



RENTAL HOUSING & HOUSING NEED

Survey conducted March 2021

Grand Bend & Area Chamber of Commerce
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Rental Housing & Housing Need Survey

March 2021

CONTEXT

The availability of rental housing and affordable homes has been an issue in the area defined by the municipalities of Bluewater, Lambton Shores, North Middlesex and South Huron for several years. Each year, it becomes harder and harder to find a place to live. Some residents have been forced to move away from family and friends because they have not been able to find affordable rentals or homes, others rely on family and friends to house them until a rental becomes available.

Annually, the Chamber's Manager handles calls from people who have secured work in the area (full-time year-round as well as seasonal work) but cannot find a place to rent. One gentleman had been living in his truck for several weeks at the time of his call and was at the point that he either found a place to live or was going to give up the job in Exeter and go back to London.

A Facebook group devoted to long-term rentals launched May 2020 and currently has 1,333 members ("For Rent- Huron - South Huron - Middlesex – Perth" / [facebook.com/groups/250082112895848](https://www.facebook.com/groups/250082112895848)). It was created specifically for those seeking long-term home and apartment rentals in Bayfield, Brucefield, Centralia, Exeter, Grand Bend, Hensall, Ilderton, Lucan, Nairn, Parkhill and Strathroy.

Grand Bend & Area Chamber of Commerce is in support of local housing development that meets local needs. This includes not just those with large budgets moving into the area from higher value markets, but local working families seeking a first step on the property ladder and local retirees seeking to downsize and remain in the area. The local housing market began to pick-up around 2013 until it evolved into the housing boom of 2019, 2020 and 2021. According to the [Ontario Real Estate Association](https://www.orea.ca/) (OREA), Western Ontario¹ year-over-year change in sales in February 2021 increased 17.6% and housing prices increased 35.5%.

We expect the current trend to continue as urban-based employers and employees realize work can take place anywhere, including rural Ontario. The AirBnB trend has taken a sizeable quantity of local accommodation out of the long-term rental market. While no one can fault a property owner/investor making money, the resulting situation does bring into question whether there should be regulated maximum limits in each municipality of property turned over to short-term rentals (AirBnB was initially supposed to provide short-term rental opportunity of extra rooms in a primary residence, not provide a platform for unregistered property rental businesses). This change places great pressure on small communities with limited rental and housing inventory, pushing resale prices beyond the reach of local working people. To avoid the displacement of local residents, all levels of government need to understand and address the housing situation.

The health of our small town communities is reliant on a healthy mix of housing types and prices.

The Chamber created this housing survey as a method of collecting current, local data to provide some insight into the immediate housing and rental situation. Its administrator posted the link on the For Rent Facebook group. At the time of writing this report, there were 57 respondents to the survey.

¹ Chatham-Kent, Grey Bruce Owen Sound, Huron Perth, London & St. Thomas, Sarnia-Lambton, Tillsonburg District, Windsor-Essex, Woodstock-Ingersoll

SUMMARY OF FINDINGS

Although primarily interested in the housing situation in the immediate vicinity defined by the municipalities of Bluewater, Lambton Shores, North Middlesex and South Huron, the Facebook group draws participants from a wider area. To provide a tighter focus, questions about living and work locations include only the four municipalities.

About the Respondents and their Families

The majority of respondents live in South Huron (23%), followed distantly by Lambton Shores (13%) and Bluewater (10%). By far the largest contingent of home-seekers live in Exeter (23%), Grand Bend (10%) and Dashwood (10%). Top work locations include South Huron (38%), Goderich (9%), London (9%) and Bluewater (6%) with 17% of residents indicating they worked from home, are retired, a stay-at-home parent, not working or on Ontario Disability Support (ODSP).

Couples with children are the largest household category (42% / 21 families with school-age children; 14% / 7 with pre-school children), followed by couples (18%), singles (16%) with all-adult living scenarios the smallest group (10%).

Current Housing Situation

Almost 60% of respondents are dissatisfied with their current living situations: 33% “very dissatisfied”, 29% “dissatisfied”. There is a perception that home-challenged locals are displaced from rental situations and staying with friends or family on a temporary basis, however 67% responded that they were not. Of those reliant on temporary situations, the written responses provide more insight. Two families are sharing a single rental situation. One respondent split their time between a summer trailer and a winter cottage rental, because they could not find an affordable year-round rental unit. Two families that recently received eviction notices are being required to leave in May and June respectively. One of those families stated they are being evicted so the owner’s son could move into the rental unit. One respondent who takes care of an elderly relative described how she will be homeless once her mother moves into a long-term care facility (could be any day), as she does not qualify to stay in her mother’s unit and is waiting on geared-to-income housing for herself.

Of those between rental situations, 35% are in temporary accommodation and 27% are staying with friends or family. Of the 38% who describe their arrangement as “other”, several indicated living arrangements had changed because the property owner was selling the unit or tearing it down to rebuild. Several others simply indicated evictions with nowhere else to go. Others describe unsuitable accommodation due to size, property condition or neighbours without options to go elsewhere.

Asked why they were looking for a place to rent, 26% stated the property did not meet their needs, 24% stated “other”, 16% stated because the landlord is selling the property, 16% said because they were living with friends/family, 12% because the property is not in their desired location and 6% because they are in a winter rental. Problematic landlord situations accounted for the majority of “other” responses (repairs not done, landlord relatives moving in, harassment, renovations to charge higher rent or sell).

Housing Preferences

Asked what type of rental property was preferred and how many bedrooms needed, the majority are looking for a single detached home (63%) with either 3-bedrooms (37%) or 2-bedrooms (35%).

Finding a rental property takes time. Two-thirds (63%) of respondents have been looking for a place to live for “5 or more months”.

