



# Trends and Analysis Summary

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County of Grey Housing and Homelessness Plan 2014-2024



## Introduction

The County of Grey is developing a 10 year Housing and Homelessness Plan. The plan is required under the Housing Services Act, 2011 and the Ontario Housing Policy Statement. The Housing Services Act, 2011 requires the plan include an assessment of current and future housing needs in the service area. This brief assessment provides an overview of population characteristics and trends, examines the current state of housing in the County, housing assets, housing needs and housing affordability.

This report outlines an environmental scan of the indicators that identify why a housing and homelessness plan is needed for our community and the level of need in the community

The information was gathered from a number of documents and reports such as:

- Grey County Housing Study 2010
- Socio Economic and Housing Trends Analysis Report, Housing Services Corporation
- Statistics Canada
- HHRC data Profiles, Services Canada
- United Way 2011 Hunger Report: Hunger Games
- The report also generates information from various informal statistics gathered from our community partners and programs.

## General Population Indicators

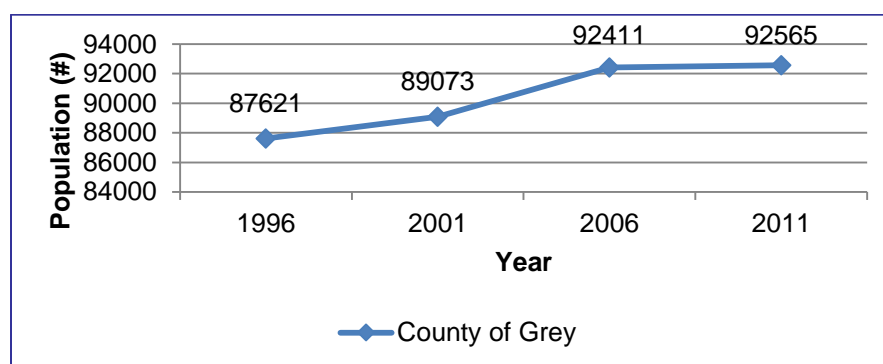
The sustainability of a community depends on its ability to support all residents in terms of providing various housing types, opportunities and price ranges. Appropriate, affordable and safe housing is key to a thriving community, lack of affordable housing limits economic opportunities and can lead to substandard living conditions.

### Population Growth

The County of Grey consists of nine local municipalities; City of Owen Sound, Township of Georgian Bluffs, Township of Chatsworth, Municipality of Meaford, Municipality of Grey Highlands, Municipality of West Grey, Township of Southgate, Town of Hanover and the Town of The Blue Mountains.

In 2011 the County of Grey's population was approximately 92,565, comprising 0.7% of Ontario's total population. As illustrated in Figure 1, between 1996 and 2011 the County's permanent population grew by 5.6% from 87,621 to 92,565, and by 0.1% between 2006 and 2011. This rate of growth, while positive, is considerably lower than the Provincial growth rate over the same time period, at over 13%.<sup>1</sup>

**Table 1: Population Growth, County of Grey, 1996, 2001, 2006, 2011**



Source: HHRC Data Profile (2006-2011 Censuses)

<sup>1</sup> Socio-Economic and Housing Trends Analysis Report, Housing Services Corp, p.4

