Housing Conversation on Project 160:

Building Housing Together!

July 7, 2026

THE MUNICIPALITY OF
KINCARDINE
great energy. balanced life.

Land Acknowledgement

We would like to begin by acknowledging that we are meeting on the traditional lands and treaty territory of the Saugeen Ojibway Nation, which includes the Chippewas of Nawash Unceded First Nation and the Chippewas of Saugeen First Nation whose ancestors were the first to inhabit, care for and live on this land.

Welcome

Ad hoc Housing Committee of Council

- Mayor Craig
- Deputy Mayor Hinchberger
- Councillors Blackwell
- Councillor Prenger

Priority on housing

- Council established an Ad hoc Housing Committee with a mandate to prepare a Housing Action Plan 2.0 before the end of this term of Council.
- To begin this work, the Ad Hoc Committee did scan of data and reports to identify housing priorities and actions.
- Ad Hoc Committee identified a clear mismatch between what exists and what's needed (too many large homes, not enough smaller, affordable units).
- The data shows housing need is concentrated in:
  - Single parent families
  - Seniors (especially 85+)
  - Single person households

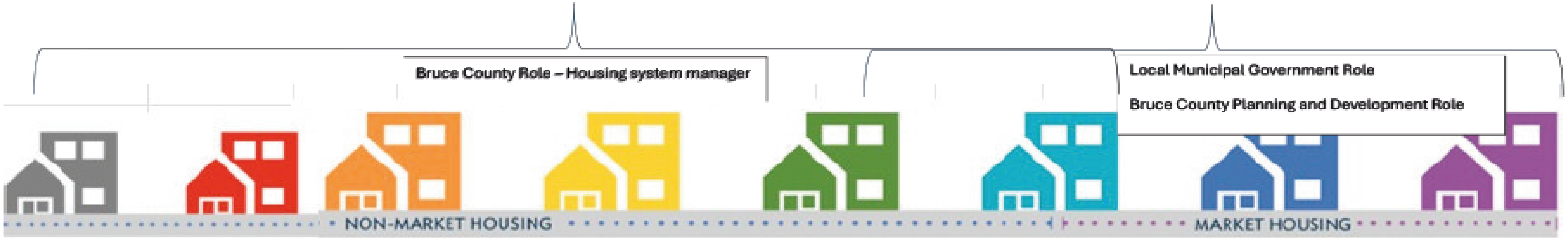
Ad Hoc Committee Vision

The ad hoc committee identified a target to fill the most pressing need for the community.

Targets

- Deliver **160 below-market rental and ownership residential units**, aligned with the Bruce County Target 2025 Report.
- Achieve monthly housing costs between **$1,088 and $1,740**

Housing Continuum: Targets for the Municipality of Kincardine



Housing Continuum Type	Homelessness services	Emergency shelters		Transitional Housing	Supportive Housing	Community or Social Housing	Below-Market Rental	Below-Market Ownership	Private Rental	Home Ownership
Description of continuum	**Social services for people who lack stable, safeor adequate housing**	**Short term lodging for people experiencing homelessness**		**Temporary housing for people transitioning from shelters to permanent housing**	**Facilities with integrated services to help people live independently**	**Developedwith public funding, owned/operated by government, 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 / households at market price**
Target household group	Total = 2,045 MoK			• Very low income • Low income • renters	• Very low income • Low income • renters	• Low income • Renters	Moderate income Renters	Owners	• Median income • Renters	• High Income • Owners
10 year targets (units) Lake Shore Region Focus of housing Targets	Targets by type	Low density Medium density High Density	825 595 625	**270**			**220**	**95**	**420**	**1,040**
	Targets by Size	Less than 2 beds Two Beds More than 2 beds	450 455 1140							
10 year targets Municipality of Kincardine	Targets by type	Low density Medium density High Density	412 297 312	**135**			**110**	**47**	**210**	**520**
	Targets by Size	Less than 2 beds Two Beds More than 2 beds	225 227 570							

Welcome and introductions

Presenter and MC

- Ryan Deska, Strategic Initiatives Consultant on Housing

Presenters

- Jennifer van Gennip, Director of Communications & Advocacy Redwood Park Communities
- Joel MacCallum, Executive Director, Ainslie Wood Co-op

Conversation focus

- We are facing a housing challenge that requires collaboration, creativity, and open dialogue.
- Today we want to explore how we can create 160 affordable residential units through innovative development and increased housing supply.
- Today's conversation we will hear from other communities and their experiences.
- We will share our own ideas and insights to identify practical solutions that work for this community.

