



BRUCE COUNTY  
**LONG TERM  
HOUSING  
STRATEGY**  
2010 - 2020



appropriate.



affordable.



diverse.



supportive.

HOUSING CHOICES FOR ALL



The County of Bruce has for many years been an innovative leader in identifying needs and developing policy and strategy to address the long term housing needs of our citizens. The supply of a complete range of housing options is essential to a healthy and prosperous community and the 2010-2020 Bruce County Long Term Housing Strategy is the next step in addressing the current and future housing needs of the county.

This strategy has been developed with the assistance and hard work of several people. Firstly I would like to thank the many people from the community who took the time to participate and offer their valuable experience and advice, and each brought a unique perspective to the round table sessions.

Secondly the many County and Local Staff who have worked tirelessly to develop and complete this document deserve a genuine thank you. You are the people that deal daily with the issues directly related to the housing needs of Bruce County and we hope this document will provide support and direction.

And finally thanks to our consultants for leading us through this process. I believe Bruce County now has an ambitious workable and achievable strategy that will serve the people of the county well in the coming years.

Thanks to all for some great work and dedication.

*Mike Smith*

Warden  
Bruce County

# INTRODUCTION TO THE LONG TERM HOUSING STRATEGY



Housing is a basic human need and it is critical that there are housing choices for all Bruce County residents. Affordable and supportive housing are important components of healthy, inclusive and prosperous communities.

The County of Bruce has actively participated in a number of initiatives in recent years to help address local housing needs including:

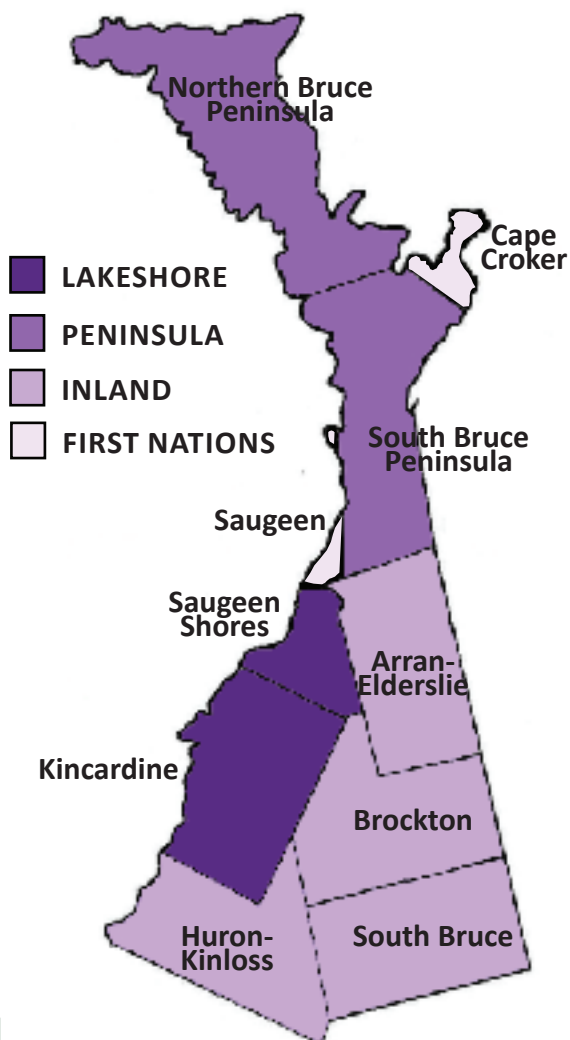
- Development of 63 new rental and 70 ownership housing units that are affordable;
- Completion of capital repairs within all existing social housing stock; and,
- Completion of a comprehensive housing study in 2005 and supplementary study in 2008.

While initiatives like these have been helpful in starting to address certain key issues, there are housing needs in our community that remain unmet. The Bruce County Long Term Housing Strategy aims to create a strategic community-focused approach to meeting housing needs over the next 10 years by building on our past successes.

To do this, the strategy must recognize the unique regions within Bruce County and the distinct characteristics they have:

- **Lakeshore** – The most populace of the regions with the greatest urbanization and highest growth.
- **Peninsula** – With a stronger tourism focus, this region has a highly seasonal population.
- **Inland** – A more moderate growth area that has strong agricultural roots.
- **First Nations** - These areas are self-governed.

