

‘What We Heard’ Report: Summary of Engagement Housing Action Plan



September 2022

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Land Acknowledgement

Acknowledging the land is a sign of recognition of the traditional territory of Indigenous Peoples whose ancestors were the first to inhabit, care for and live on this land. This is especially important to acknowledge and recognize as we work on actions to improve and increase housing supply in the Municipality of Kincardine which are on the traditional lands and treaty territory of the Saugeen Ojibway Nation.

The Municipality of Kincardine would like to acknowledge the traditional lands and treaty territory of the Saugeen Ojibway Nation, which includes the Chippewas of Nawash Unceded First Nation and the Chippewas of Saugeen First Nation whose ancestors were the first to inhabit, care for and live on this land.

The Municipality of Kincardine would like to recognize and show deep appreciation for the contributions that Indigenous Peoples have made, both for caring for and shaping this land, and strengthening this community, our province, and our country.

As a public service organization, we are dedicated to learning and acknowledging Indigenous history and culture and are committed to actions that move us towards a journey of truth, healing and reconciliation with the Saugeen Ojibway Nation (SON), the Métis Nation of Ontario (MNO) and the Historic Saugeen Métis (HSM).



Introduction

The Municipality of Kincardine is preparing a Housing Action Plan to identify actions that the municipality can undertake to address the current housing affordability and availability crisis. This 'What We Heard' report presents a summary of the public, internal, and external consultations conducted in 2022. The report identifies key discussion themes and feedback, which will help inform the selection of key priorities and recommendations in the Housing Action Plan. This report also includes housing data that was gathered to inform the development of the plan.

The engagement for this work was led by staff from the Municipality of Kincardine's Strategic Initiatives department and the Community Economic Development Committee (CEDC).

We wish to thank the many individuals and organizations that contributed their ideas, suggestions, and personal stories to improve housing affordability and availability in the community. We are grateful for your contributions.

More information on the development of the Housing Action Plan can be found at www.kincardine.ca/housing.

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Overview

Over the past several years, housing and rental prices in the Municipality of Kincardine have increased significantly and rental vacancy rates have dropped to an all time low. During community engagement for the Corporate Strategic Plan and the [2020 – 2025 Economic Development Strategy](#), housing affordability - specifically rising housing costs and costs of living - was identified as one of the community's greatest challenges.

On December 6, Municipality of Kincardine Council directed staff and the Community Economic Development Committee (CEDC) to develop a Housing Action Plan. The Plan was to identify short-term and long-term actions aimed at increasing housing availability, both rental and ownership options, and support more diverse housing stock (duplex, semis, townhouses, apartments) in the Municipality, including more affordable options.

The housing crisis we are experiencing today has been evolving over a long period of time and was amplified during the pandemic. It's widely recognized that housing affordability isn't a localized issue, as communities across the country are experiencing similar issues. Unfortunately, there is not a single solution to resolve this crisis and communities need to work together, pursue a range of options and work with multiple levels of government, industry, developers, private sector, and not-for-profit organizations to begin tackling the housing crisis.

“Covid has had a significant impact on housing prices everywhere, not just here.”

To better understand local housing needs and challenges, the Municipality engaged with the public, other communities, as well as internal and external stakeholders. Engagement was conducted through various means, including a survey, focus groups, interviews, and online forums. The majority of public engagement took place between January and July 2022. Due to the covid-19 pandemic, social distancing measures prevented large group gatherings resulting in the engagement process primarily being conducted virtually using Zoom and online tools. A summary of the engagement is outlined below in Table 1.

The key themes around the housing challenges and opportunities that emerged from community engagement are summarized below, along with relevant housing data. Where appropriate, some potential actions have also been identified. It is important to note that not all input or potential actions will be carried forward into the Housing Action Plan, as there was a vast range of suggestions, some of which conflicted and others were outside the area of influence or scope of a municipality. The input received will be prioritized based on several factors/criteria, including the municipalities' ability to undertake actions, length of time to implement, potential costs and resources to execute and overall impacts.



What we hope to achieve

From the onset, the Community Economic Development Committee and municipal staff identified a list of key aspirations for the Housing Action Plan:

- Align and adapt Municipal policies, processes, by-laws and procedures to improve
 - Availability of housing
 - Diversity of housing stock
 - Affordable housing options
- Compliment and support the County of Bruce mandate, roles and responsibilities of their Housing and Homelessness Plan.
- Create community awareness around housing issues and inspire collective action.

Future actions will be focused on identifying roles and responses that are relevant to the Municipality of Kincardine and where the Municipality has influence/jurisdiction or resources. Efforts will be made for the actions to be complementary and supportive of Bruce County's mandate, roles and responsibilities.

Bruce County's role in housing

Under provincial legislation, the County of Bruce is identified as the regional Service Manager responsible to address housing and homelessness issues from a public sector perspective. The Province provides policy frameworks and funding to the County and the County is responsible for creating, administering and providing funds to support a range of housing and homelessness programs. A list of the County's housing supports and services are available on their website. Through legislation, the County is required to develop a five year [Housing and Homelessness Plan](#). Some of the recent progress reports include the [Bruce County Housing and Homelessness Plan - Progress Report 2021](#) and the [Bruce County Long Term Housing Strategy – 2019 Progress Report](#).

The Bruce County Planning and Economic Development Department are also working with Housing Services to identify future growth and improve housing policies in the new Bruce County Official Plan. The County has undertaken Plan the Bruce: Homes that includes suggestions for both the county and lower tier municipalities to consider when looking to address housing supply and affordability. The County is also developing an [Affordable Housing Toolkit](#).

The County currently owns and manages 148 subsidized or rent-geared-to-income housing units in the Municipality of Kincardine, including the new 35-unit Penetangore Place housing development. The Housing division provides administrative and property management services for these properties; essentially acting as the landlord for these County-owned units.



In addition to Bruce County housing units, there are other non-profit organizations such as Russell Meadows and the Women’s Housing Serving Grey Bruce, that include an additional 39 affordable housing units in the Municipality.

According to Bruce County data, in 2021, there were 208 households on the waitlist for subsidized housing in Kincardine. Most of the applicants were adults (83), followed by families (78) and seniors (47). The number of families on the waitlist has grown from 73 households in 2019 to 78 households 2021, making this the only applicant group to have increased in numbers on the waitlist. The rates of adults and seniors on the waitlist has fallen by 48.2% and 34.0% respectively since 2019.

What is affordable housing?

In Canada, housing is considered affordable if it costs less than 30% of a household’s before-tax income. 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.

The province establishes affordable thresholds for the County of Bruce, known as the regional market area. Affordable housing for low-income families involves rent that is 80% of CMHC’s average market rent for the region. In Bruce County, the affordable housing thresholds for 2020 for low-income families are rents below \$1,014 and home ownership costs below \$346,600.