Format for today

- Listen to different perspectives.
- Share your insights.
- Not trying to come to consensus.
- Not trying to find the one right answer.
- Record your thoughts on the comment cards.
- Whoever is holding the ball is the speaker.

Agenda for today

- Hear from presenters.
- Ask questions of presenters.
- Debrief to share insights.

Presenters

- Ryan Deska, Strategic Initiatives Consultant on Housing
- Joel MacCallum, Executive Director, Ainslie Wood Co-op
- Jennifer van Gennip, Director of Communications & Advocacy Redwood Park Communities

Addressing Rural Affordable Housing

Municipality of Kincardine

RYAN DESKA

My Own Story with Housing and Rural Development

Rural Economic Development

- OMAFRA, ROI, MNBP

Housing's Impact on…

- Workforce Housing
- Youth Retention
- Community Vitality

Housing Context & Local / Regional Demographics

+230,000: projected population in Grey Bruce region County by 2051 (growth of 24% from 2021)

+18,600: additional households in Grey County by 2051 (growth of 44%)

+4,040: targeted new housing units over 10 years in Bruce County to keep pace with population

1.7% Grey / 1.4% Bruce: vacancy rates well below the healthy provincial benchmark of 3%

Ontario has issued a challenge to build $1.5 million homes by 2031

The province is projecting just 64,800 housing starts this year: 10,000 fewer than it expected for 2026 from last year's budget and 30,000 fewer projected in 2024

We are not meeting the scale needed in non-market, affordable housing construction to meet the demands for truly affordable solutions

What might be getting in the way?

- Financial feasibility – funding, financing, cost to build, affordability metrics etc.
- Planning hurdles and project complexity
- Availability of suitable lands
- Public opposition and NIMBY
- Local organizational capacity
- Others?

We're here to speak to some of the bottlenecks, and some of the opportunities to move past them

Habitat for Humanity

- Opportunity to work directly on getting housing built
- Seeing housing through the lens of a developer, including developer challenges
- Leveraging social finance through Community Bonds
- Exploring scalability of the model, to expand scope and create bigger impact
- Found limitations in the capacity under the Habitat model

Habitat for Humanity®
Guelph Wellington

The Need…

- More affordable housing is needed to support community demand
- An array of affordable housing types / tenures is needed
- Models / organizations don’t exist locally that allow us to reach the scale our communities need
- Emergent models for NFP, locally owned housing developments show tremendous promise
- We endeavour to develop a Made in Grey Bruce solution that responds to our local needs, as a smaller rural geography

Community Development Corporation

Can we bring an economically viable, scalable and replicable model for affordable housing development to Grey Bruce?

COMMUNITY FOUNDATION GREY BRUCE

We're here for good.

next 25

Elements of a Community Development Corporation for Housing

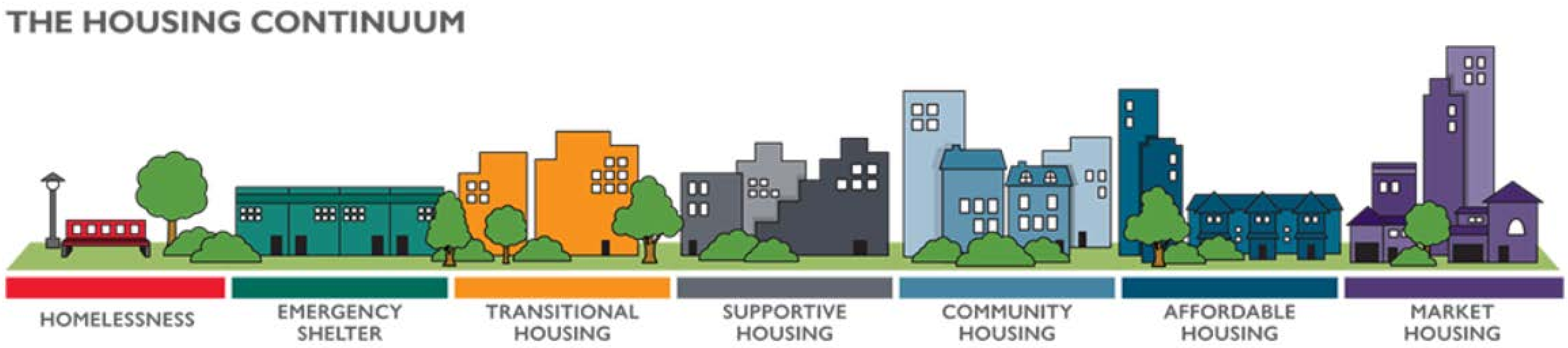
Trusted organization, rooted locally, with a mandate to invest in community and retain local ownership of housing projects

