



Affordable / Attainable Housing Strategy for Grey County

Prepared for  
Grey County Planning & Development Department

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April 2018

# Acknowledgements

As graduate students at the University of Guelph, in the Rural Planning and Development program, we prepared this report for our Planning Practice course. To everyone who contributed time to this report we thank you for your help. The authors of this report would like to thank the following people for their tremendous efforts in helping guide this project and contributing their knowledge.

## **University of Guelph:**

Adam Wright, Instructor

## **Grey County:**

Scott Taylor, Senior Planner

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# 1.0 Executive Summary

In 2010, the province of Ontario released the Long-Term Affordable Housing Strategy, Building Foundations: Building Futures. The strategy imposed a transformative process on Ontario's housing system into one that has become people-centred, partnership-based, locally driven and fiscally responsible. The need for an affordable housing strategy by Grey County was indicated by the planning department.

The following report draws on jurisdictional scans of comparable counties, academic literature and survey results from key informants identified by the Grey County Planning and Development department. The survey results reflect what is available in the literature and identify key issues that are common with rural communities. Based on the research and survey results, recommendations will be given to the Grey County Planning and Development department to utilize in further implementation of affordable housing plans.

Based on the jurisdictional scans, academic and grey literature, and survey results, we recommend that Grey County considers the following:

1. That the **rent supplement program** offered by the county continues to be offered. An increase to the amount of funds allocated for this program should also be considered.
2. A more comprehensive approach to **outreach** between the affordable housing community and business community be established; consider offering mutually beneficial and **tailored education and training programs**
3. The county should work to establish communication channels between affordable housing parties and the general public in the county; **potential for a YIMBY group**
4. Make affordable housing **more attractive, more communal**; tie affordable housing improvements to Economic Development strategies
5. Continue to ensure **flexible zoning and land use considerations** that enable more types of affordable housing

This report was created by graduate students from the University of Guelph in the Rural Planning and Development program for the Advanced Planning Practice course.

## 2.0 Introduction

In 2010, the province of Ontario released the Long-Term Affordable Housing Strategy, *Building Foundations: Building Futures*. The strategy imposed a transformative process on Ontario's housing system into one that has become people-centred, partnership-based, locally driven and fiscally responsible. The updated Long-Term Affordable Housing Strategy reflects current realities based on new research and best practices. The goals within this strategy include; support social and economic inclusion, end chronic homelessness, and meet the housing needs of all Ontarians. Grey County has identified a need for further affordable housing in the (a) rural, (b) small urban and (c) resort/seasonal areas. However, each of these landscapes comes with its own distinct challenges. In the development of Grey County's Affordable/Attainable Housing Strategy, the report will look to explore a range of best practices from other jurisdictions to make recommendations on attaining the strategies identified within the Provincial Long-Term Affordable Housing Strategy.

This report will focus on the small urban populations of Grey County. This was one area that was identified by the planning department as a place for improvement. The main areas that are considered small urban in the County are, Owen Sound, Meaford, West Grey and Hanover, among other primary and secondary settlement areas within the County.

The purpose of this study is to provide information, ideas, strategies and recommendations for affordable and attainable housing in Grey County. This will be done by academic and policy literature reviews, jurisdictional scans and key informant surveys. Key information will be pulled from each of these reviews to create recommendations for the County. While Grey County already has a housing and homelessness plan, this report will expand and provide further recommendations and strategies to better the current status of the County. Currently, the County is undergoing a "Recolour Grey" process in an effort to update their Official Plan. Our recommendations can be useful moving forward in this process, and we hope that our findings will be implemented in the updated Official Plan.

## 3.0 Background

The following section describes the purpose, goals, objectives, and background information on Grey County.

### 3.1 Purpose

The purpose of this report is to research and collect data on affordable housing strategies from around Ontario. With this information, recommendations will be given for implementing affordable housing strategies in Grey County.

### 3.2 Goals

1. Develop an understanding of relevant policy as it relates to an Affordable/Attainable Housing Strategy for Grey County.
2. Provide recommendations and strategies for increasing the amount of affordable housing to meet the needs of Grey County's residents and employers.
3. Meet the educational learning objectives and course requirements of the graduate students.

### 3.3 Objectives

1. Review existing data and studies from the County, look at best practices from other jurisdictions and assess their viability within Grey County.
2. Explore approaches used by other jurisdictions such as inclusionary zoning or trends such as tiny homes or co-housing.
3. Create a survey on affordable and attainable housing to gather information and garner feedback from stakeholders and the community.
4. Provide possible policy strategies that will improve the affordable housing strategy for Grey County to consider through its Recolour Grey process and the new Official Plan.

### 3.4 Intended Audience

This report is written in conjunction with and for the Grey County Planning and Development department, as well as the University of Guelph Planning Practice course. This report is

intended for the planning department, Grey County staff, as well as other municipalities who utilize this document to aid in creating their own affordable housing strategy.

## 3.5 About Grey County

### 3.5.1 Location

Grey County is located 2 hours north west of Toronto. The County is an upper-tier municipality with 9 municipalities underneath. The lower-tier municipalities are City of Owen Sound, Municipality of Grey Highlands, Municipality of Meaford, Municipality of West Grey, Town of Hanover, Town of The Blue Mountains, Township of Chatsworth, Township of Georgian Bluffs, and the Township of Southgate. The County is known for “distinctive communities which values its heritage, natural beauty, clean, healthy environment and rural lifestyle” and is “dedicated to managed, sustainable growth while also offering agricultural and rural simplicity and big city activities” (Grey County Communities, n.d.).

### 3.5.2 Demographics

The County houses approximately 94,000 people in its borders, an increase of 1.4% since the 2011 census (StatsCan, 2017b). The population is distributed, 61% (15-64 yrs), 24% (65+ yrs) and 15% (under 15) (StatsCan, 2017b). Grey County has, largely, an aging population (Hemson Consulting, Ltd., 2015). English is the main language spoken in the County (StatsCan, 2017b). The average after tax income of the area is \$69,000, and many residents out-commute to earn income elsewhere in the County, or out of County (StatsCan, 2017b; Hemson Consulting Ltd., 2015). A number to note is that there is approximately 23% of the population that is renting their home (StatsCan, 2017b). This number is important for this project as this part of the population is where affordable housing is focused. The above figures are from the 2016 census.

## 3.6 Definitions

Affordable Housing as defined in the Provincial Policy Statement:

a) in the case of ownership housing, the least expensive of:

1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;

b) in the case of rental housing, the least expensive of:

1. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
2. a unit for which the rent is at or below the average market rent of a unit in the regional market area.

Attainable Housing:

Housing that is both affordable and accessible to those wanting to live or work in Grey County.

## 4.0 Context - Affordable Housing in Grey County

In 2010 the Grey County Planning department and County Housing undertook a joint housing study. The issue of housing began to become prominent within the County. Later, in 2015 SHS consulting conducted a study in order to update the 2010 data.

Grey County first initiated a housing and homeless plan in 2014. As of January 1, 2014, housing and homelessness plans were mandated under the Housing Services Act, 2011 and the Ontario Housing Policy Statement (Grey County, n.d.a). At the time the plan was implemented, housing was already a topic on the radar for Grey County; by 2014, the County was spending 17% of the annual budget on housing and homeless programs (Grey County, n.d.a). The Investment in Affordable Housing program is operated by the County, and includes a homeownership program intended to help buyers with their down payment, and a rent supplement program that is focused on rent geared-to-income subsidies and a renovation program (Grey County, 2017a). The County operates 888 units of rent geared-to-income units, in addition to supporting non-profit affordable housing providers (Grey County, n.d.b).