## MAP OF BRUCE COUNTY



To access previous studies on housing in Bruce County, visit:  
<http://www.brucecounty.on.ca/affordablehousing.php>

# HOUSING ISSUES

## IN BRUCE COUNTY

There are a number of inter-related trends that are currently influencing the housing market in Bruce County. The growing population of seniors and local employment trends continue to affect the demand for housing. At the same time, the concentration and limited diversity of the housing stock and the maintenance requirements of aging dwellings are factors influencing supply. Major concerns also persist regarding the lack of affordable housing and limited support services in Bruce County.



### THE SENIORS POPULATION CONTINUES TO GROW FASTER THAN OTHER GROUPS

The population in Bruce County is aging and there is an influx of retirees moving into the area. Seniors have specific affordability, accessibility and support needs that are not adequately addressed in the current housing stock.

### EMPLOYMENT TRENDS ARE INFLUENCING DEMAND FOR AFFORDABLE HOUSING

Cyclical activity at Bruce Power exerts pressure on the local housing market. In addition, growth of employment in the service and tourism sectors, especially part-time employment, creates increasing demand for stable, affordable housing.

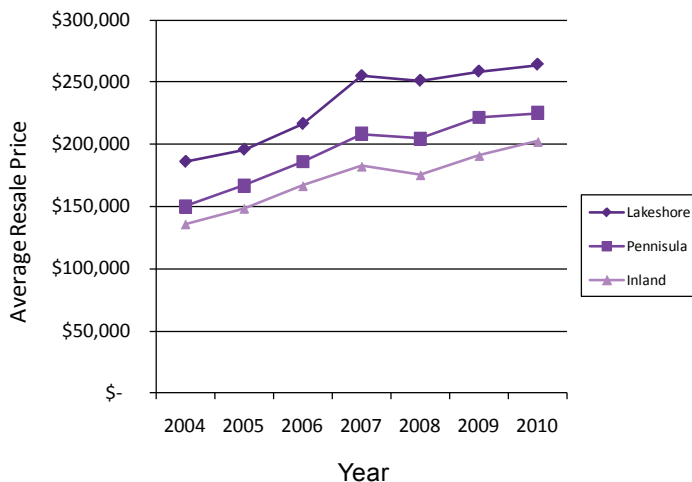
### AVAILABILITY OF SUPPORT SERVICES AND SUPPLY OF SPECIAL NEEDS HOUSING IS NOT ADEQUATE TO ADDRESS LOCAL NEEDS

Need for emergency, transitional and supportive housing is increasing, but there is a limited supply. Support services for both existing social housing tenants and new units are lacking.

### NEW HOUSING STOCK IS CONCENTRATED AND NOT DIVERSIFIED

Despite the diverse population and housing needs in Bruce County, single detached homes continue to be the primary housing form produced. New housing stock is concentrated in growth areas, creating pressure for serviced lots in the Lakeshore region.

### AVERAGE SINGLE DETACHED RESALE PRICES BY AREA, 2004-2010



Source: Realtors Association of Grey Bruce Owen Sound, MLS Statistics Report (2009,2010) and composite calculations.

### Defining Special Needs Housing

Housing designed for or used by people who have specific needs which are addressed through either physical accommodations or support services.