An organization equipped with capacity to pursue housing projects
i.e. access to capital, expertise, mandate, long-term vision

An organization open to an array of housing types and partnerships

A catalyzing organization that nurtures existing projects, and creates new opportunities

Proponents	Tenure	Populations
Cooperative Housing Non-market Builders NFP Housing Providers Municipal Corporations Municipal Governments Churches and other non-traditional institutions	Market - Deferred Affordability Market Affordable Missing middle Workforce housing Rental housing Affordable home ownership Subsidized housing / RGI NFP Housing ex: Community Living Shelters	Young families Individuals Workforce - long-term & temporary Seniors Indigenous People living with disabilities People fleeing domestic violence


THE HOUSING CONTINUUM
HOMELESSNESS
EMERGENCY SHELTER
TRANSITIONAL HOUSING
SUPPORTIVE HOUSING
COMMUNITY HOUSING
AFFORDABLE HOUSING
MARKET HOUSING

Aspirational Impacts of the CDC

Incorporate a NFP Community Development Corporation with clarity of mandate to pursue housing and social infrastructure projects

Provide a platform for other NFP housing providers to expand their inventory

Expand / retain affordable housing options that respond to community needs

Retain local ownership and control of housing

Generate and retain local wealth and put to work to serve the community

- Eventual revenues from a long-term investment in housing can be:
  - Re-invested in affordable housing
  - Invested in community betterment projects, as defined by the Community Foundation

Support social outcomes (skills training, social enterprise, social procurement etc.)

Don't let perfect be the enemy of good

Portfolio Approach: Complex problems require multiple, coordinated approaches

Rather than relying on one approach, a portfolio approach brings together multiple, intentionally related efforts, each contributing in different ways to learning, influence, capacity, or change.

A combination of actions over time, rather than a single form of intervention

Portfolios can be emergent, and responsive

Joel MacCallum, Executive Director

Ainslie Wood Co-op

HOW A HOUSING CO-OP WORKS

Think of it as three connected parts:

1 THE CO-OP OWNS THE PROPERTY

- The co-op owns the land and buildings.
- Individual members do not own their specific unit.
- Members have the right to occupy their home as long as they meet their membership obligations.

2 MEMBERS GOVERN THE CO-OP

EVERY MEMBER HAS:

- One membership.
- One vote.
- An equal voice, regardless of income or unit size.

MEMBERS ELECT A VOLUNTEER BOARD OF DIRECTORS THAT:

- Sets policies.
- Approves budgets.
- Oversees management.
- Plans repairs and improvements.

Major decisions are made democratically by the membership.

3 MEMBERS PAY HOUSING CHARGES

Instead of paying rent to create profits for an owner, members pay housing charges that fund:

- Mortgage payment (if applicable)
- Property taxes
- Utilities
- Insurance
- Repairs and maintenance
- Reserve fund contributions
- Staff and administration

WHY THE MODEL WORKS

Housing co-ops have been successful for decades because they align everyone's interests.

1 NO PROFIT MOTIVE

In a traditional rental building:

Tenant → Landlord → Profit

A landlord needs to earn a return on investment.

In a co-op:

Members → Co-op → Housing

Money stays within the community and is reinvested into maintaining the property and keeping housing affordable over the long term.

2 MEMBERS HAVE OWNERSHIP MENTALITY

Because residents help govern the co-op, they often:

- Take better care of their homes.
- Report maintenance issues earlier.
- Volunteer for committees.
- Help build a stronger community.

That reduces turnover and improves neighbourhood stability.

3 LONG-TERM AFFORDABILITY

Unlike market housing, co-ops are not trying to maximize rents.

