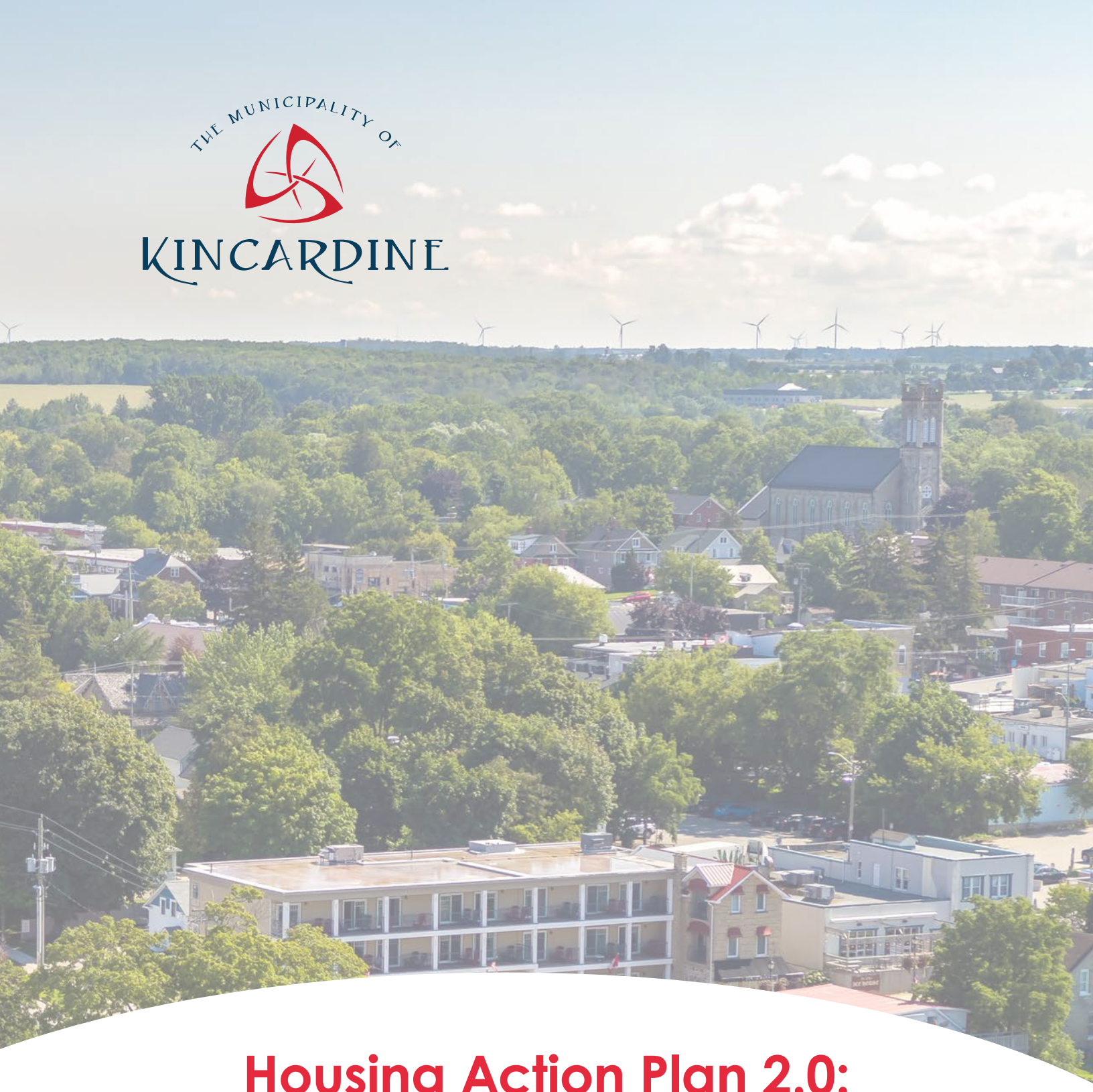
THE MUNICIPALITY OF KINCARDINE



Housing Action Plan 2.0: The Roadmap to Project 160

Approved September 23, 2026

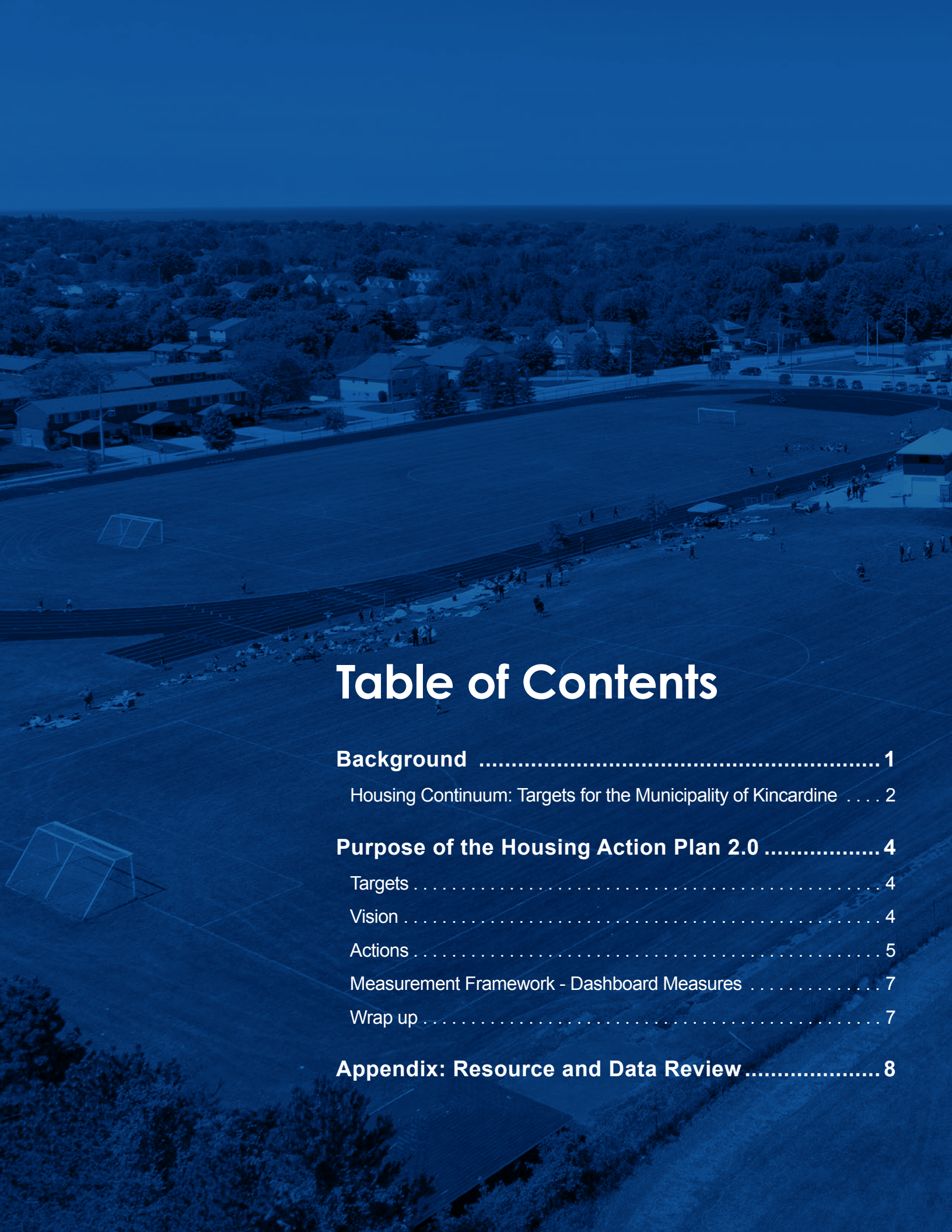


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Background

The Municipality of Kincardine is growing.

By 2046, our population is projected to increase from just over 12,000 residents to more than 15,000, creating a need for approximately 900 additional residential units. This projection does not yet account for potential impacts from the Bruce C Project, which could further increase housing demand in our community.

In response to the most pressing needs, Council established **Project 160: Building Housing Together**, a vision to create 160 new below-market rental and ownership residential units, with a monthly housing cost between $1,088 and $1,740.

Building on Bruce County's housing targets and the work already underway, Project 160 provides a local framework for increasing the supply of affordable and attainable housing and ensuring that new housing responds to the most pressing needs of our community.

Project 160 represents an important step toward addressing the Municipality of Kincardine's housing needs and is about creating housing opportunities that help to:

- Retain the local workforce
- Support seniors and retain youth
- Help young families stay local
- Sustain local businesses
- Strengthen community vitality



PROJECT 160

MORE HOMES. BRIGHTER TOMORROWS.

