

REGIONAL HOUSING TASK FORCE

SOUTH GEORGIAN BAY



INDIGENOUS LAND ACKNOWLEDGMENT



This land on which we gather (where we live) is the traditional territory of the Anishinaabeg, Haudenosaunee, Wendat and many other Peoples. We gratefully acknowledge these Indigenous nations for their guardianship of this land and the Saugeen Ojibway Nation for its stewardship of this place under Treaty 18. We agree to peaceably share and care for this land, its waters, and all of the biodiversity in this area. All those who come to live and work here are responsible for honouring this treaty in the spirit of peace, friendship, and respect. We acknowledge historic injustices and commit ourselves to moving forward accountably in a spirit of reconciliation.

OUR INTRODUCTION



"Like slavery and apartheid, poverty is not natural. It is manmade, and it can be overcome and eradicated by the actions of human beings. And overcoming poverty is not a gesture of charity...

It is the protection of a fundamental human right, the right to dignity and a decent life."

NELSON MANDELA

Housing is an essential component of a thriving and sustainable community. In the hierarchy of needs, shelter is a very basic need along with food and water. Canada has recognized that adequate housing is a fundamental human right, yet it is no surprise to anyone that we have an affordable housing crisis at hand.

In its sustainability goals, the United Nations acknowledges that sustainable and affordable housing for all plays a crucial role in community well-being, and sustainable economies; it encourage all levels of government to work together to establish clear plans for ensuring the delivery of sustainable affordable housing, including a diversity of built forms, have zero carbon or negative carbon footprint, and tenures that appropriately address the housing needs of all their residents throughout their life courses.

Until the mid 1990's, the issue of affordable housing was rarely discussed. Due to significant changes in government responsibilities and policies for housing programmes, affordability became an issue. For the last two decades, it primarily affected low-income workers but today it has become an issue for median income earners as well. In fact, 9 out of 10 families today, could not afford to buy their first home in South Georgian Bay. In addition, *we know that of the thousands of people in Canada who are in core housing need, the vast majority are tenants.*

We also know that the future health and quality of life in our communities in South Georgian Bay are at risk if this issue is not addressed with urgent and substantive action. We know that an adequate supply of housing that is affordable to local residents has many positive impacts:

- It reduces the incidence of homelessness,
- It creates housing stability which in turn improves education access and outcomes and improves health
- It supports population diversity and equality
- It reduces crime rates and food insecurity
- It reduces the cost of other social services
- It improves economic sustainability through labour force stability and productiveness and contributes to increased consumer spending
- Having enough money after providing for basic needs may mean someone can attend a concert, buy a piece of art, shop in a local store or go out for dinner.



OUR INTRODUCTION



As a group of housing advocates and interested individuals, the regional housing task force spent months looking at the issue through a regional lens including the Towns of Blue Mountain, Clearview, Collingwood, Meaford and Wasaga Beach. This regional view has not been done before yet we know we function largely as a socio-economic region.

In 2015, *over 5500 households in South Georgian Bay were in core housing need*. What might that number be today? This affects every single one of us.

Ensuring a supply of attractive, affordable housing isn't a social justice objective. It is an economic development imperative.

What we've learned is that we cannot continue to do things the same way. We cannot pass on the costs of resolving this problem to tomorrow. We need data driven decision making. We need to share the narrative collectively. We need bold, innovative and ambitious plans and we need to tackle conversations about inequity. The widening gap between poverty and prosperity has a lethal impact and is reflected in the despair many people in our region are experiencing.

The stakes are higher than ever. We share our findings with you knowing that with intentional determination, we can create a new environment in our communities that will facilitate housing for all.



We CAN create a new environment in our communities that will facilitate housing for all.

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WHY DO WE HAVE AN AFFORDABLE HOUSING PROBLEM?



There is no single reason but rather, a collection of reasons that have led to today's affordable housing crisis.

- Prior to 1995, the creation and support of Affordable Housing was a responsibility of the Federal government. In 1995/96, they downloaded this responsibility to Provinces who in turn off-loaded this responsibility to municipal governments without adequate revenue tools. Canada stands out as one of the few Western nations that rely almost completely on the market mechanism to supply, allocate, and maintain its housing stock.
- Until 2017, Canada was the only major country in the world, and the only G8 nation, that lacked a National Housing Strategy.
- The supply of housing has not kept up with population growth in Canada.
- Not only is there a woefully inadequate supply of affordable rental stock, but what little stock is available is eroding at alarming rates. CMHC data from 2011 and 2016 show that for every new affordable unit constructed in Ottawa, seven were lost to demolition, reconstruction or raised rents.
- As the baby boomers entered the ownership market, the process of urban gentrification removed both lower-cost ownership housing and rental units from the market. For example, many rooming houses were converted into single-family dwellings.

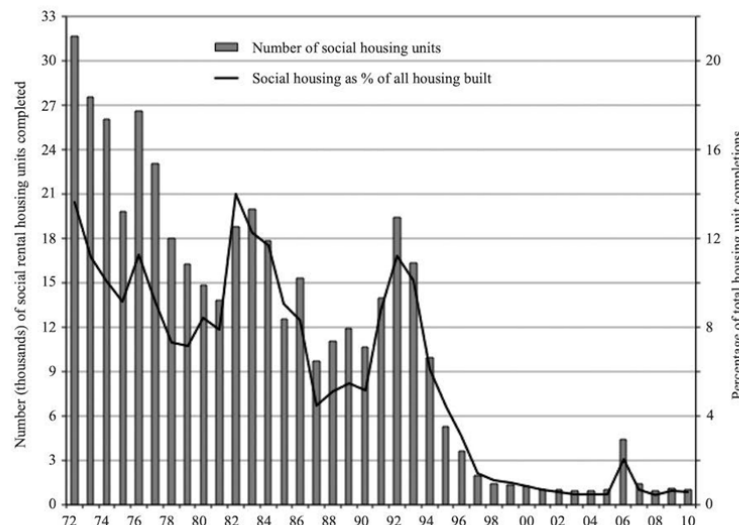


Figure 2. Social housing units built, by year, Canada 1972–2010 (source: calculated by the first author from CMHC *Canadian Housing Observer*, various years).

AVERAGE HOUSE PRICE TO SALARY

1971



2.4 x income

2020



13.1 x income

1993

Funding for new social housing ends

1996

Administration of federal social housing programs transferred to provinces; in Ontario, responsibility for social housing was then downloaded to municipalities without concomitant funding

AVERAGE ANNUAL SOCIAL HOUSING COMMITMENTS IN CANADA BY PROGRAM PERIOD

1974 - 1978	20,400 housing units
1979 - 1985	18,300 housing units
1986 - 1993	19,500 housing units
1994 - 2001	4,200 housing units
2001 - 2013	8,800 housing units

Source: Greg Suttor (2016). *Still Renovating: A History of Canadian Social Housing Policy*

WHY DO WE HAVE AN AFFORDABLE HOUSING PROBLEM?



1996 - 2017:

1.3 million new condo units and houses were built in Ontario,
and only 20,000 affordable rentals built (i.e., 1.5% of total supply).

- Before the late 1960s, Canada had no condominium form of ownership and residential land was zoned for either rental or ownership housing. All areas zoned for medium and high residential densities were by definition, rental districts. Low-density zoning tended to be associated with owner-occupied housing (although some houses were rented out, and some had second suites). Since the passage of provincial condominium legislation in the early 1970s, however, rental housing providers have to compete with condominium providers. Since renters have about half the income of homeowners, condo developers can always outbid rental developers for residential sites.

Source: Report by JULIE MAH, PHD in Planning, MCIP, RPP Postdoctoral Fellow, Institute on Municipal Finance & Governance University of Toronto for Munk School

- While costs for everything from housing to food have risen, wages have not grown at the same rate and have fallen dramatically behind. In addition, societal structures have led to an increasing wealth gap.
- Access to financing and, taxation policies have impacted housing costs. Foreign ownership has increased, capital gains on investment properties has remained stable, there are no foreign ownership or second home taxes, buyers have relatively easy access to credit, there has been a prolonged period of historically low interest rates and low pensions have forced people to look at ways of raising their net worth through housing.
- Financialization/commodification of housing has dramatically increased. Examples would be Real Estate Investment Trusts (REITS), a trend to house flipping, and the user economy such as short-term rentals (STA's).
- Many years of general abundance in the Canadian economy as well as demographics have led to a preference for single-family dwellings and large houses. Planning policies such as official plan and zoning bylaws have discouraged and/or prevented the development of high rises and higher densities. NIMBYISM is a significant problem including a desire to develop lower-income housing.
- Growing and increasingly complex development processes, zoning and land-use rules have a dramatic impact on the price of housing as each creates barriers to housing supply which increases housing prices. In Ontario, subdivision approvals for example, can take up to seven years.
- The shift from purpose-built rentals to retail landlords/investments, has grossly impacted the security of tenure for renters



WHY AREN'T WE BUILDING MORE RENTALS?

Government disinvestment + advent of condominiums +
historically low interest rates + rent control laws =
Stronger motivation to develop open market
real estate for sale versus rental

FINANCIALIZATION OF REAL ESTATE



INVESTOR WEBINAR

Earn Over ONE THOUSAND DOLLARS of Positive Cashflow Per Month for the Next TWO YEARS

We now bring you the opportunity to start generating over ONE THOUSAND DOLLARS of positive Cashflow starting TODAY in 2021.



These urban rental units can boost property values

Markets affected with lockdown rental units benefit from significant boosts to their value compared to neighbouring suburbs, said a real estate professional during a recent new webinar from the web.

How to invest in real estate — 6 ways that offer a chance to make money and build long-term wealth



CAPREIT shines even with the Covid impact

April 10, 2021



Canadian Apartment Properties or CAPREIT is a growth-oriented investment trust. The REIT invests in residential properties, including apartment buildings, townhouses, and long-term care communities located near major urban cities across Canada. It is the largest Canadian REIT by market capitalization value.

As Canada's largest multi-family residential REIT, Canadian Apartment Properties owns interests in over 67,000 residential apartment units, townhomes, and manufactured housing communities across Canada, the Netherlands, and Ireland. Canadian Apartment has a good mix of properties across affordable, middle and luxury sectors which offer diversification of income. CAPREIT is

These condo units offer investors the best bang for their buck

Investing in a smaller unit like a studio condominium might seem counterintuitive. But, as it turns out, it's the safest bet for investors in an expensive real estate market like Toronto's.

Investing

How to Make Money By Investing in Real Estate

BY JOSHUA KENNEDY | REVIEWED BY GORDON ROBERT | Updated July 02, 2021

The Top 3 Ways Investors Make Money From Real Estate



ABOUT US | ALTERNATIVE INVESTMENTS | SIGNATURE | INSIGHTS LIBRARY | CONTACT US | CAREERS

SKYLINE APARTMENT REIT

Invest in a private real estate investment trust comprised of multi-residential buildings across Canada. An investment with stable historical returns.

INFORMATION SHEET

GET IN TOUCH

ABOUT THE FUND | as at Feb 10th, 2021

4.08%

CURRENT ANNUAL YIELD¹

223

PROPERTIES

\$3.4+ BILLION

TOTAL AIFD PORTFOLIO VALUE¹

96.2%

OCCUPANCY RATE

Launched in 2006, Skyline Apartment Real Estate Investment Trust (AIFD) is an income producing opportunity to invest in a 100% Canadian diversified portfolio of primarily multi-family residential properties in secondary and tertiary markets with capital growth potential.

The objectives of the REIT are to provide investors with monthly cash returns and to increase the unit value by managing the current assets and acquiring new properties.



Investing in residential real estate with REITs

A REIT (Real Estate Investment Trust) is a company that buys and manages real estate and distributes the income it generates to shareholders. Investing in REITs makes you a landlord without having to worry about work-related hassles, expenses, and multiple property management. By going public, REITs can raise capital to acquire properties in different locations. REITs provide the same benefits of diversification.



The provision of safe, stable and adequate housing can strengthen a community while reducing the high costs to other government services.

- Citizens without safe and permanent housing are shown to increase the cost of policing, bylaw enforcement, and the court and health care systems.
- Homelessness, encampments
- Physical and mental health impacts
- Sacrifices in the quality of one's diet;
- Sacrifices in care for health, vision and dental issues;
- Households forced to work extra hours to cover housing costs
- Sharing of housing leading to overcrowded living conditions.
- Households that move frequently due to high housing costs can be challenged to maintain social networks and take advantage of employment opportunities. Children in such households are particularly vulnerable to stress, health problems, and educational disadvantages that ultimately perpetuate the poverty cycle.
- Housing instability can jeopardize children's performance and success in school, leading to lasting achievement gaps, while a stable environment contributes to improved educational outcomes
- Residents with high housing costs will have less discretionary money to spend on goods and services. That means less money being spent on local businesses and less opportunity for business growth.
- Loss of labour force and inability to attract new labour force
- Loss of businesses due to high rents and labour force costs



{ HOUSING CRISIS }

DEFINING THE HOUSING CONTINUUM



The traditional image of the Housing Continuum shows a linear progression toward market rate home ownership however, we understand today that approach does not recognize socio-economic, demographic or free market realities nor does it promote equity and inclusion.

THE HOUSING CONTINUUM



A healthy community includes many forms of housing and tenures that meet the needs of residents who may move around within the continuum through out their lives and a wheelhouse model more accurately reflects that model.