Budgeting for housing and homelessness programs arises from a recognition by the County that housing and homelessness is a current issue in the area. As of the 2014 housing and homeless plan, over 3,300 households in the County were paying more than 30% of their income on housing costs, exceeding what is considered affordable by government definitions. Of these households, majority were renters (Grey County, n.d.a). The County also recognizes that there is a lack of mixed dwelling options, an obstacle that this report will aim to help overcome (Grey County, n.d.a).

The housing and homeless plan created in 2014 by Grey County is a 10-year plan, intended to guide housing initiatives until 2024. A wide array of topics are covered under the plan, including homelessness prevention, transitional and emergency housing, supportive housing, rent geared to income housing, private rental housing and affordable homeownership (Grey County, n.d.a). To cover the array of topics listed above, Grey County created four key strategic areas of focus. These strategic areas are as follows:

1. Sustain and Create Affordable Housing
2. Homeless Prevention
3. Transitional Housing
4. Service Coordination and Collaboration

To sustain and create affordable housing, the County has outlined several different recommendations in the housing and homelessness Plan. These include maximizing use of government resources and funding; increasing the number of rent supplement units; upgrading physical quality of units; exploring options for utility costs for households with limited financing; developing long-term social housing strategies, supporting affordable housing in planning documents; and incorporating affordable housing into community improvement plans and economic development initiatives (Grey County, n.d.a). These recommendations, implemented through targeted actions, are intended to deliver outcomes that will maintain or increase the supply of affordable and social housing units and provide renovation and repair aid for homeowners with limited incomes (Grey County, n.d.a).

The second strategic area, homeless prevention, is proposed to be met through five recommendations. These recommendations are to promote an eviction diversion program; track

individual homelessness; focus on supports for long term homelessness; ensure proper discharge plans from medical and correctional facilities and advocate with government to reduce homelessness (Grey County, n.d.a). Anticipated outcomes of these recommendations are a system to track and identify homelessness and coordinate services, increased tenancies and decreased evictions (Grey County, n.d.a).

The transitional housing strategic area has two recommendations: to enhance community support housing partnerships and work with partners to enhance services (Grey County, n.d.a). Through these partnerships, transitional housing units are to be preserved and enhanced in the County (Grey County, n.d.a).

The last strategic area builds upon the partnership focus of transitional housing and is focused on service coordination and collaboration. Four recommendations are provided for this strategic area: to continually support the Bruce Grey Poverty Task Force; to develop citizen engagement strategies; to collaborate with partners to explore needs for Aboriginal populations; and to encourage integrated planning among organizations (Grey County, n.d.a). These recommendations are intended to help formalize collaborative partnerships and improve awareness and service of housing and homelessness programs (Grey County, n.d.a).

As noted above, one of the recommendations for creating and sustaining affordable housing in Grey County was through supporting planning documents (Grey County, n.d.a). A new draft Official Plan for the County, *Recolour Grey*, has been created, and outlines a variety of draft policies in a section specifically devoted to affordable housing which highlights the various initiatives and incentives to be supported by the County. These new policies are described in the text that follows, however it should be noted that until *Recolour Grey* is officially approved, these remain draft policies for the county.

In the new draft Official Plan, it is a goal of the County that at least 30% of new residential development be affordable housing units (Grey County, 2017b). The draft Official Plan indicates several strategies to do so, one of which is a housing first policy for surplus municipal lands, which ensures that affordable housing has first priority on the subject lands. The County also aims to support the use of incentive programs and cash-in-lieu payments to developers to reduce the cost of developing affordable housing units (Grey County, 2017b). Diverse housing developments, and the policies enabling them, such as tiny homes meeting building code

minimums, are also supported in the affordable housing section of the draft Official Plan (Grey County, 2017b).

Other policies included in the draft Official Plan, *Recolour Grey*, that relate to affordable housing include those describing the use of second units and garden suites. Second units are to be permitted within Grey County to increase the supply and range of affordable housing and are particularly beneficial in supporting affordable housing in rural areas (Grey County, 2017b). The same is true for garden suites. As opposed to second units, which are self-contained within an existing residence or structure, garden suites are portable dwellings that are ancillary to existing residences and structures (Grey County, 2017b). Garden suites are also to be permitted and encouraged in Grey County, with the requirement of adopting a temporary use by-law (Grey County, 2017b). Zoning is facilitated at the local level, and as such applicants must apply to their municipality for zoning approvals to commence these types of affordable housing initiatives.

Since the housing and homelessness plan was initiated, Grey County has been closely monitoring success through annual progress reports. The most recent and available report, being that for the 2016 year, highlights some of the recent success of affordable housing initiatives in the County. Some of the highlights in the 2016 report include 112 individuals assisted through monthly rent subsidies, 23 households assisted through the renovation program, and 18 households assisted through the homeownership program (Grey County, n.d.b).

## 4.1 Small Urban Focus

Grey County is home to nine different municipalities, encompassing 57 different settlement areas. Each of these municipalities and settlement areas have diverse and distinct population and housing characteristics, and thus an array of different affordable housing issues and feasible solutions. The focus of this report and ensuing recommendations will be on the small urban areas of the County, those are being the County's Primary Settlement Areas, as designated in the County's Official Plan, where full municipal services and amenities are available, as well as some of the larger 'Secondary Settlement Areas' e.g. Chatsworth or Flesherton, which may contain partial services and other community amenities. While there's the acknowledgement that the County's recreational areas, and rural areas are also in need of

affordable/attainable housing, for the purposes of this study the focus was on Primary and Secondary Settlement Areas.

Owen Sound, Meaford and West Grey are the most urbanized areas in the County in terms of number of households; Owen Sound is home to the most households (13,590) followed by West Grey (5595) and Meaford (5275) (SHS Consulting, n.d.). Hanover, though it has a lower number of households, should also be considered in the small urban definition. Hanover has the highest proportion of new housing of any area in the County; 13% built between 2006 and 2011; representing the new urbanizing growth in the area (SHS Consulting, n.d.). For the rest of the County, majority of owned dwellings were built before 1991 (SHS Consulting, n.d.).

One-person households make up the highest proportion of housing in Grey County, and in the small urban areas. Owen Sound and Hanover have the highest proportion of one-person households, representing 35.2% and 31.8% of total dwellings, respectively (Scherzer, 2016). Though apartments and high-density forms of housing do exist, nearly 80% of all housing in the County are single-detached dwellings (Hemson Consulting Ltd., 2015). Thus, as one person households inhabit single-detached dwellings, more units are needed to accommodate fewer people (Hemson Consulting Ltd., 2015). The highest proportion of higher density housing forms do exist in the small urban areas, particular Owen Sound and Hanover (Hemson Consulting Ltd., 2015).

Renting is also predominate in urban areas in the County. Owen Sound, Hanover, West Grey and Meaford have the highest rental rates across the County, representing 41.5%, 33.6%, 15% and 14% of total dwellings, respectively (SHS Consulting, n.d.). However, these areas also have some of the lowest median and average incomes in the County (SHS Consulting, n.d.), while combating increasing rent increases. Throughout the entire County, with the exception of Meaford and the Blue Mountains, average rental rates increased more than median income from 2006 to 2011 (SHS Consulting, n.d.).