“Rental prices are insane and unfortunately my family is looking at relocating out of Kincardine because we can not afford to live here anymore. That means our 3 kids will have to leave their childhood friends behind because we can not find another affordable rental in our area. And the waitlist for housing is way to long! I have lived in Kincardine since 1995 and now, I have to leave the life I know and love in order to avoid being homeless with my children.”

Survey participant



How was the community engaged?

The Municipality conducted a number of engagement initiatives listed in Table 1 to gather input from the community. Approximately 1,300 people provided contributions to the housing discussion.

Table1: Methods of engagement and numbers of participants

Method of Engagement	Who Participated	When
Online discussion platform - Kincardine Talks	<ul style="list-style-type: none"> • 29 Contributions/ Ideas 	December 2021 to July 2022
Municipal Housing Survey	<ul style="list-style-type: none"> • 1,195 residents and non-residents completed the survey. 	The survey was open between March 24 th and April 22 nd , 2022.
Online Housing forum	<ul style="list-style-type: none"> • 26 participates 	June 7, 2022
Focus groups/ staff conversations	~50 participants Specific community organizations <ul style="list-style-type: none"> • Realtors • Developers/Builders • Kincardine Accessibility Advisory Committee • Kincardine & District Community Living • Grey Bruce Women’s Shelter • Bruce County • Municipal staff • Community Economic Development Committee 	March – August 2022
Interviews with Business Community	<ul style="list-style-type: none"> • 20 mid-sized businesses 	March – July 2022
Newspaper, radio ads, social media, website		ongoing
Council Updates	Council report and presentation	December 6, 2021 & March 21, 2022
Email submissions/phone calls/meetings	<ul style="list-style-type: none"> • 9 submissions 	various
Housing related input from IDEA Strategy outreach	<ul style="list-style-type: none"> • Reviewed meeting notes from 2 public sessions, as well as housing related feedback in draft strategy 	March 2022



Highlights of What We Heard

The report captures the various themes and input received during the public consultation process and the comments have been analyzed to develop potential actions for the Housing Action Plan. Through the community engagement, a lot of concerns and challenges about housing was raised. Below is a list summarizing some of the main concerns that were identified.

Main Concerns/ Challenges for housing:

- Housing prices have increased exponentially over recent years while wages have not kept pace, making the municipality unaffordable for many community members, including both low- and medium-income households.
- The lack of housing options (ie. primarily single-family homes) are not meeting the demands of our changing and aging population.
- The number of rental units in the community is inadequate to meet current demands, resulting in very high rental prices and housing being purchased and converted to rental accommodations.
- Discrimination of tenants based on employment as well as tenants being displaced with nowhere to go, as landlords are renovating or selling rental housing
- There are limited housing options for seniors wishing to stay in the community.
- Difficulty for younger generations that want to get into the housing market.
- Local businesses are struggling to attract employees, particularly businesses in the service and retail sectors, as there are no affordable housing options available
- The nuclear sector pays transient workforce accommodation fees that other sectors can't compete with. Concern that the transient workers are displacing long time residents because they can't afford the higher rent.
- Approved residential developments are not moving ahead as quickly as developments in other communities.
- Long waitlists for Bruce County housing and limited movement of people currently in housing is make it challenging for people in need.
- New development proposals take significant timelines and investment, with no certainty that they will be approved. Appeal process is also costly and takes a long time.
- High cost of land, servicing and construction materials makes it extremely difficult to build affordable housing.
- Desire to balance growth, while preserving our farmland and environmental features.

We don't anticipate resolving all of the housing issues and concerns through the Housing Action Plan implementation; however, the municipality needs to do what it can to begin tackling some of these significant challenges. By utilizing multiple approaches over a prolonged period of time, it's hopeful that we can begin



having some noticeable impact with a community that offers more housing for all our current and future residents.

Municipal Housing Survey Results

With funding support from Bruce Community Futures, the Municipality of Kincardine worked with Metroline Research Group, an independent marketing research company, to administer a Municipal Housing Survey. The survey was conducted to gauge public perceptions on housing and gather input on potential actions the municipality could undertake to address the housing crisis.

The survey was open between March 24th and April 22nd, 2022, and a total of 1,195 residents and non-residents completed the survey. The full report and detailed findings of the [Housing Survey Results](#) were published in May 2022.

The housing survey results identified a few key items:

- Approximately 90% of respondents feel there isn't enough housing, social housing or seniors housing in the community.
- There are many residents and non-residents currently seeking housing in the municipality (485 people) with 62% of those looking to own and 34% looking to rent.
- Housing affordability is a significant issue in the community, but housing availability and lack of supply was also identified as a significant barrier to finding housing.
- Of the survey respondents, 77% said they were 'satisfied' with their current housing situation and 23% said they were 'not satisfied'. Of those not satisfied, cost of rent, mortgage and utilizes or insufficient space was the main concerns identified.
- Single family or semi-detached dwellings continue to be the preferred housing type.
- 45% of the survey participants currently spend 30% or less of their annual household income on housing, while 41% spend more than 30% of their annual household income on housing. The remaining 14% did not know how much they spend.

More details of the feedback received from the housing survey and all public engagement are captured through this report.

"Affordability and availability are the biggest issues – increase supply to lesson demand"