Emergency shelters and systems are temporary accommodation for individuals and families who are experiencing homelessness.

Transitional Housing with supports or supportive services are generally a form of housing to bridge the needs of specific client groups prior to other housing accommodations with or without support services.

Supportive or social housing is an umbrella term that includes many different models of housing with support services that enables a person to live in the community with dignity and quality of life. Supportive housing brings together three components: a housing unit, a rent subsidy, and support services of an intensity geared to an individual's needs.

Affordable Housing is considered "affordable" if it costs less than 30% of a household's before-tax income. Shelter costs would include rent or mortgage, taxes and utilities. Many people think the term "affordable housing" refers only to rental housing that is subsidized by the government. In reality, it's a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.



DEFINING THE HOUSING CONTINUUM



	Median Total Gross Income Individual ¹	Median Total Gross Income Family ¹	Affordable HHI Ownership Note 1	Affordable Monthly Rent (30% gross income) Single	Affordable Monthly Rent (30% gross income) Family	Percentage of tenants living in subsidized housing in 2016 ¹
Ontario	33,539	74,287				15
Barrie	34,568	80,788				11.3
Owen Sound	30,943	58,272				22.4
Blue Mountains	38,063	78,490	293,000	952	1962	0
Clearview	34,179	78,519	293,000	854	1963	6.6
Collingwood	32,215	64,369	240,000	805	1609	12.2
Meaford	32,198	65,792	245,000	805	1645	23.3
Wasaga Beach	29,545	62,150	232,000	739	1554	4.2
SGB totals & Averages	33,240	69,864	260,600	831	1747	

Sources: ¹ Stats Can 2016 census, ² Simcoe and Grey County Growth Plans

Note 1: Gross Debt Service (GDS) = 30.0% of Gross Household Income, Estimated Property Tax Rate = 0.125% of House Value/Month, CMHC Mortgage Loan Insurance Premium = 4.0% of Loan Amount, Down Payment = 5.0%, Qualifying Mortgage Rate = 4.79% (mortgage stress test qualifier), Years of Amortization = 25

	Median Price House ³	% change 2016 - 2021	Median Price Townhouse ³	Median Price Apart ³	Ave rent Studio unit	Ave rent 1 br ⁴	Ave rent 2 br ⁴	Ave rent 3 br ⁴
Blue Mountain	\$1,040,800	109.1%	\$655,600	\$382,600	1000	1400	1900	2500-3000
Clearview	\$758,500	119.2%	\$562,700	No data	900	1100	1400	1600-2300
Collingwood	\$732,400	122.5%	\$575,500	\$516,700	1100	1600	1750	2300-3000
Meaford	\$672,800	121.1%	\$550,300	No data	800	1100	1500	1800-2400
Wasaga Beach	\$712,800	115.0%	\$603,300	\$471,900	1000	1350	1400	1800-2200
SGB totals & Averages	\$783,460	117.4%	\$589,480	\$457,067	960	1310	1590	2000-2580

Sources: ¹ Stats Can 2016 census, ² Simcoe and Grey County Growth Plans, ³ MLS® HPI Home Price Index Jan 2021, ⁴ Realtor Interviews, media, online

{ WHILE THESE CHARTS SHOW AVERAGE INCOMES FOR ALL, IT SHOULD BE NOTED THAT THE AVERAGE HOUSEHOLD INCOME OF RENTERS IS APPROXIMATELY 50% THAT OF OWNERS. }



STAKEHOLDER FRAMEWORK FOR AFFORDABLE HOUSING



HIGH



LEVEL OF RESPONSIBILITY



LOW

Province of Ontario

- Planning Act and Provincial Policy Statements to regulate land planning
- Legislates Ontario Building Code
- Regulates landlord and tenant relations; Residential Tenancies Act
- Primary funders of social housing for low-to-moderate income households
- Bilateral Federal-Provincial Agreements under National Housing Act

Federal Gov't

- Oversees the Canada Mortgage and Housing Corporation; administers funding, loans, data collection and research
- Administers the National Housing Strategy
- Bilateral Federal-Provincial agreements under National Housing Act

County

- Service Managers for Province; coordinate funding of social housing for low-to-moderate income households, oversee affordable housing initiatives
- Facilitate long-range regional planning, municipal coordination, setting growth projections and housing target

Town

- Steer housing through official plan, zoning bylaws, regulations and local land use policies
- Streamline development processes and offer incentives or other regulations/policies to facilitate housing affordability

Federal, Provincial, County, Municipal Government

- Regulation and planning policies
- Funding administration of Housing Programs and Supports
- Enabling AH
- Partnerships

Private Sector

- Support and advocate for policies and incentives that support AH
- Financing
- Development and building
- Investment
- Property Management

Not for Profit Sector

- Sponsor and operate NP housing
- Partnerships
- Advocacy



Community

- YES! in my backyard (YIMBY)
- Fundraising and support of AH projects
- Ownership and landlords

YIMBY is an acronym for "yes, in my back yard", a pro-housing movement in contrast and opposition to the NIMBY ("not in my back yard") phenomenon. The YIMBY position supports increasing the supply of housing within cities where housing costs have escalated to unaffordable levels.

IF SOUTHERN GEORGIAN BAY WERE A VILLAGE OF

100

THIS IS WHAT IT WOULD LOOK LIKE

Age

- 14 Children (0-14)
- 10 Youth (15-24)
- 49 Adults (25-64)
- 27 Seniors (65+)



Type of housing

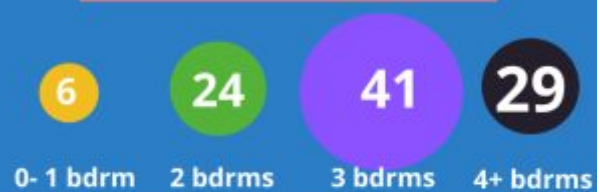


- 77 people live in a detached home
- 12 live in an apartment
- 10 live in a semi or townhome

Where We Live



How Many Bedrooms People Have



GROSS HOUSEHOLD INCOME



- 27 earn less than \$39,999
- 18 earn \$40,000 - \$59,999
- 15 earn \$60,000 - \$79,999
- 12 earn \$80,000 - \$99,999
- 28 earn more than \$100,000 per year

Education Levels



- 18 Never finished high school
- 30 Finished high school
- 52 Have a post-secondary certificate, diploma or degree

18 Would be self-employed

If Ontario were a village of 100, just 6 would be self-employed.



How We Get To Work

- 91 Driver or passenger
- 6 Walk
- 1 Transit



Own vs Rent

- 81 people would own their home
- 19 people would be renting their home

Condo vs other

12 people would live in a condo

88 would not live in a condo

In Collingwood and Blue Mountains combined, that changes to 21 people live in a condo and 79 would not

Work Location

- 39 people work in the town where they live
- 38 people work in the region but not in their town
- 23 people work outside of the region

Top 5 Employment Sectors

- Retail Trade
- Health Care/Social Service
- Accommodation/Food Service
- Construction
- Manufacturing

Less than 18 people could afford to buy a house*in Southern Georgian Bay region at today's house prices

*assumes 5% down, 25 year amortization, 4.79% stress-test interest rate and real estate prices in February, 2021

9 of our villagers lived in subsidized housing 2015. What might that number be today?

48 tenants paid more than 30% of their income on shelter costs in 2015.

PUBLIC SURVEY RESULTS



The committee conducted a public survey regarding affordable housing from July 15, 2021 to August 13, 2021 and received 404 responses. The full report can be found in the Appendices.

HIGHLIGHTS:

- 20% of respondents, (81 people) experienced homelessness in the last five years with 35 of those people currently experiencing homelessness
- The top 3 reasons given that led to homelessness were: financial issues, family issues and rental rates
- When asked what the solutions are to the AH crisis, the number 1 answer was to increase the supply of affordable units
- 63% of respondents are employed full-time and 14% part-time.
- Of those not working and receiving some form of government assistance, the #1 source of assistance was CPP/OAS followed by Ontario Disability Support Program (ODSP).
- 74% of respondents were searching for housing in Collingwood followed by Blue Mountains and Wasaga Beach
- Top 3 reasons for preferred location are proximity to work, family and friends, amenities
- Respondents included a mix of those wishing to rent or to buy a home
- When asked what type of housing they were seeking, the top three responses were a 3 bedroom house, a 2 bedroom house and a 2 bedroom apartment
- 60% of respondents are looking for housing priced under \$1500 a month with the majority searching in the \$900-\$1300/month range. 16% of respondents were looking for housing over \$2100 per month
- 92% of respondents said the cost of housing was the main challenge they were experiencing followed by a lack of supply
- When asked what they will do if they cannot find suitable housing soon, the #1 response was to move out of the area.

OBSERVATIONS

- We are losing more AH units in the community than we could create as a result of owners selling properties to capitalize on market conditions. With vacancy decontrol, that is that landlords can set new rents at any level for new tenants coming in, the erosion is rapid. A recent report out of Ottawa suggests we are losing 7 units for every single unit created.
- This is very concerning as the costs and challenges of creating new units in itself is so complex and erosion means we're trying to catch up instead of getting ahead of the problem.
- Not only will we have challenges in growing our labour force but, we are currently losing labour force and the risk of further out-migration is significant.
- Many respondents stated that local jobs do not pay equivalent to cost of living in the region and are not high enough for people to succeed on. Many stated that they have years of work experience, two jobs, high levels of educations and yet are suffering.
- Business owners said they are considering closing or relocating their businesses due to the AH issue and it's impacts on both them and on the labour force shortage.



PUBLIC SURVEY RESULTS



- We heard from a large number of seniors who are finding it impossible to get by on CPP/OAS if they do not have considerable savings or assets.
- Here are just a few of the direct quotes from the hundreds we received in order to illustrate the frustration and despair people are feeling. These are not statistics but rather, very real stories from our friends and neighbours

"If I can't find housing and, If I'm being honest, suicide has been the most available option for me, I have had to reach out for help in despair may times. The option I found is debt, working 2-3 jobs and moving my family to a 1 bedroom apartment"

"If I can't find housing, my only option is to stay where I am but don't have heat or working sewage"

"My husband passed away and left a GIC for me. I'm a senior home now but I am using the GIC up to pay the rest of the rent that is not covered by what the government provides for me. I take \$800 more a month out of the GIC to stay here. It runs out next March and I don't know what my options are after that, other than going into a nursing home. I'm not ready for that as I am still quite able to look after myself. But there is no other choice."

"We went hungry at the end of the month waiting for more money. This prevented me from ever getting ahead or saving money to move at all. I now have a full-time job and make 30,000/year and my rent costs \$400 less my monthly salary. It is completely unsustainable."

"Locals cannot live here anymore. I'm 6th generation in my small town and will not be able to stay. I have full time municipal employment, but still cannot afford a place to purchase, and even rent is so excessive that it is nearly out of reach. Beautiful area and I don't want to leave, but the city money is forcing all of us locals out who are desperately just trying to stay."

"We are at a tipping point of utter desperation if we don't get affordable housing rentals built. This has been going on for decades. When will we recover and be able to live in our hometowns?"

And finally, this thought-provoking comment:

"When is the dam going to break? Or has it already and nobody noticed?"



SOCIAL MEDIA COMMENTS



15 hrs · 🌐
We are trying desperately to stay in our home of 6 years with our beloved pets... However, with the covid pandemic, it is making it very difficult. Just going for appointments, or groceries...with no vehicle is hard...I am looking for donations to help keep this family afloat during this difficult time, buy a truck (make extra money) get to appointments, shopping or just get out of the house for a short drive... Any donation is greatly appreciated, they all add up in the long run...please if you can help, a little, or alot, it would be so helpful. Thank you one and all...
Donations can be transferred to: [redacted]@gmail.com

🔴🔴🔴🔴🔴 CAN YOU HELP 🔴🔴🔴🔴🔴

Two homeless men in our town (our Out of the Cold Collingwood program is full) are both seeking men's size 11 WARM winter boots/two sleeping bags. & not heavy to carry food; we have supplied them with coats 🙏

Hello I am a new reporter creating a documentary about the housing and drug problem in the Collingwood area. Born and raised in Collingwood but then moved to Vancouver fifteen years ago, I have moved back after to help my Mother who has passed away from COPD. The town is a mess, Living in Vancouver and now living back home in Collingwood I see many many issues that need to be reformed ASAP. Would there be anyone who would

I'm having such a hard time - I either don't get responses or just stop responding to me altogether - it's harder to find a place to live now then to find a job

Like · Reply · 🌐

I will be on the streets by summer or move away from my home town and family and my doctor. My grandfather farmed this area but now the area is trying to push me out and away.

Like · Reply · 🌐

I have already lost.

Like · Reply · 🌐

Just a little over 5 years ago, we bought at 200,000, and we were the only ones looking at over a dozen places, under this amount. Now its been valued at over 600,000 and needless to say a lot of renters will have no where to live up here for their lan... See More

Like · Reply · 🌐

When I was looking for a 1 bedroom apartment in Collingwood the cheapest in town I could find was \$1000, no utilities, no parking and when I called the landlord asked if I was okay with roaches.

👍👍👍

My family and I have a warm place to sleep but we have no running water, at this time. The water pipes froze, underground, and although I found an alternative route for my children, my husband and I have been without showers for over 30 days possibly 60 days by now.

I have a few chronic medical conditions where I require running water to regulate my temperature and it has been difficult, lately. I have had to sit in the snow, in a t-shirt and shorts, to assist my body's needs.

