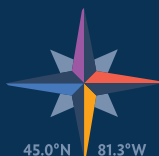


BRUCE COUNTY COMMUNITY DEVELOPMENT

Housing Action Plan

2024-2026



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BRUCE
county





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Executive Summary

Like many communities in Ontario and Canada, Bruce County is challenged by the rising cost and availability of housing.

To meet current and future community housing needs, a wide range of actions need to be taken by all levels of government, agencies, non-profits and developers.

Bruce County Council established the Community Development Office to provide strategic leadership and coordination on activities that Bruce County can lead to help create conditions locally to increase the supply and impact the affordability of housing.

The Housing Action Plan includes 25 actions that Bruce County will advance across six (6) areas of practice between 2024 and 2026. Areas of practice include research, policy development, programs, incentives, engagement and advocacy for investment in housing solutions to meet the unique needs across the County.

The Housing Action Plan will further [Bruce County's Strategic Plan 2023-2026](#) priority to increase housing options and encourage innovative solutions to build a strong and inclusive community.

Actions included in this plan are focused on impacting the supply and affordability of housing options in the middle to right end of the housing continuum, including community housing, below-market rental/ownership, private rental and home ownership.

Housing Continuum

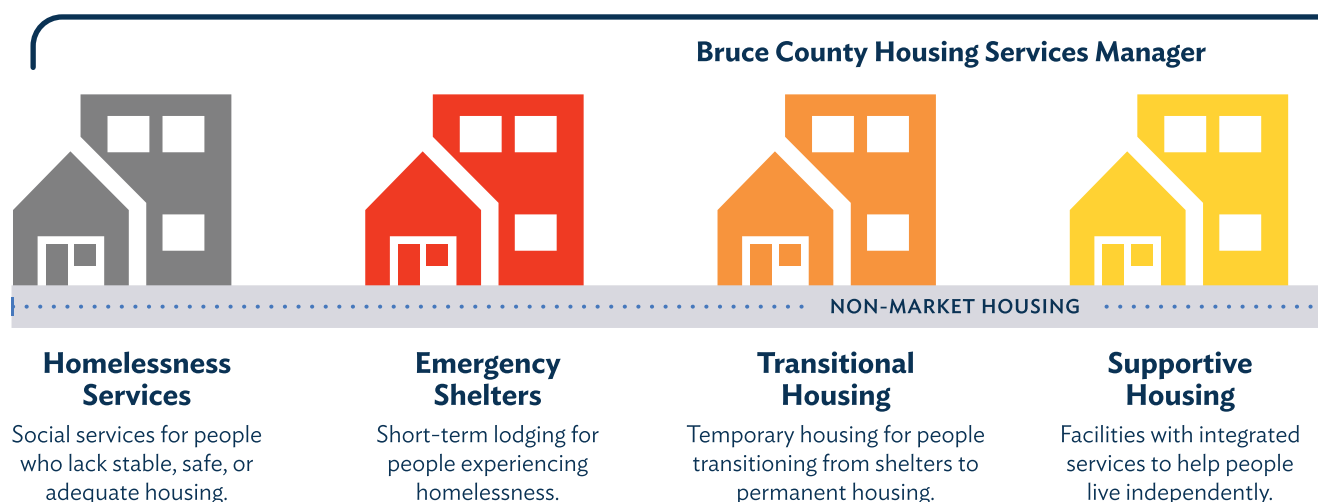


Image adapted from The Municipal Role in Housing – IMFG (utoronto.ca)

Bruce County Human Services Department, 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. Actions impacting homelessness services, emergency housing, transitional/supportive housing, and community housing will be set out in a new 10-year Housing and Homelessness Action Plan for Bruce County, which is being prepared separately from this Housing Action Plan.

The actions of this plan will be led by the Community Development Office through Bruce County’s Housing Cross-Functional team including staff from Human Services, Planning & Development, Government Relations, and Economic Development. Implementation of this plan will be undertaken in consultation with municipalities, rights holders and stakeholders within Bruce County.

When considering actions to take on housing, Bruce County is focused on using the tools currently available to the County and its member municipalities, as well as advocating to other levels of government for funding and additional tools to create local housing solutions.

