023. [Bruce County Demographic Housing Study](#).

² KPMG. 2023. [Bruce County Demographic Housing Study](#).

³ KPMG. 2023. [Bruce County Demographic Housing Study](#).

⁴ KPMG. 2023. [Bruce County Demographic Housing Study](#).

⁵ Ministry of Finance Population Projections. 2022.

Housing Supply & Affordability

The data in this section of the housing action plan documents the trends and pressures on housing affordability and supply that exist in the first quarter of 2024. While this data is a snapshot in time—it is important to understand the pressures on housing supply and affordability in Bruce County.


Current Supply

Data from recent planning approvals and construction indicate developers are building new units, and seeking approvals on a wider variety of housing types than have historically occurred in Bruce County.

Planning approvals include subdivision/condominium applications and consent applications, as well as zoning for multi-residential units. Over the past five years, nearly 41% of planning approvals were for multi-residential units. Developers, planning staff and Councils in Bruce County are

working to create more housing options to impact the supply and affordability of housing to meet the needs of residents across Bruce County.

Since 2016, there has been 5,325 residential units built across Bruce County, and the trend has shown increasing rates of completion. The number of new residential units completed between 2019 and 2023 are very similar to the number of units that have been approved through planning applications over the same period. This indicates that developers, planning staff and Councils have facilitated planning approvals to replenish the supply of units at a similar rate to the current rate of construction of residential units. Staff and Council have also been working to create more opportunities to create dwelling units without the need to seek permission through a planning application (as-of-right).


3,323

Housing units approved in Bruce County
through the planning process (2019-2023).

Planning Approvals in Bruce County

Year	Registered lots/ units*	Units approved through site-specific multi-family zoning**	Total lots/units created through planned approvals
2019	234	201	234
2020	300	93	393
2021	375	110	485
2022	497	734	1,231
2023	570	229	799
Total	1,976	1,367	3,323

*Including lots in final plans of subdivision, condominium, consent, part lot control (includes apartments where blocks are included as part of subdivisions).
**Apartment and townhouse units.

Between 2019–2023, many of the housing completions were in the Lakeshore communities of Saugeen Shores, Kincardine and Huron Kinloss, and the inland community of Brockton. These faster-growing communities are closest to job growth within the County.

Housing completions in Northern Bruce Peninsula and South Bruce Peninsula have been influenced by outmigration of early retirees⁶ and remote workers from cities in Southern Ontario. The County’s **Housing Demographic Study** identified sustained population growth in the Greater Toronto Area will continue to put pressure on the County’s housing stock. It also noted that construction has not kept pace with population growth across Bruce County.

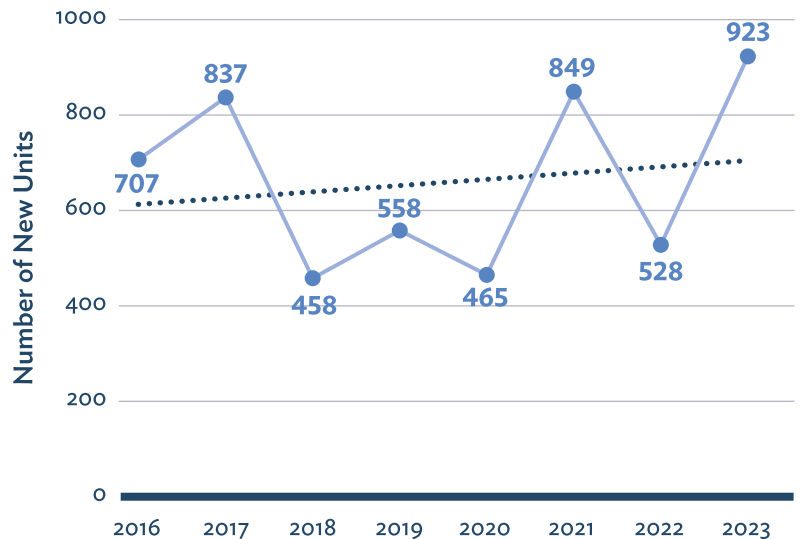
Current Affordability

Like many communities over the past several years, there has been a rapid increase in housing prices in Bruce County and surrounding region. The peak of the demand and cost for housing occurred in late 2021/early 2022 during the COVID-19 pandemic, when the area was influenced by demand from those who could move out of larger urban centres⁷.