Is there anyway we could get some help to maybe have a nights stay at a motel? My severe anxiety and PTSD takes over a lot, lately, as I have been terrified to go to a YMCA to shower, as I have no money and probably smell bad.

I am terrified, right now, that I won't get to clean for another 60 days. They are estimating the end of April to fix the water and I don't have funds for another place to live or a motel. I am so lost. Please help 🙏🙏🙏

hiring before covid was difficult, now I can say from experience it's 10x harder. Staffing is definitely an issue here which should be considered. Many and most of my applicants come from Barrie and surrounding areas. I even can't help but wonder once winter hits what will happen to my staffing situation. So please don't discount how hard staffing in our small community with a huge resort + covid has impacted hiring in this town.

[redacted] is requesting help.
February 16 at 9:34 AM · 🌐

Things are getting rough for me .stressing need a 1 bed room apartment or if any one has I nise size room for rent I need some support I just need too seddle getting too old for this lol

I have lived here for almost 15 years and have one of the cheaper places in Collingwood; I still can barely survive right now. My only choice will be to leave town once this is all over. It is incredibly sad to watch the gentrification of a Town I love so much.

John Malloy shared a link.
Conversation Starter · January 28 · 🌐

Can you help - Contacts/Connections? "People are begging on social media, people are sharing accommodations, which is sometimes less than ideal. Tenants are getting very competitive... They're literally submitting resumes, pictures and a box of cookies along with their rental application, begging landlords to consider them."



People want work, but where is the housing to get the work? A lot of people lost their homes and living circumstances through all of this and its hard to work when you dont have somewhere to prepare in the morning and to sleep safely at night, on top of that many people increased their rent costs too. These days I have been applying to jobs all over Ontario while working online part-time, because I cant find anywhere with affordable housing and I am going to have to move somewhere where rent is cheap and work is needed.

[redacted] is requesting help.
February 23 at 11:13 PM · 🌐

We are helping some people set up a sturdier camp - they are in the woods. We need about 20 two by fours and some sheets of plywood. If anyone has some to donate we can arrange pick up. Thanks!

Daphne Randall
· 20 hrs · 🌐

I know, I know, the Collingwood rental market is INSANE! Unfortunately, I'm losing my incredibly lovely, perfectly situated, newly renovated 1-br to a landlord's out-of-town elderly mother moving into my unit. Sigh. I'm a single, non-pet-owner, busy freelance editor/researcher, quiet individual seeking either a charming live/work space downtown or some sort of coolio spot like a coach house or above garage space to live simply with my books and my art and my funky antiques. N... See More

Jenn Barry shared her first post.
· 19 hrs · 🌐

Hey Collingwood in looking for someone who had land that will let me rent with a trailer as we all no the rental Criss is real and I haven't been able to find a home so invested in a trailer I just need some where to put it please please get back to me thank u

👍 1

3 Comments

AGENCY SURVEY RESULTS SUMMARY



As part of the committee's research, 22 agencies such as churches, food banks, government and not-for-profit agencies throughout South Georgian Bay were interviewed to learn more about their experience with their clients/consumers/guests regarding the affordable housing issue and its impacts. Between them, they served all demographics and regions in the areas.

KEY FINDINGS:

The causes of housing distress seem to come from financial distress, family conflict, desertion, mental and physical health issues.

Generally, all the organizations experienced increased activity for their services in the last 3-5 years. The most common reasons for this related to housing and finances. The cost of living has gone up and so the demand for attainable housing has increased. The population has grown which has caused increased demand on housing. For youth, families, and seniors the dollar is not going nearly far enough.

On a scale of 1-5, (0-not an issue to 5-major issue) the significance of housing affordability is clearly a major issue with 10 of the 14 responses to this particular question being rated 5, and 4 of the responses being rated 3-4.

In regard to community supports, there are many services and support channels available for those in need (rent supplements, utility supplements, food vouchers, advocacy, referrals, shelter placement), however the overarching reality is that while these support services are helpful, they most often do not result in reducing housing insecurity as the larger issue of, lack of affordable housing remains.

Community supports are inadequate to meet needs. For example, there are currently no rent supplement dollars available, the temporary local COVID shelter is often at capacity and there are very long waiting lists for rent-geared-to-income/affordable housing units.

Many agencies and organizations access information to inform and educate their staff with available resources and services. Generally, most agencies felt that not enough is being done. The issues need to be addressed in a holistic manner to uncover underlying issues of addictions and mental health challenges that all too often lead to homelessness. Housing sectors need to work together on all levels to create a bigger picture cohesive solution to the problem at large, involving all levels of government.

Homelessness is seen as a concern in our communities with almost 80% of our survey participants answering yes, that homelessness is a concern and 93% expressing concern regarding near-homelessness. They are aware of the people who are living in parked cars, tent cities, sleeping on the beach or seeking shelter. They find these are most often people who are unemployed, low income, single mums, young families, kids that have been kicked out, or those who have mental illness and addiction concerns. Several expressed seeing an increase in the number of seniors experiencing challenges.

According to our survey participants, the types of housing most needed in South Georgian Bay area are subsidized housing, rent geared to income and permanent emergency shelters.

When asked what they felt were the key barriers to improving housing affordability, adequacy, suitability and/or accessibility in your community, respondents felt there was a lack of understanding of the complexity and seriousness of the issue, lack of political will, lack of money/low wages/people living on support income that does not provide a living wage, lack of affordable housing.

All agreed that AH is a complex issue and requires a "Big Picture" response with collaboration and a long-term vision for inclusive communities for all.



WHAT CAN MUNICIPALITIES DO?



While higher levels of government are responsible for developing and enacting many housing policies and programs, local governments are on the front lines of the housing crisis, and they play a critical role in addressing it. The development, quality of life, design and future success of a town or city is fundamental to the role of a municipality and as such, they are a key partner in finding solutions to the ever-growing affordable housing (AH) crisis.

Municipal governments have a variety of tools available to them that other levels of government do not and, they have a better understanding of local needs and market conditions. Within Provincial and County planning legislation and policies, municipalities control local land use regulations, permitting processes, neighbourhood design and transportation decisions among other things. They have the ability to define needs in their own communities and to develop comprehensive local housing strategies – a critical step in meaningfully tackling the affordability challenges in a substantive and measurable way.

IMPLEMENTING AFFORDABLE HOUSING

- Identify and have clarity on the Town's role in facilitating and potentially incentivizing AH.
- Develop complete housing plans that discuss and understand specific differences among the various components of AH (market-based, social & special needs housing).
- Create a permanent, affordable housing advisory committee to support the municipalities affordable housing efforts. The points in this brief could serve as a starting checklist of areas to explore. In addition, such a committee could develop and promote programs that support housing retention, landlord/tenant education, innovation, ongoing updating, monitoring and implementation of housing strategies.
- As it requires extensive knowledge and time, dedicate a staff person, with associated resources, to be a Municipal Affordable Housing Planning Specialist for all things related to Affordable Housing.
- Collect, analyze and utilize data to drive decision making and establish specific housing targets and benchmarks. In most cases, municipalities do limited tracking of some important data and deeper thought should be given to this key area.
- Have an “affordable housing first” policy for disposal of surplus land.
- Encourage, seed and support formation of entities that remove land from the speculative market in perpetuity such as non-profit housing corporations, Community Land Trusts.
- Coordinate and collaborate with local housing advocacy groups, community partners, government agencies and the private sector to support the provision of affordable housing.
- Provide planning support services in the provision of assisted/special needs housing, supportive housing, emergency shelters and transitional housing. Ensure bylaws allow all of these as a matter of right in all residential zones.



WHAT CAN MUNICIPALITIES DO?



TOOLS AND BEST PRACTICES CHECKLIST FOR OFFICIAL PLANS AND ZONING BY-LAWS

- Official Plans must require a minimum percentage of housing to be affordable. Ensure that percentage is based on realistic and relevant data and, ensure Official Plans provide detailed policy frameworks that proactively facilitate the production of Affordable Housing (AH).
- Ensure there are implementation policies to OP AH goals, measure and monitor results annually
- Prioritize AH on Town-owned land, identify potential sites and have them shovel ready with potential partnership arrangements ready to go to take advantage of funding when available
- Require range and mix of housing types and minimize barriers through zoning by moving away from single use zoning that restricts land uses and consider broader planning such as complete community design hubs
- Reduce parking requirements in areas serviced by public transit or alternative transportation means
- Permit higher density housing forms in specified locations and encourage development of smaller dwelling units
- Promote infill development that includes higher density housing forms and Additional Residential Units (ADUs)
- Support alternative standards for residential development
- Encourage the renovation and rehabilitation of residential uses above commercial spaces
- Develop policies (bylaws) that limit or prohibit demolition or conversion of existing rental apartments under specific conditions
- Increase awareness of innovative and non-traditional housing models that make home ownership more affordable (e.g. modular, tiny homes, other)
- Promote innovative housing types and sizes (e.g., cohousing, rooming houses, communal housing, employee housing and life lease housing)
- Ensure environmental sustainability is a cornerstone of new developments.
- Ensure accessibility features are incorporated into units
- Encourage conversion of vacant, unused or under used non-residential properties into new affordable residential units
- Beware of and address “Nimbyism” through clear planning of land uses, limit discussion to land use and not to people

INCENTIVIZING AFFORDABLE HOUSING

- In any case where public funds are used toward AH, each municipality needs to determine an ethical framework for funded project to ensure the dollars contribute to a greater community social good.
- Establish and implement incentivize Affordable Housing through things such as Community Improvement Plans (CIP), Municipal Capital Facilities Bylaws for Affordable Housing
- Provide targeted relief from development, planning, permit, and other fees normally charged for projects that provide permanent AH.
- Include AH as eligible for funding under Community Benefit Charge bylaw and DC's and facilitate other forms of incentives through a Community Improvement Plan
- Streamline the approvals process for projects that provide AH; fast track approval systems
- Set aside an infrastructure capacity to projects that provide AH
- Reduce monetary requirements (i.e., cash in lieu of parking and parkland) for projects that provide AH as a public good
- Establish affordable housing reserve funds; look at tools available through taxation, levies, other
- Learn about all tools available such as: leasing of municipal land, under-writing of loans, Community Land Trusts, not-for-profit housing corporations, municipal lending programs and community foundations or trusts dedicated to AH. Seek and support innovation.



FINANCING AFFORDABLE HOUSING RESOURCES



Financing the creation or retention of affordable housing units requires innovation, collaboration and advance planning. There are municipal tools, private and government programs and continually new merging concepts. Here are some ideas to explore.

MUNICIPAL HOUSING RESERVE FUNDS

Can be used in a variety of ways such as loans, mortgage under-writing, acquisitions, etc. Municipalities should investigate ways of raising funds through taxation, levies, foundations or other opportunities to be identified

MUNICIPAL SERVICE CORPORATIONS¹

Municipalities may put in place special levies (often called area rates) for a MSC / CSC for defined “economic development services”. Municipalities would then collect these special levies in a specific area, and transfer those funds to the MSC or CSC. Economic development services may include the following:

- acquisition, development and disposal of sites for residential, industrial, commercial, and institutional uses
- provision of residential housing
- undertaking of community improvements consistent with a municipally-approved community improvement plan under section 28 of the Planning Act
- improvement, beautification and maintenance of municipally-owned land, buildings and structures

Idea: Consider directing any year-end surpluses to an affordable housing fund

MUNICIPAL CAPITAL FACILITIES BY-LAWS¹

Municipal capital facilities agreements can be used by municipalities to create relationships with other parties such as public bodies, municipal services corporations, the private sector, not-for-profit organizations, and aboriginal communities to deliver municipal facilities. The types of municipal capital facilities listed in the regulation include, among others, municipal housing project facilities and recreational or parking facilities. As an example of this tool, a municipality may consider an agreement with, and providing financial assistance to, a not-for-profit organization for affordable housing facilities.

Assistance for municipal capital facilities from a municipality can include:

- giving or lending money
- giving, leasing or lending property
- guaranteeing borrowing
- property tax exemptions or reductions

Municipalities can also consider development charges exemptions for land used for municipal capital facilities. Prior to entering into a municipal capital facilities agreement to provide affordable housing, the municipality must pass a municipal housing facility by-law. A municipal housing facility by-law must include a definition of “affordable housing”, policies regarding public eligibility for the housing units to be provided as part of the municipal capital facilities, and a summary of the provisions that an agreement respecting municipal housing project facilities is required to contain.

COMMUNITY IMPROVEMENT PLANS¹

The activities of a municipality where a CIP has been adopted may include acquiring, holding, clearing, leasing and selling land in designated areas, as well as putting in place grant and/or loan programs for the purposes of carrying out the plan. Subsection 28(1.1) of the Planning Act provides that “community improvement” includes the provision of affordable housing. Municipalities can consider using CIPs to provide for grants or loans in relation to the provision of affordable housing within CIP project areas. In some instances, loan agreements between municipalities and landowners have required that specified properties be maintained as affordable housing.



FINANCING AFFORDABLE HOUSING RESOURCES



County Service Managers (social housing, rent supplements, repairs, renovations, down payment assistance, shared equity financing programs, and secondary suites programs):

- *Ontario and Simcoe County* <https://www.simcoe.ca/iah>
- *Grey County* <https://www.grey.ca/affordable-housing>

NATIONAL HOUSING STRATEGY delivered through CMHC with programs for both profit and not-for-profit builders:
<https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs>

COMMUNITY BONDS A proven social finance tool that generate both a social and financial return. This tool allows an established organization to leverage their community of supporters to help finance projects <https://tapestrycapital.ca/>

COMMUNITY FOUNDATIONS

DONATIONS

As municipalities are able to issue charitable tax receipts, look for opportunities for communities to donate housing, money, land, etc.