## Age Distribution

**Table 2: Trends in Age Distribution by Age Group, County of Grey, 2006-2011**

Age	2006			2011			2006 - 2011 (% Growth)		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
<b>Total - Age groups</b>	92,415	45,450	46,960	92,565	45,420	47,145	0.2%	-0.1%	0.4%
<b>0 to 4 years</b>	4,255	2,265	1,985	4,285	2,245	2,045	0.7%	-0.9%	3.0%
<b>5 to 9 years</b>	4,995	2,610	2,385	4,455	2,340	2,120	-10.8%	-10.3%	-11.1%
<b>10 to 14 years</b>	5,960	3,030	2,925	5,195	2,680	2,510	-12.8%	-11.6%	-14.2%
<b>15 to 19 years</b>	6,595	3,405	3,195	5,905	3,010	2,890	-10.5%	-11.6%	-9.5%
<b>20 to 24 years</b>	5,145	2,685	2,460	5,190	2,630	2,555	0.9%	-2.0%	3.9%
<b>25 to 29 years</b>	4,065	2,010	2,055	4,260	2,180	2,080	4.8%	8.5%	1.2%
<b>30 to 34 years</b>	4,200	2,060	2,140	4,180	2,035	2,145	-0.5%	-1.2%	0.2%
<b>35 to 39 years</b>	5,075	2,440	2,635	4,470	2,235	2,230	-11.9%	-8.4%	-15.4%
<b>40 to 44 years</b>	6,695	3,300	3,395	5,265	2,550	2,715	-21.4%	-22.7%	-20.0%
<b>45 to 49 years</b>	7,630	3,665	3,960	6,995	3,450	3,545	-8.3%	-5.9%	-10.5%
<b>50 to 54 years</b>	7,290	3,585	3,705	7,765	3,715	4,055	6.5%	3.6%	9.4%
<b>55 to 59 years</b>	7,205	3,535	3,670	7,620	3,720	3,900	5.8%	5.2%	6.3%
<b>60 to 64 years</b>	6,000	2,950	3,050	7,475	3,625	3,845	24.6%	22.9%	26.1%
<b>65 to 69 years</b>	4,915	2,435	2,485	5,890	2,915	2,975	19.8%	19.7%	19.7%
<b>70 to 74 years</b>	4,255	2,080	2,175	4,540	2,235	2,305	6.7%	7.5%	6.0%
<b>75 to 79 years</b>	3,615	1,705	1,910	3,710	1,770	1,935	2.6%	3.8%	1.3%
<b>80 to 84 years</b>	2,340	935	1,410	2,885	1,285	1,595	23.3%	37.4%	13.1%
<b>85 years and over</b>	2,165	750	1,420	2,495	810	1,685	15.2%	8.0%	18.7%

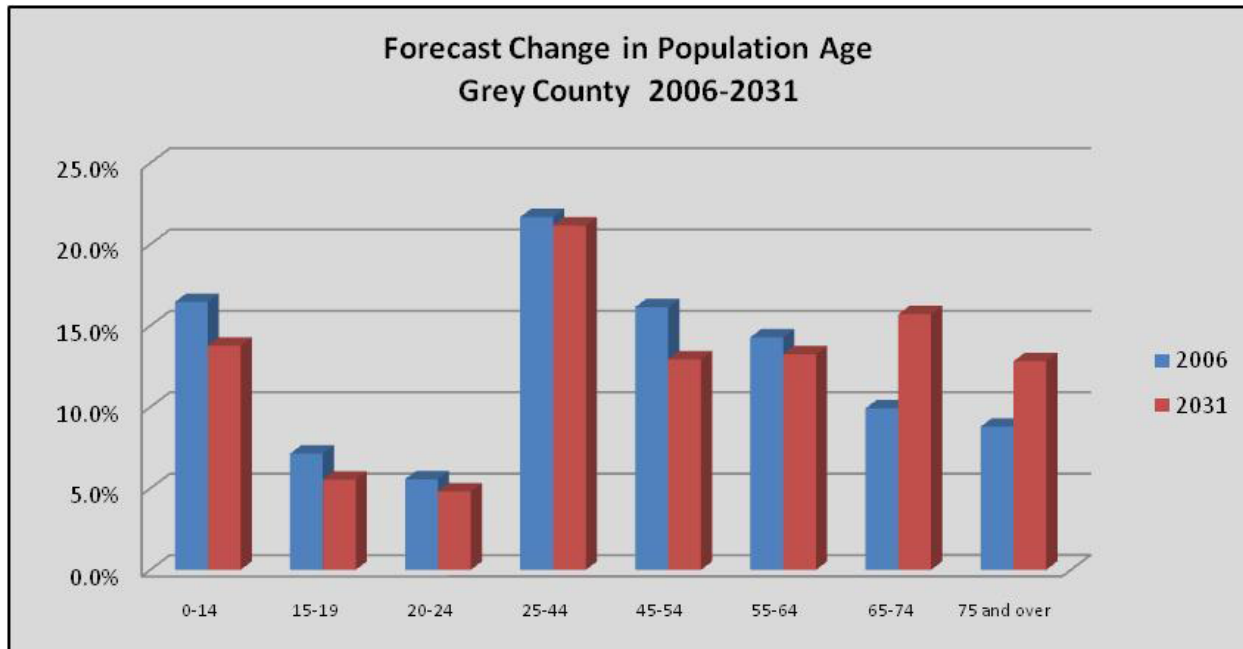
Source: HHRC Data Profile - Population Distribution by Age and Sex

Overall, the County's population is aging and is relatively old in comparison to most other areas of the province, due to a significantly larger proportion (37.4%) of the population aged over 55.

Population growth has been relatively limited as a result of in-migration of older age-groups looking for affordable, small-town or rural communities in which to retire.

**The median age in Grey  
County in 2011 was  
47.3 years**

**Table 3: Forecast Change in Population Age for Grey County**



Source Statistics Canada

The aging of the County's population is expected to continue, with the proportion of those aged over 55 expected to increase from 33% to 42% by 2031.