Three-quarters (77%) of respondents are looking for a rental price range of \$1,300 or less (utilities extra). Of interest, 12% were looking for a rental price of \$1,800 or more and 2% for a rental of \$2,500 or more.

Almost half of respondents want to live in South Huron (48%), followed by Lambton Shores (18%) and “anywhere” local (7%).

Respondents were asked what they deemed important about the location of their preferred residence. Being close to schools was the top named factor (22%), followed by being located in a residential area surrounded by other homes (19%), close to a hospital or health centre (17%) and within a ten-minute walk to downtown (15%). Other factors included parking, a backyard, being near family and work.

Home Ownership

Home ownership helps generate jobs and stimulate economic growth. According to [HarmonyHabitat.com](https://harmonyhabitat.com)², “home ownership boosts the educational performance of children, induces higher participation in civic and volunteering activity, improves health care outcomes, lowers crime rates and lessens welfare dependency... Public policy makers would be wise to consider the immense social benefits of home ownership for families, local communities and the nation.”

Asked if they would choose to own a home, if homeowner programs could assist them in qualifying for a mortgage or with a down payment, the answer was a resounding yes (92%). Hurdles to home ownership, in order of most to least mentioned, include the amount of down payment needed (24%), upfront costs of buying a home (22%), such as lawyers’ fees, bank appraisals, home inspections and land transfer tax, income level (15%), poor or no credit history (13%), and income to debt ratio required by the banks (13%). Most respondents (44%) indicated a home purchase price of \$200k or less would be within their price range, however 33% stated a home between \$275k and \$350k would be obtainable.

Housing Programs

Huron and Lambton counties both maintain housing programs to allow seniors to stay in their home communities, offer affordable homes to low-income families and give disabled people independence in a safe and secure environment.

The Federal and Provincial governments provide funding to make homeownership affordable for low and moderate-income renter households by providing down payment assistance in the form of a forgivable loan (up to 10% of the cost of an eligible home to a maximum of \$35,573). Eligible homes may be a new build (must also qualify for Tarion’s New Home Warranty) or a resale. Funding is provided on receipt of a fully executed Agreement of Purchase with a minimum 45-day closing date from the date of the funding application’s submission. The maximum home purchase price must not exceed \$355,730 in Huron County and \$265,000 in Lambton County.

Housing market statistics for this area are tricky, as MLS house price index statistics³ for Huron County is based on Huron & Perth counties combined, while Lambton Shores is included with Sarnia & Lambton County. Larger urban areas in Perth and Lambton counties would then affect the resulting price index statistics. Local and well-respected brokerage, Re/Max Bluewater Realty Inc., put together some Grand

² <https://harmonyhabitat.ca/living-future-links/benefits-of-homeownership/>

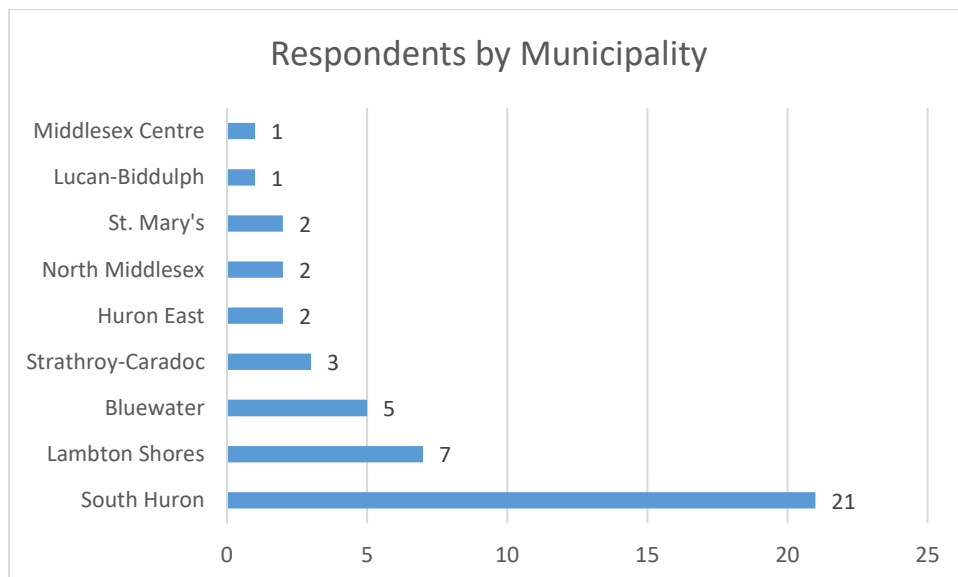
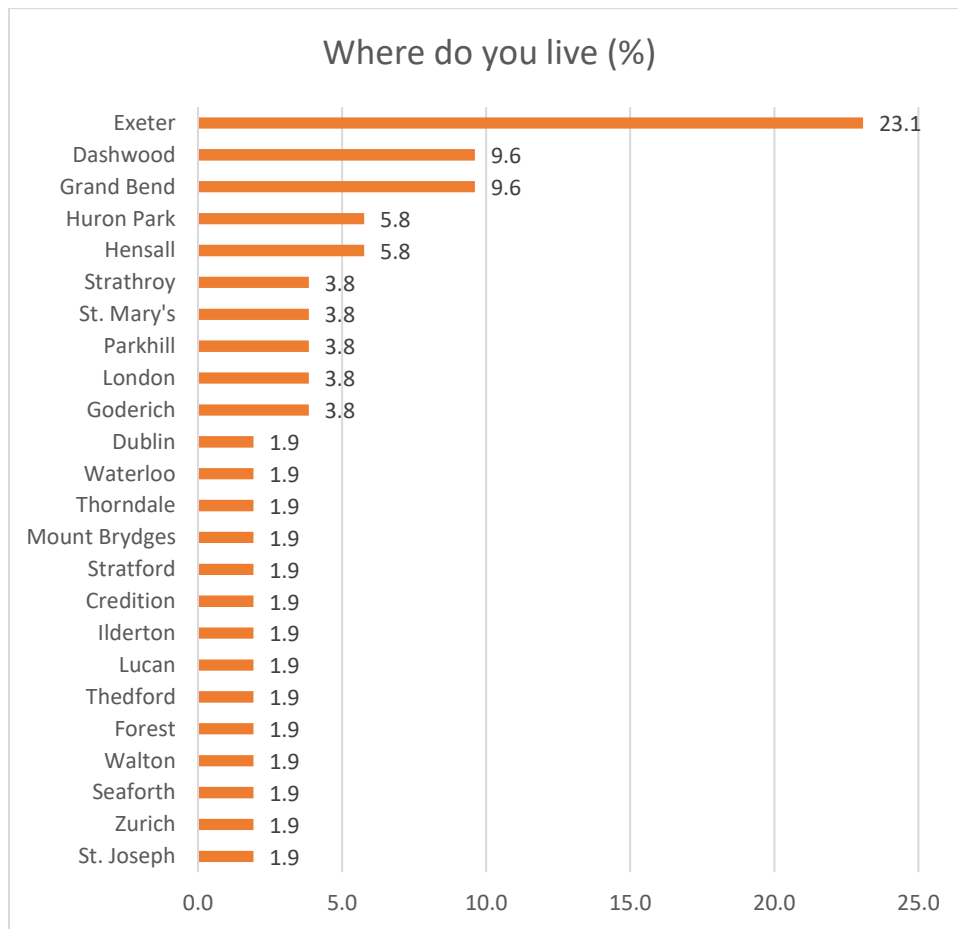
³ <https://www.crea.ca/housing-market-stats/national-price-map/>

