

Town of Saugeen Shores

Building Homes with a Community Planning Permit System Recommendations Report

Issue – 2022-12-09



Our project number: P0064-00



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In brief

The Town of Saugeen Shores should implement a community planning permit system (CPPS) to encourage the building of a greater variety of homes in existing neighbourhoods, using a “gentle density” approach called for in the Town’s official plan. The CPPS should also be used to make it easier to build apartments in Downtown Port Elgin as already envisioned, but which can sometimes be challenging to do.

Generally, a CPPS is a planning tool that combines zoning, site plan, and minor variance processes into one application, for which a decision must be made within 45 days. After that time, appeals can only be made by the applicant. This process is compliance-based, very much like “ticking the boxes on a checklist”, to achieve the vision for the community that all agreed to through a comprehensive and detailed consultation and planning process.

Benefits of a community planning permit system

For the community

- Public feedback shapes and sets the plan before development happens
- The plan can’t be changed without public feedback
- When development happens, it’s clear how tall and dense it will be, how it benefits the community, and how affordable homes will be

For home builders

- Reduced risks and costs from knowing ahead of time what the Town expects of development and what will and won’t be permitted
- Decisions are made in 45 days after the Town receives a complete application
- Eliminates cost of expensive and lengthy Ontario Land Tribunal hearings

For the Town of Saugeen Shores

- Promotes affordable home building while supporting the established vision and plans for development
- Reduces the complexity of reviewing development proposals, saving time and the cost of staff and Council reviews
- Eliminates cost of expensive and lengthy legal hearings

What's next?

It's critical to get the vision right, with much more feedback from and testing with the community and home builders, for the CPPS to be understood, useful, and supported. Accordingly, if Town Council decides to proceed with CPPS implementation, the next steps will then, at a minimum, include:

- Continuing the market and planning analyses, and public consultation program, initiated through the work so far;
- Defining carefully the area within the Town where a CPPS will be used;
- Defining the types and forms of homes permitted within those areas, including details on acceptable height, density, building and site design, parking, servicing and others;
- How and by whom the CPPS will be administered, and how long will it be in place before it should be reviewed; and
- Amending the Town official plan and zoning by-law, as necessary, to reflect the above.

This process will take at least one year to substantially complete, excluding potential appeals to the appropriate policy and zoning changes needed to prescribe and enable the use of the CPPS. This process gives an opportunity to re-affirm and re-imagine the planning vision for Saugeen Shores and enshrine those elements into CPPS requirements.

1 Introduction: opening doors for more homes

The rising cost of homes, and the ability of residents to stay and thrive in their communities, isn't just a big city problem. While gravity-defying home price increases and stories of people being pushed out of their neighbourhoods have become the hot topic of discussion in Toronto and Ottawa, smaller towns and cities across Ontario, including Saugeen Shores, are facing the same problems. The ability of everyone to afford a good home is perhaps more of a problem in smaller towns and cities.

The Town of Saugeen Shores received a grant to study and use a community planning permit system (CPPS) to encourage the building of affordable homes. A CPPS is a tool that the Town can use to plan entire neighbourhoods before they are built, that is, decisions on the kinds and sizes of new buildings are made early in the planning process, and planning approvals would happen using permits that show how well new buildings follow the plan.

This report sets out the basis and options for how the Town can use a CPPS to increase the number and kinds of affordable homes, as one of several policy, regulatory, and financial tools being used in Saugeen Shores to address the housing crisis. The scope and potential directions for this work were presented to the Town's Planning Committee on 20 June 2022.

Since then, we consulted with a wide range of people and groups which included a public open house on 28 September 2022, further analyzed population and housing trends, researched and compared land and construction costs, and tested a variety of options to promote a larger supply and wider range of affordable homes. This report summarizes what we learned, our recommendations for how a CPPS can be used in Saugeen Shores, and what the next steps should be in 2023.

1.1 Doing our best but acknowledging our limits

We (Hertel Planning) have taken great care in crafting our analyses, professional opinions, and recommendations. Our work is based on data and information graciously supplied by the Town, the valuable work of our project team (PROCESS and Urban Formation), and the stakeholders and community members who generously contributed their time and thoughts.

Our work was meant to help the Town understand and make timely and informed decisions about CPPS. Anyone else who uses this work does so at their own risk, and we're not at fault if things don't go as expected. Also, remember that things change over time, and we can't always predict or account for this in our work.

Also, we can't emphasize this enough: don't treat this work as investment advice. We are Hertel Planning—as in cities, not financial.

2 Planning framework

2.1 Community planning permit systems

Amended in 2015, section 70.2 of Ontario's *Planning Act* allows local municipalities to adopt by-laws that establish a development permit system (DPS, now known as a community planning permit system, or CPPS, and used interchangeably) to control land use development. The Government of Ontario's objectives for CPPS include:

- Making development approval processes more streamlined and efficient;
- Getting housing to market quicker;
- Supporting local priorities (such as community building, transit-supportive development, and greenspace protection); and
- Creating certainty and transparency for the community, landowners, and developers.

A CPPS attempts to achieve these objectives by combining zoning, site plan, and minor variance processes into one application, with shorter approval timelines (municipalities are required to make a decision or non-decision within 45 days).

In short, a CPPS works by establishing a community vision for development within an identified area, and then defining the permitted uses and development standards required to achieve that vision. (A CPPS replaces the municipal zoning by-law within the identified CPPS areas.) These development standards may include requirements on height and density, lot design and site alteration, parking and loading, permissible variations, and conditions of development approval. With the community vision and planning framework pre-defined, a development application becomes more of a conformity exercise; proposed developments are evaluated based on how well the proposal conforms with the vision and framework and is henceforth approved (with or without conditions) or refused accordingly.

2.2 How to use a community planning permit system

As detailed in *Ontario Regulation 173/16 Community Planning Permits*, to establish a CPPS, a local municipality must adopt official plan policies that establish the location, aims, and criteria of the proposed CPPS, and then pass a community planning permit by-law that enables municipal application of the CPPS. Briefly, the Regulation requires municipalities to (in this order):

1. Adopt policies within its official plan (as detailed in subsection 3 (1) of the Regulation) that:

- a. Identify the areas in which the CPPS shall take effect;
 - b. State the municipality's goals, objectives, and policies in proposing a CPPS for each identified area;
 - c. Set out the types of criteria and conditions that may be included in the community planning permit by-law to determine what class of development or land use may be permitted by the CPPS; and
 - d. Define the scope and limitations of the authority that may be delegated, if the municipality should choose to delegate any authority under the by-law (for example, the delegation of approvals for certain classes of development to staff or a committee of Council, in lieu of a full Council-focused approvals process).
2. Pass a community planning permit by-law (as detailed in subsection 4 (1) of the Regulation) that, amongst other things:
 - a. Contains a description of the area to which the by-law applies, as identified in the official plan;
 - b. Defines the permitted uses of land;
 - c. Sets out a list of minimum and maximum standards for development;
 - d. Gives effect to inclusionary zoning policies (as defined by subsection 16 (4) of the *Planning Act*) that may exist within the municipality's official plan;
 - e. Sets out internal review policies regarding applications for community planning permits (as defined by subsection 10 (9) of the *Planning Act*);
 - f. Sets out the manner in which notice shall be given (under subsection 10 (13) of the *Planning Act*) of community planning permit application review decisions;
 - g. Provides that the community planning permit and/or agreements between the landowner and the municipality that imposes conditions may be amended as described in the by-law; and
 - h. Set out the scope and limitations of the authority that may be delegated, if the municipality should choose to delegate any authority under the by-law.

In between the two steps required by the Regulation, a municipality would conduct strategic planning studies to establish the community vision for the proposed CPPS area. This work includes (but isn't limited to):

- Delineating the specific boundaries of the CPPS area;
- Engage in consultation with stakeholders and the public to establish the community vision for development in the area;
- Initiating planning studies to articulate and implement the community vision, including, if necessary, identifying and planning for hard infrastructure and soft servicing requirements; and
- Identify any further amendments required to the official plan.

The community vision, consultative feedback, and planning studies would be codified and implemented through the community planning permit by-law. The by-law may be appealed by those who participated in the planning process (that is, no third parties) within 20 days of its passage, beyond which it can't be amended for five years.

With the adopted official plan policies and a by-law passed, municipalities may then assess development permit applications with reference to the by-law requirements, and then make a decision or non-decision within 45 days. Decisions may be appealed only by the owner and/or applicant.

2.3 Community planning permit systems in Ontario

Despite DPS pilot projects taking place in 2001 (as enabled through revoked *Ontario Regulation 246/01 Development Permits*), the usage of CPPS in Ontario is still relatively new and uncommon.

To identify best practices for consideration by Saugeen Shores, a jurisdictional scan was conducted, examining the planning policies of Ontario municipalities known to have or is in the process of implementing a CPPS. As of May 2022, only seven municipalities have tried implementing a CPPS:

- Four municipalities have a CPPS in effect (the City of Brampton, Town of Carleton Place, Town of Gananoque, and Township of Lake of Bays);
- Two in the process of implementing a CPPS (the Towns of Huntsville and Niagara-on-the-Lake); and
- The City of Toronto's efforts appear to have stalled.

Of note, none of the seven municipalities have explicitly stated that building new affordable homes is a goal or objective of their CPPS. An explicit affordable housing objective appears to be novel within Ontario.

City of Brampton

The City of Brampton's DPS applies specifically to the Main Street North Special Policy Area, which is a portion of Downtown Brampton. Section 5.34 of the 2006 Official Plan (September 2020 Office Consolidation) states the objective of the DPS is:

To implement Development Permit System Areas, where appropriate, to facilitate desire high quality development and redevelopment or protection of areas and streamline the applicable approvals processes.

By-law 230-2012 (To Implement General Provisions for Development Permit Bylaws for the City of Brampton and to Create a Development Permit System Area for Main Street North) states that the goal of the DPS is:

To protect and enhance the character of the Main Street North Special Policy Area and to encourage its transition into a diverse, livable, safe, thriving, and attractive component of the historic Downtown precinct and the City as a whole.

Town of Carleton Place

The Town of Carleton Place's DPS is applied town wide. Section 6.14.1 of the 2013 Official Plan (17 June 2021 Consolidation) states that:

The objectives of the Town in implementing the development permit system include but are not limited to the preservation of the existing small-town character, the improvement of Mississippi District designation and the waterfront, preservation and enhancement of the residential neighbourhoods, promotion of rehabilitation of industrial properties, the expansion of greenspaces and park facilities and to provide for their interconnectivity, increasing the diversity of arts, cultural and recreational opportunities and the protection of the natural environment.

Of note, there are no stated objectives in the Town's *Development Permit By-law 15-2015*.

Town of Gananoque

The Town of Gananoque applies its DPS town wide, but with specific reference to the Lowertown area. Section 5.4.10.2 of its 2009 Official Plan states that:

The objectives of the Town in implementing the development permit system include but are not limited to; the preservation of the existing small-town character, the improvement of Lowertown and the waterfront, preservation and enhancement of the residential neighbourhoods, promotion of rehabilitation of industrial properties, the expansion of greenspaces and park facilities and to provide for their interconnectivity,

increasing the diversity of arts, cultural and recreational opportunities and the protection of the natural environment.

Section 1.1 of the *Development Permit By-Law* states that the intent of the DPS is:

[T]o implement policies of the Official Plan, streamline development and provide for timely reviews of development proposals.

Specifically, for the Lowertown area, section 4.5 of the By-Law states that the objective within the Lowertown Mixed Use designation is:

[T]o recognize the historical, architectural character and unique streetscape and waterfront advantages this distinctive area of Town enjoys.

Town of Huntsville

The Town of Huntsville has a partially implemented CPPS. The *Town of Huntsville Official Plan* (March 2019) establishes the use of CPPS on a town wide level but doesn't contain any specified goals or objectives for the CPPS.

As of May 2022, the Town has released for public feedback its second draft of the proposed *Community Planning Permit By-law*. The draft By-law states the goals and objectives of the By-law:

In line with the Town's Official Plan, the goals of the CPP By-law include:

- Implement the vision, principles and policies of the Official Plan;
- Protect the Town's natural areas;
- Enhance connectivity to open space areas;
- Promote and enhance the Town's settlement areas for commerce, employment, and residential growth;
- Promote the tourism industry with an emphasis on active lifestyle tourism initiatives and development; and
- Protect rural lands for agricultural purposes, resource extraction and production.

The objectives of the CPP By-law include:

- Streamlining the development approvals process;

- Allowing for considerable flexibility in the application of development standards and land use permissions, providing more certainty to the public and stakeholder on the future of land;
- Establishing a comprehensive planning framework that facilitates and shapes appropriate, ecologically sound and safe development; and
- Regulating vegetation [sic] removal and site alteration as part of the development approval process to appropriately consider environmental protection and tree preservation where appropriate.

Township of Lake of Bays

The Township of Lake of Bays applies its DPS town wide, but with specific reference to its Waterfront area. The preamble to section J.20 of the 2016 Official Plan states that:

The Township's objectives in utilizing this system are essentially related to better implementation of the policies of this Official Plan, especially as they relate to preservation of waterfront character, including ecological and social values. This system also offers opportunities to streamline the planning approvals processes and clearly establish rules and criteria for development within the by-law.

Section 1 of the *Development Permit By-law 2004-180* refers to section H.20 of the Official Plan, which establishes these guiding principles for the provisions of the By-law:

- The natural waterfront will prevail with built form blending into the landscape and shoreline;
- Natural shorelines will be retained or restored;
- Disturbance on lots will be limited and minimized;
- Vegetation will be substantially maintained on skylines, ridge lines or adjacent to the top of rock cliffs;
- Native species will be used for buffers or where vegetation is being restored;
- Rock faces, steep slopes, vistas and panoramas will be preserved to the extent feasible; and
- Building envelopes and the associated activity area will be defined and the remainder of the property shall remain generally in its natural state.

Town of Niagara-on-the-Lake

The Town of Niagara-on-the-Lake has a partially implemented CPPS. The *Niagara-on-the-Lake Official Plan* (15 August 2019) establishes the use of CPPS on either a town wide or area specific level. Section 10.4.2 states that the objectives of the CPPS are:

- The preservation of the existing small-town character;
- The conservation of cultural heritage resources;
- Ensuring that new development reflects the community design guidelines approved by Council;
- Ensuring that the new development or redevelopment is in keeping with the existing built form of the community;
- The protection of the natural environment;
- Protection and support for agricultural production in the Specialty Crop Lands; and
- Streamlining the development approval process while providing certainty with respect to future uses and built form.

An undated draft development permit by-law can be found on the Town's website. This draft by-law proposes the use of CPPS for The Village Community Development Permit District. No specific goals or objectives are stated in the draft by-law.

City of Toronto

The status of DPS in the City of Toronto is currently unclear. On 11 July 2014, the City enacted *By-law 726-2014 (To adopt Amendment No. 258 to the Official Plan for the City of Toronto with respect to the policies for the implementation of a development permit system)*. The intent of Official Plan Amendment (OPA) 258 was to replace section 5.2.3 with a new section describing the proposed DPS, associated development permit by-laws, delegation of decision-making authority, and conditions of approval.

Policies 1 and 2 of OPA 258, respectively, state the goals and objectives of the DPS:

1. The goals of the Development Permit System are to:
 - a. implement the vision, principles and policies of the Official Plan;
 - b. engage the community in the creation of the planned vision subject areas;

- c. establish a comprehensive planning framework that facilitates and shapes development appropriate for subject areas; and
 - d. secure predictable outcomes by ensuring that all approved development is consistent with the planned vision and the comprehensive planning framework for subject areas.
2. The objective of the Development Permit System is to provide for an alternative land use regulatory framework that implements the Official Plan and achieves the Goals stated above.

Briefly, OPA 258 has slowly made its way through the legal system:

- In August 2014, OPA 258 was appealed by a group comprised of the Building Industry and Land Development Association and several landowners to the Ontario Municipal Board (now Ontario Land Tribunal, case number PL140906).
- On 2 November 2017, the Board issued a decision to adjourn the hearing indefinitely on the basis that the Board required more information (specifically, a development permit by-law detailing how the DPS would be implemented) to properly adjudicate the issues.
- On 5 December 2017, the City Solicitor requested from Toronto City Council direction on how to proceed with OPA 258. The Solicitor was directed by Council to appeal the Board decision to the Ontario Divisional Court, leading to *City of Toronto v. Avenue Road Eglinton Community Association*, 2019 ONSC 146.
- On 10 January 2019, the Divisional Court dismissed the City's appeal, stating that the Board didn't err in law in making its decision, nor was the City entitled to have the appeals of OPA 258 adjudicated before the enactment of a DPS by-law.

As of May 2022, the City hasn't publicly shared a draft DPS by-law nor any news that the City is in the process of preparing such a by-law. The text of OPA 258 hasn't been consolidated into the Official Plan.

2.4 Development permit systems in Western Canada

Development permit systems are widely used in Western Canada. To identify best practices for consideration by Saugeen Shores, a jurisdictional scan was conducted, examining the planning frameworks of selected municipalities in British Columbia, Alberta, Saskatchewan, and Manitoba.

Briefly, the scan found that three of the four provinces (British Columbia, Saskatchewan, and Manitoba) either don't permit or don't leverage development permit systems for the

development, protection, or the expediting of affordable housing. Only in Alberta are development permit systems used to support affordable housing, and typically as voluntary measures through increased density and height provisions.

British Columbia

The Government of British Columbia allows municipalities to designate development permit areas in which development permits may be used to regulate development. These development permit areas must be identified within each municipality's official community plan¹, and the purpose of each permit area must conform with the purposes stated in subsection 488 (1) of the *Local Government Act*², which are:

- Protection of the natural environment, its ecosystems and biological diversity;
- Protection of development from hazardous conditions;
- Protection of farming;
- Revitalization of an area in which a commercial use is permitted;
- Establishment of objectives for the form and character of intensive residential development;
- Establishment of objectives for the form and character of commercial, industrial or multi-family residential development;
- In relation to an area in a resort region, establishment of objectives for the form and character of development in the resort region;
- Establishment of objectives to promote energy conservation;
- Establishment of objectives to promote water conservation; and/or
- Establishment of objectives to promote the reduction of greenhouse gas emissions.

The Act doesn't permit municipalities to identify the development, protection, or the expediting of affordable housing as a purpose of a development permit area.

¹ In British Columbia, official community plans are the counterpart of Ontario's official plans.

² British Columbia's *Local Government Act* is comparable to an amalgam of, amongst other legislation, Ontario's *Municipal Act* and *Planning Act*.

Alberta

The Government of Alberta, through its *Municipal Government Act*³, allows municipalities to issue development permits to regulate development. Unlike British Columbia, the Government of Alberta allows for municipal-wide use of development permit systems and doesn't prescribe the purposes for which the systems are to be used. This flexibility gives individual municipalities the ability to develop, protect, and expedite affordable housing in response to the local planning context and using local planning solutions.

City of Calgary

Calgary is Alberta's largest municipality, with a population of over 1.3 million in 2021. Calgary is also one of the fastest growing regions in Canada, with a population growth of 11 to 14% between each of the 2001-2016 censuses. Calgary has long prided itself on housing affordability, but this sustained growth has put tremendous pressure on the city's housing market.

The City of Calgary receives development permit applications and delegates approving authority to:

- City Administration, or more specifically, to the Development business unit of the Planning and Development Services Department, for minor development permit applications; or
- Calgary Planning Commission, a committee of councillors and peers, for major development permit applications.

Development permit applications are reviewed with reference to the City's *Land Use Bylaw 1P2007* and may be approved (with or without conditions) or refused. Decisions made by the City may be appealed to the City's Subdivision and Development Appeal Board.

As part of the development permit application review, *Land Use Bylaw 1P2007* provides a floor area ratio bonus for development that includes affordable housing units if it's proposed in specific land use districts within the Beltline, a mixed office, commercial, and residential neighbourhood immediately south of Downtown Calgary. These districts include:

- Centre City Multi-Residential High Rise District (CC-MH);
- Centre City Multi-Residential High Rise Support Commercial District (CC-MHX);
- Centre City Mixed Use District (CC-X); and

³ Alberta's *Municipal Government Act* is comparable to an amalgam of, amongst other legislation, Ontario's *Municipal Act* and *Planning Act*.

- Centre City Community Corridor District (CC-COR).

The City defines affordable housing units as:

- Non-market housing units provided within the development, in perpetuity;
- Owned and operated by the City or a bona fide non-market housing provider recognized by the City; and
- In a number, location, and design acceptable to the City or other bona fide non-market housing provider recognized by the City.

The floor area ratio bonus is calculated using a formula that accounts for construction costs and proposed floor areas, as shown in Figure 1.

$\text{Incentive GFA (m}^2\text{)} = \frac{\text{total construction cost (\$)}}{(\text{Incentive Rate 1 (\$)} \times 0.75) + \text{GFA (m}^2\text{) of affordable housing units}}$ <p>Notes:</p> <ol style="list-style-type: none"> 1. GFA is the gross floor area. 2. As of May 2022, Incentive Rate 1 is set at \$270.00/m².

Figure 1: City of Calgary Beltline density bonus formula for affordable housing units

Similarly, for development located with a Commercial Residential District (CR20-C20/R20), which includes (but may not be limited to) Downtown Calgary, *Land Use Bylaw 1P2007* provides a maximum incentive floor area ratio bonus of 2.0 for development proposals that include contributions to the City's Affordable Housing Fund. The Fund is a civic fund used to support off-site development of affordable or non-market housing. This bonus is contingent on the achievement of other requirements, such as (but not limited to) a minimum floor area ratio of 11.0 before bonuses.

The floor area ratio bonus is calculated using the formula shown in Figure 2.

$\text{Incentive GFA (m}^2\text{)} = \frac{\text{contribution amount (\$)}}{\text{Incentive Rate 3 (\$)}}$ <p>Notes:</p> <ol style="list-style-type: none"> 1. GFA is the gross floor area. 2. As of May 2022, Incentive Rate 3 is set at \$194.00/m².

Figure 2: City of Calgary density bonus formula for affordable housing fund contributions for Commercial Residential Districts (CR20-C20/R20)

In addition, *Foundations for Home: Calgary's Corporate Affordable Housing Strategy Implementation Plan* sets a target of having all qualifying affordable housing projects move to development and building permit approvals within six months, 80% of the time by 2018, and to reimburse these fees for non-profit affordable housing development:

- Pre-application fees;
- Land use re-designation fees;
- Development site servicing plan fees;
- Building permit fees;
- Off-site levies;
- Acreage assessments;
- Redevelopment levies; and
- Demolition permit fees.

City of Edmonton

Edmonton, Alberta's capital, is a city of over 1.0 million people in 2021. Between each of the 2001-2016 censuses, Edmonton experienced a sustained population growth of roughly 8 to 15%, making the city one of Canada's fastest growing urban regions (along with Calgary and Toronto).

The City of Edmonton delegates development approving authority to development officers, who are staff members within the Development Services branch of the City's Urban Planning and Economy department. Development officers are responsible for reviewing development permit applications with reference to the City's *Zoning Bylaw 12800* and may approve (with or without conditions) or refuse such applications. Decisions made by development officers may be appealed to the City's Subdivision and Development Appeal Board.

Zoning Bylaw 12800 provides floor area ratio and height incentives for development proposed in The Quarters, a historically under-invested area east of Downtown Edmonton proposed to be redeveloped and revitalized into a mixed residential and commercial neighbourhood. The additional floor area and height is secured through the development permit approvals process in exchange for compliance with a sustainable development standard checklist, of which an agreement to contribute to affordable housing is a required checklist item. (The details of such an agreement aren't defined in the Bylaw).

Of note, strategy 1.2.3 of the City's *Affordable Housing Strategy 2016-2025* calls for the implementation of effective regulations and internal processes to encourage affordable housing development, with two implementation actions to be taken:

- Complete a review of City regulations and processes for affordable housing development; and
- Create a new housing facilitator position to guide affordable housing proponents through the development permit process.