Actions within the County’s jurisdiction include creating supportive policy to manage growth and increase the variety of housing to meet local needs; permitting more housing development as-of-right; implementing process improvements; providing incentives for affordable housing; assessing the supply of surplus government lands to support affordable housing builds; supporting non-profit and private developers, and building new housing units through the Bruce County Housing Corporation.

Bruce County is focused on taking action to create conditions locally to increase the supply and impact affordability of housing.

Housing Continuum



Bruce County Planning & Development

MARKET HOUSING

Community or Social Housing

Developed with public funding; owned/operated by government, non-profits, or co-operatives.

Below-Market Rental/Ownership

Private rental or ownership units subsidized by government.

Private Rental

Units owned by individuals/firms charging market rents.

Home Ownership

Housing purchased by individuals/households at market prices.

Community Development Office



Current Actions – 2022-2024

Bruce County began taking focused and coordinated action on housing in 2022-23. This section highlights actions undertaken in 2022 and 2023, and those actions initiated in early 2024.

Research, Education & Communication

The first annual Housing Forum for municipalities was hosted by Bruce County in February 2023. This was an opportunity to bring leaders from the County and the eight municipalities across Bruce County together to present the findings of the [Housing Demographic Study](#), and to talk about the County’s role in housing and planning and to understand current services being delivered.

Bruce County developed affordable housing toolkits for homeowners and developers:

- [Affordable Housing 101](#) which outlines what affordable housing is in Bruce County.
- [Multi-Residential and Ground-Related Affordable Housing](#) to encourage the construction of a variety of housing options.
- [Additional Residential Units](#) to increase housing options by introducing rental housing in the form of apartments within existing homes or detached buildings on properties with existing homes.

Current Actions – 2022-2024

Each toolkit includes background information including funding programs, current regulations, a step-by-step guide to the process, as well as a developer's checklist.

Bruce County also completed a study [Exploring Options and Opportunities for Home-Sharing in Bruce County](#) in 2023.

This study found that home sharing can assist with housing affordability, facilitating housing stability, increasing social inclusion by reducing social isolation and loneliness, and decreasing wait time for housing. It also found there was demand for home sharing relationships from seniors, students, young professionals and temporary workforce.

In 2023, Human Services staff began work on a new Housing and Homelessness Plan. This plan will be in effect for the next 10 years and is focused on housing and homelessness supports including emergency shelter, supportive and transitional forms of housing. At the time of the release of this Action Plan, the province requested Service System Managers not to complete this work until a review of provincial government direction is completed. Staff continue to progress the work on housing and homelessness supports but the formal release of the Housing and Homelessness Plan is on pause until further direction is provided by the province. This work will come forward to Bruce County Council once further provincial direction is provided.

A second municipal Housing Forum was held in April 2024. The second Housing Forum focused on understanding housing affordability issues and the housing supply within the County.

The information presented at the 2nd Annual Municipal Housing Forum is included in the [Appendix](#) of this Housing Action Plan.

Policy & Regulations

In 2022 and 2023, Planning & Development staff reviewed and provided comments on several rounds of provincial legislative and policy changes. Staff communicated these changes to municipal staff, County Council and key stakeholders. Many of these changes impacted the processing and policies related to housing supply. The Planning & Development Department has been working with local municipalities to complete policy and zoning by-law updates to provide a greater variety of housing options without the need to trigger planning applications.

Strategic Leadership, Advocacy & Collaboration

In 2023, Bruce County Council invested in the creation of two strategic program areas: Government Relations, and the Community Development Office.

GOVERNMENT RELATIONS:

The Government Relations Department was created to build intergovernmental relations with provincial, federal and municipal levels of government. It works with local municipalities and organizations such as Association of Municipalities of Ontario (AMO), Rural Ontario Municipal Association (ROMA) and the Western Warden's Caucus. Government Relations provides strategic leadership, communication and advocacy on the unique needs of Bruce County to other levels of government.