## 5.0 Methodology

### 5.1 Project Phases

This project took place over four phases. The following is an overview of those phases.

1. Project orientation and information collection
  - a. Terms of Reference draft comprised and sent to the client.
  - b. Orientation with client to receive Terms of Reference feedback, further background information and finalize scope of the project.
  - c. Begin information collection through in-person consultation, document and literature scan. Begin an in-depth exploration of resources provided by Grey County as well as searching out the best practices of other jurisdictions.
2. Review and Analysis:
  - a. Comprise literature review and supplement with key informant interviews when necessary.
  - b. Compile and organize existing Grey County policy, along with case study reviews of other jurisdictions successful and unsuccessful Affordable/Attainable Housing Strategies.
3. Draft
  - a. Draft synthesis report on policy options for an Affordable/Attainable Housing Strategy for Grey County.
  - b. Prepare and deliver draft of final option and recommendations.
4. Presentation of findings to the client.

### 5.2 Project Methodology

This project consists of three forms of research. The project reviews academic literature, other municipality strategies and utilizes key informant surveys. These three methods will provide a clear outline of the knowledge that is available at this time for affordable housing strategies.

### 5.2.1. Literature Review

The literature review looks at academic literature and policy documents. From this review, available knowledge on provincial and federal policies and strategies for affordable housing will be found. Literature will be chosen based on its relevance to the project. Literature reviews are secondary sources and therefore do not represent primary research performed. Information from the literature review will be drawn upon during the recommendations section.

### 5.2.2. Jurisdictional Scans

The jurisdictional scans were chosen from counties in Ontario that are similar to Grey County. These scans reviewed the chosen municipalities affordable housing strategy. From reviewing the strategy, key ideas and objectives were discussed. Information from the jurisdictional scans will be drawn upon during the recommendations section for possible strategies that will be beneficial in the Grey County plan

### 5.2.3. Key Informant Surveys

Key informants were determined by the Grey County Planning and Development department. Survey questions were created based on information provided by the County as well as other affordable housing surveys. These questions were discussed and approved by the planning department. The surveys were distributed via email by the planning department. The survey was done through the online survey platform Qualtrics. Survey results were retrieved and analyzed in the *What We Heard* section. Information from the key informant surveys will be drawn on in the recommendations section to provide key informant insight and ideas into the affordable housing strategy.

## 6.0 Literature Review

The following section reviews current academic literature on affordable and attainable housing. Policies out of province as well as Ontario policies are reviewed. Drawing on this literature will help to determine what is being done on a provincial and federal level for affordable housing. This information will provide guidance for creating a strategy on a municipal level.

### Affordable Housing

Historically, the topic of affordable housing has started at the macro level with universal access to safe and secure housing being a central concern in the international development community. The notion of sustainability dates back to 1987, where the term was coined at the Brundtland Commission (Brundtland Report, 1987). Initially, this term was promoted by environmental concern, but has since expanded to the sustainability of cities, and more recently, has been substantiated by the concept of sustainable communities (Maliene, Howe & Malys, 2008). Sustainable communities are places where people want to live and work because these communities meet the diverse needs of current and future residents, are environmentally sustainable all while contributing to a high quality of life (Maliene, Howe & Malys, 2008). In 1966 United Nations Human Rights said “member states are obliged ‘to recognise the right of everyone to an adequate standard of living ... including adequate food clothing and housing, and to the continuous improvement of living conditions.’” As highlighted by Soederberg (2017), global platforms such as the United Nations and the World Bank operate under the mantra ‘what gets measured, gets done.’ However, this has not resulted in improvements to housing conditions for the growing population of low-income people in the global and Canadian contexts.

## 6.1 Ontario Long Term Affordable Housing Strategy

*“Every person has an affordable, suitable and adequate home to provide the foundation to secure employment, raise a family and build strong communities.”*

Ontario’s long-term affordable housing strategy is based upon the principle that home should be more than just a mailing address and more than just a roof over your head. For many, home is where people raise their families as part of a strong and stable community, thus it is of the utmost importance that the province creates a dependable environment to ensure and contribute to a better quality of life for all. Launching in 2010, Ontario’s long-term affordable housing strategy began a process of transformation in Ontario’s housing system into that of a person-centred, partnership-based, locally driven and fiscally responsible program.

In 2016, the Province of Ontario updated the long-term affordable housing strategy to reflect current realities based on new research findings and best practices. The intended goals of this update include; the support of social and economic inclusion, ending chronic homelessness and meeting the housing needs of all Ontarians (Ministry of Municipal Affairs, 2016). Based on the

Ontario budget investment of \$178 million over a three-year span, Ontario has committed to supporting a broader scope of long-term initiatives in the updated long-term affordable housing strategy. These long-term initiatives include; the survivors of domestic violence pilot project, which aims to pilot a three-year portable housing benefit that is geared towards survivors of domestic violence; the supportive housing initiative, which aims to expand the Province's stock of supportive housing units with operating assistance; and the community homelessness prevention initiative, which aims to end the issue of homelessness in Ontario. In addition to these initiatives, the province has also committed to investing funding into an Innovation, Evidence and Capacity Building Fund, which will support research, evaluation and capacity building initiatives (Ministry of Municipal Affairs, 2016).

In terms of meeting the goals identified in the updated version of Ontario's Long-Term Affordable Housing Strategy, the Province has provided a set of transparent actions that will be taken to ensure the goals are met. These actions include; maintaining an appropriate and sustainable supply of housing; introducing an equitable system of financial assistance; people-centred efficient; developing an indigenous housing strategy; and achieving an evidence-informed system for affordable housing (Ministry of Municipal Affairs, 2016).

## *6.2 Policy (out of province)*

### What are Other Provinces Doing?

#### *Alberta*

In the Province of Alberta, the Ministry of Seniors is responsible for affordable housing. As highlighted in other Affordable Housing Strategies, having stability at home contributes to the overall quality of life. The Affordable Housing Strategy in Alberta focuses on:

1. Investing Now and for the Future – the Alberta government has committed to investing \$1.2 billion over five years to build more affordable housing.
2. Integrated Housing and Supports – tenants are given the tools they need to have every chance to be successful in life.
3. Successful Transitions and Aging in Community – whether a senior is moving into a lodge or family needs housing, the strategy helps them progress into affordable housing with the support they require.

4. Fair and Flexible – applicants and tenants will no longer be penalized for improving their financial circumstances. Housing providers have the flexibility required to respond to community needs.

5. A Sustainable System – housing providers can better support Albertans if the housing system is financially sustainable. New funding and program models put affordable housing on sound financial and environmental footing.

(Alberta Government, 2017).

### *Nova Scotia*

Nova Scotia Housing is responsible for affordable housing within the province. The province's Housing Strategy was derived through an engagement process that involved over 500 members of the province. This conversation stemmed from one of the province's most pressing issues, housing challenges. This Housing Strategy narrows in on factors such as affordability, choice, partnership, and community building. Identified within the strategy are 5 goals:

1. Fostering healthy, vibrant and diverse communities.
2. Ensuring affordable housing choices for owners and renters.
3. Providing paths to equity and home ownership Nova Scotia will become a leader in innovative financing options that will help people save for a down payment, build equity and buy their home.
4. Building partnerships: drawing on the strengths of Nova Scotia's local communities, business and governments.
5. Independence and dignity: Serving seniors, the disabled and vulnerable Nova Scotians.

(Province of Nova Scotia, 2013).

