

SAUGEEN SHORES ATTAINABLE HOUSING TASK FORCE FINAL REPORT & RECOMMENDATIONS

February 2, 2021

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1. Executive Summary

It is fair to say that over the years, when it comes to providing adequate, affordable and attainable housing for all ages and all incomes society has stumbled or taken half-measures. Ultimately, we have failed.

House prices and rents far exceed what people of any age should have to pay to live in Saugeen Shores. Young and old are forced to look elsewhere to live and work. Consequently, the businesses have job openings which can't be filled and prices and rent continue to rise.

Vulnerable members of the community who want to live here but cannot are put on waiting lists. Waiting lists are growing, and even more distressingly, some are homeless.

We are an aging community, where nearly 25% of the population is over the age of 60 (Stats Canada Census 2016) and the housing needs of the aging population need to be adequately addressed.

We are fortunate that people choose to remain in Saugeen Shores, at least for now. Rising prices and rents curtail the ability of the residents to succeed in Saugeen Shores and help the community to succeed. Governments of all stripes have not kept up construction of affordable housing nor provided sufficient or easily accessible program funding to continue exploring ways to provide more affordable and attainable housing. To be a healthy community we must support residents of all ages, incomes and backgrounds, allowing them to reach their desired potential.

Many local, regional, provincial and federal governments' housing programs are almost paralyzed, causing citizens to ask: when will the governments seriously challenge the housing crisis?

We recognized these failures and through the Attainable Housing Task Force, Saugeen Shores Official Plan Review and funding initiatives are working to do something about it. Our community recognized we can't wait for others to take the lead. We need a self-help program, a do-it-yourself-philosophy, a do-it-right-now philosophy.

In addition, The Town of Saugeen Shores is actively pursuing or considering further community development around the following:

- A regional outdoor sports park
- A waterfront development intended to be a focus of activity
- An indoor pool and recreation facility
- Advocacy for school expansion

Saugeen Shores is also the home of the Nuclear Innovation Institute (which includes the home of the Municipal Innovation Council), a recently expanded and modernized hospital, a major UNIFOR training centre and Bruce County Museum and Archives.

Regional centres strive to build and maintain such projects. Saugeen Shores is, and intends to be, a regional centre with diverse people attracted to its businesses, institutions, activities, parks and, hopefully, affordable homes.

Saugeen Shores Attainable Housing Task Force is pleased to present the findings and recommendations of the work over the latter half of 2020. It represents the input, discussion and deliberation of a broad spectrum of the community, at all levels of income, and all ages. Through the coordination and focus of the Task Force these recommendations represent the potential for a tangible, long-term program to increase the supply of attainable and affordable housing to meet the needs over the next decade and beyond.

This is more than a Call to Action. It is a Call to Action with organization and with purpose.

1.1. Organization of the Report

This report is organized into sections as follows:

- **Executive Summary**

The Executive Summary provides a brief outline of the contents of this Report and shares the consolidated recommendations, making them easy to reference.

- **Work of the Task Force**

This section briefly outlines the specific activities the Task Force completed to understand housing needs, explore options, and apply to the Saugeen Shores context.

- **Partnerships**

The first of six key subject areas the Task Force provides recommendations on, Partnerships provides information on ways the Town may work with other organizations to provide more attainable and affordable housing.

- **Municipal Land**

Municipal Land is a key public asset that can be effectively leveraged to build affordable housing. This is subject area two of six.

- **Policy & Regulatory Changes**

The Official Plan and Zoning By-law offer opportunities to appropriately regulate the construction of housing. Subject three of six.

- **Financial Support**

Financial Support explores options to use fees and charges, property taxes and other municipal fiscal tools to support and incentivize affordable housing.

- **Development Corporation**

The fifth of six subjects outlines initial concepts to move the Town into directly providing housing.

- **General**

In the sixth of six subjects, there are matters which don't fall into any category but which can be considered actions of a general nature to support this report.

- **Matters for Future Consideration**

Finally, there are few brief words on subjects that are intrinsically a part of housing dynamics but which cannot be fully examined in this Report and which were not directly part of the mandate. We offer some notes to guide future discussion.

1.2. Consolidated Recommendations

- 1) Conduct additional surveys and data collection regularly (at least every 2 years) to further refine the understanding of housing and how to address identified needs.
- 2) Apply a “housing first” policy to use municipally-owned surplus lands toward partnerships with private developers and / or non-profit organizations that could facilitate the development of attainable housing.
- 3) Consider partnering with Bruce County, and other prominent organizations, to support options for Community Housing (including rent-geared-to-income (RGI) Housing; Affordable Housing; Rent Supplements, etc.).
- 4) Consider establishing an Affordable Housing Reserve fund. Tax levies, DC offsets (as outlined above) or the proceeds from the sale of surplus municipal lands could be allocated to such a reserve fund.
- 5) Identify parcels of land which may be developed by the Town, or others, to accommodate affordable housing, but which may not be readily expedient to develop in the short term.
- 6) Explore the existing planning policy frameworks and Zoning By-Law to enable the possibility of appropriate integration and opportunity to construct tiny homes as second units.
- 7) Consider criteria for conversions of standard rental units to condominiums or short-term accommodations to maintain rental unit supply.
- 8) Consider developing a set or criteria for short-term rentals in houses and apartments that can be used to house year-round residents.
- 9) Prioritize rental housing unit construction in the application of any type of government financial support.
- 10) Update Official Plan(s) and Zoning By-Law to accommodate Additional Residential Units, in both urban and rural settings and in ways appropriate to the Town without unnecessarily limiting the potential to construct Additional Residential Units as affordable units.
- 11) Consider where services are or can be available to support growth and development, and consider designating serviced areas and corridors as areas for increasing density through infill, intensification and redevelopment, as well as clear criteria for height and/or density. Any exceptions to lowering density expectations should be discouraged.
- 12) Work with Bruce County to develop Infilling Guidelines that support integration of infill projects into existing neighbourhoods and also educate the community about the importance of density and change within neighbourhoods so that additional housing of all types may be constructed.
- 13) The Town’s Official Plan should consider policy that:
 - At a minimum maintains and enhances policy that is supportive of affordable housing
 - Ensures design considerations, including height, are appropriately articulated to support attainable and affordable housing.
 - Focuses on the reduction of land and / or process cost per unit to pass savings onto buyers / renters.
 - Ties servicing capacity to commitments to build attainable and affordable housing units
 - Considers amending conditions of approval for existing draft-approved subdivisions to ensure attainable and affordable housing is better addressed
 - Examines if Town commitments to extend and improve infrastructure is tied to developers which commit to providing attainable and affordable housing
 - Prioritizes review and approval of developments which address affordable housing targets by meeting an established set of criteria.
 - Enables all legitimate ancillary and supportive policies and programs so that the Town can expeditiously implement as needed

- Align with County of Bruce Official Plan housing policy, where it supports development of affordable and attainable housing
- 14) Consult with the Town's Accessibility Advisory Committee (AAC) to update the Official Plan and Zoning By-law to remove barriers to the construction of accessible units or the renovation of units to make them accessible. Consider including these recommendations in the Infilling Guidelines.
- 15) Explore policy changes to encourage developers to accommodate accessible units to meet accessibility needs. Such needs shall be informed in consultation with AAC and may include financial incentives and updated regularly to respond to changing demographics.
- 16) Update or establish new Community Improvement Plan (CIP) programs to support the creation of an Attainable Housing Incentive Program. Programs could include the ability to reduce/waive/rebate/refund fees, property taxes, etc. for affordable housing development. There is also the ability to dispose of and acquire land with the CIP area to support affordable housing.
- 17) Consider reducing or waiving of development charges through a Community Improvement Plan for rental housing being built that is guaranteed attainable housing.
- 18) Consider through the Community Improvement Plan, a program to facilitate and encourage developers to apply to pay contributions in lieu of Development Charges to a housing reserve.
- 19) Consider the provision of additional financial support through the Community Improvement Plan to help create stronger incentives to construct affordable unit and pass this affordability onto households in low to moderate income ranges.
- 20) Consider offering support through a Community Improvement Plan to developers that offer unique architectural or place-making characteristics and/or provide a new housing form not currently found in Saugeen Shores. To maintain the Town's small-town character, the Task Force supports continued use of the Design Guidelines for Saugeen Shores.
- 21) Investigate opportunities for a Community Planning Permit System (CPPS) which essentially pre-plans neighbourhoods, enables approvals with conditions and includes opportunities to provide flexibility within a defined range with less risk of appeal.
- 22) Investigate the merits of forming an Attainable Housing Development Corporation.
- 23) Consider the creation of a standing committee to discuss housing issues, communication and education on attainability and affordability, reporting to Council annually.
- 24) The Town of Saugeen Shores should consider reviewing the recommendations of this report in five (5) years and consider updating or creating new recommendations.
- 25) Develop a system to measure the tangible effect Saugeen Shores' actions have had on housing affordability and availability by improving the collection of data and reporting.

The Task Force recognizes that, during the consultation, there were matters identified from stakeholders and the public which are not directly tied to the mandate. However, the Task Force believes these important enough to warrant some consideration in the recommendations.

- 1) Consider the connection between these human issues under the umbrella of the Community Safety and Well-Being Plan implementation led by Bruce County.
- 2) Consider becoming a more active member of the Bruce Grey Poverty Task Force, Community Drug and Alcohol Strategy and Community Safety and Well Being Advisory Committee with municipal staff and police partners
- 3) Promote the 211 Service which provides for the collection / inventory of support / services/ programs including homelessness supports.
- 4) Assist in advocacy and support of local food bank initiatives.

2. Work of the Task Force

With the formation of the Task Force from members of Council and members of the community, work began gathering information from the public, stakeholder groups, agencies and builders/developers. Consultation and Presentations at Task Force Meetings

2.1. Meetings

The Task Force heard presentations from The Town of the Blue Mountains pertaining to their Attainable Housing Corporation, Greg Schmalz pertaining to tiny homes, EllisDon pertaining to public/private partnership options. Bruce County Housing and many key stakeholder groups presentations were made on a variety of housing topics

2.2. Survey

The Task Force recognized one of its functions was to gather input on the housing needs of the community. A survey was prepared to explore the ability to collect data in this regard. We recognize that the value of the survey is limited by the participation of the respondents but it is important to stress that the Task Force considered the input and feel that it is representative of the community opinion and of their needs. Therefore, a thorough examination of the survey results was undertaken as contained in PAppendix B to satisfy any concerns about the validity or nature of the survey results.

- 1) Conduct additional surveys and data collection regularly (at least every 2 years) to further refine the understanding of housing and how to address identified needs.**

Indeed, the Saugeen Shores Official Plan Housing Discussion Paper recommends more detailed demographic analysis be undertaken to better understand the housing needs over the next 20-25 years (the Provincial Policy Statement highlights this timeframe for future focused planning).

2.3. What we have read

Over the last few months the Task Force has shared numerous links and articles highlighting housing trends and issues in other communities. The information was reviewed by the Task Force and elements relevant to Saugeen Shores have been discussed.

2.4. How we conducted community outreach & consultation

2.4.1. Launch Meeting

On September 17, 2020 the Task Force hosted, with the support of Bruce Power, an Official Launch meeting. We explained the proposed work of the Task Force, its future steps and opportunities for input and consultation and answered pressing questions about housing needs in Saugeen Shores. We also launched the survey at this event. Over 200 local and area residents registered.

2.4.2. Community Roundtable Forum

We held two Community Roundtables on December 9 where we invited participants to share their housing testimonials and hope for future changes. Many participated or provided their personal housing experiences.

2.5. Stakeholder Presentations

The Task Force conducted four (4) stakeholder consultation meetings facilitated by Cheryl Brine of OMAFRA. Over 30 participants contributed to the housing discussion from their perspective. All who participated in these sessions were extremely pleased with the level of discussion and indicated their strong hope for positive change. Task Force members deemed these discussions to be very eye opening.

2.6. Task Force Meetings

At each meeting of the Task Force we progressively expanded the key recommendations as we gained a better understanding of housing issues relevant to Saugeen Shores.

2.7. Staff Support

None of the work of the Task Force was possible without the generous and continued support of Town staff, particularly Development Services, Clerks and Strategic Initiatives. The Task Force is grateful for the many hours put in by staff to assist the Task Force

3. Partnerships

3.1. Public-Private Partnerships

Throughout Canada, public-private partnerships are used to develop public assets. Saugeen Shores offers a unique opportunity to develop partnerships that facilitate the timely and cost-effective construction of affordable housing. One potential partnership option could include the providing of municipally-owned lands at a price that supports affordability. Partnership could include maintaining public ownership of land while leasing building for housing. Partnership could include that the operation of a housing facility is contracted with a not-for-profit organization or other housing provider. Habitat for Humanity, for instance, has a history of completing projects in the area and has expressed an interest in working on more housing projects in Saugeen Shores. They have also completed larger scale projects elsewhere in Ontario.

- 2) **Apply a “housing first” policy to use municipally-owned surplus lands toward partnerships with private developers and / or non-profit organizations that could facilitate the development of attainable housing.**

3.2. Bruce County

As outlined in the August 6, 2020, Q2 report prepared by Bruce County staff, 572 applicants are currently on the Bruce County Community Housing Registry Waitlist. The 572 applicants on the waitlist include 540 households for Rent Geared to Income housing, and 32 market rent applications. There are 167 families, 248 adults, and 157 senior applications on the waitlist. Over 300 families and individuals are waiting for attainable housing in Saugeen Shores.

Bruce Power has been very supportive of this Task Force, including sponsoring and hosting the Official Launch meeting. We expect they will be very supportive with the implementation of these recommendations.

Community Housing represents the variety of housing programs and supports that increase affordability allowing for the broadest partnership opportunities in the spirit/intent of the Task Force. Rent geared to income is one specific legislated program under the Housing Services Act.

- 3) **Consider partnering with Bruce County, and other prominent organizations, to support options for Community Housing (including rent-geared-to-income (RGI) Housing; Affordable Housing; Rent Supplements, etc.).**

4. Municipal Land

Early on, the Task Force identified the vast potential of municipal land which could be used to supply attainable and affordable housing. Working with Bruce County or independently, the Town could identify lands surplus to the Town's needs and facilitate affordable housing. Municipal land could be sold at a discount, or donated entirely, in return for commitments to build and operate dwelling units at affordable rates.

Land costs are one of the most significant costs related to housing developments. Reducing land costs greatly reduces the cost of housing.

While entering into partnerships with housing providers is one way to use municipal land, this section examines other options for use of municipal land.

4.1. Preparing Surplus Land Inventory

The Task Force asked municipal staff to begin examining the potential for these lands. We understand this work is ongoing and will take considerable time to finalize.

4.2. Establish Affordable Housing Reserve

Finding a way to consistently fund housing initiatives will be critical for Saugeen Shores to develop a long-term program. Every so often, the Town has land surplus to its needs. Not every sale of property needs to be used for affordable housing. We still have other community needs. However, considering the use of surplus lands it seems reasonable in the context of the community's need for affordable housing.

Council can direct the proceeds from the sale of surplus lands to go into an affordable housing reserve.

- 4) Consider establishing an Affordable Housing Reserve fund. Tax levies, DC offsets (as outlined above) or the proceeds from the sale of surplus municipal lands could be allocated to such a reserve fund.**

Such a reserve may be used by the Town to finance incentive programs, provide support for housing support services, fund soft costs, provide funding for the purchase of additional land for housing, etc.

4.3. Land Acquisition

Not all municipal land is suitable for housing. Indeed, it is also possible that though suitable for housing, the land may also be suitable for a number of municipal purposes to support social and community needs (i.e. community park).

Therefore, it is advisable to examine ways in which the Town can develop new lands specifically to support affordable and attainable housing.

- 5) Identify parcels of land which may be developed by the Town, or others, to accommodate affordable housing, but which may not be readily expedient to develop in the short term.**

5. Policy & Regulatory Changes

5.1. Short Term Accommodations, Secondary Units and Rental Units

Tiny homes, laneway homes, garden suites, granny flats, mobile homes, coach houses and all other sorts of smaller housing are being viewed in a new light. Rather than being considered poor cousins of other traditional forms of housing, this type of housing is potentially a viable option to provide diversity to the housing stock.

The Task Force believes tiny homes are generally less expensive to construct. Consequently, they are attractive to homeowners looking to accommodate an additional unit on a property to generate income and they are attractive to small households looking for a unique and less expensive rental option.

That is not to exclude the potential for tiny home developments that accommodate multiple units on a larger land base. Right now, it is more efficient to build apartment dwellings than tiny homes on an aggregate basis but the future may hold a different potential. There may be an opportunity to pilot tiny homes within existing serviced urban cottage parks.

Providing rental housing is the quickest and most cost-effective way to build as many dwelling units to serve the greatest number of people in the community.

- 6) Explore the existing planning policy frameworks and Zoning By-Law to enable the possibility of appropriate integration and opportunity to construct tiny homes as second units.**
- 7) Consider criteria for conversions of standard rental units to condominiums or short-term accommodations to maintain rental unit supply.**
- 8) Consider developing a set or criteria for short-term rentals in houses and apartments that can be used to house year-round residents.**
- 9) Prioritize rental housing unit construction in the application of any type of government financial support.**

5.2. Additional Dwelling Units

Saugeen Shores Official Plan Review Housing Discussion Paper confirmed that all Ontario communities must plan to accommodate one unit within an existing dwelling and one unit in an ancillary structure. Municipalities are not precluded from including policy to generate more units.

While appropriately regulating the provision of Additional Residential Units (ARUs) through zoning standards and other tools is necessary, this option also offers a high potential to generate more housing at all spectrums of the market. High-end ARUs and more affordable options can be accommodated in buildings both new and old. Basements, in-law suites, top floors, above garages, bunkies, are examples of such options.

- 10) Update Official Plan(s) and Zoning By-Law to accommodate Additional Residential Units, in both urban and rural settings and in ways appropriate to the Town without unnecessarily limiting the potential to construct Additional Residential Units as affordable units.**

5.3. Increased Density

NIMBY-ism (not in my backyard) is prevalent whenever even modest changes to the neighbourhoods takes place. Opposition to modest change can alter or even prevent housing density increases in Saugeen Shores. Often comments reflect perceptions about increased traffic, increased crime, change in character, increased social disruption. The stigma around density is mystifying. As a society, we need to move toward a more YIMBY attitude: Yes, in my backyard. This can often be supported through education and building awareness on how these options can seamlessly integrate into neighbourhoods.

Experts with technical knowledge of the impacts of density are unanimous that providing more affordable housing in various locations throughout a community makes the community more cohesive, more community-oriented and more conducive to productive economies. By allowing people to choose where to buy, where to rent, where to live, at affordable rates, social disruption, crime, even the impacts from through-traffic are reduced.

- 11) Consider where services are or can be available to support growth and development, and consider designating serviced areas and corridors as areas for increasing density through infill, intensification and redevelopment, as well as clear criteria for height and/or density. Any exceptions to lowering density expectations should be discouraged.**
- 12) Work with Bruce County to develop Infilling Guidelines that support integration of infill projects into existing neighbourhoods and also educate the community about the importance of density and change within neighbourhoods so that additional housing of all types may be constructed.**

5.4. Affordable Housing Official Plan Policy

Current affordable housing policy is not sufficient to address affordable housing needs in Saugeen Shores. Targets should be maintained, but setting targets alone, in the absence of implementation, doesn't begin to address needs.

The current Official Plan review is examining housing issues. The Official Plan Review Housing Discussion Paper outlines some policy options to consider to support housing demand and needs in Saugeen Shores.

- 13) The Town's Official Plan should consider policy that:**
- **At a minimum maintains and enhances policy that is supportive of affordable housing**
 - **Ensures design considerations, including height, are appropriately articulated to support attainable and affordable housing.**
 - **Focuses on the reduction of land and / or process cost per unit to pass savings onto buyers / renters.**

- Ties servicing capacity to commitments to build attainable and affordable housing units
- Considers amending conditions of approval for existing draft-approved subdivisions to ensure attainable and affordable housing is better addressed
- Examines if Town commitments to extend and improve infrastructure is tied to developers which commit to providing attainable and affordable housing
- Prioritizes review and approval of developments which address affordable housing targets by meeting an established set of criteria.
- Enables all legitimate ancillary and supportive policies and programs so that the Town can expeditiously implement as needed
- Align with County of Bruce Official Plan housing policy, where it supports development of affordable and attainable housing

5.5. The Importance of Accessibility

The survey revealed a significant portion of those interested in housing issues have special needs. The Task Force, through its discussion, also noted that many of the housing units do not support people that have special needs: mobility, visual impairment, psychological issues, etc.

- 14) **Consult with the Town's Accessibility Advisory Committee (AAC) to update the Official Plan and Zoning By-law to remove barriers to the construction of accessible units or the renovation of units to make them accessible. Consider including these recommendations in the Infilling Guidelines.**
- 15) **Explore policy changes to encourage developers to accommodate accessible units to meet accessibility needs. Such needs shall be informed in consultation with AAC and may include financial incentives and updated regularly to respond to changing demographics.**

6. Financial Support

Municipalities have a range of tools available to assist financially in incentivizing attainable and affordable housing. The expectation is that the current market will not support these rents without intervention from government in the form of financial incentives. A few are explored below;

6.1. Programs

Programs to establish financial support may be developed through the Planning Act by instituting Community Improvement Plans (CIPs). CIPs may be adopted by a municipality to target plans and financial support to making improvements in a municipality. The Town currently has a CIP to allow for financial incentives to be provided to support the creation of affordable housing.

- 16) Update or establish new Community Improvement Plan (CIP) programs to support the creation of an Attainable Housing Incentive Program. Programs could include the ability to reduce/waive/rebate/refund fees, property taxes, etc. for affordable housing development. There is also the ability to dispose of and acquire land with the CIP area to support affordable housing.**

6.2. Development Charges

Development Charges (DCs) are a tool the Municipality uses to finance the construction of infrastructure that serves new residents to the Town. The Municipality has the option to reduce DCs to encourage certain types of development. DCs should not be uniformly reduced since that would negatively affect the ability of the Town to provide services at a level that is expected and supports the high quality of life. Nevertheless, there may be instances and projects where it makes sense to reduce the DCs to support the types of developments we want to encourage.

- 17) Consider reducing or waiving of development charges through a Community Improvement Plan for rental housing being built that is guaranteed attainable housing.**

Canada Mortgage and Housing Company (CMHC) considers housing to be Attainable when less than 30% of a household's pre-taxed income is spent on adequate shelter. One of the objectives should be to create attainable rental units in the \$600 (1 bedroom) \$800 (2 bedroom) and \$1000.00 (3 bedroom) range. These rental rates need to be quantified with housing officials responsible for establishing fair market rental rates and using formulas as established by CHMC.

One novel way to allow developers and builders to contribute to the creation of affordable housing is to grant permission to builders, at the time a building permit is issued, to indicate a preference to contribute a portion of their required Development Charges to be paid into a housing reserve (see Section 6.2). The reserve would grow over time and builders/developers would benefit from the potential for the Town to use the reserve to support additional financial incentives. Of these, caution is recommended as this option does affect the Town's infrastructure financing. Further examination is required through the Development Charges Review.

6.3. Establish Housing Reserves

Establishing a fund (a reserve) for housing initiatives, as is commonly done for other municipal projects, is another avenue to increase financial support for attainable and affordable housing. The Town could use the reserve to fund program spending or other housing programs.

- 18) Consider through the Community Improvement Plan, a program to facilitate and encourage developers to apply to pay contributions in lieu of Development Charges to a housing reserve.**

Based on the survey results and a general understanding of the community needs, facilitating additional funding and/or targeting financial resources to housing forms and opportunities most necessary in Saugeen Shores is a viable option to encourage new housing.

6.3.1. Income

The Town of Saugeen Shores has an existing Community Improvement Plan and housing is an area that is already covered under the current CIP but has, to date, not been accessed by any developer to build attainable or affordable housing.

- 19) Consider the provision of additional financial support through the Community Improvement Plan to help create stronger incentives to construct affordable unit and pass this affordability onto households in low to moderate income ranges.**

6.3.2. Housing Type

One common criticism of the existing housing forms is that they are not diverse enough to accommodate the varying tastes and desires of residents. There are many bungalows and single-storey structures which, over time, make Saugeen Shores look uniformly the same. This is not a desirable outcome for the Task Force. Diverse housing styles complement healthy cultural and aesthetic diversity throughout the community.

- 20) Consider offering support through a Community Improvement Plan to developers that offer unique architectural or place-making characteristics and/or provide a new housing form not currently found in Saugeen Shores. To maintain the Town's small-town character, the Task Force supports continued use of the Design Guidelines for Saugeen Shores.**
- 21) Investigate opportunities for a Community Planning Permit System (CPPS) which essentially pre-plans neighbourhoods, enables approvals with conditions and includes opportunities to provide flexibility within a defined range with less risk of appeal.**

These actions will increase stability and flexibility through two tools available in the Planning Act.

7. Development Corporation

One of the chief impediments to providing affordable housing is the profit motive, a principle that is engrained in the society. When private enterprise profits from housing, the private market can accommodate a majority of the housing needs in the community. However, it is not very responsive or effective at building housing which is considered attainable. Municipal Attainable Housing Development Corporations may be a useful tool to manage development costs by focusing the construction costs on only those factors needed to build housing (i.e. remove the profit).

One relatively local Attainable Housing Corporation is active in the Town of the Blue Mountains. It is in the business of constructing and operating attainable housing in The Town of the Blue Mountains and aims to construct and operate 250 dwelling units over the next 5 years. There are varying forms of Municipal Attainable Housing Corporations and careful consideration is required before further work is completed. One early step would be to consult specialized legal and accounting advice to ensure the initial setup suits the needs of Saugeen Shores. Development and exploration of a Business Plan can occur after this initial step.

22) Investigate the merits of forming an Attainable Housing Development Corporation.

8. General

8.1. Implementation

No plan or set of recommendations is worth pursuing unless there is an effective and efficient means to implement them.

8.2. The need for regular review

The Task Force recommends housing needs be examined regularly. This valuable work is not going to be completed in a short timeframe. The goal is to create a sustainable, long-term strategy to provide affordable and attainable housing for all.

- 23) Consider the creation of a standing committee to discuss housing issues, communication and education on attainability and affordability, reporting to Council annually.**

8.3. The need for renewal

As the situation will evolve over time, recommendations within this report may be complete or no longer relevant. New tools for action may become available in the future.

- 24) The Town of Saugeen Shores should consider reviewing the recommendations of this report in five (5) years and consider updating or creating new recommendations.**

8.4. Measurement

The experimental nature of some of the recommendations is exciting and cause for some anxiety. We want to be successful but don't know what the future will bring. Part of good planning includes an understanding of the success of the policies. In this case, the Task Force recommends a two-fold approach to measuring the success of the recommendations.

8.4.1. Compliance

Did Saugeen Shores follow the recommendations? The first way to evaluate progress on attainable housing is to review if we took the advice provided. This is a relatively simple and straightforward approach to evaluation. As recommended above, if Saugeen Shores reviews these recommendations, compliance with these recommendations may be considered.

8.4.2. Effect

Did the changes have any effect on housing affordability or availability? The second way to evaluate progress is to identify ways of measuring the impact of the decisions.

- 25) Develop a system to measure the tangible effect Saugeen Shores' actions have had on housing affordability and availability by improving the collection of data and reporting.**

9. Matters for Future Consideration

The Task Force recognizes that, during the consultation, there were matters identified from stakeholders and the public which are not directly tied to the mandate. However, the Task Force believes these important enough to warrant some consideration in the recommendations.

9.1. Examining Related Social Issues

Invariably in the survey results, testimonials, reports from stakeholder groups and discussion among the Task Force members, other issues were identified which affect housing and vice versa. The most prominent matters identified are:

- Renovations to existing housing stock
- Transportation
- Jobs
- Homelessness
- Domestic Abuse
- Food insecurity
- Other Housing costs

1) **Consider the connection between these human issues under the umbrella of the Community Safety and Well-Being Plan implementation led by Bruce County.**

Bruce County is the lead organization for this Plan and also operates and is involved in a number of initiatives that are addressing and responding to social issues and may be a specific partner in some associated actions.

9.1.1. Renovations

New Housing should be only one avenue to improving housing in Saugeen Shores. After all, existing residents deserve long-lasting and affordable housing too. Many programs exist to support the renovation of existing housing stock to make it more energy-efficient, for example. By making it more energy-efficient, the costs of maintaining housing can be reduced. Bruce County currently administers the Ontario Renovates program which would be applicable in Saugeen Shores.

9.1.2. Transportation

While the recommendations represent a broad, long-term vision for making housing more attainable, there will necessarily require additional support, including development of a transportation system which can transport people to and from places of employment and community hubs.

9.1.3. Jobs

Increasing the supply of attainable and affordable housing can positively impact the labour force and businesses, particularly in the service sector.

9.1.4. Homelessness

Homelessness is a hidden issue in many communities, including in Saugeen Shores. Bruce County delivers a coordinated homelessness system that includes a service agreement with YMCA and other services. Bruce County coordinates with Grey County and is in the process of expanding new homelessness navigation supports for the chronically homeless.

It is also not well known that people in Saugeen Shores can contact the YMCA of Grey Bruce, or other service providers, to seek help and assistance.

Explore Safe and Sound, YMCA and other organizations to better understand how services are provided in the community:

- 2) **Consider becoming a more active member of the Bruce Grey Poverty Task Force, Community Drug and Alcohol Strategy and Community Safety and Well Being Advisory Committee with municipal staff and police partners**
- 3) **Promote the 211 Service, which provides for the collection / inventory of support / services/ programs including homelessness supports.**

9.1.5 Other Housing Costs

9.1.5.1 Food

Access to adequate and healthy food goes together with access to adequate housing. Many people in poverty are forced to choose between housing and food. These choices should not be made and the Town can play a role to ensure food bank initiatives are well supported in the community.

- 4) **Assist in advocacy and support of local food bank initiatives.**

9.1.6.2 Utilities

Bruce County delivers utility funding for LEAP & OESP programs and works in partnership with other utility fund service providers such as United Way. A Utility Review/Study was done several years ago which led to addressing a number of provincial policy pieces for low income households.

Appendices

Appendix A - Terms of Reference of the Task Force

Mandate

With a current population of close to 15,000 and projected to grow to 20,000 by the year 2030, the Town of Saugeen Shores is the fastest growing community in Bruce County. The communities of Port Elgin, Southampton, and Saugeen Township make up Saugeen Shores, a community that is driven by the tourism industry, Bruce Power, retail businesses, and engaged citizens.

Saugeen Shore's residents are faced with ever-increasing housing costs. The retail service sector reports significant difficulty in hiring and retaining workers. The lack of attainable housing is often cited as one of the reasons lower-wage earners are not available. With no intra-community transportation system, lower-wage workers cannot live outside the urban areas due to the lack of transportation. There is some evidence to indicate that some workers are leaving Saugeen Shores due to the lack of attainable housing.

Implicit in the Task Force's purpose, objectives and deliverables is the usage of the word "attainability". This is the idea that a range of housing options and inventory (type, size, tenure, cost) exist in the local market to meet the demand of residents. Having an attainable market may also help to attract more individuals for the local labour market. Households at various income levels could then find and secure (attain) suitable housing, and can ultimately advance to a different level.

While the term "Attainable Housing" may have different meanings, one example of an Attainable Housing definition described by the Town of Huntsville in their Attainable Housing Policy is:

"Attainable Housing" refers to a supply and type of housing that is readily available, affordable, and meets people's needs, adequate in condition, appropriate in size, accessible in that it is located in areas with common services and activities".

The local condition sees rental unit prices rising dramatically. There is some evidence to indicate that "Airbnbs" are affecting vacation rental properties and this may be playing a role in escalating monthly rental unit costs. At last count, there are 126 "Airbnb" properties in Saugeen Shores which is a substantial increase from five years ago, and this number appears to be growing at a rapid pace.

From the 2011-2016 the population in Saugeen Shores population rose 8.3 percent (2016 census). Our own growth forecast anticipates our population to reach nearly 25,000 by 2041 (Saugeen Shores Official Plan Review Housing Discussion Paper 2020).

While approximately 40% of the utilities sector employees reside in Saugeen Shores, there is still a high concentration of residents working in tourism, retail and personal services.

The average cost for home ownership in Saugeen Shores is \$533,192 In comparison, the average house price, for the same period in Owen Sound and Kincardine is \$468,356 and \$399,000, respectively (Grey Bruce Realty Board November 2020).

A high percentage of renters (over 44% percent) in Saugeen Shores spend more than 30 percent of their income on shelter.

Our vacancy rate is less than 3% (CMHC 2018).

43% of the people who work in Saugeen Shores do not live in Saugeen Shores (Reference-Town of Saugeen Shores Economic Development Report Prepared by Mellor Murray Consulting, 2017)

The Task Force is to review these local conditions and make recommendations.

Purpose

The purpose of the Saugeen Shores Attainable Housing Task Force (SSAHTF) is to make recommendations to Council on how the municipality “and broader community” could actively promote the growth of Attainable Housing in the Town of Saugeen Shores. Through a report informed by research, community engagement, and sector engagement, this Task Force will aid Saugeen Shores Council and others in determining ways to achieve the goal of increasing Attainable Housing supply in Saugeen Shores.