An increase in an older population and a decrease in a younger population will have significant fiscal, service and policy implications for Grey County.

## Household Type

**Table 4: Household Type by Structural Type of Dwelling, County of Grey 2006**

Household Type	Single-detached house	Apartment, building that has five or more storeys	Movable dwelling	Semi-detached house	Row house	Apartment, duplex	Apartment, building that has fewer than five storeys	Other single-attached house
<b>Total - Household type</b>	29,165	905	235	675	1330	565	4175	125
Couples without children	10,725	200	70	145	365	135	770	25
Couple with children	9,595	20	45	165	230	95	315	20
Lone-parent family households	1,865	15	0	145	205	60	500	30
Other family households	1,080	0	0	20	30	25	90	0
One person households	5,900	670	125	200	505	250	2,500	45
Two or more person households	510	10	25	15	25	30	160	0

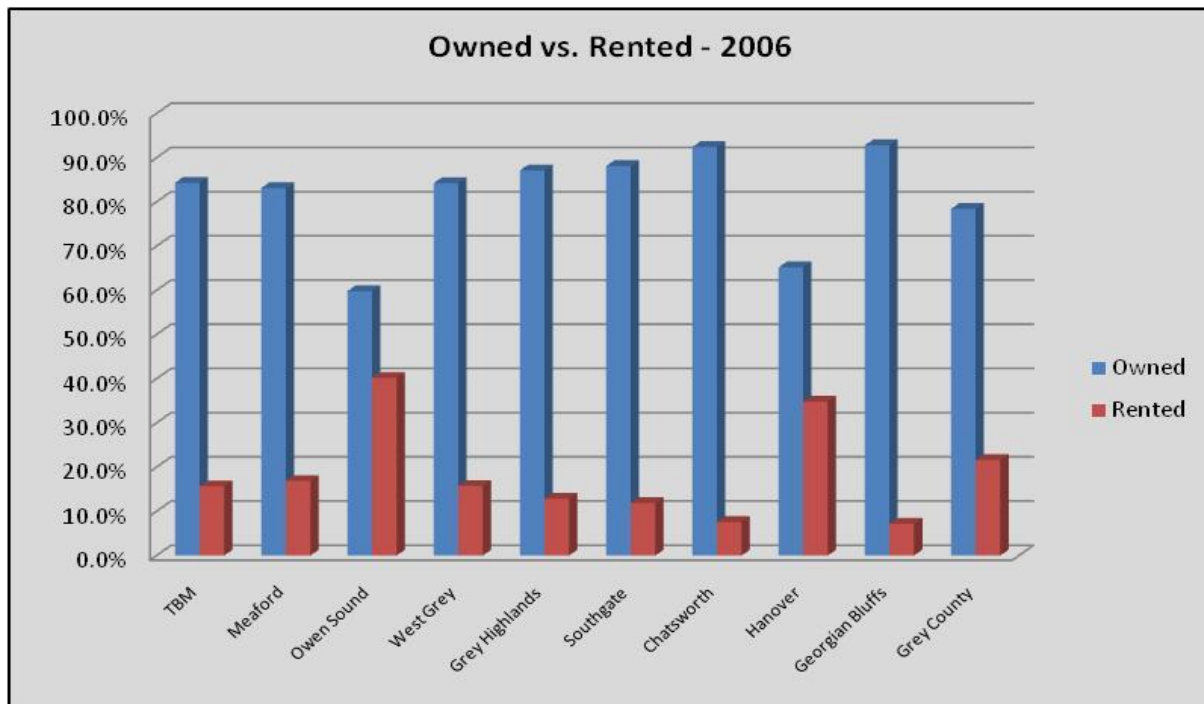
Source: HHRC Data Profile - Household Type by Structural Type of Dwelling- Housing Tenure

Single-detached dwellings are the main form of housing for all household types. Couple families are the majority of the single detached houses whereas one person households are the largest number of renters. Over 80% of the County's dwellings are of low density forms such as single detached or semi detached homes, 14% are apartments and 5% are row homes.

The majority of higher density units are concentrated in Owen Sound and Hanover. This makes up 73% of the County's apartment supply.

