



**Municipality of South Bruce**  
Housing Growth Strategy  
Final Report – May 2025



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# Introduction

The Municipality of South Bruce, recognizing the pressing need to address housing requirements for its diverse and expanding population, embarked on the development of a comprehensive Housing Growth Strategy.

In April 2024, the Municipality of South Bruce engaged Deloitte LLP to conduct a Housing Growth Strategy. This initiative aims to ensure the provision of adequate housing that caters to various demographics, including low-income families and new residents, in anticipation of strong future population growth. The Housing Growth Strategy is designed to leverage sophisticated, data-driven forecasting methods to prepare the community for upcoming workforce changes, housing affordability issues, and associated economic impacts.

## Scope and Objectives

The scope of this project encompasses the development of a Housing Growth Strategy that prepares South Bruce for anticipated demographic changes and economic developments. The objectives include projecting population growth, assessing current and future housing needs, identifying future supply of housing, and proposing actionable strategies to facilitate sustainable housing development. This strategy is crucial for accommodating the influx of new residents and ensuring the availability of housing options that meet future needs.

## Methodology

The methodology for the Housing Growth Strategy encompasses a comprehensive approach involving detailed data collection, stakeholder consultation, and rigorous analytical processes:

- **Data Collection and Analysis:** Collection of up-to-date demographic and housing data, coupled with socio-economic modeling to understand current conditions and future needs.
- **Stakeholder Engagement:** Involving key community stakeholders through interviews, workshops, and public consultations to gather insights and validate data-driven findings.
- **Strategy Development:** Utilizing the insights gained from data and consultations to formulate actionable strategies focused on both market and non-market housing solutions.
- **Implementation Planning:** Detailing a phased approach to strategy implementation, including recommendations for policy adjustments, infrastructure development, and community services enhancements.

The project leverages Deloitte's proprietary tools and methodologies, accompanied by comprehensive data and local insights provided by the municipality and partners, ensuring a tailored approach that respects South Bruce's unique context and priorities.

# Setting the Stage – Future Housing Needs and Development Capacity





# Setting the Stage – Future Housing Needs and Development Capacity

Based on projections by metroeconomics, the population of South Bruce is estimated to reach 8,765 people by the year 2046, a 43% increase from 2021. The total amount of growth and the fastest growing age groups are key factors in determining future housing demand.

## **Young Working Prime (25 to 34 Years)**

According to metroeconomics, the number of people in the "young working prime cohort" (25-34 years old) is projected to increase from 759 in 2021 to 1,191 in 2046. This represents an additional 432 people or growth of 57%, faster than overall population growth of 43%.

On a per year basis, growth in this important demographic category will average 17 individuals per year, or 1.8% annual growth. Growth of this magnitude in this age cohort is positive for South Bruce and unusual for rural communities where it is observed that younger working age adults are leaving, pursuing higher education and employment opportunities in urban areas<sup>1</sup>. The housing implications of this group, who are in their early earning years of their career, are significant. As this group consists of individuals with diverse needs, it is important to provide a range of housing options. Those who are single may prefer smaller units such as studios or one-bedroom apartments. On the other hand, those who are in a common-law relationship or are married and planning to start a family may prefer larger spaces such as single-detached houses, semi-detached houses, or row-houses. By offering a variety of housing options, South Bruce can cater to the different preferences and requirements of different demographic groups.<sup>2</sup>

## **Mid Working Prime and Late Working Prime (35 to 54 years)**

According to metroeconomics, the number of people in this age cohort (35-54 years old) is projected to increase from 1,360 in 2021 to 2,475 in 2046. This represents an additional 1,115 people or growth of 82%. On average, this translates to an annual increase of approximately 45 individuals between 2021 and 2046, or 2.4% per year. For comparison,

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<sup>1</sup> [Socioeconomic facts and data about rural Ontario | ontario.ca](https://www.ontario.ca/en/ontario-facts-and-figures)

<sup>2</sup> According to Statistics Canada (Table 39-10-0052-01 and Table 13-10-0417-01), the mean age at marriage in Ontario in 2020 was approximately 31 years, meanwhile, in 2023, the mean age of mother at time of delivery is 32 years.

Statistics Canada's latest population projection for Ontario<sup>3</sup> shows average annual growth of 1.0% for this age group through 2046.

In terms of housing, a study conducted by the Toronto Metropolitan University, found that people between the ages of 35 to 54 buyers favour single-detached houses by a wide margin (52%), and about one-third of this age group expressed the intention to purchase a ground-related property.<sup>4</sup> <sup>5</sup> This is supported by 2021 Census data for South Bruce, which showed that of 650 homes with a head of household in the 35 to 54 age range, 640 (98%) were single-family homes.

### **Young Seniors and Elderly (65 Years and Older)**

By 2046, young seniors (65-74) and the elderly (75 years and older) are projected to make up approximately 21% of South Bruce's population. These age cohorts are expected to grow at an average annual rate of 1.9% between 2021 and 2046 and grow by 712 people, or 61% total growth. This annual growth rate is slightly higher than the projected 1.6% rate for Ontario.

Starting in 2027, there is a notable slowdown in year-over-year growth, with the average growth rate decreasing from 5% to 1%. This trend is observed among cohorts that are more likely to be retired. This shift presents a significant opportunity for private developers and builders, particularly in the conversion and adaptation of existing housing stock to meet the needs of this demographic. As these individuals continue to age, they may seek housing options that focus on independent living but also offer flexibility and the potential for additional support services.

Over time, a growing number of people in these cohorts may consider relocating to supportive housing, assisted living, or long-term care facilities as their needs evolve. This trend underscores the importance of developing a diverse range of housing options to accommodate the varying preferences and requirements of the aging population.<sup>6</sup>

