

COMMUNITY FOUNDATION  
GREY BRUCE

# VitalFocus

ON HOUSING



**Learn about the impact of  
housing in Grey Bruce**

Affordability & Availability . Equity .  
Living Standards . Wellbeing .



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COMMUNITY  
FOUNDATION  
GREY BRUCE



We're here for good.

# We acknowledge the traditional stewards of these lands.



## SAUGEEN OJIBWAY NATION

We acknowledge with respect, the history, spirituality, and culture of the Anishinaabek: The People of the Three Fires known as Ojibway, Odawa, and Pottawatomie Nations; the Chippewas of Saugeen, and the Chippewas of Nawash, now known as the Saugeen Ojibway Nation; and the Six Nations of the Grand River, Haudenosaunee, and Wendat-Wyandot-Wyandotte peoples on whose traditional territories we gather.

We recognize also, the Métis and Inuit whose ancestors shared this land and these waters.

We are mindful of broken covenants and the need to strive for justice in all our relations. May we all, as Treaty People, live with respect on this land, and live in peace and friendship with all its peoples.



The Giche Namewikwedong Reconciliation Garden at the mouth of the Pottawotami River in Owen Sound recognizes and celebrates Indigenous history and culture.

Photo by Community Foundation.



COMMUNITY  
FOUNDATIONS  
OF CANADA

**VitalSigns.**

**Vital Signs®** uses local knowledge to measure our community wellbeing and supports actions towards improving the quality of life for all. **Vital Signs®** is Canada's most extensive community-driven data program, spearheaded by Community Foundations of Canada and led by community foundations across the country and around the world.

## Photographs in this report.



### John Fearnall

has been working in photography and video since 1995. His work

has been featured in exhibitions, publications, and promotional campaigns and he has taught both media production and media literacy courses. In 2001, he won the Toronto Sun photo contest. He photographed the Vancouver Olympics in 2010 for the Globe and Mail.

He has also been the official photographer on a medical mission to Nicaragua. Since 2018, he has utilized drones in aerial photography, giving a new perspective on what he considers to be one of the most beautiful places in the world, Grey and Bruce Counties. All photographs in this report by Fearnall are marked with the Good Noise logo. For more information about John Fearnall and his work visit [www.GoodNoise.ca](http://www.GoodNoise.ca)







# Message From The Foundation

Since 2016, Community Foundation Grey Bruce has been engaged with *Vital Signs*® work as a convenor of discussion on community wellbeing. Our *Vital Focus on Housing* report aims to prompt conversation and broader awareness around issues that our community faces. This report draws from various sources and translates data into readable and accessible infographics to tell a story about how we are doing on the topic. We highlight stories of innovation and resilience through features on community projects that directly address impacts of the housing crisis. The Foundation acknowledges that such data, and the way it is gathered, relies on averages and summaries—the very nature of the system may not encompass all people equally. We hope in our storytelling to give context to the data and to give the reader some perspective from the most vulnerable people in the housing crisis.

**With this *Vital Focus on Housing*, we further reinforce the interrelatedness of each contributing factor to wellbeing, particularly during this time as we still grapple with the effects of the COVID-19 pandemic.** Access to safe and affordable housing impacts our local economy—can people live near their place of work? The security of having a stable and safe home is directly linked to every homeowner and renter’s sense of belonging and wellbeing. If people spend too much on housing, their financial health is compromised and, perhaps, access to other essentials like healthy food is diminished. Access to housing is a basic right, equally accessible to all ages, genders, ethnicities, and incomes. How are Indigenous people’s housing needs met? In Grey and Bruce Counties we have been impacted tremendously by demographic shifts and the volatile housing market—this report notes the changes that are affecting our communities and their liveability.

In 2019, the Foundation started the Next25 Fund which casts an eye to the next quarter century of life in our region. The Fund aims to build non-restricted resources so that the Foundation can respond to the greatest community need that arises, often emanating from knowledge arising from our *Vital Signs*® work. The recent COVID-19 pandemic was a great example of a crisis that broadsided us and called for resources on hand to help organizations cope with situations that no one would have foreseen. If you are able, please consider a donation to the Next25 Fund to help the Foundation address challenges in the present and future, including the housing crisis.

We are very grateful to our sponsor Leith Wheeler Investment Counsel for supporting our *Vital Conversation on Housing*, held in December 2021, and to our many community partners and supporting agencies for assisting us to produce this *Vital Focus on Housing* report. They are listed at the end of this document. Most particularly we are grateful to the Foundation staff and our *Vital Signs*® Advisory Committee for the work they have put into this important and timely report.

Finally, a very special thank you to Christine MacGregor, Community Outreach Officer, who has taken the lead on data collection and coordination of all aspects of this assemblage of community knowledge.

We hope that this report will bring new perspective to your understanding of housing in Grey Bruce.

We’re here for good.

Kerry Lee, Board Chair  
Stuart Reid, Executive Director



COMMUNITY FOUNDATION  
GREY BRUCE

## VitalFocus ON HOUSING



# What We Learned.



## The secret is out!

Both Grey County and Bruce County are desired locations for migrants from the GTA. **Housing prices are climbing higher and higher.**

**The housing crisis is not just a problem for the economically challenged.** Working people who traditionally could be thought of as “middle-class” are experiencing lack of housing options.

