



The Meeting Place
Tobermory

LONG-TERM LANDLORD HOUSING INITIATIVE

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Manager
October 18th, 2023

Introduction

The Long-term Landlord Housing Initiative is the first part (Year I) of the Landlord & Tenants Support pilot project, funded by Bruce County and implemented by The Meeting Place Tobermory in 2022.

→ **Designed to:**

Address lack of long-term rental housing stock in the Northern Bruce Peninsula (NBP).

→ **Aimed at:**

Incentivising property owners to become long-term landlords through funding to retrofit and renovate existing buildings in the community.

→ **Goal:**

Add 4 new long-term rental options to the NBP housing stock as efficiently and effectively as possible.



Housing Security on the Northern Bruce Peninsula

- Homelessness in rural communities is largely invisible, as many experiencing it are not necessarily without shelter, but fall under the third context of the Canadian Definition of Homeless as they do not have security of tenure.
- Lack of long-term rental stock.
- Seasonal housing and some Short Term Accommodations offer provisional accommodations.
- Year-round residents are competing with the seasonal market for real estate.
- Homelessness may be seen as an individual problem, but housing security is a community problem that can affect any of us.
- The housing work being done at The Meeting Place represents the organization's expansion of the 'community hub' model.

Background

- This evidence-based initiative grew out of the SPARK project where resident seasonal workers in the NBP identified local actions and resources that would make their lives better.
- Completed two investigative reports in 2020/21, drawing on community consultation.
- Identified dire need for more and better year-round housing rental options, and that addressing housing security on the NBP requires urgent action.
- An infographic campaign was designed and advertised in the spring of 2022 with messages appealing to property owners to consider community need and the benefits of becoming long-term landlords.



Process Guiding the Initiative

- Modelled based on existing renovation programs.
- Most renovation/upgrading funding and grants offered by all levels of government are for primary residences only.
- This Initiative is unique in that it provides an incentive to long-term renting through funding for improvements to homes or units that will be added to the long-term housing stock.



May - August 2022

- Developed Project Charter
- Recruited Advisory Group
- Established Terms of Reference for Advisory Group
- Determined Communication Plan with regular articles in the Bruce Peninsula Press

- Determined application window
- Finalised Application Guidelines and Form
- Researched funding agreements
- Postcard mail-out advertising application window

May

June

July

August

- Defined Long-term Housing
- Researched documents from existing program
- Created draft of Application Guidelines and Application Form

- Applications opened August 8th
- Emailed potential applicants with Application Guidelines and Form

September - December 2022

- Application window closed September 14th
- Applications shared with Advisory Group
- Established application selection strategy

- Meet with applicants and allocate funding

September

October

November

December

- Successful applications selected
- Project manager informed all applicants of outcome of application
- Arranged for meeting with successful applicants
- Finalized funding agreement with Advisory Group and County

- Present to NBP Municipal Council
- Finalize report

Application Data

- 20 applications were submitted by the September 14th deadline from a total of 30 property owners
- 18 of the 20 applications requested the maximum funding of \$25,000
- 12 applications were from existing landlords