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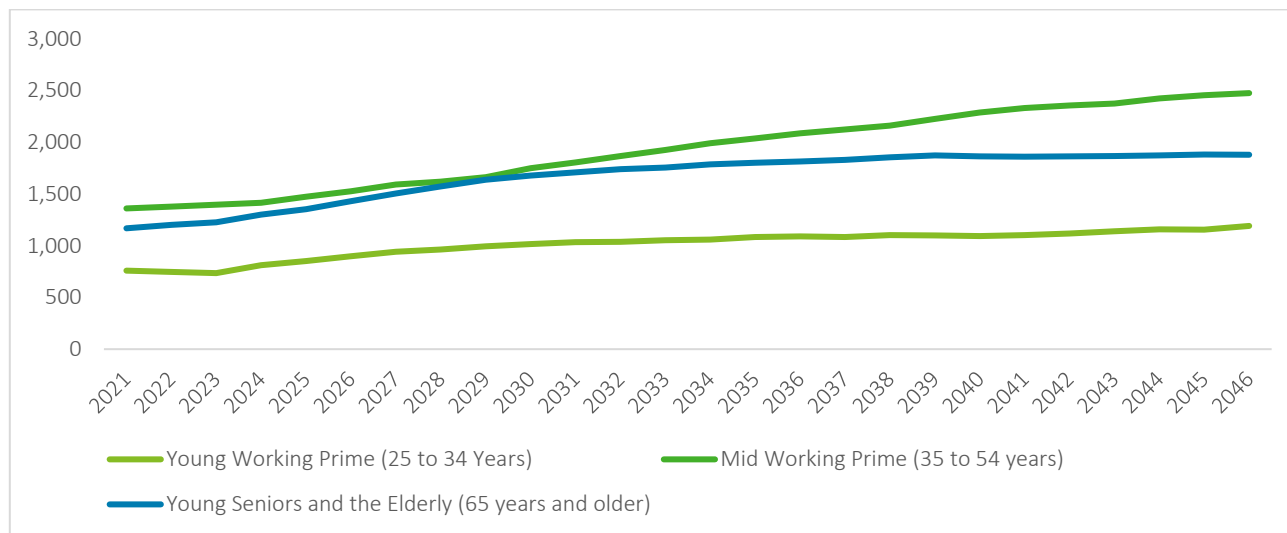
<sup>3</sup> Statistics Canada (Table 17-10-0057-01), using the M6 (Medium) scenario that extrapolates migration patterns from the 2021 to 2024 period.

<sup>4</sup> Toronto Metropolitan University (2017), Overriding Preference for Ground-Related Housing by GTA Millennials and Other Recent and Prospective Buyers. Centre for Urban Research and Land Development.

<sup>5</sup> Ground-related or ground oriented dwellings are units have direct access to the street. Examples of these include Single-detached, semi-detached, and row houses.



Figure 1: Population Growth, Young Working Prime, Mid-Working Prime, and Young Seniors and the Elderly, South Bruce, 2024-2046

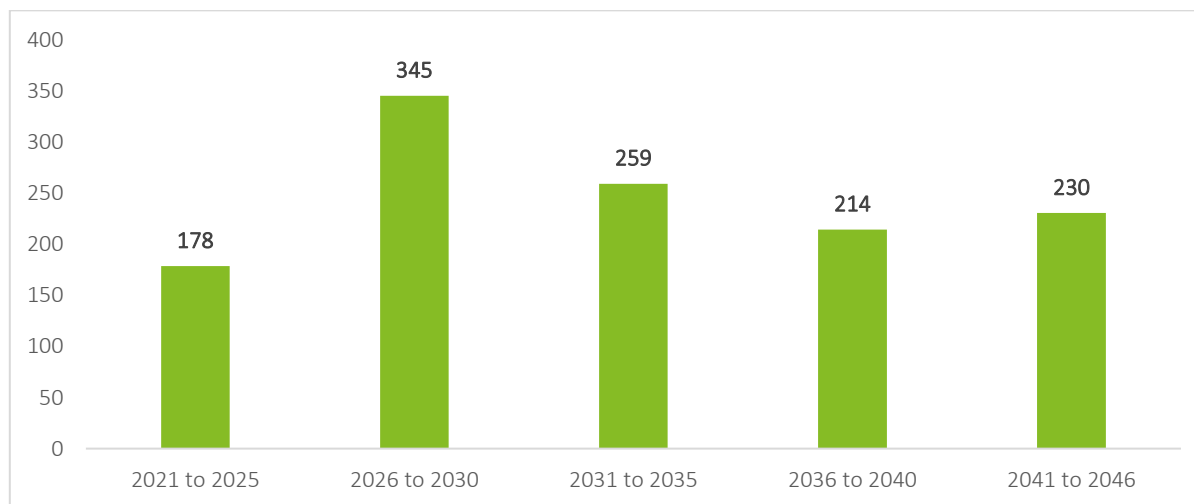


Source: metroeconomics, 2024

## Dwelling Projections and Demand for Housing

The number of private dwellings in South Bruce was approximately 2,250 units in 2021. According to projections, this number is expected to increase to 3,478 units by 2046, which represents an additional 1,228 units. In terms of five-year increments, the metroeconomics' base case projects the need for approximately 178 additional dwellings by 2025, an additional 345 dwellings by 2030, 259 dwellings to 2035, 214 to 2040, and an additional 230 dwellings would be needed between 2041 and 2046. In summary, South Bruce will require an average of 49 new units per year to accommodate the expected growth.

Figure 2: Additional Dwelling Units Required (5-Year Total), South Bruce, 2021-2046



Source: metroeconomics, 2024

## Land Analysis and Supply of Housing

The analysis of municipal land data in South Bruce has identified 308 acres available for future residential development. Of these, 88 acres (29%) have approved residential development plans and projects and 63 acres (20%) have proposed residential development plans and projects. This leaves 157 acres (51%) of vacant residential land that could be considered for future developments, contingent upon zoning and land designation.

The combined total from approved and proposed developments is 1,167 new housing units, which nearly matches the entire projected growth in demand of 1,228 units by 2046. This suggests that the current development plans are largely adequate to meet anticipated housing needs without even considering additional development proposals that may come forward in the next 20 years. It also underscores the importance of ensuring that these developments proceed as planned to avoid any shortfall in housing availability.

A detailed examination of the housing types in both confirmed<sup>7</sup> and proposed<sup>8</sup> developments reveals a growing interest in higher-density housing, such as townhomes and apartments. Of the total 1,167 potential new units, 396 (34%) are townhomes, 162 (14%) are stacked townhomes, and 72 (6%) are apartment units. This mix of units features a much higher percentage of higher-density housing forms than the existing housing stock in the community.

Feedback from the development community suggests the shift to higher-density options is a market response to affordability concerns (smaller units are more affordable for younger and first-time homebuyers) and a preference for more compact living spaces, particularly for older homeowners who may have mobility constraints. Additionally, this trend aligns with the latest planning orientation towards higher density as outlined in the Provincial Policy Statement. The focus on higher-density units is a strategic response to the increasing demand for affordable housing options and efficient land use.

It is reasonable to conclude that if all upcoming developments proceed as planned, combined with a small amount of additional infill and/or smaller developments, that the current development pipeline is sufficient to meet housing demand over the next 20 years. This conclusion is supported by the close alignment of the proposed new units with projected demand, as well as the strategic focus on higher-density housing types. However, it is important to note that accommodating this growth may require additional municipal infrastructure and services. Further details on the potential servicing needs are provided in the following section.

