

Leveraging New Opportunities to Develop Housing in Rural Ontario

Sunday, January 18 | 1:00 – 2:15

Sheraton Hall E-F



Understanding The Housing Eco-system to leverage Opportunities

Connor Dorey
Chief Administrative Officer
Hastings County



The MUNICIPAL ROLE



Opportunities



Community Partners



Existing Programs



Funding Envelopes



Economies of Scale



Innovative Approaches



SUPPORTING PEOPLE

*Hastings*TM

AND OUR COMMUNITIES



Leveraging New Opportunities to Develop Housing in Rural Ontario: Approaches from Bruce County

Claire Dodds, Commissioner
Community Development Office
Bruce County

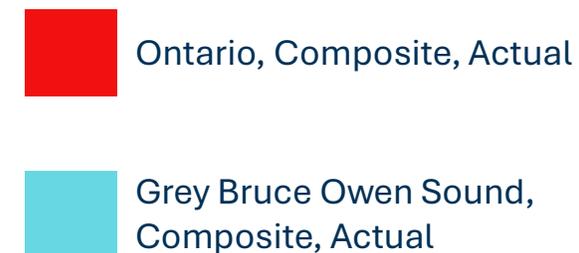
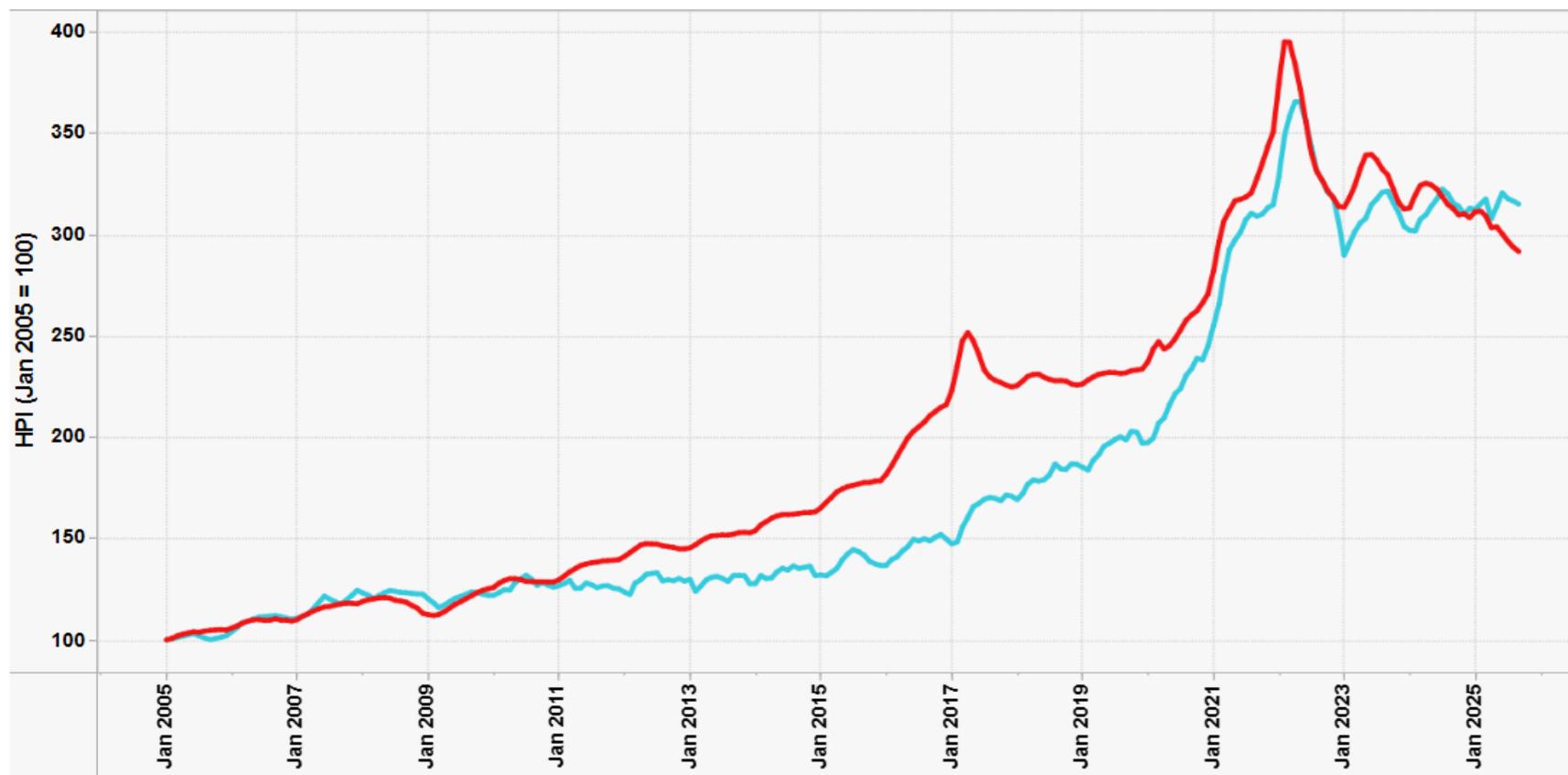
ROMA Conference
January 18, 2026