Survey participant

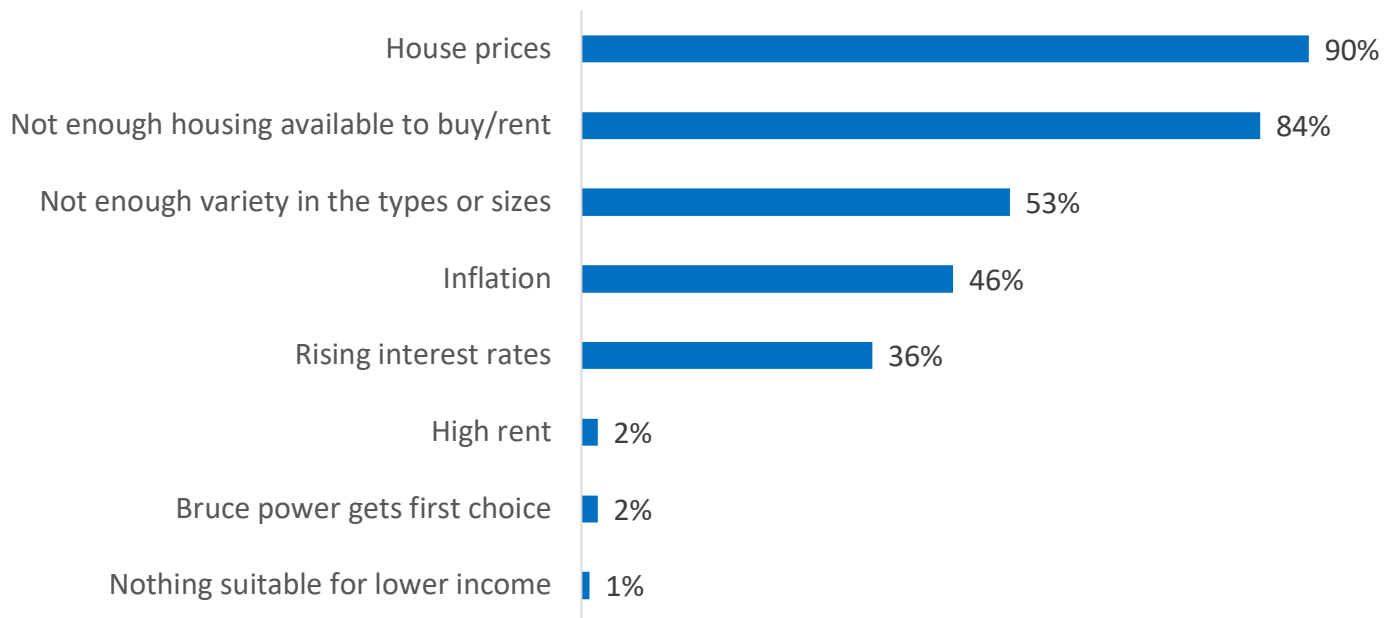


Need for More Housing

Through the housing survey, we asked if people are currently seeking or looking to find housing in the Municipality and about 2 in 5 respondents answered 'yes' to this question. People 29 years or younger were far more likely to be seeking housing than older demographics. Likewise, people currently renting are far more likely to be seeking housing than those who own their home.

Although housing prices was identified as the biggest challenge for people looking for housing, it was followed closely by 'not enough housing available to buy/rent' (84%). Through community discussions, many people noted the need for more housing and a wider range of housing and suggested that we don't focus only on affordable housing.

What do you feel are the biggest challenges to those looking for housing in the Municipality of Kincardine today? (Base – Full sample, n=1,195)



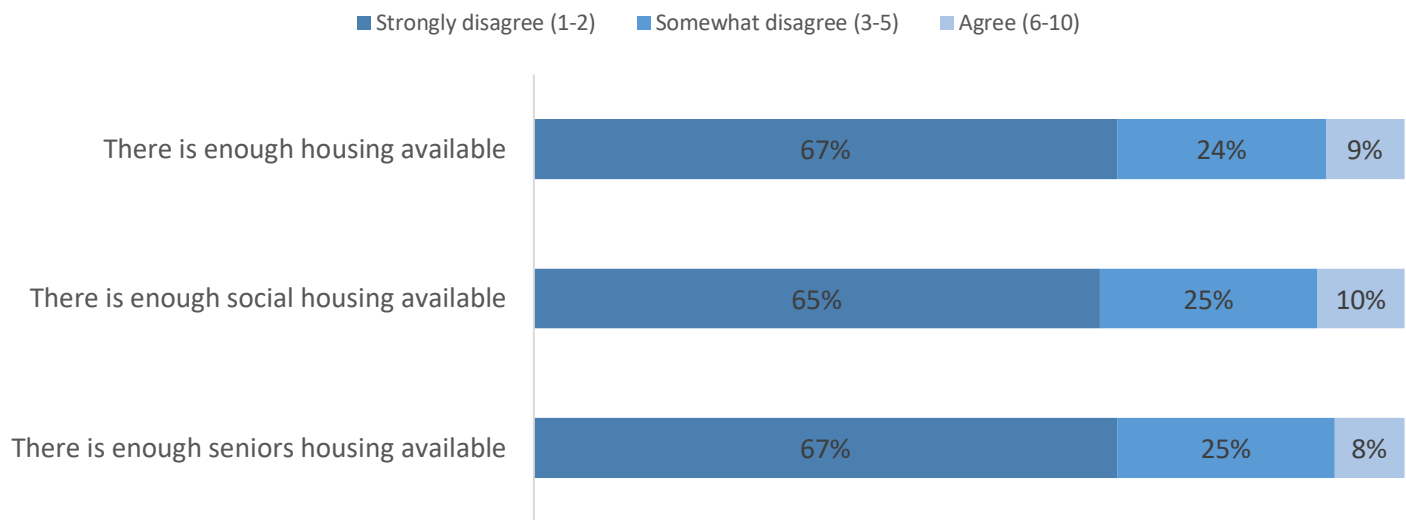
Source: Municipal Housing Survey 2022



How strongly do you agree or disagree these types of housing are available in the Municipality of Kincardine?

(Base – Full sample, n=1,195)

* Note – Question deployed a 10-point scale, where '1' was "Strongly disagree", and '10' was "Strongly agree"



Source: Municipal Housing Survey 2022

There were often comparisons made to other neighbouring communities and remarks of disappointment that the Municipality of Kincardine is not growing or keeping pace with other communities. With a major project underway at Bruce Power bringing thousands of new jobs into the municipality, there were concerns expressed that Kincardine did not adequately plan or prepare for more growth. There was some sediment that we now need to address this housing issue quickly and should look at ways to expediate development. More housing and more variety of housing options are needed, at all price points, to meet the needs of the community.

"In Kincardine we have a shortage of housing in every market segment, not just affordable units."

Focus Group Participants

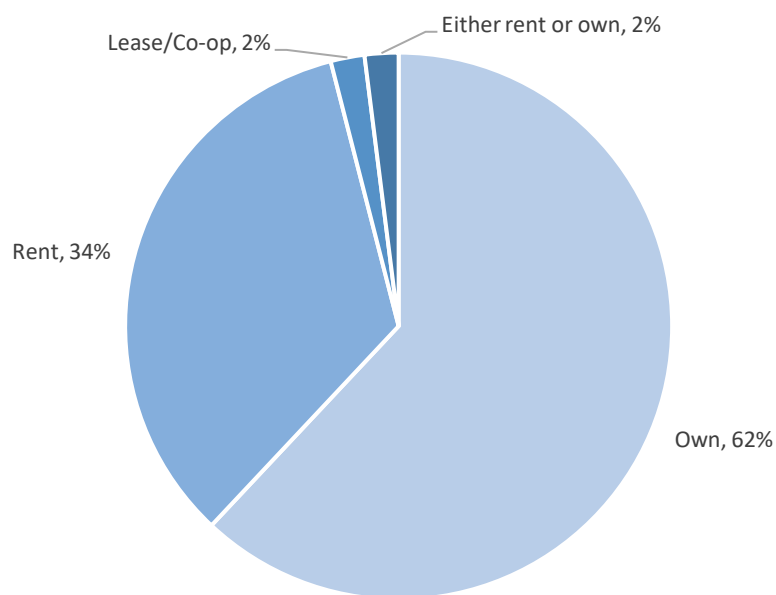


Housing Tenure

Through the municipal housing survey, we asked current residents and non-residents if they were currently seeking housing in the Municipality and 485 people responded 'yes'. Respondents were then asked what type of housing tenure they were seeking.

For this new housing, are you looking to...?

