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Housing Needs & Demand Analysis Study Report - Southwestern Ontario Community



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This report has been prepared under contract to the NWMO. The report has been reviewed by the NWMO, but the views and conclusions are those of the authors and do not necessarily represent those of the NWMO.

For more information, please contact:

Nuclear Waste Management Organization

22 St. Clair Avenue East, Sixth Floor

Toronto, Ontario M4T 2S3 Canada

Tel 416.934.9814

Toll Free 1.866.249.6966

Email contactus@nwmo.ca

www.nwmo.ca



Housing Needs & Demand Analysis Study Report

Southwestern Ontario Community Study

Prepared for:

Nuclear Waste Management Organization & Municipality of South Bruce
NWMO Purchase Order Number 2001020

By:
Keir Corp
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Authors

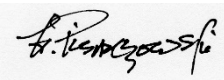


Prepared by:

Angus Keir
Senior Consultant, Keir Corp.



Andy Keir
Principal, Keir Corp.



Reviewed
by:

Gerald Piszczowski
Managing Director, NavigateSTI Consulting Inc.



Approved
by:

Vicki McCulloch
Principal, DPRA

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Appendix A. List of Socio-Economic Community Studies
Appendix B. Inventory of Knowledge Holders Interviewed and Key Findings

List of Acronyms

APM.....	Adaptive Phased Management
CREA	Canadian Real Estate Association
DPRA.....	DPRA Canada Inc.
IA	Impact Assessment
MSB	Municipality of South Bruce
MCR	Major Component Replacement Project
NWMO	Nuclear Waste Management Organization
RAGBOS ..	Realtors Association of Grey Bruce and Owen Sound

Glossary

Housing:

Housing Stock: housing units including:

- Singles
- Semis and duplexes
- Row houses
- Apartments
- Movable Units and Other

Development Potential: housing units accounted for through:

- Active development plans
- Vacant land designations
- Intensification of existing housing

Project: Refers to APM Project

On-site Project area: is location for underground repository

Off-site Project area: is location for Administrative Office and Centre of Expertise

Project Phases:

- Pre-construction (2023-2032)
- Construction (2033 to 2042)
- Operation (2043 and beyond)

Study Areas:

Local Study Area: includes the municipalities of:

- South Bruce
- Huron-Kinloss
- Kincardine
- Saugeen Shores
- Arran Elderslie
- Brockton
- Hanover
- West Grey
- Minto
- Howick
- Morris-Turnberry
- North Huron
- Ashfield-Colborne-Wawanosh

Core Study Area: Includes the municipalities of

- South Bruce
- Huron-Kinloss
- Brockton
- North Huron
- Morris-Turnberry

1. Introduction

1.1 Background and Context

Since 2012, the Municipality of South Bruce (MSB) has been involved in a process of learning about the Nuclear Waste Management Organization's (NWMO) Adaptive Phased Management (APM) Project ('the Project') for the long-term management of Canada's used nuclear fuel. The two remaining siting areas in the process are the South Bruce Area and the Ignace Area. The NWMO plans to complete all preliminary assessment work and to select one community/area to host the Project by 2023. Preliminary studies suggest that the Project can be implemented safely in the South Bruce area for a repository that will contain, and isolate used nuclear fuel from people and the environment for the long timeframes required.

Further detailed studies are required to fully assess the potential impacts of the Project in the community and regionally. Building on previous work, engagement completed to-date, and the MSB's 36 Guiding Principles, the NWMO and the MSB are working together to prepare a suite of community studies which will be shared broadly with the community. The list of socio-economic community studies is included in **Appendix A**. These studies were undertaken by the NWMO or MSB, with some being joint efforts. The MSB has retained consultants (the GHD team) to develop a number of studies and to peer review others developed by the NWMO and their consultants (the DPRA Canada Inc. (DPRA) team). The information acquired through these studies is expected to help South Bruce leadership and residents make informed decisions about whether the Project is a good fit for their community, and if they are willing to consider hosting it and under what circumstances and terms.

This *Housing Needs and Demand Analysis Study* is one of the community studies being prepared. This study is organized as follows:

- Purpose and Scope (**Section 1.3**)
- Methodology (**Section 2**)
- Existing Conditions (**Section 3**)
- Further Study Area Notes and Observations (**Section 4**)
- Assessment (**Section 5**)
- Overall Conclusions (**Section 6**)
- References (**Section 7**)

Note to Reader:

This and other community studies are preliminary and strategic in nature, all intended to identify possible consequences (e.g., to housing) in the South Bruce Area based on our current level of understanding of the Project. Using information known at this point in time, these community studies will describe a range of possible consequences that are the subject of specific and separate studies. For each possible consequence, potential options are offered to leverage opportunities and/or mitigate possible negative consequences/effects.

It is important to note that these community studies (developed collaboratively by the NWMO and the MSB) being investigated at this time are not the formal or final baseline or effects studies that will be part of the Impact Assessment (IA). Those studies will be completed at a later date if the Project is located in the area. However, these current studies will inform the effects studies that will be initiated at a later date.

These community studies are intended to support current dialogue between the MSB and the NWMO regarding a potential hosting agreement by:

- a) Exploring in more detail the questions, aspirations and topics of interest expressed by the community through the Guiding Principles approved by the MSB following the project visioning process completed in the community;
- b) Assisting the NWMO and the MSB in developing a deeper understanding of the community aspirations/values and to work with the MSB in identifying possible programs and commitments which ensure that the Project will be implemented in a manner that fosters the well-being of the community and area;
- c) Advancing learning and understanding on topics of interest to the neighboring areas; and
- d) Providing the community with information it has requested to help them make an informed decision in 2023.

The NWMO is committed to collaboratively working with the communities to ensure questions, concerns and aspirations are captured and addressed through continuous engagement and dialogue.

The NWMO will independently engage with the Saugeen Ojibway Nation to understand how they wish to evaluate the potential negative effects and benefits that the Project may bring to their communities.

1.2 Land Acknowledgement

It is acknowledged that the lands and communities discussed in this report are situated on the Traditional Territory of the Anishinabek Nation: The People of the Three Fires known as Ojibwe, Odawa and Pottawatomie Nations. The Chippewas of Saugeen and the Chippewas of Neyaashiinigmiing (Nawash), now known as the Saugeen Ojibway Nation, are the traditional keepers of this land and water. It is also recognized that the ancestors of the Historic Saugeen Métis and Georgian Bay Métis communities shared this land and these waters.

1.3 Scope and Purpose

Objectives for this study are described in the *Housing Needs and Demand Analysis Study Work Plan* (DPRA, October 2021). The overall objective of the *Housing Needs and Demand Analysis Study* is to assess, identify and plan for sufficient housing/accommodation for the NWMO APM project needs at the commencement of construction and at the commencement of operations. Specific objectives include:

1. Accommodation (i.e., owner occupied, rental and commercial) that is currently available within the proximity of the project.
2. Identify the incremental quantity (e.g., number units by year) of accommodation needed in readiness of the commencement of the construction phase of the project.
3. Identify the incremental quantity of housing needed in readiness of the operation phase of the project.
4. Identify the serviced or serviceable residential lands that are currently available for housing development.
5. Identify the potential for expansion of the serviced or serviceable residential lands to enable incremental accommodation while sustaining the character of the residential areas within South Bruce.
6. Identify options that could be implemented during the project to influence worker choice to occupy accommodation in South Bruce.

The *Housing Needs and Demand Analysis Study* is also linked to the *Workforce Development Study* (Keir Corp., 2022a), and the *Land Use Study* (MHBC and DPRA, 2022). Several other community studies have (or will, depending on their status) considered the findings of the previous draft or this updated *Housing Needs and Demand Analysis Study*: the *Land Use Study*, *Infrastructure Baseline and Feasibility Study*, *Local Traffic Study*, *Road Conditions Study*, *Local/Regional Education Study*, *Regional Economic Development Study*, and the *Vulnerable Populations and Social Programs Studies Report*.

The MSB and the NWMO have joint responsibility for the completion of the *Housing Needs and Demand Analysis Study*. This study was undertaken by Keir Corp., a subconsultant to DPRA, the prime consultant to the NWMO on this study.

1.3.1 Guiding Principles

The Housing Needs and Demand Analysis Study is relevant to MSB Guiding Principles (2020) #10, #27, #32 and #33.

#10: "The NWMO will identify the potential for any positive and negative socio-economic impacts of the Project on South Bruce and surrounding communities and what benefits will contribute to mitigate any specific risks."

#27: "The NWMO will fund the Municipality's preparation of a housing plan to ensure that the residents of South Bruce have access to a sufficient supply of safe, secure, affordable and well-maintained homes."

#32: "The NWMO, in consultation with the Municipality and other local and regional partners, will prepare a strategy to ensure there are sufficient community services and amenities, including health, child-care, educational and recreational facilities, to accommodate the expected population growth associated with hosting the Project in South Bruce."

#33: "The NWMO will comply with the Municipal Official Plan and zoning by-law and seek amendments to the Official Plan and zoning by-law as necessary to implement the Project."

The *Housing Needs and Demand Analysis Study* contributes generally to Principles #10, #32 and #33, and directly to Principle #27.

1.3.2 Peer Review Approach

An earlier draft of the *Housing Needs and Demand Analysis Study* report was reviewed by MSB consultants according to their Peer Review Protocol. The Peer Review Protocol provides for a collaborative approach to conducting the peer review, with peer review activity occurring throughout the execution of the study. The *Housing Needs and Demand Analysis Study* is a Joint Study, led by the NWMO. The NWMO has determined the spatial Study Area, developed data and inputs used to establish baseline conditions and conducted the assessment of the forecasted effects resulting from the Project.

The peer review has been carried out on the scope and framing of the study and data inputs and has been carried out on the baseline conditions and the initial effects assessment. It is noted that this revised *Housing Needs and Demand Analysis Study Report* reflects two key changes since the January 2022 draft that will be of interest: the inclusion of Morris-Turnberry in the Core Study Area, and the use of projections for the Core Study Area prepared for the Municipality of South Bruce (metroeconomics, 2022).

This final *Housing Needs and Demand Analysis Study Report* reflects the comments provided by the MSB peer review consultants and subsequent discussions.

For the *Housing Needs and Demand Analysis Study*, the peer review was led by MDB Insight Inc.

1.3.3 Spatial Boundaries

- 1 Two areas have been used to frame this study:
 - a. Local Study Area
 - b. Core Study Area
- 2 The Local Study Area (see Figure 1, Section 3.1 below) steps focusses on the municipalities surrounding South Bruce as well as South Bruce itself. The area has a wide variety of relationships grounded in social/cultural, economic, and political relationships, both past and present. Persons residing in this area could easily commute to the Adaptive Phased Management (APM) Project on a daily basis.
- 3 The Core Study Area (see Figure 11, Section 3.2 below) steps down from the Local Study Area and focuses on municipalities of South Bruce, Huron-Kinloss, Brockton, Morris-Turnberry and North Huron. These five communities are again closely intertwined through social/cultural, economic, and political relationships. All five communities have met and expressed an interest in working together to explore the Project and optimize its outcomes.

1.3.4 Temporal Boundaries

- 1 Three temporal boundaries define the critical horizons of the Project for this study.
 - a. Pre-Construction – 2028 to 2032
 - b. Construction – 2033 to 2042
 - c. Operation – 2043 to 2088
- 2 The pre-construction phase of the Project will be closely associated with permitting and licensing activities and it will also involve both on-site and off-site initiatives. In the latter case an office and Centre of Expertise will be made operational. The NWMO workforce strategy will entail a combination of new employee hires and relocation of existing employees.
- 3 The construction phase of the Project will begin in 2033 once permits and licenses have been obtained. It will run for 10 years.
- 4 Following the completion of construction, site operations will commence in 2043 and continue to 2088.

1.3.6 Planning Assumptions – Workforce, Population, Housing and Employment

- 1 The community studies use the following planning assumptions for Project workforce by phase, and projections for population, housing, and employment for the five local municipalities:
 - Municipality of South Bruce (including Teeswater, Mildmay and Formosa)
 - Township of Huron-Kinloss (including Ripley and Lucknow)
 - Municipality of Brockton (including Walkerton)
 - Municipality of Morris-Turnberry
 - Township of North Huron (including Wingham)
- 2 These five municipalities comprise the 'Core Study Area' used in the *Labour Baseline, Workforce Development, Housing Needs and Demand Analysis, Aggregate Resources, Land Use, and Regional Economic Development* studies.

Project Workforce

- 1 The three Project phases are:
 - Pre-Construction (2023 to 2032)
 - Construction (2033 to 2042)
 - Operations (2043 and beyond; does not include monitoring and decommissioning phases)
- 2 Table 1 describes the in-community workforce associated with the Project phases. The critical start date is 2028 when NWMO has indicated it will be fully operational in the community at both on-site and off-site facilities.

Table 1: Projected In-Community Workforce by Phase

		NWMO Staff	Surface Trades	Underground Trades	Total
On-site	Pre-construction (2028)	20	-	-	20
	Construction (2033)	40	300	130	470
	Operations (2043)	510	10	60	580
Off-site	Pre-construction (2028)	180	-	-	180
	Construction (2033)	170	-	-	170
	Operations (2043)	120	-	-	120
Total	Pre-construction (2028)	200	-	-	200
	Construction (2033)	210	300	130	640
	Operations (2043)	630	10	60	700

Source: NWMO (October 2021)

Population, Housing & Employment Projections

- 1 The Municipality of South Bruce (metroeconomics, 2022) prepared base case ('without the Project') projections for population, housing, and employment for the five core area municipalities. A corresponding set of incremental 'anticipated Project effects' projections for each of these demographics for the same municipalities was also prepared (metroeconomics, 2022) utilizing Municipality of South Bruce Project-related growth targets. Tables 2 and 3 present the projections.

Table 2: Base Case Projections

			2021	2031	2041	2046
Population	South Bruce		6,250	7,420	8,400	8,760
	Other Core Area Municipalities	Huron-Kinloss	7,860	9,340	10,570	11,040
		Brockton	10,130	11,960	13,460	14,010
		North Huron	5,150	6,040	6,760	7,010
		Morris-Turnberry	3,940	4,690	5,330	5,570
		Sum of Other Core Area	27,080	32,030	36,120	37,630
	Total Core Area		33,330	39,450	44,520	46,390
Dwellings	South Bruce		2,360	2,850	3,200	3,300
	Other Core Area Municipalities	Huron-Kinloss	3,050	3,540	3,940	4,080
		Brockton	4,130	4,830	5,400	5,620
		North Huron	2,160	2,560	2,840	2,950
		Morris-Turnberry	1,330	1,520	1,660	1,690
		Sum of Other Core Area	10,670	12,450	13,840	14,340
	Total Core Area		13,030	15,300	17,040	17,640
Employment	South Bruce		1,570	1,730	1,880	1,950
	Other Core Area Municipalities	Huron-Kinloss	1,860	2,040	2,290	2,410
		Brockton	3,870	4,380	4,970	5,270
		North Huron	2,520	2,800	3,160	3,350
		Morris-Turnberry	1,010	1,130	1,240	1,290
		Sum of Other Core Area	9,260	10,350	11,660	12,320
	Total Core Area		10,830	12,080	13,540	14,270

Source: metroeconomics (2022)

Table 3: Anticipated Project Effects Projections

			2021	2031	2041	2046
Population	South Bruce		-	200	640	780
	Other Core Area Municipalities		-	200	640	1,020
	Sum of Other Core Area		-	400	1,280	1,800
	Total Core Area		-	400	1,280	1,800
Dwellings	South Bruce		-	70	200	250
	Other Core Area Municipalities		-	70	220	350
	Sum of Other Core Area		-	140	420	600
	Total Core Area		-	140	420	600
Employment	South Bruce		-	230	730	840
	Other Core Area Municipalities		-	40	170	420
	Sum of Other Core Area		-	270	900	1,260
	Total Core Area		-	270	900	1,260

Source: metroeconomics (2022)

- 2 For this study, the population and dwelling projections were incorporated in the analysis.

2. Methodology

2.1 General Approach

- 1 The NWMO and the MSB drafted Statements of Work for each community study in response to the MSB's 36 Guiding Principles. As previously mentioned, the community studies are being undertaken by the NWMO or the MSB, with some being joint efforts.
- 2 The socio-economic community studies were categorized into three themes: Economics, Social Cultural, and Infrastructure and Aggregate.
- 3 The following methodology pertains to the 13 community studies solely or jointly led by the NWMO.
- 4 Based on the Statements of Work, work plans for each community study were developed. The work plans:
 - Outlined the peer review approach with the MSB
 - Identified linkages to other studies
 - Identified the spatial and temporal boundaries
 - Identified key assumptions that will dictate the completion of the study
 - Described the tasks associated with the study and schedule for each task
 - Identified key information sources and data collection methods
- 5 Draft work plans were reviewed by the MSB and its peer review team. Formal peer review team comments on the draft community study work plans were received in September 2021. The peer review of the draft *Workforce Development Study* work plan was undertaken by MDB Insight Inc.
- 6 DPRA provided Comment Disposition Tables and revised work plans to respond to the peer review comments in October 2021. In a memo dated November 3, 2021, the GHD team provided acknowledgement of comments that were addressed in the revised community study work plans or flagged to be addressed in future work such as the community study reports.
- 7 Several consultant consortium meetings and "check-in" meetings with the MSB and its peer review team were held during the development of each study.

- 8 In addition, the *Housing Needs and Demand Analysis Study* was discussed at three of the monthly Project meetings with the CAOs/staff of four of the municipalities in the Core Study Area (South Bruce, Huron-Kinloss, Brockton, Morris-Turnberry and North Huron¹):
 - a. October 21, 2021: discussion of the *Regional Economic Development Study Work Plan* and *Housing Needs and Demand Analysis Study Work Plan*
 - b. January 20, 2022: a presentation was made to discuss baseline information to date for the *Labour Baseline, Workforce Development*, and *Housing Needs and Demand Analysis* studies
 - c. March 24, 2022: review and discussion of options in the *Workforce Development Study*, and discussion of 'takeaways' from the *Labour Baseline Study* and *Housing Needs and Demand Analysis Study*
- 9 The general approach can be summarized in the following series of steps:
 - a. Review a variety of data sources to assemble housing statistics for the two study areas.
 - b. Study the NWMO parameters data to determine APM Project accommodation requirements across the three Project phases.
 - c. Conduct interviews with knowledge holders to understand area housing capacities, trends, and issues.
 - d. Review available growth strategies for Bruce County and other salient areas to gain insight on future population and housing forecasts.

2.2 Data Collection Information Sources

- 1 Statistics Canada data was used to assemble housing statistics from 2001 to 2016.
- 2 Manifold Data Mining Inc. (hereafter referred to as Manifold) data was used to construct housing profiles current to 2020 for the two study areas.
- 3 Data on the local area housing market was compiled from The Realtors Association of Grey Bruce Owen Sound, GeoWarehouse and Manifold.
- 4 The Bruce and Grey County growth strategies and the Wellington and Huron County Official Plans were consulted to determine housing projections for the Local and Core study area municipalities. Core Study Area projections for population and housing put forward by metroeconomics (2022) were also used.

¹ In February 2022, the Municipality of Morris-Turnberry began to participate in these meetings.

- 5 A variety of published documents from municipal economic development departments, planning departments and housing agencies and area developers were used to understand the workings of the area housing markets.

2.2.1 Knowledge Holder Interviews

- 1 Interviews were conducted with economic development organizations, area employers, planning officials, municipal administrators, and local developers to gain insight into housing characteristics and issues in the Local and Core Study Areas.
- 2 The inventory of knowledge holders interviewed is set out in **Appendix B** along with a table of key findings from the interviews.
- 3 The rationale for who was interviewed was in large part based on professional experience and knowledge of the types of agencies and personnel most likely able to provide insight into the housing characteristics of the study areas.
- 4 It should be noted that there were no knowledge holder interviews conducted with elected officials in any of the Study Area Municipalities or Counties.