Town of Canmore

Located approximately 80 km west of Calgary, Canmore is a town of roughly 15 000 residents in 2021 that faces home building challenges, including:

- Significant demand for short term vacation rental accommodations by visitors;
- The need for employer-provided staff housing for international visitors with working holiday visas (typically working at local hotels and resorts, shops, and restaurants);
- Second home purchasing activity, typically from residents looking for a retreat from Calgary; and
- Constrained land supply due to its location in environmentally sensitive lands, wildlife corridors, and adjacency to Banff National Park.

The Town of Canmore receives development permit applications and delegates approving authority to:

- Development officers, who are members of the Town's Planning and Development staff, for minor development permit applications; or
- Canmore Planning Commission, a committee of councillors and public members, for intermediate and large development permit applications, such as for hotels, commercial, and multi-family residential buildings.

Development permit applications are reviewed with reference to the Town's *Revised Land Use Bylaw 2018-22* and may be approved (with or without conditions) or refused. Decisions made by the City may be appealed to the Town's Subdivision and Development Appeal Board.

The Bylaw's land use districts include provisions for the development of affordable housing units as part of the development permit approvals process. As one example (similar provisions exist in other residential land use districts), Subsection 3.10.4.1 of the Bylaw requires that 25% of the units developed in the Residential Comprehensive Multiple Unit,

Stewart Creek District (R3 SC) must qualify as Entry Level Housing or Perpetually Affordable Housing (PAH), which are defined as:

- Entry Level Housing means a detached dwelling that is subject to specific requirements to construct an accessory dwelling unit; and
- PAH, as a general definition, means both equity and rental housing units that, through a variety of restrictions such as those imposed through a restrictive covenant, open to purchase, a land lease, or other document, is removed from the influence of the open real estate market. PAH units aren't offered at market rates when ownership or tenancy changes but remain at levels lower than the market would dictate. This means PAH units are controlled in such a way to make them perpetually affordable over a long period of time, or in perpetuity.

The Bylaw also notably includes housing provisions in its commercial land use districts. For example, within the Bow Valley Trail Central Commercial District (BVT-C):

- Subsection 4.4.6.1 permits a maximum of 50% of the total gross floor area of the building(s) on-site to be used for residential dwelling units and/or tourist home purposes; and
- Subsection 4.4.6.7 states that employee housing, staff accommodation, temporary staff housing, and PAH shall not be counted towards the maximum gross floor area.

The Bylaw also includes the Employee Housing District (EHD) land use designation, which is aimed at providing residential accommodation for employees in freestanding buildings. Subsection 3.19.4.4 includes an interesting policy that preserves these buildings for employee housing:

Employee Housing shall be owned and operated in a manner to ensure the housing is maintained for 'employees' as defined in Section 14, Definitions and/or for "eligible employees" as described in Subsection 3.19.5, below. The Development Authority may require, among other things, periodic declaration of solemn oaths confirming the occupancy of Employee Housing by "employees" or "eligible employees", and restrictive covenants or other encumbrances on title as part of any approval for Employee Housing.

Subsection 3.19.5.1 describes eligible employees:

Candidates for "eligible employees" shall be required to provide the Development Authority with appropriate written evidence of residency and location of employment as proof of their eligibility.

Section 12 of the Bylaw regulates density bonuses, with the stated purpose of increasing the number of PAH units constructed and available within comprehensive developments, primarily in new area of town. In general:

- The provision of PAH units is optional and voluntary to the developer/builder;
- Cash-in-lieu contributions aren't accepted;
- For each PAH unit provided on-site, three bonus/additional market units are permitted (as stated in Subsection 12.2.0.9);
- For each PAH unit provided off-site, two bonus/additional market units are permitted (Subsection 12.2.0.13); and
- The Planning and Development Department will expedite the processing of applications submitted with a request for variances under this section (Subsection 12.2.0.22).

Saskatchewan

Saskatchewan's *The Planning and Development Act, 2007* allows municipalities to use a development permit system. Through this jurisdictional scan, it was found that neither the Government of Saskatchewan nor municipalities such as the City of Regina or the City of Saskatoon (Saskatchewan's two largest cities) leverage development permit systems to develop, protect, or expedite affordable housing.

To reach this finding, this jurisdictional scan reviewed:

- *The Planning and Development Act, 2007*;
- *City of Saskatoon Official Community Plan*;
- *City of Saskatoon Zoning Bylaw No. 8770*;
- *Design Regina: Official Community Plan*⁴; and
- *The Regina Zoning Bylaw, 2019*.

Manitoba

Manitoba's *The Planning Act* allows municipalities to use a development permit system. Through this jurisdictional scan, it was found that neither the Government of Manitoba nor

⁴ In Saskatchewan, official community plans are the counterpart of Ontario's official plans.

the City of Winnipeg (Manitoba's largest city) leverage development permit systems to develop, protect, or expedite affordable housing.

To reach this finding, this jurisdictional scan reviewed:

- *The Planning Act*;
- *OurWinnipeg 2045* (the City of Winnipeg's development plan⁵);
- *Winnipeg Zoning Bylaw 200/06* (for areas outside Downtown Winnipeg); and
- *Winnipeg Zoning Bylaw 100/04* (for Downtown Winnipeg),

2.5 Community planning permit systems unaffected by Provincial planning changes

The Government of Ontario introduced Bill 23, which features sweeping changes to the *Planning Act* and other legislation shaping how municipalities plan for and accommodate growth. Bill 23, now known as the *More Homes Built Faster Act, 2022*, received Royal Assent on 28 November 2022. Most, but not all, of the changes will come into force on 1 January 2023.

Town staff presented a detailed report to Town Council on 21 November 2022 to explain the proposed changes and how they may affect current and future land use planning, development approvals, appeals, development charges, infrastructure funding and environmental regulation across Ontario and Saugeen Shores in particular.

Among the many changes are allowing, as-of-right (that is, without having to amend the official plan or zoning by-law), up to three residential units per lot (two in the main building and one in an accessory building), with no minimum unit sizes. Another change is that developments of up to 10 residential units will be exempted from site plan control, limiting a municipality's ability to prescribe some exterior design elements.

⁵ In Manitoba, development plans are the counterpart of Ontario's official plans.

3 Demographics and housing stock snapshot

Saugeen Shores' population is growing significantly, faster than across Bruce County or Ontario

The population of Saugeen Shores has increased a lot in the last 15 years. According to Statistics Canada's Censuses of Population for 2006, 2011, 2016, and 2021, the five-year population growth rates were:

- 11.2% for the 2006-2011 five-year period.
- 8.3% for 2011-2016.
- 16.0% for 2016-2021.

In comparison, Bruce County and Ontario grew less during the same periods, as shown in Figure 3. Saugeen Shores' fast growth pressures the local home market.

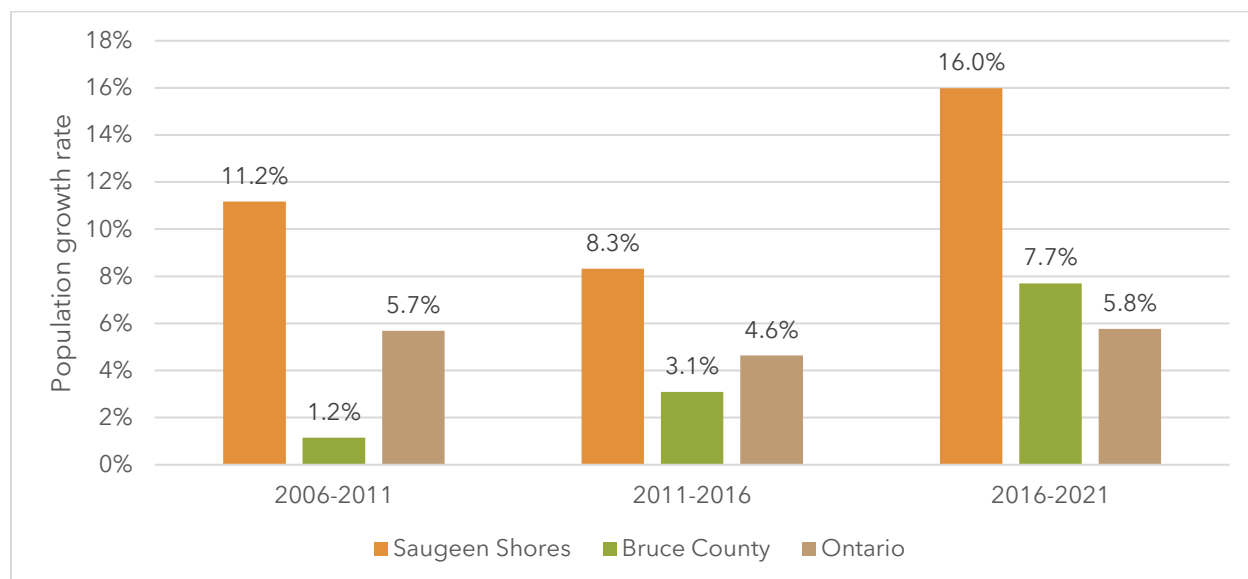


Figure 3: Population growth rates for Saugeen Shores, Bruce County, and Ontario, 2006-2021 (Source: Statistics Canada, Census of Population, 2006, 2011, 2016, 2021.)

The number of young adults and children have each grown by nearly 30% in the last five years

The number of young families with children are growing significantly in Saugeen Shores. Looking at the data from Statistics Canada's Censuses of Population for 2016 and 2021, the number of residents age 25-44 increased by 29.4% over the five-year period, while those age 0-14 grew by 27.8%.

In comparison, across Bruce County, the number of residents age 25-44 increased by 15.2%, and those age 0-14 increased by 12.1%. Similarly for Ontario, residents age 25-44 increased by 9.9%, and those age 0-14 increased only by 2.0%.

Table 1: Percentage change in the number of residents in each population cohort for Saugeen Shores, Bruce County, and Ontario, 2016-2021

Place	0-14 (children)	15-24 (youth)	25-44 (young adults)	45-64 (older adults)	65+ (seniors)
Saugeen Shores	27.8%	1.2%	29.4%	-1.8%	36.2%
Bruce County	12.1%	-6.2%	15.2%	-4.1%	29.5%
Ontario	2.0%	-0.5%	9.9%	0.3%	31.0%

Source: Statistics Canada, Census of Population, 2016 and 2021.

The median age dropped by 2.7 years in the last five years

The decrease in median age between 2016 and 2021 is another sign that Saugeen Shores is becoming younger. The median age of 49.5 for Saugeen Shores residents in 2016 was one year older than the 48.5 in Bruce County and much older than 41.3 for Ontario. However, in 2021, the Saugeen Shores median age dropped to 46.8, a decrease of 2.7. This is a significant decline in a five-year period. The magnitude of this change is notable when compared to decrease of 0.5 in Bruce County and increase of 0.3 in Ontario.

Table 2: Median age for Saugeen Shores, Bruce County and Ontario, 2016-2021

Place	2016	2021
Saugeen Shores	49.5	46.8
Bruce County	48.5	48.0
Ontario	41.3	41.6

Source: Statistics Canada, Census of Population, 2016 and 2021.

Homes are mostly single- detached

In 2021, single-detached housing makes up 74.9% of the Town's supply, which is lower than the 82.9% in Bruce County. Another 12.5% of units are semi-detached, row, or duplexes, and the remaining 11.7% of units are apartments in buildings under five storeys.

Table 3: Occupied private dwellings by structural type for Saugeen Shores and Bruce County, 2021

Housing unit type	Saugeen Shores	Bruce County
Single-detached house	74.9%	82.9%
Semi-detached house	4.9%	2.3%
Row house	6.7%	4.6%
Apartment or flat in a duplex	0.9%	1.1%
Apartment in building less than five storeys	11.7%	7.9%
Apartment in a building five plus storeys	0.1%	0.0%
Other single-attached house	0.1%	0.5%
Movable dwelling	0.8%	0.7%
Total	100.0%	100.0%

Source: Statistics Canada, Census of Population, 2016 and 2021.

Since 2016, 61% of new home starts were single-family units, 39% were multi-family

According to the Town's building permits, between 2016 and 2018, the percentage of permits issued for new multi-family residential units (that is, semi-detached, row, and apartment units) was greater than the percentage of permits for single-family (single-detached) units by 54.8% to 45.2%. However, a notable change began in 2019 and has continued through October 2022 as single-family developments outpaced multi-family units by 74.1% to 25.9%. Figure 4 breaks down the percentages of permits issued for single- and multi-family units annually for 2016 to October 2022 (year-to-date).

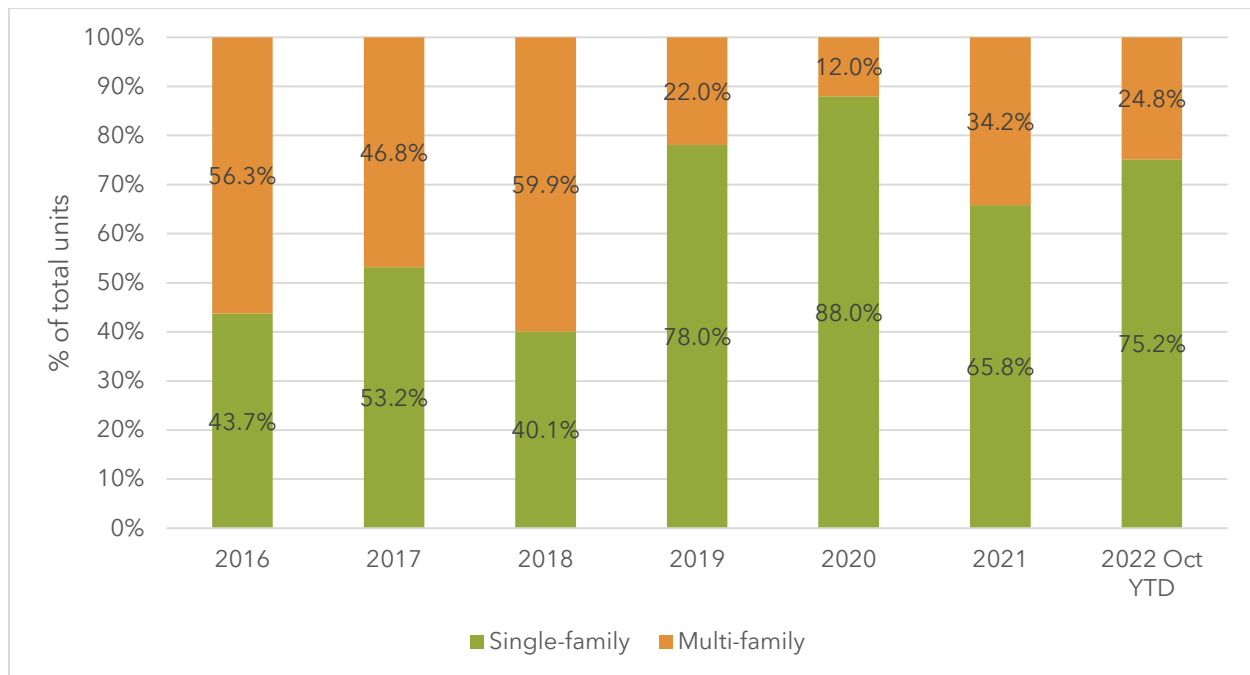


Figure 4: Percentage of building permits issued by dwelling type in Saugeen Shores (Source: Town of Saugeen Shores Building Permit Reports, 2016 to October 2022 year-to-date.)

For 2016 to October 2022 (year-to-date), single-family units made up 61.2% of new residential building permits issued, while multi-family units made up the remaining 38.8% of the permits.

Table 4: Total new residential units by dwelling type in Saugeen Shores, 2016 to 2022 October (year-to-date)

Unit type	2016-2018		2019-2022 Oct 2022 YTD		2016-Oct 2022 YTD	
	Units	% of total units	Units	% of total units	Units	% of total units
Single-family	281	45.2%	572	74.1%	853	61.2%
Multi-family	340	54.8%	200	25.9%	540	38.8%
Total	621	100.0%	772	100.0%	1 393	100.0%

Source: Town of Saugeen Shores Building Permit Reports, 2016 to October 2022 Year to Date.

The number of owner households grew faster than renter households

In 2021, 80.4% of Saugeen Shores households lived in ownership units and 19.6% in rental units while Bruce County was 81.6% owner households and 18.4% rentals. Between 2016 and 2021, Saugeen Shores ownership households grew by 15.9% in comparison to 8.8% for rental households, an indication that new arrivals were purchasing homes at a greater rate than those that are renters.

Table 5: Household tenure in Saugeen Shores by year

Tenure	2016		2021		% change
	Households	% of total	Households	% of total	
Owner	4 785	79.4%	5 545	80.4%	15.9%
Renter	1 245	20.6%	1 355	19.6%	8.8%
Total	6 030	100.0%	6 900	100.0%	14.4%

Source: Statistics Canada, Census of Population, 2016 and 2021.

Table 6: Household tenure in Bruce County by year

Tenure	2016		2021		% change
	Households	% of total	Households	% of total	
Owner	23 530	81.7%	25 215	81.6%	7.2%
Renter	5 285	18.3%	5 690	18.4%	7.7%
Total	28 815	100.0%	30 905	100.0%	7.3%

Source: Statistics Canada, Census of Population, 2016 and 2021.

Over the last decade, average rents have increased by 68%

According to the Canada Mortgage and Housing Corporation (CMHC), in October 2011, the average market rent in Saugeen Shores was \$715 per month. By October 2021, the average market rent was \$1 199 per month, an increase of 67.7% over 10 years. (For comparison, Statistics Canada's Consumer Price Index increased by 19.12% over the same decade.)

More recently, the average market rent increased from \$1 052 per month in October 2020 to \$1 199 per month in October 2021, an increase of 14.0%. (For comparison, Statistics Canada's Consumer Price Index increased by 4.65% over the same year.)

Figure 5 shows the average market rent in Saugeen Shores over the last decade.

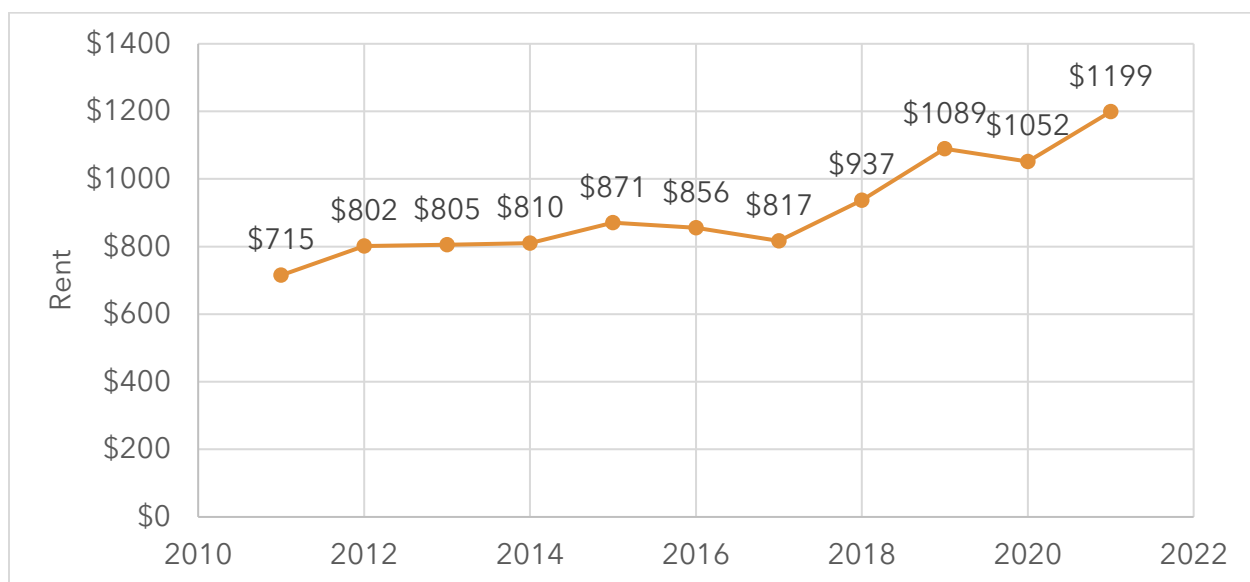


Figure 5: Average market rents by year in Saugeen Shores, 2011-2021 (Source: Canada Mortgage and Housing Corporation, Housing Market Information Portal.)

Home prices are rising significantly for all unit types

In 2021, the median home price in Saugeen Shores was \$654 750, as compared with \$575 000 for the Grey-Bruce-Owen Sound District regional market, as defined by the Canadian Real Estate Association. Additionally, all housing types were more expensive in Saugeen Shores than in the larger district. The one-year percent increases were higher in Saugeen Shores, suggesting that the town is more expensive than Grey-Bruce-Owen Sound.

Table 7: Saugeen Shores housing sale prices and 1- and 5-year percent changes by housing unit type, 2021

Housing unit type	Price	% change (1 year)	% change (5 years)
Median price	\$654 570	40.8%	129.7%
Single family	\$680 000	37.2%	130.5%
Condo townhouse	\$603 700	48.5%	158.6%
Apartment	\$477 322	38.4%	104.0%

Source: The Realtors Association of Grey Bruce Owen Sound, 2022

Table 8: Grey-Bruce-Owen Sound District housing sale prices and 1- and 5-year percent changes by housing unit type, 2021

Housing unit type	Price	% change (1 year)	% change (5 years)
Median price	\$575 000	34.5%	134.7%
Single family	\$598 000	35.9%	139.2%
Condo townhouse	\$496 500	28.0%	126.2%
Apartment	\$416 000	45.3%	118.9%

Source: The Realtors Association of Grey Bruce Owen Sound, 2022

There is a big income gap between renters and owners, and 41% of renters spend 30% of income or more on housing

In 2015, there was a distinct difference in the pre-tax median household incomes of renters (\$39 361) and owners (\$104 492).

According to the CMHC, *core housing need* is a measure of whether housing is affordable and meets housing standards:

A household is in core housing need if it meets two criteria:

- A household is below one or more of the adequacy, suitability, and affordability standards.
- The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

The three standards are further defined:

- Adequacy: housing is adequate when it isn't in need of major repairs.
- Suitability: housing is suitable when there are enough bedrooms for the size and make-up of resident households.
- Affordability: housing is affordable when housing costs less than 30% of before-tax household income.
- Looking only at affordability and the 2020 household incomes, 8.2% of owner households spend 30% or more of their before-tax incomes on housing costs. On the other hand, 36.9% of renter households spend 30% or more. There is an economic divide in Saugeen Shores between renter and owner households.

Median household after-tax income increased 8.8% between 2015 and 2020

The 2020 median household after-tax income in Saugeen Shores was \$88 000, an 8.8% increase from the 2015 income of \$80 900 (stated in 2020 dollars to control for inflation). Bruce County and Ontario had larger median after-tax household increases of 12.6% and 13.5%, respectively.

Table 9: Median household after tax income for Saugeen Shores, Bruce County, and Ontario, 2015 (inflation adjusted to 2020 dollars) and 2020

Place	2015 (in 2020 dollars)	2020	% change
Saugeen Shores	\$80 900	\$88 000	8.8%
Bruce County	\$67 488	\$76 000	12.6%
Ontario	\$70 018	\$79 500	13.5%

Source: Statistics Canada, Census of Population, 2016 and 2021.

The neighbourhoods with the lowest median household after-tax incomes are downtown Port Elgin, east of Goderich Street, and downtown Southampton, west of Goderich Street.

Lone parents and independent individuals had the lowest economic family median incomes

Statistics Canada defines an *economic family* as:

[A] group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption, or a foster relationship.

The economic family median after-tax income in Saugeen Shores was \$108 000 in 2020. Lone parent economic families in Saugeen Shores had the lowest median after-tax income of \$66 000. Meanwhile, individuals living on their own, who aren't part of an economic family, reported a median income of \$43 200.

Table 10: Economic family median after-tax incomes for Saugeen Shores, Bruce County and Ontario, 2020

Family type	Saugeen Shores	Bruce County	Ontario
Economic family	\$108 000	\$93 000	\$96 000
Couple only without children or relatives	\$93 000	\$81 000	\$83 000
Couple with children	\$150 000	\$125 000	\$121 000
Lone parent	\$66 000	\$62 400	\$67 500
Individuals aged 15+ not in an economic family	\$43 200	\$38 000	\$35 600

Source: Statistics Canada, Census of Population, 2021.