Bend focused results. The current 12-month average home price for a non-lakefront property within Grand Bend was \$705,958 (previous year avg. \$528,868), north of Grand Bend averaged \$493,557 (previous year avg. \$420,119) and Port Franks averaged \$604,933 (previous year avg. \$454,436).

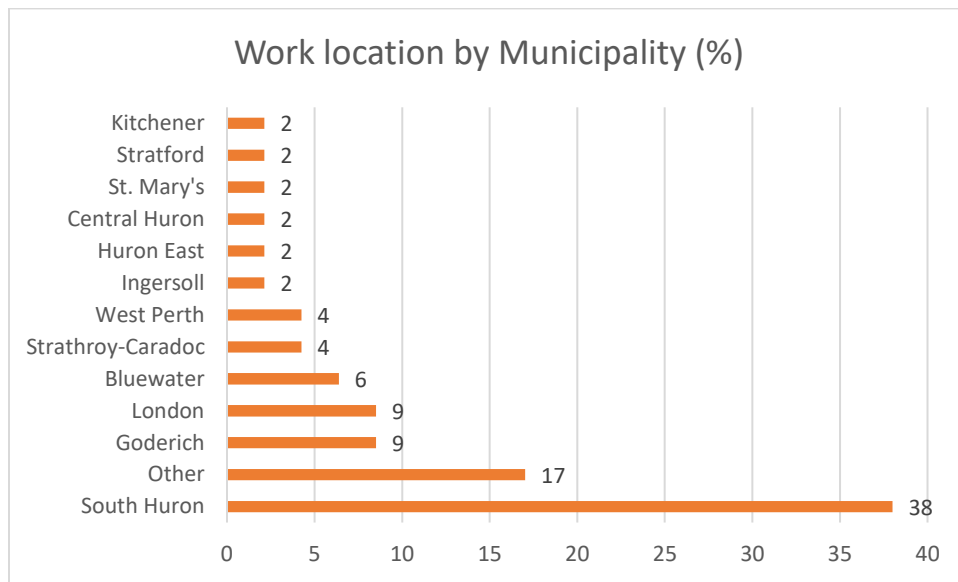
Based on these average home prices, it is clear the home ownership program funding and housing price maximum needs updating to reflect the reality of current and future real estate market prices.

SURVEY QUESTIONS & RESPONSES

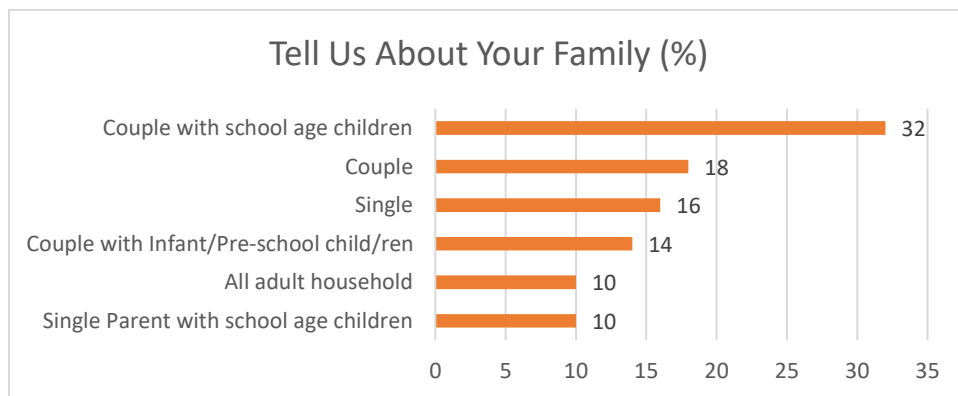
Q1: What town do you currently live in?