The provincial and federal levels of government largely control the funding and tools the County and municipalities need to be able to put affordable housing solutions in place. Building positive relationships with other levels of government is key to be able to implement tangible and sustainable affordable housing solutions in Bruce County.

COMMUNITY DEVELOPMENT:

The Community Development Office was created to provide strategic leadership on several County priority projects, including Housing. The Office is led by a Commissioner who coordinates the work of several County departments to ensure alignment and focus on the actions that have the potential to impact housing supply and affordability.

The Housing Cross Functional Team has staff representation from Human Services, Planning & Development, Employment Services, Economic Development, and Government Relations. Other County Departments are also available as needed to support the work of the Housing Cross Functional Team.

The complex issue of housing supply and affordability requires multi-faceted, multi-disciplinary solutions to create conditions to increase the supply of housing and to impact its affordability.

The County will lead and deliver multiple actions across several Departments in alignment to create impact within the scope of tools and regulations available to the County, in partnership with local municipalities.

The 2024-2026 action plan looks to build on the success of the current actions, using the Housing Cross Functional Team to coordinate and align initiatives that impact the supply and affordability of housing under the leadership of the Community Development Office.

The County recognizes involvement from municipalities, Saugeen Ojibway Nation Environmental Office, Indigenous Serving Organizations, other levels of government, non-profit and private developers are all needed in order to implement the actions and solutions set out in this plan.

Actions on Housing – 2024-2026

This section outlines key actions Bruce County will lead between 2024-2026 to increase housing supply and impact affordability.

The plan proposes 25 actions outlined across six areas of practice. These actions have an assigned lead County Department(s) and will be guided with input from the Housing Cross Functional Team and strategic oversight from the Community Development Office. These actions will be prioritized and scheduled into Departmental workplans, with input from the Community Development Office. Multiple actions will be undertaken at same time across the County Departments to have the greatest level of impact in a short period of time.

Recognizing the complex and dynamic nature of the current housing challenge—the work of the housing team will be adaptable to changing legislation, availability of funding, and actions taken by other levels of government, non-profits and the private sector.







Areas of Practice



The areas of practice, actions, details and lead department(s) are outlined in the following tables.

Research & Monitoring



| ACTION | DESCRIPTION | LEAD |
|---|---|---|
|  Monitor and share best practices | <ul style="list-style-type: none"> • Hold annual Housing Forum. • Update Affordable Housing Toolkit. • Create Community Development Office webpage to share best practice and funding information. | Community Development and Human Services |
|  Monitor federal and provincial funding and program announcements | <ul style="list-style-type: none"> • Review federal and provincial budget announcements. • Build relationships with CMHC program staff. • Share information with key stakeholders. | Community Development and Human Services |
|  Report on housing units approved through planning applications | <ul style="list-style-type: none"> • Provide bi-annual updates to County Council. • Report annually at Housing Forum. | Planning & Development |
|  Report on housing units constructed | <ul style="list-style-type: none"> • Report annually at Housing Forum. | Planning & Development and local municipalities |
|  Monitor and report on housing needs | <ul style="list-style-type: none"> • Create and maintain data resource for non-profit housing providers. | Human Services |
|  Report progress on Housing Action Plan initiatives | <ul style="list-style-type: none"> • Bi-annual Progress Report to County Council. • Report progress at the annual Housing Forum. | Community Development Office |






Policy & Regulation

| ACTION | DESCRIPTION | LEAD |
|---|--|---|
|  Update County and local Official Plans | <ul style="list-style-type: none"> • Develop supportive official plan policies to increase the mix and type of housing in settlement areas. • Establish policies that encourage rental multi-unit housing. • Establish policies that enable implementation of community planning permit systems. | Planning & Development and local municipalities |
|  Update local zoning by-laws | <ul style="list-style-type: none"> • Update local zoning by-laws to include as-of-right permissions such as additional residential units and multi-unit dwellings. | Planning & Development and local municipalities |
|  Planning process improvement | <ul style="list-style-type: none"> • Apply lens of continuous improvement to planning and development processes. • Explore opportunities to streamline and integrate pre-application and development review process with approval agencies. • Create a program to facilitate development review and approvals for affordable housing. | Planning & Development and local municipalities |