Geographic Location of Properties

Ferndale

15.0%

Dyers Bay

5.0%

Miller Lake

5.0%

Barrow Bay

5.0%

Pike Bay

5.0%

Stokes Bay

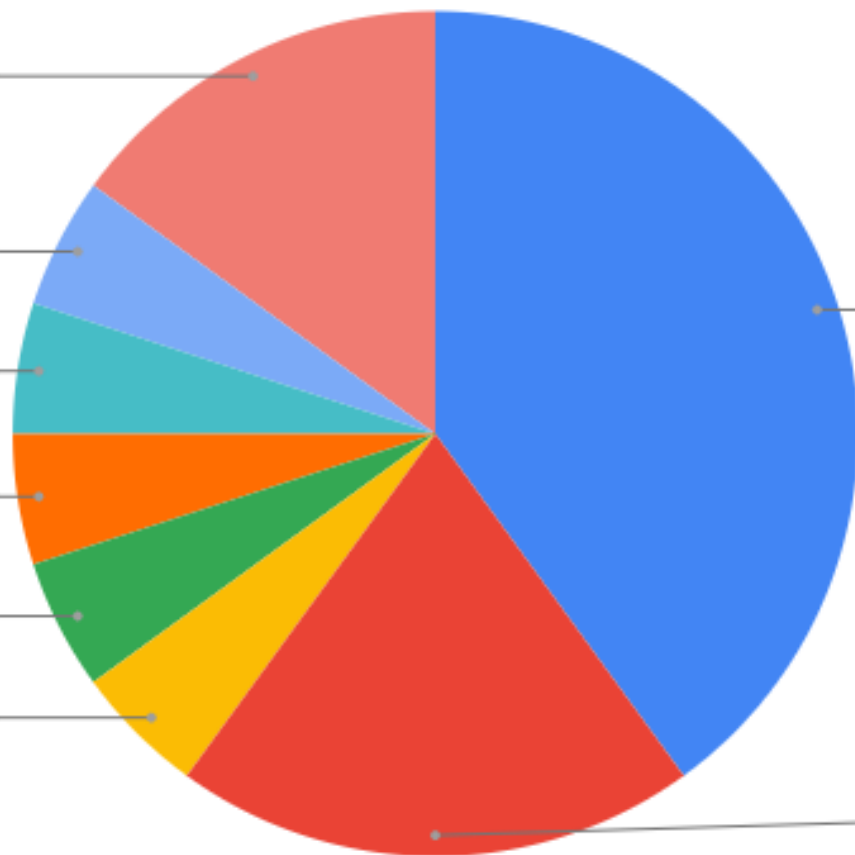
5.0%

Tobermory

40.0%