4 Engagement and consultation

To ensure that we understood the needs and aims of residents and various important stakeholders on housing affordability, and the potential use of a community planning permit system (CPPS) specifically, Hertel Planning commissioned PROCESS to conduct stakeholder and public engagement and consultation work. This section summarizes PROCESS' goals and approaches, research questions, methods, and findings. (PROCESS' full report is included as Appendix A.)

4.1 Goals and approaches

The goals of the engagement and consultation work were to:

- Support the ongoing CPPS research by inviting key stakeholders to contribute thoughts;
- Share information with local community members and key stakeholders about the project, including:
 - Clarity and education around CPPS;
 - Opportunities to learn more from each other and provide feedback;
 - Conduct deliberative engagement to support research and learnings and inform the development of a CPPS; and
 - Build relationships and generate community and stakeholder support and buy-in.

To this end, we designed the engagement and consultation program to bring together diverse stakeholders and a range of viewpoints to help inform this project. Our approach was guided in part by the *Town of Saugeen Shores Engagement Strategy* (2020), which envisions Saugeen Shores as:

[A]n engaged community in which municipal decision-making processes strive to incorporate the values, interests and needs of all interested and affected stakeholders.

The strategy outlines a mission of relationship building, to make sustainable, balanced and community-supported decisions.

4.2 Questions asked

Throughout the engagement process, we endeavoured to gain local knowledge to further inform the development of a “made-in-Saugeen-Shores” approach to the CPPS. Questions explored through consultation included:

- Who would like to live in Saugeen Shores but is unable to, due to the cost of homes or an inadequate supply?
- What kinds of homes are in demand? What kinds of homes are missing?
- How do limited leases and the seasonal nature of Saugeen Shores affect the implementation of a CPPS?
- How is the lack of homes for employees affecting local businesses?
- Are there context specific considerations that might need CPPS exemptions?

4.3 Activities

Engagement included a series of small focus groups for facilitated discussions, virtual public meetings and an online survey.

Project website and key messages

The project website (<https://www.saugeenshores.ca/CPPS>) became a knowledge and education hub for the Town of Saugeen Shores, and a place to provide project updates, engagement opportunities and feedback mechanisms. We updated the website regularly with engagement opportunities, research, and project progress. It also housed the public survey.

Staff and Planning Committee presentation

At a Town Planning Committee meeting on 20 June 2022, and again at a Town senior leadership team meeting on 21 June 2022, we provided a short informational presentation and welcomed questions from the respective groups.

Virtual open house

At this virtual public meeting, held on 28 September 2022, we and Town staff welcomed members of the public and presented CPPS information and study findings to date before opening the floor to questions, comments and discussion.

Public survey

We used a public survey to invite participants to share information about their homes, and as a mechanism to gather general feedback, input, and level of support for the potential implementation of the CPPS. There was a total of 257 respondents who responded to our survey from 14 June 14 to 7 August 2022. (Detailed responses to the survey are included in section 2.3 of Appendix A.)

Focus groups

We held two focus groups virtually, one with realtors and local employers, and another with home builders and developers, to capture important viewpoints and input to inform the development of a CPPS. Each focus group began with a presentation from us before we opened the floor to questions, commentary, and discussion, with specific questions to guide each group. The presentation provided project information and provincial and local context for the consideration of the CPPS. We invited participants to ask questions and provide feedback in a facilitated discussion.

4.4 What we heard

This section captures some top takeaways of what we heard across all the engagements. Takeaways are grouped under three larger themes:

- Housing supply, types, and unaffordability;
- Development, planning and the CPPS; and
- Indigenous considerations.

Within each theme, we've identified key takeaways. Additional details regarding survey responses and feedback can be found in Appendix A.

4.4.1 Housing supply, types, and unaffordability

The community is generally concerned about the lack of attainable and affordable housing in Saugeen Shores. Many members of the public shared stories about employers who can't find or retain workers due to a shortage of homes, adult children who can't move into their own homes because of unaffordability, young families unable to buy a home and seniors unable to downsize. The challenge that emerged rests at the intersection of supply and the lack of housing types to meet various community needs.

The lack of attainable and affordable housing is a concern

The public and stakeholders acknowledge—and are concerned by—the challenges in Saugeen Shores because of a lack of affordable and attainable housing. Many participants mentioned

the challenges that young people face in moving to Saugeen Shores and expressed an urgency in addressing these concerns. Some participants wanted to understand how to move forward more quickly with options like the CPPS that might mitigate some housing challenges.

A large majority (72.3%) of the public who responded to the survey strongly agree that housing in Saugeen Shores is unaffordable. 53.9% of respondents also strongly agree that it's difficult to find housing that meets their needs in Saugeen Shores. Prospective renters and buyers also indicate a challenge for them was that available homes aren't desirable or don't meet their needs (13.3% of renters, 20.5% of buyers).

When searching for a home, the main challenges reported include unaffordable pricing and the unsuitability of available homes. The biggest challenge faced by both prospective renters and buyers is that available homes are outside of their price range: 37.3% of renters feel this way and 37.0% of buyers report this.

There is a shortage of rental home types to meet differing needs, potentially keeping those who want to live here away

Participants pointed to the shortage of homes, especially at the low-end of the spectrum, and the effects across Saugeen Shores. Seniors and homeowners are often locked in, unable to downsize, while new residents struggle to find suitable options that might meet their needs. Many choose to travel to the area to work while living elsewhere, as they can't afford a suitable option in Saugeen Shores.

Participants indicated that seniors, many of them who own houses, are unable to downsize to something smaller because there isn't an available supply. As a result, individuals are stuck with "too much house". If there were enough rental options or smaller homes, then this might allow for more flexibility and unlock space and value in the existing supply. Participants also noted that the effects of seniors seeking downsizing options may be a trend. Meanwhile, they noted that young families and workers who are trying to move to the area may be kept away as they can't afford to live in Saugeen Shores.

There is a disconnect between the three wards, Council, and the public when it comes to home building priorities

Some key stakeholders indicated that they feel that the vision and plans laid out for the Town are at odds with how the Council approaches the planning and development process. Since amalgamation, they suggest, differing views on development across each ward further exacerbate this disconnect and can limit the housing types being built. For example, the development of apartment buildings is avoided in favour of townhomes to better suit and protect the existing charm and character, rather than prioritizing the demand and need for apartments and a greater variety of housing types.

Survey respondents indicated that apartments and houses (single- and semi-detached) are the most desired housing types. However, respondents indicate that they are open to more variety about new builds.

- 43.4% of all respondents strongly agree that Saugeen Shores needs more houses, whether they're single- or semi-detached.
- Nearly half (48.8%) of all respondents believe that there should be more apartments built in Saugeen Shores.
- 32.4% strongly agree that there should be more row houses and walk-up apartments built in Saugeen Shores.

4.4.2 Development, planning, and the CPPS

While there is support for the CPPS, questions to be addressed in subsequent phases of the project emerged. Education, clarity, and robust community engagement would be essential to the success of implementation of a CPPS, to ensure transparency and understanding of potential outcomes and benefits for the community.

Stakeholders and the public generally support using a CPPS

The public and key stakeholders were supportive of the potential implementation of a CPPS, but at this early stage in the process remain curious of the details, effects, and outcomes of a CPPS in Saugeen Shores.

The survey indicated that 64.8% of respondents agree, to some degree, that Saugeen Shores should implement a CPPS. Some respondents expressed not knowing enough about the benefits of a CPPS, suggesting that additional education may be required for the public to provide more informed feedback on the CPPS.

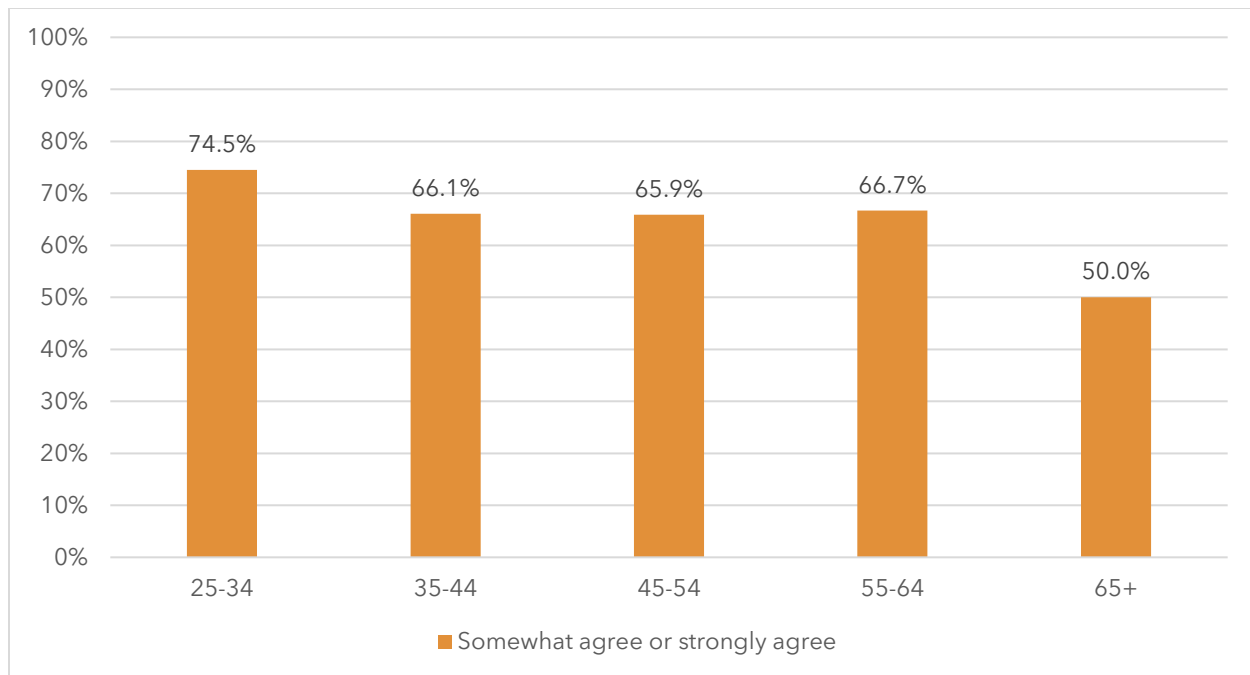


Figure 6: Percentage of respondents who somewhat agree or strongly agree with the implementation of a community planning permit system by age cohort

Home builders said that they currently face long timelines for planning and approval processes in Saugeen Shores and expressed that in some cases the timelines are longer than other municipalities. Without clarity around timelines, participants said that the homes they build or plan to build may no longer be feasible or desirable by the market by the time they are approved. They also pointed to the costs associated with this waiting game and additional studies or requests, which can eat into any attempts to provide attainable or affordable housing options. Builders saw CPPS as a tool that might help to alleviate some of these challenges.

People were concerned about the stability and responsiveness of a CPPS

While there was a great deal of support for the implementation of a CPPS, there were also concerns that its ability to enshrine a stable planning vision would lead to unforeseen consequences should planning or economic conditions change. The nature of the CPPS was understood by some as inflexible, indicating a need for increased public education to clarify the intention of a CPPS as a transparent and flexible system that can provide a stable planning vision. There was a call for robust community engagement to help the community understand how a CPPS works, including potential consequences. Despite this concern, there was also an optimism maintained by many participants that bold steps are needed to ensure Saugeen Shores remains affordable and attainable to those who already live here as well as those who would like to live here.

Stakeholders and the public want robust community consultation for the creation of the CPPS

Many participants wanted clarity and examples of what authentic community engagement might look like, particularly considering that a CPPS enshrines a stable planning vision once in place. Additional education about the potential benefits of this stability, as an ongoing tool for building affordable homes will be required in subsequent phases, as well as ongoing community consultation.

4.4.3 Indigenous considerations

Representatives from the Historic Saugeen Métis (HSM) shared several key considerations that will inform the study and any future steps. Their feedback has been grouped into the following key themes.

(We note that we and Town staff have contacted the Saugeen First Nations on several occasions about this project but have received no official response. The Town will continue to invite the Saugeen First Nations into the consultation process for future phases of the CPPS study and its potential implementation because we recognize the importance of engaging diverse Indigenous viewpoints.)

The HSM's biggest priority is affordable housing for an aging population

Affordable housing is a key priority for the HSM and they indicated that their biggest priority is the housing needs of their elderly population. There are some older HSM community members who face financial challenges and don't have many opportunities to downsize their home and some of the current options—like income adjusted housing—can introduce safety and comfort concerns for this group. The HSM indicated that ensuring the CPPS actively incorporates well-thought out and deliberate plans for affordable housing is crucial. They recommended that elderly-focused affordable housing be planned for in CPPS. Additionally, questions regarding the workforce to build this affordable housing were raised, as much of the construction/development labour force is geared towards building cottage-style homes, which is more profitable.

The land is a gift: homes need to be built with care for the environment

Preserving and maintaining the environment for which Saugeen Shores is known for is the top priority for the HSM. The land is a gift, not a resource to be exploited. Considerations as to how and where development will be allowed to proceed must take place, with environmental protection being a fundamental consideration. The region has seen recent intensification of development, and there are concerns that "marginal" lands will be developed, at the cost of fragile ecosystems (particularly those around the coastline). Additionally, consideration must be given to ensuring there is enough of the natural environment left to be used by community members. The HSM recommended that the CPPS

should allocate green spaces, protect trees, and ensure the natural environment is safeguarded.

Housing for the people of the future must respect the people of the past

Saugeen Shores is home to a rich Indigenous history, including that of the HSM. This history must be considered when planning new developments. Careful and consistent attention must be paid to archeological artefacts that may be beneath potential development sites. Archeological due diligence wasn't carried out in some developments in the region, and it's important for the CPPS to include archeological planning into developmental planning. Similarly, there is a desire to protect the agricultural heritage of the region and of the Indigenous communities who have lived here for millennia. The CPPS should focus development in already disturbed urban areas, whilst protecting agricultural zones.

5 Home building financials

To understand the economics of home building in Saugeen Shores and to test the effectiveness of a community planning permit system in reducing new home costs, Hertel Planning commissioned Urban Formation to conduct development financial pro forma analyses and to lead peer reviews of methods and assumptions by local developers.

5.1 Effect of a community planning permit system on the financials of home building

A streamlined community planning permit system (CPPS) is expected to provide developers with reductions in overall project costs. The potential savings are examined using three hypothetical cases that represent infill development opportunities in Saugeen Shores. The expectation is that the cost reductions associated with the implementation of a CPPS will affect new home building outcomes that align with the Town's housing and planning objectives. The three hypothetical infill opportunities are:

- A single-detached home with a basement apartment built in a residential area;
- A triplex built in a residential area; and
- A multi-unit residential development situated in a local node or major corridor, which may be a purpose-built rental or condominium.

Development financing costs are referenced as the basis for assessing the savings that could be realized through the implementation of a CPPS. Most developers rely on development financing for land acquisition, due diligence, the municipal development and building application processes, and construction. This financing is provided throughout the development period and accumulates interest that is known as the carrying costs. Consequently, the length of the development timeframe directly affects the carrying costs that is repaid following completion of the project. For a purpose-built rental project, the outstanding debt is assumed by a permanent amortized loan, while a condominium developer uses sales proceeds to retire the debt.

Other factors likely benefit from the implementation of a CPPS include reduced construction costs, monthly rents, and sales prices. These savings are beyond the scope of this analysis but need to be examined in future work.

5.2 Adding up the many costs of building homes

This development cost analysis is based on assumptions that approximate current conditions in Saugeen Shores. A challenge that arose is determining costs for projects that aren't commonly built in the Town. In these instances, consultation with a local developer, market research, and standard real estate industry assumptions provide the basis for proceeding with the analysis. A base-type scenario provides the results under current conditions and the CPPS scenario presents the cost savings that might occur.

Certain assumptions are adjusted to reflect the size, complexity, and risk of the three hypothetical cases. The single-detached home with a basement apartment is considered the most straightforward option, while the triplex is treated with additional risk, and the multi-unit alternative is treated as the most complex option.

The single-detached-with-basement and triplex types are assumed to include an 8 000 sf lot⁶, which is based on an average of transactions retrieved from the Municipal Property Assessment Corporation (MPAC) database. Each site was inspected using Google Earth to determine its redevelopment potential based on the condition of the existing structure and location within Saugeen Shores. The building size approximates existing developments in Saugeen Shores.

The multi-unit scenario option is based on recent purpose-built developments that have been built, approved, or currently in the review process. The inputs are based on site plans, planning staff reports, Bruce County property reports, and development websites. The building size estimate begins with an average unit size for completed developments, which is multiplied by the average number of units, when the data is available, to produce the net floor area. This is then adjusted for building efficiency to calculate the gross floor area, which is adjusted further to calculate the gross construction area. The multi-unit example is assumed to have 178 units.

Table 11: Assumed site size and building size for housing unit types

Unit type	Site size	Building size
Single-detached with basement apartment	8 000 sf	2 500 sf
Triplex	8 000 sf	4 000 sf
Multi-unit	1.1 ac	189 362 sf

⁶ For Metric units, 100 square feet (sf) is approximately 9.29 m² and 1 acre (ac) is approximately 0.405 ha.

Land cost

Land cost for the single-detached home with a basement apartment and triplex types are estimated using a sample of residential property transactions. The multi-unit type has an assumed land cost confirmed by a local developer.

Table 12: Assumed land costs for housing unit types

Unit type	Land cost
Single-detached with basement apartment	\$65/sf
Triplex	\$65/sf
Multi-unit	\$750 000/ac

Hard costs

Hard costs represent the amount allocated for construction labour and materials. The hard costs for the single-detached home with a basement are based on the experience of a local developer. The hard costs for the basement unit are considered negligible. The increased hard costs for the triplex and multi-unit types represent the additional expenses that are expected with larger and more complex projects.

Parking hard costs are included for the multi-unit surface lot, with an assumed size of 400 sf per stall and a parking requirement of one space per unit.

Table 13: Assumed hard costs for housing unit types

Unit type	Hard costs (building, \$/sf)	Hard costs (parking, \$/sf)
Single-detached with basement apartment	\$220	Not applicable
Triplex	\$230	Not applicable
Multi-unit	\$250	\$15

Source: Altus Group. *2022 Canadian Cost Guide*.

Hard cost contingency

A hard cost contingency of 5% is included in accordance with standard practices to account for unexpected cost increases and time delays.

Soft costs

Soft costs include an estimate of the professional services, municipal fees and charges (excluding development charges), and property taxes. Based on standard practices, this is assumed as 20% of hard costs.

Development charges

The development charges are sourced from the *Town of Saugeen Shores Development Charges* schedule (effective 1 January 2022 to 31 December 2022). The multi-unit development is assumed to have a 50:50 split between one- and two-bedroom units.

Table 14: Assumed development charges for housing unit types

Unit type	Development charges (\$/unit)
Single-detached with basement apartment	\$26 056
Triplex	\$17 083
Multi-unit (one-bedroom unit)	\$11 133
Multi-unit (two-bedroom unit)	\$16 043

Source: *Town of Saugeen Shores Development Charges*. (Effective 1 January 2022 to 31 December 2022.)

Development financing

The development loan terms provide the basis for calculating the carrying costs. The loan terms are the product of a negotiation, but in general, the reputation and experience of the developer and the risks associated with the project provide the basis for negotiations with the lender.

The loan-to-cost (LTC) ratio is used by lenders to determine the size of the loan and the corresponding developer equity investment. Lower risk projects could have a higher LTC (that is, a larger loan with a smaller equity investment requirement) which is used as the basis for single-detached with basement apartment and triplex cases. The larger multi-unit alternative has a lower ratio (that is, a smaller loan with a higher equity investment requirement) to reflect the additional risk involved with this built form in Saugeen Shores.

Development financing includes annual interest rates that are often linked to the Bank of Canada prime business rate, which was 5.95% on 30 November 2022⁷. The single-detached with basement apartment and triplex scenarios are assigned an interest rate of prime rate plus 1%, while the multi-unit development is prime rate plus 2% to reflect a risk premium.

The development loan duration, stated in months, represents an estimate of current baseline conditions in Saugeen Shores. The length of time for a development to proceed from land acquisition to completion is adjusted to reflect the project scale and complexity, with the

⁷ Source: Bank of Canada. *Daily Digest*. <<https://www.bankofcanada.ca/rates/daily-digest/>> (Accessed on 1 December 2022.)

single-detached with a basement apartment taking 24 months, a triplex taking 30 months, and the multi-unit at 36 months.

Table 15: Assumed development financing terms for housing unit types

Unit type	Loan-to-cost ratio	Interest rate (per annum)	Duration (months)
Single-detached with basement apartment	75%	6.95%	24
Triplex	75%	6.95%	30
Multi-unit	70%	7.95%	36

Carrying costs are calculated as the interest that is accumulated during the development financing phase. Development loans involve a schedule of payments commonly known as draws. This analysis incorporates a simplified approach that provides a sense of the interest accumulated during the financing period. For illustrative purposes, a draw schedule with equal monthly payments is used. In actual practice, however, the draw schedule is based on specific benchmarks that represent progress in the development process.

5.3 Baseline scenario results: the costs of business-as-usual

The baseline scenario indicates that carrying costs for the hypothetical cases vary according to development size. For the single-family home with a basement apartment the carrying costs represent 5.4% of the total development costs, and overall development cost is \$521/buildable sf. For the triplex the carrying costs represent 6.5% of the total development costs, and the overall development cost is \$460/buildable sf. The multi unit case the carrying cost is 9.0% of total development costs and are \$394/buildable sf.

Carrying costs represent a larger percentage of development costs as the project size increases, which indicates that financing obligations are related to the scale of a project. The development cost is lower, which suggests the presence of economies of scale.

Table 16: Baseline scenario results by housing unit type

Baseline scenario results	Single-detached with basement apartment	Triplex	Multi-unit
Standard loan duration (months)	24	30	36
Carrying cost (total)	\$70 049	\$119 085	\$6 340 029
Carrying cost (\$/buildable sf)	\$28.02	\$29.77	\$35.62
Development cost	\$1 303 605	\$1 840 334	\$70 094 225
Carrying cost (% of development costs)	5.4%	6.5%	9.0%
Development cost (\$/buildable sf)	\$521	\$460	\$394

5.4 Sensitivity analysis: the costs with a community planning permit system

A sensitivity analysis is completed to examine the effect that a CPPS could have on the costs for the three cases. For the purposes of this analysis, it's assumed that the CPPS reduces the planning application review time by four months for each case. (This reduction in processing time is hypothetical and was chosen for illustrative purposes only and does not reflect actual or forecasted processing times using CPPS. Also, this reduction does not include additional time savings related to legal appeals of decisions, which would no longer be available under the CPPS process.)

The results indicate that the CPPS-related reduction in the development timing reduces the carrying costs associated with each development case.

The single-detached with basement apartment has an estimated carrying cost of \$48 650 which is \$19.46/buildable sf, while the carrying cost is 3.8% of total development costs and the overall development cost is \$513/buildable sf.

The triplex has an estimated carrying costs of \$89 182 which is \$22.30/buildable sf, while the carrying cost is 4.9% of total development costs and the overall development cost is \$453/buildable sf.

The multi-unit case has an estimated carrying costs of \$5 603 153 which is \$31.48/buildable sf, while the carrying cost is 8.1% of total development costs and the overall development cost is \$390/buildable sf.

Table 17: CPPS scenario results by housing unit type

CPPS scenario results	Single-detached with basement apartment	Triplex	Multi-unit
Expedited loan duration (months)	20	26	32
Carrying cost (total)	\$48 650	\$89 182	\$5 603 153
Carrying cost (\$/buildable sf)	\$19.46	\$22.30	\$31.48
Development cost	\$1 282 206	\$1 810 431	\$69 357 349
Carrying cost (% of development cost)	3.8%	4.9%	8.1%
Development cost (\$/buildable sf)	\$513	\$453	\$390

5.5 Costs are reduced a little by using a community planning permit system

The CPPS approval timing reductions translated into lower carrying and development costs.

The single-detached with basement apartment case sensitivity analysis indicated that the carrying cost was reduced by \$21 399. The triplex sensitivity analysis indicated that the carrying cost is \$29 904 lower and the multi unit sensitivity analysis indicated that the carrying cost was \$736 876 lower.