BUILD  in BRUCE



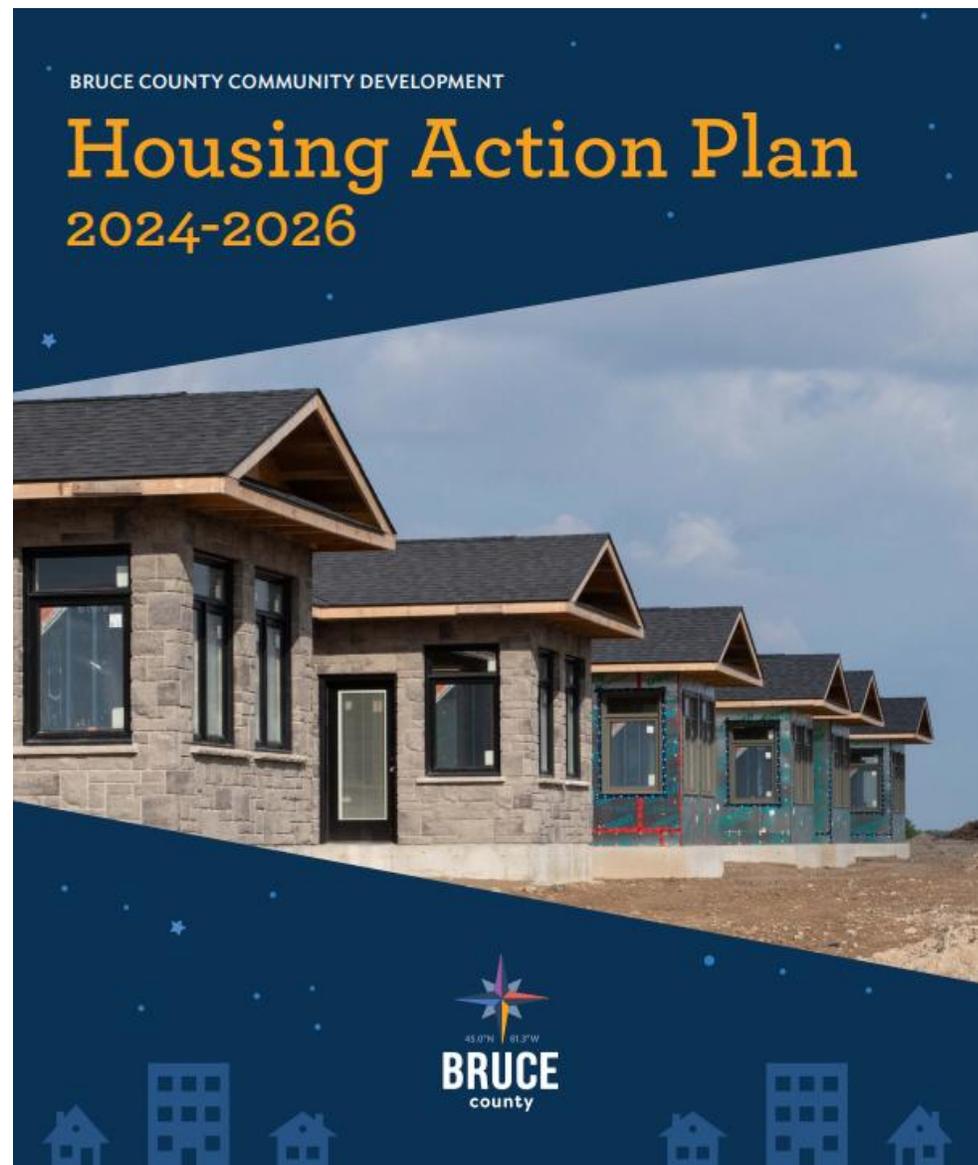
Cost of Ownership Housing: Ontario & Grey, Bruce, Owen Sound



Source: [CREA MLS® House Price Index \(HPI\) Tool](#)



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



Housing Targets



NON-MARKET HOUSING

MARKET HOUSING

Homeless Services

Social services for people who lack stable, safe, or adequate housing.