## Rental vs. Ownership

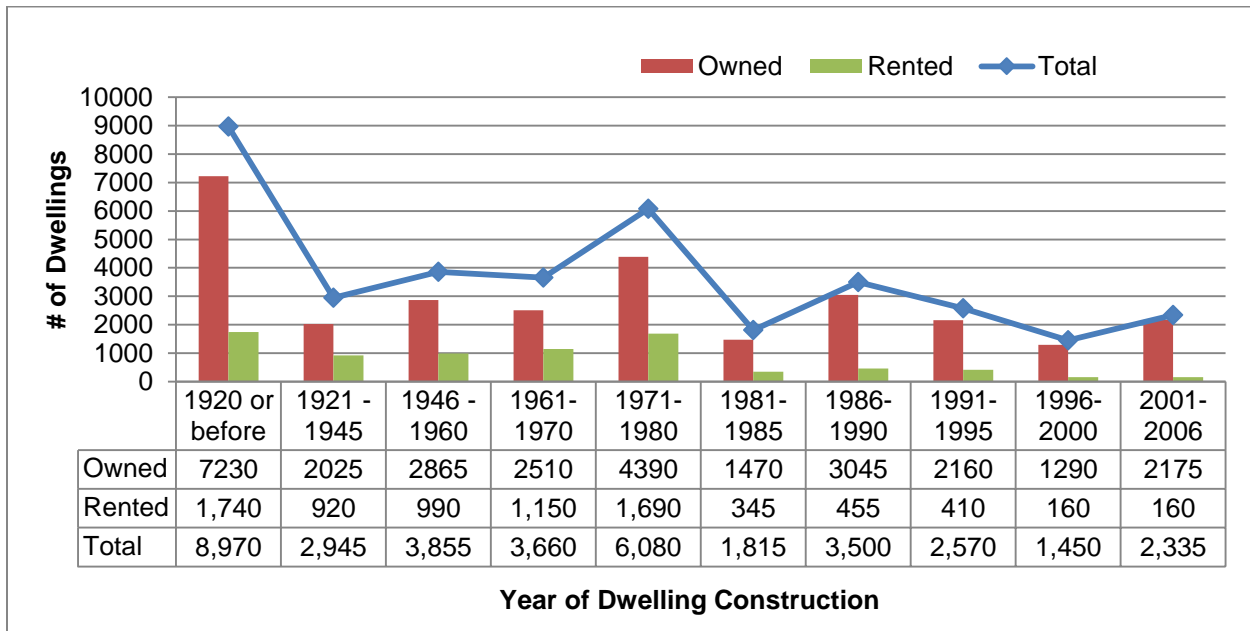
**Table 5: Owned vs. Rented Housing by Municipality**



In 2006 78% of all households were owners and 22% were renters. A large proportion of housing in the County is owned, due primarily to ownership affordability and the limited supply of rental units.

## Age of Housing Stock

**Table 6: Period of Dwelling Construction by Housing Tenure, County of Grey 2006**



Source: HHRC Data Profile - Period of Construction by Condition of Dwelling

68% of the housing stock in the County is over 30 years old.

24% was built prior to the 1920's.

Less than 9% of rental units in the County were built post 1991.

Less than 20% owned housing units were built post 1991.

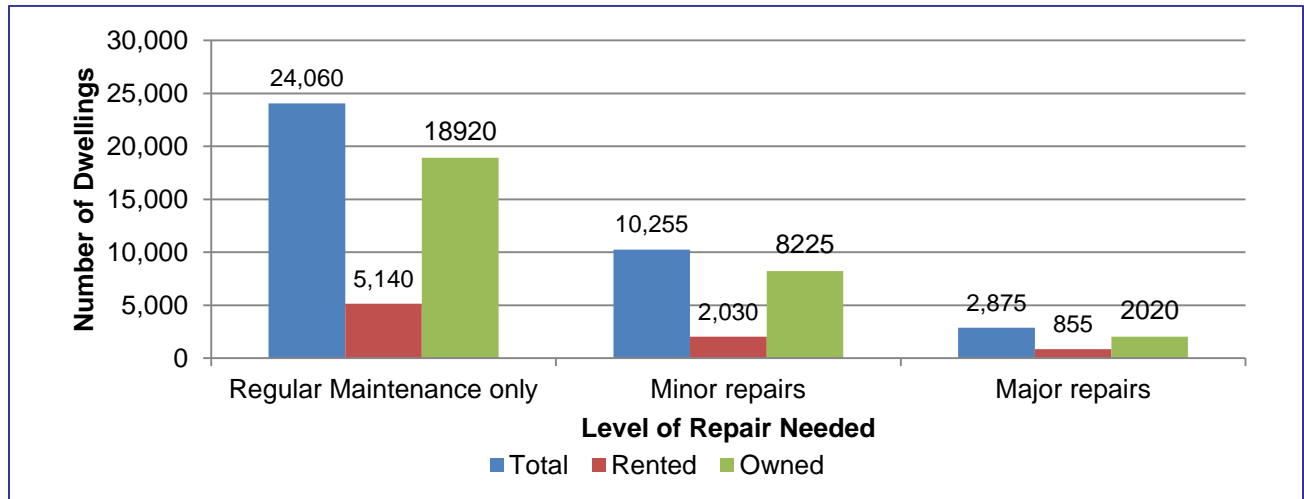
The age of the rental stock indicates a large portion of the rental units are likely in poor condition and will require upgrades.