Housing charges are based on actual operating costs rather than what the market will bear.

While costs can still rise because of inflation, insurance, taxes, or repairs, increases are generally tied to those real expenses.

4 DEMOCRATIC DECISION-MAKING

Every member has one vote.

Members decide things such as:

- Annual budgets
- Bylaws
- Capital projects
- Board elections
- Community policies

This creates transparency and accountability.

5 STABLE COMMUNITIES

Many people stay in co-ops for years or decades.

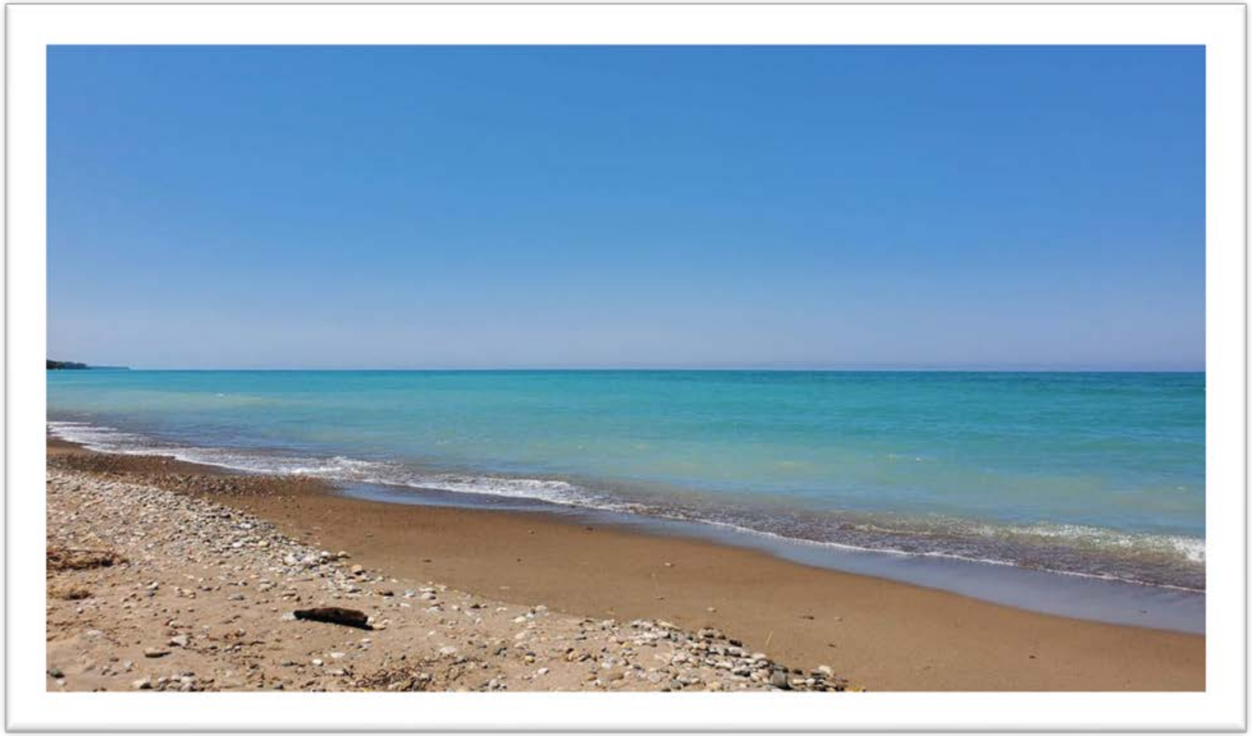
- Lower turnover
- Stronger neighbourhood relationships
- Better support for seniors and families
- Greater community involvement

From NIMBY to YIMBY

Jennifer van Gennip

Kincardine, ON | July 7, 2026

Land Acknowledgment



The Saugeen Ojibway Nation are the original stewards of what is now known as Kincardine. This land is subject to Treaty 45 ½.

About Redwood

Redwood is a supportive housing provider based in Simcoe County, building safe, affordable, hopeful housing where people thrive in community.

Since 2009, we've been creating people-centred supportive housing solutions as essential infrastructure for strong, healthy communities: homes that offer stability, connection, and opportunity.

We're moving beyond social service to create social change.

What’s a NIMBY?