### *Reflections*

The Affordable Housing Strategies in Ontario, Alberta and Nova Scotia all share a number of common themes. However, Ontario's Affordable Housing Strategy aims to address more complex social issues in comparison to Alberta and Nova Scotia's Affordable Housing Strategies. Ontario's Affordable Housing Plan lacks regard for senior's housing or the implications of aging in place. With Canada's population aging, this facet of the country's demography will have to be considered in the development of all Affordable Housing Strategies. Ontario did however have a unique action, which included the development of an indigenous housing strategy. This is important as many Indigenous people in the Canadian context are

living in sub-par housing with limited access to basic necessities, such as clean water – a fundamental human right.

## 7.0 Jurisdictional Scans

The following section takes a look at other counties published affordable housing strategies. The County documents that are review are from Huron County, Prince Edward County, Bruce County and Norfolk County. These counties were chosen due to their similarities to Grey County. By reviewing and drawing on these documents,

### 7.1 Huron County

Huron County was selected as a case study for possible strategies that could be used in Grey County because of similarities between the counties. Both counties had a stable population between 2011-2016, each increased in the 5 year period, but grew less than the Ontario average (Statistics Canada, 2017e). The average household size is also similar, Grey County has an average household size of 2.3 people, and Huron County has an average of 2.4 people. The annual median income in 2016 for homes in Huron County was \$65,944, and \$62,935 for Grey County (Statistics Canada, 2017e).

Huron County produced an affordable housing strategy for 2012-2024. The strategy had three overarching goals:

1. To improve access to housing that is affordable to people of low and moderate income across the County;
2. To prevent homelessness by supporting people at risk of losing their housing to access short-term and long-term assistance and affordable housing;
3. To end homelessness by supporting people who lose their housing to transition into permanent, stable and affordable housing with supports to help sustain them in housing.

Huron County's strategy was produced with consideration of a changing environment for affordable housing and homelessness services. The strategy is being supported by the Community Homelessness Prevention Initiative (CHPI), which allows for more local decision-making and planning.

In order to achieve the overarching goals for the County by 2024, the strategy forms an integrated system that is periodically reviewed and revised to continuously fit the community. The recommended actions include tools to monitor local needs and additional or alternative ways to address those needs.

Huron County has multiple programs and strategies to provide affordable housing to its population. Huron County Housing Corporation manages 415 rent geared to income units. However, the average wait times in Huron are still 6-12 months for seniors, 1-5 years for singles, and 6 months - 3 years for families. The County also has the Rent Supplement Component program, which works with private landlords to provide affordable housing for families. The Housing Allowance program that provides subsidies to tenants. The County also delivers approximately 214 market rental and rent-geared-to-income (RGI) units through for-profit and non-profit housing corporations through the County housing program. Finally, the Homeownership program, and Habitat for Humanity provide two options for home ownership within the County.

By 2024, Huron County predicts that it will require 141 units of affordable housing, and, upon a medium forecast of current economic and population trends, 59 units of RGI permanent supportive housing. The demand is anticipated to be met through rent supplements, acquisition, housing allowance, home ownership and construction. To fulfill this objective, the County recommends:

1. Increasing outreach efforts to encourage private sector landlords to participate in the rent supplement program to maximize the impact of the existing funds.
2. Considering partnering with service agencies to provide case managements to help maintain tenancies.
3. The Steering Committee, in partnership with community agencies and the County, work to establish a web- and phone-based resource for private landlords to list affordable units for rent for use by service providers and their clients.
4. The County explore the possibility of raising dedicated funding for affordable housing through tools that are available to municipalities and setting it aside in an Affordable Housing Capital Reserve Fund or a similar financing initiative to be used to support locally-initiated affordable housing programs.

5. The Steering Committee work with the County and other housing providers and local service providers to identify opportunities to partner in an effort to provide long-term supports for individuals and families who have special needs or face barriers to living independently that can be delivered in their home to increase housing stability.
6. The County and the Steering Committee use evidence from its programs to actively advocate to the federal and provincial governments for increases to funding programs that support affordable housing, including those that target renovations to facilitate the development of new accessory rental units and renovations for energy efficiency in existing rental units.

Another objective set out by the County is to, in collaboration with the Planning Department and Steering Committee, update its own and the lower-tier municipalities Official Plans with policies and planning tools to facilitate affordable housing options. To achieve this objective it was recommended that:

1. The County encourage the local municipalities to amend their Official Plans to include a phrase such as “Council shall promote a full range of housing types, in terms of density, unit size, tenure and price, that will meet the diverse needs of residents, including special needs housing and housing that is affordable to low and moderate income individuals and families.”
2. The lower-tier municipalities should be encouraged to amend their Official Plans to set targets for affordable units, including smaller units (bachelor and 1-bedroom), in new developments.
3. The County should encourage the lower-tier municipalities to amend their Official Plans to streamline the ap-proval process for development applications that include affordable housing, including a minimum number of units to qualify for such streamlining.
4. The County should encourage the local municipalities to include the provision of affordable housing as a community benefit in Community Improvement Plan policies.
5. The County Planning Department, in coordination with the lower-tier municipalities, should undertake a study to identify alternative development standards to encourage infill and facilitate the development of new affordable housing and redevelopment of existing housing to include affordable units.

The final relevant objective of Huron County is to identify opportunities and nurture existing partnerships to improve and/or regenerate existing social housing units and engage in community building activities. The County recommends the following in order to reach this objective:

1. The County Social and Property Services Department collaborate with tenants in setting guidelines to create a culture of standards and expectations for all tenants based on a principle of mutual respect and right to be safe in their homes and serve as the tenants' representatives/advocates to the County.
2. The County Social and Property Services Department collaborate with social housing tenants to organize to make improvements to the communal spaces in their buildings to promote a sense of community, i.e. lounges, patios and gardens.
3. The County consider opportunities to initiate public-private partnerships for the purpose of renovating exist-ing buildings and establishing new social housing units in new developments as they arise.
4. The County Social and Property Services Department explore the feasibility of investments in renewable en-ergy programs through the Feed In Tariff program to generate additional revenues for housing programs.

Other objectives included monitoring progress toward the goal by creating a Steering Committee, establish a common system to consistently gather data that reflect the current state of housing need in the County to facilitate service planning and resource allocation and enable accountability to the community, provide those most at risk for homelessness with assistance, and enhance partnerships and strengthen inter-agency coordination results in improves access to service while allocating resources more efficiently.

The Long-Term Affordable Housing and Homelessness Plan for the County of Huron includes multiple objectives that aim to lead to the overarching goals of improving access to low and moderate affordable housing in the County, and preventing and ending homelessness. A number of recommendations were made in order to achieve each objective. Grey County may be able to adapt some of the strategies seen in Huron County in order to improve access to affordable housing.

## 7.2 Norfolk County

In 2001, Norfolk was de-amalgamated from Haldimand County, however, Norfolk remains the designated Consolidated Municipal Services Manager for the two-County area and operates the Health and Social Services Department which serves both Counties. Norfolk and Haldimand are now two single-tier municipalities, together they are home to 108,000 people who live in 2,900 square kilometers in Southwestern Ontario (Statistics Canada, 2017d). The Counties border the north shore of Lake Erie and are neighbours to Elgin County and the Municipality of Niagara. Norfolk is home to Port Dover which is a popular seasonal destination for tourism, the remainder of the municipality is made up of small towns and rural landscape (Statistics Canada, 2017d). The local economy has traditionally relied upon manufacturing, agriculture, services and tourism which have all been adversely affected by the Province of Ontario's economic turbulence of the last 20 years (Health and Social Services, 2013). The shift in employment in Norfolk-Haldimand has impacted the housing sector, rental availabilities have dropped and affordability has diminished for those most affected by the adverse economic situation.