Objectives [excerpts]

- **Identify opportunities to increase the range of housing to meet the needs of Saugeen Shores’ residents**
- **Identify opportunities for new programs, partnerships and private sector incentives to increase Saugeen Shores’ Attainable Housing stock.**
- **Identify opportunities to maximize the use of existing programs, partnerships and private sector incentives to increase Saugeen Shores’ Attainable Housing Stock**
- **Integrate with Town’s Official Plan review**

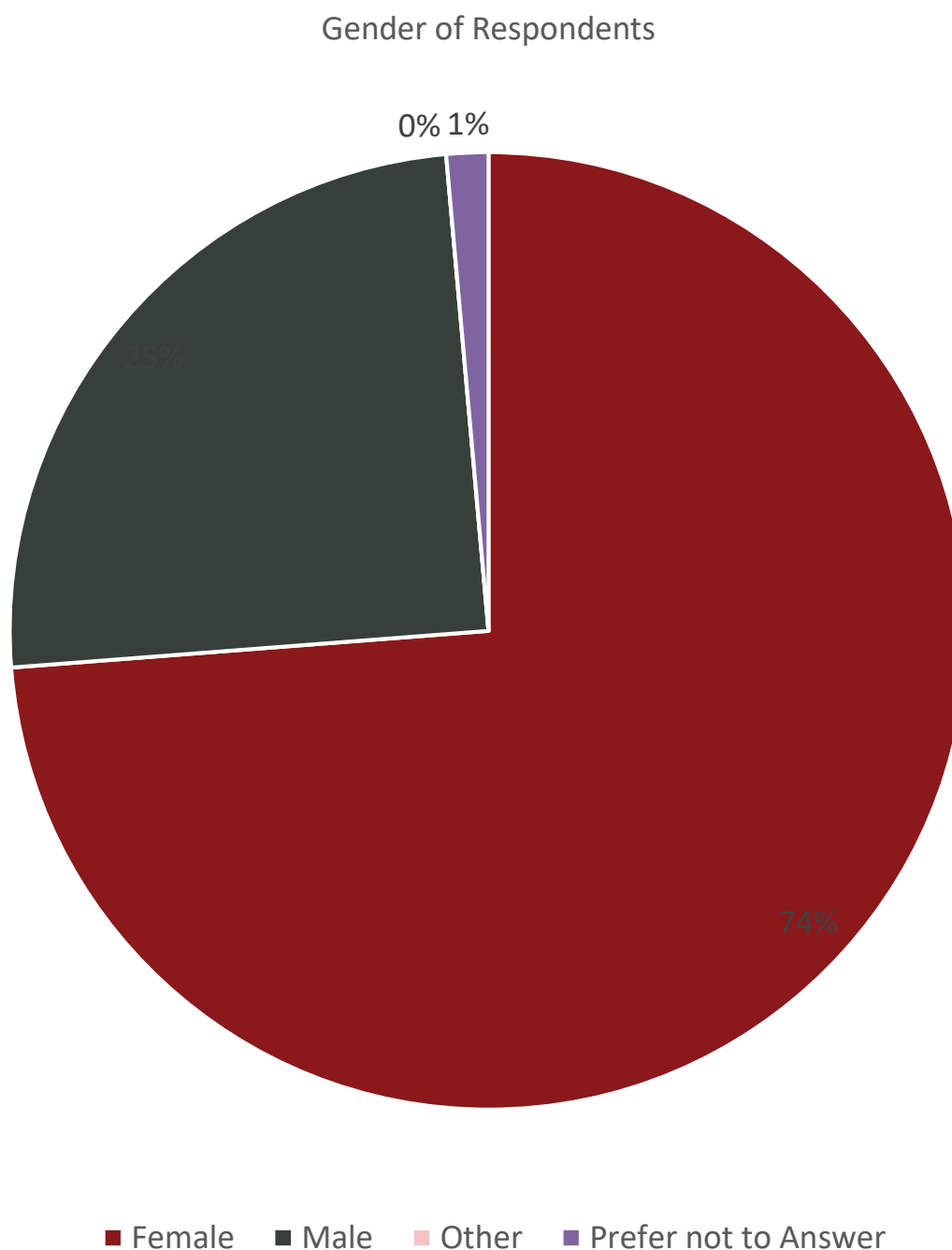
- Review zoning by-laws and planning policies with the intent to strengthen these areas to allow for more favorable investment conditions for those land developers and investment groups who plan to build attainable housing
- Obtain community support

Deliverables [excerpts]

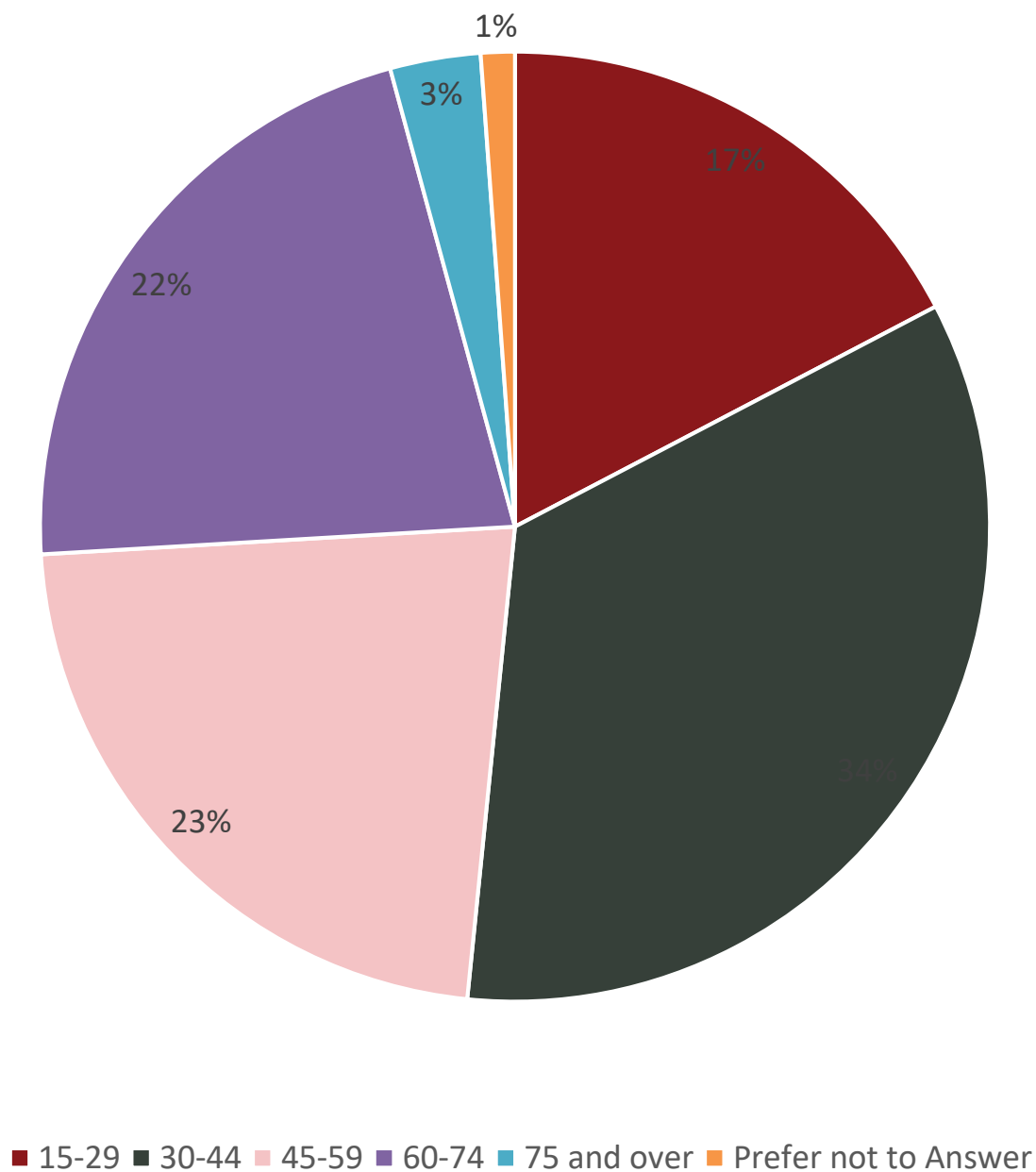
- Produce a localized Attainable Housing report and identify policy options
- Stage an Open House early in the Adhoc Task Force mandate to learn from the community what the actual needs are in the community from an Attainable Housing standpoint. NOTE: Many current and past reports refer to Affordable Housing/Long Term Housing Strategies; however, for this Task Force, the name Attainable Housing is being used
- An analysis of existing housing needs, supply and conditions
- Identify a range of policy options for creating and preserving housing by drawing on current housing trends
- Understanding the challenges local partners and developers experience when creating new attainable housing stock (i.e.: cost of land, red tape, development charges, zoning by-law, official plan requirements, resident concerns about inclusion of multi-family housing in single family zones)
- Identify the current role of the municipality, county and other partners in promoting Attainable Housing
- Consult with the County of Bruce and other municipalities to review best practices pertaining to attainable housing, including securing of Attainable Housing policies/strategies, attainable housing shortages and service-worker shortage information, and attempt to determine underlying factors affecting both areas
- Provide strategy and recommendations that allow the ability of, specifically the local residents and their households to enter, and graduate to higher levels in the local housing market
- Prepare final report for Saugeen Shores Council consideration and include recommendations for next steps

Appendix B - Survey results

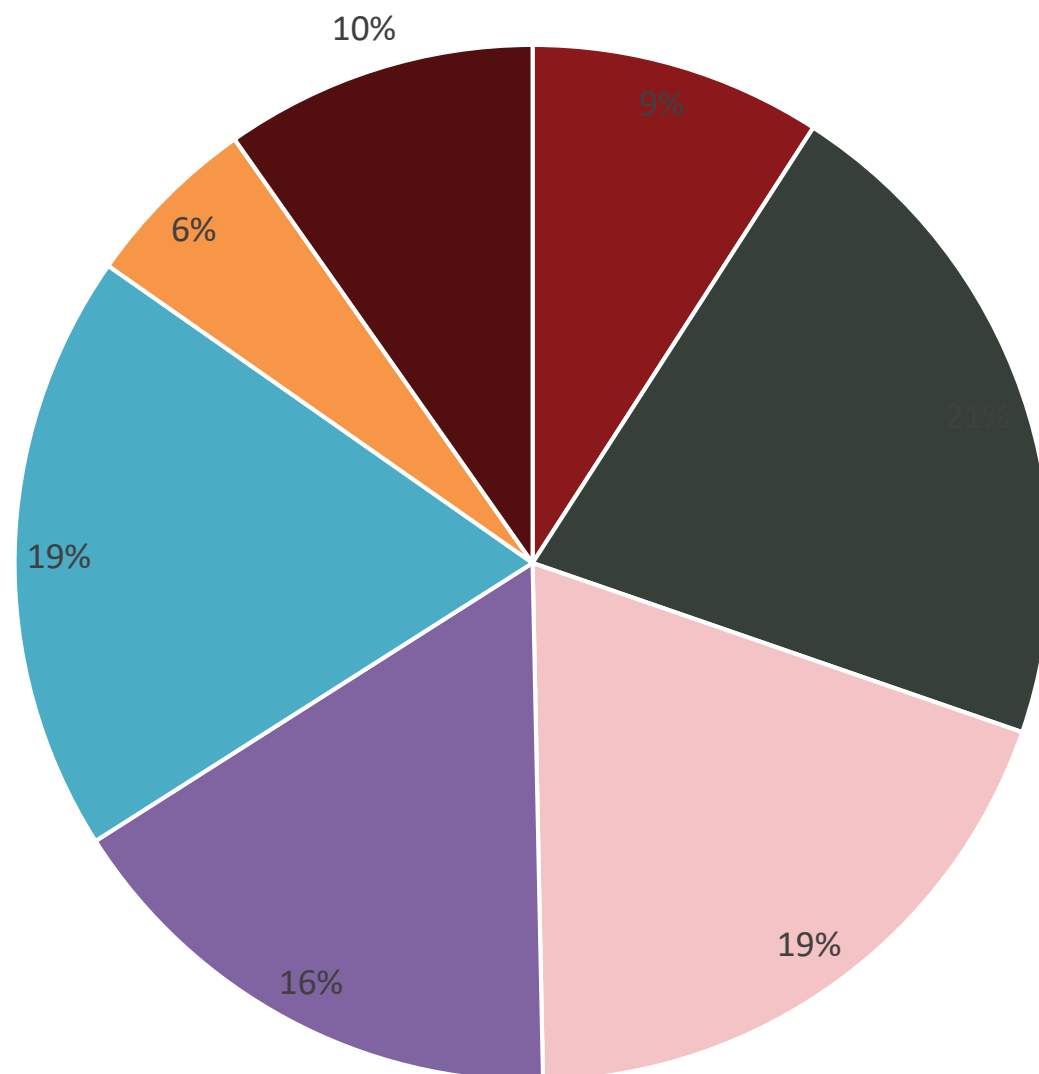
Survey Counting Results – 779 Surveys Returned



Age of Respondents

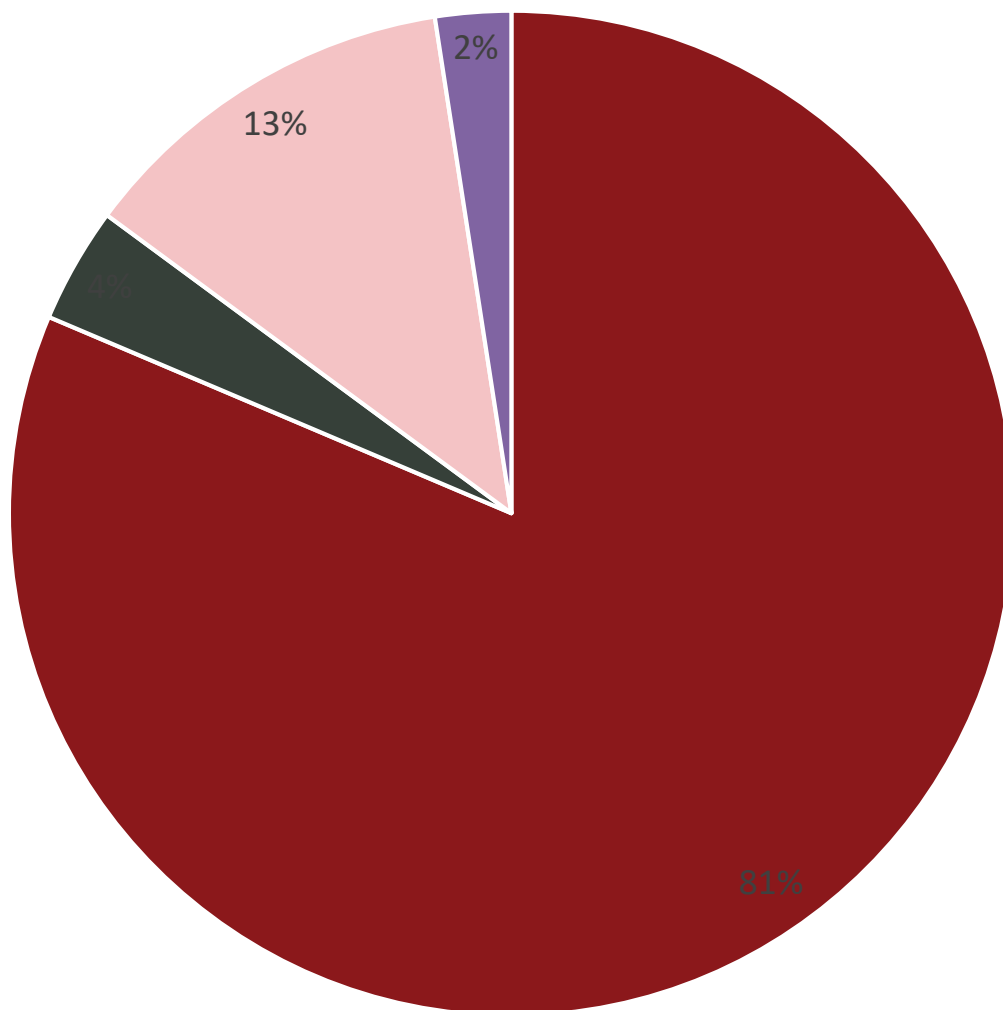


Household Income (\$) of Respondents



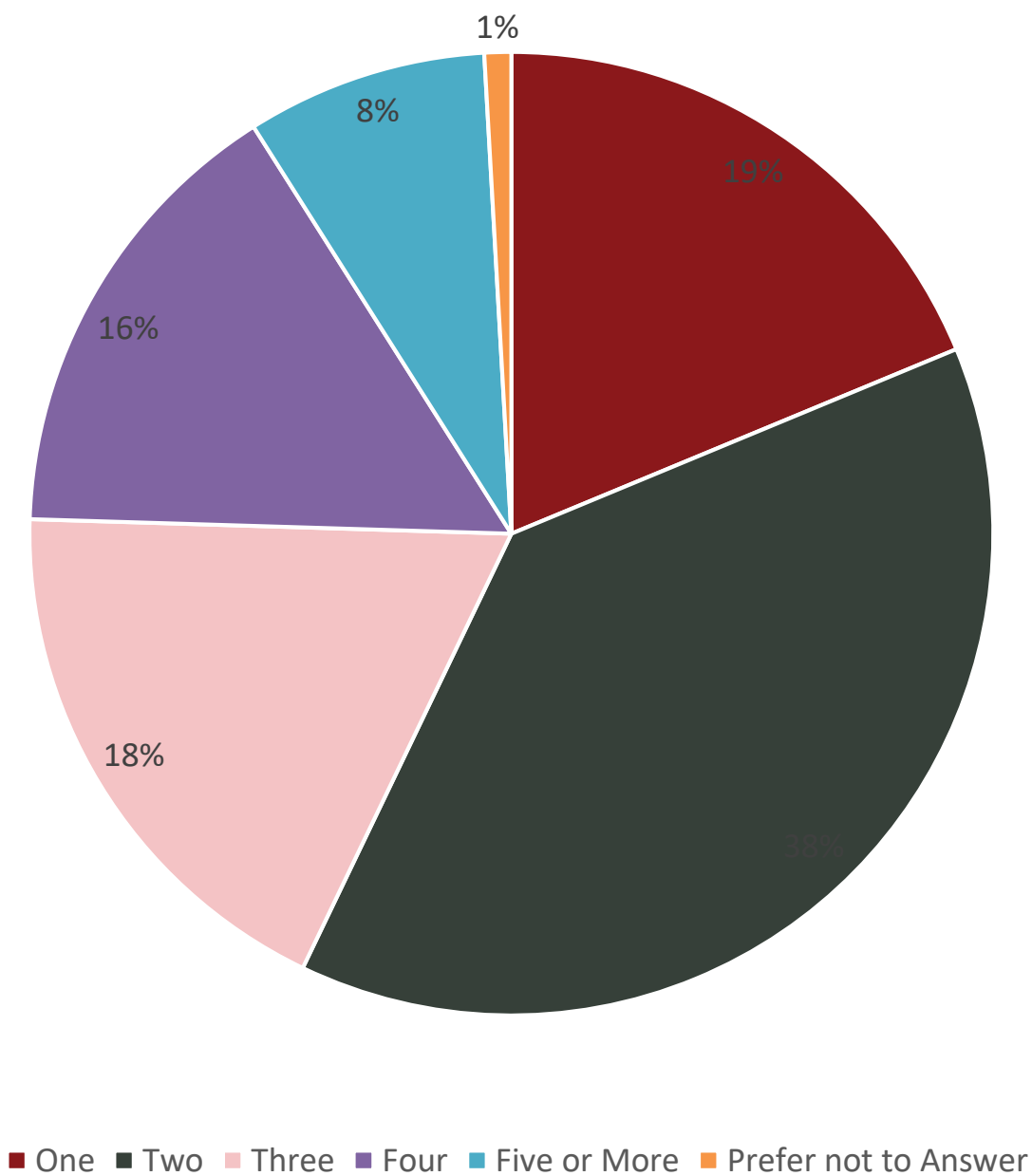
- 0-19,999 ■ 20,000-39,999 ■ 40,000-69,999
- 70,000-99,999 ■ 100,000-199,999 ■ 200,000 and over
- Prefer not to Answer

Relationship to Saugeen Shores

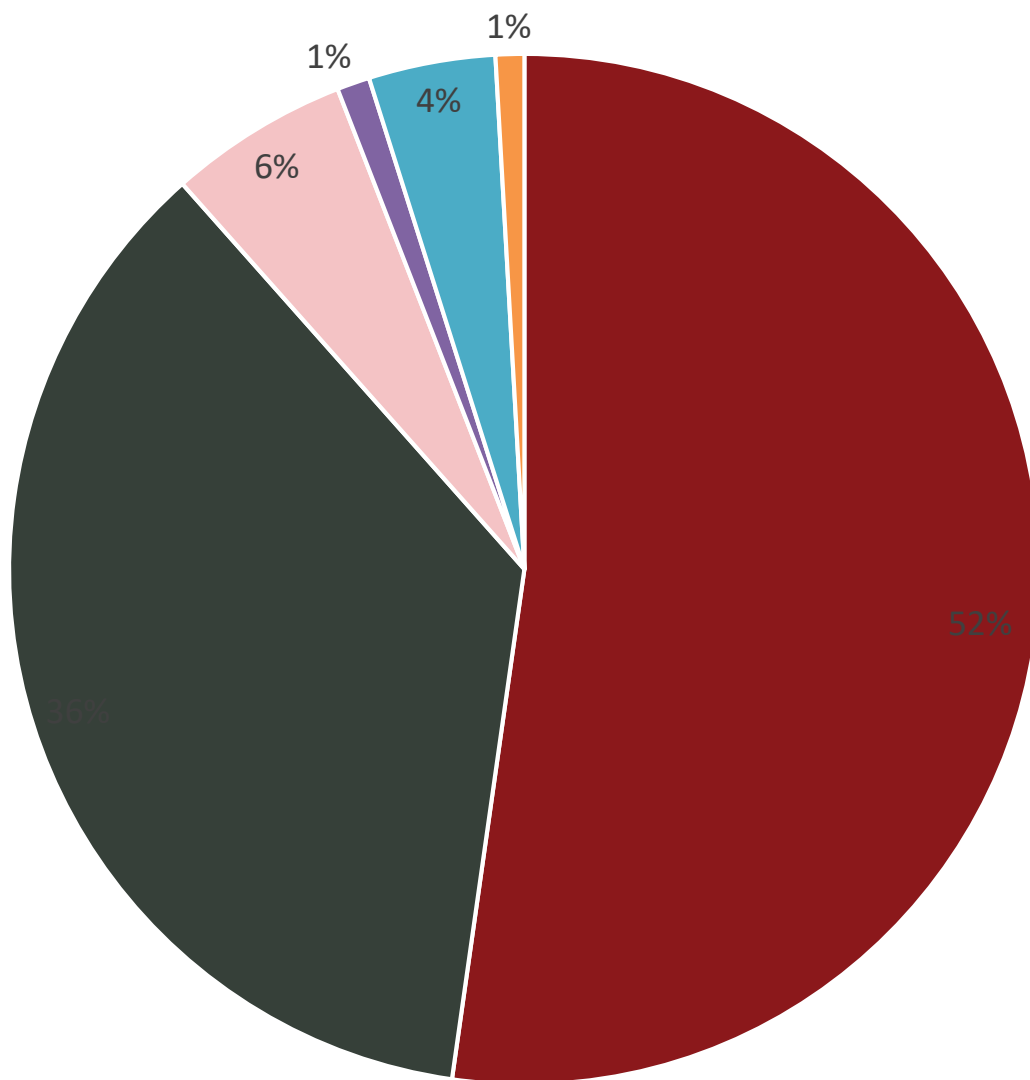


- Primary Residence is Saugeen Shores
- Secondary Residence is Saugeen Shores
- I do not live in Saugeen Shores
- Prefer not to Answer

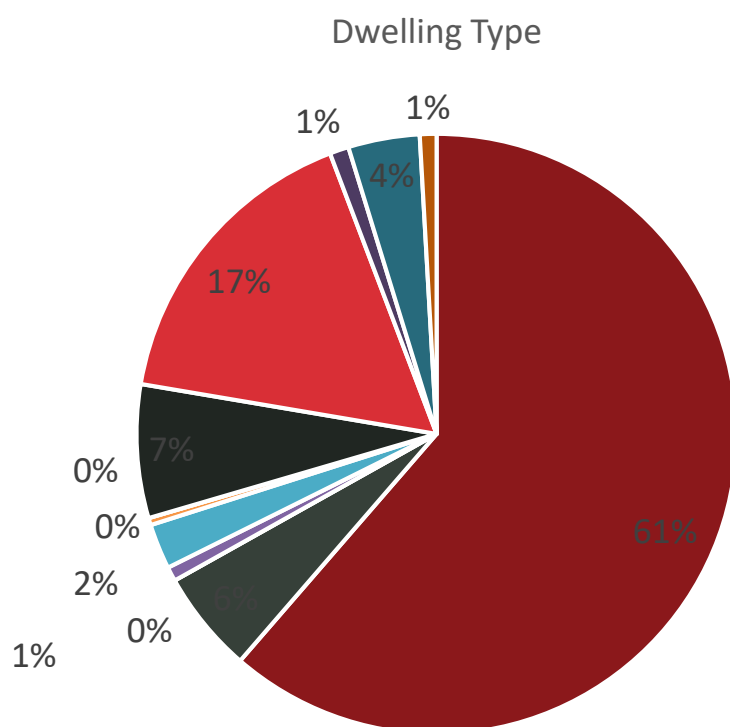
Household Size (# of persons)



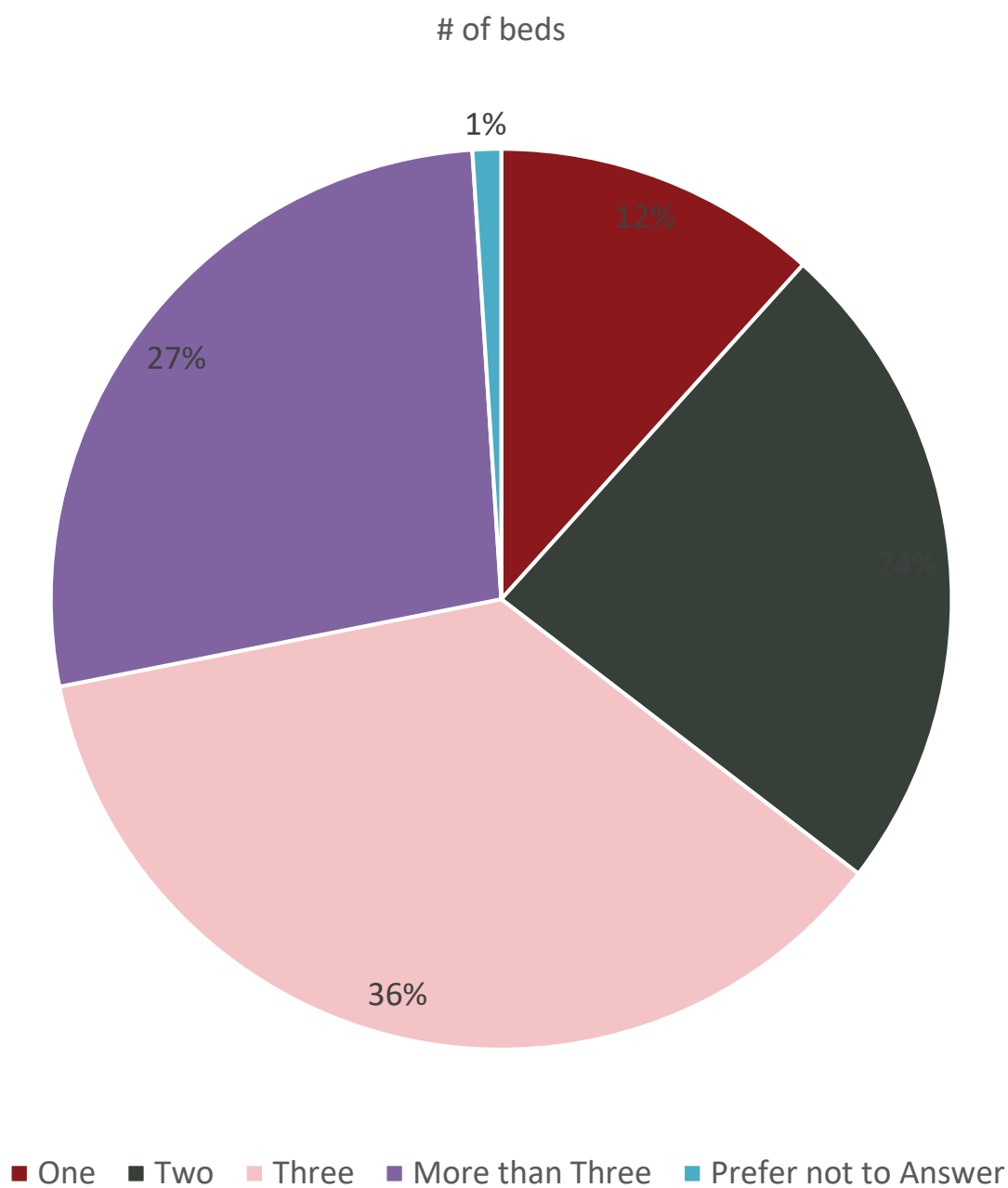
What best describes your Housing Situation



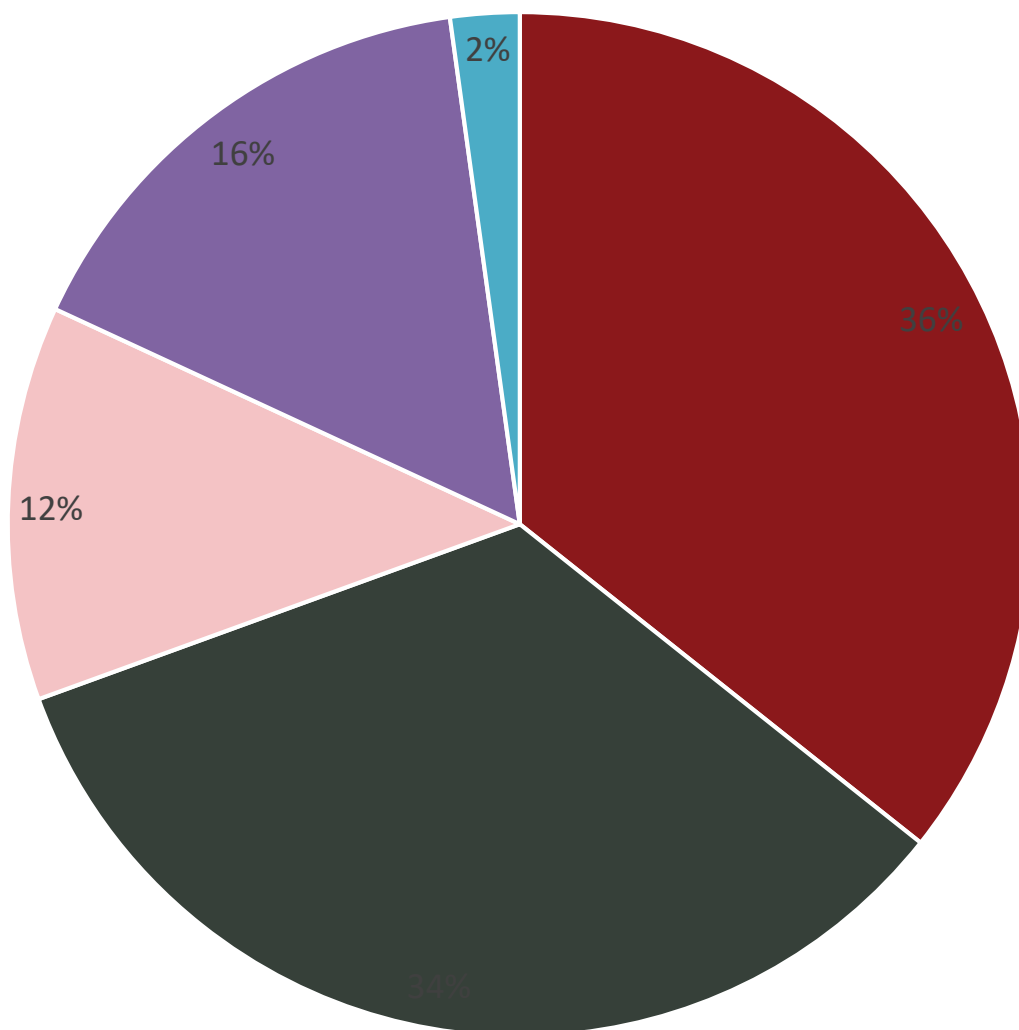
- Own
- Rent
- Living Somewhere cost-free
- Homeless
- Other
- Prefer not to Answer



- Single Detached House
- Semi-detached Dwelling Unit
- Boarding House
- Accessory Dwelling Unit
- Room within another dwelling unit
- Motel/Hotel
- Long Term Care
- Townhouse Dwelling unit
- Apartment dwelling unit
- Mobile Home
- Other
- Prefer not to Answer