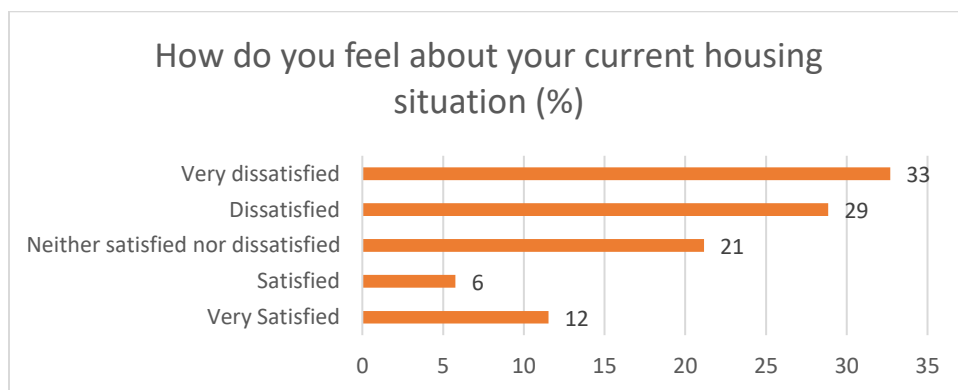
Q2: What town do you work in?



Q3: Tell us about your family.

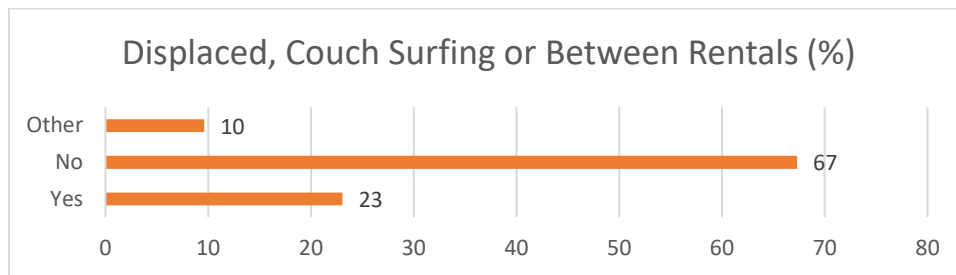


Q4: Overall, how do you feel about your current housing situation?



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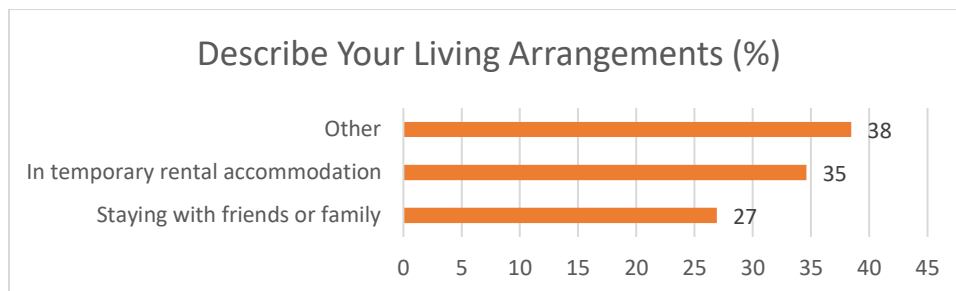
5: Are you currently displaced, couch surfing or between rental situations?



“OTHER” RESPONSES:

- two families living together
- Just given my eviction notice and have until May 31 to find a new place
- Live in my trailer in the summer. Rent a cottage in the winter. Cannot find an apartment I can afford.
- Waiting on geared-to-income-housing in Strathroy area, while I take care of my mom, who is on a list to get into a nursing home (which could be any day). This would make me homeless, as I cannot stay in or go on the lease at the place she is at now.
- We got told to vacate by landlord, as he is building a pig barn and son is moving in. We will be homeless in June. Hubby makes too much for housing and credit is too low to rent anywhere.

Q6: If between rental situations, how would you describe your living arrangements?



OTHER RESPONSES:

- Getting kicked out
- Had we not have moved from south huron, we would have been forced into homelessness.
- In a place I don't want to be in. But here because at this point it's all I can afford
- Landlord rented to us with the impression we could eventually buy it, once it was severed. Learned later that was never their intention. They plan to tear house down, rebuild, and retire here. Therefore, this living situation is only temporary.
- Landlord sold house, have 60 days to leave.
- Live in housing which is awful
- Living with spouse until separation final. We own the home together. Not the idea living arrangements.
- Our other rental was sold and we had to move. We ended up in my ex-husband's girlfriend's rental because there was nowhere else to rent.
- Renting a VERY small studio apt with VERY disruptive neighbours
- We have a place, but would like a bigger place
- We will be homeless in June with nowhere to go.

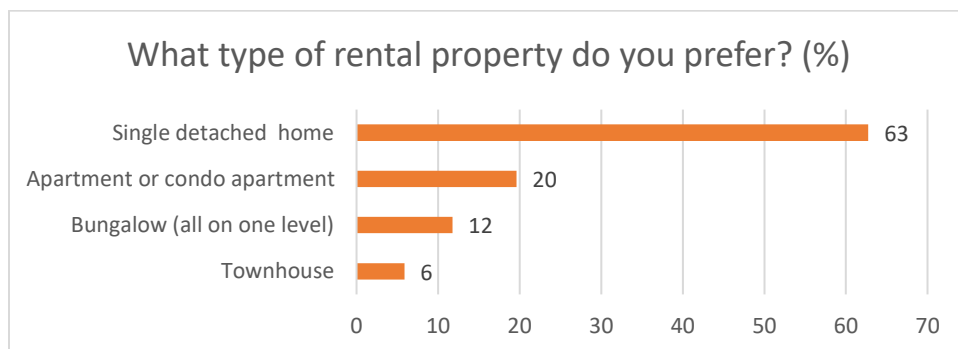
Q7: Why are you looking for a place to rent?