In 2013, the Norfolk Health and Social Services Department developed a Housing and Homeless Needs Assessment for Norfolk and Haldimand Counties (Health and Social Services Department, 2013). This assessment is the foundation of a 10-year Housing and Homeless Plan that is being developed in response to the Province of Ontario's call for an evidence-based plan that includes the following:

- An assessment of current and future housing needs in the Service Manager area;
- Objectives and targets related to housing needs;
- A description of the measures proposed to meet the objectives and targets;
- A description of how progress will be measured.

The Vision of the Housing and Homelessness plan is to provide the residents of Haldimand and Norfolk with safe, appropriate, accessible and affordable housing and support opportunities (Health and Social Services Department, 2013). This vision will be achieved by adhering to the following directions:

- Direction 1 Ensure all residents of Haldimand and Norfolk Counties have access to suitable, safe and affordable housing opportunities.

- Direction 2 Keep people housed.
- Direction 3 Expand support opportunities to meet increasingly complex needs.
- Direction 4 Collaborate and coordinate responses to homelessness.
- Direction 5 Advocate to senior levels of government for adequate and sustained funding for services, supports and programming.

The above directions will be achieved by adhering to the following priority actions:

- Action 1.1 Encourage the creation of new, affordable housing units by private and non-profit builder/developers, particularly one bedroom units and housing for single individuals.
- Action 1.3 Assist housing providers to identify and use surplus land opportunities on non-profit and social housing sites for infill.
- Action 1.9 Increase the supply and access to affordable supportive housing options for seniors and other vulnerable residents across Haldimand and Norfolk Counties.
- Action 2.1 Pursue the creation of integrated health and social service centres for ease of access to multiple services at one time.
- Action 3.1 Increase supportive housing options, including rent subsidized affordable housing as well as respite and short stay beds for people with complex needs.
- Action 4.3 Undertake a study of options for short-term emergency accommodation, including victims of domestic violence, in each County, with attendant supports.

Norfolk Health and Social Services Department prepared progress reports for the three years following the publication of the Housing and Homelessness plan. The follow up reports list each of the directions and action items along with a timeline, responsible authorities and progress update (Social Housing, 2016).

In 2016, Norfolk County published the *Norfolk County Official Plan Review Housing Study* in partnership with SHS Consulting. This Housing Study builds on the 2013 Housing and Homelessness Needs Assessment. The study is a comprehensive report that details the demand for housing, supply of housing, housing affordability broken down into rental and ownership and finally an implementation plan for potential policy strategies (Norfolk County, 2016).

The 10-year Housing and Homeless Plan has resulted in the adoption of the Homeownership Program and the Ontario Renovates Program (Norfolk County, 2016). The Homeownership component of the IAH Program 2014 Extension provides down payment assistance to qualified low-to-moderate income households wishing to purchase a home. Funding is provided in the form of a 20-year interest free loan registered on title and up to 10% of the purchase price of the home (Norfolk County, 2016). To qualify for the program, applicants must be renting, be at least 18 years old, with a combined gross household income of \$82,800.00 or less (maximum income level is updated annually) (Norfolk County, 2016). The applicant household must be eligible for a mortgage and the purchase price of the home must not exceed \$279,536 (maximum purchase price is updated on a quarterly basis) (Norfolk County, 2016).

The Ontario Renovates program provides financial assistance to low-to-moderate income families to:

- Repair their home to bring it to acceptable standards while improving energy efficiency.
- Increase accessibility of their home through modifications and adaptation.

Funding is provided in the form of a forgivable loan on the cost of approved work items. The actual amount of assistance is based on the cost of repairs and the funds available, to a maximum of \$10,000 (Norfolk County, 2016). The period of forgiveness for home repair projects is 10 years. Funding for accessibility repairs, up to a maximum of \$5,000, is in the form of a grant (not a loan) and does not require repayment (Norfolk County, 2016).

## 7.3 Prince Edward County

Prince Edward County is located around the Belleville area, two hours East of Toronto. The County is smaller than Grey County with approximately 24,700 residents (Stats Canada, 2017d). It is a popular tourist destination in the summer months, with many outdoor activities on Lake Ontario and a growing wine and brewing industry.

In 2010, Prince Edward County commissioned SHS Consulting and Re/fact Consulting to create an affordable housing strategy for the County. The report is broken up into two sections; phase one is the analysis of affordable housing in the County, and phase two is the development of a strategic action plan. The goals of this report are the following:

1. Research County housing market trends to identify the need for affordable housing
2. To develop goals and an action plan to address the affordable housing and homelessness requirements in the County
3. To distribute the roles and responsibilities for each stakeholder to contribute in executing the Action Plan
4. To identify and utilize resources to aid in implementing the Action Plan
5. To identify priorities within the Action Plan (SHS Consulting, 2010)

Through the analysis in phase one, the County determined key challenges that residents in the community face when it comes to affordable housing. The following are the key challenges determined in the study:

1. There are not diverse housing options in the area to fit the population demographics
2. The quality of houses available is low as 33% of the houses in the County were built before 1946. The age and condition affect the quality
3. There has been a loss in the availability of rental properties in the County
4. There is steady demand for social housing and still a waiting list and limited supply of units
5. Affordability for houses in the local market has dipped due to rising housing costs
6. There are no emergency housing options available in the County
7. There is limited housing for seniors, which is a problem due to the aging population of the area
8. Accessible housing of AODA standards are limited
9. There are limited options for supportive housing (SHS Consulting, 2010)

From these challenges, the Affordable Housing Working Group and Prince Edward County became the main stakeholders responsible for implementing the recommendations in the Action Plan. It is important for the responsibility be shared with other community partners such as municipal staff, government and serve agencies as well as housing and community organizations. The recommendations fall under these five strategic categories, with their recommended actions listed underneath (SHS Consulting, 2010):

1. Leadership and Coordination

- a. Receive endorsement from Prince Edward County for the Action Plan
  - b. Create a sub-committee of County Council for the Affordable Housing Working Group
  - c. Create a Housing Coordinator position for the County
  - d. Create affordable housing targets every year to help continually implementing the Action Plan
  - e. Monitor and report on the plan yearly
2. Policy Development
    - a. Make sure that the Official Plan, Secondary Plan and Zoning by-laws, have policies to support affordable housing
    - b. Review zoning by-laws to create more opportunities for permitting secondary suites
    - c. Fast-track affordable housing projects for approval
    - d. Expand the Community Improvement Plan policies to retain older houses in the County
    - e. Develop policies that will support single detached homes becoming rental apartments
3. Resource and Incentives
    - a. Team up with the County of Lennox and Addington to access housing programs through the Municipal Capital Facilities agreement
    - b. Reduce development charges for those who put in affordable housing
    - c. Link available projects with affordable housing sponsors
    - d. Monitor programs and work with community partners
    - e. Identify land in the County suitable for affordable rental housing development
4. Education and Advocacy
    - a. Educate council about the benefits of affordable housing, social and economic
    - b. Share success stories and pursue pilot projects
    - c. Create a contact point, website
    - d. Create a report card, to show the community the status of affordable housing in the County
5. Partnerships
    - a. Have a wide range of member representation for the Affordable Housing Working Group

- b. Joint efforts between social services and Prince Edward Lennox-Addington Social Services (PELASS)
- c. Help those who are interested in development of affordable housing
- d. Meet with private sector groups

The County and the Affordable Housing Working Group will be the main contacts for the implementation of this plan. A housing coordinator shall be hired to help implement and steer the plan. The County must change policies in the Official Plan, Secondary Plan and zoning by-laws to help to consider affordable housing in the area. The County must strategize and meet with community partners, private sector developers and other municipalities to help fund and organize affordable housing. Incentives for developers to put in affordable units or have a home owner create a basement apartment will help to make the process easier, faster and more efficient.