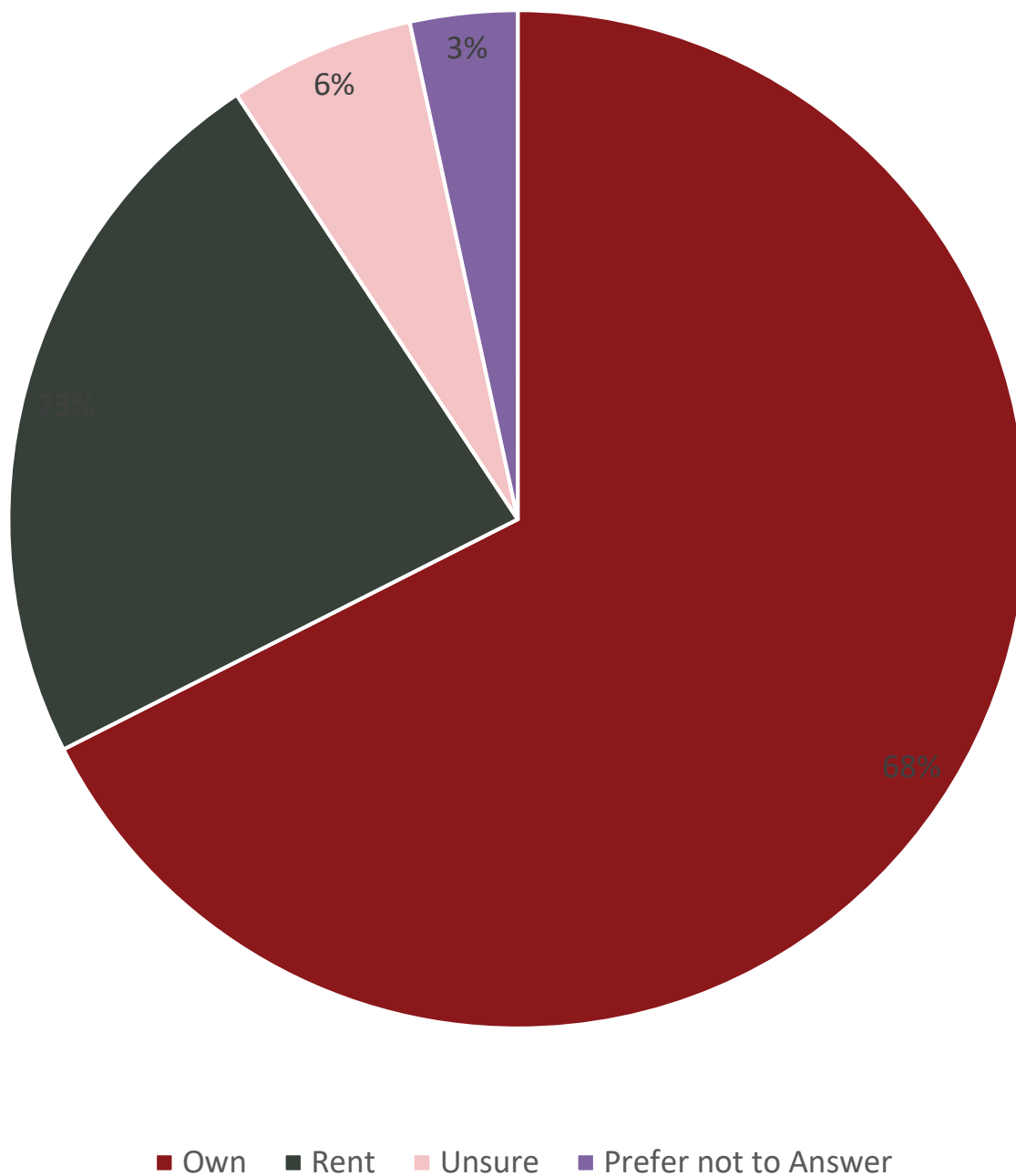


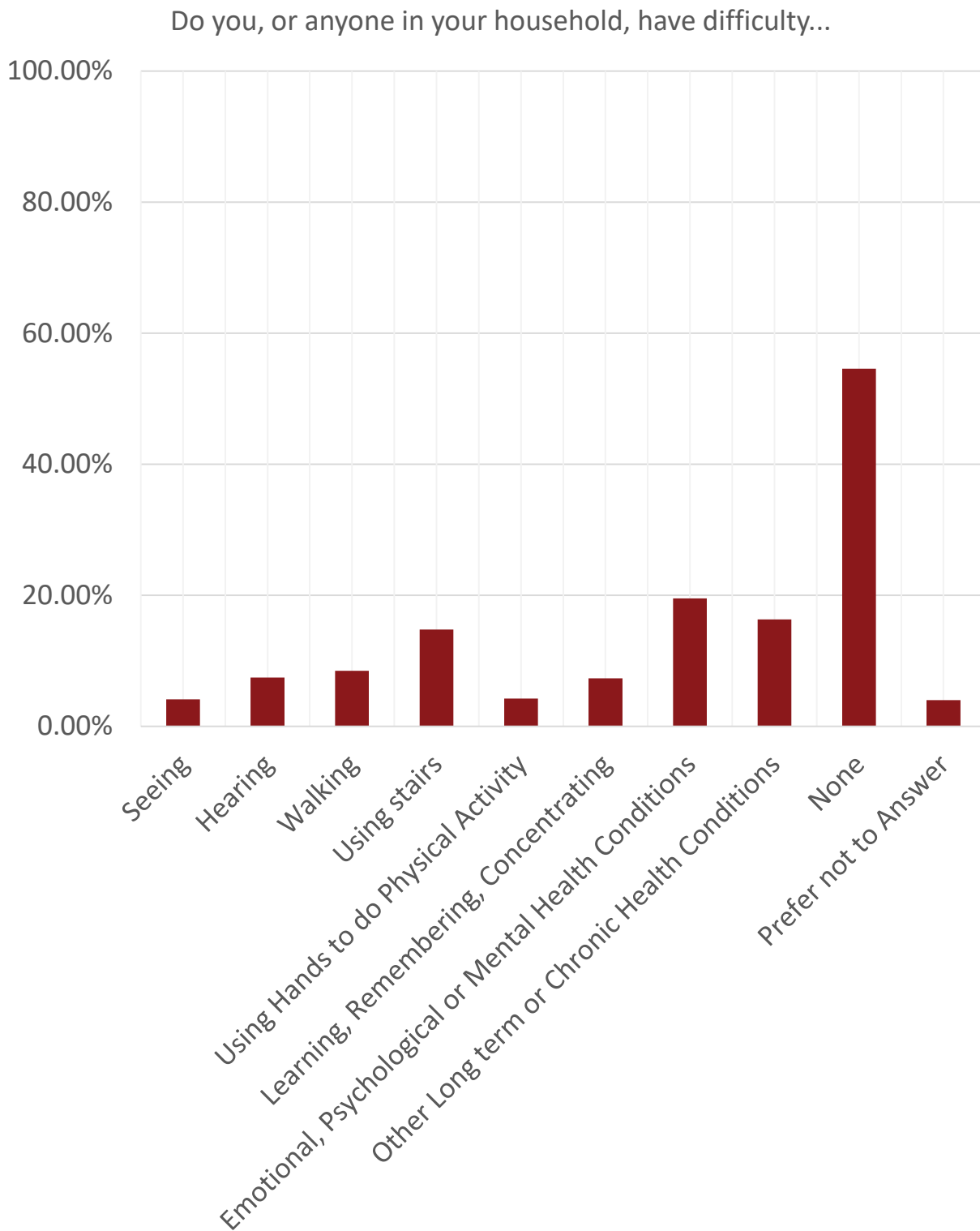
How Satisfied with your Current Housing Situation are you?



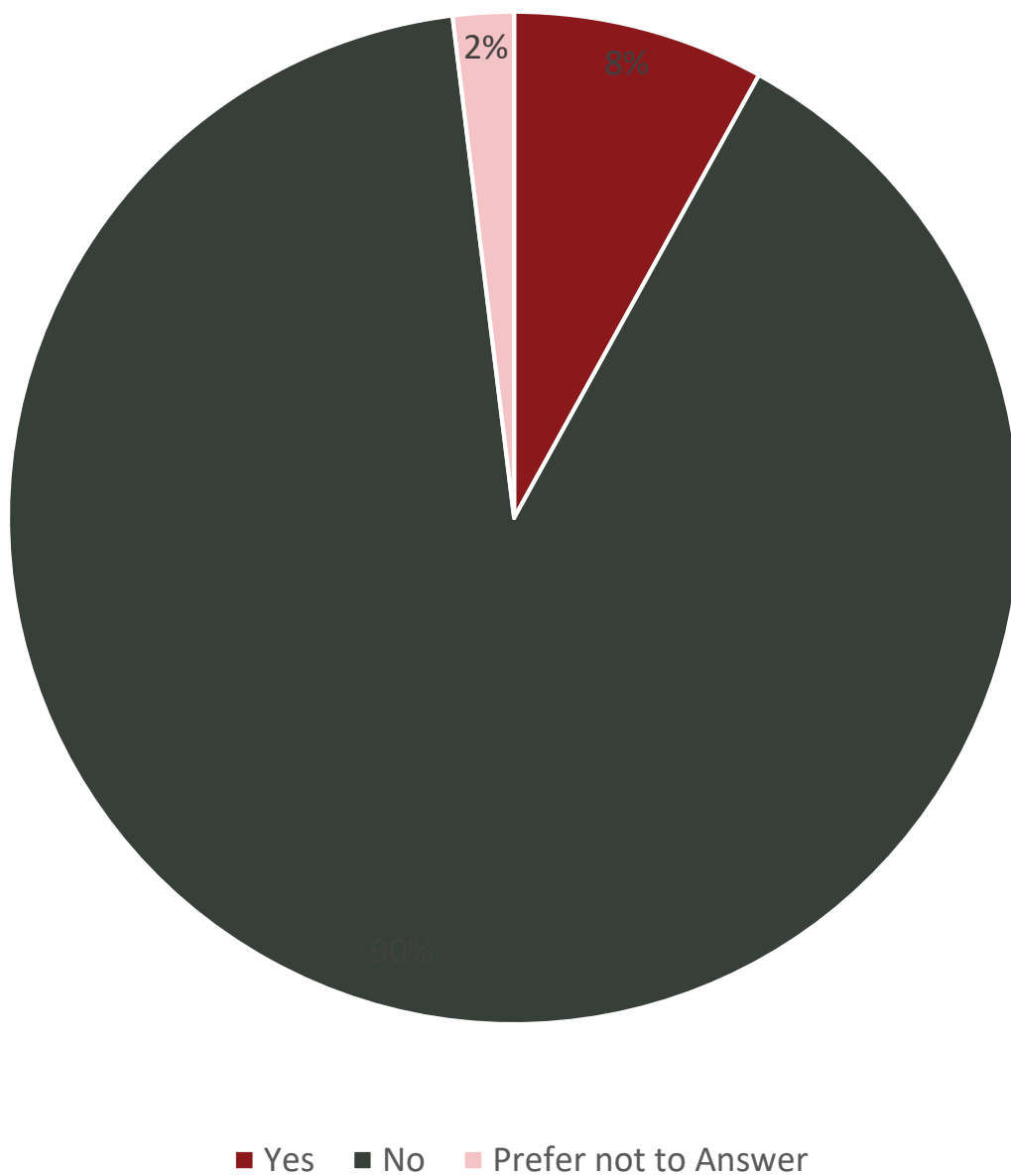
- Very Satisfied
- Somewhat Satisfied
- Somewhat Dissatisfied
- Not at all Satisfied
- Prefer not to Answer

Do you want to Own or Rent





Do you have accessibility or mobility needs?



Written responses as received (names and personal information removed):

Why you are not satisfied with the current housing situation:
Its a rental situation in a basement unit. Hoping to get an affordable apartment
because my landlord could sell my building at any time and I would be left homeless because I can't afford rent in this area at all being a single mom with 2 children. i worry about it every day.
my landlord wants me out of the dwelling but I have no where to go
No affordable places to rent. With no house how can you work ? Being 23 even with good references, first and last and proof of income nobody will rent to me because "I'm not from Bruce Power with children" I look at a place tomorrow 2500. I'm in college and if I get the place will have to work two jobs and have at least 2 roommates. I have been looking f for a 1 bedroom for 3 years now in Saugeen Shores and with that being said had to move all over Ontario away from my family and away from my friends. I have had to quit jobs just so I had some where to stay .
the property is large and there is a lot of maintenance
because I am renting around a lot of others who are dirty and the apartments are dirty and the landlords don't care. it is also impossible for people who are in abusive/unhappy relationship to leave the situations because there is no where to go
Want to live alone
I have to sell my home and I cannot purchase a new one because of affordability. I fear I am going to be homeless this Christmas
Mice
Poorly maintained and old
Old pipes and exposed electrical cables for outlets and lights
Above a store downtown- loud.

Shared public space- often no parking, Security issue with doors that don't lock, and close to bars.
Rooftop does not drain properly
No outdoor storage available (for outdoor gear)
No AC or laundry without additional rental costs.
Bathroom is inhospitable.
Cigarette smoke and noise used to drift through shared walls due to previous poor renovations (I do not think people can smoke in apartments anymore)
Rental costs is more than my mortgage from previous home ownership
fear that too many complaints for upgrades will trigger rent increase
*landlord is very decent I will say but obviously has different priorities
Because it is not enough room but I can not afford anything bigger
I have no real privacy and am forced to live by someone else's standards and lifestyle
I am struggling as a single parent to pay the 1500 rent plus hydro as well as bills and kids need while holding a fulltime job.
Paying too much for a crappy apartment- but I can't afford anything better
I want to be in a house and have a yard and some privacy
I love my mom, but I'd love to find an apartment with my spouse. Affordable rent is impossible in Saugeen Shores.
I currently live with my parents and would like find affordable housing to move out and live with my girlfriend.

Its an older run down house with baseboard heat and no insulation and is 1700.00\$ plus utilities a month. Its also a 4 level back split so it's very sectioned off and hard to heat in the winters.
Apartment is dirty and falling apart
Although I own my townhouse condo. I have a mortgage I can barely manage to pay. I am a single mom of 2 boys and receive 0 child support. I dip into my savings every month bc I am no longer (due to covid) allowed to work a second job.
I am kind of lucky my place is not as high as most rents. My place is in need of much work and is up for sale so is stressful having people come through.
Myself and my fiance both work full-time in the area and have been living with my parent rent-free for the past 2 years in an effort to save up enough for a down payment on a home in Saugeen Shores. We are very blessed to have that option available to us, but it is disheartening how long it is taking for us to be in a position to buy
I have been living with family for 2 years because I can't afford to rent or buy a place in Saugeen Shores. It is a nice place to live and I know I am privileged to have it but at 45 years old I want a place to call my own.
Because where we do live the apartments are too small and the kids have no yard to play in. The area in the place we live isn't a good place to raise a family. The son is constantly bullied by the kid downstairs and doesn't even feel safe to go outside. We have looked for other options but even to move where we currently live is not feasible due to high rent pretty much everywhere and not enough attainable housing/rentals offered without being on a 3 or more year wait list.
I live in a run down century home in which the landlord doesn't look after anything. My unit is about 400 square feet and is over \$1000/month.
The place is too small. And way overpriced. The landlord does not want to fix any of the problems in the apartment. Like how we only have hot water for 5 minutes before it turns cold. Or when we use the water out of the kitchen tap little white chunks come out with it.

I'd like to have outdoor space for my son and also more space inside as my apartment is small.
Living with Grandparents
Currently ok as we have a place to live but would LOVE to have a small, modest, affordable house with a yard for a young child to play!
I have been a local resident living in Saugeen Shores my whole life and feel as though Im slowly being pushed out of my own hometown as the cost of living is highly unrealistic.
New construction is currently happening behind my house. The house behind me is approx 5 feet from my fence. Having housing that close to the property line is excessive and intrusive, considering I don't like in an apartment. We are all in a fidh bowl which is not what anyone hopes for in a house, again, outside of an apartment building.
Feeling very unwelcome as husband with dementia is not treated well and my nerves are stretched over the atmosphere we are facing. I just want to come back to friends and small town atmosphere.
Lack of available parking, very high cost, cannot afford alone must share with roommate.
Can't afford to rent/buy in this town
Taxes are way to high
We are currently renting half of a family members house while we look to buy a house but 80% of the listings or more are all for \$500k or more which is out of the price range. I would love to buy a newer smaller house for \$350-\$400k but all of the new houses are large and way out of the price range.

The rents in the area used to be reasonable and the house prices were also quite reasonable. Now with the sudden boom and all the new dwellers heading to the town and buying houses with the Bruce power salary, the market for buying a decent house is ridiculous! Even the rents have increased. It mimics the pricing of Toronto and for a small town life, its totally absurd!!!
Renting is astronomical. It continues to rise with little upkeep provided by management. They do the maximum increase each year that they can get away with. They replaced galvanized plumbing with plastic plumbing and said they can do an additional rent increase because it improved standard of living. I feel as if this is health and welfare of tenants, not to provoke rent increase. This is Skyline Living doing this. Plus the town Property Standard officer should be inspecting at regular intervals.
I am living with my parents with my husband and 2 children because we cannot afford to rent anywhere in Saugeen Shores.
I would prefer to own my own home & be able to do renovations/projects as we please.
I live with my in-laws with my wife and two kids in the basement enough said lol.
Finished college, had to move back to my parents and pay rent with them due to rent prices being too high and hard to find.
I pay more in rent than I would for a mortgage against a starter home with the same or more amenities. Yet, even with savings and substantial downpayment fund I/we can not afford to purchase, as house values are way too high and bid up even higher due to demand. All I wish is to have a place that is affordable that I can call home.
I live at home with my parents, I work full time but I cannot afford to live on my own in the community I work in.
I would love to be able to own a house instead of renting in a mold-infested building at a rate that doesn't allow me to save any money to put towards owning a home.
The house is a bit small for the family.

I want to move to a condo but there are not a lot of options in town that aren't below 400,000. I am about to be a single mother and can't afford to buy on my own.
We live in a den with the child
Would love to live in port Elgin (where I grew up) but like I said with the current housing market it's just not realistic.
Homes were built VERY poorly. Doors leak. windows leak. Smoke from next door neighbors smoking seeps into my home (they smoke outside or in garage)
i would prefer to be closer to town or in town and be in walking distance of stores, be closer to friends in the area. Also the area is bad for driving during the winter months, being 10 minutes from the closest grocery store and gas station can be frustrating during that time of year
As we age we are looking for a reasonable price condo to eliminate the work. The development of Grey street in Southampton is a prime example of what is needed as it was sold out before being built. We need more!!!!!!!!!!!!
Because I live in a 1 bedroom apartment with my 5 yr old son and he deserves his own room but I can't afford the prices of a 2 bedroom in Saugeen Shores
I'm paying 975 plus utilities plus lawn care and snow removal
I pay \$970 for 400 square feet
Too expensive.
Taxes are too high for services and facilities available to us.
But we managed to build a \$10million+ Police station.
I just don't like my location

The house is too small and we are looking to buy another one with the current housing it's not affordable
I have no housing ive been unable to heal emotionally and mentally ive been stolen from and more
Because, I, (people), should be able to afford to live in a home without having to constantly rely on other people.
House prices do not reflect their true value. In twenty years a \$60,000 shack turned into a \$300,000 residence. The town needs to implement metropolitan strategies to housing the people who cannot afford such ridiculous housing inflation. Though it might not quite suite Saugeen Shores vision for property development you could use several medium sized and affordable rental apartment complexes. Saugeen Shores needs to find developers who are not going to jack up their monthly rates once they monopolize on rental properties like Skyline Apartments has done all over the province.
We were hoping to be able to move to a bigger home however the market going up has taken that away from us. We bought the home 10 years ago and now we feel like we can't move unless we leave Port Elgin. The starter home is now the forever home...
The taxes are quite high as are the utilities costs and the outdoor upkeep is time consuming and/or expensive
The rent is outrageous. I work for minimum wage.. and am forced to have roommates because I can't afford to live in this town without them.
Living with my mother as it's the only way to save income. Anything else means living pay check to pay check. Wage slavery isn't freedom.
I have an older home that is requiring more maintenance than I would like to do. I am about 10 years away from retirement and it coincides with the end of my mortgage. I would like to sell my home and move to something that will be less work in my retirement. The problem is even with all the equity I have in my home anything I attempt to buy will cause me to have a significant larger mortgage than I have now and make retirement impossible. I refuse to still be paying a mortgage after I retire.

I would like to live in my own spot.I can not have all my belongs here and the stuff I have here is packed.I sleep on a mattress on the floor and it is hard on my back.I am getting too old for this kind of living arrangement!!! can not afford my own place in Port Elgin.I have lived here most of my life, but that seems not to matter to this community!!!
It is currently being sold and we cannot find another home to live in.
I'm not completely unsatisfied with where I live but the cons are I rent above a store downtown where it's very busy and very loud (with traffic) and nightlife (pre covid). I have no parking so I have to leave my vehicle in public lots. Whenever there is any type of town event, that blocks me in unless I move my vechical blocks away or at a friends home. I also unfortunately do not have outdoor space such as a balcony.
My rent is reasonable but because of how high rent is elsewhere, I don't feel like I have a choice but to stay living here.
too many stairs
The house is in terrible shape and we are for ex to do repairs at the own expense because there is a Wild West feel to rental housing here. Most owners have no real idea about the legalities and regulations and there were a little support in town to help.
Expensive to rent
The home is too small
I would be much more happy to live with my husband and son in the own house.
We wish could could afford a larger dwelling for oubfamily. One with a backyard for the kids.

I should be paying excess of \$1700 for a 800-1000 sq ft living space, not including utilities. I am literally paying someone's mortgage and then some. I can't buy anything because the housing retail market in Saugeen shows no rhyme or reason plus realtors will not give you the time of day unless you are willing to pay outrageous prices with basically cold cash in hand
It's small, I can't become a foster mom or adopt another child like I dream of doing because I don't have the space.
There's roaches in the apartment next door, and they are coming into my place, it's disgusting.
I am essentially throwing money away every month to pay someone else's building mortgage instead of paying off my own home
Supposedly a non-smoking (except for 1 unit) building. Unfortunately the smokers don't care about rules. Cigarette smoke comes into my apt from the units on either side through the electric heat register and in the bathroom from openings around the plumbing pipes. I have COPD so this is a problem for me.
We are limited with what we can do with the exterior of the home and landscaping due to the costs of landscaping and renovating in this area. The yard is too shaded for growing any edible plants.
Would like to be able to upgrade the present home, no contractors available and to sell would be unable to afford anything comparable.
The rent is too high and there is an extra cost to park in the parking lot associated with the building, It costs an extra \$40.00 a month to run an air conditioner. I only live here because I needed to be closer to my work, but my rent is double what I was paying because I live in Saugeen Shores. I don't work for Bruce Power and have no pension to retire on so I must keep working and pay these outrageous prices for rent.
The new owners of the motel are negligent, rude and try to intimidate myself and family.
Want my own place currently living with a brother and his spouse. Want to move to Port Elgin and get out of city.

rent is WAY too expensive..... my family goes without food to afford rent..... and rarely do we meet rent in total when its due.
Currently living with parents.
Unsafe enviornment, neighbor with criminal charges of uttering death threats agianst myaelf and my children, as well as criminal harassment agianst us as well and my current landlord refuses to do anything about this situation to make us ssfe.
Need to move soon, short term housing.
we want to move out
To small
\$1400+ hydro for tiny apartment. We used to pay \$1000 in guelph for a place twice the size.
Too many stupid rules, too noisy, too expensive for what you get.
The landlord isnt in a rush to fix things and i have baby.
We are living at my fiancÃ©'s moms and I mean it's a place to live but we are looking for a place to rent because we shouldn't even be here at her moms. So we gotta find a place to rent ASAP!
Quality housing it is not attainable due to over valued properties and rent even with a decent wage unless one or both work at Bruce Power or equal waged jobs.

It's nearly impossible to find a decent, well maintained home to rent in both Kincardine and Port Elgin. We're willing to pay a good amount of rent that the tenants require but nothing comes on the market. Whenever a listing goes up for rent, there's a 100 applications for one house. We don't want an apartment. We just need a nice home that we can rent
need my own place but cant afford it
I am an adult living with my parents because i can not afford housing
I'm living at home in my parent's basement trying to save money to purchase my first home. I am a licensed carpenter and do not earn Bruce Power wages. I'd like to purchase a house so that I can rent out the basement to help pay for my mortgage.
I'm hubby needs wheelchair assessable housing. We have 3 steps to go down and if ever a fire I don't know if he could safely get out. The landlord has been as accommodating as he could be. My hubby also needs a walk in shower. We are moving into an apartment that is almost double the cost for safety reasons.wheelchair assessable, walk-in shower.we are moving but I'm nervous of the cost, the son has offered to pay toward the extra cost,but that is hard to swallow.

It is housing and the person living in apartment beside me sells drugs. He sells his prescription opioids. There is a continuous stream of traffic. Sometimes they come to my door by mistake. I have had to put bars on my windows for safety as his apartment has been broken into with people looking for drugs. I have also been threatened by one of his customers. I was watering my garden and he wanted to fight me.

I have informed the police and housing but neither one will address the drug dealing problem.

Also he is a heavy smoker of tobacco and marijuana. When the no smoking laws were introduced because he was already living there and a smoker he is allowed to continue smoking as are all his visitors. the smoke seeps into my apartment and I have two air purifiers but still am subject to the harmful affects of second hand smoke. Also I cannot sit out side my apartment b/c of the second hand smoke and I cannot open my windows b/c the second hand smoke comes in. I have addressed this problem with housing but they will not address it.

Also my neighbor and his clients will not obey the six feet distancing or mask wearing regarding covid-19. And on nice days they gather outside drinking beer and smoking pot. Again the police will not do anything to deter the social gathering.

Other residents in the building that I have talked with are not concerned about covid - 19 and will not obey the six feet distancing when I ask them and they also do not wear masks. I have addressed this with housing also about sending out notifications especially that covid-19 cases are on the increase but they refuse to take any action.

I also tried for three years to get the ceiling in my bathroom fixed b/c of a water leak. They ignored all my requests until I finally got legal aid involved and then action was taken.

It is very frustrating and de-humanizing to be living below poverty b/c of health reasons and being treated as sub-human.

The home is too large for us now. We want to downsize from a 4 bedroom to a 2 bedroom. All that is available is brand new & will cost us more than the house is worth. We do not want a mortgage at this age & time of the lives.

i live in low income housing, it is not safe & not affordable

Older home that is too small for the family and needs renovation

I need my own space, currently I only have a small bedroom I am renting in my moms apartment
The monthly rental price is outrageous. Neither of us work at Bruce power so we don't have the extra money to splurge on a nice place. We both work full time in poet Elgin but there is no affordable rentals or houses to buy.
After 14 years of renting (excellent tenants who have never been late or missed a payment even in these trying times), the residence was purchased by a contractor along with a large parcel of land. We know that this land is intended for development and we could be evicted at anytime. We have no sense of security.
Too small for a growing family
Old, overpriced rent for a crumbling apartment.
High rent plus utilities
My ODSP cheque is \$1,169 and my rent is \$1,022. I can work and earn more income. But I have lost my vision three times since 1999. Currently I am awaiting surgery and have lost my sight for The last six months. I am however as a small business consultant and social media marketer making ends meet. But when I am not able to work it leaves very little after paying for internet and cell phone. I had to move to this apartment building to be near my 83 yr old Mother.(Lives in same building). The building does not have the amenities needed as a caregiver. I sacrificed financial comfort to be close to my aging parent. I need a home office to run a small business and to meet with clients in a professional manner. So I needed a second bedroom for a home office (zoom meetings, and to present a professional image) Not an option with Bruce County Housing for subsidized housing to have second bedroom. For fear I will sublet the extra room and hide the income??? I also have friends from out of town and cannot host them - as I have no room for them. Add in this building is not a smart building technology wise - which being legally blind helps greatly to do work and daily routines. Also doesn't have any access to any amenities for health(fitness) as I can't afford a gym membership Grocery stores and malls are not near my location and I do not drive. Used to be able to get groceries downtown. Now is a food dessert downtown for fresh vegetables, meats and fish and baked goods.

Moving out soon, Owen Sound in this area is unsafe. Drug addicts are rampant
Would rather own than rent, dislike living in a townhouse condo development
I live downtown owen sound in an apartment building full of junkies. It is not a safe environment.
My income can not afford me as nice a house as it could in any other surrounding town.
I've been waiting for housing for two years now.
Too small and to expensive. Expensive to heat.
Would like to own
The unit is rather small, although the rent is very reasonably priced. The landlord is older, though, so we're not sure how long he might keep the property before choosing to sell (with Saugeen Shores property values going for what they do now).
Want to be able to live on my own
Have to move. Likely meaning a way smaller home for almost double what I pay currently :-(
I have to leave by nov 30th with 3 boys and a dog and no qhere to go
Horrible landlord.
it would be nice to be able to afford to buy my own home.
Rental costs are so high i cannot save enough tk think about buying any time soon.

I'm living with a parent because I can't afford to buy my own house
Need to live on my own but can't afford to. Forced to live with others
I am not pleased with type of tenants that get into this building. A lot of drugs here but can't afford to move.
Because im on odsp and its super expensive
It was the only house we could afford that would house 2 kids and 2 adults. The other 2 available were cottages with 1 or 2 bedrooms. We had a budget and could not go over 300k. It's ridiculous how expensive housing is in this town. We have 100k student loan debt to pay off for the next 10 years and that plays a huge factor for the generation when deciding on how much you can afford on a house. We had to settle for an old run down house with 4 bed rooms and slowly renovate things DIY style.
House is too big & getting too costly for me to look after, has 5 levels & too many stairs.
We would like to buy the first home but cannot afford the prices here. The builders are building such big expensive homes! Can they be intised to build smaller homes?
The second option would be to rent a private place such as a small townhouse with a small yard.
It's small, I have no balcony or outside space, it's an old building and cold in the winter. Parking is a few blocks away from my apartment. Travel to work is over 30mins away.
I have been looking for an apartment since March. Paying too much to live in a dirty run down motel.

Mold problems
Expensive
Continual theist traffic through near by cottages extremely streassful and hard on me with PTSD
Unsafe neighbthehood
No privacy
We should own the home. Rent pays down someone else's mortgage.
I am in a separation situation, and I have no where to go that I can afford or attain.
Would like to own the own dwelling but it is harder and harder to attain than I hear is once used to be. Cost of living and inflation hasn't alligned in quite some time.
To expensive for a studio apartment.
Short term
No privacy, neighbthes are ignorant and always causing problems and arguing. My son hears them and I would love to find a home for us someday. Everything is hard to find a house in general. I'd like to own or rent to own but can't ever find a house to rental.
The cost of rent and utilities is much higher than I would pay for a mortgage, property taxes and utilities, but I don't qualify for a mortgage even though I pay rent and bills in full every month that cost more.
I need to live in my own place
High rent, and I would rather be a homeowner for this price
it is costing over \$1000 a month and the apartment is full of mold, the landlords are not concerned with the wellbeing of tenants.

Because I would like to have my own place. I am a single female with no partner. Cant afford a place on my own. I pay my parents a couple hundred a month for living with them.
The house is for sale, and we cannot find anything large enough to rent. Soon we will have to leave the area.
I would prefer to buy a house and not rent, but cannot afford houses in this area as they are over priced.
i don't like crowded houses, and there isn't enough bathrooms. backyard isn't very private and it's to close to businesses (walmart)
i live with my daughter i was forced to sell my house when i became disable
We cannot find any homes to rent for a 1 yr term that will fit the family of 7 all places want multi-year leases signed.
Too few rental or purchase options and we had to take what was available. I have done countless renovations and we have had to live where there were pets that we are allergic to and need to tolerate the landlord moving into the basement in the summer with his dog that barks incessantly and sheds all over the stuff in the garage. We also need to arrange laundry days for access to the laundry room when he's there as the machines are in his space. We need to leave the basement set up as his place including his furniture, however we pay price for a full house in this condition, except the summer months, where he offers a very small discount for him being there.
The house has many many issues including wildlife in attic, under the shed, lack of insulation and needing many many upgrades.
Very small.
the rent is to high for me I don't work at hydro
400 sq ft for 750 a month. Too small and barely affordable, but no other options.

Because living Out of a suitcase for months isn't fun or ideal. We combine to make more then a Bruce power couple yet the discrimination in port Elgin towards Bruce workers is horrible
I would like to leave my current house anr find a self contained rental unit but it is extremely expensive.
I still have to live at home while trying to save money to afford my own place
Id like to move out on my own but cant find any rent cheaper than \$1500 per month or any house cheaper than \$400000
House is falling apart. To cold in the winter.
Currently living with family, would like the own space for the children
I'd rather have a mortgage to pay instead of rent
We live in an affordable house as we were lucky to buy before the housing market jumped. The home requires updates and we will be required to move if we choose to have more children. To buy an average home in Saugeen shores we would have to pay a minimum of \$500,000 which is extremely high for middle class families.
We cannot upgrade to a different home because of the increase in house costs in the area. So we continue living in the starter home.
Its not the house, its the situation. The house is perfect *other than needing some repairs*
mouse infestation

Poor housing. Mold. Mildew. Leaking roof. Stuctural damages. Outside doors are falling off. Windows leak. Electric heat doesnt work. Overpaying for a house that is making us sick because we cant find anything else! Its not affordable im losing everything to keep a leaky roof over mine, my fiances and my unborn childs head. But i cant find anything else!
I've been actively searching for an affordable property with a yard.
Im living with my 60 year young mom. Shes been great helping me out during my transition but i need to have my own place to live. Both for her well being and mine.
It is a seasonal, fully furnished cottage. I have to vacate and find new housing in June. I am paying additional storage fees for my furniture and most of my possessions. It is not ideal, especially since I have a child.
I am currently without my license and a vehicle, so transportation is a must. Current public transportation available to ANYONE in Saugeen First Nation is limited to the one or two taxi companies. Currently, the taxi rates from Saugeen First Nation to Port Elgin is \$60.00 round-trip...this has literally been the deciding factor for some months where I chose not to get groceries because of the lack of options for affordable public transportation.
Because the units are attached my unit smells of pot smoke due to my neighbthe smoking in their unit. Air purifiers don't work. There a quite a few individuals around where I live who treat the area as a garbage can. I feel as if I am living in a college dorm. I am a highly sensitive person, so it is very trying on my nervous system and mental health to not be able to escape the noise, scents and busy energy of where I am living.
Living in a small basement apartment.
My roommates aren't nice.
condemned house heat is very very high ceilings falling in , mold

the apartment is not kept up with, landlord doesn't care to make repairs in a timely matter
Its only 1 bedroom
Very small old house, 700 sq ft, that is in desperate need of many upgrades; roofing, windows, hvac system needed, siding.
As a mother of 3 children, living in an apartment restricts the life so much. My children have no space to grow, constantly harassed by neighbors about noise (but they are only children and they make noise) and unable to enjoy the living space. All these problems could be resolved if it was remotely affordable or even possible to find a house to live in.
At my age I would prefer to be living in a one floor level place with perhaps 2 bedrooms, a carport would be nice to have, however my place is 5 levels, too many stairs for my age. I would love & I'm sure many others my age would like a one floor level home near a grocery store that one could walk to for when we have to give up driving, as far as I know nothing like this available in Port Elgin where I'd like to live out my years.
I have to rent my grandparents cottage, which they should be able to use, not us, because we have a baby on the way and couldn't afford anything besides a one bedroom apartment
I have some money for a down payment on a house after leaving an abusive situation but struggle to get a mortgage as I am currently unemployed.
My neighbors in my current residence are verbally abusive. I have videos of her kicking my walls
My place was rundown with mice when I moved in. Had to kill 14 mice. And now have them in my place again.
The smell of urine in the basement from cats or mice is overpowering.
There is mold growing in my bathroom.