It is important to note that the estimated unit numbers do not encompass all identified developable lands, meaning that additional units may be built either as part of larger proposed developments or through gradual infill. This potential for further development provides a buffer that could help address any unforeseen increases in housing demand or

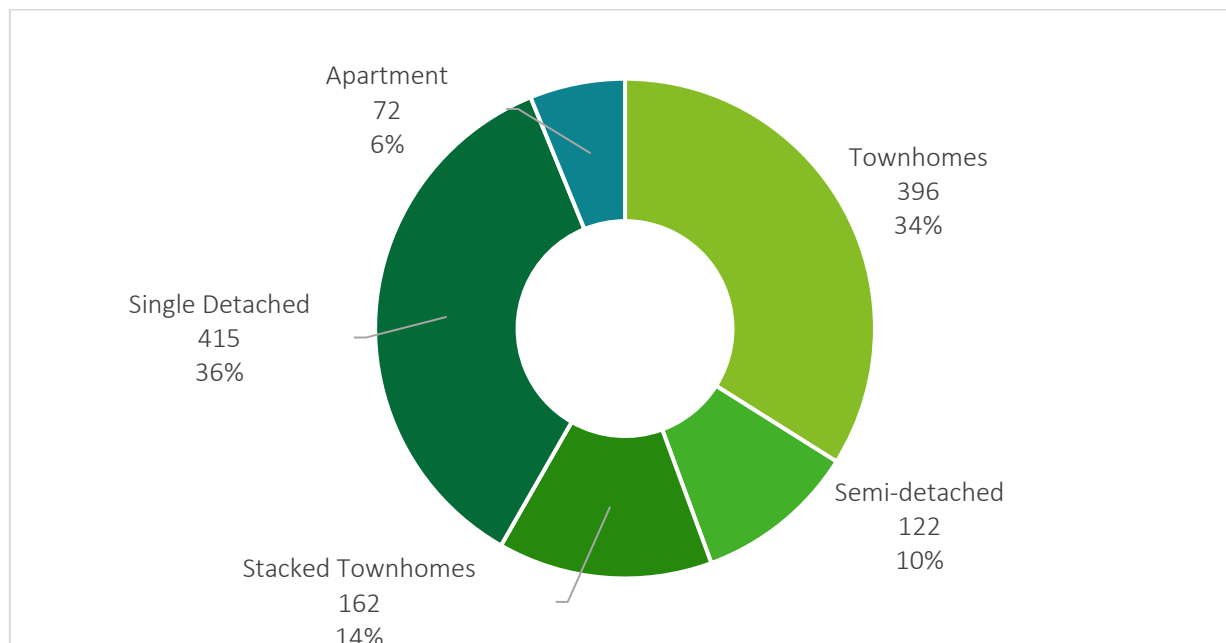
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<sup>7</sup> Confirmed Development Lands: The land parcel has approved residential development, either as individual residential development or as part of a broader subdivision development.

<sup>8</sup> Proposed Development Lands: The land parcel has proposed residential development and is currently in the development approval process, which may include stages such as application and public consultation.

delays in current projects. Additionally, the analysis identified 124 acres of existing residential land with redevelopment potential due to aging structures, based on an analysis that identified under-valued properties compared to those of a similar size. This redevelopment potential could further contribute to meeting housing needs by repurposing underutilized or obsolete properties into new residential units, and additional residential development when future planning policy include as-of-right approvals.

Figure 3: Housing Mix (Units) of Approved and Proposed Development



Source: Municipality of South Bruce

A final possibility to consider is that the proposed mix of units is not realized as currently planned and evolves to include a higher share of single-family homes. This would be more consistent with the existing housing stock. Furthermore, demographic projections for strong growth in the family-supporting years of 35 to 54 suggests continued demand for larger homes with three or more bedrooms. Even if the housing mix evolves toward more single-family homes compared to the chart above, there is still sufficient land available for a higher share of single-family development (which absorbs more land on a per-unit basis than townhomes or apartments). Ultimately, real estate developers want to create a product that is desired in the marketplace and some variation in the current mix, provided it adheres to sound planning and infrastructure development principles, can be accommodated in South Bruce.

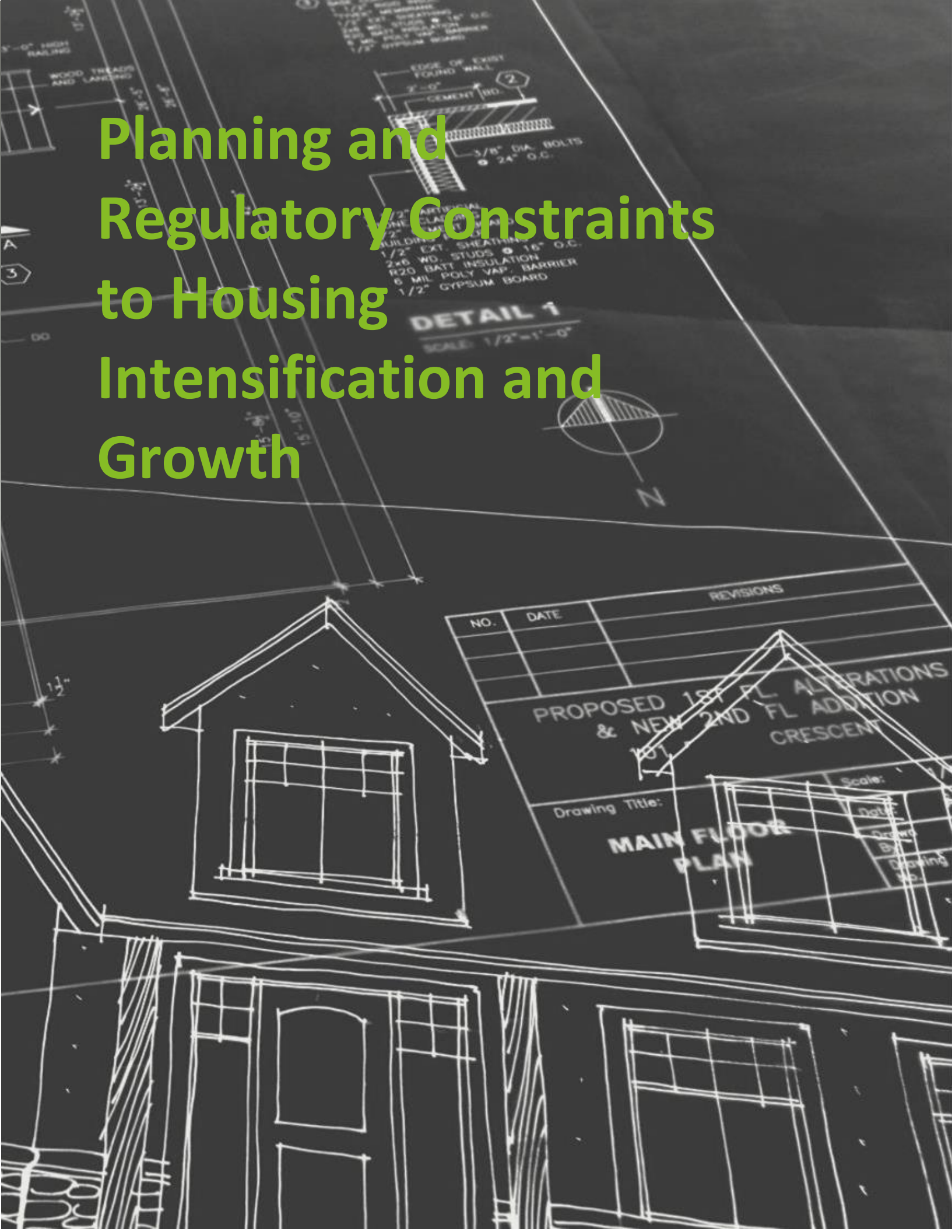
### Maximum Housing Capacity

It was noted above that South Bruce has approximately 308 acres of vacant land for residential development. Just under half (49%) is part of an approved or proposed development project that contain a combined total of 1,167 units.