## 7.4 Bruce County

Bruce County is located directly west of Grey County, bordered to the north and west by Lake Huron, to the south by Huron County and shares its east border with Grey County. Due to the proximity of the counties to one another, geographically the two areas are very similar. Both counties balance areas of prime agricultural lands and agricultural production with areas of higher tourist value, provided by the presence of Lake Huron, Georgian Bay and associated natural features (Neptis Foundation, 2014). The significant natural features in both areas contributes to a high seasonal population and the presence of many seasonal residences (Statistics Canada, 2017a, 2017b). In addition to similar outcomes due to the seasonal appeal of the area, the two counties share other similarities in terms of population and housing. Though Grey County overall has a higher population count, Bruce County experienced higher population growth from 2011 to 2016 (Statistics Canada, 2017a, 2017b). In both areas, the population is widely distributed over the vast geographies of the area, resulting in low population densities. Housing ownership sits at 77% for Grey and 82% for Bruce, with the remaining 23% and 18% renting, respectively (Statistics Canada, 2017a, 2017b).

Due to the similarities between the two areas, Bruce County was chosen as a case to study affordable housing strategies that may be appropriate in Grey County. The need for affordable

housing in Bruce County was largely brought to light first in 2005 when Social Housing Strategists were hired by the County to complete a housing study. The purpose of this study was to develop a strategy to effectively deal with affordable housing issues and deliver affordable housing options throughout the County (Social Housing Strategists, 2005). The study highlighted current gaps and issues in the County's housing market, including housing for seniors, limited diversity of housing and largely, the need for affordable housing. The report concluded with several recommendations for meeting housing needs in the County, several of which have now been incorporated into Bruce County policy documents (Social Housing Strategists, 2005).

The two main policy documents guiding delivery of affordable housing actions in Bruce County are the Official Plan and the Bruce County Long Term Housing Strategy. Within the Official Plan for Bruce County exists a specific section dedicated to affordable housing strategies. This section outlines goals and strategies for achieving a supply of affordable housing in the area. The official plan dictates that of all new residential development and intensification, 30% must be affordable to families up to the 60<sup>th</sup> percentile (County of Bruce, 2013). Further, the Official Plan encourages all Local Official Plans to require 30% of new residential development to be either medium or high density and 30% of new residential development to be rental units. The Official Plan encourages a mix of all housing types to meet the diverse incomes of the area and ensure a supply of affordable housing (County of Bruce, 2013). In addition to setting policy for residential development, the Official Plan for Bruce County also highlights some groundwork initiatives the County has taken to promote affordable housing. Specifically, Bruce County and the lower-tier municipalities within the County shall enact a Municipal Housing Facilities By-Law. This by-law enables the County and municipalities to provide incentives to development to create affordable housing units (County of Bruce, 2013). Along similar lines, the County and municipalities shall also provide a grant-in-lieu of development, planning and building permit fees, to a developer in exchange for meeting specified affordable housing targets. Lastly, Bruce County has also established an Affordable Housing Reserve Fund for private and community organizations to create affordable housing (County of Bruce, 2013).

The second guiding document for implementing affordable housing in Bruce County is the Bruce County Long Term Housing Strategy. This vision document outlines goals for affordable housing and specific actions on how to achieve their goals. As a County, the goal outlined in this document is to create 445 affordable housing units between 2013 and 2023 (Bruce County,

n.d.). This goal will be achieved by focusing on five overarching strategies: educating partners, cultivating partnerships, enhancing financial and program support, making planning rules more flexible and maintaining existing housing stock. These five strategies are implemented through 30 different actions, which are summarized below, and can be found in more detail in the [Long Term Housing Strategy report](#) (Bruce County, n.d.).

- Educate Partners: distribute strategy to partners; broaden community support and awareness; provide educational materials and training (Bruce County, n.d.)
- Cultivate Strong Partnerships: facilitate connections; coordinate housing intake services; connect economic development to affordable housing; support options for those with disabilities; encourage funding opportunities (Bruce County, n.d.)
- Enhance Financial and Program Support: support rent supplement and housing reserve funds; use government funding and ownership programs; advocate to government and health networks (Bruce County, n.d.)
- Make Planning Rules More Flexible: permit secondary units; eliminate zoning barriers; encourage Community Improvement Plans; identify best practices for affordable housing (Bruce County, n.d.)
- Maintain Existing Stock: promote and support energy efficiency; commit funding for building improvements; develop sustainability plans and end of operating agreements (Bruce County, n.d.)

As of 2017, these actions had helped Bruce County achieve several positive affordable housing outcomes, as indicated in the Bruce County Long Term Housing Strategy Progress Report of June 2017. One of the unique highlights of these actions is the establishment of a Yes in My Back Yard (YIMBY) group. This group works to education the community about the benefits of affordable housing in the County (Bruce County, 2017, n.d.). Other accomplishments in Bruce County include a community engagement project in a social housing neighbourhood offered in partnership with Grey Bruce Health Unit and Grey County Housing, community improvement plans that promote secondary suites as accessory apartments, and receipt of funding for efficiency upgrades capital improvements to social housing units (Bruce County, 2017). Bruce County has completed 8 new affordable housing units, a secondary suite, and distributed over \$500,000 throughout the County for rent, utility, energy efficiency and down payment assistance (Bruce County, 2017).

## 7.5 Similarities Between Counties

Table 1.

*Comparison of population, households, age and income.*

	2016 Population	2011-2016 Population Growth	Private Households	Population density	Average age	Average after-tax household income
Grey	93,830	1.4%	39,565 77% own 23% rent	20.8	45.4	\$68,737
Bruce	68,147	3.1%	28,865 82% own 18% rent 50 units band housing	16.7	44.8	\$75,078
Prince Edward	24,735	-2.1%	10,730 83% own 17% rent	23.5	49.4	\$72,431
Norfolk	64,044	1.4%	28,720 72% own 28% rent	39.8	44.5	\$34,928
Huron	59,297	0.3%	24,190 78% own 22% rent	17.4	43.6	\$68,285

*Note.* Data pulled from Statistics Canada (2017a, 2017b, 2017c, 2017d, 2017e).

## 8.0 What We Heard

The following section reviews the survey results that were completed by the key informants. The key informants were chosen by the Grey County Planning and Development department.

In order to gain a better understanding of what the residents and employees of Grey County would like to see in an attainable housing strategy, a 13-question survey was administered to key stakeholders. A comprehensive list of the survey questions can be found in Appendix 1 of this report. The respondents were a mixture of residents and professionals working as land developers, builders, landlords, planning consultants, municipal and social service employees. Responses were collected from residents living and working in each of the lower-tier municipalities within Grey County which includes; City of Owen Sound, Municipality of Grey Highlands, Municipality of Meaford, Municipality of West Grey, Town of Hanover, Town of the Blue Mountains, Township of Chatsworth, Township of Georgian Bluffs and Township of Southgate.

