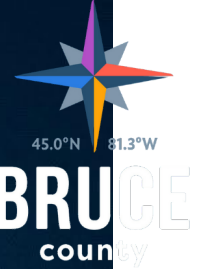


# Taking Action: Increasing Housing Supply and Affordability in Bruce County



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AMO Knowledge Exchange

October 1, 2024



# Current State of Housing in Bruce County



## KPMG Report Highlights

- Demographic changes
- Employment trends influencing housing demand
- Lack of housing options
- Affordability of housing
- Maintenance of existing housing stock
- Gap in housing supply
- Location and lack of services
- High cost of utilities



January 2023

# Affordable Ownership Housing

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

Affordable Threshold for Bruce County  
\$377,300

Average purchase price in Bruce County February 2024  
\$590,270

Source: MMAH Provincial Policy Statement Data Tables, 2023

# Affordable Rental Housing

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

Bruce County rental affordability threshold for 2023: \$1,383

Average asking rent in Bruce County in February 2024: \$2,058

Source: MMAH Provincial Policy Statement Data Tables, 2023

# Taking Action





# Bruce County Housing Cross-Functional Teamwork

## Housing Continuum

## Housing Continuum



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

BRUCE COUNTY COMMUNITY DEVELOPMENT

# Housing Action Plan

## 2024-2026





# Areas of Practice



# Affordable Housing Toolkit



Living Here

Visitors

Business

Government

What's News

## Affordable Housing Development Toolkit

Together, we can create the housing we need to sustain a healthy and prosperous future for Bruce County.



AFFORDABLE HOUSING 101



MULTI-RESIDENTIAL AND GROUND-RELATED AFFORDABLE HOUSING



ADDITIONAL RESIDENTIAL UNITS

<https://www.brucecounty.on.ca/affordable-housing-development-toolkit>

# Affordable Housing Toolkit

## Multi-Residential and Ground Related Affordable Housing

Ensuring everyone has a home starts with fostering housing diversity. In Bruce County, we need more affordable housing of all shapes and sizes. Developers and builders have a role to play in creating the kinds of homes our communities need.



### Step by Step Guide

This Step-by-Step guide contains key information on the pathways to developing affordable housing in Bruce County, focusing on multi-residential and ground-related housing forms. The guide covers five key areas of the development process: finding land, design, financing and funding, planning and approvals, and construction and pre-occupancy. It contains insights and considerations specific to the County context, as well as tools and resources to help your affordable housing project come to life.

1. Land

2. Design

3. Financing & Funding

4. Planning and Approvals

5. Construction and Pre-Occupancy

# Affordable Housing Toolkit

## Additional Residential Units

Ensuring everyone has a home they can afford starts with fostering housing diversity. In Bruce County, we need more housing of all shapes and sizes. Homeowners and landlords have a role to play in creating the diverse range of homes that our communities need. If you own or plan to buy a home in Bruce County and are curious about additional residential units, this toolkit will provide information and resources to help you understand what they are, how to create them, and how to manage them.



### Step by Step Guide

This Step-by-Step guide contains key information on the pathways for homeowners to create residential units in Bruce County. It includes key information on how to get started, design considerations, financial considerations, and the municipal approval process.

1. Getting Started

2. Design Requirements


3. Financial Considerations

4. The Municipal Approval Process

Landlord 101


### Case Studies

Attachment

 [Additional Residential Unit Case Study](#)

### Homeowner Checklist

Attachment

 [Homeowner Checklist -->](#)

# Additional Residential Unit - Funding Program



ADDITIONAL RESIDENTIAL UNIT  
FUNDING PROGRAM

- Support for homeowners to add an ARU to their property
- Rental rates must be at or below average market rent
- Renter households must have an income at or below the 60<sup>th</sup> percentile for the region

# Recently Launched Campaign

## Build In Bruce

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

Bruce County is here to assist at each stage of the development process.