Emergency Shelters

Short-term lodging for people experiencing homelessness.

Transitional Housing

Temporary housing for people transitioning from shelters to permanent housing.

Supportive Housing

Facilities with integrated services to help people live independently.

Community or Social Housing

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

Below-Market Rental/Ownership

Private rental or ownership units subsidized by government.

Private Rental

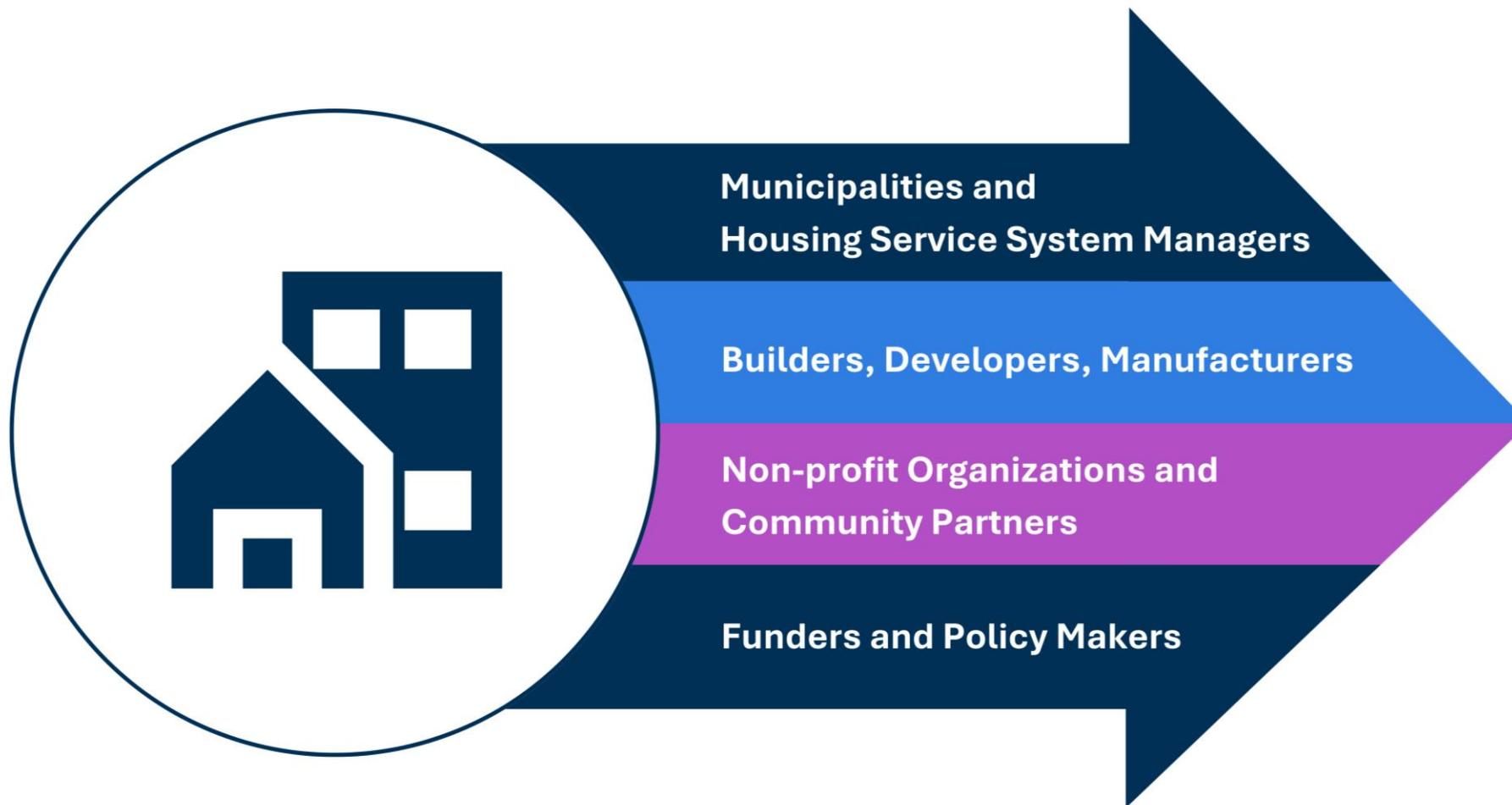
Units owned by individuals/firms charging market rents.