Aging rental and homeowner units and very little new housing being built mean it is essential to preserve existing units.

## Condition of Housing Stock



**Table 7: Condition of Housing Stock, County of Grey 2006**



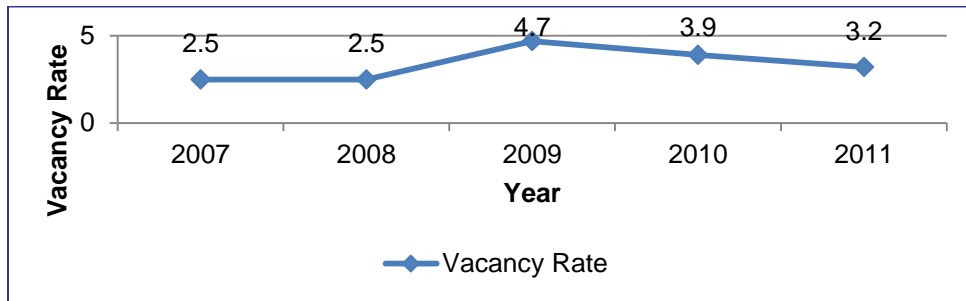
Source: HHRC Data Profile - Period of Construction by Condition of Dwellings

The majority or 64% of the housing stock appears to be in good shape however the remaining 35% requires some sort of repairs. It is worth noting that condition of housing stock is self reported from household returns.

As the housing stock in Grey County is older, it is acceptable to assume there will be the need for maintenance and continuing maintenance in future years for homeowners and land lords. Maintenance costs can be a burden on persons with limited financial resources, seniors households and smaller landlords.

## Vacancy Rates

**Table 8: Vacancy Rate, County of Grey 2007-2011**



Source: HHRC Data Profile - Rental Market Indicators

Vacancy rates have fluctuated in Grey County from 2.5% in 2007 to 4.7 % in 2009 and back down to 3.2% in 2011. A low vacancy rate has an impact on a communities population but especially on households with limited financial resources. This means less housing to choose from in their price range and increased the likelihood of renting unaffordable housing that may be inappropriate in size and type.

## Housing Affordability

Housing needs to be affordable for renters and homeowners in all income brackets. Affordability is often measured by looking at core need households and the availability of housing to meet the needs of these households for renters and homeowners.

## Core Need Households

**Table 9: Households in Core Housing Need by Type and Tenure, 2001-2006**

(Households spending more than 30% of before-tax household income on shelter)						
Household Type	Core Housing Need					
	2001			2006		
All Households	3,380	28,165	31,995	3,580	31,100	34,680
Owners	1,380	23,200	24,580	1,410	25,680	27,090
Renters	2,450	4,965	7,415	2,170	5,420	7,590
Seniors	N/A	N/A	N/A	N/A	N/A	N/A
Aboriginal	85	425	510	140	565	705

Source: CMHC based on Statistics Canada Census data.

Source: HHRC Data Profile - Households in Core Housing Need by Type and Tenure

Core housing need is a concept used to describe households which are unable to afford shelter that meets adequacy and affordability standards. According to Canadian Mortgage Housing Corporation: Statistics Canada Census data approximately 10% of all households in Grey County were in core need; spending more than 30% of their income on housing. This amounts to approximately 3,380 households, of these households, 73% or 2,450 are renters.

A statistic not shown in the chart is the number of Aboriginal in core need jumped from 85 in 2001 to 140 in 2006

## Average Monthly Rents

Average monthly rents have increased an average of 5.4 % from 2007 to 2011. Rent for a one bedroom apartment has risen \$37 in 4 years to \$646.

**Table 10: Average Monthly Rents, County of Grey 2007 to 2011**

Average Monthly Rent	2007	2008	2009	2010	2011
All Bedroom Types	\$682	\$673	\$711	\$711	\$719
Bachelor	\$464	\$475	\$506	\$505	\$517
1 Bedroom	\$609	\$607	\$641	\$638	\$646
2 Bedroom	\$738	\$719	\$758	\$757	\$764
3 Bedroom	\$749	\$764	\$795	\$807	\$824

Source: HHRC Data Profile - Rental Market Indicators

Average rents compared to the average affordability of a renters household income (Table 11) show that renters in the 40<sup>th</sup> percentile or below will have a hard time finding affordable accommodations for \$580 or less.