HOUSING SERVICES CORPORATION

<https://hscorp.ca/>

They are a non-profit lender for insurance for non-profits, energy provider, strategic consulting and asset management advice, financing with fixed interest rates for 40 years to eliminate refinancing risks (rate as of Feb/21 is about 4% and fixed for 40 years). HIC is lending arm and see website for lending criteria at <https://www.housinginvestment.ca/> including social bonds. Can do 100% loan to value

NEW MARKET FUNDS

Investments for community benefits including partnering with not-for-profit and cooperative housing entities.

<https://newmarketfunds.ca/>

CANADIAN COOPERATIVE INVESTMENT FUND

Shared equity financing and support for cooperatives

<https://ccif.coop/>

VANCITY COMMUNITY INVESTMENT BANK

<https://vancitycommunityinvestmentbank.ca/>

ONTARIO AFFORDABLE HOUSING CALCULATOR

<https://www.evergreen.ca/tools-publications/ontario-affordable-housing-calculator/>

¹ <http://www.mah.gov.on.ca/AssetFactory.aspx?did=9270>



KEY TAKE AWAYS



- Housing supply is not meeting demand and the projections show that this will only get worse in the years ahead. We need to put a high priority on ensuring that serviced and properly zoned residential lands are available within our built boundaries. Identify where intensification should occur and mix of housing choice to create inclusive, sustainable communities.
- The pandemic exacerbated the affordability gap but it has existed for over 30 years. Rent and house prices do not keep pace with wages, this means AH stock has to be protected from market influences. Pricing based on what the market can bear will widen the gap.
- There is a deep shortage of rental housing available and in the last three decades, the area has lost more rental units than have been created. Discourage conversion or demolition of existing units. Ensure units that are created i.e. secondary suites remain “affordable” for a designated period of time. Short term accommodation is also a significant factor in taking rental properties out of long-term rental supply.
- Housing is very much part of any economic development strategy. We are experiencing a loss of labour force and will be unable to attract new workers to fill projected growth demands in the region.
- Facilitating the creation and retention of secondary suites and ADU's is one “rapid” tool for the creation of new units. Financial incentives tied to rental rates is one tool for encouraging affordable unit creation.
- Community Improvement Plans, Community Benefit bylaws and Municipal Capital Facilities Bylaws can incentivize the creation of Affordable Housing but any such policies must ensure social good with rents that are affordable in perpetuity.
- Community Land Trusts are seen as increasingly important in taking housing out of the speculative market and securing long term affordability and security of tenure. Municipalities can take a lead role in seeding the establishment of these.
- Retention is critical and in fact, we are currently losing far more affordable units than are being created. Consider ways of retaining existing housing stock and supporting good landlord/tenant relations.
- Government, community organizations, non-profits and the private sector must work together to provide AH.

Consider what it would look like to work together. Contributions from all levels of government are needed and there must be an understanding that financial incentives are not a loss in revenue but rather, an investment in the community.

- Municipalities must identify detailed benchmarks and targets for unit creation together with implementing policies. Data driven decision making has never been more important.
- Municipalities/government should prioritize affordable housing on any town/government-owned lands and capital community projects
- Extra efforts and dedicated staff resources toward Increasing awareness, promotion and facilitation of innovative and non-traditional housing models that make home ownership more affordable (e.g., shared equity, cohousing, communal housing, rooming houses and life lease housing). Include consideration of not-for-profit developers/builders, social enterprise models.
- Plan ahead for potential projects and be ready to apply for grants or subsidies from the government that will reduce overall development costs. This includes coordinating and collaborating with local housing advocacy groups, community partners, government agencies and the private sector to support the provision of affordable housing.

Housing is
very much part of
any economic
development
strategy.

RESOURCES & ACKNOWLEDGEMENTS



This report has been informed by the voices of those with lived experience, with numerous social agencies, builders, developers and multiple data sources including in particular Census Canada. The report has been prepared under the direction of Marg Scheben-Edey, Chairperson of the SCATEH Regional Housing Task Force and members Patricia Macin (Wasaga Beach), Rev. Wendy Moore (Creemore), Councillors Connie Leishman and Phyllis Dineen (Clearview), Sharon McCormick (Blue Mountain), Luke Allen (Empower Simcoe), and past members Bruce Enright (Meaford), Jeff Haessler (Collingwood), Krista Elley (Meaford), Martha Lee (Town of Blue Mountain).

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- Agencies who completed surveys and offered additional insights

PRESENTERS:

- John Connell - Implementation Manager, Social Housing and Irena Pozgaj-Jones - Program Supervisor, Community and Program Development; County of Simcoe
- Mara Burton - Director of Community Services for the Township of Clearview,
- Robert Voigt - Director of Planning for Parkbridge, President of Georgian Triangle Development Institute
- Nicholas Gefucia - Ellis Don Community Builders
- Suresh Singh - LC DEVELOPMENT GROUP
- Steve Marshall - Northern Shield Development Corporation
- Tim and Rhonda Kent - Redwood Park Communities
- Michelle Hunter - Rural Ontario Medical Program

And finally, and most importantly, to the individuals who shared their heartfelt and deeply personal stories and experiences with us that illuminated the challenges and impacts we are facing.

In the course of our work and research, many reports were reviewed from around the world and while too numerous to list, we gratefully acknowledge the work of those who have devoted themselves to the housing issue.



THANK YOU

APPENDICES

CONSOLIDATED DATA TABLES

FULL PUBLIC SURVEY



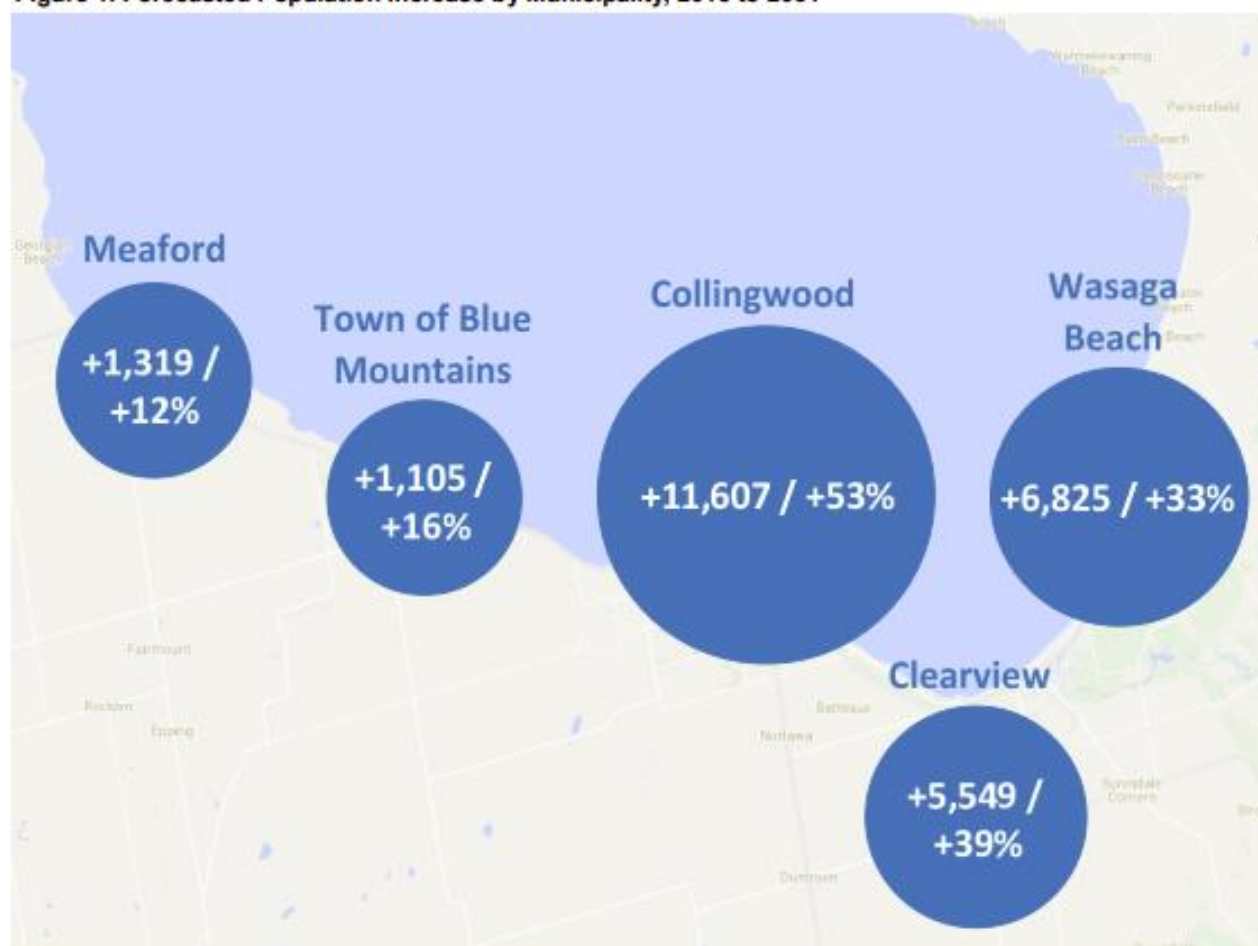
REGIONAL HOUSING
TASK FORCE
SOUTH GEORGIAN BAY



Demographics

Age	BM	CL	CO	MF	WB	SGB	SGB %	Prov %
0-14	1315	2280	2930	1420	2460	10,406	14.1	16.4
15-19	315	930	935	530	880	3,590	4.9	6
20-24	300	785	1010	500	870	3,465	4.7	6.7
25-34	505	1420	2185	960	1540	6,610	9	12.9
35-49	875	2640	3325	1580	2980	11,400	15.5	19.7
50-64	2035	3465	4520	2940	5060	18,020	24.5	21.5
65-84	2095	2310	4385	2720	6405	17,915	24.3	14.5
85+	255	320	800	340	500	2,215	3	2.2

Figure 1: Forecasted Population Increase by Municipality, 2016 to 2031



Source: Statistics Canada; Growth Plan 2017, Schedule 7; Grey County Growth Management Strategy

	Population (2016) ¹	Projected Population 2031 ²	% projected growth	# of private dwellings occupied by usual residents 2016 ^{1 and 2}	# of private dwellings projected 2031 ²	% owned 2016 ¹	% rented 2016 ¹	% of owners /tenants that spent over 30% on shelter 2015 ¹	% of tenants spending more than 30% on shelter 2015 ¹
Ontario	13,448,494			5,169,174		69.7%	30.1%	27.6%	45.7
Barrie	197,059			72,530		76.1	23.9	37.7	49.8
Owen Sound	31,820			13,885		67.8	32.2	25.6	48.4
Blue Mountains	7,025	8,320	18.5	3,271	3,700	85%	15%	23%	41.5
Clearview	14,151	19,700	39.2	6,040	8,280	86.6	13.4	23.6	47.4
Collingwood	21,793	33,400	53.3	9,556	17,853	74%	26%	31.8%	54.6%
Meaford	10,991	12,600	14.6	4,780	5,290	80.2	19.8	21.6	44.4
Wasaga Beach	20,675	25,986	25.7	12,516	16,446	86.9	13.1	22.7	51.3
SGB totals and Averages	74,635	100,006	34%	36,163	51,569	82.5	17.5	24.5	47.8

Sources: 1 Stats Can 2016 census, 2 Simcoe and Grey County Growth Plans

Household Size

	1 per	2 people	3 people	4 people	5+ people	Ave household size	# of lone parent families (%)
TBM	950	1565	355	280	125	2.1	7.9
CL	1060	2045	845	910	470	2.6	13.5
CO	2830	3385	1135	970	480	2.2	17.9
MF	1280	2180	615	535	220	2.2	10.7
WB	2155	4385	1130	820	515	2.3	12.7
Total	8275	13560	4080	3515	1810		
SGB total (%)	26.5	43.4	13	11.3	5.8	2.28	12.54
Prov (%)	25.9	32.8	16.1	15.4	9.7	2.1	17%

Education Level

Area	No certificate	High School	Post sec. certificate, diploma or degree
TBM	700	1585	4000
CL	2300	3515	5805
CO	2900	5085	8535
MF	1740	2520	5165
WB	3675	5990	8290
SGB total (%)	18.3	30.2	51.5
PROV (%)	17.5	27.4	55.1

INCOME

Individual Incomes (owners and tenants)

Income	BM	CL	CO	MF	WB	SGB	SGB %	Prov %
0 - 19,999	1815	3815	5225	2975	6205	20,035	32.4	35.6
20-29,999	865	1635	2820	1575	3100	9,995	16.2	12.8
30-39,999	640	1340	2025	1190	2280	7,475	12.1	10.4
40-49,999	560	1235	1650	965	1830	6,240	10.1	9.2
50-59,999	480	850	1260	750	1275	4,605	7.4	7.3
60-69,999	370	720	955	555	960	3,560	5.7	5.7
70-79,999	320	520	610	395	680	2,525	4.1	4.3
80-89,999	235	400	460	265	460	1,820	2.9	3.4
90-99,999	215	330	380	205	375	1,505	2.4	2.9
100-149,999	385	505	755	355	600	2,600	4.2	5.4
150,000+	415	265	395	190	195	1,460	2.4	2.8