(Base – Full-time and non-residents seeking housing in the Municipality, n=485)



Source: Municipal Housing Survey 2022

Kincardine is experiencing significant demands for rental units with very limited availability. Approximately 20% of the existing housing stock is rental units in comparison to the 80% that are ownership housing. The Official Plan sets targets to have 30% of housing in the municipality as rentals.

According to CMHC data, Kincardine is currently experiencing a 0% rental vacancy rate. Generally, a 3% vacancy rate is considered the target for a healthy rental market. Lower vacancy rates indicate high demand for rental units, which adds pressure to rent increase.



“A tenants townhouse sold recently and they have no place to go. There are zero rentals available. Where do people go, there are no options. If people work minimum wage, you can’t afford the rent here. Can’t qualify for a mortgage with the home prices in Kincardine. Born and raised here and can’t afford to live here. This is sad.”

Survey participant

“Where I live has been sold we are all being evicted, none of us can get a place. So I have to move away. I know people who have been couch surfing for almost 2 years, they have good paying jobs but can't compete with what Bruce power will pay. Kincardine and area is no longer the same, it's lost its roots.”



Housing Needs over the next 5 years

As part of the housing survey, we also asked the public for input into their anticipated housing needs into the future. Not surprisingly, young people were more likely to say they may need some larger and the only demographic was more likely to be looking to downsize.

Which of these best describes how you anticipate your housing needs may change in the next 5 years?

	Total	18-29 years	30-44 years	45-59 years	60+ years
Likely need larger	21%	69%	34%	11%	3%
Likely need smaller	33%	9%	9%	42%	54%
Likely stay the same	46%	22%	57%	47%	43%

Source: Municipal Housing Survey 2022 (Base – Full sample, n=1,195)

To expand on this further, we then ask what type of housing would ideally suit their needs in the future. Single family and semi-detached dwellings remained the preferred housing type.

What type of housing would ideally suit your housing needs in the next 5 years?

	Total	18-29 years	30-44 years	45-59 years	60+ years
Single detached, semi-detached	78%	89%	93%	83%	60%
Duplex, row or townhouse	20%	34%	19%	19%	17%
Rental apartment	19%	28%	13%	14%	25%
Condominium complex	18%	14%	9%	22%	25%
Mobile home/tiny home	10%	10%	13%	13%	7%
Cottage/seasonal property	9%	9%	14%	10%	4%
Long-term care/retirement home	7%	--	1%	3%	16%
Rent a room/boarder	1%	3%	2%	1%	1%
Social housing/geared to income	1%	--	1%	--	1%

Source: Municipal Housing Survey 2022 (Base – Full sample, n=1,195)

It is worth noting that the duplex, row and townhouse were the second most desired by younger demographics, followed by rental apartments and condominiums. Rental apartments and condominium complexes were second most desired by people over the age of 60.



Themes and Ideas for improving Housing in the Municipality:

Through the community engagement and housing survey, there were some key themes that emerged as opportunities that municipality could consider in the development of the housing action plan and staff have combined these into themes as identified below:

Theme 1: Allow more housing options and more rental units

Theme 2: Provide incentives to build more affordable and rental housing.

Theme 3: Consider the use of municipal lands and assets for housing

Theme 4: Reduce barriers for development, streamline approval processes and proactively plan for future growth

Theme 5: Housing and programs designed for seniors

Theme 6: Regulate short term rentals, including homes being rented by the room

Theme 7: Increase advocacy and partnership

Theme 8: Balancing Growth while preserving farmland and environmental lands

Theme 9: More communications and public awareness for housing.



Theme 1: Allow more housing options and more rental units

Throughout the public consultation, there was a strong desire to see a **greater variety of housing options** in the municipality. Currently, the majority of existing dwellings (>80%) in the community are single family homes. Although the housing survey results suggested the single-family home remains the most preferred housing option, there is a desire to permit a wider range of dwelling units as larger homes are no longer affordable for many households and are not meeting the needs of our changing and aging community.

“More apartment buildings would help take pressure off housing market. Most short-term workers would rather live in an apartment building, leaving detached, semi-detached and town houses for people who are permanent residents.” Survey Participant

The municipality will be undergoing a process to **update the Comprehensive Zoning By-law** so municipal staff acknowledged an opportunity through this review to ensure a ‘housing friendly’ lens is considered.

Through community consultation, people suggested that the Municipality could permit more dwelling units on a lot, including **secondary dwelling units or additional residential units like laneway suits/granny flats/garden suites**. The Province of Ontario is strongly encouraging municipalities to relax policies to accommodate additional residential units on existing lots, as a means of increasing densities in established neighbourhoods and increasing the overall housing supply. Some residents expressed interest in building these additional units on their property to accommodate their young adult children or aging parents, while others felt this would help increase revenue to offset the mortgage costs and alleviate the demands in our rental market. Some of the main concerns expressed with these secondary units include the need to have adequate parking, services (water and sewer) and restrictions or design standards so the new units can fit into existing communities.

Make it easier to have additional housing added to existing properties but maintain the small-town feel.



As noted above, there was also a desire to build more apartments, condominiums, townhouses, and smaller homes on smaller lots, particularly close to amenities like downtown, grocery stores, retail, schools, etc. These alternate dwelling types were desired by the younger and older generations. It was also suggested that modest intensification is desired by allowing more dwellings on a single lot to permit more density.

“Multiple levels of income earners need to be accommodated. We need more large apartment buildings for low-income renters, multi-unit development (duplex/townhomes) for low-income homeowners.”