**Table 11: Renter Household Incomes and Affordable Rents**

Renter Household Incomes and Affordable Monthly Rents, Grey County 2009				
	2006 County Rental Household Income levels	Est. 2009 Rental Household Income levels	30% of 2009 Renter Household Income	Est. 2009 Affordable Monthly Rent
Average Renter Household	\$ 33,478	\$ 35,634	\$ 4,180	\$ 891
Renter Household 20th Percentile	\$ 13,091	\$ 13,934	\$ 5,452	\$ 348
Renter Household 30th Percentile	\$ 17,073	\$ 18,173	\$ 6,960	\$ 454
Renter Household 40th Percentile	\$ 21,797	\$ 23,200	\$ 8,531	\$ 580
Renter Household 50th Percentile	\$ 26,716	\$ 28,436	\$ 10,256	\$ 711
Renter Household 60th Percentile	\$ 32,119	\$ 34,187	\$ 12,372	\$ 855

Source: Statistics Canada

## Homeownership

**Table12: Existing Home (Resale Market), County of Grey 2007-2011**

Existing Home (Resale) Market	2007	2008	2009	2010	2011
No. of Units Sold	2586	2018	2097	2197	2035
MLS Average Price (\$)	\$199,319	\$202,363	\$205,490	\$219,357	\$216,240
New Listings	4306	4366	4172	4549	4698
Sales- to-listing ration	60%	46.2%	50.2%	48.2%	43.3%
Average Value of Owned Dwellings (2006 census)	\$244,305	\$244,035	\$244,305	\$244,305	\$244,035

Source: HHRC Data Profile - Existing Home Market

The average resale price for a home in Grey County was \$216,240 in 2011, this is a steady increase from 2007. There is a significant difference in average sales price with local municipalities. The Town of Blue Mountains average price for a house is \$446,400 whereas in Owen Sound the average purchase price for a house is \$194,132. This leads to an affordability gap for some areas of the County.

## Housing and Supports Availability

This section provides a look at the housing and housing supports currently available in Grey County.

### Social Housing and Affordable Units

**Table 13: Grey County Waitlist 2013**

WAIT LIST REPORT												
APPLICATION TYPE	Month											
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
FAMILY	129	129	127	135	137	113						
SINGLES	326	316	318	298	309	310						
SENIORS	202	190	185	177	171	156						
<b>TOTAL APPLICATIONS ON FILE</b>	657	635	630	610	617	579						

The social housing waitlist had a slight decrease in households waiting for a unit as a file audit was conducted to determine a more true waitlist for the area.

**Table 14: Waitlist by Community**

<b>COMMUNITY</b>	<b>FAMILY</b>	<b>SINGLE</b>	<b>SENIOR</b>	<b>TOTAL</b>
<b>Chatsworth</b>		10	5	<b>15</b>
<b>Dundalk</b>		9	6	<b>15</b>
<b>Durham</b>	14	21	9	<b>44</b>
<b>Holstein</b>		1		<b>1</b>
<b>Flesherton</b>		3	2	<b>5</b>
<b>Hanover</b>	18	51	22	<b>91</b>
<b>Markdale</b>		14	10	<b>24</b>
<b>Meaford</b>	18	51	23	<b>92</b>
<b>Neustadt</b>			4	<b>4</b>
<b>Owen Sound</b>	94	217	96	<b>407</b>
<b>Thornbury</b>		27	10	<b>37</b>

(Applicants may choose to be on the wait list for more than one area)

There is a total of 1,421 housing units owned or administered by the County of Grey. This includes units managed by Grey County Housing and those managed by 10 non profits throughout Grey County. All Grey County units are rent geared to income units and the non profit units are a mix of rent geared to income and market rent. More than 50% of the units are located in Owen Sound. Grey County has a social housing to permanent housing ratio of 0.038 units, higher than most other surrounding areas.