2.3 Assessment

- 1 The frameworks for the analysis in this report are “supply and demand” and an overview assessment of the strengths, weaknesses, opportunities, and threats associated a sample of different approaches for realizing potential housing growth affiliated with the Project.
- 2 The current and projected supply side of the equation was derived from statistical data, documents and insights garnered through interviews.
- 3 The demand side was derived from Project labour force requirements set out by NWMO and workforce residency targets developed by the Municipality of South Bruce.
- 4 Superimposing the Project housing requirements on the supply side housing profiles provided the basis for making an assessment of area capabilities to accommodate Project housing requirements.

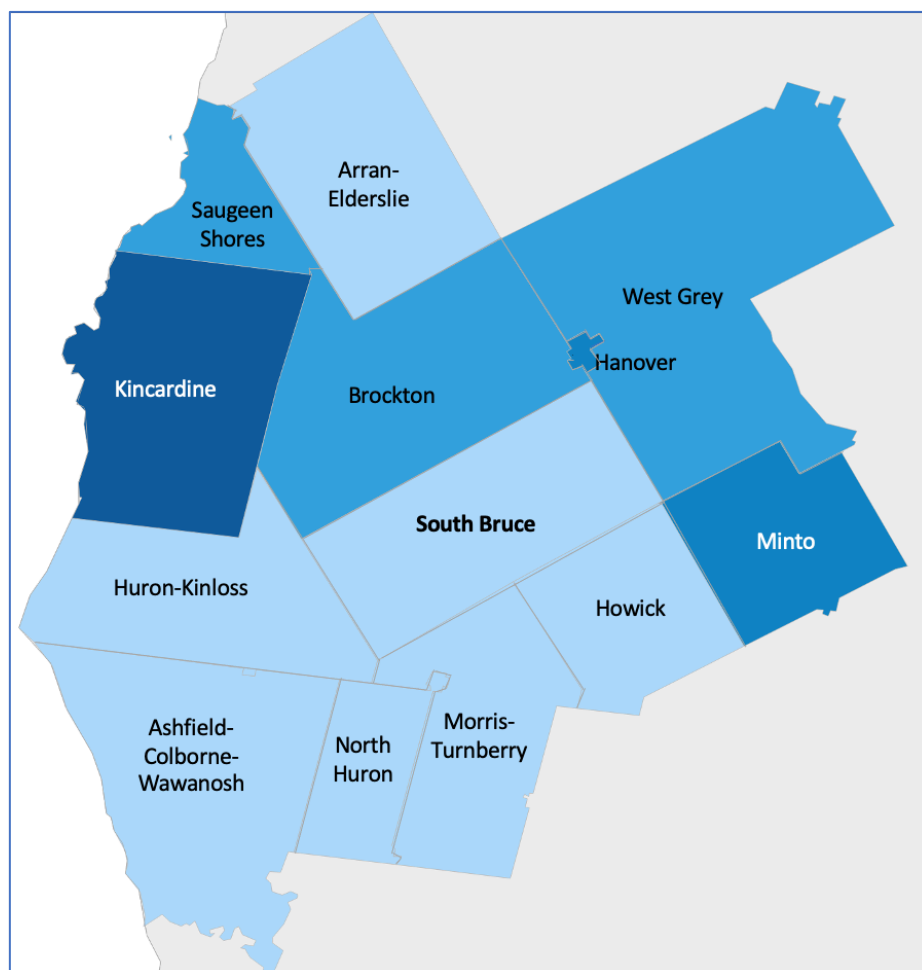
3. Existing Conditions

3.1 Local Study Area

3.1.1 Contextual Profile

- 1 The Local Study Area is set out in Figure 1. It encompasses 13 municipalities distributed within four counties (Bruce, Grey, Huron, and Wellington). The study area includes South Bruce and surrounding municipalities. All parts of the Local Study Area are within an hour driving time of Teeswater.

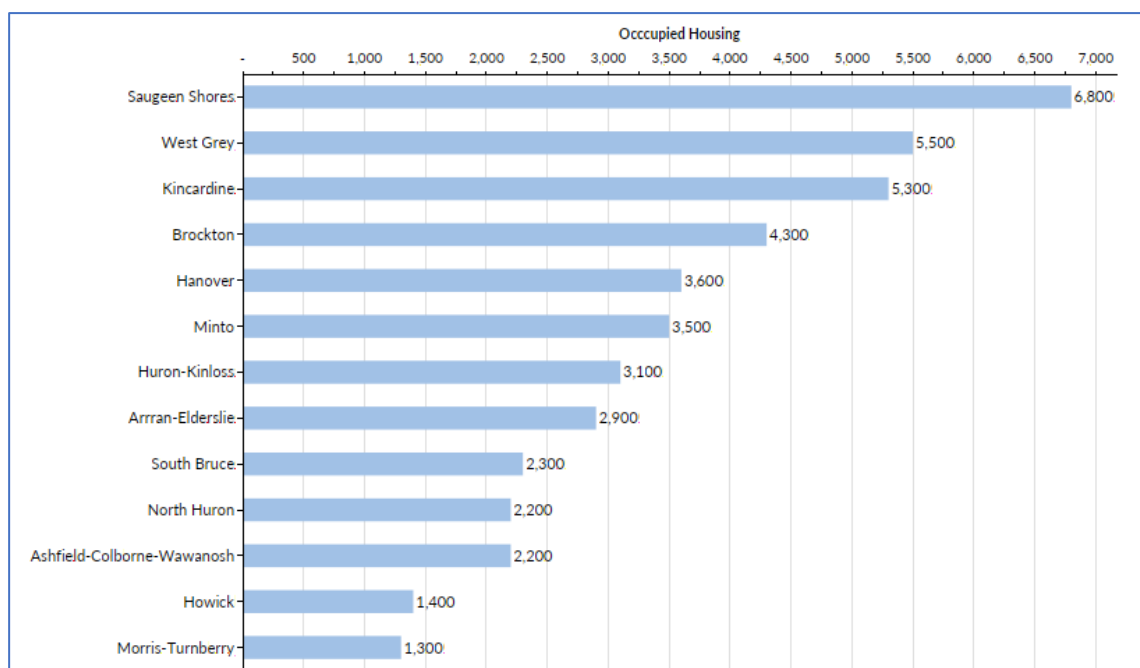
Figure 1: Local Study Area



Source: Keir Corp using mapping from Emsi Burning Glass (2021)

- 2 Within the Local Study Area there are approximately 44,300 occupied housing units. Figure 2 shows the distribution of these units across Area municipalities. In combination Saugeen Shores, West Grey, Kincardine, and Brockton account for roughly 50% of the inventory. South Bruce accounts for approximately 5%.

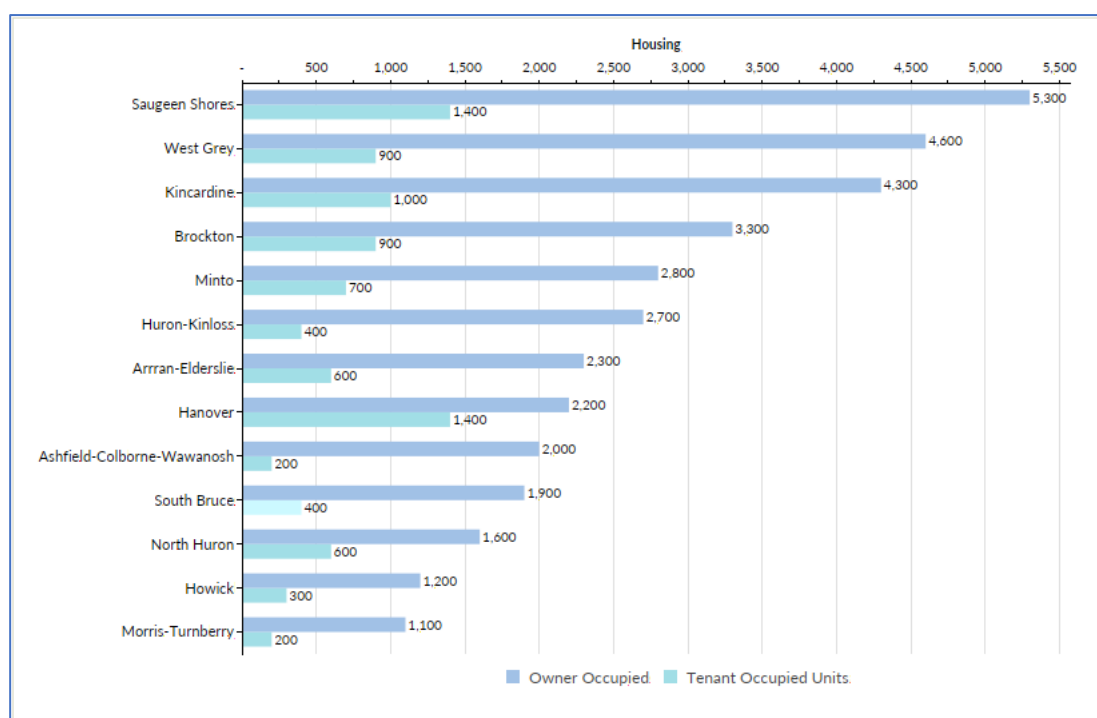
Figure 2: Local Study Area Occupied Housing Units (2020)



Source: Keir Corp using data from Manifold Data Mining Inc (2020)

- 3 Of the 44,300 occupied units, approximately 82% are owner occupied and the remaining 18% are tenant occupied. Again, among the Local Study Area municipalities Saugeen Shores, West Grey, Kincardine and Brockton in combination account for roughly 50% of the owner occupied units, and 47% of the rental units. Aside from Saugeen Shores, Hanover stands out on an individual basis with the second highest number of rental units (i.e., 1,410).
- 4 Among Local Study Area municipalities, South Bruce accounts for roughly 6% of the owner occupied units and 5% of the rental units.
- 5 Figure 3 shows the distribution of owner and rental residences across the Local Study Area.
- 6 Table 4 indicates rental units as a percent of the housing inventory in each municipality.

Figure 3: Local Study Area Owner and Tenant Occupied Housing (2020)



Source: Keir Corp using data from Manifold Data Mining Inc (2020)

Table 4: Rental Units as a % of Municipal Housing Stock (2020)

	Rental Units as a % of Housing Stock
Hanover	39%
North Huron	27%
Arran-Elderslie	22%
Saugeen Shores	21%
Minto	20%
Brockton	20%
Kincardine	19%
Howick	18%
South Bruce	17%
West Grey	16%
Huron-Kinloss	14%
Morris-Turnberry	12%
Ashfield-Colborne-Wawanosh	10%

Source: Keir Corp using data from Manifold Data Mining Inc (2020)

- The age distribution of the Local Study Area housing stock is presented in Table 5. The oldest concentrations (pre-1961) of housing stock are respectively found in South Bruce, North Huron, Arran-Elderslie and Morris-Turnberry. Conversely, the largest concentrations of newer housing stock (1961 forward) are found in Kincardine and Saugeen Shores.

Table 5: Age Profiles for Housing Stock in Local Study Area Municipalities (2020)

	Pre 1961		1961-2000		Post 2000		Sum of Period	
	#	%	#	%	#	%	#	%
South Bruce	1,201	51%	810	35%	329	14%	2,340	100%
Huron-Kinloss	984	32%	1,408	45%	707	23%	3,099	100%
Kincardine	1,224	23%	2,947	56%	1,095	21%	5,266	100%
Saugeen Shores	1,129	17%	3,423	51%	2,207	33%	6,759	100%
Brockton	1,759	41%	1,791	42%	723	17%	4,273	100%
Arran-Elderslie	1,361	47%	1,064	37%	469	16%	2,894	100%
Hanover	1,290	36%	1,700	47%	635	18%	3,625	100%
West Grey	1,941	35%	2,546	47%	986	18%	5,473	100%
Minto	1,449	42%	1,305	37%	731	21%	3,485	100%
Howick	603	43%	524	37%	280	20%	1,407	100%
Morris-Turnberry	591	46%	487	38%	195	15%	1,273	100%
North Huron	1,051	48%	818	38%	302	14%	2,171	100%
Ashfield-Colborne-Wawanosh	885	40%	884	40%	464	21%	2,233	100%
Total	15,468	35%	19,707	44%	9,123	21%	44,298	100%

Source: Keir Corp using data from Manifold Data Mining Inc (2020)

- 8 The structural composition of housing stock in the Local Study Area is presented in Table 6. The vast majority of housing stock in the area is made up of single detached homes (82%). Apartments account for 9%, row housing about 4%, and semis and duplexes also about 4%. Apartment counts are highest in Saugeen Shores followed by Hanover, Brockton, and Kincardine.

Table 6: Structure Profiles for Housing Stock in Local Study Area Municipalities (2020)

	Singles	Semis and Duplexes	Row	Apartments	Movable	Other	Total Units
Total	36,291	1,595	1,809	3,882	563	160	44,300
Saugeen Shores	5,234	334	417	691	72	11	6,759
West Grey	4,828	99	118	294	117	16	5,472
Kincardine	4,258	208	382	373	10	36	5,267
Brockton	3,314	173	216	435	112	22	4,272
Hanover	2,299	297	264	762	-	5	3,627
Minto	2,873	127	80	385	10	10	3,485
Huron-Kinloss	2,790	45	57	188	16	4	3,100
Arran-Elderslie	2,442	82	99	235	5	32	2,895
South Bruce	2,064	48	39	152	26	11	2,340
Ashfield-Colborne-Wawanosh	2,004	33	7	8	180	-	2,232
North Huron	1,688	78	100	293	-	13	2,172
Howick	1,250	65	28	58	5	-	1,406
Morris-Turnberry	1,247	6	2	8	10	-	1,273

Source: Keir Corp using data from Manifold Data Mining Inc (2020)

- 9 Real Estate sales data for the Grey/Bruce Local Study Area municipalities were obtained from the Realtors Association of Grey Bruce and Owen Sound (RAGBOS) for the period 2017 to 2020. Table 7 sets out the sales activity in these municipalities.

Table 7: Residential Sales in Grey/Bruce Local Study Area Municipalities (2017 – 2021)

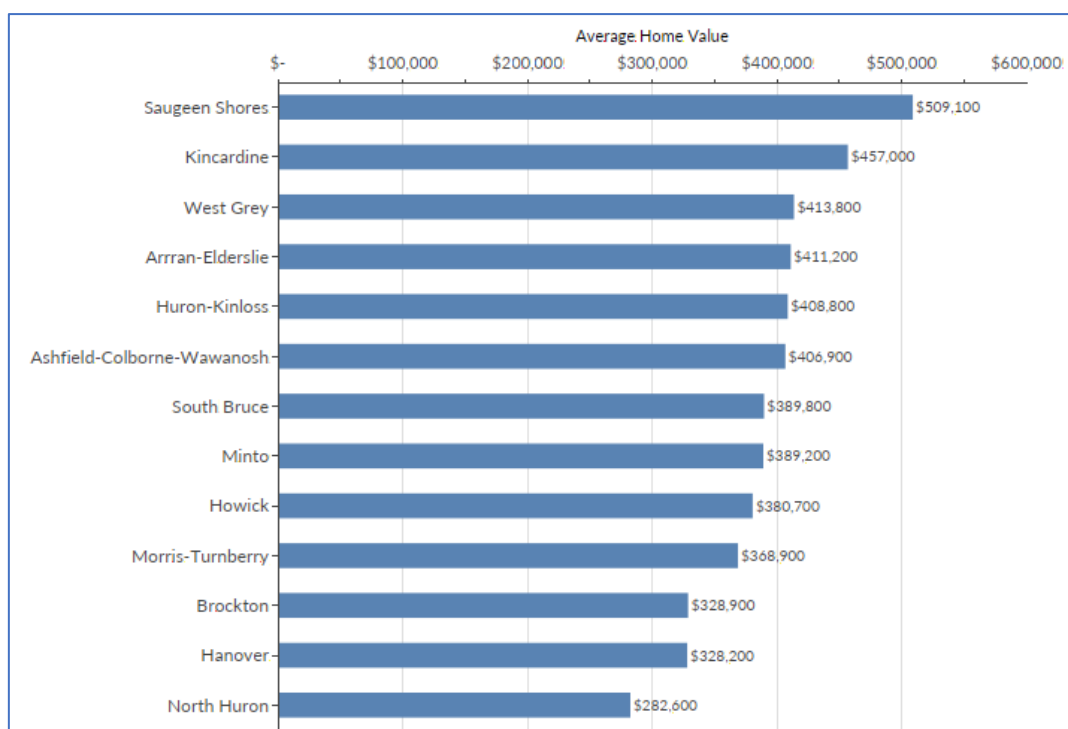
	2017	2018	2019	2020	Sum of Period
Sum of Municipalities	1,540	1,360	1,340	1,490	5,730
Saugeen Shores	340	290	340	380	1,350
Kincardine	290	260	250	240	1,040
West Grey	180	170	180	200	730
Brockton	140	130	130	160	560
Hanover	160	110	130	150	550
Huron-Kinloss	160	150	110	100	520
Arran-Elderslie	130	110	80	110	430
Minto	80	90	80	100	350
South Bruce	60	50	40	50	200

Source: Keir Corp using data from Canadian Real Estate Association (2021)

10 Over the period, home sales in the municipalities amounted to approximately 5,730 units. Of this number, South Bruce accounted for approximately 200 units which is roughly 3% of the total. The three municipalities with the highest sales activity, Saugeen Shores, Kincardine, and West Grey respectively, accounted for 24%, 18% and 13% of area sales.

11 Figure 4 shows the average value of housing in the Area municipalities as of 2020. Home values in South Bruce are in the middle of the range. The highest average home values are in Saugeen Shores, Kincardine, and West Grey. Lower home values tend to be found in the inland urban areas of Brockton, Hanover, and North Huron. In part the lower values in these latter communities may be explained by the proportionally larger compliments of semis and row houses.

Figure 4: Average Home Value Comparison Local Study Area Municipalities (2020)



Source: Keir Corp using data from Manifold Data Mining Inc (2020)

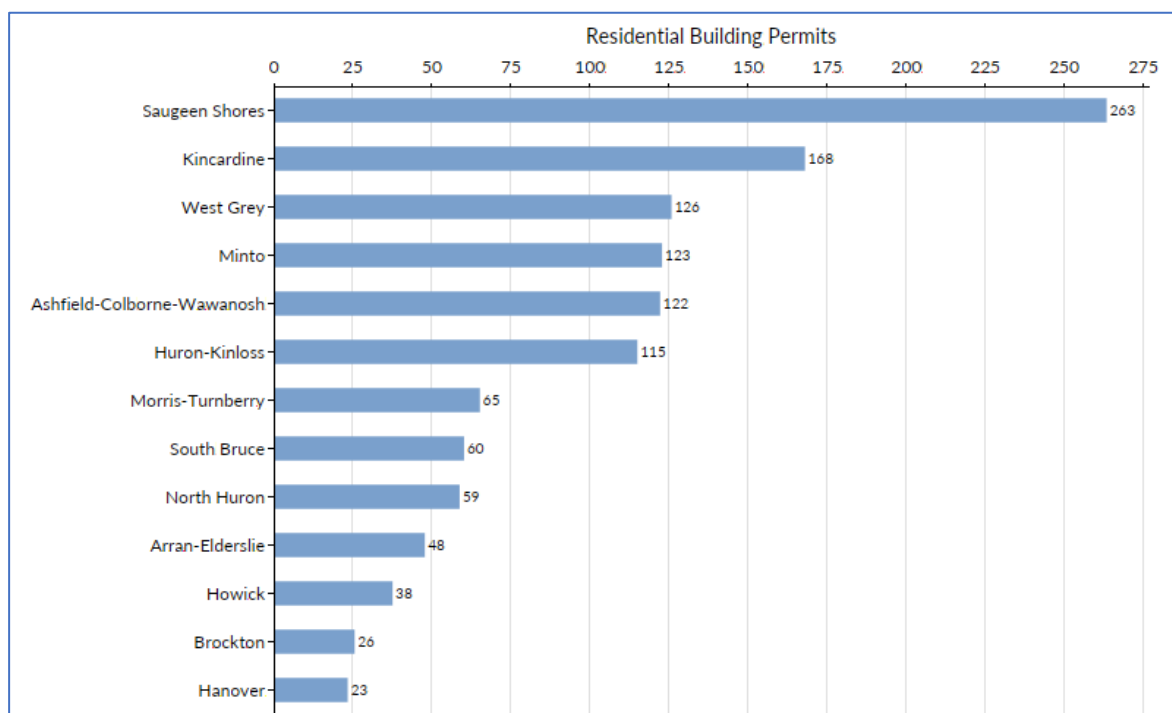
12 Residential Building permit activity for the Local Study Area municipalities from 2016 to 2020 is set out in Table 8. Figure 6 presents the annual average number of permits over the period. In both the table and graph, Saugeen Shores and Kincardine show the highest number of permits. South Bruce is in the middle range, but in Table 5, it shows a strong uptick in permit activity between 2019 and 2020.