Assuming the remaining 51% of vacant land is eventually developed at similar densities, plus the potential for additional units created through infill and densification of existing developed lots (for example, replacing a single-family home with 2-3 units), suggests that sufficient residential land exists for at least 2,500 units of new housing in addition to what already exists:

- 1,167 units from committed and proposed projects
- ~1,215 units from additional vacant land, assuming same density as current committed and proposed projects
- Potentially several hundred additional units from infill and densification over time

# Planning and Regulatory Constraints to Housing Intensification and Growth



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# Planning and Regulatory Constraints to Housing Intensification and Growth

This section provides an analysis of planning and regulatory documents pertaining to South Bruce and Bruce County. The work presented in this section has been developed by Baker Planning Group.

## **Key Planning Act, R.S.O. 1990, c.P.13 Considerations Related to Housing**

- Section 17(24.1) and 34(35.1) permit the construction of up to three (3) dwelling units (main unit and two (2) accessory units) on any lot with a single detached, semi-detached or rowhouse dwelling, without Planning Act approvals, provided a minimum of one (1) parking space is provided for each additional dwelling unit.
- Section 41(1.2) – Site Plan Approval shall only be required, where a residential development includes more than ten (10) dwelling units.
- Third-party appeal rights have been removed within the Planning Act (except for described bodies) respecting Official Plan Amendments, Zoning By-law Amendments, Draft Plan of Subdivision/Condominium, Consents and Minor Variances.

## **Key Provincial Planning Statement (2024) Considerations Related to Housing**

The new Provincial Planning Statement (2024) took effect on October 20th, 2024. Key changes related to housing include:

- Requires planning authorities to base population growth on the forecasts from the Ministry of Finance (Policy 2.1.1).
- Increases the planning horizon to be considered in an Official Plan from 25 years to 30 years (Policy 2.1.3).
- Planning authorities shall implement minimum targets for housing that are affordable to moderate and low-income households (Policy 2.2.1a).
- Policy 2.2.1.b) expressly directs new housing to underutilized commercial and institutional sites.
- Directs that planning authorities shall establish and implement minimum targets for intensification and redevelopment within built up areas, based on local conditions (Policy 2.3.1.4).

- Allows private applications to expand a settlement boundary without a Comprehensive Review of land needs for housing (Policy 2.3.2.1).
- Permitting two (2) additional dwelling units on agricultural lots (Policy 4.3.2.5).

### **Key County of Bruce Official Plan Considerations Related to Housing**

Bruce County has partially approved a new Official Plan (final new comprehensive OP to be considered later this year). Key proposed changes:

- South Bruce is projected to increase in population from 6,000 in 2021 to 7,400 in 2046, with a need for 540 new permanent housing units.
- Confirmed sufficient land area in defined settlement areas to accommodate growth over the planning horizon (to 2046); however, commercial land supply may be constrained if projected growth occurs in Mildmay and Teeswater.
- Prioritizing future growth and intensification in communities that have or will have full servicing.
- Planning for a full range of housing, including affordable and attainable housing (target of 30% of all new housing).
- Affordable housing is to be supported by providing for higher residential densities and facilitating the development of smaller dwelling units.
- Limiting growth in defined Hamlets.
- Requiring a minimum of 15% of growth through intensification.
- County Official Plan provides local land use planning policies for areas outside of South Bruce settlement areas.

### **Key South Bruce Official Plan Considerations Related to Housing**

- It is anticipated that the South Bruce Official Plan (“OP”) will undergo a comprehensive review, following the approval of the new Bruce County Official Plan by the Province. Updates will include the revised population projections to 2046, consistency to the new PPS and conformity to the new County Official Plan.
- The OP applies to the settlement areas of Formosa, Mildmay and Teeswater. The OP includes several housing policies aimed at ensuring a range of housing types to accommodate all residents. This includes the provision of affordable housing options for low- and moderate-income households.
- Section 4.2 of the OP states that the intent for residential areas is to develop with primarily single detached residential units, with new housing being integrated into the community and consistent with the overall historical character of the area. Permitted densities range between a maximum of 17 to 26 units per hectare.
- Medium density housing (up to 35 units per hectare) is focussed to infilling areas, where defined by the OP as appropriate.

### **Key South Bruce Zoning By-law Considerations Related to Housing**

- Approved in 2024 by South Bruce Council.
- There are three residential zones that apply to the settlement areas: R1, R2 and R3.
- A range of dwelling unit types are permitted, from single detached dwellings to apartments.



- The new Zoning By-law considers flexible provisions to accommodate the various forms of residential development.
- Limited commercially zoned lands in the three (3) settlement areas, largely limited to the core area.

## **Affordable Housing Considerations**

- Currently, the County delivers housing services in South Bruce through the Human Services Department
- The County completed the Housing and Homelessness Plan Update (2019-2023), which concluded the following county-wide:
  - 29% of all renters are in need of core housing
  - Vacancy rates have continued to decline to levels below those considered “healthy” for the rental market
  - The waitlist for housing increased to 489 in 2018
  - 16.1% of all rental units in the County are subsidized
- The Housing and Homelessness Plan Update identified barriers to new affordable units, including the concentration of new housing stock that is not diversified, maintaining existing stock and inadequate supply of accessible housing
- The Bruce County Housing Stock Analysis (2023) provided the following details:
  - 80% of residential units are home ownership and 20% of units are rented
  - The average cost of a rental unit increased 17% between 2016 and 2021
  - 89% of dwelling units are in the form of single detached dwellings
  - Key housing solutions, including densification, mixed-use development, area regeneration and home share programs
- Non-market housing units in South Bruce are located in Teeswater and Mildmay. There is a seniors not-for-profit housing development in Formosa.
- In 2021, there were 51 households on the waitlist for subsidized housing in South Bruce, 28 applicants were adults and 23 were seniors. From 2019 to 2021, there has been a 17.4% increase in the number of seniors on the waitlist while the number of adults has fallen by 103.6%. This indicates that seniors are more likely to be in housing need.
- Housing unit needs in South Bruce have increased in 2024 to 150 Applicants
- Affordable Housing Rates (MMAH, 2024):
  - 1-bedroom: \$1,040
  - 2-bedroom: \$1,464
  - 3 bedroom: \$1,491
- Affordable Housing Rate (CMHC): 30% of low-and-moderate income.

