



HOUSING ACTION PLAN



June 2023



Housing Action Plan

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Housing Need in Grey County

Like other communities in Ontario, the County of Grey is experiencing a housing affordability crisis. Updated Growth Management Forecasts have been completed which indicate that the County will grow by more than 12,000 households through 2046. Policy targets aim for 30% of new development at an 'affordable' price point to low- and moderate-income households, however increasingly it is understood that traditional market tools and factors are unlikely to facilitate the creation of affordable units at this price-point given high land costs, construction input-cost escalation, rising interest rates and evolving workforce challenges in the development & construction sector. An 'affordable' housing cost is generally considered as being no more than 30% of a household's gross income.

Municipal policy and planning approaches seek to facilitate a suitable range and mix of housing type, tenure, size, and pricing, to ensure there are a variety of housing options available to meet the unique needs of households across the income spectrum. Presently, available rental units are being offered at price-points which may be affordable to average income households earning between \$60-90,000/year, however such listings would not affordably service the majority of households falling below the County-wide median income of \$78,000/year. It's further noted that 28% of households across the County are one-person households, having a median income of \$36,800 which would support a maximum 'affordable' housing cost of roughly \$900/month – listed rentals at and below this price point are few and far between. The County has observed a doubling of the social and community housing wait list through the Covid-19 pandemic, with 1200 eligible Grey County households now represented in that queue.

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Regarding home ownership, higher resale pricing together with higher interest rates results in a limited supply of listings available to Average income households, with affordable home-ownership available primarily to those households with high-income, exceeding \$90,000/year.

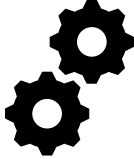

The County, together with community partners, is exploring potential options and interventions to address this supply and affordability challenge, as reflected within this Action Plan. These approaches will be focused around two distinct but interrelated challenges:

- a) The supply of deeply affordable units serving those in very low, low and moderate income households
- b) The supply of market and 'missing-middle' units to serve those in the higher-moderate and average income groupings

Additional information regarding income groupings and affordability metrics are included within the [September 2022 Housing 'data report' to the County's Affordable Housing Task Force](#). Further data to support affordable housing need assessment is available via the newly released Housing Assessment Resource Tool (HART) published in March 2023 by the University of British Columbia. This tool is available online, here: [Housing Assessment Resource Tools \(HART\) \(ubc.ca\)](#)

Action Plan Approach

This Action Plan has been prepared with the following considerations in mind:

- 1) **Systems View:** The housing created and available within our community is the output of a vast housing 'system' which is comprised of many different individuals, organizations and all levels of government working in a variety of roles and capacities. Where a different output is desired from the housing system to meet specific local needs, we must consider a variety of actions to bring about change within the system, towards our desired result. Such actions may be focused on the Policies, Resource Flows, Practices, Power Dynamics, Relationships and Mental Models that underpin the system and should be coordinated in a strategic and measured way. As the housing system is interrelated with broader economic and social systems that are complex and adaptive to change, there is risk of unintended consequences arising from our interventions which must be monitored on an ongoing basis.
 
- 2) **Collaborative Focus:** Housing is created, funded and administered by a variety of local organizations, each with their own scope, mandate and capacity to interact around the housing and affordability challenges in Grey County. This Action Plan orients Grey County as a lead organization regarding a number of actions falling within its spheres of influence and control, however, relies on local municipalities, local charitable, non-profit and community partner agencies; and, the development community, to participate in these
 

actions. Each local partner is encouraged to consider further actions that may fall within their respective spheres of influence and control which could be pursued towards the collective goal of addressing the housing affordability crisis in Grey County.

- 3) **Living Document:** This Action Plan provides a snapshot view of the status of ongoing actions and sets the intention for new actions and tasks to be undertaken in the coming months to year. It is noted however, that the housing supply and affordability crisis in Ontario remains in-flux and so it is expected that this Action Plan will need to evolve alongside. Accordingly, County Staff are positioned in a 'learning stance', actively monitoring new information around the housing crisis as it becomes available and adjusting stated actions as may be appropriate in an updated context, towards the broad objective of greater affordable housing supply in Grey County.



On the radar:

- Roll out of Provincial & Federal Budgets & Programs for 2023
- Changing construction input costs & interest rates; recession potential; housing industry capacity (incl. demographic challenges)
- Real Estate statistics and indicators for 2023
- Implementation and any further change to legislated framework in Ontario (e.g Bill 109; Bill 23; Bill 97/PPS & Growth Plan Revisions)
- Implementation of Federal foreign-buyers legislation, Effective January 1st, 2023 – the ban on foreign investment does not apply to residential lands outside of Census Metropolitan or Agglomeration Areas; buildings containing more than three dwelling units, nor 'recreational' property such as cottages, cabins and other vacation homes – monitor for potential local implications.