**Table 15: Supply of Social Housing in other Municipalities**

<b>Supply of Social Housing Various Upper Tier Municipalities, 2009</b>			
	<b># of Social Housing Units</b>	<b>2006 - # of Permanent Households</b>	<b>Ratio Social/Permanent Housing</b>
<b>Grey County</b>	<b>1,421</b>	<b>37,110</b>	<b>0.038</b>
Bruce County	731	26,327	0.028
Chatham-Kent	1,472	43,562	0.034
Haldimand County	284	16,300	0.017
Lambton County	771	51,928	0.015
Perth County	663	28,545	0.023
Dufferin County	225	18,797	0.012

## Housing Options Other than Grey County Housing

**Table 16: Other Housing in County of Grey**

Name	Community	# of Beds/Units	Unit Type	Target Residents
Victorious Living Centre	Owen Sound	15	Emergency	
Participation Lodge	Owen Sound & Hanover	23	Apartments	Recipients of ODSP
Community Connections	Owen Sound	18	Group Home	Long Term Support
	Warton	10	Group Home	
	Grey Bruce	80	Apartments	
Women's Centre	Owen Sound	20	Emergency	Victims of Domestic Violence
Meaford Place	Meaford	18	Room & Board	
Kent Residence	Owen Sound	24	Room & Board	Persons with Mental Illness
Inglewood Villa	Owen Sound	15	Room & Board	Older Adults & Seniors
2 <sup>nd</sup> Avenue Lodge	Owen Sound	42	Room & Board	Adults W/ Physical or Mental Illness
Riverside Residence	Meaford	5	Room & Board	Seniors or Adults with Mental Illness
Ayton Residential Lodge	Ayton	12	Room & Board	Adults with Mental Illness or Persons W Disabilities
Wigwamen Incorporated	Around Grey County	13	Detached Homes	Aboriginals
Ontario Aboriginal Services Corporation	Dundalk	1	Detached Home	Aboriginals
Southeast Grey Community Outreach	Dundalk	2	Duplex	Families
Godfrey House	Meaford	32	Apartments	
Harc Inc.	Hanover	10	Single Rooms	Persons W/ Disabilities
	Neustadt	4		
G&B House	Owen Sound	15	Single Rooms	Persons W/ Substance Abuse
Keystone	Owen Sound	7		Teens W/ Mental Illness
Kelso Seniors	Owen Sound	25	Single Rooms	Seniors
Frank Smith Apts.	Owen Sound	40	Apartments	Affordable Housing
Participation Lodge	Holland Centre	20	Single Rooms	Persons W/ Disabilities
<b>Summary of Housing Support Programs in County of Grey</b>				

Name	Community	# of Beds/Units	Unit Type	Target Residents
Name	Community	Services		Target Group
Habitat for Humanity	Multiple	-Furniture & Appliances *Habitat Housing- must be able to maintain a mortgage*		Persons with limited resources
Beaver Valley Outreach	Town of Blue Mountains	-Refer to other programs -Pay for 1 night hotel -Breakfast Club -Food Bank		Persons Experiencing Homelessness
Community Living	Multiple	-Job coaching, life skills, group living situations -Voluntarily request support		Persons who have high support needs
Access to Housing	Collingwood	-Motel vouchers -Housing registry for waitlists -Rent geared to income long term		Persons experiencing homelessness
YMCA Housing Support Program & Salvation Army	Multiple	-Housing support workers -Financial emergency assistance -Motel vouchers		Persons Experiencing Homelessness

## Ontario Works Caseloads

**Table 17: Ontario Works Caseload, Grey County, 2007-2013**

MONTH	2007	2008	2009	2010	2011	2012	2013
<b>JANUARY</b>	815	896	1073	1364	1400	1504	1515
<b>FEBRUARY</b>	825	921	1146	1409	1430	1513	1535
<b>MARCH</b>	852	953	1208	1433	1469	1541	1536
<b>APRIL</b>	854	976	1218	1406	1479	1530	1553
<b>MAY</b>	853	966	1237	1398	1487	1538	1548
<b>JUNE</b>	874	936	1244	1389	1450	1526	
<b>JULY</b>	871	915	1250	1364	1479	1491	
<b>AUGUST</b>	867	898	1254	1363	1424	1490	
<b>SEPTEMBER</b>	859	902	1276	1381	1453	1492	
<b>OCTOBER</b>	858	929	1248	1344	1435	1450	
<b>NOVEMBER</b>	869	966	1287	1329	1447	1447	
<b>DECEMBER</b>	857	1033	1311	1348	1478	1469	
Average	855	941	1229	1377	1453	1499	1537
Increase over previous year	<b>5.84%</b>	<b>10.11%</b>	<b>30.65%</b>	<b>12.04%</b>	<b>5.46%</b>	<b>3.21%</b>	<b>2.54%</b>

The Ontario Works caseload has steadily increased since January 2011. From a low of 1425 for Jan 2011, it increased to 4181 for May 2011 and then declined over the last 2 quarters of that year. For Jan 2012, the caseload increased to 1511 and continued to



rise to 1582 for May 2012 and again declined over the remainder of the year ending at 1485 for Dec 2012. This year, the caseload started off at 1526 for Jan 2013, increased to 1548 for May.