## **Implications of the Planning Policy Regime on Housing Development in South Bruce**

There have been significant changes to the planning policy regime in Ontario since 2021, including revisions to the Planning Act and a new Provincial Planning Statement (2024). The intent of the changes from the provincial level was to encourage and acceleration the development of housing for meet the needs of the community, and in particular, more affordable housing.

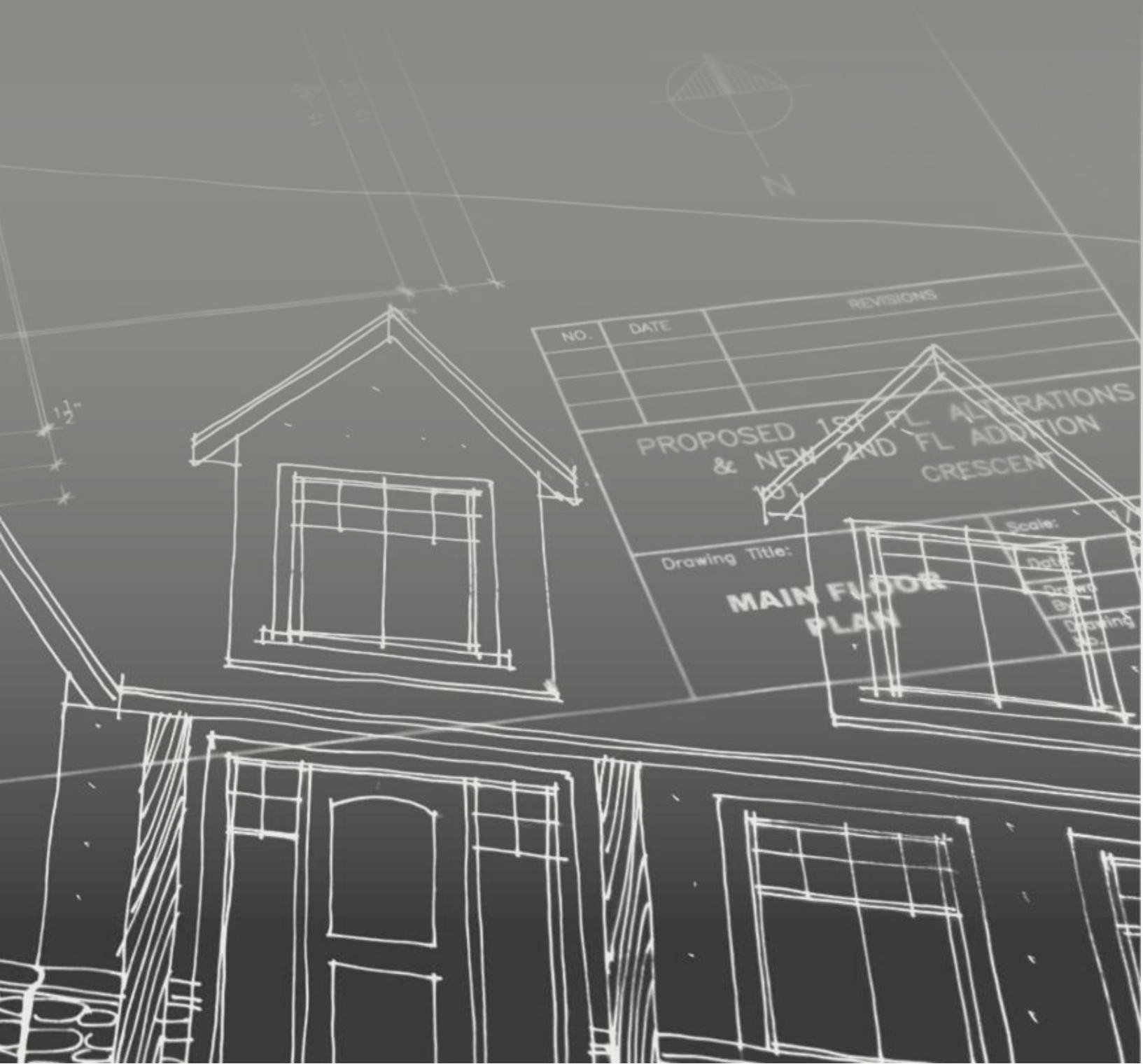
In light of the Provincial changes, the County of Bruce has undertaken the Comprehensive Official Plan Review. Several proposed changes within the draft policies seek to further encourage housing through increased priority on infilling and intensification, as well as alternative forms of housing. It is anticipated that these policy directions would flow through to the South Bruce Official Plan, at the time of the next comprehensive review. These policy documents, as a whole, will support the creation of additional housing in the community and a greater range and mix of dwelling types.

The South Bruce Zoning By-law has recently been updated, and the new provisions will support the policy direction from both the Province and the County. As noted, it is suggested that the municipality consider pre-zoning additional land for higher-density housing, as well as supporting commercial uses that would provide services to a growing residential population. In addition to pre-zoning land for commercial uses, the Municipality should consider outreach to various commercial enterprises to direct investment to Mildmay and Teeswater.

Consideration should be given to maintaining up-to-date servicing and wastewater master planning by the Municipality. Capacity in the overall system may limit future development, specifically development with increased densities and the creation of additional residential dwelling units. Sanitary servicing may have capacity limits over the planning horizon in the settlement area of Mildmay, as outlined in this report.



# Servicing Analysis for Potential Greenfield Sites



# Servicing Analysis for Potential Greenfield Sites

This section presents the key findings on servicing from B.M. Ross and Associates Limited Engineers and Planners that were presented to Council on September 10, 2024 as part of their study on Water, Wastewater, and Stormwater Infrastructure in Mildmay and Teeswater.

The analysis by B.M. Ross is based on an analysis of maximum daily demand for drinking water systems and average daily flows for wastewater systems in Mildmay and Teeswater. The impact of growth is calculated based on average demand per single-family home, with adjustments for lower demand from apartments, row houses, and other multi-family units that have smaller average household sizes. Additional committed capacity to industrial and commercial users is included (affecting mainly the wastewater system in Teeswater), and additional baseline (or “reference”) demand is forecast due to population growth as that increases needed capacity for fire protection and emergency use.

The results of the B.M. Ross analysis are summarized below, as well as a projected year-by-year analysis prepared by Deloitte that builds on updated population projections. While the exact year certain population thresholds will be reached is difficult to forecast with accuracy, a range is provided for when system capacity limits might be reached. The Deloitte analysis reflects the changing nature of residential development in South Bruce that is evolving toward a higher share of “higher density” units such as townhouses. Nearly 90% of dwelling units in South Bruce are currently single-family homes, but the development pipeline shows that approved projects have only 40% single-family units and additional projects that have not yet been approved are less than 30% single-family.