Note: This Housing Action Plan is intended to complement & support achievement of targets within the [County's Housing & Homelessness Plan](#).



Current Action Items

Action Plan Item	Status	Responsibility	Next Actions
<p>Maintain Grey County's Affordable Housing Fund</p> <p>Contribution of up to 1% of the tax levy to support future housing projects</p>	<p>ESTABLISHED</p> <p>The fund has been established and is being utilized to support current housing developments (e.g. 14th Street Supportive Housing Project).</p>	County	The County will continue with this annual funding contribution, subject to the annual budget process.
<p>Proceed with a Housing Land Bank/Surplus Lands Project</p>	<p>UNDERWAY</p> <p>The goal of this work is to ensure that shovel-ready sites for affordable housing creation are available when future funding opportunities present.</p> <p>An affordable housing site review and pre-development task-list & a stepwise process document is being compiled and refined as County Staff explore the potential of a County-owned pilot site, as part of the Surplus Lands Project. Seed funding opportunities for site-preparation and investigation activities will be explored.</p> <p>Funding has been included within the 2023 County budget to support early pre-development activities for this pilot site.</p>	<p>County</p> <p>Local Municipalities</p>	<p>The County will continue with the Surplus Lands Project work plan and pilot site investigation, as well as review, inventory, and early assessment of other County-owned lands, through an affordable housing lens.</p> <p>Local municipalities are encouraged to review municipal landholdings and their potential for affordable housing creation. County Staff will support local site review activities wherever possible.</p>

Action Plan Item	Status	Responsibility	Next Actions
	<p>Once completed, findings and resource materials associated with the project and pilot site review will be packaged as a sharable resource.</p> <p>Evaluated sites with affordable housing potential may be offered for conditional transfer or long-term lease at low or reduced cost, via competitive RFP process or other means for affordable housing creation.</p> <p>Inventory and investigation of County-owned lands will be further explored following review of the initial pilot site.</p> <p>The 'Housing for All' resources on the County website will be updated and expanded through this project.</p>		
Maintain and enhance Community Improvement Plan (CIP) Incentives	<p>ESTABLISHED</p> <p>Community Improvement Plans are now in place for 8 of the 9 member municipalities in Grey County and several municipal CIP's have provided specific incentives to encourage affordable/attainable housing such as TIEG's, DC Exemptions, Surplus Lands, etc.</p>	<p>Local Municipalities (assistance and support provided by County)</p>	<p>The County will continue to support local CIP incentives. An extension has been approved for previously announced County funding contributions, towards delivery of local CIPs meeting County objectives. Funds previously expiring in 2023, may now be utilized through December 31, 2025.</p>

Action Plan Item	Status	Responsibility	Next Actions
			<p>Local municipalities are encouraged to incorporate affordable/attainable housing incentives within CIPs where not initially included. Existing incentives could be further refined or focused to address greatest housing need (e.g. by unit type, sizing, location and/or price point).</p> <p>The County will work collaboratively with local municipalities to promote CIP incentives.</p> <p>The County will consider all opportunities to implement complementary incentives at the County level as may be facilitated by local CIPs (e.g. County TIEGs).</p>
Maintain and enhance DC Deferrals and Conditional Exemptions for rental housing and non-profit housing	ESTABLISHED Deferrals and Conditional Exemptions have been established and are being utilized for; non-profit housing, purpose built rental housing, and CIP-incentivized development.	County Local municipalities	<p>The County will continue with delivery of DC Deferrals and Conditional Exemptions for rental and non-profit housing. Local municipalities are encouraged to consider similar programs.</p> <p>**This program will be updated in light of legislative changes via <i>The More Homes Built Faster Act</i> (2022) and to potentially focus exemptions to address greatest housing need for low to moderate income housing.</p>