Table 8: Local Study Area Municipalities Residential Building Permit Activity (2016 – 2020)

	2016	2017	2018	2019	2020	Sum of Year
Saugeen Shores	242	296	216	249	314	1,317
Kincardine	158	136	177	154	215	840
West Grey	113	150	161	110	95	629
Minto	146	123	115	117	113	614
Ashfield-Colborne-Wawanosh	92	104	122	162	131	611
Huron-Kinloss	124	129	103	105	114	575
Morris-Turnberry	63	64	71	51	77	326
South Bruce	49	57	61	36	98	301
North Huron	50	80	43	59	62	294
Arran-Elderslie	56	48	54	81	-	239
Howick	45	41	37	34	31	188
Brockton	101	-	-	27	-	128
Hanover	27	24	26	12	28	117

Source: Keir Corp using Municipal Affairs and Housing Financial Information Return data (2016 – 2020)

Figure 5: Average Annual Number of Building Permits Issued in Local Study Area Municipalities for Period 2016 – 2020



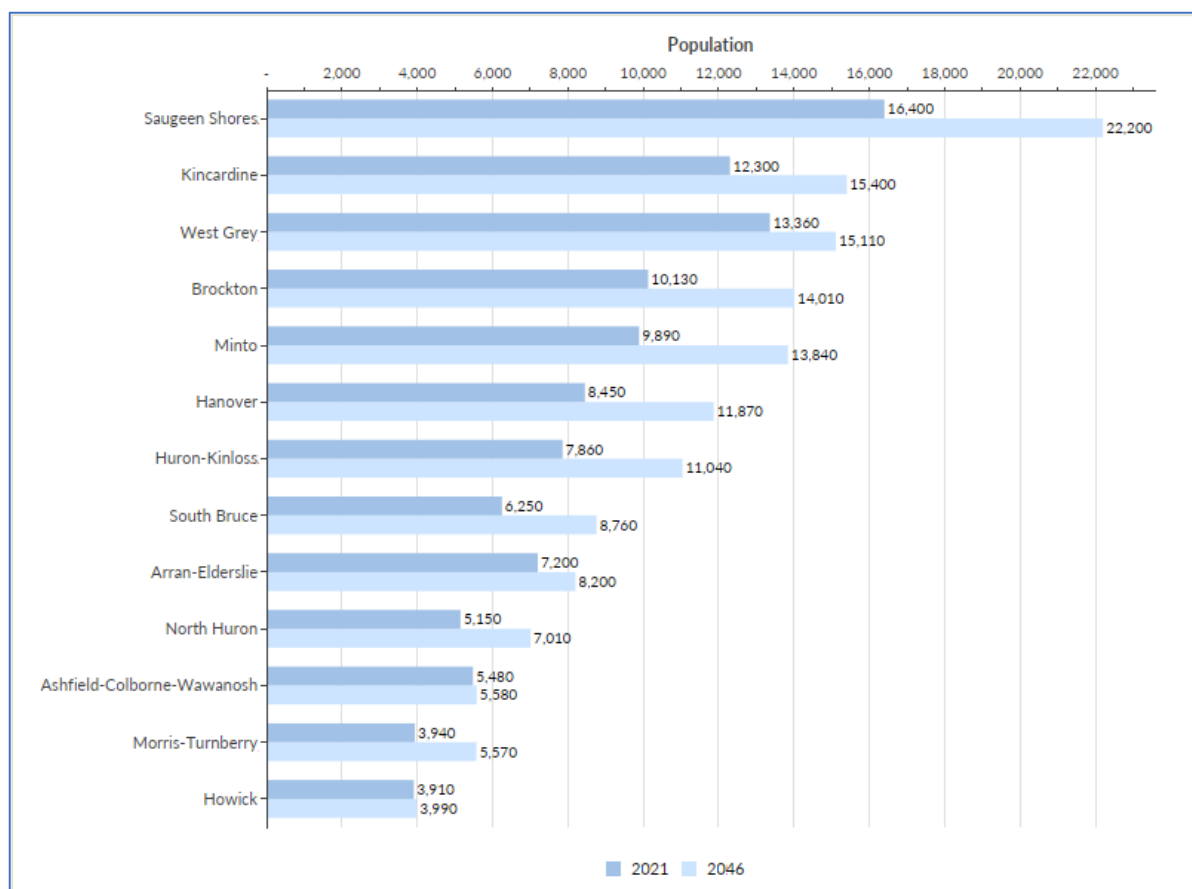
Source: Keir Corp using Municipal Affairs and Housing Financial Information Return data (2016 – 2020)

13 Looking forward, all municipalities in the Local Study Area, based on Growth Strategies and Official Plans, are projected to grow both in terms of population and housing. Figure 6 sets out projected population growth between 2021 and 2046.

14 Table 9 shows the distribution of projected population growth by Local Study Area municipality over the 2021-2046 period, and it also highlights the relative allocation of this growth by municipality in percentage terms.

15 The general picture of population growth shown in Figure 7 indicates a dominant Saugeen Shores and then a step down to Hanover, Brockton, Kincardine, and Minto. A sliding step then follows to Huron-Kinloss, South Bruce, West Grey, and North Huron. The bottom step is occupied by the Arran-Elderslie and 3 Huron County Municipalities.

Figure 6: Local Study Area Municipal Population Projections (2021 – 2046)



Source: Keir Corp using Bruce County Good Growth Discussion Paper (2021), Hemson (2021), Wellington County Official Plan (2021), Huron County Official Plan (2021) and metroeconomics (2022)

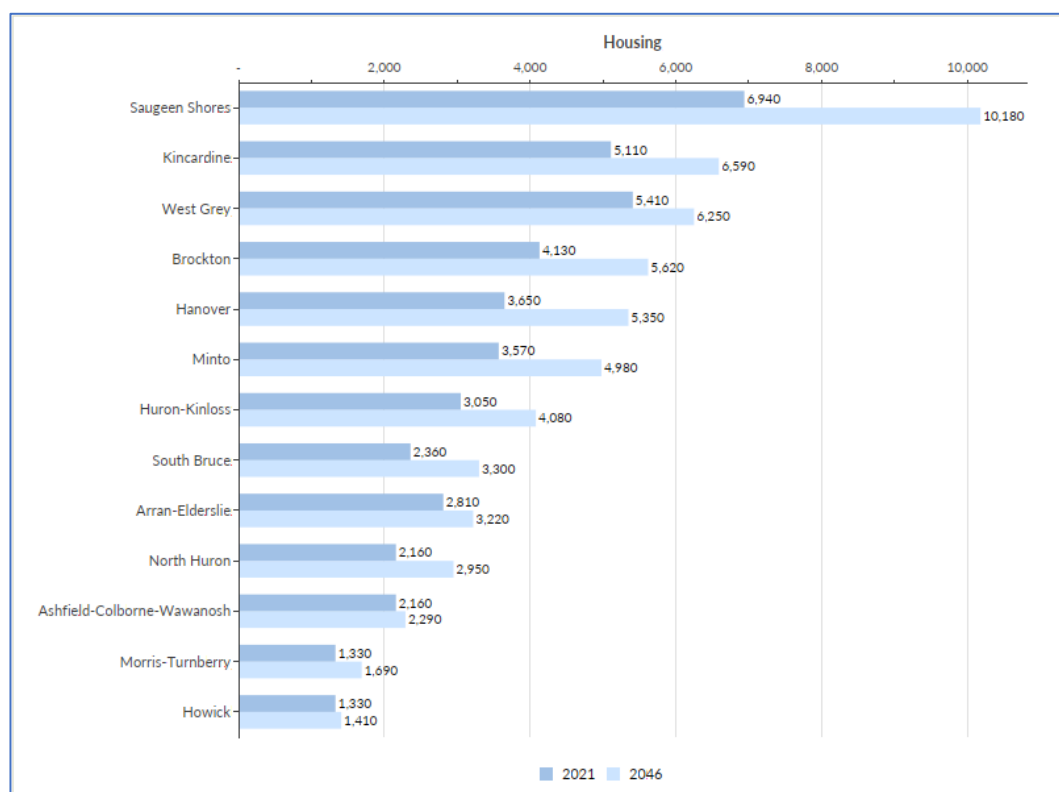
Table 9: Local Study Area Projected Population Growth (2021 – 2046)

	Growth	% of Area Growth
Sum of Municipality	32,260	100%
Saugeen Shores	5,800	18%
Hanover	3,420	11%
Brockton	3,880	12%
Kincardine	3,100	10%
Minto	3,950	12%
Huron-Kinloss	3,180	10%
South Bruce	2,510	8%
West Grey	1,750	5%
North Huron	1,860	5.8%
Arran-Elderslie	1,000	3%
Morris-Turnberry	1,630	5.1%
ACW	100	0.3%
Howick	80	0.2%

Source: Keir Corp using Bruce County Good Growth Discussion Paper (2021), Hemson (2021), Wellington County Official Plan (2021), Huron County Official Plan (2021) and metroeconomics (2022)

16 Pursuant to the population projections for the Local Study Area municipalities, Figure 7 sets out projected housing growth between 2021 and 2046, and Table 10 highlights the distribution of this growth.

Figure 7: Local Study Area Municipal Housing Projections (2021 – 2046)



Source: Keir Corp using Bruce County Good Growth Discussion Paper (2021), Hemson (2021), Wellington County Official Plan (2021), Huron County Official Plan (2021) and metroeconomics (2022)

Table 10: Local Study Area Projected Housing Growth (2021 – 2046)

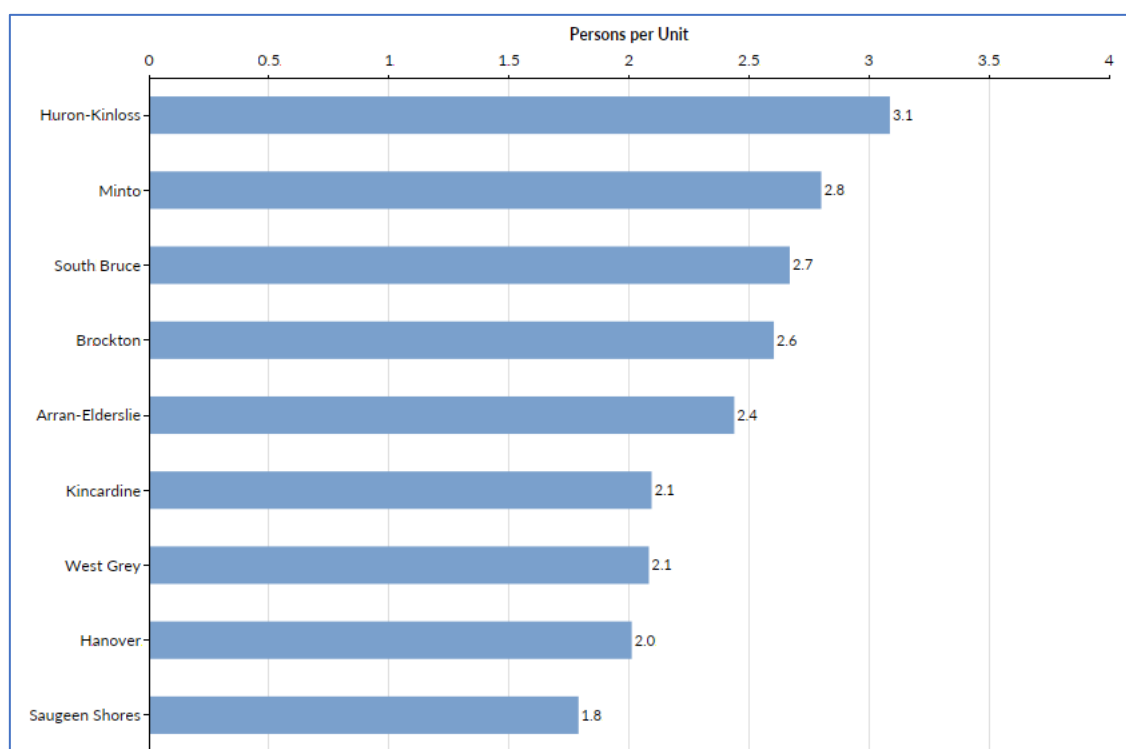
	Growth	% of Area Growth
Sum of Municipality	13,900	100%
Saugeen Shores	3,240	23%
Hanover	1,700	12%
Brockton	1,490	11%
Kincardine	1,480	11%
Minto	1,410	10%
Huron-Kinloss	1,030	7%
South Bruce	940	7%
West Grey	840	6%
North Huron	790	6%
Arran-Elderslie	410	3%
Morris-Turnberry	360	3%
ACW	130	1%
Howick	80	1%

Source: Keir Corp using Bruce County Good Growth Discussion Paper (2021), Hemson (2021), Wellington County Official Plan (2021), Huron County Official Plan (2021) and metroeconomics (2022)

17 Again, the summary picture of housing growth shows a dominant Saugeen Shores. Hanover, Brockton, Kincardine, and Minto frame the next tier, followed a notch down by Huron-Kinloss, West Grey, South Bruce, and Arran-Elderslie. The bottom step is once again occupied by the 4 Huron County Municipalities all of which are projected to have very modest growth.

18 Figure 8 sets out average persons per unit numbers derived from the population and housing growth projections.

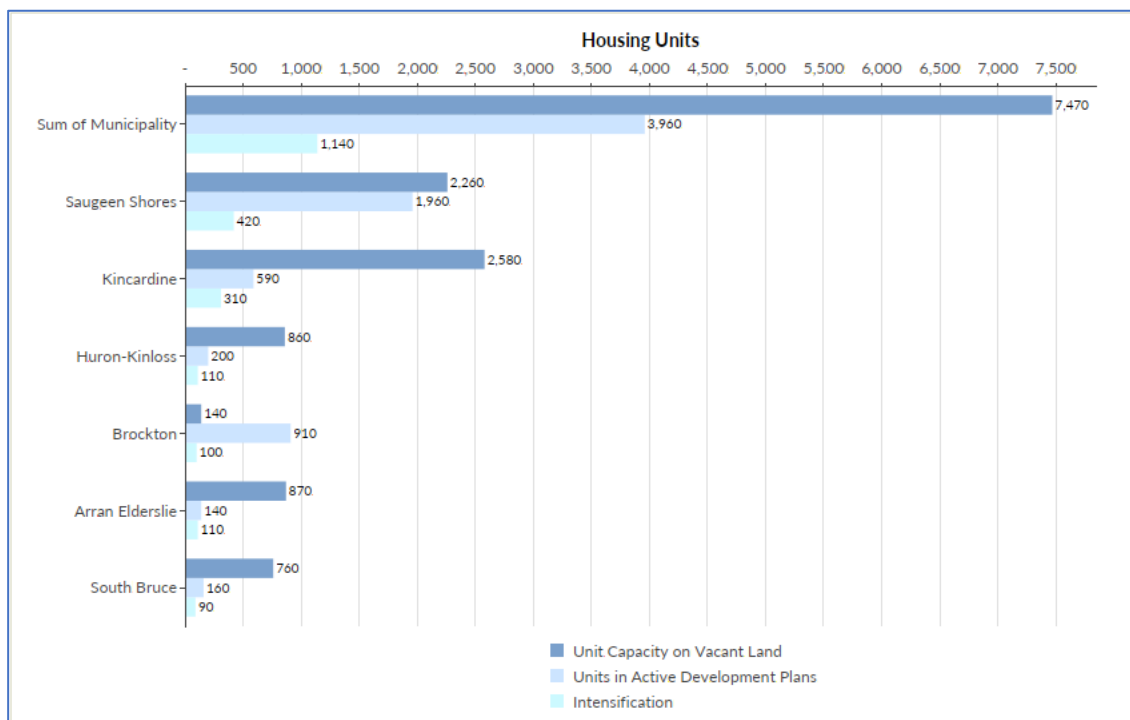
Figure 8: Average Persons per Unit for Projected Housing Growth



Source: Keir Corp using Bruce County Good Growth Discussion Paper (2021), Hemson (2021), Wellington County Official Plan (2021), Huron County Official Plan (2021) and metroeconomies (2022)

19 In Figure 9, the potentials for housing development in the Local Study Area municipalities within Bruce County are set out. The total potential is 12,570 units. Of this potential, 7,470 units (59%) involve vacant lands, 3,960 units (32%) are in active development plans, and 1,140 (9%) are potentially derived through intensification.

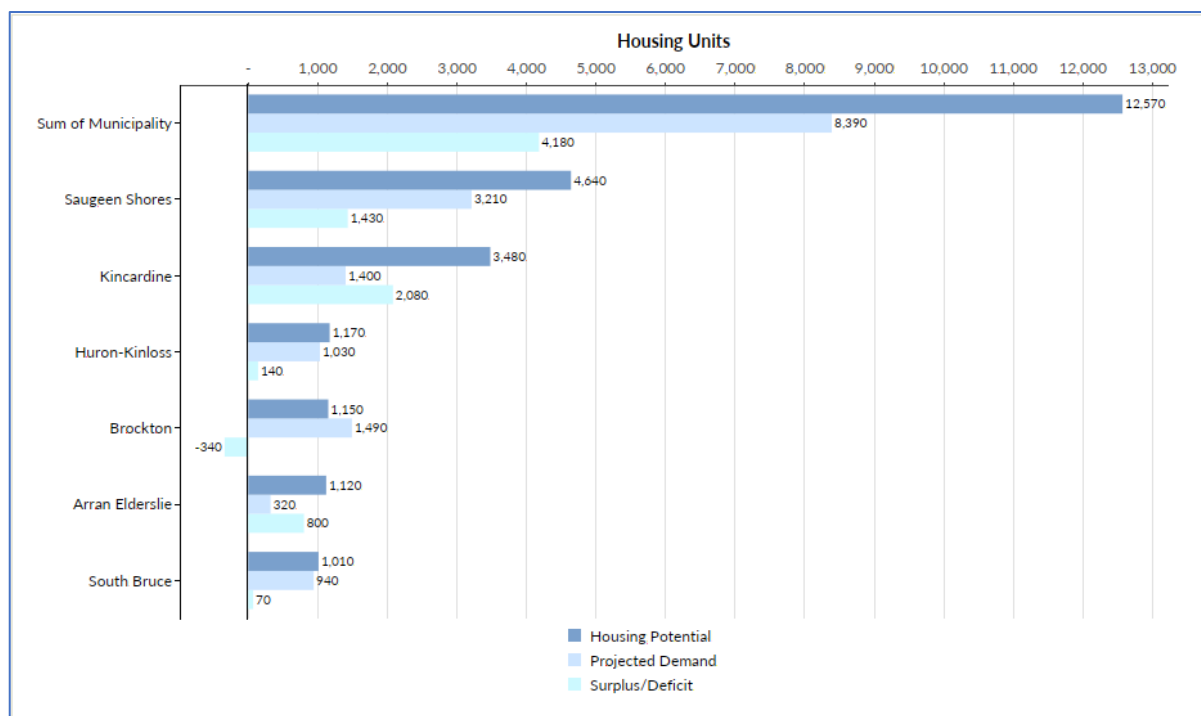
Figure 9: Housing Unit Development Potential in Bruce County Local Study Area Municipalities (2021-2046)



Source: Keir Corp using Bruce County Good Growth Discussion Paper (2021)

20 The ability of housing development potential in the Bruce County Local Study Area municipalities to accommodate projected housing growth is depicted in Figure 10. Across the area, projected growth is 8,400 units and given the potential of approximately 12,600 units, the overall surplus is roughly 4,200. With the exception of Brockton, there is a surplus of potential units in all of the municipalities. In the case of Brockton, however, the shortfall is 340 units.