With a growing share of higher-density units in South Bruce, this might suggest that average household sizes in the community are declining rapidly. But with strong projected growth in the population of working-age adults, particularly those aged 35 to 54 (and modest growth in the child population), demand will remain strong for larger homes. In other words, new housing units in South Bruce that are affordable and attract working age adults (and some children) from the surrounding region are more likely to be townhouses than in the past, but still need enough bedrooms to accommodate families and others requiring extra space (such as home-based workers). Based on the current relationship between population

demographics and home sizes in South Bruce, it is anticipated that more than 80% of new housing units will require three or more bedrooms.<sup>9</sup>

The average household size in South Bruce is projected to decline very gradually from an estimated 2.72 in 2021 to 2.52 by 2046. If the townhouses of the future have more occupants than existing townhouses, utility demand on a per-unit basis will also be higher. This is the reason for the alternative utility demand projection included below, which assumes only a minor reduction in per-unit utility demand for new units.<sup>10</sup> This is a conservative assumption designed to forecast the fastest possible absorption of utility capacity according to current population projections.

**Note:** The dates at which system capacity is reached may differ in the summary below compared to the B.M. Ross report. The Deloitte approach uses the latest population projections, which may have slightly different assumed growth rates, and is designed to show the most aggressive growth in system consumption on a year-by-year basis, thus allowing for planning for system expansions to occur with sufficient lead time.

## Mildmay Drinking Water

### B.M. Ross

- With the slow growth<sup>11</sup> scenario, and current commitments from approved projects, water capacity is expected to be fully committed by shortly after 2051. The fast growth scenario shows full commitment by 2029.
- Additional approvals of projects in the development pipeline would cause committed capacity to be exceeded.

### Deloitte Year-by-Year Analysis

- Using metroeconomics population projections and assuming 67% of South Bruce growth is in Mildmay,<sup>12</sup> the water system is fully committed:
  - In 2035, if future demand from higher density units is lower than current single-family homes
  - In 2032, if future demand from higher density units is the same as current single-family homes. This projection is agnostic about whether future unit growth is single-family or higher density as they are assumed to have similar utility demand.

<sup>9</sup> It is possible that due to high housing prices and other factors that some households will economize on bedrooms in the future, so the actual share of 3+ bedroom units may be less than 80%. For example, high housing prices may deter new homebuyers from being able to afford a spare bedroom or will require young children to share a room. On the other hand, migrants from larger urban centres may take advantage of relatively lower prices to add an extra bedroom as an office. The point remains that based on the projected age profile in South Bruce, there will be many families that require larger units well into the future, even if those units are increasingly in the form of townhouses rather than single-family homes.

<sup>10</sup> The B.M. Ross analysis assumes that townhouses have an average utility demand of 0.54 of a single family home, based on current average household sizes. The alternative assumption is that all future units have a utility demand of 0.93 of the current level, based on average household sizes in 2046 compared to 2021.

<sup>11</sup> B.M. Ross looked at two growth rates over time, a slow growth rate and a fast growth rate.

<sup>12</sup> Based on Mildmay's share of the current development pipeline (approved plus proposed units).

- The range of 2032 to 2035 suggests that Mildmay's drinking water system is facing imminent capacity constraints and planning to address these constraints should be started immediately.

## Mildmay Wastewater

### B.M. Ross

- With the slow growth scenario, demand still under system capacity by 2051. Even if all current development proposals are realized, system capacity would only be approximately 85% committed.

### Deloitte Year-by-Year Analysis

- Using the same growth projection assumptions outlined above:
  - Wastewater system capacity is 89% utilized by 2046 if demand from higher density units is lower than current single-family homes
  - Wastewater system capacity is 100% utilized by 2046 if demand is the same for all units.
- These results suggest no imminent capacity limitation to the Mildmay wastewater system, but capacity should be closely monitored going forward and if projected growth is realized, planning for a system expansion should begin within 8-10 years.

## Teeswater Drinking Water

### B.M. Ross

- The Teeswater drinking water system has no storage facility and no standby well (i.e., no firm capacity).
- With slow growth, demand still under system capacity by 2051.
- Assuming a constant inventory of commitments same as current, capacity is projected to be fully committed by shortly after 2051.

### Deloitte Year-by-Year Analysis

- Using metroeconomics projections and assuming 31% of South Bruce growth is in Teeswater:<sup>13</sup>
  - System capacity is 91% utilized by 2046 if demand from higher density units is lower than currently single-family homes
  - System capacity is 96% utilized by 2046 if demand is the same for all units
- These results suggest no imminent capacity issues with the Teeswater drinking water system. However, the lack of a second well and storage require attention in the upcoming years. Capacity should be monitored and planning for an expansion (provided it is justified by ongoing growth trends) undertaken in 10-15 years.

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<sup>13</sup> Based on current approval plus potential development projects. An additional 2% of future growth is expected for Formosa. The development pipeline suggests future unit growth in Teeswater will be evenly split between single family homes and higher density units.