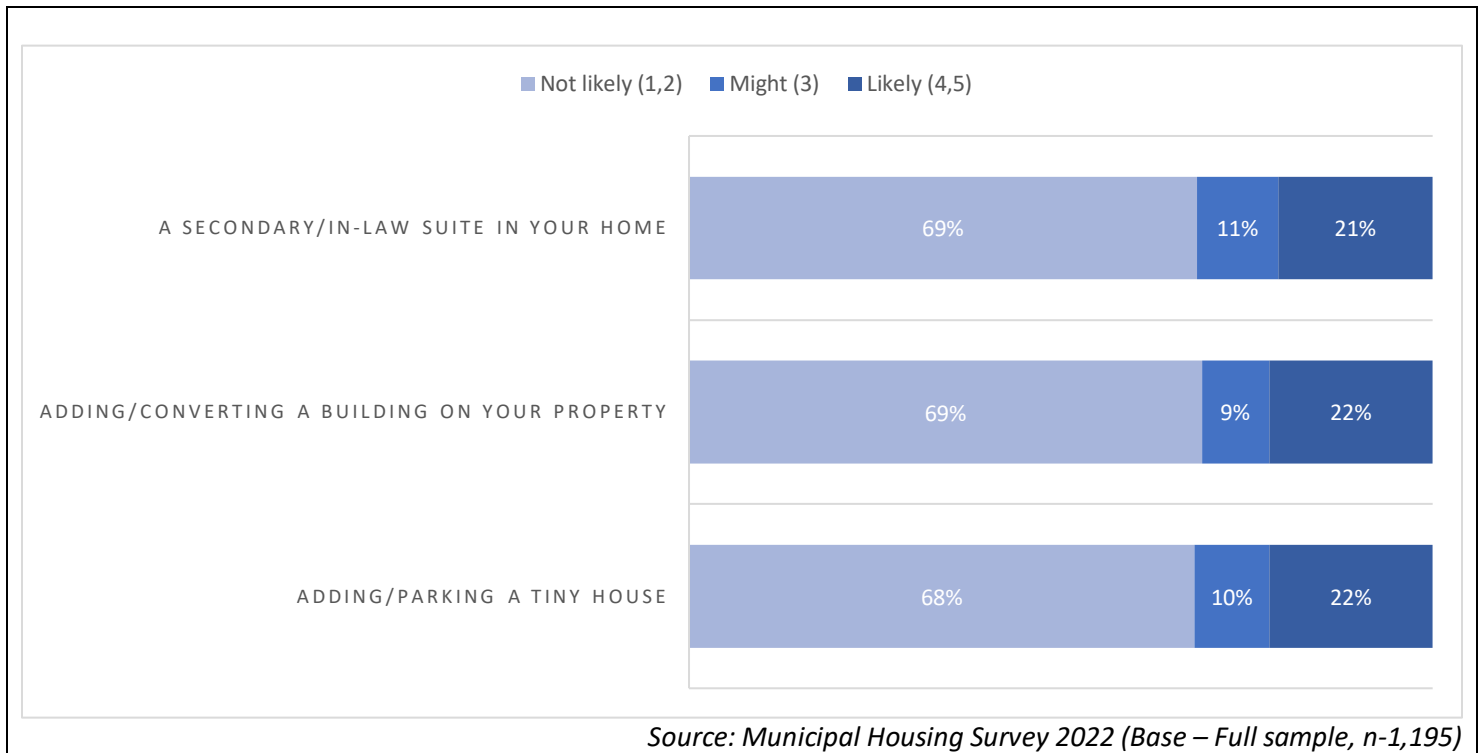
The municipal policies currently permit one additional residential unit in single family homes, semi, duplex or townhouse, however during community discussions, most people were not aware of this. Public education campaigns would be beneficial to increase community awareness on the secondary units already permitted in homes.

“Approve more housing, promote diverse neighbourhoods. Huron Terrace between Kingsway and Durham is a prime example of various housing options in the same neighbourhood. Not everyone needs a single-family home.” Survey participant

Through the housing survey, the community was asked about likelihood of **adding an additional residential unit to a property**. Roughly 30% of the respondents indicated they might consider or would be likely to consider adding a secondary suite or a tiny home on their property. Although this isn't a majority of survey respondents, this may be a good opportunity to add more rental units in the municipality through gentle intensification without the municipality having to spend significant dollars to extend existing infrastructure.



How likely would you be to consider adding one of the following to your property, if it was permitted?



Community members also suggested that the Municipality should permit **tiny homes** or attract a **tiny home community**, as they are typically more affordable, cost and energy efficient and may provide an opportunity for people trying to get into the housing market. It is acknowledged that Official Plan and zoning by-laws would need to be revised to accommodate tiny houses or tiny home resorts. There were also concerns that portable or movable homes should be restricted to certain areas like a mobile home park or tiny home communities. The local realtors noted that it can be difficult to obtain a mortgage on leased land property or for a dwelling that doesn't have a fixed foundation.

There were several comments on where the tiny home community would be best located in the municipality, with some suggesting in town, close to amenities, while others suggesting a micro, self sufficient community. There may also be opportunities to expand existing mobile home parks or convert some existing trailer parks into year-round communities.

Lastly, community members provided suggestions on more innovative housing options that could be considered. They included shipping container homes, 3-D printed homes, and prefab container homes. The municipality must ensure that all new construction conforms with the Ontario Building Code and therefore the proposals noted above would need to abide by those provisions.



Theme 2: Provide Incentives to build more affordable and rental housing

Throughout public consultation, many concerns were raised that there simply wasn't enough affordable housing available or enough rental housing to meet current demands and that the municipality should do more to **support the development of affordable and rental housing in the community**.

Furthermore, the Municipality of Kincardine Official Plan contains policies that includes targets identifying that 30% of all new housing should be affordable. The municipality is not currently tracking data on new housing affordability, but there was general consensus that this target is not being achieved and concerns were raised around the unlikelihood of achieving these targets, particularly with the rising cost of land and building materials.

Some community members questioned whether municipalities should play any role in tackling affordable housing issues and felt that this is a provincial or federal matter. There was strong agreement that the **Municipality should advocate to various levels of government for more housing supports** (discussed in more details below).

"I'd prefer government build affordable housing, instead of pushing this on private sector. Governments can better regulate IT BUT recognize its more expensive if its government built."
Developer Input

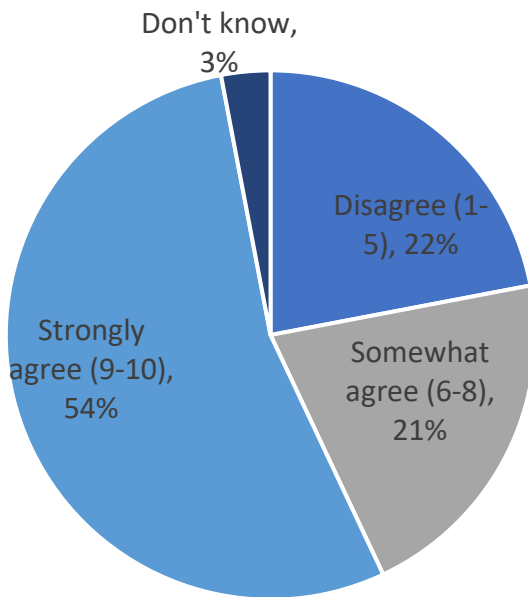
Builders and developers indicated that government incentives are needed to offset costs, otherwise its simply not feasible to build homes or convert buildings to affordable housing at low price points. It was suggested that funding from multiple levels of government is required.

"People will say they want affordable housing – but its difficult. Builders want to make money and material/land costs are so high, why would a builder intentionally lose money?" Focus Group Participant



Through the housing survey, the community was asked if the municipality should **provide incentives to encourage the development of more affordable housing** and the majority (75%) strongly agreed or somewhat agreed with this concept.

How strongly do you agree or disagree that the Municipality should provide incentives to developers and/or property owners to encourage the development of more affordable rental housing?



Source: Municipal Housing Survey
(Base – Full sample, n= 1,195)

Municipal staff and the CEDC reviewed initiatives underway in other communities to learn from best practices on incentives that other communities are offering to encourage the building of more affordable housing and purpose-built rental housing. Staff also worked with 4th-year planning students from the University of Waterloo on a student research project that focused on this topic. Click [here](#) to find the student research reports.