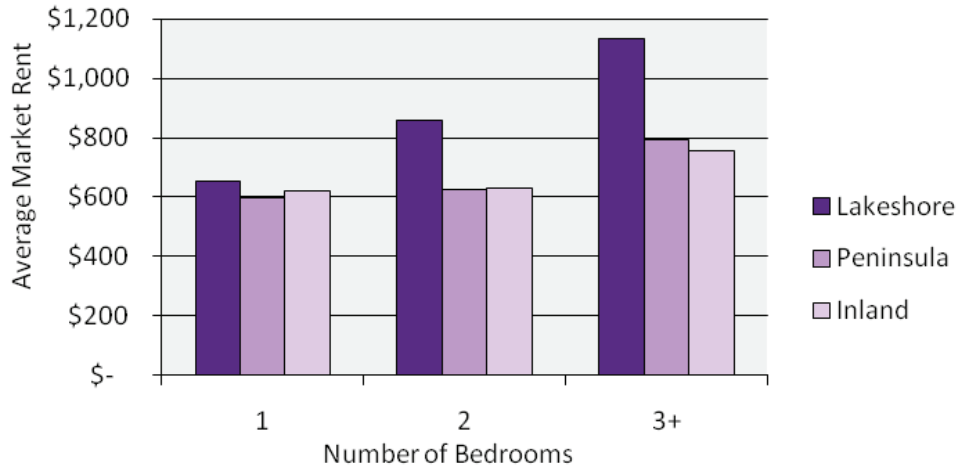
## AFFORDABILITY REMAINS AN ISSUE FOR BOTH THE RENTAL AND OWNERSHIP MARKETS

The average household income in Bruce County is much lower than the provincial average and the incidence of low income is significant. With rental prices increasing steadily and with the supply of informal rental stock decreasing, there are clear impacts on rental affordability and the substantial waiting lists for social and affordable housing. There are also limited ownership options for moderate income households and those wanting to downsize. Regional differences in housing prices also exist across Bruce County, creating more pronounced affordability issues in some communities, especially urban centres along the lakeshore.

## MAINTAINING EXISTING STOCK IS A CHALLENGE

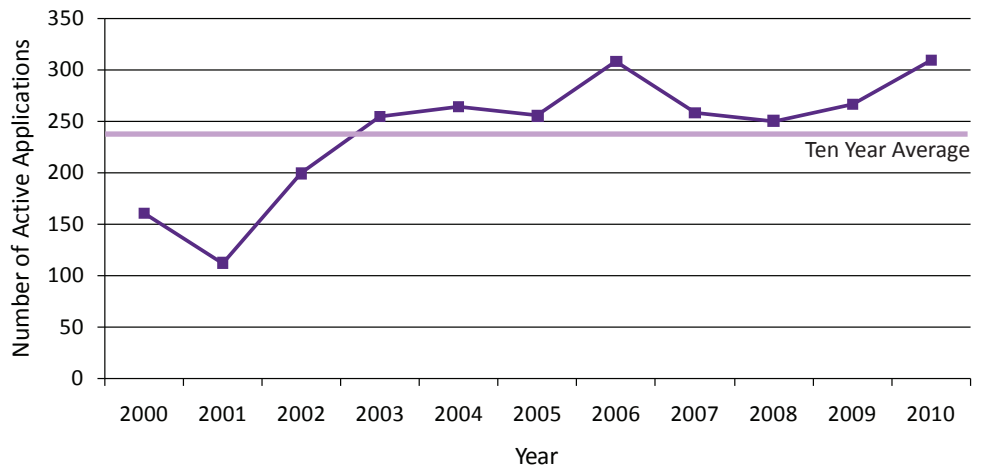
The typical age of dwellings in Bruce County is much higher than the provincial average. This leads to concerns about building conditions, high utility costs, and loss of existing stock, further adding to supply issues. In particular, the condition of the social housing portfolio and cost of maintenance over the longer term has serious implications for the County.

### AVERAGE MARKET RENTS BY AREA



Source: Derived from market rent assessment for Bruce County.