Lion's Head

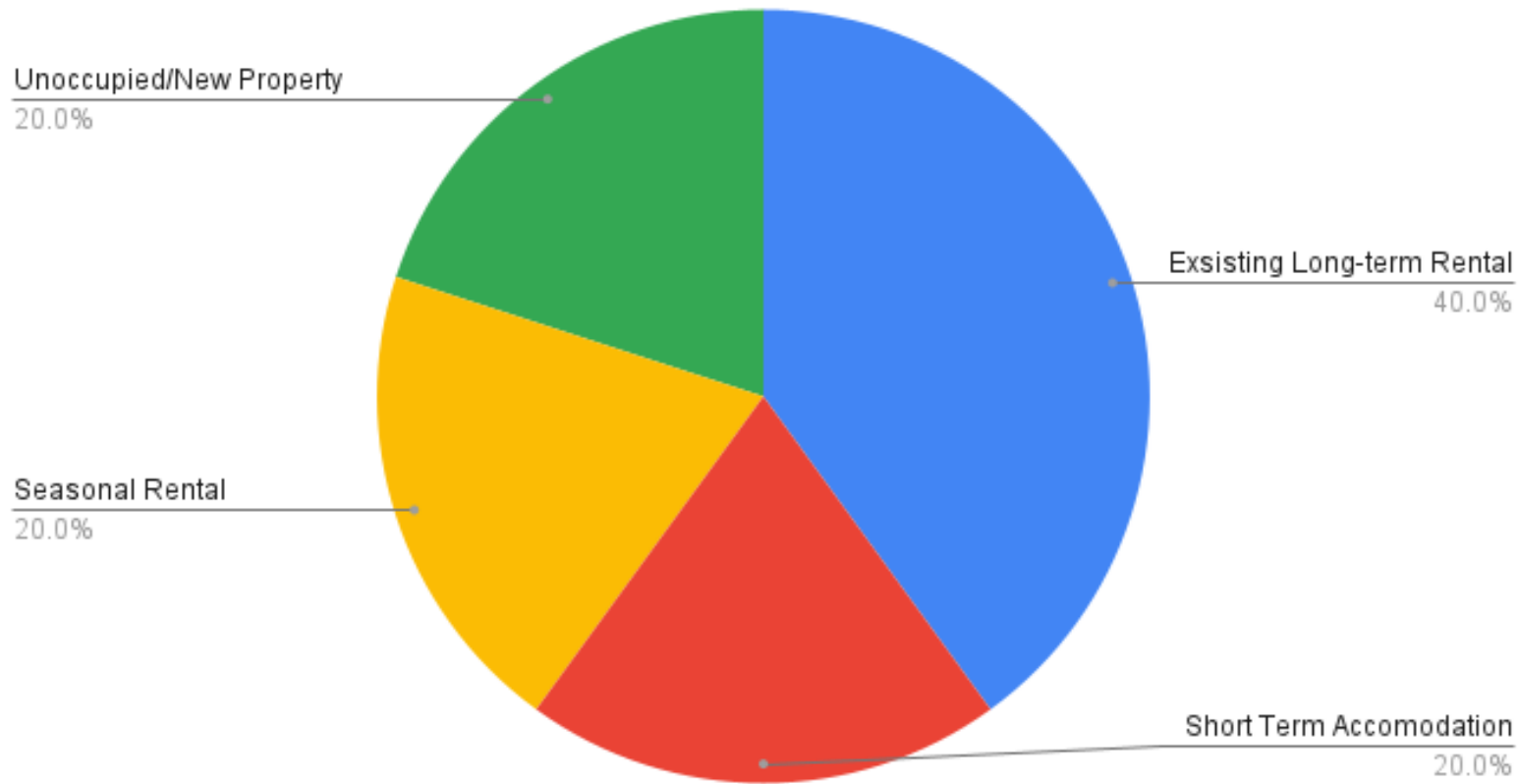
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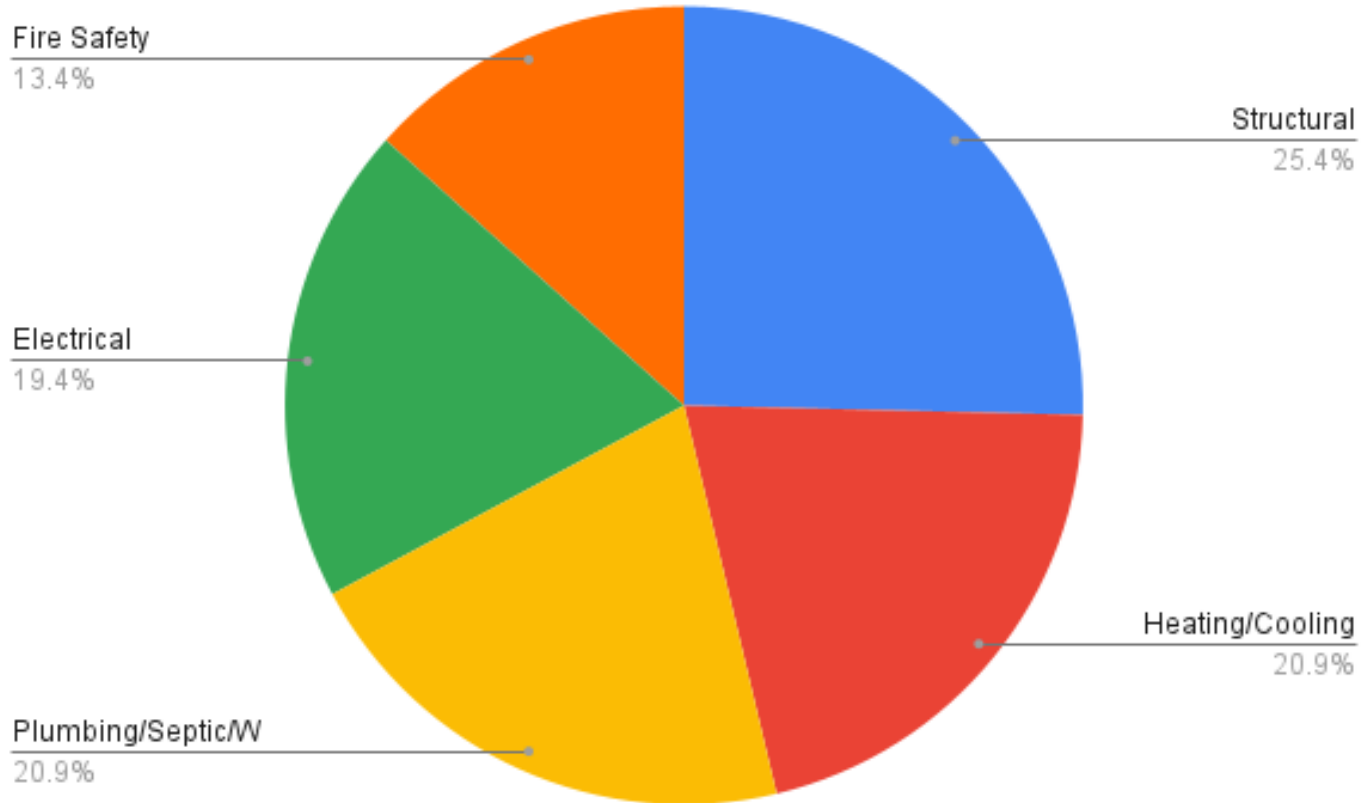
Lion's Head
Provincial
Nature
Reserve
Lion's Head
Provincial