**Supports for the homeless or the housing-challenged are inadequate.**

**Not everyone has the same equal access to affordable housing.**

**Partnerships are key to finding solutions.** Governments, developers, social services, and charities need to work together towards solutions.



# What can I do with this report?

## Start a conversation.

Talk to your neighbours, friends, and family about the *Vital Focus on Housing Report*, their experiences, and access to housing. Learn about local impacts on vulnerable people and the total picture of your local story.

## Pass it on.

If you have a printed copy of this *Vital Focus on Housing Report*, why not pass it on to a friend or neighbour and follow up with a chat about their thoughts on the situation.

## Find out more.

Read blogs, newsletters, and forums held by agencies engaged with change. Follow or “friend” those agencies on social media and share content with your networks. Seek out more information by attending webinars and talks or by joining a local committee. See our quick references at the back of this report.

## Share your time or resources.

You can volunteer, donate, or get involved with local agencies involved with housing. You can call “211” to learn about volunteer opportunities locally. Your donation to the Next25 Fund at the Community Foundation Grey Bruce can have a positive effect on your community.

## Contact us.

Reach out to the Community Foundation Grey Bruce by phone, email, or sign up for our newsletter on our website, [www.communityfoundationgreybruce.com](http://www.communityfoundationgreybruce.com). You can connect with us through Facebook, Instagram, Twitter, or LinkedIn. We'll keep the conversation on housing rolling along in the months and years ahead.

## Take action.

It is an election year, so you can write a letter to local candidates to urge policy and action on housing and homelessness. In your conversations with others, you can speak out against prejudice or inequity against those who are experiencing housing insecurity.

### Where did the data come from?

Issue clusters are supported by statistics from various sources. You can view the data sources and indicators in the *Vital Focus on Housing Report* on our website at:

[www.communityfoundationgreybruce.com](http://www.communityfoundationgreybruce.com).

To access local rural data, the Bruce Grey Data Information Sharing Collaborative (BGDISC) is a collective of not-for-profit, social service, government, health, and education organizations to support prosperity,

sustainability and the wellbeing of the community, [www.bgdisc.ca](http://www.bgdisc.ca). This report features stories from local agencies engaged in innovative work, projects that have been supported by the Foundation in Action, and housing-related community initiatives.



COMMUNITY FOUNDATION GREY BRUCE

# VitalConversation

ON HOUSING



On Thursday, December 9, 2021, Community Foundation Grey Bruce hosted *Vital Conversation on Housing* that was facilitated by Melri Wright and Mike Wright of Ledge Leadership and sponsored by Leith Wheeler. The virtual event gave participants a deeper understanding of the housing crisis

through learning and allowed new perspectives on the issues to be shared. The key themes that were heard in conversation are reflected throughout this report and insights shared from the four inspiring local guest speakers are featured as Spotlight Speakers.



*good voice*  
PHOTOGRAPHY





# Global Goals for Sustainable Development



## The Sustainable Development Goals (SDGs) are a blueprint for a better and more sustainable future for all.

[www.alliance2030.ca/](http://www.alliance2030.ca/)

Through the SDGs, community foundations are connecting their local efforts to a broad and ambitious global agenda to improve the world around us. It is a challenge, a call to action, for everyone, everywhere to work towards this future.

In September 2015, Canada and 192 other United Nations member states adopted the 2030 Agenda for Sustainable Development, a historic commitment that embraced a common vision and blueprint for a sustainable future.

**The SDGs are based on five pillars for sustainable development: people, planet, prosperity, peace, and partnerships.**

The SDGs acknowledge that sustainable development needs to happen everywhere, and that inequality exists within all communities. As such, the SDGs are to be implemented in all nations, with a focus on community-level actions, and indicators are meant to ensure that “no one is left behind.”

To accomplish this, participation must be from everyone, all segments of society and all stakeholders. The Goals are a call to action and every one of us has a role to play for a more sustainable future.

SDG#11 is focused on making cities and communities inclusive, safe, resilient, and sustainable. We have listed other SDGs in relation to issue clusters in this housing report. **Community Foundation Grey Bruce adopts the SDGs to link our local work with global priorities.**

**“The Goals are a call to action and every one of us has a role to play for a more sustainable future.”**





## Some Regional Stats

### **largely rural population.**

Grey and Bruce Counties are a unique region of Ontario with a largely rural population and several urban areas

### **increased population.**

Between 2016 and 2021, the population of The Blue Mountains had increased by 34%, Southgate has increased by 19% and Saugeen Shores has increased by 16%

### **private dwellings.**

In 2021, Grey County reported 50,183 private dwellings and Bruce County reported 42,592 private dwellings

### **current population.**

In 2021, Grey County had a population of 100,905 and Bruce County had a population of 73,396

### **population forecast.**

Grey County's permanent population is expected to increase by approximately 23,810 people between 2021 and 2046

### **rapid growth.**

In 2021, Owen Sound-Port Elgin was ranked ninth on the U-Haul Top 25 Canadian Growth Cities

## Definitions

### **Core housing need.**

[www.cmhc-schl.gc.ca/en](http://www.cmhc-schl.gc.ca/en)

The Canada Mortgage and Housing Corporation defines a household as being in Core Housing Need if "its housing falls below at least one of the adequacy, affordability or suitability, standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)".