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Pursue County Official Plan (OP) Updates	UNDERWAY Official Plan Amendment #11 is approved by County Council. Select policies remain under appeal, however the balance of the amendment is now in force and effect.	County	County Staff will continue to monitor County OP Policies for potential revisions or updates to better articulate local affordable housing need, goals and to facilitate use of the various tools available under legislation.
Pursue Local Official Plan (OP) Updates	UNDERWAY Several local Official Plans have been updated in 2022/2023 to align with County housing policies. Other municipal updates remain in-process.	Local Municipalities (with County support)	<p>Local municipalities are encouraged to update their Official Plans to incorporate affordable housing-supportive policies.</p> <p>County staff will continue to work with local municipalities to update their Official Plans. At the time of local municipal policy updates, County Staff will support inclusion of housing-supportive policies through the policy review and approval process.</p> <p>As the planning, coordination and sustainable funding of infrastructure is an important local municipal role in facilitating timely and cost-efficient development, County Staff will also encourage municipalities to consider the completion of land needs assessments, intensification planning and coordinated infrastructure planning to inform local policy updates. Additional updates may be required based on the <i>More Homes Built Faster Act</i>.</p>

Action Plan Item	Status	Responsibility	Next Actions
			<p>Policy review and update may also explore the prevalence and implications of Short-Term Accommodation/Rentals within the local community and the creation of policy and/or licensing frameworks regarding these uses.</p> <p>County Staff will support this work wherever possible, which may include the preparation of best practice and technical guidance documents and coordination of educational opportunities, among other approaches.</p>
Pursue Local Zoning By-law Updates	<p>UNDERWAY</p> <p>Several local zoning by-laws have been updated to provide greater permissions/flexibility for housing types, removing min. square footage, etc.</p> <p>Interest has been further expressed by lower tiers around the regulation of short-term rentals within local communities.</p> <p>Examples of housing-supportive Zoning could include permitting ARUs, permitting increased density, considering maximum square footages, permitting employee housing/rooming houses,</p>	Local Municipalities (with County Support)	<p>Local municipalities are encouraged to update their Zoning By-laws to facilitate the creation of affordable housing specifically, while enabling a full range of housing types, sizes and price-points to meet housing needs within our communities.</p> <p>County staff will support this work through sharing of best practices and examples around enabling zoning provisions, short-term rental regulation, and other related considerations.</p> <p>Additional updates may be required based on the <i>More Homes Built Faster Act</i> and the changes to the Additional</p>

Action Plan Item	Status	Responsibility	Next Actions
	pre-zoning lands, permitting modular housing, reducing parking standards, alignment of permissions with housing need (HART), etc.		Residential Unit (ARU) provisions of the <i>Planning Act</i> .
Work with Non-Profits to create affordable housing & to build local capacity for affordable housing creation.	<p>UNDERWAY Lutheran Owen Sound- Working on affordable housing build.</p> <p>COMPLETED Owen Sound Housing Corporation Completed 60 unit build of affordable housing. Occupancy October 2022.</p>	<p>County</p> <p>Local Municipalities (local dev. approvals, incentives)</p> <p>Non-Profit Organizations</p>	<p>The 2017 Annual Report by the Office of the Auditor General of Ontario, speaking about social and affordable housing, strongly encouraged greater partnership between government and not-for-profit organizations in the creation of below-market housing. Non-profit organizations built approximately 93% of Ontario's existing supply of below-market rentals between 1960 and 1996.</p> <p>The County will continue to work together and explore partnership opportunities with the not-for-profit sector, relating to the creation and delivery of affordable housing in Grey.</p> <p>Further opportunities for non-profit capacity building may be explored, such as sharing of data & resources, networking or educational events, process-support for new builds/grant proposals, etc.</p>
Create supportive/ transitional Housing	UNDERWAY	County	The County will continue with the ongoing supportive housing build and delivery of

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	<p>A 12-unit Supportive Housing build is presently underway by the County. Occupancy is expected for Summer 2023.</p> <p>COMPLETED</p> <p>An 11-unit transitional housing project with local non-profit housing providers.</p>	<p>Local Municipalities</p> <p>Non-Profit Organizations</p> <p>Community Partners</p>	<p>this service in partnership with CMHA on the go-forward.</p> <p>Additional opportunities to increase the local affordable, supportive and transitional housing supply will be explored by the County proactively and as they may arise.</p> <p>Local municipalities may be able to assist this work by identifying properties locally which may have potential to accommodate this type of use.</p>
Maintain and enhance support services for those experiencing homelessness	<p>ESTABLISHED</p> <p>Homelessness Response Table (HRT) established in 2019</p> <p>ESTABLISHED</p> <p>Short-term Shelter Program (STSP) established by the County in Fall 2022</p> <p>UNDERWAY</p> <p>Plans to address increased need and safety for individuals experiencing homelessness for the Winter of 23-24</p> <p>UNDERWAY</p> <p>Quality By-Name List Confirmed on April 11, 2023</p>	County	<p>Grey County is working in partnership with Bruce County on an application to join 'Built for Zero' a Canada-wide initiative with a focus on reaching functional zero for Chronic Homelessness.</p> <p>The County will work with community organizations including Safe N Sound around alternative overnight warming options for community member experiencing unsheltered homelessness during the winter months.</p> <p>Community consultation will commence in the fall of 2023, to begin update of the County's Housing & Homelessness Plan, with a focus on enhanced supportive transitional housing.</p>