## Teeswater Wastewater

### B.M. Ross

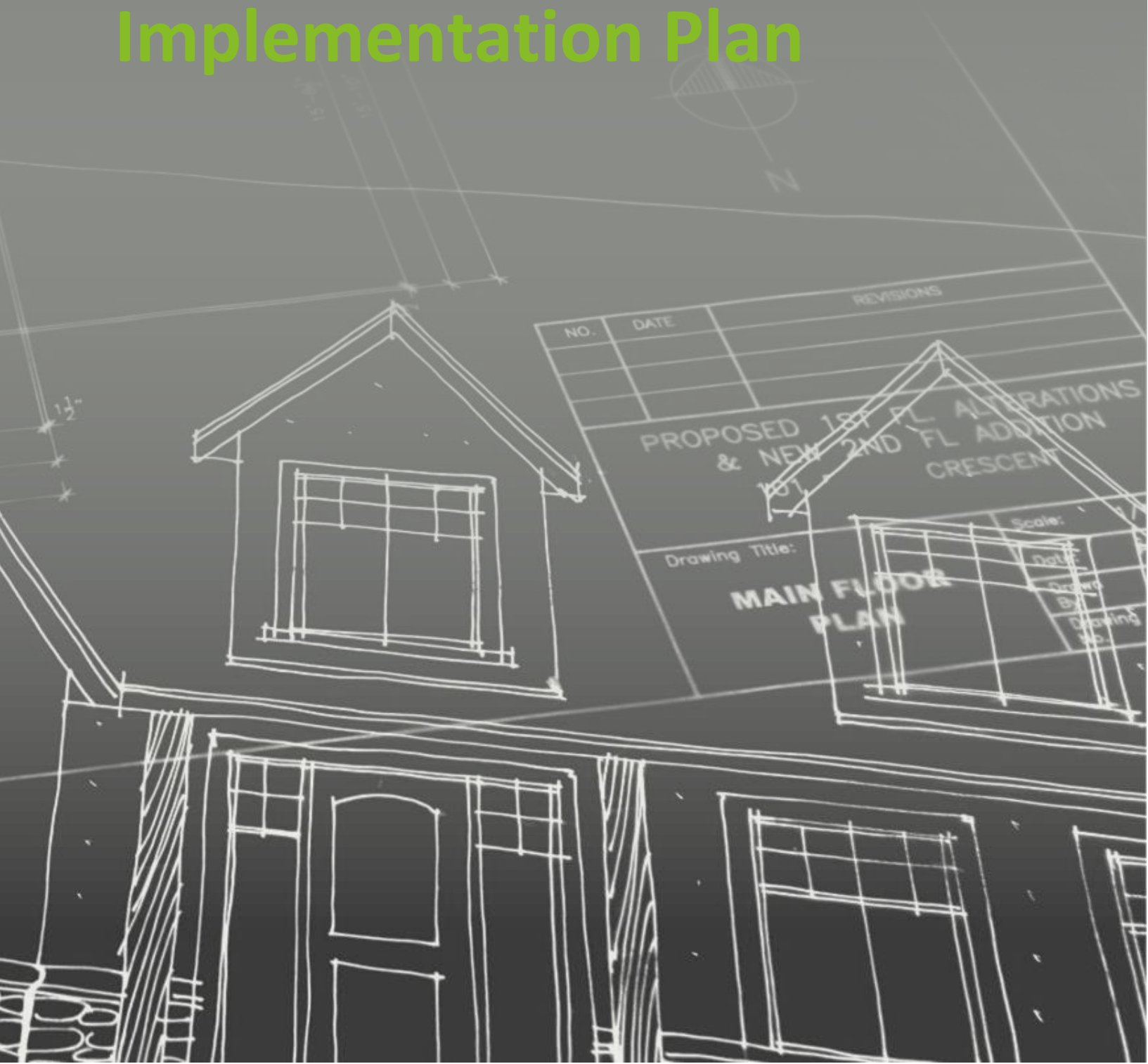
- In addition to current usage, there are a series of industrial/commercial commitments that need to be taken into consideration from major users, including Gay Lea, the brewery in Formosa, Kinectrics and septage. These commitments, which are in addition to current flows, amount to 363 m<sup>3</sup>/day (currently unused), which is 21% of total system capacity.
- With the slow growth scenario, even when assuming constant inventory of commitments, flows projected to be under system capacity by 2051.

### Deloitte Year-by-Year Analysis

- Using the same growth projections as above:
  - System capacity is 87% utilized by 2046 if demand from higher density units is lower than currently single-family homes
  - System capacity is 88% utilized by 2046 if demand is the same for all units
- These results suggest no imminent capacity issues with the wastewater system in Teeswater, but capacity should be monitored and planning initiated for a system expansion (provided it is justified by ongoing growth trends) in approximately 20-25 years.



# Moving Forward – Recommendations and Year-Over-Year Implementation Plan



# Moving Forward – Recommendations & Year-Over-Year Implementation Plan

The actions outlined in this section present a framework for both immediate and longer-term actions over the coming years. These actions are based on major themes derived from research, community engagement, and land assessment, as well as guidance from planners and engineers.

The actions are organized into strategic areas, which include servicing, planning and regulatory updates, market housing, non-market housing, and workforce attraction. **It is recommended that South Bruce review these actions in 2027 with the release of 2026 Census data to ensure they remain adequate to updated growth trends.**

A description of each of these areas is presented below.

- **Servicing:** These actions focus on improving and updating the servicing infrastructure in settlement areas to accommodate population growth. Some of these actions are associated with approved and proposed development projects, while others are connected to public service works like street reconstruction.
- **Planning and regulatory updates:** These actions pertain to potential changes or updates in the planning and regulatory framework aimed at facilitating housing development within the municipality.
- **Market housing attraction:** These actions are focused on attracting and developing market housing projects. Given the robust pipeline of approved and proposed developments, these actions primarily involve maintaining effective communication channels to ensure the smooth progress of projects in the pipeline and maintaining a streamlined approvals process.

- **Non-market housing development:** These actions focus on attracting and developing non-market housing projects, which encompass affordable and community housing options.
- **Worker attraction:** These actions are aimed at attracting and retaining workers. Some of these actions are based on previous workforce development initiatives, such as the Local Hiring Effects Study and Strategy, as well as the Economic Development Study on Youth.

Year 1 (2025)
<p><b>Servicing</b></p> <ol style="list-style-type: none"> <li>1. Mildmay Water System               <ol style="list-style-type: none"> <li>a) Commence Class Environmental Assessments (EA) for drinking water supply capacity. Also consider a concurrent assessment of storage capacity as there are technical advantages to analyzing them together.</li> <li>b) Watermain extensions to development lands and looping.</li> </ol> </li> <li>2. Mildmay Wastewater System               <ol style="list-style-type: none"> <li>a) Conduct trunk sewer upgrades at Elora SPS, Dietz Street, Kleist Street.</li> </ol> </li> <li>3. Teeswater Water System               <ol style="list-style-type: none"> <li>a) Increase firm supply capacity and storage of the Teeswater Water System with standby well at existing well site.</li> <li>b) Conduct watermain extensions to development lands and looping.</li> </ol> </li> </ol>
<p><b>Planning and regulatory updates</b></p> <ol style="list-style-type: none"> <li>1. Implement the recommendations of the Recreation Master Plan (2022-2032).               <ol style="list-style-type: none"> <li>a) A new multi-use court in Teeswater.</li> <li>b) Prepare a Park Master Plan for the Mildmay Arena Park to provide a greater range of outdoor amenities for residents.</li> <li>c) Commercial needs should be considered when adding additional housing units to the settlement areas, with a focus on business gaps identified in the Municipality of South Bruce Economic Development Project Effects and Strategy.                   <ol style="list-style-type: none"> <li>i. Consideration should be provided to amend the South Bruce Official Plan to pre-designate land for commercial and office uses</li> <li>ii. Subsequent to consideration of amendments to the South Bruce Official Plan, the municipality should explore pre-zoning land for commercial and office uses. This task is considered in Year 2 below.</li> </ol> </li> </ol> </li> </ol>
<p><b>Market housing attraction</b></p> <ol style="list-style-type: none"> <li>1. Considering the healthy pipeline of approved and proposed developments in South Bruce, efforts should be focused on maintaining regular communication channels with developers to stay updated on the progress of approved projects and provide necessary support to ensure successful project outcomes that meet local housing demand. Developer feedback suggests that South Bruce already has a more efficient approval process than most other municipalities in the region, which is an advantage that is important to maintain and continue to prioritize in future.</li> <li>2. Continue to monitor the effectiveness of the development approval process and proactively address any issues that emerge, including ensuring a streamlined planning application process and interact with other commenting agencies.</li> </ol>

## Year 1 (2025)

### Worker attraction

1. Continue to raise awareness of South Bruce as a destination for talent as part of the goals and objectives of the Local Hiring Effect Study and Strategy, the Economic Development Study on Youth and the South Bruce Economic Development Strategy.
2. Continue to collaborate with immigration/newcomer agencies and stakeholders to formulate and implement resident, workforce, and entrepreneur attraction activities for South Bruce.
3. Regular working group meetings with employers in the municipality and region to ensure that current and proposed housing supply is appropriate to retain and attract employees.
4. Based on the recommendations from the South Bruce Economic Development Strategy (2021), continue to promote commercial growth in the identified gap areas from the Business Gap Analysis. Focus on attracting and supporting businesses such as offices of real estate agent and brokers; offices of physicians; full-service restaurants; offices of other health practitioners; legal services; accounting, tax preparation and offices of dentist, among others.