Table 18: Carrying costs for each scenario by housing unit type

Scenario	Single-detached with basement apartment	Triplex	Multi-unit
Baseline	\$70 049	\$119 085	\$6 340 029
CPPS	\$48 650	\$89 182	\$5 603 153
Difference	\$21 399	\$29 904	\$736 876

Table 19: Carrying cost as a percentage of development costs for each scenario by housing unit type

Scenario	Single-detached with basement apartment	Triplex	Multi-unit
Baseline	5.4%	6.5%	9.1%
CPPS	3.8%	4.9%	8.1%
Difference	1.6%	1.5%	1.0%

Table 20: Development cost per buildable square foot for each scenario by housing unit type

Scenario	Single-detached with basement apartment	Triplex	Multi-unit
Baseline	\$521	\$460	\$394
CPPS	\$513	\$453	\$390
Difference	\$9	\$7	\$4

Examining carrying costs relative to development costs standardizes the results for project size and provides a relative measure of the effect of the CPPS. The results indicate that the CPPS has the potential to reduce carrying costs for the single-detached with basement apartment from 5.4% to 3.8%, for a saving of 1.6%.

The triplex experienced a reduction from 6.5% to 4.9%, for a change in carrying costs of 1.5%.

The multi unit project is the largest development, but the carrying costs declined from 9.1% to 8.1% for a 1.0% change.

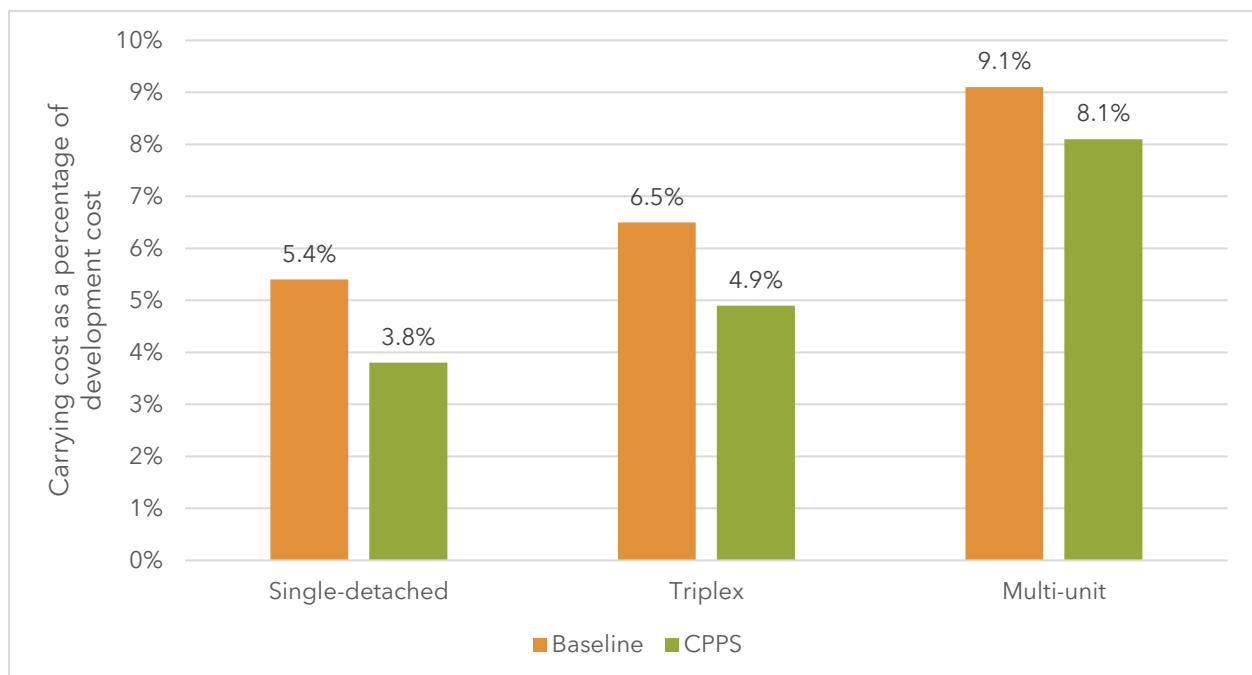


Figure 7: Carrying cost as a percentage of development cost for each scenario by housing unit type

Development cost on a per buildable square foot basis declined in the scenario where the use of a CPPS shortened the development timeline and thereby reduced the loan duration.

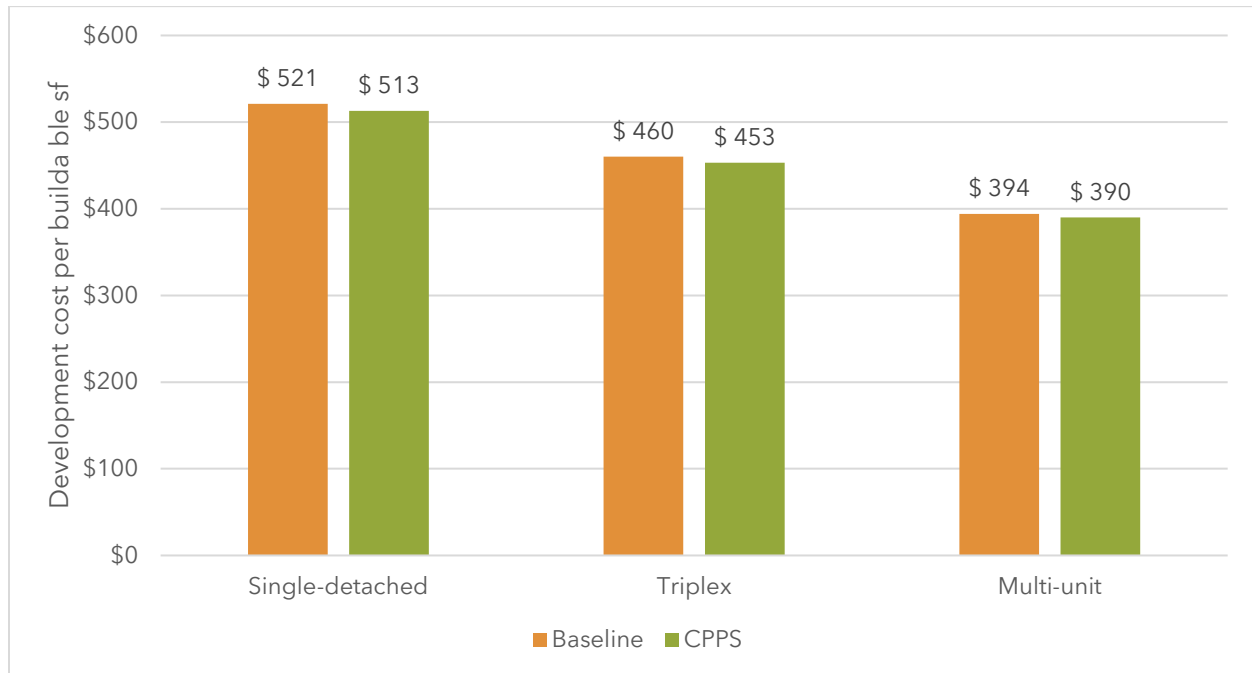


Figure 8: Development cost per buildable square foot for each scenario by housing type

The results indicate that implementing a CPPS reduces carrying costs for each of the hypothetical cases examined in this analysis. This reduction translates into lower development costs, but the cost savings are small, which suggest that a CPPS is likely to make only a minor improvement in the financial feasibility of building new affordable homes. Despite these minor gains, however, it is important to note that the financial component is only one consideration in the potential use of a CPPS, to be weighed along with significant non-financial benefits such as risk reduction and planning certainty.

6 What does this all mean?

6.1 Home building cost savings opportunities

We spoke with home builders in Saugeen Shores and they reported that the Town's current planning and development approvals process isn't a major barrier to new home starts, including more affordable options such as apartments. While opportunities for improvement exist, such as explaining the roles and processes of outside agencies (like the conservation authority), the development process in general doesn't add substantial time or cost barriers to building new homes.

Uncertainty in the process, along with a wide range of requirements to fulfill, was noted as a potential barrier to building new homes that aren't more conventional plans of subdivision in unbuilt areas (such as greenfields). While there is a market for smaller homes, including apartments in three- and four-plexes for example, in established areas the risks associated with such proposals are often considered untenable for home builders.

An analysis of home building costs across the Town, including land and construction by unit type, reveals some opportunities for savings under a CPPS, with the potential for encouraging applications for a wider variety of homes in desirable areas. A CPPS could reduce carrying costs by between 1-2% depending on the unit type. This cost reduction, in combination with increased process certainty, could propel some projects forward, especially those with physical or other constraints.

6.2 Non- financial benefits of a community planning permit system

For the community

- Public feedback shapes and sets the plan before development happens
- The plan can't be changed without public feedback
- When development happens, it's clear how tall and dense it will be, how it benefits the community, and how affordable homes will be

For home builders

- Reduced risks and costs from knowing ahead of time what the Town expects of development and what will and won't be permitted
- Decisions are made in 45 days after the Town receives a complete application
- Eliminates cost of expensive and lengthy Ontario Land Tribunal hearings

For the Town of Saugeen Shores

- Promotes affordable home building while supporting the established vision and plans for development
- Reduces the complexity of reviewing development proposals, saving time and the cost of staff and Council reviews
- Eliminates cost of expensive and lengthy legal hearings

6.3 How a CPPS can align with Town housing goals

Building homes that are affordable to more people is a major planning and strategic policy priority of the Town. This is a goal with broad community support, including from life-long residents, newcomers, younger and older residents, businesses, and home builders.

A CPPS, with other tools and programs, may make it easier to build the kinds of homes that people say they want and need but can't find because of reasons like price, availability, suitability, and location.

Directing more growth to existing built-up areas of Saugeen Shores, including mature neighbourhoods that can benefit from investment and strategic locations like activity centres and major streets, is a long-standing direction of the Town's official plan. This makes growth more efficient by building up, not out, accommodating additional people and jobs where there is existing infrastructure and services. Furthermore, this approach brings economic and social benefits, including support for local shops and services, and opportunities for older people to age-in-place and for younger residents to find affordable homes close to family and other connections.

Unfortunately, there can be unintended barriers to planning for and implementing this vision, such as:

- High land values;
- Irregular lot sizes and shapes;
- Fragmented property ownership; and
- Many building and design considerations are needed to fit in with existing buildings and some natural areas.

A CPPS may be an effective tool to pre-plan, in a very detailed way, how new homes in existing neighbourhoods can fit—in shape, design, and kind—within current street and lot patterns, providing additional homes through a gentle density approach. A CPPS may support and encourage the construction of:

- Three- and four-unit apartments or plexes;
- Basement or other apartment types, like second suites, within and/or in the rear of existing homes; and
- Purpose-built rental apartments on appropriate sites within the centres and along major streets.

If the new homes being proposed meet detailed requirements, including those for height, density, setbacks, parking, servicing, and design, then approval would be granted in 45 days or less. This provides certainty for the Town and the community that the pre-determined vision for new homes is followed, and certainty for home builders that a decision will be made quickly and without legal appeals.

7 What happens next?

We recommend that the Town implement a CPPS to encourage the building of more:

- Affordable homes in existing neighbourhoods using a gentle density approach, and
- Purpose-built rental apartments in centres, including the Port Elgin and Southampton cores, and along major streets.

The details of the CPPS, including the affected areas and prescribed building types and standards, will need to be carefully considered and tested with focused consultations with the public, home builders, Bruce County, and related agencies.

If Town Council decides to proceed with CPPS implementation, then the next steps include:

- Defining precisely the areas to which the CPPS will apply;
- Defining the kinds and forms of new homes permitted within those areas, including details on height, density, building and site design, parking, servicing, and others;
- How and by whom the CPPS will be administered, and how long before it should be reviewed; and
- Amending the Town official plan and zoning by-law, as necessary, to reflect the above.

The market and planning analyses and the consultation program needs to be continued and escalated in the implementation phase to create and finalize the vision and requirements to be achieved under a CPPS. It's critical to get the vision right, with input from and testing with the community and home builders, for the CPPS to be understood, effective, and supported.

It's likely that this process will take at least one year, without considering potential appeals to the policy and zoning changes needed to prescribe and enable the use of the CPPS. This process is an opportunity to re-affirm and re-imagine the planning vision for Saugeen Shores and enshrine those elements into the CPPS requirements.

A CPPS would also allow the Town to regain some important planning direction and tools lost because of the *More Homes Built Faster Act, 2022* (Bill 23). A CPPS would enable the Town to prescribe what it considers to be appropriate as-of-right development in specific areas of Saugeen Shores, subject to satisfying a range of conditions including those related to site and building design. Under current in-force planning legislation, as-of-right permissions for residential intensification are limited to three homes per lot (including the primary home), and residential buildings under ten units are exempt from site plan control.

Appendix A: *What We Heard* (consultation and engagement report by PROCESS)

Town of Saugeen Shores

Affordable Housing Community Planning Permit System Review

What We Heard Report

December 13, 2022



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Appendix A: Survey Summary

Appendix B: Public Open House Summary

1.0 Introduction

1.1 About this Report

This report provides an overview of what we heard from community and stakeholder consultation and engagement for the Community Planning Permit System (CPPS) study conducted by Hertel Planning, with support from PROCESS, The Ridge Road and Urban Formation, between June and December of 2022.

1.2 Project Overview

Saugeen Shores is feeling the strain of a lack of attainable and affordable housing options. Because the town is forecasted to see rapid population growth in the coming years, this challenge is likely only to grow.

In response, the Saugeen Shores Attainable Housing Task Force conducted extensive research and put forward 25 recommendations in their 2021 report to help alleviate the housing shortage. One of these recommendations was to “investigate opportunities for a Community Planning Permit System (CPPS)”.

Throughout 2022, Saugeen Shores will be researching if and how the CPPS might support the needs of our community. Our research-based approach was designed to determine if implementing a CPPS is a desirable option and outcome of this work. Community and stakeholder input was designed to gather feedback and input at appropriate stages to inform the research and develop a “made-in-Saugeen-Shores” approach that suits the Town's needs.

The CPPS is a land use planning tool that can streamline development. It combines zoning, site plan and minor variances processes into one process with shorter approval timelines (45 days vs 90 days for traditional zoning). It can improve transparency and certainty for community members, landowners and developers, and provide flexibility in defining land uses to support local priorities, such as getting housing to market quicker.

2.0 Engagement Overview

2.1 Engagement Approach & Goals

Engagement seeks to invite key stakeholders and the public to provide input and feedback at the appropriate stages in the CPPS study and potential implementation process. The Town of Saugeen Shores has conducted thoughtful research in identifying the housing challenges, as well as opportunities and solutions to explore. Engagement will learn from and build on work done to date and be used as a tool to support the CPPS report. Engagement with the public and key stakeholders aimed to:

- Support the ongoing research in the CPPS report by inviting key stakeholders to contribute thoughts
- Share information with local community members and key stakeholders about the project including:
 - Clarity and education around CPPS
 - Opportunities to learn more from each other and provide feedback
 - Conduct deliberative engagement to support research and learnings and inform the development of a CPPS
 - Build relationships and generate community and stakeholder support and buy-in

Engagement Approach

Engagement and consultation throughout this project was designed to bring together diverse stakeholders and a range of viewpoints to help inform this project. Our approach was guided in part by the Town of Saugeen Shores Engagement Strategy (2020) which envisions Saugeen Shores as:

[A]n engaged community in which municipal decision-making processes strive to incorporate the values, interests and needs of all interested and affected stakeholders.

The strategy outlines a mission for relationship building sustainable, balanced and community-supported decisions. Here we outline some of the key principles that guided the engagement and consultation approach.

Saugeen Shores Engagement Principles

PROACTIVE

We engage early and often to ensure our process involves the right participants from the beginning.

INFORMED

All opportunities for public participation in Saugeen Shores involve providing participants with the information they need to participate in a meaningful way. We provide opportunities for two-way communication so staff and Council can hear and learn from other resources, including the public.

TRANSPARENT

When making decisions, the Town of Saugeen Shores communicates with stakeholders at regular touchpoints using strategic communications channels to ensure that the public is up to date about the process and outcomes of a decision. This includes communicating to participants how their input affected the decision.

INCLUSIVE

Opportunities to participate in decision-making in Saugeen Shores must be accessible and inclusive to all participants.

RIGHT TO PARTICIPATE

Community members in Saugeen Shores who are affected by a decision have the right to be involved in the decision-making process whenever possible. The Town seeks out the involvement of those potentially affected by or interested in a decision.

MEANINGFUL

When the public is consulted on a decision, their input will influence the decision. If there is no decision to be made, there can be no meaningful engagement.

PURPOSEFUL

Not every decision requires public participation. Town staff and elected officials can work together to make decisions on behalf of the community. All public participation must be carefully planned and serve the goal of sustainable decision-making.

Core Questions

Throughout the engagement process, we endeavoured to gain local knowledge to further inform the development of a “made-in-Saugeen-Shores” approach to the CPPS. Questions explored through consultation included:

- *Who would like to live in Saugeen Shores but is unable to, due to housing cost or inadequate supply?*
- *What kind of housing is in demand?
What kind of housing is missing?*
- *How do limited leases and the seasonal nature of Saugeen Shores affect the implementation of a CPPS?*
- *How is the lack of housing for employees impacting local businesses?*
- *Are there context specific considerations that might need CPPS exemptions?*

2.2 Engagement Process & Tactics

Engagement included a series of focus groups for small facilitated discussions, a virtual public meeting and an online survey. A range of engagement approaches and tactics reduces barriers and increases the participation from a broader and more diverse audience.

Figure 1 below outlines the phased approach to engagement and the key activities to be undertaken in each phase. The engagement tactics are detailed on the following pages.

Figure 1: Engagement Work Plan



SET UP + DISCOVERY

Set the stage and begin our research to define the consultation and engagement.

- Desk Research
- Stakeholder Mapping
- Consultation Plan



ENGAGEMENT

Strategic engagement to connect with stakeholders and the public.

- Indigenous Engagement
- Virtual Focus Groups
 - Realtors/Landlords
 - Developers
 - Employers
- Public Meeting
- Public Survey



REPORTING

Analyze data collected and report on what we heard to inform the design process.

- Summary Report

Ongoing project management & communications

Project Website + Key Messages

The project website became a knowledge and education hub for the Town of Saugeen Shores, and a place to provide project updates, engagement opportunities and feedback mechanisms. The website was updated regularly with engagement opportunities, research and project progress. It also housed the public survey.

Public Survey

A public survey invited participants to share information about their housing situation, and served as a mechanism to gather general feedback, input and level of support for the potential implementation of the CPPS. There were a total of 257 respondents who responded to our survey from June 14 to August 7, 2022.

Staff and Planning Committee Presentation

At a Town Planning Committee meeting on June 20, 2022, and again at a Town senior leadership team meeting for the Town on June 21, 2022, the Project Team provided a short informational presentation and welcomed questions from the respective groups.

Focus Groups

Two focus groups were held virtually to capture important viewpoints and input to inform the development of a CPPS. Each focus group began with a presentation from the Project Team before opening the floor to questions, commentary and discussion, with specific questions to guide each group. The presentation provided project information and provincial and local context for the consideration of the CPPS. Participants were invited to ask questions and provide feedback in a facilitated discussion.

Virtual Open House

This virtual public meeting, held September 28, 2022, welcomed members of the public and included Town staff and the Project Team to present CPPS information and study findings to date before opening the floor and questions, comments and discussion.

Focus Group: Realtors & Local Employers

This virtual focus group held on July 27, 2022 invited realtors and local employers to provide feedback and input to inform the development of a CPPS.

CORE QUESTIONS:

- Would you support the implementation of a CPPS?
- What are people looking for in a home in Saugeen Shores? Are they looking to buy or rent?
- What kind of homes are missing? What are their barriers to purchasing a home?
- Who wants to live here but can't?
- Where are potential buyers/renters coming from? Where do they go if they can't live here?
- How is the lack of attainable or affordable housing impacting local businesses?
- Which employers/sectors are being hit hardest?
- What other tools are employers using to attract and retain talent?

Focus Group: Home Builders & Developers

This virtual focus group held on July 28, 2022 welcomed participants from the local building and development industries.

CORE QUESTIONS:

- Would you support the implementation of a CPPS?
- What are people looking for in a home in Saugeen Shores?
- What are their barriers to purchasing a home?
- Who wants to live here but can't?
- What are you building and why? What is the market demanding?
- How might a CPPS impact your work and what you're building/developing?

2.3 Who Engaged?

More than 300 stakeholders and members of the public participated in the engagement and consultation.

Table 1: Breakdown of participants engaged in each consultation activity.

Engagement Tactic	Number of Participants
Public Survey	256
Public Town Hall Meeting	56
Focus Groups & Stakeholder Meetings	8

Stakeholder Meetings & Focus Groups

Across a variety of touchpoints with key stakeholders and through the focus groups we engaged with:

- Members of the Town’s Planning Committee
- The Town’s Senior Leadership Team
- Local Realtors
- Local Employers and Business Owners
- Local Developers and Home Builders
- Staff Representing the Historic Saugeen Métis

Public Survey

The majority of respondents (88.7%) live in Saugeen Shores for six months or more per year, with 74% in Port Elgin, 20% in Southampton and 6% in Saugeen Township. 91% of the respondents' primary homes are in the postal code N0H.

74% of respondents are homeowners, 21% are renters, 2% currently experience homelessness, and 1% live in temporary accommodations. When asked to tell us about themselves, 62% of respondents identified as cisgender women and 84% of respondents self-identify as White.

Additional details regarding survey demographics can be found in the [Appendix A](#).

Figure 2: Representation of key segments in the survey sample.

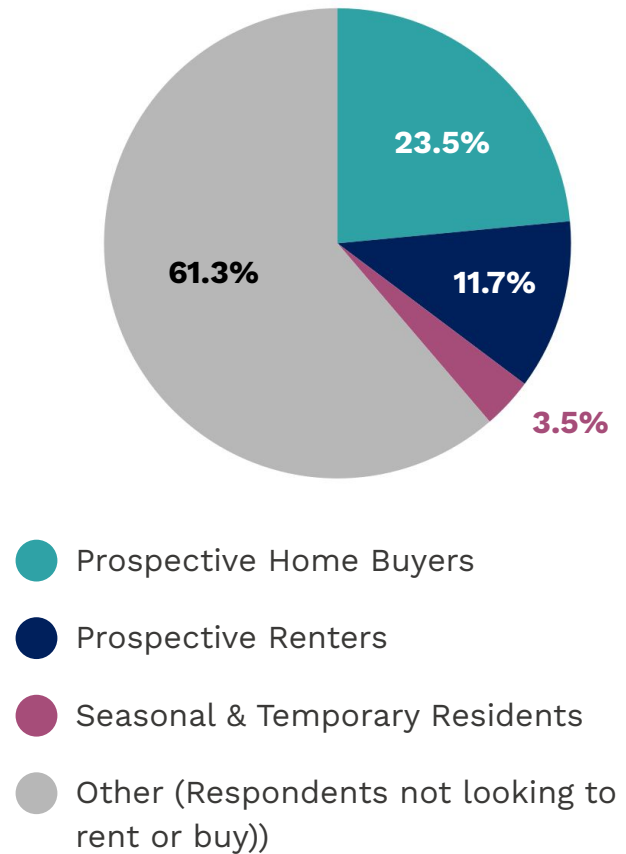


Figure 3: Age distribution of survey respondents.