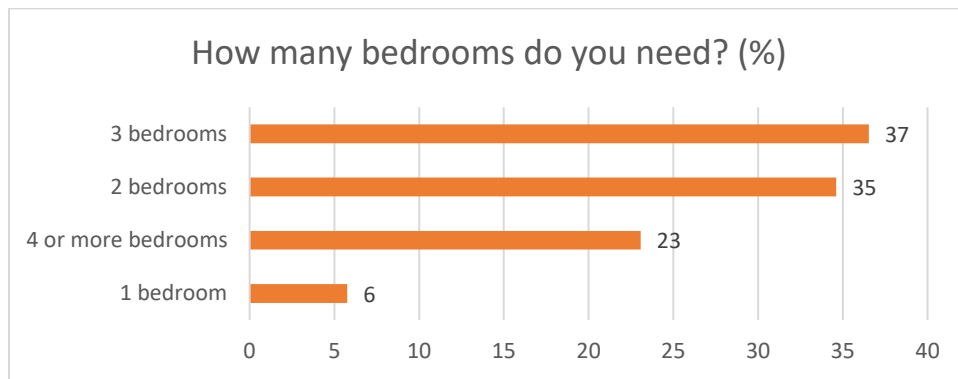
OTHER RESPONSES:

- I have no place to go when my mom is accepted into a nursing home. Shelter won't accept homeless and was told they are only for those in need and coming out of abusive relationships. I am 54-yrs old and live on ODSP with no savings.
- Current landlords harass us and do not do repairs. Courts have ordered landlords to pay compensation for the harassment, but haven't seen it. Property does not meet our needs.
- Getting married and need a place
- Landlord served a bad faith "N12" to move a family member in. Now the unit sits empty while undergoing extensive renovation to be illegally rented at a MUCH higher amount!
- Landlord doesn't want to fix/replace anything because they're planning to tear down eventually.
- Landlord sold the house we were renting, now staying with my dad.
- Lease will end soon and owners will probably sell their current home
- Low rent - so being evicted, so it can be "fixed up" and more rent charged
- Not currently looking, but have had a very hard time finding anywhere to live and have not been living in the greatest rental conditions for a high rent price
- Rents are too high here need repairs
- Separation

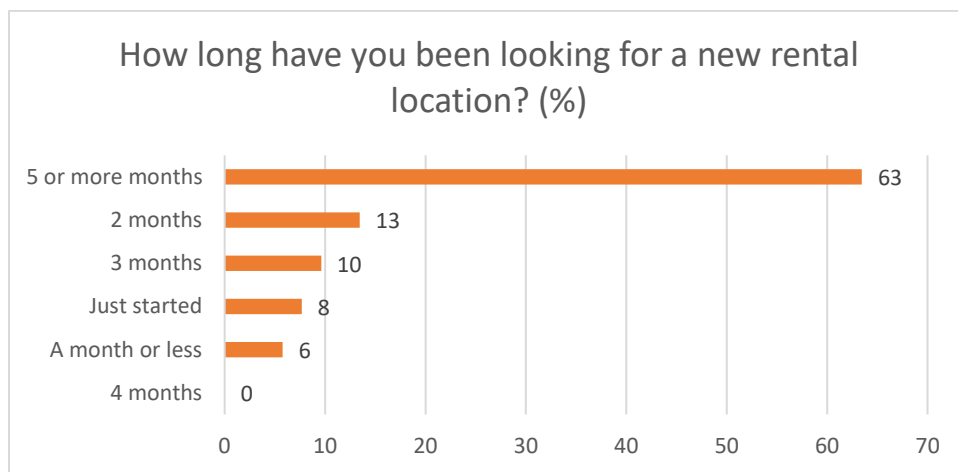
Q8: What type of rental property would you prefer?



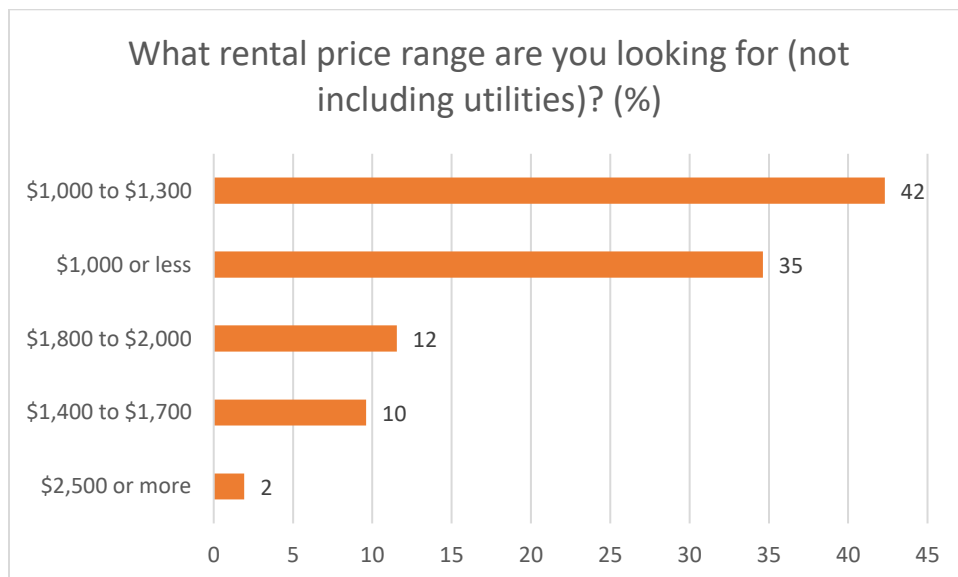
Q9: How many bedrooms do you need?