### **Adequate housing.**

Adequate housing is reported by their residents as not requiring any major repairs.

### **Affordable dwellings.\***

Affordable dwellings\* cost less than 30% of total before-tax household income.

### **Suitable housing.**

Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

\* This report will use the term "affordable housing".





# Housing Affordability And Availability



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“While the most vulnerable of our population are the most impacted, even those with means are having difficulty accessing liveable and affordable space.

With sky-rocketing rents and a hugely competitive sales market with soaring prices, Grey and Bruce Counties are facing a crisis in housing affordability and availability. Rising rents and growing income disparity are squeezing some people out of the housing market. The demand for affordable housing has created wait-lists that are years long. Selling and moving are not an option when housing stock does not meet the demand. Zoning rules and by-laws are often barriers to creative, low-income housing solutions like trailers or tiny homes. Commodification of housing means that short-term rentals are seen as profitable investments and they deplete the stock of long-term rentals.

## Affordability And Availability Key Themes From Vital Conversation



Low housing stock means it is difficult to find housing quickly, which is problematic and dangerous for those who urgently need a safe place to live.



New builds seem to focus on a desired lifestyle – single-family detached homes – regardless of the demand for smaller and affordable homes. Individuals cannot live or age in the same communities as their family and friends when there are no affordable options available to scale down.



Tenants often earn less than homeowners. Increased rental rates prevent tenants from saving for a down payment, as the current market rates leave less discretionary funds available at the end of the month.



### Speaker Spotlight:

**Christine  
MacDonald,**  
Director of Human  
Services, Bruce County

“We all have a role in this, in building a healthy, safe community and that will make the difference in helping us solve housing issues.”



Photo courtesy of Bruce County.



# Affordability And Availability The Facts

When Owen Sound surveyed the public through its website, **36% of respondents identified affordable housing as one of their top concerns.**



In 2021, The Realtors Association Grey Bruce Owen Sound report the comprehensive annual average price was **\$650,944**, a significant increase of 35% from all of 2020.



Compared to Ontario and Canada, Grey and Bruce Counties have more owned dwellings and fewer rental dwellings.



More than 40% of homes in Owen Sound are rented.  
**This rate is double that of Grey County as a whole.**

According to a recent poll by RBC, over a third of non-home owners in Ontario under 40 have said they have given up on ever owning a home.

## 1 in 4

**One in four households in Grey and Bruce Counties are not affordable,**

and more than one in seven residents live in low-income homes.

## 29%

In Bruce County, 29% of all renters are in core housing need.



Between April 2019 and March 2020, the waitlist for subsidized housing was 1,679 in Grey and Bruce Counties.



Photo by Community Foundation.







## Affordability And Availability Community In Action



### The SPARK Housing Initiative

[www.tobermorymeetingplace.com/](http://www.tobermorymeetingplace.com/)

The SPARK Housing Initiative of The Meeting Place Tobermory has conducted a multi-phase investigation that looks at increasing long-term rentals in Northern Bruce. The project consulted with local landlords and tenants to understand the motivations that would encourage property owners to offer long-term rentals and highlight the benefits of a stable and working population that would live in these rental units. Long-term rentals are important to encourage new community members to become long-term residents of

the Northern Bruce community.

The full report with a list of recommendations is available at [www.tobermorymeetingplace.com/](http://www.tobermorymeetingplace.com/)

The SPARK Housing Initiative, an investigation into long-term housing rentals on Northern Bruce Peninsula was made possible through a 2021 spring community grant to The Meeting Place Tobermory.

### Township of Southgate Established the Southgate Affordable Attainable Housing

[www.southgate.ca/](http://www.southgate.ca/)

In the 2021, The Township of Southgate Council approved the formation of the Southgate Affordable Attainable Housing Committee. The Committee established 26 initiatives and now are focusing on seven of those as priority recommendations to achieve affordable and attainable housing for all. The Committee is comprised of community members, council members and administrative staff to support their work. The recommendations include everything from community engagement surveys, making "Housing First" with municipal property and residential developers, developing a local Mortgage & Housing Corporation, creating affordable rental stock and encouraging the development of small homes.

### Saugeen Shores Enacts By-law Changes to Address Affordable and Attainable Housing

[www.saugeenshores.ca/](http://www.saugeenshores.ca/)

In March 2020, the Saugeen Shores Council approved the formation of the Attainable Housing Task Force that shared their 45 recommendations to the Saugeen Shores Mayor and Council in January 2021. The Attainable Housing Task Force highlighted that updating by-laws would allow more attainable housing projects to be developed. These changes encourage discussions with developers to consider building high density apartments and encourage a minimum of 20% of rental units to be rented for below market rent and increase the number of secondary dwelling suites within Saugeen Shores. The Saugeen Shores Council and staff continue to work to provide "Housing for All".





## Affordability And Availability Community In Action

# Habitat Grey Bruce Housing Partnership with Chippewas of Nawash Unceded First Nation and Saugeen First Nation

[www.habitatgreybruce.ca/](http://www.habitatgreybruce.ca/)

In 2016, Habitat for Humanity Grey Bruce formed a partnership with the Chippewas of Nawash Unceded First Nation to help meet the growing need for affordable housing in Neyaashiinigmiing. The partnership has three objectives: to provide safe, energy efficient and affordable homes for member families; second, to instill pride of homeownership; and third, build a bridge between the First Nation and the wider community – reconciliation in action.