Figure 10: Potential Housing Unit Supply vs Projected Demand in Bruce County Local Study Area Municipalities (2021-2046)



Source: Keir Corp using Bruce County Good Growth Discussion Paper (2021) and projections from metroeconomics (2022)

3.1.2 Local Study Area Contextual Summary

- 1 Within the Local Study Area there are 44,300 occupied housing units. Over 50% of these are in Kincardine, Saugeen Shores, Brockton, and West Grey. South Bruce accounts for 5% of the total.
- 2 Of the 44,300 occupied units 82% are owner occupied and 18% are tenant occupied. The largest concentrations of tenant occupied dwellings are in Saugeen Shores, Hanover, Kincardine, Brockton, and West Grey.
- 3 Within the Local Study Area 35% of the housing stock pre-dates 1961. In the case of South Bruce this figure is 52%. Saugeen Shores is the community with the highest proportion of housing stock built post 2000 (i.e., 33%).
- 4 The over whelming majority of homes (i.e., 82%) in the Local Study Area are single family residences.
- 5 Over the 2017 to 2020 period the residential property sales activity was highest in Kincardine and South Bruce with respective numbers of 1,350 and 1,040. The corresponding figure for South Bruce was 200.

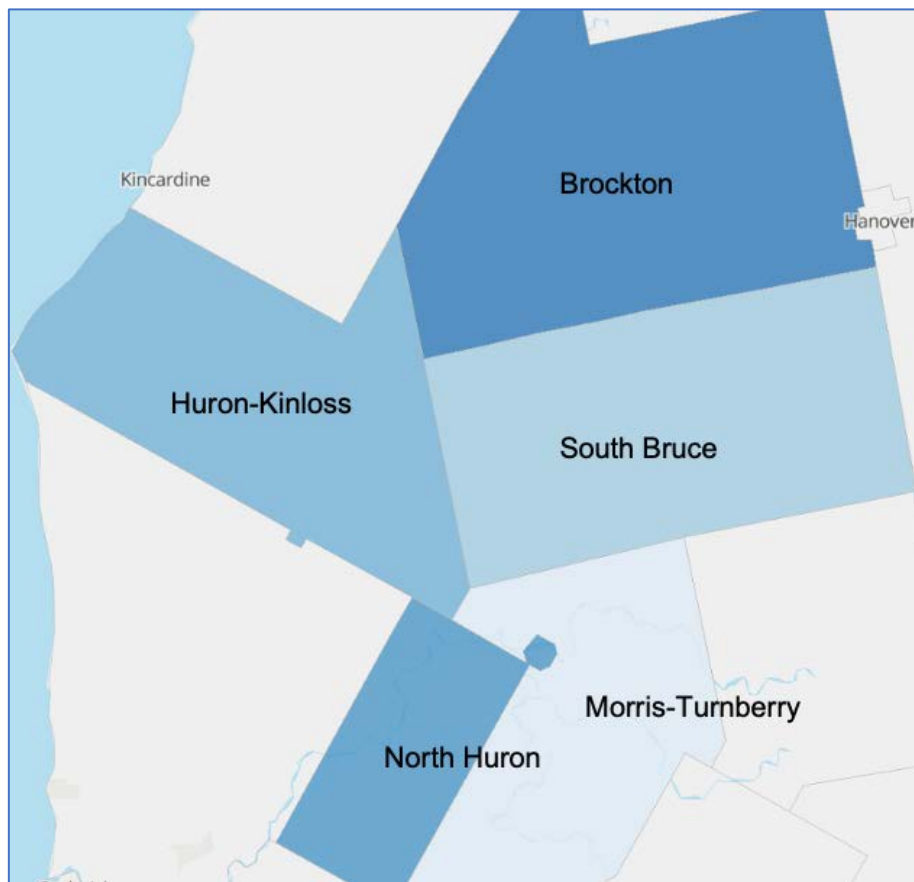
- 6 Average residential property values in the Local Study Area in 2020 spanned a range from roughly \$283,000 in North Huron to \$509,000 in Saugeen Shores. South Bruce values were in the middle of the range at approximately \$390,000.
- 7 The average annual number of residential building permits issued in the Local Study Area municipalities over the 2016 to 2020 period saw approximately 260 and 170 respectively issued in Saugeen Shores and Kincardine. The figure for South Bruce was 60.
- 8 In 2021 the Local Study area had a population of roughly 110,000 and this number is projected to grow to 142,600 by 2046. Saugeen Shores is projected to see the most growth followed by Minto, Brockton, and Hanover. South Bruce is projected to see an increase of 2,500 persons.
- 9 Local Study Area housing growth over the 2021 -2046 period is expected to be 13,900 units with 57% of this growth distributed across Saugeen Shores, Hanover Brockton, and Kincardine. South Bruce is projected to account for 7% of the area growth with 940 new units.
- 10 The Bruce County communities in the Local Study Area have a potential housing capacity of 12,600 units and a projected growth of 7,800 by 2046. This leaves a surplus of almost 4,800 units however Brockton stands out on an individual basis in that its potential housing supply falls short of its expected growth by roughly 340 units.

3.2 Core Study Area

3.2.1 Contextual Profile

- 1 The Core Study Area comprises five municipalities – South Bruce, Huron-Kinloss, Brockton (Bruce County), Morris-Turnberry and North Huron (Huron County). Figure 11 provides a map showing their relative location.

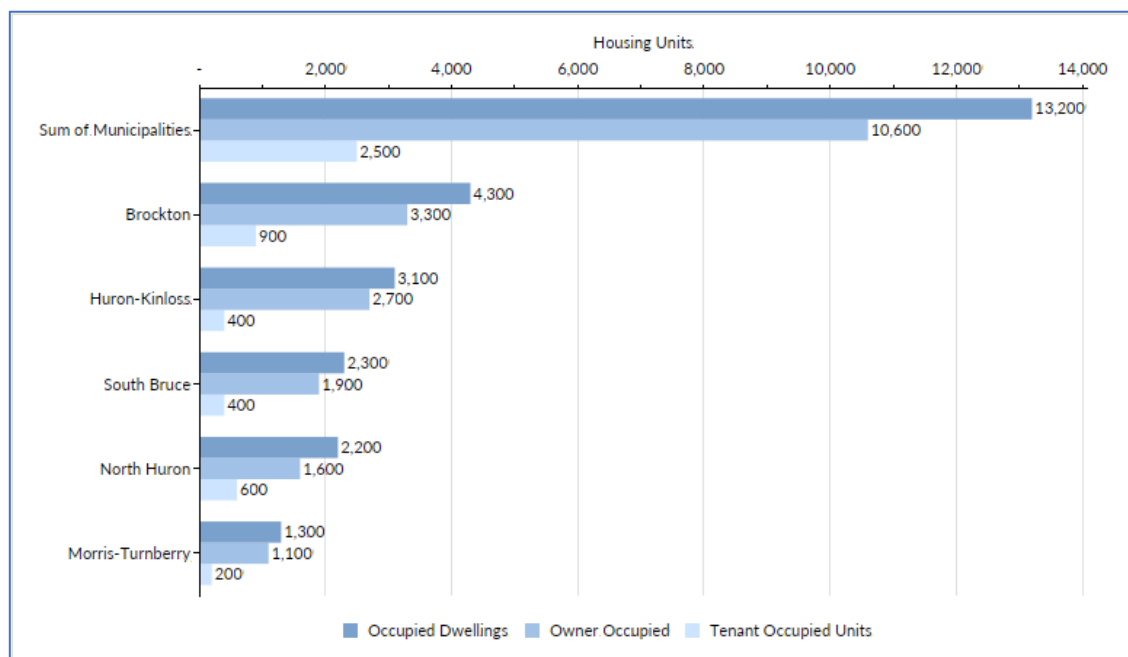
Figure 11: Core Study Area



Source: Keir Corp using mapping from Emsi Burning Glass (2021)

- 2 This section, while focusing on the Core Study Area in many ways parallels what has been previously discussed for the Local Study Area (in Section 3.1). However, its intent is to step down and focus exclusively on these five municipalities in combination, and relative to, one another.
- 3 Figure 12 presents the inventory of occupied dwellings for the five municipalities. In total there are approximately 13,200 occupied units. Of these, 10,600 are owner occupied (80%) and 2,500 (20%) are tenant occupied. Brockton has the largest housing portfolio both in terms of owner occupied units and rentals.

Figure 12: Core Study Area Occupied, Owner Occupied and Tenant Occupied Housing (2020)



Source: Keir Corp using data from Manifold Data Mining Inc. (2020)

- 4 Rental units as a percent of the housing stock in each municipality are set out in Table 11. North Huron has the highest concentration, followed by Brockton and South Bruce and Huron-Kinloss.

Table 11: Rental Units as a Percent of Total Housing Stock (2020)

	Tenant Occupied Units	Rental Units as a % of Housing Stock
North Huron	600	27%
Brockton	900	20%
South Bruce	400	17%
Huron-Kinloss	400	14%
Morris-Turnberry	200	12%

Source: Keir Corp using data from Manifold Data Mining Inc. (2020)

- 5 The age distribution of the Core Study Area housing stock is presented in Table 12. The oldest concentrations (pre-1961) of housing stock are found in South Bruce. Conversely, the largest concentrations of newer housing stock (1961 forward) are found in Brockton and Huron-Kinloss.

**Table 12: Age Profiles for Housing Stock in Core Study Area
Municipalities (2020)**

	Pre 1961		1961-2000		Post 2000		Sum of CA Period	
	#	%	#	%	#	%	#	%
South Bruce	1,200	52%	800	35%	300	13%	2,300	100%
Huron-Kinloss	1,000	32%	1,400	45%	700	23%	3,100	100%
Brockton	1,800	42%	1,800	42%	700	16%	4,300	100%
Morris-Turnberry	600	46%	500	38%	200	15%	1,300	100%
North Huron	1,100	50%	800	36%	300	14%	2,200	100%
Sum of Municipalities	5,700	222%	5,300	197%	2,200	81%	13,200	500%

Source: Keir Corp using data from Manifold Data Mining Inc. (2020)

- 6 Table 13 presents the structural composition of housing stock in the Core Study Area. The vast majority of housing stock in the area is made up of single detached homes (85%). Apartments account for 8%, row housing about 3% semis and duplexes about 3% and movables 1%. Apartment counts are highest in Brockton and North Huron.

**Table 13: Structure Profiles for Housing Stock in Core Study Area
Municipalities (2020)**

	Singles	Semis and Duplexes	Row	Apartments	Movable	Other	Total Units
Sum of Municipalities	11,100	360	420	1,080	170	40	13,170
Brockton	3,310	170	220	440	110	20	4,270
Huron-Kinloss	2,790	50	60	190	20	-	3,110
South Bruce	2,060	50	40	150	30	10	2,340
North Huron	1,690	80	100	290	-	10	2,170
Morris-Turnberry	1,250	10	-	10	10	-	1,280

Source: Keir Corp using data from Manifold Data Mining Inc. (2020)

- 7 Table 14 presents the repair status of housing in the Core Study Area. Basically 93% of the housing stock in the Core Study Area municipalities only require regular maintenance the remaining 7% require major repairs.

**Table 14: Repair Status for Housing Stock in Core Study Area
Municipalities (2020)**

	Regular Maintenance	Major Repairs Needed
South Bruce	2,164	177
Huron-Kinloss	2,861	239
Brockton	3,984	288
Morris-Turnberry	1,178	96
North Huron	2,000	171
Sum of Municipality	12,187	971

Source: Keir Corp using data from Manifold Data Mining Inc. (2020)

- 8 Residential sales data for three of the Core Study Area municipalities are presented in Table 15 for the period 2017 to 2020. Total sales activity amounted to 1,280 units, with an average over the period of 320. Brockton and Huron-Kinloss were relatively close in number of sales. Sales activity in South Bruce was about a third of what it was in Brockton.

Table 15: Residential Sales in Bruce County Core Study Area Municipalities (2017 – 2020)

	2017	2018	2019	2020	Sum of Period	Average Over Period
Sum of Municipalities	365	322	281	312	1,280	320
Brockton	144	127	132	162	565	141
Huron-Kinloss	161	146	106	103	516	129
South Bruce	60	49	43	47	199	50

Source: Keir Corp using data from Canadian Real Estate Association (2021)

- 9 Using Teranet's Geowarehouse, information was obtained on residential sales activity in Core Study Area settlements for the first 9 months of 2021. This data is presented in Table 16. Average prices reflect the sale of a mix of units both old and new. The high prices in all settlements, with the exception of the shoreline, generally reflect the sale of new homes. In the case of the shoreline, the location itself commands a premium.

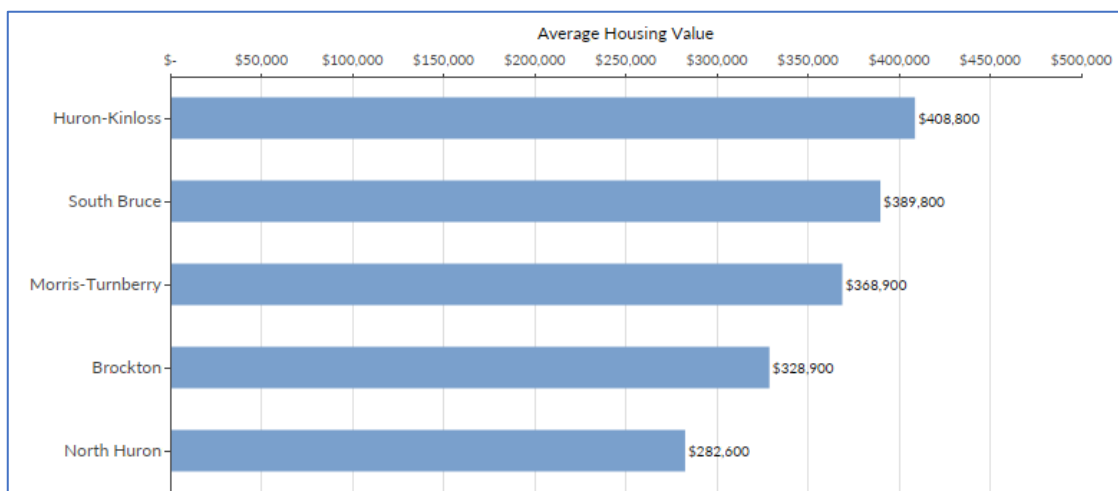
Table 16: Residential Sales in Core Study Area Settlements (2021)

		Sales	Sale Prices		
			Low	High	Average
South Bruce	Teeswater	29	\$ 187,000	\$ 676,000	\$ 370,000
	Formosa	2	\$ 594,000	\$ 600,000	\$ 597,000
	Mildmay	29	\$ 245,000	\$ 762,000	\$ 463,000
Huron-Kinloss	Ripley	23	\$ 250,000	\$ 650,000	\$ 370,000
	Lucknow	40	\$ 232,000	\$ 831,000	\$ 410,000
	Shoreline	107	\$ 220,000	\$ 2,200,000	\$ 663,000
Brockton	Walkerton	144	\$ 218,000	\$ 1,011,000	\$ 487,000
North Huron	Wingham	77	\$ 165,000	\$ 1,125,500	\$ 455,000

Source: Keir Corp using data from Geowarehouse (2021)

- 10 In addition to current real estate sales data, further information on Core Study Area housing values was obtained through Manifold. Figure 13 presents the results. Huron-Kinloss prices reflect shoreline stimulus prices. Brockton and North Huron prices reflect a higher mix of housing types, particularly semis and row houses.

Figure 13: Average Home Value Comparison Core Study Area Municipalities (2020)



Source: Keir Corp using data from Manifold Data Mining Inc. (2020)

11 Table 17 indicates the number and percentage of owner occupied and tenant occupied dwellings where the shelter to income costs, exceed 30%. For the area overall Core Study Area this applies to roughly 16% of owner occupied units and 47% of tenant occupied units. Specific numbers and percentages are set out for each municipality.

Table 17: Core Study Area Occupied Households with Shelter to Income Costs >30%

	Owner Occupied HH			Tenant Occupied HH		
	# of Households	# where income spending on shelter >30%	% where income spending on shelter >30%	# of Households	# where income spending on shelter >30%	% where income spending on shelter >30%
Brockton	3,300	530	16%	900	430	48%
Huron-Kinloss	3,100	530	17%	400	190	48%
South Bruce	1,900	290	15%	400	160	41%
North Huron	1,600	300	19%	600	300	50%
Morris-Turnberry	1,100	190	17%	200	80	40%
Sum of Municipality	11,000	1,840	17%	2,500	1,160	46%

Source: Keir Corp using data from Manifold Data Mining Inc. (2020)

12 Table 18 provides a breakdown by municipality of the number of tenant households that are subsidized. For the Core Study Area as a whole the percentage is 19%. Morris-Turnberry has the lowest share (13%) and North Huron the highest (22%) The Bruce County municipalities are between 17% and 19%.

Table 18: Core Study Area Tenant Households in Subsidized Housing

	# of Tenant HH	Subsidized HH	
		# of Tenant HH	% of Tenant HH
Brockton	900	162	18%
Huron-Kinloss	400	76	19%
South Bruce	400	68	17%
North Huron	600	132	22%
Morris-Turnberry	200	26	13%
Sum of Municipality	2,500	464	19%

Source: Keir Corp using data from Manifold Data Mining Inc. (2020)

13 Core Study Area building permit activity over the period 2016 to 2020 is provided in Table 18, while Figure 14 presents the average number of permits over the period. In both the table and graph, Huron-Kinloss stands out.