### SOCIAL HOUSING WAITING LIST FOR BRUCE COUNTY, 2000 - 2010



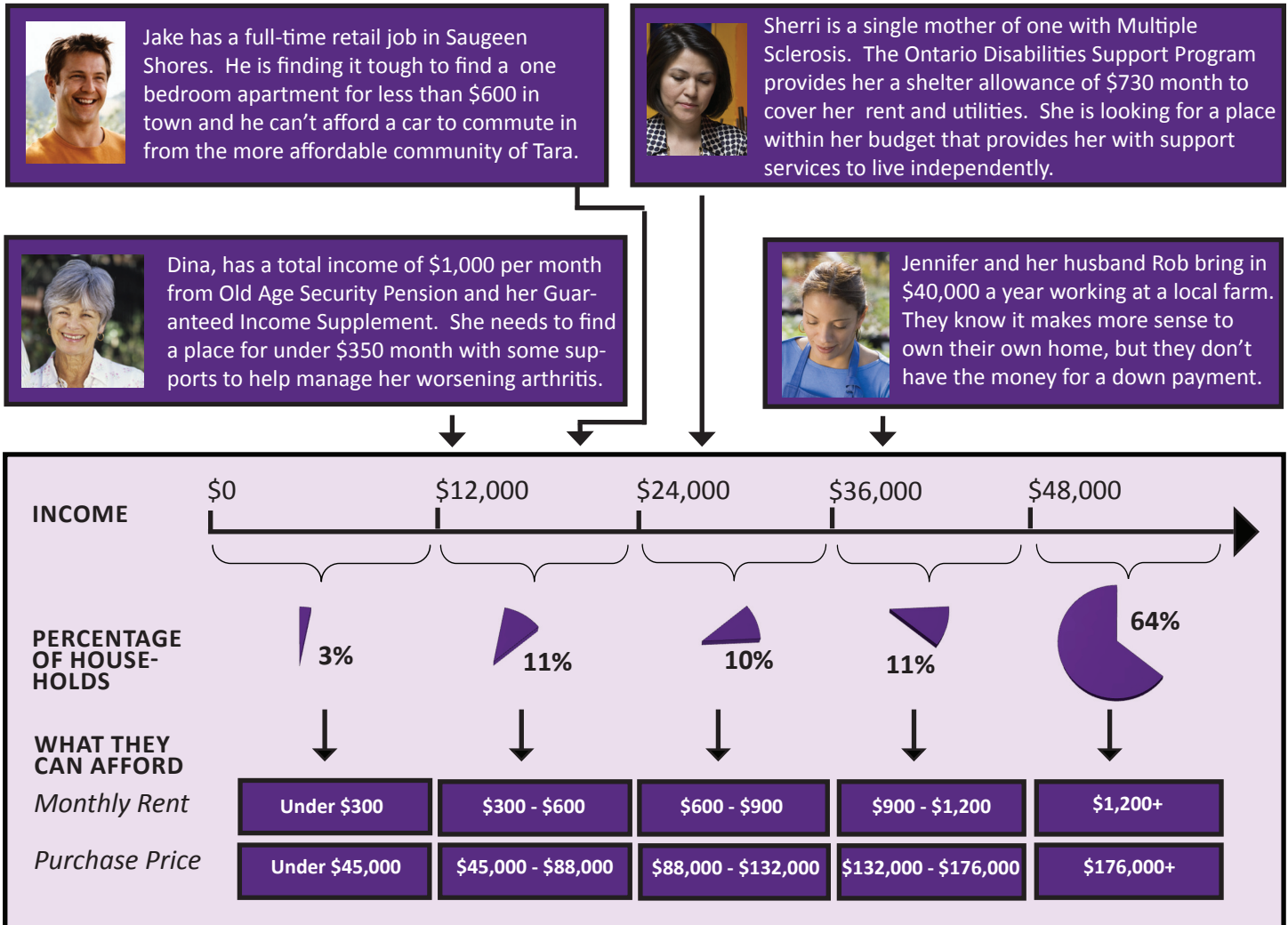
Source: Bruce County Social Housing wait list data (2000-2010).

# WHY AFFORDABLE HOUSING?

Having a full range of housing options to meet the needs of all residents is a key contributor to maintaining a high quality of life, a vibrant local economy, and a healthy community. Housing needs in Bruce County vary widely and are not always met in the traditional private market, especially for individuals of low or modest incomes or persons with special housing needs. These individuals

represent the very essence of our community: our children, neighbors, parents, and grandparents, all who experience different circumstances at various stages in their life. A range of housing options is needed to accommodate the diversity of these needs and capabilities, from individuals experiencing homelessness to those of modest incomes requiring housing at slightly lower cost than the market.

## THE HOUSING CONTINUUM IN BRUCE COUNTY





# A COMMUNITY VISION

On June 22nd, 2010, stakeholders from throughout Bruce County gathered to collectively set a direction for housing in Bruce County. The community vision statement that resulted from this conversation is below. Working toward this community vision calls for bold leadership from Bruce County and partners from across sectors to create:

“Appropriate, affordable, diverse and supportive housing choices for all Bruce County residents.”