Household Incomes (owners and tenants)

Income	BM	CL	CO	MF	WB	SGB	SGB %	Prov %
0 - 19,999	245	335	815	420	660	2,475	8.1	9.2
20-29,999	230	370	900	435	750	2,685	8.7	7.5
30-39,999	250	435	890	480	995	3,050	9.9	7.9
40-49,999	260	415	880	435	1005	2,995	9.8	7.9
50-59,999	240	385	735	405	890	2,655	8.7	7.5
60-69,999	215	215	715	415	820	2,380	7.8	7
70-79,999	210	415	580	345	685	2,235	7.3	6.5
80-89,999	175	355	520	315	600	1,965	6.4	6
90-99,999	170	170	465	280	495	1,580	5.2	5.5
100-124,999	345	655	845	495	910	3,250	10.6	10.8
125-149,999	230	230	515	290	510	1,775	5.8	7.6
150,000+	685	800	940	500	695	3,620	11.8	16.4

EMPLOYMENT

How people get to work

	Vehicle	Transit	Walk	Bicycle	Other
TB	90.8	1	6.8	0.3	1.1
CL	93.8	0.4	5	0.4	.4
CO	84.6	1.6	9.5	2.8	1.5
MF	92.2	0.4	6.2	0.2	1
WB	94	1.5	3	0.3	1.2
SGB total %	91.08	0.98	6.1	0.8	1.04

Occupation	Blue Mtn	Clearview	Colling'd	Meaford	Wasaga	SGB
Retail Trade	320	935	1230	595	1140	4220
Health Care/Social Assistance	315	820	1190	885	805	4015
Accommodation/Food Service	295	585	1490	440	855	3665
Construction	325	725	850	540	970	3410
Manufacturing	165	1060	730	425	650	3030
Professional, scientific and technical services	320					
Education	315					

Where people work

	In census area	In wider region	Outside or reg in ON	Out of prov
TB	43.7	11	44.2	1.1
CL	25.3	60	14.3	0.4
CO	64	13.8	22	2
MF	33.5	52	14.2	0.3
WB	29	50.9	19.8	0.3
SGB total %	39.1	37.5	22.9	0.82
Province(%)	58	16	25	1

Employed vs Self-Employed

	BM	CL	CO	MF	WB	SGB	%
Employed	2405	6520	8125	4445	7305	28,800	82.3%
Self-Employed	1090	1225	1630	1080	1180	6205	17.7%

**Provincial Average is that 6.5% of people in the labour force are self-employed*

HOUSING

Dwelling Type

	TBM	CL	CO	MF	WB	SGB total	SGB %	Prov
Single Detached	2650	4825	5060	3975	7525	24035	77	54
Apt Under 5 stories	170	220	1750	475	370	2985	9.6	10.2
Apt above 5 stories	25	0	280	0	5	310	0.9	17.1
Apt in house or duplex	30	35	225	35	100	425	1.4	3.4
Row House	335	145	915	260	710	2365	7.6	9
Other Single Att'd	5	25	35	5	15	85	0.27	2
Moveable dwelling	20	35	0	10	80	145	0.46	3
Semi	25	55	540	60	200	880	2.8	1

Household Characteristics

	BM	CL	CO	MF	WB	SGB	%
# households owned	2780	4635	6330	3875	7825	25,445	81.5%
# households rented	490	695	2450	960	1180	5,775	18.5%
Condo	560	135	1965	195	875	3,730	12%
Not Condo	2710	5200	6815	4640	8130	27,495	88%
0 bdrms	0	15	25	20	25	85	0.27%
1 bdrm	100	240	755	345	355	1,795	5.7%
2 bdrm	700	765	2315	965	2630	7,375	23.6%
3 bdrm	1170	2390	3590	2085	3540	12,775	40.9%
4+ bdrm	1295	1920	2090	1410	2465	9,180	29.4%

Housing and Affordability

	Median Total Gross Income Individual ¹	Median Total Gross Income Household ¹	Average Total Gross Income Household ¹	Affordable HHI Ownership Note 1	Affordable Monthly Rent (30% gross income) Single	Affordable Monthly Rent (30% gross income) Family	Percentage of tenants living in subsidized housing in 2016 ¹
Ontario	33,539	74,287	97,856				15
Barrie	34,568	80,788	96,915				11.3
Owen Sound	28,807	51,042	66,185				22.4
Blue Mountains	38,063	78,490	122,199	293,000	952	1962	0
Clearview	34,179	78,519	94,671	293,000	854	1963	6.6
Collingwood	32,215	62,671	79,229	240,000	805	1609	12.4
Meaford	32,198	65,792	82,314	245,000	805	1645	23.3
Wasaga Beach	29,545	62,150	74,297	232,000	739	1554	4.2
SGB totals and Averages	33,240	69,524	90,542 (30% higher)	260,600	831	1747	

Sources: 1 Stats Can 2016 census, 2 Simcoe and Grey County Growth Plans Note 1: Gross Debt Service (GDS) = 30.0% of Gross Household Income, Estimated Property Tax Rate = 0.125% of House Value/Month, CMHC Mortgage Loan Insurance Premium = 4.0% of Loan Amount, Down Payment = 5.0%, Qualifying Mortgage Rate = 4.79% (mortgage stress test qualifier), Years of Amortization = 25

Housing and Rental Rates

	Median Price House ³	% change 2016 - 2021	Median Price Townhouse ³	Median Price Apartment ³	Ave rent Studio unit	Ave rent 1 br ⁴	Ave rent 2 br ⁴	Ave rent 3 br ⁴
Blue Mountain	1,040,800	109.1	655,600	382,600	1000	1400	1900	2500-3000
Clearview	758,500	119.2	562,700	No data	900	1100	1400	1600-2300

Collingwood	732,400	122.5	575,500	516,700	1100	1600	1750	2300-3000
Meaford	672,800	121.1	550,300	No data	800	1100	1500	1800-2400
Wasaga Beach	712,800	115	603,300	471,900	1000	1350	1400	1800-2200
SGB totals and Averages	783,460	117.4%	589,480	457,067	960	1310	1590	2000-2580

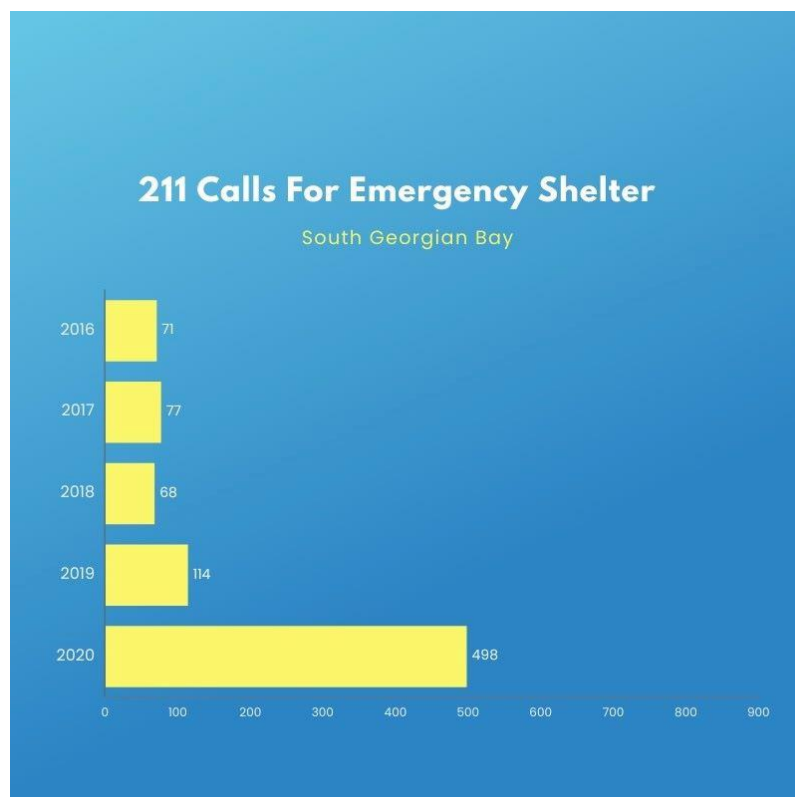
Sources: 1 Stats Can 2016 census, 2 Simcoe and Grey County Growth Plans, 3 MLS® YTD as at September 2021, 4 Realtor Interviews, media, online

Percentage of Tenants in subsidized housing

BM	CL	CO	MF	WB	SGB Ave
0	6.6	12.4	23.3	4.2	9.3

Low Income and Core Housing Need

	TBM	CL	CO	MF	WB	SGB
% of Household in low income (after tax) 2015	11.3	13.6	17.9	13.2	14.7	14.1%
# of households in core housing need (2015)	925	540	1600	1295	1160	5520





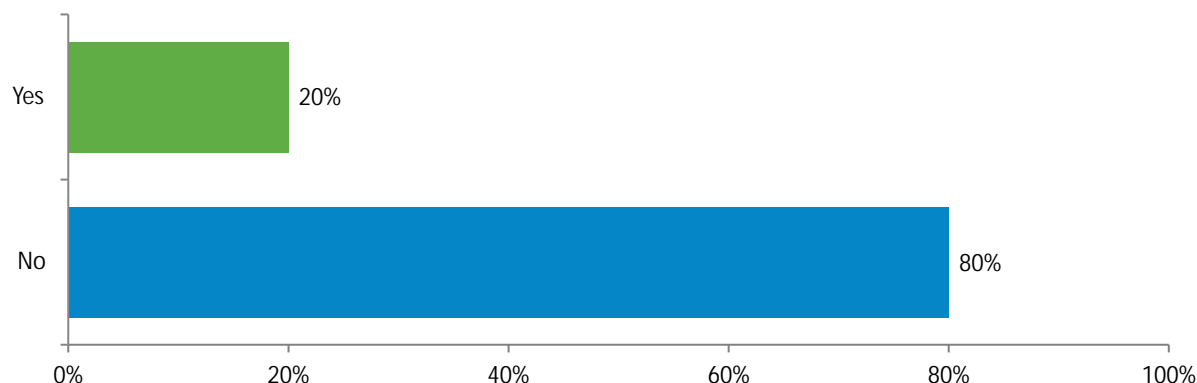
Simcoe County Alliance To End Homelessness
South Georgian Bay Chapter
Regional Housing Task Force

Affordable Housing Public Survey
Conducted July 15, 2021 to August 13, 2021

Results and Analysis

Have you experienced homelessness in the past 5 years?

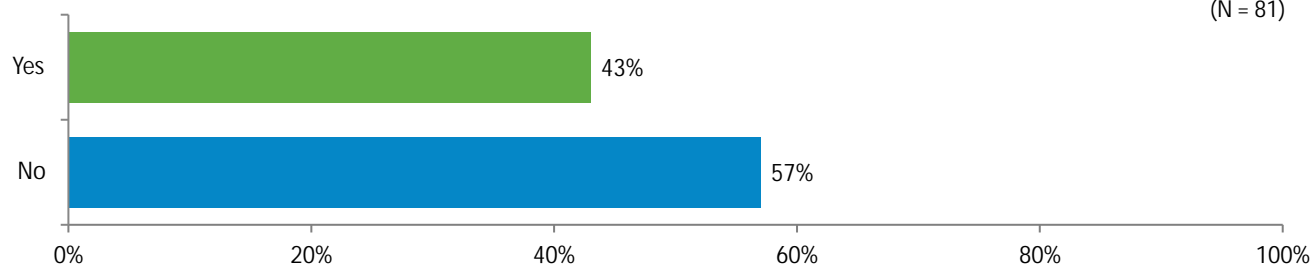
(N = 404)



Response	Count (N)	Percentage (%)
Yes	81	20%
No	323	80%
Total Responses	404	

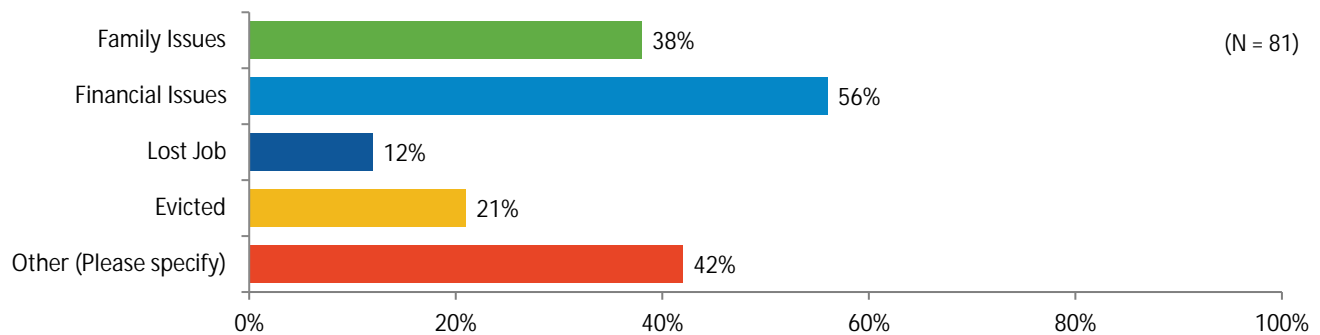
Are you currently experiencing homelessness?