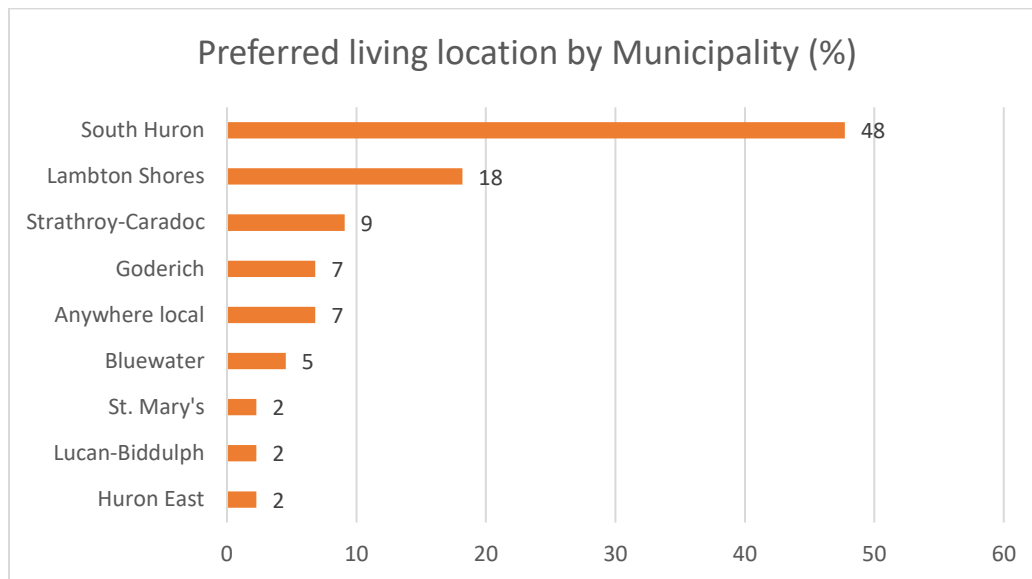
Q10: How long have you been looking for a new rental location?



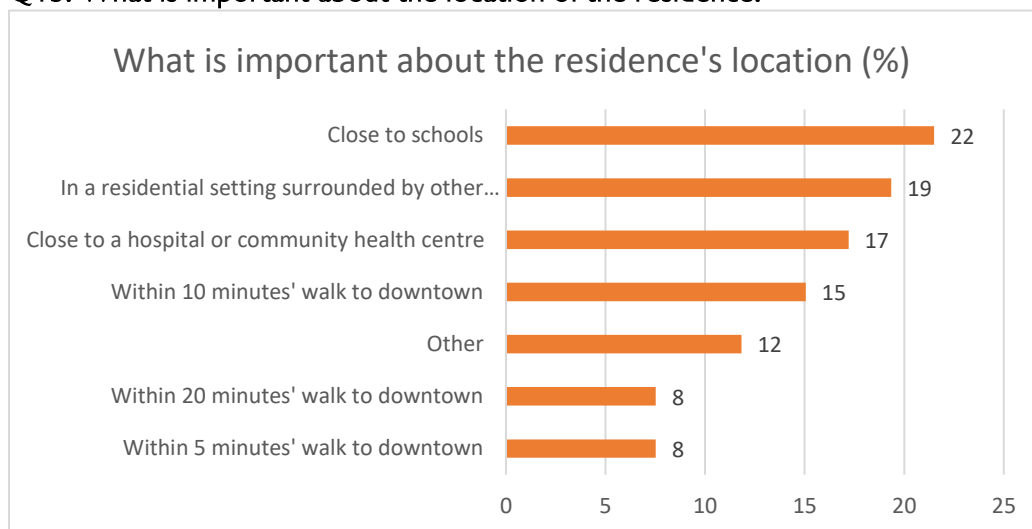
Q11: What rental price range are you looking for (not including utilities)?



Q12: In what town would you prefer to live?

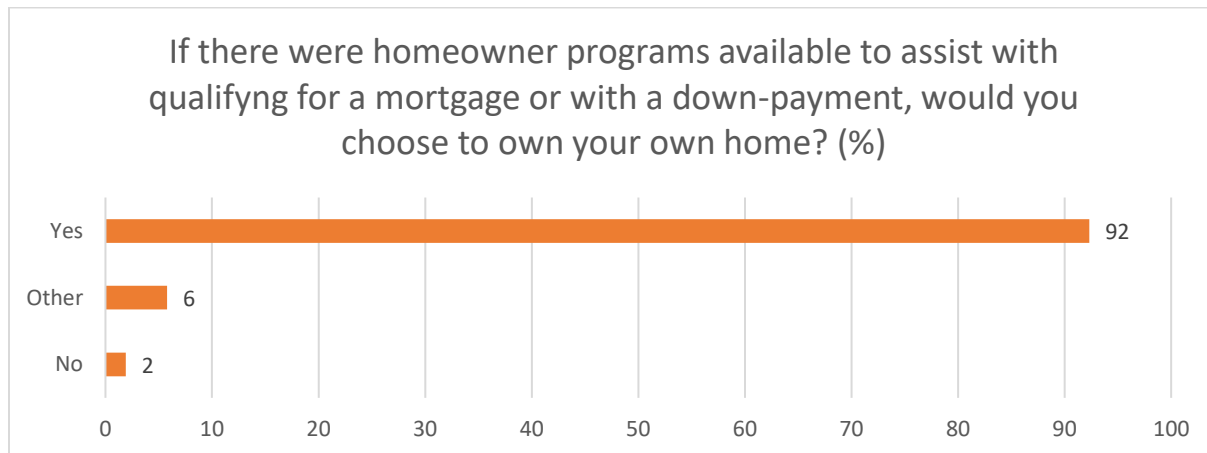


Q13: What is important about the location of the residence?