## GUIDING PRINCIPLES

The community has identified six key principles to support the vision and guide Bruce County’s long term housing strategy. They are to:

1. Build from local strengths by maximizing use of the existing housing stock and community resources.
2. Capitalize on and promote the far reaching benefits of affordable housing, including economic prosperity, healthy people, quality of life and inclusive communities.
3. Create sustainable communities that make efficient use of resources .
4. Leverage available programs and partnership opportunities with community stakeholders.
5. Collaborate with community partners to ensure required support services are in place for current and future residents.
6. Foster innovation and creativity in the provision of affordable housing and housing for those with special needs.

# STRATEGIC ACTIONS




Based on community feedback, a series of strategic directions and actions have been established which respond to the current housing issues facing Bruce County. While the County has a clear role in helping to achieve outcomes, healthy housing systems rely on the efforts of all partners to help advance solutions. Certain issues require priority responses while others are less urgent. Those actions requiring immediate attention (within the first 3 years) are identified as priorities while the balance of the actions are planned for the remaining planning period.



## 1. EDUCATE PARTNERS

An education campaign is needed to engage partners, especially the community, local governments, and the private sector, and to “put a face” to affordable and supportive housing. This campaign will address NIMBY (Not In My Backyard) attitudes by emphasizing the benefits of affordable housing and the next steps the community must take to realize its vision of housing choices for all.


### Actions

-  1. Distribute and promote the Long Term Housing Strategy among local municipalities, private sector, and other key community partners.
-  2. Broaden community support and understanding of the Strategy using a diverse range of media, including social networking.
-  3. Establish a YIMBY (Yes, In My Backyard) team to champion a broader public education campaign and support affordable housing initiatives.
- 4. Celebrate successful efforts that work toward the goals of this strategy through County-wide “awards of excellence”.

## 2. CULTIVATE STRONG PARTNERSHIPS

Strong community partnerships are essential to collectively work toward the development of affordable and special needs housing while meeting affordable housing targets for 2010 to 2020 (see page 9).

### Actions

-  5. Establish regular and ongoing dialogue among community housing partners, including both the private and not-for-profit sectors.
- 6. Determine a common development resource contact that groups interested in affordable housing can be referred to.
- 7. Promote opportunities by developing a road map of established practices, funding options and incentives.
- 8. Encourage take-up of funding opportunities by leveraging government programs as well as local financial and in-kind support.



### 3. EXPAND MUNICIPAL FINANCIAL SUPPORT

To realize the community vision of housing choices for all, it is necessary to expand municipal financial support for affordable and special needs housing.

#### Actions

- PRIORITY** 9. Expand the current rent supplement program by funding 10 municipal rent supplements per year.
- 10. Continue to make regular infusions into the Bruce County housing reserve fund for new supply initiatives.
- 11. Continue to participate in senior government home ownership programs targeted to moderate income households.
- 12. Encourage new affordable housing development using municipal authorities (i.e. relief of property taxes, securing sites, and including affordable housing in new developments).

### 4. MAKE PLANNING RULES MORE FLEXIBLE

Local municipal planning policies and regulations must be revised to support the development of complete communities, which include a variety of housing choices and support the development and maintenance of affordable and special needs housing.

#### Actions

- PRIORITY** 13. Implement a common, functional definition of affordable housing among partners.
- PRIORITY** 14. Eliminate zoning barriers that create unnecessary restrictions for affordable housing developments.
- 15. Augment the supply of rental housing by permitting secondary suites.

### 5. MAINTAIN EXISTING STOCK

Sustaining the current aging housing stock - whether private or public - is essential to maintaining an adequate supply of affordable housing, especially given the limited new supply that is created.

- PRIORITY** 16. Develop a strategic asset management plan for the Bruce County Housing Corporation (BCHC).
- 17. Utilize government programs, incentives and Community Improvement Plan authorities to revitalize and retain older housing stock that is traditionally more affordable.
- 18. Regularly commit funds to social housing reserves to complete building condition assessments and major capital replacements.
- 19. Prepare individual sustainability plans for BCHC properties which are reaching debt maturity.