(N = 81)



Response	Count (N)	Percentage (%)
Yes	35	43%
No	46	57%
Total Responses	81	

What caused you to be in the position of experiencing homelessness?

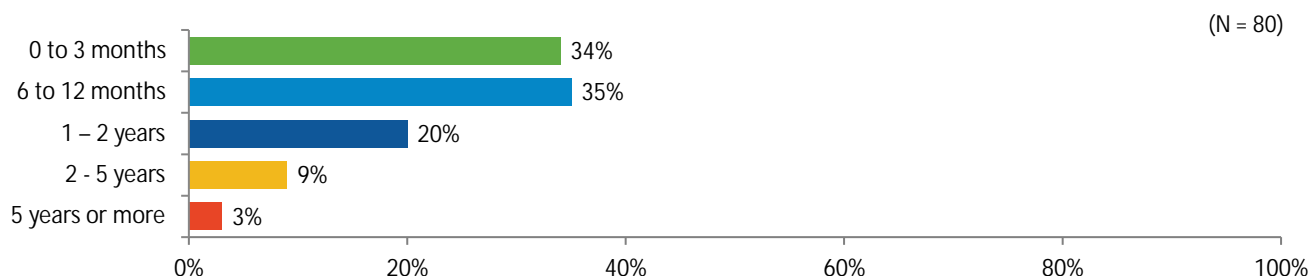


Response	Count (N)	Percentage (%)
Family Issues	31	38%
Financial Issues	45	56%
Lost Job	10	12%
Evicted	17	21%
Other (Please specify)	34	42%
Total Unique Responses	81	
Total Responses	137	

Other Reasons Given For Experiencing Homelessness

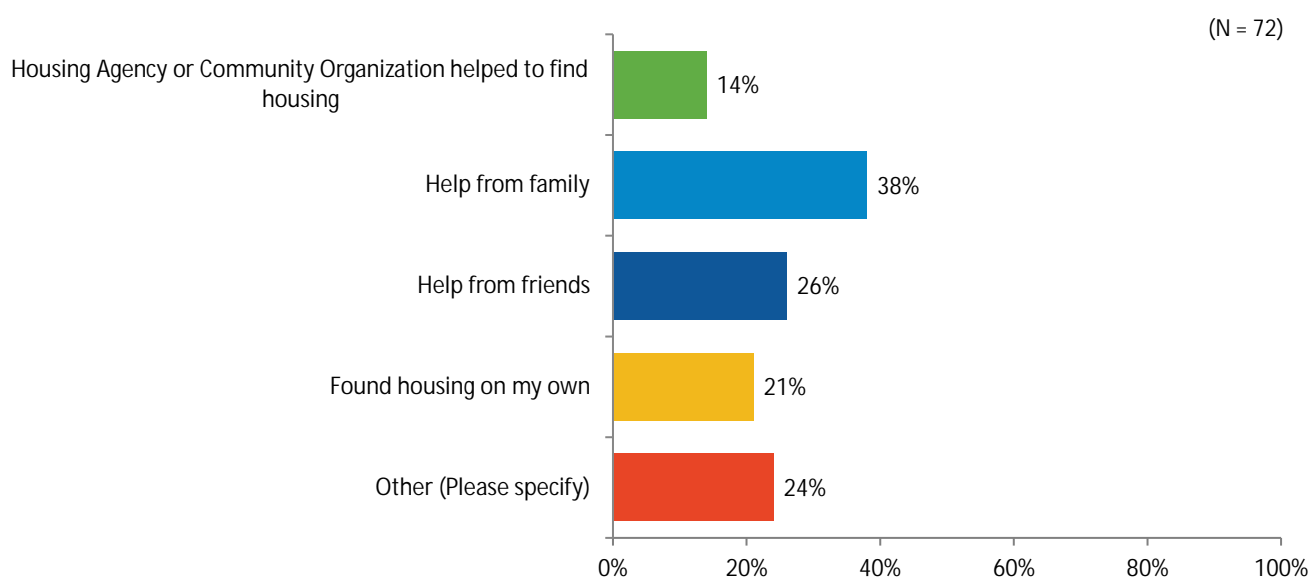
- Rental prices are too high. (8)
- Affordable housing not available (7)
- Landlord sold house/relatives moving in (7)
- Medical/mental health/disability/addictions (6)
- Fleeing from violence (4)
- Wages don't cover the cost of rent let alone food and other necessities or anything to add value to life (3)
- Retired - low income
- house fire
- Don't work for Bruce power and most landlords only want Bruce power workers
- Required to be in Grey Bruce to finish university placement
- Death in family
- Currently fighting a false eviction
- Came back home, abused, abandoned and pregnant to be near my mother.
- Landlord sold house
- Rent prices are way to high...can't afford a lease...have to rent a room in someone's house for 1000\$/month
- Gave notice to leave housing that was falling apart with no where affordable to go
- Housing problems

How long has or did your homelessness last?



Response	Count (N)	Percentage (%)
0 to 3 months	27	34%
6 to 12 months	28	35%
1 - 2 years	16	20%
2 - 5 years	7	9%
5 years or more	2	3%
Total Responses	80	

If your experience with homelessness has ended, how did you find shelter?



If your experience with homelessness has ended, how did you find shelter?

Check all that apply.

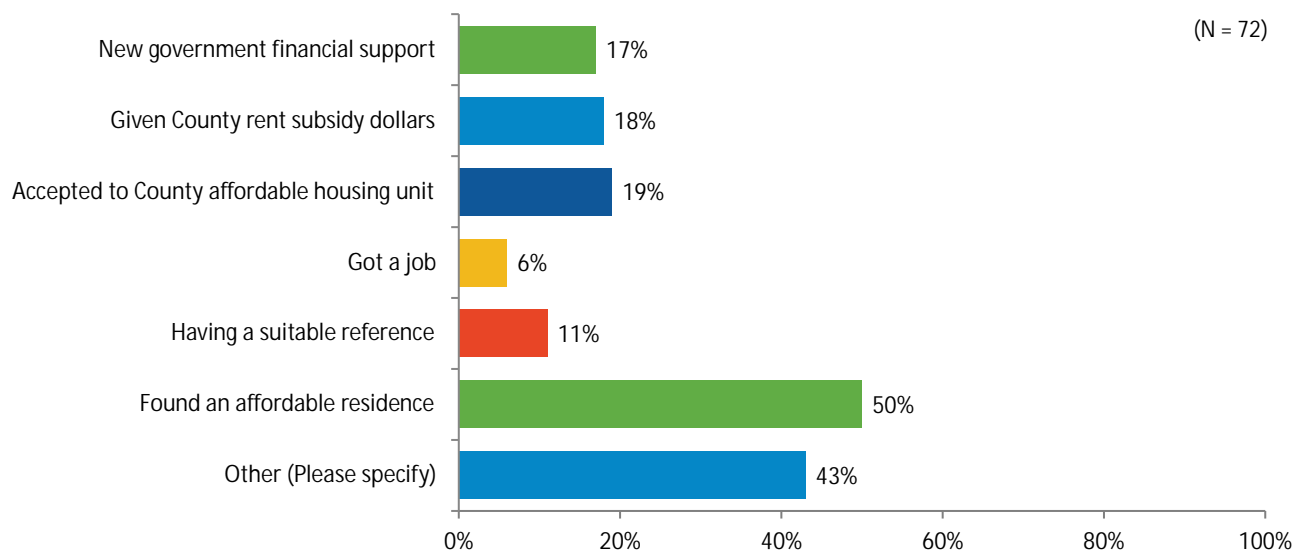
Response	Count (N)	Percentage (%)
Housing Agency or Community Organization helped to find housing	10	14%
Help from family	27	38%
Help from friends	19	26%
Found housing on my own	15	21%
Other (Please specify)	17	24%
Total Unique Responses	72	
Total Responses	88	

Responses to "Other "

- Living in motel room. (3)
- I got accepted for rent geared to income housing (2)
- A friend saw I was searching on fb and told me about a place
- I'm still in need but can't afford the current rent
- Living with friend temporarily
- Staying at my grandparents 2 bedroom apartment with my 2 kids
- Have been doing weekly rentals when and where I can find them.

What needed to happen in order for you to move into stable housing?

Check all that apply.



New government financial support	12	17%
Given County rent subsidy dollars	13	18%
Accepted to County affordable housing unit	14	19%
Got a job	4	6%
Having a suitable reference	8	11%
Found an affordable residence	36	50%
Other (Please specify)	31	43%

Total Unique Responses

72

Total Responses

118

Responses to "Other"

- Family took us in (5).
- Found an affordable motel room (2).
- I had to borrow money. This is not a long term or stable solution (2).
- A miracle.
- I stayed with family as long as I could and then managed to get a line of credit and increased credit card limit to help me get my own place. Tried working 3 jobs to keep up but that was not sustainable as a single parent. Right now, even with two jobs we live paycheck to paycheck and are drowning in debt.
- CMHA
- Finally found a rental, it's expensive but it's a home.
- I was placed in emergency housing by Grey County due to abuse.
- Found a place but not affordable.
- Found a job at the hospital, thankfully it's highly understaffed and I'm able to work overtime almost every week to afford my rent.
- A farmer had an empty trailer on his property.
- Temporary housing with friends.

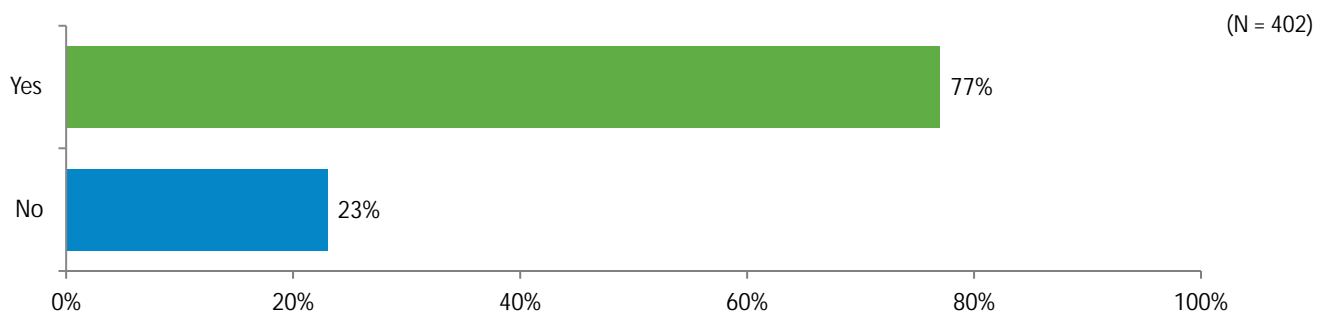
What services do you feel are needed in the area to help people experiencing homelessness?

- More affordable housing supply (42)
 - More access to financial help, subsidies, deposit assistance (10)
 - Rent control/rent caps (9)
 - Less emphasis on credit checks by landlords (5)
 - Emergency shelter/transitional accommodation while searching (5)
 - Support: job search, addictions, mental health (4)
 - Marketing/awareness/checklist of resources available to help (3)
 - Childcare support (2)
 - Meal programs (2)
-
- Reasonable rent would help, as a single person even with 2 jobs its absolutely impossible to pay that amount of rent let alone having to have 2 months in advance. This area completely caters to city folk who can afford it. If you can pay the rent you can't afford to eat.
 - Someone who cares about your situation and who can help you find the resources etc. Seniors with very low incomes should be helped by the county/ government to find a place to live asap. I was told the wait was 5 years. I may be dead in 5 years!!! I don't want to be a burden to my family. I told housing I would take a place anywhere in Simcoe County.
 - The rents are so high people need help to be able to afford the rents people on ODSP and social assistance are really suffering, there is a real shortage of affordable housing and no temp housing for people to go to while they look for permanent housing
 - Rent control Housing is not affordable for those on a fixed income. I'm now a senior facing a demoeviction in the spring because the landlord is tearing down the building and rebuilding to have higher rentals. So I could be facing homelessness again. Rent is too high for pensioners.
 - Meal programs, affordable childcare, effort to close the gap between mo that income and lonely living expenses. Most jobs in this town don't pay more than \$30 40/year and it is impossible to keep your living expenses within 30 50% of that when cost of living is so high. I grew up in this town, attended college and university and contribute to this community with both meaningful employment and volunteerism. It is devastating that I can't afford to live here. I make more than minimum wage but still require a second job which as a single parent is extremely challenging for both me and my family. I don't know the way out, I take it one day at a time and pray for the strength to continue.