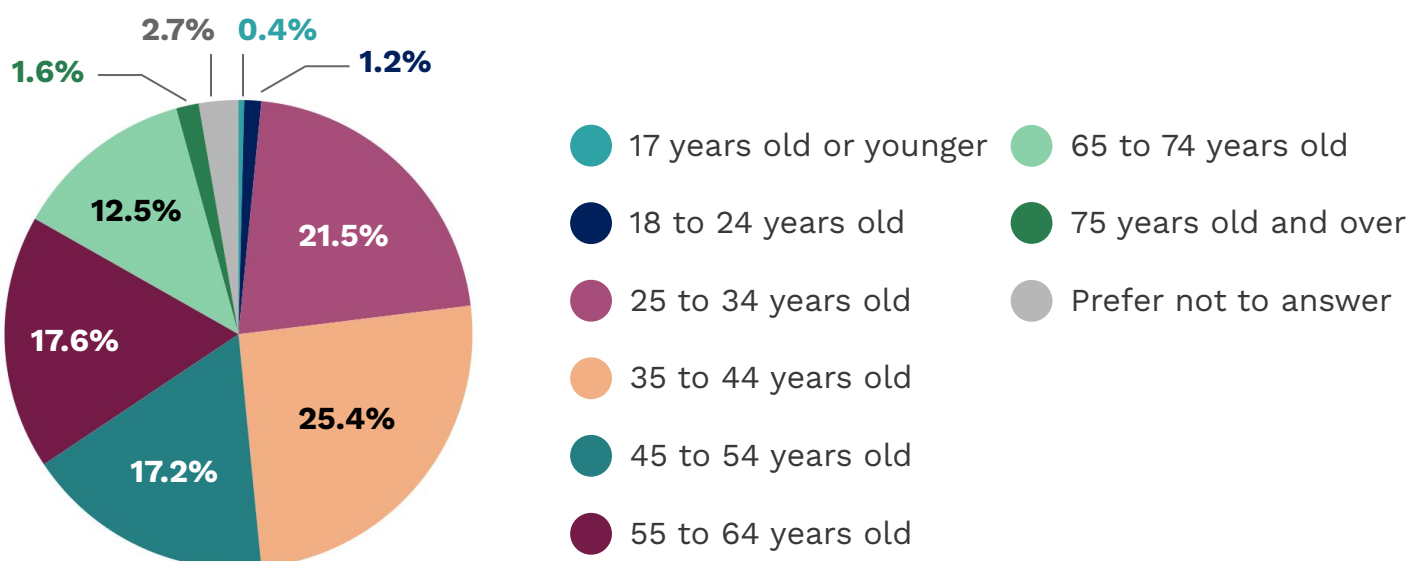


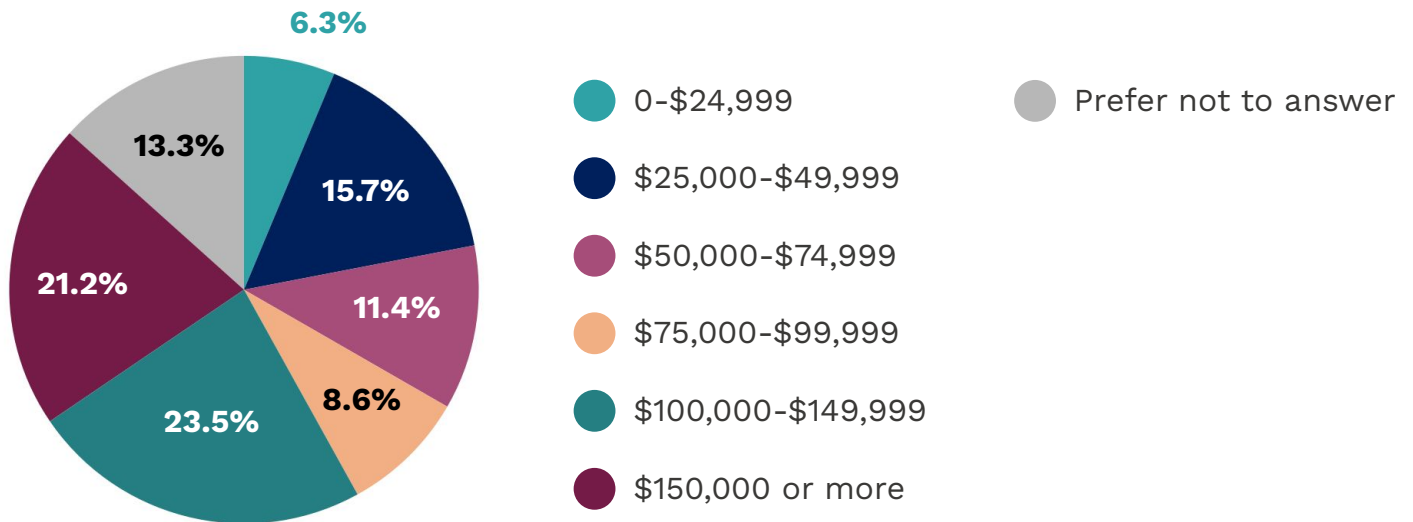
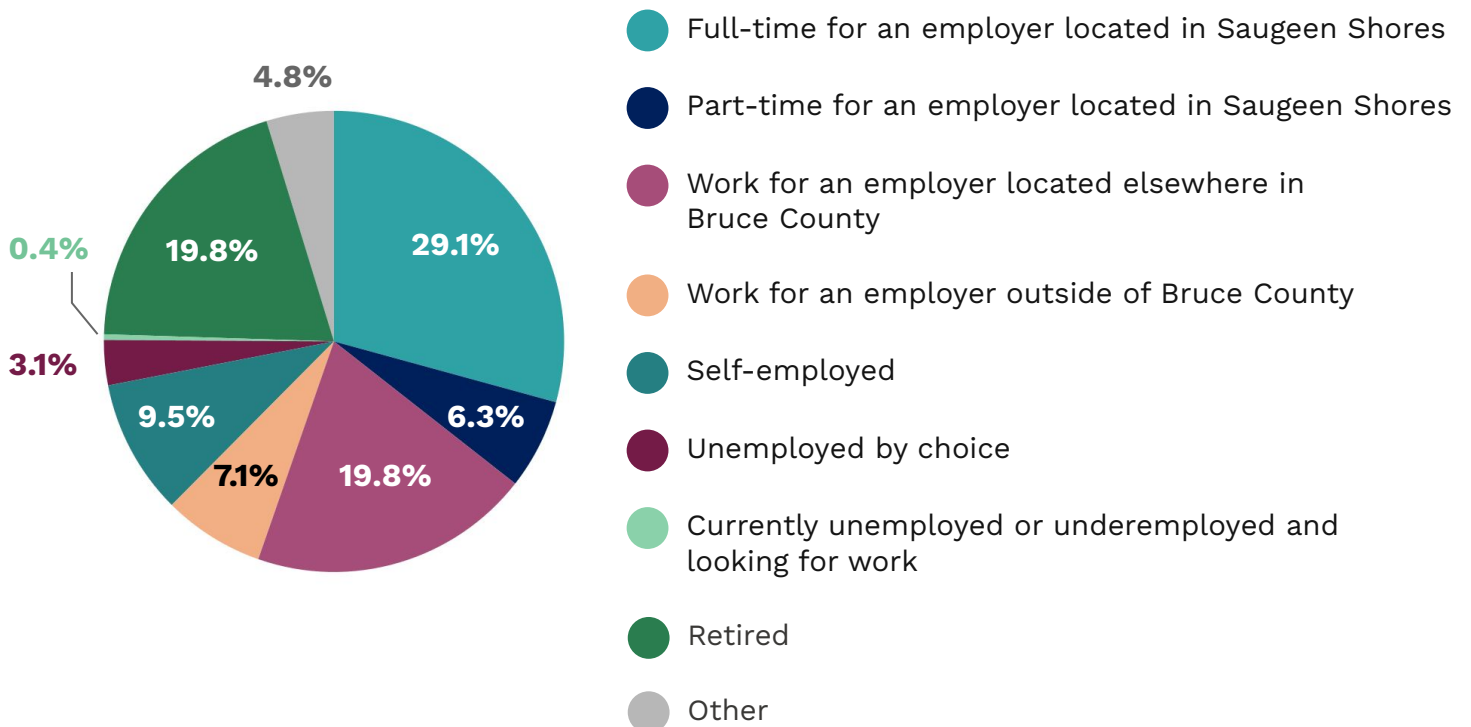
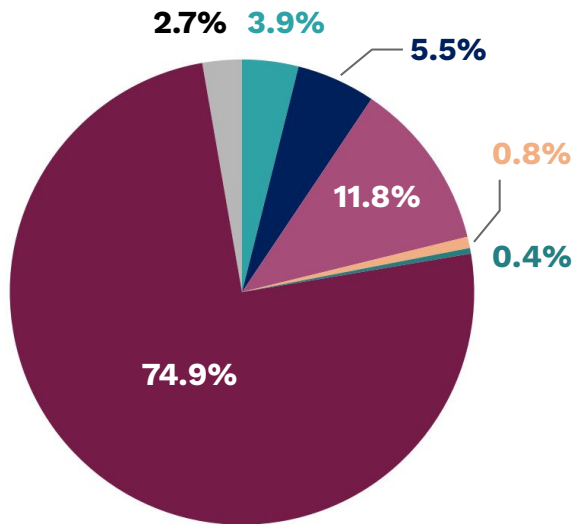
Figure 4: Household income distribution of survey respondents.**Figure 5:** Employment status distribution of survey respondents.

Figure 6: Representation of survey respondents who had moved to Saugeen Shores within the last five years.



Virtual Open House

This public meeting welcomed 56 members of the public including realtors, developers and local residents. While no demographic information was collected at the meeting, opinions expressed a diversity of lived experiences and seemed to represent a variety of housing situations.

- Yes, I moved here from within Bruce County or Grey County
- Yes, I moved here from the Greater Toronto Area (GTA) (Toronto, Durham, Halton, Peel, York)
- Yes, I moved here from elsewhere in Ontario
- Yes, I moved here from another province or territory in Canada
- Yes, I moved here from another country
- No
- Prefer not to answer

3.0 What We Heard

3.1 Key Takeaways

This section captures some top takeaways of what we heard across all the engagements. Takeaways are grouped under three larger themes:

- **Housing supply, types and unaffordability**
- **Development, planning and the CPPS**
- **Indigenous Considerations**

Within each theme, we've identified key takeaways. Additional details regarding survey responses can be found in the [Appendix A](#) and a Public Town Hall summary can be found in [Appendix B](#).

Housing supply, types and unaffordability

The community is generally concerned about the lack of attainable and affordable housing in Saugeen Shores. Many members of the public shared stories about employers who can't find or retain workers due to a shortage of housing, adult children who can't move into their own homes as a result of unaffordability, young families unable to buy a home and seniors unable to downsize. The challenge that emerged rests at the intersection of supply and the lack of housing types to meet various community needs.

The lack of attainable and affordable housing in Saugeen Shores is a concern.

The public and stakeholders acknowledge—and are concerned by—the challenges in Saugeen Shores as a result of a lack of affordable and attainable housing. Many participants mentioned the challenges that young people face in moving to Saugeen Shores, and expressed an urgency in addressing these concerns. Some participants wanted to understand how to move forward more quickly with options like the CPPS that might mitigate some housing challenges.

A large majority (72.3%) of the public who responded to the survey strongly agree that housing in Saugeen Shores is unaffordable. 53.9% of respondents also strongly agree that it is difficult to find housing that meets their needs in Saugeen Shores. Prospective renters and buyers also indicate a challenge for them was that available homes are not desirable or do not meet their needs (13.3% of renters, 20.5% of buyers).

When searching for a home, the main challenges reported include unaffordable pricing and the unsuitability of available homes. The biggest challenge faced by both prospective renters and buyers is that available homes are outside of their price range: 37.3% of renters feel this way and 37.0% of buyers report this.

There is a shortage of rental supply and housing types to meet the differing needs along the housing spectrum—and potentially keeping those who want to live here away.

Participants pointed to the shortage of housing, in particular at the low-end of the spectrum, and the impacts across the town. Seniors and homeowners are often locked in, unable to downsize, while new residents struggle to find suitable options that might meet their needs. Many choose to travel to the area to work while living elsewhere, as they can't afford a suitable option in the Town.

Participants indicated that seniors, many of them who own houses, are unable to downsize to something smaller because there isn't an available supply. As a result, individuals are stuck with "too much house". If there were enough rental options or smaller housing options, then this might allow for more flexibility and unlock space and value in the existing supply. Participants also noted that the impacts of seniors seeking downsizing options may be a trend. Meanwhile, they noted that young families and workers who are trying to move to the area may be kept away as they cannot afford to live in the Town.

There is a disconnect between the three wards, Council and the public when it comes to housing development priorities.

Some key stakeholders indicated that they feel vision and plans laid out for the Town are at odds with how the Council approaches the planning and development process. They suggest that differing views on development across each ward and from Council contribute to a disconnect that perhaps limits the housing types being built. For example, the development of apartment buildings is avoided in favour of townhomes to better suit and protect the existing charm and character, rather than prioritizing the demand and need for apartments and a greater variety of housing types.

Survey respondents indicated that apartments and houses (single- and semi-detached) are the most desired housing typologies. However, respondents indicate that they are open to more variety with regards to new builds.

- 43.4% of all respondents strongly agree that Saugeen Shores needs more houses, whether they're single- or semi-detached.
- Nearly half of all respondents believe that there should be more apartments built in Saugeen Shores (48.8%).
- 32.4% strongly agree that there should be more row houses and walk-up apartments built in Saugeen Shores.

Development, planning and the CPPS

While there is general support for the CPPS, questions to be addressed in subsequent phases of the project emerged. Education, clarity and robust community engagement would be essential to the success of implementation of a CPPS, in order to ensure transparency and understanding of potential outcomes and benefits for the community.

The public and key stakeholders generally support the potential implementation of a Community Planning Permit System.

Generally, the public and key stakeholders were supportive of the potential implementation of a CPPS, but at this early stage in the process remain curious of the particular nuances, impacts and outcomes of a CPPS in Saugeen Shores.

The survey indicated that 64.8% of respondents agree, to some degree, that Saugeen Shores should implement a CPPS. Some respondents expressed not knowing enough about the benefits of a CPPS, suggesting that additional education may be required for the public to provide more informed feedback on the CPPS.

Those working in the development industry indicated that currently they face long timelines for planning and approval processes in Saugeen Shores, and expressed that in some cases the timelines are longer than other municipalities. Without clarity around timelines, participants indicated that the homes they build or plan to build may no longer be feasible or desirable by the market by the time they are approved. They also pointed to the costs associated with this waiting game and additional studies or requests, which can eat into any attempts to provide attainable or affordable housing options. A CPPS was seen as a tool that might help to alleviate some of these challenges.

Age group	% that somewhat agree or strongly agree with the implementation of a CPPS
25-34	74.5%
35-44	66.1%
45-54	65.9%
55-64	66.7%
65+	50%

Table 2: Support for the implementation of a CPPS, across various age groups.

The public expressed some concern around the inherent stability and responsiveness of a CPPS.

While there was generally a great deal of support for the implementation of a CPPS, there was also concern that its ability to enshrine a stable planning vision would lead to unforeseen consequences should planning or economic conditions change. The nature of the CPPS was understood by some as inflexible, indicating a need for increased public education to clarify the intention of CPPS as a transparent and flexible system that can provide a stable planning vision. There was a call for robust community engagement to help the community understand how CPPS works, including potential consequences. Despite this concern, there was also an optimism maintained by many participants that bold steps are needed to ensure Saugeen Shores remains affordable and attainable to those who already live here as well as those who would like to live here.

Members of the public and key stakeholders want to ensure that robust community consultation informs the development of the CPPS.

Many participants wanted clarity and examples of what authentic community engagement might look like, particularly considering that a CPPS enshrines a stable planning vision once in place. Additional education about the potential benefits of this stability, as an ongoing tool for promoting affordable housing development will be required in subsequent phases, as well as ongoing and community consultation.

Indigenous Considerations

Representatives from the Historic Saugeen Métis (HSM) shared several key considerations that will inform the study and any future steps. Their feedback has been grouped into the following key themes.

(We note that Town staff and the Project Team have contacted the Saugeen First Nations on several occasions about this project but have received no official response. The Town will continue to invite The Saugeen First Nations into the consultation process for future phases of the CPPS study and its potential implementation because we recognize the importance of engaging diverse Indigenous perspectives.)

Affordable Housing and an Aging Population

Affordable housing is a key priority for the HSM and they indicated that their biggest priority is the housing needs of their elderly population. There are some older HSM community members who face financial challenges and do not have many opportunities to downsize their home and some of the current options—like income adjusted housing—can introduce safety and comfort concerns for this group. The HSM indicated that ensuring the CPPS actively incorporates well-thought out and deliberate plans for affordable housing is crucial. It was recommended that elderly-focused affordable housing be planned for in CPPS. Additionally, questions regarding the workforce to build this affordable housing were raised, as much of the construction/development labour force is geared towards building cottage-style housing, which is more profitable.

Environmental Considerations

Preserving and maintaining the environment for which Saugeen Shores is known for is the top priority for the HSM. The land is a gift, not a resource to be exploited. Considerations as to how and where development will be allowed to proceed must take place, with environmental protection being a fundamental consideration. The region has seen recent intensification of development, and there are concerns that “marginal” lands will be developed, at the cost of fragile ecosystems (particularly those around the coastline). Additionally, considerations must be paid to ensuring there is enough of the natural environment left to be used by community members. The HSM recommended that the CPPS should allocate green spaces, protect trees, and ensure the natural environment is safeguarded.

Cultural Considerations

The Saugeen Shores area is home to a rich Indigenous history, including that of the HSM. This history must be considered when planning new developments. Careful and consistent attention must be paid to the archeological evidence that may be beneath potential development sites. Archeological due diligence was not carried out in some developments in the region, and it is important for the CPPS to include archeological planning into its developmental planning. Similarly, there is a desire to protect the agricultural heritage of the region and of the Indigenous communities who have lived here for millennia. The CPPS should focus development in already disturbed urban areas, whilst protecting agricultural zones.

Appendix A

Public Survey Summary

Survey Summary & What We Heard

Who Responded

The survey separates respondents into three segments: prospective buyers; prospective renters and seasonal/temporary residents. These segments provide insight into different perspectives of interest to the town of Saugeen Shores.

There were a total of 256 respondents who responded to our survey on Google Forms, from June 14 to August 7, 2022. To achieve a 95% confidence level, we were hoping to receive a minimum of 376 survey submissions. As it stands, with a sample size of 256, the confidence level is between 85-90%.

Overall Demographics

The majority of respondents (88.7%) live in Saugeen Shores for 6 months or more of a year, with 74% in Port Elgin, 19.8% in Southampton and 5.7% in Saugeen Township. 91.4% of the respondents' main homes are in the postal code N0H.

74.0% of respondents are homeowners, 20.2% are renters, 2.2% currently experience homelessness, and 1.3% live in temporary accommodations.

When asked to tell us about themselves, 61.7% of respondents are cisgender women and 84.0% of respondents self-identify as White.

Some additional demographic breakdowns include:

- 23.5% of respondents \$100,000-\$149,999
- The largest age groups according to the survey breakdown that responded (25.4%) were between the ages of 35 to 44 years old. 14.1% of respondents were over the age of 65.
- 29.1% of respondents work full-time for an employer located in Saugeen Shores.
- 47.1% of respondents had no young or elderly dependents.
- 5.6% of respondents identify as being members of the 2SLGBTQIA+
- 2.7% of respondents identified as Métis and 1.6% are First Nations
- 15.7% of respondents reported having an invisible disability, 0.8% of respondents have a visible disability, and 2% of respondents have both a visible and an invisible disability.
- Of those who moved to Saugeen Shores within the last five years, 5.5% hail from the Greater Toronto Area, 3.9% moved from within Bruce or Grey County, 11.8% moved from elsewhere in Ontario.
- The vast majority of respondents learned about the CPPS project through social media (80.4%).

Segment: Prospective Buyers (23.5%)

Prospective buyers are in general agreement that Saugeen Shores should implement a CPPS (31.0% somewhat agree, while 29.3% strongly agree).

Generally this segment finds Saugeen Shores unaffordable, with 72.4% strongly disagreeing with the statement “Housing in Saugeen Shores is affordable.” 65.5% of prospective homeowners strongly disagree that it is easy to find housing in Saugeen Shores that meets their needs. 39.2% of prospective buyers are very unsatisfied with their current housing situation in Saugeen Shores.

The majority of this segment (65.5%) do strongly agree that they want essential workers (such as firefighters, teachers, and healthcare workers) to be able to afford homes in Saugeen Shores.

Additional takeaways from this segment include:

- 56.9% of prospective buyers own or live with someone who owns their home, while 31.4% are currently renting or live with someone who pays rent.
- 46.6% have no young or elderly dependents, 25.9% have a dependent, 19.0% have 2 dependents, and 5.2% have 3 or more dependents.
- 58.6% are looking for a single-detached house, 19.0% have no preference for housing types, and 12.1% are aiming for a row or town house.

- A large majority of prospective buyers are worried that, when their children grow up, they will not be able to afford homes in Saugeen Shores (77.6% strongly agree and 12.1% somewhat agree).
- The majority of prospective buyers agree that they should be allowed to build a secondary suite (such as a basement or garage suite), if they so choose (41.4% strongly agree and 24.1% somewhat agree).
- 56.9% of prospective buyers strongly agree that more houses (single-detached or semi-detached houses) should be built in Saugeen Shores.
- Nearly half of prospective buyers strongly agree that more apartments should be built in Saugeen Shores (48.3%).
- 29.3% of prospective buyers strongly agree that there should be more row houses and walk-up apartments in their neighbourhood.

Prospective Renters (11.7%)

None of the prospective renters surveyed disagreed with the implementation of a CPPS. They either strongly agree (62.1%), somewhat agree (24.1%) or don't have an opinion (13.8%). None of the prospective renters think that housing in Saugeen Shores is affordable and the overwhelming majority (89.7%) of prospective renters strongly agree that it is difficult to find housing in Saugeen Shores that meets their needs. 44.4% of prospective renters are very unsatisfied and 40.7% are unsatisfied with their current housing situation in Saugeen Shores.

- 74.1% of prospective renters are currently renting or live with someone who pays rent. 11.1% do not have a permanent home.
- Most prospective renters don't have any dependents (69.0%), 13.8% have 2 dependents, 10.3% have 3 or more dependents and 6.9% of prospective renters have one young or elderly dependent.
- Apartments and single-detached houses are the most desirable housing types for prospective renters (both at 27.6%). 10.3% are interested in renting a tiny home.
- 58.6% of prospective renters worry that their children, when they grow up, will not be able to afford homes in Saugeen Shores.
- 55.2% of prospective renters strongly agree that they want essential workers (such as firefighters, teachers, and healthcare workers) to be able to afford homes in Saugeen Shores.
- Most prospective renters neither agree nor disagree that building a secondary suite (such as a basement or garage suite) should be permitted (34.5%). However another 31% strongly agreed that this should be allowed.
- 62.1% of prospective renters strongly agree that more houses (single-detached or semi-detached) should be built in Saugeen Shores.
- 62.1% of prospective renters strongly agree that more apartments should be built in Saugeen Shores.

- 62.1% strongly agree that there should be more row houses and walk-up apartments in their neighbourhood.

Seasonal & Temporary Residents (3.5%)

Seasonal and temporary residents showed the least support (55.6% for the implementation of a CPPS. However, it should be noted that this segment represents only 3.5% of the total respondents.

- 55.6% of seasonal and temporary residents live in Port Elgin and the rest live in Southampton.
- 36.4% vacation in Saugeen Shores for part of the year. A third of seasonal and temporary residents work remotely for an employer located outside of Saugeen Shores.
- 60% own, or live with someone who owns, a second home (such as a cottage or vacation home).
- When they are not living in Saugeen Shores, a quarter of seasonal and temporary residents rent it out year-round as a short-term vacation home and another quarter use it occasionally as a short-term vacation home.
- 44.4% somewhat disagree with the statement “Housing in Saugeen Shores is affordable.”
- Residents are divided when stating whether it is easy to find housing in Saugeen Shores that meets my needs. 22.2% somewhat disagree, another 22.2% somewhat agree, while another 22.2% neither agree nor disagree.
- A third of seasonal and temporary residents somewhat agree that they worry that their children will not be able to afford homes in Saugeen Shores, when they grow up.
- All surveyed seasonal and temporary residents want essential workers (such as firefighters, teachers, and healthcare workers) to be able to afford homes in Saugeen Shores (55.6% somewhat agree, 44.4% strongly agree).
- 44.4% somewhat agree that they should be allowed to build a secondary suite (such as a basement or garage suite). However 22.2% of seasonal and temporary residents strongly disagreed.
- Most seasonal and temporary residents agree that more houses (single-detached or semi-detached houses) should be built in Saugeen Shores (55.6%).
- More than half of seasonal and temporary residents agree that more apartments should be built in Saugeen Shores (33.3% somewhat agree and 22.2% strongly agree).
- More than half of seasonal and temporary residents agree that there should be more row houses and walk-up apartments in their neighbourhood (33.3% somewhat agree and 22.2% strongly agree).