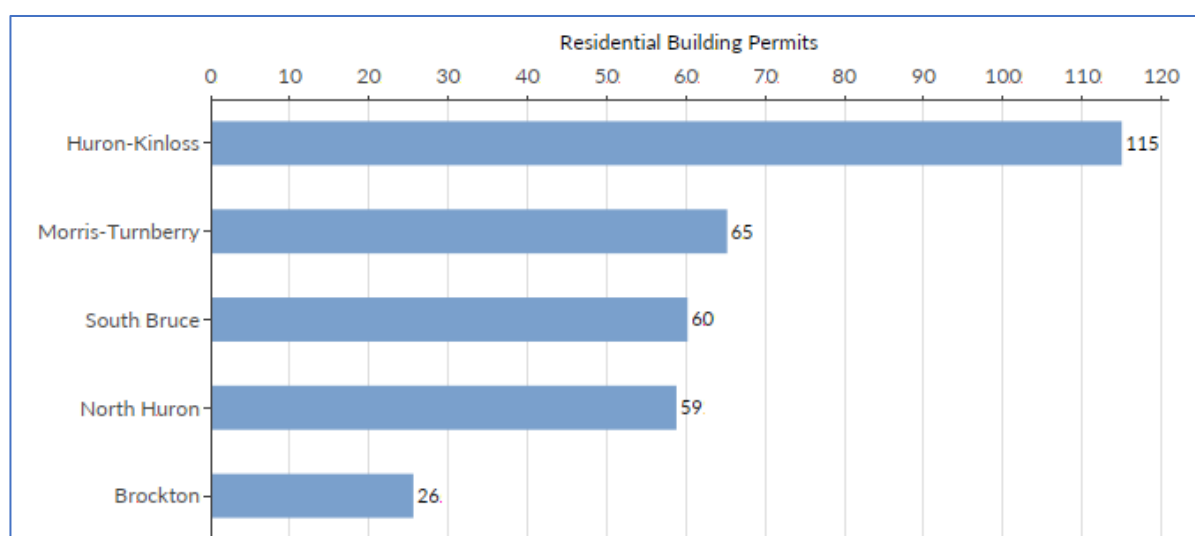
14 In Table 19 the number of subsidized tenant households in each of the municipalities is provided.

Table 19: Core Study Area Municipalities Residential Building Permit Activity (2016-2020)

	2016	2017	2018	2019	2020	Sum of Year
Huron-Kinloss	124	129	103	105	114	575
Morris-Turnberry	63	64	71	51	77	326
South Bruce	49	57	61	36	98	301
North Huron	50	80	43	59	62	294
Brockton	101	-	-	27	-	128

Source: Keir Corp using Municipal Affairs and Housing Financial Information Return data (2016 – 2020)

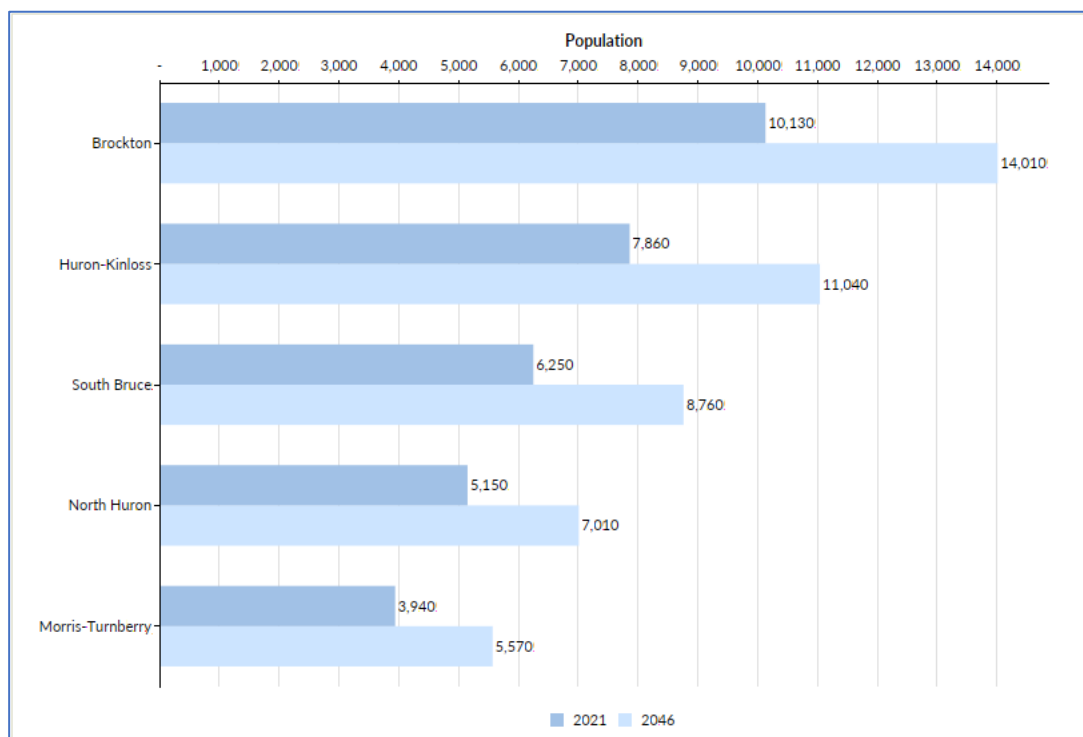
Figure 14: Average Annual Number of Building Permits Issued in Core Study Area Municipalities for Period 2016 – 2020



Source: Keir Corp using Municipal Affairs and Housing Financial Information Return data (2016 – 2020)

15 As per the Local Study Area, municipalities in the Core Study Area anticipate growth with respect to population and housing. The projections respectively set out in Figures 15 and 16 and associated Tables 20 and 21 are derived from projections put forward by metroeconomics (2022).

Figure 15: Core Study Area Municipal Population Projections (2021 – 2046)



Source: Keir Corp using projections from metroeconomies (2022)

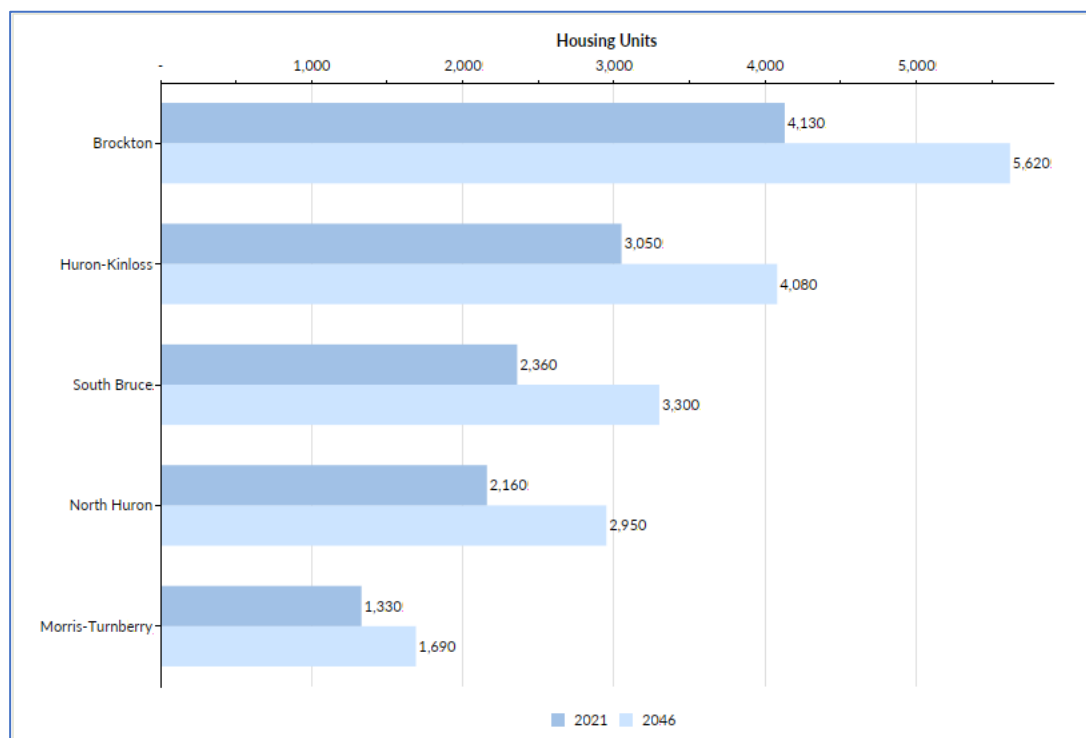
Table 20: Core Study Area Projected Population Growth (2021 – 2046)

	Population Growth	% of Area Growth
Sum of Municipalities	13,060	100%
Brockton	3,880	30%
Huron-Kinloss	3,180	24%
South Bruce	2,510	19%
North Huron	1,860	14%
Morris-Turnberry	1,630	12%

Source: Keir Corp using projections from metroeconomies (2022)

16 For both the population and housing forecasts, the majority of growth among the Core Study Area municipalities is channeled toward Brockton and Huron-Kinloss.

Figure 16: Core Study Area Municipal Housing Projections (2021 – 2046)



Source: Keir Corp using projections from metroeconomies (2022)

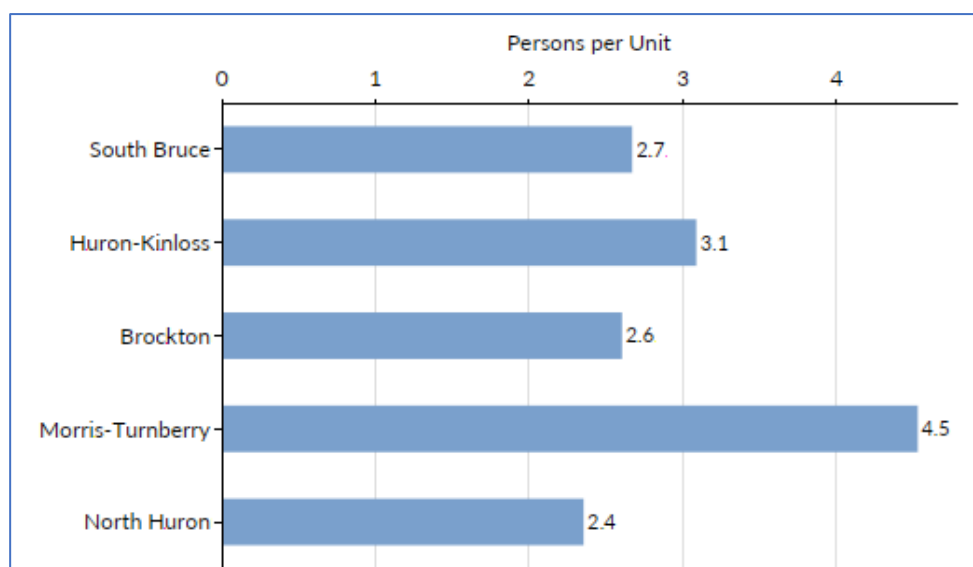
Table 21: Core Study Area Projected Housing Growth (2021 – 2046)

	Growth	% of Area Growth
Sum of Municipalities	4,610	100%
Brockton	1,490	32%
Huron-Kinloss	1,030	22%
South Bruce	940	20%
North Huron	790	17%
Morris-Turnberry	360	8%

Source: Keir Corp using projections from metroeconomies (2022)

17 Figure 17 uses the population and housing growth projections to derive persons per unit numbers. The figures for South Bruce, Brockton and North Huron are relatively comparable. Huron-Kinloss is somewhat higher than the latter group and Morris-Turnberry is dramatically higher. In the case of Huron-Kinloss and Morris-Turnberry the presence of sizeable Mennonite populations may be an influencing factor.

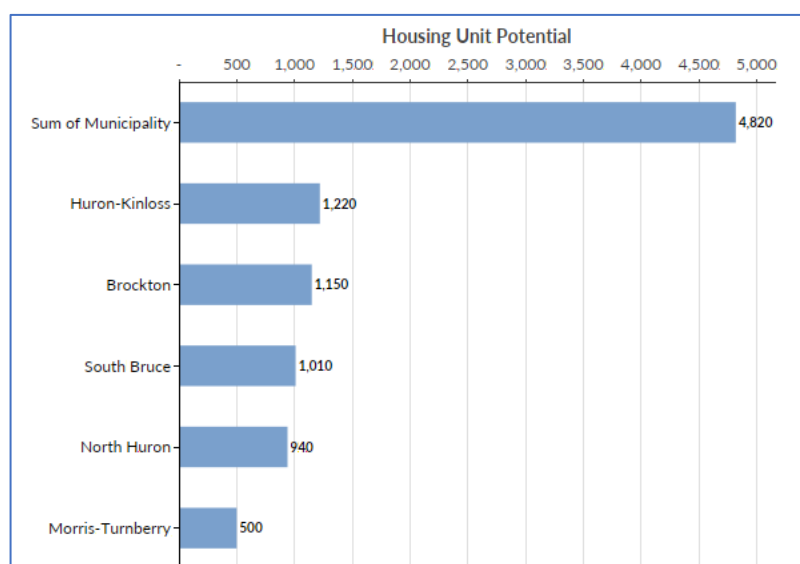
Figure 17: Average Persons per Unit for Projected Housing Growth in Core Study Area (2046)



Source: Keir Corp using projections from metroeconomics (2022)

18 In Figure 18 the current potentials for housing development in the Core Study Area municipalities are set out. The total potential is 4,820 units. Of this potential, 21% is accounted for by South Bruce and 79% accounted for by the other Core Study Area municipalities².

Figure 18: Housing Unit Development Potential in Core Study Area Municipalities

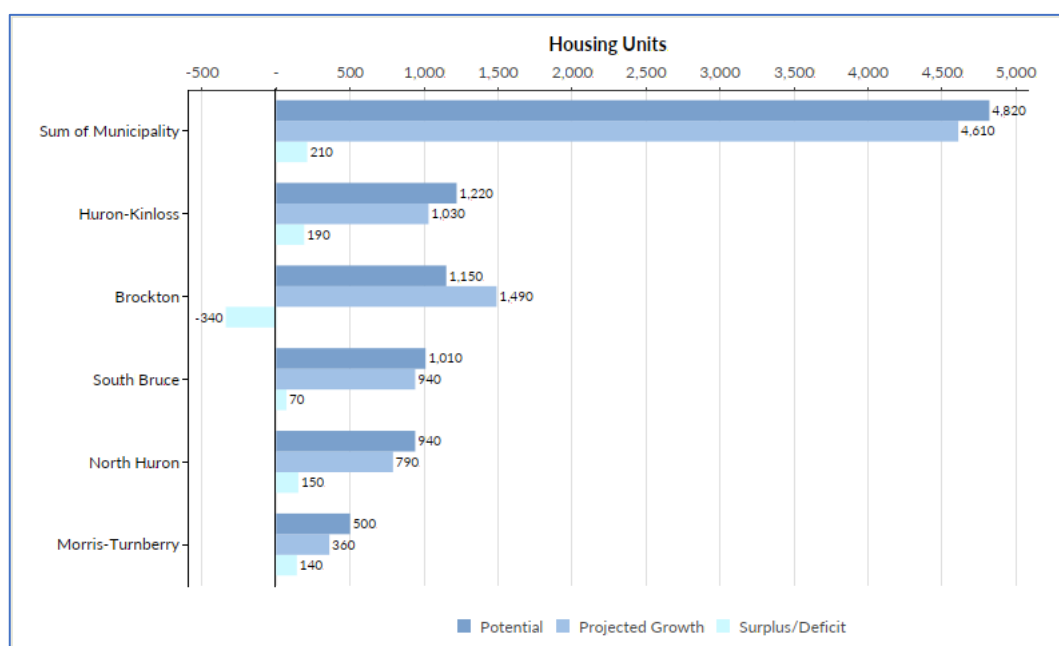


Source: Keir Corp using data from Bruce County Good Growth Discussion Paper (2021) and Huron County Planning Department (2022)

² The potential housing unit count for Morris-Turnberry is a surrogate number. An estimate of potential was not available from the Municipality or County Planning Department at the time of this report writing.

19 Figures 19 shows housing demand projections versus housing supply potentials for the Core Study Area municipalities. South Bruce, Huron-Kinloss, Morris-Turnberry and North Huron have surplus capacity to meet base case projected housing demand, whereas there is a 340 unit shortfall in Brockton.

Figure 19: Potential Developable Housing Unit Supply vs Base Case Housing Demand in Core Study Area Municipalities (2021-2046)



Source: Keir Corp using data from Bruce County Good Growth Discussion Paper (2021), Huron County Planning Department (2022) and metroeconomics (2022)

20 In addition to permanent housing there is also seasonal housing in the Core Study Area³. In 2021 there were 1,190 within the 3 Bruce County municipalities distributed accordingly: Brockton 110 units (9%), Huron-Kinloss (1,070) units (90%) and South Bruce 10 units (1%). Growth in seasonal units among the 3 municipalities out to 2046 is projected to be 60 units with all of this growth occurring in Huron-Kinloss. Published data on seasonal residences for North Huron and Morris-Turnberry was not readily available.

³ Source: Plan the Bruce: Good Growth – Interim Report (April 2021)

3.2.2 Core Study Area Contextual Summary

1. Within the Core Study Area there are 13,200 occupied units of which 80% are owner occupied and 20% are tenant occupied.
2. Of the 2,500 tenant occupied homes, Brockton accounts for 900 and North Huron 600. South Bruce has approximately 400 tenant occupied homes which represents 17% of its housing stock.
3. Approximately 43% of the homes in the Core Study Area pre-date 1961, with the largest compliments of these homes occurring in Brockton and South Bruce. Newer homes built post 2000 are most concentrated in Brockton and Huron-Kinloss.
4. Approximately 85% of the homes in the Core Study area are single family residences and 8% are apartments. The latter are predominately concentrated in Brockton and North Huron.
5. About 93 % of the homes in the Core Study area only require regular maintenance to keep them habitable whereas 7% require major repairs. Of the 970 area homes needing major repair 18 % are found in South Bruce.
6. Among the 3 Bruce County Municipalities in the Core Study Area over the 2017 to 2020 period there were 320 property sales. Of these sales 84% occurred in Brockton and Huron Kinloss and 16 percent occurred in South Bruce.
7. Average home values in the Core Study Area in 2020 ranged from \$283,000 in North Huron to \$409,000 in Huron-Kinloss. The average value in South Bruce was \$390,000.
8. Among Owner occupied homes in the Core Study Area roughly 17% had shelter to household income costs above 30%. In tenant occupied homes the corresponding figure was 46%.
9. Approximately 19% of the tenant households in the Core Study are subsidized.
10. Residential building permits issued in the Core Study Area municipalities over the 2016-2020 period approximately totaled 1,600. Huron-Kinloss accounted for over one third of the permits and South Bruce for about 20%. On an average annual basis Huron-Kinloss saw 115 permits and South Bruce 60.
11. Population growth in the Core Study Areas over the 2021-2046 period is projected to be in the order of 13,000 units. Approximately 30% of this growth is forecast to occur in Brockton, 24% in Huron-Kinloss and 19% in South Bruce, 14% in North Huron and 12% in Morris-Turnberry.

12. In terms of housing growth, approximately 4,600 new units are projected for the Core Study area with 32% occurring in Brockton, 22% in Huron Kinloss, 20% in North Huron and 8 % in Morris-Turnberry.
13. Persons per unit forecasts for the projected housing and population growth are lowest in North Huron at 2.4, in the 2.6 to 2.7 range for Brockton and South Bruce, around 3.1 in Huron Kinloss and 4.5 for Morris-Turnberry.
14. Housing unit development potential in the Core Study Area municipalities is roughly estimated to be 4,820 units taking into account units in active development plans, units in designated vacant lands and through intensification. The distribution of this potential is respectively 1,220 units Huron-Kinloss, 1,150 in Brockton, 1010 units in South Bruce, 940 in North Huron and 500 in Morris-Turnberry.
15. Seasonal residences in the 3 Core Study area municipalities in Bruce County numbered 1,190 units in 2021 and by 2046 the number was projected to be 1,250 units with all the growth taking place in Huron-Kinloss. As of 2021, among the 3 municipalities, there are 1,070 units in Huron-Kinloss, 110 in Brockton and 10 in South Bruce.