What services do you feel are needed in the area to help people experiencing homelessness? (Continued)

- There are too many loopholes allowing landlords to renovict tenants and then charge new tenants much higher rents sometimes after minimal improvements. There should be nobody living on the street because of a lack of even temporary shelter. There's a need for transitional housing as people wait for permanent homes. Zoning needs to be changed to allow for backyard and lane way home construction. Also unused bldgs could be reconfigured into apts for singles and seniors. Too much usable space isn't being looked at to help with homelessness. Think outside of the box. There are viable solutions and spaces to utilize them. Stop with the studies and surveys. They are time and money wasting. Instead of thinking about how to "fix" this do something about it.
- A set percentage of development needs to be affordable housing.
- An increase in basic amount for Ontario works. No rentals are \$700 and that's the maximum allowance
- Me and my two children are on the verge of homelessness due to these prices. I can't afford to live and feed my children while working full time making \$23 an hour. Mentally, it is unhealthy to live this stressed out all the time.
- Rooming Houses

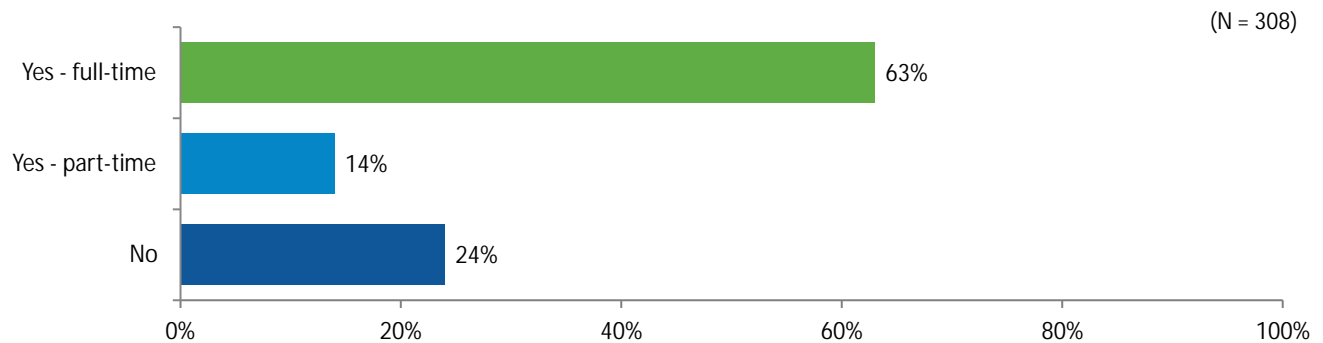
Have you personally experienced a challenge(s) in the last two years in finding suitable housing in South Georgian Bay?



Response	Count (N)	Percentage (%)
Yes	308	77%
No	94	23%
Total Responses	402	

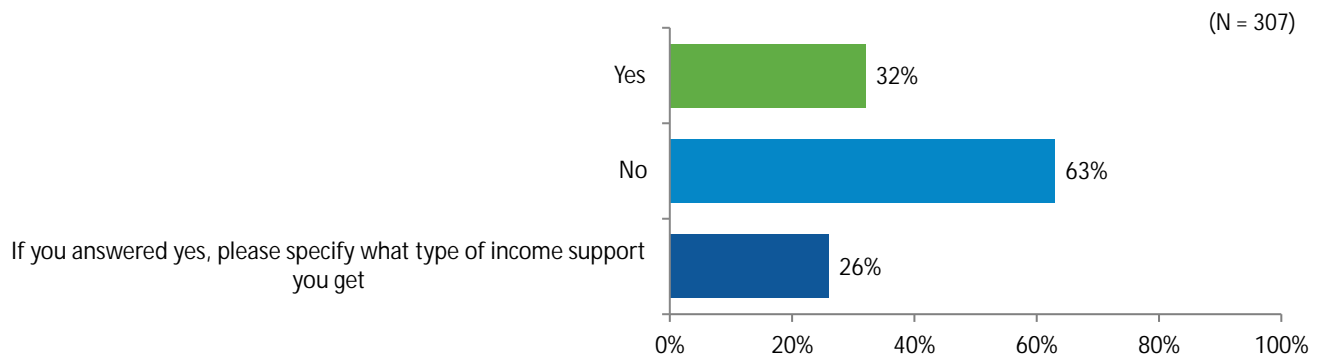
Note: Most respondents who answered "no" to this question were responding on behalf of someone else;

Are you currently employed?



Response	Count (N)	Percentage (%)
Yes - full-time	193	63%
Yes - part-time	42	14%
No	75	24%
Total Unique Responses	308	
Total Responses	310	

Do you currently get any form of government income support?



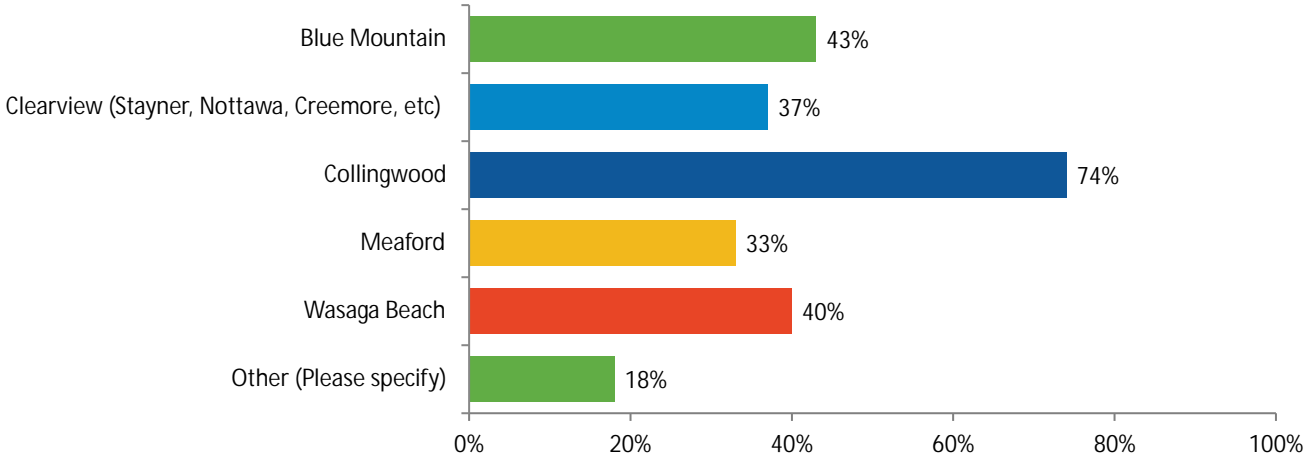
Response	Count (N)	Percentage (%)
Yes	98	32%
No	193	63%
If you answered yes, please specify what type of income support you get	80	26%
Total Unique Responses	307	
Total Responses	371	

What type of Government Income Support Do You Receive?

- CPP and/or OAS (30)
- Ontario Disability Support Program (ODSP) (19)
- Canada Child Benefit/tax credits (13)
- CERB (7)
- Ontario works (6)
- Employment Insurance (3)
- Caregiver benefit (1)
- Survivor benefits (1)

What area are/were you searching in?

(N = 309)



What area are/were you searching in?

Collingwood	228	74%
Blue Mountain	133	43%
Wasaga Beach	125	40%
Clearview	114	37%
Meaford	102	33%
Other (Please specify)	55	18%
Total Unique Responses	309	
Total Responses	757	
Other Regions:		
All of The Above (11)		
Grey County (34)		
Barrie (4)		
Midland (2)		

What is your preferred location and why?

Top 3 Reasons Given for Preferred Location:

- Job (113)
- Family and friends (34)
- Amenities (26)

In Order and, Most Frequent Mentions

Collingwood: 156

- Job (82)
- Family and Friends (37)
- Transportation (21)
- Schools (17)
- Amenities, arts and culture (14)
- Access to medical supports (10)

Grey/Bruce (except Meaford and Blue Mountain): 29

- Work (12)
- Family and friends (9)
- Amenities (3)

Clearview: 20

- Family and friends (8)
- Hometown (5)
- Amenities (3)
- Work (3)

Meaford: 20

- Family and Friends (7)
- Affordability (5)
- Work (2)

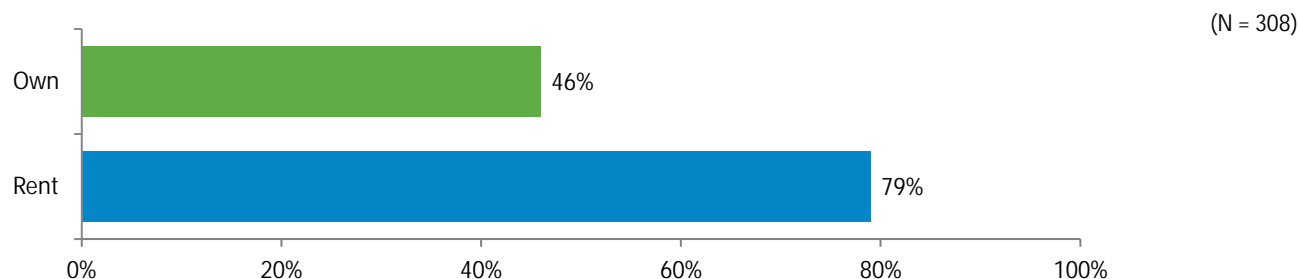
Wasaga Beach (18)

- Schools (6)
- Work (5)
- Family and friends (5)
- Support for seniors (2)

Town of Blue Mountains (18)

- Work (9)
- Family and friends (5)
- Amenities (5)

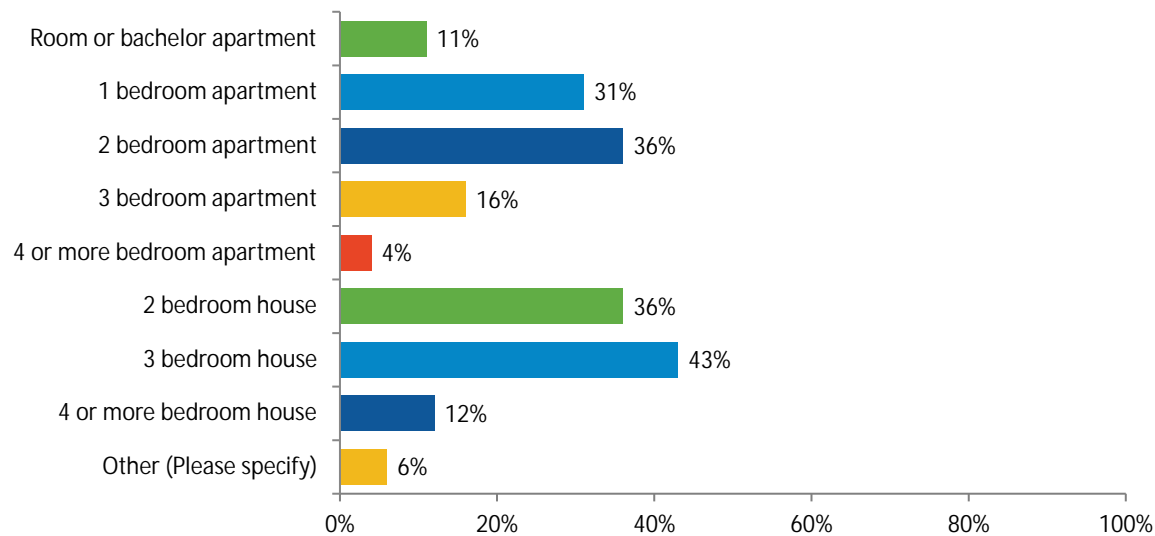
Were/are you looking to own or to rent?



Response	Count (N)	Percentage (%)
Own	143	46%
Rent	244	79%
Total Unique Responses	308	
Total Responses	387	

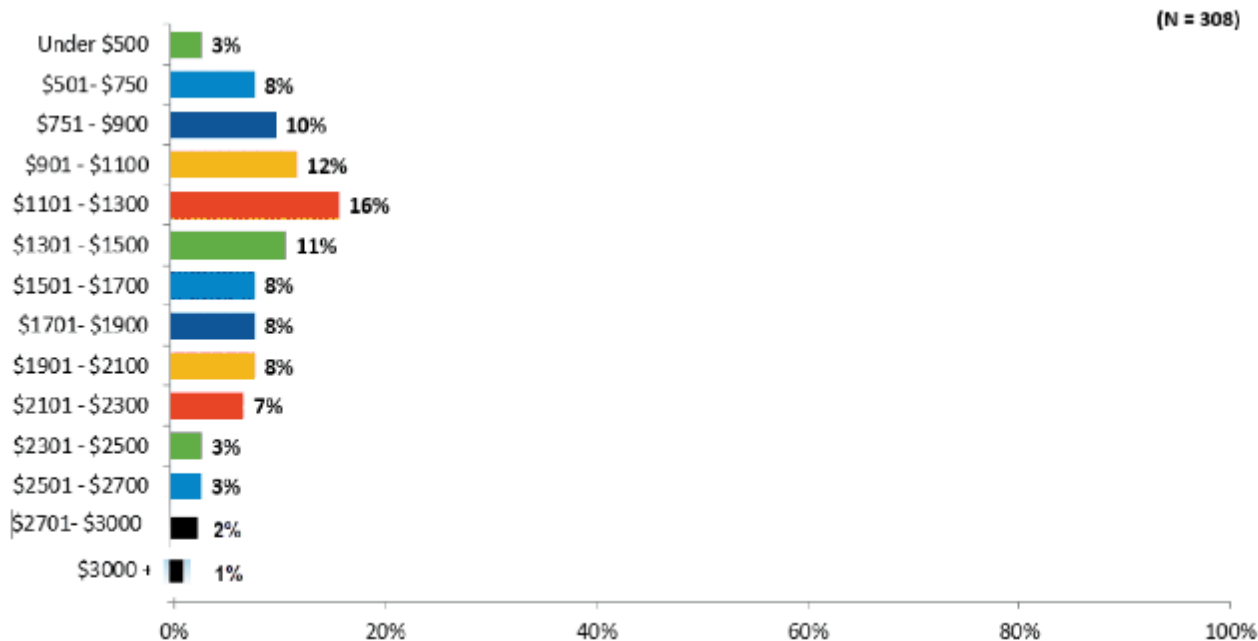
What type of housing are/were you looking for?