I have no permanent place to live which makes me feel worthless & no stability for family.
The landlord no longer lives in the community. We are in a basement apartment of a house. We have has no say who lives above us and we are getting frustrated with others. After bringing this up the the landlord, she kicked the last tenants out and replaced them with weekly vacation renters. Its no better. We did get lucky and found a place a few years ago that is cheaper than if we were to find a new place to rent now. For 2 employed young professionals, rent is becoming unaffordable.
It's a non smoking building but people don't listen and smoke in their apartments so you are always breathing it in the hall way. I'm beside the stairwell so it's very loud beside my daughters bedroom waking her up a few times a night when people are constantly coming and going.
Would like to own a small house or condo but there isn't a range of property prices
Well I am in danger, anything can happen .no safe self contain in covid .and winter of cold Canada. Almost lost feet, cold wet infected. Had phnemonia. Not health y. For me on street. Need safe warm.
Problems with smokers & tokers smoke seeping into my apt. & hallways. Board not doing anything about it. They say we have to tell them which apt. it's coming from. They know who the smokers are so they should just serve the owner & or renter with eviction warnings or get bylaw to do it.
Pay condo fees and the place isn't being taken care of
I im ow i only get 1099 a month my rent is 1006 i use child tax to feed my child pay the bills as well as try to pay for all her medical expenses as shes a sickkids hospital child
I am not satisfied with my current housing situation because the house is too small for my growing family and the lay out is awful but there isn't much I can do about it because it's a split level. Although I am fortunate to own a home, I feel trapped in a

house I don't like because I can't afford a \$500 000 to \$600 000 mortgage to get into a newer larger house.
Rent Cost \$1300
To small cost is hogh with everything rlse rising in cost
Too costly
It is a Victorian home with 6 units. When i moved in i was told was a non smoking units. But this is not true as there are 3 units that the tenants are smoking in. Was told can do nothing about it..as they are original tenants. Plus because of my health this is becoming an issue. It is also only a bachelor as it was all i could afford and only has a small window in the back and small window in kitchen with no circulation in are i sleep and upper floors are cold in winter so the tenants crank heat and i can not breathe well between the heat and feeling like when i go into my fridge it smells like a dirty astray and the same for cooking its all i smell
Unit is overpriced - unsafe wiring - mold - fire doors are sticky and troublesome to.open. building is drafty and the company that owns building owns most rentals in saugeen shores. Need more affordable safer housing
It is getting run down as it is a cheaper home but it is a lower rent home. The rent is to high on decent places.
Rules for renting are NOT being followed. An example is an owner, who is NOT living in any of THREE separate units on ONE property, and appears to be ILLEGALLY renting each separately. The weekly summer rate for the largest unit is approx \$2,600. The combined weekly summer rate for the three units is approx \$5,000. This is NOT ATTAINABLE nor AFFORDABLE housing for the vast majority of people....and it appears to be ILLEGALL. So why is this allowed?????
Because me and boyfriend live at temp place we 2 bed room so my 16 year can live beck with us hope to find a 2 bed room thats pet friendly because are pet are all recsue pets

Dads housing is fine, mom struggles to find places that can both accommodate her and the family's needs while also being affordable, since housing prices are jacked by Bruce Power workers. We have made do with the current one but it is far from ideal, we don't have enough space for everyone when we are here, causing my sister to spend a lot less time here with her mother and more time at the dad's just because she has no space of her own here. Also the new landlords sold the lot that used to be the driveway/roofed entrance/ yard to some developers who are now building an 8-plex not 10 feet from the house. We lost a functional driveway, decent stairs and an outside light for about a year (still don't have the light). On top of all that, the house used to semi-regularly flood and the landlords barely did anything. The landlords are also horribly unaccommodating to us in relation to giving warnings on stuff that will affect us. We got no warning about when they placed a cement box around the door without putting in the temporary stairs, leaving me and my sister to have to climb in and out of the 7ft box to get in and leave. We also got no warning when they were taking out the temporary stairs to put the permanent ones (which needed 2-3 days to dry), which almost caused me to miss a meeting with my mental health counselors. And despite all of this, as far as I know, my mom has no real other options due to how high the housing market is here and probably some hesitance as it would be her 4th time moving houses this decade.

Very poor upkeep, unprofessional management, building not up to code and rent is going to go up.

Here's a few examples:

#1. I had a problem with my neighbors dirty dish water coming into my sink. (And, I mean a full sink of dirty dish water that would eventually drain). I told my landlord when this initially started happening and a few more times. Nothing was done until it became a huge problem eight months later.

#2. Told my landlord the baseboard heater doesn't work in my son's room. (We live in the basement). Well, after TWO years with no heat in his room, it was finally replaced with a new one.

#3. You become a problem with management if you need anything fixed, replaced or whatever. Now I'm uncomfortable to go to my landlord for anything.

#4. Right now I pay 42% of my income towards rent. And, in a few months I will be paying 59% of my income to rent.

What specific form and type of housing are you interested in?
ownership of a townhouse dwelling
I would love to be able to purchase my own single standing home.
I would like to own my own home but I can't get a loan because I haven't been working at the same place long enough and houses are way too expensive here
1 Bedroom apartment.
an apartment or townhouse in the core of Southampton
Apartment
Single family dwelling three bedrooms with rent or mortgage under \$1,000 a month Plus utilities
Looking for something that is simple to manage current electrical and air, efficient heating, no carpets good storage in kitchen and extra closet space outdoor storage or one car garage 3 bedroom bungalow style but don't mind 2 storey at all. 1100- 1500 SQ FT small yard fence from neighbours
Town house, semi detached, apartment
Geared to incomes

Lower income units.
TINY HOMES!!!! YEAH MIKE!!
I just want to own my own house - it doesn't matter what size. I just want my own place that is just mine.
Apartment or house
Apartment or house
I would like a more modern efficient house that we owned
home owner
Mortgage relief.
Affordable and clean and everything works.
Detached family home
A single family dwelling, preferably under 1000 square feet, to purchase. If this is not possible I would be interested in building a Bunkie out of a shed in my family member's backyard, living in a tiny home or getting an RV to live in providing I can find somewhere to park it.
We would love to be able to afford a townhouse with a yard for the kids in a smaller, safer community...reasonably priced three bedroom.
I am interested in a house
Anything I can afford. Which is preferably under \$800

A home with a backyard and storage space.
Condo
- Affordable rent to own housing options
- Small, modest house with a small yard suitable for young children
Single family
Preferrable detached home (not townhouse, or semi)
Quite happy with a 1 bedroom apt, which we could have privacy.
Bachelor apartment, affordable home or condo
Single family
Affordable
Interested in buying a newer/smaller house for \$350-\$400k
Buying a house OR renting if its reasonable.
Renting
Owning a single detached home.
Single dwelling detached home. Starter home at a starter home price.
I have a large down payment for a house but I cannot afford one in Saugeen Shores

A house
We would be interested in a 4 bedroom house.
Owning a home
Condo
Anything. Getting accepted is the higgist obstacle.
Single detached home
I like townhouses and condo units. Good insulation and construction is helpful. 2 bed 2 bath. Bungalow preferably.
ground floor condos
Something affordable for those on low income
Townhouse, condo, apartment, unfurnished, king-term, no basements
Rent that is no more than 40% of my income
Detached house.
A small house
A house with 4+ bedrooms to fit my family
Safe PTSD not able to get treatment and iv been signed up to take the business corse at maple square

Single family dwelling
Would love more affordable options of homes that are less then 20 years old. Or affordable building lots that are not so small that you don't have a yard after building a house on it...
i am somewhat flexible Cooperative housing is appealing, Condo is NOT, high rise is NOT, I would like some direct access to the outdoors. Terraced housing with shared walls is okay too
Anything that isn't my entire paycheck. Something with a yard.
Market socialism; subsidized housing. Housing is not a commodity. End private landlords.
Simply something newer and more energy efficient with less yearly upkeep necessary.
I would like to have a one bedroom apt or a bachelor unit with some green space.I could afford 700\$ to 750\$ with everything all inclusive! My income is only a 1000\$ a month!!
4+ bedroom house
Being a single person living with one income (not a bruce power income), I would love a nice little town house. One where there wasn't the extra maintenance fee on top of a mortgage and bill payments.
1 floor, 2 bedrooms and a garage
We'd like to buy the house we are in or have some reasonable options to buy without having Bruce Power Salaries.
Semi detached home ownership

Bigger. Bungalow
Single detached house
Single detached house
A house
I would to have a 3 bedroom house to live in so I can adopt and foster.
Have a backyard for my son and my dog to play
Ground floor. 1 bedroom rental
We are looking for somethin with some acreage on the outskirts of town within the school district.
Affordable 2 bedroom apartment
Single family, 2-3 bedroom, 2 bath.
I am ok with living in an apartment or semi detached home.
Purchasing a house
Aparment
houses
Freehold house, looking to purchase.

Rental
Apartment, need housing that doesn't compare to pricing in larger areas.
Can't afford \$1000 for a one bedroom. Ridiculous
low income
single house 4 bedroom
detached homes under \$300000. Could easily be done if developers didnt build mcmansions with multi peaked roofs, stone, and expensive kitchens
Semi, townhouse
Geared to income. There needs to be more of that in the area ive been on the list 5 years.
We are looking for a 2 bedroom apartment or house or townhouse for rent under \$1500 with all utilities included as we are expecting in March
Decent rental if unable to own a 3 bedroom home.
New, well maintained house with atleast 3 bedrooms
any apartment ect
Affordable rental
Single house dwelling or duplex. Something with rental capability.
I would love to be able to live in a house with a yard.

Rent geared to income
Condo
something more affordable that does not cut my cheque in half & in a safe community
two story family room with yard. A normal house with a yard that isnt 3 meters long
Small single house/cottage
House
Apartment, townhouse, condo for purchase
Detached with a decent sized property
Townhouse, mobile home, yard space!!!
More affordable units
I am interested in a owning a tiny home (1,000 sq feet) that would be designed for accessibility my low vision and mobility as I age. And offers smart technology for ease of daily routines and a private outdoor space. Also offer a design that creates office space to meet with clients as I will be working well into my senior years - and a guest room either for my aging mother or out of town guest. I would like my tiny home of 1000 sq feet to be in a tiny home development. This development Ideally I would like to be in a community setting where I can establish community ties with neighbthses. A development close to amenities. Or better yet offers amenities such as community gathering building maybe with a community kitchen where batch cooking for meals or preserves and canning could be done and community meetings and classes. A walking track/trail for all season, fitness centre and close to grocery store, bank, pharmacy and post office as I do not drive. I am thinking a rent to own or a Co-op

would be a benefit, A area with raised beds for flowers and vegetable gardens that residents could share with each other or teach "would be gardeners".
Apartments or other rental units
Owning a detached single family house
I want a long term, affordable house or apartment in Southampton.
Senior geared to income
Decent rent and bigger. I have owned in the past sold and moved here to work and lost that job due to downsizing leaving us Scrambling to take whatever we could get to out a roof over the heads.
2 bedroom small house
We would like to purchase a detached house within the Northport school district.
Apartment
Low Income. Single or semi detached with a safe backyard for my kids to play in (fenced for privacy)
Apartment or small house.
small single detached home
A house of my own
Ownership

Would love a house but definitely need something that is accessable for disable.
Geared to rent
A newer house with a garage and useable basement. More than 1 bathroom would be amazing
Not really sure but am thinking perhaps a rental 2 bedroom if there was such a place available.
A small single home or townhouse.
Something bigger than what I have, would be nice to have guests be able to stay over, and not on the couch. Parking to be closer, live within walking or biking distance of work.
Long term one or 2 bedroom apartment or cottage rental.
I would like to own a home
I can pay so much in rent....i know others that pay half as much as i do I for a mortgage!
House home to call my own
single detached.
Single detanched house. Or property with winterized trailer where we can build.
Apartment
Long term rental

3 bedroom house, single detached, split level, any kind of house really. Tired of always having close night outs or shared accommodation or renting apartments.
House to purchase
Anything that allows me to live, pay bills and afford food
Single, detached house
own a home
An apartment or even a townhouse but with rent that I could afford. Or even a house if I could afford on my own.
A house, with a basement. Fully detached, duplexes, row housing and townhouses are fine.
All the apartments in the area are too small.
I would like to buy a detached home.
apartments, condos, bungalows and a few more
1 bedroom ground floor no grass cutting or snow removal
Large home for family with 5 kids
We would love to purchase a single family home of the own, with my long term partner and step children, however that is impossible in this market!
Home ownership
apartment low rent

Small clean bachelor or 1 bedroom anywhere.
Fixed income of \$1900/month, 1 bedroom apartments cost two thirds of my income.
Rental please for the love of god
Self contained rental. House or apartment.
Rent
Townhouse, one not falling apart, one that gears to income.
Single detached
Single detached home
Single detached, large yard(not Barry's style).
LONG TERM.
We need a house, not an apartment. We have 2 dogs and 2 cats. (So we arent very quiet) and with the dogs and a very active teenager, a yard is also a necessity.
Updated and no mice!
Safe. Single family. Well kept. Farm. Countryside.
I'm looking for a 3-4 bedroom single detached home with a large yard and close proximity to my business.
Renting is what im intetested in.

Affordable (not everyone works or earns as much as Bruce Power workers)
Year Round
Unfurnished
Detached or semi detached (privacy and yard)
Pet Friendly
3 bedroom
Unfurnished
Detached house
Farm house just outside of town would be ideal
If I am to rent an apartment, then something equitable to the "singles" apartment size located on Saugeen First Nation, or with more space...but ultimately at a proper and affordable cost, and never more than \$900.00 a month.
If I am to rent a small house, then I would expect anywhere from 1-2 bedrooms at no more than \$1,300.00 a month, hopefully with hydro and water as inclusive.
If I am to rent a full-sized house, 2-3 bedrooms, with yard, etc. I would expect to pay no more than potentially \$1,700.00 a month, with at least hydro and water as inclusive, with discussion for higher costs due to inclusive items.
Single home.
Larger apartment or house.
Single apartment.
bungalow
apartment or house

Single detached home about 1,000 sq ft.
Im looking to rent a house, nothing special just somewhere where my kids can grow and be allowed to enjoy their childhood.
affordable apartments complexes
I would like to buy an affordable house or live in geared to income housing.
A house where I have space to live & outside space I can enjoy.
We are looking to purchase a detached house
Detached house preferably or townhouse
Tiny house subdivision, safe home .buy! Maybe condo units. Apts with elevator .affordable. something for disabled.
Apartment or small house.
Buying
Just something more affordable
The type of housing I am interested in is a single family detached house with 4 bedrooms and 2.5 baths. A bungalow or two storey house with some stone on the exterior and a 2 car garage, absolutely no split levels. Nothing too fancy though, maybe 1500-1800 sq.ft instead of the 900ish sq.ft I am in now.
House with private backyard and three or more bedrooms

Cheaper apartments
Gear to income if possible 1 bedroom and bathroom with tub kitchen and livingroom. And little to no stairs. I pay for my bachelor 588. Approx a month all inclusive
Condominium for adults
Affordable all inclusive housing units - hydro water maintenance
Detached units - tiny homes - single bedroom or 2 bedroom affordable homes.
Long term rentals or affordable purchase homes under \$250K
Any that is at an affordable rate.
1 bedroom apartment, studio or even a 1 bedroom house of rent would be fine.
2 bed room pet friendly are pets are recuse pets in the area of walkerton,ont so my 16 year ild can stay at walkerton , high school
For me? Just have it be in good condition and have it be quiet. Preferably low chance of annoying others (i.e. sound proofing) but far from necessary.
For my mom? Probably a bigger place, maybe 3 bedrooms and a little more storage. She'd also probably prefer to be more out of town and secluded. Definitely does not want to be neighbors to a construction site anymore.
Buying own home
Something would be nice where I pay the standard 30% of my income.
A place that is up to code, maintained and professional management.
A place where I feel secure and safe please.

Please provide any additional comments you have about housing in Saugeen Shores.
The housing need in Saugeen Shores is unique due to it's mix of permanent and seasonal residents (both snowbirds and summer residents). It would be nice to see more intensification happening closer to the amenities that it provides, currently a number of the attainable housing projects are located in areas where vehicles would be required to get to/from work or stores. Alternatively, looking at a combination of transit and attainable housing initiatives could help alleviate the added strain of carrying both housing and vehicle costs.
The fact that in the household we are currently satisfied and without any accessibility issues, does not mean we think how quickly things could change for us and the staff limitations because of lack of affordable housing.
We look forward to moving to Saugeen Shores as soon as housing becomes affordable for those families that make moderate incomes.
Would like housing available for young people who would like to return to the area. Affordable & attainable.
Landlords might be more willing to rent to low income families if Saugeen Shores and Westario didn't dump unpaid utility bills on them.
It's difficult to set a reasonable rental rate when utility expenses and property taxes increase all the time and rent controls prevent landlords from increasing rent to cover these costs.

There is no affordable housing available and the few places/options that come up on ad sites (Kijiji, FB Marketplace, etc.) are often geared towards Bruce Power Contract workers (short term, no personal furnishings, no storage, only allowed to be there during the week days, etc.), or is housing that is fully furnished and only available for short term rental (October - May only) so that those same locations can be rented out for the summer ttheist months. While some of these places do work for Bruce Power or contract employees, it does not suit those who are requiring longer term secure rentals where they can raise families or just not have to move yearly because of the toll it can take and costs that are associated with moving, for people who already don't have much, if any disposable income or time to take off their work to do these things. It is so important that not having a high number of affordable and attainable housing that is multi-faceted to the needs of many, is causing mental/physical health issues for people not having safe/secure housing. This effect has short and long term costs to the community when it comes to crime, drug/alcohol abuse, healthcare, youth and elderly, etc. We also are at risk of taking away some of the very last natural landscapes/forest left within the community that is within the town limits, and it is already proven in urban centres that when people do not have natural landscapes, forest, beach, etc., to easily access that it is incredibly unhealthy for people. We need to not only protect these environments so that we maintain green space and "enriched environments" that those of all incomes or abilities can access within the town. The benefit of townhouse complexes allows families to exist with some private backyard space or outdoor space but can still be affordable both in rent and in utilities, while being accessible. Apartment buildings do not allow for outdoor space or privacy the same but could benefit those who cannot or do not want to do outdoor maintenance. There are still areas that are open land (not forested) within the town limits that could easily be utilized towards affordable apartments and townhouses that still allow for people who do not drive or own a vehicle to be close to their work, services, and basic necessities.

I also have a Adult child 24 yrs old also working at 7acres who would like to own her own home but with current wages and increase costs of housing owning or renting her own place is not possible. she is sharing a home in Kincardine area but wants to be independent. Another important issue with Saugeen is having public transportation to get work at 7acres and other businesses. As I get older I also want to find a place to my work and also be my forever home. I would not qualify or could afford a 501000 home even if sold my current home to relocate.

rent is insane in this area, and the prices of houses are so unattainable for lower income familes

Rents are outrageous and hard to find anything to rent

Please help and provide more housing opportunities for people like me. I am out of my summer home HOMELESS on October 5th once again and because my mom is in affordable living housing I cannot stay with her. I have looked everywhere and even all across Bruce county. Applied for many places and can't afford half of the others
As a young adult working in Saugeen Shores, I would struggle on my own to purchase my first home. I do not work a bruce power and I find the prices of homes out of reach and not realistic for someone wanting to buy a first home. I am very fortunate to be able to live at home with my parents and I feel for those in my age group that aren't able to do this. It is very disctheaging, even with full time employment to not feel that it is possible to buy a house on my own. I hope there is enough interest and awareness created in order for actions to take place to help resolve this issue.
I have definitely considered moving out of the area due to housing and rent costs. At the 25, moving out should be something to be excited about, instead I feel frustrated and disctheaged. Thank you for this initiative and survey.
So many seniors want options other than living in single family dwellings
Should there be apartment buildings they would need to have a common room for socializing
not everyone works at bruce power and ttheists are the only ones that matter!!!!
Most people i know Cant afford to live alone so easier to stay in toxic relationships to have a place to live
Rent needs to be controlled. It is ridiculous but a two-bedroom apartment is almost \$2,000 a month. There is no way anyone with a reasonable salary can afford that. Not all of us work at Bruce Power. Contractors coming in and raising the cost of living. Urbanites coming in and buying houses and renting them out at ridiculous prices is killing the community

Moved back to this area after living in Ottawa for 26 yrs. I sold my townhome in Kanata and am unable to find comparable housing here with the townhomes/condos being new builds. I am putting more rental money out than I was paying with my mortgage and condo fees and taxes. Very disctheaging to not be putting equity into something.
Would be happy to sit with committee if more folks are needed. I grew up in Sauble, and have been here for about 15 years and love the community. Was really sad to start looking in GREY COUNTY for available homes- means a longer drive to work (I work here) and living in a town I don't want to be in, but I have no equity paying someone else to live, and homes are better value outside the area, although the housing market is evolving in Owen Sound now too!
Really appreciate the herculean task you've all taken on- finding available land and incentives to builders is a huge hurdle. Thank you all.
My house: is me- Mom, and a 17-year old son.
Too expensive and housing is too long of a wait
We are satisfied with the current housing situation but would love for the children and grandchildren to be able to move closer to us but unfortunately they cannot afford to do that based on current Saugeen Shores housing prices. (I have sent them a survey to complete.)
I am currently happy with the house but we bought 7 years ago before the prices really jumped. If we sold now we would be looking at a lot smaller lot size and house just for a newer house. There are no starter home prices in town let alone affordable housing for lower income families. I hope the task force can come up with a plan to help the lower income families in the area.
TINY.....HOMES:)
PLEASE...?

There needs to be options for the "working poor" whether it be developments with units subsidized for those without the income. Or putting in tiny housing developments. We also have to cater some rental properties in town to those without a pay check from one of the big employers. Those who work in retail, restaurants and service industries need to be looked out for.
Too expensive - if you don't work at Bruce Power then you can't afford ythe own place. I work at a local business - I love my job - but I can barely afford to even rent an apartment here.
Although I am very lucky to own a home in Port Elgin, I work in an industry that is struggling because my workers cannot find appropriate accommodations. The restaurant industry has been significantly affected by worker shortage, and drawing experienced hands from other cities is hindered due to lack of affordable housing.
Make living in Saugeen shores affordable! I'd love to purchase a home or rent with my spouse but it's impossible to find anywhere to live.
My housing situation is fine. I am fortunate that I relocated here to work for a Bruce Power supplier company. I was able to sell my home in the GTA and buy another here. My issue is for the new grads coming to work here who can't find affordable long term accommodations. My other issue is that I have an elderly parent on a fixed income looking to move closer to me but there is no where even remotely close to the amount paid for rent currently. We were very interested in the Villages but after reserving a spot we found out it couldn't be a permanent residence which was very disappointing. I'm hopeful that something similar or the tiny home idea for permanent residency come to fruition. And within close proximity to amenities in Saugeen Shores. Thank you to the committee in putting together this initiative. I hope affordable and attainable homes become available in the near future.
I do not think enough is being asked of developers. Too much high end housing development. Mixed ratio housing as well as rentals need to be part of every development agreement.
We need a varied mix of housing that will accommodate any individual living in the community.

the market for owning and renting is based of contractors wages at bruce power so its hard to get ahead
Very expensive
It's important that this community maintains affordable housing for all. The disparity between the Bruce workers and retirees coming into the community could make it very difficult for the rest of the folks to obtain affordable housing.
I'm worried that builders will try to cram in too many low income housing dwellings into whatever area they develop. Everyone deserves to have a reasonable property size with trees and other amenities. I hope if an area of town is developed with the intention of being for affordable housing that the builders will try to maintain adequate green space, existing mature trees, park areas for children, and individual single family homes, and not build all apartments, condos, or attached units. Everyone, especially young families, deserve a nice yard to play in and space to live comfortably.
I am concerned about the accelerated growth within Saugeen Shores. I also am concerned about the potential loss of green space and forestry. I support planning for affordable housing but not at the expenses of the natural environment. Bruce County Housing always have a waiting list and Saugeen Shores is not the only location that can provide afford housing. Need is the priority not want - I would support spreading the list of affordable housing more equally throughout the county. I also support the concept of tiny housing and modular housing parks but they must be well planned. Seniors need seniors as a means of social support and a sense of security. So when you gave a housing development please take that into consideration. Finally I am hoping that this push for affordable and attainable housing is not done at the expense of the precious environment and also not done for the sake of growth. Please think long term and for the best of all Saugeen Shores residents. I know you can provide all things to all people and there will be some disappointments but if you put people first ahead of political expediency and economic development you will not go wrong when deciding what is best. Thank you for taking the time for public input.

Bruce Power and its contractor organizations need to become part of the solution to the attainable housing situation in Saugeen Shores and surrounding communities. The impact of such a massive project is contributing to the attainable housing situation that is being realized in BRUCE County. Currently BRUCE Power contractors and the temporary workforce are absorbing all of the housing accommodation resulting in elevated prices for the rental properties. The towns lack adequate infrastructure and rental housing to handle the influx expected to last for the next two decades. Previously during the construction of the BRUCE Nuclear Power Development a contractor camp complex was created on site to alleviate the housing pressures. It's time BRUCE Power ensures there is accommodation solutions on site for their contractors and casual construction trade staff.

Relaxing zoning restrictions on secondary residences would help increase the affordability rental supply. This needs to be done very carefully as off street parking is becoming an issue .

We love Saugeen Shores and want to live here for life, but are concerned that as first-time home-buyers, we will not be able to enter the market here. Home costs are simply unattainable for us right now in terms of cost and what a mortgage on such a cost would be month-to-month. The best hope is to buy elsewhere and sell eventually, hoping to end up here.

Proper information needs to be gathered in order to provide necessary infrastructure (water and sewer) as the community grows. All possible rental units should be legalized. If not, how can the municipality possibly know how many people/ lodgings are used permanently in the community.

Many seasonal rental units (of which there are many) are now being used year round.

I hope that the Task Force and Town can look at zoning and/or bylaw changes immediately so RV's can be zoned as residential and/or bunkies and tiny homes can be built. These changes would allow residents to attain housing sooner than having to wait for a development to be built (ie. rental apartments, tiny home communities etc that were mentioned as possibilities in the meeting Thursday night). As a resident that was born and raised in Port Elgin and have lived here off and on for 45 years I would really like to stay here where my family lives. Unfortunately, due to the lack of attainable housing here I have been looking at moving out of the area to find housing.

We have always loved Saugeen Shores community but as I have said we cannot afford to move back, even though we have, once again looked to no avail. We are a one person income family. Both the kids are Autistic...the younger of which is non-verbal so my wife is not in a position to work at this time. We just want them to at least feel safe at home and to have the option of a yard like so many other but because we don't make enough money that just seems impossible.
As a builder and developer as well owning many rentals, I am so frustrated with this discussion around affordable housing by all local municipalities. How about reaching out to developers and landlords for feedback rather than assigning "task forces" with people who have no skin in the game. Grey county is talking about getting rid of development charges for rentals. Great thanks for the \$12/month savings. Yet Doug Ford freezes rent rates for 2021 and taxes and expenses continue to rise. Building materials alone have jumped 56% since March. My suggestion to the task force is reach out to people that have skin in the game, not just the people to rent too. At the rate these municipalities are going renting anything but a crappy apartment will be just a dream for anyone. I have many ties to Saugeen Shores and love the community but this is a problem I don't think politicians actually want to solve.
The rent is unaffordable, the cost of purchasing a home here is very high. Building would involve ridiculous development charges. In order for young people to enter the housing market here, they need to rely on help from their parents. Most of my friends have had to do this to purchase a home. It's sad that the town we grew up in, where all of the family and friends reside, may not be the place we end up purchasing in as it is so expensive that we might have to look elsewhere.
Don't segregate subsidized housing, have it blend into existing neighborhoods and/or include in new subdivisions.
Would be nice to see affordable housing for residents that do not work at Bruce power
Housing here is very costly. I live on a fixed income and cannot afford rent that starts at \$1200 and up nor to purchase at the housing rates. I would like a Tiny Home, a home like in the Villages or something like Saugeen Acres. My own home that will be my retirement home.

Why is property tax always increasing annually? I think there is a shortage of trades that can renovate houses. I think there should be more public housing so low income people can live here. I think part time residents are always complaining and interfering with the progress full time residents are making.
I have 2 children that are looking for affordable housing.
I find it very difficult to find a reliable rental house that is both decent with upkeep and in a good price range if you don't work at Bruce Power. My boyfriend and I both hold down a full time job as well as we each have a part time job to try to make ends meet. I have a six year old as well, so we definitely want to make sure that we are living in a decent spot. Even though we both work hard, the monthly expenses sometimes make it difficult to make ends meet since neither of us work at Bruce Power. I would love to save to own the own house some day, but it sometimes feels like that is not a possibility on the income and in this area. I love calling Saugeen Shores home and think there are so many amazing attributes, but housing is definitely a difficult one. I'm always keeping an eye on ads to see what the market looks like and whether there are any other options out there for us, as we want to make sure we are in a secure spot especially with a child. Thank you for putting this task force together, and hope you get lots of great feedback!
We need more affordable housing for people who cannot afford the high prices of the area. Not everyone who lives here works at Bruce power
We definitely need more affordable housing. As a single mom, I'd love to be able to have a place of my own for my son and I that has its own backyard, own laundry and storage space.

Prices on homes are outrageous right now. There are no starter/smaller homes only large designer homes being built. Not nearly enough park space (or public washroom facilities either!) being incorporated in neighborhoods. The few plots of forest in the core are being sold off for more housing which is entirely disappointing that the town isn't responding by buying it up. We have ample room to spread out here. Preserve the stuff that makes for good interesting neighbourhoods. But more mixed income housing planning would be a huge advantage here.
Something definitely needs to change! Affordable housing needs to be within reach for those working hard at minimum wage serving this community!!!
Despite having a very comfortable income, it was even a challenge for us to find a house that met the needs in the price range two years ago without taking on a massive mortgage. We were able to afford the house because we made money on the one we previously owned when we sold it (because the house prices went up so high). I have heard from at least two young families who have had to move to other communities, like Chesley, because they could not afford rent or to buy a house in Saugeen Shores. Many affordable options are being bought by people who already own a home and want a rental property, so they can easily outbid new homeowners who have lower incomes. I am concerned that the house prices are out of control.
I live in an 1100 square foot home. They are currently selling for \$430,000 - \$450,000. This is astronomical for the size of my home with a postage stamp size of a yard. The newer homes being built in the same size range are over \$500,000. How is anyone who does not have a double Bruce Power household income afford that kind of a mortgage or even get approved. I realize people are paying which then in turn means the market can be bearing the costs. But honestly, the area needs to remember that not everyone has a Bruce Power income and things just become unattainable for the rest of us.
Extremely expensive to get into the housing market. Homes seem to be geared towards high income people. Even owning a house the idea of up grading is not possible due to the current housing market.

The current market deters people from moving to the area.
We would like to see some co-operative housing options available so that when someone wants to down-size this could be an option for them.
Also we would like to see the possibility of putting 1 or 2 small units on larger lots with an existing home, so that children moving back home can have a place of their own or for seniors to move onto the same property as their children.
I just want a place to call the own as what savings we had are gone as we paid out rent there for many years and with prices increasing we couldn't afford it any longer and problems paying utilities even when I worked after retirement age.
I am very lucky to own a home in Saugeen Shores, which was only made possible due to my fiancé's career at Bruce Power. Before landing that job, it was more cost effective for us to rent in Toronto. We looked into moving back earlier, but rent here is too high. Family members of mine rent a home and pay more in rent for their home than I pay for my mortgage. Another family member is forced to live and raise their family in an apartment that is poorly maintained, because they can't afford anything better. It is unfair that families are put in this situation in the beautiful community. I understand that landlords have to make a profit, but if the people who are working those essential jobs cannot afford to live here, and do so with dignity, then we are doing something wrong.
If I decided to sell my home as it is getting harder for me to care for, I couldn't afford to rent an apt here or buy a smaller condo type home, prices won't allow it. There are no senior affordable housing in Saugeen Shores and it should be a priority! As a senior, I cannot afford nor do I need to be at Elgin Lodge. I am still working as my pensions alone can't pay my mortgage, utilities, insurance, taxes and so on. Please think of the seniors in this town who still are able to look after themselves, support the local economy and love this town!!
Too expensive. My children will never afford to buy a house here. It seems it's only affordable if you have a house to sell in GTA. We have a good income but it's not even affordable for us to upgrade to a better house! Developers are robbing people and buying up all the land!