160

New Below-Market Rental and Ownership Units



with a Monthly Housing Cost between

$1,088 – $1,740

Housing Continuum:
Targets for the Municipality of Kincardine

Bruce County Role – Housing System Manager





Non-Market Housing

Housing Continuum Type	Homelessness Services	Emergency Shelters		Transitional Housing
Description of Continuum	Social services for people who lack stable, safe or adequate housing	Short term lodging for people experiencing homelessness		Temporary housing for people transitioning from shelters to permanent housing
Target Household Group	Total = 2,045 MoK			Very low income Low income Renters
10 Year Targets (units) **Lake Shore Region Focus of Housing Targets**	Targets by Type:	Low Density Medium Density High Density	825 595 625	270
	Targets by Size:	Less than 2 Beds Two Beds More than 2 Beds	450 455 1140	
10 Year Targets (units) **Municipality of Kincardine**	Targets by Type:	Low Density Medium Density High Density	412 297 312	135
	Targets by Size:	Less than 2 Beds Two Beds More than 2 Beds	225 227 570	

Local Municipal Government Role
Bruce County Planing and Development Role






Market Housing

Supporting Housing	Community or Social Housing	Below-Market		Private Rental	Home Ownership
		Rental	Ownership		
Facilities with integrated services to help people live independently	Developed with public funding, owned / operated by governement, non-profits or co-operatives	Private rental or ownership units subsidized by government		Units owned by individuals / firms charging market rates	Housing purchased by individuals / household s at market price
Very low income Low income Renters	Low income Renters	Moderate income		Median income Renters	High income Owners
		Renters	Owners		
270		220	95	420	1,040
135		110	47	210	520

Purpose of the Housing Action Plan 2.0

The Housing Action Plan 2.0 builds on the work of the Housing Action Plan from 2022. The Housing Action Plan 2.0 provides the roadmap of actions needed to help achieve the target established through Project 160. While Project 160 sets a clear and measurable goal of creating 160 new below-market rental and ownership residential units, the Housing Action Plan identifies the policies, tools, partnerships and specific actions required to move toward that target and address the broader housing needs of the community.

Project 160 establishes the destination, while the Housing Action Plan provides the roadmap to get there. This approach provides continuity and momentum into 2027 without pre-empting the priorities of the incoming Council. Once the new Council has established its strategic priorities, the Housing Action Plan can be reviewed and aligned with those directions, ensuring that future housing initiatives reflect Council's priorities and the evolving needs of the community.



Targets

- Deliver 160 below-market rental and ownership residential units, aligned with the Bruce County Target 2025 Report.
- Achieve monthly housing costs in those 160 units between $1,088 and $1,740 (based on 2025 data).

Vision

To work together to provide 160 families with affordable residential units.

Actions

The following actions are to help build the foundation for achieving the longer-term housing objectives. Together, these actions will strengthen municipal capacity, improve housing readiness, build partnerships, and create the policies, tools and conditions needed to **build housing together**. These short-term actions are intended to be completed by the end of 2027 and will position the Municipality to advance more significant housing initiatives over the longer term.



1. Update zoning policies to support the development of affordable housing options.

1.1 Implement permits for 4 units as-of-right on fully serviced residential lots that can accommodate this type of housing.

1.2 Reduce the number of zones by expanding the variety of housing types permitted in all residential zones and ensure the applicable official plan policies are updated to support these changes.

2. Strengthen municipal housing funding tools to prioritize Project 160.

2.1 Revise the Affordable Housing Reserve Fund Policy to align with the objectives of Project 160 and establish sustainable funding targets to support the long-term development of affordable housing within the Municipality.

2.2 Activate a housing focused Community Housing Improvement Plan (CHIP) to provide financially sustainable incentives that prioritize and align with Project 160 and other priority housing projects/ plans, including a five-year Tax Increment Equivalent Grant (TIEG) program.

3. Leverage Land to Advance Housing targets in Project 160.

3.1 Develop a policy, process and criteria for evaluation of housing development on municipally owned land, informed by best practices and innovative approaches from other municipalities that prioritizes Project 160.

3.2 Identify and evaluate opportunities with community partners for strategic land acquisition to support future affordable housing development.

3.3 Establish a clear, long-term vision for the full site at 705 Princes Street, enabling a coordinated and phased implementation over time.

- ➔ Create concept drawings and a feasibility review to envision the various potential phases and conceptual plan alternatives for this site.
- ➔ Develop a Planning Justification Report for the preferred concepts.
- ➔ Identify potential development partners.

4. Strengthen Community Readiness to Support the Development of Affordable and Diverse Housing.

4.1 Develop proactive communications on the need and benefits of below-market housing. For example, share stories of people from the community that would benefit from Project 160 (seniors, single mom, people working in retail etc.).

4.2 Develop and maintain a Housing Action Dashboard that tracks the implementation of housing actions, monitors key performance indicators, and provides regular progress updates to Council and the public.