To date, 13 houses have been built with the support of over 1,000 volunteers including several from across Canada. Each of the selected families helped build their homes by contributing a minimum of 500 hours “sweat equity.” Families are paying a modest monthly rent to the Band and will have opportunity to own their home in 20 years.

In 2021, despite the restrictions and challenges brought by the pandemic, construction began on four more houses to be completed by the end of February 2022. In total, 30 adults and 46 children will be living in these healthy new homes.

Habitat has also signed a partnership agreement with Saugeen First Nation using the same three objectives as in the agreement with the Chippewas of Nawash Unceded First Nation. Four houses were built in the community in 2021 with plans for Habitat to build seven more houses in 2022, engaging volunteers and community members. In addition, each Habitat Build provides skills training and employment opportunities for Indigenous youth in both First Nations. To learn more please visit [www.habitatgreybruce.ca](http://www.habitatgreybruce.ca).



## FOUNDATION IN ACTION:

In 2019, the Foundation supported the Energy Efficient Appliance Project with a community grant addressing needs in six houses being built by Habitat for Humanity in Neyaashiinigmiing.



Photos courtesy of Habitat For Humanity





## Affordability And Availability Community In Action

### connect2SKILLS Gives Job Seekers the Experience to Build Homes

[www.planningboard.ca/](http://www.planningboard.ca/) and [www.habitatgreybruce.ca/](http://www.habitatgreybruce.ca/)

Participants in the new connect2SKILLS construction training program got to test their skills during a volunteer build day at Neyaashiinigmiing with Habitat for Humanity. In July 2021, connect2SKILLS participants, homeowners, volunteers, and staff from Four County Labour Market Planning Board (FCLMPB), spent a day working together on four new homes.

The connect2SKILLS participants were able to utilize the industry certifications and skills they gained from the program to build scaffolding, put up rafters, level out gravel foundations, and work with concrete molds. The participants enjoyed the hands-on experience and were glad they were able to help a great community initiative. "It was nice to see the construction participants putting their training into practice, and finding out how much hard work is involved," said one of the Program Coordinators from FCLMPB volunteering for the day.

Greg Fryer and Matt Bryan of Habitat for Humanity Grey Bruce, were pleased to partner with the FCLMPB. They supervised the build day, provided workshops on tool use, and hired from the program. Fryer commented, "We are thrilled to be able to provide this hands-on learning experience for the connect2SKILLS participants. Our partnership has huge potential for preparing people for rewarding careers in construction."

Gemma Mendez-Smith, then Executive Director of the FCLMPB, said, "The connect2SKILLS graduates were happy to be giving back to the community in a tangible way, and enjoyed the sense of accomplishment the project gave them... It was eye-opening for some of them to see how what they learned in the classroom was put into practice on the job site."



Photo courtesy of Habitat For Humanity





# Housing and Equity



**“ In Grey and Bruce Counties, we want to ensure that no one is left out due to barriers that may relate to age, gender, sexual orientation, ethnicity, disability, or income.**

Housing is a basic right in Canada for all people. Barriers to accessing good housing can also make our community less than welcoming to newcomers and immigrants. Attitudes of NIMBYism (not in my back yard) are an obstacle to change. Indigenous people face challenges related to stigma and access to housing. People with minimum wage, part-time and/or temporary employment and those on social assistance struggle to pay rising rental rates, which compromises their ability to pay for food, Hydro, and other basic needs.



## Housing and Equity

# Key Themes From Vital Conversation



Inequity does not contribute to a healthy community.



Affordable housing units are experiencing opposition because of NIMBYism (not in my back yard), where solutions, such as multifamily homes and infilling, are opposed.



Finding available housing that accommodates the needs of seniors or people living with a disability is difficult.



People with lived experience need to be engaged in conversations about affordable housing solutions.



## Speaker Spotlight:

**Diane Giroux,**  
Project Manager,  
Giiwe, M'Wikwedong  
Indigenous Friendship  
Centre

Community, Community, Community... and it must include everyone.

## Community In Action



## Home and Community Support Services Grey Bruce

Home and Community Support Services Grey Bruce is committed to supporting people to live well as they age in their homes and communities through our transportation, meals on wheels, respite, visiting, housekeeping, and day away programs. The long waitlist and high costs of accessible housing have long been deterrents for people to stay and live well in their communities.



# Housing and Equity

## The Facts



People with minimum wage, part-time and/or temporary employment and those on social assistance struggle to pay rising rental rates, which compromises their ability to pay for food, hydro, and other basic needs.

**The shame or social exclusion that can come with living in inadequate housing can further isolate people experiencing marginalization, including children living in low-income circumstances and people with mental health issues.**

### financial support.

The Ontario Disability Support Program housing allowance is a maximum of:

- **\$497** for a single person
- **\$781** for a couple, and
- **\$846** for a couple and a child

Ontario Works allows a maximum of:

- **\$390** for a single person
- **\$642** for a couple, and
- **\$697** for a couple and a child



Safe and secure housing that is affordable also ensures that people have the life stability to find and keep jobs, seek further education, and participate in community life.