“Incentives must be offered to attract builders and new businesses to Kincardine as we are shadowed by the development of our neighbouring communities. Council must stop the negative response that seems to accompany every potential new development in Kincardine and establish an open for new business development attitude or more current and potential new residents will continue relocating where more sufficient housing and services are available.”



It was suggested, based on examples in other communities, that the municipality could **reduce or waive the cost of building permit fees, planning application fees, parkland dedication fees and development charges for affordable housing projects**. These fees are collected upfront during the planning and building permit stage.

Development charges are collected to help pay for the expansion and growth of municipal infrastructure and services, such as roads, water, waste water, fire stations and recreation facilities. Currently the development charges are approximately \$20,000 for a single-family home and \$10,000 per apartment unit.

Although most developers and community members were not aware, the Municipality currently offers relief of Development Charges for affordable housing projects. Promoting this program further, as well as potentially offsetting additional fees like building permit and planning application fees could encourage the development of more affordable housing.

Others suggested that keeping property taxes low would make housing costs more affordable and that the municipality should consider waiving a portion of the property taxes on new affordable housing developments. Municipalities have tools available to **implement property tax increment programs**, which provides municipal tax breaks that are carried out over a prescribed period of time (typically 5-to-15-year period). The municipality could also consider advocating to the County of Bruce to include both municipal and county taxes in a property tax increment program as this could further incentive affordable housing.

If incentives are provided, there needs to be mechanisms to ensure that the cost savings are passed down to the new owners/tenants for a prescribed period of time, potentially through a legally binding agreement that is registered on title of the property.

In order for municipalities to establish grants, reduce or wave fees or provide tax relief for private landowners, a **Community Improvement Plan (CIP)** would need to be created, otherwise the municipality is not permitted to give cost reductions or grants to private landowners (as it could constitute bonusing in the Municipal Act). Developing a CIP that focuses on minimizing financial barriers to support the creation of Affordable Housing and Rental Housing could be established.

The lack of rental units available and inability for people to find rental housing was one of the main concerns raised throughout our engagement. The Municipality needs to quickly increase the number of rental units as an initial step to addressing the housing crisis. Municipal staff suggest utilizing incentives to encourage the development of more rental housing in the near future. One opportunity is to **allow new rental housing with a minimum number of units, to pay development charges over a five-year period**, instead of upfront during the building permit submission. For a developer building a 50-unit apartment, this would equate to a \$500,000 cost being deferred over a 5-year period instead of being paid before construction begins.



Lastly, some residents suggested that developers should be required to have a percentage of affordable units in new developments – this is known as **inclusionary zoning**. In British Columbia and parts of Ontario, communities have approved by-laws that require a certain percentage of new dwelling units to be affordable.

“All new large-scale community developments should be required to include a percentage of affordable units or pay penalties towards social housing development in lieu. This has an added benefit of promoting neighborhoods / buildings in which are more heterogenous rather than segregating our town into social housing vs market housing.”

There are pros and cons to inclusionary zoning for communities, there can be benefits in increasing the number of affordable dwelling units, however some argue that the requirements can discourage new development or that the costs are passed onto the other tenants/owners, therefore making the remaining units more costly and out of reach for the average household. Currently, inclusionary zoning stipulations are only permitted in areas near public transit stations and therefore the Municipality of Kincardine wouldn't be permitted to implement inclusionary zoning provisions.



Theme 3: Consider the use of Municipal lands and assets for housing

Through public engagement, the public questioned whether the **municipality owned any land or buildings** that were underutilized that could be repurposed and redeveloped into housing. With the increasing cost of land particularly in areas serviced by road, water and sewer, property itself is often difficult for developers and not-for-profit organizations to acquire. It was suggested that the Municipality should review if there are any properties that are underutilized and potentially sell or redevelop the property to create more housing.

“Does the municipality have surplus land? Donate to developer to build lower-income housing”

Online participant

Through an initial review, the Municipality of Kincardine owns approximately 266 properties throughout the municipality. Staff could conduct a review of all municipal lands and identify parcels that may be underutilized or have development potential and bring a report back to the CEDC and Council for further discussion.

Should there be a property that the Municipality deems is surplus to our needs, there is multiple considerations and options if the community wishes to proceed with converting or redeveloping the property for affordable house. Currently the municipality is not in the business of owning or operating housing and would need to consider if this is something that we wish to pursue or if it would make sense to have the County or a third party own or operate the housing facility.

Some municipalities have also adopted a **Housing First Policy** for surplus municipal lands. Specifically, the first priority in the decision-making process respecting surplus or potentially surplus municipal property shall be affordable housing development.

The Municipality has an **Affordable Housing Reserve Fund** that was created over 10 years ago from a sale of surplus municipal lands. The reserve fund contains approximately \$50,000 and has been underutilized since it's creation.

An associated **Affordable Housing Reserve Fund Policy** was also adopted when the fund was created but the policy is very vague and outdated so staff suggested this be reviewed. If the Municipality is serious about attracting more affordable housing in the community, annual contributions to the Affordable Housing Reserve Fund could be proposed during budget deliberations and these funds could be earmarked to future housing projects.



Theme 4: Reduce barriers for development, streamline approval processes and proactively plan for future growth

Through the community engagement process, concerns were noted that other communities were developing quicker than the Municipality of Kincardine and it was more difficult to get approvals and build in this Municipality in comparison to other communities. There was some acknowledgement from the development community that the municipality has made some improvements in recent years, but additional changes could help improve timelines.

Through some stakeholder group discussions and the community housing forum, suggestions were made that if the municipality wants to grow and increase the housing supply, we need to better plan for growth and **should review and improve processes to be more development friendly** so we can expediate new development.

To accommodate more housing, it was noted that the Municipality should consider ways to **move development proposals forward quicker and look at efficiencies in the approval process**. It was noted that we should utilize the full set of local government tools that we have at our disposal, including zoning, building codes, permitting processes, and take advantage of changes being made by the Provincial government to assist with this. There were suggestions to take more of the decision making away from Council so development isn't so political, suggesting Council approve initial plans but then let staff or committee approve Site Plan Agreements, so the same proposal isn't brought back to Council several times. Since creating this report, this change has already been implemented.

“Make it easier for developers – less red tape. It Takes many years to complete all the studies needed for new developments and its very costly before getting a shovel in the ground. Most residents don't realize the time and investment it takes” Focus Group Participant

The Municipality has many residential developments already approved or in various stages of development approvals, so need to look at ways to expediate these and encourage property owners to advance. It was also noted as a concern that a few developments in Kincardine are slow moving ahead and the municipality should consider ways to expediate these developments or put clauses in place for future developments that penalizes developers if they don't progress in a set timeframe.