5 km
2 mi

Rental Status of Properties when Applying



Type of Upgrades





Observations

What was most encouraging was the number of property owners interested in offering long-term housing as a new business, as well as the number who are already long-term landlords looking to improve or expand options.

→ **What does this mean?**

Property owners are committed to this business model and to increasing and maintaining the long-term rental stock.

→ **What could help?**

The community would benefit from a diversification of the initiatives. Landlords with existing long-term tenants expressed interest in improving their rental properties and tenants would benefit from these improvements.



Observations

What made the successful applications stand out?

→ Purpose & Outcomes

The strongest applications explained how their project meets the purposes and outcomes of the Initiative. The funding recipients are committing to five years of year-round permanent occupancy. The better they illustrated their commitment to increasing the housing stock, contributing to community sustainability through creating long-term stable housing, and supporting co-helping relationships between tenants and landlords, the stronger their application.

→ Factors Considered

When looking at applications the following factors were considered: accessibility of property, viability of project, timeline, occupancy potential, and property management considerations.

Indicators of Success

→ Outcome 1 :

The Landlord and Tenant Support project manages tangible and meaningful resources that can be easily accessed.

→ Outcome 2:

The project resources provide a range of financial incentives for landlords to invest in long-term rental accommodation.

→ Outcome 3:

Up to four rental properties receive upgrades contributing to safe and secure long-term rentals - depending on household composition, these projects have the potential to house up to **4 FAMILIES** or **11 INDIVIDUALS** (likely a combination).

→ Outcome 4:

Landlord and tenant relationships are strengthened as an indirect outcome of the project.

→ Outcome 5:

Begin to change the narrative around short-term rentals as the only rental business that is viable or that landlords are interested in.

A map of the Tobermory and Bruce Peninsula area is visible in the background. The map shows the coastline of the Bruce Peninsula, with Tobermory labeled in the top left. The text of the slide is overlaid on a white rectangular box.

Conclusions and Future of the Initiative

The whole experience left us – TMP board, staff and advisory group, with a better understanding of long-term rental issues in the Northern Bruce Peninsula and the project undertaking, leading to the development of recommendations for a Year II round of actions. This Initiative also has the potential for a more intentional research component.

A background map of the Bruce Peninsula area, showing land, water, and some infrastructure. Labels like 'Tukereau', 'High Dump', and 'Bruce' are visible.

Conclusions and Future of the Initiative

- Follow the Year I funded projects to completion in 2023 and offer any added support to landlords in getting their LTA units onto the rental market in a timely manner. Engagement during this time will help to create a collaborative among new and experienced LTA landlords.
- Produce a Landlord Tenant Win-Win Guide specific to the Northern Bruce Peninsula.
- Facilitate education and focus group discussion for property owners and prospective tenants on less conventional rental options such as secondary dwelling units, shared living, and tiny homes. These could be done in conjunction with the Bruce County Housing Toolkits.
- Design a financial incentive funding process for LTA with a focus on innovative rental solutions, such as energy conservation retrofits addressing equity in tenant savings/comfort or target populations.



Resources

Library of Parliament Research Publications. *Defining and Enumerating Homelessness in*

Canada. Publication No. 2020-41-E 2020-12-18

https://lop.parl.ca/sites/PublicWebsite/default/en_CA/ResearchPublications/202041E

Attainable Housing Strategy - Final Report. Municipality of Northern Bruce Peninsula.

SHS Consulting. August 2022. <https://www.northbrucepeninsula.ca/en/municipal-services/resources/MunicipalStrategiesandPlans/NBP01S---Attainable-Housing-Strategy---Revised-Final-Report---2022-08-26.pdf>

“Reaching Home: Canada’s Homelessness Strategy Directives” Government of Canada. Accessed December 7th, 2022. <https://www.infrastructure.gc.ca/homelessness-sans-abri/directives-eng.html#h2.2>