What We Heard

From what they understand, the public is in favour of the implementation of a CPPS in Saugeen Shores. 64.8% of respondents agree, to some degree, that Saugeen Shores should implement a CPPS. Some respondents expressed not knowing enough about the benefits of a CPPS, suggesting that additional education may be required for the public to provide more informed feedback on the CPPS.

74.5% of respondents ages 25-34 indicated that they somewhat agree or strongly agree that Saugeen Shores should implement a CPPS, while those over the age of 65 showed a level of support of 50%, a third of those 55-64 years old, 65.9% for those aged 45-54 and 66.1% for those aged 35-44.

Finding 1: Apartments and houses (single- and semi-detached) are the most desired housing typologies. However, respondents indicate that they are open to more variety with regards to new builds.

The following results indicate the housing types that are in demand and when applicable, the types of folks that are searching for them.

More houses

- 43.4% of all respondents strongly agree that Saugeen Shores needs more houses, whether they're single- or semi-detached.
- 58.6% of prospective home buyers were looking for single-detached homes.
- 27.6% of prospective renters were looking to rent a single-detached house.

More apartments

- Nearly half of all respondents believe that there should be more apartments built in Saugeen Shores (48.8%).
- 27.6% of prospective renters were aiming to rent an apartment unit.
- Only 3.4% of prospective homeowners are interested in buying an apartment.

More row houses and walk-up apartments

- 32.4% strongly agree that there should be more row houses and walk-up apartments built in Saugeen Shores.
- 12.1% of prospective home buyers were looking for single-detached homes.
- 17.2% of prospective renters were aiming to rent a row house or townhouse.

Allow secondary suites

More than half of respondents believe that secondary suites, such as basement or garage suites, should be permitted (40.2% strongly agree, while 19.1% somewhat agree). Some prospective renters (10.3%) are looking to rent a tiny home.

Finding 2: When searching for a home, the main challenges reported includes unaffordable pricing and the unsuitability of available homes.

The biggest challenge faced by both prospective renters and buyers is that available homes are outside of their price range. 37.3% of renters feel this way and 37.0% of buyers report this.

Renters report that the other challenges include:

- There aren't enough homes to rent (29.3%)
- Available homes are not desirable or do not meet their needs (13.3%)
- Available options are bigger than what I want or need (9.3%)

Other more common challenges to prospective home buyers are:

- Available homes are not desirable or do not meet their needs (20.5%)
- Offers being outbid by others (15.7%)
- Available options are bigger than what they want or need (11.8%)

Finding 3: The general public believes that housing in Saugeen Shores is unaffordable and does not meet their needs.

A large majority of respondents strongly agree that housing in Saugeen Shores is unaffordable (72.3%). 53.9% of respondents also strongly agree that it is difficult to find housing that meets their needs in Saugeen Shores. Prospective renters and buyers also indicate a challenge for them was that available homes are not desirable or do not meet their needs (13.3% of renters, 20.5% of buyers).

Conclusion

Based on the survey responses, participants were supportive of solutions to provide attainable and affordable housing solutions for the town of Saugeen Shores. There is general consensus that housing affordability is an issue for current and prospective residents. Additional consultation may be required to investigate further into the types of housing that meets the needs of the general public.

Appendix I

SECTION 1

1. Do you live in Saugeen Shores?

#	%	Responses
228	88.7%	Yes, I live here all/most of the year (6 months or more)
13	5.1%	No
9	3.5%	Yes, I live here part of the year (less than 6 months or more)
7	2.7%	Prefer not to answer

SECTION 2: Saugeen Shores Residents

2. In which ward do you live?

#	%	Responses
168	74.0%	Port Elgin
45	19.8%	Southampton
13	5.7%	Saugeen Township
1	0.4%	Prefer not to answer

3. What best describes your current housing situation in Saugeen Shores?

#	%	Responses
168	74.0%	I own my home (or live with someone who owns my home)
46	20.2%	I rent my home (or live with someone who pays rent)
5	2.2%	I am currently experiencing homelessness (I don't have a permanent home and live temporarily with friends or family or in a shelter, or I live on the streets)
3	1.3%	I am living in temporary accommodation (hotel, short-term rental, etc.)

4	1.6%	Other, please specify_____
1	0.4%	Prefer not to answer

Responses for “Other, please specify_____”

I live in a trailer park. I own my park model home.
Own but searching for affordable accommodation due to circumstances.
Renting and being evicted.
With parents.

4. Are you satisfied with how you live in Saugeen Shores?

#	%	Responses
72	31.7%	I am very satisfied
50	22.0%	I am satisfied
42	18.5%	Yes, I am very unsatisfied
33	14.5%	Neutral
30	13.2%	I am unsatisfied

5. [Optional] Is there anything else you'd like to share with us about how you live in Saugeen Shores?

Absolutely no family housing that is a reasonable rate for normal job families... not people who work at Bruce Power... too many 3 bedroom + homes are being rented out by room to contract workers leaving no inventory for families.
Been here for 40 years.
Can't really afford to live in Saugeen Shores. The prices for everything are outrageous. If you pay rent you don't eat, if you buy groceries you can't pay another bill and then you're falling behind and then in debt. Once in my life I would like to say my bills are paid and to be able to have food in the house and gas in my car all in the same month.
Classist reputation holds strong.
Could tiny homes help those experiencing homelessness or help those who can't afford an apartment or home?
Current bylaws need to be enforced on a consistent basis.
From pension cheque to pension cheque.
Had it not been through the kindness of friends building out a flat with a lease that fits my fixed income, I don't think I'd still be in Saugeen Shores.

Homes cost too much and not enough homes. Too many luxury homes. Not enough affordable homes.

Homes cost too much.

How are our children and grandchildren ever going to be able to stay here? I have a family member that has two children and her building has been sold. She has nowhere to go because everything here is so expensive there's no affordable housing that was promised many times that there would be one or two in there. Nothing has been happening with us.

I am disappointed that there are no restrictions for air bnb rentals inside of Saugeen Shores. This became apparent during Covid when properties brought out of town people to our area and potential of exposure. There are formerly apartments for seniors now renting air bnb which increases traffic, exposure to our most aging population and strangers in the hallways of the homes of these seniors.

As well, there are multiple dwellings inside houses which are creating parking and blocking sidewalk issues due to too many people living there. Check out mcNabb street in Southampton. One house is ALWAYS blocking the sidewalk with vehicles.

I am forced to live with my parents despite working full time in Port Elgin as a licensed automotive tech. I can't afford rent or a mortgage on my own.

I don't drive and the prices for taxis are crazy and the rent needs more places that are affordable. Do something now instead of later. A lot of us need help now.

I had to move into a small rental unit owned by my ex husband because everything else was too expensive. I was becoming behind in rent.

I have had to rent out my spare room to afford my living situation. My rent is \$2,400 a month plus utilities (the only option available at the time for me to accept my job).

I have moved 15 times since returning to my hometown in 1989 - Always due to the owner selling the apartment building. I currently receive ODSP Pension (\$1169). My rent is \$1,034. How I live now is in a senior building and I am a very young senior. I want a "forever home" -How do I live in Saugeen Shores? Carefully, under the radar and oh do cheaply and with the support of friends who help me buy basic groceries once in a while. One meal a day for me. As for my kind of affordable housing - not that you asked...
I want a home that I don't have to move out of again - preferably a tiny home development that allows me to entertain guests and have family from out of town stay with me for a week at a time in the summer and Spring when weather allows travel - As I do not drive (legally blind and don't drive) Friends and family have to come to me to visit. I would like/need - A Murphy bed for guest room/home office please. Most affordable housing does not allow guest rooms/offices for fear of renting out. But I work from home and have clients visit and to promote a professional image - I do small business marketing and counselling. and community social media marketing and promotion to make extra \$ - I'd also like some personal green space/garden space to grow food would be a godsend for mental health and to help cut with food costs and for canning and preserving. And to have a flower garden to enjoy flowers and plants in my home. Do not want to be warehoused with just those on gov't assistance. I am a private person - no one needs to know I am on gov't assistance. Dignity please! FYI: I report my extra income to my case worker.

I have to leave because housing is so unattainable.

I know many are struggling to find affordable housing. Rentals are overpriced and scarce.

I live paycheck to paycheck at \$1500/month with two dependents on a single income of \$17/hour. When the government assistance for children ends I will no longer be able to live here. Low income condos would be an amazing option for some. I personally would like a tiny home though the land here costs too much to even attempt to have one built. A tiny home

community or neighbourhood is a great option. Plus the work can be done by students as part of a construction course and Habitat for humanity is also a great partner to achieve this.
I live with my dad - can't afford rent or to own a house here.
I love Saugeen Shores.
I personally am satisfied with my living accommodations but am deeply concerned that those who could work in Saugeen Shores cannot afford to live here.
I think more of these surveys in regards to Saugeen shores should go out, not everyone can make council meetings, this is a great way so everyone can give feedback to be heard.
I think we need affordable housing, but it needs to be near stores as most people who need help do not own a vehicle. Putting apartments near the beach away from grocery stores and jobs makes no sense.
I was fortunate to buy my home before prices went through the roof.
I will need to find year-round, affordable rental accommodation within the next couple of years.
I work at BP, as a single parent I cannot afford to rent at this time. We don't all make management or operator wages out there and the landlords believe we do.
I would like to be able to afford my bills and have some money left over for groceries. I have a job that is part time and can get up to 34 hrs a week but I still have issues paying for rent and all utilities and then have food to eat as well. Please take this into consideration. I know there are more people out there in the same boat as me or even worse.
I would like to own a home with a yard, although I am grateful I'm not homeless.
I would like to see carriage homes or tiny homes if your lot size accommodates.
I'm a single parent with 3 children and had to move into my ex's small 3 bedroom semi due to rental costs being so high. I am fortunate to have this arrangement as I know many in my position have nothing.
I've lived in this same house for about 40 years.
If u don't work at hydro u can't afford to live in port Elgin not fair rent is based on hydro and the town wonders why every business is short on workers because u can't afford to live in a town u were raised in and wanna stay in lots of homeless people living from couch to couch like a full-time job in food industry doesn't cut it in Port Elgin hmm wonder why it's to expensive all catered to hydro why are they building more restaurants stores who's gonna employ these more shortages and closures pretty sad especially if u were raised here most your life can't afford live here very heartbreaking for a lot.
Keep Port Elgin as Port Elgin. We are not a city & us that have been here for generations do not want to live in one or would have moved long ago.
Living paycheck to paycheck...wanting to downsize and come out ahead financially. Multilevel home is no longer suitable, aging and would like an affordable bungalow.
Make decent money and still can't afford a home.
Mixed density in new neighbourhoods.
My family has been in the area for generations. I'm starting my own family now but can't afford to live here.
My family is growing now, we are a blended family and are unable to buy a home due to the cost. Apartments are not suitable because we would need 3 bedrooms +, we also have a family pet who needs a yard.

My rent is \$1,034 and I receive \$1,069 from ODSP of which \$456 is supposed to go to housing?
My rent is 50% less than the other renters in my complex due to the year I moved in. I live in fear that my landlord will want to return here and where I would be able to find suitable affordable housing.
No.
No
No.
Our daughter was forced to move away from the area. This move only took place because she could no longer afford to pay the height price of renting in Port Elgin. She had to take a second job just to pay rent, but unfortunately that still left her with no money for food.
Own one of the cheapest houses in town and cannot afford any upgrades or to move into a nicer home. Feel stuck.
Paycheck to paycheck, some months are harder than others
Paycheque to paycheque
Port Elgin has very limited, almost to nothing, re affordable housing for SENIORS which has really gotten even worse since prices for everything have gone up!
Property taxes are expensive!
Rents are way too high, but as I have been told affordable is in the eyes of the holder
Retirement village. God's waiting room, filling up fast.
Starter home.
Stop approving new massive builds and communities as our water and sewer infrastructure cannot sustain it.
The facility and amenities are not keeping up. Activities and sports fill install and can barely be accommodated.
The housing market makes it terrifying to face already difficult transitions in life.
The lack of rental accommodation in this area is a critical issue that needed to be addressed years ago and has now reached crisis levels. We're a dual income family making a good income - we should easily be able to afford to buy a home but the current market prohibits that so we must rent. This is fine however the cost and availability is absurd.
The younger people need to be able to have affordable housing and not have to pick weather to try and feed themselves and family or have a roof over their head.
There is no housing or rental units available for minimum wage workers. Everyone has to work at Bruce Power, and even that wage isn't enough for contractors trying to find a place.
There was hardly any 3 bedroom apartment for under \$1000.00 for a single or family with 2 kids that do not work at the plant here.
This town is ridiculous.
Three generations share the same house.
Town has favoured developers who build more expensive houses. There is an old boys club mentality with staff and some politicians.

Very old unit, hasn't been updated in at least 20 years. Mold growing in the bathroom, as no fan was put in. Bedroom with no windows. Rent is low (\$1500/3br) compared to other options but as a single mother of 2 it's almost impossible while making \$17/hour full time.
We are community minded, shop local when possible, and explore nature trails and shoreline often.
We are seniors and will eventually need to downsize. There is a huge lack of senior's housing. I don't mean a retirement home, but a senior community is very much needed. I would hate for us and others to have to leave town to find affordable senior housing.
We are very lucky that we purchased our home before the big increases in land and housing.
We budget carefully and are mindful of spending. We don't live beyond our means.
We built our house 6 years ago and would not be able to even remotely afford our house if we bought it today.
We live in Saugeen Shores because it has the charm of a small town. It seems like development has been willy-nilly and easements seem weird. No planning for traffic, dumps enhanced recycling, roads or greenbelts and parks for burgeoning population.
We need more in the middle type housing like 3-6 unit buildings. We need more rentals for the demand in our town. We also need some government assistance to build these places. The developer can't be expected to do it all!!!
We need more schools built in Port Elgin to keep up with the influx of many families with children. Junior high for grades 7 & 8 instead of making these kids go to the old high school. Schools are very old. When you approve building permits, demand a school from the developer. Build a new pool, & fix the trail by the lake. Our taxes are so high, what is the Town doing with all the money collected. Our new street, you don't even snow blow our sidewalks, yet we pay outrageous taxes. Port Elgin isn't keeping up with demand for development.
We need to find a way to remove aggressive drivers from our streets!
We purchased a unit in a poorly managed condominium because there were very few options, both renting or buying. We feel stuck but thankful to have a roof over our heads.
We were lucky enough to buy into the market before things went sideways.
We're retired here now but have owned a place for over 30 yrs. There is a real shortage for people trying to rent here.
You need to stop allowing builders to take over the forest/park land around North Shore park area and Market Street. It is disturbing the wildlife and cramming houses into areas that shouldn't be.

SECTION 3: Renting or Buying in Saugeen Shores

6. Are you looking to rent or buy in Saugeen Shores?

#	%	Responses
144	58.3%	No
58	23.5%	Yes, I am looking to buy

29	11.7%	Yes, I am looking to rent
16	6.5%	Prefer not to answer

SECTION 4: Prospective Buyers

7. What kind of home are you looking to buy?

#	%	Responses
34	58.6%	Single-detached house
11	19.0%	No preference
7	12.1%	Row house or townhouse
1	1.7%	Condominium apartment
-	-	Semi-detached house
5	8.5%	Other, please specify_____

Responses for “Other, please specify_____”

Affordable bungalow in a retirement community would be ideal, or an affordable condominium apartment.
Any house that's affordable and not rented.
Anything that would be affordable. For a minimum wage job.
Multi unit.
Would remain in a condo townhouse if it was properly managed.

8. What challenges are you facing in your search to buy a home in Saugeen Shores? (Select all that apply)

#	%	Responses
47	37.0%	Available homes are outside of my price range
26	20.5%	Available homes are not desirable or do not meet my needs
20	15.7%	Offers being outbid by others
15	11.8%	Available options are bigger than what I want or need

7	5.5%	Available options are smaller than what I want or need
5	3.9%	Available homes are not in a desirable location
-	-	There aren't enough homes available to rent
7	5.6%	Other, please specify_____

Responses for "Other, please specify_____"

Holding offers.
I own a lot in Southampton. Town hides Archaeological Assessment Requirements. Should be more visible.
No problems that are specific or special to Saugeen Shores.
Pricing is not in-line with regional incomes.
The zoning restrictions on new construction along with the cost of development fees.
Tiny home community needed.
Very minimal houses to choose from.

9. [Optional] Is there anything else you'd like to share with us about your search to buy a home in Saugeen Shores?

Affordability, availability, with a yard not on top of your neighbours.
All the new houses are too big. All the older smaller homes are too expensive.
Areas I'm looking at buying in have geared to income housing placed beside them. With the cost of housing, I don't want that as neighbours.
Homes cost too much.
Homes cost too much and not enough homes. Too many luxury homes. Not enough affordable homes.
Homes/Apartments are too expensive to rent and or buy.
Housing for middle to low income is too few and low quality.
I can't even attempt to look at these prices.
I purchased a lot with the hope of building. I find the town NOT very helpful and certainly not transparent in providing information that would help me plan my build. You want to know exactly what I plan to build, but without some help with what I am allowed to build, my project is stalled. You may want to include a more visible section on the Archaeological Assessment Requirements.
Pretty much impossible to find an affordable home if you make less than \$100,000.00 per year.
Pricing is not in-line with regional incomes. Average families can afford \$300,000 to \$370,000 or less, but average prices are \$600,000 to \$750,000.
There are a lot of 2 bedroom houses in this town. There needs to be incentives for builders to put in more bedrooms. Also there needs to be more incentive for economical fixtures (i.e.

flooring, countertops, bathroom fixtures) and also sustainable heating, cooling, insulation and windows.

We need more starter homes.

We need some new homes that aren't mansions. Reasonable 3 bedroom homes, smaller with backyard and efficient heating.

We've lived in the town of Saugeen Shores for 20 years, our family has been rooted here since the 1980's. Our parent worked at the town office for decades. In our late thirties, with two children, we finally reached 100k annual income yet with intentions to buy a home in the community. Then Covid happened, home prices doubled and now we are forced to continue to rent and risk our children's childhood stability due to prices driven out of reach in the past 3 years. Each month, we anticipate an N12 form from the landlord to kick us out so they will just Airbnb the dwelling in the end for better profit. I'll touch on a couple points where I see the problems.

People aren't releasing their previous property when buying a new home because it's more profitable to rent it at high rates and bet on the appreciation. Our last three landlords have done this, including our current landlord. Instead of releasing the row/townhouse onto the market so someone (maybe us) could purchase it as a starter home, they chose to keep it and rent it for 3,000/month + utilities. There wasn't much on the market at the time and our previous landlord used an N12 to kick us out after 5 years (near Northport) so they could rent it on Airbnb. These scenarios are affecting supply.

Additionally, while housing supply is an issue, there have been many recent reports released that it is more of an investor/speculator issue with low interest rates over the past three years. I watch the market in our area closely and homes are being acquired by out of town investors and Airbnb's in residential areas and school districts who are taking affordable homes from families who want to set roots down in the community. We were outbid on several homes in 2021, we tried to buy with an approved 500k loan amount, just to find it listed on AirBNB a month later. We gave up...for now.

Would be nice if the town stopped having short vision and only seeing dollar signs. It is scary what's happening to Saugeen Shores.

Would love to buy rental homes but prices are too high.

Yes some of these residents who have lived here for a long time know what the house actually is worth.

SECTION 5: Prospective Renters

10. What kind of home are you looking to rent?

#	%	Responses
8	27.6%	Single-detached house
8	27.6%	Apartment
5	17.2%	No preference

5	17.2%	Row house or townhouse
-	-	Semi-detached house
3	10.3%	Other, please specify_____

Responses for “Other, please specify_____”

Tiny home.
TINY HOME - one level with an office space for a home office for clients to visit and a guest room, as out of town guests (friends and family) have to visit me - as I do not drive. Legally blind.
Would like a small/tiny house.

11. What challenges are you facing in your search to rent a home in Saugeen Shores?

#	%	Responses
28	37.3%	Available homes are outside of my price range
22	29.3%	There aren't enough homes available to rent
10	13.3%	Available homes are not desirable or do not meet my needs
7	9.3%	Available options are bigger than what I want or need
5	6.7%	Available options are smaller than what I want or need
3	4.0%	Other, please specify_____

Responses for “Other, please specify_____”

A lot of people only want Bruce Power workers.
Price gouging with subletting.
There aren't enough affordable rental properties available for seniors in maintenance free units.

12. [Optional] Is there anything else you'd like to share with us about your search for a rental unit in Saugeen Shores?

Available homes that were near grocery stores & not far from hospitals would be great!
Desperation.
Homes here are absolutely huge and outrageously priced to rent or buy.
Housing is catered to Bruce Power workers and weekly summer tourists.

I am tired of being asked if I work at Bruce Power when I rent or ads placed say "Perfect for Bruce Power contract worker" And most apartments even remotely affordable are in basements with no green space/outdoor space or room to have visitors. And Bruce County Housing does not allow extra room for office space or visitors - in case I try to make extra money renting a room out!

I have 3 children and a dog. Everything is ridiculously expensive and does not allow pets.

I have been trying for the last 3 1/2 years to get into geared to income apartment in Southampton or Port Elgin and it just has nothing available for probably another 3 to 5 years I am a senior those rents are way out of my budget, I am originally from Southampton I lived on McDonald Lane, and I would like to move back to Southampton I will go to Port Elgin because they're close together for my golden years and to be laid to rest but I cannot afford the rents there and like I said it takes forever to get in someplace it is geared to your income . Thank you for giving me the opportunity to state my concerns.

I would love a two bedroom but it needs to be one level. It needs to be spacious as I have a walker and cane and it needs to have washer and dryer fridge stove air conditioning.

It would be nice if you could rent without making 20\$ an hour minimum. I don't have kids and I'm not married so I know I don't matter when it comes to getting an affordable place since only families and money matter but the majority of the jobs in Saugeen Shores do not pay enough to rent a place. If you are single you shouldn't be forced to rent a single room. I'm surprised that more places haven't gone out of business since full time minimum wage barely pays a room.

All my friends that don't work at Bruce Power left the area. I have a room and make 18+ an hour and still have to skip at least one bill every month, since I only make enough for a room to sleep in and enough food and gas to get to work. You live to work here but working in Saugeen Shores doesn't pay for you to live. All my family is here but I'm over 30 with a grad degree and still basically homeless because I chose to stay here but I'll be forced out before wages catch up to rent.

Never a unit guaranteed to be available for a long term rental - constantly being moved so the landlord can sell (been happening for decades - not a new thing). Many of the new-builds are not close to amenities or near the downtown core for someone like myself who does not drive or even ride a bike. A cab is now \$15 one way - So \$30 cab ride to Walmart -Independent Grocer- too expensive for my minute budget.

Most developers building apartments here are not bound by their development agreement with the town to do RENT GEARED TO INCOME - 30% of income before taxes! Instead looking at 30% below market rent.

The living wage in Saugeen Shores needs to be promoted - Could you do that in your research like The United Way if Grey-Bruce does for the two counties? I am betting Saugeen Shores is higher than Grey-Bruce's living wage!

Developers getting "seed grants" from CMHC should have to use the "housing hardship concept" as a formula for calculating rents for affordable units - and use this formula as a definition for developers in use for all affordable housing they build (market ready and rentals) in the Town development agreement with our planning department.

Need definition of affordable housing in development agreement If developers want to build here and profit - which they will - they have to also help solve the issue of our housing crisis. If they don't agree to the definition, no 45 day process and no development to be approved. Pretty simple - As Dr. Phil says, you have to teach people how to treat you!