Some community members and developers' questions whether the Municipality has **adequate lands serviced and available for future development** so to expediate the builds of more residential units. Is the infrastructure in place to support growth? The Municipality is currently undertaking a Master Servicing Plan, which should provide further guidance on current servicing capacities and future servicing of lands.



Concerns were also noted about the **timelines and process to review applications for some agencies** including the Ministry of Transportation (MTO), the Saugeen Valley Conservation Authority (SVCA) and the County of Bruce. Some expressed concerns that this adds additional red tape, costs and slow timelines for developments, all which is out of the control of the local municipality.

Internally, there were also questions and uncertainties on how new provincial legislation – Bill 109, More Houses for Everyone Act, 2022 - is going to impact the Municipality.

Lastly, questions arose whether the **existing municipal staffing capacity** was adequate to keep up with future growth and suggestions that the Municipality should consider more staff, to position ourselves to better respond to growth. Specifically, there were suggestions that having an in-house community planner position could be beneficial. This could ensure the Municipality isn't simply building one development or building at a time but planning and engaging the community appropriately. It was also suggested that this service could potentially be shared with another community.

“don't just build one building at a time. hire a 'city' planner and Engage with the community to see which plan they like more.” Kincardine Talks Participant



Theme 5: Housing and programs designed for seniors

Through the Municipal Housing Survey, 92% of the respondents disagreed or strong disagreed that there is 'enough seniors housing available'. Considering that over 30% of population in the Municipality is over the age of 60 (Stats Canada 2021), there is a strong need in the community to consider housing and programs that are suitable for our aging demographic.

People suggested that the Municipality should consider more development of **senior housing that is comprised of one- and two-bedroom apartments, condominiums or townhouse developments**, designed in a manner that accommodates the needs of the aging population (wheelchair friendly, proper roll in showers, adapted kitchens with lower counters, on-site management to handle repairs, maintenance, garbage, recycling etc.)

It was also suggested that if more appropriate seniors housing was available, seniors may choose to downsize from larger single-family homes which could open up more opportunities for younger generations looking to get into the housing market.

"I think there are a lot of seniors who would like to sell their large house and move into an owned or condominium type complex but with basement space for storage. A lot of these type of properties, of which there are very few, do not have enough room for storage." Survey Participant

The announcement earlier this year around the closure of Malcolm Place, also triggered suggestions that the municipality should do more to prevent incidents like this from occurring in the future. Unfortunately, Municipalities are not able to regulate or restrict the sale of private property or businesses.

It was also suggested that the Municipality should look to attract a **Senior Retirement Complex** that allows seniors to transition from active to assistive living and where residents can have their own apartment inside a larger facility. This could provide seniors with a higher quality of life than what currently exists in the Municipality and ensure our aging population is able to stay in the community.

Through the municipal housing survey and input received at focus group discussions, there was a desire to also attract a **nursing home or a government owned Long Term Care facility** in the Municipality. Concerns were expressed that with the aging population, many local residents have to relocate outside of the community to receive long term care, causing stress on family members and friends. It was suggested that the municipality conduct additional advocacy to the higher levels of government to support this initiative.



“Additional LTC and assisted living beds are desperately needed in Kincardine and incentives should be offered to attract new LTC and re-development of existing facilities”. Survey Participant

Lastly, there was also suggestions that the municipality consider **programs to allow seniors to age at home**. This could include financial incentives or awareness campaigns of the various programs already existing that provide funding to homeowners looking to make modifications to existing homes to allow them to age in place. It was suggested that more services could be offered in partnership with VON or other community partners.



Theme 6: Regulate short term rentals, including homes being rented by the room

With Kincardine being a popular tourist destination and the community attracting a transient workforce with the nuclear sector, there has been a significant increase in the number of properties converting to short term rentals in recent years. Through the community survey and public engagement, concerns were expressed that the short-term rental units are impacting the local housing supply and significantly increasing rental rates. It was suggested that Municipality **restrict or regulate short-term rentals**, as other tourist destinations are doing along the Lake Huron shoreline and throughout Ontario.

“There appears to be a big increase in the use of single family homes, apartments and previous long-term rental units as “Airbnb” and short-term (less than a month) vacation properties. This reduces the long-term rental supply, competes with existing hotels/licensed Airbnb’s and alters the primary use of many zoned properties. Surrounding municipalities have brought in restrictions / additional taxes or licenses and/or incentives aimed at maintaining or expanding longer term rentals.” Kincardine Talks Participant

Concerns were expressed about the impacts short term rentals can have on neighbouring properties and the quality of life for the neighbourhood, particularly for vacation rental properties. Concerns were noted around the lack of care and upkeep on properties, parking, additional noise and garbage, as well as impacts on septic systems and water well. As some communities are now regulating or licensing short term rentals, they set new rules that if the owner is not local, owners must have a management company or someone close to deal with issues.

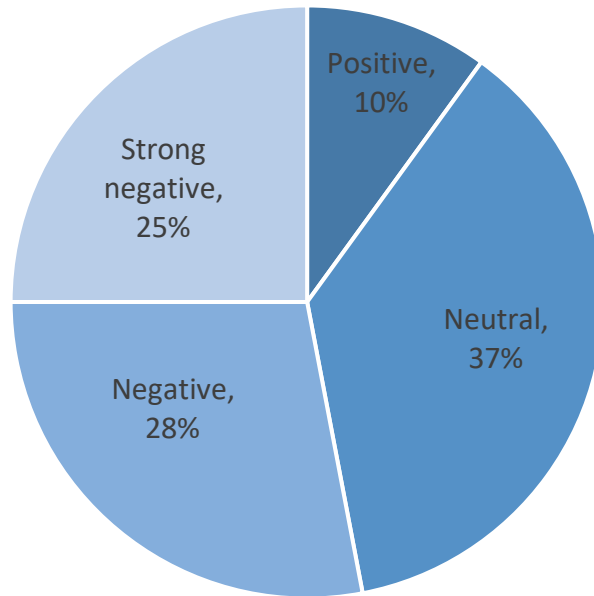
“I think there should be an additional tax on secondary homes (not the primary home). Certain individuals are buying up properties to rent out on a weekly and monthly basis. Our neighbourhood is inundated with these types of dwellings. They park on the street all summer and their lawns in the winter and the whole neighborhood looks terrible. There should be a law that there must be adequate parking.” Survey Participant

In speaking with municipal staff, to date the municipality has not received a lot of formal complaints about short term rentals. However, during discussions at the realtor roundtables, there was increasing concern from the local realtors that short term rentals are impacting housing affordability and availability.



In order to get a better understanding of this issue from the community, a question around short term rentals was included in the Municipal Housing Survey.

What kind of impact, if any, do you think short term rental housing (ie. Airbnb, VRBO) is having on the availability and affordability of housing in the Municipality of Kincardine?