Community Development Programs



| ACTION | DESCRIPTION | LEAD |
|--|---|--|
|  Surplus land inventory | <ul style="list-style-type: none"> • Support municipalities to identify, pre-screen surplus lands, assist with developing framework to identify surplus lands for housing. | Community Development and Planning & Development |
|  Housing concierge service | <ul style="list-style-type: none"> • Provide support to non-profits to develop affordable housing. • Establish regular contact with developers to seek input on process improvements. | Community Development, Human Services and Planning & Development |
|  Home share program | <ul style="list-style-type: none"> • Explore engaging a third-party service to promote, match and manage home-sharing arrangements between existing residents, workforce and students. | Economic Development and Human Services |



Incentives to Impact Affordability

| ACTION | DESCRIPTION | LEAD |
|---|---|---|
|  <p>Advocate for permission to create a County-wide Affordable Housing Community Improvement Plan</p> | <ul style="list-style-type: none"> • Advocate to the province to allow Bruce County to establish a County-wide Affordable Housing Community Improvement Plan to provide financial incentives to help create affordable housing. | <p>Community Development and Government Relations</p> |
|  <p>Consider funding options for affordable housing incentives</p> | <ul style="list-style-type: none"> • Identify options for funding affordable housing initiatives through annual budgets. • Consider funding incentives through tools such as Community Improvement Plans and/or municipal capital facilities by-laws. | <p>Community Development, Corporate Services and Human Services</p> |
|  <p>Identify ways to support private and non-profit affordable housing builds</p> | <ul style="list-style-type: none"> • Inventory current programs in local Community Improvement Plans to determine if existing Community Improvement Plan programs could support affordable housing builds. | <p>Economic Development and Human Services</p> |






Consultation & Engagement



| ACTION | DESCRIPTION | LEAD |
|--|--|---|
|  Engage municipalities in Housing Action Plan implementation | <ul style="list-style-type: none"> Establish working group with municipalities to seek input on implementation of housing actions. | Community Development Office |
|  Engage Saugeen Ojibway Nation Environment Office and Indigenous Serving Organizations | <ul style="list-style-type: none"> Engage Saugeen Ojibway Nation Environment Office on policy, zoning by-law updates, and process improvements for development review. Engage Indigenous serving organizations to seek input on implementation of housing actions. | Community Development and Planning & Development |
|  Grow non-profit housing supply | <ul style="list-style-type: none"> Increase capacity of non-profit housing providers in the County. Bring non-profit housing providers together to form a community of practice. | Human Services and Planning & Development |
|  Understand workforce housing needs | <ul style="list-style-type: none"> Engage large scale employers to understand their need for housing for workforce. Connect developers with large scale employers to facilitate construction of housing to meet needs of workforce. | Economic Development |
|  Engage developers | <ul style="list-style-type: none"> Engage developers in regular conversations through 1:1 interviews, focus groups, site visits, policy and process review and forums. | Community Development Office, Economic Development and Planning & Development |



Education, Communication & Advocacy

| ACTION | DESCRIPTION | LEAD |
|--|---|---|
|  <p>Encourage additional residential units</p> | <ul style="list-style-type: none"> • Develop an additional residential unit pilot program. • Deliver workshops to promote additional residential units. | <p>Human Services and Planning & Development</p> |
|  <p>Share information about housing need in Bruce County</p> | <ul style="list-style-type: none"> • Share information with community about the need for housing across Bruce County. • Profile tools, resources, services, policy and procedures changes to impact housing supply and improve affordability with stakeholders. | <p>Community Development and Human Services</p> |
|  <p>Share information with landlords and tenants</p> | <ul style="list-style-type: none"> • Provide educational resources for landlords and tenants. | <p>Human Services</p> |
|  <p>Communicate changes that can impact supply and affordability of housing</p> | <ul style="list-style-type: none"> • Provide information to key stakeholders about changes in provincial and federal legislation, policies and programs that impact the development and affordability of housing. | <p>Community Development, Planning & Development and Government Relations</p> |
|  <p>Advocate to other levels of government for tools and funding needed to impact housing supply and affordability</p> | <ul style="list-style-type: none"> • Advocate to provincial and federal governments for funding to meet housing needs in Bruce County. • Support advocacy work on housing and funding through the Association of Municipalities of Ontario, the Rural Ontario Municipal Association, Ontario Municipal Social Services Association and the Western Ontario Warden’s Caucus. • Share Bruce County’s work on housing with other municipalities and levels of government. | <p>Community Development and Government Relations</p> |