Action Plan Item	Status	Responsibility	Next Actions
	PENDING Update to Grey County's Housing & Homelessness Plan in 2024		

New Action Items

New Action Plan Item	Description	Responsibility	Next Actions
Prepare Additional Residential Unit (ARU) Guidebook	County Staff have undertaken this work in partnership with University of Guelph Masters Students. Outputs will include ARU technical and policy guidance for local Municipalities, together with a public-facing educational resource and marketing component.	County (with local municipal support) Local Municipalities	The student component of this project has been completed. County Staff are presently working to prepare the final ARU Guidebook, building upon the student materials with additional in-house research focused on best practices, technical implementation considerations and draft policy/zoning wording. Local municipalities are encouraged to uptake and utilize this resource once completed.
Explore funding models & tools to build affordable housing (e.g. community bonds, social finance tools)	Based on feedback received through municipal staff strategy sessions in late 2022 and early 2023, there is substantial local municipal interest in learning about and exploring the potential of alternative financing tools and approaches, such as community bonds and other social finance tools.	County Local Municipalities Charities & Non-Profits Community Partners	County Staff will compile resources around these various tools and will maintain an open 'learning' stance with respect to their potential use for the creation of affordable housing in Grey County. Educational opportunities may be advanced by the County through the Affordable Housing Community of Practice, Housing Forum, on an ad-hoc

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	<p>Related topics for further education may include exploring opportunities/ challenges relating to the stacking of available financing, grants and donations for eligible projects; and the utility of various different tenure formats for affordable housing (e.g. co-operative ownership; land trusts; municipal housing corporations, etc.).</p> <p>Innovative ideas may flow from this learning stance. Opportunities to 'workshop', refine and advance innovative local solutions and transfer of knowledge should be explored as they may arise.</p>	Developers	basis, or in partnership with local community and/or non-profit partners.
Host a 2023/4 (TBD) housing forum	<p>This forum would bring together municipal Councilors and municipal staff working on the creation and provision of Affordable Housing in our communities.</p> <p>This session could offer education on barriers; housing need, pricing and the HART model; the importance of sustainable growth; benefits of intensification/ height/ density; role definitions; social finance tools; tenure options for non-market housing, etc.</p>	County to Coordinate (with support and input by local municipalities)	Grey County will explore timing, forum format and venues, interested local speakers. The forum is tentatively scheduled for Q3 2023.

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Establish an Affordable Housing Community of Practice (CoP)	<p>UNDERWAY</p> <p>This Community of Practice will be administered by the County, with attendance by representatives from each local municipality. Meetings at regular intervals will provide opportunity for ongoing dialogue regarding action items and plan implementation, sharing of educational and resource materials, and collective troubleshooting of arising issues or barriers to this work.</p> <p>Given substantial local municipal interest in exploring alternate funding models to support affordable housing creation, inclusion of finance staff on the CoP could be beneficial.</p>	<p>County to coordinate.</p> <p>Local Municipalities to participate by assigning a municipal representative(s) to the CoP.</p>	<p>A first meeting of the Affordable Housing Community of Practice has been scheduled in July 2023, with meetings to be held on a regular interval thereafter.</p> <p>Staff representatives have been requested from each local municipality, for ongoing participation with CoP.</p>
Pursue planning process efficiencies	<p>UNDERWAY</p> <p>In 2022, County staff presented staff report PDR-CW-07-22 which presented some potential options for streamlining our planning processes at the County and municipal levels. Bills 109 and 23 both require more expeditious municipal decision making as it pertains to the planning process. County staff met with each</p>	<p>County</p> <p>Local Municipalities</p>	<p>County staff are compiling the findings of these meetings into a best practices document that can be shared with municipal staff. An updated report to County Council is anticipated in Q3 of 2023.</p> <p>Some process-related changes are already underway at the municipal and County levels, but others will require</p>

