

BRUCE COUNTY

# Local Data Resource for Non-Profit Housing Developers

2024



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**BRUCE**  
county

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# Introduction

Affordable housing is a challenge not only locally, but also provincially and nationally. Low vacancy rates and lack of housing supply have led to high rental costs. Further, there is a particular need to address housing for vulnerable populations.

To implement sustainable solutions, support from all levels of government and a high-level of collaboration with key stakeholders in our community is essential.

Building affordable housing of various types and forms in Bruce County will create housing options that reflect the life stages of individuals and families, contribute to the development of complete and inclusive communities, and support community well-being and prosperity.

Based on the [Demographic Housing Study prepared by KPMG](#), [research themes](#) from Bruce County's Community Development Office, and feedback from community stakeholders, there is a key role for not-for-profit housing development with government supports in the creation of transitional, supportive, and deeply affordable housing.

As such, the data and recommendations contained within this resource document provide information specific to deeply affordable housing need across Bruce County based on low-income indicators, core housing needs, community housing waitlist, and By-Name List data.



<https://imfg.munkschool.utoronto.ca/report/the-municipal-role-in-housing>

# Role of Bruce County as Service System Manager for Housing and Homelessness

As the Service System Manager, Bruce County, through its Housing Services Division, is responsible for the delivery and administration of provincially mandated social and affordable housing programs, as well as initiatives to prevent and address homelessness.

Within the continuum of housing, the Housing Services division focuses on programs and services related to deeply affordable housing and housing stability supports, emergency shelter, transitional, and supportive housing and homelessness solutions.

As a Service System Manager, Bruce County also has the legislated responsibility to administer and fund social housing and maintain Service Level Standards (SLS). In Bruce County, SLS include the provision of 981 units of rent geared to income assistance or provision of a portable housing allowance.

Bruce County Housing Services also administers the Community Housing Registry (waitlist) for community housing providers and with rent subsidies.

Bruce County works with local municipalities, non-profit housing providers, and other community agencies to support the development of deeply affordable housing. These continued partnerships are instrumental in assisting our most vulnerable residents.



# Role of Community Development Office (CDO)



The CDO provides coordinated leadership and strategic focus on projects impacting growth, development and economic well-being of Bruce County and member municipalities.

One of the most important areas of focus for the Community Development Office is to identify ways that the County and member municipalities can increase the supply and affordability of housing.

The Community Development Office leads work on housing using a multi-disciplinary, cross-functional team model. Working across multiple Departments and Services including Land Use Planning, Housing & Homelessness Support Services, Economic Development and Government Relations, staff come together to identify actions and implement local housing solutions to complex housing issues across Bruce County.

In collaboration with the Housing Services Manager, the Community Development Office is focused on delivering services to help non-profit housing providers develop affordable housing projects in Bruce County. To achieve this goal, the Community Development Office will offer several services, including the new Housing Concierge Service, which will be available to non-profit housing providers who want to deliver affordable housing.

As part of the Housing Concierge Service, County staff will be available to assist non-profit housing providers with the following services:

- Share data and best practices research with non-profit housing providers;
- Connect non-profit providers to municipalities with an available supply of surplus land; and
- Act as a connector, communicator, and facilitator between non-profit housing provider and regulatory staff at the County and municipalities, as applicable;
- Assist non-profits to access government funding to develop affordable housing projects.

In addition to the above services, the Community Development Office will provide information sessions, communication about the need for affordable housing, advocate for funding from other levels of government, and will look at ways to reduce the cost of creating affordable housing in Bruce County.

# Data Resource Methodology

The data in the following tables was obtained from the [KPMG Demographic Study](#), Bruce County housing data, the centralized housing registry (waitlist), and the By-Name List, as well as [2021 Census Data](#), and [2016 Census Data](#) from the eight Bruce County Census Subdivisions (CSD) Municipalities, with Bruce County geographic regions calculated totals or averages.

Data has been aggregated within three distinct geographic regions in Bruce County, as follows:



|                         |   |
|-------------------------|---|
| <b>Peninsula Region</b> | <ul style="list-style-type: none"> <li>• Municipality of Northern Bruce Peninsula</li> <li>• Town of South Bruce Peninsula</li> </ul>   |
| <b>Lakeshore Region</b> | <ul style="list-style-type: none"> <li>• Municipality of Kincardine</li> <li>• Town of Saugeen Shores</li> </ul>  |
| <b>Inland Region</b>    | <ul style="list-style-type: none"> <li>• Municipality of Aaron-Elderslie</li> <li>• Municipality of Brockton</li> <li>• Township of Huron-Kinloss</li> <li>• Municipality of South Bruce</li> </ul> |

## 2021 Census Data Limitations

The Census provides reliable information about people and housing units in Canada by their demographic, social and economic characteristics. Low-income cut off (LICO) and Low-income measures (LIM) data from 2021 will be summarized in this report.

However, the 2021 Census **significantly underestimates low-income measures** across Canada due to the temporary COVID-19 income support programs in place during May 2020 Census collection.

Core Housing Need is a statistic produced in collaboration with the Canada Mortgage and Housing Corporation (CMHC) to support housing programs and policies in Canada.

However, as Core Housing Need is particularly underestimated in the 2021 Census, 2016 Census data is instead reported. ([Canadian Income Survey, 2020 \(statcan.gc.ca\)](#), [Understanding 2021 Core Housing Need Data \(ubc.ca\)](#)).

**Given the above, 2016 Core Housing Need is the recommended data set to be utilized and Census data tables should be used for comparison purposes only.**

# Census Low-Income Cut Off (LICO) Data

The low-income cut-off, after tax (LICO-AT%) measures the total percentage of the population expected to spend at least 20% more than the average household on the necessities of food, shelter, and clothing, considering family size, community size, and income.