Next Steps

Bruce County is well positioned to undertake the actions outlined in this Plan. The Housing Cross Functional Team represents the work of multiple departments and focuses the County's organizational capacity to deliver on the 25 actions identified in this Plan.

The Bruce County Housing Action Plan outlines actions that will be undertaken between 2024 and 2026 within areas of County and municipal jurisdiction to create conditions locally to increase the supply and impact affordability of housing.

The County and municipalities are working on actions to be responsive to legislative and policy changes, as well as program and funding changes that continue to be brought forward by other levels of government.

This Plan intends to be flexible to allow staff to prioritize actions that align with any funding programs established by the provincial or federal government that increase the supply and affordability of housing.

Progress on the actions within this Plan will be reported regularly to Bruce County Council.

The Housing Action Plan will further [Bruce County's Strategic Plan 2023-2026](#) priority to increase housing options and encourage innovative solutions to build a strong and inclusive community.

Appendix:

Housing Needs, Affordability and Supply in Bruce County: Summary from the 2024 Municipal Housing Forum

Housing Need

Like many other communities in Ontario and Canada, Bruce County is challenged by the rapidly rising cost and availability of housing.

In 2023, Bruce County undertook a [Housing Demographic Study](#) to understand the County's changing demographic characteristics, current and future housing supply and demand, key housing gaps/issues and key factors impacting demand, supply and affordability issues.

The study showed average incomes for Bruce County residents have increased by 21% between 2015 and 2020¹. Bruce County also has household incomes that are generally higher than the provincial average, with over 16% of households in the county having income over \$150,000 compared to 9% provincially in 2021².

While this rise in average income is significant, the rise in the cost of housing has rapidly outpaced income growth in Bruce County, and for many residents with lower incomes, affordable housing is not available.

Between 2016 and 2021, the average monthly cost of housing and shelter increased by 10% for owner households and 22% for renter households in Bruce County³. In 2021, 45% of renters spent more than 30% of income on housing; and 18% of renters spent over 50% of income on housing⁴. Over the same time frame, the price to buy a house increased by 76%, considerably higher than the 59% increase provincially.

The cost of housing creates challenges for existing and new residents to the County. It makes it more difficult to attract and retain workers. It also creates barriers for those who wish to downsize or move within the County, or those who want to establish their own household. With 83% of the County's housing stock in 2021 being single detached homes, there is a limited supply of affordable housing options currently available for seniors, individuals, young professionals, and families.

At the same time, the population of Bruce County is growing. The population increased by 8.1% between 2016 and 2021 to a total of 72,047. The population of Bruce County is forecast to increase to 107,846 by 2046⁵. Growth will add additional demand for housing in the County.

¹ KPMG. 2023. [Bruce County Demographic Housing Study](#).

² KPMG. 2023. [Bruce County Demographic Housing Study](#).

³ KPMG. 2023. [Bruce County Demographic Housing Study](#).

⁴ KPMG. 2023. [Bruce County Demographic Housing Study](#).

⁵ Ministry of Finance Population Projections. 2022.

Housing Supply & Affordability

The data in this section of the housing action plan documents the trends and pressures on housing affordability and supply that exist in the first quarter of 2024. While this data is a snapshot in time—it is important to understand the pressures on housing supply and affordability in Bruce County.


Current Supply

Data from recent planning approvals and construction indicate developers are building new units, and seeking approvals on a wider variety of housing types than have historically occurred in Bruce County.

Planning approvals include subdivision/condominium applications and consent applications, as well as zoning for multi-residential units. Over the past five years, nearly 41% of planning approvals were for multi-residential units. Developers, planning staff and Councils in Bruce County are

working to create more housing options to impact the supply and affordability of housing to meet the needs of residents across Bruce County.