### women.

**Those with below average wellbeing tend to be women.**

They are:

- younger, living on their own, or as part of a couple with children at home
- working at multiple jobs and with less job security
- living with a chronic illness or disability
- more likely to be spending more than 30% of their income on housing

### 11,836 calls.

Between April 2019 and March 2020, violence against women shelter crisis help lines (including domestic and sexual violence) received 11,836 calls.

### 2,977 stays.

In March 2022, The Women's Centre Grey Bruce shared that last year 2,977 residential stays were provided by their shelter.

In 2021, the "211" helpline received **706 calls (16%) from Grey County** and **284 calls (14%) from Bruce County** that identified housing as the need.







## Housing and Equity Community In Action

### M'Wikwedong Hosts Giiwe

[www.mwikwedong.com/program/giive/](http://www.mwikwedong.com/program/giive/)

Giiwe, an Indigenous-led initiative facilitated by Diane Giroux, was launched by M'Wikwedong Indigenous Friendship Center in March 2018.

An Anishinaabemowin word meaning “s/he goes home” (The Ojibwe People’s Dictionary, 2015), Giiwe creates a safe space to build relationships, foster meaningful collaboration and nurture trust between Indigenous and non-Indigenous agencies and organizations.

Initially conceived to address Urban Indigenous homelessness, Giiwe established a coordinated housing related response to Indigenous-specific housing needs and preferences in Grey and Bruce counties.

It has been recognized nationally and internationally at the 2022 International Union for Health Promotion and Education conference as a successful model for Indigenous health promotion.

As it evolves and extends across multiple sectors, Giiwe guides Reconciliation and healing processes for all and is a pathway to moving forward together in a good way on this shared journey.

#### Indigenous Law.

1. Humility – Dbaadendiziwin
2. Bravery – Aakwa’ode’ewin
3. Honesty – Gwekwaadziwin
4. Wisdom – Nbwaakaawin
5. Truth – Debwewin
6. Respect – Mnaadendimowin
7. Love – Zaagidwin



Photo courtesy of M'Wikwedong Indigenous Friendship Centre





## Housing and Equity Community In Action

### Indigenous Supportive Housing Project (ISHP)

[www.mwikwedong.com/program/giwe/](http://www.mwikwedong.com/program/giwe/)

The Indigenous Supportive Housing Program (ISHP) was launched in 2019 as a partnership between M'Wikwedong and Southwest Ontario Aboriginal Health Access Centre (SOAHAC). M'Wikwedong now oversees the program in its entirety. ISHP helps Urban Indigenous individuals and families help secure and retain safe affordable housing. With our Indigenous perspective, we know caring for community is at the core of our Indigenous beliefs. We work to ensure that an individual's mental, physical, emotional, and spiritual selves are included within our case management of those we support. Our program is based on Jesse Thistle's Definition of Indigenous Homelessness, which differs from the commonly understood colonial definition of homelessness—simply lacking a structure of habitation.

Locally we see the majority of our direct service users struggling with overcrowding, no place to go, escaping/evading harm, mental disruption and imbalance, and cultural disintegration and loss, as well as spiritual disconnection. Knowing the exact number of Indigenous individuals and households experiencing homelessness is a difficult task given that many Indigenous persons do not identify as being homeless as they are fortunate to have a family member who will let them stay for a time. There is also distrust in government and agencies that may result in individuals not reaching out. The Grey Bruce Homelessness Enumeration on October 18, 2021 counted about 16% of the individuals who identified as not having anywhere to stay to be Indigenous. This number did not account for those residing On-Reserve at Saugeen First Nation #29 or Neyaashiinigmiing. It is believed that the actual number facing Urban Indigenous Homelessness is approximately four times the homeless population represented in the Enumeration.

Our agency works closely with the By-Names List for those experiencing homelessness, sitting upon the Steering Committee and Placement Committees. We are thankful that our partnering communities recognize the overrepresentation of Indigenous Persons experiencing homelessness and have identified that one's Indigeneity is considered as part of our prioritization process.

We are fortunate that in combination of the diverse programs at M'Wikwedong, as well as outside community supports, both formally and informally, we are able to provide case management focusing on a person-centered

plan which is culturally appropriate, trauma-informed, utilizes harm reduction practices and is based upon our 7 Grandfather Teachings aka Indigenous Law.

While initially the ISHP Program was intended to serve 30 individuals, the need for our program has become abundantly clear, particularly in the times of COVID-19, as those who were already in need of help have struggled even more so with a lack of services or access to services, including culturally safe services.

Logistically, we support on average 95 households a quarter as of September 2020 and provide 15 Rent Supplements to Urban Indigenous Individuals or Families.

**To learn more about Indigenous Homelessness, including additional information on the 12 dimensions of Indigenous Homelessness, ISHP suggests**  
[www.homelesshub.ca/IndigenousHomelessness](http://www.homelesshub.ca/IndigenousHomelessness)

## Community In Action



### Bruce Grey Poverty Task Force

[www.povertytaskforce.com/](http://www.povertytaskforce.com/)

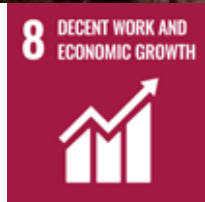
The Bruce Grey Poverty Task Force works in partnership with over 52 community-based social agencies, planning tables, community groups, universities, institutes, and policy-makers. Together they have created a platform that allows for meaningful dialogue, education and purposeful partnerships that address the root causes of poverty in our community. Their Collective Impact Framework brings partners and people with lived experience together to address complex issues around housing.