- Backyard
- Court order – I have to stay in school district
- Exeter is near my husband who is in the nursing home in Hensall.
- Family close by to help with child care
- I don't drive and the hospital is in town, my doctor, places I can walk to or taxi to for groceries and shopping. A relaxing and comfortable place for a person like myself who has anxiety and stress as well as depression and feels safe to be.
- I'm going to be managing a store in Grand Bend
- Parking
- Prefer country life.
- Really just anywhere I can call home with a small fenced in yard for my dogs
- We just need a roof over our heads

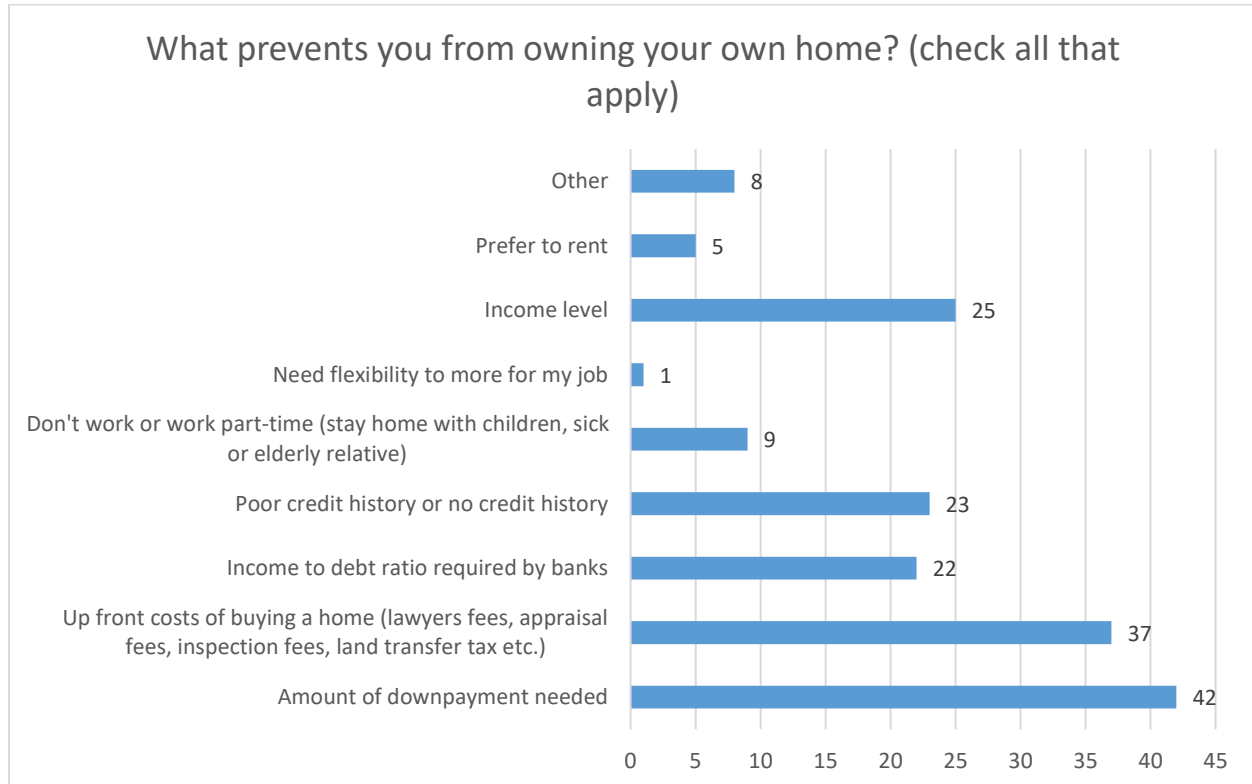
Q14: If there were homeowner programs available to assist with qualifying for a mortgage or with a down payment, would you choose to own your own home?



OTHER RESPONSES:

- Maybe
- Not sure, as I don't know how it would work with being on ODSP. I don't have a high level of education and have difficulty understanding finances like this.
- The mortgage I got approved for is only \$200k and houses are selling for double and triple that.

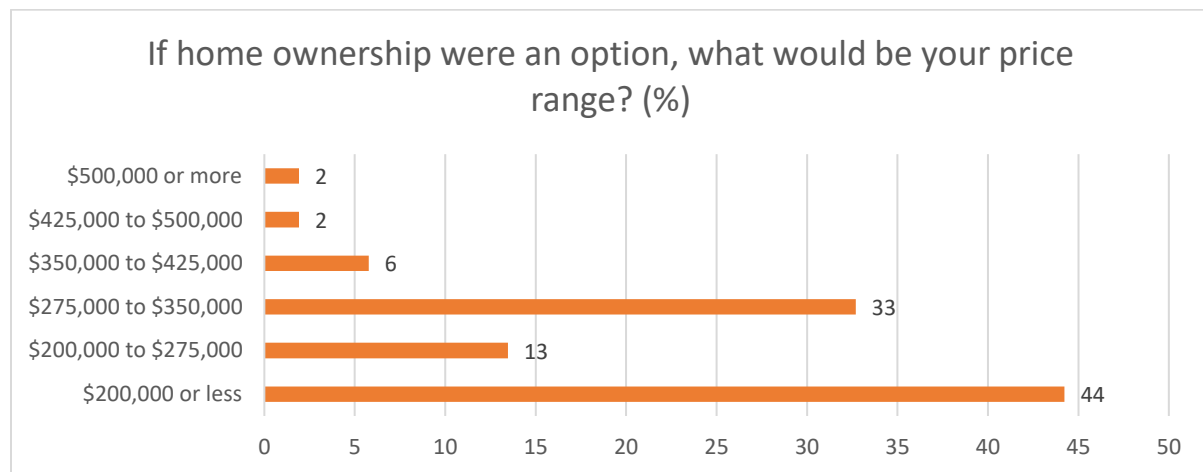
Q15: What prevents you from owning your own home?



OTHER RESPONSES:

- House prices have gone through the roof. There is no way to afford a place in one income.
- Houses for sale are way out of my price range.
- Housing market is ridiculous right now
- On a disability pension. No one wants to rent to people receiving this. As well as the price!!! Some places are close to \$2000 for a 2 bedroom
- Student loans make it impossible to save for mortgage
- Working on my credit after a savage ex destroyed my personal credit

Q16: If home ownership were an option, what would be your price range?



Q17: Is there anything else you would like to tell us about your housing challenges?