Since 2016, there has been 5,325 residential units built across Bruce County, and the trend has shown increasing rates of completion. The number of new residential units completed between 2019 and 2023 are very similar to the number of units that have been approved through planning applications over the same period. This indicates that developers, planning staff and Councils have facilitated planning approvals to replenish the supply of units at a similar rate to the current rate of construction of residential units. Staff and Council have also been working to create more opportunities to create dwelling units without the need to seek permission through a planning application (as-of-right).


3,323

Housing units approved in Bruce County
through the planning process (2019-2023).

Planning Approvals in Bruce County

| Year | Registered lots/ units* | Units approved through site-specific multi-family zoning** | Total lots/units created through planned approvals |
|--------------|----------------------------|--|---|
| 2019 | 234 | 201 | 234 |
| 2020 | 300 | 93 | 393 |
| 2021 | 375 | 110 | 485 |
| 2022 | 497 | 734 | 1,231 |
| 2023 | 570 | 229 | 799 |
| Total | 1,976 | 1,367 | 3,323 |

*Including lots in final plans of subdivision, condominium, consent, part lot control (includes apartments where blocks are included as part of subdivisions).
**Apartment and townhouse units.

Between 2019–2023, many of the housing completions were in the Lakeshore communities of Saugeen Shores, Kincardine and Huron Kinloss, and the inland community of Brockton. These faster-growing communities are closest to job growth within the County.

Housing completions in Northern Bruce Peninsula and South Bruce Peninsula have been influenced by outmigration of early retirees⁶ and remote workers from cities in Southern Ontario. The County’s **Housing Demographic Study** identified sustained population growth in the Greater Toronto Area will continue to put pressure on the County’s housing stock. It also noted that construction has not kept pace with population growth across Bruce County.

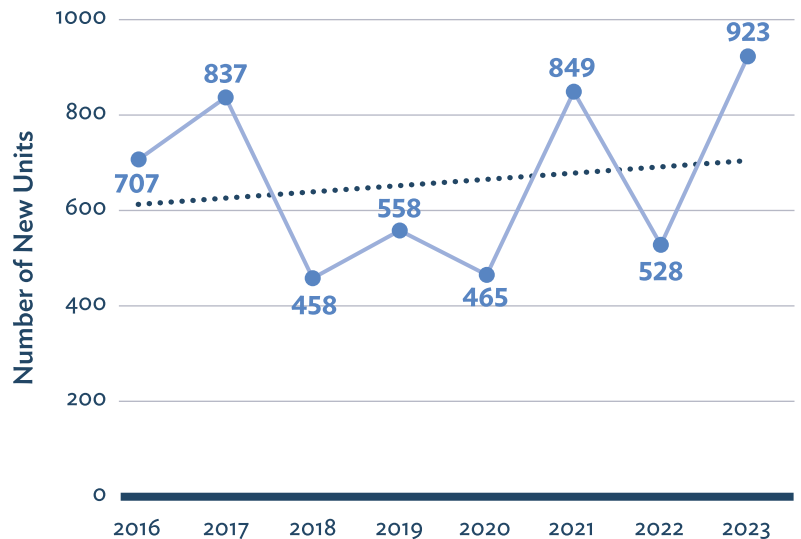
Current Affordability

Like many communities over the past several years, there has been a rapid increase in housing prices in Bruce County and surrounding region. The peak of the demand and cost for housing occurred in late 2021/early 2022 during the COVID-19 pandemic, when the area was influenced by demand from those who could move out of larger urban centres⁷.