6 KPMG, 2023. [Bruce County Demographic Housing Study.](#)
7 KPMG, 2023. [Bruce County Demographic Housing Study.](#)

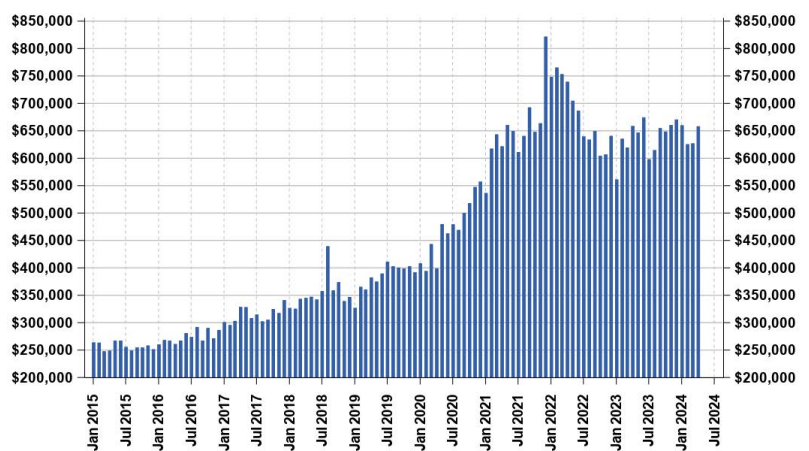


New Residential Units Completed in Bruce County



Source: Rural Housing Information System

Residential Average Price in Grey-Bruce-Owen Sound Area



Source: The Canadian Real Estate Association

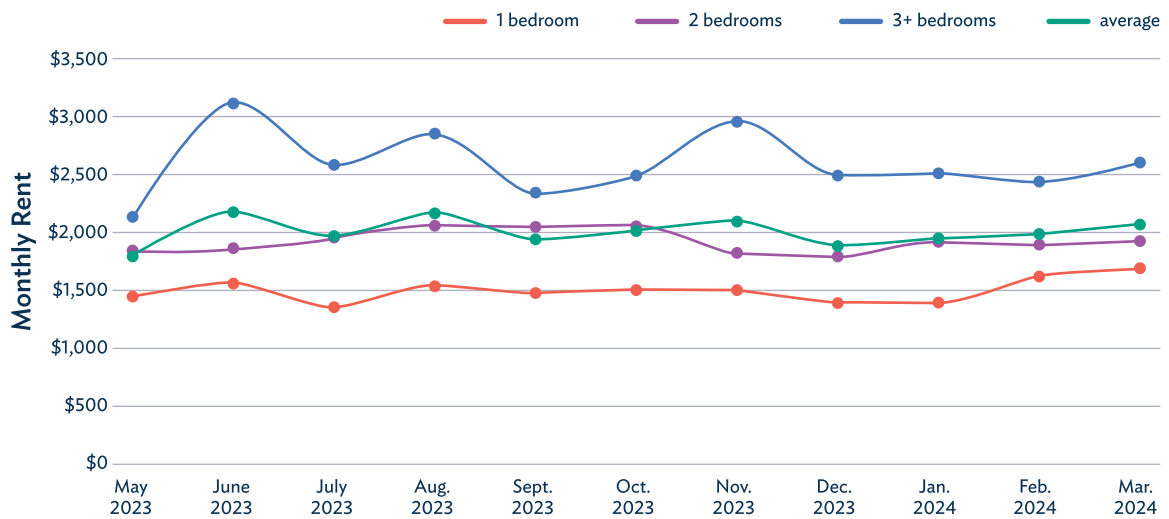
\$619,403

The average purchase price in **Grey-Bruce-Owen Sound** in February 2024.

Since that time, prices have come down somewhat, with the average purchase price in early 2024 being \$590,270 in Bruce County. The cost of housing in lakeshore municipalities within Bruce County has remained high, with inland communities being more affordable. While the price of homes is lower now than during the height of the pandemic (2021), higher interest rates continue to impact the cost of housing which is anticipated to remain higher than before the pandemic.

Rental data is limited at a municipal level, but anecdotally, rents in lakeshore communities tend to be higher than inland communities. This is in part due to demand for the amenities and employment opportunities in lakeshore communities. Rents continue to remain steady, with the average rent for all bedroom units in Bruce County being just over \$2,000/month.

Residential Rent in Bruce County



Source: Rural Housing Information System

Defining Affordable Housing For Bruce County

There has been considerable conversation in Ontario recently about what is considered “affordable” housing.

Within Bruce County, affordable housing is generally considered to be a cost of housing that does not exceed 30% of the household income for moderate- and low-income households. More specifically, the following definitions are used to define affordable ownership and rental housing:

Affordable ownership housing is:

*A purchase price which does not exceed 30% of gross annual household income; **and** is below the 6th decile (moderate and low incomes) for household income.*

Affordable rental housing is the least expensive of:

*A rent which does not exceed 30% of gross annual household income and for moderate and low (below the 6th decile) household incomes; **or** rent is at or below the average market rent for Bruce County.*

Affordable Ownership Housing

Income Group	Decile	Household Income	Affordable House Price
Low	1st	\$32,800	\$102,800
	2nd	\$50,000	\$156,700
	3rd	\$65,100	\$204,100
Moderate	4th	\$82,000	\$256,900
	5th	\$99,800	\$312,600
	6th	\$120,400	\$377,300
High	7th	\$149,100	\$467,100
	8th	\$183,500	\$574,900
	9th	\$250,000	\$783,300

Source: MMAH Provincial Policy Statement Data Tables, 2023

\$590,270 The average purchase price in **Bruce County** in February 2024.

AFFORDABLE OWNERSHIP HOUSING

In 2023, housing ownership is considered affordable at \$377,300, or below in Bruce County.

A review of data from the Realtors Association of Grey-Bruce-Owen Sound indicates the average housing price in early 2024 was \$590,270. When reviewed against household incomes, only those in the highest earning households or those who have built up equity can afford to purchase a home in Bruce County.