(N = 309)



Response	Count (N)	Other:
Room or bachelor apartment	33	•
1 bedroom apartment	97	•
2-bedroom apartment	110	•
3-bedroom apartment	50	•
4 or more-bedroom apartment	13	•
2-bedroom house	111	•
3-bedroom house	132	
4 or more-bedroom house	38	
Other (Please specify)	17	
Total Unique Responses	309	

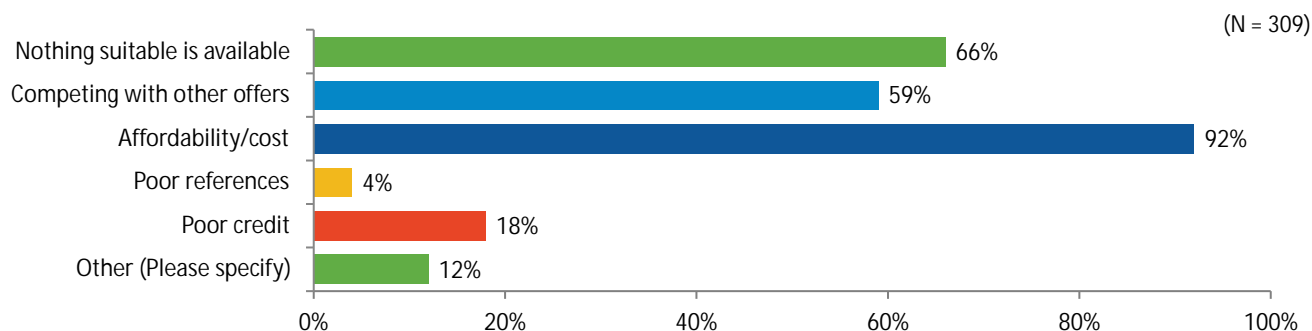
What is the approximate monthly price range you are able to afford including the cost of utilities? Choose one answer only, please.



Under \$500	8	3%
\$501-\$750	25	8%
\$751-\$900	30	10%
\$901-\$1100	37	12%
\$1101-\$1300	50	16%
\$1301-\$1500	34	11%
\$1501-\$1700	26	8%
\$1701-\$1900	25	8%
\$1901-\$2100	26	8%
\$2101-\$2300	21	7%
\$2301-\$2500	9	3%
\$2501-\$2700	9	3%
\$2701--\$3000	5	2%
\$3000 +	3	1%

Total Responses 308

What challenges did you or are you having in finding suitable housing? Check all that apply.

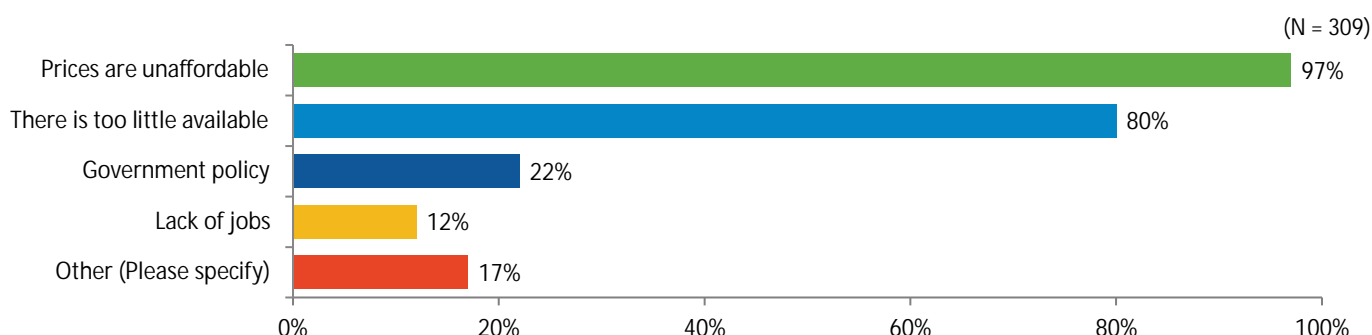


Nothing suitable is available	203	66%
Competing with other offers	182	59%
Affordability/cost	283	92%
Poor references	13	4%
Poor credit	57	18%
Other (Please specify)	38	12%
Total Unique Responses	309	
Total Responses	776	

Other Reasons Given:

- No accessible units to accommodate disabilities (7)
- Have pets (5)
- Poor quality housing for high price (3)
- Landlords too selective (no children, credit) (3)
- Financial (no credit, no down payment, unemployed) (3)
- Separation with no references or personal credit (3)
- Seniors (prices too high, unsuitable) (3)
- Supply lost due to short term and seasonal rentals (2)
- Substandard units: mold, noise (2)
- All of the above (2)
- Spouse was out of work but has better credit score whereas I have been employed steady but claimed bankruptcy last year
- I wound up sharing a house with an alcoholic. It was chaos
- ODSP cut off benefits when I lessened my costs by living with friends. There is no way to save, nor afford dental or eye care.
- Listings get posted and sold before you get a chance to fully review the property details. Market is moving too quick to make an informed decision.
- Covid layoffs/pandemic. Cancer diagnosis creating lifestyle and employment status change. As well as required amenities and resources. Lack of affordable and available childcare options in the area made employment options limited.

What do you think the key barriers are to improving housing affordability, adequacy, suitability and/or accessibility in your community? (Choose top 3)



Response	Count (N)	Percentage (%)
Prices are unaffordable	300	97%
There is too little available	248	80%
Government policy	68	22%
Lack of jobs	38	12%
Other (Please specify)	51	17%
Total Unique Responses	309	
Total Responses	705	

Other Reasons Given:

- There should be a rental cap and landlords should not be able to judge you on where you work or what your credit score is. All that should matter is you pay your rent.
- A percentage of affordable builds should be compulsory for developers to acquire permits. Government help for seniors to acquire small homes within community. Not all retirees are well off!
- Not enough add policing and landlords are wanting full detail resumes before they decide if they'll call you back. If you match their desired occupancy. Four questions I usually get when requesting a viewing - source of income, who is moving in, why are you moving and do you have pets. I don't usually receive contact back. Lack of adequate childcare. So, when little, we are forced to stay home and waiting for them to go to school so we can work in the day for not enough to pay the rent and childcare fees anyway.
- Available units are crap
- There is a lot of property in the Georgian area, specifically speaking about Seniors we need SECURE, clean and accessible housing reasonably priced (in comparison to Land-Lease); not everything has to be "downtown" Providing local transit (senior buses) 2- 4x per day in/out of town is better than seniors driving! A proper mix of "active" seniors and single family who can afford an apt., is desirable.
- First and last required upfront.

If you are unable to find housing, what do you see as being your options?

Most frequent comments:

Move out of the area (65)
Live with family or friends (63)
Homeless, car, tent, shelter, street (52)
Stay in present unsuitable/unsafe accommodation (26)
Not sure/no idea (22)
Live in temporary motel/hotel (7)
Rent a room/share with a roommate (5)

Selected Comments:

- If I'm being honest, suicide has been the most available option for me, I have had to reach out for help in despair many times. The option I found is debt, working 2-3 jobs and moving my family into a 1 bedroom apartment.
- Remain where you live/or not. Just such a sad time for ALL!
- Remain where we are and live beyond our means until something gives
- Move my business elsewhere
- Stuck staying with my partner when I don't want to just to be able to afford housing
- Living with extended family, overcrowded, feel like I'm an imposition. no personal space
- Trying to build a tiny home
- Staying in a bachelor apt with my daughter
- Staying in my current rental where I don't have heat or working sewer (landlord refuses to fix)
- Living in an apartment that is owned by someone who refuses to fix things. Unhealthy.
- Trying to find a cheap trailer to be able to stay near by, hope we find some land to park it without getting a ticket is still a struggle.
- staying where I am; remaining strapped and losing my grip on sanity due to noise + vibration
- Going into a nursing home, but I'm able to still care for myself well
- Quitting my job and moving to a more affordable city
- We will have to leave the area, to find a more sustainable cost of living ratio. We cannot continue to be buried in dept and not have a plan to support out family long term. Something has to give, either affordable housing and cost of living balances out or we will have to move.
- I would need to quit my job (of 10 years) and start over somewhere else.

If you are unable to find housing, what do you see as being your options? (Continued)

Selected Comments:

- Cardboard box or living in a home being unused.
- I am running out of options.
- I'm just trapped where I am.
- Staying in a toxic environment
- Living separately from my kids. Possibly leaving this area altogether. The price gouging for rentals are terrible. And the high cost buying. Bidding wars. I can't compete with that. I have lived in this area for 42 years. Raised my family and buried my husband here. I am angry that I am unable to purchase a home here. And who can afford 3000 to 5000\$ for rent? A month?
- I am a mom of 4 and my family doesn't have room for all of us to stay together so we will all need to split up. I have been looking for a home for over 2 months and been denied for over 50 homes even though I pay my rent every month with no issues. We have to move at the end of the month so we will be homeless.
- Commuting almost 2 hours
- Staying in an apartment too small for our family! Imagine being stuck in an 2 bedroom apartment with 6 kids (Girls: 15,12,8/Boys: 12,11,5) and 2 adults 2 dogs and a cat with no back yard... that's our life and think about that threw lock down...I am grateful for a roof over our head but it's hard...
- Living on the street for the winter. Again!
- I have to stay where I am and there is mold in every room
- Couch hopping, renting a storage locker, getting my license and living out of a car, building a shelter outside to protect myself from the elements.
- I don't even know how to answer this.

If you are comfortable, we would love to know more about your story in finding or searching for affordable housing in South Georgian Bay. You can tell us your story here.

Just a few of the comments...

"We are a family of 6. My husband works very long hours to provide for us. We have 4 children and I worry for them that we have nowhere to go because our landlord has decided to give our home to relatives. We make a good income and we are very smart with our money. Always pay our rent and bills faithfully every month but in the past 2 months of looking for a home, we have been denied for over 50 because we don't want credit cards or lines of credit to build our credit scores. We don't have bad credit we just don't have credit and I don't think we should be denied because of that. "

"The apartment building that I lived in was sold, and the new owners evicted everyone to remodel it and so they could up the rental prices. Since April 2020 I have moved five times. There is nothing I can afford as I am on ODSP. I have reached out to every agency that I was given or know about. I am residing in a campground through my church which I am able to stay till October then I don't know where. I am going after that. I have applied for Ontario Housing and they know my situation but there is nothing they can do to help. Been on the wait list for over 2 years now. "

"I was born and raised locally. I have 2 advanced professional college diplomas with honours. I have local full-time employment within the upper 50th % for competitive wages. I have paid off my college debts. And I am still living at home, unable to move out, at age 38. Sadly, I cannot afford to move out. Rent in the area is upwards of \$2000/mth plus utilities. This eliminates the possibility of saving for a house, having a reliable vehicle, or only working one job. "

"I am a healthcare student. If we can't find a place for our family, we will leave the region. I think you will see fewer and fewer new healthcare workers coming here just because of the nonexistent supply of rental units. "

"It's official, the housing costs have ruined my chance at being an independent adult. I am moving out of town and hopefully out of this province asap. "

"My husband passed away and left a GIC for me. I'm a senior home now but I am using the GIC up to pay the rest of the rent that is not covered by what the government provides for me. I take \$800 more a month out of the GIV to stay here. It runs out next March and I don't know what my options are after that, other than going into a nursing home. I'm not ready for that as I am still quite able to look after myself. But there is no other choice. "

"I believe that owning a house has now become a luxury and this is an unfortunate situation. I've worked my entire adult life at a career that pays well and can barely afford to purchase a decent home. I really hope things change. I would love to stay in this area and retire here. "

"We went hungry at the end of the month waiting for more money. This prevented me from ever getting ahead or saving money to move at all. I now have a full-time job and make 30,000/year and my rent costs \$400 less my monthly salary. It is completely unsustainable. "

If you are comfortable, we would love to know more about your story in finding or searching for affordable housing in South Georgian Bay. You can tell us your story here.

"I am a single mother with three children looking to find a home for me and my children for the past two to almost three years I've been living in a trailer in the summer and paying almost \$1,600 a month to live in a cabin which is like living in a box smaller than a two-car garage is ridiculous how expensive it is who live here. "

"There is nowhere to go"

"We are at a tipping point of utter desperation if we don't get affordable housing rentals built. This has been going on for decades. When will we recover and be able to live in our hometowns? "

"Seasonal rentals are destroying the rental market for people looking to live here year-round."

"We have an affordability crisis in our lovely small town... I've lived here more than 30 years and understand all the dynamics at play. Help people like me make a space in their houses for a basement unit".

"Locals cannot live here anymore. I'm 6th generation in my small town and will not be able to stay. I have full time municipality employment, but still cannot afford a place to purchase, and even rent is so excessive that it is nearly out of reach. Beautiful area and I don't want to leave, but the city money is forcing all of us locals out who are desperately just trying to stay."

"There is not enough affordable housing for seniors. I am a senior and still work full time just to keep a roof over the head of myself and husband who is disabled and can not work. "

"This community has great game when it comes to food resources, mental health resources and, health addiction and abuse resources but none of that matters if you can't give someone a safe foundation to build up on and get out of their ruts. Your foundation starts in your home. From there you can build, its a lot harder to do from a back alley. Its takes generations to build a community and one crises or disaster to rip it apart. Why let that happen in a crisis we can control. "

"Thank you for trying to solve this rental/housing crisis. We are desperate and need to be heard."

*"When is the dam
going to break?
Or has it already and
nobody noticed?"*