6 KPMG, 2023. [Bruce County Demographic Housing Study.](#)
7 KPMG, 2023. [Bruce County Demographic Housing Study.](#)

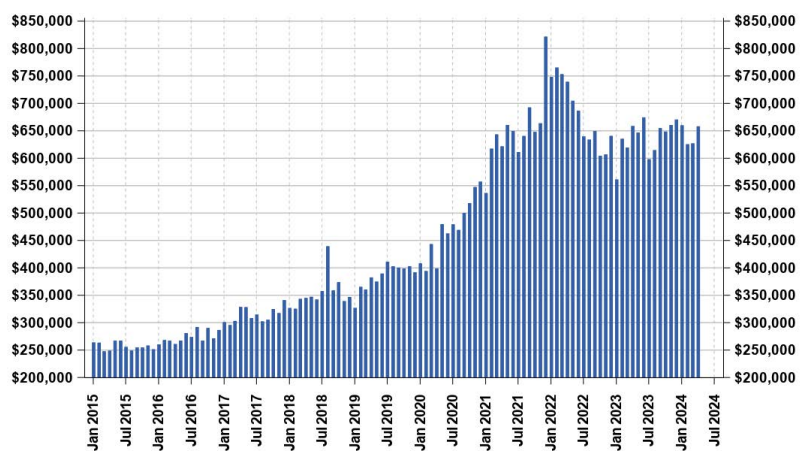


New Residential Units Completed in Bruce County



Source: Rural Housing Information System

Residential Average Price in Grey-Bruce-Owen Sound Area



Source: The Canadian Real Estate Association

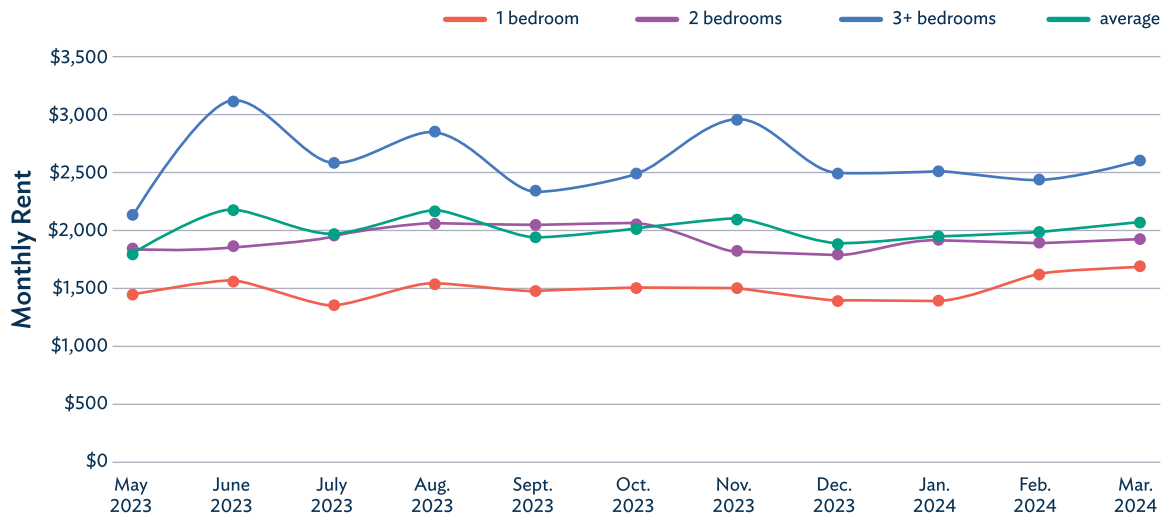
\$619,403

The average purchase price in **Grey-Bruce-Owen Sound** in February 2024.

Since that time, prices have come down somewhat, with the average purchase price in early 2024 being \$590,270 in Bruce County. The cost of housing in lakeshore municipalities within Bruce County has remained high, with inland communities being more affordable. While the price of homes is lower now than during the height of the pandemic (2021), higher interest rates continue to impact the cost of housing which is anticipated to remain higher than before the pandemic.

Rental data is limited at a municipal level, but anecdotally, rents in lakeshore communities tend to be higher than inland communities. This is in part due to demand for the amenities and employment opportunities in lakeshore communities. Rents continue to remain steady, with the average rent for all bedroom units in Bruce County being just over \$2,000/month.

Residential Rent in Bruce County



Source: Rural Housing Information System

Defining Affordable Housing For Bruce County

There has been considerable conversation in Ontario recently about what is considered “affordable” housing.