Affordable Rental Housing

Income Group	Decile	Renter Household Income	Affordable Monthly Rent
Low	1st	\$22,700	\$570
	2nd	\$28,400	\$710
	3rd	\$37,200	\$930
Moderate	4th	\$49,500	\$1,150
	5th	\$55,500	\$1,390
	6th	\$65,600	\$1,640
High	7th	\$81,400	\$2,040
	8th	\$102,100	\$2,550
	9th	\$139,900	\$3,500

Source: MMAH Provincial Policy Statement Data Tables, 2023

\$2,058 The average asking monthly rent in **Bruce County** in February 2024.

AFFORDABLE RENTAL HOUSING

In 2023, rental housing is considered affordable at \$1,383 per month or below in Bruce County (average market rent defined by the province).

A review of advertised monthly rent for all apartment units in Bruce County available to rent in early 2024 is over \$2,000, with only 1-bedroom units being close to the price that would be considered affordable according to the current definitions of affordability.



Workforce & Housing

When considering housing affordability from a workforce perspective, a significant number of job postings are placed on the [Connect2Jobs](#), website managed by the Employment System Services Manager for the Stratford-Bruce Peninsula economic region (Bruce, Grey, Huron, and Perth Counties).

Based on the wages for the most posted employment opportunities on the Connect2Jobs website, 80% of postings do not pay enough to cover affordable rent as defined in Bruce County (\$1,383/month). The most common postings on the Connect2Jobs website are for food service, retail, construction labourers, social service, and health care workers.

The lack of affordable housing has an impact on filling many jobs in Bruce County, as it is hard to move to the County for new employment. In recent years, employers are under pressure to find housing for workers. One-person households are the hardest to house, and many entry level workers rely on forming economic households with roommates or living with family members. Multiple incomes are required to pay rent, and many households are spending considerably more than 30% of their combined income on housing.

Summary

Housing is a complex issue, which creates challenge for any one level of government to address the issue of housing supply and affordability. Solutions require multiple levels of government to take coordinated, purposeful action within their jurisdiction.

As the federal and provincial governments use regulation and provide funding for housing and infrastructure, it is important for the County, and local municipalities, to take action to create conditions locally to increase the supply and impact affordability of housing.





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For more information, please contact:

Community Development Office

housingconcierge@brucecounty.on.ca

Phone: 519-881-1291

Toll free: 1-800-265-3005

www.brucecounty.on.ca

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Staff Report to the Board - Bruce County Housing Corporation - For Direction

Title: BCHC Housing Development Planning

From: Tina Metcalfe
Chief Executive Officer, Bruce County Housing Corporation

Date: June 20, 2024

Staff Recommendation:

That approval be granted to proceed with the exploration of land acquisition opportunities for the development of a multi-residential community housing build; and

That the acquisition of land for the project be within the inland region of Bruce County.

Report Summary:

In the 2024 budget, \$1,500,000 has been allocated to resource the initial phase of a future community housing development by Bruce County Housing Corporation (BCHC) including the acquisition of land and initial soft costs of the same.

Recommendations within the report are based on the data contained within Bruce County's Local Data Resource Guide for Non-Profit Housing Developers, and key capital and operating considerations contained within the report.

Given the success of the BCHC 35-unit Penetangore Place Community Housing development, and the ability to capitalize on key learnings from the build, it is recommended that the future be similar in design.

However, the size of the parcel of land acquired, zoning, and available funding will also play key roles in determining the number of units that can be constructed.

Background:

When assessing the location and type of a future community housing development, it is imperative to address deeply affordable housing needs.

Further, to consider the short and long-term capital and operational costs to ensure a future build is viable and sustainable.

Community Housing Need:

Bruce County, as the Service system Manager for Housing and Homelessness, recently released a [Local Data Resource for Non-Profit Housing Providers](#) to help inform and support non-profit housing providers, including BCHC, in the development of deeply affordable housing.

Data outlined in the Local Data Resource was obtained from the 2016 and 2021 Census and provides reliable information about people and housing units in Canada by their demographic, social and economic characteristics.

Also referenced in the Local Data Resource is the KPMG Demographic Study completed in 2023, Bruce County's Community Housing Registry and By-Name List data, and a summary of existing community and deeply affordable rental housing stock.

Data contained with the Local Data Resource was aggregated within three distinct geographic regions in Bruce County, as follows:

Peninsula Region	<ul style="list-style-type: none">• Municipality of Northern Bruce Peninsula• Town of South Bruce Peninsula
Lakeshore Region	<ul style="list-style-type: none">• Municipality of Kincardine• Town of Saugeen Shores
Inland Region	<ul style="list-style-type: none">• Municipality of Arran-Elderslie• Municipality of Brockton• Township of Huron-Kinloss• Municipality of South Bruce

In summary, the Local Data Resource outlined the following:

- Low-income indicators demonstrate a need for more deeply affordable housing across all geographic regions in Bruce County, with slight prominence in the Inland Region.
- The 1000+ waitlist applications highlight the need for more deeply affordable housing.
- The by-name list identifies an ongoing need for supportive and transitional housing for people experiencing homelessness, who can often be missed in other population statistics.
- Ongoing collaboration with local municipalities, and increased collaboration with non-profit housing providers, and other community agencies is integral to supporting the development and provision of deeply affordable housing.