NIMBY (Not In My Back Yard): opposition to new housing or development rooted in self-interest, often voiced by more privileged residents (typically homeowners).

Important distinction: this is not the same as community members who oppose gentrification or displacement out of fear of losing their own housing or affordability, or genuine environmental concerns. Not all development proposals are good.

(See also: BANANAs — Build Absolutely Nothing Anywhere Near Anything)

The Psychology of NIMBYism

NIMBYism isn’t just opposition, it’s psychology. If we understand the fears and identity dynamics underneath, we can meet them with messages that reassure, reframe, and redirect.

1. **Loss aversion:** People fear losing safety or property value more than they value potential gains.

2. **Status quo bias:** People prefer things to stay as they are, even when change would bring improvements.

3. **Othering:** New residents are seen as “different” or “risky.”

The Psychology of NIMBYism

NIMBYism isn't just opposition, it's psychology. If we understand the fears and identity dynamics underneath, we can meet them with messages that reassure, reframe, and redirect.

4. Place identity: Neighbourhoods are part of how people see themselves. They may perceive new housing as a threat to that identity.

5. Fear of uncertainty: It's often not housing itself but the unknown that triggers resistance.

Impacts of NIMBYism

- A survey of affordable and nonmarket-housing developers found that 70% experienced opposition from neighbourhood associations, on grounds of crime and safety, impact on local schools, and “environmental” concerns.
- In 62% of cases, NIMBY opposition led to construction delays and cost increases.

As shared by Carolyn Whitzman in the book Home Truths.

Impacts of NIMBYism continued

- In one-quarter of cases, the number of affordable homes was reduced.

- Five developers said they had to cancel the projects entirely.

- Every provider spoke of the cost of NIMBYism on the viability of projects but also on mental health of staff and potential residents.

As shared by Carolyn Whitzman in the book Home Truths.

Impacts of NIMBYism continued

ONTARIO HOUSING AFFORDABILITY TASK FORCE REPORT:

NIMBYism (not in my backyard) is a **major obstacle to building housing**. It **drags out the approval process**, **pushes up costs**, and **keeps out new residents**. Because local councillors depend on the votes of residents who want to keep the status quo, the planning process has become **politicized**. Municipalities allow far more public consultation than required, often using formats that make it hard for working people and families with young children to take part. ... Dysfunction throughout the system, risk aversion and needless bureaucracy have resulted in a situation where Ontario lags the rest of Canada and the developed world in approval times.

Recommendations 13 - 25 of the report address NIMBYism.

1. YIMBY Reframe
2. YIMBY Levers
3. YIMBY Opportunities

1.YIMBY REFRAME

Framing

- How we position information and the effects this has on perception and response.
- Values, examples, metaphors and messengers are all types of frames.

1.YIMBY REFRAME

Who is responsible?

System vs **Individual**

yes! in my backyard YIMBY

1.YIMBY REFRAME

Reframe, not rebut

Classic NIMBY argument:

“Affordable housing will ruin the character of our community.”

Reframe:

“Everyone deserves a safe, affordable, hopeful place to call home, and when that’s the case, our entire community benefits.”

1.YIMBY REFRAME

Redwood's YIMBY Message

Everyone deserves a safe, affordable, hopeful place to call home, and when that's the case, our entire community benefits.