Within Bruce County, affordable housing is generally considered to be a cost of housing that does not exceed 30% of the household income for moderate- and low-income households. More specifically, the following definitions are used to define affordable ownership and rental housing:

Affordable ownership housing is:

*A purchase price which does not exceed 30% of gross annual household income; **and** is below the 6th decile (moderate and low incomes) for household income.*

Affordable rental housing is the least expensive of:

*A rent which does not exceed 30% of gross annual household income and for moderate and low (below the 6th decile) household incomes; **or** rent is at or below the average market rent for Bruce County.*

Affordable Ownership Housing

| Income Group | Decile | Household Income | Affordable House Price |
|--------------|--------|------------------|------------------------|
| Low | 1st | \$32,800 | \$102,800 |
| | 2nd | \$50,000 | \$156,700 |
| | 3rd | \$65,100 | \$204,100 |
| Moderate | 4th | \$82,000 | \$256,900 |
| | 5th | \$99,800 | \$312,600 |
| | 6th | \$120,400 | \$377,300 |
| High | 7th | \$149,100 | \$467,100 |
| | 8th | \$183,500 | \$574,900 |
| | 9th | \$250,000 | \$783,300 |

Source: MMAH Provincial Policy Statement Data Tables, 2023

\$590,270 The average purchase price in **Bruce County** in February 2024.

AFFORDABLE OWNERSHIP HOUSING

In 2023, housing ownership is considered affordable at \$377,300, or below in Bruce County.

A review of data from the Realtors Association of Grey-Bruce-Owen Sound indicates the average housing price in early 2024 was \$590,270. When reviewed against household incomes, only those in the highest earning households or those who have built up equity can afford to purchase a home in Bruce County.

Affordable Rental Housing

| Income Group | Decile | Renter Household Income | Affordable Monthly Rent |
|--------------|--------|-------------------------|-------------------------|
| Low | 1st | \$22,700 | \$570 |
| | 2nd | \$28,400 | \$710 |
| | 3rd | \$37,200 | \$930 |
| Moderate | 4th | \$49,500 | \$1,150 |
| | 5th | \$55,500 | \$1,390 |
| | 6th | \$65,600 | \$1,640 |
| High | 7th | \$81,400 | \$2,040 |
| | 8th | \$102,100 | \$2,550 |
| | 9th | \$139,900 | \$3,500 |

Source: MMAH Provincial Policy Statement Data Tables, 2023

\$2,058 The average asking monthly rent in **Bruce County** in February 2024.

AFFORDABLE RENTAL HOUSING

In 2023, rental housing is considered affordable at \$1,383 per month or below in Bruce County (average market rent defined by the province).

A review of advertised monthly rent for all apartment units in Bruce County available to rent in early 2024 is over \$2,000, with only 1-bedroom units being close to the price that would be considered affordable according to the current definitions of affordability.



Workforce & Housing

When considering housing affordability from a workforce perspective, a significant number of job postings are placed on the [Connect2Jobs](#), website managed by the Employment System Services Manager for the Stratford-Bruce Peninsula economic region (Bruce, Grey, Huron, and Perth Counties).

Based on the wages for the most posted employment opportunities on the Connect2Jobs website, 80% of postings do not pay enough to cover affordable rent as defined in Bruce County (\$1,383/month). The most common postings on the Connect2Jobs website are for food service, retail, construction labourers, social service, and health care workers.

The lack of affordable housing has an impact on filling many jobs in Bruce County, as it is hard to move to the County for new employment. In recent years, employers are under pressure to find housing for workers. One-person households are the hardest to house, and many entry level workers rely on forming economic households with roommates or living with family members. Multiple incomes are required to pay rent, and many households are spending considerably more than 30% of their combined income on housing.

Summary

Housing is a complex issue, which creates challenge for any one level of government to address the issue of housing supply and affordability. Solutions require multiple levels of government to take coordinated, purposeful action within their jurisdiction.

As the federal and provincial governments use regulation and provide funding for housing and infrastructure, it is important for the County, and local municipalities, to take action to create conditions locally to increase the supply and impact affordability of housing.





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