**BRUCE GREY  
POVERTY  
TASK FORCE**  
Our Voice Is Power



# Housing and Living Standards



“ With the cost of rent and housing so high in Grey and Bruce Counties, more income is spent on shelter leaving less for life’s necessities including food.

Families are forced to consider intergenerational living situations. Low wages and seasonal or part-time work do not provide the income adequate for housing, precipitating the cycle of precarious living. Affordable housing and addressing homelessness are major considerations in providing community health, economic vitality and reducing public costs on health care and emergency services.





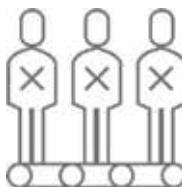
# Housing and Living Standards

## Key Themes

### From Vital Conversation



Wages, particularly in the tourism and service sectors, are not increasing to reflect the market rates of housing.



A labour shortage may be created locally because employees cannot find accommodation close to their work.



Vehicle ownership is required for rural living. Affordable housing is typically not built near to services or stores and this limits housing options available to those without reliable transportation.



Individuals or couples are unable to find suitable housing to accommodate their family situation as it changes, as there are limited accommodations available to suit growing families.



## Speaker Spotlight:

**Erica Phipps,**  
Researcher, RentSafe  
Owen Sound

It is encouraging to see people in Grey Bruce coming together across sectors to find better ways of supporting the right to healthy housing for all.



good noise  
PHOTOGRAPHY



# Housing and Living Standards

## The Facts

PEOPLE WHO SPEND  
MORE THAN  
**30%**  
OF THEIR INCOME ON HOUSING



Over 15% of homeowners and almost 50% of renters in Bruce and Grey spend more than 30% of their monthly income on shelter costs.

**This situation leaves them only one or two paycheques away from not paying their mortgage/rent.**

**1 in 2**

Among rental households in Owen Sound, nearly one in two spend over 30% of their income on housing.

According to United Way of Bruce Grey in March 2022, to afford a market rent of **\$1,500/month** for a one-bedroom rental, a household must earn **\$60,000 per year** or **\$32.96 per hour** with a **35-hour work week**.

The City of Owen Sound's Official Plan states that providing a choice of housing options at affordable and attainable prices will support young professionals and first time home buyers the opportunity to own or rent a home while contributing to the City's economy.



Relatively few households in Bruce and Grey Counties are made up of multiple-family households compared to the Ontario average.



The lack of adequate public transportation puts some housing out of reach for people who do not own a car.



Rental housing stock in Grey County is aging and deteriorating with only 9% built since 1991.

**As a result of the COVID-19 crisis, respondents to a Four County Labour Market Planning Board survey said that were somewhat or significantly more worried about their ability to pay their rent or mortgage (37%), their monthly bills (42%), or have enough food for themselves or family (40%).**

**Affordable housing and addressing homelessness are major considerations in providing community health, economic vitality and reducing public costs on health care and emergency services in Grey County.**





## Housing and Living Standards Community In Action

### A New Vision for Innovative Housing is Growing at Glassworks

[www.glassworks.coop/](http://www.glassworks.coop/)

Glassworks envisions an affordable, sustainable neighborhood designed by and for the local community. Through direct community contributions, Glassworks Cooperative has purchased 46 acres on Owen Sound's East hill overlooking Georgian Bay on which to build a walkable neighbourhood providing a range of attainable housing types, while preserving wildlands and agriculture, and incorporating shared workspaces, day-care, teaching and art facilities, and opportunities for local retail and small businesses to serve residents and the broader Owen Sound community.

Glassworks Village is imagined as an iconic landmark development in Owen Sound that will aid the city in providing affordable housing options and embracing the future of attainable, sustainable community design.

Graphic courtesy of Glassworks Cooperative



### Utility Assistance and Financial Literacy

[www.unitedwayofbrucegrey.com/](http://www.unitedwayofbrucegrey.com/)

The United Way of Bruce Grey's Utility Assistance Program provides grants of up to \$500 or \$700 per funding source or utility to low-income residents. The United Way also encourages applicants to access the United Way's Financial Literacy Program to address any other issues that may present during the application process. This ensures that applicants have access to all the supports available in the community to address their ongoing needs. Financial Literacy applicants do not need to be in utility arrears to access the program. Applicants can call 211 to find out more and to start the application process. Applicants can access the program once in a 12 month cycle.



Photo courtesy of Bruce County





# Housing and Wellbeing



**“Tenants are finding it difficult to find homes that are appropriate to their family size, that are in good condition, and where they feel safe.**

Housing stock in our region is aging and needs updating, meaning that safety and wellness in the home are not guaranteed. Lack of options for housing makes it difficult to rapidly house people who are experiencing homelessness or exiting a provincial institution such as a hospital or correctional facility. The basics of a comfortable home go beyond just having a roof over your head. Factors that make a home happy include proper heating and cooling, clean water, and healthy materials, as well as easy access to outdoor recreational spaces, arts and culture, and health care. Housing problems do not occur in isolation: they are a manifestation of, and sometimes a trigger for, other challenges in people's lives including poverty, social isolation, mental health and addictions issues, and personal/family circumstances.