Future Build Recommendations:

The following recommendations are based on the data contained within Bruce County’s Local Data Resource Guide for Non-Profit Housing Developers and key capital and operating priorities outlined above and within Appendix A of this report.

Build type	Multi-residential apartment building with a combination of one-bedroom, two-bedroom, and 3-bedroom units. Options will include rent-geared-to-income, affordable and modest market units. Common space that allows for staff and community partners to support tenants will be included.
Demographic	Individuals and families who require various types of subsidies. Tenants may include seniors, low-income earners, residents living on social assistance, individuals with developmental or mental health and/or addiction concerns.
Geographic Region	Inland region of Bruce County with access to social infrastructure. *

*Social Infrastructure refers to amenities, facilities, systems, and services that support the quality of life, stability, and well-being of residents.

Draft Project Timeline:

An overview of draft dates/milestones related to the build are as follows:

		2024		2025				2026			
Phase	Main Tasks	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1	Planning & Design										
2	Construction										
3	Inspection										
4	Occupancy										

Phase 1 - Planning & Design

Phase 1 involves the acquisition of land, planning and permit approvals and confirmation of site plan. The procurement of project management; design consultant for

architectural and sub-consultants; and confirmation of project scope and tender for construction.

Phase 2 - Construction

Construction will be the longest phase of the project and the detailed timelines will be scoped based on the Design and Tender ready documents in Phase 1 and further updates will be provided to the board.

Phase 3 - Inspection

Inspection will occur periodically throughout the construction phases as per the Design Consultant Schedule. The detailed timelines will be scoped based on the Design and Tender ready documents in Phase 1 and further updates will be provided to the board.

Phase 4 - Tenant Occupancy

It is projected that tenants will occupy the building late 2026.

Long-term Property Portfolio Strategy Development:

Looking ahead, BCHC will engage in a comprehensive 10-year portfolio planning process to evaluate existing assets and create long-term targets for the sustainment and development of community housing to maintain service level standards and support growth. A recommendation will be put forward for the 2025 budget for additional funds, if needed, to procure a consultant to complete this 10-year portfolio strategy.

Exploring Opportunities to Leverage Expertise:

Staff are currently developing costing models related to community housing operational support to assess and identify strategies on how BCHC can collaborate on the growth of deeply affordable housing, through new and existing non-profit partnerships, across Bruce County.

Financial Considerations:

To ensure a future BCHC future build is financially viable and sustainable, land acquisition and build priorities must include:

- Leveraging surplus land and development ready site opportunities (including servicing and zoning considerations).
- Exploring divestment opportunities to minimize initial capital costs and increase operational efficiencies.
- Leveraging all applicable federal and provincial funding opportunities.

- Incorporating energy efficiency, sustainability, and best practices for affordable housing operations, including current standardized BCHC operational practices.

The total amount of capital funding currently budgeted for a future BCHC development is as follows, noting that the 2025 budget will be revised as updated costing information about the project is received.

	2024	2025	2026
Land Acquisition and Design	\$1,500,000		
Current Build Budget		\$6,963,000	\$7,122,500

The current forecasted budget reflects the majority of the project being funded by grants and long-term debt. \$293,000 of the initial planning and design costs is to be funded by the Affordable Housing Program - Creation of New Units Reserve Fund which would have a \$2,374,959 remaining balance after this budgeted use. These funds will be reviewed for inclusion as further details of the estimated costs and eligible funding are reviewed.

A review of the residential component of the recent build in Kincardine suggests that a similar building which previously cost the County \$11.1 million dollars in 2019/2020 would increase to an estimated cost of \$18.9 million in 2024 dollars per the increase in the Building Construction Price Index.

A summary of additional capital and operational cost considerations is outlined in Appendix A of this report. A detailed pro forma will be shared with the BCHC Board of Directors once land acquisition and design costs are determined for this project.

Interdepartmental Consultation:

Staff from Finance and Facilities were consulted on this report.

Link to Strategic Goals and Objectives:

Goal: Build a strong and inclusive community.

Objective: Increase housing options and encourage innovative solutions.

Report Author:

Tina Metcalfe
Chief Executive Officer

Approved for Submission:

Christine MacDonald
Chief Administrative Officer

Appendix A: Capital and Operational Cost Considerations

Potential funding opportunities to support a future BCHC build may include:

Provincial Ontario's Housing Renewal Strategy	The Canada-Ontario Community Housing Initiative (COCHI) provides funding to repair, regenerate and expand community housing so tenants can live in a home that is affordable. The Ontario Priorities Housing Initiative (OPHI) is to increase supply and to provide an appropriate mix of affordable and adequate housing; to improve access to affordable housing and supports that meet needs to achieve housing stability; and to improve efficiency of the community housing system to ensure value for money and long-term sustainability.
Federal Canada Mortgage and Housing Corporation (CMHC)	Seed Funding provides financial assistance to help community housing providers with the costs of early development activities related to the predevelopment costs of building a new affordable housing project or renovating an existing affordable housing project. The Affordable Housing Fund (previously known as National Housing Co-investment Fund) provides capital to partnered organizations* for new affordable housing and the renovation and repair of existing affordable and community housing. Funds are provided as low-interest and/or forgivable loans and contributions. The federal government intends to announce reforms to the Affordable Housing Fund in early 2024. The Rapid Housing Initiative provides capital contributions for the rapid construction of new housing and/or acquisition of existing buildings for rehabilitation or conversion to permanent affordable housing.