4. Further Study Area Notes and Observations

4.1 Bruce County Growth

- 1 Through the course of discussions with municipal staff from the Bruce County Core Study Area Municipalities, it is apparent there are differing perspectives on the housing projections put forward in Bruce County's Good Growth Discussion Paper (2021).
- 2 Municipal staff representatives in Brockton pointed out:
 - a. Approximately 1,600 units are proposed on in-file development applications. To date 600 units have been approved.
 - b. Brockton believes they could see population growth in the order of 3,000 persons by the end of 2022, which almost equals the County's 2046 growth projection.
 - c. The Municipality is particularly concerned that the County Plan affords no allowance for Walkerton to expand its boundaries.
 - d. As consequence, all land within Walkerton will be fully consumed and potential growth will flow to other municipalities both in and outside the County.
 - e. They do not want to have their growth stalled as other municipalities will take advantage and step in and expand.
 - f. They would like to expand the Walkerton boundary into Brockton agricultural lands, but this takes County cooperation and authorization.
 - g. Brockton believes lower tier municipalities need to have flexibility that allows them to grow and realize a long term, sustainable futures.
- 3 Staff representatives in Township of Huron-Kinloss suggested:
 - a. Huron-Kinloss would like to see residential, commercial, and industrial growth.
 - b. There are 150 homes on the books, of which 40 are in Ripley.
 - c. With present services, Ripley can accommodate currently zoned lands with development potential for 50-60 homes. However, any further development will require additional water and sewer capacity.
 - d. At the present time, residential building permits are up – in 2021 there were 90 as opposed to an average of 40 in years past.
 - e. Lots in Ripley at the front end of 2021 were selling for \$100,000. Since then, the price has gone up.
 - f. New homes in Ripley are selling in the \$650,000 to \$750,000 range. There is no lack of demand and units sell quickly.

- g. In Lucknow, a development not yet started proposes a mix of apartments/semis and 3 plex rentals. Another Lucknow development proposes 17 singles and 23 multiples.
 - h. Along the lakeshore, there is one active subdivision that has five lots left out of an original total of 27. Without full services however, including sewage treatment, future development along the lakeshore is constrained.
 - i. Aside from residential development, a 20-acre municipally-owned industrial park is under construction on the east side of Ripley. Hopes are to have these lands fully occupied in the next few years.
 - j. Additionally in Ripley, one of the major landlords in the community has thoughts of a mixed commercial/residential development in the core.
 - k. At one time Huron-Kinloss contemplated low cost, subsidized housing but discussions with the County on this matter led to the conclusion that they are not the right location. Huron-Kinloss communities do not have the requisite social/community/health services in place to properly accommodate those who might occupy this type of housing.
 - l. Huron-Kinloss has concerns with the County's proposed growth plan. The municipality would like to see flexibility and a threshold range as opposed to a fixed target number. If growth potential is evident, the municipality does not want to be "policy constrained" to accommodate it.
 - m. In a recent meeting between the Province and small Ontario municipalities (January 22, 2022), the Reeve of Huron-Kinloss noted that the municipality was experiencing unprecedented housing growth principally fueled by persons migrating to the area from the Greater Toronto Hamilton Area and other parts of southern Ontario. This growth was in turn driving up prices in the order of 30% with the result being housing had become largely unaffordable for low wage households, and households dependent on subsidies.
- 4 Staff representatives in South Bruce believe the County may need to rethink its growth strategy.
- a. The County Plan as proposed does not reflect the reality of what is taking place in lower tier municipalities. Recent growth in South Bruce is far ahead of County projections.
 - b. The Municipality wants to grow with residential, commercial, and industrial development and the Project is viewed as a means to help make this happen.
 - c. South Bruce wants to get their fair share of development opportunities that might be afforded by the Project.
 - d. There are lands in the Municipality that can accommodate near term residential growth. One developer has a parcel in Teeswater able to

accommodate approximately 70 homes. Another developer recently sold a block of land in Mildmay with an approved draft plan of subdivision for 142 units. Also, in Mildmay the 20 lot second phase of a subdivision recently sold out.

- e. In the case of industrial development, the Municipality has almost no serviced land available. To move forward on this front, land will need to be acquired and serviced. There is potential to do this in South Bruce. While initial conversations have taken place, no results have been seen.
- f. Like Brockton and Huron-Kinloss, South Bruce does not want to have policy restrictions at the County level that limit its ability to grow, particularly if growth opportunities are readily apparent. Lower tier municipalities need to have some ability for self-determination and the County needs to enable this freedom by affording some flexibility around development goals and objectives.

5 North Huron staff discussions revealed:

- a. The Huron County Official Plan sees limited population and housing growth taking place in North Huron over the 2021 to 2046 time frame.
- b. There is not a lot of development land remaining in Wingham, however there are lands adjacent to the community both in North Huron and in Morris-Turnberry that are designated for residential development.
- c. Ownership on a large block of designated land is complicated and this has constrained development endeavours in the past.
- d. There is a critical shortage of affordable housing in the municipality but particularly in Wingham. Low-wage workers cannot find accommodation and consequently are unavailable to take on employment with community businesses. This situation is adversely affecting the economic vitality of a number of area businesses to the point where some have had to cease operations and others have had constrain production⁴.
- e. One of the larger businesses in the community is looking at the potential to buy its own housing for the purposes of accommodating employees who cannot find affordable housing.

⁴ Note that potential Project effects on small businesses are addressed in the *Local Hiring Effects Study & Strategy* (in preparation by Deloitte for MSB).

4.2 A Competitive Landscape for Housing

- 1 Current and potential housing availability across the Local Study Area as a whole is substantial.
- 2 Many of the municipalities in the area feel there is potential to grow their compliments of housing, and as such potential home buyers with a few exceptions have a broad geography to look across.
- 3 In some cases where accommodation has been readily supplied to a particular market segment (i.e., rental accommodation), attracting this market to a new location requires thoughtful planning.
- 4 In the latter case, traveling workers associated with the Bruce Power Major Component Replacement (MCR) Project have been readily accommodated in rental/commercial accommodation in Kincardine and Saugeen Shores. Both Kincardine and Saugeen Shores are within easy commuting distance of the Project, and both have established retail/service sectors that are already meeting the needs of workers living in temporary accommodation. Drawing these and other temporary workers inland therefore may be difficult. Furthermore, it is likely that these temporary workers make a positive contribution to the retail businesses in both communities. So, it would seem unlikely that either Kincardine or Saugeen Shores would be passively inclined to let that market slip away.
- 5 The availability of housing is one consideration when looking to buy a home, but the other consideration which is even more important is location. Purchasers come with a whole list of priorities in terms of proximities to amenities and services. Therefore, the housing market is strongly shaped by the nature of the landscape in which it sits. Schools, health care facilities, shopping opportunities, journey to work, recreation opportunities, and area aesthetics are all considerations that figure into buying decisions, particularly for those who have incomes levels that enable broad choice.

4.3 Affordable Housing

- 1 Across a spectrum of interviews with knowledge holders, the scarcity of low cost housing was repeatedly raised.
- 2 Affordable housing is a limited commodity, and the supply seems to be constantly shrinking as rents rise. This situation is not unique to the Local or Core Study Areas, it is an issue that is widely recognized throughout the study areas and beyond.

- 3 The lack of affordable housing is a two-edged sword. Low wage earners or those who live on social assistance cannot get accommodation, and this precipitates a whole variety of social and economic issues.
- 4 On the economic front, area employers who rely on workers in the lower wage spectrums cannot find workers because the workers themselves cannot afford to live in locations where these jobs are available. Furthermore, they cannot get to these jobs from other locations because they lack the means to commute.
- 5 Attracting area developers to take on affordable housing projects is not an easy matter. Even with subsidies, profit margins for this type of housing are not as good as those that can be derived through conventional home builds. This differential is particularly exacerbated in a strong housing market when conventional home prices are continually rising and there is no letup in demand.
- 6 Finally, on the matter of affordable housing, as has been previously alluded to, not all locations are suitable. Affordable housing requires proximity to support services, amenities, and employment. Only a few communities in the Local Study Area can meet these requirements and they tend to be those with larger urban character (i.e., Kincardine, Port Elgin, Brockton, Hanover and Wingham).
- 7 The matter of affordable housing is a widespread, complex, cross-jurisdictional issue. Provincial and Municipal governments and the private sector will need to work in concert to come up with viable solutions. In short, governments with legislation and subsidy monies will need to mandate and encourage the development industry to build affordable rental and ownership housing.

4.4 Servicing Capacities

- 1 Last but not least in the housing supply equation is the availability of services, both hard and soft. Substantial housing development does not come without municipal costs on both fronts.
- 2 Municipalities that have these services in place with reserve capacity have a strong advantage to take on new growth and development.
- 3 Conversely, for municipalities that have to start from scratch or take on significant expansions and upgrades, there are political, technical, regulatory, financial, temporal, and operational matters that all need to be taken into account before moving forward.

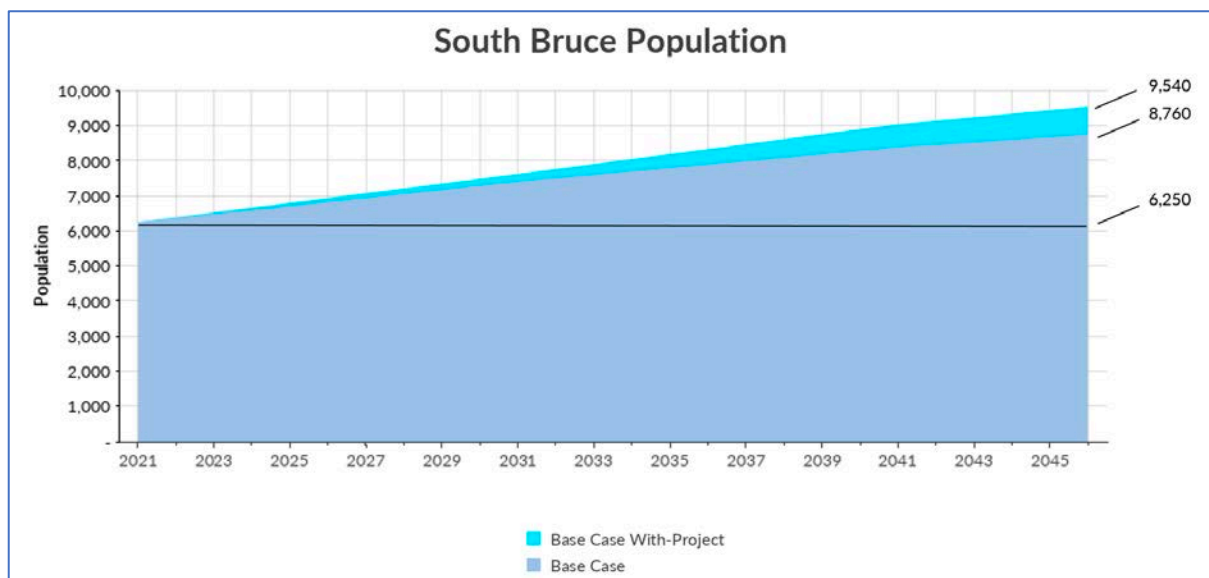
- 4 The *Infrastructure Baseline and Feasibility Study* (Morrison Hershfield, 2022) which only focuses on South Bruce, points out that in order to accommodate base case growth, irrespective of the Project there will be a requirement to expand and upgrade municipal infrastructure and private utilities servicing the Municipality's three communities (i.e., Formosa, Mildmay and Teeswater). It seems reasonable to assume, based on discussions with other Core Study Area municipal officials, that this same situation will also prevail in their jurisdictions.

5. Assessment

5.1 Population Growth

- 1 The Municipality of South Bruce and Other Core Study Area Municipalities are projected to experience population growth over the 2021-2046 time frame.
- 2 Under Base Case conditions the municipality is expected to grow by 2,510 persons (40%) from 6,250 to 8,760.
- 3 With the Project the expected population growth over the period is expected to be 3,290 persons (53%) from 6,250 to 9,540.
- 4 By 2046 the difference in growth between the Base Case and Base Case with-Project is 780 persons (30%). These statistics clearly indicate that own growth accounts for most of the population increase in the Municipality even when the Project is included. Figure 20 provides a comparison of the growth trends.

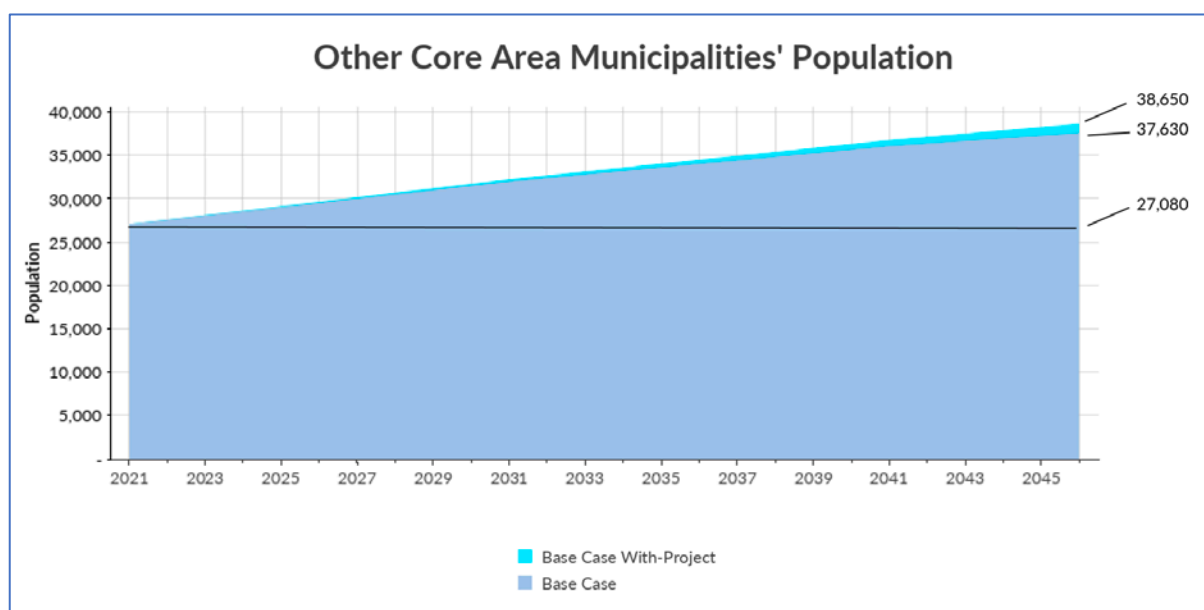
Figure 20: South Bruce Base Case and with-Project Population Projections



- 5 Under Base Case conditions the Other Core Study Area municipalities are expected to grow by 10,550 persons (39%) from 27,080 to 37,630.
- 6 With the Project the expected population growth over the period is expected to be 11,570 persons (43%) from 27,080 to 38,650.

- 7 By 2046 the difference in growth between the Base Case and Base Case with-Project is 1,020 persons (9%). Again, the statistics clearly indicate that Base Case growth accounts for most of the population increase in the Other Core Study Area Municipalities when the Project is included. Figure 21 provides a comparison of the growth trends.

Figure 21: Other Core Study Area Municipalities Base Case and with-Project Population Projections

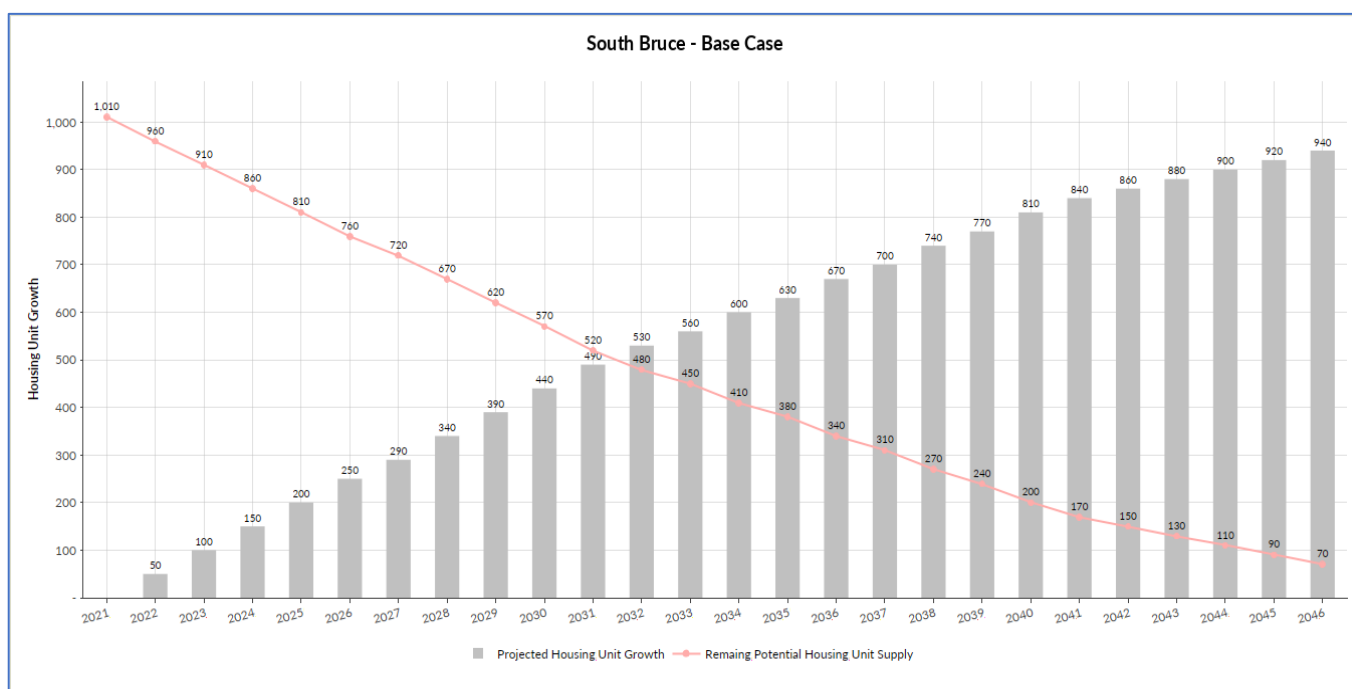


5.2 Housing Supply/Demand Analysis

- 1 The Municipality of South Bruce and Other Core Study Area Municipalities have expressed aspirations to grow their compliment of occupied housing by attracting workers and their families associated with the Project to take up residence within their borders.
- 2 2028 coincides with the date in the pre-construction phase that NWMO staff are scheduled to perform their jobs in South Bruce; 2033 marks the start of construction; and 2043 marks the start of operations.
- 3 Preceding sections of this report have provided context for the current housing inventories and the development potential for new housing in the Local and Core Study Areas. This section focuses on supply versus demand in the Core Study Area both in terms of base case conditions and base case with Project demand.
- 4 As per the projections set out in Table 3, South Bruce has a Project related target of 250 households by 2046 and the Other Core Study Area municipalities have a combined target of 350 units by the same date.

- 5 Figures 22 and 23 respectively plot the base case projected housing growth in South Bruce and the Other Core Study Area Municipalities against their known inventories of potential housing supply (refer to Figure 18 above).
- 6 In the case of South Bruce, its own housing growth across the 2021-2046 period is expected to total 940 units. Against this growth the potential supply of units starting at 1,010 in 2021 is absorbed across the period to the point in 2046 where 70 potential units of supply remain.