Year 2 (2026)	
<b>Servicing</b>	
1.	<p>Mildmay Water System</p> <ul style="list-style-type: none"> <li>a) Complete larger diameter trunk watermain loops as part of street reconstruction.</li> </ul>
2.	<p>Teeswater Water System</p> <ul style="list-style-type: none"> <li>a) Complete larger diameter trunk watermain connections as part of street reconstruction.</li> </ul>
<b>Planning and regulatory updates</b>	
1.	<p>Consider pre-zoning lands for a range of non-residential uses to support housing growth, particularly along the main thoroughfares in the settlement areas. Future development lands in Teeswater could be considered for highway commercial zoning (2026-2027). This may require an Official Plan update.</p>
<b>Market housing attraction</b>	
1.	<p>Establish a system for monitoring the progress and impact of approved and proposed developments. This can include tracking key milestones, conducting periodic site visits, and collecting feedback from developers to identify areas for improvement.</p>
2.	<p>Encourage and facilitate the advancement of approved projects. For future approvals, consider imposing conditions for construction to begin by a specified date to prevent approved projects going dormant. Some potential tactics include:</p> <ul style="list-style-type: none"> <li>a) Specify conditions in the project approval that require construction to begin by a certain date.</li> <li>b) Offer financial or other incentives, such as fee reductions, for meeting or exceeding project milestones ahead of schedule.</li> <li>c) Establish a feedback mechanism to address concerns and suggestions promptly.</li> </ul>
<b>Non-market housing development</b>	
1.	<p>Utilizing the results of this analysis, apply for Provincial and Federal funding to assist with developing non-market affordable housing. Examples of existing programs include the <a href="#">CMHC's Affordable Housing Fund</a>; the <a href="#">CMHC's Affordable Housing Innovation Fund</a>; the <a href="#">Federal Community Housing Initiative</a>; and the <a href="#">Housing Accelerator Fund</a>.</p>
2.	<p>Consider availability of surplus lands (municipal) that could be utilized for affordable housing (on-going); and support growth of non-profit housing providers.</p>



## Year 2 (2026)

### Worker attraction

1. Based on the year-over-year population projections, conduct targeted marketing campaigns to attract individuals of prime working ages (25 to 54 years of age) to South Bruce. Increased efforts should be conducted in early years (2025 to 2028) as these will require a larger replacement of individuals who would reach retirement ages.
  - a) Based on the existing South Bruce Economic Development Strategy, labour attraction should focus on key opportunity sectors for the community and region, including agriculture, construction, manufacturing and power generation (utilities).
2. Create and promote marketing collateral materials for targeted talent attraction campaigns. These should include:
  - a) Career pathway profiles illustrating career progression for high-demand occupations and target sectors built in partnership with local employers and with the support of the Four County Labour Market Planning Board or the Employment Services Stratford – Bruce Peninsula.
  - b) Use of the local and regional community profiles that have been previously produced.
  - c) Showcase local and regional services for the local labour force, including childcare, transportation, and housing availability.
  - d) Promote these materials in local and regional job fairs to increase South Bruce's visibility.
  - e) Share the materials with employers in the municipality and region so they can use them in their recruiting efforts.
  - f) Share with the County's economic development office so they can use in their campaigns or adjust South Bruce material to accommodate County-wide efforts.

## Years 3, 4 and 5 (2027-2029)

### Servicing

1. Mildmay Water System
  - a) Continue to work on increasing available water supply of the Mildmay Water System to provide available uncommitted capacity.
  - b) Continue to work on watermain extensions to development lands and looping.
  - c) Increase available supply of the Mildmay Water System to provide available uncommitted capacity.
  - d) Increase storage to meet MECP Design Guideline recommended values below.
    - i. A – Equalization – 25% of maximum day demand.
    - ii. B – Fire protection – rate and duration based on population.
    - iii. C – Emergency – 25% of A+B
  - e)
2. Teeswater Water System
  - a) Continue to work on watermain extensions to development lands and looping.

### Planning and regulatory updates

1. Continue revising and enhancing the existing processes to optimize the efficiency of the development approvals process, resulting in the timely delivery of housing projects, including:
  - a) Provide consideration of staffing resources to process applications in an efficient manner.
2. Consideration of pre-established permit drawing packages for additional residential dwelling units to assist in easing the process for homeowners to add additional units.

### Market housing attraction

1. Support Bruce County's advocacy work on housing and funding through the Association of Municipalities of Ontario, the Rural Ontario Municipal Association, Ontario Municipal Social Services Association, and Western Ontario Warden's Caucus.
  - a. Organize joint meetings and workshops with representatives from the County and the relevant associations (AMO, ROMA, OMSSA, WOWC) to discuss common goals, share insights, and develop a unified advocacy strategy.
  - b. Collect and share data on housing needs, market trends, and economic impacts within your township. Providing evidence-based data can support the County's advocacy efforts and highlight the specific needs of your community.
  - c. Collaborate with the County and other municipalities in your region to submit joint funding applications to provincial and federal programs.
  - d. Draft and pass council resolutions supporting the County's advocacy initiatives.

## Years 3, 4 and 5 (2027-2029)

### Non-market housing development

1. Following recommendations from the Bruce County Housing Action Plan 2024-2026, working with the County to support the growth of non-profit housing providers.
2. Study the feasibility of pre-development forgivable loans to support affordable housing pre-development activities, including plan and study preparation and waiving of planning and development fees. This could be included in a Community Improvement Plan (CIP) for Affordable Housing.
3. Develop an Affordable Housing Community Improvement Plan.

### Worker attraction

1. Work to building awareness of South Bruce amongst newcomers and immigrants. Connecting with Bruce County to take advantage of the County's familiarization tours and introduction and connecting employers to job seekers.
2. Connect employers in the municipality and region to post-secondary education institutions in the GTA, Kitchener-Waterloo-Cambridge and other communities in Ontario to institute and increase co-op opportunities in South Bruce.
3. Conduct annual business retention and expansion (BR+E) outreach activities to understand businesses labour needs in the municipality and housing needs for their workforce.
4. Continue to attract commercial and retail businesses to South Bruce and stimulate downtown revitalization by continue to leverage [Spruce the Bruce business supports](#) and the [South Bruce Downtown Revitalization Program](#).



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