End of mortgage reinvestment opportunities

BCHC currently holds external mortgages for 5 buildings and has internally financed the remaining balances of 2 additional buildings. As of the end of 2023, the outstanding external and internal mortgages total just over \$12.5 million dollars. 6 of the 7 mortgages/debentures will be paid off by 2030, leaving an outstanding balance of \$8,442,444. Annual payments at this time will be \$281,053.

Regeneration strategies

To ensure ongoing operational sustainability, consideration must be given to explore opportunities to condense properties and re-invest in larger scale new developments in the portfolio.

Leveraging surplus land opportunities

Exploring the availability of county or municipal surplus lands, ideally development ready, to reduce land acquisition and development costs is an important consideration with this future build.

Staff from Bruce County's Planning and Development department are currently completing an analysis of surplus land, and together with municipal partners will explore opportunities that would be suitable for the next community housing development project.

Key to the usage of surplus lands will be ensuring that social infrastructure such as schools, community centres, recreational spaces, medical care, and mental health supports are near the future project. This holistic approach ensures future tenants will be well supported and fosters a sense of community.

Ensuring ongoing financial and operational viability

Ensuring financial and operational viability in both the short-term and long-term is crucial for the future development's ability to create a sustained positive impact. In April of 2022, staff provided an overview of the [Penetangore Place/Hub Capital Build - Final Report \(escribemeetings.com\)](#), outlining the project's capital costs and ongoing operating costs. The report was intended to inform discussions and analysis regarding the type, scope, and impact of future initiatives related to affordable housing programs and supports.

The following is a summary of the provincial and federal funding support received for the residential portion of the build, noting that this is just an example and does not necessarily reflect the current funding opportunities or the significant increase experienced in construction costs over the last 5 years:

Penetangore Development Contributions and Loans

Program	Amount
Co-Investment	
Loan	\$9,500,000
Grant	\$700,000
Seed Grant	\$50,000
Investment in Affordable Housing (IAH)	\$1,000,000
Social Infrastructure Funding (SIF)	\$300,000
Ontario Priorities Housing Initiative (OPHI)	\$450,000
Municipal Capital Contribution	\$2,300,000
Ongoing Operating (annual)	\$600,000

Note: amounts are rounded to nearest 50,000



Staff Report to Council - for Information

Title: Housing Services 2024 Q1 Update

From: Tina Metcalfe, Director Human Services

Date: August 15, 2024

Report Number: HS-2024-029

Report Purpose:

This report is for information.

Report Summary:

As the Service System Manager, Bruce County is responsible for the delivery and administration of provincially mandated social and affordable housing programs, as well as initiatives to prevent and address homelessness.

Within the continuum of housing, the Housing Services division focuses on programs and services related to deeply affordable housing and housing stability supports, emergency shelter and homelessness solutions.

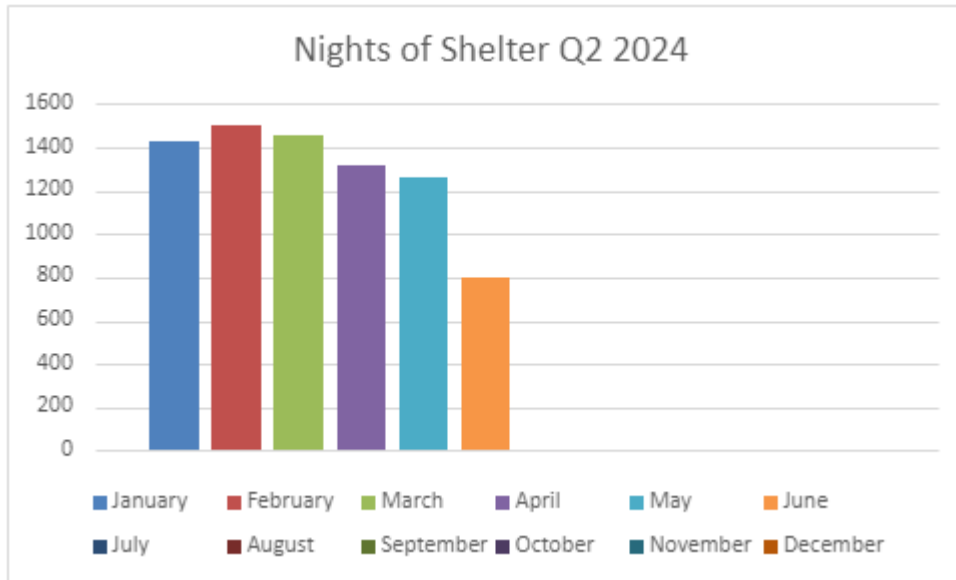
This report pertains to activities and information about programs and services between January and June of 2024.