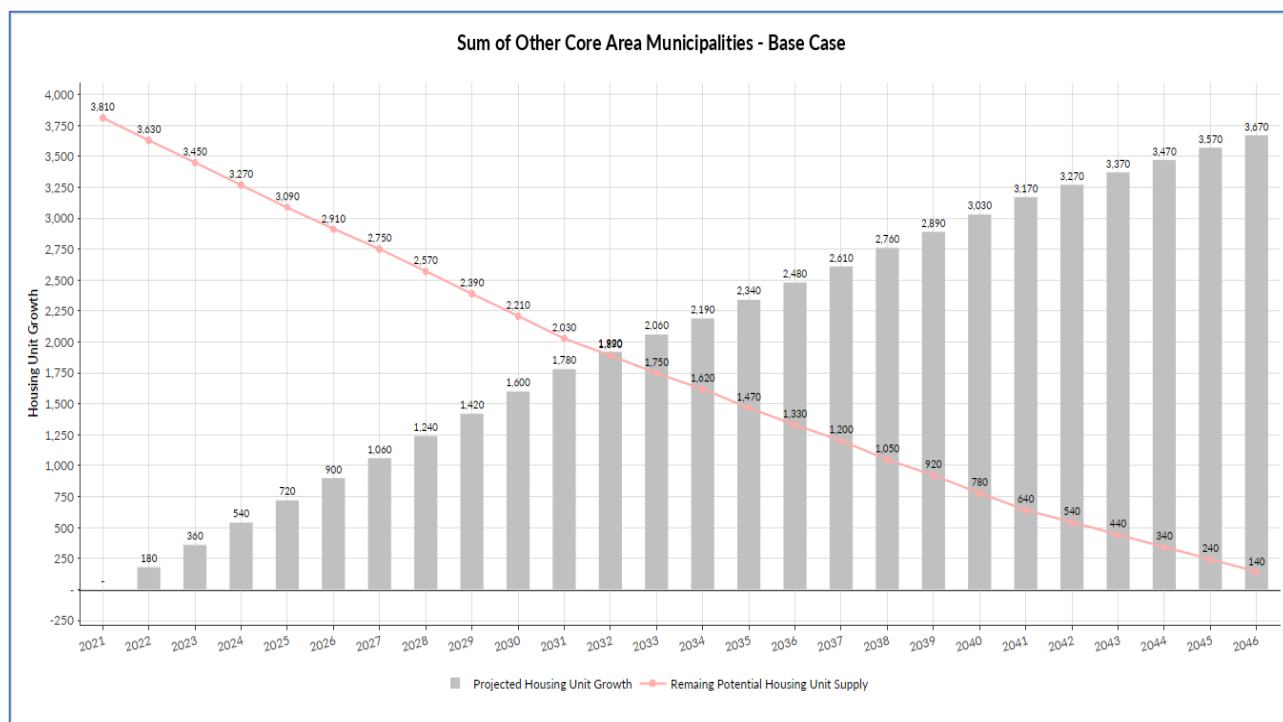
Figure 22: Potential Housing Unit Supply vs Projected Base Case Demand in South Bruce (2021-2046)



Source: Keir Corp using data from Bruce County Good Growth Discussion Paper (2021) and projections from metroeconomies (2022)

- 7 In the case of the Other Core Study Area Municipalities, their own housing growth across the 2021-2046 period is projected to total 3,670 units. Against this growth the potential supply of units starting at 3,810 in 2021 is absorbed across the period to the point in 2046 where 140 potential units of supply remain.

Figure 23: Potential Housing Unit Supply vs Projected Base Case Demand in Other Core Study Area Municipalities (2021-2046)

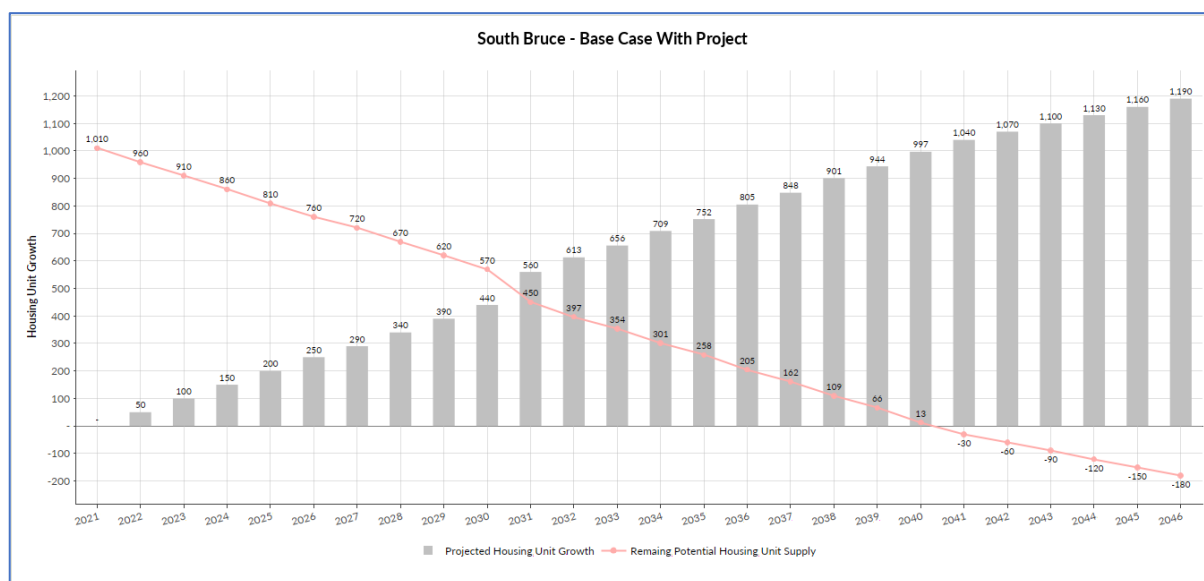


Source: Keir Corp using data from Bruce County Good Growth Discussion Paper (2021), information from the Huron County Planning Department and projections from metroeconomies (2022)

- 8 The preceding Figures 22 and 23 indicate that the base case growth projections for the subject area areas are substantial. For South Bruce, service expansions and new services will need to be put in place to deal with the anticipated Base Case housing growth irrespective of the Project. The same holds true for the other four Core Study Area municipalities as group. In some cases, for individual municipalities in this group, the urgency for servicing and potential density increases makes the possibility of urban area boundary expansions more pronounced given high growth rates and consumption of potential housing supply capacity on designated lands.
- 9 Superimposing the Core Study Area's Project related housing targets on the Base Case projections is shown in Figures 24 and 25.

10 The with-Project housing projections for South Bruce accelerate the absorption of potential housing supply and the need for new and expanded services and possible community boundary expansions. The breakpoint for supply is moved up five years to 2041 and there is a need to accommodate another 180 units by 2046 if the Municipality is to achieve its Project associated housing target.

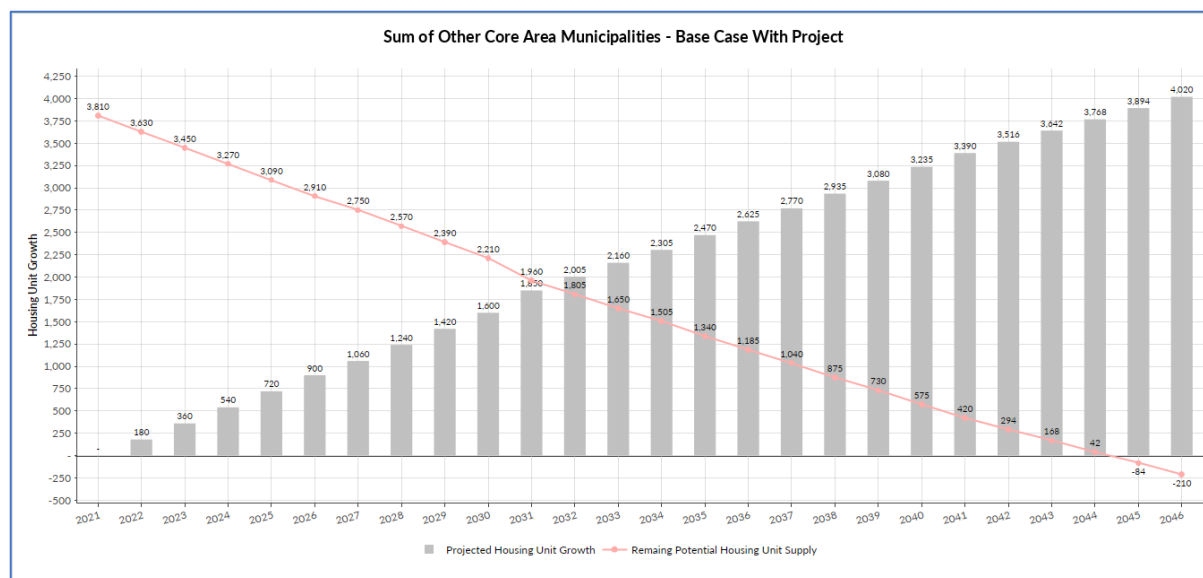
Figure 24: Potential Housing Unit Supply vs Projected Base Case with Project Demand in South Bruce (2021-2046)



Source: Keir Corp using data from Bruce County Good Growth Discussion Paper (2021) and projections from metroeconomies (2022)

11 The with-Project housing projections for Other Core Study Area municipalities also see heightened absorption of potential housing supply and depending on distribution of the Project housing among them there will be increased need for new and expanded services and possible community boundary expansions. The breakpoint for supply moves to 2045, and the supply deficit by 2046 is 210 units.

Figure 25: Potential Housing Unit Supply vs Projected Base Case with Project Demand in Other Core Study Area Municipalities (2021-2046)



Source: Keir Corp using data from Bruce County Good Growth Discussion Paper (2021), information from the Huron County Planning Department and projections from metroeconomies (2022)

5.3 Housing Options Analysis

Note to Reader

This section provides an overview of possible options to mitigate negative consequences or to enhance positive outcomes. They are presented by the authors to foster discussion only. They do not represent commitments or actions for the NWMO, the Municipality of South Bruce, or other parties. The final decisions on actions and commitments will be made at a future date.

- 1 Several simple observations are in order:
 - a. Based on preceding sections of this document, potential housing availability across the Local Study Area is significant. If South Bruce wants to attract Project workers and their families to reside within its borders, it will need to compete with other municipalities who want to do the same.
 - b. The base case projected housing growth in South Bruce is substantial and consequently with or without the Project there will be a need for new and expanded services.
 - c. The municipalities surrounding South Bruce both within the Local and Core Study areas are also eyeing the Project and considering how they might derive benefit from it in terms of housing growth and associated economic development.

- d. The Bruce Power MCR Project winds down in 2033 and the temporary housing occupied by that project workforce principally in Kincardine and Saugeen Shores may become available by the start of construction for at least some Project workers.
 - e. South Bruce's aspiration to capture an indirect labour force compliment in permanent housing needs to bear in mind the existing presence of supply chain companies and worker residence patterns in the local study area and surrounding region.
- 2 Notwithstanding the above, there are a strategies and options for South Bruce and NWMO to use in accomplishing Project-related housing growth. For the purposes of this analysis, four approaches along a continuum have been examined through a SWOTs lens of strengths, weaknesses, opportunities, and threats. These four options are only meant to frame a range and are not meant to be a definitive number. Other options exist and some of the four can be combined to generate other alternatives.
 - 3 Figure 26 sets out the continuum of four and these are subsequently dealt with in turn in the following sub-sections through high-level discussions using a SWOTs framework.

Figure 26: A Continuum of Approaches for Realizing Project- Associated Housing Growth in MSB

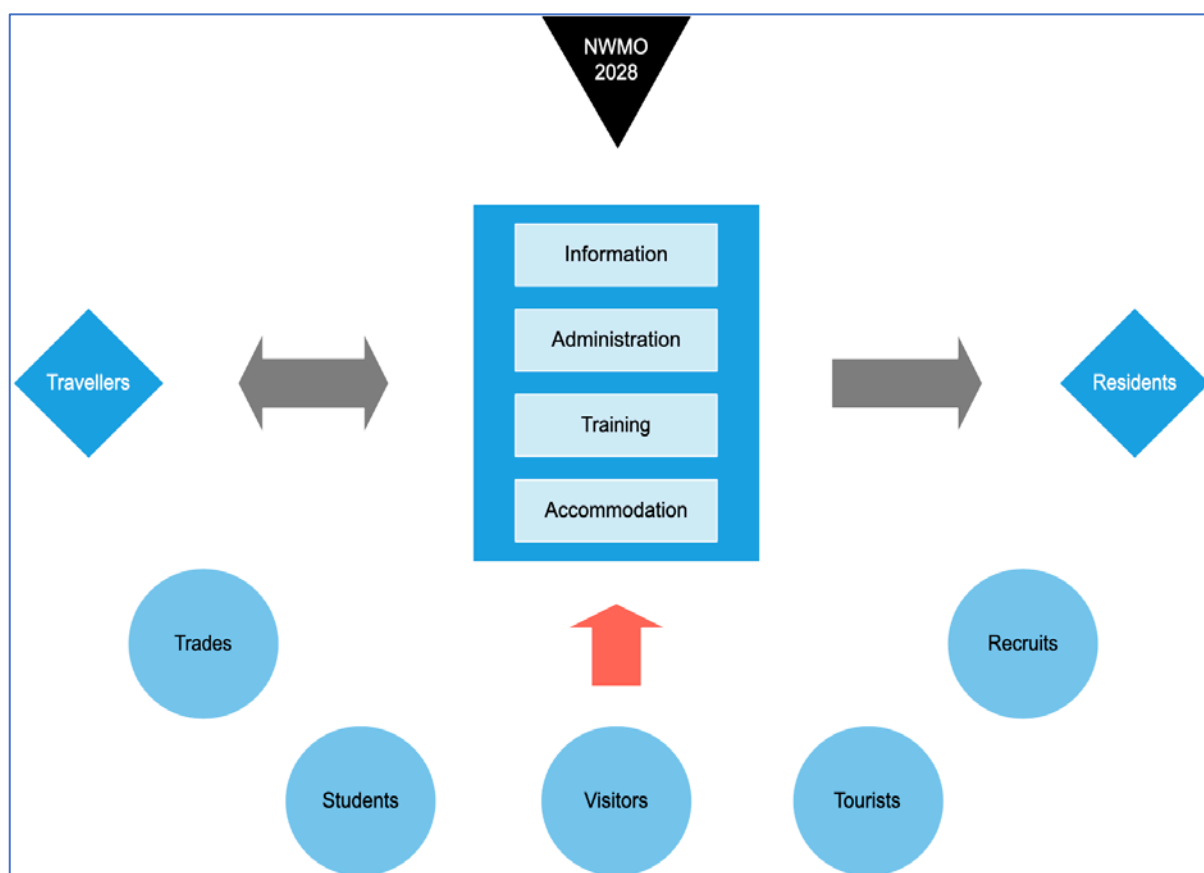


Source: Keir Corp

- 4 **Do Nothing** – is universal and applies to project-associated workforces and businesses involved with direct and indirect activities. Basically, this option lets the market and other factors determine where the APM workforce chooses to locate.
- 5 **Mandate Location** – could apply to both individual members of permanent and direct workforces, as well businesses involved with direct and indirect activities. Mandating (requiring) that Project workers locate in MSB is directly intertwined with housing. Mandating that Project-affiliated businesses locate in MSB envisages that employees of these businesses may also take up residence in the Municipality.

- 6 **Incent Location** – as per the Mandate Location approach, incenting by MSB or NWMO could apply to workforce individuals and well as businesses. Incenting workers to locate in MSB is directly intertwined with housing, while incenting businesses fosters the potential that employees in these businesses will also take up residence in the Municipality.
- 7 **Incubate and Cultivate Location** – potentially applies to members of the direct and indirect workforces. It is hinged around the potential concept of a project-affiliated Centre of Expertise campus development that offers both temporary accommodation and training facilities to build and evolve workforce capabilities, as shown in Figure 27. It could be linked to the NWMO's off-site office and the Centre of Expertise. Incubate could involve temporary accommodation to allow workers to familiarize themselves with the area and make decisions around permanent housing in MSB or elsewhere in the Core and Local Study Areas. Cultivate might allow NWMO and education partners to train workers and potential workers to meet the current and evolving job requirements of the Project. The concept posits the opportunity to train people from MSB and surrounding municipalities to be directly employed on the Project or indirectly employed in the Project supply chain. Training local people is a means to an end for housing. Local people are familiar with the area. A good job and career in South Bruce are motivation to live in proximity.

Figure 27: Centre of Expertise Campus Concept



Source: Keir Corp

5.3.1 Do Nothing

Strengths	Weaknesses
<ol style="list-style-type: none"> 1. Low cost - no extraordinary servicing or housing development requirements. 2. Market forces and servicing capabilities in core and regional study areas will dictate housing supply. 3. Project labour force is not constrained or incented to any one location for housing. 4. Corporations are not constrained or incented to any one location for project construction or operations. 	<ol style="list-style-type: none"> 1. Unlikely to result in MSB realizing its housing objectives. 2. An ad hoc / low inertia approach that guarantees no predictable community benefits. 3. Both the project labour force and associated businesses can have regard for MSB as they wish. 4. Limited development of ancillary services associated with population and housing growth. 5. MSB does not currently have a compliment of temporary housing to accommodate direct and indirect workers.
Opportunities	Threats
<ol style="list-style-type: none"> 1. Larger more developed and aggressive municipalities will see opportunity in accommodating the APM labour force and supply chain business and look to capture what they can. 	<ol style="list-style-type: none"> 1. Currently other municipalities have strong advantage when it comes to the supply of population related goods and services. MSB is a relatively weak competitor. 2. MSB is reliant on surrounding central place communities to meet the goods and service requirements of its population. 3. Other communities are actively engaged with Bruce County to enable their growth. They have momentum. 4. Bruce County in general appears to be looking to channel growth towards its larger urban communities. 5. If “likes attract” - a very small fraction of the nuclear community resides in MSB. They are concentrated in Kincardine, Saugeen Shores and to a lesser extent Huron-Kinloss. 6. The rental/temporary housing market for workers is already established in Kincardine and Saugeen Shores.

5.3.2 Mandate Location

Strengths

1. Forces project associated personnel and / or businesses to reside in South Bruce.
2. Stimulates housing development and / or commercial / industrial development in MSB.

Weaknesses

1. Not strategic, more 'blunt force'. May have connotations for NWMO as an employer.
2. If applied at worker level it is not in line with today's HR policies associated with worker rights and liberties.
3. Precipitates a number of questions.
 - a. Who does it apply to – NWMO staff, contractors, and suppliers?
 - b. Does it apply to NWMO staff, contractors and suppliers already living in the local study area but not in MSB?
 - c. How long does it apply – all phases of project for their duration?
 - d. How do support services get put in place and when will they be put in place?
 - e. Is the mandate relaxed when housing quotas are met?
4. Not in line with Bruce Power MCR Project, precedent which encouraged businesses to locate in Bruce, Grey or Huron County but provided no stipulation on worker residences.

Opportunities

1. May bring individuals and business to MSB, however given traditional shopping patterns and supply chains in the Local Study Area, business benefits may be dispersed.

Threats

1. Immediately triggers the question – What does MSB have to offer?
2. MSB is less competitive with surrounding communities with respect to the supply of population-related goods and services.
3. Regional shopping patterns have long been established and will not be easy to counter.
4. May set a hurdle that potentially diminishes project access to area labour markets (i.e., core, local and regional study areas).
5. Applied at the corporate level, puts MSB in competition with other municipalities that have serviced industrial lands
6. Applied at corporate level, may result in storefront presence as opposed to full business presence and resident worker presence.
7. Potentially compromises regional municipal cooperation and Project support.
8. Aggressive growth may usurp agricultural land and run into complex planning issues around boundary expansions.

5.3.3 Incent Location

Strengths

1. Encourages project associated personnel and / or businesses to reside in MSB.
2. Stimulates housing development and / or commercial / industrial development in MSB.
3. Incentives can take a variety of forms involving cash or other inducements such as tax breaks.