Source: Municipal Housing Survey

(Base – Full sample, n=1,195)

It was also suggested that the Municipality should consider **restricting or regulating boarding houses or houses being rented by the bedroom**. It was questioned whether there could be limits to how many tenants (non- family) a dwelling unit can have and whether they are legal or not. There was also concerns around safety requirements, fire escapes and if they units are inspected.

As noted previously, many concerns were expressed about rental rates being charged and advertising of the rentals to nuclear sector employees. Community members questioned whether the municipality could impose a tax for dwellings that have a certain number of tenants or that a rental cap be applied to some properties.



Theme 7: Increase advocacy and partnerships

Across the country, communities are struggling to address the housing affordability crisis and it was recognized from the onset that this work would require the support of all levels of government. Through our community engagement, this was echoed many times and residents insisted that the municipality continue to **advocate and pressure the Provincial and Federal government for additional funding and housing supports**. It was suggested that requests be made to increase funding to the County housing programs, as the current level of funding was noted to be inadequate to meet current and rising needs.

“Canadian Mortgage and Housing Corporation (CMHC) review their reports on how they can help developers with affordable housing. Need to pull all the strings together so it makes it attractive. Multiple layers to pull together, including our local MP and MPP.” Survey Respondent

Other community members felt this was a provincial or federal issue and that the municipality should not spend municipal tax dollars on affordable housing.

“Affordable housing is not an issue the municipality is responsible for solving. The County receives Provincial funding for social housing and they need to do a better job of tackling the problem. The feds and province need to provide the funding. Please don’t spend municipal tax dollars on a higher government level problem.” Survey Respondent

It was suggested that the municipality continue to **explore potential partnership with private or not-for-profit organizations** to build new affordable housing development in the community. Examples were provided from other communities and key partners in innovative housing development and housing providers, such as Life Lease Housing, Indwell and Habitat for Humanity. It was suggested these organizations be pursued as a means of attracting more attainable housing in the community.

Some members of the public suggested that the municipality attract more small homes with a **rent to own option** for people that cannot afford the down-payment that are required to obtain a mortgage.



There was lots of community input around the **impact the nuclear sector is having on housing** and some suggestions that Bruce Power should build housing for their workforce or new residences or accommodations for the contractors. As noted above, concerns were also expressed with the funding that transient contractors receive for housing and travel expenses.

“Cracking down on “power worker” rentals. Board money for travelling workers should be allocated to provide lodging in hotel type facilities, not local homes. Homes being rented by the room denies access to rental housing of local residents and employees of local businesses. Not everyone works at Bruce power and other jobs are essential to our community but those people are unable to rent/own proper housing.”

In speaking with the business community, several of the mid-sized employers in the retail and service industry are currently housing or considering housing employees as a means of recruiting or retaining staff. The business community strongly feels the current labour shortage and lack of affordable housing are closely connected. There was a strong desire and community sentiment that more needs to be done to preserve and attract additional **housing for the service and retail sectors**. There may be an opportunity with the local business community to establish a housing program that is funded or supported by local businesses to help address labour shortage and attract a younger workforce to the area. A similar concept was considered in Huron County but never came to fruition.

With over 13,000 jobs in the Municipality and less a population of less than 13,000 residents, it's no surprise that we are experiencing a housing and labour shortage. This area is also experiencing one of the lowest unemployment rates in the Province. In order to address the labour shorts, it was recognized that we need to first address the housing shortage. Some businesses are looking into labour force attraction or immigrant hiring but housing is over becoming a stumbling block. Businesses expressed interest in having housing for their employees but wondered if or how this could be supported?



Theme 8: Balancing growth while preserving farmland and environmental features

Throughout our community engagement, there was lots of support for more growth and development, however there was also some comments that the Municipality needs to take into consideration the protection and **preservation of our environment** as we plan for growth.

It was noted that we need to be mindful of sprawl and cannot remove a significant amount of farmland to accommodate housing and growth. We need to be mindful of this when considering new development. The province is promoting this which is why we need to intensify and density in existing land communities. It was also noted that it's expensive to expand municipal infrastructure like roads, water and sewer into new developments in the rural areas.

“PLEASE take environmental conservation seriously in developing a housing plan. The destruction of the municipality’s natural resources in the name of wildly low-density housing has been frankly, disgusting over the past few years. I cringe when I think about Kincardine 20 years in the future; it would be so upsetting to see us turn into a GTA suburb with no trees/nature.” Survey Participant

Others commented on the importance of retaining environmental features, like trees and wetlands, and noted that the development should not be permitted in areas with environmental features.



Theme 9: More communications and public awareness for housing.

Through both our internal and external engagement, it was apparent and recommended by most organizations working to tackle the housing crisis, that communications is key.

It was suggested that the Municipality should do more to raise community awareness of housing needs and build support for actions that improve housing affordability, choice, and availability. It was suggested that we work with Bruce County to support their communications efforts around the various housing programs available and raise public awareness within our community.

In many discussions, the **concerns of Not-In-My-Back-Yard (NIMBY)** opposition was raised as a significant barrier to development. It was suggested that we need more advocates to support housing. The community wants to grow but people don't want it in their backyard. How can this be addressed?

Promote what people can do to increase housing stock now – like having a duplex or semi-detached dwelling on a lot or a secondary suite within an existing home.

“Please educate your residents on the positive impact density development and diversity in designs (tiny homes - laneway houses - carriage houses - Flex homes etc) can help with labour shortages and creating a larger middle class.” Survey Participant



Other Comments and Suggestions

Through the public consultation, other comments and suggestions were submitting. It was felt that these are outside of the scope or areas of influence of a municipality.

- Developers will not come until the **Landlord tenant act** is overhauled. At present the act works in favour of the tenant. The high majority of tenants are very responsible but the delinquent ones make it very difficult for an owner to realize a profit. I have sold all of my many rental units for this very reason. In the past I contacted the upper tier of government on this issue and had no response.
- Include Capital gain taxes on sale of investment properties.
- Housing is increasingly being snatched up by landlords, rather than homeowners. This drives down the available supply and also traps more people in the rental market which drives up rents. A combination of high quality public affordable housing to reduce private rental demand as well as increased taxes on speculators and landlords (including short term vacation properties) would greatly improve the situation for normal working people. If we just build more houses and put no restrictions, the new supply will end up in the hands of landlords and speculators and change nothing.
- More rules and bylaws for rich people and companies buying up all housing , and then turning around and renting for double what it should be.
- Massive gap in working classes and inequalities.

Conclusions and Next Steps

Municipal staff are reviewing all the comments and input received and with input from the Community Economic Development Committee, coming forward with a list of potential actions for the Housing Action Plan.

As illustrated above, housing is a complex issue and municipal governments will not be able to address all the concerns and suggestions noted through the engagement process. Staff are looking at actions that we have the resourcing to implement.

It is anticipated that a draft Housing Action Plan will be brought forward for Council's approval in the coming months. Implications for financial impacts will be shared and brought forward during annual budget deliberations.