The following table summarizes the percentage of families with incomes below the low-income cut-off (LICO), based on 2021 StatsCan data, collated by geographic region in Bruce County.

| Geographic Region | Population | Percentage of Families with Incomes below LICO* |
|-------------------|------------|---|
| Peninsula Region  | 13,541     | 2.25%   |
| Lakeshore Region  | 28,176     | 2.35%   |
| Inland Region     | 30,300     | 3.63%   |

\*The 2021 Census significantly underestimates low-income measures due to temporary COVID-19 income support programs in place during May 2020 Census collection.



## Low-Income Measure (LIM)

The Low-income measure, after tax (LIM-AT%) is a Statistics Canada measure calculating percentage of a population in low income after tax using the Low-Income Measure (LIM).

The low income measure (LIM) is used to determine eligibility for some income-based services across Bruce County, including the housing stability fund.

The following table summarizes the averages percentage of households in low income (LIM), based on 2021 StatsCan data, collated by geographic region in Bruce County.

| Geographic Region | Population | Average Percentage of Households in Low Income (LIM-AT%)* |
|-------------------|------------|---|
| Peninsula Region  | 13,541     | 12.0%   |
| Lakeshore Region  | 28,176     | 7.8%  |
| Inland Region     | 30,300     | 12.2%   |

\*The 2021 Census significantly underestimates low-income measures due to temporary COVID-19 income support programs in place during May 2020 Census collection.

# Core Housing Need (CHN)



Households in Core Housing Need (CHN) live in unsuitable, inadequate, or unaffordable dwelling and cannot afford alternative housing in their community. For more information, please refer to [Core housing need in Canada \(statcan.gc.ca\)](http://statcan.gc.ca).

The following table summarizes the total households and percentage of households in Core Housing Need according to the 2016 Census.

| Geographic Region | Population | 2016 Census Total Number of Households in Core Housing Need (CHN)* | 2016 Census Average Rate of Core Housing Need* | 2016 Census Average Rate of <b>Renter</b> Core Housing Need* |
|-------------------|------------|--|--|--|
| Peninsula Region  | 13,541     | 445  | 7.7%   | 28.4%  |
| Lakeshore Region  | 28,176     | 925  | 9.1%   | 28.3%  |
| Inland Region     | 30,300     | 1050   | 10.2%  | 31.2%  |

\*[Housing Indicators by Tenure](#)

## Community Housing Registry Data

As the Service Manager, Bruce County's is responsible for managing the Community Housing Registry and report the data quarterly.

In 2023, the community housing waitlist included over 1000 applicants. The applicant type has remained steady with 40% of the applicants looking for a one-bedroom unit in an adult building, 30% of the applicants are seniors and the other 30% are families.



# By-Name List Data

The By-Name List is a real-time list of all people experiencing homelessness and using homelessness response services in Bruce County. The By-Name List helps service providers prioritize needs, tracks changes in housing status, and provides information regarding demographics and chronicity.

By-Name and sheltering data is updated quarterly on the Human Services website. Bruce County staff are working with the Canadian Alliance to End Homelessness to ensure data reliability and validity to build a homelessness response model with a rural lens.



## Existing Community and Deeply Affordable Rental Housing Stock



Currently, Bruce County Housing Corporation owns and operates 699 units of community housing across Bruce County (651 RGI units, and 48 affordable and modest market units) and provides a place to call home for more than 1,200 residents.

Non-Profit Housing Providers provide an additional 68 units of community housing owned and operated by the following non-profits: Russell Meadows in Kincardine (43 units) and Formosa Seniors Non-Profit (25 units).

Additionally, between 2008 and 2021, Bruce County as System Service Manager flowed money to private developers and non-profit organizations to build affordable rental units.

A summary of community housing and affordable units by geographic region is contained in the report below:

| Geographic Region | Community Housing Units | Affordable Units | Total |
|-------------------|-------------------------|------------------|-------|
| Peninsula Region  | 96                      | 19               | 115   |
| Lakeshore Region  | 365                     | 86               | 451   |
| Inland Region     | 305                     | 0                | 305   |

# Summary

- Low-income indicators demonstrate a need for more deeply affordable housing across all geographic regions in Bruce County, with slight prominence in the Inland Region.
- The 1000+ waitlist applications highlight the need for more non-profit housing.
- The by-name list identifies an ongoing need for supportive and transitional housing for people experiencing homelessness, who can often be missed in other population statistics.
- Ongoing collaboration with local municipalities, and increased collaboration with non-profit housing providers, and other community agencies is integral to supporting the development and provision of deeply affordable housing.

## Let's Work Together to Increase the Availability of Affordable Housing



Are you a developer, builder, landlord, non-profit, engaged community group, or homeowner interested in creating affordable housing in Bruce County?

1. Bruce County has developed an Affordable Housing 101 Guide and two Affordable Housing Toolkits that provide information on the context for affordable housing creation in Bruce County and its local municipalities, with step-by-step guides, tools, and other resources to support your projects.
  - Explore the [Affordable Housing 101 Guide](#)
  - Explore the Affordable Development Toolkits:
    - [Multi-Residential and Ground-Related Affordable Housing](#)
    - [Additional Residential Units](#)
2. Reach out to Bruce County's new housing concierge program for information, guidance, and [funding programs](#) that are available to support the development of affordable housing.
  - Contact us at: 1-800-265-3005 or [housingconcierge@brucecounty.on.ca](mailto:housingconcierge@brucecounty.on.ca).



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For more information please contact:

Bruce County Housing Concierge Program  
1-800-265-3005  
[housingconcierge@brucecounty.on.ca](mailto:housingconcierge@brucecounty.on.ca)

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