- Currently looking for 1-year rental while actively looking at real estate. No rentals to be had and if there is there are so many families in a more deserving state than us
- Every available unit, including the one we currently occupy, is well over the recommended 30% income.
- Very difficult to house a single individual. Had to move in with my significant other just to afford a roof over both of our heads. And, we both work decent full time jobs: HVAC technician and production associate.
- Everything for rent right now is the price of a mortgage, which is so unfair
- House shortage. The government brought so many people in, not once did they wonder if they could house everyone. Way too many foreign investors that don't live here, purchasing our homes. We need more affordable homes. The need is huge and people are desperate to live anywhere and children are being taken away from parents that have lost their place to live.
- I am fairly content where I am, but landlord doesn't want to replace anything. Carpets are ancient in this house and need of replacing. Also, I will eventually be forced to move. I have good credit, but only approved for \$220k mortgage. I make \$90k a year including child tax. I'll never be able to buy a house that will fit all of us. I'd be lucky to afford a trailer. Can't move and rent either, can't afford \$2,500+ rent. Houses big enough are \$350k+
- It is hard to find affordable rentals for under \$1,000. Went up from \$500 since 2008.
- It's really tough to find and get a place in Exeter that is affordable.

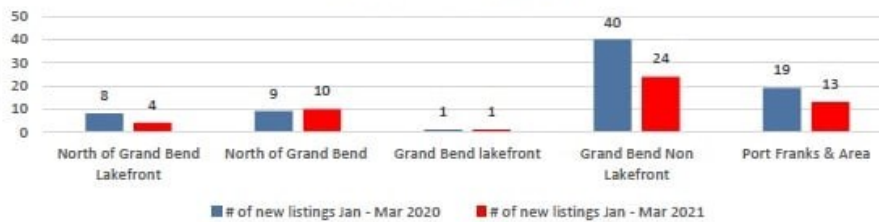
- I've been trying to move for 5 plus years. Sold my stuff and put in storage while waiting for something reasonable. The need of housing has been a tremendous thing long before Covid began raising the rent. I live in a 2-bedroom apartment for 5 plus years that's too crowded.
- Landlords are currently charging amounts that, especially for seniors and lower income, is impossible to pay
- Lived in second-stage housing almost 2 years, until a church run housing complex had availability. Because I was homeless and destroyed my credit trying to feed my kids and I can't afford \$1,500 for a 2 bedroom apartment.
- People have greed in their hearts!! They own property and charge outrageous rent prices or rent it out as a summer vacation place!!!
- Renting homes at ridiculous pricing...
- Should continue to look at tiny homes. The project started by Karen Rickers was amazing and should be looked at. Municipality of BW.
- South Huron has a huge rental market geared to seniors only. This includes town houses, apartments, etc. But there is nothing for families! It seems very discriminatory. We moved out of Exeter to Grand Bend March 2021 because of lack of rental availability. If no changes are made, I can see several other families following suit. Make first-time home ownership attainable! Many do not have \$25,000+ at their fingertips to purchase a home.
- The real-estate market is overpriced making it difficult to purchase a home that is not \$70,000 to \$200,000 over asking price.
- There are just no apartments available in the range that I can afford to pay. And if there are such, a huge list for them that I'll never get them. My credit is not good because I am in a consumer proposal due to circumstances beyond my control (my ex-husband got us into debt). It is hopeless. There are absolutely no apartments that say pets allowed. I have a small dog who is my only companion. It is against the law for landlords to say no pets and yet they all do. It is insane!!!!
- There is just not enough affordable housing for families.
- There is no affordable rental that is big enough for my family.
- There needs to be more affordable housing. The wait lists are way too long. There is nothing for emergency housing. We have paid rent for 12 years and now will be homeless and no agencies will help us. This shouldn't be happening.
- To rent or buy is too expensive, and there aren't enough places available. Been looking for over 2 years.
- Unknown date of when I would be needing a place. Separation is taking a long time due to Covid
- We need more geared-to-income housing. I know in Exeter and Strathroy for sure, as my 32yr old son is now looking for a place affordable for him and his girlfriend. He too is on ODSP, as is she. We only get up to \$497 for a single person and something like \$791 per couple on ODSP for rent coverage and rent is well over \$1,200 for a one bedroom apartment any of us can find. My full cheque is \$1,208 a month, not enough to afford the rent and bills without living on a geared to income. I know a LOT of people the same.
- We would love to own our own home and have been working towards saving a down payment, but with Covid it's been a difficult as I've been laid off from my job temporarily for the YMCA due to pool closure. I had a full-time position and have been working there for almost 8 years now. My husband has a full-time job. As well, I was taking on two of our grandsons to provide for full-time. Things have been tough for the last couple years and we are just getting in the position now to possibly own a home.

- We're being wrongfully evicted during a pandemic and we have young children. We are terrified knowing there are no affordable housing options right now
- When looking at rental properties, the rental prices are outside of a livable wage
- Would need fenced yard for our dog.

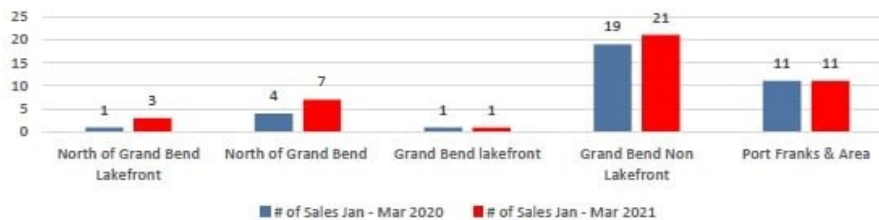


Quarterly Market Report March 31, 2021

Number of New Listings



Number of Sales



Average Sale Price



www.GrandBendRealEstate.com

*This representation is based off listing and sale information provided by LSTAR