# Housing and Wellbeing

## Key Themes

### From Vital Conversation



Low vacancy rates prevent tenants from addressing housing issues or inadequate living standards with landlords, as an eviction would leave them with no place to live.



Housing insecurity and poor living standards contribute to declining mental health levels, diminished self-worth, and increased stress levels.



## Speaker Spotlight:

**Kee May Ip**  
Coordinator, Four  
County Labour Market  
Planning Board,  
Precarious Living Series

“When we tackle housing, we need to tackle housing together with other social problems, such as precarious living and physical and mental wellbeing.”



## FOUNDATION IN ACTION:

**Owen Sound Hunger and Relief Effort (OSHARE) through the Emergency Community Support Fund**

During the pandemic, OSHaRE was awarded a grant of \$54,000 from the Emergency Community Support Fund to provide lunch, dinner, and a personal connection for anyone who needs it. Between March 1, 2020 and May 1 2022, OSHaRE has served 219,816 meals to individuals and families in our community.

Additional information

on local food  
insecurity is  
available at:

[www.foodbrucegrey.com/](http://www.foodbrucegrey.com/)



good noise  
PHOTOGRAPHY



# Housing and Wellbeing The Facts

## homelessness.

**A homelessness enumeration project took place in Grey and Bruce Counties on October 18, 2021.**

**Respondents reported the following contributing factors:**

- 39% in Grey and 49% in Bruce identified as having a Medical Illness or Condition
- 37% in Grey and 38% in Bruce identified as having a Physical Limitation
- 44% in Grey and 38% in Bruce identified as having a Learning or Cognitive Limitation
- 58% in Grey and 67% in Bruce Identified as having a Mental Health Concern
- 50% in Grey and 21% in Bruce identified as having a Substance Misuse/Use concern

**142 households in Grey County and 77 households in Bruce County** indicated they were experiencing homelessness on October 18, 2021.

**8,029 nights**

of emergency shelter were provided in 2020-2021 for vulnerable individuals in Grey and Bruce Counties, **an increase from 2,731 nights in 2019-2020.**

**171,162 kgs.**

171,162 kilograms of food was distributed (27% increase over 2020) to 16,504 households through food banks in Grey and Bruce Counties in 2021.

**This would be 10,764 grocery bags of food.**

**For much of the low-income rental housing in Owen Sound, the onus of bringing unhealthy conditions to light and advocating for remediation lies with tenants — who may be, for various reasons, already vulnerable or marginalized.**

Infestations, mould, and general disrepair are the most frequently reported concerns about rental units according to the Grey Bruce Health Unit.



United Way of Bruce Grey partnered with YMCA of Owen Sound Grey Bruce Housing Program staff, and other community partners, delivered

**9,284 meals**

to individuals and families sheltered in motels from April 2020 - March 2021.

**Each year the YMCA of Owen Sound Grey Bruce finds emergency housing for thousands of people in the region (2,365 in the 2017-2018 fiscal year) via a network of connections to shelters, motels, rooming houses, and short-term rentals.**







## Four County Labour Market Planning Board: Precarious Living Series

[www.planningboard.ca/](http://www.planningboard.ca/)

“Precarious Living” refers to living situations where individuals face insecurity, uncertainty, and have no control. Those “living precariously”, whether this is an individual or a family, cannot predict where they will find shelter in the future. The Four County Labour Market published the Precarious Living Study 2021 and the Precarious Living Series that explores the intersectionality of precarious living and how this is impacted by precarious employment among other contributing factors. These reports share insights from over 70 local service providers from Bruce, Grey, Huron, and Perth counties that engage with clients who are living precariously and highlight that life precarity and stability are experienced on a spectrum. Fifteen stories are shared from individuals from Bruce and Grey counties that have experienced precarious living. These stories illustrate that a lack of affordable housing continues to exist in our communities, while wages have not been able to keep up. Robert shares his experience of living precariously in the report, excerpted at right.

**As the cost of housing continues to rise, more and more households will shift towards life precarity.**



### PRECARIOUS LIVING SERIES

A series of stories based on experiences described by those who live within Bruce, Grey, Huron and Perth counties.\*



### Robert.

*Robert is from an Indigenous community in another part of Ontario. Both his grandparents and parents are residential school survivors. Because of the alcohol abuse and domestic violence at home, he was removed from his family, and put into foster care at a young age. Between the ages of eight and eighteen, Robert lived in several foster homes.*

*At the age of eighteen, Robert moved out of his final foster home. He stayed with friends while trying to look for work. His choices were limited without a high school diploma. In addition, he had frequently experienced an employer choosing a non-Indigenous person with the same educational background instead of him for an available job. Eventually, Robert found work as a seasonal manual labourer, and has been returning to it every year since. When an employer contributes to EI, he has some income during the off-season. However, it often does not last until work becomes available the following year. Some employers pay cash, and Robert will have zero income when the season is over. He will do odd jobs when he runs out of money. Because of his unstable income, Robert is not able to commit to a lease. He lives in motels when he is working. During the months when he does not have any income, he couch surfs or “sleeps outside” (on the street, in a parkette, etc.).*