Background:

Emergency Shelter Solutions

In Bruce County the YMCA of Grey Bruce delivers the emergency shelter solutions, under service agreement with the County, through partnerships with local motels throughout the region. The YMCA provides crisis response and housing supports to adults, youth, and families experiencing homelessness. Emergency shelter services include outreach support and shelter diversion. The YMCA uses a Housing First approach to assist clients in finding more permanent solutions quickly.

The graph on the following page provides information on the number of nights of shelter provided to individuals and families between January and June 2024. Low vacancy rates and high rental costs have made it difficult for individuals and families experiencing homelessness to secure more permanent housing in Bruce County or surrounding areas.



The number of nights required and the cost of delivering services has reached unsustainable levels. To mitigate this, Housing Services staff and the YMCA are redeveloping the homelessness response model to focus on diversion, shorter stays, faster re-housing and active involvement in individualized housing plans. These tools will help assess client need and ensure clients receive individualized support.

By-Name List

The By-Name List is a real-time list of all people experiencing homelessness and using homelessness response services in Bruce County. The By-Name List helps service providers prioritize needs, tracks changes in housing status, and provides information regarding demographics and chronicity.

The By-Name List also tracks inflow and outflow of households. The outflow refers to households who are housed and those moved to inactive while inflow refers to someone who enters the system for the first time or is reactivated on the By-Name List. There are three categories of inflow: return from inactive, return from housed, and newly identified.

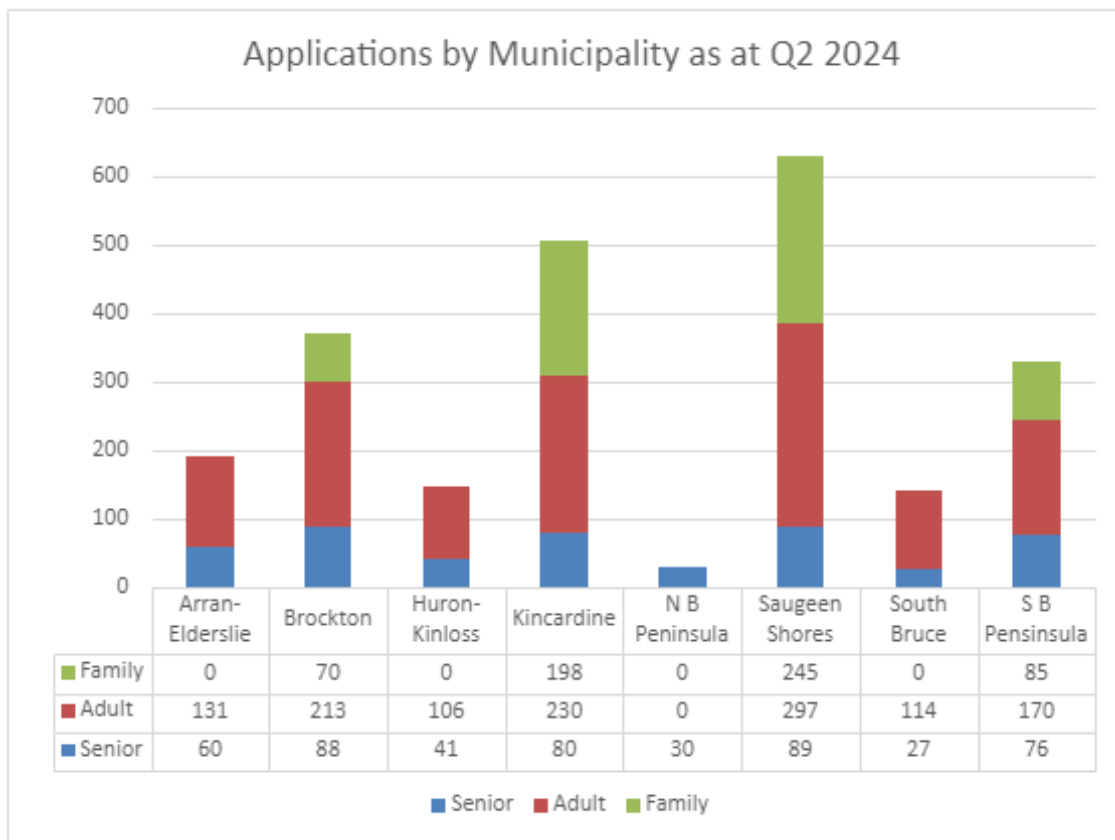
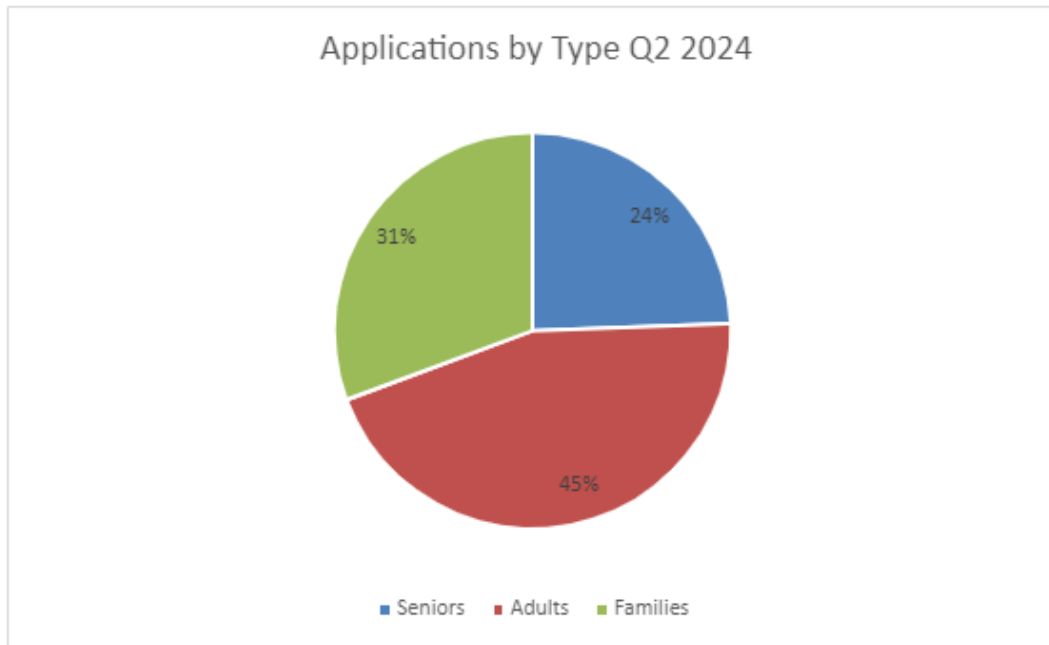
The goal of the By-Name list is to end chronic homelessness. A person is considered chronically homeless when they have been living without a home for six months (not consecutive) in one year.