The first priority of the survey was to understand the current attainable housing climate within the County of Grey. This section strives to understand how local communities have reacted to the introduction of attainable housing and what the stakeholders surveyed perceive as barriers to implementation. The consensus from the surveyed respondents seemed to be that the County is unaware of the options that exist. The surveyed respondents feel that the public is optimistic and excited about the possibility of a comprehensive attainable housing strategy that is user-friendly and promotes human capital retention. Many communities have identified attainable housing as a priority and have been receptive to the idea of using intensification as an initiative to effectively achieve this goal. The business community, specifically, is excited about the idea of retaining low income staff that can live and work locally. As the student population declines, the need for a low-income workforce increases and the business community commented on the economic significance of hiring locally. Unfortunately, the stakeholders surveyed feel that they have had limited strategies communicated to them and they believe that they would benefit from a comprehensive list of the initiatives that currently exist.

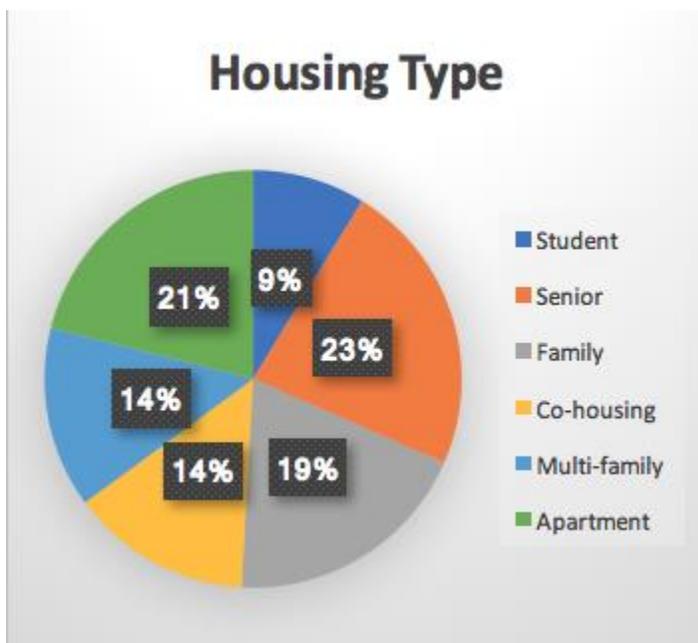
The second priority of this survey was to understand the barriers that inhibit key stakeholders from implementing attainable housing strategies. The stakeholders in Grey County feel that there needs to be more support from all levels of government. This is needed to subsidize, incentivize and implement attainable housing initiatives. Additionally, this government support is needed to motivate developers to invest in intensification and affordable rentals. Stakeholders suggested that this support could come in the form of tax breaks, waved development charges and rebates. Stakeholders have found that the Official Plan and its related Zoning By-laws are too limiting in their interpretation of attainable housing. The most prominent barrier to attainable

housing implementation appears to be a lack of desire and understanding for the need of this type of housing by property owners, homeowners and developers.

The third priority of this survey was to highlight any successes that stakeholders have had in establishing attainable housing in Grey County. The stakeholders took this opportunity to explain that Grey County housing is affordable for external investment. The stakeholders would also like to note that they feel the community is primed and ready to take on an attainable housing initiative. Many residents have expressed an interest in 'tiny homes' and secondary suites, builders have also expressed an interest in participating if an initiative existed that made it worth their while.

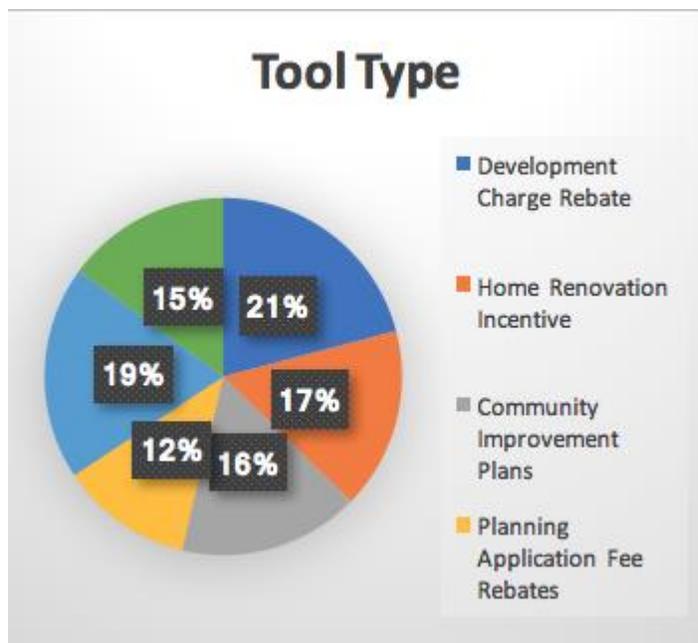
The fourth priority of this survey was to quantify the types of attainable housing that stakeholders feel is lacking in Grey County. As shown in Figure 1 below, the survey respondents feel that there is a shortage of senior and apartment attainable housing types. The survey provided an opportunity for the respondents to answer 'other' and elaborate if necessary. The most common 'other' answer was housing for low-income adults that are not students. This included young professionals and families. The respondents feel that retaining these individuals in the local economy should be a priority, however, they are currently unable to afford renting or owning in the community.

Figure 1.



The fifth priority of this survey was to highlight the initiative or tool that respondents feel will be the most helpful in achieving attainable housing in Grey County. As seen in Figure 3 below the stakeholders feel that a combination of development charge rebates, home renovation incentives, community improvement plans, planning application fee rebates, more permissive policies and increased education are the most effective tools. The survey provided an opportunity for the respondents to answer 'other' and elaborate if necessary. The stakeholders took this opportunity to request reduced approval times and Official Plan and Zoning By-law amendments that allow for a broader range of attainable housing, specifically, co-housing, flex housing and pocket neighborhoods.

Figure 2.



## 9.0 Recommendations

The demand for affordable housing in Grey County currently exceeds the supply available (Grey County, n.d.a.). However, to date, the County has taken proactive steps in developing their housing and homelessness plan to address issues with affordable housing and provide solutions. Acknowledging the positive work that has already been done in the County, there are a few highlights, small revisions and additions that could be incorporated to more greatly solidify the success of the plan, particularly as it relates to small urban areas in the County, informed by

both jurisdictional scans and comments from the Grey County community. Our recommendations fall under 4 strategic categories, with actions under each. These are summarized below and explained in more detail in the following text.