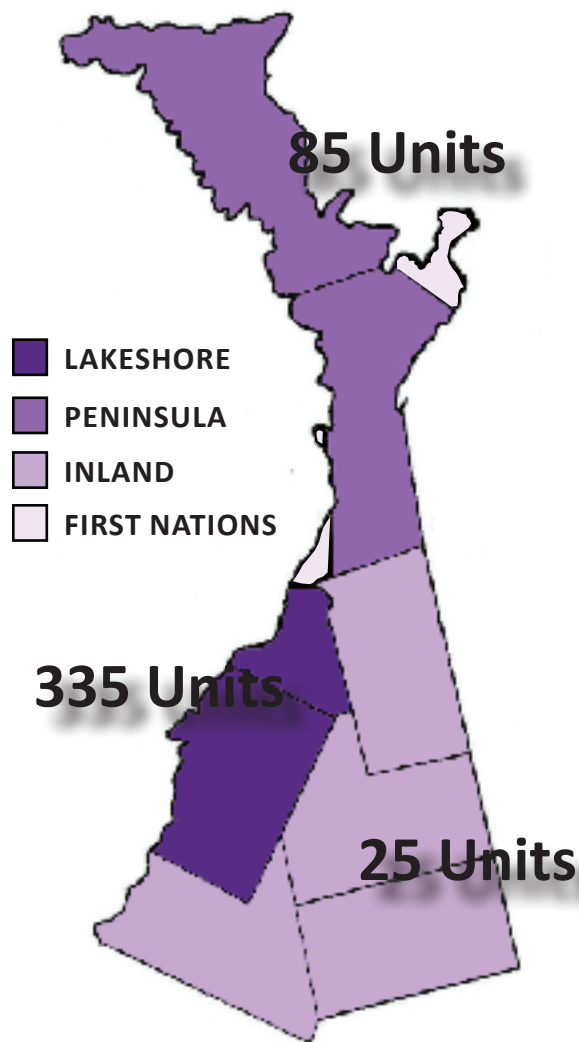


# HOUSING TARGETS

2010 - 2020

To support our vision of “appropriate, affordable, diverse and supportive housing choices for all Bruce County residents”, we have adopted housing targets for new housing supply:

## AFFORDABLE HOUSING TARGETS, 2010-2020



**Unit Type:** 70% low density, 30% medium and high density

**Tenure:** 70% ownership housing, 30% rental housing

**Affordability:** 30% of all new supply meet the County definition of affordable Housing

**Our goal as a community is to create 445 affordable housing units in the next ten years (2010 to 2020).**

This goal will be achieved by creating a greater supply of new affordable ownership, rental, and special needs housing units and by using rent supplements. Working with partners in the private, non-profit and government sectors will be critical to the success of the Strategy. This success will also rely on implementing the strategic directions and priority actions that have been identified in this document.