We need to allow garage conversions. I have a 2 storey garage that could be space to rent. It would help me pay bills and allow a tenant a reasonable rent.
My husband and I do own the home and purchased before the market skyrocketed. We do have an amazing location near the water and a 5 bedroom home that we bought for under \$400,000 at the time. We have many friends who are looking to buy a home now and it's almost impossible to afford. Most of them rent at the same price as a mortgage or more and it's impossible to save for a down payment to own a home. It's really sad to watch the friends and family struggle.
Small businesses have trouble hiring minimum wage workers because they cannot afford to live in the community. Many ttheism focused locations in Europe have experienced similar situations where locals get squeezed out of the housing market as investors turn properties into short term rentals. Would suggest looking at studies they have been conducted for insight and possible solutions.
I am extremely worried about affordable housing for lower income families. Not only do we not have enough rentals but the prices are unrealistic for most. This needs to be at the forefront of concern for Saugeen Shores.
In my opinion housing prices are too high making it difficult for lower income purchasers to get into the market; often purchasers get into bidding wars or multiple offer situations; homes often sell very quickly; more builders need to be encouraged to build smaller, less expensive homes but not necessarily at the expense of the municipality.
Affordable and single dwellings not condos
Not everyone can afford/wants to spend \$2000 a month on a mortgage or rent. More affordable housing in this area would be super.
There needs to be more senior over 55 affordable housing. We have many friends that are restricted from arthritis or other aging issues. TY
I wish to see the prices go back to something reasonable and the price gouging by the builders in the area needs to stop!! Hope to see some progress in that area. I also want to see some kind of cap on the houses being built in the area and save the land. The reason we love this place so much is because of its small town feel and I'd hate to see it become another Brampton or Mississauga suburbs!

My husband and I are currently able to live in the detached home but realize that we will need to start planning for alternate housing as we are seniors. We also are concerned for those who cannot afford to live in Saugeen Shore.
Long waiting fot city housing and affordable housing.
The power plant in this area should NOT be used as a guideline as to how high the rent should go to.
I have grown up in this community, starting from childhood i could see the struggles my mother (of 5) had paying rent and keeping food on the table. I am now a mother myself with a special needs child and a baby on the way, i am very fortunate to have a hard working partner and 2 roomates that split the cost of rent in the unit we are renting. I couldnt imagine how i could possibility afford housing in this town if it wasnt for these people. My partner works in the service industry (where i worked previously) i had also a very good paying skilled job that i had to leave to take care of my child with special needs- even having that better paying job didnt put the household income even CLOSE to the asking prices for *geared to bruce power rentals. Lets be honest- there are 2 obvious classes in the community and those of us on the low end are getting absolutely screwed out of a ludicrous amount of rent money. Thanks for taking time to read my little rant.
I think it would be important to include people on the task force who are directly affected by the lack of affordable housing in saugeen shores. Based on what I have seen the task force is comprised of financially stable individuals who may or may not have experienced the difficulties of living on a low income or finding accommodations that meat their accessibility and financial needs.
My daughter and Son in law who both work full time but not at Bruce Power May have to move in with us with three kids as housing is so expensive in this area.
Shouldn't we be looking at sustainable housing? Not attainable housing? If you want attainable housing double the property taxes on Non-Primary residences. This will drive down (or at least flatten) the housing price curve for locals. Secondly the town can use the increased tax revenue to subsidize the building of low income properties (Real low income properties not smaller versions of expensive dwellings. Right now we are just building developments that serve the wealthy.

There is very little to no affordable housing. And what is offered is tiny apartments that are only suitable for 1-3 people.
Bp makes housing expensive. Supply must meet demand.
In filling is a concern in port elgin. Appropriate planning is needed to ensure these established established neighbourhoods continue to thrive.
Low rental units for just starting out students or single income family. Not just holiday rentals.
Living in this community is wonderful. However I have many family members and friends that cannot afford the rentals here. Not everyone has an income that of bruce power. Anyone working in retail or is not a business owner cannot afford to live here. Its sad to see. Im worried for the local businesses without decent rental pricing that the businesses will not beable to find workers as they cannot afford to live here.
Resale homes are over priced. starter homes are far and few, over priced, and in high demand. New builds are "mansions" and well more then needed for a small family.
Rents are too high for retail sector jobs and house prices thru the roof

This is a single parent household. I work full time in my community, serving my community. I make just over minimum wage after almost 3 years with the same employer. I moved back to the area with my daughter as myself and my family grew up here and my parents still do as well. I want to be here to help support my parents as they age and for my daughter to have a safe place to grow up. The only reason I can afford to be here now is that I qualify for a rent supplement program that helps me pay a portion of my monthly rent which is equal to over 50% of my monthly income. My neighbour and I literally can hear each other's conversations as the units aren't insulated well but I don't dare complain because the rent supplement isn't transferrable to anywhere more suitable and rent in the area has skyrocketed and a simple 2 bedroom apartment would easily be 80% of my monthly income. People have to run the shops, restaurants and other services in the area that cater mainly to those with much higher incomes but those workers can't afford to live on part time wages and minimum wage and stay in the area. Without these workers, these shops can't run. If for some reason I should lose the home, maybe the landlord sells it or wants to do major upgrades, my daughter and I would sadly be among those who just can't afford to stay in an area and community that we love and contribute to near the people we love. I hope this task force is a serious initiative and not just something to make it look like council cares. There are thousands of people in the community that struggle everyday just to keep the roof over their heads and not for lack of hard work.

I was extremely lucky to be able to purchase my mobile home, had it not come for sale I would have been forced to move back home with my parents at 35 because I needed to leave my tiny condo to provide space for my infant. My condo mortgage was half of what rent is on a two bedroom apartment so renting on my income was out of the question and I wouldn't even get approved for a "real" house mortgage with the extremely high prices here. I get phone calls from lower income friends and co-workers all the time looking to see if there are any mobile homes coming for sale in my park because the purchase price and leased land fees are actually very doable on the salaries. In my opinion if the town were to create another mobile home park it would be a great opportunity for people to become home owners and the town could profit off of the fees.

Not many options

I also can barely afford to rent an apartment in Port Elgin.

I am a full time tradesperson employed in Port Elgin but I cannot afford to live here.

Stop catering to the point. This community is made up of more than just them.

With housing being built in the fields near the independent we have seen "improvements" being made to the trails. After running into what was apparently a surprise underground river, bad design has resulted in poor drainage in the forest near the new Devonshire neighborhood. Many trees have died in Biener Trails. Please fix this and do better in the future. Also, with so much new housing and traffic we need a safe way for kids to cross the road walking to school at Joseph and Bruce streets.
Finding housing is extremely difficult in the area and even when it is found, it is extremely expensive and difficult to secure.
My mortgage on my home with property tax is \$1200 a month for a two bedroom with additional basement apartment. If I were to rent my home it would cost me \$1500 a month. If I am making minimum wage I can't afford to live in this town. If I am making minimum wage but live in another town, why would I drive out of town to Saugeen for work? With COVID I feel that these issues have been made significantly worse.
Would love to own the own house but the prices are getting way to high, we dont want to have to live poor just to own the own house. To own anything right now you would need to be making over 200,000 a year to just live comfortably without worry.
The cost of housing has far outstripped inflation for years. It is important that people in all walks of life have access to attainable housing within the community! I wish the committee every success in this endeavor.
Build ythe motels, and leave rentals for full time residents.

The price of homes is simply a reflection of supply and demand. There is an exceptional medium - short term demand currently, and this will shortly level out to a more sustainable rate. While I support the development of more affordable housing, we must be careful to not put the town in a position of having an excessive capacity in the future, as this growth is not sustainable in the long term. Builders are currently very focused on building luxury homes at the moment, as that is where a significant portion of the growth in the market exist. My thoughts would be to encourage mixed housing developments featuring both town homes and detached, as well as low rise apartments, as part of new developments. Lastly, environmental impact of these developments must be more thoughtful. Recent development in the Summerside and Fenton/Acton neighborhoods has had a significant negative impact on Beiner Trails, which is a shame.
Taxes are to high and we don't know if we will have enough to continue owning the home. Thinking of relocating to a more reasonable area. It will be sad because I have lived in thi area most of my life.
It sucks. Too many people looking for accommodation plus picky landlords.
I am a home owner considering renting out my house. The market value of rent is high. I would like a family here. But I can make more money from power workers. Would the town consider subsidizing a lower income family so that I can achieve a market value rent. While still offering the house to a local family.
Lack of affordable houing is concerning even for those of us who don't need it. We desperately need more service industry staff but no one in that demographic is going to move here with these housing prices.... businesses will shut down and this will no longer be a desirable place to live or visit.
We personally are secure in the housing, however we are concerned about affordability of housing for younger people who have lower incomes. Young people cannot afford to live in this town unless they get high-paying jobs, e.g. Bruce Power. We need people to fulfill the lower-paying jobs in restaurants, house-cleaning, etc, but they can't afford to live here.

There is not enough affordable housing for rent or to own in this community for people who work minimum wage, on disability or otherwise! The costs of living are on the rise and housing market values continue to climb. It's ridiculous.

It seems it's geared towards the Bruce Power industry and the people it employs. Yes, BP has brought a lot of wonderful opportunities for this, and surrounding, communities, but not everyone works there and can afford \$400k and more for a typical-no frills-family home or +/- \$2000 plus utilities in some cases to rent a family home/condo. It's not a wonder why there is so many using the food banks, some families / children are going without basic necessities, and some are resorting to theft or the use/sale of drugs.

I'm not very optimistic that this survey will provoke any change, but I am hopeful.

Rent currently in Port Elgin is out of the question. With high rent I could never imagine moving back. It's way out of my price bracket! I would like to eventually live in Port Elgin as my family lives there.

E were it's rent out of the question, ever being able to buy is not in the equation! But a dream. The price of housing is only for the rich at this point.

I hope when you build new affordable homes you provide the people with adequate storage. They have no where to store garbage cans, bikes etc so these low income home get junky looking so quickly. No because they don't care but because they have no where to put items

It's more expensive to rent then it is to buy a house. Unless you work at Bruce Power, you cannot afford to live in this town. People will be sleeping in cars this winter because they can't afford to live anywhere else. The prices for everything in this town matches Toronto which is famous for having one of the most expensive living costs in NORTH AMERICA. So why should rural Ontario with a fraction of the population try to match on of the largest cities in NORTH AMERICA?

The price of rental units are through the roof. 1100 for a 1 bedroom in a run down building. I have a husband on disability for extreme anxiety and heart and lung issues. A 13yr old with anxiety. I work cleaning year round to keep us a float. The lady i clean for sacrificed a rental unit so we would have to be shoved into a high volume low rental unit area. Having a low income and lumping everyone into one or 2 areas of town is not ideal. Trying to raise a child with mental health issues to excel in life can not be done in these areas. It would also help if they crack down on people abusing the system. Example saying the a fleeing abuse,when not and saying they a single parent and moving in a partner

We need more affordable housing. Have been trying to find affordable housing for an elderly mother...she is unable to move to this area as she could not afford it.
Development charges are a deterrent to building a small detached structure on a small lot. The Town has enabled the creation of smaller lots and then pretty much encouraged that buildings cover almost all the land surface. This is very detrimental to neighbourhood / community vibes and is quite unfortunate in aesthetic and environmental ways - too many trees are disappearing and not being replaced. Exterior landscaping, especially trees, makes even the smallest of abodes into more pleasant living spaces. It is disappointing to see the continual deterioration of existing neighbourhoods via lot splitting and intensification without regard for the legacy conditions inherent in that area. I'm all for building more in existing neighbourhoods with services in place but it has to be the right kind of building that compliments existing properties. Existing vacant lots (NOT new lots to be created by lot splitting) have the potential to be developed - perhaps a DC moratorium for a period on those kinds of lots would encourage activity there. Also celebrating some of the more appropriate, nice looking multi-plex builds that have gone up recently in the right locations is promising BUT rents are still high in rental situations. Caring about how the Town looks and how it breathes (more trees) will encourage a positive living environment across rental/purchase pricing. It may be time to bring in an outside builder/developer who has experience with building multi- more reasonable rental units. Local builders are quite capable but they also don't tend to want to build smaller or rental units. Attention to the new "community" at the south end of Port Elgin will show how that style of housing and that kind of build works. I look forward to that. Remember Grenville Estates and Manchester in Southampton - they were both a new style of accommodation that sold quickly - and quickly prices went up too. We need more appropriately sized builds or renovations. I would likely consider building in an older part of Town but I would want to build small - servicing is already there - Development Charges should reflect that and be adjusted to encourage infilling/intensification on existing vacant lots.
I never would have been able to afford to rent a home in saugeen shores. If it wasnt for my family helping with my down payment on a home I never could have purchased a home either. The mortgage on a 4 bedroom 2 bathroom home is cheaper than renting a 1 bedroom apartment here. Somthing need to be done about the housing in the area. My friends whose parents can't help them like mine have for me are never going to have a fighting chance go get on their feet.
I own a home here but I do know a lot of people who are looking to rent here and are unable to find anything and if they do it's out of there affordable range

My adult child is looking for work as a professional, but isn't looking in Saugeen Shores due to the cost of housing
I really would just appreciate to be able to get a decent home of my own, I don't want an apartment or whatever, I was and actual house. So I can finally move out of my parents house and start living a life of my own. I've been saving and looking for over a year and a half and I'm still nowhere near being able to get a place of my own because of the crazy high prices thanks to all the Bruce Power Money and such.
I have found housing costs in the area prohibitive for someone who works for minimum wage. I have two jobs that thankfully pay my bills but if I only had one I would not be able to afford my apartment. Other rental prices I have seen are exorbitant and ridiculously expensive for what is being offered and would also be unmanageable at minimum wage. I would love to have a house someday but for a single girl that is impossible when houses are regularly priced \$250 000 and well above. I am glad to see this task force formed but I hope the focus is on providing accessible, affordable housing for people making much less than I am so that there are no longer people who don't have a place to call home in the town. I am thankful that God has provided for my needs, I hope you folks will help provide for the needs of others. Thank you.
Hard to find any rentals at all but anything other than an apt is often over 2000/ month and not dog friendly. I can afford about \$250000 to purchase but that would buy me land without a home in Saugeen shores
In my opinion affordable or obtainable housing should be in the core area of the municipality. If not there will be a need for the municipality to supply transportation to shopping, and other functions. Building 3 km from a grocery is not a smart idea. The people that require assistance for housing probably do not have a vehicle.
I believe there should be more housing strictly for those who do not make as much as Bruce Power workers so that homes are not being bought out like crazy by those workers that can afford more expensive homes
My son has Down Syndrome and lives with aging parents. There is no supported housing therefore he has to live at home. There are many people living in Saugeen Shores who need choices for living with support.

everyone does not earn hundred thousand
You need more low income housing and more accessible for those who are physical disabled
Ex wheelchair walkers etc
We have a 20+ year old daughter that is working full-time. Working as a Hygienist making good money. She would love to have her own place. Doesn't want to pay the high price of rent that is in this town, would rather pay that amount towards owning a house. There needs to be more houses in the \$250,000 - \$350,000 range!
My two sons have returned to the area because of covid and limited work. One lives with us at the moment while taking online college, while one lives in a trailer , trying to get back on his feet and make future plans.
Also, my grand daughters' family recently moved to a renovated apt at Kenyon Cthet, where landlord changed the unit. There are 5 people in this apt. They work in retail locally, and hope (dream) to rent a house, and maybe buy into market. Their rent for this updated apt has increased(understandably, with reno work), but their wages have not increased.They had limited choice as landlord wants to update all apts. With limited income and no vehicle, I worry where they will go next if rents increase more!
Their choice of residence for family of 5 is so scarce, in Saugeen Shores!
You could rent a cottage, but who wants constant upheaval when the summer rental season begins?
If my sons decided to restart here, there's limited rent opportunities for them ,in reflecting their monthly budgets. I didn't envision my retirement as having family returning to the family home although I won't leave them stuck. It's just a different reality at the moment. I would love to see more affordable housing (rental and ownership) in Port Elgin, for all,perhaps throughout Saugeen Shores neighbourhoods. How can the local businesses thrive if their staff can't afford rent prices or home prices?
I also volunteer at a local food bank, and connect with many local faces there. They really struggle to keep a roof over their heads and food on the table..

Not everyone works at Bruce Power, and has a great wage. We as a community need to remember this.
Offer affordable rental units
Offer affordable houses to buy
The town is booming because of Bruce Powers refurbishment, but also because the GTA is booming too, and people are looking outside the GTA for opportunities and affordable living. Housing is supply and demand. The house I rent is affordable at the moment, but if the owner decides to 'renovate' then re rent for a significantly higher price, I most likely won't be able to afford to stay in Saugeen Shores. I have been here since 2003, my wife was born at the Southampton hospital, and being driven out by cost is a distinct possibility. Again, supply and demand. Increase supply or decrease demand. Obviously we want the town to grow, so the only option is to increase supply. One thing hindering this is current house prices that are inflated due to high demand. No one wants to see their recently \$500 000 house become a \$250 000 house even if that was market value a few years ago, and they will fight anything (understandably) that will threaten the inflated value of their property. Another issue is getting new homes built quickly and keeping those new dwellings at a more reasonable price point. Supply, yes, but what is being built is also important. You could do more apartment/condo building, but smaller homes can be a middle ground, and with 'micro homes' being trendy right now, a smaller (not micro) home that would be a great start for someone just starting out or not able to afford a larger house. With that trend, it is a selling point for the town. My suggestion is the town start several subdivisions on town land or purchase some farm land outside town within a few min driving time. I say several at once to avoid starting with one giant sprawling subdivision. There should be plenty of space to expand though. Find a way to offer 0% interest loans, and keep profit margins minimal to keep purchase costs down. Profits go into development or to build more houses at once. Build smaller homes. Homes have been getting giant... a lot of wasted space. Use the space efficiently with inspiration from tiny homes. Some can even be prefabricated to save on costs. There has to be grants out there from the federal government that would help, this is an increasing problem Canada wide, im confident the provincial and federal government can be persuaded to assist with 0% or low interest loans. Its not a hand out, but not for profit either, support for Canadians and Saugeen Shores residents, affordable housing people can afford to purchase rather than their money and potential equity flowing into someone else's pockets. Affordable housing benefits

current and future residents, businesses, and property taxes for the town. Its all win! All that is needed is someone who believes in this to light some fires under some key butts to make it happen.

Businesses have been crying for employees to the point it hampers growth, but people cant move here because they cant afford to pay \$2500 a month just to rent a house to work in a restaurant. Condos are just as expensive, apartments are increasing in price and in short supply...

Saugeen Shores is a legit gem and more and more people are seeing that. The best thing for everyone is to make it affordable for people to live in and invest in the town.

The cost is very high and makes it difficult to save to eventually own a house. I work a full time job along with 2 other side jobs in the summer and still have to ask my parents for help. I love the area but it is hard to stand on ythe own and I find i live pay check to pay check. My brother had to move home because he cant afford to move out. It makes it hard for those who wish to be successful.

Rental units and prices are marketed for contractors and Bruce Power employees. People are flipping apartments, homes and basements that are not meeting building codes. A basement in Saugeen Shores was advertised for \$1700 - how is that fair or reasonable. Home owners can't do what they choose, but the town has taken no steps for bi-laws or rental zoning to remedy the problem. Why is there no cap on rent per square foot? I pay nearly \$1000 for an ok apartment because the landlords know they can get that much, and that's what I have been told by them. It's a deal. No, it's not a deal. Business owners and landlords are charging excessive prices to the extent that their own employees could not afford to live in their properties. I am aggressively looking for a job and housing out of the area because I cannot afford to live here.

I moved back to Saugeen Shores with my 3 yr old daughter to make this the permanent residence and we are renting a perfect home for the 2 of us. I would like to buy my own home for us in the near future but I find the housing prices very unattainable for a single mother to provide for her child. I have an average income and I could definitely afford to invest in my own home if the prices were less than \$500k. I have seen some properties under that price but very few or they go over asking in bidding wars with those who can afford it. I am excited to see what the task force can potentially accomplish for those workers not at Bruce Power!

There are many individuals who do not work at Bruce, but also are not at all considered low income by any means, willing to pay healthy rent rates for attractive properties. The community does cater to \$100k + incomes though. Adjustments of \$300 to \$500 to a \$2000 per month house/townhome property would make a world of difference. Apartments are ridiculous here, that is another story. You can rent a fabulous apartment in Toronto with in suite laundry, dishwashers, grantie, pools and gyms for the same price asked for the 70's leftovers on offer here. Many will argue me - but I also live & rent there. Receipts to prove I pay less for a brand new condo build in Toronto, than I would for a hydro apartment here.
Lot costs and property taxes are insane. Water , gas , and hydro services are over priced.
Due to Hydro wages housing prices have become unattainable by average and non-hydro individuals and families. It is by far cheaper to buy than rent but that is not suitable for everyone. Additionally, due to hydro refurbishment prices have skyrocketed over last 4 years. There are many potential off ramps for the hydro refurbishment to not been completed and if not completed to 100% it is no longer sustainable and will drastically negatively impact the local economy and tank housing prices.
Just all around way too expensive
We definitely need more affordable housing in Saugeen Shores. The waiting list of 300+ would be higher if people didn't get disctheaged with the long wait. I realize that rental properties are a business opportunity to make money. That is why the town needs to step in and help lower income people.

Have lived here for over 30 years, own my own home but am concerned that development in and around my neighborhood will force me out of my home at some point, with nowhere here to live (rising house prices usually mean an increase in property taxes). I am close to retirement age, neither my spouse or I worked for Bruce Power and I have no pension from work, other than my savings. There needs to be a balance in housing and development - development seems to be currently out of control and motivated by greed and panic (due to COVID-19 and people from the city willing to pay large amounts of money to relocate here), not by the housing needs of the community. Unfortunately, some of the developments that were meant to be more attainable homes for older residents and young families increase in price with each sale. Rather than enticement more people with higher incomes to live here, start looking after the own (600 on a waiting list for an affordable home is shameful) and including them in the community. Inclusivity covers a lot more than just painting a rainbow on a crosswalk (love it, by the way). Thank you for the opportunity to have a say in this important issue.

I am currently unable to afford buying a home in Saugeen Shores, which is where I grew up and lived for 20 years. I am trying to get a job closer to Saugeen shores so that I can move back but there are very few options in my field that will pay me enough to afford a house. There needs to be more starter homes, smaller homes, and single person homes available in the area. Unless I secure a job at Bruce Power I do not see myself ever affording a house in town.

I am here just to let you know the issue is wide spread. Thanks for all you do. I am impressed with Saugeen Shores consistent invitations to hear directly from their residents.

It seems like everything is geared towards bruce power and the wages they make!

As a single mother it is hard to find affordable housing for me and my son and my dog

No affordable housing for non Bruce Power workers.

The cost of rentals and housing is so high in saugeen Shores It is very difficult to rent a home/apartment, let alone purchase a house.

I have family members who work fulltime (not at Bruce Power) who would love to buy a house but with their non BP income, they have difficulty paying rent and see no way of being able to afford to purchase a house here in Saugeen Shores.

Need more affordable housing for lower income, prices too high !
I am looking for a smaller bungalow style home, with a basement, and a garage, on a small lot that will be easier for me to physically manage in my advancing senior years. Many homes are too large or the lot size is too large or in the case of condos, the owner doesn't have autonomy over how the property is used. Condos and townhouses also have shared walls which can be difficult if neighbors are very noisy. I like the idea of The Villages -- it seems it will offer more of a community experience/closeness with neighbors and a recreation facility, but these homes have no basement or garage and the land is leased. I would like to live in a community of neighbors who look out for one another and who have the option to retreat for solitude if desired or to enjoy others' company.
Affordable housing for anyone who is middle to low income is scarce in the community. Anyone receiving social assistance cannot afford anything in this community unless they are fortunate enough to secure geared to income housing through the county. The waitlist is currently 3-5 years.
Rooms for rent are geared towards Bruce Power contractors and many land lords discriminate against low income people, especially those who receive social assistance (ontario works and ontario disability support program recipients).
I was working as a housing support worker, assisting Indigenous people through the Indigenous Friendship Centre and recently changed jobs due to the stress and hopelessness I experienced trying to support my clients with finding housing in this area. It was very disheartening to have to change jobs for this reason.
I work full time but make minimum wage i can not afford 1200 dollars a month for rent something needs to be done cause if i get evicted from where i am now i will be living on the streets
anonymous? - so why are you asking if you can contact us? Do we want to own or rent? - you mean own to rent to other people?
-The questions are ambiguous.

The cost of housing here is way too high. It is almost impossible for those not working at hydro to afford to live here. The real estate to buy as well as renters making rent costs way too much for non Bruce power workers can't afford even a small apartment. The greed makes people of a lower income not be able to get ahead or just live.
The price of rent is way too high and pretty much every rental is a seasonal, so you can only stay for 9 months out of the year. Its hard to find a long term spot and if you do theres usually someone living in the basement or it is basement apartment.
The house prices are preposterous and we cannot complain. Those who run the town invited / welcomed city builders who obviously accepted and moved in with their city prices.
I wish there was a place to rent.. or buy... That someone working in town on minimum wage could do. I am seriously considering quitting my full time job and moving else where because everything is geared to working at hydro... Making 50 dollars an hthe... Or only seasonal rentals... What about the people that work at the restaurants... Hotels.. grocery stores.. everybody seems to forget about us. It would just be nice for something affordable.. so maybe I could give my child something.. instead of all my money going to rent
As someone who is not employed by Bruce Power, I do find it challenging to afford housing in this area.
I am very fortunate to be well housed but I am concerned that there is not sufficient affordable or attainable housing in the community. Without a healthy mix of housing the community can. It thrive. The town is in need of options for those who's household income is limited. People who work in the service industry to support the ttheism need places to live. Looking forward to seeing different development options.
When the economic collapse happens who's gonna get saved? The rich or the poor? The royalty or the serfs?
There's not enough affordable housing. Stop building expensive condos by the water. Leave the green spaces near the water alone.

Simply put housing in Saugeen Shores is financially unattainable. The rent of a 1 bedroom apartment is twice as much as my mortgage payment. Even two people working full time on minimum wage with no children can barely make ends meet. To buy a home now in Saugeen Shores you will never actually own ythe home. You will be paying for it throughout ythe retirement and you will die still holding a mortgage. I have worked since I was 14 years right here in Saugeen Shores my entire life and this is not the retirement 'dream' I had in my mind.
Much too expensive for people working a minimum wage job or a young person starting out on their own.
There are not enough affordable houses available to provide the minimum wage workers etc to own.
The housing costs are ridiculous whether to rent or buy. Not everyone works at Bruce Power and yet everything is geared toward the perceived income earned there. It's shameful that anyone that tries to rent is treated as a second class citizen because they are not employed at Bruce power.
Not everyone works at Bruce Power. Bruce power saves on cell services, car insurance, etc. Locals get nothing . My children can't afford to buy here. Homes popping up everywhere. And 1 grocery store and its expensive! Yes walmart. I'm talking groceries, Locals make a town a town!
There needs to be more housing made available for struggling min wage low income people here.

There is a large divide in terms of income amongst those in Saugeen Shores. With the large workforce and expendable income provided by Bruce Power it has had the unfortunate effect of raising the cost of housing and rentals too high for those not fortunate enough to work there. For the community to survive we need to create more housing at more affordable prices or purpose built rental units which are geared towards lower income families
Housing costs are completely unaffordable now for new home buyers, low income families and single parents. Not everyone in this community works at Bruce Power or OPG, those who don't can barely afford to rent a place.
It is extremely disheartening to be in a position where I can't find a home for my family to live in. Having 50/50 custody prevents us from leaving the area or we would. I grew up here and love it... but it's just not affordable... if you manage to find something.
Focus should be about making rental accommodations available. The supply is low and demand is high, therefore the rental prices are very high. Businesses are having trouble getting people to fill jobs since the wages are low, and the people who need to work can't afford to live here.
The cost of housing in this area is unsustainable.

Currently I have 2 homes. One here in Saugeen Shores and the other in the GTA. I have been working here in Bruce Grey counties for over 6 years now. My spouse, as well as 2 of 4 of my adult children still live at the home in the GTA where they work or go to school. My spouse and I are looking at retirement in the next 3-5 years and Saugeen Shores is where we would like consider as the next step.

What I noticed over the years being up here is that housing has changed. As general rule of thumb, I find that housing costs are typically 1/2 of what you would find in the GTA. With the recent run up in prices down there, it makes sense that the costs here should follow suit. Unfortunately, affordability takes on a different picture here. When I first moved up here to work, housing seemed to me to be reasonable. Within the last fthe years, it is not, especially for this area. Saugeen may have a typical average income of >\$100K, but my impression across the 2 counties is that is not the norm. I have watched colleagues at my work place (I work in Wiarton) slowly get priced out of the markets they live in. For many in the service industry, that is a reality due to wage levels typically seen in that field.

Further, I was involved in the building of a subsidized rental housing project over 25 years ago. My experience with that project gave me the following takeaways:

1. Without government support in loan and mortgage guarantees, you will need a benevolent benefactor to get started. (The project I worked on, interestingly, had both.)
2. Operation of a geared to income housing project requires government subsidies. The rule of thumb back then was that rents collected (up to 25% of the families gross income) just covered either the mortgage costs or the building operating cost, but not both. Without that long term relationship, there was no way you can operate a geared to income property.

The apartments owned by skyline on Waterloo would be a great location to put in a similar building to the suites at summer side that was just built and won awards, it would increase the amount of units on the property by a lot. It's important that there is affordable housing for people that is also nice and comfortable.

I am worried that if there were affordable homes in the area, there is nothing to prevent a person(s) who doesn't have any struggles with this issue, going ahead and purchasing an affordable home to rent out for profit.

I do understand the rent is high because expenses are high, but they just seem outrageous when landlords are wanting \$1000 - \$1500 or more plus utilities in rent.

- How are you planning on regulating attainable housing to ensure they aren't just purchased by local landlords and rented out at a higher cost? - Why is this a Saugeen Shores issue? Thornbury and Collingwood aren't being hounded to provide this type of
We purchased the home here about 20 years ago and felt THEN housing prices were high...now we know we could NEVER afford to purchase a home here...prices are outrageous! For those working in the service industry, there is little to no chance that they will ever 'own' a house in a town where the average home sells for over \$499,000. Extremely disheartening.
Re home ownership: there is no mention of affordable property taxes. It is one thing to be able to afford one's house but the high property taxes have to be considered in the total affordability plan.
There is no where affordable to live in this area. Not everyone works at Bruce Power and can afford to pay whatever. It costs more per month to rent than it does to pay a mortgage...but you cant get a mortgage for 400K+ on a basically minimum wage paying job. Nor can you afford to pay 15-1800+utilities/month to rent. This is Port Elgin not Toronto. Some ppl want/need to live here for that reason (and its supposed to be cheaper). Unfortunately Bruce Powers salary is ruining it for everyone else. Its not just Port Elgin though, its everything within an hthes driving distance from The Bruce.
too expensive, not all of us have worked at or retired from Bruce Power
It needs stricter limits and regulations. There are no many unlicensed short term rentals and in all areas of town. It is near impossible for anyone not working for Bruce Power to find affordable housing. The biggest issue is whenever low cost housing comes up for sale instead of it being purchased by first time home buyers they are all bought up by primary homeowners to be ncome generating, loosing attainable housing for those who actually need it.

With the high number of contract staff working in the area, and the fact that a large sthce of revenue for this town is ttheism, I find it almost criminal that there are few rental options for people who want to live here long term. So many options are rented Sept to May, because landlords know they can make so much more during the summer. There needs to be more apartment buildings built, with minimum 1 year leases. And not just high end ones like Skyline built on the north end, though those are a great start. If you don't, people will be forced to live elsewhere, like Paisley or Tara, simply because they can't afford to live here or don't know a guy who knows a guy that will rent to them.

Rentals are too high, they focus on bruce power and ttheists only. If you want to rent it is October to March then find other alternatives. Low income people shouldn't have to live like that.

The rentals are soo much money. A subsidy would be a life changer.

The cost of renting in Saugeen Shores is far to high for the average person. We need more affordable rental property.

I would love to build my own house for under\$250,000 to save money, but when empty. 50x100 m lots are for sale for no less then \$150,000 it doesn't make anything reasonable in price.

If you don't work at Bruce power, you cannot survive this town and unfortunately, once I graduate, I'm looking at careers elsewhere and will take a job somewhere cheaper if this issue continues as it has been for the last 30 years. My parents bought a 60 acre farm with house and barn back in the early 90s for less than \$300,000, that same house has gone up exponentially in price where I cannot buy it from them or even the increasing taxation and property taxes make it daunting to take over even if they willed it to me.. not to mention, if the costs keep going up, when I go to retire, I will be even worse off than I am now...

I understand why this area is so popular, but I don't see Saugeen shores as an attainable or sustainable option.

You don't need a survey to tell you rents are unreal in Saugeen Shores. You need more diversity in housing if you want businesses to survive. Who can live here on minimum wage.