1. Policy Development

- Establish support in planning policies through updates to the Official Plan and local Zoning By-laws
  - a. Continue to support the use of secondary units and garden suites, and
  - b. Provide greater insight and support of “tiny home” development, while
  - c. Creating provisions for more urban, intensive affordable housing types
    - i. Set specific intensification and rental unit targets
    - ii. Further promote mixed-use developments
- Incorporate policies for inclusionary zoning

2. Resources and Incentives

- Continue and increase support of the rent supplement program
  - a. Increase the amount of funds available for the program
  - b. Promotion of availability targeted to small urban centres
- Enhance incentives offered to developers to meet specific affordable housing and intensification targets
  - Provide incentives specific to high-density, mixed use developments in small urban areas

3. Education and Advocacy

- Establish a more comprehensive approach to outreach between the affordable housing community and business community
  - Conduct skills gap analysis for local businesses, and offer training to local income families to improve their economic well-being by connecting them to local jobs
- Establish communication channels between affordable housing parties and the general public in the County
  - Consider establishment of a YIMBY group or similar

4. Partnerships

- Organize internal partnerships between planning, housing, economic development and social divisions
  - a. Align focus between divisions to work towards a common goal; establish responsibilities and timelines
  - b. Working with economic development:
    - i. Incorporate physical improvements to affordable housing units into community improvement plans and downtown revitalization efforts
  - c. Working with social divisions:
    - i. Improve social conditions of affordable housing units such as establishing tenant standards of respect, or facilitating general interest groups to create a sense of community

As renting continues to constitute a significant proportion of housing in the more urban areas of the County, it will be important that the rent supplement program offered by the County continues to be offered. An increase to the amount of funds allocated for this program should also be considered as it has the potential to affect a large number of households and individuals in the County and it is noted that current funds for the program have already been exhausted (Grey County, 2017a). Promotion of the availability of this program should be targeted in the urban areas through various mediums, including newspaper, online and presentations at National Housing Day.

It is also recommended that a more comprehensive approach to outreach between the affordable housing community and business community be established. As noted in the survey, businesses in Grey County are in need of labour. Education and training programs should be established and held within publicly owned affordable housing units that align with the skills needed locally by businesses. Through this initiative, residents can gain the skills they need to work in their communities, support their incomes, and decrease the costs associated with out-commuting to other areas for work. Education and training could be provided by continuing to strengthen the partnerships that already exist and are promoted in the housing and homelessness plan. Outreach should also be done by the County to continue to retain and attract more businesses to the area through the Made In Grey initiatives. By promoting business retention and development, more jobs are created in the community and thus there is more opportunity for full-time, higher paying positions to be created, thus improving incomes in the

area. In attracting new business development, it is recommended that mixed-use development be promoted and incentivized by the County. This type of development supports intensification, and high-density residential units that are often more affordable, or more available on a rental basis, than the current predominance of single detached dwellings.

Also relating to outreach, the County should work to establish communication channels between affordable housing parties and the general public in the County. Citizen engagement strategies have been identified as a key action area in the housing and homeless plan, but appear to focus largely on engagement with those in need of affordable housing. Engagement is also needed with the rest of the resident and developer community, to increase the understanding of and need for affordable housing. As noted in the survey, one of the biggest barriers to affordable housing development, was a lack of understanding for the need of this type of housing. Following the initiatives of Bruce County, a YIMBY (Yes In My Backyard) group, or similar, could be established to help promote the need for affordable housing, and the benefits of providing affordable housing to the resident and developer community. By establishing this positive, promoting voice, a greater support of affordable housing can be created in Grey County.

Another recommendation is to make affordable housing in the urban areas more attractive and establish a more community-centered feel to affordable housing. As in Huron County, it is recommended that the County work with social, cultural and building departments make social and physical improvements within the affordable housing units. This improvements, particularly the physical improvements, can be tied into community improvement plans and economic development initiatives such as downtown revitalization efforts. Social improvements, such as establishing tenant standards of respect, as well as helping to facilitate general interest groups, can help to create a sense of community. These recommendations can be incorporated in both the Housing and Homelessness Plan as well as the Recolour Grey Plan.

Lastly, it will be very important that flexible official plan and zoning by-law policies are in place that allow and encourage more types of affordable housing. As noted in the survey results, zoning is still considered too restrictive for affordable housing initiatives. It is recommended that the County consult with the lower-tier municipalities to update their zoning by-laws, as zoning occurs at the lower-tier level in Grey, to create more accommodating zoning policies. In addition to providing the provisions that enable secondary units and garden suites, it is recommended that flexible provisions that enable more high-density, urban affordable housing, such as mixed-

use multi-storey development, be created. Similar to Bruce County, in addition to the affordable housing targets already in place, targets related to the percentage of high density development and rental unit development should be established. These recommendations can be incorporated into the Grey County Official Plan, creating development friendly policies. Creating policy that is in favour of affordable housing development at the County level will be advantageous, cost, and time efficient. The County should also encourage the lower-tier municipalities incorporate plans into their Official Plans that are in support of affordable housing development.

Grey County should consider inclusionary zoning. Although generally implemented by areas that are targeted for higher growth, Grey County could benefit from its implementation. Inclusionary zoning allows municipalities to require affordable housing units as part of residential developments. Inclusionary zoning increases the supply of affordable housing units for low- to medium- income families and individuals (Ministry of Municipal Affairs and Housing, 2017). It will create inclusive and integrated communities through social mixing (Ministry of Municipal Affairs and Housing, 2017). Grey County should consider using inclusionary zoning to reach affordable housing targets.

## 10.0 Conclusion

Affordable housing continues to be a priority for Grey County. Specifically in the urban areas of the County, affordable housing is needed to satisfy the higher proportion of renters and single-person households that exist. The current 10-year housing and homeless plan enacted by Grey County highlights several key strategic areas and actions that support and will continue to develop the presence of affordable housing in the area. Housing and homelessness supports, including subsidies, loans and grants, combined with inclusive policy and incentives for developers are integral to ensuring the overall success of affordable housing in the County. The current housing and homelessness plan is suggested to be improved by increasing the level of outreach with the community and the understanding for the need for affordable housing; by connecting low-income households and individuals reliant on affordable housing with training and employment opportunities; improving the overall quality of life for those in affordable housing, through both physical and community improvements; and my creating accommodating

zoning policies. This changes, combined with the current initiatives by Grey County, can help foster positive change throughout the County.

### Appendix 1: Survey questions

1. What municipality do you work within? Check all that apply.
  - City of Owen Sound
  - Municipality of Grey Highlands
  - Municipality of Meaford
  - Municipality of West Grey
  - Town of Hanover
  - The Blue Mountains
  - Township of Chatsworth
  - Township of Georgian Bluffs
  - Township of Southgate
2. How would you classify the area where you work? Check all that apply.
  - Agricultural / Rural
  - Small Urban / Urban
  - Resort / Seasonal
3. What is your profession or interest group?
  - Small Business Owner
  - Municipal Employee
  - Land Developer / Builder / Landlord
  - Social Services
  - Other (please specify below)
4. Do the residents in your area seem informed, or concerned about attainable housing?
  - Yes
  - No
  - Not Applicable
5. In your professional experience, is attainable housing a priority?
  - Yes
  - No
  - Not Applicable
6. How has the community where you work reacted to the introduction of attainable housing strategies? If applicable, please provide an example.

7. What barriers have you faced with regards to implementing attainable housing strategies, or constructing/renovating attainable housing units, or renting attainable housing? If applicable, please provide an example.
8. Please describe any successes you have encountered related to attainable housing in your community.
9. Are there any particular types of attainable housing that Grey County is lacking? Check all that apply.
  - Student
  - Senior
  - Family
  - Co-Housing
  - Multi-Family
  - Apartment
  - Other
10. What incentives or tools could Grey County offer to increase the number of new attainable housing units (either rental or ownership)?
  - Development Charge Rebates
  - Home Renovation Incentives
  - Community Improvement Plans
  - Planning Application Fee Rebates
  - More Permissive Policies on Apartments in Houses
  - Increased Education
  - Other (please specify below)
11. What did we miss? Please leave a comment with any relevant attainable housing concerns, issues or areas for further study.

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