Home Ownership

Housing purchased by individuals/households at market prices.

Target Household Group(s)	Total	• Very Low Income • Low Income • Renters	• Very Low Income • Low Income • Renters • With Additional Needs	• Low Income • Renters	Moderate Income		• Median Income • Renters	• High Income • Owners
					Renters	Owners		
Bruce County 10-Year Housing Targets (units)	4,040	10	60	460	410	220	790	2,105
Targets by Type	Low Density	2,075	-	-	120	200	185	1,655
	Medium Density	1,140	10	15	75	15	280	385
	High Density	830	-	45	210	5	325	70
Targets by Size	Less than Two Beds	860	10	50	90	5	315	140
	Two Beds	885	-	10	105	30	235	355
	More than Two Beds	2,290	-	-	215	190	235	1610

Accessing New Opportunities for Housing in Rural Ontario Requires Partnerships



Bruce County Community Development Office

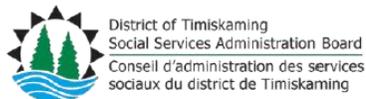
housingconcierge@brucecounty.on.ca
www.brucecounty.on.ca/buildinbruce



BUILD  **BRUCE**

Who is NOSDA

- NOSDA is made up of 11 organizations, representing Municipal Service Managers and District Social Services Administration Boards that cover the entirety of Northern Ontario (excluding First Nation communities).
- NOSDA Members plan, coordinate and deliver public services and infrastructure programs across the North including:
 - Financial and Employment Assistance
 - Early Learning and Child Care
 - Paramedic Services
 - Community Housing
 - Homelessness Prevention
- NOSDA covers an **area of over 806,000km²** (an area over 140,000 km² large than the province of Alberta) , **serving over 780,000 people.**



\$1 Billion
2025 combined Annual budget of NOSDA members



\$218 Million
Monies contributed in 2025 by municipalities to NOSDA members



9,322
of community housing units in Northern Ontario



4,870
of people experiencing homelessness in Northern Ontario



7,513
of non-profit provider units in Northern Ontario



3,612
of rent supplement units in Northern Ontario

PUBLIC HOUSING DEVELOPMENT IN NORTHERN ONTARIO: THEN VS. NOW

Without Provincial and Federal investment, the development of public housing is not viable.



2017
(Pre-Pandemic)

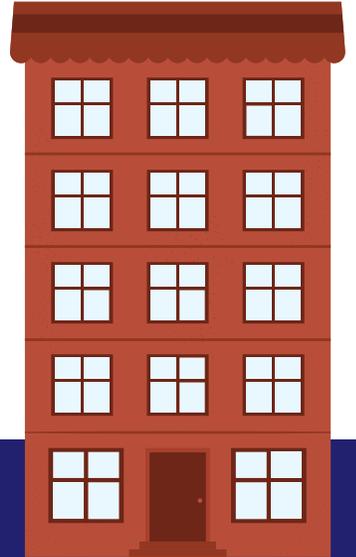
Operating Costs:
\$150 / month



Debt Service:
\$991 / month (2%)

NOI
-\$41

Market
Rent
\$1,100



2025
(Current)

Operating Costs:
\$349 / month

Debt Service:
\$2,404 / month (4%)

Market
Rent
\$1,500

NOI
-\$1,253

Design Through Innovation

NOSDA's Portfolio Housing Project

Funding:

A total of 50% of the grant money would be required in the form of:

- Up front grant to offset construction costs
- Long-term forgivable loan over the length of amortization
- Operating subsidy



7

District Social
Services
Administration
Boards



26

Sites across 16
Different
Communities



1,200+

New Housing
Units Developed
across Northern
Ontario



RURAL ONTARIO MUNICIPAL ASSOCIATION

Questions & Comments