Due to concerns with data reliability and inconsistencies, staff are working with the Canadian Alliance to End Homelessness to build capacity for reliable data collection and reporting. More information will be available in future reports.

Bruce County's Centralized Waitlist

As Service Manager, Bruce County is responsible for managing the Centralized Waitlist. As of June 3, 2024, there was 1242 applicants on the waitlist: 1190 rent-geared-to-income (RGI), and 52 market rent applications. There are 365 families, 534 adults, and 291 senior applications on the waitlist. The number of applicants on the waitlist has increased 24% since June 30, 2023.

There have been 14 applicants housed between January 1, 2024, and June 30, 2024.



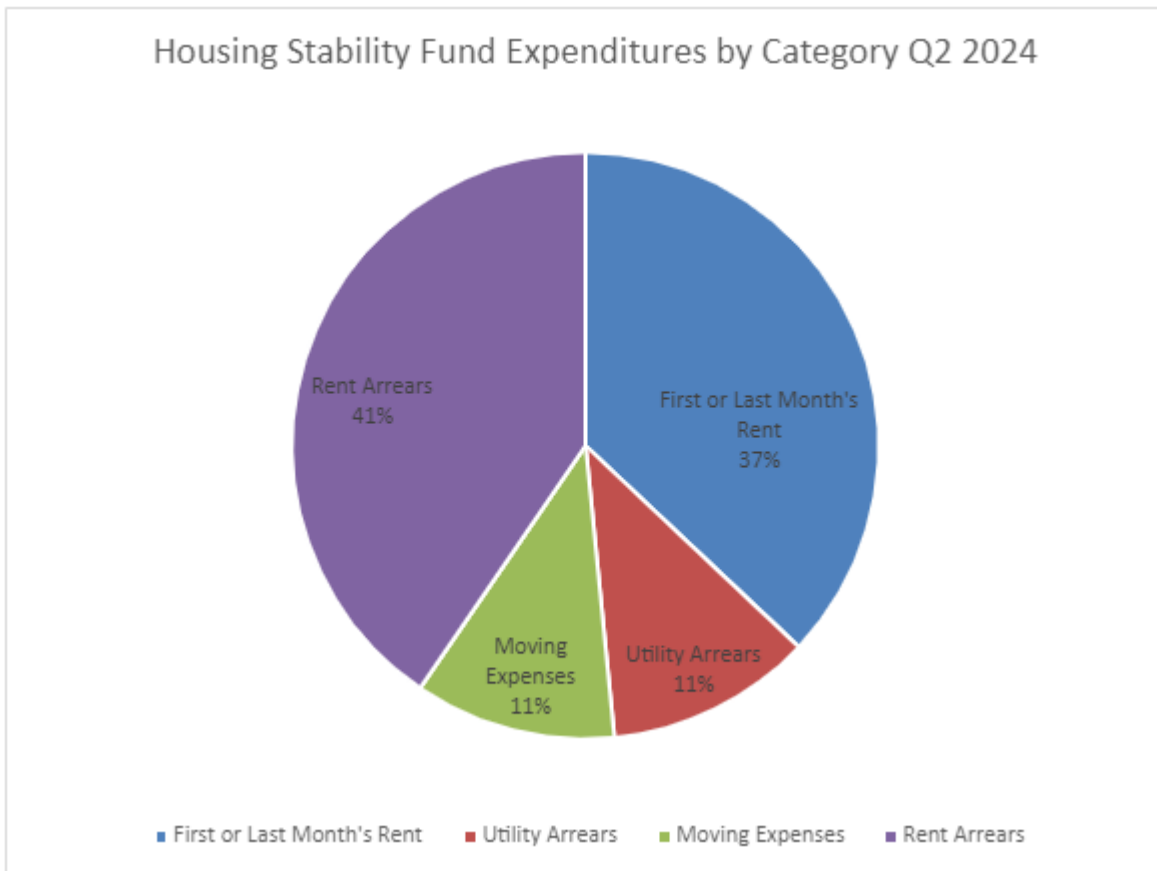
The number of applicants per municipality varies across the County and is based on availability of units in the area. For example, in Northern Bruce Peninsula there are senior