Save the people's money and build some damn affordable housing for seniors and families who don't work for hydro!

I prefer the town area limit b&b or people renting the rooms. We can build in-law suites for the family on the property but you allow rentals and transit people in the towns and subdivision. Rezoning for areas with b&b and mixed rentals so by clearly marked through the town.
Very minimal low cost housing options in area and mayor/council have been dragging their feet for years on addressing situation.
Housing is quite expensive in my opinion. It has skyrocketed over the last few years. I think it would be extremely hard for modest means people to afford a house.
We are lucky because we ended up getting a great deal on the house 4 and a half years ago. I cannot imagine wanting/needing to buy/rent a home now with the current prices. It is completely unattainable for those who have a single income, work minimum wage, aren't employed at Bruce Power (or an extension of BP), or are a small business owner.
Single, working for the municipality and can't afford to own property here. The people who help make this area so enjoyable to live in can afford to own housing here.
As seniors on a fixed income, we would very much appreciate the availability of owning reasonably-priced seniors' housing in the future. Also, in the future, assisted-living, affordable homes or apartments are a critical need.
Unless you work at the "Bruce" it's almost impossible to afford the rents or the housing prices in Saugeen Shores.
Need more affordable housing in Port Elgin. Have a relative hoping to rent through Bruce County program been waiting almost three years.
The infrastructure is not here to support all of the large and expensive houses currently being built. We need to work on building the infrastructure, which includes affordable housing, before we build 400 more \$500,000+ houses

Decent affordable housing, for all. Whether single or family.
Long term affordable housing whether rental or owner as rents are so high that no one can rent and try to save to buy.
Also, being a ttheist area this also impacts the rental market.
I personally feel that housing and rental prices have gone out of this world mostly due to the wages earned by Bruce Power workers. Its great that they can have such a high wage however not all of us are so lucky. They could not live the life they do if they were making minimum wage like some of us.
The cost of renting apartments in this town is actually disgusting. It's outrageous and unfair.
Love the lifestyle in a smaller community.
the rental costs here are outeous and accessibility to qffordable housing is non existant. struggling to exist and feed ythe family and pay ythe bills is no way to peave and the town is full of people like this. we are better than this. this place has been my home my entire life and what it has become is heartwrenching..... a concrete jungle full of overpriced housing and underpaid people. so many struggling and so many overacheiving (thanks bruce power). no medium at all.

Existing inventory of 1,000 to 1,500 square foot homes in Saugeen Shores is fixed. Meanwhile with the increased growth in Saugeen Shores due to the Bruce Power MCR, there is an increased demand for housing in the municipality. Both reasonable transient and permanent housing supply needs to be increased in Saugeen Shores. The Municipality of Saugeen Shores should look to incentivize developers who increase the supply of reasonable/ attainable housing in Saugeen Shores to include single family dwelling between 1,000 and 1,500 sq ft. with modest fixtures, encourage conversion and development of multi tenant housing that rents to permanent residents while potentially working with Bruce Power to develop more transient housing options in the community. This can be accomplished by reducing development fees for developers who are planning to increase supply of reasonable housing options, while considering a meager increase to development fees for housing above 2,500 sq ft. Other alternatives could also be considered based on case studies in other municipalities. The increase of housing cost is a province wide issue. With limited additional funds available to the Municipality of Saugeen Shores to develop its own geared-to-income housing, it could arguably afford providing 10 - 20 additional dwellings in Saugeen Shores with a considerable investment from rate-payers. I suggest incentivizing developers would provide reasonable housing options for the "lower -middle" class family in Saugeen Shores which could increase the supply of lower cost rentals in the municipality that these families are residing in. Currently houses being build in Saugeen Shores are large, with premium fixtures, or reasonable square footage with premium fixtures aimed to maximize the purchase price for developers. These houses are not easily converted to multi unit dwellings, or are designed to accommodate transient residents who will continue to occupy housing in the community as the MCR project continues.

Its impossible to find affordable housing, rentals are geared towards people with a bruce power income and nobody else.

We would prefer to find a single floor home with a basement as stairs are starting to get harder to handle as we age, would also consider a 2 or 3 bedroom rental apartment with elevator, the rental would have to be a long term as we do not want to have to move again in this lifetime.

Create some housing that is affordable for residents. Luckily we bought the house 10 years ago and it was affordable. I know many people my age (30s) who cannot find anything in town for under 300k. Why are people being so greedy with rent? How can someone charge \$2500 for rental plus utilities? It's insane that people would pay that.

I believe that the type of affordable housing that is missing in saugeen shores is small bungalow style housing. In general apartments are only suitable for a select few. I believe Saugeen shores has allowed too big of homes to be built and have only allowed certain builders to build here. The town is always looking for the biggest bang for their buck (greed) and not providing for the middle income person!!! Too much focus is based on money.
Too expensive. No one can afford it unless you work at Bruce Power.
The rents in Saugeen Shores are astronomical! Not everyone works at Bruce Power and makes a 6-figure income!
bruce power workers high wages have inflated the cost of living here to near gta levels. They say its a problem everywhere but rent in wiarton and owen sound is \$400-\$600 less with similar economies besides bruce power. They overpay their staff and dont pay contractors and sub contractors living wages. Multiple people on site make under \$40000 because they're contractors and thats well below the calculate living wage of the area which is roughly \$24 an hthe or \$45000-\$50000 a year. Yet somehow they are expected to pay \$1600+ in rent to be close enough to work.
I think people complain about housing here and blame it on ppl who work at Bruce Power. Enough is enough, im sick and tired of that lame excuse. You pay for a nice area to live in by the lake, that the majority of ppl have a great paying CAREER. They work long hard hrs and want to have nice house's if you can't afford one that has all those things ask the BUILDER to build you a smaller house with less upgrades on smaller lots. No one is telling you to build a huge house, you have options! STOP BLAMING BRUCE POWER EMPLOYEE'S!!!! Start contacting the builders in the area and discuss options on a smaller lots or just plain building a smaller houses. Its the builders not the workers of a Nuclear power plant that control the housing, think people...think.
Very hard to find affordable housing on a very limited income
I would love to see more places with more afordable rent and more places 5hat are through housing

The housing situation not only in Saugeen shores but a lot of communities across Ontario is out of control. The same new build in this community as increase 200k in 2 years so in my option it's the developers and builders that are getting rich. Lumber prices have increased but not to those heights. The gov and banks should be working together to cap the prices of homes and land. Just 5 years ago a single person with a good income could afford to buy a house but not today.
Everything is pretty expensive when it comes to renting a bigger home or buying
I have had no housing issues but know so many who do. Repurposing old buildings places like Stephen Hepner's ,and creating bylaws on landlords could help... or even having landlords register with the town and the cost is controlled... what ever it is we need to do this .
Housing is way too expensive to afford on old age pension. when two seniors try to pay rent and live on nothing but old age pension and one persons Canada pension, it is almost impossible to live. This area is way overpriced for those who do not have big pensions to retire on. We have not all had the good fortune of having worked at Bruce Power . After a life time of raising a family and working in this area with one parent staying home to raise kids, we find theselves struggling greatly in the senior years.
We do have a dog so it must be pet friendly! But other then that just 2 bedrooms and the budget is \$1500 a month even that is really pricy.

Prices are too high. My spouse and I make about 90k together and are paying 1200 for a 2 bedroom duplex that barely meets code for many reasons. We have two children, 8 & 6 (girl and boy) and within the next few years we will need to provide separate bedrooms for privacy reasons as each develops. What we have is CHEAP in this area. It is cheap because of the obvious issues the space has but we keep the mouths shut as if we cause waves and no longer have this space we couldn't afford many of the alternatives. Statistically this area has one of the highest average household incomes in Ontario. We are also breaking records in real estate with the average cost of a home etc. But my spouse and I do not work for the employers in this area that are driving the prices up. Have you looked at the employment issues for businesses who can't pay those wages? They can't keep people. I work for a local small business and I make 16/hr. No benefits. I am loyal and have been there a few years but it is so difficult. I want to apply for other jobs. If I do who replaces me? Someone who doesn't care, someone who will leave just like me? What happens to the small businesses? It's a domino effect really. If it's not affordable to live here it's not affordable to be employed by a small business. The all businesses struggle and eventually shorten hours to accommodate, and less and less money is going back into the local economy. Look at Wal-Mart, they're always desperate for employees. People keep shopping there at least because they have the hours and the convenience. However those employees are extremely overworked for their income. So really it's affecting everyone. Unless you're a student not needing huge income because you've yet to have the financial responsibilities, or the spouse of someone earning that income bringing the home to the "average" it's not realistic to maintain a job paying these low wages.

Housing is ridiculous. Short term, Bruce power preferred places, prices that are equal to half a months salary BEFORE utilities. Places that refuse to offer unfurnished. The newest addition to apartment living has a two bedroom at nearly 1600 a month plus parking and other fees. I'm sorry, it's not like public transit is an option so yup, forced into parking fees too. Have you seen the price of taking a taxi around here? I can go much further by Uber in Toronto and get a response faster for these prices. Does that make sense?

Saugeen Shores does a great job with all the corporation's offer special local rates and discounts to those who make more money. If I worked at Bruce Power I could get cheaper insurance, mortgage rates, cellphone packages, and even get preferred treatment by landlords and other business owners. Yes I am aware Bruce Power negotiates some of these deals but not all of them.

To be overlooked on a rental application because of my place of employment is disgusting. Truth be told I worked in a position allowing me to converse with many about their income and struggles and had many conversations about where/how money was spent. The reality is, where you work has absolutely ZERO indications of the fiduciary sense of responsibility.

My family currently has an income too high for help but not high enough to be treated as an equal in this area and that is wrong.

I live here because I made a promise to someone very important to me while on their deathbed nearly 8 years ago. And she would be heart broken to see her beloved town become what is has. As she laid there, sick, cancer through her entire skeletal system, in pain, she spoke about how she would miss this place. How it had been her home for over 60 years. The people the friends etc. I made her a promise that I would continue to be here to represent. I just wish I saw the opportunity and equality and family she did.

I would love to buy a home in this area, but the options are limited homes that would be life long projects to be within the approval level. The DSR and GSR are much harder to get an approval for a mortgage with the average home cost here. The amount needed for down payment (even of you went with the minimum 5% down accepting the CMHC costs increasing ythe mortgage) for the average house (499,500 according to housing market report 2019) is \$24,975!! That's more than I bring home in a year! So even if I could put away 4% of my household income (that would be 2 weeks of my income and 2 weeks of his before taxes) that's 3600/year it would take me nearly 7 years to save this money. Now ask me if I can afford to put that aside? Two vehicle payments, 2 insurance payments, rent, utilities, home insurance, phone, internet,groceries... I wont continue, as I'm sure you get the point I'm making.

The current housing market is in accessible to many who would like to buy or even rent in Saugeen Shores. The town has an obligation to provide affordable housing. I hope that the town will study housing models from across that globe that are successful. Mixed housing is a better solution than high density subsidized housing. This is also a good opportunity to also provide appropriate housing for an aging population in a town with no public transit. Rent to own is a good option too.

We cannot locate an area to contact landlords about potential units. It would be great to have a website or central area to be able to learn more about the availability in the area. This has proven to be difficult in finding a new place to live.

Look at the beneficial treatment to people who work at Bruce Power in gaining discounts from rent to insurance and mortgage rates etc. Unfortunately and unfairly they get preferential treatment due to a well known higher than average income. These type of things need to be addressed and help the people that are not on the sunshine list trying to get by and feed/ house their families. Many in the area work hard and sometimes multiple jobs, but don't have a living wage even when combining incomes with a partner.

The price for rent for a 3+ bedroom being 2000 and up plus utilities is not feasible unless you are a Bruce power working making 40\$ an hthe. For the ones who make minimum wage and have children how are they expected to pay that AND survive?
the ongoing shortage of family doctors and large number of orphan patients makes this a poor community to build more housing
As a working single mother it is impossible to find housing for my son, myself and the dog.
My wife and I are extremely fortunate to be employed by Bruce Power. Without the jobs we would not be able to afford the home that we have. That said, we are also in a way fortunate because we do not have children; the cost of child care in this county is outrageous. It is comparable to an extra mortgage payment. At the same time, the community is rapidly becoming the new cottage/rental country, which is driving prices up and squeezing the home supply. Meanwhile the houses that are being built are on small lots and all look the same, creating neighbourhoods that are dull photocopies of each other. There are no trees or parks. The vegetation that was there held a lot of water and now that it's gone, how long until we see flooding? Sidewalks are another issue. If they are even there they don't get plowed so people who should be walking have to drive in the winter. Solutions: increase the lot sizes for new homes and mandate each one to have a trees in front and back, consider Stratford's Tree Protection bylaw for a template. Mandate builders to construct parks in neighbourhoods they have the privilege to build houses in. Houses should be built with diversity and cohesion (where feasible) with the architecture already present in the area. Plow sidewalks first to encourage people to walk; a green solution as well as a healthy one. Could extra taxes be levied against home purchasers who are buying a second property for cottage or rental purposes, depending on their income status? I realize that a national child care strategy isn't in the power right now, but extra subsidies for lower income families is a must.
Ridiculous home purchase prices for first time buyers who don't have a Bruce Power income.

Last year we had to move out of the rental place because the landlord was moving back in. We were given plenty of time, but unfortunately there were only 2 rental options available in all of Southampton. Both of them were so expensive that it actually made more sense for us to buy. As first time buyers we were faced with sky high prices and we outbid even when offering over asking without conditions. The practice of holding offers for a certain amount of time increased the uncertainty, difficulty, and stress of the whole process. We felt that the sheer volume of houses which were purchased to be short-term rentals like Airbnb contributed to the lack of options for us.

I fortunately have a Bruce Power pension. However the rental I am in is \$1800 plus utilities which is very close to half my monthly pension being used for my accommodations and utilities. How do people that are not affiliated with Bruce Power afford to live here?? Collingwood has the same or larger accommodations for the same cost. This was not the case in past years.

Hi, we have faced in past the problem of finding affordable rent. Most rented homes were only available for the winter months and most rented rooms overpriced and only for one person without the wife and no weekends - he could stay only during the work week. The situation was unbelievable and disappointing. We decided to buy the first home 13 years ago during the first Bruce Power refurbishment project while the employment was only 6 months contract. We could buy the house because that time the houses were not that expensive. The relative who works as security guard and customer service would love to move to Port Elgin, but there is no affordable housing for him. He is not married or in relationship. So, he has to pay the full rent. This area needs employees but affordable housing is not here. On the other hand, I do not want to see buildings in area that look like Toronto and GTA as this kind of crowding housing does not help in covid times or similar cases. You have to control the land and housing prices. The very small houses and the small apartments like cages will not solve problems.

In my opinion, I don't think that any resident who already has a dwelling to live in (whether owning or renting) should have to pay for others who need a dwelling. If someone owns his own house, that person/family already are working hard for their own place. People may think that because someone's wage is higher than someone else, they have lots of extra cash. Unfortunately, they probably don't. They have lots of financial commitments (taxes, hydro, water ext.). A lot of people are living pay cheque to pay cheque.

Attainable housing should be near schools, grocery stores and other amenities needed. Some who need a dwelling do not have a vehicle. The rest of the population should not have to subsidize a taxi service as well.

too much \$\$\$\$\$\$\$\$ for normal people...every thing is priced for the Bruce workers who make big \$\$\$\$\$\$\$\$\$\$\$\$\$\$
I want to live in a tiny home that I can afford on my own ! I don't need a big house and I can't afford 1100 rent for a small one bedroom that I don't even own !
No affordable housing to rent nor own
I really don't know where they would build affordable housing in Saugeen Shores as most people are building very large houses and some of the builders only want to build these expensive houses and are not interested in building smaller affordable homes.
It seems there are people in Saugeen Shores that do not want poor people in their neighbourhoods especially in Southampton. Little do they know that any one of them are susceptible to health problems that could drastically change their living arrangements and expectations.
Market rent is too costly for a single senior. We need new government run buildings for affordable housing. Ones that aren't filled with third hand smoke.
I am concerned for young people and young families in Saugeen Shores as prices for owning homes seem prohibitive. Rentals seem to be few and far between .
It's not affordable unless you work at Bruce Power
No issues
the housing waiting list is unbelievably long
There needs to be housing built for families. Not just two bedroom houses that are geared to city retirees.
Saugeen shores needs to make it easier for families both new and older families to live here.
The work is here with Bruce Power but most new Bruce Power employees are settling in Kincardine as they can get a house cheaper and newer.

Pricing in port elgin is way over priced, for anyone living on minimum wage, everyone does not work at hydro. People who make minimum wage cannot afford to live here, and they are the ones who keep the town working. Time to think about them and not hydro workers and all the people who have come here from Toronto with a nice nest egg from selling their house in Toronto. Also the infrastructure can not keep going without sufficient upgrading.
We built the home almost 6yrs ago, one of the biggest shocks & expense was the amount the Municipality required as an Impost Fee, \$70,000 plus fees to get a building permit before we even dug the hole... People wonder why home prices are so high in this Municipality ??? Well that is one of the reasons. Yet cross the Elora Rd at Burgoyne into Arran/Elderslie and there is no huge impost fee's... Homes typically run at least Hundred Thousand Dollars or more less. I can't even imagine the amount of money the Municipality is charging on Multi Units ????? Fix that and its a big start.
We were happily renting a house for 3 years, and then had to move for circumstances beyond the control. We were given plenty of notice, almost 3 months, and wanted to continue renting. After looking for approximately 1.5 months daily, we were unable to find anything reasonable (i.e. something similar in quality and price to what we were paying, which was market rate when we moved here in 2017). We are two young professionals that DON'T work at the Bruce, and were shocked at the lack of availability and prices that people were asking for 3-bedroom homes in Southampton. In the end, we decided to buy because it made more financial sense. During this search, it became painfully clear that Southampton is not an easy place to rent a home. We are fortunate enough to be able to afford a home, but there are many that are not, and it pained me to think of how many people are in the same position but do not have options.
Very Limited... in choice and availability... many show up as available now.... which removes even more limited opportunity as most have to give notice

Since a developer has purchased my current residence, I am absolutely terrified of what will happen when it's time for us to be evicted so he can build a nice new shiny home to sell. We have lived here for over 16 years and have likely paid the entire original mortgage on this unit.

Unfortunately, when the time comes, we will no longer be able to live in the own town, and will have to look for jobs and housing in a city like Windsor where housing is more attainable. I have worked at the Southampton Care Centre for 16 years. People would say that I earn a decent wage; however, the time is approaching where my entire pay check would not be able to cover rent or a mortgage in this area. My spouse is visually impaired and can not drive; therefore, living on the outskirts of town or somewhere like Paisley is not an option as he would not be able to get to work.

There is a housing crisis in Saugeen Shores and something must be done to support the low income people in this area.

Housing is unattainable in this area. Absolute insanity

There's a huge shortage

I am hoping that the Town Council and Mayor, local stakeholders, builders and developers and residents will take into account that housing is not just putting a roof over a person's head.

It is not just about building a number of dwellings or rental properties and stating a need has been met....

It has to be about thinking about the actual tenant or owners life and how quality housing design meets their personal needs. By creating a high quality design, upgrading build materials, considering surroundings, amenities and actual location not only increases the dweller's wellbeing, but improves and elevates their lifestyle and health.

it has been found that increasing housing quality and design aids in helping the home owner or renters sense of self and allows them want to be part of the community. And not feel like a burden or unwelcome in one's own community based on income, disability, ability to attain a home.

The condition and quality of housing design and availability not only fulfills the residents basic needs of security, but improved of self confidence and instilled but pride in their home- neighbthethood and best of all being appreciated and part of their community.

This sense of security and being valued by the Council, Mayor and residents is said to be strongly correlated with one's life expectancy and the controlling of a wide range of other social determinants of health, such as increase in employment, community volunteerism, income further education, attaining skills and training and decrease in community crime.

I am encouraged by the Town's attention to this need, but want to ensure in the long term the benefits are felt and impacted to those needing housing decades down the road in quality of life and their positive impact on the community as a whole.

A great example of public housing is:

Quayside in North Vancouver

It is co-Housing developement - which might work for a Tiny home developement.

Cohousing is a collaborative-housing model in which neighbours with private homes work together to develop and manage their properties. They also share amenities: typically, a community kitchen, a play area for children, a workspace, and a guest suite.

There needs to be more housing units available for sure!! The waiting lists are atrocious and it's impossible to afford anything around here unless you work at Bruce Power. Everything seems to be geared to their paycheques and I struggle with day to day needs because of my rent amount and income.

I'm concerned about short term rentals, such as air b and b, disrupting the housing market and economy. Investors have snatched up anything in the market and are turning them into short term rentals. much of these were affordable starter homes \$200,000-300,000. They are being rented out a fraction of the year , so are not available as long term rentals. This is what people in minimum wage jobs were living in. Now they aren't available and homes are starting at \$600,000. I think we need to put a limit on the percentage allowed. Issue permits and when the number of permits is used up, no more. Make them pay a tax that would go toward geared to income housing. Make developers set aside a portion of all they build as geared to income. Yes, they should have that kind of housing in Parkwood and up near Arlington. If you continue to ignore ythe short term rental market and not regulate it, the young people, who don't have jobs that pay like Bruce Power, will have to relocate to a community where they can afford housing. Can ythe town employees afford homes on their wages? Could one of ythe full time lifeguards buy a house here in Port on their wages? We need a plan and tiny houses aren't really the solution. We don't need to put all those that can't afford housing in really tiny homes in a little tiny home park. That is ghettoizing that population. Maybe John would like to live in one for a year or two and then tell us what he thinks.

It is difficult finding affordable houses that will accommodate the family and special needs relative.

My sister lives in owen sound and has been waiting to leave an abusive relationship for years to move home but she cant because as a single mom it is impossible to find and afford a place to live in Southampton. It is ridiculous to assume that everyone here is a bruce power contract worker. Low income families need long term, affordable housing too.

As a single parent through laws and also greed it's extremely hard for a family to live here. I was born and raised in this area. Though child support needs attention. Also does the municipal tax situation.

We have went from garbage pick up and useable roads to now paying for garbage and trying to drive through litterly ponds on the streets.

Get back to reality and look after the people that make the town. Do infrastructure do maintenance bring back small town even though we're are expanding. Not everyone works at Brucepower or had the opportunity to sell high in the city and move here. We are local and would like to stay here.

Would want to see affordable housing for seniors...those who do not have pensions to fall back on. We need one or two bedroom units or affordable tiny houses.
Just wish the rent was more affordable. I have lived in my place for 12 years. I cant afford \$1200 in rent for me and my kids
When we initially came to Saugeen Shores we would have preferred to rent but were unable to find a suitable long term rental. We did end up buying a bungalow but noticed that smaller or midsized "starter homes" were relatively hard to find as well.
I rented for 6 years before purchasing a home in June 2020. With large students loans and other monthly expenses I found it very difficult to save a down payment to afford the housing in Saugeen Shores. My rent for 6 years was on par with the rent i paid while living in downtown Ottawa - rent here is incredibly expensive for living in small town ontario. The price of housing right now is not within reach of most single adults and those starting out on careers after school. I'm fortunate that my income has increased and as a result have been able to afford a house, but again as a single adult my options were more limited and it was still very difficult finding a home within my (reasonable) price range. I can't fathom the difficulties those with lower incomes are going through.
Financially it wold help us to be able to create low income rental housing on the property but current bylaws do not allow for that (re outbuildings). Maybe something to think about (I know the mandate is to not create "bunkies" for seasonal rentals but that also disctheages homeowners from creating any housing opportunities for full time use that could be used as lower income rental possibilities which would be a win win in these financial times.
Price of rentals and the price of household for sale is way to high i grew up in port elgin and would love to have my 3 kids grow up there but the town only cares about how much money they can make
My kids and their kids live with me because there is nothing but outrageous prices for rent and for sale around here.
My son has lived here all his life and can not afford to live in his hometown except with me.
It's not fair or right for any of us

Finding rental unit that is affordable is extremely difficult and buying seems totally out of the realm of possibility with the way prices are in town. There is a huge disconnect between minimum wage and the cost of living here and few employers consider what living wage means in this town when negotiating wages. My partner and I are going to be moving in together soon so we've recently looked around at what's available and trying to find something with some modest outdoor space, a dishwasher and enough living space for two (a modest two bedroom or a more spacious one bedroom) would stretch the budget so that rent would take up such a large portion of the joint income that saving becomes nearly impossible.
Affordable for me is \$1,100.00 or less per month. Already spending more than this just to remain in this safe, clean, friendly community! Thank you for the opportunity to be a part of this valueable survey.
Housing costs are unrealistic, not only in saugeen shores, but everywhere in Bruce County! There needs to be more affordable housing. They dont have to be big - but we need something for people who are just out of school, or people who make minimum wage or people living on pensions (old age or assisted living). They deserve a chance at owning their own place, and we need people in all income brackets to keep the community growing and thriving!
Housing seems to be geared for Bruce Power and not everyone has good paying jobs like the Bruce.
I was fortunate to find the house I did 3 years ago that was a ranch design (bungalow) to accommodate the mother who is in her 80s and in poor health. The prices now would have had me look further from Saugeen Shores now as I would not have been able to get the house I needed. With children in the house a townhouse is not optimal especially when trying to accommodate an elderly senior. Another problem is the stock of pre existing homes are usually found to be in poor condition requiring a lot of renovation but the lack of contractors available in the area is making this difficult too.

Would like to downsize but we cannot get enough out of the current 50 year old home to purchase a smaller home in this area. Seems to be the situation of many seniors.
We recognize how lucky we are in that we both have good jobs, but it seems like unless one or both parents are working for Bruce Power, an "average" white-collared job doesn't cut it nowadays in Saugeen Shores. Also - there has been a lot of discussion about tiny homes, and while this may be a solution for some members of the community (seniors, temporary workers), telling a family that tiny homes are a genuine solution for them is, frankly, insulting. I can't imagine being stuck indoors with children in 400 sq ft for an entire Canadian winter - tiny homes work well when outdoor living is incorporated as part of one's living space, but this isn't feasible here.
Anything available is not affordable for so many people except those who work at Bruce Power.
It is incredibly disheartening to have to leave the area that you grew up because you cant afford rent. People should never have to choose between rent or food. They shouldnt have to work 60+ hthes per week just to survive!
Anything

Housing prices have risen dramatically in last few years. New builds starting prices are 400000+ for patio homes and detached are much higher. Resale home prices are over 300000 for semis which receive multiple offers and sell quick. Low housing stock for sale under 400000 creates upward pressure on prices. Most medium homes built in 1970s are now selling for between 400000-500000 which is a big increase in short time. These prices create situation in which potential purchasers require huge down payments and incomes above 60000+ to qualify for a mortgage.

Also rental prices are up due to demand- most 1 berm apts are 1200-1500 and rental houses 2000-2400+. Influx of workers for refurbishment project has contributed to stress on housing cost and availability.

We need new housing stock in more reasonable price range-multi unit, less sq footage. Do all subdivisions have to be 2500 sq ft double car garage homes?

We also need rental stock- not just low incoming rental but even middle incomes require reasonable housing! Ratio of income to housing cost has become cost prohibitive for many.

How about regulate short term rentals to ensure traditional housing units are available for residents? Examine zoning restrictions to avoid limits on creating secondary suites.? Offer rebates on development charges to builders who increase smaller, lower cost housing?

All residents offer value to Saugeen Shores and should have the right to live here.

Not everyone works at Bruce Power. A lot of rental prices are outrageous.

The cost of houses in Saugeen shores is ridiculous. How are people supposed to be able to buy their first homes?

We rented prior to purchasing and rent was very expensive. We were renting a small 2 bedroom unit (which was nice) and paying as much as we were in the city.

When we purchased the house we had to spend more than we had hoped because there was essentially nothing on the low end of the budget. With a growing family it is disheartening to be so limited and had we had to continue to rent there would have been little to nothing to suit a family with young children.

would like to retire and live in saugeen shores somewhere comfortable and clean does not need to be a palace
House prices are astronomical. Unless you are employed at Bruce Power or relocating from the city, owning a home is out of reach. In addition, there is no affordable option for renting. Rooms/ apartments are rented to contractors working for Bruce Power for top dollar leaving those who work in retail, the service industry, etc. not able to afford the rent.
Builders seem to have no interest in building affordable housing or apartments as the money is in higher end housing and condos. Definitely a have and have not town.
Very expensive ! Hard to find a place with the amount of money you get in a month. If the rent keeps going up a lot of people will be without a home in Saugeen shores
It doesn't seem like there are enough apartments available. They are hard to find and also expensive. Housing prices are also getting unattainably high unless you have a double Bruce Power income, and they have jumped significantly in the past three years I've lived here.
Housing needs to reflect those that don't work at high paying jobs, yet provides the dignity and pride of owning a house that meets the needs of the owner.
On the other hand, other people have worked hard to have a home in a neighborhood of their dreams. NIMBY-ism must be a consideration when creating and locating attainable housing.
It's a tough problem to marry but I'm confident this committee will do so.
I love the idea of building tiny homes. Instead of buying a trailer that becomes worthless over time as it rots a small wellbuilt house will likely keep or even increase its value over time. However I still consider \$300 000 to be unattainable. In 1980 my parents on one income with 4 children bought a nice 4 bedroom detached home with a large treed yard for \$35 000 in the mill creek drive area. How has the housing market and cost of living increased that much in 40 years when the average income has not come anywhere close to the same mark? Greedy corporations and wealthy business owners are partly to blame. But I am happy to hear that the town has a more humane and community minded plan because I find it sad that unless something changes I will probably never afford to buy a modest home in my own hometown. Bravo!

\$\$\$\$\$\$\$\$\$\$\$\$
Saugeen Shores is a great place to be. Too much new development going on taking away the small town feel.
Housing costs in saugeen shores is outrageously priced. Any single person/ single parents who do not work at the bruce can not afford to live in Saugeen shores and get ahead in life. It is very difficult to find housing thay dies not rent by the night or week. And if you do..it is not very affordabke for the minimum wage workers.
Two bedroom, half a house approx. 2 blocks from The Queens. Bedrooms in the basement. \$1,685.00/month. The prices are outrageous for single people floating their own rent. Unless I want to be the type of adult that has to live with a roommate. This isn't quirky New York City livin'. This is Saugeen Shores, for Pete's sake.
Municipal government should help to break down regulatory or political barriers for private industry. Municipal government should not be subsidizing housing
We know that this is a waste of time. We all know that this town caters to Bruce power and fast food. No infrastructure for schools or health unless you want a chiropractor as that's covered by Bruce power benefits. No housing for regular income earners Just firm traces and rentals. Build some more skyline properties but not at \$1600 a month.
Housing of this sort that I've mentioned should be available for seniors to buy or rent, housing that would be close enough to a grocery store for people to walk to, that don't drive or have a vehicle !
How can anybody afford to live in Saugeen Shores. To rent you have to have at least \$800. Month pus heat hydro water for a one bedroom. Thirteen hundred for a two befrom.
You cant find a full time job to pay for rent so a single person needs at Ä°east two part time jobs for rent and still need a third job for groceries and personal products.

I would love to live in Saugeen shores but I can find an apartment in another town further away and also be able to afford my car payment and still pay less in a month than what I would pay in rent in Saugeen shores. I want to be able to more than just afford my apartment if I live in Saugeen shores and with my current salary that is not possible.
There needs to be suitable affordable housing for young adults who are most often working part time hthes with minimum wage which then leaves them few options beyond living with their parents, stifling their own optimism for their future prospects in life as well as filling their parents senior years with stress, leading to medical problems which bring more stress. Not everyone works at the Nuclear Plant making high wages or have a share in a family farm. They don't have a weekend, so forget about TGIF, it's meaningless when you work Only Weekend Closing hthes at minimum wage, you can't afford to take a bus to Toronto never mind go on a trip with ythe friends, never mind rent a decent apartment or save a down payment for a house and buy a car, have a romantic relationship, it's a pathetic state to trap people in, especially young people and they are trapped. By small wages and menial jobs. There needs to be many more jobs where people can move up the ladder from that bottoms step, around here it's as if they left only the bottom and top rungs on the ladder, we need to fix this ladder because without it there's not even hope for many people, especially the own youth around here.
It is not affordable Pretty much 10/10 rental applications deny you immediately if you do not work at Bruce power
rental cost is beyond affordable. As a 71 year old senior citizen my income does not cover my rent therefore my savings is supplementing my needs. My cost of rent is over \$1600 before I even purchase groceries not to mention all the other living expenses. The time is "now" for hundreds of us seniors struggling and relying on the savings to exist. We are trying to stay out of "A seniors retirement home" which in reality may cost the government less money. Thank you for addressing the housing problem for many people young and old alike..

We are concerned about the future. If we do not want to go into a condo or townhouse we would need more smaller senior bungalow style housing .Affordable for retired seniors to maintain privacy ,independence and manageable lot size. Thank you
Simply cant afford to own on a low income. Every us geared towards Bruce Power and we dont all work there.
I was very lucky to find a basement apartment for \$1,000. Even thought it is dark, damp and I am continually finding mold, I will stay here. If I ever have to look for another apartment, I will be in big trouble. Even though I make decent money, I do not make enough to take care of my child and myself, plus pay the rents that people expect in Saugeen Shores. I am a single parent, I do not work at Bruce Power, I cannot claim my rent at work and get reimbursed (like contractors at Bruce Power). Never mind EVER owning a house, these prices has made that impossible.
Too expensive and overpriced
I am from this area and had to relocate to a nearby town as housing for a low income single mother in Saugeen Shores is not a financial possibility.
I am a small business owner in town and at the best of times it is difficult to obtain my own dwelling. Rents are over the top as are houses to purchase.
Why is it everywhere only wants Bruce power workers how is that far to everyone ? Not everyone works for a business who pays there rent. We live here to. We grocery shop at stores etc that keep this area going if landlords are gonna only rent to Bruce power works then I guess Bruce power should pay everyone's rent.
Thank you for providing the surgery I hope to find a home someday sooner than later.