Our growth is not stopping so the Town has to find a solution to our housing demands for those seeking affordable housing.

And for people to have affordable “forever homes” need to be UNIVERSAL DESIGNED-not just accessible. Allows those in affordable housing to “age in place” from young adult to senior. And can become a generational home for a family member or friend - or for a visitor. Barrier free - and adaptable when needed.

Presentations done by the Town Accessibility committee on Universal Design to local developers can be seen by consultants doing this survey - Ask Jay Pausner or Heather Hyde. A podcast was done as well.

Saugeen Shores is great.

Temp workers get priority.

There is a serious lack of rental housing in general and what is available is incredibly expensive and out of my price range.

We found a rental that is way too small and is more expensive than what we would like to pay for housing. It is not available until September.

SECTION 6: Seasonal & Temporary Residents

13. Which ward in Saugeen Shores do you live in?

#	%	Responses
5	55.6%	Port Elgin
4	44.4%	Southampton

14. You told us you live in Saugeen Shores for less than 6 months of the year. What best describes you?

#	%	Responses
4	36.4%	I vacation here for part of the year
3	33.3%	I work remotely for an employer located somewhere else
1	9.0%	I work for a local employer doing temporary work (work that is not a seasonal job, like construction)
-	-	I work for a local employer doing seasonal work (such as a summer job)
-	-	I'm a student, home for the summer
4	36.4%	Other, please specify_____

Responses for “Other, please specify_____”

Own a cottage; share our time between home and Saugeen Shores.
Retired - I live here for 6 months.
Second home.

15. What best describes how you live while you are in Saugeen Shores?

#	%	Responses
6	60%	I own (or live with someone who owns) a second home (such as a cottage or vacation home)
2	20%	I own (or live with someone who owns) a main home
1	10%	I rent (or live with someone who rents) a main home
-	-	I am currently experiencing homelessness (I don't have a permanent home and live temporarily with friends or family or in a shelter, or I live on the streets)
1	10%	Other, please specify_____

Responses for “Other, please specify_____”

I live with/stay with family/friends.

Section 7: Seasonal & Temporary Owners

16. What happens to your other residence when you are not living in Saugeen Shores? (Select all that apply)

#	%	Responses
2	25.0%	I rent it year-round as a short-term vacation home
2	25.0%	I use it occasionally but otherwise it is unoccupied
1	12.5%	I rent it out seasonally as a short-term vacation home
1	12.5%	It is unoccupied
1	12.5%	Prefer not to answer
1	12.5%	Other, please specify_____

Responses for “Other, please specify_____”

Rent it for the duration of October to May.

SECTION 8: Attainable Housing in Saugeen Shores

17. Do you agree or disagree with the following statements?

Housing in Saugeen Shores is affordable.

#	%	Responses
185	72.3%	Strongly disagree
29	11.3%	Somewhat disagree
18	7.0%	Somewhat agree
16	6.3%	Neither agree nor disagree
5	2.0%	Strongly agree
3	1.2%	Don't Know
-	-	Prefer not to answer

It is easy to find housing in Saugeen Shores that meets my needs.

#	%	Responses
138	53.9%	Strongly disagree
38	14.8%	Somewhat disagree
35	13.7%	Neither agree nor disagree
25	9.8%	Somewhat agree
11	4.3%	Strongly agree
5	2.0%	Prefer not to answer
4	1.6%	Don't Know

I worry that my children, when they grow up, will not be able to afford homes in Saugeen Shores.

#	%	Responses
165	64.5%	Strongly agree
36	14.1%	Somewhat agree
17	6.6%	Neither agree nor disagree
14	5.5%	Prefer not to answer
13	5.1%	Strongly disagree
6	2.3%	Somewhat disagree
5	2.0%	Don't Know

I want essential workers (such as firefighters, teachers, and healthcare workers) to be able to afford homes in Saugeen Shores.

#	%	Responses
172	67.2%	Strongly agree
52	20.3%	Somewhat agree
24	9.4%	Neither agree nor disagree
3	1.2%	Prefer not to answer
3	1.2%	Strongly disagree
1	0.4%	Somewhat disagree
1	0.4%	Don't Know

My neighbours and I should be allowed to build a second suite (such as a basement or garage suite).

#	%	Responses
103	40.2%	Strongly agree
49	19.1%	Somewhat agree
48	18.8%	Neither agree nor disagree

23	9.0%	Somewhat disagree
20	7.8%	Strongly disagree
9	3.5%	Don't Know
4	1.6%	Prefer not to answer

More houses (single-detached, semi-detached, or row houses) should be built in Saugeen Shores.

#	%	Responses
111	43.4%	Strongly agree
81	31.6%	Somewhat agree
26	10.2%	Neither agree nor disagree
26	10.2%	Somewhat disagree
11	4.3%	Strongly disagree
1	0.4%	Don't Know
-	-	Prefer not to answer

More apartments should be built in Saugeen Shores.

#	%	Responses
125	48.8%	Strongly agree
65	25.4%	Somewhat agree
23	9.0%	Neither agree nor disagree
22	8.6%	Strongly disagree
17	6.6%	Somewhat disagree
4	1.6%	Don't Know
-	-	Prefer not to answer

There should be more row houses and walk-up apartments in my neighbourhood.

#	%	Responses
83	32.4%	Strongly agree
56	21.9%	Somewhat agree
41	16.0%	Strongly disagree
38	14.8%	Neither agree nor disagree
27	10.5%	Somewhat disagree
8	3.1%	Don't Know
3	1.2%	Prefer not to answer

18. [Optional] Is there anything else you'd like to share with us about your answers?

16 years ago when we were looking to purchase we could only get a mortgage for 200,000. We ended up in Arran Elderslie. I drive into Port Elgin almost daily and my children, now grown, attend the high school there. I definitely do fear in a few years time they will not be able to afford houses of their own on modest income.

Affordability is a national issue. Saugeen Shores does not have to solve a national issue. Over building in Saugeen Shores could result in vacant houses in the future as we saw in the 90's.

All new builds should include a portion for affordable housing. Seniors should also be considered in this as we are encouraging them to live in their homes for as long as possible.

All new housing builds including townhomes/rows start at above 600k! We have a budget of 500k and still couldn't attain a home unless it was a tear down or intense renovation for a clean space to raise our children. How can we expect the community to flourish when no one can shop local after housing expenses? How can local businesses expect to have employees that live in the community? How can the people building our homes reside in the community, even renting? Building all new big, new 900k-1.2M homes will not fix the problem. A mix of housing, including apartments and townhomes need to be available to starter families and retirees so affordable detached family homes can be available for families.

Sure, this is a provincial problem and people have the right to move about the country, but the municipalities have the power to add policies to keep Airbnb/cottage rentals less appealing to investors by adding an incremental tax to multiple homes in the area. I feel if you are buying a second, third and fourth home in the same community, you should be taxed accordingly to make homes less appealing to investors (higher tax with each property purchase). Investors would invest into other avenues like stocks, index funds, etc. if irresponsible real-estate investing wasn't so rewarding over the past 10 years, taking homes from families.

I feel cottages, short term rentals and AirBnb's should be zoned and registered with a registration fee. Why should housing in family neighbourhoods, near schools, be taken for short term summer rentals with no restrictions? Adding restrictions would make it less appealing to out of town investors to take family homes from those in the community. Don't

wait until the REITs and corporations start buying up entire streets in the community like they have started doing in other communities.

We've been in this community for over 20 years and have seen the changes. My wife and I both run separate community-based businesses in the area that has some recognition and boosts tourism (I won't mention them) so I'm not against tourism as it allows local business to flourish. We shop local and try to be community-minded. We are struggling daily with the idea of leaving the community. We have spent so much time putting roots down because of the rapid development (lack of local business with emphasis on big corps coming in), traffic and city mentality that has infiltrated Saugeen Shores. We are only staying at this time due to family ties and our children's relationships, friends and school life that has been established but we often have thought experiments of leaving the community.

I feel Saugeen Shores was a hidden gem. I loved this community and we gave back wherever we could being involved with Lion's club, Rotary, and other organizations and events. I understand communities grow, but in recent years, the town is measuring its success based on economic development and appealing to cities as a small town with the amenities of the big city. More large companies, less small local businesses. What the town doesn't realize, is the town was already successful because of the people that lived here. Measuring success on economic development is a dangerous slope and cannot be reversed once it plays out.

Our children will resent us if this community becomes too big, too fast as it will likely lose the community aspect over time. The mentality of the community is already changing for the worse. Personally, we have had several friends, long standing members, of the community leave in the past 3 years because they wanted to live in a small town and they see the future of the town as straying away from what they signed up for. The people from the cities took over Muskoka, then Collingwood, then Bruce Peninsula to the point they had to put restrictions in place, and now I fear Saugeen Shores could be next. We fear for our children being forced out of this community, possibly the province and maybe even the country as they grow into adults, simply due to affordability and greed as Canadians and companies continue to hoard family homes.

AHU policy changes could help with housing unit supply, but it also adds to the problem if the policy is not drafted for long term rentals. Our previous landlord had intentions to rent a 3 bedroom house into several units; main floor, basement, renovate detached garage and even put shipping containers in the back yard for additional units if he could. This is a house near a school. All for short term rental. How are the town's AHU policies geared toward long term versus short term rentals?

Any housing developments approved by council need to be priority/majority low income/affordable housing. Builders should not be allowed to purchase land (especially agricultural land) and develop it into housing that is overpriced/unaffordable for those in need.

Around my area there are plenty of new homes but not affordable for lower class I come people. I am a single person, trying to live in a town where you need at least 2 or more people in the family working to be able to live in this town.

ARU is not what we want. We want regular homes that are affordable. We want neighbourhoods that are not cluttered by ARU. ARU helps current homeowners make \$\$\$. ARU does not help people looking for real affordable housing. We want neighbourhoods designed for apartments and rowhouses, not existing detached home neighbourhoods getting cluttered by ARU. Give people hope with real affordable homes, not basement apartments with street parking.

ARU's need to be regulated and monitored with low rental rates. This should be carefully and thoughtfully developed. Limited future buildings should be closely monitored and allocated to those building affordable units. Don't destroy the charm with this allowance.
Attainable housing is not necessarily affordable housing. The two must be approached differently.
Because I live out of town it wouldn't do much good to have rental apartments out my way. No public transportation to get to town for jobs.
Bring on the diversity of housing options.
Build out eastward, not along the lake.
Can you please find a way to help those struggling to get on their feet by providing accommodation and then they will have an address and soon work up the ladder to be successful?
Denser and more variable housing is needed, previous owners' concerns over retaining house prices need to be balanced with making housing work for all people in the community.
Encourage growth, but also build smart communities. Examples like the 15 minute city, everything you need you can walk to, the store if something is needed, schools ext. Add density to the downtown as well to add more affordable condos and apartments, as well as encouraging businesses to set up shop in the downtown core. Build the community that people wanna be and live in. With Ontario's population expected to hit 23 million! Development and planning the development is so important for The town.
Essential workers are not just well paid people like teachers and firefighters. The people who provide your groceries and other essential needs should be able to afford to live here as well. Local government here seems hyper focused on upper middle class and tourists.
Everyone needs to be able to afford a house, not just firefighters, teachers or healthcare workers... This is coming from a healthcare worker.
Geared to income housing for service industry workers. Proof of employment from service industry employers.
High density housing is the answer. Build more low rise apartments, townhouses, and multi family homes. We do not need more massive million dollar homes. For a town that supposedly takes pride in its blue collar roots it certainly ignores the needs of the average working person.
Home ownership, for the most part, is not affordable housing. Low income people aren't buying. They need affordable rentals. Seniors as well need a senior development built! We are retired and wonder how we can continue to afford to live here.
Homes cost too much.
Homes cost too much and not enough homes. Too many luxury homes. Not enough affordable homes
Homes need to be affordable and accessible.
Housing market is ridiculous and takes two incomes from Bruce Power to even consider buying something. Bruce Power's MCR will be 15 years and will go back to regular operations following that. This is not a long term project and the town needs to realize that all of the money is fake.
Housing with larger lots.
I actually think permitting should be more rigorous to fit in with a grand development plan. Perhaps a cap on stand alone single family homes, forcing builders to move onto

semi-detached and row house homes. Better planning for neighbourhood parks and play spaces with these types of developments as well.
I agree that more housing should be built, but along with all the million dollar homes, there should now be a strong focus on having a percentage of new homes be affordable or geared to income.
I believe that safe housing is a human right and is included in the social determinants of health. We who have good housing need to ensure that everyone can be included in safer and affordable housing.
I believe that there should be more options for those on OW, disability, working retail etc... And the fact that everything is designed for “families” when there are “single” people trying to call this their home also.
I do not live in Saugeen shores, but until a few years ago, I was a lifelong resident, having been forced to seek housing outside the municipality due to housing costs. I still work in Saugeen shores and spend much of my free time in the community; I have a great personal investment in the sustainability and affordability of my hometown.
I don't think the town should be continuously changing plans without significant input. I.e., the 3 story condos being built off the 10th concession is now a 6 story. The people who have built there were not impressed that decisions are being made with little consideration. As a town, the schools cannot support the amount of students we already have and the public schools are bursting at the seams. we cannot be building more housing without accommodating schools, and supporting the families we currently have.
I employ many, between 20-29, who can't even afford rent let alone to buy a house here.
I feel that professional essential care workers are not struggling as much as other essential workers. Grocery store clerks, servers, retail workers, labour workers. Firefighters, nurses, teachers all make way more than a living wage.
I would like to see walking trails instead of building backyard to backyard. Example: At the back of Devonshire. Hoping when they build at the back of Normanton Street currently being farmed, they leave a walking trail. Thank you.
If this doesn't change. We are going to lose all of our services because the people who work at those places will no longer be able to live here. We will have to drive for hours just to get essential items. We are pushing people out of our community.
In my neighbourhood there is no available land for more residences of any kind.
Keep apartments near the main street. Not near the beach.
Make it mandatory for any commercial, retail or manufacturing company to have a percentage of their development space to provide units on a sq ft basis for their employees to be able to rent.
More housing is needed for residents. Building homes that are then bought as seasonal residences or cottages defeats the purpose and increases housing costs.
More surveys please.
My neighbourhood is going to be destroyed by packing houses into a small green space. Single row, semi-detached and townhouses are not appropriate in mature neighbourhoods. Council makes rash decisions without considering the environmental impact/quality of life impact on current residents.
My son had to move outside of Saugeen Shores due to no affordable or available housing. He has a decent job (\$60k/year) but with prices and availability will not be able to come back anytime soon. Please bring more options to Saugeen Shores!

Nope not everyone works at Bruce Power and can afford \$800,000+ houses but supplementing income for those building these houses should not be the norm, it should be the exception for a parent or adult disabled family member. It should be to house temporary workers and supplement income.
Not everyone has a Bruce Power income...this town needs restaurant workers, sales associates etc and they need a home.
Not just essential workers - who is going to work in the new grocery store/plaza? No way minimum wage workers can afford to live in PE if I can't. Also it's not just about new housing - it's new AFFORDABLE housing (and \$400K for a house is not affordable).
Our community needs to STOP catering to the Bruce Power workers! Enough already!
Our leaders have forgotten what our town was like. All everyone is doing is promoting people to come from the city where they are selling expensive housing and able to move here with money left over. We need to focus on the small town atmosphere we all came to love about living here and quit building and support our own. The people here in the customer service industry cannot afford to live here, keep bringing people in and driving up prices and not dealing with school issues, infrastructure, etc... housing is the least of your problems at this point. No more, shut it down, we are full up!!
Parking is an issue with basement apts or additional dwellings on properties with the Towns no street parking for half of the year.
People who work in minimum wage jobs can't afford to live in town.
Please start building soon! Saugeen Shores could assist with vacant land!
Secondary suites are not the answer and will create clutter. Single-detached neighbourhoods are not designed for this and should remain as single-detached neighbourhoods. People looking for affordable housing don't want to live in basements. Secondary Suites benefit homeowners and investors, and will increase house prices for flippers, rather than help those looking for real housing that is affordable. New neighbourhoods/developments should provide real apartment buildings and row houses that are affordable. Please approve designs that eliminate clutter and street parking. Please approve designs that incorporate ample parking and lots of greenspace/parks. Please only approve development that aligns with regional incomes (\$300,000 to \$370,000 units or less).
Single detached should include homes under 900 sq feet - tiny homes Wasn't sure you should build more homes - but more affordable homes: 3 bedrooms for families and tiny homes for seniors and young people who can't afford the \$699,000 to \$1.4 million dollars homes in the market. I am told builders/developers don't want to build tiny homes—"no money in it!" So what about Habitat for Humanity or Local United Housing For All group (Port Elgin and Southampton United Churches) building tiny homes? Many people don't want to live in apartments - they want their own home!
Smaller, detached, single family homes should be built on smaller lot sizes with small parks in each neighbourhood.
Starter homes are not being built. The town is giving out permits to the contractors that are for the largest possible house on the property as to maximize profits. Instead of giving out permits for what the town actually requires.
Stop destroying the Nature Areas.
Stop encouraging builders from the city to come here and make money hand over fist and let's focus on some more affordable options for those who actually live in and support this community.
Stop with all the talk and these surveys and get things done now we need help now

Teachers should not be in the same group as first responders. They are paid very well. If you can't afford a home as a teacher, there is something wrong with the teacher. Do not build apartments by Market Street, I am disgusted with this... this town should be protecting that area. Also, do not let people go crazy on the second suites. There should be rules and regulations when applying... such as lot size (perhaps 1/2 acre is required), driveway size (or else streets will be filled with cars), size of secondary units should be determined by lot size perhaps.

The decision on where to build additional apartments, row housing, duplexes, etc. should take into account the people who own single family dwellings that may already live in that area.

The extremely overpriced rent overpriced rent will not be solved until Bruce Power stops giving their contract workers such astronomical living expenses allowance. Every landlord in this town knows about it, and they have all jumped on the greed parade. Because of this, we can't even go to small businesses and expect them to be open. Most are closed early or only open a few days a week because they can't find staff, period. But of course they can't find staff, who can afford to live here?

The greed in this town has become unbelievable. Leave a ball. Landlords all want a piece of the Bruce Power pie, and by that I mean the housing allowance that they provide for their contract workers. The shortage of affordable housing is going to result in the closing of many small businesses in town, many of whom are already struggling with staff shortages. Those shortages are a direct result of the people who could have worked there not being able to afford to live in this area anymore.. Most of the rental ads are either for short term rentals or they actually specify that they prefer Bruce Power employees or prior employees. That should actually be considered against the human rights commission.

I firmly believe that owners who are acting as if their homes are hotels. Hotels should be taxed as such.

We will not be staying long term in this area anymore because we can't afford it now that our landlord has indicated his desire to jump on the greed parade, and our children will definitely not be able to afford to live here.

The headings on the questionnaire should scroll with the questions!

The homes that are built aren't filled. There's a lot of vacancy. We don't need more because the population is TRANSIENT and going to be gone at some point. Bruce Power has this town misguided and feeding into all they put out.

Being a visionary means having perspective - long term. What's going on in town is DECIMATING it. The rise in crime and drug activity is incredible. The lack of respect for the family structure - unless you work at the plant - and it is glaringly obvious.

Finally, the projects that have cost so much and been done .. are so poorly maintained. There's no pride in ownership in the town anymore. EVERYTHING looks run down and ragged. From the beach to the paths, to the roadways, signage, businesses. The list is extensive. Everyone pays themselves on the backs but take a look - a REAL HARD LOOK.

Things need to halt. Change needs to happen. Enough already. This town is so far from what it was 10 years ago even. And people aren't happy.

The houses are too close together, turning Port Elgin into city living. Developers are making millions by making these small lots. Developers need to contribute to the community, by building schools, pools, etc.

The rents should not be the same as Toronto. It is easier to rent in the city.
There are a number of initiatives that the town should look at for affordable and attainable housing, including making rentable space easier to establish, encouraging rentable apartments, tiny homes and partnering with Habitat for Humanity by providing land for them to build on.
There is a great opportunity for housing over commercial "mini-malls." Single story structures are a poor use of land resources. (An aside: Can the Town plan better for design, parking lot material - such as permeable?).
Further, more green space and natural water retention needs to be incorporated in all types of development. An apartment style residence (no more than 6 stories), for example, should have outdoor green space.
Studies show that lower income neighbourhoods typically do not have sufficient vegetation which is important for psychological and physical well-being, including a cooling effect. Not sure how to determine it, but an appropriate number of trees should be required on properties. Nature and wildlife must be factored into planning.
There is no use building anything unless it is truly affordable. Real estate is artificially inflated in Saugeen Shores. Normal houses are selling for over a million dollars. It is ridiculous. We need better controls over the market so that there is something for everyone that will not bankrupt them with these rising interest rates.
There needs to be a moratorium on corporations buying units and houses as well as multiple home owners. Locals cannot afford houses as it is, and cannot compete with people out of town and corporations buying to rent.
There needs to be a wide range of accommodation for the wide range of people looking for accommodation. One size does not fit all.
There needs to be more control on short term rentals.
There should not be further building of homes until our community has the infrastructure to support the population increase. Our schools, for example, are bursting at the seams. Our recreational facilities are outdated and in disrepair (pool, lakeshore paved path). Developers keep plunking down new homes and our tax dollars keep increasing, but we don't see money being spent on supporting the population increase.
Tiny home community! Habitat for humanity!
Tiny home community!
Too much land area is allotted for many homes, and many of the homes being built are too large. This is not sustainable in the long term from both land use and energy use perspectives. We should be looking to Europe for more sustainable models.
Town has lost the quaintness and peacefulness that I have known since the 1960's. Towns have to have the courage to say enough is enough , no more sprawl and development.
We also need more minimum wage employees to work retail, grocery stores, restaurants, child care, coffee shops etc and because they can't afford to live here, we're not going to be able to sustain amenities.
We are desperate to find affordable & suitable rental units for seniors.
We currently have a rental property in Saugeen shores. It recently became vacant and we post to find new renters. The outreach was insane. Within 20 minutes of posting we had to take down as we had over 50 responses.

We do need more high-density dwellings. We seem to have enough large houses on small lots.
We need a variety of housing options for different income levels. We need public transit to get people to work from their homes and both aspects need to be considered together.
We need more variety in housing stock and also need to look to common models previously used like side splits. Also we need more apartment buildings, so many more. And ones that have different #s of bedrooms in different units.
When builders build town homes they are \$600,000, the price should be controlled on the homes and approved to build. Should also allow a secondary suite.
When I said more single detached homes and row houses should not be built, I meant it's not affordable housing then i don't think we need more. We have lost so much forest now to new builds, not to mention it's getting to the point that my commute from Southampton to port Elgin for work is 30 minutes or more driving. The main stop lights in Southampton need to be adjusted also when turning left to head to Port Elgin. I sometimes have to wait for the second green light to turn due to the increase of traffic and pedestrians and that is with NO cars in front of me.
While I agree with apartments in homes etc parking is an issue and should be a consideration with no street parking for half of the year.
workers can't afford the rents.
Would like "visitable" barrier free entrances and more green space for apartment buildings.
Would like to see rules allowing garden suites (detached second suites).
Yes, there is no point in building any of these when many are being turned into short-term rentals and changing up the atmosphere of what could be close-knit neighbourhoods.

Section 9: A Community Planning Permit System in Saugeen Shores

19. Saugeen Shores is considering using a community planning permit system (CPPS) to boost the amount and kinds of new housing built and to make housing more affordable. CPPS is a planning tool that can speed up development by combining zoning, site plan, and minor variances applications into one process with faster approval timelines. CPPS focuses the community's vision and plans before development applications come in, improving transparency and providing certainty for community members, landowners, and developers, while providing flexibility to support local priorities.

Saugeen Shores should implement a CPPS.

#	%	Responses
96	37.5%	Somewhat agree
70	27.3%	Strongly agree
52	20.3%	Neither agree nor disagree

14	5.5%	Somewhat disagree
13	5.1%	Strongly disagree
11	4.3%	Don't Know
-	-	Prefer not to answer

20. Optional] Is there anything else you'd like to share with us about the Town using CPPS?

Building new single homes will do nothing unless the town owns them and controls the rent. What is needed most is 3 bedroom apartments. The number of families in Saugeen that are on the brink of homelessness is disgusting. And the number of landlords evicting families so that they can Jack up the rent for the new people is growing daily.