Weaknesses

1. At an individual level, creates privilege and potentially fosters a societal division along the lines of 'them' (NWMO) versus 'us'.
2. May stimulate a rise in accommodation prices in MSB, as those with subsidies can pay more.
3. May displace existing residents, particularly those in rental accommodation, given potential rent increases and landlord considerations of payment abilities.
4. Precipitates a number of questions.
 - a. Why is it necessary? Is MSB a 'hardship posting'?
 - b. Who does it apply to – NWMO staff, contractors, and suppliers?
 - c. Does it apply to NWMO staff, contractors and suppliers already living in the local study area but not in MSB?
 - d. How long does it apply – all phases of project for their duration?
 - e. How do support services get put in place and when will they be put in place?
 - f. Is the mandate relaxed when housing quotas/targets are met?

Opportunities

1. May bring individuals and business to MSB, however given traditional shopping patterns and supply chains in the Local Study Area, business benefits may be dispersed.

Threats

1. Potentially compromises regional cooperation and project support.
2. Depending on the nature and quantum of incentives available in MSB, other local area municipalities and private businesses may find they are competitively on an uneven playing field.
3. MSB does not have the capabilities of other areas when it comes to the provision of goods and services. Desired benefits of downtown developments in MSB may not be easily realized.
4. Applied at the corporate level, incentives may result in storefront presence as opposed to full business presence and resident worker presence.
5. Surrounding municipalities also have aspirations for community benefit associated with the Project. They will want to compete as best they can.
6. Aggressive growth may usurp agricultural land and run into complex planning issues around boundary expansions.

5.3.4 Incubate and Cultivate Location

Strengths

1. Allows MSB to proactively provide temporary accommodation to NWMO employees moving to the Study Area in 2028.
2. Allows newcomers to familiarize themselves with MSB and the surrounding area before making choices on permanent residential locations.
3. Gives MSB time to assess the needs of newcomers, make plans and put initiatives in place that will encourage workers to locate permanently in South Bruce.
4. At the same time, it does not preclude other municipalities from also putting plans and initiatives in place. A competitive, level playing field is maintained.
5. The training facility allows NWMO and MSB to train local people for jobs and careers associated with the APM Project. Workers recruited from the local area more likely to live in the local area, as opposed to those from outside the area.

Weaknesses

1. This is a significant initiative. Decisions need to be made; planning needs to take place; and development needs to be started in the near term to be ready for 2028.
2. Partnerships also need to be forged with other institutions in the near term (e.g., universities, colleges, and other institutions) on how to deliver training programs and the facility outfitting and investments required to enable operation.

Opportunities

1. The accommodation component is flexible. As the first wave of NWMO staff move out of the suites having made decisions on permanent residences, units are freed up for visitors, workers, and students. Eventually, depending on the aspirations of MSB, some or all of the suites could be made available to the general public as rental housing, seniors' accommodation, or assisted living quarters.
2. Although the training facilities are initially targeted at NWMO staff and local area recruits, the facility can also harbour the ability to train foreign workers involved with the handling and storage of used nuclear fuel in other countries.

Threats

1. The campus concept is not an isolated development. Partnerships with other public and private entities offering goods and services need to be put in place to make it work properly. These requirements and priorities need to be identified and plans and actions taken to put them in place.
2. Other municipalities are currently better equipped to provide population-related goods and services. MSB needs to foster cooperative relationships with its neighbours so that there is a sense of benefit to the area. Adversarial relationships will compromise the potential for success compared to a cooperative partnership.
3. Institutions involved in training need to be partners. The campus concept is not meant to be competitive with their existing operations. It needs to be complimentary and mutually beneficial.

5.4 Assessment Summary

- 1 Under Base Case conditions, South Bruce and the Other Core Study Area municipalities are looking at substantial growth over the next couple of decades. This growth is sizeably more than they have realized in the recent past.
- 2 South Bruce is respectively projected to see growth between 2021 and 2046 of 2,510 residents and 940 units.
- 3 In the case of the Other Core Study Area Municipalities the corresponding statistics are 10,550 for population growth and 3,670 units for housing growth.
- 4 The Base Case growth projections for South Bruce absorb almost all the municipality's designated housing development lands by 2046. To accommodate this growth both new and expanded service infrastructure will be required across its three communities (Formosa, Mildmay and Teeswater) well before the end of the projection period. This observation is corroborated by the draft *Infrastructure Baseline and Feasibility Study* (Morrison Hershfield, 2022).
- 5 For the Other Core Study Area communities, potential housing development land supplies will also be strongly absorbed with only 140 units of potential remaining by 2046. All of these municipalities, similar to South Bruce, will also face requirements for new and expanded services to accommodate the anticipated growth well before the end of the projection period. Additionally in some case cases there may be a requirement to consider community boundary expansions.
- 6 When the with-Project housing projections are added to the Base Case projections, the housing development lands in South Bruce are fully absorbed by 2041 and there is a supply deficit of 180 units by 2046.
- 7 Absorption of housing development land in the Other Core Study Area municipalities is heightened with the addition of housing requirements associated with the Project and the breakpoint occurs in 2045 and the supply deficit is 210 by 2046.
- 8 Turning to the consideration of how South Bruce might attract Project associated workers to live in the municipality requires careful thought between the Municipality and NWMO. Additionally, it is essential for project success that this thinking be inclusive and take into consideration the project associated housing aspirations and capabilities of neighbouring municipalities, particularly those in the Core Study Area.
- 9 South Bruce does not have a large compliment of temporary housing, nor does it currently have a strong ability to provide the retail/service infrastructure to support this type of housing. Other local area municipalities have much stronger capability and experience on this front.

- 10 If South Bruce is interested in developing temporary accommodation it needs to be strategic on how it moves forward on this matter.
- 11 South Bruce has aspirations to attract a portion of the indirect and induced project workforce to reside within its boundaries. Again, these aspirations need to consider supply chain capabilities in the surrounding Core, Local and Regional Study Areas. Businesses and their employees with smaller one-off opportunities are less likely to relocate. On the other hand, entities with long-term, high value business opportunities are better relocation candidates.
- 12 Of the approaches/options considered in Section 5.3, the Incubate and Cultivate Location approach attempts to be strategic by being multi-purpose. It links housing, training, tourism, and office employment in a potential campus package. It could be put in place in the pre-construction phase of the Project and might initially target the NWMO staff relocating to South Bruce (a combination of new employee hires and relocation of existing employees). At this juncture this approach appears to hold tentative promise for helping South Bruce realize its aspiration for attracting Project associated workers (both direct, indirect, and induced) to take up residency within its borders.

6. Overall Conclusions

6.1 The Local Study Area

- 1 In 2021 population in Local Study Area stood at approximately 110,000 and by 2046 this figure is expected to increase to 143,000.
- 2 Within the area there are currently 44,300 occupied housing units and of this number 82% are owner occupied and 18% are tenant occupied.
- 3 Over the 2021 to 2046 period occupied housing is expected to grow by 13,900 units to 58,200.
- 4 The majority housing growth (67%) is expected to occur across 5 municipalities which ranked in order include: Saugeen Shores, Hanover, Brockton, Kincardine, and Minto.
- 5 The potential for residential development within the Bruce County municipalities in the Local Study Area is approximately 12,600 units. For this segment of the Local Study area projected housing growth to 2046 is 8,400 units leaving a surplus capacity of 4,200. Roughly 84% of this remaining potential is contained within the two municipalities of Saugeen Shores and Kincardine.

6.2 The Core Study Area

- 1 The population of the Core Study Area is currently in the order of 33,300 and by 2046 it is projected to grow to 46,400. South Bruce's population is projected to grow from 6,250 to 8,760 over the period and growth in the Other Core Study Area municipalities in combination is expected to go from 27,100 to 37,600.
- 2 There are currently 13,200 occupied housing units in the Core Study Area and of this number 80% are owner occupied and 18% are tenant occupied.
- 3 In South Bruce, by 2046 the compliment of occupied housing is expected to grow from 2,360 units to 3,300 units and the corresponding statistics for the other Core Study Area municipalities in combination are from 10,670 units to 14,340 units.
- 4 The three Bruce County municipalities account for almost 75% of the projected housing growth.
- 5 The residential development potential within the Core Study Area stands at approximately 4,820 units. By 2046 it is projected that 4600 units of this potential will be consumed.

6.3 Key Issues

- 1 The Core Study Area municipalities are experiencing strong demand for housing, and they see that trend continuing. In the case of the Bruce County municipalities, this growth exceeds projections put forward by Bruce County in their Good Growth Discussion Paper (2021), and in the case of Huron County municipalities, it exceeds the projections put forward in the Huron County Official Plan (2021).
- 2 The Core Study Area Bruce County municipalities would like to see flexibility in growth policies put forward by the County to enable them to realize growth opportunities if they occur. They are in discussions with the County to this effect.
- 3 There is housing available across the Local and Core Study areas, so the market geography is broad and competitive. Housing along Lake Huron is generally more expensive than inland locations.
- 4 Prices for both owner occupied and rental accommodation continue to climb and low wage households and those requiring subsidized housing are finding it very difficult to find accommodation.
- 5 The lack of affordable housing is a two-edged sword. Low-wage earners or those who live on social assistance cannot get accommodation, and this precipitates a whole variety of social and economic issues.
- 6 The matter of affordable housing is a widespread, complex, cross jurisdictional issue. Provincial and Municipal governments and the private sector will need to work in concert to come up with viable solutions. In short, governments with legislation and subsidy monies will need to mandate and encourage the development industry to build affordable rental and ownership housing.
- 7 All of the municipalities have lands designated for residential development, but to accommodate the base case growth projections substantial servicing expansions and upgrades will be required.

6.4 Supply versus Demand

- 1 In the Core Study Area all of the municipalities will need to put servicing in place to accommodate base case housing growth.
- 2 Under base case conditions the supply of potential housing capacity is almost absorbed in South Bruce by 2046, and in the case of the four other Core Study Area municipalities the combined surplus is 140 units by the same year.

- 3 When with Project projections are taken into account, South Bruce's development capacity is fully consumed by 2041 and a deficit of 180 units is realized by 2046. For the Other Core areas combined the breakpoint year is 2045 and the 2046 deficit is 210.
- 4 In all cases the effects of the Base Case projections on potential housing capacity substantially outweigh the effects of the Project projections.

6.5 Options Evaluation

- 1 An overview of possible options to mitigate negative consequences or to enhance positive outcomes have been described for discussion purposes. They do not represent commitments or actions for the NWMO, the Municipality of South Bruce, or other parties. The final decisions on actions and commitments will be made at a future date
- 2 Of the four options considered: Do Nothing, Mandate Location, Incent Location, and Incubate and Cultivate Location, the latter attempts to be strategic by being multi-purpose. It links housing, training, tourism, and office employment in a campus package. At this juncture, subject to discussion between South Bruce and NWMO it tentatively appears to offer potential for helping South Bruce realize its aspirations for attracting Project associated workers (both direct, indirect, and induced) to take up residency within its borders.

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Appendix A: List of Socio-Economic Community Studies

Study Name	Study Proponent	Lead Consultant
<i>Local Economic Development Study and Strategy</i>	MSB	MDB Insight (now Deloitte LLP)
<i>Economic Development Study on Youth</i>	MSB	MDB Insight (now Deloitte LLP)
<i>Local Hiring Effects Study & Strategy</i>	MSB	MDB Insight (now Deloitte LLP)
<i>Agriculture Business Impact Study</i>	MSB	MDB Insight (now Deloitte LLP)
<i>Fiscal Impact and Public Finance Study</i>	MSB	Watson & Associates Economists
<i>Tourism Industry Effects Study and Strategy</i>	MSB	MDB Insight (now Deloitte LLP)
<i>Housing Needs and Demand Analysis Study</i>	NWMO, MSB	Keir Corp.
<i>Labour Baseline Study</i>	NWMO	Keir Corp.
<i>Workforce Development Study</i>	NWMO	Keir Corp.
<i>Regional Economic Development Study</i>	NWMO	Keir Corp.
<i>Effects on Recreational Resources</i>	MSB	Tract Consulting
<i>Local/Regional Education Study</i>	NWMO, MSB	DPRA
<i>Land Use Study</i>	NWMO, MSB	DPRA
<i>Social Programs Study</i>	NWMO, MSB	DPRA
<i>Emergency Services Study</i>	NWMO	DPRA
<i>Vulnerable Populations Study</i>	NWMO	DPRA
<i>Community Health Programs and Infrastructure Study</i>	NWMO	DPRA
<i>Aggregate Resources Study</i>	NWMO, MSB	Keir Corp.
<i>Infrastructure Baseline and Feasibility Study</i>	NWMO	Morrison Hershfield
<i>Local Traffic Study</i>	NWMO	Morrison Hershfield
<i>Road Conditions Study</i>	NWMO	Morrison Hershfield

Appendix B: Inventory of Knowledge Holders Interviewed and Key Findings

The table below includes an inventory of Knowledge Holders interviewed in 2021 applicable to the *Housing Needs and Demand Analysis Study*. Names have been excluded to respect the privacy of individuals. A table summarizing key findings from the interviews follows.

Date	Knowledge Holder – Organization	Applicable Studies ⁵
15-Jul-21	Local farmer & Developer	<i>Housing Needs and Demand Analysis Study</i>
29-Jul-21	REALTORS Association of Grey Bruce Owen Sound	<i>Housing Needs and Demand Analysis Study</i>
18-Aug-21	Bruce County, Human Services and Health Services	<i>Housing Needs and Demand Analysis Study</i>
01-Sep-21	MSB Public Works	<i>Infrastructure Baseline and Feasibility Study</i> <i>Housing Needs and Demand Analysis Study</i>
02-Sep-21	Local developer	<i>Aggregate Resources Study</i> <i>Housing Needs and Demand Analysis Study</i>
16-Sep-21	Bruce Power	<i>Emergency Services Study</i> <i>Housing Needs and Demand Analysis Study</i> <i>Labour Baseline Study</i> <i>Workforce Development Study</i> <i>Local Traffic Effects Study</i> <i>Road Conditions Study</i> <i>Regional Economic</i>
16-Sep-21	Huron County	<i>Land Use Study</i> <i>Regional Economic Development Study</i> <i>Housing Needs and Demand Analysis Study</i> <i>Workforce Development Study</i> <i>Labour Baseline Study</i>
13-Oct-21	Huron County	<i>Housing Needs and Demand Analysis Study</i> <i>Social Programs Study</i>

⁵ Applicable Studies only includes community studies that are led or jointly led by the NWMO; the applicable studies for various Knowledge Holders may be revised as it has become apparent that there may be some additional cross-linkages beyond those initially identified.

Date	Knowledge Holder – Organization	Applicable Studies ⁵
15-Nov-21	Municipality of Brockton	<i>Housing Needs and Demand Analysis Study</i> <i>Regional Economic Development Study</i> <i>Workforce Development Study</i> <i>Labour Baseline Study</i>
16-Nov-21	MSB Public Works	<i>Housing Needs and Demand Analysis Study</i> <i>Regional Economic Development Study</i> <i>Workforce Development Study</i> <i>Labour Baseline Study</i>
17-Nov-21	Township of North Huron/Huron County	<i>Housing Needs and Demand Analysis Study</i> <i>Regional Economic Development Study</i> <i>Workforce Development Study</i> <i>Labour Baseline Study</i>
24-Nov-21	Township of Huron-Kinloss	<i>Housing Needs and Demand Analysis Study</i> <i>Regional Economic Development Study</i> <i>Workforce Development Study</i> <i>Labour Baseline Study</i>

Table 22: Key Findings from Knowledge Holder Interviews Relevant to this Study

Bruce Nuclear Generating Station	<ul style="list-style-type: none"> ▪ Employs approximately 4,100 persons for operations. ▪ Most of the operating staff reside in Bruce County, particularly in Saugeen Shores and Kincardine. ▪ Bruce Power is recruiting and training local people as these are the persons who most want to live and work in the area.
MCR Project	<ul style="list-style-type: none"> ▪ Onsite annual jobs range from 1,000 to 2,300 with an annual average around 1,600. ▪ 75% of trades are travelers (i.e., commute is more than 1 hour). ▪ 80 % of travelers are staying in Kincardine and Saugeen Shores, predominately in rental accommodation. ▪ The MCR Project finishes in mid 2033 just as the Project (APM) starts construction. ▪ Encouraging/making supply chain companies locate in the area was a good idea, successful and helped win over public opinion. Over 60 companies located to Bruce, Grey, and Huron Counties. ▪ Bruce Power encouraged Bruce, Grey, and Huron Counties to work as a team.

Housing Issues	<ul style="list-style-type: none"> ▪ There is a lack of affordable housing. ▪ Public transportation is not available for people who do not live close to work. ▪ Housing is becoming unaffordable for locals. ▪ Rental housing availability is low and rental rates are high. ▪ Landlords have a preference for renting to high wage tenants (i.e., those associated with Bruce Power and the MCR Project). ▪ The livable wage is too low. ▪ Municipal boundaries are political constructs they are not economic boundaries. ▪ County level cooperation tends to be stronger than municipal level cooperation when it comes to economic development. ▪ Transportation and housing are always issues. ▪ The shoreline communities are becoming unaffordable for many people and as a result they are moving inland. ▪ People in moving to local communities need to be made to feel welcome. ▪ It is the lack of housing stock in the area, not higher wages that are the main culprit for the shortage of affordable housing. ▪ Municipalities need to expand the diversity of housing being built. ▪ Building contractors are very busy across the County. ▪ Contractors are struggling to attract and retain workers given that workers can't afford to live on their wages with the with the high cost of shelter. ▪ Transportation becomes an issue once persons requiring assisted housing move outside of established urban environments
County Housing	<ul style="list-style-type: none"> ▪ 700 units in 35 buildings across County. ▪ Approximately 600 people are on a waitlist for affordable/supportive housing is 600. ▪ Of the above approximately 38% are single people, 28% are families and 31% are seniors. ▪ There are instances where people outside the region are getting on the waitlist because of the huge waitlists in other jurisdictions. ▪ There is a need to diversify the housing stock away from single family residences. ▪ \$850 per month is the low cutoff rent for affordable housing. ▪ In some communities subsidized housing carries a stigma and there is opposition to it. ▪ The focus of the County when it comes to subsidized housing is in the communities with the greatest need (i.e., Saugeen Shores, Kincardine, Brockton and Wiarton).
Developer Perspectives	<ul style="list-style-type: none"> ▪ Do not want to replicate Toronto style development in Bruce County. ▪ Believe in big lots. ▪ Lots are sold to individuals who in turn use one of the builders in the area. ▪ Lots in Mildmay have sold in the range of \$60K to \$80K depending on the character of the lot.

	<ul style="list-style-type: none">▪ There is definitely more interest now in housing development in South Bruce than there was in the past.▪ There is land in Teeswater that could potentially be rezoned.▪ Significant development in Mildmay may be constrained by sanitary capacity.▪ Linear servicing costs for a new subdivision are in the range of \$1000 per meter and building costs are in the range of \$300 to \$400 per square foot.▪ South Bruce does not have development charges. In West Grey they are approximately \$5K to \$6K per unit.▪ Successful downtowns don't just happen. Communities need to make decisions and then act.▪ It is difficult for towns to attract businesses to their core areas. The town's need reasons for people to shop in them.▪ Downtowns will never be like they were in the 1960s. However, revitalization is possible - Blythe is an example.▪ Residents in South Bruce have no issue with driving to Hanover, Walkerton or Wingham to shop.▪ Many houses sold in the area are to local residents who are upgrading or moving within the area.▪ There are some recent arrivals from the GTHA pursuing jobs.▪ Renting is becoming prohibitively expensive.▪ South Bruce needs to plan for future development or development will happen to them. Land needs to be development ready, and the municipality needs to be prepared. It is no longer good enough to say "open for business".▪ South Bruce needs to take a targeted approach to economic development.
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