Everything in this area is geared towards Bruce power employees. The rents are through the roof because landlords know that Bruce power covers rent for their contract employees. The employees there earn far more than the essential workers that have been keeping the stores open, but those low income essential workers have no affordable housing options in this area.

It is going to come to a point where the children cannot afford to live in this area and neither will the people who are keeping the businesses open. Unless the employees of Bruce power are willing to have part-time minimum wage jobs they aren't going to have a lot of options in terms of retail or many services in town.

The additional strain of covid-19 and shutdowns is also being felt by almost everyone except for the immune employees at Bruce Power.

Many rentals actually specifically say suitable for Bruce Powe employees in their wording. This has become a very discriminatory community and something has to be done.

Please help with affordable housing

Developers are only releasing 2-3 houses at a time to keep supply low and drive prices up. All prices are ridiculously inflated

Housing is catering to Bruce Power employees and people from here are not able to afford the cost and landlords are favtheing bruce power contracts.

Everything everywhere costs too much these days.

Stop allowing "luxury" apartments to be built. They are not appropriate for the young people with families moving into the area. I want to start a family and I can't because my only living option is an expensive and very small apartment. We need more family friendly homes. I live in the townhouses on Joseph Street and they are wonderful. I would love to stay, but it is for sale. Unfortunately, any of the homes being built right now are too expensive to be rentals.

I don't need granite countertops, or slate floors or hardwood. I don't need expensive taps and cupboards. I don't need a bathroom for every bedroom. I need a normal, basic home, large enough for a family, 3 bedrooms, 1-1.5 bathrooms and a basement or garage. It can be a duplex or town home, I don't care about that. I don't even care about a yard. I just need an adult home. I have lived all over the province and never in my life have I struggled to find an appropriate place to live.

I also think there should be a limit on the number of people allowed to have short term rentals in the area. It is staggering how many viable homes are only being used in the summer. It's aggravating that there are so many people who think it's acceptable to ask people to move twice a year so they can make thousands of dollars each week in the summer. I often feel that Saugeen Shores cares more about its transient residents (theists and contract workers) than it cares about it's permanent residents. Perhaps in would be appropriate to introduce a lottery to limit the number of summer rentals above a certain square feet. Those who don't get a chance to rent as a cottage could still rent their homes out through the year. I think this would be a viable interim solution until more housing is built in the area.

I am frankly disturbed that we have created such severe gentrification that most of the minimum wage workers in the area are commuting over an hthe to serve the wealthy residents. What kind of community are we creating where only the wealthy have the privilege of taking part? My husband works at a local business (Carson Plumbing) where he makes a steady, middle class wage, and soon he will have to leave that job because we will likely be unable to continue living here. We are being priced out of the market on a middle class salary. It is cheaper for us to head to the GTA right now than try to stay here. The restaurants and small businesses are suffering due to staff shortages and soon industry will be right behind. How long until it's too expensive to lease a business in the area? We are on the verge of becoming a bedroom community with nothing to offer it's residents.

I am very frustrated. I'm glad this task force exists but it's already too late.

Thank you for ythe consideration.

The real estate prices and the minimum wage make it impossible for people to afford to buy a house.

I would just like to say that I am doing this survey to support my friends and family that rent. I currently own my house but just seeing the cost of renting in Saugeen Shores I find the prices are ridiculous. Home owners who are renting properties out have just become greedy. Not everyone that lives in Saugeen Shores works at Bruce Power. Something needs to be done cause someone working for minimum wage can not afford the rental prices.

I have noticed the prices are always going higher so people can't afford to live and eat

We need affordable single family dwellings for people who work here to enter the housing market. Far too many very large houses being built in town. Every subdivision should have a number of smaller houses so they aren't all clustered in one area.

Paying 1650.00 per month. Wsy too much for my income.
It's very pricey - Bruce Power and retirees seem to have influenced prices to an unfortunately high level. For us, at least, what we need always seems to be just out of reach ... but ... we are saving and trying to get there. We have 2 little ones and one on the way and the 3 bedroom home is just fine. We are comfortable :)
If this situation persists we may be homeless in the spring. I have heard of many families in this situation. My previous landlord played games to continue moving around his tenants to be able to increase his prices and played tenant issues to his favthe to do so and lied to his tenants. He said multiple times and with witnesses that he would sell the home, which caused me to seek out other options. That situation forced me out of a nicer home for less money, now I've drastically downgraded and spent 5 weeks renovating a home I don't own, before I would move my children in, all for more privacy and longer term security. Then he told me he didn't know why I moved as he wasn't going to sell. Any homes with 3+ bedrooms are being rented by the room, as it fetches more \$, therefor taking them off the availability for average-larger families. Most other homes are being rented only for the winter and then over the summer for the same amount weekly as the winter monthly amount. Landlords are offering pitiful options for highly increased rates, "because they can" as the need is so great ppl will take whatever they can and cut back on other necessities to put a roof over their children's heads. Families that might otherwise manage a starter home financially, are unable to, as pop-up wanna-be contractors are snapping them up faster then listed with cash to flip them into summer rentals. Not to mention that the prices of homes are so high that they are entirely not worth the prices! Who wants to loose on a home purchase down the road, just to have a house, and usually one that needs a large investment to bring it up to some kind of standard? I could go on but it's so infuriating!

My husband and I were able to move from renting an apartment, to owning a semi-detached home, to now owning a single detached home over the cthese of 9 years.

However, with that being said we wouldn't have been able to purchase the first home without financial support for a down payment from family. When we moved to Port Elgin in 2011 (it was February) there was limited rental inventory. We found a 2 bedroom apartment for 1200 per month incl utilities which was much smaller with less amenities than the 2 bedroom home we had in Mississauga that was 1200 per month plus utilities.

I share this because if we hadn't had help from family, we would have struggled to save enough for a down payment. I expect there are lots of people who maybe didn't have that type of support but just can't get ahead because of the cost of rent.

There are so many layers to attainable housing. Thanks for taking it on.

Would love to downsize but could not afford to sell and buy another place.

I currently don't have a housing issue, but will be looking to downsize in retirement. I am concerned about more affordable housing for retirees and young people getting started on their own and not having to depend heavily on their families.

Rents way too expensive, shouldnt automatically assume everyone is a Bruce Power/Hydro workers. But people like myself in retail - restaurant service industry really put a huge dent in my pocket. Especially with prices of housing going up I'm starting to look at a trailer and/or rent to live in eventually. Scary and sad but true. Cost of living is getting out to reach

I applaud Saugeen Shores for tackling the issue of attainable housing for all but I cannot help but wonder how this survey will provide you with answers. I would be interested in knowing how many people impacted by the lack of attainable housing actually complete this survey. Are they aware of the survey? How have they been notified?

This is an issue felt not only in Saugeen Shores but across the country. I feel everyone, regardless of income should have access to affordable/attainable housing. And with COVID-19 it will or has already become more prevalent. People working in the service industry which is typically the lower paying jobs are being hit the hardest by COVID.

As a society we need to work at inclusivity not exclusivity, stop with the me mentality and work towards a we/us mentality.

housing is too highfor people that are on low income its very tuff have to use the food bank each month hard to pay bills very highhere
I have been pushed to buy a house sooner than anticipated due to the incredibly quick increase in housing prices. Though I currently rent, I feel pressured to quickly buy or else I risk being priced out of the market. Even then, I am having to stretch my budget as far as it could go in order to afford a house that meets my needs.
The property taxes are of a great concern in Saugeen Shores. I'm a disabled person on a very fixed income and the property taxes are killing people like me as well as the vast majority of the retired people of the community. We are a have and have not community, something needs to be done to address the property tax issue in Saugeen Shores. Not everyone works at the Bruce in the community!
The lack of affordable housing negatively affects us in many ways. I know of a restaurant that could not open for many months because potential employees could not afford to live in Southampton or travel from Port Elgin. We find theselves in a well off, stratified community that can too easily negatively regard people of limited means, an outcome to be avoided. Everyone needs a place to start and affordable housing is a prerequisite to any path to prosperity. I'll end by pointing out that housing which is unaffordable and/or insecure lays a very poor foundation for children to grow within; children suffer when the ability to afford a roof over their heads comes at a cost to food on the table.
Create rentals that don't only look for Bruce power employment. Lots of other jobs in town that pay very good too
We strongly support the goal of increasing affordable housing in Saugeen Shores. Thank you.
Where these questions about housing?

Being a single professional female with 2 cats, I found it very difficult to find anything pet friends and in my price range!
Land in Saugeen Shores is very valuable and expensive due to its proximity to the Lake. Inland municipalities such as Arran Elderslie have less expensive land, making it more economical for affordable housing. People can drive or be transported from Paisley or Tara to jobs in Saugeen Shores. Save Saugeen Shores for theism. Don't burden Saugeen Shores with issues that should be spread across the County. In forty years Saugeen Shores will have hundreds of empty houses. Bruce Power should be responsible for providing temporary housing. Please don't accept affordable housing as a Saugeen Shores issue. Kincardine is accepting all of the commercial and industrial development related to Bruce Power, let Kincardine address the affordable housing shortage. They have to take the good with the bad. Think long term....what is going to make Saugeen Shores unique and attractive. It's certainly not going to be more houses (sitting empty in fifty years). Affordable housing is not the issue to resolve.
People renting at a price that Bruce Power allows for housing amount is ridiculous. Anybody who doesn't make Bruce Power money and rent or buy anything.
Everyone up here assumes you work at the point, therefore they charge way too much for rent.
Put a five way stop at Green and Bruce Street. That will help people that live in houses, or rent apartments.
We cannot rely on private Landlords to provide affordable housing to the community. I fully respect that private Landlords have worked hard for their investments and this is a business for them. After witnessing what poor tenants can do to a property I feel for the private Landlords. While I wish I could afford to purchase, I can't, but rent is getting too high for most to afford. The town needs to start providing affordable housing and not rely on small, private landlords to provide affordable housing.
Far too expensive driven by greed thinking that everyone works at Bruce Power.
Would HATE to see Market Street forest gone for housing development. Keep Saugeen shores green!

Want smaller detach home with a proper backyard- less cookie cutter Nice to have more homes built like ones in Southampton (behind Tim Hortons)
Rent is far too high for people living on own. Either they are cheap and dives or lovely and an entire months salary. I gave up trying to find my mom an apt so she could be closer to me as she is nearing her end of life however it was not an affordable endeavthe.
Lack of low income/affordable housing.
It's a complex market due to cyclical nature from outage work at the Bruce, as well as seasonal residency.
Let the invisible hand of the market do it's work. Similar to fort McMurray, wages are on the rise due to increase in demand for employment. That's not necessarily a bad thing. As wages rise, housing becomes more attainable.
Would like to see housing in Southampton for seniors to rent at a lower rent such as they have in Tara & Paisley.
I would like to live in a more modern and newer building. I can't afford anything more than \$1000.00 a month all inclusive. I don't work right now as I am taking care of my father, and the rent for another place is over \$1500. I also need a place with no stairs, as I find it hard to manage them at times.
When moving back in late 2011, there was few 3 bedrooms or the rent was way too high when you are starting out on ythe own with 2 kids.
There needs to be more year round rentals.

There is no new housing being built that I can afford as a single parent. Single detached homes are out of reach for an \$80,000/ year income. Rows, townhouses and condos are almost as expensive and have additional maintenance fees as well. The existing housing stock is just as expensive as the houses generally require major upgrades and renovations.

The homes being built are overly large. What about incentives for builders to look at smaller floor areas and different designs for single detached homes so that they are more affordable? I dont need a formal living room and dining room in addition to a kitchen and family room.

Thank you.

I have a 2nd home which the basement could be rented out. It would need to be rezoned? I need funds to convert to a basement apartment. Need clarification on basement apartment codes for Saugeen shores. I put in an egress window 5 years ago, even though Saugeen shores does not have this as a must have in a basement dwelling. Need clarification from the Town on rules and reg for basement apartments.

Refusing pets should be illegal.

Refusing people that arent from Bruce Power or Hydro should be illegal. Its discrimination.

The rent prices for young people just starting out are too high. Not everyone works at Bruce Power, that needs to be taken into consideration.

Also any seniors looking to retire to this area are not able to afford the rent prices that are here either.

If we did not own the home we would not be able to afford the rent prices currently in Saugeen Shores.

There isnt enough gear to income .low income housing in Southampton and port elgin. So sad at the rent for housing and apartments as alot as my self couldnt afford it and cant afford food .

This survey is way to late. In my opinion, the only way out of this crises is finding a way to subsidize rental units, w/ Bruce Power, Builders, etc. Start up a fund for people that do not work at Bruce Power and are trying to survive on minimum wage. The complex in behind the Giant Tiger, has Bruce Power employees paying rent there. That is wrong.

As recent retirees, we are blessed to live in the house and community of the dreams. I am extremely interested in affordable housing issues and am past Chair of the Habitat for Humanity-Waterloo Region Board of Directors, and currently a volunteer with HFH-Grey Bruce. I have no official standing at this time, but have volunteered to be the point person for Southampton United Church's efforts in this regard. We are currently undergoing a Renewal exercise and the committee is considering attainable housing as a good fit for increasing the capacity for, and commitment to, community outreach initiatives. I hope to attend, in that capacity, the planned Saugeen Shores Attainable Housing committee's October stakeholder meetings.
rent is too expensive. Down payments are too extensive Most listings are furnished. Not much available that allow pets.
Not sure how the town can address this situation.seems like the lower price houses are being purchased by individuals who rent them out. My opinion ...the town should look at affordable housing for low income workers to purchase. No disrespect but Saugeen Shoes does not need a Alpha Street (Owen Sound) fiasco. Magnet for druggies and welfare. My belief people have more pride when owning their houses.
Serious lack of housing. Housing that is available is extremely poor condition or unsafe and exuberantly overpriced. Rent or food now, not both.
Impression that the Town is very pro development, and readily approves bland new construction with little regard for existing residents or services.....all about the \$\$\$.....SS is rapidly losing its character and becoming another community defined by big boxes along the highway.....sprawling development, with no sense of taste.....anywhere Ontario
It is way too expensive.

Not sure what the solution is but some of my staff, who rent in neighborhood, will have to move to more affordable places. I'm struggling to keep staff because of lack of housing. Also, my son's father has to move because the house he's renting is for sale by owner. He needs to stay close by, to be close to his child. It's a big problem!!
I love living in this area. My job, friends, and family are close. I hope that you give my application some consideration.
I find that the cost of rentals are far too high for low income families.
I have a daughter and her spouse with 4 children. Second marriages. They do not have down payment therefore must rent. But cannot find a place to rent. The house they have rented for 3 years has sold due to the real estate market. Now they have nowhere to go. Everything here is for Bruce power wages. Neither of them is out there. (Not from lack of trying)
Very expensive to live here.
Taxes are outrageous for what they offer.
STOP allowing rentals to be set for BP workers. (Price and Furnishings) We don't all make \$100,000/yr.
We need more geared to income housing that is available to the population who aren't making \$50,000+ a year AND for those who need affordable housing but are not on OSAP or welfare. Most of the affordable housing is filled with drug addicts who are capable of working.
There are many rentals available for "Bruce power workers", but very limited family home options.

Renting/owning in Saugeen Shores has grown rampant to providing to the smaller percentage of Bruce Power employees. We see it all of the time in advertisements "Bruce Power Employees Preferred" in paper, on social media, etc. And then come late spring to early fall, locals are in competition with the "summer" ttheists for places to stay...some locals are even vacated from rental properties because the owner(s) can make a bigger dollar by renting "exclusive" summer rentals to visitors to the surrounding areas...making locals an inconvenience. Lastly, the "affordable" housing that is in existence, and the potential future affordable housing units have wait lists miles long, making it difficult, or even unforeseeable, as to if someone would even be able to have a chance to reside in the affordable housing before giving up and seeking something that "will just have to do", and suffer costs they may not be able to keep up with.
I think that it is great that housing programs are available to those with low income and meet shelter needs, but I think things could be better. I think the units could be designed so that a person isn't bombarded with the neighbthses lives.
I found a small house to rent, and the owner sAid it it would be \$2,000 plus utilities. I thought it seemed high, but the owner said "it seems high, but we can get that, so that is what we will charge." They ended up renting to a couple, the man works at hydro.
cant live in an apartment
I have been staying in Saugeen Shores since March for work. I have rented places all across Canada and Saugeen has the most greediest landlords I have seen yet. Since March I have moved three times because of the ridiculous prices being charged and lack of maintaince to properties. Next year I am looking into buying a trailer to stay here so hopefully I wont have to deal with these people anymore.
It was affordable when we moved here in 1988, but would not be so now.

We moved to the area back in April for my husbands job. We started looking for places to rent in February and really struggled to find a descent long-term rental. There are many other families in the same boat as us. We're being brought to the area for work and all want to live within Saugeen for the school system for the children, but feel that the immediate long-term rental market doesn't meet the demand. Many being brought in are Expats and aren't able to immediately purchase a home.
Moved from across province. Was hoping to rent for a year while deciding where/what to buy. No rentals available! Only option was to buy. Got lucky that we found a home we love.
Too much building. We are getting construction fatigue.
I've been lucky enough to recently be hired on to Bruce Power. Before that I was living under the poverty level as a single mother with 2 children. The majority of businesses in the area only pay minimum wage. There is no housing available price wise to any family that does not have a double Bruce Power income. Even with a single income from Bruce Power there is no way I could find an affordable home in this area. Therefore I, and other people like me in the area, are forced to live in older run down homes or run down apartment buildings. We have a great need for affordable housing. We don't need apartment buildings but houses.
Southampton is primarily a beach town with many summer residents and retirees. There isn't a pressing need for year round rental units because there isn't a significant number of unskilled or minimum wage jobs here or needed. What the town should do is try to attract skilled workers and professionals that do not need subsidized housing and will provide services needed by the townspeople. (nurses , doctors, ECE, PSW, teachers, plumbers etc) The council should encourage housing that will attract people who are interested in the long term growth and success of the town not provide cheap housing for transient workers who will not invest in the wonderful community.
Saugeen shores is a wonderful place to live and raise children and im so grateful to live here but there is a huge need for affordable housing for so many families like mine. We need to focus on not just making housing available but also affordable.
Overprices and many won't rent to people desires Bruce power workers
Unfortunate how much market forces dictate housing prices.

It's not affordable for the regular person to purchase and there is not enough affordable decent rentals
The need for affordable housing is one of the most important things for a community like thes. Not everyone works at the point. It takes two incomes if you are not a hydro worker. As a pensioner my fear is can I afford to live here when rents are so high and I can no longer maintain my home. This is a sad affair to feel I have to leave this community due to the unreasonable rent .
If the community cannot ensure more options for young people working entry level jobs, i think you'll see them leave the community.
I have many young friends that have to live with their parents. If they moved, they have limited options to rent other a place with more than 1 other person.
The cost of housing (to own or rent) in this area is out of reach for many people who make around minimum wage.
Not sure if anything can be done. The inventory is so low and the real estate tell the sell you can get big dollars, but someone will buy it as they are desperate. Would need some incentive for developers to build affordable housing and just can't see that happening
There are Canadian People who hav needed housing for some time. We need a h elping hand for a decent roof and where we can have heat in winter. Give us some pride. A f cent place to live.
It is very hard to find any rental property in Saugeen Shores and and is becoming more homeless people day by day ajd the rent is too high

Though I'm well-housed now, I can imagine that as I age my needs may become different and my financial situation may change. I fear that if either or both of those things happened, I would be unable to stay in this community because there isn't a variety of housing available or affordable. I also have concerns for the present in terms of others in this community finding suitable housing despite lower income or crisis in their lives. A community is only as good as the services it can provide and that takes a workforce making wages that are inconsistent with the high costs of rental and ownership in this area. It no good having a pretty view of the lake if all the stores, restaurants and other services can't stay in business because they can't find staff.
Too many new builds are "executive". We need more modest bungalows like those behind Saugeen central school
Provide housing with green spaces for community vegetable gardens like co-ops sometimes have. Have a community building onsite to hold classes in freezing, preserving, cooking food. Give stores like No Frills incentives to build here.
Perfer one floor home
I am a senior looking to downsize but to rent locally is beyond my means.
allow small second home on farm to allow family to take over fam at affordable cost home must remain as part of farm no severance allowed
We recently built a house on a lot that we have owned for 3-4 years. We would be completely unable to buy a lot at the current prices now. There is an issue with lack of inventory and land prices.
The cost to live here, without having employment at Bruce Power, is very high. I love it here, but I do wish cost of living was more on par with other rural communities further from BP.

I think it is obvious that we live in a bubble here financially. However, not everyone has the benefit of a Bruce Power salary and therefore cannot afford housing or a rental in this area. We need to do something to provide affordable housing or rental units for those people who cannot afford the prices in this area. That said though, once provided, the onus is on those individuals to maintain their property in a manner that is equitable to most of the properties in Saugeen Shores.
Housing is way to expensive, need 400,000 or more just to buy a descent home
I do think that there needs to be more affordable rentals in saugeen shores. I also think that meeting with developers to discuss current and future projects that could be brought into the affordable housing strategy would be amazing. I have a few friends who are single parents or lower income who want to have safe affordable housing but it is very difficult to find.
I just really want to be able to find a decent house of my own, I don't want an apartment/two house:condo/semi, I want a real house, fthe walls and a roof all my own. that isnt ridiculously expensive (not everyone can work at Bruce Power... just saying.) so I can finally move out of my parent house and start my adult life. It's time I branch out on my own, but with the current state of the housing market, I'm going to be stuck living at home for many more years even if I save every cent I earn.
While we, as a Bruce Power family, are able to afford housing in Saugeen Shores, there is clearly a need for housing that EVERYONE can afford. If we can't provide housing for people who run businesses, work at stores and restaurants, or perform other vital functions for the community, we won't have much of a community at all. Developers are getting rich off the influx of Bruce Power workers and contractors, and they need to be required to provide quality, attainable housing in each one of their subdivisions. This needs to be a requirement when they are applying for permits to create new areas.
I have a son in a wheelchair so accessibility is a issue for when he visits us.
Impossible for people who dont work at Bruce Power or retired from the city with big dollar backing to live there. When you are born and raised here, and want to stay here, you feel like you are getting pushed out of ythe own town because of housing prices and rent prices.

Concerned as you are that housing costs are too high for needed service workers in Saugeen Shores businesses.
The Town should spend more on affordable housing than (1) baseball diamonds (2) funding the Y or (3) giving any financial incentives to the Cedar CresceNt Village. This municipality should do something constructive and meaningful for low-income residents of the municipality
It is evident there is a problem with rentals in Saugeen Shores. There needs to be more apartment buildings or multi unit complexes created to assist with young people or lower income people.
To buy a house in this town you have to work at Bruce power. It is ridiculous that there is no affordable houses to buy in this town. We bought the house 4 years ago and thank goodness we did as we wouldn't be able to afford a 400,000 ++ house now. As neither me or my husband work at Bruce power.
My mother would like to rent a condo in Saugeen Shores. She has mobility difficulties and needs accessibility options. Unfortunately there is very little appropriate housing available.
Saugeen Shores needs some houses that average people can afford.
Need more affordable places to rent
To be sucessful in saugeen shore you need to work at bruce power if you call that work sitting on ythe ass and getting paid high wages to do nothing, would loke to see them survive in the real world having to do the trade they do nothing at the bruce
Housing is crazy in saugeen shores. It is almost impossible for a couple to own or rent a reasonable house without working at bruce power and that is crazy. There are other businesses in this area that do not pay like they do, and the people who work for \$15-25/hthe deserve housing too.
Seasonal shifts create financial challenges
I would love to live in Port Elgin as my work is there and my friends and partner are as well, also close to the beach but I can't afford to live there on my single income.

Expensive rent if landlords are even willing to rent for locals. Most of them just save the places until summer for weekly rentals to hydroids and city folk. Leaves me in the awkward spot of needing to buy a trailer in order to keep working in town. This is the main reason why I and many people my age are leaving for cheaper places outside town.
Its far to expensive for anyone outside of bruce power to make a living on their own
There is a definite need for lower cost housing. Regardless of how it is developed it is a costly program. It is needed in the downtown core as transportation is nonexistent in Saugeen Shores. We need to encourage multiple use buildings in the two core areas.
I believe that in the past decade housing in Saugeen Shores has reached unattainable pricing and has therefore pushed away prospective new families who would like a small town to raise their children in. It is unfair of young people to pay the unreal prices being asked in Saugeen Shores.
I pay a pretty penny to rent a tiny 2 bedroom cottage for my family, and most days it hard to scrape by. We are in need of some help. Not everyone is a bruce power worker with a six figure salary.
Besides the need for more affordable housing in Saugeen Shores, there is also a greater need for public transportation, especially between Port Elgin and Southampton. The trolley in the summer meets this need, but there is nothing year round. I believe the Town of Innisfil has a public-funded transportation network that assists its needy citizens.
Most houses being built are over 2000 sq. Ft and too big for the older generation. Also as such, since we live close to the Bruce, most newly constucted homes are built with high end materiels and expensive add ons such as appliances etc. We need to build smaller homes for the elderly, more townhouses of 2-3 bedrooms either 1 floor or 2 story for families with reasonable rental rates or sale price.
Because of the HIGH incomes it is too expensive for the ordinary people that had even good paying jobs to afford to live in this area .

An injury this year that has left me currently unable to navigate stairs without help has underscored that a move to a bungalow or other form of housing that is not raised may be a required necessity in the future. The smaller bungalows available and they are few are all at a very high cost and not financially viable long term. We continue to search the available housing listings here as the wish is to continue to reside in Saugeen Shores but it may not be doable. Even the town houses (not interested in condos) that are not two stories are very expensive.
The cost of apartments is ludicrous.
Housing either renting or owning is way to expensive for a single income in this area
Saugeen shore rentals have become unaffordable inaccessible - due to Bruce power influencing property values. Its unfair with companies like skyline buying up every rental in the area and overcharging rent for poor quality apartment's.
I believe housing in saugeen shores is just fine... leave it be it will sort itself out... dont meddle
I would be very angry if there were "affordable" housing placed near me and it reduced my property value...
I am relying on my property value as a retirement investment... if you start doing things that affect that for me or anyone else its unfair...
The price of houses are way to high
See previous answers.
I would like to own my home but at no more the thousand a month. I am on a pension but feel I deserve to live in a Port Elgin without paying out an extreme amount every month . I am responsible women who became widowed two years ago. I look after my own yard and love to garden.
Younger people who do not work at Bruce Power cannot own do to the bubble that has been created. Rent is just as bad.

We are fortunate to own the home. However, as parents, we are aware that affordable housing for the children in the future has become a huge issue. It is not a problem that is unique to Saugeen Shores, but perhaps in this area due to the proximity to Bruce Power. Perhaps by laws can be amended to allow for more flexible housing options. Consider the trailer parks that are not operable over the winter. Are there not winterized housing options that could provide affordable housing at these existing locations?
Seems like it's hard to find places that I want or need in the gray Bruce area
Need more affordable houses for people who do not work at the Bruce. Low income housing desperately needed
We need apartments and townhouses. Single detached homes that are reasonable in cost and not overinflated in value. We need homes for people who don't have Bruce power income levels. Places for young people to start out instead of having to leave the area or remain with their parents.
Need decent rental 1-bed housing with long-term lease for peace of mind. Moves on account of rent rises very unsettling. Pension does not rise with rent rises and gap makes expenses harder to meet.
We like a place where are my girl can be with us and the family pets too. We need a place asap because both are place are temp help please we want are family back together asap this being sucks
Its really annoying driving past all of the new hundred thousand dollar plus subdivisions knowing everyone who works in any of the retail/service businesses here is struggling for housing Also annoying since the only affordable housing zone I've heard talked requires the tear down of the market street forest, which is something I really object to. Always seem to find better spaces for the big money housing though

My new Link Home cost 449M in 2019. I wished I could have still bought new, but a detached at that price.
The prices are beyond the ability for many to even think of having the dream of owning a home. The next generation are struggling -no question
Too much new construction. Residents are getting construction fatigue. It's like PTSD. It causes depression and anxiety.
Not sure how anyone in a service industry could afford to live in the town on one income even to rent a place. We need to focus on enticing multi-family dwellings with quality construction, adequate parking and storage situations. The complex on the corner of River and Wellington Streets is not hard to see the major design flaw in not providing adequate storage for families: bikes, outdoor toys, sporting goods, lawn chairs. I think the future of affordable housing lies in converting into legitimate and rentable apartments, single family homes, & chilling out about multi-family residences on the mature large-lot road (really? get over it). A community is defined by how it takes care of the most vulnerable, not how it provides prestige for the wealthy.
Everything is geared towards Brice power workers and people with not pets. People discriminate against you for renting properties.
Terribly expensive especially if I could own . Two incomes still doesn't cut it to buy a 190,000.00 home. I know a lot of people in my age group probably won't be able to own a house let alone rent due to the insane prices unless we win the lottery. It's really quite sad considering my parents bought a home 18 years ago for 60,000.00 and now the asking price for it is 350,000.00 and still the same house nothing done to it since I lived there as a kid. Would be really nice to see some real affordable housing in Saugeen shores.
Housing has become too expensive for many people. There are people working several retail jobs and are still struggling to find housing of any kind for their families. Southampton has become ridiculous. Stores were having difficulty finding workers because many could not afford to live in Saugeen Shores and had no transportation if they lived outside the towns. Southampton used to be a great family vacation destination and while it still is for the wealthy, it is not for many. Saugeen Shores has become a microcosm of the disparity of distribution of income in the country .

What is limiting you from obtaining that type of housing, if anything?
Affordability and availability of townhouse units
mortgage rates are too high, and they also don't lend to self employed individuals. I know I can afford it, but haven't been given an option at all.
not having mortgages given to those in job transitions
The unreasonable prices, lack of housing , lack of affordable housing.
There is so little available
financial disabilities and not enough help for me and my baby
Cost of apartments
Availability and affordability
As a single income, can support a mortgage of 250,000- 280,000 and I have a modest down payment saved but ultimately not large enough, and the value simply is not there in a 1 1/2 storey 19th or early 20th C home selling for \$325,000 in the area. (Been watching the market for two years here).
Also have a salaried job, but my family is one income so that is a factor.
Lack of availability of homes of value for the dollar is the biggest roadblock.
Homes in my price range here are quite dated, and need renovations or repair. May be getting snapped up by those with higher incomes and then used as rentals, or reno'd and then flipped for more.
Market is too competitive that sellers can sit on offers to obtain higher selling prices.

Income
Not enough available in Southampton, which is where I work. Due to vision loss I am unable to drive
Inability to save any sort of down payment.
We need tiny homes ðŸ• ħ
I don't make enough money with the full time job I have.
Single family dwelling
Rent is too high and there's no affordable apartment/houses
The cost of rent / housing is unaffordable in the current market of saugeen shores.
Expensive to rent a place in Saugeen Shores
over priced housing market
money
Purchasing power
The prices of places are unitanible on a low to medium income. Housing has become an investment for people and not living place. To me it is not right that people can buy everything up and charge high rents, for young families and the older people were do they go? It is sad when to see so many people displaced and living in poor conditions.
The cost of homes in Saugeen Shores requires larger and larger down payments in order to land on a reasonable mortgage payment. Saving for those down payments is the major roadblock right now.

I have a down payment ready to go & based on my income and have been pre-approved for a mortgage up to \$300K but there is nothing for sale in Saugeen Shores under that amount. In addition, I do not want to be house poor so am looking for something much cheaper.
Inflated rent prices...plain and simple.
I believe that my girlfriend and I make reasonable money. I started at Bruce Power recently and still find that it is difficult to afford to purchase a home in Saugeen Shores. Hard to enter the housing market here.
On the cost of the market is too high. And and I can't seem to find a job that pays over \$15 an hthe.
Pricing of homes
Affordable housing
- Cost of living within Saugeen Shores!!! - 2 parent family working 3 Part-Time jobs to cover apartment rent, food and bills - Being able to afford a down payment to be able to own a small, modest home within the area. - Monthly Cost to rent a Full Hou
Cost. I make a decent salary and cannot afford to live in a single detached home because you can't fine anything in decent shape under \$300,000. As a single person with one income I can not get approved for that kind of mortgage.
Increase of rental rates.
Single income mortgage does not allow for me to afford to buy in this market. High competition with other buyers who snap up cheaper properties, a lot of seasonal

rental properties squeeze out long term rental market. Have encountered renters who only rent to Bruce power employees.
The soaring housing prices make it almost impossible as a first time buyer for 2 fulltime workers earning well above minimum wage. Home ownership should not be that far out of reach and I cannot imagine trying to survive on a minimum wage job. Housing would be impossible.
Retired on a fixed income
Options and lack of existence are limiting us from Obtaining this type of housing.
The cost!
Affordability
Cost of rent and prices to buy homes
Finances
Pricing way to high
The rapid increase of housing prices and the high costs of rent. Saving to purchase is difficult when rent is so high. Saving seems to take endless amounts of time when the value of homes are exponentially increasing in value.
Cost of a house in Saugeen Shores is well above my budget
Housing costs in this area are too high. Prices cater to people who work at the point and not those in the trades or service jobs.
Apparently the value of the 3bdrm bungalow has nearly doubled since we bought it 8 years ago. It's not responsible to spend \$800k+ on a house in the same neighborhood that has one more bedroom. Technically we could make the mortgage payments on a bigger house, but it would limit the lifestyle, savings, and ability to be flexible in the careers. We are limited by the brains, because investing that much into a single-industry town's real estate market is just a dumb idea. This isn't Toronto.