As experienced by many other CMSMs the highest client group of the Grey County caseload continues to be the singles. In Jan 2011, singles were 58.9% of the caseload; May 2012 – 61.9%; Feb 2013 – 50.4%. Most of the singles are males, and many are between the ages of 18 – 29. These young men present multiple and systemic challenges. They struggle with addictions, mental health, homeless, and are often involved in the judicial system

The second largest segment of the caseload population continues to be the single parent household. In Jan 2011, this group was 32.2% of the caseload; May 2013 – 29.8%; Feb 2013 – 30%.

## Food Bank Demand

**Table 18: Trends in Food Bank Demand 2007 - 2011**

Food bank location	2007	2008	2009	2010	2011	% Change 2007 - 2011
Durham	613 people	829 people	1,017 people	1461 people	1,868 people	205% increase
Kincardine	536 calls	580 calls	608 calls	702 calls	770 calls	44% increase
Lions Head	26 clients	28 clients	39 clients	43 clients	45 clients	42% increase
Meaford			567 visits	650 visits	770 visits	36% increase
Owen Sound			400 clients/mo	600 clients/mo	700 clients/mo	75% increase over 3 years
Walkerton	528 clients	624 clients	837 clients	860 clients	952 clients	80% increase

Food bank location	2007	2008	2009	2010	2011	% Change 2007 - 2011
Wiarton	30,000 lbs	38,600 lbs	48,500 lbs	50,600 lbs	92,341 lbs  Cape Croker added to	208% increase  70% increase over 4 years prior to addition of Cape Croker to service area

United Way. "2011 Hunger Report, Hunger Games". 2011

### Number of Families and Individuals Served

- There were more than 14, 465 people (i.e. clients) served by food banks.
- There were more than 9,215 client visits (the number of times a family or individual came to the food bank)

## 211 Grey County Calls

**Table 19: 211 Housing Related Calls for Grey County**

Type of Call	# of calls 2010	# of calls 2011	# of calls 2012
Housing Accommodation - General	104	122	87
Housing - Emergency	82	82	164
Assisted Living/Supportive Housing	14	6	8
Housing - Low Income/Subsidized Housing	0	40	61
Long-Term Care Placement	3	3	11
Retirement Homes	0	0	13
Housing - Seniors Apartments	0	6	0
Housing Financial - Rent Arrears	49	65	162
Housing Financial - Utilities	605	1271	1895
<b>Total - Housing</b>	<b>857</b>	<b>1895</b>	<b>2401</b>

2010      2011      2012

There was a total of 6959 calls to 211 for the County of Grey in 2012, of these calls 2401 or 35% were housing related calls.

## Housing Support Program

**Table 20: Housing Support Program Participants 2012**

## The Family Y Housing Support Program 2012

Information and Caseworker Summary		Clients Served - 2012 Year to Date: 2691 2011 Year to Date: 2599																																	
Participants	Jan		Feb		Mar		Q1		Apr		May		June		Q2		July		Aug		Sept		Q3		Oct		Nov		Dec		Q4		To Date		
	Youth	Adult	Youth	Adult	Youth	Adult	Youth	Adult	Youth	Adult	Youth	Adult	Youth	Adult	Youth	Adult	Youth	Adult	Youth	Adult	Youth	Adult	Youth	Adult	Youth	Adult	Youth	Adult	Youth	Adult	Youth	Adult	Total		
Grey County	67	143	62	173	78	151	207	467	45	108	56	123	53	181	154	412	46	175	85	155	26	121	157	451	35	138	44	119	36	57	115	314	633	1644	2277
Bruce County	10	37	8	15	2	14	20	66	3	17	5	15	19	53	27	85	8	34	10	36	11	21	29	91	16	34	9	18	6	13	31	65	107	307	414

The YMCA Housing Support Program provides assistance in finding housing alternatives or in maintaining current living situations. The Housing Support program has seen as steady rise in the number of participants year to year.

### Key Findings

- Grey County has an aging rental housing stock
- Over 3,300 households are paying more than 30% of their income to housing costs, 73% of these households are renters.
- Household incomes are below the Ontario average, especially renters
- There is a lack of mixed dwelling types of housing especially in rural areas
- There is an increasing number of people accessing homelessness services
- There is no evidence to suggest demand for affordable housing will decrease in the future