only rentals, and family units are currently in Kincardine, Brockton, Saugeen Shores, and South Bruce Peninsula only.

Housing Stability Supports

Bruce County provides housing stability support for residents who require assistance with rental arrears, utilities arrears, first or last month's rent, and/or moving expenses. Between January 1, 2024, and June 30, 2024, 145 eligible applicants have received funding to sustain their current housing or transition to more affordable housing.

The graph below outlines the percentage of funding by category.

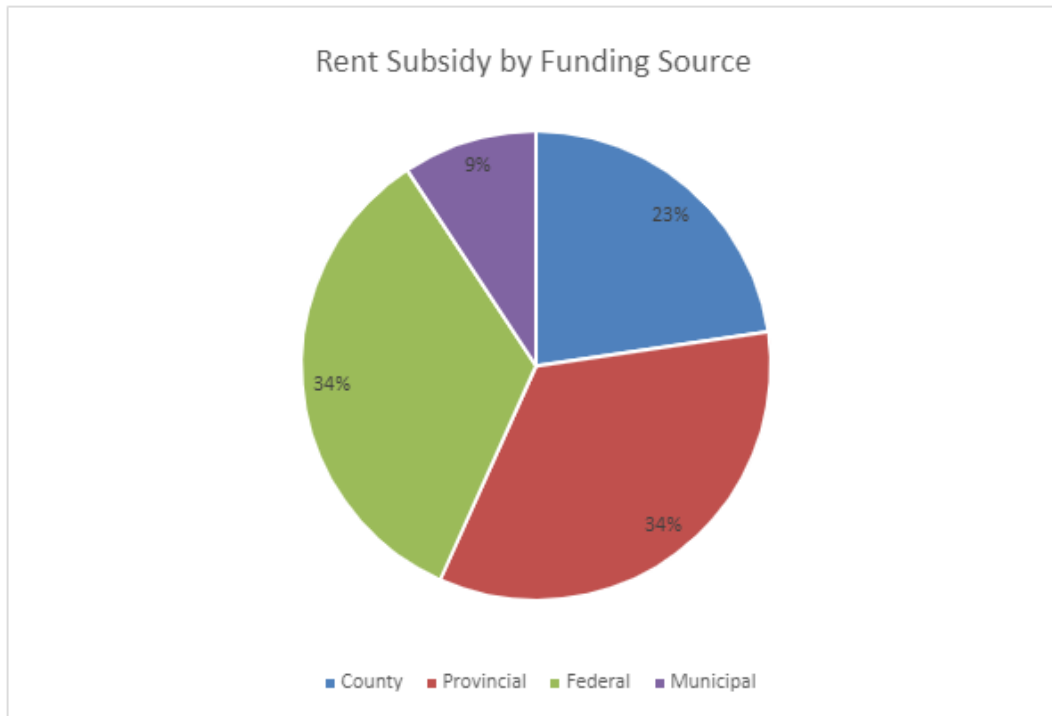


Rent Subsidy

A rent subsidy is a form of financial assistance provided to individuals and families who pay rent directly to private landlords. The goal of a rent subsidies is to ensure individuals and families with lower incomes can access safe and stable housing in the private market and prevent the rise of homelessness while improving overall quality of life.

Bruce County, directly funds and administers a municipal rent subsidy program as well as administering subsidy in partnership with the provincial and federal government under various programs. Bruce County receives and administers additional rent subsidy from one local municipality (Saugeen Shores) for the delivery of rent subsidies specific to residents of that municipality.

Over 200 households in Bruce County are currently receiving \$1,200,948 in rent subsidies. The average rent subsidy per household is \$525.42. The current funding is outlined in the pie graph below.



Financial/Staffing/Legal/IT Considerations:

There are no financial, staffing, legal, or IT considerations associated with this report.

Interdepartmental Consultation:

There is no interdepartmental consultation associated with this report.

Link to Strategic Goals and Objectives:

Community and Partnerships - Build a strong and inclusive community

Link to Departmental Plan Goals and Objectives, if any:

The coordinated management of deeply affordable housing and housing stability supports, emergency shelter, and homelessness solutions is in alignment with [Bruce County's Housing and Homelessness Plan Update 2019-2023](#).

Report Author:

Tania Dickson, Housing Services Manager

Departmental Approval:

Tina Metcalfe, Director of Human Services

Approved for Submission:

Christine MacDonald, Chief Administrative Officer