For more information, contact:  
[housingconcierge@brucecounty.on.ca](mailto:housingconcierge@brucecounty.on.ca)  
1-800-265-3005

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



ADDITIONAL  
RESIDENTIAL UNIT  
FUNDING PROGRAM



HOUSING ACTION  
PLAN



LOCAL DATA RESOURCE  
FOR NON-PROFIT  
HOUSING DEVELOPERS



TOOLKIT: AFFORDABLE  
HOUSING 101



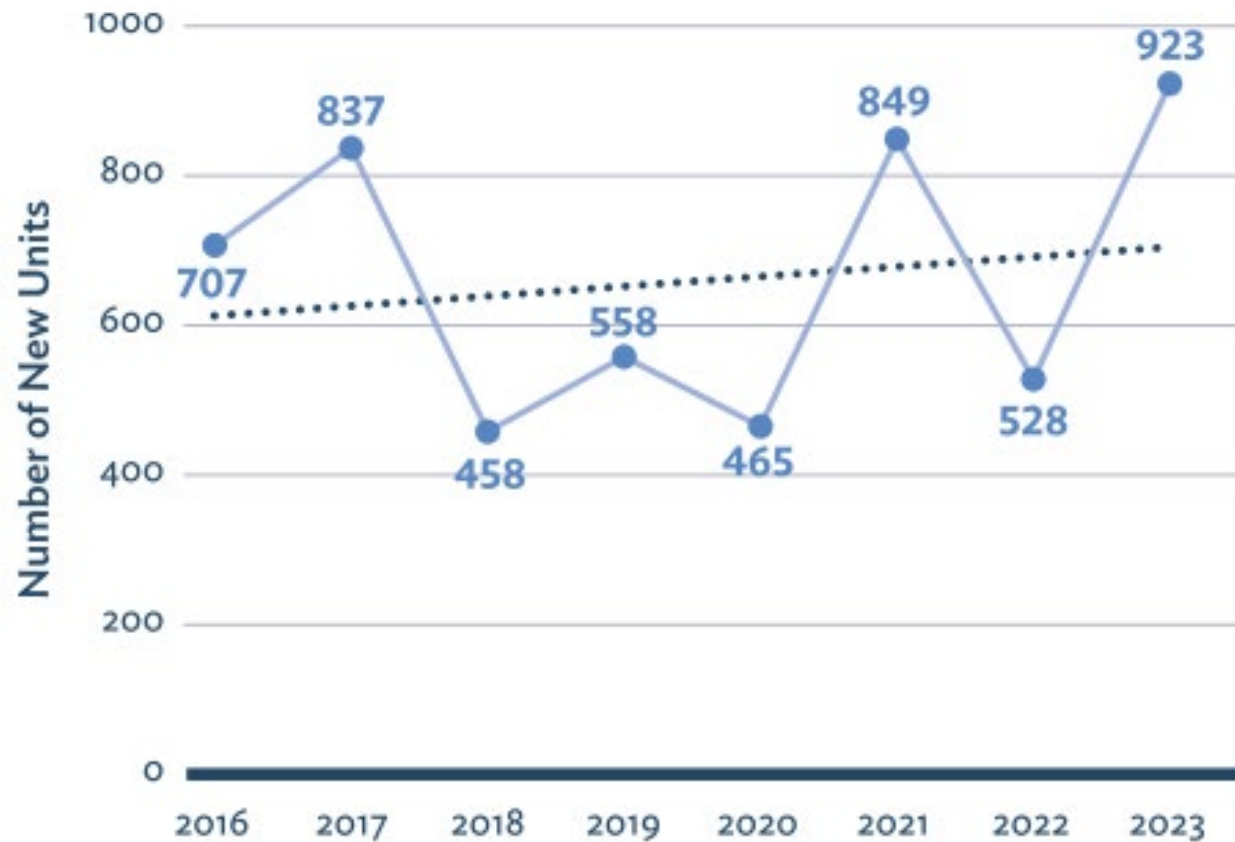
TOOLKIT: MULTI-  
RESIDENTIAL AND  
GROUND-RELATED  
AFFORDABLE HOUSING



TOOLKIT: ADDITIONAL  
RESIDENTIAL UNITS

# Housing Growth

## New Residential Units Completed in Bruce County



Source: Rural Housing Information System



# Thank You!

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