New Action Plan Item	Description	Responsibility	Next Actions
	of the member municipalities to explore process changes at the municipal and County levels which will support streamlining the planning and development processes to make for more efficient processes.		additional discussion and/or municipal or County Council approvals prior to implementation.
Advocate to Provincial and Federal governments	<p>The County will advocate to upper levels of government for additional solutions/housing tools suitable to a Grey County context and for funding to support local housing need and affordable housing creation.</p> <p>Advocacy activities may also relate to the 'income' side of the housing affordability equation, for example relating to minimum and living wages; social benefit rates (e.g. ODSP; OW).</p>	<p>County</p> <p>Local Municipalities</p>	<p>Advocacy may take many forms including spotlighting the need and context of the housing situation in Grey County. It may also request funding, legislative, or policy changes from senior levels of government, or the ability to make use of existing tools such as inclusionary zoning, which are not readily available to municipalities in Grey County.</p> <p>On-going support and funding for infrastructure is a major component of being shovel-ready for new housing builds. Mental health resources and supportive housing builds are also key components that need to be supported beyond market housing needs.</p>
Enhance data collection & sharing locally	The County will explore opportunities to enhance data resources that are available to the County and local municipalities to monitor housing need and to support and track affordable unit creation. Appropriate metrics will be identified	<p>County</p> <p>Local Municipalities</p>	The County, together with member municipalities, will discuss the setup of a template document or other approach to track new housing starts and the creation of ARUs in a consistent manner across the County for tabulation and comparison needs.

New Action Plan Item	Description	Responsibility	Next Actions
	for ongoing reporting at regular intervals.		Other data needs may include further work with BGDISC, Stats Canada, Real Estate Boards, and/or the HART model to develop a more accurate picture of housing trends in Grey.
Enhance skilled trades programs through partnership	The County will work with Georgian College, School Boards, and local employers to enhance skilled trades education and opportunities through Sydenham Campus, LaunchPad, School Board programs, etc.	County Georgian College LaunchPad School Boards OYAP YMCA	Through Sydenham Campus, Georgian College, LaunchPad, School Boards and the Ontario Youth Apprenticeship Program (OYAP), the County will work to better highlight the opportunities available in the trades, as well as providing partnership training where there are skills deficits in the County.
Develop Green Development Standards (GDS)	<p>The County appreciates the importance of a triple bottom line approach to community development. Fiscal, Environmental and Social well-being go hand-in-hand.</p> <p>The County will act as lead organization in the development of a Green Development Standard framework for Grey County.</p>	County Local Municipalities Wellington County Dufferin County	<p>The County is pursuing the development of a Green Development Standard framework, implementing recommendations of the County's 'Climate Change Action Plan'.</p> <p>Local Municipalities will be asked to provide input into program development and the selection of relevant standards and metrics. Implementation of GDS will occur through inclusion of enabling policy within County and local Official Plans, and directly by local Municipalities</p>

New Action Plan Item	Description	Responsibility	Next Actions
			through future site plan, development and building approval processes.

Potential/Future Opportunities

Future Opportunity	Description
Building Code Changes (Advocacy)	County and/or Municipalities to advocate to the Province for Building Code changes to align and streamline creation of the types of housing needed in our communities where the building code may be creating a barrier.
Rural Lands Discussion Paper	County to prepare a comprehensive discussion paper on potential rural area lot creation policy updates, with local municipalities providing input on barriers, risks, opportunities. Consideration of mid-term, long-term and potential cumulative impacts of lot creation on water resource systems, in the context of a changing climate, should be included. This work would be considered following pending updates to the Provincial Policy Statement, anticipated in late 2023.
Celebrate and promote the efforts of developers that undertake affordable/attainable housing projects.	County to assist with creating content and promote through social media channels and Made in Grey publication, Housing For All webpage , etc. Local municipalities to provide examples and content/information of housing projects to highlight in their communities.
Explore the use of Community Planning Permit System (CPPS) to access a broader range of housing tools, such as inclusionary zoning.	Local municipalities (lead); County to assist with providing best practices and research. While some urban municipalities have incorporated inclusionary zoning, this tool is not available to municipalities in Grey without first adopting a CPPS. A CPPS is an extensive overhaul of the planning and zoning process, and would take time and resources to implement. No local municipalities in this region currently have a CPPS, though Saugeen Shores (Bruce County) is exploring this process further. County staff will monitor the progress of Saugeen Shores to determine if there are any lessons learned that could apply to municipalities in Grey. Should Saugeen Shores be successful, it may warrant further exploration in some Grey County communities.

Residence Sharing App (landlord/tenant matchmaking)	<p>There has been recent interest and roll out of several virtual applications (e.g. Happipad) and local service provision for landlord and tenant matchmaking (e.g. Georgian Bay Home Share)</p> <p>The County and local municipalities can support roll out of these initiatives by community organizations, and/or could opt for a more direct role through active partnership and participation in the delivery of similar services.</p>
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