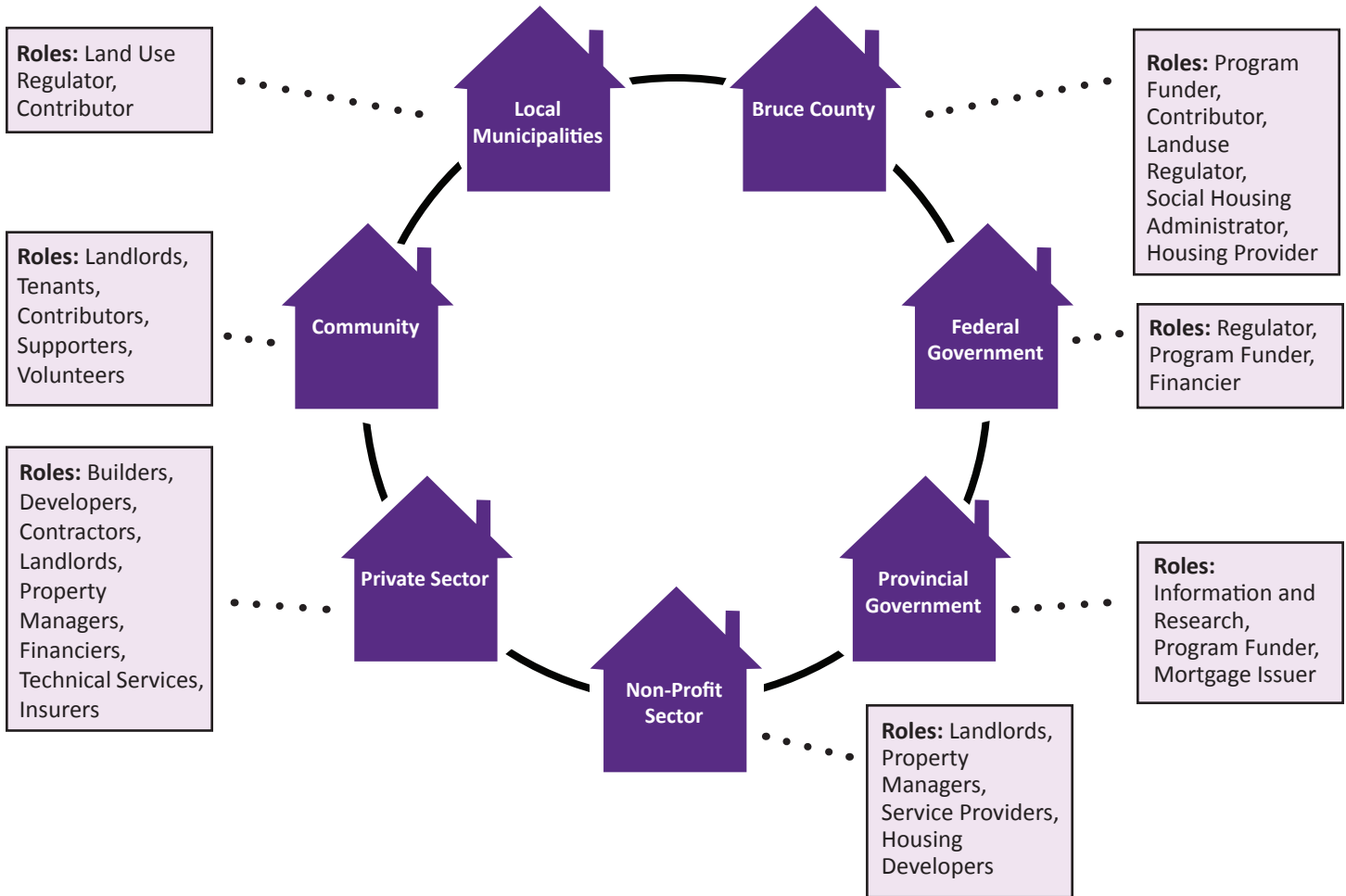
### Defining Affordable Housing

The broadly accepted approach to defining affordable housing is housing where a household is not spending more than 30 percent of its income on housing costs. In Bruce County, similar to many communities across the province, affordable housing is available to most residents; however, for some, affordable housing is out of reach. The affordable housing prices for 2010 are rents below \$725 and ownership costs below \$210,000.

# PARTNERS

Realizing our community vision of housing choices for all requires collective action. While Bruce County has a leadership role to play, community partners from across sectors must work together, each with a unique contribution, to reach the affordable housing

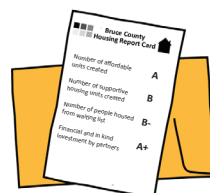
targets for 2010 to 2020. Continued success in the development of affordable housing will depend on the cultivation of strong, lasting partnerships that find innovative solutions using the community's assets.



# MONITORING

To ensure accountability to the community, Bruce County will publish an Annual Housing Report Card each year to monitor community progress on the actions outlined in this Strategy as well as the following indicators:

- Number of affordable units created
- Number of supportive housing units created
- Number of people housed from waiting list
- Financial and in kind investment by partners





Bruce County Housing Corporation Affordable Housing Project, 2010

For more information on Bruce County's Long Term Housing Strategy or to find out how you can support the housing vision in your community, visit:

[www.brucecounty.on.ca](http://www.brucecounty.on.ca)

Or contact:

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**Strategy Prepared By:**