4.3 Work together with community partners to align work, raise issues of housing, advocate on housing needs and support new housing initiatives. Potential partners include; Nonprofits, local unions and other businesses who need housing for workers.

Measurement Framework - Dashboard Measures

Tracking and measuring progress is essential to turning the Housing Action Plan from a roadmap into results, enabling the Municipality to demonstrate accountability, identify gaps and emerging needs, and adjust actions and priorities as housing conditions evolve.

The following measures will be tracked and reported annually where possible.

- Net new housing units completed.
- Number of affordable and attainable housing units created.
- Number of missing middle units approved.
- Residential vacancy rate.
- Average residential approval timelines.
- Project 160 Housing Target progress (% achieved).
- Municipal dollars leveraged into housing investment.
- Number of municipal policies updated to support housing.
- % of housing action plan items completed.



Wrap up

Housing is about more than buildings.

It's about affordability, community character, local jobs, seniors, young families, the economy, and the future we want for the Municipality of Kincardine.

Project 160 is about creating housing opportunities that help to:

- Retain the local workforce
- Support seniors and retain youth
- Help young families stay local
- Sustain local businesses
- Strengthen community vitality

Appendix: Resource and Data Review

The Housing Ad Hoc Committee undertook a review of existing housing reports, studies and data to understand the challenges, opportunities and emerging housing needs facing the Municipality of Kincardine. Building on this evidence and the work already underway, the Committee identified the goals and actions that form the foundation of the Housing Action Plan.

Bruce County Targets (December 2025)

Bruce County Established 10-Year Housing Targets to Meet Future Housing Needs. The Housing target report builds on detailed projections of population, households, and dwellings to help Bruce County plan for the future.

https://www.brucecounty.on.ca/sites/default/files/Bruce%20County%20Housing%20Targets%20%282026-2036%29%20Report%20Final.pdf

BuildingIN Housing Barriers and Opportunities Report

Working to address the housing shortage and explore potential solutions, the BuildingIN Housing Barriers and Opportunities Report was completed to assess the potential for housing development within the Municipality of Kincardine. The goal of the review was to find areas within the Municipality with opportunity for infill development by utilizing existing municipal roads and services. The report also gives suggestions on zoning and official plan policy changes that would add permitted housing types to more zones without requiring planning applications site specifically.

https://www.kincardine.ca/media/gxfpch5t/buildingin-kincardine-barriers-and-opportunities.pdf

One Point Report

The OnePoint report (Building Homes, Strengthening Communities: A Review of municipal housing policy best practices across the one point region) evaluates the housing policies of the ten largest municipalities using the Canada Mortgage and Housing Corporation's Ten Housing Accelerator Fund Best Practices. The Municipality of Kincardine was one of the municipalities evaluated and the results of this review can be found on pages 20 to 23.

https://media-001-ca.cdn.govstack.com/kincardine-005-ca/media/afjjxxou/one-point-housing-report-feb-2026.pdf

A Housing Crunch and a hunger for change

The A Housing Crunch and a Hunger for Change survey report presents research on residents' perspectives related to housing, affordability, quality of life, real estate, and municipal election issues in Owen Sound, Kincardine, and Collingwood. Commissioned by the One Point Association of REALTORS® and conducted by Nanos Research, the survey gathered responses from 769 residents between April 18 and 28, 2026.

https://media-001-ca.cdn.govstack.com/kincardine-005-ca/media/a4acuny1/2026_nanos-research_one-point-realtors-report.pdf

Flourish Report

The Municipality of Kincardine, in partnership with Bruce County, Women's House and Community Living, engaged Flourish to develop a business plan to support the creation of much needed affordable housing in the Municipality of Kincardine. The study explored the potential of both municipally owned land and privately owned property identified by a potential partner.

The goal of the report is to provide a development pro forma for affordable and mixed rental housing in the community, aligned with key funding sources and available local resources.

https:/www.kincardine.ca/media/hu1j4khs/20240925-mok-partners-flourish-report-final.pdf

Data collected from:

- Rural Housing Information System (RHIS) (2021 Stats Can)
  https://www.ruralontarioinstitute.ca/rhis
- Housing Assessment Resource Tools (HART Hub)
  https://hart.ubc.ca/
- Build Canada Homes Portal - Affordability Tool
  https://bch-portal-portail-mc.canada.ca/en/
- Housing survey (2022)
  https://www.kincardine.ca/media/choherre/report-kincardine-housing-action-plan-survey-results-v226.pdf
- Bruce county housing targets - December 2025
  https://www.brucecounty.on.ca/sites/default/files/Bruce%20County%20Housing%20Targets%20%282026-2036%29%20Report%20Final.pdf



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