Absurd real estate prices
Price and lack of affordable options
Getting accepted.
Market price
\$\$\$
complete lack of reasonably priced condos
The cost
It doesn't exist in Saugeen Shores
Taxes and land cost. Build costs are artificially inflated in the area too
Too expensive
The cost of the current housing
Money
Not everyone in the area works for Bruce Power and earn those wages. They have made it extremely difficult for non BP workers to afford a mortgage let alone afford to rent anything.
Affordable lots, affordable market. Although we could profit on the current home we'd still have to double the mortgage to get something better then what we have. It is just not affordable. And the building lots are not only expensive but very small.

In my current area there is NO cooperative housing, are no plans in the works that I know about, Abbeyfield houses has not been initiated here. housing costs are skyrocketing and there is a plethora of condos which have high and higher and much higher monthly fees
Cost of living. Cost of rent. Again I work full-time minimum wage if I lived by myself .. I could pay rent but have nothing us.. let alone my child.
Working a full time job is not enough to afford housing costs, without, going into debt. This is a result of environmental factors - not the individual. Stop blaming the poor and start looking up the hierarchy.
I answered this in question 9a
My income level, high rents in this area,not enough income housing in this area for seniors!!
None available. All large homes are rented by the room to hydro workers or rented short term with crazy high prices. We are unable to save for a down payment to apply for a mortgage.
Money - Although I do have a career in a field I like and work very hard at it, I do not make that much more than minimum wage. Unfortunately coming up with a down payment for a house seems unattainable with the higher the price of houses. Also, I don't qualify for a very high pre approved mortgage (even the \$300,000 tiny home house you spoke of in the video, I'm not sure I would get approved for).
nothing available
Saving for a deposit and the lack of motivation to sell to anyone but the high Enders rentals cost are absurd because too much stock is lost to summer and casual renters.

Too expensive
Self employed. Difficult to obtain mortgage
Unable to get mortgage to cover the house prices in this area.
Affordability within the town of Saugeen shores. There's noting in the price budget.
Cost
Housing costs, rent is too high so I can't save money
Low income
Anything with more than 1 acre costa over \$800,000 which is a mortgage we cannot afford. Even a lot to build on is well over \$200,000.
Income
Cost of housing!
I don't make enough money to purchase anything especially in Saugeen Shores where I can be close to work, and now as I near 65 my health is failing and I have no pension to retire on so I must keep working. I can't bank anything because the rent price and food, insurance take all my pay.
Cost of housing
On waiting list with Bruce County. Market rent too high. Rent geared to income.
finances

Cost of housing. Limit of budget is \$350,000. There is limited/ no inventory on the market at that price range. New builds are large and/or built with premium finishes which are out of my price range. Houses below \$350,000 on the market usually have significant structural issues or do not demonstrate value for cost of property.
Pricing
money and no low income housing
rent prices people saying only renting to bruce power and limited availability
the market barely has any homes under \$300000 that arent teardowns or needs \$300000+ in repairs. When there is any there ar bidding wars
Not much available. I want long term lease.
Not enough places and a lot of people are on the list
Prices are way to much
Over priced real-estate and income level along with the cost of divorce/child support.
There are none available on the market
money
Cost of rent to high
First time home buyer and prices of homes are too too too much money in Saugeen. Shores, Kincardine and areas.
\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

I am currently living on cpp disability of just over \$9,000 a year, and am not able to work at the moment do to health reasons. And the system is very broken b/c if I do work my rent goes up and also the amount of money I receive decreases yet I don't know if I would be able to work full time to support myself b/c of health reasons. It is a very broken system. Once people are on social assistance it is very difficult to work ones way out of it and at times we are treated very poorly by people working in the system.
Lack of housing
Long wait list for subsidized or rent geared to income
A brand new 2 bedroom condo cost more than a 4 bedroom side split built in 1971. Even a small 2 bedroom outdated bungalow cost more.
i cannot afford \$1800 rent
price!!
Income
Cost. Prices are too high. You're paying too much for a shit hole or something that's just average
The astronomical cost of housing
House market is so inflated
Cost!!!! Homes going for over 400,000 with rent going above and beyond \$2000 monthly!!! RIDICULOUS!!!! FOR WHAT???!!!!
Nothing for rent in my budget

This type of housing does not - and has never existed in Saugeen Shores. There are no developers, builders or community groups that have created individual homes for those needing affordable housing.
Cost
Housing costs in Saugeen shores are prohibitive, currently trying to save for a down payment but every month it seems 3+ bedroom home prices go up by \$100,000.00!
Its too expensive to rent in southampton and the places for rent are usually short term or only seeking bruce power workers.
Cost. The housing market in this municipality is comoletly unreasonable.
Finances work jobs
Can't find anything in my price range
Currently there are only 2 houses under \$400,000 in the Northport school district. For a family that isn't making Bruce Power salaries, this is unattainable. We are not struggling financially but the property values here have priced us out of home ownership at this time.
Options and money at this time
Income. Both on ODSP and housing here is way beyond what we get for living expenses.
Anything roght now
Cost.
not many options in my price range, rental costs too high to save for down payment

Houses are too expensive currently
Cost
Finances
The long wait list.
The obscene cost of housing out here. We are nowhere near a city so I don't see the appeal. Housing here should NOT be this expensive
Finding housing of this type in Port Elgin.
We can't afford the expensive high prices around here. to purchase or rent.
Cost of rent in Saugeen shores is to high and usually for single bedrooms not full apartments.
Lack of affordable housing.
No down payment
Single mother
Cost is too high. Mortgage lenders unfair.
Not affordable
Affordability

Cost of living, paying off school debt, property cost inflations and large down payments with rates of approval being way down.
No one bedrooms, too expensive or just a short term rental
Get told because we aren't Bruce power workers they won't rent to us and hang up
Actually finding a house, always find there is apartments rentals and not many house rentals. Or they beyond a mortgage price to rent.
Poor credit due to a divorce. I have enough for a down payment and closing costs and then my monthly expenses would be even less than what I pay now.
Housing costs
Price, market supply
money, grants, downpayment, eligibility
The price of rent these days.
Availability.
The real estate market and being able to get a mortgage.
cost and location
rent is to high
None of the rentals will allow us to stay through the summer they all want to cash in on summer weekly rentals and to stay would be ridiculous as a house that's \$2500/month all year is \$2000/week July-August

Lack of affordable housing! Houses are going for double what they're worth and let's not even get into the tricks and games being played with how sales are being executed. Not to mention that my partner needs to keep their out of town job as it pays well and there are no positions available here (if you are not Bruce Power university degree sporting) that would pay even close to enough for us to afford the homes here at this time.
housing costs in the area
money
There are very few places left in Canada where I can afford to live. Homelessness is inevitable for me many others.
Bruce power discrimination
cost and availability
Affordability
Affordability
Rental prices
Cost
Down payment
Not wanting to be house broke.
Cost

There arent any available. People are asking for Bruce Power only or a unhealthy deposit or refuse my dogs. Also \$2000-\$3000 is far far too much for a 3 bedroom. I cant even afford the rent let alone the bills and feeding my family. Its heartbreaking.
No availability. Expensive rent - unable to give first and last in one payment.
Cost/affordability Lack of rentals All rentals are tailored to bruce power, or cramming multiple tenants in a single family house.
I'm not finding anything in my price range.
I was quite ill for a few years but now i have gotten strong enough physically where i was able to get a job and looking forward to starting my life.
Saugeen Shores is geared to BP workers. The houses for sale and the places for rent are out of budget for the other citizens here who don't work at Bruce Power. Most of the rentals are weekly or monthly and fully furnished, pets prohibited for the out of town BP employees. This problem is most prominent in rental properties.
I can not afford the high rent. Everywhere is charging city prices for rentals
There is a general/severe lack of employment opportunity with wages that are capable of fulfilling the general costs of rent, hydro, water, oil/gas (if part of the property), transportation, insurances, monthly billing for items such as cell phones,

internet, etc. which have more or less become mandatory for this day and age, as well as something as simple as monthly groceries.
The last place I rented was less than 400 square feet, with hydro and water included, at \$900.00.
I had little space for required living, next to no storage space for clothing, etc.
Finances. I am a single mother on disability. I get about \$46.00 a month total for child support for my two children. My children have special needs so I opted for homeschooling, as it was clear to me that my children were not thriving. I would have to go back to school to earn more than minimum wage to be able to afford rent for a house. But I feel stuck as I do not have any family near by who could watch my children for free, while I go to school. My supports have moved to other towns or have passed away.
Cost.
Way too expensive for one person to live alone.
location and cost
cost of rent in port elgin is outrageous. i've considered moving out of town, because i cannot afford to live here
\$\$
High prices of all the new homes in the area.
There is no housing available and the prices are unrealistic. No single parent can afford \$2000+ utilities that doesnt mean the children dont deserve a home.
Can't find anything like this that's available & affordable in Port.
Can afford one with more than one bedroom

Getting a mortgage
Affordable housing
High rental rates & high sales prices for below grade homes. Do not have pension or wages from Bruce Power. Lived here all my life but now can not afford to stay so I can remain with family & friends.
Price is very difficult. Starter homes prices are much hugher than nearby communities and when the do come on the market, they do not last long.
No property prices under \$400k. Even those few that are around that price are complete renos. Even at that, the developers buy them quickly and then re-list higher
Not there not available. Or affordable.
Extremely high rents, no rent control, preferences given to Bruce Power workers or subcontractors.
Too expensive
Dont have the money a 2 bedroom is now 1300 and up
I am limited in obtaining the type of housing I am interested in because of money. I am the sole provider for a family of 3 and since I don't have rich parents or make \$200 000 a year I can't afford a \$500 000 to 700 000 for a decent house. A \$350 000 or \$400 000 would be more attainable for the average person.
Price
Credit score and down payment
1000\$

Being on odsp and cppd. And bad credit to to ex husband
Credit cheque - single income household and wNting guarantor even though excellent tenant histiey.
The rental prices
Cant find a place near walketon,ont
Money, for both of us
Prices are too high .The first time home Buyer plan Price range doesn't exist in Saugeen shores. The housing market is to high to buy here.
There is nothing in my income range.
Rent is ridiculously over priced everywhere.

Appendix C - Community Launch Meeting Link

September 17, 2020

https://www.youtube.com/watch?v=8T6OhyOAeCs&feature=emb_title

Appendix D - Stakeholder Group Discussion summaries

Key Stakeholder Meeting Notes

October 20, 2020 - 10:00 AM

Electronic Meeting

A Key Stakeholder Meeting was held electronically on **October 20, 2020** at 10:00 AM.

Present: Chair: Vice Deputy Mayor Mike Myatt
Members: Mini Jacques, John McLachlan, John Van Bastelaar, Cleo DeCoppel, David Baker, and Maria Bertrand,
Councillors: Cheryl Grace
Staff Resources: Tania Dickson, and Sarah Wilson
Facilitator: Cheryl Brine, OMAFRA

Attendees: John McLachlan, Habitat for Humanity Grey Bruce
Kelsey Carriere, Glassworks Co-Operative Owen Sound
Gerard Walsh, Men's Probus (arrived at 10:38 am)
John Peevers, Bruce Power
Joan Chamney, YMCA Owen Sound Grey Bruce
Tabitha Tutin, YMCA Owen Sound Grey Bruce
Duncan McCallum, Community Resident
Tania Dickson, Bruce County Housing Services

1. Welcome and Opening Remarks

Chair Mike Myatt provided an introduction of Attainable Housing and explained the purpose of the meeting.

2. Introductions

Chair Mike Myatt introduced the facilitator for the meeting, Cheryl Brine, Agriculture and Rural Economic Development Officer with OMAFRA (Ministry of Agriculture, Food and Rural Affairs).

3. Overview

Each attendee provided a brief introduction.

4. Outline for Attendees Making Presentations

Cheryl Brine outlined the layout for the key stakeholder presentations. Each attendee was encouraged to present their thoughts around attainable and affordable housing, explain what it means to them, and share any experiences that related to their workplaces, home, and/or community.

Key discussion points received from Attendees:

John McLachlan, Habitat for Humanity Grey Bruce

- Builds homes with the assistance of volunteer labor, local donors, and donations
- Homes are built by volunteers to keep the building costs lower
- The number of houses that can be built is dependant on funding
- Mortgage payments are geared to the income of the homeowners
- The following requirements help qualify a family for a Habitat for Humanity home:
 - able to make affordable mortgage payments
 - currently living in substandard housing (must be in need of housing); and
 - Willing to provide sweat-equity
- A restriction is obtaining land
- Semi-detached homes tend to offer better use of the land

Kelsey Carriere, Glassworks Co-operative Owen Sound

- Investigating options for seniors as well as multigenerational models
- Residents would be involved in the design process
- There would be shared dining spaces/common work areas
- It's costlier up front, however a long-term affordable system
- The aging population is creating a demand for options for seniors
- Seniors prefer to age in place, if possible
- Sustainability and being environmentally-friendly are important
- Looking at locations that offer a sense of community, low maintenance and privacy
- Funding for the project comes from various sources

Tania Dickson, County of Bruce Housing Services

- The Housing & Homelessness Plan Update 2019-2023 is essentially the County's blueprint (some goals are on hold due to COVID-19)
- The Plan includes a housing & income continuum in Bruce County and indicates what can be afforded in each bracket
- The County provides direct feedback on housing to the Ministry

- Applicants for housing are received from across Ontario and Canada
- Need to decrease the wait list
- 45% of households pay more than 30% of their income for housing costs
- Lack of emergency shelter/transition housing

John Peevers, Bruce Power

- In need of a housing plan for skilled trade workers
- Over the next 13 years there will be a large influx of skilled trades coming to the area
- Weekday housing may be required
- Could impact cottages and hotels if housing is not available
- Their goal is to hire locally, however factors such as availability is a concern
-

Duncan McCallum, Community Resident

- Non-profits are driving the solutions around affordable housing in many cases
- Will need to look at by-laws to accommodate smaller units/tiny homes
- Expressed the difficulty for seniors to find affordable rental units locally
- A Land Reserve was recommended
- Asked if there are fees that could be decreased
- Solutions have to come from the community to fit its needs

Joan Chamney and Tabitha Tutin, YMCA Owen Sound Grey Bruce

- Connects people to housing and assists them with job applications, transportation, food, etc.
- Y Housing works with over 90 agencies across the region
- There is a small rental supplement available for those needing an extra hand to stay housed
- Housing is one thing, but staying housed is another
- There is a big need for supportive housing
- Housing may be available in a different community, however their supports are local
- Works with youth that are on their own (ages 16-24)
- High number of referrals in Saugeen Shores right now, out of the Grey Bruce region
- Habitat for Humanity mentioned they have housing and need people to run them, YMCA stated they need houses but do not have the resources to run them.
- There is a need for landlords
- Seasonal housing becomes an issue in the winter
- Mixed apartments are a recommended option.
- Brings good role models from within
- Option for families or individuals
- Offers people a place to unpack
- People need a home not a house
- There is a need to house people more permanently, as shelters are not able to be supported at this time.
- Investment Readiness Program

5. Discussion of Next Steps and Further Action Required

Next steps for the Task Force include a community roundtable/forum that is scheduled in December. The data collected from the Launch Meeting surveys, key stakeholder meetings, and community forum will be used for the attainable housing final report.

Task Force Member John Van Bastelaar asked attendees what their next steps include. John McLachlan from Habitat for Humanity Grey Bruce would like to reach out to Bruce County to learn about available funding, and would like to discuss land options with the YMCA Owen Sound Grey Bruce. Joan Chamney from the YMCA Owen Sound Grey Bruce commented that a key part to this issue is educating the community to create awareness that those seeking affordable or attainable housing options can consist of seniors, school graduates, young adults, etc. The stigma of “not in my backyard (NIMBY)” to “yes in my backyard (YIMBY),” and forming a mixed community is the answer to preventing a low income community. John Peevers from Bruce Power also commented that there is potential for partnerships. Task Force member Maria Bertrand remarked that housing, daycare, and transportation issues are interrelated.

6. Other items and Closing Remarks

Chair Mike Myatt provided a recap of the meeting’s highlights and thanked attendees for the valuable information. Task Force Member John Van Bastelaar also provided appreciation for everyone’s input.

The meeting adjourned at 11:57 am.

Key Stakeholder Meeting Notes

October 22, 2020 - 10:00 AM

Electronic Meeting

A Key Stakeholder Meeting was held electronically on **October 22, 2020** at 10:00 AM.

Present: Chair: Vice Deputy Mayor Mike Myatt
Members: Mini Jacques, John Van Bastelaar, Cleo DeCoppel, and Maria Bertrand
Councillors: Cheryl Grace
Staff Resources: Tania Dickson, Jay Pausner (joined 10:40am), and Sarah Wilson
Facilitator: Cheryl Brine, OMAFRA

Attendees: Jordan MacKinnon, Port Elgin BIA
Tania Dickson, Bruce County Housing Services
Tina Cassidy, VPI Working Solutions

7. Welcome and Opening Remarks

The meeting started at 10:08 am. Chair Mike Myatt provided an introduction of Attainable Housing and explained this meeting is to talk about housing, experiences, and offer any recommendations to the Task Force to assist with their final report to Council.

8. Introductions

Chair Mike Myatt introduced the facilitator for the meeting, Cheryl Brine, Agriculture and Rural Economic Development Officer with OMAFRA (Ministry of Agriculture, Food and Rural Affairs).

Task Force members consist of individuals that have been in similar situations and can apply experience to the survey review and housing process.

9. Overview

Each attendee provided a brief introduction.

10. Outline for Attendees Making Presentations

Jordan MacKinnon, Port Elgin BIA

- Local businesses are experiencing a labor shortage
- Attainable housing needs to be geographically located due to lack of transportation
- COVID-19 has created a dry labor pool
- 42% that work in Saugeen Shores do not live in Saugeen Shores
- Business owners have not been able to reopen, due to lack of transportation to other communities
- It might be cheaper to organize a transportation service

Tina Cassidy, VPI Working Solutions

- Transportation is an issue for workers that cannot afford to live in town
- Some employers provide housing and transportation to employees
- Funded by Employment Ontario to roll out their programs in Bruce County
- Client focused on ages 15 to 115
- Has a youth connection program for ages 15 to 29
- Have funding for employers to assist them with hiring needs
- A potential partnership with SMART (Saugeen Mobility and Regional Transit) for transportation was mentioned
- Location of the affordable housing is important
-

Cleo DeCoppel, Real Estate Association of Grey Bruce

- Home buyers are experiencing frustration with today's market prices
- The average price for a home in Saugeen shores is increasing
- Builder prices are higher and are selling
- Houses are selling much over their asking price, and typically with no conditions
- This becomes a challenge to a first time home buyer
- People are moving from the cities to this area to work from home
- Rental houses are expensive due to the demand
- Need to make affordable housing affordable
- Parking can be an issue if rooms are being rented out
- Secondary residences are being used as Airbnb's which may not comply with the zoning
- It is common to see several men living together, while working at Bruce Power
- Seniors are moving to other communities with affordable, low maintenance living
- It was mentioned that young people with good jobs prefer the nicer houses as opposed to starter homes
- Winterized cottages can complicate the situation due to owners wanting more money during prime summer months
- Jay Pausner mentioned the Town is reviewing their Official Plan with housing as one of the top three focuses
- Discussion included eliminating the lot size restriction and placing restrictions on house size

Tania Dickson, County of Bruce Housing Services

- The Housing & Homelessness Plan Update 2019-2023 is essentially the County's blueprint (some goals are on hold due to COVID-19)

- Saugeen Shores has 146 rent-geared-to-income units
- There are 305 people on the waiting list for Bruce County
- Provides funding to the YMCA
- Housing units in Kincardine were mentioned

Jay Pausner, Town of Saugeen Shores

- Housing is one of the top three priorities that has been identified
- Various options for a variety of housing needs to be explored
- There is discussion with builders to build more rental units
- Need to eliminate hurdles

11. Discussion of Next Steps and Further Action Required

Next steps for the Task Force include a community roundtable/forum that is scheduled in December. The data collected from the Launch Meeting surveys, key stakeholder meetings, and community forum will be used for the attainable housing final report.

12. Other items and Closing Remarks

Chair Mike Myatt Thanked stakeholders and appreciated the different components and different walks of life. Explained we will provide year end recommendations to stakeholders at that time.

The meeting adjourned at 11:33 am.

Key Stakeholder Meeting Minutes

October 27, 2020 - 1:00 PM

Electronic Meeting

A Key Stakeholder Meeting was held electronically on **October 27, 2020** at 1:00 PM.

Present: Chair: Vice Deputy Mayor Mike Myatt
Members: Mini Jacques, Brian Longmire, John McLachlan, John Van Bastelaar, Steve Dennison, and Maria Bertrand
Councillors: Cheryl Grace
Staff Resources: Tania Dickson, Jay Pausner (arrived at 1:38 pm) and Sarah Wilson
Facilitator: Cheryl Brine

Attendees: Francesca Dobbyn, United Way of Bruce Grey
Rick Hill, Community Living
Steve Dennison, Port Elgin Rotary
Jill Umbach, Poverty Task Force
Maria Bertrand, Adult Learning Centres of Grey Bruce Georgian
Kimberley Inniss-Petersen, Chamber of Commerce
Tania Dickson, Bruce County Housing Services
Ian Reich, Public Health Grey Bruce
Gary Harvey, Port Elgin Missionary Church

13. Welcome and Opening Remarks

The meeting started at 12:59 pm. Chair Mike Myatt provided an introduction of Attainable Housing and explained the purpose of the meeting. A launch meeting was conducted electronically with Bruce Power, as well as, a survey launch which has received over 800 responses. Results are currently being tabulated. The goal is to add more housing stock, either through rent geared to income housing, tiny homes or rents that are affordable.

The six preliminary housing concepts recommended by the Task Force were approved in principle by Council.

14. Introductions

Chair Mike Myatt introduced the facilitator for the meeting, Cheryl Brine, Agriculture and Rural Economic Development Officer with OMAFRA (Ministry of Agriculture, Food and Rural Affairs).

15. Overview

Each attendee provided a brief introduction.

16. Outline for Attendees Making Presentations

Cheryl Brine outlined the layout for the key stakeholder presentations. Each attendee was encouraged to present their thoughts around attainable and affordable housing, explain what it means to them, and share any experiences that related to their workplaces, home, and/or community.

Key discussion points received from Attendees:

Francesca Dobbyn, United Way of Bruce Grey

- Works at getting people the housing they need, when they need it
- It was mentioned that there is finger pointing on who is to provide attainable housing
- 2015-2020 Utility Program assisted those with an average income of 20,000 a year
- People are looking for downsized options to have less to clean and look after
- A dense neighborhood tends to form a stronger community
- Capitalism is seen in Saugeen Shores
- Developers can build \$500,000 homes because there's people that can pay it
- Mixed neighbourhoods incorporate everybody
- Transportation now goes hand in hand with attainable housing
- The Trolley is used by both tourists and locals for means of transportation
- A question was asked on what is seen as the biggest need - seniors and young families
- Renters may be able to pay \$700 in rent, however saving 40% of their income to buy a house can be unattainable

-

Rick Hill, Community Living

- 100 people are supported between Owen Sound and Saugeen Shores
- Access to subsidized housing
- Confirmed they currently do not have any homelessness cases here
- Recommended a semi-detached model
- Stated housing costs will soon be unaffordable for those without high paying jobs
- Tough to find employees in Saugeen Shores
- There is a need to improve the culture in Saugeen Shores, to form a community that is open to all – get rid of NIMBYism (Not In My Backyard)
- Suggested municipalities examine building fees to allow homeowners to construct secondary units in their homes

- Zoning is a concern
- Jay Pausner confirmed the Town currently does not support detached secondary suites – will be considered in the Official Plan review

Steve Dennison, Port Elgin Rotary and Dennison Homes

- Many local labtheists still live at home due to the cost of living
- Port Elgin Rotary helped build the housing behind the Giant Tiger
- A developer is going to build what is most profitable
- Building affordable housing or tiny homes may restrict developers from making money to support their business, workers, and families
- There's an escalation in construction costs
- Mortgage companies don't factor in utility costs with mortgage costs
- Smaller homes are not as much in demand and people have higher expectations today – expectations are going to have to change

Jill Umbach, Poverty Task Force

- Housing is the one stability
- Not being able to live where you work is a challenge
- Accessibility and attainable housing is very transformative if it works
- Important to have housing available in the same community as where supports and employment is located
- Recommended reaching out to the Saugeen First Nation for housing, as there is a lack of transportation for that area to get to the food bank
- Focus also needs to be on how much access there is to mental health and addiction services, rehab access, etc.
- Final Report of the RentSafe Research on Equity-focused Intersectoral Practice (EquiP) for Housing and Health Equity in Owen Sound, Ontario was mentioned
- There is an increase in single young men looking for housing
- Landlords will rent to higher incomes
- Seasonal work and seasonal housing are available
- There is a lack of public transportation
- Create a neighbourhood – tackle inter-generational aspects in the same neighbourhood, mix of people coming together
- Relationships around housing do matter
- We are all neighbours

Maria Bertrand, Adult Learning Centres of Grey Bruce Georgian

- Focuses on education and helping adults obtain their goals and skills
- Is a not-for-profit organization that is based out of the Maple Square Mall since they cannot afford their own space in Saugeen Shores
- More seniors are coming to the Centre to develop their computer skills
- Key areas in need include housing, transportation, and daycare

Kimberley Inniss-Petersen, Chamber of Commerce

- Independent, non-profit organization
- Works closely with the Ontario Chamber of Commerce to learn what is best for the community
- They look at attainable housing, obtaining and attracting employees, public transportation, localized economic development, and tax generation
- Attainable housing is very important as is rural infrastructure (public transportation)
- Workforce attraction/retention is also important
- The Chamber assists businesses in finding and retaining talent
- Can work to help members and businesses find attainable housing for their employees

Tania Dickson, County of Bruce Housing Services

- The Housing & Homelessness Plan Update 2019-2023 is essentially the County's blueprint (some goals are on hold due to COVID-19)
- Owns affordable housing units throughout the community
- Offers rent supplements
- They have people living in rent-supplement units that pay the landlord a lower amount due to the supplement

Ian Reich, Public Health Grey Bruce

- Important to look at individual needs of the people needing services and housing
- Look at individual's barriers
- Employment can be a challenge
- Mental health issues or disabilities should not be seen as barriers
- Income is needed to purchase a house and a job is needed to obtain income, however there are barriers to obtain a job
- Design homes with income built in
- Equity piece is critical
- Addiction/mental health/employment are all challenges
- Recommended that housing with the inclusion of mental health and addiction services will help guide individuals to a better level in life, to achieve a home
- Understanding how one government program interacts with another is important to avoid drawbacks for co-housing

Gary Harvey, Port Elgin Missionary Church

- Stated there are a few other groups that require attention:
- At-risk teenagers that are trying to find apartments and are rejected due to age
- Seniors that cannot downsize due to availability
- Graduates that have to move back home due to unattainable living expenses
- Church can be a stakeholder, but not the primary stakeholder

Town of Saugeen Shores – Jay Pausner

- In recent years, Townhomes/multi-family units have been built in Saugeen Shores
- R2 zoning – duplexes and multi-family units are a different concept
- Saugeen Shores does not currently allow secondary detached suites

17. Discussion of Next Steps and Further Action Required

Next steps for the Task Force include a community roundtable/forum that is scheduled in December. The data collected from the Launch Meeting surveys, key stakeholder meetings, and community forum will be used for the attainable housing final report.

18. Other items and Closing Remarks

Chair Mike Myatt provided a recap of the meeting's highlights and thanked attendees for the valuable information. Task Force Member John Van Bastelaar also provided appreciation for everyone's input.

The meeting adjourned at 3:12 pm.

Key Stakeholder Meeting Minutes

October 29, 2020 - 2:00 PM

Electronic Meeting

A Key Stakeholder Meeting was held electronically on **October 29, 2020** at 2:00 PM.

Present: Chair: Vice Deputy Mayor Mike Myatt
Members: Mini Jacques, Brian Longmire (left at 3:41 pm), John McLachlan (Left at 3:37), John Van Bastelaar, and Maria Bertrand (left at 3:40 pm)
Staff Resources: Tania Dickson and Sarah Wilson
Facilitator: Cheryl Brine

Attendees: Jenny Amy, Southampton Rotary
Bill Streeter, Community Resident
Jessica Linthorne, Saugeen Shores Economic Development
Dave Shorey, Saugeen Shores Municipal Innovation Council
Matthew Shute, Canadian Mental Health Association
Ben Miller, Port Elgin United Church

19. Welcome and Opening Remarks

Chair Mike Myatt provided an introduction of Attainable Housing and explained the purpose of the meeting.

20. Introductions

Chair Mike Myatt introduced the facilitator for the meeting, Cheryl Brine, Agriculture and Rural Economic Development Officer with OMAFRA (Ministry of Agriculture, Food and Rural Affairs).

21. Overview

Each attendee provided a brief introduction.

22. Outline for Attendees Making Presentations

Cheryl Brine outlined the layout for the key stakeholder presentations. Each attendee was encouraged to present their thoughts around attainable and affordable housing, explain what it means to them, and share any experiences that related to their workplaces, home, and/or community.

Key discussion points received from Attendees:

Bill Streeter, Community Resident

- Owns two rental properties
- Has experience with a manufactured home community south of Owen Sound
- Feels there is a need for two solutions:
 - those working minimum wage
 - those that have no income, restraints that restrict them from obtaining housing
- Discussion included how housing and employment tend to go together (without housing, it is difficult to prepare for an interview or job)
- Stated that the zoning in the municipality does not appear to line up with the areas

Jessica Linthorne, Saugeen Shores Economic Development

- Mentioned average household income in Saugeen Shores
- Wants to support the community and help find solutions
- Attainable Housing has been a priority
- Prior to Covid, Mayor Charbonneau and a few staff went to a conference in Ottawa and met with five members across the province to talk about affordable housing
- It was mentioned that a main drawback for Saugeen Shores is that it lacks local transportation
- There is a national labour shortage
- It was mentioned that there needs to be a recognition that there is a need for attainable housing - the Task Force has established that need in Saugeen Shores. A cultural shift and creating a community that says Yes In My Backyard and forms the awareness of the need for housing in the community is also needed.

Dave Shorey, Saugeen Shores Municipal Innovation Council

- There is a relationship between attainable/affordable, workforce and transportation
- Attainable and affordable housing – there is a difference
- Transportation and how it impacts the workforce is a concern
- If someone wants to relocate back to Saugeen Shores, it can be unaffordable
- Young people in their 30's can't afford to live in Saugeen Shores
- The senior population is looking to downsize, which is still costly
- Migrant workers have difficulty finding short-term rentals locally
- There is a diverse set of needs with a diverse set of solutions
- The need is high for affordable housing and we have to get rid of the "NIMBY" attitude and make affordable housing units fit in with the community and what already exists

Matthew Shute, Canadian Mental Health Association

- Across Grey/Bruce there needs to be an increase in housing and with the needed supports
- Housing needs to account for less than 30% of someone's income
- Ontario Works provides some funding for housing
- There are people living on less than \$12,000 a year
- 100 people are waiting for apartments and outreach
- 47 identify as being homeless
- Transitional aged youth is the largest group
- If someone is living with mental health and addiction issues and they are homeless, this increases the risks for so many other things
- There needs to be equity to access shelter
- Sometimes the need isn't seen, and we don't talk about it enough
- There is a large housing range that will not be able to access market rental or home ownership in both Grey and Bruce counties
- Mentioned the development in Finland (this country obtained a functional zero for homelessness)
- Stated an ideal subsidy amount is approximately \$300 for a \$700 rental
- Tania Dickson mentioned that the County's average market rent needs to be determined to know how it can be funded

Ben Miller, Port Elgin United Church

- Recommended auxiliary housing
- Baby boomers are having to help their children to obtain housing and post-secondary education
- Churches have the land but need the expertise to develop it
- The Port Elgin United Church has ongoing discussion on what to do with their nine acres of land
- Some form of partnership with organizations/agencies/non-profits is perhaps what needs to happen and to build housing on this land
- The long-range maintenance of such a project is the issue and why a partnership is necessary
- The Chair feels it is important to include the need of housing on church properties as part of the final recommendation
- Churches may not be able to make the long-time commitment

Jenny Amy, Southampton Rotary

- The Community Service Committee is looking at emergency shelter
- NIMBYism (Not In My Backyard) versus YIMBYism (Yes In My Backyard)
- Mason County in Michigan was mentioned as a good resource

A Task Force member commented that attainable and affordable housing in the backyard is important. Services such as served cup of coffee or meal, or groceries being bagged are valued in this community.

23. Discussion of Next Steps and Further Action Required

Next steps for the Task Force include a community roundtable/forum that is scheduled for December 9. The data collected from the Launch Meeting surveys, key stakeholder meetings, and community forum will be used for the attainable housing final report.

24. Other items and Closing Remarks

Chair Mike Myatt provided a recap of the meeting's highlights and thanked attendees for the valuable information. Task Force Member John Van Bastelaar also provided appreciation for everyone's input.

The meeting adjourned at 4:13 pm.

Appendix E - Community Roundtable Links

December 9 – 1:30 PM

<https://youtu.be/jHfsOvoSzD4>

December 9 – 7:00 PM

<https://youtu.be/GE9FR5Pe1vo>