1.YIMBY REFRAME

A secondary YIMBY message

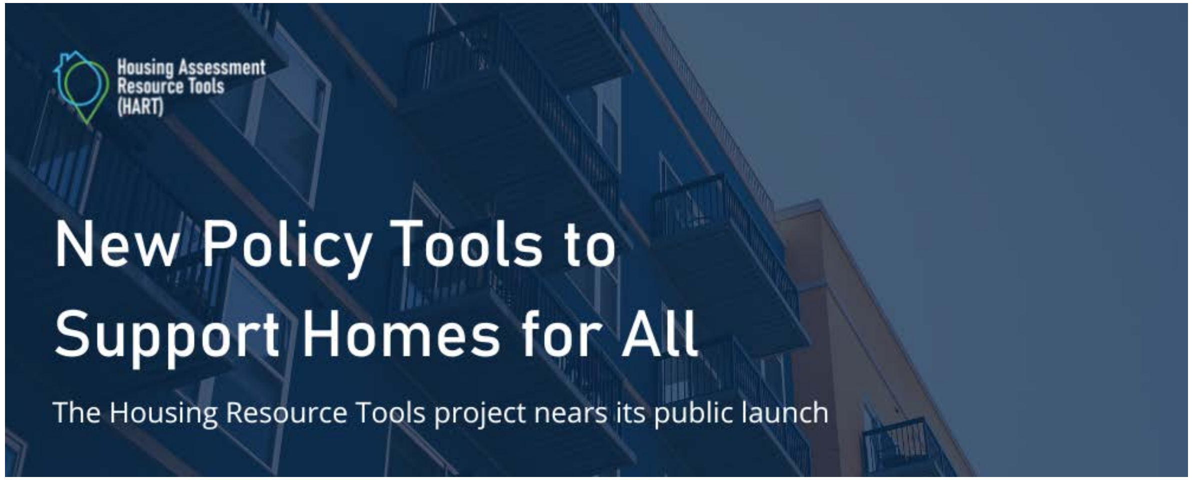
Good municipal planning includes housing for people along the full spectrum of incomes in the local economy.

2.YIMBY LEVERS

Official Plan

Affordable Housing Strategy

- Income-Based Needs Assessment Tool: hart.ubc.ca



2.YIMBY LEVERS

Town of Yes

Sell the vision

- Environmental case
- Labour case
- Social case
- Financial case

2.YIMBY LEVERS

Try these terms:

infill / upzoning → gentle density / gentle intensification

triplexes / fourplexes → missing middle homes

affordable housing → homes for every stage of life

more units → housing choice

taxpayer-subsidized housing → housing as community infrastructure

3.YIMBY OPPORTUNITIES

YIMBY Week in Simcoe County

yes! in my backyard YIMBY

3.YIMBY OPPORTUNITIES

Institutionalizing the frame

Everyday communications: city boilerplates, mayor quotes

Public engagement opportunities: framing consultations as community-building opportunities instead of land-use changes, city municipal websites that use human stories of residents thriving in new housing.

Share data, but frame it: housing waitlist stats, affordability gaps, etc. are “opportunities to strengthen our community.” Tie data points to outcomes people care about: stable workforce, thriving schools, safer communities.

Revisiting the Psychology of NIMBYism

1. Loss aversion: People fear losing safety or property value more than they value potential gains.
Takeaway: emphasize shared benefits and stability rather than arguing against fears.

2. Status quo bias: People prefer things to stay as they are, even when change would bring improvements.
Takeaway: frame housing as continuity ("homes for every stage of life") instead of disruption.

yes! in my backyard YIMBY

Revisiting the Psychology of NIMBYism

3. Othering: New residents are seen as “different” or “risky.”

Takeaway: humanize with belonging stories, use broad “we.”

4. Place identity: Neighbourhoods are part of how people see themselves. They may perceive new housing as a threat to that identity.

Takeaway: connect housing to positive identity (a caring, welcoming community).

5. Fear of uncertainty: It’s often not housing itself but the unknown that triggers resistance.

Takeaway: show concrete, positive examples from similar projects.

Thank you!

jennifer@redwoodbuilds.ca

www.redwoodbuilds.ca

yes! in my backyard YIMBY

Debrief

- Do you have specific questions?
- What are some lessons learned?
- What are some of the key insights
- What can we do in the Municipality of Kincardine to build 160 residential units with monthly housing costs between **$1,088 and $1,740**?

Housing conversations are rarely just about buildings...

- They're about affordability, community character, local jobs, traffic, seniors, young families, the economy, and the kind of future people want for the Municipality of Kincardine.
- We want to understand what residents are thinking, not just whether you support or oppose different housing options.
- Your feedback will help shape the conversation and identify where more dialogue, information, and common ground may be needed.

High level next steps

AD Hoc Committee debrief and next steps – **July 2026.**

Ad Hoc Committee finalizing Housing Action Plan 2.0 – **August 2026**

Council review – **September 2026**

We want to hear from you!
Survey on housing

What residents are thinking, not just whether you support or oppose different housing options.

https://ca.mar.medallia.com/?e=90013655&d=l&h=F8A38A3263FF6A8&l=en

Visit our website for updates

https://www.kincardine.ca/big/housing/

Note: Slides from this evening will also be on the website.


THANK YOU!