To continue reading about how precarious living impacts Robert’s life, or the experience of other individuals in Grey and Bruce Counties experiencing precarious living, visit [www.planningboard.ca/reports/precariouslivingstudy](http://www.planningboard.ca/reports/precariouslivingstudy)



## Housing and Wellbeing Community In Action

# Institute of Southern Georgian Bay explores the Financialization of Housing

[www.tisgb.com/](http://www.tisgb.com/)

The Institute of Southern Georgian Bay (Institute) is a “think and do tank” including many small



and rural municipalities located on the shores of Georgian Bay. In 2020, the Institute formed a discussion group on social finance that included leaders in the areas of business, municipal government, philanthropy, and not-for-profit sector to learn more about how it could support access to capital to address the growing housing crisis in our region.

The Institute has now joined Social Innovation Canada’s national housing lab on the Financialization of Housing (FOH), a joint venture with the Canada Mortgage and Housing Corporation (CMHC). Phase one of a series of innovation labs resulted in a report that described the system that has moved the needle on the commodification of housing toward investment rather than family homes. The current Phase two Lab focuses on the creation of prototype approaches that would support a shift in the financialization process locally, resulting in more affordable housing. The impact of this trend of commodification, along with the migration of urban dwellers into rural communities because of the pandemic, appears to be making a marked impact on the affordability of housing in the Southern Georgian Bay region.

After months of learning together, the Institute’s discussion group is now focused on how social finance can support affordable housing for all in our region. Southern Georgian Bay is a region comprised of many municipalities that are learning about financial models to support the range of housing stock required in communities. Discussion will focus attention on the tools, policies, and strategies available to small and medium-sized municipalities to support housing development that meets community needs. To the right are Key Starting Questions.

**To stay up to date on the Institute’s discussions, sign up for the newsletter at [www.tisgb.com](http://www.tisgb.com) or to make an impact and support the work, consider joining the ISGB by buying a membership.**

## Key Starting Questions.

- What financial tools, ethical frameworks, and leveraging strategies can smaller municipal governments use to support the kind of housing needed, placing people first in their planning?
- What would we be doing if municipalities, non-profits, philanthropy, and businesses were working more collaboratively across our region on the housing crisis?
- What do we see differently in the current housing crisis using social innovation and social finance lenses on the problems?

## Where to get help with housing.

### Community Connection “211”

Phone: “211”

[www.informationbrucegrey.ca](http://www.informationbrucegrey.ca)



### Bruce County Housing:

30 Park Street, Walkerton ON, N0G 2V0

Phone: 1 877 396 3450

Email: [housingregistry@brucecounty.on.ca](mailto:housingregistry@brucecounty.on.ca)

[www.brucecounty.on.ca/housing-services](http://www.brucecounty.on.ca/housing-services)

### Grey County Housing:

595 9th Ave East, Owen Sound ON, N4K 3E3

Phone: 519 376 5744

Email: [housing@grey.ca](mailto:housing@grey.ca)

[www.grey.ca/affordable-housing](http://www.grey.ca/affordable-housing)



# What can we do together?

It can be overwhelming to read about the complexity of the housing crisis in Grey and Bruce Counties and the far-reaching impacts on so many people. There is a risk of paralysis when we contemplate the question of what we can do to help. How can I be of service in this crisis? What are the solutions and where do we start initiating change?

While the challenges can be daunting, there is a great deal of hope that populates this *Vital Focus on Housing Report* found in the many stories of collaboration and innovation. People come together to start projects and organizations that develop new ideas for housing and welcome those in need. From the promise of co-living in a new eco-village, to youth learning on-the-job construction skills, to conversations with developers on building affordable housing, again and again, we see organizations and individuals coming together to work together on solutions that are taking hold in our region.

We don't need to re-invent the wheel. There are communities across Canada and around the world that are forcing creative change when faced with similar

challenges. Indigenous people expand concepts of “home” beyond just a roof overhead to encompass supportive families and community, and restorative connection with the power of the land we share. Communities are resilient—embracing diversity and inclusion we move onto a fertile space where new ideas of how to live together in cooperation emerge and flourish. Grey and Bruce Counties need to be open to learning from others and welcoming to newcomers who bring solutions and ingenuity.

As Canada works towards meeting the United Nations Sustainable Development Goals by 2030, the next eight years are going to be an uphill battle. Your Community Foundation is in it for the long haul and your philanthropy is a tool to support charities and not for profits in the implementation of solutions and sustainable change. What we do locally has global significance. With our eyes on a bright future, we can make a difference together.

**We're here for good.**



*good noise*  
PHOTOGRAPHY



# Thanks and Acknowledgements

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We're here for good.

**Mail:** P.O. Box 81, Owen Sound, ON N4K 5P1  
**Phone:** 519.371.7203 **Email:** foundation@cfgb.ca  
**Website:** communityfoundationgreybruce.com

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Established in 1994, Community Foundation Grey Bruce enhances community vitality by fostering open discussion about local needs, sharing knowledge, and growing endowments to provide strategic granting and support to a wide range of non-profit organizations. Our vision is that everyone in Grey Bruce benefits from a vital, healthy, and resilient community.



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