Comes with a cost that's too much.

Concerned this will be used unethically by corporations and large businesses to develop natural spaces for profit and without public consultation, and not the intended purposes listed.

Council has not been transparent in their efforts to provide notice to neighbourhoods about land development.

CPPS appears to allow developers to bypass proper planning and fast tracks applications to prevent community feedback and proper consultation timelines

CPPS could be used to fast track expensive housing rather than affordable housing

Ensure that people buying are first time home owners, not buying a cottage, or buying for the sake of Airbnb rentals.

For the CPPS to be implemented and successful then the town will need to put more resources into bylaw enforcement to ensure the developer/ builder follows what has been agreed to in the planning and approval process.

Given a climate and environmental emergency, allowing for changes to zoning and variances raises a flag. The basis of development needs to consider sustainability - environmentally, socially and economically.

Great idea as long as appropriate and to-code construction happens and final inspections occur.

Habitat for humanity build model!! Tiny home community!!!!

Homes cost too much and not enough homes. Too many luxury homes. Not enough affordable homes.

How will this differ from the current process?

I can't believe that Saugeen Shores doesn't already have this in place!

I could change to somewhat agree if I could be convinced the process would not be used to shortcut the review and approval or bypass the concerns of community residents who already live in a specific area.

I don't know what the downsides might be but it sounds like a great tool.

I don't see CPPS making housing more affordable. Developers, Investors, Flippers will profit from easy building, with no guarantee that house prices will move into the actual affordable range (\$300,000 to \$370,000 or less...or rents at \$1000 per month or less).
I don't see how a CPPS will help with attainable housing. It may speed up the process for those building homes but it doesn't seem to impact buyers ability to afford a home. The only thing that is REALLY going to help people afford housing is for someone to step in and find a way to reduce the cost of buying a home. Prices have continued to increase but peoples wages generally don't make it possible to afford anything unless you are a double Bruce Power income home. And well, not everyone in this area is that level of income.
I don't know enough at this time to answer.
I honestly haven't learned enough about CPPS from the town to have an opinion.
I think it shirks the responsibility for sustainable and sensible community development. We have many housing challenges facing our community, long term planning is what is necessary not short cuts or variances of short sighted convenience.
I worry that studies and the money spent should have a reasonable cap so money is spent where it's needed most.
I would need more information about CPPS to be able to say.
Location of builds: do not tear down wooded areas.
More and faster does not ensure quality. Providing incentives for people to stay. Cracking down on rentals - ie ownership legislation to protect property (other than seasonal) from being owned from outside the area. We do not need more or faster.
My apologies for not getting more up to speed on CPPS. I am not convinced that CPPS is an answer from what I've heard of it, but I am open to changing my mind as I find out more about potential benefits.
NO no no.... we need to stop. Where will we all go when the small town atmosphere we have is all gone. There is no room in the schools now for my grandchildren. My granddaughter got robbed of her last two years of grade school, having to move to high school.
Not sure how a new permit system will make housing more affordable????
Our kids need all the affordable housing help they can get. If this will make that happen sooner rather than later. We owe it to our youth to do it.
Please don't sell this town out to investors from GTA, that's why people prefer this area.. because it's not Brampton.
PUT THE SAME DEFINITION OF AFFORDABLE HOUSING AND RENT GEARED TO INCOME FORMULA IN EVERY DEVELOPMENT AGREEMENT WITH THE SAME PERCENTAGE OF TOTAL UNITS BUILT - 30% of units build have to be affordable! If the developers don't agree - doesn't get fast tracked in 45 days - And entire development doesn't get approved or get built. This is a crisis - we need developers who understand and who want to be part of the solution and not just for their own profit!
Reduce lot levy charges on rental properties.
Seems like a good direction but not sure how big an impact it will have, would like to see more thoughtful non residential development outside of Goderich Street, if we continue to only have commercial along Goderich Street it will make it less walkable and more car dependent. Spreading out commercial among residential in a thoughtful way can make the town more walkable and reduce the need for car specific infrastructure.

Should fast forward building/developer applications that offer 30% affordable housing - with the definition of affordable housing agreed as "30% of income before taxes" as part of the development agreement - affordable housing definition is not left up to the developer.
Stop developing mansions, tiny home communities for the win!
The CPPS will allow a quicker development process so that problems in getting people into a home they can afford is addressed now. More residential closer to amenities, work and food, downtown is also very appealing as we move to a more active and less dependent on vehicles for short term travel.
The current process is not flawed. Development is approved within a reasonable timeline. CPPS is not proven throughout the Province and the implementation will be trial and error at the beginning. Mistakes will be made at the beginning which can be learned from, but at whose expense?
The money needs to be spent to put actual units in the ground, not just money to developers. They should pay for the land value and have the developers build the units. neighbourhoods should be designed to include different housing forms at different price points. i.e semi-detached beside single family and duplexes.
The prices to buy these homes need to come down. Builders aren't going to give them away and current costs are unreachable for 90 percent of the population here.
There should be rules around this or the community will be ruined.
This appears to be a way to circumvent appropriate process and procedure. I absolutely disagree with the proposed high density housing on Market street and wonder if this is a surreptitious way for the Town to move that development along.
This is already way too late.
This process MUST include environmental impact/climate change implications.
This will help but won't guarantee affordable housing. We have failed to ensure all Canadians have a minimum income with adequate housing available. There needs to be a partnership with all levels of government and the private sector to get affordable housing for all. We did it in the seventies with the HOME project back then!!
We need LOW INCOME RENTALS on top of 'affordable' rentals and future affordable homes for sale.
What is a CPPS?
Will it cost more for taxpayers?
Without more education other than what is stated above, if this is something that would be beneficial to the process and the town then I would agree.
You can only bring it in if you're going to do it right and be transparent in the process.
You need to make sure this is not just a quick way to get a stamp of approval and that the process is still followed.

SECTION 7: Demographic Questions

As we collect input for this study, it's important for us to have an understanding of who is participating and providing feedback through this process. This helps us ensure we are hearing a diversity of perspectives and best serving a diversity of people across Saugeen Shores. We don't need your name, but it would be helpful to hear the following information about you.

1. For your main home, what are the first three characters of your postal code?

#	%	Responses
201	91.4%	N0H
7	3.2%	N0G
1	0.5%	K9K
1	0.5%	L0L
1	0.5%	L3C
1	0.5%	L7R
1	0.5%	L8P
1	0.5%	M4C
1	0.5%	N0B
1	0.5%	N1S
1	0.5%	N2A
1	0.5%	N2Z
1	0.5%	N4K
1	0.5%	N6J

2. What was your total household income before taxes last year?

#	%	Responses
60	23.5%	\$100,000-\$149,999
54	21.2%	\$150,000 or more

40	15.7%	\$25,000-\$49,999
34	13.3%	Prefer not to answer
29	11.4%	\$50,000-\$74,999
22	8.6%	\$75,000-\$99,999
16	6.3%	0-\$24,999
-	-	Don't know

3. What is your age?

#	%	Responses
65	25.4%	35 to 44 years
55	21.5%	25 to 34 years
45	17.6%	55 to 64 years
44	17.2%	45 to 54 years
32	12.5%	65 to 74 years
7	2.7%	Prefer not to answer
4	1.6%	75 to 84 year
3	1.2%	18 to 24 years
1	0.4%	17 years old or younger
-	-	85 years and over

4. What best describes your employment status?

#	%	Responses
74	29.1%	I work full-time for an employer located in Saugeen Shores
50	19.8%	I am retired
50	19.8%	I work for an employer located elsewhere in Bruce County
24	9.5%	I am self-employed

18	7.1%	I work for an employer outside of Bruce County
16	6.3%	I work part-time for an employer located in Saugeen Shores
8	3.1%	I am unemployed by choice
1	0.4%	I am currently unemployed or underemployed and looking for work
12	4.8%	Other, please specify____

Responses for “Other, please specify_____”

Disability.
Disabled.
Employed full time but on maternity leave.
I am both self-employed and work part-time for an employer in Bruce/Grey County.
I am on ODSP.
I have been off on sick leave but recently started casual work.
I work for a tech company in Owen Sound (mostly remote) as a cloud architect and I also run a business within Saugeen Shores.
Maternity leave.
My husband works, I'm a stay at home Mom and I volunteer at the First Nations Food Bank.
No thanks.
ODSP.
Prefer not to answer.

5. How many young or elderly dependents do you have?

#	%	Responses
120	47.1%	None
53	20.8%	1
51	20%	2
23	9%	3 or more
8	3.1%	Prefer not to answer
-	-	I am a dependent
-	-	I'm not sure

6. What gender do you identify with? (Select all that apply)

#	%	Responses
156	61.7%	Cisgender* Woman
56	22.1%	Cisgender* Man
40	15.8%	Prefer not to answer
-	-	I don't know
-	-	Two-spirit
-	-	Transgender woman
-	-	Transgender man
-	-	Gender expansive (e.g., genderqueer, genderfluid, androgynous, non-binary)
-	-	Not listed
1	0.4%	Other: _____

*Note that being cisgender means your gender identity matches the biological sex you were assigned at birth.

Responses for "Other: _____"

What does that have to do with housing?

7. What best describes your sexual orientation?

Sexual orientation describes a person's emotional, physical, romantic, sexual and/or spiritual attraction, desire or affection towards other people.

#	%	Responses
193	75.7%	Heterosexual or straight
41	16.1%	Prefer not to answer
5	2.0%	Bisexual
4	1.6%	Gay
2	0.8%	Lesbian
2	0.8%	Queer
1	0.4%	Asexual

1	0.4%	Don't Know
6	2.4%	Other: _____

Responses for “Other: _____”

Again what does that have to do with housing?
Completely irrelevant for zoning survey.
None of your business doesn't affect where I live.
What difference does this make?
Why do you need to know this for housing study?
Why does this matter?

8. Do you identify as Indigenous to Canada? Indigenous people from Canada are those who self-identify as First Nations (status, non- status, treaty or non-treaty), Inuit, Metis, Aboriginal, Native or Indian.

#	%	Responses
221	86.7%	No
22	8.6%	Prefer not to answer
7	2.7%	Yes - Metis
4	1.6%	Yes - First Nations
-	-	Yes - Inuit
1	0.4%	Yes - Not listed, please describe:

Responses for “Yes - Not listed, please describe:”

Yes I do identify as a indigenous . I do not know where my people have come from or what the heat degree of indigenous I have in me. I have been studying my ancestry and Indigenous comes up on my ancestry but I haven't got far enough to state what I am.

9. Which race category best describes you? (Select all that apply).

#	%	Responses
210	84.0%	White (ie: English, Greek, Italian, Portuguese, Russian, Slovakian)
26	10.4%	Prefer not to answer

11	4.4%	First Nations (ie: status, non-status, treaty or non- treaty) Inuit or Metis
2	0.8%	Black (examples: African, African Canadian, Caribbean)
2	0.8%	South Asian (ie: Bangladeshi, Indian, Indian-Caribbean such as Guyanese, Pakistani, Sri Lankan)
2	0.8%	Southeast Asian (ie: Filipino, Malaysian, Singaporean, Thai, Vietnamese)
1	0.4%	East Asian (ie: Chinese, Japanese, Korean)
1	0.4%	Latin American (ie: Colombian, Cuban, Mexican, Peruvian)
-	-	Middle Eastern (ie: Afghan, Iranian, Lebanese, Saudi Arabian, Syrian) ²
-	-	Other, please specify_____

10. Do you identify as a person with a disability? Disabilities, both visible and invisible, include physical, hearing, seeing, developmental, learning, or mental health conditions, chronic illnesses, and addictions. Disabilities may be from birth, caused by injury or accident, developed over time, or result from the combination of a person's condition and barriers in society.

#	%	Responses
197	77.3%	No
40	15.7%	Yes - invisible
11	4.3%	Prefer not to answer
5	2.0%	Yes - both visible and invisible
2	0.8%	Yes - visible

11. Did you move to Saugeen Shores within the last five years?

#	%	Responses
191	74.9%	No
30	11.8%	Yes, I moved here from elsewhere in Ontario
14	5.5%	Yes, I moved here from the Greater Toronto Area (GTA) (Toronto, Durham, Halton, Peel, York)
10	3.9%	Yes, I moved here from within Bruce County or Grey County
7	2.7%	Prefer not to answer
2	0.8%	Yes, I moved here from another province or territory in Canada
1	0.4%	Yes, I moved here from another country

12. How did you find out about this project?

#	%	Responses
205	80.4%	Social Media
26	10.2%	Town Website
13	5.1%	Word of mouth
5	2.0%	Councilor
5	2.0%	Email from project team
1	0.4%	Other, please specify_____

Responses for “Other: _____”

Trying to find housing for my daughter and her two boys.

Appendix B

Public Open House Summary

Consultation Summary & What We Heard

Open House Overview

Date: September 28, 2022

Time: 6:30PM - 8:00PM

Location: Virtual Meeting (via Zoom)

Attendees: **Hertel Planning**
Sean Hertel, Principal
Annika Hui, Principal

Town of Saugeen Shores
Luke Charbonneau, Mayor
Jay Pausner, Supervisor, Development Services
Sybrielle Wang, Housing Coordinator

PROCESS

Casey Hinton, Strategist
Alex Burton, Junior Strategist

Participants: 56 members of the public including realtors, developers and residents.

Description: This virtual consultation session was hosted by Town staff and planning consultants to present the study findings to date and then opened the floor to questions, commentary and discussion.

What We Heard

The public was generally supportive of the potential implementation of a CPPS. There were many questions asked that cannot be addressed yet due to the early stage of this study. The discussion centred around:

- How a CPPS might promote mixed-income communities;
- Creating deep and lasting affordable housing options; and
- How meaningful community engagement and consultation will be incorporated into CPPS implementation, if pursued.

A table including all questions, comments and project team responses can be found in Appendix I.

The public is concerned about housing affordability and attainability challenges in Saugeen Shores. Many participants mentioned the challenges that young people face in moving to Saugeen Shores, and expressed an urgency for the Town to address these challenges. Some participants wanted to understand how the Town could to move forward more quickly with options like CPPS to mitigate housing challenges.

The public expressed some concern around the inherent stability and responsiveness of a CPPS, which was perceived as a lack of flexibility. While there was generally a great deal of support for the implementation of a CPPS, there was also concern that its ability to enshrine a stable planning vision would lead to unforeseen consequences should planning or economic conditions change. The nature of the CPPS was understood by some as inflexible, indicating a need for increased public education to position the CPPS as the flexible system to provide a stable planning vision that it is. There was a call for robust community engagement to help the community understand how CPPS works, including potential consequences. Despite this concern, there was also an optimism maintained by many participants that bold steps are needed to ensure Saugeen Shores remains affordable and attainable to those who already live here as well as those who would like to live here.

Members of the public want to ensure that robust community consultation informs the development of the CPPS. Many participants wanted clarity and examples of what authentic community engagement might look like, particularly considering that a CPPS enshrines a stable planning vision once in place. Additional education about the potential benefits of this stability, as an ongoing tool for promoting affordable housing development will be required in subsequent phases.

Conclusion

Participants were eager to find and support solutions to provide attainable and affordable housing solutions for their community. Most were supportive of the potential implementation of a CPPS, but acknowledged that at this early stage with the context-specific details yet to be determined, it was difficult to understand the potential impacts—both positive and negative—on affordability, development patterns, and overall community character in general. They expressed concerns about the stability and responsiveness of a CPPS, and a desire to be consulted in continued work throughout the process.

Appendix I

The following are all public comments and questions, and responses from the Project Team during the meeting.

Public Comment/Question	Project Team Response
I still live in Toronto, we almost moved to Southampton in Autumn 2022, but now we have to wait, most likely until Spring 2023. Our hearts are drawn to the Saugeen Shores area and community. We haven't heard of the CPPS before.	Thank you for joining us and sharing a little about your situation. We look forward to sharing more about the CPPS and answering any questions you might have.
Why did others[Municipalities?] fail to fully implement a CPPS?	<p>Well, it's not that they failed. But it is quite a commitment because you have to front end everything and do a lot of work at the beginning and you really have to consider and explore if it's worth it.</p> <p>Many municipalities obviously are very careful about staff resources, public resources. So inherently while they want to do great things, they're also risk averse, too. Many municipalities are looking to each other for leadership.</p> <p>We haven't yet committed to a CPPS and we're aware it might not be the right tool and we have many questions left to explore. Planning tools can be customised to suit the context. We want to make sure that it would be of use to the Town, that it would be used in a good way that would be understandable to everyone. The CPPS is just one of many other approaches and the town is gathering tools to approach affordable housing.</p>
Does this [the CPPS] apply to individual builds as well as larger developments like subdivisions?	<p>Yes it could, and this is one of the questions we're asking and considering in our research. Would it apply to certain parts of town or certain types of projects? Good questions, we don't know all the answers yet.</p> <p>CPPS will not replace the land subdivision process. There will also need to be some integration of the two systems.</p>
How do you ensure neighborhood/community feedback?	We don't know specifically what that would look like just yet. There would need to be a very robust consultation, if the Town decides to pursue. When these reports and

	<p>recommendations are produced, that's the beginning. Should implementation be the direction we recommend, then a detailed consultation program would need to be developed.</p> <p>Once the CPPS is in place, the only parties that can appeal permitting decisions are the applicants themselves. The development of the CPPS requires that the public has been meaningfully engaged before the CPPS is enacted.</p>
I hope you will share some examples of authentic community participation - how can we best front load this into the preparation of front loading CPPS permit elements	<i>(Addressed in the above response)</i>
Does Saugeen Shores have the human resources to implement this system?	That's part of the conversation and feasibility process. Working closely with all sorts of development organizations and Bruce County and the Town, and that's a part of this process and consideration of implementation.
What is driving rents higher?	<p>It's typically about supply and demand, there are not enough homes to meet the demand so we start to see property costs rise as their values rise. Saugeen has some very attractive land, cottages etc. A lot of buildings and lands are being converted from rental and other uses to ownership, to cottages to maybe larger, larger homes. More estate type homes.</p> <p>The CPPS is about land use being converted from one use to another and permitting additional density/homes.</p>
How does CPPS help to promote mixed-income neighbourhoods?	It's a real conundrum in the Planning Act, which governs all planning decisions in Ontario. It says that you plan for use, not the user. We can plan for housing, but we can't specify the users of that housing, whether it be mixed income or not. Typically, you do it through a form based-approach (e.g. height, density). We would have to take a form based approach to the CPPS, to find the right sort of method to say that if we build homes in a certain way, in this area, it would be more natural or, or more inviting for these for these types of people for these types of communities to evolve.

<p>Young people and young families need more bedrooms and larger options too.</p>	<p><i>(Addressed in the above response)</i></p>
<p>Will the CCPS ensure that affordable rents are 30% of income before taxes (which is considered “affordable”)? And how will Town track this, if a developer says they will create "affordable housing" for apartments or an income suite in a newly constructed home?</p>	<p>This is why we're using the language of attainable and affordable housing, generally. A CPPS is not necessarily able to specify that housing will meet those kinds of definitions of affordability, but instead is about increasing supply and addressing the types of housing built, to address affordability. The direct focus of a CPPS is land use and building type.</p> <p>The idea is that we could achieve affordability goals, making it worth our efforts, by achieving certain efficiencies (e.g. shorter approval periods) and by providing more certainty (e.g. clear expectations for what is possible and/or required on a specific parcel of land). These and other CPPS benefits could move some housing stock into that zone of what would be considered affordable, or to potentially be 30% of income for housing.</p> <p>To the extent that we can require certain price points for development of a certain type for an approval in a CPPS, that's something that we're looking at. It's a question that we're asking ourselves. But we're not certain if that's even possible.</p>
<p>When somebody applies (for development) under a CPPS within that 40 [45] day period of time, the end result could be approval or refusal. But there is also a middle category, that's approval with conditions. Can you elaborate?</p> <p>I would presume that it would mean that staff would be entitled or responsible for certain things, or would that be a place where a council would then get involved so that some elements of the existing planning application system (e.g. requirements, studies, etc.) would apply in that situation?</p>	<p>We're still figuring out exactly what can be done within the sphere of a CPPS. And it's really good news is that it's up to the municipality within a certain framework, but it is new to us and the Province, used so infrequently we're all in a blind spot.</p> <p>I can say that it might not go to council, because the whole point of a CPPS is that once it is implemented, all decision making is done at the staff level within the parameters established through the CPPS.</p> <p>So conditions would be something you do or criteria to satisfy, that would be clearly outlined and checked off to gain approval.</p>
<p>What would be the challenges inherent to doing something like this, where there's already residentially zoned lands?</p> <p>So they've got a secondary unit attached to</p>	<p>Those are all things that we're thinking about. It's really challenging, because we have envisioned all kinds of different scenarios and make sure that we account for it in the CPPS. For all of its challenges,</p>

<p>them, as opposed to a situation where zoning would have to come into play with this established that?</p>	<p>the current planning system works really well, when things change, because you can amend your plan. Whereas with the CPPS, it's much more set. We're optimistic, but we're also cautious because once it's in place, it's very difficult to change. So that's why we're considering, instead of a CPPS applying to the entire town, maybe we just focus on certain areas, or maybe we focus on certain types of development. So there's inherent caution there because as you said, it would override existing land use controls. The CPPS would take precedence over existing planning and development controls. That's the point of a CPPS, so we have to get it right.</p>
<p>There's a generation of our children who are unable to buy homes, unable to get home like we were able to. How can we move forward faster with this?</p>	<p>Yes, affordability is the goal of this CPPS, that is the purpose of the grant from the Province.</p> <p>Once we open up CPPS to an entire area, we must know what can and can't be built. We're not sure it applies across the town, but that doesn't mean we're not trying to ensure affordable housing. We are talking to some developers. It would be helpful to talk to someone like you (a person involved in the development/housing system).</p> <p>It provides clarity if you want to acquire some properties, in fairness to your investment as a developer, the CPPS provides clarity/certainty on land value and development potential on the property purchase. So there is work to be done to determine if this happens on a town-wide basis. Since there's no appeal process, and there's 45 days (for the Town to make a decision), it's a fast process because it's front loaded; you have to not only know those details, but you have to get them right, and that's why right now we still have unknowns.</p>
<p>If adopted, how frequently will a CPPS be revised/updated?</p>	<p>Infrequently, if ever. That's one of the reasons that so few municipalities have adopted it. "Set it and forget it" can be one way to describe a CPPS. It's up to the Town to add clauses (e.g. requirements, conditions) and lapses (e.g. when a CPPS will be reviewed and revised). But it's best to assume it will be in place for while.</p>

	<p>The Town does want to have regular reviews that would be built in, we're just not sure how often, and certainly we'll be looking for input. Of course, we would monitor and make sure that it's working.</p>
<p>Public policy cannot address increasing costs for construction, labour, financing etc. but it can allow for smaller homes, multi-unit development and provide first time homebuyer assistance.</p>	<p>That's the kind of thing that we're considering. We can't solve all of the problems, but there are some issues and processes that we can look at and possibly adjust to allow for lower-cost entry points into the market to help support the supply of attainable and affordable housing.</p>
<p>What is the time frame for a CPPS to complete the front loading and start?</p>	<p>We don't know yet, it's likely several months depending on the scope. It could take longer and our report will add some answers to that question by the end of this year (2022).</p>
<p>I understand that the Town would want to streamline the approval process but the lack of flexibility sounds very, very scary in the event that any part of the CPPS process isn't working. Why is it so hard to make changes down the road? Times change, shouldn't policies be able to follow changes?</p>	<p>That's exactly why we're not approaching this lightly. There's lots of examples of how and where CPPPs, not necessarily an Ontario, have worked successfully and we wouldn't be exploring this if it wasn't a promising opportunity. But we have to ensure that we take a "made in Saugeen Shores" (i.e. contextually considered) approach.</p> <p>Responding to the lack of flexibility—it's not a bad thing, it's part of the reason we're doing this and it's by design in a CPPS. We need to create some stability and predictability to build attainable and affordable housing. We can have some certainty about what will be built for the future.</p>